

中意臻享一生（荣耀版）终身寿险费率表

（每 1,000 元基本保险金额）

保险期间：终身

计划一：不含可选责任
标准体

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	97.75	34.35	21.06	11.07	7.82	6.25	4.70
1	100.69	35.38	21.69	11.40	8.06	6.44	4.85
2	103.72	36.45	22.35	11.75	8.30	6.64	4.99
3	106.83	37.54	23.02	12.10	8.55	6.84	5.14
4	110.04	38.67	23.71	12.46	8.81	7.04	5.30
5	113.35	39.83	24.42	12.84	9.07	7.25	5.46
6	116.75	41.03	25.15	13.22	9.34	7.47	5.62
7	120.26	42.26	25.91	13.62	9.62	7.70	5.79
8	123.88	43.53	26.69	14.03	9.91	7.93	5.97
9	127.60	44.84	27.49	14.45	10.21	8.17	6.15
10	131.43	46.18	28.32	14.89	10.52	8.41	6.33
11	135.38	47.57	29.17	15.33	10.84	8.67	6.53
12	139.44	49.00	30.04	15.79	11.16	8.93	6.72
13	143.63	50.47	30.94	16.27	11.50	9.20	6.93
14	147.94	51.98	31.87	16.76	11.85	9.48	7.14
15	152.38	53.54	32.83	17.27	12.20	9.76	7.35
16	156.95	55.15	33.82	17.79	12.57	10.06	7.58
17	161.66	56.81	34.84	18.32	12.95	10.36	7.81
18	166.45	58.50	35.88	18.87	13.34	10.67	8.04
19	171.23	60.18	36.90	19.41	13.73	10.98	8.28
20	176.13	61.90	37.96	19.97	14.12	11.30	8.52
21	181.18	63.68	39.05	20.54	14.53	11.62	8.77
22	186.37	65.50	40.17	21.13	14.94	11.96	9.02
23	191.71	67.38	41.32	21.74	15.37	12.30	9.28
24	197.20	69.31	42.51	22.37	15.82	12.66	9.55
25	202.85	71.30	43.73	23.01	16.27	13.03	9.83
26	208.66	73.34	44.98	23.67	16.74	13.40	10.12
27	214.63	75.44	46.27	24.35	17.22	13.79	10.42
28	220.77	77.60	47.59	25.05	17.72	14.19	10.73
29	227.07	79.82	48.96	25.77	18.23	14.60	11.04
30	233.56	82.10	50.36	26.50	18.75	15.02	11.37
31	240.21	84.44	51.79	27.26	19.29	15.46	11.70
32	247.05	86.85	53.27	28.05	19.85	15.91	12.05
33	254.08	89.32	54.79	28.85	20.42	16.37	12.41
34	261.29	91.85	56.35	29.67	21.01	16.85	12.78

35	268.69	94.46	57.95	30.52	21.62	17.34	13.16
36	276.28	97.13	59.59	31.39	22.24	17.84	13.55
37	284.07	99.88	61.28	32.29	22.88	18.36	13.96
38	292.06	102.69	63.01	33.21	23.54	18.90	14.38
39	300.26	105.58	64.79	34.15	24.21	19.45	14.81
40	308.65	108.54	66.61	35.12	24.91	20.01	15.27
41	317.25	111.57	68.48	36.12	25.63	20.60	15.73
42	326.06	114.68	70.39	37.14	26.36	21.20	16.21
43	335.07	117.86	72.35	38.19	27.12	21.82	16.72
44	344.28	121.11	74.36	39.26	27.89	22.45	17.24
45	353.70	124.44	76.42	40.37	28.69	23.11	17.78
46	363.32	127.84	78.52	41.49	29.51	23.78	
47	373.14	131.32	80.67	42.65	30.34	24.47	
48	383.16	134.86	82.86	43.83	31.20	25.18	
49	393.39	138.48	85.10	45.04	32.08	25.92	
50	403.82	142.18	87.39	46.27	32.98	26.68	
51	414.46	145.95	89.73	47.54	33.91	27.46	
52	425.31	149.80	92.12	48.83	34.86	28.27	
53	436.38	153.73	94.55	50.16	35.85	29.11	
54	447.69	157.75	97.05	51.52	36.86	29.99	
55	459.23	161.85	99.59	52.91	37.91	30.91	
56	471.01	166.03	102.20	54.35	39.00		
57	483.06	170.32	104.87	55.83	40.14		
58	495.36	174.70	107.61	57.37	41.32		
59	507.91	179.19	110.42	58.96	42.56		
60	520.71	183.77	113.30	60.61	43.87		
61	533.72	188.45	116.26	62.31			
62	546.94	193.22	119.29	64.08			
63	560.33	198.07	122.38	65.92			
64	573.88	203.00	125.54	67.82			
65	587.57	208.00	128.77	69.80			
66	601.36	213.08	132.07				
67	615.23	218.22	135.44				
68	629.16	223.42	138.88				
69	643.10	228.68	142.40				
70	657.03	233.98	145.98				
71	670.90	239.33					
72	684.68	244.71					
73	698.34						
74	711.85						
75	725.19						

计划一：不含可选责任
标准体

单位：元

年龄 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	84.19	29.58	18.14	9.54	6.74	5.39	4.05
1	86.72	30.47	18.68	9.82	6.94	5.55	4.17
2	89.32	31.39	19.24	10.12	7.15	5.71	4.30
3	92.00	32.33	19.82	10.42	7.36	5.89	4.43
4	94.77	33.30	20.42	10.73	7.58	6.06	4.56
5	97.61	34.30	21.03	11.06	7.81	6.24	4.70
6	100.54	35.33	21.66	11.39	8.04	6.43	4.84
7	103.56	36.39	22.31	11.73	8.29	6.63	4.98
8	106.67	37.48	22.98	12.08	8.54	6.82	5.13
9	109.87	38.61	23.67	12.44	8.79	7.03	5.29
10	113.17	39.77	24.38	12.82	9.06	7.24	5.45
11	116.57	40.96	25.11	13.20	9.33	7.46	5.61
12	120.07	42.19	25.87	13.60	9.61	7.68	5.78
13	123.67	43.46	26.64	14.01	9.90	7.91	5.96
14	127.38	44.76	27.44	14.43	10.20	8.15	6.14
15	131.21	46.10	28.27	14.86	10.50	8.40	6.32
16	135.14	47.49	29.12	15.31	10.82	8.65	6.51
17	139.20	48.91	29.99	15.77	11.15	8.91	6.71
18	143.34	50.37	30.89	16.24	11.48	9.18	6.91
19	147.52	51.84	31.79	16.72	11.81	9.45	7.11
20	151.82	53.35	32.71	17.20	12.16	9.72	7.32
21	156.24	54.91	33.67	17.70	12.51	10.01	7.53
22	160.80	56.51	34.65	18.22	12.88	10.30	7.75
23	165.49	58.16	35.66	18.75	13.25	10.60	7.98
24	170.33	59.86	36.70	19.30	13.64	10.91	8.22
25	175.30	61.60	37.78	19.87	14.04	11.23	8.46
26	180.42	63.40	38.88	20.45	14.45	11.56	8.71
27	185.70	65.26	40.02	21.04	14.88	11.90	8.97
28	191.13	67.17	41.19	21.66	15.31	12.25	9.23
29	196.72	69.13	42.39	22.30	15.76	12.61	9.50
30	202.47	71.15	43.63	22.95	16.22	12.98	9.79
31	208.39	73.24	44.91	23.62	16.70	13.36	10.08
32	214.48	75.38	46.22	24.31	17.19	13.76	10.38
33	220.75	77.58	47.57	25.03	17.70	14.16	10.69
34	227.20	79.85	48.97	25.76	18.21	14.58	11.01
35	233.82	82.18	50.40	26.51	18.75	15.01	11.33
36	240.64	84.57	51.87	27.29	19.30	15.45	11.67
37	247.65	87.04	53.38	28.09	19.87	15.91	12.02
38	254.85	89.57	54.93	28.91	20.45	16.38	12.39

39	262.25	92.17	56.53	29.75	21.05	16.86	12.76
40	269.84	94.85	58.18	30.62	21.67	17.36	13.15
41	277.65	97.59	59.86	31.51	22.31	17.87	13.54
42	285.66	100.41	61.60	32.43	22.96	18.40	13.96
43	293.88	103.31	63.37	33.37	23.63	18.95	14.38
44	302.32	106.28	65.20	34.34	24.32	19.50	14.82
45	310.97	109.33	67.08	35.33	25.03	20.08	15.28
46	319.85	112.45	69.00	36.36	25.76	20.67	
47	328.95	115.66	70.97	37.40	26.51	21.28	
48	338.28	118.95	73.00	38.48	27.28	21.91	
49	347.83	122.32	75.07	39.58	28.07	22.56	
50	357.63	125.77	77.20	40.71	28.88	23.23	
51	367.67	129.31	79.38	41.88	29.72	23.92	
52	377.95	132.94	81.62	43.07	30.58	24.63	
53	388.48	136.66	83.91	44.29	31.47	25.37	
54	399.28	140.47	86.26	45.55	32.39	26.14	
55	410.34	144.38	88.67	46.85	33.34	26.94	
56	421.67	148.38	91.14	48.18	34.32		
57	433.28	152.49	93.68	49.56	35.33		
58	445.17	156.70	96.28	50.97	36.39		
59	457.35	161.01	98.96	52.44	37.49		
60	469.79	165.43	101.71	53.95	38.63		
61	482.51	169.95	104.52	55.51			
62	495.47	174.57	107.41	57.13			
63	508.68	179.28	110.36	58.79			
64	522.11	184.09	113.39	60.52			
65	535.76	188.99	116.48	62.31			
66	549.59	193.98	119.64				
67	563.60	199.05	122.88				
68	577.75	204.20	126.18				
69	592.02	209.42	129.55				
70	606.39	214.71	132.99				
71	620.83	220.07					
72	635.30	225.48					
73	649.77						
74	664.22						
75	678.61						

计划二：包含可选责任（全残）
标准体

单位：元

年龄 (男性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	98.87	34.75	21.30	11.20	7.91	6.33	4.76
1	101.84	35.79	21.94	11.54	8.15	6.52	4.90
2	104.90	36.86	22.60	11.88	8.39	6.71	5.05
3	108.06	37.97	23.28	12.24	8.65	6.91	5.20
4	111.30	39.11	23.98	12.61	8.91	7.12	5.36
5	114.65	40.29	24.70	12.99	9.17	7.34	5.52
6	118.09	41.50	25.44	13.38	9.45	7.56	5.69
7	121.64	42.75	26.21	13.78	9.73	7.78	5.86
8	125.30	44.03	27.00	14.19	10.03	8.02	6.04
9	129.06	45.35	27.81	14.62	10.33	8.26	6.22
10	132.94	46.71	28.64	15.06	10.64	8.51	6.41
11	136.93	48.12	29.50	15.51	10.96	8.77	6.60
12	141.04	49.56	30.39	15.98	11.29	9.03	6.80
13	145.28	51.05	31.30	16.46	11.63	9.30	7.01
14	149.64	52.58	32.24	16.95	11.98	9.59	7.22
15	154.13	54.16	33.21	17.46	12.35	9.88	7.44
16	158.75	55.78	34.21	17.99	12.72	10.18	7.67
17	163.51	57.46	35.24	18.54	13.10	10.48	7.90
18	168.36	59.17	36.29	19.09	13.50	10.80	8.14
19	173.19	60.87	37.33	19.64	13.88	11.11	8.37
20	178.14	62.61	38.40	20.20	14.28	11.43	8.62
21	183.24	64.40	39.50	20.78	14.69	11.76	8.87
22	188.49	66.25	40.63	21.37	15.11	12.10	9.13
23	193.88	68.14	41.79	21.99	15.55	12.45	9.39
24	199.43	70.09	42.99	22.62	16.00	12.80	9.66
25	205.13	72.10	44.22	23.27	16.46	13.17	9.95
26	211.00	74.16	45.49	23.94	16.93	13.55	10.24
27	217.03	76.28	46.79	24.62	17.42	13.95	10.54
28	223.23	78.46	48.13	25.33	17.92	14.35	10.85
29	229.60	80.70	49.50	26.05	18.43	14.77	11.17
30	236.14	83.01	50.92	26.80	18.97	15.19	11.50
31	242.87	85.37	52.37	27.57	19.51	15.63	11.84
32	249.77	87.80	53.86	28.36	20.07	16.09	12.19
33	256.86	90.30	55.39	29.17	20.65	16.55	12.55
34	264.14	92.86	56.97	30.00	21.24	17.04	12.92
35	271.62	95.49	58.58	30.86	21.86	17.53	13.31
36	279.28	98.19	60.24	31.74	22.48	18.04	13.71
37	287.15	100.96	61.95	32.64	23.13	18.57	14.12
38	295.21	103.80	63.70	33.57	23.80	19.11	14.55

39	303.48	106.71	65.49	34.52	24.48	19.67	14.99
40	311.95	109.70	67.33	35.50	25.18	20.24	15.44
41	320.63	112.76	69.21	36.51	25.91	20.83	15.92
42	329.51	115.90	71.14	37.54	26.65	21.44	16.41
43	338.60	119.10	73.12	38.60	27.42	22.06	16.92
44	347.89	122.39	75.15	39.69	28.20	22.70	17.44
45	357.39	125.74	77.22	40.80	29.00	23.37	17.99
46	367.09	129.17	79.34	41.94	29.83	24.05	
47	376.98	132.68	81.51	43.10	30.67	24.75	
48	387.08	136.25	83.72	44.30	31.54	25.47	
49	397.38	139.90	85.98	45.52	32.43	26.21	
50	407.89	143.63	88.29	46.76	33.34	26.98	
51	418.60	147.43	90.64	48.04	34.28	27.77	
52	429.53	151.30	93.05	49.34	35.24	28.59	
53	440.68	155.26	95.51	50.68	36.23	29.45	
54	452.05	159.30	98.02	52.05	37.26	30.34	
55	463.67	163.43	100.58	53.46	38.32	31.27	
56	475.53	167.65	103.21	54.91	39.43		
57	487.64	171.96	105.90	56.41	40.58		
58	500.01	176.37	108.66	57.96	41.78		
59	512.64	180.88	111.49	59.56	43.04		
60	525.50	185.50	114.39	61.23	44.36		
61	538.59	190.20	117.37	62.96			
62	551.87	195.00	120.42	64.75			
63	565.33	199.88	123.54	66.60			
64	578.94	204.84	126.72	68.53			
65	592.67	209.87	129.98	70.54			
66	606.52	214.98	133.30				
67	620.44	220.15	136.70				
68	634.40	225.38	140.17				
69	648.38	230.66	143.71				
70	662.33	235.99	147.33				
71	676.21	241.37					
72	690.00	246.77					
73	703.66						
74	717.16						
75	730.48						

计划二：包含可选责任（全残）
标准体

单位：元

年龄 (女性)	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	85.06	29.89	18.33	9.63	6.81	5.44	4.09
1	87.61	30.79	18.88	9.92	7.01	5.60	4.22
2	90.24	31.71	19.44	10.22	7.22	5.77	4.34
3	92.95	32.66	20.03	10.53	7.44	5.95	4.47
4	95.74	33.64	20.63	10.84	7.66	6.12	4.61
5	98.62	34.65	21.25	11.17	7.89	6.31	4.75
6	101.58	35.69	21.88	11.50	8.13	6.50	4.89
7	104.63	36.77	22.54	11.85	8.37	6.69	5.04
8	107.77	37.87	23.22	12.21	8.62	6.89	5.19
9	111.01	39.01	23.91	12.57	8.88	7.10	5.34
10	114.34	40.18	24.63	12.95	9.15	7.32	5.50
11	117.77	41.38	25.37	13.34	9.42	7.54	5.67
12	121.30	42.62	26.13	13.74	9.71	7.76	5.84
13	124.95	43.90	26.92	14.15	10.00	8.00	6.02
14	128.70	45.22	27.72	14.58	10.30	8.24	6.20
15	132.56	46.58	28.56	15.02	10.61	8.49	6.39
16	136.53	47.97	29.42	15.47	10.93	8.74	6.58
17	140.63	49.42	30.30	15.93	11.26	9.00	6.78
18	144.82	50.89	31.21	16.41	11.60	9.27	6.98
19	149.03	52.37	32.11	16.89	11.94	9.54	7.18
20	153.37	53.90	33.05	17.38	12.28	9.82	7.39
21	157.84	55.47	34.01	17.89	12.64	10.11	7.61
22	162.44	57.09	35.00	18.41	13.01	10.41	7.83
23	167.18	58.75	36.03	18.95	13.39	10.71	8.06
24	172.06	60.47	37.08	19.50	13.78	11.02	8.30
25	177.08	62.23	38.16	20.07	14.18	11.35	8.55
26	182.25	64.05	39.27	20.65	14.60	11.68	8.80
27	187.58	65.92	40.42	21.26	15.03	12.02	9.06
28	193.06	67.85	41.60	21.88	15.47	12.37	9.33
29	198.70	69.83	42.82	22.52	15.92	12.74	9.60
30	204.51	71.87	44.07	23.18	16.39	13.11	9.89
31	210.48	73.97	45.36	23.86	16.87	13.50	10.18
32	216.63	76.13	46.69	24.56	17.36	13.90	10.48
33	222.96	78.36	48.05	25.28	17.87	14.31	10.80
34	229.46	80.64	49.45	26.02	18.40	14.73	11.12
35	236.15	83.00	50.90	26.78	18.94	15.16	11.45
36	243.03	85.42	52.38	27.56	19.49	15.61	11.79
37	250.10	87.90	53.91	28.37	20.07	16.07	12.15
38	257.37	90.46	55.48	29.20	20.66	16.55	12.51

39	264.83	93.08	57.09	30.05	21.26	17.03	12.89
40	272.50	95.78	58.75	30.92	21.89	17.54	13.28
41	280.37	98.55	60.45	31.83	22.53	18.05	13.68
42	288.46	101.40	62.20	32.75	23.19	18.59	14.10
43	296.75	104.32	64.00	33.70	23.87	19.14	14.53
44	305.26	107.32	65.84	34.68	24.56	19.70	14.98
45	313.99	110.39	67.73	35.68	25.28	20.28	15.44
46	322.94	113.54	69.67	36.71	26.01	20.88	
47	332.11	116.78	71.66	37.77	26.77	21.50	
48	341.52	120.09	73.70	38.85	27.55	22.13	
49	351.15	123.49	75.79	39.97	28.35	22.79	
50	361.03	126.97	77.94	41.11	29.17	23.46	
51	371.14	130.54	80.14	42.28	30.01	24.16	
52	381.50	134.20	82.39	43.48	30.88	24.88	
53	392.12	137.95	84.70	44.72	31.78	25.63	
54	402.99	141.79	87.07	45.99	32.71	26.41	
55	414.14	145.72	89.50	47.30	33.66	27.22	
56	425.55	149.76	91.99	48.64	34.65		
57	437.24	153.89	94.55	50.03	35.68		
58	449.22	158.13	97.17	51.46	36.75		
59	461.48	162.48	99.87	52.94	37.86		
60	474.01	166.93	102.64	54.46	39.02		
61	486.81	171.48	105.48	56.04			
62	499.86	176.13	108.38	57.67			
63	513.15	180.88	111.36	59.36			
64	526.66	185.72	114.41	61.10			
65	540.38	190.65	117.53	62.91			
66	554.29	195.67	120.71				
67	568.36	200.77	123.97				
68	582.58	205.95	127.30				
69	596.91	211.21	130.70				
70	611.34	216.53	134.17				
71	625.82	221.91					
72	640.33	227.35					
73	654.84						
74	669.31						
75	683.71						

计划一：不含可选责任
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	20 年交	30 年交
0	104.56	36.74	22.53	11.84	8.37	6.69	5.03
1	107.70	37.85	23.21	12.20	8.62	6.89	5.19
2	110.94	38.99	23.90	12.57	8.88	7.10	5.34
3	114.27	40.16	24.62	12.94	9.15	7.31	5.50
4	117.71	41.36	25.36	13.33	9.42	7.53	5.67
5	121.25	42.61	26.12	13.73	9.70	7.76	5.84
6	124.89	43.89	26.91	14.15	9.99	7.99	6.02
7	128.65	45.21	27.72	14.57	10.30	8.23	6.20
8	132.51	46.57	28.55	15.01	10.61	8.48	6.39
9	136.49	47.96	29.41	15.46	10.92	8.74	6.58
10	140.59	49.41	30.29	15.92	11.25	9.00	6.78
11	144.82	50.89	31.20	16.40	11.59	9.27	6.98
12	149.17	52.42	32.14	16.90	11.94	9.55	7.20
13	153.65	53.99	33.10	17.41	12.30	9.84	7.42
14	158.26	55.61	34.10	17.93	12.68	10.14	7.64
15	163.01	57.28	35.12	18.47	13.06	10.45	7.87
16	167.90	59.00	36.18	19.03	13.46	10.77	8.12
17	172.94	60.77	37.27	19.61	13.86	11.09	8.36
18	178.06	62.58	38.38	20.19	14.28	11.43	8.62
19	183.13	64.36	39.47	20.77	14.69	11.75	8.86
20	188.34	66.20	40.60	21.36	15.11	12.09	9.12
21	193.70	68.08	41.76	21.97	15.54	12.44	9.39
22	199.21	70.02	42.94	22.60	15.98	12.79	9.66
23	204.87	72.01	44.17	23.24	16.44	13.16	9.94
24	210.70	74.06	45.42	23.90	16.91	13.54	10.23
25	216.69	76.17	46.72	24.59	17.39	13.93	10.53
26	222.85	78.33	48.05	25.29	17.89	14.33	10.83
27	229.18	80.56	49.41	26.01	18.40	14.74	11.15
28	235.68	82.85	50.82	26.75	18.93	15.17	11.48
29	242.37	85.20	52.26	27.51	19.47	15.60	11.82
30	249.23	87.62	53.75	28.30	20.03	16.06	12.17
31	256.28	90.10	55.27	29.11	20.61	16.52	12.53
32	263.52	92.64	56.84	29.93	21.20	17.00	12.90
33	270.95	95.26	58.44	30.78	21.80	17.49	13.28
34	278.58	97.94	60.09	31.66	22.43	18.00	13.68
35	286.40	100.70	61.79	32.56	23.07	18.52	14.09
36	294.42	103.53	63.53	33.48	23.73	19.06	14.51
37	302.65	106.42	65.31	34.43	24.41	19.61	14.95
38	311.08	109.40	67.14	35.40	25.11	20.18	15.41

39	319.72	112.44	69.02	36.40	25.83	20.77	15.88
40	328.57	115.56	70.94	37.43	26.58	21.38	16.36
41	337.62	118.76	72.91	38.49	27.34	22.00	16.87
42	346.89	122.03	74.93	39.57	28.12	22.64	17.39
43	356.36	125.38	77.00	40.68	28.92	23.31	17.94
44	366.03	128.80	79.11	41.82	29.75	23.99	18.51
45	375.91	132.29	81.27	42.98	30.59	24.69	19.10
46	385.99	135.86	83.48	44.18	31.46	25.41	
47	396.26	139.51	85.74	45.40	32.35	26.15	
48	406.74	143.22	88.04	46.64	33.27	26.92	
49	417.41	147.01	90.39	47.92	34.20	27.70	
50	428.28	150.87	92.79	49.22	35.16	28.52	
51	439.35	154.81	95.24	50.55	36.15	29.36	
52	450.63	158.82	97.73	51.92	37.16	30.24	
53	462.13	162.91	100.28	53.31	38.21	31.15	
54	473.85	167.08	102.88	54.74	39.29	32.11	
55	485.81	171.34	105.53	56.22	40.42	33.11	
56	498.01	175.69	108.25	57.73	41.59		
57	510.46	180.14	111.03	59.30	42.81		
58	523.17	184.68	113.89	60.93	44.10		
59	536.13	189.33	116.82	62.62	45.45		
60	549.32	194.08	119.83	64.37	46.87		
61	562.72	198.93	122.92	66.20			
62	576.30	203.87	126.08	68.10			
63	590.05	208.89	129.31	70.07			
64	603.92	213.98	132.62	72.13			
65	617.90	219.15	136.00	74.28			
66	631.96	224.39	139.46				
67	646.07	229.70	143.00				
68	660.19	235.06	146.62				
69	674.28	240.49	150.33				
70	688.31	245.95	154.12				
71	702.24	251.47					
72	716.03	257.01					
73	729.63						
74	743.04						
75	756.22						

计划一：不含可选责任
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	20 年交	30 年交
0	89.45	31.43	19.27	10.13	7.16	5.72	4.30
1	92.13	32.38	19.85	10.44	7.37	5.89	4.43
2	94.90	33.35	20.45	10.75	7.59	6.07	4.57
3	97.75	34.35	21.06	11.07	7.82	6.25	4.70
4	100.69	35.38	21.69	11.40	8.06	6.44	4.85
5	103.71	36.44	22.34	11.75	8.30	6.63	4.99
6	106.83	37.54	23.01	12.10	8.55	6.83	5.14
7	110.03	38.67	23.71	12.46	8.80	7.04	5.30
8	113.34	39.83	24.42	12.84	9.07	7.25	5.46
9	116.74	41.02	25.15	13.22	9.34	7.47	5.62
10	120.25	42.25	25.91	13.62	9.62	7.69	5.79
11	123.86	43.52	26.68	14.03	9.91	7.93	5.96
12	127.57	44.83	27.48	14.45	10.21	8.17	6.14
13	131.40	46.17	28.31	14.88	10.52	8.41	6.33
14	135.35	47.56	29.16	15.33	10.83	8.66	6.52
15	139.41	48.99	30.03	15.79	11.16	8.93	6.72
16	143.59	50.45	30.94	16.27	11.50	9.20	6.92
17	147.90	51.97	31.87	16.76	11.84	9.47	7.13
18	152.30	53.52	32.82	17.26	12.20	9.76	7.34
19	156.71	55.07	33.77	17.76	12.55	10.04	7.56
20	161.26	56.67	34.75	18.28	12.92	10.33	7.78
21	165.94	58.32	35.76	18.81	13.29	10.63	8.01
22	170.76	60.01	36.80	19.35	13.68	10.94	8.24
23	175.72	61.75	37.87	19.92	14.08	11.26	8.48
24	180.82	63.55	38.97	20.49	14.49	11.59	8.73
25	186.08	65.40	40.10	21.09	14.91	11.93	8.99
26	191.50	67.30	41.27	21.71	15.34	12.28	9.25
27	197.07	69.26	42.47	22.34	15.79	12.63	9.52
28	202.81	71.27	43.71	22.99	16.25	13.00	9.81
29	208.72	73.35	44.98	23.66	16.73	13.39	10.10
30	214.79	75.49	46.29	24.35	17.22	13.78	10.40
31	221.05	77.69	47.64	25.06	17.72	14.18	10.70
32	227.48	79.95	49.03	25.79	18.24	14.60	11.02
33	234.10	82.28	50.46	26.55	18.77	15.03	11.35
34	240.91	84.67	51.93	27.32	19.32	15.47	11.69
35	247.90	87.13	53.44	28.12	19.89	15.93	12.04
36	255.10	89.66	54.99	28.94	20.47	16.40	12.40
37	262.49	92.26	56.59	29.78	21.07	16.88	12.78
38	270.08	94.93	58.23	30.65	21.69	17.38	13.16

39	277.88	97.68	59.91	31.54	22.33	17.89	13.56
40	285.89	100.50	61.65	32.46	22.98	18.42	13.97
41	294.11	103.39	63.43	33.40	23.65	18.97	14.40
42	302.55	106.36	65.25	34.37	24.34	19.53	14.84
43	311.20	109.41	67.13	35.36	25.05	20.10	15.30
44	320.07	112.53	69.05	36.38	25.78	20.69	15.77
45	329.17	115.74	71.02	37.43	26.53	21.30	16.26
46	338.49	119.03	73.04	38.51	27.31	21.93	
47	348.04	122.39	75.12	39.61	28.10	22.58	
48	357.82	125.84	77.25	40.75	28.91	23.25	
49	367.84	129.38	79.42	41.91	29.75	23.94	
50	378.10	133.00	81.66	43.10	30.61	24.65	
51	388.60	136.71	83.95	44.32	31.49	25.39	
52	399.35	140.51	86.29	45.58	32.41	26.15	
53	410.36	144.40	88.69	46.87	33.35	26.94	
54	421.63	148.38	91.15	48.19	34.32	27.76	
55	433.17	152.46	93.67	49.56	35.33	28.62	
56	444.99	156.65	96.26	50.96	36.37		
57	457.09	160.93	98.92	52.41	37.45		
58	469.47	165.32	101.64	53.90	38.58		
59	482.14	169.82	104.44	55.45	39.76		
60	495.08	174.42	107.31	57.05	40.99		
61	508.29	179.13	110.26	58.71			
62	521.74	183.94	113.28	60.42			
63	535.42	188.85	116.37	62.20			
64	549.31	193.85	119.53	64.04			
65	563.39	198.94	122.77	65.95			
66	577.65	204.11	126.08				
67	592.05	209.37	129.47				
68	606.57	214.70	132.93				
69	621.18	220.11	136.46				
70	635.85	225.58	140.08				
71	650.54	231.11					
72	665.22	236.69					
73	679.86						
74	694.42						
75	708.88						

计划一：不含可选责任
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	20 年交	30 年交
0	110.45	38.82	23.80	12.51	8.84	7.07	5.32
1	113.77	39.98	24.52	12.89	9.11	7.28	5.48
2	117.19	41.19	25.25	13.28	9.38	7.50	5.64
3	120.72	42.42	26.01	13.67	9.66	7.72	5.81
4	124.35	43.70	26.79	14.09	9.95	7.96	5.99
5	128.09	45.01	27.60	14.51	10.25	8.20	6.17
6	131.94	46.37	28.43	14.94	10.56	8.44	6.36
7	135.91	47.76	29.28	15.39	10.88	8.70	6.55
8	139.99	49.19	30.16	15.86	11.20	8.96	6.75
9	144.20	50.67	31.07	16.33	11.54	9.23	6.95
10	148.53	52.20	32.00	16.82	11.89	9.51	7.17
11	153.00	53.76	32.96	17.33	12.25	9.80	7.38
12	157.59	55.38	33.95	17.85	12.62	10.10	7.61
13	162.33	57.04	34.97	18.39	13.00	10.40	7.84
14	167.20	58.75	36.02	18.95	13.40	10.72	8.08
15	172.22	60.52	37.10	19.52	13.80	11.04	8.33
16	177.39	62.33	38.22	20.11	14.22	11.38	8.58
17	182.71	64.21	39.38	20.72	14.65	11.73	8.85
18	188.11	66.12	40.55	21.34	15.09	12.08	9.11
19	193.43	67.99	41.70	21.94	15.52	12.42	9.38
20	198.89	69.91	42.88	22.57	15.96	12.78	9.65
21	204.52	71.89	44.09	23.21	16.41	13.14	9.92
22	210.30	73.92	45.34	23.86	16.88	13.52	10.21
23	216.24	76.01	46.62	24.54	17.36	13.90	10.51
24	222.35	78.16	47.94	25.24	17.86	14.30	10.81
25	228.63	80.37	49.30	25.95	18.36	14.71	11.13
26	235.08	82.64	50.69	26.69	18.89	15.13	11.45
27	241.71	84.97	52.13	27.44	19.43	15.57	11.79
28	248.53	87.37	53.60	28.22	19.98	16.01	12.13
29	255.53	89.83	55.11	29.02	20.55	16.47	12.49
30	262.71	92.36	56.67	29.85	21.14	16.95	12.86
31	270.09	94.96	58.26	30.69	21.74	17.44	13.24
32	277.66	97.63	59.90	31.56	22.36	17.94	13.64
33	285.43	100.36	61.58	32.45	23.00	18.46	14.05
34	293.40	103.17	63.31	33.37	23.65	18.99	14.47
35	301.57	106.05	65.08	34.31	24.33	19.54	14.90
36	309.95	109.00	66.90	35.28	25.02	20.11	15.35
37	318.54	112.03	68.76	36.27	25.74	20.70	15.82
38	327.33	115.13	70.68	37.29	26.47	21.30	16.30

39	336.34	118.31	72.63	38.34	27.23	21.92	16.81
40	345.56	121.56	74.64	39.42	28.01	22.56	17.33
41	354.99	124.89	76.70	40.52	28.81	23.22	17.87
42	364.62	128.30	78.80	41.65	29.63	23.90	18.43
43	374.47	131.78	80.96	42.81	30.48	24.60	19.02
44	384.51	135.34	83.16	44.01	31.35	25.32	19.63
45	394.76	138.97	85.41	45.23	32.24	26.06	20.27
46	405.21	142.68	87.71	46.47	33.15	26.83	
47	415.84	146.46	90.06	47.75	34.09	27.61	
48	426.67	150.30	92.45	49.05	35.05	28.43	
49	437.69	154.22	94.89	50.39	36.03	29.26	
50	448.90	158.22	97.37	51.75	37.04	30.13	
51	460.31	162.28	99.91	53.14	38.08	31.03	
52	471.93	166.42	102.49	54.56	39.15	31.97	
53	483.74	170.64	105.12	56.01	40.26	32.95	
54	495.78	174.94	107.81	57.51	41.40	33.97	
55	508.05	179.32	110.55	59.04	42.60	35.05	
56	520.55	183.79	113.35	60.63	43.84		
57	533.30	188.36	116.23	62.27	45.15		
58	546.31	193.03	119.17	63.98	46.52		
59	559.56	197.81	122.20	65.76	47.97		
60	573.03	202.69	125.32	67.61	49.51		
61	586.70	207.66	128.51	69.55			
62	600.55	212.73	131.79	71.56			
63	614.52	217.88	135.14	73.67			
64	628.61	223.11	138.57	75.88			
65	642.78	228.41	142.09	78.19			
66	657.00	233.78	145.69				
67	671.24	239.21	149.38				
68	685.45	244.71	153.16				
69	699.61	250.27	157.05				
70	713.66	255.87	161.03				
71	727.56	261.53					
72	741.27	267.22					
73	754.77						
74	768.02						
75	780.99						

计划一：不含可选责任
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	20 年交	30 年交
0	93.97	33.02	20.25	10.64	7.52	6.01	4.52
1	96.80	34.02	20.86	10.96	7.75	6.19	4.66
2	99.70	35.04	21.48	11.29	7.98	6.38	4.80
3	102.70	36.09	22.13	11.63	8.22	6.57	4.94
4	105.78	37.17	22.79	11.98	8.46	6.77	5.09
5	108.96	38.29	23.48	12.34	8.72	6.97	5.24
6	112.23	39.44	24.18	12.71	8.98	7.18	5.40
7	115.61	40.62	24.91	13.09	9.25	7.40	5.57
8	119.08	41.84	25.65	13.49	9.53	7.62	5.73
9	122.65	43.10	26.42	13.89	9.82	7.85	5.91
10	126.34	44.39	27.22	14.31	10.11	8.09	6.08
11	130.13	45.73	28.04	14.74	10.42	8.33	6.27
12	134.04	47.10	28.88	15.18	10.73	8.58	6.46
13	138.06	48.51	29.74	15.64	11.05	8.84	6.65
14	142.21	49.97	30.64	16.11	11.39	9.11	6.85
15	146.47	51.47	31.56	16.59	11.73	9.38	7.06
16	150.87	53.01	32.51	17.09	12.08	9.66	7.28
17	155.39	54.60	33.48	17.61	12.45	9.96	7.50
18	160.01	56.23	34.48	18.14	12.82	10.25	7.72
19	164.63	57.86	35.48	18.66	13.19	10.55	7.95
20	169.38	59.53	36.50	19.20	13.57	10.86	8.18
21	174.28	61.25	37.56	19.75	13.96	11.17	8.41
22	179.31	63.02	38.64	20.33	14.37	11.49	8.66
23	184.50	64.84	39.76	20.91	14.78	11.83	8.91
24	189.84	66.72	40.91	21.52	15.21	12.17	9.17
25	195.34	68.65	42.10	22.14	15.65	12.53	9.44
26	201.00	70.64	43.32	22.79	16.11	12.89	9.72
27	206.82	72.69	44.58	23.45	16.58	13.27	10.01
28	212.82	74.80	45.87	24.13	17.06	13.65	10.30
29	219.00	76.97	47.20	24.83	17.56	14.05	10.61
30	225.35	79.20	48.57	25.55	18.07	14.46	10.92
31	231.89	81.50	49.98	26.30	18.60	14.89	11.25
32	238.61	83.86	51.43	27.06	19.14	15.33	11.58
33	245.52	86.29	52.93	27.85	19.70	15.78	11.93
34	252.63	88.79	54.46	28.66	20.28	16.24	12.28
35	259.94	91.37	56.04	29.49	20.87	16.72	12.65
36	267.45	94.01	57.66	30.35	21.48	17.21	13.03
37	275.16	96.72	59.33	31.23	22.11	17.72	13.43
38	283.09	99.51	61.04	32.14	22.75	18.24	13.83

39	291.22	102.37	62.80	33.07	23.42	18.78	14.25
40	299.57	105.31	64.61	34.03	24.10	19.33	14.69
41	308.14	108.33	66.46	35.01	24.81	19.90	15.14
42	316.93	111.43	68.37	36.02	25.53	20.49	15.60
43	325.93	114.60	70.32	37.06	26.27	21.10	16.09
44	335.17	117.86	72.33	38.13	27.04	21.72	16.59
45	344.63	121.19	74.38	39.22	27.82	22.36	17.11
46	354.32	124.61	76.49	40.35	28.63	23.02	
47	364.24	128.11	78.65	41.50	29.46	23.70	
48	374.39	131.70	80.86	42.68	30.31	24.40	
49	384.79	135.37	83.12	43.89	31.19	25.13	
50	395.42	139.13	85.44	45.14	32.09	25.88	
51	406.30	142.97	87.82	46.41	33.01	26.66	
52	417.43	146.91	90.25	47.72	33.97	27.46	
53	428.82	150.94	92.74	49.06	34.96	28.30	
54	440.48	155.06	95.29	50.44	35.98	29.17	
55	452.40	159.29	97.91	51.86	37.03	30.09	
56	464.60	163.61	100.59	53.33	38.13		
57	477.09	168.04	103.34	54.84	39.28		
58	489.87	172.58	106.16	56.40	40.47		
59	502.92	177.22	109.06	58.02	41.72		
60	516.25	181.98	112.04	59.70	43.04		
61	529.83	186.84	115.09	61.44			
62	543.66	191.80	118.22	63.24			
63	557.70	196.86	121.43	65.12			
64	571.94	202.01	124.71	67.07			
65	586.35	207.25	128.07	69.10			
66	600.92	212.58	131.50				
67	615.61	217.98	135.02				
68	630.39	223.46	138.62				
69	645.23	229.01	142.30				
70	660.10	234.63	146.07				
71	674.95	240.31					
72	689.75	246.04					
73	704.47						
74	719.07						
75	733.51						

计划一：不含可选责任
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	20 年交	30 年交
0	115.67	40.65	24.93	13.10	9.26	7.40	5.57
1	119.15	41.88	25.68	13.50	9.54	7.63	5.74
2	122.74	43.14	26.45	13.90	9.82	7.85	5.91
3	126.43	44.43	27.24	14.32	10.12	8.09	6.09
4	130.24	45.77	28.06	14.75	10.42	8.34	6.28
5	134.15	47.15	28.91	15.20	10.74	8.59	6.47
6	138.19	48.56	29.78	15.65	11.06	8.85	6.66
7	142.35	50.02	30.67	16.12	11.39	9.11	6.86
8	146.63	51.53	31.59	16.61	11.74	9.39	7.07
9	151.04	53.08	32.54	17.11	12.09	9.67	7.29
10	155.58	54.67	33.52	17.62	12.46	9.97	7.51
11	160.25	56.31	34.53	18.15	12.83	10.27	7.74
12	165.07	58.01	35.56	18.70	13.22	10.58	7.97
13	170.03	59.75	36.63	19.26	13.62	10.90	8.22
14	175.13	61.54	37.73	19.85	14.03	11.23	8.47
15	180.39	63.39	38.87	20.45	14.46	11.57	8.73
16	185.80	65.29	40.04	21.07	14.90	11.93	9.00
17	191.38	67.26	41.25	21.71	15.35	12.29	9.28
18	197.02	69.26	42.48	22.36	15.81	12.66	9.56
19	202.56	71.20	43.67	22.99	16.26	13.02	9.83
20	208.25	73.20	44.90	23.63	16.72	13.39	10.11
21	214.10	75.26	46.17	24.30	17.19	13.77	10.40
22	220.11	77.38	47.46	24.99	17.68	14.16	10.70
23	226.29	79.55	48.80	25.69	18.18	14.56	11.01
24	232.65	81.79	50.17	26.41	18.69	14.98	11.33
25	239.18	84.08	51.58	27.16	19.22	15.40	11.66
26	245.88	86.44	53.03	27.93	19.77	15.84	12.00
27	252.78	88.87	54.52	28.71	20.33	16.30	12.36
28	259.86	91.36	56.05	29.52	20.91	16.76	12.72
29	267.13	93.92	57.63	30.36	21.50	17.25	13.10
30	274.59	96.55	59.24	31.21	22.11	17.74	13.48
31	282.25	99.25	60.90	32.09	22.74	18.25	13.88
32	290.11	102.01	62.60	32.99	23.39	18.78	14.30
33	298.17	104.85	64.35	33.92	24.05	19.32	14.73
34	306.43	107.77	66.14	34.88	24.74	19.88	15.17
35	314.90	110.75	67.98	35.85	25.44	20.45	15.63
36	323.58	113.81	69.86	36.86	26.16	21.05	16.11
37	332.48	116.95	71.80	37.89	26.91	21.66	16.60
38	341.58	120.16	73.78	38.95	27.68	22.29	17.11

39	350.90	123.45	75.81	40.04	28.47	22.94	17.64
40	360.43	126.82	77.89	41.16	29.28	23.61	18.20
41	370.17	130.27	80.02	42.31	30.12	24.30	18.77
42	380.12	133.79	82.20	43.49	30.98	25.02	19.37
43	390.27	137.38	84.43	44.69	31.86	25.75	20.00
44	400.63	141.06	86.70	45.93	32.77	26.51	20.65
45	411.18	144.80	89.03	47.20	33.70	27.29	21.33
46	421.93	148.62	91.40	48.49	34.65	28.09	
47	432.86	152.51	93.82	49.82	35.63	28.92	
48	443.98	156.47	96.29	51.17	36.63	29.78	
49	455.28	160.50	98.80	52.55	37.66	30.66	
50	466.76	164.60	101.36	53.96	38.72	31.58	
51	478.44	168.77	103.97	55.40	39.80	32.53	
52	490.31	173.01	106.62	56.88	40.92	33.53	
53	502.37	177.33	109.33	58.39	42.08	34.57	
54	514.65	181.72	112.08	59.93	43.29	35.66	
55	527.15	186.20	114.90	61.53	44.54	36.82	
56	539.89	190.77	117.77	63.18	45.85		
57	552.87	195.44	120.72	64.89	47.24		
58	566.09	200.21	123.75	66.67	48.70		
59	579.56	205.09	126.86	68.53	50.25		
60	593.24	210.07	130.06	70.47	51.90		
61	607.10	215.15	133.35	72.51			
62	621.12	220.32	136.72	74.64			
63	635.26	225.57	140.18	76.87			
64	649.49	230.90	143.73	79.22			
65	663.77	236.31	147.36	81.70			
66	678.08	241.79	151.09				
67	692.38	247.33	154.92				
68	706.62	252.94	158.86				
69	720.78	258.62	162.92				
70	734.79	264.35	167.09				
71	748.62	270.13					
72	762.22	275.95					
73	775.56						
74	788.62						
75	801.37						

计划一：不含可选责任
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	20 年交	30 年交
0	97.96	34.42	21.11	11.10	7.84	6.27	4.71
1	100.90	35.46	21.74	11.43	8.07	6.46	4.86
2	103.93	36.52	22.39	11.77	8.32	6.65	5.00
3	107.06	37.62	23.07	12.13	8.57	6.85	5.15
4	110.27	38.75	23.76	12.49	8.82	7.06	5.31
5	113.59	39.91	24.47	12.87	9.09	7.27	5.47
6	117.00	41.11	25.21	13.25	9.36	7.49	5.63
7	120.51	42.35	25.96	13.65	9.64	7.71	5.80
8	124.13	43.62	26.74	14.06	9.93	7.94	5.98
9	127.86	44.93	27.55	14.48	10.23	8.18	6.16
10	131.70	46.28	28.37	14.92	10.54	8.43	6.34
11	135.66	47.67	29.23	15.36	10.86	8.68	6.54
12	139.73	49.10	30.10	15.83	11.19	8.95	6.73
13	143.93	50.57	31.01	16.30	11.52	9.22	6.94
14	148.25	52.09	31.94	16.79	11.87	9.49	7.15
15	152.69	53.65	32.90	17.30	12.23	9.78	7.36
16	157.28	55.26	33.89	17.82	12.60	10.08	7.59
17	161.99	56.93	34.91	18.36	12.98	10.38	7.82
18	166.80	58.62	35.95	18.91	13.37	10.69	8.05
19	171.60	60.31	36.98	19.45	13.75	11.00	8.29
20	176.53	62.04	38.05	20.01	14.15	11.32	8.53
21	181.61	63.83	39.14	20.59	14.55	11.64	8.77
22	186.84	65.66	40.27	21.18	14.97	11.98	9.03
23	192.22	67.56	41.43	21.79	15.41	12.33	9.29
24	197.76	69.50	42.62	22.42	15.85	12.68	9.56
25	203.46	71.51	43.85	23.07	16.31	13.05	9.84
26	209.33	73.57	45.12	23.74	16.78	13.43	10.13
27	215.38	75.70	46.42	24.42	17.27	13.82	10.43
28	221.60	77.89	47.77	25.13	17.77	14.22	10.74
29	228.01	80.14	49.15	25.86	18.29	14.64	11.06
30	234.60	82.45	50.57	26.61	18.82	15.07	11.38
31	241.38	84.84	52.03	27.38	19.37	15.51	11.72
32	248.35	87.29	53.54	28.17	19.93	15.96	12.07
33	255.52	89.81	55.09	28.99	20.51	16.43	12.43
34	262.89	92.40	56.68	29.83	21.11	16.91	12.80
35	270.46	95.07	58.31	30.70	21.73	17.41	13.19
36	278.25	97.81	60.00	31.59	22.36	17.92	13.59
37	286.24	100.62	61.72	32.50	23.01	18.45	14.00
38	294.44	103.51	63.50	33.44	23.68	19.00	14.42

39	302.87	106.48	65.32	34.41	24.38	19.56	14.86
40	311.51	109.52	67.20	35.40	25.09	20.13	15.32
41	320.37	112.64	69.12	36.42	25.82	20.73	15.79
42	329.46	115.84	71.09	37.47	26.57	21.34	16.28
43	338.77	119.13	73.11	38.55	27.34	21.97	16.79
44	348.31	122.49	75.18	39.65	28.14	22.62	17.32
45	358.07	125.94	77.31	40.79	28.95	23.29	17.88
46	368.07	129.47	79.48	41.95	29.79	23.98	
47	378.31	133.08	81.71	43.15	30.65	24.69	
48	388.77	136.78	84.00	44.37	31.54	25.42	
49	399.48	140.57	86.34	45.62	32.45	26.18	
50	410.43	144.44	88.73	46.91	33.38	26.96	
51	421.62	148.40	91.18	48.23	34.35	27.78	
52	433.07	152.45	93.69	49.58	35.34	28.62	
53	444.77	156.60	96.25	50.97	36.37	29.50	
54	456.74	160.84	98.88	52.40	37.43	30.42	
55	468.97	165.18	101.57	53.87	38.54	31.39	
56	481.49	169.62	104.33	55.39	39.69		
57	494.29	174.17	107.16	56.95	40.89		
58	507.38	178.83	110.07	58.58	42.14		
59	520.75	183.60	113.05	60.26	43.46		
60	534.38	188.47	116.12	62.01	44.85		
61	548.27	193.46	119.26	63.83			
62	562.39	198.54	122.49	65.72			
63	576.72	203.73	125.79	67.68			
64	591.22	209.00	129.17	69.73			
65	605.89	214.37	132.64	71.87			
66	620.69	219.82	136.19				
67	635.59	225.34	139.82				
68	650.55	230.95	143.55				
69	665.55	236.62	147.36				
70	680.54	242.36	151.27				
71	695.48	248.16					
72	710.34	254.02					
73	725.08						
74	739.65						
75	754.03						

计划一：不含可选责任
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	20 年交	30 年交
0	120.39	42.31	25.94	13.64	9.64	7.71	5.80
1	124.01	43.59	26.72	14.05	9.93	7.94	5.97
2	127.75	44.90	27.53	14.47	10.23	8.18	6.16
3	131.59	46.25	28.36	14.91	10.53	8.42	6.34
4	135.55	47.64	29.21	15.36	10.85	8.68	6.53
5	139.63	49.07	30.09	15.82	11.18	8.94	6.73
6	143.83	50.55	30.99	16.29	11.51	9.21	6.94
7	148.16	52.07	31.93	16.78	11.86	9.49	7.15
8	152.62	53.64	32.89	17.29	12.22	9.77	7.36
9	157.21	55.25	33.87	17.81	12.59	10.07	7.59
10	161.94	56.91	34.89	18.34	12.97	10.38	7.82
11	166.81	58.62	35.94	18.90	13.36	10.69	8.06
12	171.82	60.38	37.02	19.47	13.76	11.02	8.31
13	176.98	62.19	38.13	20.05	14.18	11.35	8.56
14	182.30	64.06	39.28	20.66	14.61	11.70	8.82
15	187.77	65.98	40.46	21.29	15.06	12.05	9.10
16	193.41	67.96	41.68	21.93	15.52	12.42	9.38
17	199.21	70.01	42.94	22.60	15.99	12.80	9.67
18	205.08	72.09	44.22	23.28	16.47	13.19	9.96
19	210.81	74.11	45.46	23.93	16.93	13.56	10.25
20	216.69	76.18	46.73	24.60	17.41	13.94	10.54
21	222.74	78.31	48.04	25.29	17.90	14.34	10.84
22	228.96	80.49	49.38	26.00	18.40	14.74	11.15
23	235.35	82.74	50.76	26.73	18.92	15.16	11.48
24	241.92	85.05	52.18	27.48	19.45	15.59	11.81
25	248.67	87.43	53.64	28.25	20.00	16.03	12.15
26	255.60	89.87	55.14	29.04	20.57	16.49	12.51
27	262.73	92.37	56.68	29.86	21.15	16.96	12.87
28	270.04	94.95	58.26	30.69	21.74	17.44	13.25
29	277.55	97.59	59.89	31.56	22.36	17.94	13.64
30	285.26	100.31	61.55	32.44	22.99	18.46	14.05
31	293.16	103.09	63.27	33.35	23.64	18.99	14.47
32	301.27	105.95	65.03	34.28	24.31	19.53	14.90
33	309.58	108.88	66.83	35.24	25.00	20.10	15.35
34	318.10	111.88	68.68	36.23	25.71	20.68	15.81
35	326.83	114.96	70.58	37.24	26.44	21.27	16.30
36	335.78	118.12	72.52	38.28	27.19	21.89	16.79
37	344.93	121.35	74.51	39.35	27.96	22.53	17.31
38	354.31	124.66	76.56	40.44	28.76	23.19	17.85

39	363.89	128.05	78.65	41.57	29.58	23.87	18.41
40	373.69	131.51	80.79	42.73	30.42	24.57	18.99
41	383.70	135.06	82.98	43.91	31.29	25.29	19.60
42	393.92	138.68	85.23	45.13	32.18	26.03	20.24
43	404.34	142.37	87.52	46.38	33.10	26.80	20.90
44	414.96	146.14	89.86	47.66	34.04	27.59	21.59
45	425.77	149.98	92.25	48.97	35.01	28.40	22.32
46	436.76	153.90	94.69	50.31	36.00	29.25	
47	447.94	157.88	97.18	51.67	37.02	30.11	
48	459.30	161.94	99.71	53.07	38.06	31.01	
49	470.83	166.06	102.29	54.50	39.13	31.94	
50	482.54	170.24	104.91	55.95	40.23	32.91	
51	494.42	174.50	107.58	57.44	41.36	33.91	
52	506.49	178.83	110.29	58.96	42.53	34.96	
53	518.76	183.23	113.06	60.51	43.74	36.06	
54	531.22	187.71	115.87	62.11	45.00	37.22	
55	543.91	192.27	118.75	63.76	46.31	38.46	
56	556.82	196.91	121.68	65.46	47.69		
57	569.97	201.66	124.70	67.23	49.15		
58	583.36	206.51	127.79	69.09	50.70		
59	596.98	211.47	130.97	71.02	52.35		
60	610.81	216.53	134.25	73.05	54.11		
61	624.81	221.69	137.62	75.19			
62	638.96	226.95	141.08	77.43			
63	653.20	232.29	144.64	79.79			
64	667.52	237.71	148.28	82.28			
65	681.86	243.21	152.03	84.91			
66	696.21	248.78	155.88				
67	710.53	254.42	159.85				
68	724.76	260.13	163.94				
69	738.87	265.91	168.16				
70	752.81	271.75	172.52				
71	766.53	277.65					
72	780.00	283.61					
73	793.17						
74	806.02						
75	818.54						

计划一：不含可选责任
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	20 年交	30 年交
0	101.53	35.68	21.88	11.50	8.13	6.50	4.89
1	104.58	36.75	22.53	11.85	8.37	6.69	5.03
2	107.72	37.86	23.21	12.20	8.62	6.89	5.19
3	110.96	38.99	23.91	12.57	8.88	7.10	5.34
4	114.30	40.17	24.63	12.95	9.15	7.31	5.50
5	117.73	41.37	25.37	13.33	9.42	7.53	5.67
6	121.27	42.61	26.13	13.74	9.70	7.76	5.84
7	124.91	43.90	26.91	14.15	10.00	7.99	6.02
8	128.67	45.21	27.72	14.57	10.30	8.23	6.20
9	132.53	46.57	28.55	15.01	10.61	8.48	6.39
10	136.51	47.97	29.41	15.46	10.93	8.74	6.58
11	140.61	49.41	30.29	15.93	11.26	9.00	6.78
12	144.84	50.89	31.20	16.41	11.60	9.27	6.98
13	149.18	52.42	32.14	16.90	11.94	9.55	7.19
14	153.66	54.00	33.10	17.41	12.31	9.84	7.41
15	158.27	55.62	34.10	17.93	12.68	10.14	7.64
16	163.02	57.28	35.13	18.48	13.06	10.45	7.87
17	167.91	59.01	36.19	19.03	13.46	10.76	8.11
18	172.89	60.76	37.26	19.60	13.86	11.09	8.35
19	177.84	62.50	38.33	20.16	14.26	11.40	8.59
20	182.93	64.29	39.43	20.74	14.66	11.73	8.84
21	188.17	66.14	40.56	21.34	15.08	12.07	9.10
22	193.57	68.03	41.72	21.95	15.52	12.42	9.36
23	199.12	69.98	42.92	22.58	15.96	12.77	9.63
24	204.84	71.99	44.15	23.23	16.42	13.14	9.91
25	210.73	74.06	45.42	23.90	16.90	13.52	10.20
26	216.79	76.19	46.73	24.59	17.39	13.92	10.50
27	223.02	78.39	48.08	25.29	17.89	14.32	10.81
28	229.45	80.64	49.46	26.02	18.41	14.74	11.13
29	236.05	82.97	50.89	26.78	18.94	15.16	11.46
30	242.85	85.36	52.35	27.55	19.49	15.61	11.80
31	249.84	87.82	53.86	28.35	20.05	16.06	12.15
32	257.04	90.35	55.42	29.17	20.64	16.53	12.51
33	264.43	92.95	57.01	30.01	21.24	17.02	12.89
34	272.03	95.62	58.65	30.88	21.86	17.52	13.27
35	279.84	98.37	60.34	31.77	22.49	18.03	13.67
36	287.86	101.19	62.08	32.69	23.15	18.56	14.09
37	296.09	104.09	63.86	33.63	23.82	19.11	14.52
38	304.54	107.07	65.69	34.60	24.52	19.67	14.96

39	313.22	110.12	67.57	35.60	25.23	20.25	15.42
40	322.11	113.26	69.50	36.63	25.96	20.85	15.89
41	331.23	116.47	71.48	37.68	26.72	21.47	16.39
42	340.58	119.77	73.50	38.76	27.50	22.10	16.90
43	350.15	123.14	75.59	39.87	28.30	22.75	17.43
44	359.95	126.60	77.72	41.01	29.12	23.43	17.99
45	369.99	130.15	79.90	42.18	29.96	24.12	18.57
46	380.25	133.77	82.14	43.38	30.83	24.83	
47	390.75	137.48	84.43	44.61	31.72	25.57	
48	401.48	141.28	86.78	45.87	32.63	26.33	
49	412.46	145.16	89.18	47.16	33.57	27.12	
50	423.67	149.13	91.64	48.49	34.54	27.94	
51	435.13	153.19	94.15	49.85	35.54	28.79	
52	446.84	157.34	96.72	51.24	36.57	29.67	
53	458.80	161.59	99.35	52.67	37.63	30.59	
54	471.03	165.92	102.05	54.14	38.74	31.56	
55	483.53	170.36	104.80	55.65	39.88	32.57	
56	496.30	174.90	107.63	57.22	41.08		
57	509.36	179.55	110.53	58.84	42.33		
58	522.71	184.31	113.51	60.52	43.65		
59	536.33	189.18	116.56	62.26	45.03		
60	550.22	194.16	119.70	64.07	46.49		
61	564.35	199.25	122.93	65.96			
62	578.71	204.44	126.24	67.92			
63	593.26	209.73	129.63	69.98			
64	607.98	215.11	133.10	72.12			
65	622.84	220.58	136.66	74.37			
66	637.81	226.13	140.31				
67	652.86	231.77	144.05				
68	667.95	237.47	147.89				
69	683.05	243.26	151.83				
70	698.11	249.10	155.87				
71	713.10	255.01					
72	727.97	260.98					
73	742.68						
74	757.20						
75	771.49						

计划一：不含可选责任
次标准体，额外风险比例 125%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	124.71	43.83	26.88	14.13	9.98	7.98	6.01
1	128.46	45.15	27.68	14.55	10.28	8.22	6.19
2	132.33	46.51	28.52	14.99	10.59	8.47	6.38
3	136.32	47.91	29.38	15.44	10.91	8.73	6.57
4	140.42	49.35	30.26	15.91	11.24	8.99	6.77
5	144.65	50.84	31.17	16.39	11.58	9.26	6.98
6	149.00	52.37	32.11	16.88	11.93	9.54	7.19
7	153.49	53.94	33.07	17.39	12.29	9.83	7.41
8	158.11	55.56	34.07	17.91	12.66	10.13	7.63
9	162.86	57.24	35.09	18.45	13.04	10.43	7.87
10	167.76	58.96	36.15	19.00	13.43	10.75	8.11
11	172.81	60.73	37.23	19.58	13.84	11.08	8.35
12	178.00	62.55	38.35	20.17	14.26	11.42	8.61
13	183.35	64.43	39.50	20.78	14.69	11.76	8.88
14	188.86	66.37	40.69	21.41	15.14	12.12	9.15
15	194.53	68.36	41.91	22.06	15.60	12.49	9.43
16	200.37	70.41	43.18	22.73	16.08	12.88	9.72
17	206.38	72.53	44.49	23.42	16.57	13.27	10.03
18	212.45	74.69	45.82	24.12	17.07	13.67	10.33
19	218.35	76.76	47.09	24.79	17.55	14.06	10.63
20	224.42	78.90	48.40	25.49	18.04	14.45	10.93
21	230.65	81.09	49.75	26.20	18.54	14.86	11.24
22	237.05	83.34	51.13	26.93	19.06	15.28	11.57
23	243.63	85.66	52.55	27.68	19.60	15.71	11.90
24	250.39	88.03	54.01	28.45	20.15	16.15	12.24
25	257.33	90.48	55.52	29.24	20.71	16.61	12.60
26	264.47	92.99	57.06	30.06	21.29	17.08	12.97
27	271.80	95.57	58.64	30.90	21.89	17.56	13.35
28	279.32	98.22	60.27	31.76	22.51	18.06	13.74
29	287.04	100.94	61.95	32.65	23.14	18.58	14.15
30	294.96	103.73	63.66	33.56	23.80	19.11	14.57
31	303.09	106.59	65.42	34.50	24.47	19.66	15.01
32	311.42	109.53	67.23	35.46	25.16	20.22	15.46
33	319.95	112.54	69.09	36.45	25.87	20.81	15.92
34	328.70	115.63	70.99	37.46	26.60	21.41	16.41
35	337.66	118.79	72.94	38.50	27.35	22.03	16.91
36	346.84	122.03	74.93	39.57	28.13	22.67	17.43
37	356.23	125.34	76.98	40.67	28.93	23.33	17.97
38	365.84	128.74	79.08	41.80	29.75	24.01	18.54

39	375.66	132.21	81.23	42.96	30.60	24.71	19.12
40	385.69	135.76	83.42	44.15	31.47	25.44	19.74
41	395.93	139.39	85.67	45.37	32.37	26.19	20.37
42	406.38	143.10	87.97	46.63	33.29	26.96	21.04
43	417.03	146.88	90.32	47.91	34.24	27.76	21.74
44	427.88	150.74	92.72	49.23	35.21	28.58	22.48
45	438.91	154.66	95.17	50.57	36.21	29.43	23.25
46	450.12	158.66	97.67	51.95	37.24	30.31	
47	461.51	162.73	100.21	53.36	38.29	31.22	
48	473.06	166.86	102.80	54.80	39.37	32.16	
49	484.78	171.06	105.43	56.27	40.48	33.13	
50	496.67	175.32	108.10	57.76	41.62	34.14	
51	508.73	179.65	110.83	59.29	42.79	35.19	
52	520.97	184.05	113.60	60.85	44.01	36.29	
53	533.39	188.52	116.41	62.45	45.26	37.46	
54	546.00	193.06	119.28	64.09	46.57	38.68	
55	558.82	197.69	122.21	65.79	47.95	39.99	
56	571.87	202.40	125.20	67.55	49.39		
57	585.15	207.21	128.26	69.38	50.92		
58	598.66	212.12	131.42	71.29	52.56		
59	612.40	217.15	134.66	73.30	54.30		
60	626.34	222.28	138.01	75.42	56.18		
61	640.44	227.52	141.46	77.65			
62	654.67	232.85	145.00	80.00			
63	668.98	238.26	148.64	82.48			
64	683.34	243.76	152.38	85.11			
65	697.72	249.33	156.23	87.90			
66	712.08	254.98	160.20				
67	726.37	260.71	164.30				
68	740.56	266.51	168.54				
69	754.60	272.39	172.92				
70	768.45	278.34	177.47				
71	782.05	284.37					
72	795.36	290.45					
73	808.35						
74	820.99						
75	833.27						

计划一：不含可选责任
次标准体，额外风险比例 125%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	104.77	36.82	22.58	11.87	8.39	6.70	5.04
1	107.93	37.93	23.26	12.23	8.64	6.91	5.20
2	111.17	39.07	23.95	12.59	8.90	7.11	5.35
3	114.51	40.24	24.67	12.97	9.16	7.33	5.51
4	117.96	41.45	25.41	13.36	9.44	7.55	5.68
5	121.50	42.70	26.18	13.76	9.72	7.77	5.85
6	125.15	43.98	26.97	14.18	10.02	8.01	6.03
7	128.91	45.30	27.78	14.60	10.32	8.25	6.21
8	132.79	46.66	28.61	15.04	10.63	8.50	6.40
9	136.78	48.06	29.47	15.49	10.95	8.76	6.59
10	140.89	49.51	30.35	15.96	11.28	9.02	6.79
11	145.12	51.00	31.27	16.44	11.62	9.29	7.00
12	149.48	52.53	32.20	16.93	11.97	9.57	7.21
13	153.97	54.10	33.17	17.44	12.33	9.86	7.43
14	158.59	55.73	34.17	17.97	12.70	10.16	7.65
15	163.35	57.40	35.19	18.51	13.09	10.47	7.89
16	168.25	59.12	36.25	19.07	13.48	10.79	8.13
17	173.30	60.90	37.35	19.65	13.89	11.11	8.37
18	178.43	62.71	38.46	20.23	14.31	11.45	8.62
19	183.52	64.50	39.56	20.81	14.71	11.77	8.87
20	188.75	66.34	40.69	21.40	15.13	12.11	9.13
21	194.14	68.23	41.85	22.02	15.57	12.46	9.39
22	199.68	70.18	43.04	22.65	16.01	12.81	9.66
23	205.39	72.19	44.27	23.29	16.47	13.18	9.94
24	211.26	74.26	45.54	23.96	16.94	13.56	10.23
25	217.31	76.38	46.85	24.65	17.43	13.95	10.53
26	223.54	78.57	48.19	25.36	17.93	14.36	10.84
27	229.95	80.82	49.57	26.08	18.45	14.77	11.16
28	236.55	83.14	51.00	26.84	18.98	15.20	11.49
29	243.34	85.53	52.46	27.61	19.53	15.64	11.83
30	250.32	87.99	53.97	28.40	20.10	16.10	12.18
31	257.51	90.51	55.52	29.22	20.68	16.57	12.54
32	264.89	93.11	57.11	30.07	21.28	17.05	12.91
33	272.49	95.78	58.76	30.93	21.90	17.55	13.30
34	280.29	98.53	60.44	31.82	22.53	18.06	13.70
35	288.30	101.35	62.18	32.74	23.19	18.59	14.12
36	296.54	104.25	63.96	33.69	23.86	19.14	14.54
37	304.99	107.23	65.79	34.66	24.55	19.71	14.99
38	313.66	110.28	67.67	35.65	25.27	20.29	15.45

39	322.55	113.41	69.59	36.68	26.00	20.88	15.92
40	331.67	116.63	71.57	37.73	26.76	21.50	16.42
41	341.02	119.92	73.60	38.82	27.54	22.14	16.93
42	350.60	123.30	75.68	39.93	28.34	22.79	17.46
43	360.40	126.76	77.82	41.07	29.16	23.46	18.02
44	370.43	130.31	80.00	42.24	30.01	24.16	18.60
45	380.70	133.93	82.24	43.44	30.88	24.88	19.20
46	391.20	137.64	84.54	44.67	31.77	25.61	
47	401.93	141.44	86.88	45.93	32.68	26.38	
48	412.89	145.32	89.28	47.23	33.63	27.17	
49	424.09	149.29	91.74	48.55	34.60	27.98	
50	435.53	153.34	94.25	49.91	35.59	28.83	
51	447.22	157.49	96.82	51.30	36.62	29.71	
52	459.15	161.72	99.45	52.73	37.68	30.63	
53	471.34	166.05	102.14	54.20	38.78	31.59	
54	483.79	170.47	104.88	55.71	39.92	32.60	
55	496.50	174.99	107.70	57.26	41.11	33.66	
56	509.50	179.62	110.58	58.87	42.35		
57	522.78	184.35	113.54	60.54	43.65		
58	536.34	189.20	116.58	62.26	45.02		
59	550.17	194.16	119.70	64.06	46.47		
60	564.27	199.23	122.91	65.93	48.00		
61	578.60	204.40	126.21	67.89			
62	593.15	209.68	129.59	69.93			
63	607.87	215.06	133.06	72.06			
64	622.76	220.53	136.61	74.30			
65	637.77	226.09	140.26	76.65			
66	652.87	231.73	144.00				
67	668.03	237.46	147.84				
68	683.21	243.26	151.79				
69	698.37	249.13	155.84				
70	713.47	255.08	160.02				
71	728.46	261.09					
72	743.31	267.16					
73	757.97						
74	772.40						
75	786.58						

计划一：不含可选责任
次标准体，额外风险比例 150%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	128.70	45.24	27.74	14.58	10.30	8.24	6.20
1	132.57	46.60	28.57	15.02	10.61	8.49	6.39
2	136.57	48.00	29.43	15.47	10.93	8.74	6.58
3	140.68	49.45	30.32	15.94	11.26	9.01	6.78
4	144.92	50.93	31.23	16.42	11.60	9.28	6.99
5	149.29	52.47	32.17	16.91	11.95	9.56	7.20
6	153.78	54.05	33.14	17.42	12.31	9.85	7.42
7	158.41	55.67	34.14	17.95	12.68	10.15	7.65
8	163.18	57.35	35.16	18.49	13.06	10.45	7.88
9	168.09	59.07	36.22	19.04	13.46	10.77	8.12
10	173.15	60.85	37.31	19.61	13.87	11.10	8.37
11	178.36	62.68	38.43	20.21	14.29	11.44	8.63
12	183.72	64.56	39.59	20.82	14.72	11.79	8.89
13	189.25	66.50	40.77	21.45	15.17	12.15	9.17
14	194.93	68.50	42.00	22.10	15.63	12.52	9.45
15	200.78	70.56	43.26	22.77	16.11	12.90	9.74
16	206.81	72.67	44.57	23.46	16.60	13.30	10.05
17	213.01	74.86	45.92	24.18	17.11	13.71	10.36
18	219.27	77.09	47.29	24.90	17.63	14.12	10.68
19	225.33	79.22	48.60	25.59	18.12	14.52	10.98
20	231.56	81.41	49.95	26.30	18.62	14.92	11.29
21	237.95	83.66	51.33	27.03	19.14	15.34	11.62
22	244.52	85.97	52.75	27.78	19.67	15.77	11.95
23	251.27	88.35	54.21	28.56	20.22	16.21	12.29
24	258.20	90.79	55.71	29.35	20.79	16.67	12.65
25	265.32	93.30	57.25	30.16	21.37	17.14	13.02
26	272.64	95.87	58.83	31.00	21.97	17.63	13.40
27	280.15	98.52	60.46	31.87	22.58	18.12	13.79
28	287.86	101.23	62.13	32.75	23.22	18.64	14.20
29	295.77	104.02	63.84	33.66	23.87	19.17	14.62
30	303.89	106.88	65.60	34.60	24.54	19.72	15.05
31	312.21	109.81	67.41	35.56	25.23	20.28	15.51
32	320.74	112.82	69.26	36.55	25.94	20.87	15.97
33	329.48	115.90	71.16	37.56	26.67	21.47	16.46
34	338.44	119.06	73.11	38.60	27.42	22.09	16.96
35	347.60	122.30	75.10	39.67	28.20	22.73	17.48
36	356.98	125.61	77.15	40.77	29.00	23.39	18.03
37	366.58	129.01	79.24	41.89	29.82	24.07	18.59
38	376.40	132.48	81.39	43.05	30.66	24.77	19.18

39	386.43	136.03	83.59	44.24	31.54	25.50	19.79
40	396.67	139.66	85.84	45.46	32.44	26.25	20.43
41	407.12	143.36	88.14	46.72	33.36	27.03	21.10
42	417.77	147.14	90.49	48.00	34.31	27.83	21.80
43	428.62	151.00	92.89	49.32	35.29	28.66	22.54
44	439.66	154.93	95.34	50.67	36.30	29.51	23.31
45	450.89	158.93	97.84	52.05	37.33	30.39	24.12
46	462.28	163.01	100.38	53.47	38.39	31.31	
47	473.85	167.14	102.98	54.91	39.48	32.25	
48	485.57	171.34	105.62	56.39	40.59	33.23	
49	497.45	175.61	108.30	57.89	41.74	34.24	
50	509.49	179.94	111.02	59.43	42.91	35.29	
51	521.69	184.33	113.79	60.99	44.13	36.40	
52	534.06	188.79	116.61	62.59	45.38	37.55	
53	546.61	193.32	119.47	64.23	46.69	38.77	
54	559.34	197.92	122.39	65.92	48.05	40.06	
55	572.27	202.60	125.36	67.66	49.47	41.44	
56	585.42	207.36	128.39	69.47	50.98		
57	598.79	212.23	131.51	71.35	52.59		
58	612.40	217.20	134.71	73.33	54.30		
59	626.23	222.28	138.02	75.42	56.15		
60	640.24	227.47	141.43	77.62	58.13		
61	654.41	232.76	144.94	79.94			
62	668.69	238.16	148.56	82.40			
63	683.04	243.64	152.29	85.00			
64	697.42	249.20	156.12	87.77			
65	711.80	254.85	160.07	90.72			
66	726.14	260.57	164.16				
67	740.39	266.38	168.38				
68	754.52	272.27	172.76				
69	768.48	278.24	177.32				
70	782.21	284.30	182.05				
71	795.67	290.44					
72	808.82	296.65					
73	821.62						
74	834.05						
75	846.10						

计划一：不含可选责任
次标准体，额外风险比例 150%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	107.76	37.87	23.22	12.21	8.63	6.90	5.19
1	111.00	39.01	23.92	12.57	8.88	7.10	5.34
2	114.34	40.18	24.64	12.95	9.15	7.32	5.51
3	117.78	41.39	25.38	13.34	9.43	7.54	5.67
4	121.32	42.63	26.14	13.74	9.71	7.76	5.84
5	124.97	43.92	26.93	14.16	10.00	8.00	6.02
6	128.72	45.24	27.74	14.58	10.30	8.24	6.20
7	132.59	46.60	28.57	15.02	10.61	8.49	6.39
8	136.58	48.00	29.43	15.47	10.93	8.74	6.58
9	140.68	49.44	30.31	15.93	11.26	9.01	6.78
10	144.91	50.92	31.22	16.41	11.60	9.28	6.99
11	149.27	52.45	32.16	16.91	11.95	9.56	7.20
12	153.75	54.03	33.12	17.42	12.31	9.85	7.42
13	158.37	55.65	34.12	17.94	12.68	10.15	7.64
14	163.12	57.32	35.14	18.48	13.07	10.45	7.87
15	168.02	59.04	36.20	19.04	13.46	10.77	8.11
16	173.06	60.81	37.29	19.62	13.87	11.10	8.36
17	178.25	62.64	38.42	20.21	14.29	11.43	8.62
18	183.52	64.50	39.56	20.81	14.72	11.78	8.88
19	188.74	66.34	40.69	21.41	15.14	12.11	9.13
20	194.10	68.22	41.84	22.01	15.57	12.46	9.39
21	199.62	70.16	43.03	22.64	16.01	12.81	9.66
22	205.30	72.16	44.26	23.29	16.47	13.18	9.94
23	211.14	74.21	45.52	23.95	16.94	13.56	10.23
24	217.16	76.33	46.82	24.63	17.42	13.95	10.53
25	223.36	78.51	48.15	25.34	17.92	14.35	10.83
26	229.74	80.75	49.53	26.06	18.44	14.76	11.15
27	236.30	83.06	50.95	26.81	18.97	15.19	11.48
28	243.06	85.44	52.40	27.58	19.51	15.63	11.82
29	250.01	87.88	53.90	28.37	20.07	16.08	12.17
30	257.16	90.40	55.45	29.19	20.65	16.55	12.53
31	264.52	92.98	57.04	30.03	21.25	17.03	12.90
32	272.08	95.64	58.67	30.89	21.87	17.53	13.29
33	279.86	98.38	60.35	31.78	22.50	18.04	13.68
34	287.84	101.19	62.08	32.69	23.15	18.57	14.10
35	296.05	104.08	63.85	33.63	23.82	19.11	14.52
36	304.47	107.04	65.68	34.60	24.51	19.67	14.97
37	313.11	110.09	67.55	35.59	25.23	20.25	15.42
38	321.98	113.21	69.47	36.62	25.96	20.85	15.90

39	331.07	116.42	71.44	37.67	26.71	21.47	16.39
40	340.40	119.71	73.47	38.75	27.49	22.10	16.90
41	349.95	123.07	75.54	39.85	28.29	22.75	17.43
42	359.73	126.53	77.67	40.99	29.11	23.43	17.99
43	369.73	130.06	79.85	42.16	29.95	24.12	18.56
44	379.97	133.68	82.09	43.36	30.82	24.84	19.17
45	390.44	137.38	84.38	44.59	31.71	25.57	19.80
46	401.15	141.17	86.72	45.85	32.63	26.33	
47	412.08	145.04	89.11	47.14	33.57	27.12	
48	423.25	148.99	91.56	48.47	34.54	27.94	
49	434.65	153.04	94.07	49.82	35.53	28.78	
50	446.29	157.16	96.63	51.21	36.56	29.65	
51	458.17	161.38	99.25	52.64	37.62	30.57	
52	470.30	165.69	101.92	54.10	38.71	31.52	
53	482.68	170.09	104.66	55.60	39.84	32.51	
54	495.31	174.59	107.46	57.14	41.01	33.56	
55	508.22	179.18	110.32	58.73	42.24	34.67	
56	521.40	183.88	113.26	60.38	43.52		
57	534.86	188.69	116.27	62.09	44.87		
58	548.60	193.61	119.37	63.86	46.29		
59	562.61	198.64	122.55	65.71	47.80		
60	576.88	203.79	125.81	67.64	49.40		
61	591.38	209.04	129.17	69.66			
62	606.08	214.40	132.62	71.77			
63	620.96	219.86	136.16	73.99			
64	635.97	225.41	139.79	76.31			
65	651.10	231.04	143.52	78.76			
66	666.29	236.77	147.35				
67	681.53	242.57	151.28				
68	696.77	248.45	155.33				
69	711.96	254.41	159.50				
70	727.07	260.44	163.80				
71	742.04	266.54					
72	756.84	272.72					
73	771.43						
74	785.76						
75	799.81						

计划一：不含可选责任
次标准体，额外风险比例 175%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	132.42	46.55	28.54	15.01	10.60	8.48	6.38
1	136.41	47.95	29.40	15.46	10.92	8.73	6.58
2	140.52	49.39	30.28	15.92	11.25	9.00	6.78
3	144.76	50.88	31.20	16.40	11.59	9.27	6.98
4	149.12	52.41	32.14	16.90	11.94	9.55	7.19
5	153.61	53.99	33.10	17.40	12.30	9.84	7.41
6	158.24	55.62	34.10	17.93	12.67	10.13	7.64
7	163.01	57.29	35.13	18.47	13.05	10.44	7.87
8	167.92	59.01	36.18	19.02	13.44	10.76	8.11
9	172.97	60.79	37.27	19.59	13.85	11.09	8.36
10	178.18	62.62	38.39	20.18	14.27	11.42	8.62
11	183.54	64.50	39.55	20.79	14.70	11.77	8.88
12	189.06	66.44	40.74	21.42	15.15	12.13	9.16
13	194.74	68.44	41.96	22.07	15.61	12.50	9.44
14	200.59	70.49	43.22	22.74	16.09	12.89	9.73
15	206.62	72.61	44.52	23.43	16.58	13.28	10.04
16	212.82	74.78	45.87	24.15	17.09	13.69	10.35
17	219.20	77.04	47.26	24.89	17.62	14.11	10.67
18	225.64	79.33	48.67	25.63	18.15	14.54	11.00
19	231.84	81.51	50.01	26.34	18.65	14.94	11.31
20	238.21	83.75	51.39	27.07	19.17	15.36	11.63
21	244.75	86.06	52.80	27.82	19.70	15.79	11.97
22	251.47	88.42	54.26	28.58	20.24	16.23	12.31
23	258.38	90.85	55.75	29.37	20.81	16.69	12.66
24	265.47	93.35	57.28	30.19	21.39	17.16	13.03
25	272.75	95.91	58.86	31.02	21.98	17.64	13.41
26	280.24	98.55	60.48	31.88	22.60	18.14	13.80
27	287.92	101.25	62.14	32.76	23.23	18.65	14.21
28	295.80	104.03	63.85	33.67	23.88	19.18	14.63
29	303.88	106.88	65.61	34.60	24.54	19.72	15.06
30	312.18	109.80	67.41	35.56	25.23	20.29	15.51
31	320.68	112.80	69.25	36.54	25.94	20.87	15.98
32	329.39	115.88	71.15	37.55	26.67	21.46	16.46
33	338.31	119.02	73.09	38.59	27.42	22.08	16.96
34	347.45	122.25	75.08	39.66	28.19	22.72	17.48
35	356.80	125.55	77.11	40.75	28.98	23.38	18.03
36	366.37	128.93	79.20	41.87	29.80	24.06	18.59
37	376.15	132.39	81.34	43.03	30.65	24.76	19.18
38	386.16	135.93	83.53	44.21	31.52	25.49	19.79

39	396.37	139.55	85.77	45.43	32.41	26.24	20.43
40	406.80	143.25	88.07	46.68	33.34	27.02	21.09
41	417.43	147.03	90.41	47.96	34.29	27.82	21.79
42	428.27	150.88	92.81	49.28	35.27	28.65	22.53
43	439.30	154.80	95.26	50.63	36.27	29.50	23.30
44	450.51	158.80	97.75	52.01	37.31	30.39	24.11
45	461.90	162.87	100.30	53.43	38.37	31.30	24.96
46	473.46	167.01	102.89	54.88	39.46	32.24	
47	485.18	171.21	105.53	56.36	40.58	33.22	
48	497.04	175.47	108.22	57.87	41.73	34.24	
49	509.06	179.79	110.94	59.41	42.91	35.29	
50	521.23	184.18	113.71	60.98	44.13	36.39	
51	533.55	188.62	116.52	62.58	45.38	37.54	
52	546.03	193.14	119.38	64.22	46.68	38.75	
53	558.67	197.71	122.29	65.89	48.02	40.02	
54	571.49	202.36	125.24	67.62	49.43	41.38	
55	584.51	207.09	128.25	69.40	50.92	42.83	
56	597.73	211.90	131.33	71.26	52.49		
57	611.18	216.81	134.49	73.20	54.17		
58	624.86	221.82	137.74	75.24	55.96		
59	638.74	226.95	141.10	77.40	57.90		
60	652.81	232.19	144.57	79.68	60.00		
61	667.02	237.54	148.15	82.09			
62	681.33	242.99	151.84	84.66			
63	695.70	248.53	155.64	87.38			
64	710.08	254.15	159.57	90.29			
65	724.44	259.86	163.62	93.41			
66	738.74	265.65	167.81				
67	752.94	271.54	172.16				
68	766.99	277.51	176.69				
69	780.84	283.57	181.41				
70	794.45	289.74	186.33				
71	807.77	295.99					
72	820.75	302.34					
73	833.37						
74	845.59						
75	857.41						

计划一：不含可选责任
次标准体，额外风险比例 175%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	110.53	38.85	23.82	12.52	8.85	7.07	5.32
1	113.86	40.02	24.53	12.90	9.11	7.29	5.48
2	117.28	41.22	25.27	13.29	9.39	7.51	5.65
3	120.81	42.46	26.03	13.69	9.67	7.73	5.82
4	124.44	43.73	26.81	14.10	9.96	7.96	5.99
5	128.19	45.05	27.62	14.52	10.26	8.20	6.18
6	132.04	46.40	28.45	14.96	10.57	8.45	6.36
7	136.01	47.80	29.31	15.41	10.89	8.71	6.55
8	140.10	49.23	30.19	15.87	11.21	8.97	6.75
9	144.31	50.71	31.09	16.35	11.55	9.24	6.96
10	148.65	52.24	32.03	16.84	11.90	9.52	7.17
11	153.11	53.81	32.99	17.34	12.26	9.81	7.39
12	157.71	55.42	33.98	17.87	12.63	10.10	7.61
13	162.45	57.09	35.00	18.40	13.01	10.41	7.84
14	167.33	58.80	36.05	18.96	13.40	10.73	8.08
15	172.35	60.56	37.13	19.53	13.81	11.05	8.33
16	177.52	62.38	38.25	20.12	14.23	11.39	8.58
17	182.85	64.26	39.41	20.73	14.66	11.73	8.84
18	188.25	66.17	40.58	21.35	15.10	12.08	9.11
19	193.58	68.04	41.73	21.96	15.53	12.43	9.37
20	199.06	69.97	42.91	22.58	15.97	12.78	9.64
21	204.70	71.95	44.13	23.22	16.42	13.14	9.92
22	210.50	73.99	45.38	23.88	16.89	13.52	10.20
23	216.47	76.09	46.67	24.56	17.37	13.90	10.50
24	222.62	78.25	48.00	25.26	17.87	14.30	10.80
25	228.95	80.48	49.36	25.98	18.38	14.71	11.11
26	235.47	82.77	50.77	26.72	18.90	15.14	11.44
27	242.18	85.13	52.22	27.48	19.44	15.57	11.78
28	249.08	87.56	53.71	28.27	20.00	16.02	12.12
29	256.18	90.05	55.24	29.08	20.58	16.49	12.48
30	263.49	92.62	56.82	29.91	21.17	16.96	12.85
31	271.00	95.27	58.44	30.77	21.78	17.46	13.23
32	278.73	97.98	60.11	31.65	22.41	17.97	13.63
33	286.66	100.78	61.83	32.56	23.06	18.49	14.04
34	294.82	103.65	63.59	33.49	23.72	19.03	14.46
35	303.19	106.60	65.40	34.46	24.41	19.59	14.90
36	311.79	109.62	67.26	35.44	25.12	20.17	15.36
37	320.61	112.73	69.18	36.46	25.85	20.76	15.83
38	329.65	115.92	71.14	37.50	26.60	21.37	16.32

39	338.93	119.19	73.15	38.58	27.37	22.00	16.83
40	348.43	122.54	75.22	39.68	28.17	22.66	17.35
41	358.16	125.98	77.34	40.81	28.98	23.33	17.90
42	368.13	129.49	79.51	41.98	29.82	24.02	18.48
43	378.32	133.10	81.73	43.17	30.69	24.73	19.07
44	388.74	136.78	84.01	44.39	31.58	25.46	19.70
45	399.40	140.55	86.34	45.65	32.49	26.22	20.36
46	410.28	144.40	88.72	46.94	33.43	27.00	
47	421.40	148.34	91.16	48.26	34.39	27.81	
48	432.74	152.36	93.66	49.61	35.38	28.65	
49	444.32	156.47	96.20	50.99	36.40	29.52	
50	456.14	160.67	98.81	52.41	37.45	30.42	
51	468.19	164.95	101.47	53.87	38.54	31.36	
52	480.49	169.33	104.19	55.36	39.66	32.35	
53	493.03	173.79	106.98	56.89	40.82	33.38	
54	505.83	178.35	109.82	58.47	42.03	34.47	
55	518.90	183.01	112.73	60.09	43.29	35.62	
56	532.24	187.78	115.71	61.77	44.61		
57	545.86	192.65	118.77	63.52	46.01		
58	559.75	197.63	121.91	65.34	47.48		
59	573.92	202.73	125.15	67.24	49.05		
60	588.33	207.94	128.47	69.22	50.72		
61	602.97	213.27	131.89	71.30			
62	617.80	218.69	135.40	73.48			
63	632.79	224.22	139.00	75.78			
64	647.91	229.84	142.70	78.19			
65	663.12	235.54	146.51	80.74			
66	678.39	241.34	150.42				
67	693.68	247.21	154.44				
68	708.95	253.17	158.59				
69	724.15	259.20	162.87				
70	739.24	265.32	167.29				
71	754.18	271.51					
72	768.92	277.77					
73	783.42						
74	797.64						
75	811.55						

计划一：不含可选责任
次标准体，额外风险比例 200%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	135.91	47.78	29.29	15.40	10.88	8.70	6.55
1	140.01	49.21	30.18	15.87	11.21	8.96	6.75
2	144.23	50.70	31.09	16.34	11.55	9.23	6.96
3	148.58	52.22	32.02	16.84	11.90	9.51	7.17
4	153.06	53.80	32.99	17.34	12.25	9.80	7.39
5	157.67	55.42	33.98	17.87	12.62	10.10	7.61
6	162.43	57.09	35.00	18.40	13.00	10.40	7.84
7	167.32	58.81	36.06	18.96	13.40	10.72	8.08
8	172.36	60.58	37.14	19.53	13.80	11.05	8.33
9	177.55	62.40	38.26	20.11	14.22	11.38	8.59
10	182.90	64.28	39.41	20.72	14.65	11.73	8.85
11	188.40	66.21	40.60	21.35	15.10	12.09	9.12
12	194.07	68.20	41.82	21.99	15.56	12.46	9.41
13	199.91	70.25	43.07	22.66	16.03	12.84	9.70
14	205.91	72.36	44.36	23.35	16.52	13.23	10.00
15	212.10	74.53	45.70	24.06	17.03	13.64	10.31
16	218.46	76.77	47.09	24.79	17.55	14.06	10.63
17	225.01	79.09	48.52	25.55	18.09	14.50	10.97
18	231.61	81.44	49.97	26.32	18.64	14.93	11.31
19	237.95	83.67	51.34	27.04	19.15	15.35	11.63
20	244.45	85.95	52.74	27.79	19.68	15.78	11.96
21	251.13	88.31	54.19	28.55	20.22	16.21	12.30
22	257.99	90.72	55.67	29.34	20.78	16.67	12.65
23	265.04	93.20	57.20	30.14	21.36	17.13	13.01
24	272.28	95.75	58.76	30.97	21.95	17.61	13.39
25	279.71	98.37	60.37	31.83	22.56	18.11	13.78
26	287.35	101.06	62.03	32.70	23.18	18.62	14.18
27	295.18	103.82	63.72	33.60	23.83	19.14	14.60
28	303.22	106.65	65.47	34.53	24.49	19.68	15.03
29	311.47	109.56	67.26	35.48	25.18	20.24	15.48
30	319.92	112.54	69.09	36.46	25.88	20.82	15.94
31	328.58	115.59	70.98	37.47	26.61	21.41	16.42
32	337.46	118.73	72.91	38.50	27.35	22.03	16.92
33	346.55	121.94	74.89	39.56	28.12	22.66	17.44
34	355.86	125.22	76.91	40.64	28.91	23.32	17.98
35	365.38	128.59	78.99	41.76	29.72	23.99	18.54
36	375.11	132.03	81.12	42.91	30.56	24.69	19.12
37	385.07	135.55	83.30	44.09	31.43	25.42	19.73
38	395.24	139.16	85.53	45.30	32.32	26.16	20.37

39	405.63	142.84	87.81	46.54	33.24	26.94	21.03
40	416.22	146.60	90.15	47.82	34.18	27.74	21.73
41	427.02	150.43	92.54	49.13	35.16	28.56	22.45
42	438.02	154.35	94.97	50.47	36.16	29.42	23.22
43	449.20	158.33	97.46	51.85	37.20	30.30	24.02
44	460.57	162.39	100.00	53.27	38.26	31.21	24.87
45	472.11	166.52	102.59	54.72	39.35	32.16	25.77
46	483.81	170.72	105.23	56.20	40.47	33.13	
47	495.66	174.97	107.91	57.71	41.63	34.15	
48	507.65	179.29	110.63	59.25	42.81	35.20	
49	519.78	183.67	113.40	60.82	44.02	36.29	
50	532.06	188.10	116.21	62.43	45.27	37.43	
51	544.47	192.59	119.06	64.06	46.56	38.63	
52	557.04	197.15	121.95	65.74	47.90	39.89	
53	569.76	201.77	124.90	67.45	49.29	41.23	
54	582.66	206.46	127.89	69.21	50.75	42.65	
55	595.74	211.23	130.93	71.04	52.29	44.17	
56	609.02	216.07	134.05	72.94	53.92		
57	622.52	221.02	137.25	74.94	55.67		
58	636.25	226.08	140.55	77.04	57.55		
59	650.17	231.24	143.95	79.26	59.59		
60	664.27	236.53	147.48	81.62	61.79		
61	678.51	241.93	151.12	84.13			
62	692.83	247.43	154.88	86.80			
63	707.20	253.02	158.76	89.65			
64	721.56	258.70	162.77	92.70			
65	735.88	264.47	166.92	95.98			
66	750.13	270.32	171.22				
67	764.26	276.28	175.70				
68	778.22	282.33	180.38				
69	791.97	288.49	185.27				
70	805.45	294.76	190.38				
71	818.62	301.13					
72	831.43	307.62					
73	843.86						
74	855.88						
75	867.48						

计划一：不含可选责任
次标准体，额外风险比例 200%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	113.12	39.76	24.38	12.82	9.06	7.24	5.45
1	116.53	40.95	25.11	13.20	9.33	7.46	5.61
2	120.03	42.19	25.87	13.60	9.61	7.68	5.78
3	123.65	43.45	26.64	14.01	9.90	7.91	5.96
4	127.36	44.76	27.44	14.43	10.19	8.15	6.14
5	131.20	46.11	28.27	14.86	10.50	8.40	6.32
6	135.14	47.49	29.12	15.31	10.82	8.65	6.51
7	139.21	48.92	29.99	15.77	11.14	8.91	6.71
8	143.39	50.39	30.90	16.24	11.48	9.18	6.91
9	147.70	51.90	31.82	16.73	11.82	9.46	7.12
10	152.14	53.46	32.78	17.23	12.18	9.74	7.34
11	156.71	55.07	33.76	17.75	12.55	10.04	7.56
12	161.42	56.72	34.78	18.29	12.93	10.34	7.79
13	166.27	58.43	35.82	18.84	13.32	10.66	8.03
14	171.26	60.18	36.90	19.41	13.72	10.98	8.27
15	176.41	61.99	38.01	19.99	14.14	11.31	8.53
16	181.70	63.85	39.15	20.60	14.57	11.66	8.79
17	187.15	65.77	40.34	21.22	15.01	12.01	9.06
18	192.68	67.73	41.54	21.86	15.46	12.37	9.33
19	198.11	69.64	42.71	22.48	15.90	12.72	9.60
20	203.70	71.60	43.92	23.11	16.34	13.08	9.87
21	209.44	73.62	45.16	23.76	16.81	13.45	10.15
22	215.36	75.70	46.43	24.44	17.28	13.84	10.44
23	221.45	77.84	47.75	25.13	17.77	14.23	10.75
24	227.72	80.05	49.10	25.84	18.28	14.64	11.06
25	234.18	82.32	50.49	26.57	18.80	15.05	11.38
26	240.82	84.65	51.93	27.33	19.34	15.49	11.71
27	247.66	87.06	53.40	28.11	19.89	15.93	12.05
28	254.69	89.53	54.92	28.91	20.46	16.39	12.41
29	261.93	92.08	56.48	29.74	21.05	16.87	12.78
30	269.38	94.70	58.09	30.59	21.65	17.35	13.15
31	277.04	97.39	59.75	31.46	22.27	17.86	13.55
32	284.91	100.16	61.45	32.36	22.92	18.38	13.95
33	293.00	103.01	63.20	33.29	23.58	18.92	14.37
34	301.30	105.93	65.00	34.24	24.26	19.47	14.81
35	309.83	108.94	66.84	35.22	24.96	20.04	15.26
36	318.59	112.02	68.74	36.23	25.68	20.63	15.73
37	327.57	115.19	70.69	37.27	26.43	21.24	16.21
38	336.78	118.43	72.69	38.33	27.20	21.86	16.72

39	346.22	121.76	74.74	39.43	27.98	22.51	17.24
40	355.89	125.17	76.84	40.55	28.80	23.17	17.78
41	365.79	128.67	79.00	41.71	29.63	23.86	18.35
42	375.92	132.25	81.21	42.89	30.49	24.57	18.94
43	386.28	135.91	83.47	44.11	31.37	25.30	19.56
44	396.87	139.66	85.79	45.36	32.28	26.05	20.21
45	407.69	143.49	88.16	46.64	33.21	26.83	20.88
46	418.74	147.40	90.58	47.95	34.17	27.63	
47	430.02	151.40	93.06	49.29	35.16	28.46	
48	441.52	155.48	95.60	50.67	36.17	29.32	
49	453.26	159.65	98.18	52.08	37.22	30.22	
50	465.23	163.91	100.83	53.53	38.29	31.15	
51	477.43	168.25	103.53	55.01	39.40	32.12	
52	489.88	172.68	106.29	56.53	40.55	33.13	
53	502.57	177.21	109.12	58.09	41.74	34.20	
54	515.51	181.82	112.00	59.69	42.98	35.33	
55	528.72	186.54	114.95	61.35	44.28	36.52	
56	542.20	191.36	117.97	63.07	45.64		
57	555.95	196.29	121.07	64.86	47.08		
58	569.98	201.33	124.26	66.72	48.60		
59	584.27	206.49	127.54	68.66	50.23		
60	598.80	211.76	130.92	70.70	51.96		
61	613.56	217.14	134.39	72.84			
62	628.49	222.63	137.96	75.09			
63	643.58	228.22	141.62	77.46			
64	658.78	233.90	145.39	79.96			
65	674.06	239.67	149.26	82.61			
66	689.38	245.52	153.25				
67	704.70	251.47	157.37				
68	719.99	257.49	161.61				
69	735.18	263.60	166.00				
70	750.25	269.79	170.54				
71	765.13	276.06					
72	779.79	282.42					
73	794.19						
74	808.30						
75	822.07						

计划一：不含可选责任
次标准体，额外风险比例 225%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	139.20	48.94	30.01	15.78	11.15	8.91	6.71
1	143.41	50.41	30.91	16.25	11.48	9.18	6.92
2	147.73	51.93	31.84	16.74	11.83	9.46	7.13
3	152.19	53.49	32.80	17.25	12.19	9.75	7.34
4	156.78	55.11	33.79	17.77	12.55	10.04	7.57
5	161.51	56.77	34.81	18.30	12.93	10.34	7.80
6	166.38	58.48	35.86	18.85	13.32	10.66	8.04
7	171.39	60.24	36.94	19.42	13.72	10.98	8.28
8	176.56	62.05	38.05	20.00	14.14	11.32	8.54
9	181.88	63.92	39.19	20.60	14.57	11.66	8.80
10	187.35	65.85	40.37	21.23	15.01	12.02	9.07
11	192.99	67.83	41.59	21.87	15.47	12.38	9.35
12	198.80	69.87	42.84	22.53	15.94	12.76	9.64
13	204.78	71.97	44.12	23.21	16.42	13.16	9.94
14	210.93	74.13	45.45	23.92	16.93	13.56	10.25
15	217.27	76.35	46.82	24.65	17.45	13.98	10.57
16	223.79	78.64	48.24	25.40	17.98	14.41	10.90
17	230.50	81.02	49.71	26.18	18.54	14.86	11.25
18	237.25	83.42	51.19	26.97	19.10	15.31	11.59
19	243.71	85.70	52.59	27.71	19.62	15.73	11.92
20	250.34	88.03	54.02	28.46	20.16	16.17	12.26
21	257.15	90.43	55.49	29.24	20.72	16.62	12.61
22	264.14	92.89	57.01	30.04	21.29	17.08	12.97
23	271.32	95.42	58.56	30.87	21.88	17.55	13.34
24	278.69	98.01	60.16	31.71	22.48	18.04	13.73
25	286.26	100.68	61.80	32.58	23.10	18.55	14.13
26	294.04	103.42	63.48	33.48	23.74	19.07	14.54
27	302.02	106.23	65.21	34.40	24.40	19.61	14.97
28	310.20	109.12	66.99	35.34	25.08	20.16	15.41
29	318.59	112.07	68.81	36.31	25.78	20.73	15.87
30	327.20	115.11	70.68	37.31	26.50	21.32	16.35
31	336.01	118.22	72.60	38.33	27.23	21.93	16.85
32	345.04	121.41	74.56	39.39	28.00	22.56	17.36
33	354.28	124.67	76.58	40.47	28.78	23.21	17.90
34	363.74	128.01	78.64	41.58	29.59	23.88	18.45
35	373.42	131.44	80.75	42.71	30.42	24.57	19.03
36	383.31	134.94	82.92	43.88	31.28	25.29	19.63
37	393.42	138.51	85.14	45.08	32.16	26.03	20.26
38	403.75	142.17	87.40	46.32	33.07	26.80	20.92

39	414.29	145.91	89.72	47.59	34.01	27.60	21.61
40	425.03	149.73	92.10	48.89	34.98	28.42	22.33
41	435.98	153.62	94.52	50.23	35.98	29.27	23.09
42	447.12	157.59	97.00	51.60	37.01	30.15	23.89
43	458.45	161.64	99.53	53.01	38.07	31.06	24.72
44	469.96	165.75	102.11	54.45	39.16	32.00	25.61
45	481.63	169.93	104.73	55.93	40.28	32.97	26.55
46	493.45	174.18	107.41	57.44	41.43	33.98	
47	505.41	178.49	110.13	58.98	42.61	35.03	
48	517.52	182.85	112.89	60.55	43.83	36.12	
49	529.75	187.27	115.69	62.16	45.08	37.25	
50	542.11	191.75	118.54	63.79	46.36	38.44	
51	554.61	196.29	121.43	65.46	47.69	39.68	
52	567.25	200.89	124.36	67.17	49.07	40.99	
53	580.04	205.54	127.33	68.92	50.50	42.38	
54	592.98	210.27	130.36	70.72	52.01	43.87	
55	606.11	215.07	133.44	72.59	53.60	45.47	
56	619.44	219.95	136.59	74.53	55.30		
57	632.98	224.93	139.82	76.58	57.12		
58	646.73	230.02	143.16	78.74	59.08		
59	660.68	235.22	146.61	81.03	61.21		
60	674.80	240.55	150.19	83.47	63.53		
61	689.04	245.98	153.89	86.07			
62	703.36	251.53	157.72	88.85			
63	717.71	257.17	161.68	91.83			
64	732.04	262.90	165.77	95.02			
65	746.32	268.73	170.02	98.47			
66	760.51	274.65	174.43				
67	774.56	280.67	179.04				
68	788.42	286.80	183.86				
69	802.06	293.05	188.92				
70	815.41	299.43	194.23				
71	828.43	305.93					
72	841.07	312.55					
73	853.32						
74	865.14						
75	876.53						

计划一：不含可选责任
次标准体，额外风险比例 225%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	115.56	40.62	24.90	13.09	9.25	7.40	5.57
1	119.04	41.84	25.65	13.49	9.53	7.62	5.73
2	122.62	43.10	26.42	13.89	9.82	7.85	5.91
3	126.31	44.39	27.22	14.31	10.11	8.08	6.09
4	130.11	45.73	28.04	14.74	10.41	8.33	6.27
5	134.03	47.10	28.88	15.18	10.73	8.58	6.46
6	138.06	48.52	29.75	15.64	11.05	8.84	6.65
7	142.21	49.98	30.64	16.11	11.38	9.10	6.86
8	146.49	51.48	31.56	16.59	11.73	9.38	7.06
9	150.89	53.03	32.51	17.09	12.08	9.66	7.28
10	155.43	54.62	33.49	17.61	12.44	9.96	7.50
11	160.10	56.26	34.50	18.14	12.82	10.26	7.73
12	164.91	57.95	35.53	18.68	13.21	10.57	7.96
13	169.87	59.69	36.60	19.25	13.61	10.89	8.21
14	174.97	61.48	37.70	19.83	14.02	11.22	8.46
15	180.22	63.33	38.83	20.43	14.45	11.56	8.71
16	185.63	65.23	40.00	21.05	14.88	11.91	8.98
17	191.20	67.19	41.21	21.69	15.34	12.28	9.26
18	196.84	69.19	42.44	22.33	15.80	12.64	9.54
19	202.37	71.13	43.63	22.96	16.24	13.00	9.81
20	208.06	73.13	44.86	23.61	16.70	13.37	10.09
21	213.91	75.19	46.12	24.27	17.17	13.74	10.38
22	219.93	77.31	47.42	24.96	17.65	14.13	10.67
23	226.13	79.49	48.76	25.66	18.15	14.54	10.98
24	232.51	81.73	50.14	26.39	18.67	14.95	11.30
25	239.08	84.04	51.55	27.14	19.20	15.38	11.63
26	245.84	86.42	53.01	27.91	19.75	15.82	11.97
27	252.80	88.87	54.51	28.70	20.31	16.27	12.32
28	259.96	91.39	56.06	29.51	20.89	16.74	12.68
29	267.33	93.98	57.65	30.36	21.49	17.22	13.05
30	274.90	96.64	59.29	31.22	22.10	17.72	13.44
31	282.70	99.39	60.97	32.11	22.74	18.23	13.84
32	290.70	102.20	62.70	33.03	23.39	18.77	14.26
33	298.93	105.10	64.49	33.97	24.07	19.31	14.69
34	307.38	108.08	66.31	34.94	24.76	19.88	15.13
35	316.05	111.13	68.19	35.94	25.48	20.46	15.60
36	324.95	114.27	70.12	36.97	26.21	21.06	16.08
37	334.08	117.49	72.10	38.02	26.97	21.68	16.57
38	343.44	120.79	74.14	39.11	27.75	22.32	17.09

39	353.03	124.17	76.22	40.22	28.56	22.98	17.63
40	362.86	127.64	78.36	41.37	29.39	23.66	18.19
41	372.91	131.19	80.55	42.54	30.24	24.37	18.77
42	383.19	134.82	82.80	43.75	31.12	25.09	19.38
43	393.71	138.54	85.10	44.99	32.02	25.84	20.02
44	404.45	142.34	87.45	46.26	32.94	26.61	20.69
45	415.42	146.23	89.86	47.56	33.89	27.40	21.39
46	426.62	150.20	92.32	48.90	34.87	28.23	
47	438.04	154.25	94.83	50.26	35.88	29.08	
48	449.69	158.39	97.41	51.67	36.91	29.96	
49	461.57	162.61	100.03	53.10	37.98	30.88	
50	473.68	166.92	102.71	54.57	39.08	31.83	
51	486.02	171.32	105.45	56.08	40.21	32.83	
52	498.59	175.80	108.25	57.62	41.39	33.87	
53	511.41	180.38	111.11	59.21	42.60	34.98	
54	524.48	185.05	114.03	60.85	43.88	36.14	
55	537.81	189.81	117.02	62.53	45.21	37.38	
56	551.41	194.68	120.08	64.28	46.61		
57	565.28	199.66	123.22	66.11	48.09		
58	579.42	204.76	126.45	68.01	49.67		
59	593.82	209.97	129.77	70.00	51.35		
60	608.46	215.29	133.19	72.09	53.15		
61	623.31	220.73	136.71	74.29			
62	638.33	226.27	140.33	76.60			
63	653.49	231.91	144.06	79.05			
64	668.76	237.65	147.89	81.63			
65	684.09	243.47	151.83	84.38			
66	699.44	249.39	155.90				
67	714.79	255.39	160.10				
68	730.07	261.48	164.44				
69	745.24	267.66	168.93				
70	760.26	273.92	173.60				
71	775.09	280.28					
72	789.67	286.73					
73	803.96						
74	817.94						
75	831.56						

计划一：不含可选责任
次标准体，额外风险比例 250%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	142.33	50.04	30.68	16.13	11.40	9.12	6.87
1	146.63	51.54	31.61	16.62	11.74	9.39	7.07
2	151.05	53.10	32.56	17.12	12.10	9.67	7.29
3	155.61	54.70	33.54	17.63	12.46	9.97	7.51
4	160.31	56.35	34.55	18.17	12.84	10.27	7.74
5	165.14	58.05	35.59	18.71	13.22	10.58	7.98
6	170.12	59.80	36.66	19.28	13.62	10.90	8.22
7	175.25	61.60	37.77	19.86	14.03	11.23	8.47
8	180.54	63.45	38.91	20.45	14.46	11.57	8.73
9	185.98	65.37	40.08	21.07	14.90	11.93	9.00
10	191.58	67.33	41.28	21.71	15.35	12.29	9.28
11	197.35	69.36	42.53	22.36	15.82	12.67	9.57
12	203.29	71.44	43.80	23.04	16.30	13.06	9.87
13	209.40	73.59	45.12	23.74	16.80	13.46	10.17
14	215.70	75.80	46.47	24.46	17.31	13.87	10.49
15	222.18	78.08	47.88	25.21	17.85	14.30	10.82
16	228.85	80.42	49.33	25.98	18.40	14.75	11.16
17	235.71	82.85	50.83	26.78	18.97	15.20	11.52
18	242.60	85.31	52.35	27.58	19.54	15.67	11.87
19	249.18	87.62	53.77	28.34	20.07	16.10	12.21
20	255.92	90.00	55.23	29.11	20.62	16.54	12.55
21	262.85	92.44	56.73	29.90	21.19	17.00	12.91
22	269.96	94.94	58.27	30.72	21.77	17.47	13.28
23	277.26	97.51	59.85	31.56	22.37	17.95	13.66
24	284.76	100.16	61.48	32.42	22.98	18.45	14.05
25	292.46	102.87	63.14	33.30	23.62	18.97	14.46
26	300.37	105.65	64.86	34.21	24.27	19.50	14.89
27	308.48	108.51	66.62	35.15	24.94	20.05	15.33
28	316.80	111.45	68.42	36.11	25.63	20.62	15.78
29	325.33	114.45	70.28	37.10	26.34	21.20	16.25
30	334.07	117.54	72.18	38.11	27.08	21.80	16.74
31	343.02	120.70	74.13	39.16	27.83	22.42	17.25
32	352.19	123.94	76.13	40.23	28.61	23.07	17.78
33	361.58	127.25	78.17	41.33	29.41	23.73	18.33
34	371.18	130.65	80.27	42.46	30.23	24.42	18.90
35	381.00	134.12	82.42	43.61	31.08	25.13	19.50
36	391.03	137.67	84.62	44.80	31.95	25.86	20.12
37	401.28	141.31	86.87	46.03	32.86	26.62	20.77
38	411.75	145.02	89.17	47.28	33.79	27.41	21.45

39	422.43	148.81	91.53	48.58	34.75	28.23	22.17
40	433.32	152.68	93.93	49.90	35.74	29.07	22.91
41	444.40	156.63	96.40	51.26	36.76	29.94	23.70
42	455.68	160.65	98.91	52.66	37.82	30.85	24.53
43	467.13	164.74	101.47	54.10	38.90	31.78	25.40
44	478.76	168.90	104.09	55.57	40.02	32.75	26.32
45	490.55	173.14	106.75	57.07	41.17	33.76	27.30
46	502.48	177.43	109.46	58.61	42.35	34.80	
47	514.55	181.78	112.22	60.18	43.56	35.88	
48	526.74	186.19	115.01	61.79	44.80	37.00	
49	539.06	190.66	117.85	63.42	46.08	38.17	
50	551.50	195.17	120.73	65.09	47.40	39.40	
51	564.06	199.75	123.65	66.79	48.77	40.69	
52	576.76	204.38	126.61	68.53	50.18	42.05	
53	589.60	209.07	129.62	70.31	51.67	43.50	
54	602.59	213.82	132.67	72.15	53.22	45.06	
55	615.75	218.65	135.79	74.06	54.87	46.73	
56	629.10	223.56	138.97	76.05	56.62		
57	642.66	228.57	142.24	78.14	58.51		
58	656.44	233.69	145.62	80.36	60.56		
59	670.40	238.92	149.11	82.72	62.79		
60	684.52	244.28	152.74	85.24	65.22		
61	698.76	249.76	156.50	87.94			
62	713.07	255.35	160.39	90.82			
63	727.39	261.03	164.42	93.92			
64	741.68	266.81	168.60	97.26			
65	755.90	272.69	172.94	100.87			
66	770.02	278.67	177.47				
67	783.98	284.77	182.21				
68	797.75	290.98	187.18				
69	811.26	297.32	192.41				
70	824.48	303.81	197.92				
71	837.35	310.43					
72	849.83	317.20					
73	861.89						
74	873.52						
75	884.71						

计划一：不含可选责任
次标准体，额外风险比例 250%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	117.87	41.43	25.40	13.35	9.44	7.54	5.68
1	121.42	42.67	26.17	13.76	9.72	7.77	5.85
2	125.07	43.96	26.95	14.17	10.01	8.00	6.03
3	128.84	45.28	27.76	14.60	10.31	8.25	6.21
4	132.71	46.64	28.60	15.03	10.62	8.49	6.40
5	136.71	48.04	29.46	15.49	10.94	8.75	6.59
6	140.82	49.49	30.34	15.95	11.27	9.01	6.79
7	145.06	50.98	31.26	16.43	11.61	9.29	6.99
8	149.42	52.51	32.20	16.93	11.96	9.57	7.21
9	153.91	54.09	33.16	17.43	12.32	9.86	7.43
10	158.54	55.71	34.16	17.96	12.69	10.16	7.65
11	163.31	57.39	35.19	18.50	13.08	10.46	7.88
12	168.21	59.11	36.24	19.06	13.47	10.78	8.12
13	173.27	60.89	37.33	19.63	13.88	11.11	8.37
14	178.47	62.71	38.45	20.23	14.30	11.45	8.63
15	183.83	64.60	39.61	20.84	14.74	11.79	8.89
16	189.35	66.53	40.80	21.47	15.19	12.15	9.17
17	195.03	68.54	42.04	22.12	15.65	12.52	9.45
18	200.78	70.58	43.29	22.78	16.12	12.90	9.73
19	206.40	72.55	44.50	23.42	16.57	13.26	10.01
20	212.18	74.59	45.75	24.08	17.03	13.64	10.29
21	218.12	76.68	47.03	24.76	17.51	14.02	10.59
22	224.24	78.83	48.36	25.45	18.01	14.42	10.89
23	230.55	81.04	49.71	26.17	18.51	14.83	11.20
24	237.03	83.33	51.11	26.91	19.04	15.25	11.53
25	243.71	85.67	52.55	27.67	19.58	15.68	11.86
26	250.58	88.09	54.04	28.45	20.13	16.13	12.21
27	257.65	90.58	55.56	29.25	20.71	16.59	12.56
28	264.93	93.14	57.14	30.08	21.30	17.07	12.93
29	272.41	95.77	58.75	30.94	21.90	17.56	13.32
30	280.11	98.48	60.42	31.82	22.53	18.07	13.71
31	288.03	101.26	62.13	32.72	23.18	18.59	14.12
32	296.16	104.13	63.89	33.66	23.84	19.13	14.55
33	304.52	107.07	65.70	34.62	24.53	19.69	14.99
34	313.10	110.09	67.56	35.60	25.24	20.27	15.44
35	321.91	113.20	69.46	36.62	25.96	20.86	15.92
36	330.94	116.38	71.43	37.66	26.71	21.47	16.41
37	340.21	119.65	73.44	38.73	27.49	22.11	16.92
38	349.71	123.00	75.50	39.84	28.28	22.76	17.45

39	359.44	126.43	77.62	40.97	29.10	23.43	18.00
40	369.40	129.95	79.79	42.13	29.95	24.13	18.57
41	379.60	133.55	82.01	43.33	30.81	24.84	19.17
42	390.02	137.24	84.29	44.56	31.71	25.58	19.80
43	400.67	141.01	86.62	45.81	32.62	26.35	20.46
44	411.56	144.86	89.01	47.11	33.57	27.13	21.15
45	422.66	148.80	91.45	48.43	34.54	27.95	21.87
46	434.00	152.82	93.95	49.79	35.54	28.79	
47	445.56	156.93	96.50	51.18	36.56	29.66	
48	457.34	161.11	99.10	52.60	37.62	30.56	
49	469.34	165.39	101.76	54.06	38.70	31.50	
50	481.58	169.74	104.48	55.55	39.82	32.48	
51	494.04	174.19	107.25	57.08	40.98	33.51	
52	506.73	178.72	110.08	58.65	42.18	34.58	
53	519.66	183.34	112.97	60.27	43.43	35.72	
54	532.84	188.06	115.93	61.93	44.73	36.93	
55	546.28	192.87	118.95	63.65	46.09	38.21	
56	559.98	197.78	122.04	65.43	47.53		
57	573.95	202.81	125.22	67.29	49.06		
58	588.19	207.95	128.49	69.23	50.68		
59	602.68	213.20	131.85	71.26	52.42		
60	617.41	218.58	135.32	73.40	54.29		
61	632.34	224.06	138.89	75.66			
62	647.44	229.65	142.56	78.04			
63	662.66	235.35	146.34	80.56			
64	677.98	241.13	150.23	83.23			
65	693.34	247.01	154.24	86.08			
66	708.72	252.98	158.38				
67	724.06	259.04	162.66				
68	739.33	265.19	167.09				
69	754.48	271.44	171.70				
70	769.45	277.77	176.48				
71	784.20	284.21					
72	798.69	290.74					
73	812.87						
74	826.72						
75	840.20						

计划一：不含可选责任
次标准体，额外风险比例 275%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	145.30	51.08	31.32	16.47	11.64	9.31	7.01
1	149.69	52.62	32.27	16.97	11.99	9.59	7.22
2	154.21	54.21	33.24	17.48	12.35	9.88	7.44
3	158.87	55.84	34.24	18.00	12.72	10.18	7.67
4	163.66	57.53	35.28	18.55	13.11	10.48	7.91
5	168.60	59.26	36.34	19.11	13.50	10.80	8.15
6	173.69	61.05	37.43	19.68	13.91	11.13	8.40
7	178.93	62.89	38.56	20.27	14.33	11.47	8.66
8	184.33	64.79	39.72	20.89	14.76	11.82	8.92
9	189.88	66.74	40.92	21.51	15.21	12.18	9.20
10	195.61	68.75	42.15	22.16	15.67	12.55	9.48
11	201.50	70.82	43.42	22.83	16.15	12.94	9.78
12	207.56	72.95	44.73	23.52	16.65	13.33	10.08
13	213.81	75.14	46.07	24.24	17.16	13.75	10.40
14	220.24	77.40	47.45	24.98	17.68	14.17	10.72
15	226.85	79.72	48.88	25.74	18.23	14.61	11.06
16	233.66	82.11	50.37	26.53	18.79	15.06	11.41
17	240.67	84.59	51.91	27.35	19.37	15.53	11.77
18	247.70	87.11	53.46	28.17	19.96	16.01	12.14
19	254.38	89.46	54.90	28.94	20.50	16.45	12.48
20	261.23	91.87	56.39	29.72	21.06	16.90	12.83
21	268.27	94.35	57.91	30.53	21.64	17.36	13.19
22	275.50	96.90	59.47	31.36	22.23	17.84	13.57
23	282.92	99.51	61.08	32.21	22.84	18.34	13.96
24	290.53	102.19	62.73	33.09	23.46	18.85	14.36
25	298.35	104.95	64.43	33.99	24.11	19.37	14.78
26	306.38	107.78	66.17	34.91	24.77	19.91	15.22
27	314.61	110.68	67.95	35.86	25.46	20.47	15.67
28	323.06	113.66	69.79	36.84	26.16	21.05	16.13
29	331.72	116.71	71.67	37.85	26.88	21.64	16.62
30	340.59	119.84	73.60	38.88	27.63	22.26	17.12
31	349.67	123.05	75.58	39.94	28.40	22.89	17.64
32	358.97	126.34	77.61	41.03	29.19	23.55	18.19
33	368.49	129.70	79.69	42.14	30.00	24.23	18.75
34	378.22	133.14	81.81	43.29	30.84	24.93	19.34
35	388.17	136.66	83.99	44.47	31.71	25.66	19.95
36	398.34	140.27	86.22	45.68	32.60	26.41	20.60
37	408.72	143.95	88.51	46.92	33.52	27.19	21.27
38	419.32	147.71	90.84	48.20	34.47	27.99	21.97

39	430.13	151.55	93.23	49.51	35.45	28.83	22.71
40	441.14	155.47	95.67	50.86	36.46	29.69	23.48
41	452.35	159.46	98.17	52.25	37.51	30.59	24.29
42	463.74	163.53	100.71	53.67	38.59	31.52	25.15
43	475.31	167.67	103.31	55.13	39.70	32.48	26.06
44	487.05	171.88	105.96	56.63	40.84	33.48	27.02
45	498.94	176.16	108.66	58.16	42.01	34.51	28.04
46	510.98	180.49	111.40	59.73	43.22	35.58	
47	523.13	184.89	114.19	61.33	44.46	36.70	
48	535.41	189.34	117.02	62.96	45.74	37.86	
49	547.80	193.84	119.89	64.62	47.05	39.07	
50	560.31	198.39	122.80	66.32	48.40	40.34	
51	572.93	203.00	125.75	68.05	49.80	41.67	
52	585.67	207.66	128.74	69.82	51.26	43.09	
53	598.54	212.38	131.78	71.64	52.78	44.59	
54	611.56	217.16	134.86	73.52	54.39	46.21	
55	624.75	222.01	138.00	75.46	56.09	47.95	
56	638.12	226.95	141.21	77.49	57.91		
57	651.69	231.98	144.52	79.64	59.87		
58	665.47	237.12	147.93	81.92	62.00		
59	679.43	242.39	151.47	84.35	64.32		
60	693.55	247.78	155.14	86.95	66.87		
61	707.78	253.29	158.96	89.73			
62	722.06	258.92	162.91	92.73			
63	736.34	264.65	167.02	95.95			
64	750.59	270.48	171.28	99.44			
65	764.75	276.41	175.72	103.22			
66	778.79	282.45	180.36				
67	792.66	288.61	185.22				
68	806.32	294.90	190.35				
69	819.72	301.34	195.75				
70	832.80	307.93	201.47				
71	845.52	314.68					
72	857.84	321.60					
73	869.72						
74	881.16						
75	892.15						

计划一：不含可选责任
次标准体，额外风险比例 275%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	120.06	42.20	25.87	13.60	9.61	7.68	5.78
1	123.67	43.47	26.65	14.01	9.90	7.92	5.96
2	127.40	44.78	27.45	14.43	10.20	8.15	6.14
3	131.23	46.12	28.28	14.87	10.50	8.40	6.32
4	135.18	47.51	29.13	15.31	10.82	8.65	6.52
5	139.25	48.94	30.01	15.78	11.15	8.91	6.71
6	143.44	50.41	30.91	16.25	11.48	9.18	6.92
7	147.76	51.93	31.84	16.74	11.83	9.46	7.13
8	152.20	53.49	32.80	17.24	12.18	9.75	7.34
9	156.78	55.10	33.78	17.76	12.55	10.04	7.57
10	161.50	56.75	34.80	18.29	12.93	10.35	7.80
11	166.35	58.46	35.84	18.84	13.32	10.66	8.03
12	171.35	60.22	36.92	19.41	13.73	10.98	8.28
13	176.50	62.02	38.03	20.00	14.14	11.32	8.53
14	181.80	63.89	39.17	20.60	14.57	11.66	8.79
15	187.26	65.80	40.35	21.23	15.01	12.02	9.06
16	192.88	67.77	41.57	21.87	15.47	12.38	9.34
17	198.66	69.82	42.82	22.54	15.94	12.76	9.63
18	204.52	71.89	44.10	23.21	16.42	13.14	9.92
19	210.22	73.90	45.33	23.86	16.88	13.51	10.20
20	216.09	75.96	46.60	24.53	17.35	13.89	10.49
21	222.13	78.09	47.90	25.21	17.84	14.28	10.79
22	228.34	80.27	49.24	25.92	18.34	14.69	11.10
23	234.74	82.52	50.62	26.65	18.86	15.10	11.42
24	241.32	84.84	52.04	27.40	19.39	15.53	11.74
25	248.09	87.22	53.50	28.17	19.93	15.97	12.09
26	255.07	89.67	55.01	28.96	20.50	16.43	12.44
27	262.24	92.20	56.56	29.78	21.08	16.89	12.80
28	269.63	94.79	58.16	30.62	21.68	17.38	13.18
29	277.23	97.47	59.80	31.49	22.30	17.88	13.57
30	285.04	100.22	61.49	32.39	22.94	18.40	13.97
31	293.07	103.04	63.22	33.31	23.59	18.93	14.39
32	301.32	105.95	65.01	34.25	24.27	19.48	14.82
33	309.80	108.93	66.84	35.23	24.97	20.05	15.27
34	318.51	112.00	68.73	36.23	25.69	20.63	15.74
35	327.44	115.15	70.67	37.26	26.43	21.24	16.22
36	336.60	118.38	72.66	38.32	27.19	21.86	16.72
37	346.00	121.69	74.70	39.41	27.97	22.51	17.25
38	355.63	125.09	76.79	40.53	28.78	23.17	17.79

39	365.49	128.57	78.94	41.68	29.62	23.86	18.35
40	375.58	132.13	81.14	42.86	30.48	24.57	18.94
41	385.91	135.78	83.40	44.07	31.36	25.30	19.56
42	396.46	139.52	85.70	45.32	32.27	26.05	20.20
43	407.24	143.34	88.07	46.60	33.20	26.83	20.88
44	418.25	147.24	90.49	47.91	34.16	27.63	21.59
45	429.49	151.22	92.96	49.25	35.15	28.46	22.34
46	440.95	155.29	95.49	50.63	36.16	29.32	
47	452.63	159.44	98.07	52.04	37.21	30.21	
48	464.53	163.68	100.70	53.49	38.28	31.14	
49	476.65	167.99	103.39	54.97	39.39	32.10	
50	488.99	172.40	106.14	56.48	40.53	33.11	
51	501.56	176.88	108.95	58.04	41.71	34.16	
52	514.36	181.46	111.81	59.63	42.93	35.26	
53	527.40	186.12	114.73	61.27	44.21	36.43	
54	540.67	190.88	117.72	62.96	45.54	37.68	
55	554.20	195.73	120.77	64.70	46.94	39.00	
56	567.99	200.69	123.89	66.51	48.41		
57	582.05	205.75	127.10	68.40	49.98		
58	596.38	210.93	130.41	70.38	51.65		
59	610.95	216.23	133.81	72.46	53.45		
60	625.76	221.65	137.32	74.65	55.38		
61	640.75	227.18	140.93	76.96			
62	655.91	232.82	144.65	79.41			
63	671.18	238.55	148.48	82.00			
64	686.54	244.39	152.43	84.76			
65	701.92	250.32	156.51	87.71			
66	717.31	256.34	160.72				
67	732.65	262.46	165.08				
68	747.90	268.66	169.61				
69	763.00	274.97	174.32				
70	777.91	281.38	179.22				
71	792.59	287.89					
72	806.98	294.51					
73	821.05						
74	834.77						
75	848.10						

计划一：不含可选责任
次标准体，额外风险比例 300%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	148.14	52.08	31.94	16.79	11.87	9.49	7.15
1	152.62	53.65	32.90	17.30	12.22	9.78	7.37
2	157.23	55.27	33.89	17.82	12.59	10.07	7.59
3	161.98	56.94	34.91	18.36	12.97	10.38	7.82
4	166.87	58.66	35.97	18.91	13.36	10.69	8.06
5	171.91	60.43	37.05	19.48	13.77	11.02	8.31
6	177.10	62.25	38.17	20.07	14.18	11.35	8.57
7	182.44	64.13	39.32	20.67	14.61	11.70	8.83
8	187.95	66.06	40.51	21.30	15.05	12.05	9.10
9	193.62	68.05	41.73	21.94	15.51	12.42	9.38
10	199.45	70.10	42.98	22.60	15.98	12.80	9.67
11	205.46	72.21	44.28	23.28	16.47	13.20	9.97
12	211.65	74.38	45.61	23.99	16.98	13.60	10.29
13	218.02	76.62	46.98	24.72	17.50	14.02	10.61
14	224.57	78.92	48.39	25.47	18.04	14.46	10.94
15	231.32	81.29	49.85	26.25	18.59	14.90	11.29
16	238.26	83.73	51.36	27.06	19.17	15.37	11.64
17	245.41	86.26	52.93	27.90	19.76	15.85	12.02
18	252.57	88.82	54.51	28.73	20.36	16.33	12.39
19	259.35	91.21	55.98	29.51	20.91	16.78	12.74
20	266.31	93.66	57.49	30.31	21.48	17.24	13.10
21	273.45	96.18	59.03	31.13	22.07	17.71	13.47
22	280.78	98.76	60.62	31.97	22.67	18.20	13.85
23	288.31	101.41	62.25	32.84	23.29	18.70	14.25
24	296.04	104.14	63.93	33.73	23.92	19.22	14.66
25	303.97	106.93	65.65	34.64	24.58	19.76	15.09
26	312.11	109.80	67.42	35.58	25.25	20.31	15.53
27	320.46	112.74	69.23	36.55	25.95	20.88	15.99
28	329.02	115.77	71.09	37.54	26.66	21.46	16.47
29	337.80	118.86	73.00	38.56	27.40	22.07	16.97
30	346.79	122.04	74.96	39.61	28.16	22.70	17.48
31	355.99	125.29	76.96	40.68	28.94	23.34	18.02
32	365.42	128.62	79.02	41.79	29.74	24.01	18.58
33	375.05	132.03	81.13	42.92	30.57	24.71	19.16
34	384.91	135.51	83.29	44.09	31.43	25.42	19.76
35	394.98	139.08	85.49	45.29	32.31	26.16	20.39
36	405.27	142.73	87.75	46.51	33.22	26.93	21.05
37	415.78	146.45	90.07	47.78	34.16	27.73	21.74
38	426.49	150.26	92.43	49.08	35.12	28.55	22.47

39	437.42	154.15	94.85	50.41	36.12	29.41	23.23
40	448.55	158.11	97.32	51.78	37.16	30.29	24.03
41	459.87	162.15	99.85	53.19	38.22	31.21	24.87
42	471.38	166.26	102.43	54.63	39.32	32.17	25.76
43	483.06	170.45	105.06	56.12	40.46	33.15	26.70
44	494.90	174.70	107.74	57.64	41.62	34.18	27.70
45	506.88	179.01	110.47	59.20	42.83	35.24	28.75
46	519.00	183.39	113.24	60.79	44.06	36.34	
47	531.24	187.82	116.06	62.42	45.33	37.49	
48	543.59	192.31	118.92	64.08	46.64	38.69	
49	556.04	196.85	121.82	65.77	47.98	39.93	
50	568.60	201.43	124.76	67.50	49.37	41.25	
51	581.26	206.07	127.74	69.26	50.80	42.63	
52	594.04	210.76	130.76	71.06	52.30	44.09	
53	606.94	215.50	133.82	72.91	53.86	45.66	
54	619.98	220.31	136.93	74.82	55.52	47.34	
55	633.18	225.18	140.10	76.80	57.27	49.16	
56	646.56	230.14	143.34	78.88	59.15		
57	660.14	235.19	146.67	81.08	61.18		
58	673.91	240.36	150.12	83.41	63.40		
59	687.87	245.65	153.70	85.91	65.82		
60	701.97	251.07	157.42	88.59	68.48		
61	716.17	256.61	161.29	91.47			
62	730.42	262.28	165.31	94.57			
63	744.66	268.05	169.49	97.93			
64	758.85	273.92	173.83	101.56			
65	772.95	279.90	178.37	105.51			
66	786.91	286.00	183.12				
67	800.68	292.23	188.12				
68	814.24	298.61	193.39				
69	827.51	305.14	198.98				
70	840.46	311.84	204.91				
71	853.03	318.72					
72	865.19	325.79					
73	876.91						
74	888.17						
75	898.96						

计划一：不含可选责任
次标准体，额外风险比例 300%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	122.14	42.93	26.33	13.84	9.78	7.82	5.88
1	125.82	44.22	27.12	14.26	10.07	8.05	6.06
2	129.61	45.56	27.93	14.69	10.38	8.30	6.25
3	133.52	46.93	28.77	15.13	10.69	8.55	6.43
4	137.54	48.34	29.64	15.58	11.01	8.80	6.63
5	141.68	49.79	30.53	16.05	11.34	9.07	6.83
6	145.94	51.29	31.45	16.53	11.68	9.34	7.04
7	150.33	52.83	32.39	17.03	12.03	9.63	7.25
8	154.86	54.42	33.37	17.54	12.40	9.92	7.47
9	159.52	56.06	34.37	18.07	12.77	10.22	7.70
10	164.31	57.74	35.40	18.61	13.16	10.53	7.93
11	169.26	59.48	36.47	19.17	13.56	10.85	8.18
12	174.34	61.27	37.56	19.75	13.97	11.18	8.43
13	179.58	63.11	38.69	20.35	14.39	11.52	8.68
14	184.98	65.00	39.85	20.97	14.83	11.87	8.95
15	190.53	66.95	41.05	21.60	15.28	12.23	9.22
16	196.25	68.96	42.29	22.26	15.74	12.60	9.51
17	202.13	71.04	43.57	22.94	16.23	12.99	9.80
18	208.08	73.15	44.87	23.62	16.71	13.38	10.10
19	213.87	75.19	46.12	24.28	17.18	13.75	10.38
20	219.82	77.28	47.41	24.96	17.66	14.14	10.68
21	225.94	79.43	48.73	25.65	18.15	14.53	10.98
22	232.24	81.65	50.09	26.37	18.66	14.94	11.29
23	238.73	83.93	51.49	27.11	19.18	15.36	11.62
24	245.40	86.27	52.93	27.87	19.72	15.80	11.95
25	252.27	88.69	54.41	28.65	20.28	16.25	12.30
26	259.34	91.18	55.94	29.45	20.85	16.71	12.66
27	266.62	93.74	57.51	30.28	21.44	17.18	13.03
28	274.10	96.37	59.13	31.14	22.05	17.68	13.41
29	281.81	99.08	60.79	32.02	22.68	18.19	13.81
30	289.73	101.87	62.50	32.93	23.32	18.71	14.22
31	297.87	104.73	64.26	33.86	23.99	19.25	14.65
32	306.23	107.68	66.07	34.82	24.68	19.81	15.09
33	314.82	110.70	67.93	35.81	25.38	20.39	15.55
34	323.64	113.81	69.85	36.82	26.11	20.98	16.02
35	332.69	117.00	71.81	37.87	26.87	21.60	16.51
36	341.98	120.27	73.83	38.94	27.64	22.23	17.03
37	351.49	123.63	75.89	40.05	28.44	22.89	17.56
38	361.24	127.07	78.02	41.19	29.26	23.57	18.11

39	371.22	130.60	80.19	42.35	30.11	24.27	18.69
40	381.44	134.21	82.42	43.55	30.98	24.99	19.30
41	391.88	137.90	84.70	44.78	31.88	25.73	19.93
42	402.56	141.68	87.04	46.05	32.80	26.50	20.59
43	413.46	145.54	89.44	47.34	33.75	27.29	21.28
44	424.59	149.49	91.88	48.67	34.73	28.11	22.01
45	435.94	153.52	94.38	50.04	35.73	28.96	22.78
46	447.52	157.63	96.94	51.43	36.76	29.84	
47	459.31	161.82	99.55	52.86	37.83	30.75	
48	471.32	166.10	102.22	54.33	38.92	31.69	
49	483.54	170.46	104.94	55.83	40.04	32.68	
50	495.99	174.90	107.71	57.37	41.21	33.71	
51	508.66	179.43	110.55	58.94	42.41	34.78	
52	521.55	184.04	113.44	60.56	43.66	35.92	
53	534.68	188.75	116.39	62.22	44.96	37.12	
54	548.04	193.54	119.40	63.93	46.31	38.40	
55	561.65	198.43	122.48	65.70	47.74	39.77	
56	575.52	203.42	125.64	67.54	49.26		
57	589.66	208.53	128.88	69.47	50.87		
58	604.06	213.74	132.22	71.48	52.59		
59	618.70	219.08	135.66	73.61	54.44		
60	633.57	224.54	139.20	75.84	56.44		
61	648.62	230.11	142.86	78.21			
62	663.83	235.79	146.63	80.72			
63	679.14	241.57	150.51	83.39			
64	694.52	247.45	154.52	86.23			
65	709.92	253.42	158.66	89.28			
66	725.31	259.49	162.94				
67	740.63	265.66	167.38				
68	755.85	271.93	172.00				
69	770.91	278.29	176.82				
70	785.76	284.77	181.84				
71	800.35	291.36					
72	814.65	298.07					
73	828.60						
74	842.19						
75	855.37						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	105.75	37.17	22.79	11.98	8.46	6.77	5.09
1	108.93	38.28	23.47	12.34	8.72	6.97	5.24
2	112.21	39.43	24.18	12.71	8.98	7.18	5.40
3	115.58	40.62	24.90	13.09	9.25	7.40	5.57
4	119.06	41.84	25.65	13.49	9.53	7.62	5.73
5	122.63	43.10	26.42	13.89	9.81	7.85	5.91
6	126.32	44.39	27.22	14.31	10.11	8.08	6.09
7	130.12	45.72	28.03	14.74	10.41	8.33	6.27
8	134.03	47.10	28.88	15.18	10.73	8.58	6.46
9	138.06	48.51	29.74	15.64	11.05	8.84	6.66
10	142.20	49.97	30.64	16.11	11.38	9.11	6.86
11	146.48	51.47	31.56	16.59	11.73	9.38	7.07
12	150.88	53.02	32.51	17.09	12.08	9.66	7.28
13	155.41	54.61	33.48	17.61	12.45	9.96	7.50
14	160.07	56.25	34.49	18.14	12.82	10.26	7.73
15	164.88	57.94	35.52	18.68	13.21	10.57	7.97
16	169.82	59.67	36.59	19.25	13.61	10.89	8.21
17	174.92	61.47	37.70	19.83	14.02	11.22	8.46
18	180.09	63.30	38.82	20.43	14.44	11.56	8.72
19	185.22	65.10	39.93	21.01	14.86	11.89	8.97
20	190.48	66.95	41.06	21.61	15.28	12.23	9.23
21	195.89	68.85	42.23	22.22	15.72	12.58	9.49
22	201.46	70.81	43.43	22.85	16.16	12.94	9.77
23	207.18	72.82	44.67	23.51	16.63	13.31	10.05
24	213.06	74.89	45.94	24.17	17.10	13.69	10.35
25	219.11	77.02	47.24	24.86	17.59	14.09	10.65
26	225.33	79.21	48.58	25.57	18.09	14.49	10.96
27	231.73	81.46	49.97	26.30	18.61	14.91	11.28
28	238.29	83.77	51.38	27.05	19.14	15.34	11.61
29	245.04	86.14	52.84	27.82	19.69	15.78	11.95
30	251.97	88.58	54.34	28.61	20.26	16.24	12.31
31	259.09	91.09	55.88	29.43	20.84	16.71	12.67
32	266.40	93.66	57.46	30.26	21.43	17.19	13.05
33	273.90	96.30	59.08	31.12	22.05	17.69	13.44
34	281.59	99.01	60.75	32.01	22.68	18.20	13.84
35	289.49	101.79	62.46	32.91	23.33	18.73	14.25
36	297.58	104.64	64.21	33.85	24.00	19.27	14.68
37	305.88	107.57	66.01	34.80	24.68	19.83	15.13
38	314.39	110.56	67.86	35.79	25.39	20.41	15.59

39	323.11	113.64	69.75	36.80	26.12	21.01	16.06
40	332.03	116.79	71.69	37.84	26.87	21.62	16.56
41	341.16	120.01	73.68	38.90	27.64	22.25	17.07
42	350.50	123.31	75.72	39.99	28.43	22.90	17.60
43	360.05	126.68	77.80	41.11	29.24	23.57	18.16
44	369.80	130.13	79.94	42.26	30.07	24.26	18.73
45	379.76	133.66	82.12	43.44	30.93	24.97	19.33
46	389.91	137.26	84.35	44.64	31.81	25.69	
47	400.27	140.93	86.62	45.88	32.71	26.45	
48	410.81	144.67	88.94	47.13	33.63	27.22	
49	421.56	148.48	91.31	48.42	34.57	28.02	
50	432.50	152.37	93.73	49.74	35.54	28.85	
51	443.65	156.34	96.19	51.08	36.54	29.70	
52	455.00	160.38	98.71	52.46	37.57	30.59	
53	466.57	164.49	101.27	53.86	38.63	31.51	
54	478.36	168.69	103.89	55.31	39.72	32.48	
55	490.38	172.98	106.56	56.79	40.86	33.50	
56	502.64	177.35	109.29	58.32	42.04		
57	515.16	181.83	112.10	59.91	43.28		
58	527.93	186.40	114.97	61.55	44.58		
59	540.95	191.08	117.92	63.26	45.96		
60	554.21	195.85	120.96	65.03	47.40		
61	567.67	200.73	124.06	66.88			
62	581.31	205.69	127.25	68.80			
63	595.10	210.74	130.51	70.80			
64	609.03	215.86	133.84	72.89			
65	623.05	221.06	137.25	75.07			
66	637.15	226.33	140.74				
67	651.28	231.66	144.30				
68	665.43	237.05	147.96				
69	679.54	242.50	151.70				
70	693.58	248.00	155.53				
71	707.51	253.54					
72	721.29	259.11					
73	734.88						
74	748.26						
75	761.40						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	90.37	31.76	19.47	10.24	7.23	5.78	4.35
1	93.08	32.71	20.05	10.54	7.45	5.95	4.48
2	95.88	33.69	20.66	10.86	7.67	6.13	4.61
3	98.76	34.70	21.28	11.19	7.90	6.32	4.75
4	101.72	35.75	21.92	11.52	8.14	6.51	4.90
5	104.78	36.82	22.57	11.87	8.38	6.70	5.04
6	107.93	37.92	23.25	12.22	8.64	6.90	5.19
7	111.17	39.06	23.95	12.59	8.90	7.11	5.35
8	114.50	40.24	24.67	12.97	9.16	7.33	5.51
9	117.94	41.44	25.41	13.36	9.44	7.55	5.68
10	121.48	42.69	26.17	13.76	9.72	7.77	5.85
11	125.13	43.97	26.96	14.17	10.01	8.01	6.03
12	128.89	45.29	27.77	14.60	10.32	8.25	6.21
13	132.76	46.65	28.60	15.04	10.63	8.50	6.40
14	136.74	48.05	29.46	15.49	10.95	8.75	6.59
15	140.84	49.49	30.34	15.96	11.28	9.02	6.79
16	145.07	50.97	31.26	16.44	11.62	9.29	6.99
17	149.42	52.51	32.20	16.93	11.97	9.57	7.20
18	153.87	54.07	33.16	17.44	12.32	9.86	7.42
19	158.32	55.64	34.12	17.94	12.68	10.14	7.64
20	162.91	57.25	35.11	18.46	13.05	10.44	7.86
21	167.64	58.91	36.13	19.00	13.43	10.74	8.09
22	172.50	60.62	37.17	19.55	13.82	11.05	8.33
23	177.50	62.38	38.25	20.12	14.22	11.38	8.57
24	182.66	64.19	39.36	20.70	14.63	11.71	8.82
25	187.97	66.06	40.51	21.31	15.06	12.05	9.08
26	193.43	67.98	41.69	21.93	15.50	12.40	9.35
27	199.06	69.96	42.90	22.56	15.95	12.76	9.62
28	204.85	71.99	44.15	23.22	16.42	13.14	9.91
29	210.81	74.09	45.43	23.90	16.90	13.52	10.20
30	216.94	76.24	46.76	24.60	17.39	13.92	10.50
31	223.26	78.46	48.12	25.31	17.90	14.33	10.81
32	229.75	80.75	49.52	26.05	18.42	14.75	11.14
33	236.43	83.09	50.96	26.81	18.96	15.18	11.47
34	243.30	85.51	52.44	27.59	19.52	15.63	11.81
35	250.36	87.99	53.97	28.40	20.09	16.09	12.17
36	257.62	90.55	55.53	29.23	20.68	16.56	12.53
37	265.07	93.17	57.15	30.08	21.28	17.05	12.91
38	272.74	95.87	58.80	30.95	21.91	17.56	13.30

39	280.60	98.64	60.50	31.85	22.55	18.07	13.70
40	288.68	101.48	62.25	32.78	23.21	18.61	14.12
41	296.97	104.40	64.05	33.73	23.89	19.16	14.55
42	305.48	107.39	65.89	34.71	24.58	19.72	14.99
43	314.21	110.47	67.78	35.71	25.30	20.30	15.46
44	323.15	113.62	69.72	36.74	26.04	20.90	15.94
45	332.32	116.85	71.71	37.80	26.80	21.52	16.43
46	341.72	120.17	73.75	38.88	27.58	22.15	
47	351.35	123.56	75.84	40.00	28.38	22.81	
48	361.21	127.04	77.98	41.14	29.20	23.48	
49	371.31	130.60	80.18	42.31	30.04	24.18	
50	381.64	134.25	82.43	43.52	30.91	24.90	
51	392.22	137.99	84.74	44.75	31.80	25.64	
52	403.06	141.82	87.10	46.02	32.73	26.42	
53	414.14	145.74	89.52	47.32	33.68	27.22	
54	425.49	149.75	92.00	48.65	34.66	28.05	
55	437.12	153.86	94.54	50.03	35.67	28.92	
56	449.01	158.07	97.15	51.44	36.73		
57	461.20	162.39	99.82	52.90	37.82		
58	473.66	166.81	102.57	54.41	38.97		
59	486.41	171.34	105.39	55.98	40.16		
60	499.43	175.98	108.28	57.59	41.41		
61	512.72	180.72	111.25	59.27			
62	526.25	185.56	114.29	61.00			
63	540.00	190.49	117.41	62.79			
64	553.97	195.53	120.59	64.66			
65	568.12	200.65	123.86	66.59			
66	582.45	205.85	127.19				
67	596.91	211.14	130.60				
68	611.49	216.50	134.09				
69	626.15	221.94	137.66				
70	640.86	227.44	141.30				
71	655.59	233.00					
72	670.31	238.62					
73	684.97						
74	699.54						
75	714.00						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	111.71	39.26	24.07	12.65	8.94	7.15	5.38
1	115.07	40.44	24.79	13.04	9.21	7.36	5.54
2	118.53	41.65	25.54	13.43	9.49	7.58	5.71
3	122.09	42.91	26.31	13.83	9.77	7.81	5.88
4	125.76	44.20	27.10	14.25	10.07	8.05	6.06
5	129.55	45.53	27.91	14.67	10.37	8.29	6.24
6	133.44	46.89	28.75	15.12	10.68	8.54	6.43
7	137.46	48.30	29.62	15.57	11.00	8.80	6.63
8	141.59	49.76	30.51	16.04	11.33	9.06	6.83
9	145.84	51.25	31.42	16.52	11.67	9.34	7.03
10	150.23	52.79	32.37	17.02	12.03	9.62	7.25
11	154.74	54.38	33.34	17.53	12.39	9.91	7.47
12	159.39	56.01	34.34	18.06	12.76	10.21	7.70
13	164.18	57.69	35.37	18.60	13.15	10.52	7.93
14	169.11	59.42	36.43	19.16	13.55	10.84	8.17
15	174.18	61.21	37.53	19.74	13.96	11.17	8.42
16	179.41	63.04	38.66	20.34	14.38	11.51	8.68
17	184.79	64.94	39.83	20.96	14.82	11.86	8.95
18	190.25	66.87	41.02	21.58	15.27	12.22	9.22
19	195.63	68.76	42.18	22.19	15.70	12.57	9.49
20	201.15	70.70	43.37	22.82	16.14	12.93	9.76
21	206.82	72.70	44.59	23.47	16.60	13.29	10.04
22	212.66	74.75	45.85	24.13	17.07	13.67	10.33
23	218.66	76.86	47.15	24.82	17.56	14.06	10.63
24	224.83	79.03	48.48	25.52	18.06	14.46	10.94
25	231.17	81.26	49.85	26.24	18.57	14.88	11.26
26	237.69	83.56	51.26	26.99	19.10	15.30	11.59
27	244.38	85.91	52.70	27.75	19.64	15.74	11.92
28	251.26	88.33	54.19	28.54	20.20	16.19	12.28
29	258.33	90.82	55.72	29.34	20.78	16.66	12.64
30	265.58	93.37	57.29	30.18	21.37	17.14	13.01
31	273.03	95.99	58.90	31.03	21.98	17.63	13.40
32	280.67	98.68	60.55	31.91	22.61	18.14	13.80
33	288.51	101.45	62.25	32.81	23.25	18.67	14.21
34	296.55	104.28	63.99	33.73	23.91	19.21	14.64
35	304.79	107.18	65.78	34.68	24.60	19.76	15.08
36	313.25	110.16	67.62	35.66	25.30	20.34	15.53
37	321.91	113.22	69.50	36.66	26.02	20.93	16.01
38	330.78	116.35	71.43	37.69	26.76	21.54	16.50

39	339.86	119.55	73.40	38.75	27.53	22.17	17.01
40	349.16	122.84	75.43	39.84	28.32	22.81	17.54
41	358.66	126.19	77.50	40.95	29.13	23.48	18.08
42	368.37	129.63	79.62	42.10	29.96	24.17	18.66
43	378.29	133.14	81.80	43.27	30.81	24.88	19.25
44	388.42	136.72	84.02	44.47	31.69	25.61	19.87
45	398.74	140.38	86.29	45.70	32.59	26.36	20.52
46	409.26	144.12	88.60	46.96	33.51	27.13	
47	419.97	147.92	90.97	48.25	34.46	27.93	
48	430.87	151.80	93.38	49.57	35.43	28.75	
49	441.96	155.75	95.84	50.91	36.43	29.60	
50	453.24	159.76	98.34	52.28	37.45	30.48	
51	464.72	163.86	100.89	53.68	38.50	31.39	
52	476.39	168.02	103.49	55.12	39.58	32.34	
53	488.28	172.26	106.14	56.59	40.70	33.34	
54	500.37	176.59	108.84	58.09	41.86	34.38	
55	512.70	180.99	111.60	59.64	43.06	35.48	
56	525.26	185.49	114.42	61.24	44.32		
57	538.08	190.08	117.32	62.90	45.65		
58	551.14	194.78	120.29	64.63	47.04		
59	564.44	199.58	123.34	66.43	48.52		
60	577.97	204.49	126.47	68.30	50.08		
61	591.69	209.49	129.69	70.26			
62	605.58	214.58	132.99	72.30			
63	619.60	219.76	136.36	74.44			
64	633.73	225.01	139.82	76.68			
65	647.93	230.34	143.37	79.03			
66	662.17	235.73	147.00				
67	676.43	241.19	150.72				
68	690.66	246.72	154.54				
69	704.81	252.30	158.47				
70	718.86	257.94	162.50				
71	732.75	263.62					
72	746.44	269.35					
73	759.90						
74	773.11						
75	786.04						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	94.93	33.36	20.45	10.75	7.60	6.07	4.57
1	97.79	34.36	21.07	11.08	7.83	6.26	4.71
2	100.72	35.40	21.70	11.41	8.06	6.44	4.85
3	103.75	36.46	22.35	11.75	8.30	6.64	4.99
4	106.87	37.55	23.02	12.10	8.55	6.84	5.14
5	110.08	38.68	23.72	12.47	8.81	7.04	5.30
6	113.38	39.84	24.43	12.84	9.07	7.25	5.46
7	116.79	41.04	25.16	13.23	9.35	7.47	5.62
8	120.30	42.27	25.92	13.62	9.63	7.70	5.79
9	123.91	43.54	26.70	14.03	9.92	7.93	5.97
10	127.63	44.85	27.50	14.46	10.21	8.17	6.15
11	131.46	46.20	28.32	14.89	10.52	8.41	6.33
12	135.41	47.58	29.17	15.34	10.84	8.67	6.52
13	139.48	49.01	30.05	15.80	11.17	8.93	6.72
14	143.66	50.48	30.95	16.27	11.50	9.20	6.93
15	147.97	52.00	31.88	16.76	11.85	9.48	7.13
16	152.41	53.56	32.84	17.27	12.21	9.76	7.35
17	156.99	55.17	33.83	17.79	12.58	10.06	7.57
18	161.65	56.81	34.84	18.32	12.95	10.36	7.80
19	166.31	58.45	35.84	18.85	13.33	10.66	8.03
20	171.11	60.13	36.88	19.40	13.71	10.97	8.26
21	176.05	61.87	37.94	19.96	14.11	11.28	8.50
22	181.13	63.66	39.04	20.53	14.51	11.61	8.75
23	186.36	65.50	40.17	21.13	14.93	11.95	9.00
24	191.75	67.39	41.33	21.74	15.37	12.29	9.27
25	197.30	69.34	42.52	22.37	15.81	12.65	9.54
26	203.01	71.35	43.75	23.02	16.27	13.02	9.82
27	208.89	73.42	45.02	23.68	16.75	13.40	10.11
28	214.95	75.54	46.33	24.37	17.23	13.79	10.41
29	221.18	77.73	47.67	25.08	17.73	14.19	10.71
30	227.59	79.99	49.05	25.81	18.25	14.61	11.03
31	234.18	82.31	50.48	26.56	18.78	15.04	11.36
32	240.97	84.69	51.94	27.33	19.33	15.48	11.70
33	247.94	87.15	53.45	28.13	19.90	15.93	12.05
34	255.11	89.67	55.00	28.94	20.48	16.40	12.41
35	262.49	92.26	56.59	29.78	21.08	16.89	12.78
36	270.06	94.93	58.23	30.65	21.69	17.38	13.17
37	277.85	97.67	59.91	31.54	22.33	17.90	13.56
38	285.84	100.48	61.64	32.45	22.98	18.42	13.97

39	294.04	103.37	63.41	33.39	23.65	18.97	14.40
40	302.46	106.33	65.24	34.36	24.34	19.53	14.84
41	311.10	109.38	67.11	35.35	25.05	20.10	15.30
42	319.96	112.50	69.03	36.38	25.78	20.70	15.77
43	329.05	115.70	71.00	37.42	26.53	21.31	16.26
44	338.35	118.98	73.02	38.50	27.30	21.94	16.77
45	347.89	122.34	75.09	39.60	28.10	22.58	17.30
46	357.65	125.79	77.21	40.74	28.91	23.25	
47	367.65	129.32	79.39	41.90	29.75	23.94	
48	377.88	132.93	81.62	43.09	30.61	24.65	
49	388.35	136.63	83.90	44.31	31.49	25.38	
50	399.07	140.42	86.24	45.57	32.40	26.14	
51	410.02	144.29	88.63	46.85	33.34	26.93	
52	421.23	148.26	91.08	48.17	34.30	27.74	
53	432.70	152.31	93.59	49.52	35.30	28.59	
54	444.43	156.47	96.16	50.92	36.33	29.47	
55	456.43	160.72	98.80	52.35	37.40	30.40	
56	468.72	165.07	101.50	53.82	38.51		
57	481.28	169.53	104.27	55.35	39.67		
58	494.13	174.10	107.11	56.93	40.88		
59	507.27	178.78	110.03	58.56	42.14		
60	520.67	183.56	113.03	60.26	43.47		
61	534.33	188.45	116.10	62.02			
62	548.23	193.44	119.26	63.84			
63	562.34	198.53	122.49	65.74			
64	576.65	203.72	125.79	67.71			
65	591.13	208.99	129.18	69.76			
66	605.76	214.34	132.64				
67	620.50	219.78	136.19				
68	635.33	225.29	139.82				
69	650.21	230.87	143.53				
70	665.11	236.52	147.33				
71	679.99	242.22					
72	694.81	247.99					
73	709.54						
74	724.13						
75	738.56						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	116.99	41.12	25.21	13.25	9.36	7.49	5.63
1	120.51	42.35	25.97	13.65	9.65	7.71	5.80
2	124.13	43.63	26.75	14.06	9.94	7.94	5.98
3	127.87	44.94	27.55	14.49	10.23	8.18	6.16
4	131.72	46.29	28.38	14.92	10.54	8.43	6.35
5	135.68	47.68	29.24	15.37	10.86	8.68	6.54
6	139.76	49.12	30.12	15.83	11.19	8.95	6.74
7	143.97	50.59	31.02	16.31	11.52	9.22	6.94
8	148.30	52.12	31.95	16.80	11.87	9.50	7.15
9	152.76	53.68	32.91	17.30	12.23	9.78	7.37
10	157.35	55.30	33.90	17.82	12.60	10.08	7.60
11	162.08	56.96	34.92	18.36	12.98	10.39	7.83
12	166.95	58.67	35.97	18.91	13.37	10.70	8.07
13	171.96	60.43	37.05	19.48	13.78	11.03	8.31
14	177.13	62.24	38.16	20.07	14.20	11.36	8.57
15	182.45	64.11	39.31	20.68	14.63	11.71	8.83
16	187.92	66.03	40.50	21.31	15.07	12.07	9.10
17	193.56	68.02	41.72	21.96	15.53	12.43	9.38
18	199.27	70.05	42.96	22.61	16.00	12.81	9.67
19	204.86	72.01	44.17	23.25	16.45	13.17	9.95
20	210.61	74.03	45.41	23.90	16.91	13.54	10.23
21	216.51	76.11	46.69	24.58	17.39	13.93	10.53
22	222.58	78.25	48.00	25.27	17.88	14.32	10.83
23	228.82	80.44	49.35	25.98	18.39	14.73	11.14
24	235.23	82.70	50.73	26.71	18.91	15.15	11.47
25	241.82	85.02	52.16	27.46	19.44	15.58	11.80
26	248.60	87.40	53.62	28.24	19.99	16.02	12.14
27	255.55	89.85	55.12	29.03	20.56	16.48	12.50
28	262.70	92.36	56.67	29.85	21.14	16.95	12.87
29	270.04	94.95	58.26	30.69	21.74	17.44	13.25
30	277.57	97.60	59.89	31.55	22.36	17.94	13.64
31	285.30	100.32	61.56	32.44	22.99	18.46	14.05
32	293.23	103.11	63.28	33.35	23.64	18.99	14.47
33	301.36	105.98	65.04	34.29	24.32	19.54	14.90
34	309.70	108.92	66.85	35.25	25.01	20.10	15.35
35	318.24	111.93	68.70	36.24	25.72	20.68	15.82
36	326.99	115.02	70.61	37.26	26.45	21.28	16.30
37	335.96	118.18	72.56	38.30	27.20	21.90	16.80
38	345.14	121.42	74.56	39.37	27.98	22.54	17.32

39	354.53	124.74	76.60	40.47	28.78	23.20	17.86
40	364.14	128.13	78.70	41.60	29.60	23.88	18.42
41	373.96	131.61	80.85	42.76	30.44	24.58	19.00
42	383.98	135.16	83.05	43.95	31.31	25.30	19.61
43	394.21	138.78	85.29	45.16	32.21	26.04	20.25
44	404.65	142.48	87.59	46.41	33.12	26.81	20.91
45	415.27	146.25	89.93	47.69	34.06	27.60	21.61
46	426.09	150.10	92.32	49.00	35.03	28.41	
47	437.09	154.02	94.76	50.34	36.02	29.25	
48	448.28	158.00	97.25	51.70	37.03	30.12	
49	459.64	162.06	99.78	53.10	38.07	31.02	
50	471.19	166.18	102.36	54.52	39.14	31.95	
51	482.93	170.38	104.98	55.97	40.24	32.92	
52	494.86	174.64	107.65	57.46	41.37	33.93	
53	506.98	178.99	110.37	58.98	42.54	34.98	
54	519.32	183.41	113.15	60.54	43.76	36.10	
55	531.87	187.91	115.98	62.15	45.03	37.27	
56	544.66	192.50	118.87	63.81	46.36		
57	557.69	197.19	121.84	65.54	47.77		
58	570.96	201.98	124.88	67.34	49.25		
59	584.47	206.88	128.02	69.22	50.83		
60	598.20	211.89	131.24	71.19	52.51		
61	612.11	216.99	134.55	73.25			
62	626.16	222.19	137.95	75.42			
63	640.34	227.47	141.43	77.68			
64	654.59	232.82	145.00	80.07			
65	668.90	238.25	148.67	82.59			
66	683.22	243.76	152.43				
67	697.52	249.33	156.30				
68	711.77	254.97	160.28				
69	725.92	260.67	164.38				
70	739.91	266.43	168.60				
71	753.71	272.25					
72	767.28	278.11					
73	780.58						
74	793.58						
75	806.27						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	98.95	34.78	21.32	11.21	7.92	6.33	4.76
1	101.93	35.82	21.96	11.55	8.16	6.52	4.91
2	104.99	36.90	22.62	11.89	8.40	6.72	5.05
3	108.15	38.00	23.30	12.25	8.65	6.92	5.21
4	111.40	39.15	24.00	12.62	8.91	7.13	5.36
5	114.74	40.32	24.72	13.00	9.18	7.34	5.52
6	118.19	41.53	25.46	13.39	9.46	7.56	5.69
7	121.74	42.78	26.23	13.79	9.74	7.79	5.86
8	125.40	44.07	27.02	14.20	10.04	8.03	6.04
9	129.17	45.39	27.83	14.63	10.34	8.27	6.22
10	133.05	46.75	28.66	15.07	10.65	8.52	6.41
11	137.04	48.16	29.52	15.52	10.97	8.77	6.60
12	141.16	49.60	30.41	15.99	11.30	9.04	6.80
13	145.39	51.09	31.32	16.47	11.64	9.31	7.01
14	149.76	52.62	32.26	16.97	11.99	9.59	7.22
15	154.25	54.20	33.23	17.48	12.35	9.88	7.44
16	158.88	55.83	34.23	18.00	12.73	10.18	7.67
17	163.65	57.51	35.26	18.55	13.11	10.49	7.90
18	168.50	59.22	36.32	19.10	13.50	10.80	8.14
19	173.34	60.92	37.36	19.65	13.89	11.11	8.37
20	178.32	62.67	38.43	20.22	14.29	11.43	8.61
21	183.44	64.47	39.54	20.80	14.70	11.76	8.86
22	188.72	66.33	40.68	21.40	15.13	12.10	9.12
23	194.15	68.23	41.85	22.01	15.56	12.45	9.39
24	199.74	70.20	43.05	22.65	16.01	12.81	9.66
25	205.49	72.22	44.29	23.30	16.47	13.18	9.94
26	211.42	74.31	45.57	23.97	16.95	13.57	10.24
27	217.52	76.45	46.89	24.67	17.44	13.96	10.54
28	223.80	78.66	48.24	25.38	17.95	14.37	10.85
29	230.26	80.93	49.63	26.11	18.47	14.79	11.17
30	236.91	83.27	51.07	26.87	19.01	15.22	11.50
31	243.75	85.67	52.54	27.65	19.56	15.66	11.84
32	250.78	88.15	54.06	28.45	20.13	16.12	12.19
33	258.01	90.69	55.63	29.28	20.72	16.60	12.56
34	265.45	93.31	57.23	30.12	21.32	17.08	12.94
35	273.09	95.99	58.88	31.00	21.94	17.58	13.32
36	280.94	98.76	60.58	31.90	22.58	18.10	13.73
37	289.00	101.59	62.32	32.82	23.24	18.64	14.14
38	297.27	104.51	64.11	33.77	23.92	19.19	14.57

39	305.77	107.50	65.95	34.74	24.61	19.75	15.02
40	314.48	110.57	67.84	35.75	25.33	20.33	15.48
41	323.41	113.72	69.78	36.78	26.07	20.93	15.96
42	332.57	116.94	71.77	37.83	26.83	21.55	16.46
43	341.96	120.25	73.80	38.92	27.61	22.19	16.97
44	351.57	123.64	75.89	40.03	28.41	22.84	17.51
45	361.42	127.12	78.04	41.18	29.23	23.52	18.07
46	371.49	130.68	80.23	42.35	30.08	24.22	
47	381.80	134.32	82.48	43.56	30.95	24.93	
48	392.34	138.04	84.78	44.79	31.84	25.68	
49	403.12	141.86	87.13	46.06	32.76	26.44	
50	414.15	145.76	89.55	47.35	33.71	27.24	
51	425.42	149.75	92.01	48.68	34.68	28.06	
52	436.94	153.83	94.54	50.05	35.69	28.91	
53	448.71	158.00	97.12	51.45	36.72	29.81	
54	460.76	162.27	99.77	52.89	37.80	30.74	
55	473.07	166.64	102.48	54.37	38.91	31.72	
56	485.66	171.11	105.26	55.90	40.08		
57	498.54	175.68	108.11	57.48	41.29		
58	511.70	180.37	111.03	59.12	42.56		
59	525.14	185.17	114.04	60.82	43.90		
60	538.85	190.08	117.13	62.59	45.31		
61	552.81	195.09	120.29	64.42			
62	566.99	200.21	123.54	66.33			
63	581.39	205.42	126.87	68.32			
64	595.96	210.72	130.28	70.40			
65	610.68	216.12	133.77	72.57			
66	625.53	221.60	137.35				
67	640.47	227.16	141.01				
68	655.48	232.79	144.77				
69	670.51	238.49	148.61				
70	685.52	244.26	152.56				
71	700.48	250.10					
72	715.34	255.99					
73	730.08						
74	744.64						
75	759.00						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	121.76	42.79	26.24	13.80	9.75	7.79	5.87
1	125.42	44.08	27.03	14.21	10.04	8.03	6.04
2	129.20	45.41	27.84	14.64	10.34	8.27	6.23
3	133.09	46.77	28.68	15.08	10.65	8.52	6.41
4	137.09	48.18	29.54	15.53	10.97	8.78	6.61
5	141.22	49.63	30.43	16.00	11.30	9.04	6.81
6	145.47	51.12	31.35	16.48	11.64	9.31	7.02
7	149.85	52.66	32.29	16.97	11.99	9.60	7.23
8	154.36	54.25	33.26	17.49	12.36	9.89	7.45
9	159.00	55.88	34.26	18.01	12.73	10.19	7.68
10	163.78	57.56	35.29	18.55	13.11	10.49	7.91
11	168.71	59.29	36.35	19.11	13.51	10.81	8.15
12	173.78	61.07	37.44	19.69	13.92	11.14	8.40
13	179.00	62.90	38.57	20.28	14.34	11.48	8.66
14	184.38	64.79	39.72	20.90	14.78	11.83	8.93
15	189.91	66.73	40.92	21.53	15.23	12.19	9.20
16	195.61	68.73	42.15	22.19	15.69	12.57	9.49
17	201.48	70.81	43.43	22.86	16.17	12.95	9.78
18	207.41	72.91	44.73	23.54	16.66	13.34	10.08
19	213.20	74.95	45.98	24.20	17.13	13.72	10.37
20	219.14	77.04	47.26	24.88	17.61	14.10	10.66
21	225.25	79.19	48.58	25.58	18.10	14.50	10.97
22	231.52	81.39	49.93	26.29	18.61	14.91	11.28
23	237.98	83.66	51.33	27.03	19.13	15.33	11.61
24	244.60	86.00	52.76	27.79	19.67	15.77	11.95
25	251.42	88.39	54.23	28.56	20.23	16.21	12.29
26	258.41	90.86	55.75	29.36	20.80	16.68	12.65
27	265.60	93.39	57.30	30.19	21.38	17.15	13.02
28	272.98	95.99	58.90	31.03	21.99	17.64	13.41
29	280.56	98.65	60.54	31.90	22.61	18.14	13.80
30	288.33	101.39	62.22	32.80	23.25	18.66	14.21
31	296.31	104.20	63.95	33.71	23.90	19.20	14.64
32	304.49	107.08	65.72	34.66	24.58	19.75	15.08
33	312.87	110.04	67.54	35.63	25.28	20.32	15.53
34	321.47	113.07	69.41	36.62	25.99	20.91	16.00
35	330.27	116.18	71.32	37.64	26.73	21.51	16.49
36	339.29	119.36	73.29	38.69	27.49	22.14	17.00
37	348.52	122.62	75.30	39.77	28.27	22.78	17.52
38	357.97	125.96	77.36	40.88	29.07	23.45	18.07

39	367.63	129.37	79.47	42.01	29.90	24.13	18.64
40	377.51	132.86	81.63	43.18	30.75	24.84	19.23
41	387.59	136.43	83.84	44.38	31.63	25.57	19.84
42	397.88	140.08	86.10	45.60	32.53	26.33	20.49
43	408.38	143.80	88.41	46.86	33.46	27.10	21.16
44	419.07	147.60	90.77	48.15	34.41	27.90	21.87
45	429.95	151.47	93.18	49.48	35.39	28.73	22.61
46	441.02	155.41	95.64	50.83	36.39	29.58	
47	452.26	159.42	98.14	52.21	37.42	30.46	
48	463.68	163.50	100.69	53.62	38.48	31.37	
49	475.28	167.65	103.28	55.06	39.56	32.32	
50	487.04	171.86	105.92	56.53	40.67	33.29	
51	498.99	176.14	108.61	58.03	41.81	34.31	
52	511.11	180.49	111.34	59.56	43.00	35.38	
53	523.43	184.92	114.13	61.13	44.22	36.50	
54	535.94	189.42	116.96	62.74	45.49	37.68	
55	548.67	194.00	119.85	64.40	46.83	38.94	
56	561.63	198.67	122.80	66.12	48.23		
57	574.82	203.43	125.83	67.91	49.71		
58	588.25	208.30	128.95	69.78	51.28		
59	601.92	213.28	132.15	71.74	52.96		
60	615.78	218.37	135.45	73.80	54.76		
61	629.82	223.55	138.84	75.97			
62	643.99	228.84	142.33	78.24			
63	658.26	234.20	145.91	80.64			
64	672.60	239.65	149.59	83.17			
65	686.96	245.17	153.37	85.85			
66	701.31	250.76	157.25				
67	715.62	256.43	161.26				
68	729.84	262.17	165.40				
69	743.94	267.98	169.67				
70	757.85	273.86	174.08				
71	771.53	279.80					
72	784.95	285.79					
73	798.07						
74	810.86						
75	823.31						

计划二：包含可选责任（全残）
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	20 年交	30 年交
0	102.56	36.04	22.10	11.62	8.21	6.56	4.94
1	105.64	37.13	22.76	11.97	8.45	6.76	5.09
2	108.82	38.24	23.45	12.33	8.71	6.96	5.24
3	112.09	39.39	24.15	12.70	8.97	7.17	5.40
4	115.46	40.57	24.88	13.08	9.24	7.39	5.56
5	118.93	41.79	25.62	13.47	9.52	7.61	5.73
6	122.50	43.05	26.39	13.88	9.80	7.84	5.90
7	126.18	44.34	27.19	14.29	10.10	8.08	6.08
8	129.97	45.67	28.00	14.72	10.40	8.32	6.26
9	133.88	47.05	28.84	15.16	10.71	8.57	6.45
10	137.90	48.46	29.71	15.62	11.04	8.83	6.65
11	142.04	49.91	30.60	16.09	11.37	9.09	6.85
12	146.31	51.41	31.52	16.57	11.71	9.37	7.05
13	150.70	52.96	32.47	17.07	12.07	9.65	7.27
14	155.23	54.54	33.44	17.59	12.43	9.94	7.49
15	159.88	56.18	34.45	18.12	12.81	10.24	7.72
16	164.68	57.87	35.48	18.66	13.19	10.55	7.95
17	169.62	59.61	36.55	19.23	13.59	10.87	8.19
18	174.65	61.38	37.64	19.80	14.00	11.20	8.44
19	179.64	63.14	38.72	20.37	14.40	11.52	8.68
20	184.78	64.94	39.83	20.95	14.81	11.85	8.93
21	190.07	66.80	40.97	21.55	15.24	12.19	9.19
22	195.51	68.72	42.14	22.17	15.68	12.54	9.46
23	201.11	70.68	43.35	22.81	16.13	12.90	9.73
24	206.88	72.71	44.59	23.46	16.59	13.28	10.02
25	212.82	74.80	45.87	24.14	17.07	13.66	10.31
26	218.93	76.95	47.19	24.83	17.56	14.06	10.61
27	225.22	79.16	48.55	25.55	18.07	14.46	10.92
28	231.70	81.44	49.95	26.28	18.59	14.88	11.24
29	238.37	83.78	51.39	27.04	19.13	15.32	11.58
30	245.22	86.19	52.87	27.82	19.68	15.76	11.92
31	252.28	88.67	54.39	28.62	20.25	16.22	12.27
32	259.53	91.23	55.96	29.45	20.84	16.70	12.64
33	266.99	93.85	57.57	30.30	21.45	17.19	13.02
34	274.65	96.55	59.22	31.18	22.07	17.69	13.41
35	282.53	99.32	60.93	32.08	22.71	18.21	13.81
36	290.62	102.16	62.67	33.01	23.37	18.75	14.23
37	298.92	105.09	64.47	33.96	24.05	19.30	14.66
38	307.44	108.09	66.32	34.94	24.76	19.87	15.11

39	316.19	111.17	68.21	35.94	25.48	20.45	15.58
40	325.15	114.33	70.16	36.98	26.22	21.06	16.06
41	334.35	117.57	72.15	38.04	26.98	21.68	16.56
42	343.77	120.89	74.20	39.13	27.76	22.32	17.08
43	353.41	124.30	76.30	40.25	28.57	22.98	17.62
44	363.29	127.78	78.45	41.40	29.40	23.66	18.18
45	373.40	131.35	80.65	42.58	30.25	24.36	18.77
46	383.74	135.01	82.90	43.79	31.13	25.08	
47	394.31	138.74	85.21	45.03	32.03	25.83	
48	405.12	142.57	87.58	46.30	32.95	26.60	
49	416.16	146.48	90.00	47.61	33.90	27.39	
50	427.45	150.47	92.47	48.94	34.88	28.22	
51	438.98	154.56	95.00	50.31	35.88	29.08	
52	450.76	158.74	97.59	51.71	36.92	29.97	
53	462.80	163.01	100.24	53.16	38.00	30.91	
54	475.10	167.38	102.95	54.64	39.11	31.89	
55	487.67	171.84	105.73	56.17	40.27	32.92	
56	500.52	176.41	108.57	57.74	41.48		
57	513.65	181.09	111.49	59.38	42.75		
58	527.07	185.87	114.49	61.07	44.08		
59	540.76	190.77	117.57	62.83	45.49		
60	554.72	195.78	120.73	64.66	46.97		
61	568.91	200.90	123.97	66.57			
62	583.33	206.12	127.31	68.56			
63	597.94	211.44	130.72	70.64			
64	612.71	216.85	134.22	72.81			
65	627.62	222.34	137.81	75.09			
66	642.64	227.92	141.49				
67	657.73	233.59	145.26				
68	672.85	239.33	149.13				
69	687.97	245.14	153.11				
70	703.05	251.01	157.19				
71	718.04	256.96					
72	732.90	262.96					
73	747.60						
74	762.10						
75	776.36						

计划二：包含可选责任（全残）
次标准体，额外风险比例 125%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	126.12	44.33	27.18	14.29	10.10	8.07	6.08
1	129.92	45.66	28.00	14.72	10.40	8.32	6.26
2	133.83	47.04	28.84	15.16	10.71	8.57	6.45
3	137.86	48.45	29.71	15.62	11.04	8.83	6.65
4	142.02	49.91	30.60	16.09	11.37	9.09	6.85
5	146.29	51.41	31.52	16.57	11.71	9.37	7.06
6	150.70	52.96	32.47	17.07	12.06	9.65	7.27
7	155.23	54.56	33.45	17.59	12.43	9.94	7.49
8	159.91	56.20	34.46	18.11	12.80	10.24	7.72
9	164.72	57.89	35.49	18.66	13.19	10.55	7.96
10	169.67	59.63	36.56	19.22	13.59	10.87	8.20
11	174.78	61.42	37.66	19.80	14.00	11.20	8.45
12	180.03	63.27	38.79	20.40	14.42	11.55	8.71
13	185.44	65.17	39.95	21.01	14.86	11.90	8.98
14	191.01	67.12	41.15	21.65	15.32	12.26	9.26
15	196.75	69.14	42.39	22.31	15.78	12.64	9.54
16	202.65	71.21	43.67	22.99	16.27	13.03	9.84
17	208.73	73.36	45.00	23.69	16.76	13.43	10.14
18	214.87	75.54	46.34	24.40	17.27	13.83	10.45
19	220.83	77.63	47.63	25.08	17.75	14.22	10.75
20	226.95	79.79	48.95	25.78	18.24	14.62	11.06
21	233.24	82.00	50.31	26.49	18.75	15.03	11.37
22	239.70	84.27	51.70	27.23	19.28	15.45	11.70
23	246.34	86.61	53.14	27.99	19.82	15.89	12.04
24	253.16	89.01	54.61	28.77	20.37	16.33	12.39
25	260.17	91.48	56.13	29.57	20.94	16.80	12.75
26	267.37	94.01	57.69	30.40	21.53	17.27	13.12
27	274.76	96.62	59.29	31.24	22.14	17.76	13.50
28	282.35	99.29	60.93	32.11	22.76	18.27	13.90
29	290.14	102.03	62.62	33.01	23.40	18.79	14.31
30	298.13	104.85	64.35	33.93	24.06	19.33	14.74
31	306.33	107.74	66.13	34.88	24.74	19.88	15.18
32	314.73	110.70	67.95	35.85	25.44	20.45	15.64
33	323.34	113.74	69.82	36.84	26.15	21.04	16.11
34	332.16	116.85	71.74	37.87	26.89	21.65	16.60
35	341.20	120.04	73.71	38.92	27.65	22.28	17.11
36	350.45	123.30	75.72	40.00	28.44	22.92	17.64
37	359.91	126.65	77.78	41.11	29.24	23.59	18.19
38	369.59	130.07	79.90	42.25	30.07	24.28	18.76

39	379.49	133.57	82.06	43.42	30.93	24.99	19.36
40	389.60	137.15	84.28	44.62	31.81	25.73	19.98
41	399.91	140.80	86.55	45.85	32.72	26.49	20.63
42	410.44	144.54	88.87	47.11	33.65	27.27	21.31
43	421.16	148.35	91.23	48.41	34.61	28.08	22.02
44	432.07	152.23	93.65	49.74	35.60	28.91	22.77
45	443.17	156.18	96.12	51.10	36.61	29.77	23.55
46	454.45	160.21	98.63	52.49	37.65	30.66	
47	465.90	164.30	101.19	53.91	38.71	31.58	
48	477.52	168.46	103.80	55.36	39.80	32.53	
49	489.30	172.68	106.45	56.84	40.93	33.52	
50	501.24	176.97	109.14	58.35	42.08	34.55	
51	513.36	181.32	111.88	59.89	43.27	35.62	
52	525.64	185.74	114.67	61.47	44.49	36.74	
53	538.11	190.23	117.50	63.08	45.77	37.92	
54	550.77	194.80	120.39	64.74	47.09	39.17	
55	563.63	199.44	123.33	66.45	48.49	40.50	
56	576.71	204.17	126.34	68.23	49.95		
57	590.03	209.00	129.42	70.08	51.51		
58	603.58	213.94	132.59	72.02	53.17		
59	617.35	218.98	135.86	74.05	54.95		
60	631.32	224.13	139.23	76.20	56.86		
61	645.45	229.39	142.70	78.46			
62	659.70	234.74	146.27	80.85			
63	674.03	240.19	149.94	83.37			
64	688.40	245.71	153.71	86.05			
65	702.78	251.30	157.60	88.90			
66	717.13	256.98	161.61				
67	731.41	262.74	165.75				
68	745.58	268.57	170.04				
69	759.60	274.48	174.48				
70	773.40	280.47	179.09				
71	786.95	286.53					
72	800.21	292.66					
73	813.13						
74	825.71						
75	837.91						

计划二：包含可选责任（全残）
次标准体，额外风险比例 125%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	105.84	37.20	22.81	11.99	8.47	6.77	5.10
1	109.02	38.31	23.49	12.35	8.73	6.98	5.25
2	112.30	39.46	24.20	12.72	8.99	7.19	5.41
3	115.67	40.65	24.92	13.10	9.26	7.40	5.57
4	119.15	41.87	25.67	13.50	9.54	7.62	5.74
5	122.73	43.13	26.44	13.90	9.82	7.85	5.91
6	126.42	44.43	27.24	14.32	10.12	8.09	6.09
7	130.22	45.76	28.06	14.75	10.42	8.33	6.27
8	134.13	47.14	28.90	15.19	10.74	8.59	6.46
9	138.17	48.55	29.77	15.65	11.06	8.84	6.66
10	142.32	50.01	30.66	16.12	11.39	9.11	6.86
11	146.59	51.51	31.58	16.60	11.74	9.39	7.07
12	150.99	53.06	32.53	17.10	12.09	9.67	7.28
13	155.53	54.65	33.51	17.62	12.45	9.96	7.50
14	160.20	56.29	34.51	18.15	12.83	10.26	7.73
15	165.01	57.98	35.55	18.70	13.22	10.58	7.97
16	169.96	59.72	36.62	19.26	13.62	10.90	8.21
17	175.06	61.52	37.73	19.85	14.03	11.23	8.46
18	180.24	63.35	38.85	20.44	14.45	11.56	8.71
19	185.37	65.15	39.96	21.02	14.86	11.89	8.96
20	190.65	67.01	41.10	21.62	15.29	12.23	9.22
21	196.08	68.92	42.27	22.24	15.72	12.58	9.49
22	201.68	70.89	43.47	22.87	16.17	12.94	9.76
23	207.43	72.91	44.72	23.53	16.64	13.32	10.05
24	213.36	74.99	45.99	24.20	17.11	13.70	10.34
25	219.46	77.14	47.31	24.89	17.61	14.09	10.64
26	225.74	79.35	48.67	25.61	18.11	14.50	10.95
27	232.21	81.62	50.06	26.34	18.63	14.92	11.27
28	238.86	83.96	51.50	27.10	19.17	15.35	11.60
29	245.71	86.37	52.97	27.88	19.72	15.80	11.95
30	252.76	88.84	54.49	28.68	20.29	16.26	12.30
31	260.00	91.39	56.06	29.51	20.88	16.73	12.67
32	267.45	94.01	57.67	30.36	21.49	17.22	13.05
33	275.11	96.71	59.32	31.23	22.11	17.72	13.44
34	282.98	99.48	61.02	32.13	22.75	18.24	13.84
35	291.06	102.32	62.77	33.06	23.41	18.78	14.26
36	299.36	105.24	64.57	34.01	24.09	19.33	14.69
37	307.88	108.24	66.41	34.99	24.79	19.90	15.14
38	316.62	111.32	68.31	36.00	25.51	20.49	15.61

39	325.59	114.48	70.25	37.03	26.26	21.09	16.09
40	334.78	117.72	72.25	38.09	27.02	21.71	16.59
41	344.20	121.05	74.29	39.19	27.81	22.36	17.11
42	353.85	124.45	76.39	40.31	28.61	23.02	17.65
43	363.72	127.94	78.54	41.46	29.44	23.70	18.21
44	373.83	131.51	80.75	42.64	30.30	24.40	18.80
45	384.17	135.16	83.00	43.85	31.17	25.12	19.41
46	394.74	138.90	85.31	45.09	32.07	25.87	
47	405.55	142.72	87.68	46.36	33.00	26.64	
48	416.58	146.63	90.10	47.67	33.95	27.44	
49	427.86	150.62	92.57	49.00	34.93	28.27	
50	439.37	154.71	95.10	50.37	35.94	29.12	
51	451.12	158.88	97.69	51.78	36.98	30.01	
52	463.13	163.14	100.33	53.22	38.05	30.94	
53	475.39	167.49	103.04	54.70	39.16	31.92	
54	487.90	171.94	105.80	56.22	40.31	32.94	
55	500.69	176.49	108.63	57.79	41.51	34.02	
56	513.75	181.14	111.54	59.41	42.77		
57	527.10	185.90	114.52	61.09	44.08		
58	540.72	190.77	117.57	62.83	45.47		
59	554.62	195.76	120.72	64.65	46.94		
60	568.78	200.86	123.95	66.54	48.49		
61	583.17	206.06	127.27	68.52			
62	597.78	211.37	130.67	70.58			
63	612.56	216.78	134.16	72.75			
64	627.49	222.28	137.75	75.01			
65	642.55	227.86	141.42	77.40			
66	657.68	233.53	145.19				
67	672.88	239.29	149.07				
68	688.08	245.12	153.05				
69	703.25	251.02	157.15				
70	718.36	257.00	161.36				
71	733.35	263.04					
72	748.18	269.15					
73	762.81						
74	777.22						
75	791.35						

计划二：包含可选责任（全残）
次标准体，额外风险比例 150%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	130.16	45.75	28.05	14.75	10.42	8.33	6.27
1	134.08	47.13	28.90	15.19	10.73	8.58	6.46
2	138.12	48.55	29.77	15.65	11.06	8.84	6.66
3	142.28	50.01	30.66	16.12	11.39	9.11	6.86
4	146.57	51.51	31.59	16.61	11.73	9.38	7.07
5	150.98	53.06	32.54	17.11	12.09	9.67	7.29
6	155.53	54.66	33.52	17.62	12.45	9.96	7.51
7	160.22	56.31	34.53	18.15	12.83	10.26	7.74
8	165.04	58.00	35.56	18.70	13.21	10.57	7.97
9	170.01	59.75	36.63	19.26	13.61	10.89	8.22
10	175.12	61.55	37.74	19.84	14.03	11.23	8.47
11	180.39	63.40	38.87	20.44	14.45	11.57	8.73
12	185.82	65.30	40.04	21.05	14.89	11.92	9.00
13	191.40	67.26	41.24	21.69	15.34	12.29	9.27
14	197.15	69.28	42.48	22.35	15.81	12.66	9.56
15	203.07	71.36	43.76	23.03	16.30	13.05	9.86
16	209.17	73.50	45.08	23.73	16.79	13.45	10.17
17	215.44	75.72	46.45	24.46	17.31	13.87	10.48
18	221.77	77.97	47.83	25.19	17.83	14.28	10.80
19	227.89	80.12	49.16	25.89	18.33	14.68	11.11
20	234.17	82.33	50.51	26.60	18.83	15.09	11.43
21	240.62	84.60	51.91	27.34	19.36	15.52	11.75
22	247.25	86.93	53.34	28.10	19.90	15.95	12.09
23	254.06	89.33	54.81	28.88	20.45	16.40	12.44
24	261.06	91.79	56.33	29.68	21.02	16.86	12.80
25	268.24	94.32	57.88	30.50	21.61	17.34	13.17
26	275.62	96.92	59.48	31.35	22.21	17.83	13.55
27	283.20	99.59	61.12	32.22	22.84	18.33	13.95
28	290.98	102.33	62.81	33.11	23.48	18.85	14.37
29	298.96	105.14	64.54	34.03	24.13	19.39	14.79
30	307.15	108.03	66.31	34.98	24.81	19.94	15.23
31	315.54	110.99	68.13	35.95	25.51	20.51	15.69
32	324.14	114.02	70.00	36.94	26.23	21.10	16.16
33	332.95	117.13	71.92	37.96	26.96	21.71	16.66
34	341.98	120.32	73.88	39.01	27.72	22.33	17.17
35	351.22	123.58	75.89	40.09	28.51	22.98	17.70
36	360.68	126.92	77.96	41.20	29.31	23.65	18.25
37	370.35	130.34	80.07	42.34	30.14	24.34	18.82
38	380.24	133.84	82.23	43.51	31.00	25.05	19.42

39	390.34	137.41	84.45	44.71	31.88	25.79	20.04
40	400.66	141.07	86.71	45.94	32.79	26.55	20.69
41	411.18	144.80	89.03	47.21	33.72	27.34	21.37
42	421.91	148.61	91.40	48.50	34.69	28.15	22.09
43	432.83	152.50	93.82	49.84	35.68	28.99	22.83
44	443.94	156.46	96.29	51.20	36.69	29.85	23.62
45	455.23	160.48	98.81	52.59	37.74	30.75	24.45
46	466.69	164.58	101.37	54.02	38.81	31.67	
47	478.31	168.74	103.98	55.48	39.91	32.63	
48	490.09	172.97	106.64	56.97	41.04	33.62	
49	502.03	177.26	109.34	58.49	42.20	34.65	
50	514.12	181.61	112.08	60.04	43.39	35.72	
51	526.37	186.02	114.87	61.62	44.62	36.84	
52	538.79	190.50	117.70	63.23	45.89	38.02	
53	551.37	195.05	120.58	64.89	47.21	39.26	
54	564.14	199.67	123.51	66.59	48.59	40.58	
55	577.11	204.37	126.50	68.34	50.04	41.99	
56	590.29	209.15	129.55	70.17	51.57		
57	603.70	214.04	132.68	72.08	53.20		
58	617.33	219.02	135.91	74.08	54.95		
59	631.18	224.12	139.23	76.19	56.83		
60	645.22	229.33	142.67	78.42	58.86		
61	659.41	234.65	146.21	80.78			
62	673.70	240.07	149.85	83.28			
63	688.06	245.57	153.61	85.93			
64	702.45	251.16	157.48	88.76			
65	716.82	256.83	161.47	91.77			
66	731.14	262.58	165.59				
67	745.38	268.41	169.87				
68	759.48	274.34	174.31				
69	773.39	280.35	178.92				
70	787.08	286.44	183.73				
71	800.49	292.63					
72	813.57	298.90					
73	826.30						
74	838.65						
75	850.62						

计划二：包含可选责任（全残）
次标准体，额外风险比例 150%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	108.85	38.26	23.46	12.33	8.71	6.97	5.24
1	112.12	39.41	24.16	12.70	8.97	7.17	5.40
2	115.50	40.59	24.89	13.08	9.24	7.39	5.56
3	118.97	41.81	25.63	13.48	9.52	7.61	5.73
4	122.55	43.07	26.41	13.88	9.81	7.84	5.90
5	126.23	44.36	27.20	14.30	10.10	8.08	6.08
6	130.03	45.69	28.02	14.73	10.41	8.32	6.26
7	133.94	47.07	28.86	15.17	10.72	8.57	6.45
8	137.96	48.48	29.73	15.63	11.04	8.83	6.65
9	142.11	49.94	30.62	16.10	11.37	9.10	6.85
10	146.38	51.44	31.54	16.58	11.72	9.37	7.06
11	150.78	52.98	32.49	17.08	12.07	9.66	7.27
12	155.31	54.58	33.46	17.59	12.44	9.95	7.49
13	159.97	56.21	34.46	18.12	12.81	10.25	7.72
14	164.77	57.90	35.50	18.67	13.20	10.56	7.96
15	169.72	59.64	36.57	19.23	13.60	10.88	8.20
16	174.81	61.43	37.67	19.82	14.01	11.21	8.45
17	180.06	63.28	38.81	20.42	14.44	11.55	8.71
18	185.38	65.16	39.96	21.03	14.87	11.90	8.97
19	190.64	67.01	41.10	21.62	15.29	12.24	9.22
20	196.05	68.91	42.26	22.24	15.72	12.58	9.49
21	201.61	70.87	43.46	22.87	16.17	12.94	9.76
22	207.34	72.88	44.70	23.52	16.63	13.31	10.04
23	213.24	74.95	45.97	24.19	17.11	13.69	10.33
24	219.31	77.09	47.28	24.88	17.60	14.09	10.63
25	225.56	79.28	48.63	25.59	18.10	14.49	10.94
26	231.99	81.55	50.02	26.32	18.62	14.91	11.26
27	238.61	83.87	51.44	27.07	19.15	15.34	11.59
28	245.43	86.27	52.92	27.85	19.70	15.78	11.94
29	252.44	88.74	54.43	28.65	20.27	16.24	12.29
30	259.65	91.27	55.99	29.47	20.86	16.71	12.65
31	267.07	93.88	57.59	30.32	21.46	17.20	13.03
32	274.70	96.57	59.24	31.19	22.08	17.70	13.42
33	282.54	99.32	60.93	32.09	22.72	18.22	13.82
34	290.59	102.16	62.67	33.01	23.38	18.75	14.24
35	298.86	105.07	64.46	33.96	24.05	19.30	14.67
36	307.35	108.06	66.30	34.93	24.75	19.87	15.12
37	316.06	111.13	68.19	35.93	25.47	20.45	15.58
38	325.00	114.28	70.13	36.97	26.21	21.06	16.06

39	334.17	117.51	72.12	38.03	26.97	21.68	16.56
40	343.56	120.82	74.16	39.11	27.76	22.32	17.08
41	353.18	124.22	76.25	40.23	28.56	22.98	17.62
42	363.04	127.70	78.39	41.38	29.39	23.66	18.18
43	373.12	131.26	80.59	42.56	30.24	24.36	18.76
44	383.43	134.90	82.84	43.77	31.12	25.08	19.38
45	393.97	138.63	85.15	45.01	32.02	25.83	20.02
46	404.75	142.44	87.51	46.28	32.94	26.60	
47	415.75	146.34	89.92	47.58	33.89	27.39	
48	426.99	150.32	92.39	48.92	34.87	28.22	
49	438.46	154.39	94.91	50.28	35.88	29.07	
50	450.17	158.55	97.49	51.68	36.91	29.96	
51	462.12	162.79	100.12	53.12	37.98	30.88	
52	474.32	167.13	102.82	54.59	39.08	31.84	
53	486.76	171.55	105.57	56.11	40.22	32.85	
54	499.47	176.08	108.39	57.66	41.41	33.92	
55	512.44	180.70	111.27	59.27	42.65	35.04	
56	525.68	185.42	114.23	60.93	43.95		
57	539.21	190.25	117.26	62.65	45.32		
58	553.01	195.20	120.37	64.44	46.76		
59	567.08	200.26	123.57	66.31	48.29		
60	581.41	205.43	126.86	68.26	49.92		
61	595.97	210.71	130.24	70.31			
62	610.72	216.10	133.72	72.44			
63	625.64	221.58	137.28	74.69			
64	640.70	227.16	140.94	77.05			
65	655.86	232.82	144.70	79.54			
66	671.09	238.57	148.56				
67	686.35	244.41	152.53				
68	701.60	250.32	156.61				
69	716.80	256.31	160.83				
70	731.90	262.37	165.17				
71	746.87	268.51					
72	761.64	274.72					
73	776.20						
74	790.49						
75	804.49						

计划二：包含可选责任（全残）
次标准体，额外风险比例 175%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	133.92	47.08	28.87	15.18	10.72	8.57	6.46
1	137.96	48.49	29.73	15.63	11.05	8.83	6.65
2	142.12	49.95	30.63	16.10	11.38	9.10	6.85
3	146.40	51.46	31.55	16.59	11.72	9.37	7.06
4	150.82	53.01	32.50	17.09	12.07	9.66	7.28
5	155.36	54.60	33.48	17.60	12.44	9.95	7.50
6	160.04	56.25	34.49	18.13	12.81	10.25	7.73
7	164.86	57.94	35.53	18.68	13.20	10.56	7.96
8	169.83	59.69	36.60	19.24	13.60	10.88	8.21
9	174.94	61.48	37.70	19.82	14.01	11.21	8.46
10	180.21	63.33	38.83	20.42	14.44	11.55	8.72
11	185.63	65.24	40.00	21.03	14.87	11.91	8.99
12	191.22	67.20	41.20	21.67	15.33	12.27	9.26
13	196.96	69.22	42.44	22.32	15.79	12.65	9.55
14	202.88	71.30	43.71	23.00	16.28	13.04	9.85
15	208.98	73.43	45.03	23.70	16.77	13.44	10.15
16	215.25	75.64	46.39	24.43	17.29	13.85	10.47
17	221.70	77.92	47.80	25.17	17.82	14.28	10.80
18	228.21	80.24	49.23	25.93	18.36	14.71	11.13
19	234.47	82.44	50.58	26.64	18.86	15.12	11.45
20	240.89	84.70	51.97	27.38	19.39	15.54	11.77
21	247.50	87.03	53.40	28.13	19.92	15.97	12.11
22	254.28	89.41	54.87	28.91	20.48	16.42	12.45
23	261.25	91.86	56.37	29.70	21.04	16.88	12.81
24	268.40	94.38	57.92	30.52	21.63	17.35	13.18
25	275.75	96.97	59.51	31.37	22.23	17.84	13.57
26	283.30	99.63	61.15	32.23	22.85	18.34	13.96
27	291.05	102.36	62.82	33.12	23.49	18.86	14.37
28	299.00	105.16	64.55	34.04	24.14	19.40	14.80
29	307.15	108.03	66.32	34.98	24.82	19.95	15.24
30	315.51	110.98	68.13	35.95	25.51	20.51	15.70
31	324.09	114.01	69.99	36.94	26.23	21.10	16.17
32	332.87	117.10	71.90	37.96	26.96	21.71	16.66
33	341.86	120.28	73.86	39.01	27.72	22.33	17.17
34	351.07	123.53	75.87	40.08	28.50	22.98	17.70
35	360.50	126.86	77.92	41.19	29.30	23.64	18.25
36	370.14	130.27	80.03	42.32	30.13	24.33	18.82
37	380.00	133.76	82.19	43.48	30.98	25.04	19.41
38	390.08	137.32	84.39	44.68	31.86	25.78	20.04

39	400.37	140.97	86.65	45.91	32.77	26.54	20.69
40	410.87	144.69	88.97	47.17	33.70	27.33	21.37
41	421.57	148.50	91.33	48.47	34.66	28.14	22.08
42	432.48	152.37	93.74	49.79	35.65	28.98	22.82
43	443.57	156.33	96.21	51.16	36.67	29.84	23.61
44	454.86	160.35	98.72	52.55	37.72	30.74	24.43
45	466.31	164.45	101.29	53.98	38.79	31.67	25.31
46	477.93	168.61	103.90	55.45	39.90	32.63	
47	489.71	172.83	106.56	56.94	41.03	33.62	
48	501.63	177.12	109.26	58.46	42.19	34.65	
49	513.70	181.47	112.00	60.02	43.39	35.72	
50	525.91	185.87	114.79	61.60	44.62	36.84	
51	538.28	190.34	117.62	63.22	45.89	38.01	
52	550.79	194.87	120.49	64.87	47.20	39.24	
53	563.47	199.47	123.41	66.56	48.57	40.54	
54	576.33	204.14	126.38	68.31	50.00	41.92	
55	589.37	208.88	129.41	70.11	51.51	43.41	
56	602.63	213.70	132.51	71.98	53.10		
57	616.10	218.63	135.68	73.95	54.81		
58	629.80	223.66	138.95	76.01	56.64		
59	643.70	228.81	142.33	78.20	58.62		
60	657.79	234.07	145.82	80.51	60.77		
61	672.01	239.44	149.43	82.97			
62	686.33	244.91	153.15	85.58			
63	700.69	250.47	156.99	88.36			
64	715.07	256.12	160.95	91.33			
65	729.42	261.86	165.04	94.51			
66	743.69	267.68	169.28				
67	757.86	273.59	173.69				
68	771.88	279.59	178.28				
69	785.69	285.70	183.07				
70	799.24	291.91	188.07				
71	812.50	298.22					
72	825.41	304.62					
73	837.94						
74	850.08						
75	861.81						

计划二：包含可选责任（全残）
次标准体，额外风险比例 175%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	111.65	39.24	24.06	12.65	8.94	7.14	5.38
1	115.01	40.42	24.78	13.03	9.21	7.36	5.54
2	118.47	41.63	25.53	13.42	9.48	7.58	5.71
3	122.03	42.89	26.30	13.82	9.77	7.81	5.88
4	125.70	44.18	27.09	14.24	10.06	8.04	6.06
5	129.48	45.50	27.90	14.67	10.36	8.29	6.24
6	133.38	46.87	28.74	15.11	10.67	8.54	6.43
7	137.39	48.28	29.60	15.56	11.00	8.79	6.62
8	141.52	49.73	30.49	16.03	11.33	9.06	6.82
9	145.77	51.23	31.41	16.51	11.67	9.33	7.03
10	150.15	52.77	32.35	17.01	12.02	9.62	7.24
11	154.67	54.35	33.32	17.52	12.38	9.91	7.46
12	159.31	55.98	34.32	18.05	12.76	10.21	7.69
13	164.10	57.66	35.35	18.59	13.14	10.52	7.92
14	169.02	59.39	36.41	19.15	13.54	10.83	8.16
15	174.10	61.18	37.51	19.73	13.95	11.16	8.41
16	179.32	63.01	38.64	20.33	14.38	11.50	8.67
17	184.70	64.91	39.81	20.95	14.81	11.85	8.93
18	190.16	66.84	41.00	21.57	15.25	12.21	9.20
19	195.53	68.73	42.15	22.18	15.69	12.55	9.47
20	201.06	70.67	43.35	22.81	16.13	12.91	9.74
21	206.74	72.67	44.57	23.45	16.59	13.28	10.02
22	212.60	74.73	45.83	24.12	17.06	13.66	10.31
23	218.62	76.85	47.13	24.80	17.54	14.04	10.60
24	224.82	79.03	48.47	25.51	18.04	14.45	10.91
25	231.21	81.27	49.85	26.23	18.56	14.86	11.23
26	237.78	83.58	51.27	26.98	19.09	15.29	11.56
27	244.54	85.96	52.73	27.75	19.64	15.73	11.89
28	251.50	88.41	54.23	28.55	20.20	16.18	12.25
29	258.66	90.93	55.78	29.36	20.78	16.65	12.61
30	266.03	93.52	57.37	30.20	21.38	17.13	12.98
31	273.61	96.18	59.00	31.07	21.99	17.63	13.37
32	281.39	98.92	60.69	31.96	22.63	18.14	13.77
33	289.40	101.74	62.42	32.87	23.28	18.67	14.18
34	297.62	104.63	64.20	33.82	23.96	19.22	14.61
35	306.06	107.61	66.02	34.79	24.65	19.78	15.06
36	314.72	110.66	67.90	35.78	25.36	20.37	15.52
37	323.61	113.79	69.83	36.81	26.10	20.97	15.99
38	332.73	117.00	71.81	37.86	26.86	21.58	16.49

39	342.07	120.30	73.84	38.94	27.64	22.22	17.00
40	351.65	123.68	75.92	40.06	28.44	22.88	17.54
41	361.46	127.14	78.05	41.20	29.26	23.56	18.10
42	371.49	130.68	80.24	42.37	30.11	24.25	18.68
43	381.76	134.31	82.48	43.57	30.98	24.97	19.28
44	392.25	138.02	84.77	44.81	31.88	25.72	19.92
45	402.98	141.82	87.12	46.08	32.80	26.48	20.58
46	413.94	145.70	89.53	47.37	33.75	27.27	
47	425.12	149.66	91.98	48.70	34.72	28.09	
48	436.54	153.71	94.49	50.07	35.72	28.94	
49	448.19	157.85	97.06	51.46	36.75	29.82	
50	460.07	162.07	99.68	52.89	37.81	30.73	
51	472.19	166.38	102.36	54.36	38.91	31.69	
52	484.55	170.78	105.10	55.86	40.04	32.68	
53	497.16	175.27	107.90	57.41	41.22	33.73	
54	510.02	179.86	110.76	59.00	42.44	34.84	
55	523.15	184.54	113.69	60.64	43.71	36.01	
56	536.55	189.33	116.69	62.33	45.06		
57	550.23	194.22	119.77	64.10	46.47		
58	564.18	199.23	122.93	65.93	47.97		
59	578.40	204.36	126.18	67.85	49.56		
60	592.87	209.60	129.53	69.86	51.25		
61	607.56	214.95	132.97	71.97			
62	622.43	220.40	136.50	74.17			
63	637.47	225.95	140.13	76.50			
64	652.62	231.60	143.86	78.95			
65	667.87	237.33	147.70	81.54			
66	683.16	243.15	151.64				
67	698.47	249.06	155.70				
68	713.75	255.04	159.89				
69	728.95	261.11	164.22				
70	744.03	267.25	168.69				
71	758.95	273.48					
72	773.65	279.78					
73	788.11						
74	802.28						
75	816.14						

计划二：包含可选责任（全残）
次标准体，额外风险比例 200%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	137.45	48.32	29.63	15.58	11.01	8.80	6.63
1	141.60	49.77	30.52	16.05	11.34	9.07	6.83
2	145.87	51.27	31.44	16.53	11.68	9.34	7.04
3	150.27	52.82	32.39	17.03	12.03	9.62	7.25
4	154.80	54.41	33.36	17.54	12.39	9.91	7.47
5	159.47	56.05	34.37	18.07	12.77	10.21	7.70
6	164.28	57.74	35.40	18.61	13.15	10.52	7.93
7	169.23	59.48	36.47	19.17	13.55	10.84	8.18
8	174.33	61.27	37.57	19.75	13.96	11.17	8.43
9	179.58	63.11	38.70	20.34	14.38	11.51	8.69
10	184.98	65.01	39.86	20.96	14.82	11.86	8.96
11	190.55	66.97	41.06	21.59	15.27	12.23	9.23
12	196.29	68.98	42.29	22.24	15.73	12.60	9.52
13	202.19	71.05	43.56	22.92	16.22	12.99	9.81
14	208.26	73.19	44.87	23.61	16.71	13.39	10.12
15	214.52	75.38	46.22	24.33	17.22	13.80	10.43
16	220.96	77.64	47.63	25.08	17.75	14.23	10.76
17	227.59	79.99	49.08	25.85	18.30	14.67	11.10
18	234.25	82.37	50.54	26.62	18.85	15.11	11.44
19	240.65	84.62	51.92	27.35	19.37	15.53	11.76
20	247.21	86.93	53.34	28.10	19.90	15.96	12.10
21	253.95	89.30	54.80	28.87	20.45	16.40	12.44
22	260.87	91.74	56.30	29.67	21.02	16.86	12.80
23	267.98	94.24	57.83	30.48	21.60	17.33	13.17
24	275.28	96.81	59.42	31.32	22.20	17.81	13.55
25	282.78	99.45	61.04	32.18	22.81	18.31	13.94
26	290.48	102.16	62.71	33.07	23.45	18.83	14.35
27	298.38	104.95	64.42	33.98	24.10	19.36	14.77
28	306.49	107.81	66.18	34.91	24.77	19.91	15.21
29	314.81	110.74	67.98	35.87	25.46	20.47	15.66
30	323.33	113.74	69.84	36.86	26.17	21.05	16.13
31	332.07	116.83	71.74	37.87	26.90	21.66	16.62
32	341.02	119.98	73.68	38.91	27.65	22.28	17.13
33	350.18	123.22	75.68	39.98	28.43	22.92	17.65
34	359.56	126.53	77.72	41.08	29.23	23.58	18.20
35	369.15	129.92	79.82	42.21	30.05	24.27	18.77
36	378.96	133.39	81.96	43.37	30.90	24.97	19.36
37	388.99	136.94	84.16	44.55	31.77	25.70	19.98
38	399.23	140.57	86.41	45.78	32.67	26.46	20.63

39	409.69	144.28	88.71	47.03	33.60	27.25	21.30
40	420.36	148.07	91.06	48.32	34.56	28.05	22.01
41	431.23	151.93	93.47	49.64	35.54	28.89	22.75
42	442.29	155.87	95.92	51.00	36.56	29.76	23.53
43	453.55	159.89	98.43	52.39	37.61	30.65	24.35
44	464.98	163.97	100.99	53.82	38.68	31.58	25.22
45	476.58	168.12	103.60	55.28	39.79	32.54	26.13
46	488.34	172.34	106.25	56.78	40.92	33.53	
47	500.24	176.62	108.95	58.30	42.09	34.56	
48	512.29	180.96	111.69	59.86	43.28	35.63	
49	524.47	185.36	114.48	61.45	44.51	36.74	
50	536.79	189.82	117.30	63.07	45.78	37.90	
51	549.24	194.33	120.17	64.72	47.09	39.12	
52	561.84	198.91	123.08	66.41	48.45	40.40	
53	574.60	203.55	126.04	68.14	49.86	41.76	
54	587.52	208.25	129.05	69.92	51.34	43.22	
55	600.62	213.03	132.11	71.76	52.90	44.78	
56	613.93	217.90	135.24	73.69	54.57		
57	627.45	222.86	138.46	75.70	56.35		
58	641.19	227.93	141.78	77.83	58.27		
59	655.13	233.12	145.20	80.09	60.34		
60	669.24	238.42	148.75	82.49	62.60		
61	683.48	243.84	152.42	85.04			
62	697.80	249.36	156.21	87.76			
63	712.16	254.97	160.13	90.67			
64	726.51	260.68	164.18	93.78			
65	740.82	266.47	168.37	97.14			
66	755.04	272.36	172.73				
67	769.13	278.34	177.27				
68	783.05	284.44	182.01				
69	796.74	290.64	186.98				
70	810.17	296.95	192.18				
71	823.26	303.39					
72	836.00	309.94					
73	848.34						
74	860.27						
75	871.77						

计划二：包含可选责任（全残）
次标准体，额外风险比例 200%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	114.27	40.16	24.62	12.95	9.15	7.31	5.50
1	117.71	41.37	25.36	13.33	9.42	7.53	5.67
2	121.25	42.61	26.13	13.74	9.70	7.76	5.84
3	124.90	43.89	26.91	14.15	10.00	7.99	6.02
4	128.65	45.21	27.72	14.57	10.30	8.23	6.20
5	132.52	46.57	28.56	15.01	10.61	8.48	6.39
6	136.51	47.97	29.41	15.46	10.93	8.74	6.58
7	140.61	49.42	30.30	15.93	11.25	9.00	6.78
8	144.84	50.90	31.21	16.41	11.59	9.27	6.98
9	149.20	52.43	32.15	16.90	11.94	9.55	7.20
10	153.68	54.01	33.11	17.41	12.30	9.84	7.41
11	158.30	55.63	34.11	17.93	12.68	10.14	7.64
12	163.06	57.30	35.13	18.47	13.06	10.45	7.87
13	167.96	59.02	36.19	19.03	13.45	10.77	8.11
14	173.00	60.79	37.27	19.60	13.86	11.09	8.36
15	178.19	62.62	38.39	20.20	14.28	11.43	8.61
16	183.54	64.49	39.55	20.81	14.72	11.78	8.88
17	189.05	66.44	40.75	21.44	15.16	12.14	9.15
18	194.63	68.41	41.96	22.08	15.62	12.50	9.43
19	200.10	70.34	43.14	22.70	16.06	12.85	9.69
20	205.74	72.32	44.36	23.34	16.51	13.22	9.97
21	211.54	74.36	45.61	24.00	16.98	13.59	10.26
22	217.50	76.46	46.90	24.68	17.46	13.98	10.55
23	223.64	78.62	48.22	25.38	17.95	14.37	10.86
24	229.97	80.84	49.59	26.10	18.46	14.78	11.17
25	236.47	83.13	50.99	26.84	18.99	15.21	11.49
26	243.17	85.48	52.44	27.60	19.53	15.64	11.83
27	250.07	87.91	53.92	28.39	20.09	16.09	12.18
28	257.17	90.40	55.46	29.19	20.66	16.55	12.53
29	264.47	92.97	57.03	30.03	21.25	17.03	12.91
30	271.97	95.61	58.65	30.88	21.86	17.53	13.29
31	279.69	98.33	60.32	31.77	22.49	18.03	13.69
32	287.63	101.12	62.04	32.67	23.14	18.56	14.10
33	295.78	103.99	63.80	33.61	23.81	19.10	14.52
34	304.16	106.94	65.61	34.57	24.50	19.66	14.96
35	312.75	109.97	67.48	35.56	25.20	20.24	15.42
36	321.58	113.08	69.39	36.58	25.93	20.83	15.89
37	330.63	116.27	71.35	37.62	26.68	21.45	16.38
38	339.91	119.54	73.37	38.70	27.46	22.08	16.89

39	349.42	122.89	75.44	39.80	28.25	22.73	17.42
40	359.16	126.33	77.56	40.93	29.07	23.40	17.97
41	369.13	129.85	79.73	42.10	29.92	24.10	18.55
42	379.34	133.46	81.95	43.29	30.78	24.81	19.15
43	389.77	137.15	84.23	44.52	31.67	25.55	19.77
44	400.43	140.92	86.57	45.78	32.59	26.31	20.43
45	411.32	144.77	88.96	47.07	33.53	27.10	21.12
46	422.44	148.72	91.40	48.39	34.50	27.91	
47	433.79	152.74	93.89	49.75	35.50	28.75	
48	445.36	156.85	96.45	51.14	36.52	29.62	
49	457.17	161.04	99.05	52.56	37.57	30.53	
50	469.20	165.32	101.72	54.02	38.66	31.47	
51	481.47	169.69	104.44	55.51	39.78	32.45	
52	493.98	174.15	107.21	57.04	40.94	33.48	
53	506.73	178.70	110.05	58.61	42.14	34.56	
54	519.74	183.34	112.95	60.23	43.40	35.71	
55	533.00	188.08	115.92	61.91	44.71	36.93	
56	546.53	192.92	118.96	63.64	46.09		
57	560.34	197.88	122.08	65.44	47.55		
58	574.42	202.94	125.29	67.32	49.10		
59	588.77	208.13	128.59	69.29	50.75		
60	603.35	213.42	131.99	71.35	52.52		
61	618.15	218.83	135.48	73.52			
62	633.13	224.34	139.07	75.80			
63	648.26	229.96	142.77	78.20			
64	663.49	235.66	146.57	80.74			
65	678.79	241.46	150.47	83.44			
66	694.13	247.35	154.50				
67	709.46	253.32	158.65				
68	724.75	259.37	162.94				
69	739.94	265.51	167.37				
70	754.98	271.74	171.97				
71	769.84	278.05					
72	784.46	284.45					
73	798.82						
74	812.86						
75	826.56						

计划二：包含可选责任（全残）
次标准体，额外风险比例 225%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	140.79	49.49	30.35	15.96	11.28	9.02	6.79
1	145.04	50.98	31.26	16.44	11.61	9.29	7.00
2	149.41	52.52	32.20	16.93	11.96	9.57	7.21
3	153.92	54.10	33.17	17.44	12.32	9.86	7.43
4	158.56	55.73	34.17	17.97	12.70	10.16	7.66
5	163.35	57.41	35.20	18.51	13.08	10.46	7.89
6	168.27	59.14	36.27	19.07	13.47	10.78	8.13
7	173.35	60.93	37.36	19.64	13.88	11.11	8.38
8	178.57	62.76	38.48	20.23	14.30	11.45	8.64
9	183.95	64.65	39.64	20.84	14.73	11.80	8.90
10	189.49	66.60	40.83	21.47	15.18	12.16	9.18
11	195.20	68.60	42.06	22.12	15.64	12.53	9.46
12	201.07	70.67	43.33	22.79	16.12	12.91	9.76
13	207.12	72.79	44.63	23.48	16.61	13.31	10.06
14	213.35	74.97	45.97	24.19	17.12	13.72	10.37
15	219.76	77.22	47.35	24.93	17.65	14.14	10.70
16	226.35	79.54	48.79	25.70	18.19	14.58	11.03
17	233.14	81.94	50.28	26.49	18.76	15.03	11.38
18	239.96	84.38	51.78	27.28	19.32	15.49	11.73
19	246.48	86.67	53.19	28.03	19.85	15.92	12.07
20	253.17	89.03	54.63	28.79	20.40	16.36	12.41
21	260.03	91.45	56.12	29.58	20.96	16.81	12.76
22	267.09	93.93	57.65	30.38	21.53	17.28	13.12
23	274.33	96.48	59.21	31.22	22.12	17.76	13.50
24	281.77	99.10	60.82	32.07	22.73	18.25	13.89
25	289.41	101.79	62.48	32.95	23.36	18.76	14.30
26	297.25	104.55	64.18	33.85	24.01	19.29	14.72
27	305.29	107.39	65.92	34.78	24.67	19.83	15.15
28	313.54	110.30	67.71	35.73	25.36	20.39	15.60
29	322.01	113.28	69.55	36.71	26.06	20.97	16.07
30	330.68	116.34	71.44	37.72	26.79	21.57	16.55
31	339.57	119.48	73.37	38.75	27.54	22.18	17.05
32	348.67	122.69	75.35	39.81	28.31	22.82	17.57
33	357.98	125.98	77.39	40.90	29.10	23.47	18.12
34	367.51	129.35	79.47	42.02	29.91	24.15	18.68
35	377.26	132.80	81.60	43.17	30.75	24.85	19.27
36	387.23	136.32	83.78	44.35	31.62	25.58	19.88
37	397.41	139.93	86.01	45.56	32.51	26.33	20.52
38	407.81	143.62	88.30	46.81	33.43	27.11	21.19

39	418.42	147.38	90.64	48.09	34.38	27.91	21.89
40	429.24	151.23	93.03	49.40	35.37	28.75	22.63
41	440.25	155.15	95.47	50.75	36.38	29.61	23.40
42	451.46	159.14	97.97	52.14	37.42	30.50	24.21
43	462.86	163.21	100.52	53.56	38.49	31.42	25.07
44	474.43	167.35	103.11	55.01	39.60	32.38	25.97
45	486.16	171.56	105.76	56.51	40.73	33.37	26.93
46	498.03	175.83	108.45	58.03	41.90	34.39	
47	510.05	180.16	111.19	59.59	43.09	35.46	
48	522.20	184.55	113.97	61.18	44.32	36.56	
49	534.48	188.99	116.79	62.80	45.58	37.72	
50	546.88	193.49	119.65	64.45	46.89	38.92	
51	559.42	198.05	122.55	66.13	48.23	40.19	
52	572.09	202.66	125.50	67.86	49.63	41.53	
53	584.90	207.33	128.49	69.62	51.09	42.95	
54	597.87	212.08	131.53	71.44	52.62	44.47	
55	611.02	216.89	134.63	73.33	54.24	46.10	
56	624.36	221.78	137.80	75.30	55.97		
57	637.91	226.78	141.05	77.37	57.82		
58	651.67	231.88	144.41	79.56	59.83		
59	665.63	237.10	147.88	81.89	62.01		
60	679.75	242.45	151.48	84.37	64.38		
61	694.00	247.91	155.21	87.01			
62	708.31	253.47	159.07	89.85			
63	722.65	259.13	163.07	92.88			
64	736.96	264.89	167.20	96.15			
65	751.21	270.74	171.50	99.68			
66	765.36	276.69	175.97				
67	779.37	282.75	180.64				
68	793.19	288.93	185.54				
69	806.76	295.22	190.68				
70	820.05	301.65	196.09				
71	832.99	308.21					
72	845.55	314.91					
73	857.71						
74	869.43						
75	880.72						

计划二：包含可选责任（全残）
次标准体，额外风险比例 225%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	116.73	41.03	25.16	13.23	9.34	7.47	5.62
1	120.24	42.26	25.91	13.62	9.63	7.70	5.79
2	123.86	43.53	26.69	14.03	9.91	7.93	5.97
3	127.59	44.84	27.49	14.45	10.21	8.17	6.15
4	131.43	46.19	28.32	14.89	10.52	8.41	6.33
5	135.38	47.58	29.17	15.34	10.84	8.67	6.52
6	139.46	49.01	30.05	15.80	11.16	8.93	6.72
7	143.65	50.48	30.95	16.27	11.50	9.20	6.93
8	147.97	52.00	31.88	16.76	11.84	9.47	7.14
9	152.42	53.56	32.84	17.26	12.20	9.76	7.35
10	157.01	55.17	33.83	17.78	12.57	10.06	7.58
11	161.73	56.83	34.85	18.32	12.95	10.36	7.81
12	166.59	58.54	35.89	18.87	13.34	10.68	8.04
13	171.59	60.30	36.97	19.44	13.75	11.00	8.29
14	176.74	62.11	38.08	20.03	14.16	11.33	8.54
15	182.05	63.97	39.22	20.64	14.59	11.68	8.80
16	187.51	65.89	40.41	21.26	15.04	12.03	9.07
17	193.14	67.87	41.63	21.91	15.49	12.40	9.35
18	198.83	69.89	42.87	22.56	15.96	12.77	9.64
19	204.41	71.85	44.07	23.20	16.41	13.13	9.91
20	210.14	73.87	45.31	23.85	16.87	13.50	10.19
21	216.04	75.94	46.58	24.52	17.34	13.88	10.48
22	222.12	78.08	47.89	25.21	17.83	14.28	10.78
23	228.37	80.28	49.24	25.92	18.34	14.68	11.09
24	234.80	82.54	50.63	26.65	18.86	15.10	11.41
25	241.42	84.87	52.06	27.40	19.39	15.53	11.75
26	248.24	87.27	53.53	28.18	19.94	15.97	12.09
27	255.26	89.73	55.05	28.98	20.51	16.43	12.44
28	262.48	92.27	56.61	29.80	21.10	16.91	12.81
29	269.91	94.89	58.21	30.65	21.70	17.39	13.19
30	277.55	97.57	59.86	31.52	22.32	17.90	13.58
31	285.40	100.34	61.56	32.42	22.96	18.42	13.99
32	293.47	103.18	63.30	33.35	23.62	18.95	14.41
33	301.76	106.10	65.10	34.30	24.30	19.50	14.84
34	310.28	109.10	66.94	35.28	25.00	20.07	15.29
35	319.02	112.18	68.84	36.28	25.72	20.66	15.76
36	327.99	115.34	70.78	37.32	26.47	21.27	16.24
37	337.19	118.58	72.78	38.38	27.23	21.90	16.75
38	346.62	121.91	74.83	39.48	28.02	22.54	17.27

39	356.29	125.32	76.93	40.60	28.83	23.21	17.81
40	366.18	128.81	79.09	41.76	29.67	23.90	18.38
41	376.30	132.39	81.29	42.94	30.53	24.61	18.97
42	386.66	136.05	83.56	44.16	31.41	25.34	19.59
43	397.24	139.79	85.87	45.41	32.32	26.09	20.24
44	408.06	143.62	88.24	46.69	33.26	26.87	20.92
45	419.10	147.53	90.67	48.00	34.22	27.68	21.63
46	430.37	151.53	93.15	49.35	35.21	28.51	
47	441.86	155.61	95.68	50.73	36.22	29.37	
48	453.58	159.77	98.27	52.14	37.27	30.26	
49	465.52	164.02	100.91	53.59	38.35	31.19	
50	477.69	168.36	103.61	55.07	39.45	32.16	
51	490.09	172.78	106.37	56.59	40.60	33.17	
52	502.73	177.28	109.18	58.15	41.79	34.23	
53	515.61	181.88	112.06	59.75	43.02	35.35	
54	528.74	186.58	114.99	61.40	44.31	36.54	
55	542.12	191.37	118.00	63.10	45.65	37.80	
56	555.77	196.26	121.08	64.86	47.08		
57	569.69	201.26	124.24	66.70	48.58		
58	583.88	206.38	127.49	68.63	50.18		
59	598.33	211.61	130.83	70.64	51.89		
60	613.02	216.96	134.27	72.75	53.73		
61	627.91	222.42	137.82	74.98			
62	642.97	227.99	141.46	77.33			
63	658.17	233.66	145.22	79.81			
64	673.46	239.42	149.08	82.44			
65	688.81	245.28	153.06	85.24			
66	704.17	251.22	157.16				
67	719.52	257.25	161.40				
68	734.79	263.37	165.78				
69	749.95	269.58	170.33				
70	764.95	275.88	175.06				
71	779.74	282.28					
72	794.28	288.77					
73	808.52						
74	822.43						
75	835.98						

计划二：包含可选责任（全残）
次标准体，额外风险比例 250%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	143.95	50.61	31.03	16.32	11.53	9.22	6.94
1	148.30	52.13	31.97	16.81	11.88	9.50	7.16
2	152.77	53.70	32.93	17.31	12.23	9.78	7.37
3	157.38	55.32	33.92	17.84	12.60	10.08	7.60
4	162.13	56.99	34.94	18.37	12.98	10.39	7.83
5	167.03	58.71	36.00	18.93	13.37	10.70	8.07
6	172.07	60.48	37.08	19.50	13.78	11.03	8.32
7	177.25	62.30	38.20	20.08	14.19	11.36	8.57
8	182.60	64.18	39.35	20.69	14.62	11.71	8.84
9	188.10	66.11	40.54	21.31	15.07	12.06	9.11
10	193.77	68.10	41.76	21.95	15.53	12.43	9.39
11	199.61	70.15	43.01	22.62	16.00	12.81	9.68
12	205.62	72.26	44.31	23.30	16.49	13.21	9.98
13	211.80	74.43	45.64	24.01	16.99	13.61	10.29
14	218.17	76.67	47.01	24.74	17.51	14.03	10.62
15	224.72	78.97	48.43	25.50	18.05	14.47	10.95
16	231.47	81.34	49.89	26.28	18.61	14.92	11.30
17	238.41	83.80	51.42	27.09	19.19	15.38	11.65
18	245.38	86.29	52.95	27.90	19.77	15.85	12.01
19	252.01	88.62	54.39	28.66	20.31	16.29	12.35
20	258.81	91.02	55.86	29.44	20.86	16.74	12.70
21	265.80	93.48	57.37	30.24	21.43	17.20	13.06
22	272.97	96.01	58.93	31.07	22.02	17.67	13.44
23	280.34	98.60	60.52	31.91	22.62	18.16	13.82
24	287.91	101.26	62.16	32.78	23.25	18.67	14.22
25	295.67	104.00	63.84	33.67	23.89	19.19	14.64
26	303.64	106.81	65.57	34.59	24.54	19.73	15.07
27	311.82	109.69	67.35	35.54	25.22	20.28	15.51
28	320.21	112.65	69.17	36.51	25.92	20.85	15.97
29	328.81	115.68	71.04	37.51	26.64	21.44	16.45
30	337.62	118.79	72.95	38.53	27.38	22.05	16.95
31	346.64	121.98	74.92	39.58	28.14	22.68	17.46
32	355.89	125.24	76.93	40.66	28.92	23.33	18.00
33	365.34	128.59	79.00	41.77	29.73	24.00	18.56
34	375.02	132.01	81.11	42.91	30.56	24.70	19.14
35	384.91	135.51	83.28	44.08	31.42	25.42	19.75
36	395.01	139.09	85.49	45.28	32.31	26.16	20.38
37	405.34	142.74	87.76	46.52	33.22	26.93	21.04
38	415.88	146.48	90.08	47.78	34.16	27.73	21.73

39	426.63	150.30	92.46	49.09	35.13	28.55	22.46
40	437.58	154.20	94.88	50.43	36.13	29.41	23.22
41	448.73	158.17	97.36	51.80	37.17	30.30	24.02
42	460.08	162.22	99.89	53.21	38.24	31.21	24.87
43	471.60	166.34	102.48	54.66	39.33	32.16	25.76
44	483.28	170.53	105.11	56.14	40.46	33.15	26.70
45	495.13	174.78	107.79	57.66	41.63	34.17	27.70
46	507.12	179.10	110.52	59.22	42.82	35.22	
47	519.23	183.48	113.29	60.81	44.05	36.32	
48	531.48	187.91	116.11	62.43	45.31	37.47	
49	543.83	192.39	118.96	64.08	46.61	38.66	
50	556.31	196.93	121.86	65.76	47.95	39.91	
51	568.90	201.52	124.79	67.48	49.33	41.22	
52	581.63	206.17	127.77	69.23	50.77	42.61	
53	594.48	210.88	130.79	71.04	52.27	44.09	
54	607.49	215.65	133.87	72.89	53.85	45.68	
55	620.67	220.49	136.99	74.82	55.53	47.39	
56	634.03	225.41	140.19	76.83	57.32		
57	647.60	230.43	143.48	78.96	59.25		
58	661.38	235.56	146.88	81.21	61.34		
59	675.34	240.82	150.40	83.60	63.62		
60	689.46	246.19	154.05	86.17	66.11		
61	703.70	251.69	157.84	88.91			
62	717.99	257.30	161.76	91.86			
63	732.29	263.01	165.84	95.02			
64	746.56	268.82	170.06	98.44			
65	760.75	274.72	174.45	102.14			
66	774.83	280.74	179.04				
67	788.74	286.87	183.85				
68	802.45	293.12	188.90				
69	815.90	299.52	194.23				
70	829.05	306.06	199.85				
71	841.84	312.75					
72	854.23	319.60					
73	866.20						
74	877.72						
75	888.80						

计划二：包含可选责任（全残）
次标准体，额外风险比例 250%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	119.06	41.85	25.66	13.49	9.53	7.62	5.74
1	122.64	43.11	26.43	13.90	9.82	7.85	5.91
2	126.34	44.40	27.23	14.31	10.11	8.09	6.09
3	130.14	45.74	28.04	14.74	10.42	8.33	6.27
4	134.06	47.11	28.89	15.19	10.73	8.58	6.46
5	138.09	48.53	29.76	15.64	11.05	8.84	6.66
6	142.25	49.99	30.65	16.11	11.39	9.11	6.86
7	146.53	51.49	31.57	16.60	11.73	9.38	7.07
8	150.93	53.04	32.52	17.10	12.08	9.67	7.28
9	155.47	54.64	33.50	17.61	12.45	9.96	7.50
10	160.15	56.28	34.51	18.14	12.82	10.26	7.73
11	164.96	57.97	35.54	18.69	13.21	10.57	7.97
12	169.92	59.71	36.61	19.25	13.61	10.89	8.21
13	175.03	61.51	37.71	19.83	14.02	11.22	8.46
14	180.28	63.35	38.84	20.43	14.45	11.56	8.72
15	185.70	65.25	40.01	21.05	14.89	11.92	8.98
16	191.27	67.21	41.22	21.69	15.34	12.28	9.26
17	197.01	69.24	42.47	22.35	15.81	12.65	9.55
18	202.81	71.29	43.73	23.02	16.28	13.03	9.83
19	208.48	73.29	44.95	23.66	16.74	13.40	10.11
20	214.31	75.34	46.21	24.32	17.21	13.78	10.40
21	220.30	77.44	47.51	25.01	17.69	14.16	10.70
22	226.48	79.62	48.84	25.71	18.19	14.56	11.00
23	232.83	81.85	50.21	26.43	18.70	14.98	11.32
24	239.37	84.15	51.62	27.17	19.23	15.40	11.65
25	246.10	86.51	53.07	27.94	19.77	15.84	11.98
26	253.02	88.95	54.57	28.73	20.33	16.29	12.33
27	260.15	91.46	56.11	29.54	20.91	16.76	12.69
28	267.49	94.04	57.69	30.38	21.51	17.24	13.07
29	275.04	96.69	59.32	31.24	22.12	17.73	13.45
30	282.80	99.43	61.00	32.13	22.75	18.25	13.85
31	290.78	102.23	62.72	33.04	23.40	18.78	14.27
32	298.98	105.12	64.50	33.98	24.08	19.32	14.70
33	307.40	108.09	66.32	34.95	24.77	19.88	15.14
34	316.05	111.13	68.20	35.94	25.48	20.47	15.60
35	324.92	114.26	70.12	36.97	26.22	21.07	16.08
36	334.03	117.47	72.10	38.02	26.97	21.69	16.58
37	343.37	120.76	74.12	39.10	27.75	22.32	17.10
38	352.94	124.14	76.21	40.21	28.56	22.98	17.63

39	362.74	127.60	78.34	41.36	29.38	23.66	18.19
40	372.77	131.14	80.53	42.53	30.23	24.37	18.77
41	383.04	134.77	82.77	43.74	31.11	25.09	19.38
42	393.53	138.48	85.06	44.97	32.01	25.84	20.02
43	404.26	142.28	87.41	46.24	32.94	26.61	20.68
44	415.21	146.16	89.82	47.54	33.89	27.41	21.39
45	426.39	150.12	92.27	48.88	34.87	28.23	22.12
46	437.79	154.17	94.79	50.25	35.88	29.08	
47	449.42	158.30	97.35	51.65	36.91	29.96	
48	461.26	162.51	99.98	53.09	37.98	30.88	
49	473.33	166.81	102.65	54.56	39.08	31.83	
50	485.62	171.19	105.39	56.06	40.21	32.82	
51	498.15	175.66	108.18	57.60	41.38	33.86	
52	510.90	180.21	111.02	59.19	42.59	34.95	
53	523.89	184.86	113.93	60.81	43.85	36.11	
54	537.12	189.60	116.90	62.49	45.17	37.33	
55	550.61	194.43	119.94	64.22	46.55	38.64	
56	564.36	199.37	123.05	66.02	48.01		
57	578.38	204.42	126.25	67.89	49.56		
58	592.67	209.58	129.54	69.86	51.21		
59	607.21	214.86	132.92	71.92	52.98		
60	621.98	220.25	136.41	74.08	54.88		
61	636.94	225.76	140.00	76.37			
62	652.07	231.38	143.70	78.78			
63	667.33	237.10	147.51	81.34			
64	682.66	242.91	151.43	84.06			
65	698.04	248.82	155.48	86.96			
66	713.42	254.82	159.66				
67	728.77	260.91	163.98				
68	744.02	267.09	168.47				
69	759.15	273.37	173.12				
70	774.09	279.74	177.98				
71	788.80	286.22					
72	803.24	292.80					
73	817.36						
74	831.14						
75	844.54						

计划二：包含可选责任（全残）
次标准体，额外风险比例 275%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	146.96	51.67	31.68	16.66	11.77	9.41	7.09
1	151.40	53.22	32.64	17.16	12.13	9.70	7.31
2	155.97	54.83	33.62	17.68	12.49	9.99	7.53
3	160.68	56.48	34.63	18.21	12.87	10.29	7.76
4	165.53	58.19	35.68	18.76	13.26	10.60	8.00
5	170.53	59.94	36.75	19.33	13.66	10.93	8.24
6	175.68	61.75	37.86	19.91	14.07	11.26	8.49
7	180.98	63.61	39.00	20.51	14.49	11.60	8.76
8	186.44	65.53	40.18	21.12	14.93	11.96	9.03
9	192.06	67.50	41.39	21.76	15.39	12.32	9.31
10	197.85	69.54	42.64	22.42	15.85	12.70	9.59
11	203.81	71.63	43.92	23.09	16.34	13.09	9.89
12	209.94	73.78	45.24	23.79	16.84	13.49	10.20
13	216.26	76.00	46.60	24.52	17.35	13.91	10.52
14	222.76	78.28	48.00	25.27	17.89	14.34	10.85
15	229.45	80.63	49.45	26.04	18.44	14.78	11.19
16	236.34	83.05	50.95	26.84	19.01	15.24	11.55
17	243.43	85.57	52.51	27.67	19.60	15.72	11.91
18	250.54	88.11	54.07	28.50	20.19	16.19	12.28
19	257.27	90.48	55.53	29.27	20.74	16.64	12.63
20	264.19	92.91	57.03	30.06	21.31	17.10	12.99
21	271.29	95.41	58.56	30.88	21.89	17.57	13.35
22	278.57	97.98	60.14	31.71	22.48	18.05	13.73
23	286.06	100.62	61.76	32.57	23.10	18.55	14.13
24	293.74	103.32	63.43	33.46	23.73	19.06	14.54
25	301.62	106.10	65.14	34.37	24.38	19.60	14.96
26	309.72	108.96	66.89	35.30	25.05	20.14	15.40
27	318.02	111.88	68.70	36.26	25.74	20.71	15.86
28	326.53	114.89	70.55	37.25	26.45	21.29	16.33
29	335.26	117.96	72.45	38.26	27.19	21.89	16.82
30	344.20	121.12	74.39	39.30	27.94	22.51	17.33
31	353.36	124.35	76.39	40.37	28.71	23.16	17.86
32	362.73	127.67	78.43	41.47	29.51	23.82	18.41
33	372.31	131.06	80.53	42.60	30.34	24.51	18.99
34	382.12	134.52	82.67	43.76	31.18	25.22	19.58
35	392.14	138.07	84.87	44.94	32.06	25.95	20.21
36	402.38	141.70	87.12	46.17	32.96	26.71	20.86
37	412.83	145.41	89.42	47.42	33.89	27.50	21.54
38	423.50	149.20	91.77	48.71	34.85	28.32	22.26

39	434.38	153.06	94.18	50.04	35.84	29.17	23.01
40	445.46	157.01	96.64	51.40	36.87	30.04	23.80
41	456.74	161.03	99.15	52.80	37.92	30.95	24.63
42	468.20	165.12	101.71	54.23	39.02	31.90	25.51
43	479.83	169.29	104.33	55.71	40.14	32.87	26.43
44	491.63	173.52	107.00	57.22	41.30	33.88	27.41
45	503.58	177.82	109.71	58.76	42.49	34.93	28.45
46	515.66	182.18	112.47	60.35	43.71	36.02	
47	527.86	186.60	115.28	61.96	44.97	37.16	
48	540.18	191.07	118.13	63.61	46.26	38.34	
49	552.61	195.59	121.01	65.29	47.59	39.57	
50	565.15	200.16	123.94	67.01	48.96	40.86	
51	577.79	204.79	126.91	68.76	50.38	42.23	
52	590.56	209.47	129.92	70.55	51.86	43.67	
53	603.45	214.20	132.97	72.38	53.41	45.21	
54	616.48	219.00	136.07	74.28	55.04	46.86	
55	629.68	223.86	139.22	76.24	56.77	48.65	
56	643.05	228.81	142.45	78.30	58.63		
57	656.63	233.85	145.77	80.48	60.63		
58	670.41	239.01	149.21	82.79	62.81		
59	684.37	244.29	152.77	85.25	65.19		
60	698.48	249.70	156.47	87.90	67.80		
61	712.69	255.23	160.32	90.74			
62	726.95	260.88	164.31	93.80			
63	741.22	266.63	168.46	97.10			
64	755.43	272.49	172.77	100.67			
65	769.55	278.45	177.26	104.55			
66	783.54	284.52	181.97				
67	797.36	290.73	186.91				
68	810.96	297.06	192.12				
69	824.29	303.56	197.63				
70	837.29	310.21	203.47				
71	849.93	317.04					
72	862.15	324.04					
73	873.94						
74	885.28						
75	896.15						

计划二：包含可选责任（全残）
次标准体，额外风险比例 275%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	121.27	42.63	26.14	13.74	9.71	7.76	5.84
1	124.93	43.91	26.92	14.15	10.00	8.00	6.02
2	128.69	45.23	27.73	14.58	10.30	8.24	6.20
3	132.56	46.59	28.57	15.02	10.61	8.49	6.39
4	136.55	47.99	29.43	15.47	10.93	8.74	6.58
5	140.66	49.44	30.31	15.94	11.26	9.00	6.78
6	144.90	50.92	31.22	16.41	11.60	9.28	6.99
7	149.26	52.45	32.16	16.91	11.95	9.56	7.20
8	153.75	54.03	33.13	17.42	12.31	9.85	7.42
9	158.37	55.66	34.13	17.94	12.68	10.14	7.64
10	163.14	57.33	35.15	18.48	13.06	10.45	7.88
11	168.04	59.05	36.21	19.04	13.46	10.77	8.12
12	173.09	60.83	37.29	19.61	13.87	11.10	8.36
13	178.30	62.65	38.41	20.20	14.29	11.43	8.62
14	183.65	64.54	39.57	20.81	14.72	11.78	8.88
15	189.16	66.47	40.76	21.45	15.17	12.14	9.16
16	194.84	68.46	41.99	22.10	15.63	12.51	9.44
17	200.69	70.53	43.26	22.77	16.11	12.89	9.73
18	206.59	72.63	44.55	23.45	16.59	13.28	10.02
19	212.35	74.65	45.79	24.10	17.05	13.65	10.31
20	218.26	76.73	47.07	24.78	17.53	14.04	10.60
21	224.35	78.87	48.38	25.47	18.02	14.43	10.90
22	230.61	81.07	49.73	26.18	18.52	14.84	11.21
23	237.06	83.34	51.13	26.92	19.05	15.25	11.53
24	243.70	85.67	52.56	27.67	19.58	15.69	11.87
25	250.53	88.08	54.03	28.45	20.13	16.13	12.21
26	257.56	90.55	55.55	29.25	20.70	16.59	12.57
27	264.79	93.09	57.11	30.07	21.29	17.06	12.93
28	272.24	95.71	58.72	30.92	21.89	17.55	13.31
29	279.90	98.41	60.38	31.80	22.52	18.06	13.71
30	287.77	101.18	62.08	32.70	23.16	18.58	14.12
31	295.87	104.03	63.83	33.63	23.82	19.12	14.54
32	304.19	106.96	65.63	34.58	24.51	19.67	14.98
33	312.73	109.97	67.48	35.56	25.21	20.25	15.43
34	321.50	113.06	69.38	36.58	25.94	20.84	15.90
35	330.50	116.23	71.33	37.61	26.68	21.45	16.39
36	339.74	119.48	73.34	38.68	27.45	22.08	16.90
37	349.20	122.82	75.40	39.78	28.25	22.73	17.43
38	358.90	126.24	77.51	40.91	29.06	23.40	17.98

39	368.83	129.75	79.67	42.07	29.90	24.10	18.55
40	379.00	133.34	81.89	43.26	30.77	24.81	19.15
41	389.39	137.02	84.16	44.49	31.66	25.55	19.77
42	400.02	140.78	86.48	45.74	32.58	26.31	20.43
43	410.87	144.62	88.87	47.03	33.52	27.10	21.11
44	421.95	148.55	91.30	48.35	34.49	27.91	21.83
45	433.26	152.56	93.79	49.71	35.49	28.75	22.60
46	444.78	156.65	96.33	51.10	36.51	29.62	
47	456.53	160.83	98.93	52.52	37.57	30.52	
48	468.49	165.09	101.59	53.98	38.65	31.46	
49	480.67	169.43	104.29	55.47	39.77	32.44	
50	493.08	173.86	107.06	57.00	40.92	33.45	
51	505.70	178.37	109.88	58.57	42.12	34.52	
52	518.56	182.97	112.76	60.17	43.35	35.65	
53	531.65	187.65	115.70	61.82	44.64	36.83	
54	544.98	192.43	118.70	63.53	45.99	38.10	
55	558.56	197.31	121.77	65.29	47.41	39.45	
56	572.39	202.29	124.91	67.11	48.90		
57	586.50	207.37	128.14	69.02	50.50		
58	600.87	212.57	131.47	71.02	52.20		
59	615.48	217.90	134.89	73.13	54.03		
60	630.32	223.34	138.42	75.35	56.00		
61	645.36	228.89	142.05	77.69			
62	660.54	234.55	145.80	80.17			
63	675.84	240.32	149.67	82.81			
64	691.21	246.18	153.65	85.62			
65	706.61	252.13	157.76	88.62			
66	721.99	258.18	162.02				
67	737.32	264.33	166.42				
68	752.55	270.57	171.00				
69	767.63	276.91	175.77				
70	782.51	283.36	180.75				
71	797.14	289.92					
72	811.47	296.59					
73	825.48						
74	839.12						
75	852.37						

计划二：包含可选责任（全残）
次标准体，额外风险比例 300%

单位：元

年龄 (男性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	149.83	52.68	32.30	16.99	12.00	9.60	7.23
1	154.36	54.27	33.28	17.50	12.36	9.89	7.45
2	159.03	55.90	34.28	18.02	12.74	10.19	7.68
3	163.83	57.59	35.31	18.57	13.12	10.50	7.91
4	168.78	59.33	36.38	19.13	13.52	10.81	8.16
5	173.88	61.12	37.48	19.71	13.92	11.14	8.41
6	179.13	62.96	38.61	20.30	14.35	11.48	8.66
7	184.53	64.86	39.77	20.91	14.78	11.83	8.93
8	190.10	66.82	40.97	21.54	15.23	12.19	9.21
9	195.83	68.83	42.21	22.19	15.69	12.57	9.49
10	201.74	70.91	43.48	22.86	16.17	12.95	9.79
11	207.82	73.04	44.78	23.55	16.66	13.35	10.09
12	214.08	75.24	46.13	24.26	17.17	13.76	10.41
13	220.52	77.50	47.52	25.00	17.70	14.19	10.73
14	227.15	79.83	48.94	25.77	18.24	14.62	11.07
15	233.98	82.22	50.42	26.56	18.81	15.08	11.42
16	241.00	84.69	51.95	27.37	19.39	15.55	11.79
17	248.23	87.25	53.54	28.22	20.00	16.04	12.16
18	255.47	89.85	55.14	29.07	20.60	16.53	12.54
19	262.30	92.25	56.62	29.85	21.16	16.98	12.89
20	269.32	94.73	58.14	30.66	21.73	17.44	13.26
21	276.52	97.26	59.70	31.48	22.32	17.92	13.63
22	283.92	99.87	61.31	32.33	22.93	18.41	14.02
23	291.51	102.54	62.95	33.21	23.55	18.92	14.42
24	299.30	105.29	64.64	34.10	24.20	19.44	14.84
25	307.30	108.11	66.38	35.03	24.86	19.98	15.27
26	315.51	111.00	68.16	35.98	25.54	20.54	15.72
27	323.93	113.97	69.99	36.95	26.24	21.12	16.19
28	332.56	117.02	71.86	37.95	26.96	21.71	16.67
29	341.40	120.14	73.79	38.98	27.71	22.32	17.18
30	350.46	123.34	75.76	40.04	28.47	22.96	17.70
31	359.74	126.61	77.79	41.13	29.26	23.61	18.24
32	369.23	129.97	79.86	42.24	30.08	24.29	18.81
33	378.94	133.41	81.98	43.39	30.91	24.99	19.40
34	388.87	136.92	84.16	44.56	31.78	25.72	20.01
35	399.01	140.51	86.38	45.77	32.67	26.47	20.65
36	409.37	144.18	88.66	47.01	33.58	27.24	21.33
37	419.95	147.94	90.99	48.28	34.53	28.05	22.03
38	430.74	151.77	93.37	49.59	35.51	28.89	22.77

39	441.73	155.68	95.81	50.94	36.52	29.75	23.54
40	452.93	159.67	98.30	52.32	37.57	30.65	24.36
41	464.32	163.74	100.85	53.75	38.65	31.59	25.22
42	475.88	167.88	103.44	55.21	39.76	32.55	26.13
43	487.62	172.09	106.09	56.70	40.91	33.56	27.09
44	499.52	176.36	108.79	58.24	42.09	34.60	28.11
45	511.56	180.70	111.54	59.82	43.31	35.68	29.19
46	523.73	185.10	114.33	61.43	44.56	36.80	
47	536.01	189.56	117.17	63.07	45.85	37.97	
48	548.40	194.06	120.04	64.75	47.17	39.18	
49	560.89	198.62	122.96	66.46	48.54	40.46	
50	573.47	203.22	125.92	68.20	49.94	41.79	
51	586.16	207.87	128.91	69.98	51.40	43.20	
52	598.95	212.58	131.95	71.80	52.92	44.70	
53	611.87	217.34	135.03	73.67	54.51	46.30	
54	624.92	222.16	138.15	75.60	56.19	48.02	
55	638.12	227.04	141.34	77.61	57.98	49.88	
56	651.50	232.01	144.59	79.71	59.90		
57	665.07	237.08	147.94	81.94	61.98		
58	678.84	242.26	151.41	84.31	64.24		
59	692.79	247.56	155.02	86.84	66.72		
60	706.88	253.00	158.77	89.57	69.45		
61	721.07	258.56	162.67	92.51			
62	735.29	264.25	166.73	95.68			
63	749.51	270.04	170.95	99.12			
64	763.66	275.94	175.35	102.84			
65	777.71	281.96	179.95	106.90			
66	791.62	288.09	184.77				
67	805.34	294.37	189.84				
68	818.82	300.79	195.22				
69	832.02	307.38	200.91				
70	844.89	314.15	206.97				
71	857.37	321.12					
72	869.43	328.29					
73	881.05						
74	892.20						
75	902.88						

计划二：包含可选责任（全残）
次标准体，额外风险比例 300%

单位：元

年龄 (女性)	一次性付清	3 年交	5 年交	10 年交	15 年交	20 年交	30 年交
0	123.38	43.37	26.59	13.98	9.88	7.90	5.94
1	127.10	44.67	27.39	14.40	10.18	8.14	6.12
2	130.93	46.02	28.22	14.83	10.48	8.38	6.31
3	134.87	47.40	29.07	15.28	10.80	8.63	6.50
4	138.93	48.83	29.94	15.74	11.12	8.89	6.70
5	143.12	50.30	30.84	16.21	11.46	9.16	6.90
6	147.43	51.81	31.77	16.70	11.80	9.44	7.11
7	151.86	53.37	32.72	17.20	12.16	9.73	7.33
8	156.43	54.98	33.71	17.72	12.52	10.02	7.55
9	161.14	56.63	34.72	18.25	12.90	10.32	7.78
10	165.99	58.33	35.77	18.80	13.29	10.64	8.02
11	170.98	60.09	36.84	19.37	13.69	10.96	8.26
12	176.12	61.89	37.95	19.95	14.11	11.29	8.51
13	181.41	63.75	39.09	20.56	14.54	11.64	8.77
14	186.86	65.66	40.26	21.18	14.98	11.99	9.04
15	192.47	67.63	41.47	21.82	15.44	12.36	9.32
16	198.25	69.66	42.72	22.49	15.91	12.73	9.61
17	204.20	71.76	44.02	23.17	16.39	13.12	9.90
18	210.20	73.90	45.33	23.86	16.88	13.52	10.20
19	216.04	75.95	46.59	24.53	17.35	13.89	10.49
20	222.03	78.06	47.89	25.21	17.84	14.28	10.79
21	228.21	80.23	49.22	25.91	18.33	14.68	11.10
22	234.56	82.46	50.59	26.63	18.85	15.09	11.41
23	241.09	84.76	52.00	27.38	19.37	15.52	11.74
24	247.82	87.13	53.45	28.14	19.92	15.96	12.08
25	254.74	89.56	54.95	28.93	20.48	16.41	12.43
26	261.87	92.07	56.48	29.74	21.06	16.88	12.79
27	269.21	94.65	58.07	30.58	21.65	17.36	13.16
28	276.75	97.30	59.70	31.44	22.27	17.85	13.55
29	284.52	100.04	61.38	32.33	22.90	18.37	13.95
30	292.50	102.84	63.10	33.25	23.55	18.90	14.37
31	300.70	105.73	64.88	34.19	24.22	19.44	14.80
32	309.13	108.70	66.70	35.15	24.92	20.01	15.25
33	317.79	111.75	68.58	36.15	25.63	20.59	15.71
34	326.68	114.88	70.51	37.18	26.37	21.19	16.19
35	335.80	118.10	72.49	38.23	27.13	21.81	16.69
36	345.15	121.40	74.52	39.31	27.91	22.45	17.21
37	354.74	124.78	76.60	40.43	28.71	23.12	17.75
38	364.56	128.24	78.74	41.57	29.54	23.80	18.31

39	374.61	131.79	80.93	42.75	30.40	24.51	18.90
40	384.90	135.43	83.18	43.96	31.28	25.24	19.51
41	395.41	139.15	85.48	45.20	32.18	25.99	20.15
42	406.16	142.95	87.83	46.48	33.12	26.77	20.82
43	417.13	146.84	90.24	47.78	34.08	27.57	21.53
44	428.33	150.81	92.71	49.12	35.06	28.40	22.27
45	439.75	154.87	95.23	50.50	36.08	29.26	23.05
46	451.39	159.01	97.80	51.91	37.12	30.14	
47	463.24	163.23	100.43	53.35	38.19	31.06	
48	475.32	167.53	103.11	54.83	39.30	32.02	
49	487.60	171.91	105.85	56.34	40.43	33.02	
50	500.11	176.38	108.64	57.89	41.61	34.06	
51	512.83	180.93	111.49	59.48	42.82	35.16	
52	525.78	185.57	114.40	61.11	44.09	36.31	
53	538.95	190.29	117.37	62.78	45.40	37.53	
54	552.37	195.11	120.40	64.51	46.78	38.84	
55	566.02	200.02	123.50	66.30	48.23	40.23	
56	579.94	205.03	126.67	68.16	49.76		
57	594.12	210.15	129.93	70.10	51.40		
58	608.56	215.39	133.29	72.14	53.15		
59	623.24	220.75	136.74	74.28	55.04		
60	638.14	226.23	140.31	76.55	57.08		
61	653.23	231.83	143.99	78.95			
62	668.46	237.53	147.79	81.50			
63	683.79	243.34	151.71	84.22			
64	699.18	249.24	155.75	87.12			
65	714.59	255.24	159.93	90.22			
66	729.97	261.34	164.25				
67	745.28	267.54	168.74				
68	760.47	273.84	173.42				
69	775.50	280.25	178.30				
70	790.31	286.76	183.40				
71	804.85	293.40					
72	819.08	300.17					
73	832.97						
74	846.47						
75	859.57						