

PŘEHLED NÁKLADŮ K PRODUKTU DIAMANT

Uvedené tabulky obsahují přehled Počátečních a Správních nákladů stanovených podle pojistně matematických metod.

Počáteční náklady

Počáteční náklady jsou náklady spojené s uzavřením pojistné smlouvy (např. náklady na provizi pojišťovacího zprostředkovatele, náklady na zavedení smlouvy do provozního systému, tiskopisy, oceňování zdravotního stavu pojištěných, propagaci nového produktu). Kapitálová hodnota pojištění je v prvních třech letech trvání smlouvy snižována o splátku počátečních nákladů.

Měsíční splátky počátečních nákladů = tabulková hodnota počátečních nákladů v % * lhůtní pojistné za životní pojištění * frekvence plateb pojistného + fixní poplatek

počátečních nákladů max. 12 Kč. Měsíční splátky počátečních nákladů se stanoví na počátku pojištění a 3 roky strhávají se v této výši.

x - vstupní věk dospělého / n - pojistná doba na počátku

Orientace v tabulce

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|---------|---------|
| 1. část | 3. část |
| 2. část | 4. část |

1. část

| n | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 |
|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| 15 | 0,66% | 1,20% | 1,70% | 1,93% | 2,19% | 2,43% | 2,59% | 2,95% | 3,05% | 3,24% | 3,41% | 3,61% | 3,81% | 3,90% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,43% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,70% | 4,73% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,93% |
| 16 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,24% | 3,41% | 3,61% | 3,81% | 3,90% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,43% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,70% | 4,73% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 17 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,24% | 3,41% | 3,61% | 3,81% | 3,90% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,73% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 18 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,90% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,73% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 19 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,73% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 20 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 21 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 22 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 23 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 24 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 25 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 26 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 27 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,77% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 28 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,05% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,77% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 29 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,06% | 4,15% | 4,28% | 4,31% | 4,37% | 4,44% | 4,53% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,77% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 30 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,59% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,06% | 4,15% | 4,28% | 4,31% | 4,38% | 4,44% | 4,54% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,77% | 4,80% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 31 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,60% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,06% | 4,15% | 4,28% | 4,31% | 4,38% | 4,44% | 4,54% | 4,56% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,77% | 4,80% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% |
| 32 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,60% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,06% | 4,15% | 4,28% | 4,31% | 4,38% | 4,44% | 4,54% | 4,57% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,77% | 4,80% | 4,83% | 4,85% | 4,88% | 4,91% | 4,94% |
| 33 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,60% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,06% | 4,15% | 4,29% | 4,31% | 4,38% | 4,44% | 4,54% | 4,57% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,77% | 4,80% | 4,83% | 4,85% | 4,88% | 4,91% | 4,94% |
| 34 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,60% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,83% | 3,93% | 3,99% | 4,06% | 4,15% | 4,29% | 4,31% | 4,38% | 4,44% | 4,54% | 4,57% | 4,60% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,77% | 4,80% | 4,83% | 4,86% | 4,88% | 4,91% | 4,94% |
| 35 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,60% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,84% | 3,93% | 4,00% | 4,06% | 4,16% | 4,29% | 4,32% | 4,38% | 4,44% | 4,54% | 4,57% | 4,60% | 4,63% | 4,65% | 4,68% | 4,71% | 4,74% | 4,77% | 4,80% | 4,83% | 4,86% | 4,89% | 4,91% | 4,94% |
| 36 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,60% | 2,95% | 3,05% | 3,25% | 3,41% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,06% | 3,77% | 3,84% | 3,93% | 4,00% | 4,06% | 4,16% | 4,29% | 4,32% | 4,38% | 4,44% | 4,54% | 4,57% | 4,60% | 4,63% | 4,66% | 4,68% | 4,71% | 4,74% | 4,77% | 4,80% | 4,83% | 4,86% | 4,89% | 4,92% | 4,94% |
| 37 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,60% | 2,95% | 3,05% | 3,25% | 3,42% | 3,61% | 3,81% | 3,91% | 3,97% | 4,00% | 4,07% | 3,78% | 3,84% | 3,94% | 4,00% | 4,06% | 4,16% | 4,29% | 4,32% | 4,38% | 4,44% | 4,54% | 4,57% | 4,60% | 4,63% | 4,66% | 4,69% | 4,72% | 4,74% | 4,77% | 4,80% | 4,83% | 4,86% | 4,89% | 4,92% | 4,95% |
| 38 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,43% | 2,60% | 2,95% | 3,05% | 3,25% | 3,42% | 3,62% | 3,82% | 3,91% | 3,98% | 4,00% | 4,07% | 3,78% | 3,84% | 3,94% | 4,00% | 4,06% | 4,16% | 4,29% | 4,32% | 4,38% | 4,45% | 4,54% | 4,57% | 4,60% | 4,63% | 4,66% | 4,69% | 4,72% | 4,74% | 4,77% | 4,80% | 4,83% | 4,86% | 4,89% | 4,92% | 4,95% |
| 39 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,44% | 2,60% | 2,96% | 3,05% | 3,25% | 3,42% | 3,62% | 3,82% | 3,91% | 3,98% | 4,01% | 4,07% | 3,78% | 3,84% | 3,94% | 4,00% | 4,06% | 4,16% | 4,29% | 4,32% | 4,38% | 4,45% | 4,55% | 4,57% | 4,60% | 4,63% | 4,66% | 4,69% | 4,72% | 4,75% | 4,78% | 4,81% | 4,84% | 4,87% | 4,89% | 4,92% | 4,95% |
| 40 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,44% | 2,60% | 2,96% | 3,05% | 3,25% | 3,42% | 3,62% | 3,82% | 3,92% | 3,98% | 4,01% | 4,07% | 3,78% | 3,84% | 3,94% | 4,00% | 4,07% | 4,16% | 4,29% | 4,32% | 4,39% | 4,45% | 4,55% | 4,58% | 4,61% | 4,63% | 4,66% | 4,69% | 4,72% | 4,75% | 4,78% | 4,81% | 4,84% | 4,87% | 4,89% | 4,92% | 4,95% |
| 41 | 0,66% | 1,20% | 1,70% | 1,93% | 2,20% | 2,44% | 2,60% | 2,96% | 3,05% | 3,25% | 3,42% | 3,62% | 3,82% | 3,92% | 3,98% | 4,01% | 4,07% | 3,78% | 3,84% | 3,94% | 4,01% | 4,07% | 4,17% | 4,30% | 4,33% | 4,39% | 4,45% | 4,55% | 4,58% | 4,61% | 4,64% | 4,67% | 4,69% | 4,72% | 4,75% | 4,78% | 4,81% | 4,84% | 4,87% | 4,90% | 4,93% | 4,96% |
| 42 | 0,66% | 1,20% | 1,70% | 1,94% | 2,20% | 2,44% | 2,60% | 2,96% | 3,06% | 3,26% | 3,42% | 3,62% | 3,82% | 3,92% | 3,98% | 4,01% | 4,07% | 3,78% | 3,85% | 3,94% | 4,01% | 4,07% | 4,17% | 4,30% | 4,33% | 4,39% | 4,45% | 4,55% | 4,58% | 4,61% | 4,64% | 4,67% | 4,70% | 4,73% | 4,75% | 4,78% | 4,81% | 4,84% | 4,87% | 4,90% | 4,93% | 4,96% |
| 43 | 0,66% | 1,20% | 1,70% | 1,94% | 2,20% | 2,44% | 2,60% | 2,96% | 3,06% | 3,26% | 3,42% | 3,62% | 3,82% | 3,92% | 3,98% | 4,01% | 4,08% | 3,79% | 3,85% | 3,95% | 4,01% | 4,07% | 4,17% | 4,30% | 4,33% | 4,39% | 4,46% | 4,55% | 4,58% | 4,61% | 4,64% | 4,67% | 4,70% | 4,73% | 4,76% | 4,79% | 4,82% | 4,84% | 4,87% | 4,90% | 4,93% | 4,96% |

2. část

| n | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | |
|----|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|
| 52 | 0,67% | 1,21% | 1,71% | 1,95% | 2,22% | 2,46% | 2,62% | 2,98% | 3,08% | 3,28% | 3,45% | 3,65% | 3,85% | 3,95% | 4,01% | 4,04% | 4,10% | 3,82% | 3,88% | 3,98% | 4,04% | 4,11% | 4,21% | 4,34% | 4,37% | 4,43% | 4,50% | 4,59% | 4,62% | 4,65% | 4,68% | 4,71% | 4,74% | 4,77% | 4,80% | 4,83% | 4,86% | 4,89% | 4,92% | 4,95% | 4,97% | 5,00% | |
| 53 | 0,67% | 1,21% | 1,72% | 1,95% | 2,22% | 2,46% | 2,63% | 2,98% | 3,08% | 3,28% | 3,45% | 3,65% | 3,85% | 3,95% | 4,02% | 4,05% | 4,11% | 3,82% | 3,89% | 3,99% | 4,05% | 4,11% | 4,21% | 4,35% | 4,37% | 4,44% | 4,50% | 4,60% | 4,63% | 4,66% | 4,69% | 4,72% | 4,75% | 4,78% | 4,81% | 4,84% | 4,86% | 4,89% | 4,92% | 4,95% | 4,98% | 5,01% | |
| 54 | 0,67% | 1,21% | 1,72% | 1,95% | 2,23% | 2,46% | 2,63% | 2,99% | 3,08% | 3,29% | 3,45% | 3,66% | 3,86% | 3,96% | 4,02% | 4,05% | 4,11% | 3,83% | 3,89% | 3,99% | 4,06% | 4,12% | 4,22% | 4,35% | 4,38% | 4,45% | 4,51% | 4,61% | 4,64% | 4,67% | 4,70% | 4,73% | 4,76% | 4,78% | 4,81% | 4,84% | 4,87% | 4,90% | 4,93% | 4,96% | 4,99% | 5,02% | |
| 55 | 0,67% | 1,21% | 1,72% | 1,96% | 2,23% | 2,47% | 2,64% | 2,99% | 3,09% | 3,29% | 3,46% | 3,66% | 3,86% | 3,96% | 4,03% | 4,06% | 4,12% | 3,84% | 3,90% | 4,00% | 4,06% | 4,13% | 4,23% | 4,36% | 4,39% | 4,45% | 4,52% | 4,62% | 4,65% | 4,68% | 4,71% | 4,73% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% | 4,97% | 5,00% | 5,03% | |
| 56 | 0,67% | 1,22% | 1,72% | 1,96% | 2,23% | 2,47% | 2,64% | 2,99% | 3,09% | 3,30% | 3,46% | 3,67% | 3,87% | 3,97% | 4,03% | 4,06% | 4,13% | 3,84% | 3,91% | 4,01% | 4,07% | 4,14% | 4,24% | 4,37% | 4,40% | 4,46% | 4,53% | 4,63% | 4,66% | 4,69% | 4,71% | 4,74% | 4,77% | 4,80% | 4,83% | 4,86% | 4,89% | 4,92% | 4,95% | 4,98% | 5,01% | 5,04% | |
| 57 | 0,67% | 1,22% | 1,73% | 1,96% | 2,24% | 2,48% | 2,64% | 3,00% | 3,10% | 3,30% | 3,47% | 3,67% | 3,88% | 3,98% | 4,04% | 4,07% | 4,14% | 3,85% | 3,92% | 4,02% | 4,08% | 4,15% | 4,24% | 4,38% | 4,41% | 4,47% | 4,54% | 4,64% | 4,67% | 4,70% | 4,72% | 4,75% | 4,78% | 4,81% | 4,84% | 4,87% | 4,90% | 4,93% | 4,96% | 4,99% | 5,02% | | |
| 58 | 0,67% | 1,22% | 1,73% | 1,97% | 2,24% | 2,48% | 2,65% | 3,00% | 3,10% | 3,31% | 3,48% | 3,68% | 3,89% | 3,98% | 4,05% | 4,08% | 4,14% | 3,86% | 3,93% | 4,03% | 4,09% | 4,16% | 4,25% | 4,39% | 4,42% | 4,48% | 4,54% | 4,64% | 4,68% | 4,71% | 4,74% | 4,77% | 4,80% | 4,83% | 4,85% | 4,88% | 4,91% | 4,94% | 4,97% | 5,00% | | | |
| 59 | 0,68% | 1,22% | 1,73% | 1,97% | 2,25% | 2,49% | 2,66% | 3,01% | 3,11% | 3,31% | 3,48% | 3,69% | 3,89% | 3,99% | 4,06% | 4,09% | 4,15% | 3,87% | 3,94% | 4,04% | 4,10% | 4,17% | 4,27% | 4,40% | 4,43% | 4,50% | 4,56% | 4,66% | 4,69% | 4,72% | 4,75% | 4,78% | 4,81% | 4,84% | 4,87% | 4,90% | 4,93% | 4,96% | 4,99% | | | | |
| 60 | 0,68% | 1,23% | 1,74% | 1,98% | 2,25% | 2,49% | 2,66% | 3,02% | 3,12% | 3,32% | 3,49% | 3,70% | 3,90% | 4,00% | 4,07% | 4,10% | 4,16% | 3,88% | 3,95% | 4,05% | 4,11% | 4,18% | 4,28% | 4,41% | 4,44% | 4,51% | 4,57% | 4,67% | 4,70% | 4,73% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | 4,94% | 4,97% | | | | | |
| 61 | 0,68% | 1,23% | 1,74% | 1,98% | 2,26% | 2,50% | 2,67% | 3,02% | 3,12% | 3,33% | 3,50% | 3,71% | 3,91% | 4,01% | 4,08% | 4,11% | 4,17% | 3,90% | 3,96% | 4,06% | 4,13% | 4,19% | 4,29% | 4,43% | 4,46% | 4,52% | 4,59% | 4,69% | 4,72% | 4,75% | 4,78% | 4,81% | 4,84% | 4,87% | 4,90% | 4,93% | 4,96% | | | | | | |
| 62 | 0,68% | 1,23% | 1,75% | 1,99% | 2,27% | 2,51% | 2,68% | 3,03% | 3,13% | 3,34% | 3,51% | 3,72% | 3,92% | 4,02% | 4,09% | 4,12% | 4,19% | 3,91% | 3,97% | 4,08% | 4,14% | 4,21% | 4,31% | 4,44% | 4,47% | 4,54% | 4,60% | 4,71% | 4,74% | 4,77% | 4,80% | 4,83% | 4,86% | 4,89% | 4,92% | 4,95% | | | | | | | |
| 63 | 0,68% | 1,24% | 1,75% | 1,99% | 2,27% | 2,52% | 2,69% | 3,04% | 3,14% | 3,35% | 3,52% | 3,73% | 3,94% | 4,04% | 4,10% | 4,13% | 4,20% | 3,92% | 3,99% | 4,09% | 4,16% | 4,22% | 4,32% | 4,46% | 4,49% | 4,56% | 4,62% | 4,72% | 4,75% | 4,78% | 4,81% | 4,84% | 4,87% | 4,90% | 4,93% | | | | | | | | |
| 64 | 0,69% | 1,24% | 1,76% | 2,00% | 2,28% | 2,52% | 2,70% | 3,05% | 3,15% | 3,36% | 3,53% | 3,74% | 3,95% | 4,05% | 4,11% | 4,14% | 4,21% | 3,94% | 4,00% | 4,11% | 4,17% | 4,24% | 4,34% | 4,48% | 4,51% | 4,57% | 4,64% | 4,74% | 4,77% | 4,80% | 4,83% | 4,86% | 4,89% | 4,92% | | | | | | | | | |
| 65 | 0,69% | 1,24% | 1,76% | 2,01% | 2,29% | 2,53% | 2,71% | 3,06% | 3,16% | 3,37% | 3,54% | 3,75% | 3,96% | 4,06% | 4,13% | 4,16% | 4,22% | 3,95% | 4,02% | 4,12% | 4,19% | 4,25% | 4,36% | 4,49% | 4,52% | 4,59% | 4,66% | 4,76% | 4,79% | 4,82% | 4,85% | 4,88% | 4,91% | | | | | | | | | | |
| 66 | 0,69% | 1,25% | 1,77% | 2,01% | 2,29% | 2,54% | 2,71% | 3,07% | 3,17% | 3,38% | 3,55% | 3,76% | 3,97% | 4,07% | 4,14% | 4,17% | 4,24% | 3,97% | 4,03% | 4,14% | 4,20% | 4,27% | 4,37% | 4,51% | 4,54% | 4,61% | 4,67% | 4,78% | 4,81% | 4,84% | 4,87% | 4,90% | | | | | | | | | | | |
| 67 | 0,69% | 1,25% | 1,77% | 2,02% | 2,30% | 2,55% | 2,72% | 3,08% | 3,18% | 3,39% | 3,56% | 3,78% | 3,99% | 4,09% | 4,16% | 4,19% | 4,25% | 3,99% | 4,05% | 4,15% | 4,22% | 4,29% | 4,39% | 4,53% | 4,56% | 4,63% | 4,69% | 4,80% | 4,83% | 4,86% | 4,89% | | | | | | | | | | | | |
| 68 | 0,70% | 1,26% | 1,78% | 2,03% | 2,31% | 2,56% | 2,74% | 3,09% | 3,19% | 3,40% | 3,58% | 3,79% | 4,00% | 4,11% | 4,17% | 4,20% | 4,27% | 4,00% | 4,07% | 4,17% | 4,24% | 4,31% | 4,41% | 4,55% | 4,58% | 4,65% | 4,72% | 4,82% | 4,85% | 4,88% | | | | | | | | | | | | | |
| 69 | 0,70% | 1,26% | 1,79% | 2,04% | 2,32% | 2,57% | 2,75% | 3,10% | 3,20% | 3,42% | 3,59% | 3,81% | 4,02% | 4,12% | 4,19% | 4,22% | 4,29% | 4,03% | 4,09% | 4,20% | 4,26% | 4,33% | 4,44% | 4,58% | 4,61% | 4,67% | 4,74% | 4,85% | 4,88% | | | | | | | | | | | | | | |
| 70 | 0,70% | 1,27% | 1,80% | 2,05% | 2,33% | 2,59% | 2,76% | 3,11% | 3,22% | 3,43% | 3,61% | 3,82% | 4,04% | 4,14% | 4,21% | 4,24% | 4,31% | 4,05% | 4,12% | 4,22% | 4,29% | 4,36% | 4,46% | 4,60% | 4,64% | 4,70% | 4,77% | 4,88% | | | | | | | | | | | | | | | |
| 71 | 0,71% | 1,28% | 1,80% | 2,06% | 2,35% | 2,60% | 2,78% | 3,13% | 3,23% | 3,45% | 3,63% | 3,85% | 4,06% | 4,17% | 4,24% | 4,27% | 4,34% | 4,08% | 4,15% | 4,25% | 4,32% | 4,39% | 4,49% | 4,64% | 4,67% | 4,74% | 4,80% | | | | | | | | | | | | | | | | |
| 72 | 0,71% | 1,29% | 1,82% | 2,07% | 2,36% | 2,62% | 2,80% | 3,15% | 3,25% | 3,47% | 3,65% | 3,87% | 4,09% | 4,20% | 4,26% | 4,30% | 4,36% | 4,11% | 4,18% | 4,29% | 4,35% | 4,42% | 4,53% | 4,67% | 4,70% | 4,77% | | | | | | | | | | | | | | | | | |
| 73 | 0,72% | 1,29% | 1,83% | 2,09% | 2,38% | 2,64% | 2,82% | 3,17% | 3,28% | 3,50% | 3,68% | 3,90% | 4,12% | 4,23% | 4,30% | 4,33% | 4,40% | 4,15% | 4,22% | 4,32% | 4,39% | 4,46% | 4,57% | 4,71% | 4,75% | | | | | | | | | | | | | | | | | | |
| 74 | 0,72% | 1,30% | 1,84% | 2,10% | 2,40% | 2,66% | 2,85% | 3,19% | 3,30% | 3,52% | 3,71% | 3,93% | 4,15% | 4,26% | 4,33% | 4,36% | 4,43% | 4,19% | 4,26% | 4,36% | 4,43% | 4,50% | 4,61% | 4,76% | | | | | | | | | | | | | | | | | | | |
| 75 | 0,73% | 1,32% | 1,86% | 2,12% | 2,42% | 2,69% | 2,87% | 3,22% | 3,33% | 3,55% | 3,74% | 3,96% | 4,19% | 4,30% | 4,37% | 4,40% | 4,47% | 4,23% | 4,30% | 4,41% | 4,48% | 4,55% | 4,66% | | | | | | | | | | | | | | | | | | | | |
| 76 | 0,74% | 1,33% | 1,88% | 2,15% | 2,45% | 2,72% | 2,91% | 3,25% | 3,36% | 3,59% | 3,78% | 4,01% | 4,23% | 4,34% | 4,42% | 4,45% | 4,52% | 4,28% | 4,36% | 4,47% | 4,54% | 4,61% | | | | | | | | | | | | | | | | | | | | | |
| 77 | 0,75% | 1,35% | 1,90% | 2,17% | 2,48% | 2,75% | 2,94% | 3,28% | 3,40% | 3,63% | 3,82% | 4,05% | 4,28% | 4,39% | 4,46% | 4,50% | 4,57% | 4,34% | 4,41% | 4,52% | 4,60% | | | | | | | | | | | | | | | | | | | | | | |
| 78 | 0,75% | 1,36% | 1,92% | 2,19% | 2,51% | 2,78% | 2,98% | 3,32% | 3,43% | 3,67% | 3,86% | 4,09% | 4,33% | 4,44% | 4,52% | 4,55% | 4,62% | 4,40% | 4,47% | 4,59% | | | | | | | | | | | | | | | | | | | | | | | |
| 79 | 0,76% | 1,38% | 1,94% | 2,22% | 2,54% | 2,82% | 3,02% | 3,36% | 3,47% | 3,71% | 3,91% | 4,14% | 4,38% | 4,50% | 4,57% | 4,61% | 4,68% | 4,46% | 4,54% | | | | | | | | | | | | | | | | | | | | | | | | |
| 80 | 0,77% | 1,40% | 1,97% | 2,25% | 2,58% | 2,86% | 3,06% | 3,40% | 3,52% | 3,76% | 3,96% | 4,20% | 4,45% | 4,56% | 4,64% | 4,68% | 4,75% | 4,54% | | | | | | | | | | | | | | | | | | | | | | | | | |
| 81 | 0,79% | 1,42% | 2,00% | 2,29% | 2,62% | 2,91% | 3,12% | 3,45% | 3,57% | 3,82% | 4,03% | 4,27% | 4,52% | 4,64% | 4,72% | 4,75% | 4,83% | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 82 | 0,80% | 1,45% | 2,04% | 2,33% | 2,67% | 2,97% | 3,18% | 3,51% | 3,64% | 3,89% | 4,10% | 4,35% | 4,60% | 4,72% | 4,80% | 4,84% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 83 | 0,82% | 1,47% | 2,08% | 2,38% | 2,73% | 3,03% | 3,24% | 3,58% | 3,70% | 3,96% | 4,18% | 4,44% | 4,69% | 4,82% | 4,90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 84 | 0,83% | 1,51% | 2,12% | 2,43% | 2,79% | 3,10% | 3,32% | 3,65% | 3,78% | 4,05% | 4,27% | 4,53% | 4,80% | 4,93% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 85 | 0,85% | 1,54% | 2,17% | 2,49% | 2,86% | 3,18% | 3,40% | 3,74% | 3,87% | 4,14% | 4,37% | 4,64% | 4,92% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 86 | 0,88% | 1,58% | 2,23% | 2,56% | 2,94% | 3,27% | 3,50% | 3,83% | 3,97% | 4,25% | 4,48% | 4,77% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 87 | 0,90% | 1,63% | 2,29% | 2,63% | 3,03% | 3,37% | 3,61% | 3,94% | 4,08% | 4,37% | 4,61% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 88 | 0,93% | 1,68% | 2,37% | 2,72% | 3,13% | 3,48% | 3,73% | 4,06% | 4,21% | 4,51% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 89 | 0,96% | 1,74% | 2,45% | 2,82% | 3,24% | 3,61% | 3,87% | 4,20% | 4,35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 90 | 1,00% | 1,80% | 2,54% | 2,93% | 3,37% | 3,75% | 4,02% | 4,36% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 91 | 1,04% | 1,88% | 2,65% | 3,05% | 3,51% | 3,91% | 4,20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 92 | 1,08% | 1,96% | 2,77% | 3,19% | 3,68% | 4,10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 93 | 1,13% | 2,05% | 2,90% | 3,35% | 3,86% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 94 | 1,19% | 2,16% | 3,05% | 3,53% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 95 | 1,25% | 2,28% | 3,22% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 96 | 1,33% | 2,42% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Správní náklady

Správní náklady jsou náklady spojené se správou pojistné smlouvy (např. náklady na likvidaci pojistných událostí, propagaci a administrativu, inkasní náklady). Kapitálová hodnota pojistné smlouvy je snižována o splátku správních nákladů po celou dobu trvání pojištění.

Měsíční splátky správních nákladů = tabulková hodnota správních nákladů + 9 % * Ihnutí pojistné za životní pojištění * frekvence plateb pojistného / 12 + fixní poplatek správních nákladů max. 4 Kč
Měsíční splátky správních nákladů se stanoví na počátku pojištění a strhávají se v této výši až do konce pojištění.

x - vstupní věk dospělého / n - pojistná doba na počátku

Orientace v tabulce

| | |
|---------|---------|
| 1. část | 3. část |
| 2. část | 4. část |

1. část

| n | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | |
|----|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 15 | 5,99 | 4,45 | 3,53 | 2,92 | 2,48 | 2,15 | 1,89 | 1,69 | 1,52 | 1,38 | 1,26 | 1,16 | 1,07 | 1,00 | 0,93 | 0,87 | 0,82 | 0,77 | 0,73 | 0,69 | 0,65 | 0,62 | 0,59 | 0,56 | 0,54 | 0,51 | 0,49 | 0,47 | 0,45 | 0,43 | 0,42 | 0,40 | 0,39 | 0,37 | 0,36 | 0,35 | 0,34 | 0,33 | 0,32 | 0,31 | 0,30 | 0,29 | |
| 16 | 5,99 | 4,46 | 3,53 | 2,92 | 2,48 | 2,15 | 1,89 | 1,69 | 1,52 | 1,38 | 1,26 | 1,16 | 1,07 | 1,00 | 0,93 | 0,87 | 0,82 | 0,77 | 0,73 | 0,69 | 0,65 | 0,62 | 0,59 | 0,56 | 0,54 | 0,51 | 0,49 | 0,47 | 0,45 | 0,43 | 0,42 | 0,40 | 0,39 | 0,37 | 0,36 | 0,35 | 0,34 | 0,33 | 0,32 | 0,31 | 0,30 | 0,29 | |
| 17 | 6,00 | 4,46 | 3,53 | 2,92 | 2,48 | 2,15 | 1,89 | 1,69 | 1,52 | 1,38 | 1,26 | 1,16 | 1,08 | 1,00 | 0,93 | 0,87 | 0,82 | 0,77 | 0,73 | 0,69 | 0,65 | 0,62 | 0,59 | 0,56 | 0,54 | 0,51 | 0,49 | 0,47 | 0,45 | 0,44 | 0,42 | 0,40 | 0,39 | 0,38 | 0,36 | 0,35 | 0,34 | 0,33 | 0,32 | 0,31 | 0,30 | 0,29 | |
| 18 | 6,00 | 4,46 | 3,53 | 2,92 | 2,48 | 2,15 | 1,89 | 1,69 | 1,52 | 1,38 | 1,26 | 1,16 | 1,08 | 1,00 | 0,93 | 0,87 | 0,82 | 0,77 | 0,73 | 0,69 | 0,65 | 0,62 | 0,59 | 0,56 | 0,54 | 0,51 | 0,49 | 0,47 | 0,45 | 0,44 | 0,42 | 0,40 | 0,39 | 0,38 | 0,36 | 0,35 | 0,34 | 0,33 | 0,32 | 0,31 | 0,30 | 0,30 | |
| 19 | 6,00 | 4,46 | 3,53 | 2,92 | 2,48 | 2,15 | 1,89 | 1,69 | 1,52 | 1,38 | 1,26 | 1,16 | 1,08 | 1,00 | 0,93 | 0,87 | 0,82 | 0,77 | 0,73 | 0,69 | 0,65 | 0,62 | 0,59 | 0,56 | 0,54 | 0,52 | 0,49 | 0,47 | 0,45 | 0,44 | 0,42 | 0,41 | 0,39 | 0,38 | 0,37 | 0,35 | 0,34 | 0,33 | 0,32 | 0,32 | 0,31 | 0,30 | 0,30 |
| 20 | 6,00 | 4,46 | 3,53 | 2,92 | 2,48 | 2,15 | 1,89 | 1,69 | 1,52 | 1,38 | 1,26 | 1,16 | 1,08 | 1,00 | 0,93 | 0,87 | 0,82 | 0,77 | 0,73 | 0,69 | 0,65 | 0,62 | 0,59 | 0,56 | 0,54 | 0,52 | 0,49 | 0,47 | 0,46 | 0,44 | 0,42 | 0,41 | 0,39 | 0,38 | 0,37 | 0,36 | 0,35 | 0,34 | 0,33 | 0,32 | 0,31 | 0,30 | 0,30 |
| 21 | 6,00 | 4,46 | 3,53 | 2,92 | 2,48 | 2,15 | 1,89 | 1,69 | 1,52 | 1,38 | 1,26 | 1,16 | 1,08 | 1,00 | 0,93 | 0,87 | 0,82 | 0,77 | 0,73 | 0,69 | 0,66 | 0,62 | 0,59 | 0,57 | 0,54 | 0,52 | 0,50 | 0,48 | 0,46 | 0,44 | 0,42 | 0,41 | 0,39 | 0,38 | 0,37 | 0,36 | 0,35 | 0,34 | 0,33 | 0,32 | 0,31 | 0,30 | 0,30 |
| 22 | 6,00 | 4,46 | 3,53 | 2,92 | 2,48 | 2,15 | 1,89 | 1,69 | 1,52 | 1,38 | 1,27 | 1,16 | 1,08 | 1,00 | 0,93 | 0,87 | 0,82 | 0,77 | 0,73 | 0,69 | 0,66 | 0,62 | 0,59 | 0,57 | 0,54 | 0,52 | 0,50 | 0,48 | 0,46 | 0,44 | 0,43 | 0,41 | 0,40 | 0,38 | 0,37 | 0,36 | 0,35 | 0,34 | 0,33 | 0,32 | 0,31 | 0,31 | |
| 23 | 6,00 | 4,46 | 3,53 | 2,92 | 2,48 | 2,15 | 1,89 | 1,69 | 1,52 | 1,38 | 1,27 | 1,16 | 1,08 | 1,00 | 0,93 | 0,87 | 0,82 | 0,77 | 0,73 | 0,69 | 0,66 | 0,62 | 0,59 | 0,57 | 0,54 | 0,52 | 0,50 | 0,48 | 0,46 | 0,44 | 0,43 | 0,41 | 0,40 | 0,39 | 0,37 | 0,36 | 0,35 | 0,34 | 0,33 | 0,33 | 0,32 | 0,31 | 0,31 |
| 24 | 6,00 | 4,46 | 3,53 | 2,92 | 2,48 | 2,15 | 1,89 | 1,69 | 1,52 | 1,38 | 1,27 | 1,17 | 1,08 | 1,00 | 0,93 | 0,88 | 0,82 | 0,77 | 0,73 | 0,69 | 0,66 | 0,63 | 0,60 | 0,57 | 0,54 | 0,52 | 0,50 | 0,48 | 0,46 | 0,45 | 0,43 | 0,41 | 0,40 | 0,39 | 0,38 | 0,37 | 0,36 | 0,35 | 0,34 | 0,33 | 0,32 | 0,31 | 0,31 |
| 25 | 6,00 | 4,46 | 3,54 | 2,92 | 2,48 | 2,15 | 1,90 | 1,69 | 1,52 | 1,38 | 1,27 | 1,17 | 1,08 | 1,00 | 0,94 | 0,88 | 0,82 | 0,78 | 0,73 | 0,69 | 0,66 | 0,63 | 0,60 | 0,57 | 0,55 | 0,52 | 0,50 | 0,48 | 0,46 | 0,45 | 0,43 | 0,42 | 0,40 | 0,39 | 0,38 | 0,37 | 0,36 | 0,35 | 0,34 | 0,33 | 0,33 | 0,32 | 0,32 |
| 26 | 6,00 | 4,46 | 3,54 | 2,92 | 2,48 | 2,15 | 1,90 | 1,69 | 1,52 | 1,38 | 1,27 | 1,17 | 1,08 | 1,00 | 0,94 | 0,88 | 0,82 | 0,78 | 0,73 | 0,70 | 0,66 | 0,63 | 0,60 | 0,57 | 0,55 | 0,52 | 0,50 | 0,48 | 0,47 | 0,45 | 0,43 | 0,42 | 0,41 | 0,39 | 0,38 | 0,37 | 0,36 | 0,35 | 0,35 | 0,34 | 0,33 | 0,32 | 0,32 |
| 27 | 6,00 | 4,46 | 3,54 | 2,92 | 2,48 | 2,15 | 1,90 | 1,69 | 1,52 | 1,39 | 1,27 | 1,17 | 1,08 | 1,00 | 0,94 | 0,88 | 0,83 | 0,78 | 0,74 | 0,70 | 0,66 | 0,63 | 0,60 | 0,57 | 0,55 | 0,53 | 0,51 | 0,49 | 0,47 | 0,45 | 0,44 | 0,42 | 0,41 | 0,40 | 0,39 | 0,38 | 0,37 | 0,36 | 0,35 | 0,34 | 0,34 | 0,33 | 0,33 |
| 28 | 6,00 | 4,46 | 3,54 | 2,92 | 2,48 | 2,15 | 1,90 | 1,69 | 1,52 | 1,39 | 1,27 | 1,17 | 1,08 | 1,01 | 0,94 | 0,88 | 0,83 | 0,78 | 0,74 | 0,70 | 0,66 | 0,63 | 0,60 | 0,58 | 0,55 | 0,53 | 0,51 | 0,49 | 0,47 | 0,46 | 0,44 | 0,43 | 0,41 | 0,40 | 0,39 | 0,38 | 0,37 | 0,36 | 0,35 | 0,35 | 0,34 | 0,33 | 0,33 |
| 29 | 6,00 | 4,46 | 3,54 | 2,92 | 2,48 | 2,15 | 1,90 | 1,69 | 1,53 | 1,39 | 1,27 | 1,17 | 1,08 | 1,01 | 0,94 | 0,88 | 0,83 | 0,78 | 0,74 | 0,70 | 0,67 | 0,63 | 0,61 | 0,58 | 0,55 | 0,53 | 0,51 | 0,49 | 0,48 | 0,46 | 0,44 | 0,43 | 0,42 | 0,41 | 0,40 | 0,39 | 0,38 | 0,37 | 0,36 | 0,35 | 0,35 | 0,34 | 0,34 |
| 30 | 6,00 | 4,46 | 3,54 | 2,92 | 2,48 | 2,15 | 1,90 | 1,69 | 1,53 | 1,39 | 1,27 | 1,17 | 1,08 | 1,01 | 0,94 | 0,88 | 0,83 | 0,78 | 0,74 | 0,70 | 0,67 | 0,64 | 0,61 | 0,58 | 0,56 | 0,54 | 0,51 | 0,50 | 0,48 | 0,46 | 0,45 | 0,43 | 0,42 | 0,41 | 0,40 | 0,39 | 0,38 | 0,37 | 0,37 | 0,36 | 0,35 | 0,35 | 0,35 |
| 31 | 6,00 | 4,46 | 3,54 | 2,92 | 2,48 | 2,16 | 1,90 | 1,70 | 1,53 | 1,39 | 1,27 | 1,17 | 1,09 | 1,01 | 0,94 | 0,89 | 0,83 | 0,79 | 0,74 | 0,71 | 0,67 | 0,64 | 0,61 | 0,58 | 0,56 | 0,54 | 0,52 | 0,50 | 0,48 | 0,47 | 0,45 | 0,44 | 0,43 | 0,42 | 0,41 | 0,40 | 0,39 | 0,38 | 0,37 | 0,37 | 0,36 | 0,35 | 0,35 |
| 32 | 6,00 | 4,46 | 3,54 | 2,92 | 2,49 | 2,16 | 1,90 | 1,70 | 1,53 | 1,39 | 1,27 | 1,17 | 1,09 | 1,01 | 0,95 | 0,89 | 0,84 | 0,79 | 0,75 | 0,71 | 0,67 | 0,64 | 0,61 | 0,59 | 0,56 | 0,54 | 0,52 | 0,50 | 0,49 | 0,47 | 0,46 | 0,44 | 0,43 | 0,42 | 0,41 | 0,40 | 0,39 | 0,39 | 0,38 | 0,37 | 0,37 | 0,36 | 0,36 |
| 33 | 6,00 | 4,46 | 3,54 | 2,93 | 2,49 | 2,16 | 1,90 | 1,70 | 1,53 | 1,39 | 1,28 | 1,18 | 1,09 | 1,01 | 0,95 | 0,89 | 0,84 | 0,79 | 0,75 | 0,71 | 0,68 | 0,65 | 0,62 | 0,59 | 0,57 | 0,55 | 0,53 | 0,51 | 0,49 | 0,48 | 0,46 | 0,45 | 0,44 | 0,43 | 0,42 | 0,41 | 0,40 | 0,39 | 0,39 | 0,38 | 0,38 | 0,37 | 0,37 |
| 34 | 6,00 | 4,46 | 3,54 | 2,93 | 2,49 | 2,16 | 1,90 | 1,70 | 1,53 | 1,40 | 1,28 | 1,18 | 1,09 | 1,02 | 0,95 | 0,89 | 0,84 | 0,79 | 0,75 | 0,72 | 0,68 | 0,65 | 0,62 | 0,60 | 0,57 | 0,55 | 0,53 | 0,51 | 0,50 | 0,48 | 0,47 | 0,46 | 0,45 | 0,44 | 0,43 | 0,42 | 0,41 | 0,40 | 0,39 | 0,38 | 0,38 | 0,38 | 0,37 |
| 35 | 6,01 | 4,47 | 3,54 | 2,93 | 2,49 | 2,16 | 1,91 | 1,70 | 1,54 | 1,40 | 1,28 | 1,18 | 1,10 | 1,02 | 0,95 | 0,90 | 0,84 | 0,80 | 0,76 | 0,72 | 0,69 | 0,66 | 0,63 | 0,60 | 0,58 | 0,56 | 0,54 | 0,52 | 0,50 | 0,49 | 0,48 | 0,46 | 0,45 | 0,44 | 0,43 | 0,42 | 0,41 | 0,40 | 0,40 | 0,39 | 0,39 | 0,39 | 0,39 |
| 36 | 6,01 | 4,47 | 3,55 | 2,93 | 2,49 | 2,16 | 1,91 | 1,71 | 1,54 | 1,40 | 1,29 | 1,19 | 1,10 | 1,02 | 0,96 | 0,90 | 0,85 | 0,80 | 0,76 | 0,72 | 0,69 | 0,66 | 0,63 | 0,61 | 0,58 | 0,56 | 0,54 | 0,53 | 0,51 | 0,50 | 0,48 | 0,47 | 0,46 | 0,45 | 0,44 | 0,43 | 0,42 | 0,41 | 0,41 | 0,41 | 0,41 | 0,41 | 0,40 |
| 37 | 6,01 | 4,47 | 3,55 | 2,93 | 2,50 | 2,17 | 1,91 | 1,71 | 1,54 | 1,40 | 1,29 | 1,19 | 1,10 | 1,03 | 0,96 | 0,90 | 0,85 | 0,81 | 0,77 | 0,73 | 0,70 | 0,67 | 0,64 | 0,61 | 0,59 | 0,57 | 0,55 | 0,53 | 0,52 | 0,50 | 0,49 | 0,48 | 0,47 | 0,46 | 0,45 | 0,44 | 0,44 | 0,43 | 0,43 | 0,42 | 0,42 | 0,41 | 0,41 |
| 38 | 6,01 | 4,47 | 3,55 | 2,94 | 2,50 | 2,17 | 1,92 | 1,71 | 1,55 | 1,41 | 1,29 | 1,19 | 1,11 | 1,03 | 0,97 | 0,91 | 0,86 | 0,81 | 0,77 | 0,73 | 0,70 | 0,67 | 0,64 | 0,62 | 0,60 | 0,58 | 0,56 | 0,54 | 0,53 | 0,51 | 0,50 | 0,49 | 0,48 | 0,47 | 0,46 | 0,45 | 0,45 | 0,44 | 0,44 | 0,43 | 0,43 | 0,43 | 0,43 |
| 39 | 6,01 | 4,48 | 3,55 | 2,94 | 2,50 | 2,17 | 1,92 | 1,72 | 1,55 | 1,41 | 1,30 | 1,20 | 1,11 | 1,04 | 0,97 | 0,91 | 0,86 | 0,82 | 0,78 | 0,74 | 0,71 | 0,68 | 0,65 | 0,63 | 0,61 | 0,59 | 0,57 | 0,55 | 0,54 | 0,52 | 0,51 | 0,50 | 0,49 | 0,48 | 0,47 | 0,47 | 0,46 | 0,46 | 0,45 | 0,45 | 0,44 | 0,44 | 0,44 |
| 40 | 6,02 | 4,48 | 3,56 | 2,94 | 2,50 | 2,18 | 1,92 | 1,72 | 1,55 | 1,42 | 1,30 | 1,20 | 1,12 | 1,04 | 0,98 | 0,92 | 0,87 | 0,82 | 0,78 | 0,75 | 0,72 | 0,69 | 0,66 | 0,64 | 0,61 | 0,59 | 0,58 | 0,56 | 0,55 | 0,53 | 0,52 | 0,51 | 0,50 | 0,49 | 0,49 | 0,48 | 0,47 | 0,47 | 0,46 | 0,46 | 0,46 | 0,46 | 0,46 |
| 41 | 6,02 | 4,48 | 3,56 | 2,95 | 2,51 | 2,18 | 1,93 | 1,72 | 1,56 | 1,42 | 1,31 | 1,21 | 1,12 | 1,05 | 0,98 | 0,93 | 0,88 | 0,83 | 0,79 | 0,75 | 0,72 | 0,69 | 0,67 | 0,64 | 0,62 | 0,60 | 0,59 | 0,57 | 0,56 | 0,54 | 0,53 | 0,52 | 0,51 | 0,51 | 0,50 | 0,49 | 0,49 | 0,48 | 0,48 | 0,48 | 0,47 | 0,47 | 0,47 |
| 42 | 6,02 | 4,49 | 3,56 | 2,95 | 2,51 | 2,19 | 1,93 | 1,73 | 1,56 | 1,43 | 1,31 | 1,21 | 1,13 | 1,05 | 0,99 | 0,93 | 0,88 | 0,84 | 0,80 | 0,76 | 0,73 | 0,70 | 0,68 | 0,65 | 0,63 | 0,61 | 0,60 | 0,58 | 0,57 | 0,56 | 0,55 | 0,54 | 0,53 | 0,52 | 0,51 | 0,51 | 0,50 | 0,50 | 0,50 | 0,49 | 0,49 | 0,49 | 0,49 |
| 43 | 6,03 | 4,49 | 3,57 | 2,95 | 2,52 | 2,19 | 1,94 | 1,73 | 1,57 | 1,43 | 1,32 | 1,22 | 1,13 | 1,06 | 1,00 | 0,94 | 0,89 | 0,85 | 0,81 | 0,77 | 0,74 | 0,71 | 0,69 | 0,66 | 0,64 | 0,63 | 0,61 | 0,59 | 0,58 | 0,57 | 0,56 | 0,55 | 0,54 | 0,53 | 0,53 | 0,52 | 0,52 | 0,52 | 0,51 | | | | |

