

**Тарифы к Полисным условиям программы смешанного страхования "Райффайзен Перспектива Премиум. Программа № 2"**

**Таблица 1а**  
**Ежемесячный аннуитет на 1000 страховой суммы**  
**Норма доходности 0%**

Мужчины

Возраст	Период гарантированной выплаты			
		10	15	20
20	1,421	1,420	1,419	1,417
21	1,445	1,444	1,443	1,441
22	1,469	1,468	1,467	1,465
23	1,495	1,494	1,493	1,490
24	1,521	1,520	1,519	1,517
25	1,549	1,548	1,546	1,544
26	1,577	1,576	1,574	1,571
27	1,607	1,605	1,603	1,600
28	1,637	1,636	1,634	1,630
29	1,669	1,667	1,665	1,661
30	1,702	1,700	1,697	1,693
31	1,736	1,734	1,731	1,726
32	1,771	1,769	1,766	1,760
33	1,808	1,806	1,803	1,796
34	1,847	1,844	1,840	1,832
35	1,887	1,884	1,880	1,870
36	1,929	1,926	1,920	1,910
37	1,973	1,969	1,963	1,951
38	2,019	2,014	2,007	1,993
39	2,066	2,062	2,053	2,037
40	2,116	2,111	2,101	2,082
41	2,168	2,162	2,150	2,129
42	2,223	2,215	2,202	2,178
43	2,280	2,271	2,255	2,229
44	2,339	2,329	2,311	2,281
45	2,402	2,389	2,369	2,335
46	2,467	2,452	2,429	2,390
47	2,535	2,518	2,491	2,448
48	2,606	2,586	2,556	2,507
49	2,680	2,658	2,624	2,568
50	2,758	2,732	2,694	2,631
51	2,840	2,811	2,767	2,695
52	2,926	2,893	2,843	2,761
53	3,016	2,979	2,922	2,829

54	3,112	3,069	3,005	2,898
55	3,212	3,164	3,090	2,968
56	3,319	3,263	3,179	3,040
57	3,432	3,368	3,271	3,112
58	3,552	3,479	3,366	3,184
59	3,680	3,596	3,465	3,257
60	3,817	3,718	3,567	3,330
61	3,963	3,848	3,671	3,402
62	4,120	3,984	3,778	3,473
63	4,287	4,126	3,887	3,541
64	4,467	4,275	3,998	3,608
65	4,658	4,431	4,109	3,671
66	4,864	4,592	4,221	3,731
67	5,083	4,760	4,332	3,787
68	5,317	4,934	4,441	3,838
69	5,568	5,112	4,548	3,885
70	5,837	5,295	4,651	3,927

**Таблица 16**  
**Ежемесячный аннуитет на 1000 страховой суммы**  
**Норма доходности 0%**

Женщины

Возраст	Период гарантированной выплаты			
		10	15	20
20	1,305	1,304	1,304	1,303
21	1,325	1,325	1,324	1,323
22	1,346	1,346	1,345	1,344
23	1,368	1,368	1,367	1,366
24	1,391	1,390	1,389	1,388
25	1,414	1,413	1,413	1,411
26	1,438	1,437	1,436	1,435
27	1,463	1,462	1,461	1,460
28	1,488	1,487	1,486	1,485
29	1,515	1,514	1,513	1,511
30	1,542	1,541	1,540	1,538
31	1,571	1,570	1,568	1,566
32	1,600	1,599	1,598	1,595
33	1,631	1,630	1,628	1,625
34	1,662	1,661	1,660	1,656
35	1,695	1,694	1,692	1,689
36	1,730	1,728	1,726	1,722
37	1,766	1,764	1,761	1,757
38	1,803	1,801	1,798	1,793
39	1,841	1,839	1,836	1,830
40	1,882	1,880	1,876	1,869
41	1,924	1,921	1,917	1,909
42	1,968	1,965	1,960	1,951
43	2,014	2,010	2,005	1,994
44	2,062	2,058	2,051	2,039
45	2,112	2,107	2,100	2,086
46	2,164	2,159	2,150	2,135
47	2,219	2,213	2,203	2,185
48	2,277	2,270	2,258	2,238
49	2,337	2,329	2,316	2,292
50	2,400	2,391	2,376	2,348
51	2,467	2,456	2,439	2,407
52	2,537	2,524	2,504	2,468
53	2,610	2,596	2,572	2,530
54	2,687	2,671	2,644	2,596
55	2,769	2,750	2,719	2,663
56	2,855	2,833	2,797	2,732
57	2,947	2,921	2,878	2,804

58	3,043	3,013	2,964	2,877
59	3,146	3,111	3,053	2,953
60	3,255	3,214	3,146	3,030
61	3,371	3,322	3,243	3,108
62	3,494	3,437	3,344	3,187
63	3,626	3,558	3,449	3,266
64	3,766	3,685	3,558	3,345
65	3,915	3,820	3,669	3,423
66	4,074	3,962	3,784	3,500
67	4,245	4,111	3,902	3,574
68	4,428	4,269	4,022	3,645
69	4,626	4,435	4,143	3,713
70	4,839	4,609	4,265	3,777

**Таблица 1в**

**Дополнительные опции**

**Пожизненный аннуитет жены с передачей пережившему супругу в  
размере 60% от аннуитета жены**

**Ежемесячный аннуитет на 1000 страховой суммы**

**Норма доходности 0%**

Возраст на начало выплаты аннуитета							
Мужа	Жены						
	40	45	50	55	60	65	70
25	1,603	1,688	1,773	1,858	1,945	2,033	2,121
26	1,616	1,704	1,792	1,881	1,970	2,061	2,153
27	1,630	1,721	1,812	1,904	1,996	2,091	2,185
28	1,643	1,737	1,832	1,927	2,023	2,120	2,218
29	1,655	1,754	1,852	1,951	2,050	2,151	2,252
30	1,668	1,770	1,872	1,975	2,078	2,182	2,287
31	1,680	1,786	1,893	1,999	2,106	2,215	2,323
32	1,692	1,803	1,913	2,023	2,135	2,248	2,360
33	1,704	1,818	1,933	2,048	2,164	2,281	2,398
34	1,715	1,834	1,954	2,074	2,194	2,316	2,437
35	1,726	1,849	1,974	2,099	2,224	2,351	2,478
36	1,736	1,865	1,994	2,124	2,255	2,387	2,519
37	1,747	1,879	2,014	2,150	2,287	2,424	2,562
38	1,756	1,894	2,034	2,176	2,318	2,462	2,605
39	1,765	1,908	2,054	2,202	2,351	2,501	2,650
40	1,774	1,921	2,073	2,227	2,383	2,540	2,696
41	1,782	1,934	2,092	2,253	2,416	2,580	2,744
42	1,790	1,946	2,110	2,278	2,449	2,621	2,792
43	1,797	1,958	2,128	2,304	2,482	2,662	2,842
44	1,804	1,970	2,146	2,328	2,515	2,704	2,892
45	1,811	1,980	2,163	2,353	2,548	2,746	2,944
46	1,817	1,990	2,179	2,377	2,581	2,789	2,997
47	1,822	2,000	2,194	2,400	2,614	2,832	3,050
48	1,827	2,009	2,209	2,423	2,647	2,876	3,105
49	1,832	2,017	2,223	2,446	2,679	2,919	3,161
50	1,836	2,025	2,237	2,467	2,711	2,963	3,217
51	1,841	2,033	2,250	2,488	2,742	3,007	3,275
52	1,844	2,040	2,262	2,508	2,773	3,051	3,333
53	1,848	2,046	2,273	2,527	2,803	3,094	3,392
54	1,851	2,052	2,284	2,545	2,832	3,137	3,451
55	1,854	2,057	2,294	2,563	2,861	3,180	3,511
56	1,856	2,062	2,303	2,579	2,888	3,223	3,572
57	1,859	2,067	2,312	2,595	2,915	3,265	3,632
58	1,861	2,071	2,320	2,610	2,940	3,306	3,693
59	1,863	2,075	2,327	2,623	2,965	3,346	3,754

60	1,865	2,079	2,334	2,636	2,988	3,385	3,815
61	1,867	2,082	2,341	2,649	3,010	3,423	3,875
62	1,868	2,085	2,346	2,660	3,031	3,460	3,934
63	1,869	2,088	2,352	2,670	3,051	3,495	3,993
64	1,871	2,090	2,357	2,680	3,070	3,529	4,050
65	1,872	2,092	2,361	2,689	3,087	3,561	4,106
66	1,873	2,094	2,365	2,697	3,103	3,592	4,160
67	1,874	2,096	2,369	2,704	3,118	3,620	4,212
68	1,875	2,098	2,372	2,711	3,131	3,647	4,262
69	1,875	2,099	2,375	2,717	3,144	3,673	4,310
70	1,876	2,101	2,378	2,723	3,155	3,696	4,355
71	1,877	2,102	2,380	2,728	3,166	3,717	4,398
72	1,877	2,103	2,382	2,732	3,175	3,737	4,438
73	1,878	2,104	2,384	2,736	3,184	3,756	4,476
74	1,878	2,105	2,386	2,740	3,192	3,772	4,511
75	1,879	2,106	2,388	2,743	3,199	3,788	4,543

**Таблица 1г**

**Дополнительные опции**

**Пожизненный аннуитет для мужа с передачей пережившей супруге  
в размере 60% от аннуитета мужа**

**Ежемесячный аннуитет на 1000 страховой суммы**

**Норма доходности 0%**

Возраст на начало выплаты аннуитета							
Жены	Мужа						
	40	45	50	55	60	65	70
25	1,606	1,675	1,745	1,814	1,884	1,956	2,027
26	1,622	1,694	1,765	1,837	1,910	1,984	2,056
27	1,638	1,713	1,787	1,860	1,935	2,012	2,086
28	1,655	1,732	1,808	1,884	1,962	2,040	2,117
29	1,672	1,752	1,830	1,909	1,989	2,070	2,149
30	1,688	1,771	1,853	1,934	2,016	2,100	2,182
31	1,705	1,791	1,876	1,960	2,045	2,131	2,216
32	1,722	1,811	1,899	1,986	2,074	2,163	2,250
33	1,739	1,832	1,923	2,013	2,104	2,196	2,286
34	1,755	1,852	1,947	2,040	2,134	2,230	2,323
35	1,772	1,872	1,971	2,068	2,165	2,265	2,362
36	1,788	1,893	1,995	2,096	2,198	2,300	2,401
37	1,804	1,914	2,020	2,125	2,230	2,337	2,441
38	1,820	1,934	2,046	2,155	2,264	2,375	2,483
39	1,836	1,955	2,071	2,185	2,299	2,414	2,526
40	1,851	1,975	2,096	2,215	2,334	2,454	2,571
41	1,866	1,996	2,122	2,246	2,370	2,495	2,617
42	1,881	2,016	2,148	2,278	2,407	2,537	2,664
43	1,895	2,036	2,174	2,310	2,445	2,581	2,713
44	1,909	2,055	2,200	2,342	2,483	2,625	2,764
45	1,922	2,074	2,225	2,374	2,522	2,671	2,816
46	1,935	2,093	2,251	2,407	2,562	2,718	2,869
47	1,948	2,111	2,276	2,440	2,603	2,766	2,925
48	1,959	2,129	2,302	2,473	2,644	2,815	2,982
49	1,971	2,146	2,326	2,506	2,686	2,866	3,041
50	1,981	2,163	2,351	2,539	2,728	2,917	3,101
51	1,991	2,179	2,374	2,572	2,771	2,970	3,164
52	2,001	2,195	2,398	2,605	2,814	3,024	3,228
53	2,010	2,209	2,420	2,637	2,857	3,079	3,294
54	2,018	2,223	2,442	2,669	2,901	3,135	3,362
55	2,026	2,237	2,464	2,701	2,944	3,191	3,432
56	2,034	2,249	2,484	2,731	2,988	3,249	3,504
57	2,041	2,261	2,504	2,762	3,031	3,307	3,577
58	2,047	2,273	2,522	2,791	3,074	3,366	3,653
59	2,053	2,283	2,540	2,820	3,117	3,425	3,730

60	2,059	2,293	2,557	2,847	3,159	3,485	3,809
61	2,064	2,302	2,574	2,874	3,200	3,545	3,889
62	2,069	2,311	2,589	2,900	3,241	3,605	3,970
63	2,073	2,319	2,603	2,924	3,280	3,664	4,053
64	2,077	2,327	2,617	2,947	3,318	3,723	4,137
65	2,081	2,334	2,629	2,969	3,355	3,781	4,221
66	2,084	2,340	2,641	2,990	3,391	3,838	4,305
67	2,088	2,346	2,652	3,010	3,425	3,894	4,389
68	2,090	2,351	2,662	3,028	3,457	3,948	4,474
69	2,093	2,356	2,671	3,045	3,488	4,001	4,558
70	2,096	2,361	2,680	3,061	3,518	4,053	4,641
71	2,098	2,365	2,688	3,076	3,545	4,102	4,723
72	2,100	2,369	2,695	3,090	3,571	4,150	4,803
73	2,102	2,372	2,701	3,103	3,596	4,195	4,881
74	2,103	2,376	2,707	3,114	3,618	4,237	4,957
75	2,105	2,379	2,713	3,125	3,639	4,278	5,031

Таблица 2а

## Базовые страховые тарифы

## На 100 страхового покрытия

## 1-ый вариант аквизиционных расходов

## Норма доходности 0%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	23,091	11,813	8,086	6,243	5,150	4,437	18
19	23,105	11,833	8,109	6,266	5,173	4,461	19
20	23,123	11,857	8,134	6,289	5,197	4,486	20
21	23,139	11,880	8,158	6,312	5,220	4,512	21
22	23,161	11,907	8,183	6,336	5,246	4,539	22
23	23,184	11,933	8,207	6,360	5,271	4,567	23
24	23,211	11,960	8,232	6,384	5,296	4,596	24
25	23,236	11,986	8,255	6,408	5,322	4,625	25
26	23,260	12,008	8,275	6,430	5,347	4,654	26
27	23,284	12,029	8,295	6,452	5,373	4,685	27
28	23,305	12,047	8,314	6,473	5,398	4,716	28
29	23,321	12,062	8,331	6,494	5,425	4,748	29
30	23,335	12,075	8,348	6,516	5,453	4,782	30
31	23,342	12,085	8,364	6,538	5,481	4,817	31
32	23,350	12,097	8,382	6,563	5,513	4,857	32
33	23,359	12,113	8,404	6,591	5,548	4,900	33
34	23,368	12,131	8,428	6,623	5,587	4,947	34
35	23,380	12,152	8,456	6,658	5,630	4,999	35
36	23,384	12,172	8,485	6,695	5,675	5,053	36
37	23,411	12,203	8,523	6,741	5,729	5,115	37
38	23,442	12,238	8,565	6,790	5,788	5,183	38
39	23,476	12,277	8,611	6,844	5,851	5,255	39
40	23,510	12,316	8,659	6,901	5,918	5,332	40
41	23,519	12,346	8,701	6,954	5,982	5,408	41
42	23,551	12,390	8,756	7,019	6,058	5,496	42
43	23,591	12,441	8,817	7,091	6,140	5,591	43
44	23,634	12,497	8,882	7,168	6,228	5,693	44
45	23,680	12,557	8,952	7,250	6,322	5,802	45
46	23,712	12,611	9,019	7,331	6,418		46
47	23,768	12,680	9,102	7,425	6,526		47
48	23,829	12,753	9,188	7,524	6,641		48
49	23,893	12,828	9,279	7,628	6,764		49
50	23,962	12,911	9,377	7,740	6,895		50
51	24,008	12,983	9,468	7,852			51
52	24,074	13,073	9,574	7,976			52
53	24,140	13,167	9,684	8,108			53
54	24,214	13,270	9,803	8,252			54
55	24,315	13,388	9,938	8,411			55
56	24,376	13,489	10,067				56
57	24,487	13,612	10,214				57
58	24,603	13,741	10,372				58
59	24,684	13,854	10,525				59
60	24,876	14,038	10,735				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 26

## Базовые страховые тарифы

На 100 страхового покрытия

1-ый вариант аквизиционных расходов

Норма доходности 0%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	23,027	11,711	7,946	6,070	4,948	4,205	18
19	23,028	11,714	7,951	6,075	4,954	4,211	19
20	23,029	11,718	7,955	6,080	4,959	4,217	20
21	23,031	11,722	7,961	6,085	4,965	4,224	21
22	23,036	11,728	7,967	6,092	4,972	4,232	22
23	23,042	11,735	7,974	6,099	4,979	4,240	23
24	23,047	11,742	7,980	6,105	4,986	4,248	24
25	23,054	11,748	7,987	6,112	4,994	4,257	25
26	23,058	11,754	7,993	6,119	5,001	4,266	26
27	23,067	11,761	8,000	6,126	5,010	4,275	27
28	23,072	11,767	8,006	6,133	5,018	4,286	28
29	23,076	11,772	8,012	6,140	5,026	4,296	29
30	23,081	11,778	8,018	6,148	5,036	4,308	30
31	23,084	11,782	8,024	6,155	5,045	4,320	31
32	23,090	11,789	8,031	6,164	5,056	4,333	32
33	23,095	11,795	8,039	6,173	5,068	4,348	33
34	23,100	11,802	8,047	6,183	5,080	4,364	34
35	23,106	11,809	8,056	6,194	5,095	4,381	35
36	23,111	11,816	8,065	6,206	5,110	4,399	36
37	23,118	11,824	8,076	6,220	5,126	4,420	37
38	23,125	11,833	8,087	6,234	5,145	4,442	38
39	23,132	11,843	8,100	6,250	5,164	4,466	39
40	23,139	11,854	8,114	6,268	5,186	4,492	40
41	23,144	11,864	8,128	6,286	5,209	4,520	41
42	23,155	11,878	8,146	6,308	5,235	4,552	42
43	23,169	11,894	8,166	6,332	5,263	4,588	43
44	23,182	11,912	8,187	6,358	5,294	4,627	44
45	23,195	11,929	8,210	6,386	5,327	4,669	45
46	23,205	11,947	8,234	6,415	5,363		46
47	23,222	11,970	8,262	6,447	5,403		47
48	23,241	11,995	8,293	6,483	5,447		48
49	23,261	12,022	8,325	6,521	5,496		49
50	23,284	12,053	8,361	6,563	5,550		50
51	23,305	12,083	8,397	6,608			51
52	23,334	12,120	8,438	6,659			52
53	23,360	12,155	8,480	6,713			53
54	23,391	12,195	8,527	6,774			54
55	23,435	12,242	8,581	6,843			55
56	23,463	12,280	8,633				56
57	23,502	12,326	8,693				57
58	23,540	12,375	8,760				58
59	23,569	12,421	8,831				59
60	23,633	12,491	8,923				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2в

## Базовые страховые тарифы

## На 100 страхового покрытия

## 1-ый вариант аквизиционных расходов

## Норма доходности 4%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
10,21003556	5	10	15	20	25	30	
18	20,619	9,660	6,092	4,370	3,383	2,768	18
19	20,635	9,682	6,119	4,398	3,413	2,800	19
20	20,653	9,708	6,147	4,426	3,443	2,833	20
21	20,669	9,733	6,174	4,454	3,473	2,866	21
22	20,693	9,762	6,204	4,485	3,506	2,902	22
23	20,716	9,791	6,233	4,514	3,538	2,938	23
24	20,744	9,821	6,262	4,544	3,571	2,975	24
25	20,770	9,849	6,289	4,573	3,603	3,013	25
26	20,794	9,874	6,313	4,600	3,634	3,049	26
27	20,819	9,898	6,337	4,627	3,666	3,087	27
28	20,841	9,918	6,358	4,652	3,697	3,124	28
29	20,858	9,934	6,378	4,677	3,728	3,163	29
30	20,873	9,948	6,398	4,703	3,761	3,203	30
31	20,879	9,959	6,415	4,727	3,793	3,244	31
32	20,888	9,972	6,435	4,755	3,830	3,289	32
33	20,897	9,989	6,459	4,787	3,871	3,339	33
34	20,907	10,008	6,486	4,824	3,916	3,394	34
35	20,919	10,031	6,518	4,865	3,967	3,455	35
36	20,923	10,052	6,549	4,907	4,019	3,518	36
37	20,950	10,086	6,592	4,959	4,082	3,592	37
38	20,982	10,124	6,640	5,017	4,152	3,672	38
39	21,018	10,167	6,692	5,080	4,226	3,759	39
40	21,053	10,210	6,747	5,146	4,305	3,850	40
41	21,062	10,241	6,793	5,206	4,380	3,938	41
42	21,096	10,289	6,855	5,282	4,468	4,041	42
43	21,136	10,344	6,923	5,365	4,565	4,152	43
44	21,181	10,405	6,997	5,454	4,668	4,272	44
45	21,229	10,470	7,077	5,549	4,779	4,399	45
46	21,261	10,528	7,152	5,642	4,890		46
47	21,320	10,603	7,244	5,750	5,016		47
48	21,383	10,682	7,342	5,865	5,150		48
49	21,448	10,765	7,444	5,985	5,292		49
50	21,520	10,855	7,554	6,114	5,443		50
51	21,568	10,932	7,656	6,240			51
52	21,635	11,029	7,774	6,382			52
53	21,704	11,130	7,897	6,532			53
54	21,780	11,241	8,030	6,695			54
55	21,884	11,369	8,181	6,875			55
56	21,947	11,478	8,324				56
57	22,061	11,611	8,488				57
58	22,180	11,751	8,664				58
59	22,263	11,872	8,830				59
60	22,465	12,074	9,067				60

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модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2г

## Базовые страховые тарифы

## На 100 страхового покрытия

## 1-ый вариант аквизиционных расходов

## Норма доходности 4%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	20,553	9,550	5,935	4,168	3,140	2,482	18
19	20,554	9,553	5,940	4,174	3,147	2,489	19
20	20,556	9,557	5,945	4,180	3,154	2,497	20
21	20,558	9,562	5,951	4,187	3,161	2,506	21
22	20,563	9,569	5,959	4,195	3,170	2,516	22
23	20,570	9,576	5,967	4,203	3,179	2,526	23
24	20,575	9,583	5,974	4,211	3,188	2,537	24
25	20,582	9,590	5,982	4,220	3,198	2,548	25
26	20,586	9,596	5,989	4,227	3,207	2,559	26
27	20,595	9,604	5,997	4,237	3,217	2,572	27
28	20,601	9,611	6,004	4,245	3,227	2,584	28
29	20,605	9,616	6,011	4,253	3,238	2,597	29
30	20,610	9,623	6,018	4,262	3,249	2,611	30
31	20,613	9,628	6,025	4,271	3,260	2,625	31
32	20,619	9,635	6,033	4,281	3,273	2,642	32
33	20,624	9,642	6,042	4,292	3,287	2,660	33
34	20,629	9,649	6,051	4,304	3,302	2,678	34
35	20,636	9,657	6,061	4,317	3,319	2,699	35
36	20,640	9,664	6,072	4,331	3,337	2,721	36
37	20,648	9,674	6,084	4,346	3,357	2,746	37
38	20,655	9,683	6,097	4,363	3,378	2,772	38
39	20,662	9,694	6,111	4,382	3,402	2,801	39
40	20,670	9,706	6,127	4,403	3,428	2,833	40
41	20,675	9,717	6,142	4,424	3,454	2,866	41
42	20,686	9,732	6,162	4,449	3,485	2,905	42
43	20,700	9,750	6,185	4,478	3,520	2,947	43
44	20,714	9,768	6,209	4,508	3,556	2,993	44
45	20,727	9,788	6,235	4,540	3,596	3,043	45
46	20,738	9,807	6,262	4,573	3,638		46
47	20,756	9,832	6,294	4,612	3,685		47
48	20,775	9,859	6,329	4,654	3,738		48
49	20,796	9,888	6,365	4,698	3,795		49
50	20,819	9,921	6,406	4,748	3,858		50
51	20,842	9,955	6,447	4,800			51
52	20,871	9,994	6,494	4,859			52
53	20,898	10,033	6,542	4,921			53
54	20,930	10,076	6,595	4,991			54
55	20,976	10,127	6,656	5,071			55
56	21,004	10,170	6,715				56
57	21,044	10,220	6,782				57
58	21,084	10,273	6,856				58
59	21,113	10,322	6,933				59
60	21,181	10,399	7,037				60

модальный фактор: ежемесячно 0,08833 кварталнo 0,26 полугодие 0,51

Таблица 2д

## Базовые страховые тарифы

## На 100 страхового покрытия

## 2-ой вариант акquisиционных расходов

## Норма доходности 0%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	22,963	11,347	7,677	5,890	4,838	4,154	18
19	22,978	11,367	7,698	5,910	4,858	4,175	19
20	22,996	11,389	7,721	5,931	4,880	4,198	20
21	23,012	11,411	7,742	5,952	4,901	4,220	21
22	23,035	11,436	7,766	5,974	4,923	4,245	22
23	23,058	11,461	7,788	5,995	4,946	4,269	23
24	23,085	11,487	7,811	6,017	4,969	4,295	24
25	23,112	11,510	7,831	6,038	4,992	4,321	25
26	23,135	11,532	7,850	6,058	5,014	4,347	26
27	23,160	11,552	7,869	6,079	5,037	4,374	27
28	23,182	11,569	7,886	6,098	5,060	4,401	28
29	23,198	11,582	7,902	6,117	5,084	4,430	29
30	23,213	11,595	7,917	6,137	5,109	4,460	30
31	23,219	11,604	7,932	6,156	5,134	4,491	31
32	23,228	11,616	7,949	6,179	5,162	4,526	32
33	23,237	11,630	7,968	6,204	5,194	4,564	33
34	23,246	11,647	7,991	6,233	5,228	4,605	34
35	23,258	11,667	8,017	6,265	5,267	4,651	35
36	23,262	11,686	8,042	6,298	5,307	4,698	36
37	23,289	11,715	8,077	6,339	5,355	4,753	37
38	23,321	11,748	8,116	6,383	5,406	4,812	38
39	23,356	11,785	8,158	6,431	5,462	4,875	39
40	23,391	11,822	8,202	6,483	5,522	4,942	40
41	23,400	11,849	8,241	6,530	5,578	5,009	41
42	23,433	11,891	8,290	6,589	5,645	5,085	42
43	23,473	11,939	8,346	6,653	5,718	5,167	43
44	23,517	11,992	8,405	6,722	5,795	5,256	44
45	23,565	12,049	8,470	6,796	5,878	5,350	45
46	23,597	12,099	8,531	6,868	5,962		46
47	23,654	12,164	8,606	6,951	6,057		47
48	23,717	12,233	8,685	7,040	6,157		48
49	23,782	12,304	8,768	7,132	6,265		49
50	23,853	12,382	8,857	7,232	6,379		50
51	23,900	12,449	8,940	7,331			51
52	23,967	12,534	9,035	7,442			52
53	24,035	12,622	9,135	7,559			53
54	24,110	12,719	9,243	7,686			54
55	24,214	12,830	9,366	7,826			55
56	24,275	12,924	9,482				56
57	24,389	13,040	9,616				57
58	24,507	13,161	9,759				58
59	24,589	13,267	9,896				59
60	24,789	13,441	10,087				60

модальный фактор: ежемесячно 0,08833 кварталнo 0,26 полугодие 0,51

Таблица 2е

## Базовые страховые тарифы

## На 100 страхового покрытия

## 2-ой вариант аквизиционных расходов

## Норма доходности 0%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	22,898	11,251	7,549	5,733	4,657	3,948	18
19	22,899	11,254	7,552	5,737	4,662	3,953	19
20	22,900	11,258	7,557	5,742	4,667	3,958	20
21	22,902	11,262	7,561	5,747	4,672	3,964	21
22	22,908	11,268	7,567	5,753	4,678	3,971	22
23	22,914	11,274	7,574	5,759	4,685	3,978	23
24	22,919	11,280	7,579	5,765	4,691	3,986	24
25	22,926	11,286	7,585	5,771	4,698	3,994	25
26	22,930	11,292	7,591	5,777	4,705	4,001	26
27	22,939	11,298	7,598	5,784	4,712	4,010	27
28	22,944	11,304	7,603	5,790	4,720	4,019	28
29	22,948	11,309	7,609	5,796	4,727	4,029	29
30	22,954	11,314	7,615	5,803	4,735	4,039	30
31	22,956	11,319	7,620	5,810	4,744	4,050	31
32	22,962	11,325	7,627	5,818	4,754	4,062	32
33	22,968	11,331	7,634	5,827	4,764	4,075	33
34	22,972	11,337	7,641	5,836	4,776	4,089	34
35	22,979	11,344	7,649	5,846	4,788	4,105	35
36	22,984	11,350	7,658	5,856	4,802	4,121	36
37	22,991	11,358	7,668	5,868	4,817	4,139	37
38	22,998	11,367	7,678	5,882	4,833	4,159	38
39	23,005	11,376	7,689	5,896	4,851	4,180	39
40	23,013	11,386	7,702	5,912	4,870	4,203	40
41	23,017	11,396	7,715	5,929	4,890	4,228	41
42	23,029	11,409	7,732	5,949	4,914	4,257	42
43	23,043	11,424	7,750	5,971	4,939	4,288	43
44	23,056	11,441	7,769	5,994	4,967	4,323	44
45	23,069	11,457	7,791	6,019	4,996	4,360	45
46	23,080	11,474	7,812	6,045	5,028		46
47	23,097	11,496	7,838	6,074	5,064		47
48	23,117	11,519	7,866	6,107	5,104		48
49	23,137	11,545	7,896	6,141	5,147		49
50	23,160	11,573	7,929	6,179	5,195		50
51	23,182	11,602	7,962	6,220			51
52	23,211	11,637	8,000	6,265			52
53	23,237	11,670	8,038	6,314			53
54	23,270	11,708	8,081	6,369			54
55	23,315	11,751	8,130	6,431			55
56	23,342	11,788	8,178				56
57	23,382	11,831	8,233				57
58	23,422	11,877	8,294				58
59	23,450	11,920	8,358				59
60	23,517	11,987	8,443				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2ж

## Базовые страховые тарифы

На 100 страхового покрытия

2-ой вариант аквизиционных расходов

Норма доходности 4%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	20,550	9,249	5,730	4,057	3,105	2,512	18
19	20,565	9,270	5,754	4,082	3,131	2,540	19
20	20,584	9,295	5,780	4,108	3,158	2,570	20
21	20,601	9,318	5,805	4,133	3,185	2,599	21
22	20,624	9,346	5,833	4,160	3,214	2,630	22
23	20,648	9,373	5,859	4,187	3,242	2,662	23
24	20,676	9,402	5,886	4,214	3,272	2,694	24
25	20,703	9,428	5,910	4,240	3,300	2,727	25
26	20,728	9,452	5,933	4,264	3,328	2,759	26
27	20,754	9,474	5,954	4,289	3,356	2,792	27
28	20,776	9,493	5,974	4,312	3,384	2,825	28
29	20,794	9,508	5,992	4,334	3,411	2,858	29
30	20,809	9,522	6,010	4,357	3,440	2,893	30
31	20,815	9,532	6,026	4,379	3,469	2,929	31
32	20,824	9,545	6,045	4,404	3,501	2,968	32
33	20,833	9,560	6,067	4,433	3,537	3,012	33
34	20,843	9,578	6,092	4,465	3,577	3,059	34
35	20,856	9,600	6,120	4,502	3,622	3,112	35
36	20,860	9,619	6,149	4,540	3,668	3,167	36
37	20,887	9,652	6,188	4,587	3,724	3,231	37
38	20,920	9,688	6,232	4,638	3,784	3,300	38
39	20,957	9,728	6,279	4,695	3,850	3,374	39
40	20,993	9,769	6,330	4,754	3,920	3,452	40
41	21,001	9,798	6,372	4,808	3,984	3,528	41
42	21,036	9,843	6,428	4,875	4,062	3,616	42
43	21,077	9,895	6,490	4,949	4,146	3,711	43
44	21,123	9,952	6,558	5,028	4,236	3,813	44
45	21,172	10,014	6,630	5,113	4,333	3,921	45
46	21,205	10,068	6,698	5,196	4,429		46
47	21,264	10,139	6,783	5,292	4,538		47
48	21,329	10,213	6,871	5,393	4,654		48
49	21,396	10,291	6,964	5,500	4,776		49
50	21,470	10,376	7,064	5,614	4,907		50
51	21,518	10,448	7,157	5,725			51
52	21,587	10,540	7,264	5,850			52
53	21,657	10,635	7,375	5,982			53
54	21,735	10,739	7,496	6,125			54
55	21,842	10,859	7,633	6,283			55
56	21,906	10,961	7,761				56
57	22,023	11,087	7,909				57
58	22,145	11,218	8,068				58
59	22,228	11,331	8,217				59
60	22,438	11,523	8,432				60

модальный фактор: ежемесячно 0,08833 кварталыно 0,26 полугодие 0,51

Таблица 2з

## Базовые страховые тарифы

На 100 страхового покрытия

2-ой вариант аквизиционных расходов

Норма доходности 4%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	20,482	9,146	5,586	3,875	2,888	2,260	18
19	20,483	9,149	5,590	3,880	2,894	2,267	19
20	20,485	9,152	5,595	3,885	2,900	2,274	20
21	20,487	9,157	5,600	3,891	2,907	2,281	21
22	20,492	9,163	5,607	3,899	2,915	2,290	22
23	20,499	9,171	5,615	3,906	2,923	2,299	23
24	20,504	9,177	5,621	3,914	2,931	2,309	24
25	20,511	9,184	5,628	3,921	2,940	2,319	25
26	20,516	9,190	5,635	3,928	2,948	2,328	26
27	20,525	9,197	5,643	3,937	2,957	2,339	27
28	20,531	9,203	5,649	3,944	2,966	2,350	28
29	20,535	9,208	5,655	3,952	2,975	2,362	29
30	20,540	9,215	5,662	3,960	2,985	2,374	30
31	20,543	9,219	5,668	3,968	2,995	2,387	31
32	20,549	9,226	5,676	3,977	3,007	2,401	32
33	20,555	9,233	5,684	3,987	3,020	2,417	33
34	20,560	9,239	5,692	3,997	3,033	2,434	34
35	20,566	9,247	5,702	4,009	3,048	2,452	35
36	20,571	9,254	5,711	4,022	3,064	2,471	36
37	20,579	9,263	5,722	4,036	3,082	2,493	37
38	20,586	9,272	5,734	4,051	3,101	2,516	38
39	20,593	9,282	5,747	4,068	3,122	2,542	39
40	20,601	9,293	5,762	4,086	3,145	2,569	40
41	20,606	9,303	5,776	4,105	3,168	2,599	41
42	20,618	9,318	5,794	4,129	3,196	2,632	42
43	20,632	9,334	5,815	4,154	3,226	2,670	43
44	20,646	9,352	5,838	4,181	3,259	2,710	44
45	20,660	9,370	5,861	4,210	3,294	2,754	45
46	20,671	9,388	5,886	4,240	3,331		46
47	20,689	9,412	5,915	4,275	3,373		47
48	20,709	9,438	5,947	4,313	3,420		48
49	20,730	9,465	5,980	4,353	3,470		49
50	20,754	9,496	6,017	4,397	3,526		50
51	20,776	9,528	6,055	4,444			51
52	20,806	9,565	6,098	4,497			52
53	20,833	9,601	6,142	4,553			53
54	20,867	9,642	6,190	4,615			54
55	20,913	9,690	6,246	4,687			55
56	20,942	9,730	6,300				56
57	20,983	9,778	6,361				57
58	21,024	9,827	6,429				58
59	21,053	9,874	6,499				59
60	21,123	9,946	6,594				60

модальный фактор: ежемесячно 0,08833 кварталнo 0,26 полугодие 0,51

Таблица 2и

## Базовые страховые тарифы

## На 100 страхового покрытия

## 3-ий вариант аквизиционных расходов

## Норма доходности 0%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	21,503	10,984	7,511	5,793	4,773	4,106	18
19	21,517	11,002	7,531	5,813	4,793	4,127	19
20	21,533	11,023	7,553	5,833	4,814	4,150	20
21	21,547	11,043	7,574	5,853	4,834	4,172	21
22	21,567	11,067	7,596	5,874	4,856	4,195	22
23	21,587	11,090	7,618	5,895	4,878	4,219	23
24	21,611	11,114	7,639	5,916	4,901	4,244	24
25	21,634	11,137	7,659	5,937	4,923	4,270	25
26	21,654	11,156	7,677	5,956	4,944	4,295	26
27	21,676	11,175	7,695	5,975	4,967	4,321	27
28	21,695	11,191	7,711	5,994	4,989	4,348	28
29	21,710	11,204	7,726	6,012	5,012	4,376	29
30	21,722	11,216	7,741	6,031	5,036	4,405	30
31	21,728	11,224	7,755	6,050	5,061	4,436	31
32	21,735	11,235	7,771	6,072	5,088	4,469	32
33	21,743	11,249	7,790	6,097	5,119	4,506	33
34	21,752	11,265	7,811	6,124	5,152	4,547	34
35	21,762	11,283	7,836	6,155	5,190	4,591	35
36	21,766	11,301	7,860	6,187	5,229	4,637	36
37	21,789	11,328	7,893	6,226	5,275	4,690	37
38	21,817	11,359	7,930	6,269	5,325	4,748	38
39	21,848	11,393	7,970	6,316	5,379	4,809	39
40	21,878	11,428	8,013	6,365	5,437	4,875	40
41	21,885	11,454	8,049	6,411	5,492	4,939	41
42	21,915	11,493	8,097	6,467	5,556	5,013	42
43	21,950	11,538	8,150	6,529	5,626	5,093	43
44	21,988	11,587	8,206	6,595	5,701	5,179	44
45	22,030	11,639	8,268	6,666	5,782	5,271	45
46	22,058	11,686	8,326	6,736	5,863		46
47	22,108	11,747	8,397	6,816	5,954		47
48	22,162	11,811	8,472	6,901	6,052		48
49	22,219	11,877	8,551	6,990	6,155		49
50	22,281	11,950	8,635	7,086	6,265		50
51	22,322	12,012	8,714	7,180			51
52	22,380	12,091	8,805	7,286			52
53	22,439	12,173	8,900	7,398			53
54	22,505	12,263	9,003	7,520			54
55	22,595	12,366	9,118	7,654			55
56	22,649	12,454	9,229				56
57	22,748	12,561	9,355				57
58	22,851	12,673	9,490				58
59	22,922	12,771	9,620				59
60	23,095	12,933	9,800				60

модальный фактор: ежемесячно 0,08833 кварталньо 0,26 полугодие 0,51

Таблица 2к

## Базовые страховые тарифы

## На 100 страхового покрытия

## 3-ий вариант аквизиционных расходов

## Норма доходности 0%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	21,446	10,894	7,388	5,641	4,597	3,905	18
19	21,447	10,897	7,392	5,645	4,602	3,910	19
20	21,448	10,900	7,396	5,650	4,607	3,916	20
21	21,450	10,904	7,401	5,655	4,612	3,921	21
22	21,455	10,910	7,406	5,660	4,618	3,928	22
23	21,460	10,916	7,412	5,667	4,624	3,935	23
24	21,465	10,921	7,418	5,672	4,630	3,942	24
25	21,471	10,927	7,424	5,678	4,637	3,950	25
26	21,475	10,932	7,429	5,684	4,644	3,958	26
27	21,482	10,938	7,435	5,691	4,651	3,966	27
28	21,487	10,944	7,441	5,697	4,658	3,975	28
29	21,491	10,948	7,446	5,703	4,665	3,984	29
30	21,495	10,953	7,452	5,709	4,674	3,994	30
31	21,497	10,957	7,457	5,716	4,682	4,005	31
32	21,503	10,963	7,463	5,724	4,691	4,017	32
33	21,508	10,969	7,470	5,732	4,702	4,030	33
34	21,512	10,974	7,477	5,741	4,713	4,043	34
35	21,517	10,981	7,485	5,750	4,725	4,058	35
36	21,521	10,987	7,493	5,761	4,738	4,074	36
37	21,528	10,995	7,502	5,772	4,753	4,092	37
38	21,534	11,002	7,512	5,785	4,769	4,111	38
39	21,540	11,011	7,523	5,799	4,786	4,132	39
40	21,547	11,021	7,536	5,815	4,805	4,155	40
41	21,551	11,029	7,548	5,831	4,824	4,179	41
42	21,561	11,042	7,563	5,850	4,847	4,207	42
43	21,573	11,056	7,581	5,871	4,872	4,238	43
44	21,585	11,071	7,600	5,894	4,898	4,271	44
45	21,597	11,087	7,620	5,918	4,927	4,308	45
46	21,606	11,103	7,641	5,943	4,958		46
47	21,621	11,123	7,665	5,971	4,993		47
48	21,638	11,145	7,692	6,002	5,031		48
49	21,656	11,169	7,721	6,036	5,074		49
50	21,676	11,196	7,752	6,072	5,120		50
51	21,695	11,223	7,784	6,111			51
52	21,721	11,255	7,820	6,155			52
53	21,744	11,286	7,856	6,202			53
54	21,772	11,321	7,897	6,255			54
55	21,811	11,362	7,944	6,315			55
56	21,836	11,396	7,990				56
57	21,870	11,437	8,042				57
58	21,905	11,479	8,100				58
59	21,930	11,520	8,161				59
60	21,988	11,582	8,242				60

модальный фактор: ежемесячно 0,08833 кварталньно 0,26 полугодие 0,51

Таблица 2л

## Базовые страховые тарифы

На 100 страхового покрытия

3-ий вариант аквизиционных расходов

Норма доходности 4%

МУЖЧИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	19,139	8,899	5,570	3,963	3,042	2,466	18
19	19,153	8,918	5,593	3,987	3,067	2,493	19
20	19,169	8,941	5,618	4,012	3,094	2,521	20
21	19,184	8,963	5,642	4,037	3,120	2,550	21
22	19,204	8,989	5,668	4,063	3,147	2,580	22
23	19,225	9,014	5,693	4,089	3,175	2,611	23
24	19,250	9,041	5,719	4,115	3,204	2,643	24
25	19,274	9,066	5,742	4,140	3,231	2,674	25
26	19,295	9,088	5,763	4,163	3,258	2,706	26
27	19,318	9,109	5,784	4,187	3,285	2,738	27
28	19,337	9,127	5,803	4,209	3,312	2,770	28
29	19,353	9,141	5,821	4,230	3,339	2,802	29
30	19,366	9,154	5,838	4,252	3,367	2,836	30
31	19,372	9,163	5,853	4,274	3,395	2,870	31
32	19,379	9,175	5,871	4,298	3,426	2,909	32
33	19,388	9,189	5,891	4,326	3,461	2,951	33
34	19,396	9,206	5,915	4,357	3,500	2,998	34
35	19,407	9,227	5,943	4,392	3,543	3,049	35
36	19,411	9,245	5,970	4,428	3,587	3,102	36
37	19,435	9,275	6,007	4,474	3,641	3,164	37
38	19,464	9,309	6,049	4,524	3,700	3,231	38
39	19,496	9,346	6,094	4,578	3,764	3,303	39
40	19,527	9,384	6,142	4,635	3,831	3,379	40
41	19,535	9,411	6,182	4,686	3,893	3,452	41
42	19,565	9,453	6,236	4,751	3,968	3,537	42
43	19,601	9,502	6,295	4,822	4,049	3,629	43
44	19,641	9,555	6,359	4,898	4,136	3,727	44
45	19,684	9,613	6,428	4,980	4,229	3,832	45
46	19,713	9,663	6,493	5,059	4,322		46
47	19,765	9,729	6,573	5,151	4,427		47
48	19,821	9,799	6,657	5,248	4,538		48
49	19,880	9,871	6,745	5,350	4,656		49
50	19,944	9,950	6,840	5,459	4,781		50
51	19,986	10,017	6,928	5,565			51
52	20,047	10,102	7,029	5,685			52
53	20,107	10,190	7,135	5,811			53
54	20,175	10,287	7,249	5,947			54
55	20,269	10,399	7,378	6,098			55
56	20,324	10,493	7,500				56
57	20,426	10,610	7,640				57
58	20,532	10,731	7,789				58
59	20,605	10,836	7,930				59
60	20,787	11,013	8,131				60

модальный фактор: ежемесячно 0,08833 кварталнo 0,26 полугодие 0,51

Таблица 2м

## Базовые страховые тарифы

## На 100 страхового покрытия

## 3-ий вариант аквизиционных расходов

## Норма доходности 4%

ЖЕНЩИНЫ

ВОЗРАСТ	Взносы уплачиваются ежегодно						ВОЗРАСТ
	Срок страхования						
	5	10	15	20	25	30	
18	19,080	8,802	5,432	3,787	2,831	2,220	18
19	19,081	8,804	5,436	3,792	2,837	2,226	19
20	19,082	8,808	5,441	3,798	2,843	2,233	20
21	19,084	8,812	5,446	3,803	2,850	2,240	21
22	19,089	8,818	5,453	3,810	2,857	2,249	22
23	19,095	8,825	5,460	3,818	2,865	2,258	23
24	19,099	8,831	5,466	3,825	2,873	2,267	24
25	19,105	8,837	5,473	3,832	2,881	2,277	25
26	19,109	8,843	5,479	3,839	2,889	2,286	26
27	19,117	8,850	5,486	3,847	2,898	2,297	27
28	19,122	8,856	5,493	3,854	2,907	2,308	28
29	19,126	8,860	5,499	3,862	2,916	2,319	29
30	19,131	8,866	5,505	3,869	2,926	2,331	30
31	19,133	8,870	5,511	3,877	2,935	2,343	31
32	19,138	8,877	5,518	3,886	2,947	2,358	32
33	19,144	8,883	5,526	3,896	2,959	2,373	33
34	19,148	8,889	5,534	3,906	2,972	2,389	34
35	19,154	8,896	5,543	3,917	2,987	2,407	35
36	19,158	8,903	5,552	3,929	3,002	2,426	36
37	19,165	8,911	5,563	3,943	3,019	2,447	37
38	19,171	8,920	5,574	3,957	3,038	2,469	38
39	19,177	8,929	5,586	3,974	3,058	2,494	39
40	19,184	8,940	5,600	3,992	3,080	2,521	40
41	19,188	8,949	5,614	4,010	3,103	2,550	41
42	19,199	8,963	5,632	4,032	3,130	2,582	42
43	19,211	8,978	5,651	4,057	3,160	2,619	43
44	19,224	8,995	5,673	4,083	3,191	2,658	44
45	19,236	9,012	5,695	4,111	3,225	2,700	45
46	19,245	9,029	5,719	4,140	3,261		46
47	19,261	9,051	5,747	4,174	3,302		47
48	19,279	9,075	5,777	4,210	3,347		48
49	19,297	9,100	5,809	4,249	3,396		49
50	19,318	9,130	5,844	4,291	3,450		50
51	19,338	9,159	5,881	4,336			51
52	19,364	9,194	5,922	4,387			52
53	19,388	9,228	5,963	4,441			53
54	19,417	9,266	6,009	4,501			54
55	19,458	9,311	6,063	4,570			55
56	19,483	9,348	6,114				56
57	19,519	9,392	6,172				57
58	19,555	9,439	6,237				58
59	19,580	9,482	6,304				59
60	19,641	9,550	6,394				60

модальный фактор: ежемесячно 0,08833 кварталнo 0,26 полугодие 0,51