

# Stručná informácia o spôsobe výpočtu poplatku za krytie rizika na úmrtie v tarifách investičného životného poistenia

Tento dokument pojednáva o sadzbách a spôsobe výpočtu poplatkov za krytie rizík na úmrtie, zahrnutých v tarifách investičného životného poistenia UNIQA poisťovne, a.s. . **Dokument nemá záväzný charakter, nemôže byť použitý ako súčasť zmluvnej dokumentácie k poistným zmluvám, čísla uvedené v ňom sú zaokrúhlené a majú čisto orientačnú hodnotu.** Zmienené poplatky s presným popisom ich výpočtu sú uvedené v poistno-technických zásadách poisťiteľa (uvádzané niekedy aj pod názvom rizikové poistné). Jedná sa o poplatky za krytie nasledujúcich poistných rizík:

- A. pre prípad úmrtia – jednorazové plnenie v prípade úmrtia
- B. pre prípad úmrtia – oslobodenie od platenia poistného v prípade úmrtia

Poplatok za krytie rizika je závislý od aktuálnej výšky poistnej ochrany. V prípade poistného rizika A je výška poistnej ochrany určená rizikovou poistnou sumou na úmrtie. V prípade poistného rizika B je výška poistnej ochrany určená výškou splátok poistného.

**V prípade, že poistená osoba je prijatá do poistenia so zvýšeným zdravotným rizikom, sadzby predmetných poplatkov sú navýšené o príslušnú prirážku stanovenú pri oceňovaní zdravotného rizika.**

## Tarify FL01, FL02, FL03, FL05, FL07, FL08, FL09, FL15:

Obsiahnuté poistné riziko:	A - jednorazové plnenie v prípade úmrtia
Frekvencia účtovania poplatku:	mesačne
Sadzby poplatku:	v tabuľke č.1 sú uvedené sadzby mesačného poplatku za riziko A na 1 000 EUR rizikovej poistnej sumy na úmrtie

## Tarify F0001, F0002, F0011, F0101, F0102:

Obsiahnuté poistné riziko:	A - jednorazové plnenie v prípade úmrtia
Frekvencia účtovania poplatku:	mesačne
Sadzby poplatku:	v tabuľke č.2 pre mužov a v tabuľke č.3 pre ženy sú uvedené sadzby mesačného poplatku za riziko A na 1 000 EUR rizikovej poistnej sumy na úmrtie

## Tarify F0003, F0005, F0007, F0023, F0025, F0027, F0107, F0125, F0127, F0135, FL17, FL21:

Tieto tarify neobsahujú žiadne poistné riziko, preto sa v nich neúčtuje poplatok za riziko.

## Tarify separátneho príkladu FP002, FP102, FS02, FS08:

Tieto tarify neobsahujú žiadne poistné riziko, preto sa v nich neúčtuje poplatok za riziko.

## Tarify 31101, 31103, 31111, 31121, 31131, 31141:

Obsiahnuté poistné riziko:	A - jednorazové plnenie v prípade úmrtia
Frekvencia účtovania poplatku:	v mesiacoch, keď bolo prijaté poistné
Sadzby poplatku:	v tabuľke č.4 pre mužov a v tabuľke č.5 pre ženy sú uvedené sadzby ročného poplatku za riziko A na 1 000 EUR rizikovej poistnej sumy na úmrtie

**Tarify s jednorazovým poistným 31102, 31112, 31142:**

Obsiahnuté poistné riziko: A - jednorazové plnenie v prípade úmrtia  
Frekvencia účtovania poplatku: jednorazovo na začiatku poistenia  
Sadzby poplatku: v tabuľke č.6 pre mužov a v tabuľke č.7 pre ženy sú uvedené sadzby ročného poplatku za riziko A na 1 000 EUR rizikovej poistnej sumy na úmrtie

**Tarify 31107, 31108, 31127, 31137, 31147, 31148:**

Tieto tarify neobsahujú žiadne poistné riziko, preto sa v nich neúčtuje poplatok za riziko.

**Tarify 31105, 31125, 31135, 31145, 31155:**

Obsiahnuté poistné riziko: A - jednorazové plnenie v prípade úmrtia  
B - oslobodenie od platenia poistného v prípade úmrtia  
Frekvencia účtovania poplatku: v mesiacoch, keď bolo prijaté poistné  
Sadzby poplatku: A. v tabuľke č.4 pre mužov a v tabuľke č.5 pre ženy sú uvedené sadzby ročného poplatku za riziko A na 1 000 EUR rizikovej poistnej sumy na úmrtie  
B. v tabuľke č.8 pre mužov a v tabuľke č.9 pre ženy sú uvedené sadzby poplatku za riziko B v percentách zo zaplateného poistného v danom poistnom období .

**Tarifa E0007:**

Obsiahnuté poistné riziko: A - jednorazové plnenie v prípade úmrtia  
B - oslobodenie od platenia poistného v prípade úmrtia  
Frekvencia účtovania poplatku: v mesiacoch, keď bolo prijaté poistné  
Sadzby poplatku: A. v tabuľke č.10 sú uvedené sadzby ročného poplatku za riziko A na 1 000 EUR rizikovej poistnej sumy na úmrtie  
B. v tabuľke č.11 sú uvedené sadzby poplatku za riziko B v percentách zo zaplateného poistného v danom poistnom období .

**Tarify 33100, 33101, 33102, 33103, 33104, 33110, 33111, 33112, 33113, 33114:**

Tieto tarify obsahujú poistné riziko B. Poplatok za krytie tohto rizika sa účtuje sa účtuje v mesiacoch, keď bolo prijaté poistné. V tabuľkách č.8 (pre mužov) a č.9 (pre ženy) sú uvedené sadzby poplatku za riziko B v percentách zo zaplateného poistného v danom poistnom období.

Obsiahnuté poistné riziko: B - oslobodenie od platenia poistného v prípade úmrtia  
Frekvencia účtovania poplatku: v mesiacoch, keď bolo prijaté poistné  
Sadzby poplatku: v tabuľke č.8 pre mužov a v tabuľke č.9 pre ženy sú uvedené sadzby poplatku za riziko B v percentách zo zaplateného poistného v danom poistnom období

Tabuľka číslo 1

Aktuálny technický vek	Sadzba mesačného rizikového poistného
15	0,053536
16	0,064748
17	0,074820
18	0,083483
19	0,090826
20	0,096934
21	0,101893
22	0,105521
23	0,107990
24	0,109296
25	0,109794
26	0,111470
27	0,114599
28	0,119463
29	0,125889
30	0,133797
31	0,143106
32	0,153553
33	0,165425
34	0,178551
35	0,193315
36	0,211023
37	0,232355
38	0,257086
39	0,285455
40	0,317345
41	0,353300
42	0,393328
43	0,437451
44	0,485898
45	0,539020
46	0,597198
47	0,660853
48	0,730162
49	0,805438
50	0,887244
51	0,975914
52	1,071949
53	1,176035
54	1,288858
55	1,411117
56	1,543746
57	1,687737
58	1,844381
59	2,015322
60	2,200657
61	2,395859
62	2,600887
63	2,817596
64	3,047756
65	3,294796
66	3,564207
67	3,860893
68	4,190303
69	4,558479

Tabuľka číslo 2

Aktuálny technický vek (muži)	Sadzba mesačného rizikového poistného
15	0,032914
16	0,040349
17	0,048761
18	0,057179
19	0,065081
20	0,071870
21	0,077422
22	0,081640
23	0,084961
24	0,087713
25	0,090181
26	0,092548
27	0,095286
28	0,098819
29	0,103632
30	0,109706
31	0,117543
32	0,127216
33	0,138960
34	0,152416
35	0,168503
36	0,187110
37	0,208415
38	0,231789
39	0,258057
40	0,287047
41	0,319473
42	0,355710
43	0,396962
44	0,443358
45	0,495036
46	0,551656
47	0,612647
48	0,677752
49	0,746282
50	0,818272
51	0,893881
52	0,974307
53	1,059679
54	1,151606
55	1,251390
56	1,360147
57	1,477370
58	1,603928
59	1,738811
60	1,882921
61	2,035850
62	2,200228
63	2,377222
64	2,570937
65	2,780146
66	3,007603
67	3,253503
68	3,517744
69	3,799520

Tabuľka číslo 3

Aktuálny technický vek (ženy)	Sadzba mesačného rizikového poistného
15	0,017470
16	0,019568
17	0,021483
18	0,022860
19	0,023756
20	0,024239
21	0,024609
22	0,024933
23	0,025346
24	0,025802
25	0,026489
26	0,027367
27	0,028450
28	0,029762
29	0,031615
30	0,033958
31	0,036757
32	0,040143
33	0,044380
34	0,049566
35	0,055706
36	0,063039
37	0,071368
38	0,080555
39	0,090354
40	0,101033
41	0,112783
42	0,126192
43	0,141792
44	0,158994
45	0,177293
46	0,196366
47	0,216577
48	0,237325
49	0,259762
50	0,284958
51	0,313383
52	0,344318
53	0,378576
54	0,416715
55	0,458209
56	0,502564
57	0,550375
58	0,601129
59	0,654697
60	0,712780
61	0,779203
62	0,856209
63	0,946713
64	1,051250
65	1,169667
66	1,300375
67	1,445357
68	1,607114
69	1,791797

Tabuľka č. 4

Vstupný technický vek (muži)	Sadzba ročného rizikového poistného
15	2,642712
16	2,780933
17	2,944144
18	3,112663
19	3,269019
20	3,401712
21	3,495260
22	3,544135
23	3,561606
24	3,572221
25	3,591462
26	3,622423
27	3,662231
28	3,721500
29	3,809298
30	3,930712
31	4,080433
32	4,256029
33	4,458606
34	4,689933
35	4,952885
36	5,245029
37	5,572115
38	5,947413
39	6,382865
40	6,883779
41	7,452587
42	8,085750
43	8,772654
44	9,516394
45	10,315202
46	11,160231
47	12,036885
48	12,954231
49	13,910500
50	14,927587
51	16,047510
52	17,311183
53	18,689192
54	20,126471
55	21,543183
56	22,980240
57	24,544683
58	26,380260
59	28,480337
60	30,788298
61	33,216788
62	35,727548
63	38,326990
64	41,061115
65	43,893212
66	46,831462
67	49,932923
68	53,322548
69	56,986404

Tabuľka č. 5

Vstupný technický vek (ženy)	Sadzba ročného rizikového poistného
15	2,387279
16	2,433058
17	2,476404
18	2,511125
19	2,530808
20	2,534125
21	2,528154
22	2,520856
23	2,516875
24	2,511125
25	2,506481
26	2,512673
27	2,538327
28	2,578577
29	2,629663
30	2,684288
31	2,745327
32	2,815433
33	2,899471
34	2,996337
35	3,105587
36	3,223683
37	3,351510
38	3,482433
39	3,619106
40	3,767721
41	3,941327
42	4,148769
43	4,393587
44	4,666933
45	4,941827
46	5,196817
47	5,439644
48	5,713433
49	6,051577
50	6,450981
51	6,883337
52	7,350856
53	7,877202
54	8,472106
55	9,122077
56	9,811413
57	10,523308
58	11,266606
59	12,070721
60	12,984087
61	14,058010
62	15,352865
63	16,883250
64	18,607808
65	20,445596
66	22,412096
67	24,596433
68	27,116481
69	29,968038

Tabuľka č. 6

Vstupný technický vek (muži)	Sadzba jednorazového rizikového poistného
15	26,85
16	27,68
17	28,43
18	29,07
19	29,60
20	30,06
21	30,49
22	30,94
23	31,48
24	32,16
25	33,02
26	34,07
27	35,33
28	36,82
29	38,56
30	40,58
31	42,89
32	45,52
33	48,51
34	51,86
35	55,60
36	59,74
37	64,30
38	69,28
39	74,67
40	80,43
41	86,57
42	93,08
43	100,00
44	107,38
45	115,19
46	123,38
47	131,93
48	140,89
49	150,39
50	160,55
51	171,45
52	183,07
53	195,33
54	208,17
55	221,62
56	235,74
57	250,56
58	266,05
59	282,12
60	298,71
61	315,72
62	333,06
63	350,63
64	368,35
65	386,30

Tabuľka č. 7

Vstupný technický vek (ženy)	Sadzba jednorazového rizikového poistného
15	20,98
16	21,09
17	21,17
18	21,23
19	21,28
20	21,35
21	21,45
22	21,61
23	21,83
24	22,12
25	22,50
26	22,97
27	23,54
28	24,19
29	24,91
30	25,71
31	26,58
32	27,54
33	28,62
34	29,81
35	31,15
36	32,61
37	34,18
38	35,85
39	37,64
40	39,59
41	41,73
42	44,07
43	46,61
44	49,35
45	52,32
46	55,57
47	59,14
48	63,06
49	67,35
50	71,99
51	77,00
52	82,46
53	88,49
54	95,20
55	102,66
56	110,90
57	119,96
58	129,98
59	141,13
60	153,54
61	167,30
62	182,36
63	198,60
64	215,93
65	234,36

Tabuľka č.8a

Sadzby rizikového poistného pre oslobodenie od platenia poistného												
Technický vek (muži)	Zvyšná doba do konca poistenia v rokoch											
	25	24	23	22	21	20	19	18	17	16	15	14
15	0,931%	0,909%	0,885%	0,861%	0,836%	0,810%	0,783%	0,755%	0,725%	0,695%	0,663%	0,630%
16	1,168%	1,140%	1,111%	1,081%	1,049%	1,016%	0,982%	0,947%	0,910%	0,871%	0,832%	0,790%
17	1,448%	1,413%	1,377%	1,340%	1,301%	1,260%	1,218%	1,174%	1,128%	1,080%	1,031%	0,979%
18	1,737%	1,696%	1,652%	1,607%	1,560%	1,511%	1,461%	1,408%	1,353%	1,296%	1,237%	1,175%
19	2,006%	1,957%	1,907%	1,855%	1,801%	1,745%	1,686%	1,625%	1,562%	1,496%	1,428%	1,356%
20	2,233%	2,180%	2,124%	2,066%	2,006%	1,943%	1,878%	1,810%	1,739%	1,666%	1,590%	1,510%
21	2,394%	2,336%	2,276%	2,214%	2,150%	2,082%	2,013%	1,940%	1,864%	1,786%	1,704%	1,619%
22	2,477%	2,418%	2,356%	2,292%	2,225%	2,155%	2,083%	2,008%	1,930%	1,848%	1,763%	1,675%
23	2,507%	2,447%	2,385%	2,320%	2,252%	2,181%	2,108%	2,032%	1,953%	1,870%	1,785%	1,696%
24	2,526%	2,465%	2,402%	2,336%	2,268%	2,197%	2,124%	2,047%	1,967%	1,884%	1,798%	1,708%
25	2,559%	2,497%	2,433%	2,367%	2,298%	2,226%	2,151%	2,074%	1,993%	1,909%	1,821%	1,730%
26	2,612%	2,549%	2,484%	2,416%	2,346%	2,272%	2,196%	2,117%	2,034%	1,948%	1,859%	1,766%
27	2,680%	2,616%	2,549%	2,479%	2,407%	2,332%	2,253%	2,172%	2,087%	1,999%	1,908%	1,812%
28	2,782%	2,715%	2,646%	2,573%	2,498%	2,420%	2,339%	2,254%	2,166%	2,075%	1,980%	1,881%
29	2,932%	2,862%	2,789%	2,713%	2,633%	2,551%	2,465%	2,376%	2,284%	2,187%	2,087%	1,983%
30	3,141%	3,065%	2,987%	2,905%	2,821%	2,732%	2,641%	2,545%	2,446%	2,343%	2,236%	2,124%
31	3,398%	3,316%	3,231%	3,143%	3,051%	2,956%	2,857%	2,753%	2,646%	2,534%	2,418%	2,298%
32	3,699%	3,610%	3,518%	3,422%	3,322%	3,218%	3,110%	2,998%	2,881%	2,759%	2,633%	2,501%
33	4,046%	3,949%	3,848%	3,743%	3,634%	3,520%	3,402%	3,279%	3,151%	3,018%	2,880%	2,736%
34	4,443%	4,337%	4,226%	4,110%	3,990%	3,865%	3,736%	3,601%	3,460%	3,314%	3,163%	3,005%
35	4,894%	4,777%	4,655%	4,528%	4,395%	4,258%	4,115%	3,966%	3,812%	3,651%	3,484%	3,310%
36	5,395%	5,266%	5,131%	4,991%	4,845%	4,694%	4,536%	4,372%	4,202%	4,025%	3,840%	3,649%
37	5,957%	5,814%	5,665%	5,510%	5,349%	5,182%	5,008%	4,827%	4,639%	4,443%	4,240%	4,028%
38	6,600%	6,442%	6,277%	6,106%	5,928%	5,742%	5,549%	5,349%	5,141%	4,924%	4,698%	4,464%
39	7,347%	7,171%	6,988%	6,797%	6,599%	6,392%	6,178%	5,954%	5,722%	5,481%	5,230%	4,969%
40	8,207%	8,010%	7,805%	7,592%	7,370%	7,140%	6,900%	6,651%	6,392%	6,122%	5,842%	5,550%
41	9,183%	8,962%	8,733%	8,495%	8,247%	7,989%	7,721%	7,442%	7,152%	6,850%	6,536%	6,210%
42	10,269%	10,022%	9,766%	9,499%	9,222%	8,934%	8,634%	8,322%	7,998%	7,660%	7,309%	6,944%
43	11,447%	11,172%	10,887%	10,589%	10,280%	9,959%	9,625%	9,277%	8,915%	8,539%	8,148%	7,741%
44	12,723%	12,418%	12,100%	11,770%	11,426%	11,069%	10,697%	10,311%	9,909%	9,491%	9,056%	8,604%
45	14,094%	13,755%	13,403%	13,038%	12,657%	12,261%	11,850%	11,421%	10,976%	10,513%	10,032%	9,531%
46		15,170%	14,782%	14,379%	13,959%	13,522%	13,068%	12,596%	12,105%	11,595%	11,064%	10,511%
47			16,212%	15,770%	15,310%	14,831%	14,333%	13,815%	13,277%	12,717%	12,134%	11,528%
48				17,226%	16,723%	16,200%	15,656%	15,091%	14,502%	13,891%	13,254%	12,593%
49					18,196%	17,627%	17,035%	16,420%	15,780%	15,114%	14,422%	13,702%
50						19,145%	18,502%	17,834%	17,139%	16,416%	15,664%	14,882%
51							20,118%	19,391%	18,635%	17,849%	17,032%	16,181%
52								21,148%	20,324%	19,466%	18,575%	17,647%
53									22,165%	21,230%	20,257%	19,246%
54										23,069%	22,013%	20,914%
55											23,743%	22,557%
56												24,225%
57												
58												
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67												
68												
69												

Tabuľka č.8b

Sadzby rizikového poistného pre oslobodenie od platenia poistného													
Technický vek (muži)	Zvyšná doba do konca poistenia v rokoch												
	13	12	11	10	9	8	7	6	5	4	3	2	1
15	0,595%	0,559%	0,522%	0,484%	0,443%	0,401%	0,358%	0,313%	0,266%	0,217%	0,166%	0,113%	0,058%
16	0,747%	0,702%	0,655%	0,607%	0,556%	0,504%	0,449%	0,392%	0,333%	0,272%	0,208%	0,141%	0,072%
17	0,926%	0,870%	0,812%	0,752%	0,689%	0,624%	0,557%	0,486%	0,413%	0,337%	0,258%	0,175%	0,090%
18	1,111%	1,044%	0,974%	0,902%	0,827%	0,749%	0,668%	0,583%	0,495%	0,404%	0,309%	0,210%	0,107%
19	1,282%	1,205%	1,125%	1,042%	0,955%	0,865%	0,771%	0,673%	0,572%	0,466%	0,357%	0,243%	0,124%
20	1,428%	1,342%	1,253%	1,160%	1,063%	0,963%	0,858%	0,750%	0,637%	0,519%	0,397%	0,270%	0,138%
21	1,530%	1,438%	1,343%	1,243%	1,140%	1,032%	0,920%	0,804%	0,683%	0,557%	0,426%	0,290%	0,148%
22	1,584%	1,489%	1,390%	1,287%	1,180%	1,068%	0,952%	0,832%	0,707%	0,576%	0,441%	0,300%	0,153%
23	1,603%	1,507%	1,406%	1,302%	1,194%	1,081%	0,964%	0,842%	0,715%	0,583%	0,446%	0,303%	0,155%
24	1,615%	1,518%	1,417%	1,312%	1,202%	1,089%	0,971%	0,848%	0,720%	0,587%	0,449%	0,306%	0,156%
25	1,636%	1,537%	1,435%	1,329%	1,218%	1,103%	0,984%	0,859%	0,730%	0,595%	0,455%	0,310%	0,158%
26	1,670%	1,569%	1,465%	1,356%	1,243%	1,126%	1,004%	0,877%	0,745%	0,607%	0,465%	0,316%	0,161%
27	1,713%	1,610%	1,503%	1,392%	1,276%	1,156%	1,030%	0,900%	0,764%	0,623%	0,477%	0,324%	0,166%
28	1,778%	1,672%	1,560%	1,445%	1,324%	1,199%	1,069%	0,934%	0,793%	0,647%	0,495%	0,337%	0,172%
29	1,875%	1,762%	1,645%	1,523%	1,396%	1,264%	1,127%	0,985%	0,836%	0,682%	0,522%	0,355%	0,181%
30	2,008%	1,887%	1,762%	1,631%	1,495%	1,354%	1,207%	1,055%	0,896%	0,730%	0,559%	0,380%	0,194%
31	2,172%	2,042%	1,906%	1,764%	1,618%	1,465%	1,306%	1,141%	0,969%	0,790%	0,604%	0,411%	0,210%
32	2,365%	2,223%	2,075%	1,921%	1,761%	1,595%	1,422%	1,242%	1,055%	0,860%	0,658%	0,448%	0,229%
33	2,587%	2,431%	2,270%	2,101%	1,926%	1,745%	1,555%	1,359%	1,154%	0,941%	0,720%	0,490%	0,250%
34	2,841%	2,670%	2,492%	2,308%	2,115%	1,916%	1,708%	1,492%	1,267%	1,033%	0,790%	0,538%	0,275%
35	3,129%	2,941%	2,745%	2,542%	2,330%	2,110%	1,881%	1,643%	1,396%	1,138%	0,871%	0,592%	0,303%
36	3,449%	3,242%	3,026%	2,802%	2,569%	2,326%	2,074%	1,812%	1,539%	1,255%	0,960%	0,653%	0,334%
37	3,808%	3,579%	3,341%	3,093%	2,836%	2,568%	2,290%	2,000%	1,699%	1,385%	1,060%	0,721%	0,368%
38	4,220%	3,966%	3,702%	3,428%	3,143%	2,846%	2,537%	2,216%	1,882%	1,535%	1,174%	0,799%	0,408%
39	4,697%	4,415%	4,121%	3,816%	3,498%	3,168%	2,824%	2,467%	2,095%	1,709%	1,307%	0,889%	0,454%
40	5,247%	4,931%	4,603%	4,262%	3,907%	3,538%	3,155%	2,756%	2,340%	1,909%	1,460%	0,993%	0,507%
41	5,871%	5,518%	5,151%	4,769%	4,372%	3,959%	3,530%	3,083%	2,619%	2,136%	1,633%	1,111%	0,568%
42	6,565%	6,170%	5,760%	5,333%	4,889%	4,427%	3,947%	3,448%	2,929%	2,388%	1,827%	1,243%	0,635%
43	7,318%	6,878%	6,421%	5,945%	5,450%	4,935%	4,400%	3,844%	3,265%	2,663%	2,036%	1,385%	0,708%
44	8,134%	7,645%	7,137%	6,608%	6,058%	5,486%	4,891%	4,272%	3,628%	2,959%	2,263%	1,539%	0,787%
45	9,010%	8,469%	7,905%	7,319%	6,710%	6,076%	5,417%	4,732%	4,019%	3,278%	2,507%	1,705%	0,871%
46	9,937%	9,340%	8,718%	8,072%	7,400%	6,701%	5,975%	5,219%	4,433%	3,615%	2,765%	1,881%	0,961%
47	10,898%	10,243%	9,562%	8,853%	8,116%	7,350%	6,553%	5,724%	4,862%	3,965%	3,033%	2,063%	1,054%
48	11,905%	11,189%	10,445%	9,671%	8,866%	8,028%	7,158%	6,252%	5,310%	4,331%	3,312%	2,253%	1,151%
49	12,953%	12,175%	11,365%	10,523%	9,647%	8,736%	7,788%	6,803%	5,778%	4,713%	3,604%	2,452%	1,253%
50	14,069%	13,223%	12,344%	11,429%	10,477%	9,488%	8,459%	7,389%	6,276%	5,118%	3,915%	2,663%	1,361%
51	15,297%	14,378%	13,421%	12,427%	11,392%	10,316%	9,198%	8,034%	6,824%	5,565%	4,256%	2,895%	1,480%
52	16,683%	15,680%	14,637%	13,552%	12,424%	11,251%	10,031%	8,762%	7,442%	6,070%	4,642%	3,158%	1,614%
53	18,195%	17,101%	15,963%	14,780%	13,550%	12,270%	10,940%	9,556%	8,116%	6,619%	5,063%	3,444%	1,760%
54	19,771%	18,582%	17,346%	16,061%	14,724%	13,333%	11,887%	10,384%	8,819%	7,193%	5,501%	3,742%	1,912%
55	21,325%	20,043%	18,710%	17,323%	15,881%	14,381%	12,822%	11,200%	9,513%	7,758%	5,934%	4,036%	2,063%
56	22,901%	21,524%	20,092%	18,603%	17,055%	15,444%	13,769%	12,027%	10,216%	8,332%	6,372%	4,334%	2,215%
57	24,617%	23,137%	21,598%	19,997%	18,333%	16,601%	14,801%	12,928%	10,981%	8,956%	6,850%	4,659%	2,381%
58		25,029%	23,364%	21,633%	19,832%	17,959%	16,011%	13,986%	11,879%	9,688%	7,410%	5,040%	2,576%
59			25,385%	23,504%	21,547%	19,512%	17,396%	15,195%	12,907%	10,526%	8,051%	5,476%	2,798%
60				25,560%	23,432%	21,219%	18,918%	16,525%	14,036%	11,447%	8,755%	5,955%	3,043%
61					25,416%	23,016%	20,520%	17,924%	15,224%	12,416%	9,496%	6,459%	3,301%
62						24,873%	22,175%	19,370%	16,452%	13,418%	10,262%	6,980%	3,567%
63							23,890%	20,867%	17,724%	14,455%	11,056%	7,520%	3,843%
64								22,442%	19,062%	15,546%	11,890%	8,088%	4,133%
65									20,447%	16,676%	12,754%	8,675%	4,433%
66										17,849%	13,651%	9,285%	4,745%
67											14,597%	9,929%	5,074%
68												10,633%	5,434%
69													5,822%

Tabuľka č.9a

Sadzby rizikového poistného pre oslobodenie od platenia poistného												
Technický vek (ženy)	Zvyšná doba do konca poistenia v rokoch											
	25	24	23	22	21	20	19	18	17	16	15	14
15	0,493%	0,481%	0,469%	0,456%	0,443%	0,429%	0,414%	0,399%	0,384%	0,368%	0,351%	0,333%
16	0,571%	0,558%	0,543%	0,529%	0,513%	0,497%	0,480%	0,463%	0,445%	0,426%	0,407%	0,386%
17	0,646%	0,630%	0,614%	0,597%	0,580%	0,562%	0,543%	0,523%	0,503%	0,482%	0,460%	0,437%
18	0,705%	0,688%	0,671%	0,652%	0,633%	0,614%	0,593%	0,572%	0,549%	0,526%	0,502%	0,477%
19	0,739%	0,721%	0,703%	0,684%	0,664%	0,643%	0,621%	0,599%	0,576%	0,551%	0,526%	0,500%
20	0,745%	0,727%	0,708%	0,689%	0,669%	0,648%	0,626%	0,604%	0,580%	0,556%	0,530%	0,504%
21	0,735%	0,717%	0,699%	0,679%	0,660%	0,639%	0,618%	0,595%	0,572%	0,548%	0,523%	0,497%
22	0,722%	0,705%	0,687%	0,668%	0,648%	0,628%	0,607%	0,585%	0,562%	0,539%	0,514%	0,488%
23	0,715%	0,698%	0,680%	0,662%	0,642%	0,622%	0,601%	0,580%	0,557%	0,533%	0,509%	0,484%
24	0,705%	0,688%	0,671%	0,652%	0,633%	0,614%	0,593%	0,572%	0,549%	0,526%	0,502%	0,477%
25	0,697%	0,681%	0,663%	0,645%	0,626%	0,607%	0,586%	0,565%	0,543%	0,520%	0,496%	0,472%
26	0,708%	0,691%	0,673%	0,655%	0,636%	0,616%	0,595%	0,574%	0,551%	0,528%	0,504%	0,479%
27	0,752%	0,734%	0,715%	0,696%	0,675%	0,654%	0,632%	0,609%	0,586%	0,561%	0,535%	0,509%
28	0,821%	0,801%	0,781%	0,760%	0,737%	0,714%	0,690%	0,665%	0,639%	0,612%	0,584%	0,555%
29	0,909%	0,887%	0,864%	0,841%	0,816%	0,791%	0,764%	0,736%	0,708%	0,678%	0,647%	0,614%
30	1,002%	0,978%	0,953%	0,927%	0,900%	0,872%	0,843%	0,812%	0,781%	0,748%	0,713%	0,678%
31	1,107%	1,081%	1,053%	1,024%	0,994%	0,963%	0,931%	0,897%	0,862%	0,826%	0,788%	0,749%
32	1,227%	1,198%	1,167%	1,135%	1,102%	1,068%	1,032%	0,995%	0,956%	0,916%	0,874%	0,830%
33	1,372%	1,339%	1,304%	1,269%	1,232%	1,193%	1,153%	1,111%	1,068%	1,023%	0,976%	0,928%
34	1,538%	1,501%	1,462%	1,422%	1,381%	1,338%	1,293%	1,246%	1,198%	1,147%	1,095%	1,040%
35	1,725%	1,684%	1,641%	1,596%	1,549%	1,501%	1,450%	1,398%	1,344%	1,287%	1,228%	1,167%
36	1,928%	1,881%	1,833%	1,783%	1,731%	1,677%	1,621%	1,562%	1,501%	1,438%	1,372%	1,304%
37	2,147%	2,095%	2,042%	1,986%	1,928%	1,868%	1,805%	1,740%	1,672%	1,602%	1,528%	1,452%
38	2,372%	2,315%	2,255%	2,194%	2,130%	2,063%	1,994%	1,922%	1,847%	1,769%	1,688%	1,604%
39	2,606%	2,544%	2,478%	2,411%	2,340%	2,267%	2,191%	2,112%	2,030%	1,944%	1,855%	1,762%
40	2,861%	2,792%	2,721%	2,647%	2,569%	2,489%	2,406%	2,319%	2,228%	2,134%	2,036%	1,935%
41	3,159%	3,083%	3,004%	2,922%	2,837%	2,748%	2,656%	2,560%	2,460%	2,356%	2,248%	2,136%
42	3,515%	3,430%	3,343%	3,251%	3,156%	3,058%	2,955%	2,848%	2,737%	2,622%	2,502%	2,377%
43	3,935%	3,840%	3,742%	3,640%	3,534%	3,423%	3,308%	3,189%	3,064%	2,935%	2,801%	2,661%
44	4,404%	4,298%	4,188%	4,074%	3,955%	3,831%	3,703%	3,569%	3,430%	3,285%	3,135%	2,978%
45	4,875%	4,758%	4,637%	4,510%	4,378%	4,241%	4,099%	3,951%	3,797%	3,637%	3,470%	3,297%
46		5,185%	5,053%	4,915%	4,771%	4,622%	4,467%	4,305%	4,138%	3,963%	3,782%	3,593%
47			5,449%	5,300%	5,145%	4,984%	4,817%	4,643%	4,462%	4,274%	4,078%	3,875%
48				5,735%	5,567%	5,393%	5,212%	5,024%	4,828%	4,624%	4,412%	4,192%
49					6,088%	5,898%	5,700%	5,494%	5,280%	5,057%	4,825%	4,584%
50						6,494%	6,276%	6,049%	5,813%	5,568%	5,313%	5,048%
51							6,899%	6,650%	6,391%	6,121%	5,841%	5,549%
52								7,300%	7,016%	6,720%	6,412%	6,092%
53									7,719%	7,393%	7,055%	6,703%
54										8,155%	7,781%	7,393%
55											8,575%	8,147%
56												8,947%
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Tabuľka č.9b

Sadzby rizikového poistného pre oslobodenie od platenia poistného													
Technický vek (ženy)	Zvyšná doba do konca poistenia v rokoch												
	13	12	11	10	9	8	7	6	5	4	3	2	1
15	0,315%	0,296%	0,276%	0,256%	0,235%	0,212%	0,189%	0,165%	0,141%	0,115%	0,088%	0,060%	0,030%
16	0,365%	0,343%	0,320%	0,297%	0,272%	0,246%	0,220%	0,192%	0,163%	0,133%	0,102%	0,069%	0,035%
17	0,413%	0,388%	0,362%	0,335%	0,307%	0,278%	0,248%	0,217%	0,184%	0,150%	0,115%	0,078%	0,040%
18	0,451%	0,424%	0,396%	0,366%	0,336%	0,304%	0,271%	0,237%	0,201%	0,164%	0,125%	0,085%	0,044%
19	0,472%	0,444%	0,415%	0,384%	0,352%	0,319%	0,284%	0,248%	0,211%	0,172%	0,131%	0,089%	0,046%
20	0,476%	0,448%	0,418%	0,387%	0,355%	0,321%	0,286%	0,250%	0,212%	0,173%	0,132%	0,090%	0,046%
21	0,470%	0,441%	0,412%	0,381%	0,350%	0,317%	0,282%	0,247%	0,209%	0,171%	0,131%	0,089%	0,045%
22	0,462%	0,434%	0,405%	0,375%	0,344%	0,311%	0,278%	0,242%	0,206%	0,168%	0,128%	0,087%	0,045%
23	0,457%	0,430%	0,401%	0,371%	0,340%	0,308%	0,275%	0,240%	0,204%	0,166%	0,127%	0,087%	0,044%
24	0,451%	0,424%	0,396%	0,366%	0,336%	0,304%	0,271%	0,237%	0,201%	0,164%	0,125%	0,085%	0,044%
25	0,446%	0,419%	0,391%	0,362%	0,332%	0,301%	0,268%	0,234%	0,199%	0,162%	0,124%	0,084%	0,043%
26	0,453%	0,425%	0,397%	0,368%	0,337%	0,305%	0,272%	0,238%	0,202%	0,165%	0,126%	0,086%	0,044%
27	0,481%	0,452%	0,422%	0,391%	0,358%	0,324%	0,289%	0,252%	0,214%	0,175%	0,134%	0,091%	0,046%
28	0,525%	0,493%	0,461%	0,426%	0,391%	0,354%	0,316%	0,276%	0,234%	0,191%	0,146%	0,099%	0,051%
29	0,581%	0,546%	0,510%	0,472%	0,433%	0,392%	0,349%	0,305%	0,259%	0,211%	0,162%	0,110%	0,056%
30	0,641%	0,602%	0,562%	0,521%	0,477%	0,432%	0,385%	0,337%	0,286%	0,233%	0,178%	0,121%	0,062%
31	0,708%	0,665%	0,621%	0,575%	0,527%	0,477%	0,426%	0,372%	0,316%	0,257%	0,197%	0,134%	0,068%
32	0,785%	0,737%	0,688%	0,637%	0,584%	0,529%	0,472%	0,412%	0,350%	0,285%	0,218%	0,149%	0,076%
33	0,877%	0,824%	0,769%	0,712%	0,653%	0,591%	0,527%	0,461%	0,391%	0,319%	0,244%	0,166%	0,085%
34	0,983%	0,924%	0,863%	0,799%	0,732%	0,663%	0,591%	0,516%	0,439%	0,358%	0,274%	0,186%	0,095%
35	1,103%	1,037%	0,968%	0,896%	0,821%	0,744%	0,663%	0,579%	0,492%	0,401%	0,307%	0,209%	0,107%
36	1,232%	1,158%	1,081%	1,001%	0,918%	0,831%	0,741%	0,647%	0,550%	0,448%	0,343%	0,233%	0,119%
37	1,373%	1,290%	1,204%	1,115%	1,022%	0,926%	0,825%	0,721%	0,612%	0,499%	0,382%	0,260%	0,133%
38	1,516%	1,425%	1,330%	1,232%	1,129%	1,023%	0,912%	0,796%	0,676%	0,552%	0,422%	0,287%	0,147%
39	1,666%	1,566%	1,462%	1,353%	1,241%	1,124%	1,002%	0,875%	0,743%	0,606%	0,464%	0,315%	0,161%
40	1,829%	1,719%	1,605%	1,486%	1,362%	1,234%	1,100%	0,961%	0,816%	0,665%	0,509%	0,346%	0,177%
41	2,020%	1,898%	1,772%	1,641%	1,504%	1,362%	1,214%	1,061%	0,901%	0,735%	0,562%	0,382%	0,195%
42	2,247%	2,112%	1,971%	1,825%	1,673%	1,515%	1,351%	1,180%	1,002%	0,817%	0,625%	0,425%	0,217%
43	2,516%	2,364%	2,207%	2,043%	1,873%	1,696%	1,512%	1,321%	1,122%	0,915%	0,700%	0,476%	0,243%
44	2,815%	2,646%	2,470%	2,287%	2,097%	1,899%	1,693%	1,479%	1,256%	1,024%	0,783%	0,533%	0,272%
45	3,117%	2,929%	2,735%	2,532%	2,321%	2,102%	1,874%	1,637%	1,390%	1,134%	0,867%	0,590%	0,301%
46	3,396%	3,192%	2,980%	2,759%	2,529%	2,291%	2,042%	1,784%	1,515%	1,236%	0,945%	0,643%	0,329%
47	3,663%	3,443%	3,214%	2,975%	2,728%	2,470%	2,202%	1,924%	1,634%	1,333%	1,019%	0,693%	0,354%
48	3,963%	3,725%	3,477%	3,219%	2,951%	2,673%	2,383%	2,081%	1,768%	1,442%	1,103%	0,750%	0,383%
49	4,334%	4,073%	3,802%	3,521%	3,228%	2,923%	2,606%	2,276%	1,933%	1,577%	1,206%	0,820%	0,419%
50	4,772%	4,485%	4,187%	3,877%	3,554%	3,218%	2,869%	2,506%	2,129%	1,736%	1,328%	0,903%	0,462%
51	5,246%	4,931%	4,603%	4,262%	3,907%	3,538%	3,154%	2,755%	2,340%	1,909%	1,460%	0,993%	0,507%
52	5,759%	5,413%	5,053%	4,678%	4,289%	3,884%	3,463%	3,025%	2,569%	2,095%	1,602%	1,090%	0,557%
53	6,336%	5,955%	5,559%	5,147%	4,719%	4,273%	3,810%	3,328%	2,827%	2,305%	1,763%	1,199%	0,613%
54	6,989%	6,569%	6,132%	5,677%	5,205%	4,713%	4,202%	3,670%	3,118%	2,543%	1,945%	1,323%	0,676%
55	7,702%	7,239%	6,757%	6,256%	5,736%	5,194%	4,631%	4,045%	3,436%	2,802%	2,143%	1,458%	0,745%
56	8,458%	7,949%	7,420%	6,871%	6,299%	5,704%	5,085%	4,442%	3,773%	3,077%	2,353%	1,601%	0,818%
57	9,238%	8,683%	8,105%	7,505%	6,880%	6,230%	5,555%	4,852%	4,121%	3,361%	2,571%	1,749%	0,894%
58		9,449%	8,821%	8,167%	7,487%	6,780%	6,045%	5,280%	4,485%	3,658%	2,797%	1,903%	0,972%
59			9,594%	8,883%	8,144%	7,375%	6,575%	5,743%	4,878%	3,979%	3,043%	2,070%	1,058%
60				9,697%	8,890%	8,050%	7,177%	6,269%	5,325%	4,343%	3,322%	2,259%	1,155%
61					9,767%	8,845%	7,886%	6,888%	5,850%	4,771%	3,649%	2,482%	1,269%
62						9,803%	8,739%	7,634%	6,484%	5,288%	4,044%	2,751%	1,406%
63							9,749%	8,515%	7,233%	5,899%	4,511%	3,069%	1,568%
64								9,509%	8,076%	6,587%	5,038%	3,427%	1,751%
65									8,976%	7,320%	5,599%	3,808%	1,946%
66										8,105%	6,199%	4,216%	2,155%
67											6,865%	4,670%	2,386%
68												5,193%	2,654%
69													2,956%

Tabuľka č. 10

Vstupný technický vek	Sadzba ročného rizikového poistného
15	2,689524
16	2,812984
17	2,923891
18	3,019288
19	3,100139
20	3,167399
21	3,222014
22	3,261958
23	3,289150
24	3,303532
25	3,309017
26	3,327463
27	3,361926
28	3,415485
29	3,486250
30	3,573328
31	3,675832
32	3,790877
33	3,921598
34	4,066143
35	4,228714
36	4,423706
37	4,658616
38	4,930938
39	5,243326
40	5,594486
41	5,990419
42	6,431194
43	6,917059
44	7,450541
45	8,035494
46	8,676130
47	9,377084
48	10,140286
49	10,969195
50	11,870014
51	12,846419
52	13,903924
53	15,050081
54	16,292450
55	17,638717
56	19,099184
57	20,684766
58	22,409676
59	24,292018
60	26,332853
61	28,482355
62	30,740046
63	33,126376
64	35,660815
65	38,381131
66	41,347793
67	44,614793
68	48,242140
69	52,296358

Tabuľka č.11a

Sadzby rizikového poistného pre oslobodenie od platenia poistného												
Technický vek	Zvyšná doba do konca poistenia v rokoch											
	25	24	23	22	21	20	19	18	17	16	15	14
15	1,011%	0,987%	0,962%	0,936%	0,908%	0,880%	0,850%	0,820%	0,788%	0,754%	0,720%	0,684%
16	1,223%	1,194%	1,163%	1,132%	1,098%	1,064%	1,028%	0,991%	0,953%	0,912%	0,871%	0,827%
17	1,413%	1,379%	1,344%	1,308%	1,269%	1,230%	1,188%	1,145%	1,101%	1,054%	1,006%	0,956%
18	1,577%	1,539%	1,500%	1,459%	1,416%	1,372%	1,326%	1,278%	1,228%	1,176%	1,123%	1,067%
19	1,716%	1,675%	1,632%	1,587%	1,541%	1,493%	1,443%	1,390%	1,336%	1,280%	1,221%	1,160%
20	1,831%	1,787%	1,742%	1,694%	1,645%	1,593%	1,540%	1,484%	1,426%	1,366%	1,303%	1,238%
21	1,925%	1,879%	1,831%	1,781%	1,729%	1,675%	1,618%	1,560%	1,499%	1,436%	1,370%	1,302%
22	1,993%	1,946%	1,896%	1,844%	1,790%	1,734%	1,676%	1,615%	1,552%	1,487%	1,419%	1,348%
23	2,040%	1,991%	1,940%	1,887%	1,832%	1,775%	1,715%	1,653%	1,589%	1,522%	1,452%	1,380%
24	2,065%	2,015%	1,964%	1,910%	1,854%	1,796%	1,736%	1,673%	1,608%	1,540%	1,470%	1,396%
25	2,074%	2,024%	1,973%	1,919%	1,863%	1,804%	1,744%	1,681%	1,615%	1,547%	1,476%	1,403%
26	2,106%	2,055%	2,003%	1,948%	1,891%	1,832%	1,770%	1,707%	1,640%	1,571%	1,499%	1,424%
27	2,165%	2,113%	2,059%	2,003%	1,944%	1,883%	1,820%	1,754%	1,686%	1,615%	1,541%	1,464%
28	2,257%	2,203%	2,146%	2,088%	2,027%	1,963%	1,897%	1,829%	1,758%	1,683%	1,606%	1,526%
29	2,378%	2,321%	2,262%	2,200%	2,136%	2,069%	2,000%	1,927%	1,852%	1,774%	1,693%	1,608%
30	2,528%	2,467%	2,404%	2,338%	2,270%	2,199%	2,125%	2,048%	1,969%	1,885%	1,799%	1,709%
31	2,703%	2,639%	2,571%	2,501%	2,428%	2,352%	2,273%	2,191%	2,105%	2,017%	1,924%	1,828%
32	2,901%	2,831%	2,759%	2,683%	2,605%	2,524%	2,439%	2,351%	2,259%	2,164%	2,065%	1,962%
33	3,125%	3,050%	2,972%	2,891%	2,806%	2,719%	2,627%	2,533%	2,434%	2,331%	2,224%	2,113%
34	3,373%	3,292%	3,208%	3,120%	3,029%	2,934%	2,836%	2,734%	2,627%	2,516%	2,401%	2,281%
35	3,652%	3,564%	3,473%	3,378%	3,280%	3,177%	3,070%	2,960%	2,844%	2,724%	2,599%	2,470%
36	3,986%	3,891%	3,791%	3,688%	3,580%	3,468%	3,352%	3,231%	3,105%	2,974%	2,838%	2,696%
37	4,389%	4,284%	4,174%	4,061%	3,942%	3,819%	3,691%	3,557%	3,419%	3,274%	3,124%	2,968%
38	4,857%	4,740%	4,619%	4,493%	4,362%	4,225%	4,083%	3,936%	3,782%	3,623%	3,457%	3,284%
39	5,393%	5,263%	5,128%	4,988%	4,843%	4,691%	4,534%	4,370%	4,200%	4,023%	3,838%	3,647%
40	5,995%	5,851%	5,701%	5,546%	5,384%	5,216%	5,040%	4,858%	4,669%	4,472%	4,267%	4,054%
41	6,674%	6,514%	6,347%	6,174%	5,994%	5,806%	5,612%	5,409%	5,198%	4,979%	4,751%	4,514%
42	7,430%	7,252%	7,067%	6,874%	6,673%	6,464%	6,247%	6,022%	5,787%	5,543%	5,289%	5,025%
43	8,264%	8,066%	7,859%	7,645%	7,422%	7,189%	6,948%	6,697%	6,436%	6,165%	5,882%	5,589%
44	9,179%	8,959%	8,730%	8,491%	8,243%	7,986%	7,718%	7,439%	7,149%	6,847%	6,534%	6,208%
45	10,183%	9,938%	9,684%	9,420%	9,145%	8,859%	8,561%	8,252%	7,930%	7,596%	7,248%	6,886%
46		11,011%	10,729%	10,436%	10,132%	9,815%	9,485%	9,143%	8,786%	8,416%	8,030%	7,629%
47			11,873%	11,549%	11,212%	10,861%	10,496%	10,117%	9,723%	9,313%	8,886%	8,443%
48				12,760%	12,387%	12,000%	11,597%	11,178%	10,743%	10,289%	9,818%	9,328%
49					13,665%	13,237%	12,793%	12,331%	11,850%	11,350%	10,830%	10,290%
50						14,582%	14,092%	13,583%	13,054%	12,503%	11,930%	11,335%
51							15,501%	14,941%	14,358%	13,753%	13,123%	12,468%
52								16,411%	15,771%	15,106%	14,414%	13,694%
53									17,303%	16,573%	15,814%	15,024%
54										18,163%	17,331%	16,466%
55											18,975%	18,027%
56												19,722%
57												
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Tabuľka č.11b

Sadzby rizikového poistného pre oslobodenie od platenia poistného													
Technický vek	Zvyšná doba do konca poistenia v rokoch												
	13	12	11	10	9	8	7	6	5	4	3	2	1
15	0,647%	0,608%	0,567%	0,525%	0,482%	0,436%	0,389%	0,340%	0,288%	0,235%	0,180%	0,122%	0,063%
16	0,782%	0,735%	0,686%	0,635%	0,582%	0,527%	0,470%	0,411%	0,349%	0,284%	0,218%	0,148%	0,076%
17	0,904%	0,849%	0,793%	0,734%	0,673%	0,609%	0,543%	0,475%	0,403%	0,329%	0,251%	0,171%	0,087%
18	1,008%	0,948%	0,885%	0,819%	0,751%	0,680%	0,606%	0,530%	0,450%	0,367%	0,281%	0,191%	0,098%
19	1,097%	1,031%	0,962%	0,891%	0,817%	0,740%	0,660%	0,576%	0,489%	0,399%	0,305%	0,208%	0,106%
20	1,171%	1,100%	1,027%	0,951%	0,872%	0,790%	0,704%	0,615%	0,522%	0,426%	0,326%	0,222%	0,113%
21	1,231%	1,157%	1,080%	1,000%	0,916%	0,830%	0,740%	0,646%	0,549%	0,448%	0,342%	0,233%	0,119%
22	1,274%	1,198%	1,118%	1,035%	0,949%	0,859%	0,766%	0,669%	0,568%	0,464%	0,355%	0,241%	0,123%
23	1,304%	1,226%	1,144%	1,059%	0,971%	0,880%	0,784%	0,685%	0,582%	0,474%	0,363%	0,247%	0,126%
24	1,320%	1,241%	1,158%	1,072%	0,983%	0,890%	0,794%	0,693%	0,589%	0,480%	0,367%	0,250%	0,128%
25	1,326%	1,246%	1,163%	1,077%	0,988%	0,894%	0,797%	0,696%	0,592%	0,482%	0,369%	0,251%	0,128%
26	1,346%	1,265%	1,181%	1,094%	1,003%	0,908%	0,809%	0,707%	0,601%	0,490%	0,375%	0,255%	0,130%
27	1,384%	1,301%	1,214%	1,124%	1,031%	0,933%	0,832%	0,727%	0,617%	0,504%	0,385%	0,262%	0,134%
28	1,443%	1,356%	1,266%	1,172%	1,074%	0,973%	0,867%	0,758%	0,644%	0,525%	0,401%	0,273%	0,140%
29	1,520%	1,429%	1,334%	1,235%	1,132%	1,025%	0,914%	0,798%	0,678%	0,553%	0,423%	0,288%	0,147%
30	1,616%	1,519%	1,418%	1,313%	1,203%	1,090%	0,972%	0,849%	0,721%	0,588%	0,450%	0,306%	0,156%
31	1,728%	1,624%	1,516%	1,404%	1,287%	1,166%	1,039%	0,908%	0,771%	0,629%	0,481%	0,327%	0,167%
32	1,854%	1,743%	1,627%	1,506%	1,381%	1,251%	1,115%	0,974%	0,827%	0,675%	0,516%	0,351%	0,179%
33	1,998%	1,878%	1,753%	1,623%	1,488%	1,347%	1,201%	1,049%	0,891%	0,727%	0,556%	0,378%	0,193%
34	2,156%	2,027%	1,892%	1,752%	1,606%	1,454%	1,297%	1,133%	0,962%	0,785%	0,600%	0,408%	0,209%
35	2,335%	2,194%	2,048%	1,897%	1,739%	1,575%	1,404%	1,226%	1,041%	0,849%	0,650%	0,442%	0,226%
36	2,549%	2,395%	2,236%	2,070%	1,898%	1,719%	1,532%	1,338%	1,137%	0,927%	0,709%	0,482%	0,246%
37	2,806%	2,638%	2,462%	2,280%	2,090%	1,892%	1,687%	1,474%	1,252%	1,021%	0,781%	0,531%	0,271%
38	3,105%	2,918%	2,724%	2,522%	2,312%	2,094%	1,867%	1,631%	1,385%	1,130%	0,864%	0,588%	0,300%
39	3,448%	3,240%	3,025%	2,801%	2,567%	2,325%	2,073%	1,811%	1,538%	1,254%	0,959%	0,652%	0,333%
40	3,833%	3,602%	3,363%	3,113%	2,854%	2,585%	2,304%	2,013%	1,710%	1,394%	1,066%	0,725%	0,371%
41	4,267%	4,010%	3,744%	3,466%	3,178%	2,878%	2,565%	2,241%	1,903%	1,552%	1,187%	0,808%	0,413%
42	4,750%	4,465%	4,168%	3,859%	3,538%	3,204%	2,856%	2,495%	2,119%	1,728%	1,322%	0,899%	0,459%
43	5,283%	4,966%	4,635%	4,292%	3,935%	3,563%	3,177%	2,775%	2,357%	1,922%	1,470%	1,000%	0,511%
44	5,868%	5,516%	5,149%	4,767%	4,370%	3,958%	3,528%	3,082%	2,618%	2,135%	1,633%	1,111%	0,568%
45	6,510%	6,119%	5,712%	5,288%	4,848%	4,390%	3,914%	3,419%	2,904%	2,368%	1,811%	1,232%	0,630%
46	7,212%	6,779%	6,328%	5,859%	5,371%	4,864%	4,337%	3,788%	3,217%	2,624%	2,007%	1,365%	0,698%
47	7,981%	7,501%	7,002%	6,484%	5,944%	5,383%	4,799%	4,192%	3,560%	2,904%	2,221%	1,511%	0,772%
48	8,818%	8,288%	7,737%	7,164%	6,567%	5,947%	5,302%	4,631%	3,934%	3,208%	2,454%	1,669%	0,853%
49	9,727%	9,143%	8,535%	7,902%	7,244%	6,560%	5,849%	5,109%	4,339%	3,539%	2,707%	1,841%	0,941%
50	10,715%	10,071%	9,401%	8,705%	7,980%	7,226%	6,443%	5,628%	4,780%	3,898%	2,982%	2,028%	1,036%
51	11,786%	11,078%	10,341%	9,575%	8,778%	7,949%	7,087%	6,190%	5,258%	4,288%	3,280%	2,231%	1,140%
52	12,946%	12,168%	11,359%	10,517%	9,641%	8,731%	7,784%	6,799%	5,775%	4,710%	3,602%	2,450%	1,252%
53	14,203%	13,349%	12,461%	11,538%	10,577%	9,579%	8,540%	7,459%	6,336%	5,167%	3,952%	2,688%	1,374%
54	15,566%	14,630%	13,657%	12,645%	11,592%	10,498%	9,359%	8,175%	6,944%	5,663%	4,331%	2,946%	1,506%
55	17,042%	16,018%	14,952%	13,844%	12,692%	11,493%	10,247%	8,951%	7,602%	6,200%	4,742%	3,226%	1,648%
56	18,644%	17,523%	16,358%	15,145%	13,885%	12,574%	11,210%	9,792%	8,317%	6,783%	5,188%	3,529%	1,803%
57	20,383%	19,158%	17,883%	16,558%	15,180%	13,746%	12,256%	10,705%	9,093%	7,416%	5,672%	3,858%	1,971%
58		20,936%	19,543%	18,095%	16,589%	15,022%	13,393%	11,699%	9,937%	8,104%	6,198%	4,216%	2,154%
59			21,355%	19,772%	18,126%	16,414%	14,634%	12,783%	10,857%	8,855%	6,772%	4,607%	2,354%
60				21,590%	19,793%	17,924%	15,980%	13,958%	11,856%	9,669%	7,395%	5,030%	2,571%
61					21,549%	19,514%	17,398%	15,197%	12,908%	10,527%	8,051%	5,476%	2,799%
62						21,184%	18,886%	16,497%	14,012%	11,428%	8,740%	5,945%	3,038%
63							20,460%	17,872%	15,180%	12,380%	9,469%	6,440%	3,291%
64								19,332%	16,420%	13,391%	10,242%	6,967%	3,560%
65									17,751%	14,477%	11,072%	7,531%	3,849%
66										15,661%	11,977%	8,147%	4,163%
67											12,975%	8,825%	4,510%
68												9,578%	4,895%
69													5,325%