



## **Ruil- en afkoopvoeten 2017**

Stichting Pensioenfonds IBM Nederland

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## Toelichting Ruil- en afkoopvoeten

Voor de bepaling van de ruil- en afkoopvoeten 2017 zijn de volgende grondslagen gebruikt:

- Rente t.b.v. ruilvoeten: gemiddelde van RTS 30 september van de jaren 2012, 2013, 2014, 2015 en 2016
- Rente t.b.v. afkoopvoeten: RTS van 30 september 2016
- Overlevingstafel: AG Prognosetafel 2016
- Startjaar: 2017
- Inkomensafhankelijke correctiefactoren (o.b.v. inkomensklasse "hoog")
- Leeftijdsverschil: een man wordt verondersteld drie jaar ouder te zijn dan zijn vrouwelijke partner en een vrouw wordt verondersteld drie jaar jonger te zijn dan haar mannelijke partner.
- Verhouding mannen / vrouwen: 90% / 10%
- Prudentieopslag: niet van toepassing
- Excassokosten: 0%
- Gehuwdheidsfrequentie: 100%

De in de tabellen opgenomen ruil- en afkoopvoeten zijn bepaald op de eerste van de maand volgend op het bereiken van de genoemde leeftijd.

De in en bij de tabellen voorkomende pensioenaanspraken zijn bruto bedragen per jaar. De tabellen zien er als volgt uit...

Feitelijke pensioen- leeftijd	Van : pensioensoort A Naar: pensioensoort B											
	maanden											
jaren:	0	1	2	3	4	5	6	7	8	9	10	11
55												
56												
57												
58												
59												
60												
61												
62												
63												
64												

Er wordt geruild van pensioensoort A naar pensioensoort B. Voor elke leeftijd in jaren en hele maanden is een ruil- of afkoopvoet beschikbaar. In de rijen vind je de jaren en in de kolommen de maanden. In bovengenoemd voorbeeld is de leeftijd 62 jaar en 5 maanden omkaderd.

Voor meer informatie over het gebruik van de verschillende tabellen wordt verwezen naar de bij de tabellen genoemde reglementartikelen. De pensioenreglementen zijn leidend.

Mochten er in dit boekje "Ruil- en afkoopvoeten 2017" ruil- en afkoopvoeten ontbreken, dan zijn deze op te vragen bij SPIN.

## **Ruilvoeten bij pensionering**

**Flexibele pensioendatum (normale pensioenleeftijd 67)**

Artikel 22 van het Basispensioenreglement (standaard)

106,70464

Feitelijke pensioen-leeftijd	Van : <b>ouderdomspensioen met normale pensioenleeftijd 67</b>											
	Naar: <b>direct ingaand levenslang ouderdomspensioen</b>											
jaren:	maanden:											
	0	1	2	3	4	5	6	7	8	9	10	11
<b>55</b>	0,53843	0,54048	0,54254	0,54460	0,54667	0,54874	0,55083	0,55292	0,55502	0,55713	0,55924	0,56137
<b>56</b>	0,56350	0,56569	0,56789	0,57009	0,57231	0,57453	0,57676	0,57900	0,58125	0,58351	0,58578	0,58805
<b>57</b>	0,59034	0,59268	0,59504	0,59741	0,59978	0,60216	0,60456	0,60696	0,60937	0,61180	0,61423	0,61667
<b>58</b>	0,61912	0,62164	0,62417	0,62671	0,62926	0,63182	0,63439	0,63697	0,63957	0,64217	0,64478	0,64741
<b>59</b>	0,65005	0,65275	0,65547	0,65819	0,66093	0,66368	0,66645	0,66922	0,67201	0,67481	0,67762	0,68045
<b>60</b>	0,68329	0,68619	0,68911	0,69204	0,69499	0,69795	0,70092	0,70390	0,70690	0,70992	0,71295	0,71599
<b>61</b>	0,71904	0,72217	0,72531	0,72846	0,73163	0,73481	0,73801	0,74123	0,74446	0,74771	0,75097	0,75425
<b>62</b>	0,75754	0,76090	0,76428	0,76767	0,77108	0,77451	0,77795	0,78142	0,78490	0,78839	0,79191	0,79544
<b>63</b>	0,79899	0,80261	0,80624	0,80989	0,81357	0,81726	0,82097	0,82470	0,82845	0,83221	0,83600	0,83981
<b>64</b>	0,84364	0,84753	0,85145	0,85538	0,85933	0,86331	0,86731	0,87133	0,87537	0,87944	0,88352	0,88764
<b>65</b>	0,89177	0,89596	0,90018	0,90442	0,90869	0,91298	0,91730	0,92164	0,92600	0,93039	0,93481	0,93925
<b>66</b>	0,94372	0,94826	0,95282	0,95741	0,96203	0,96668	0,97135	0,97605	0,98078	0,98554	0,99033	0,99515
<b>67</b>	1,00000											

**Voorbeeld:**

Op leeftijd 59 jaar en 11 maanden is de ruilvoet 0,68045; dit betekent dat je op pensioenleeftijd 59 jaar en 11 maanden elke € 1.000,- 'uitgesteld levenslang ouderdomspensioen ingaand op leeftijd 67' kunt omruilen voor € 680,45 'direct ingaand levenslang ouderdomspensioen'.

**Flexibele pensioendatum (normale pensioenleeftijd 65)**

Artikel 22 van het Basispensioenreglement (standaard)

94,55517

Feitelijke pensioen-leeftijd	Van : <b>ouderdomspensioen met normale pensioenleeftijd 65</b>											
	Naar: <b>direct ingaand levenslang ouderdomspensioen</b>											
jaren:	maanden:											
	0	1	2	3	4	5	6	7	8	9	10	11
<b>55</b>	0,60685	0,60918	0,61151	0,61385	0,61620	0,61855	0,62092	0,62329	0,62567	0,62807	0,63047	0,63288
<b>56</b>	0,63529	0,63777	0,64026	0,64276	0,64527	0,64779	0,65032	0,65285	0,65540	0,65796	0,66052	0,66310
<b>57</b>	0,66569	0,66834	0,67100	0,67367	0,67635	0,67904	0,68175	0,68446	0,68719	0,68992	0,69267	0,69543
<b>58</b>	0,69820	0,70103	0,70387	0,70673	0,70960	0,71248	0,71537	0,71828	0,72120	0,72413	0,72707	0,73002
<b>59</b>	0,73299	0,73602	0,73906	0,74212	0,74518	0,74827	0,75136	0,75447	0,75760	0,76073	0,76388	0,76705
<b>60</b>	0,77023	0,77347	0,77672	0,77999	0,78327	0,78657	0,78988	0,79321	0,79655	0,79991	0,80329	0,80668
<b>61</b>	0,81008	0,81355	0,81703	0,82052	0,82403	0,82756	0,83111	0,83467	0,83825	0,84185	0,84547	0,84910
<b>62</b>	0,85275	0,85645	0,86017	0,86391	0,86767	0,87145	0,87524	0,87906	0,88289	0,88675	0,89062	0,89451
<b>63</b>	0,89843	0,90239	0,90637	0,91038	0,91440	0,91845	0,92252	0,92660	0,93072	0,93485	0,93900	0,94318
<b>64</b>	0,94738	0,95163	0,95591	0,96021	0,96453	0,96888	0,97325	0,97765	0,98207	0,98651	0,99098	0,99548
<b>65</b>	1,00000											

**Voorbeeld:**

Op leeftijd 59 jaar en 11 maanden is de ruilvoet 0,76705; dit betekent dat je op pensioenleeftijd 59 jaar en 11 maanden elke € 1.000,- 'levenslang ouderdomspensioen ingaand op leeftijd 65' kunt omruilen voor € 767,05 'direct ingaand levenslang ouderdomspensioen'.

Artikel 36 lid 2 van het Basispensioenreglement (garantieregeling)

94,55517

Feitelijke pensioen- leeftijd	Van : <b>ouderdomspensioen met normale pensioenleeftijd 65</b>											
	Naar: <b>direct ingaand levenslang ouderdomspensioen</b>											
	maanden:											
jaren:	0	1	2	3	4	5	6	7	8	9	10	11
<b>55</b>	0,60685	0,60918	0,61151	0,61385	0,61620	0,61855	0,62092	0,62329	0,62567	0,62807	0,63047	0,63288
<b>56</b>	0,63529	0,63777	0,64026	0,64276	0,64527	0,64779	0,65032	0,65285	0,65540	0,65796	0,66052	0,66310
<b>57</b>	0,66569	0,66834	0,67100	0,67367	0,67635	0,67904	0,68175	0,68446	0,68719	0,68992	0,69267	0,69543
<b>58</b>	0,69820	0,70103	0,70387	0,70673	0,70960	0,71248	0,71537	0,71828	0,72120	0,72413	0,72707	0,73002
<b>59</b>	0,73299	0,73602	0,73906	0,74212	0,74518	0,74827	0,75136	0,75447	0,75760	0,76073	0,76388	0,76705
<b>60</b>	0,77023	0,77347	0,77672	0,77999	0,78327	0,78657	0,78988	0,79321	0,79655	0,79991	0,80329	0,80668
<b>61</b>	0,81008	0,81355	0,81703	0,82052	0,82403	0,82756	0,83111	0,83467	0,83825	0,84185	0,84547	0,84910
<b>62</b>	0,85275	0,85645	0,86017	0,86391	0,86767	0,87145	0,87524	0,87906	0,88289	0,88675	0,89062	0,89451
<b>63</b>	0,89843	0,90239	0,90637	0,91038	0,91440	0,91845	0,92252	0,92660	0,93072	0,93485	0,93900	0,94318
<b>64</b>	0,94738	0,95163	0,95591	0,96021	0,96453	0,96888	0,97325	0,97765	0,98207	0,98651	0,99098	0,99548
<b>65</b>	1,00000											

**Voorbeeld:**

Op leeftijd 61 jaar en 6 maanden is de ruilvoet 0,83111; dit betekent dat je op pensioenleeftijd 61 jaar en 6 maanden elke € 1.000,- 'levenslang ouderdomspensioen ingaand op leeftijd 65' kunt omruilen voor € 831,11 'direct ingaand levenslang ouderdomspensioen'.

**Uitstelfactoren van leeftijd 65 naar AOW-leeftijd**

29,87859

Feitelijke pensioen- leeftijd	Van : <b>ouderdomspensioen met normale pensioenleeftijd 65</b>											
	Naar: <b>ouderdomspensioen ingaand op latere leeftijd (uiterlijk 67)</b>											
	maanden:											
jaren:	0	1	2	3	4	5	6	7	8	9	10	11
<b>65</b>	1.00000	1.00479	1.00958	1.01438	1.01917	1.02396	1.02875	1.03354	1.03834	1.04313	1.04792	1.05271
<b>66</b>	1.05750	1.06282	1.06815	1.07347	1.07879	1.08411	1.08943	1.09476	1.10008	1.10540	1.11072	1.11604
<b>67</b>	1.12137	1.12730	1.13323	1.13916								

**Voorbeeld:**

Bij uitstel van het ouderdomspensioen ingaand op 65 naar leeftijd 65 jaar en 3 maanden is de ruilvoet 1,01438; dit betekent dat je op leeftijd 65 elke € 1.000,- 'direct ingaand ouderdomspensioen' kan omruilen naar een 'uitgesteld ouderdomspensioen' van € 1.014,38 ingaand op leeftijd 65 jaar en 3 maanden.

**Flexibele pensioendatum (normale pensioenleeftijd 60)**

Artikel 23 van het Flexpensioenreglement

Artikel 13 van het IBM Pensioenreglement

54,47627

Feitelijke pensioen-leeftijd	Van : <b>ouderdomspensioen met normale pensioenleeftijd 60</b>											
	Naar: <b>direct ingaand levenslang ouderdomspensioen</b>											
jaren:	maanden:											
	0	1	2	3	4	5	6	7	8	9	10	11
<b>55</b>	0,79527	0,79826	0,80125	0,80426	0,80729	0,81032	0,81336	0,81642	0,81948	0,82256	0,82564	0,82874
<b>56</b>	0,83185	0,83501	0,83817	0,84135	0,84454	0,84774	0,85096	0,85418	0,85742	0,86067	0,86394	0,86721
<b>57</b>	0,87050	0,87383	0,87717	0,88052	0,88389	0,88727	0,89066	0,89407	0,89749	0,90092	0,90437	0,90783
<b>58</b>	0,91131	0,91482	0,91834	0,92188	0,92544	0,92900	0,93259	0,93619	0,93980	0,94343	0,94707	0,95073
<b>59</b>	0,95440	0,95811	0,96184	0,96558	0,96934	0,97311	0,97690	0,98071	0,98453	0,98837	0,99223	0,99611
<b>60</b>	1,00000											

**Voorbeeld:**

Op leeftijd 56 jaar en 7 maanden is de ruilvoet 0,85418; dit betekent dat je op pensioenleeftijd 56 jaar en 7 maanden elke € 1.000,- 'levenslang ouderdomspensioen ingaand op leeftijd 60' kunt omruilen voor € 854,18 'direct ingaand levenslang ouderdomspensioen'.

**Als uw normale pensioenleeftijd 60 jaar is en u gaat dan nog niet met pensioen, dan wordt uw ouderdomspensioen omgerekend naar een ouderdomspensioen ingaand op leeftijd 65.**

De ruilvoet hiervoor bedraagt: 1,29832

41,71188

Feitelijke pensioen-leeftijd	Van : <b>overbruggingspensioen met normale pensioenleeftijd 60</b>											
	Naar: <b>direct ingaand overbruggingspensioen tot leeftijd 65</b>											
jaren:	maanden:											
	0	1	2	3	4	5	6	7	8	9	10	11
<b>55</b>	0,47924	0,48380	0,48842	0,49311	0,49788	0,50273	0,50766	0,51266	0,51775	0,52292	0,52817	0,53352
<b>56</b>	0,53896	0,54451	0,55015	0,55590	0,56175	0,56771	0,57378	0,57996	0,58625	0,59266	0,59920	0,60586
<b>57</b>	0,61265	0,61958	0,62666	0,63387	0,64124	0,64876	0,65644	0,66428	0,67229	0,68047	0,68884	0,69739
<b>58</b>	0,70613	0,71508	0,72424	0,73363	0,74323	0,75307	0,76315	0,77348	0,78407	0,79493	0,80607	0,81750
<b>59</b>	0,82924	0,84133	0,85376	0,86653	0,87967	0,89319	0,90710	0,92143	0,93620	0,95141	0,96710	0,98329
<b>60</b>	1,00000											

**Voorbeeld:**

Op leeftijd 56 jaar en 7 maanden is de ruilvoet 0,57996; dit betekent dat je op pensioenleeftijd 56 jaar en 7 maanden elke € 1.000,- 'overbruggingspensioen ingaand op leeftijd 60' kunt omruilen voor €579,96 'direct ingaand overbruggingspensioen tot leeftijd 65'.

**Als uw normale pensioenleeftijd 60 jaar is en u gaat dan nog niet met pensioen, dan wordt uw overbruggingspensioen/tijdelijk ouderdomspensioen omgerekend naar een ouderdomspensioen ingaand op leeftijd 65.**

De ruilvoet hiervoor bedraagt: 0,29832

## Hoog/Laag (70)

Artikel 23 van het Basispensioenreglement  
 Artikel 24 van het Flexpensioenreglement

174.84837

Feitelijke pensioen-leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b>											
	Naar: <b>Hoog/Laag pensioen (tot 70 hoog, vanaf 70 laag)</b>											
HOOG pensioen tot leeftijd 70												
jaren:	0	1	2	3	4	5	6	7	8	9	10	11
55	1.12474	1.12526	1.12579	1.12632	1.12686	1.12739	1.12793	1.12847	1.12902	1.12956	1.13011	1.13066
56	1.13122	1.13179	1.13236	1.13293	1.13351	1.13409	1.13467	1.13526	1.13585	1.13644	1.13703	1.13763
57	1.13823	1.13885	1.13947	1.14009	1.14071	1.14134	1.14198	1.14261	1.14325	1.14390	1.14454	1.14519
58	1.14584	1.14651	1.14719	1.14787	1.14855	1.14924	1.14993	1.15062	1.15132	1.15202	1.15273	1.15343
59	1.15415	1.15488	1.15562	1.15636	1.15711	1.15786	1.15862	1.15938	1.16014	1.16091	1.16168	1.16246
60	1.16324	1.16405	1.16486	1.16567	1.16650	1.16732	1.16815	1.16899	1.16983	1.17067	1.17152	1.17238
61	1.17324	1.17413	1.17502	1.17592	1.17682	1.17773	1.17865	1.17957	1.18049	1.18143	1.18237	1.18331
62	1.18426	1.18524	1.18623	1.18722	1.18822	1.18922	1.19024	1.19125	1.19228	1.19331	1.19435	1.19540
63	1.19645	1.19754	1.19863	1.19973	1.20083	1.20195	1.20307	1.20420	1.20534	1.20649	1.20764	1.20881
64	1.20998	1.21118	1.21239	1.21362	1.21485	1.21609	1.21733	1.21859	1.21986	1.22114	1.22243	1.22372
65	1.22503	1.22637	1.22772	1.22908	1.23046	1.23184	1.23324	1.23464	1.23606	1.23749	1.23893	1.24038
66	1.24184	1.24334	1.24485	1.24638	1.24791	1.24946	1.25102	1.25260	1.25419	1.25579	1.25741	1.25904
67	1.26069	1.26237	1.26406	1.26577								

131.13628

Feitelijke pensioen-leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b>											
	Naar: <b>Hoog/Laag pensioen (tot 70 hoog, vanaf 70 laag)</b>											
LAAG pensioen vanaf leeftijd 70												
jaren:	0	1	2	3	4	5	6	7	8	9	10	11
55	0.84355	0.84395	0.84434	0.84474	0.84514	0.84554	0.84595	0.84635	0.84676	0.84717	0.84758	0.84800
56	0.84841	0.84884	0.84927	0.84970	0.85013	0.85057	0.85100	0.85144	0.85188	0.85233	0.85277	0.85322
57	0.85367	0.85413	0.85460	0.85507	0.85554	0.85601	0.85648	0.85696	0.85744	0.85792	0.85841	0.85889
58	0.85938	0.85989	0.86039	0.86090	0.86141	0.86193	0.86245	0.86297	0.86349	0.86402	0.86454	0.86508
59	0.86561	0.86616	0.86672	0.86727	0.86783	0.86840	0.86896	0.86953	0.87011	0.87068	0.87126	0.87185
60	0.87243	0.87304	0.87364	0.87426	0.87487	0.87549	0.87611	0.87674	0.87737	0.87800	0.87864	0.87928
61	0.87993	0.88060	0.88126	0.88194	0.88262	0.88330	0.88399	0.88468	0.88537	0.88607	0.88678	0.88748
62	0.88820	0.88893	0.88967	0.89041	0.89116	0.89192	0.89268	0.89344	0.89421	0.89498	0.89576	0.89655
63	0.89734	0.89815	0.89897	0.89980	0.90063	0.90146	0.90230	0.90315	0.90401	0.90487	0.90573	0.90661
64	0.90748	0.90839	0.90930	0.91021	0.91113	0.91206	0.91300	0.91394	0.91490	0.91585	0.91682	0.91779
65	0.91877	0.91978	0.92079	0.92181	0.92284	0.92388	0.92493	0.92598	0.92704	0.92812	0.92920	0.93028
66	0.93138	0.93251	0.93364	0.93478	0.93593	0.93710	0.93827	0.93945	0.94064	0.94184	0.94306	0.94428
67	0.94551	0.94677	0.94805	0.94933								

### Voorbeeld:

Op leeftijd 59 jaar en 3 maanden is de ruilvoet HOOG 1,15636 en LAAG 0,86727; dit betekent dat je op pensioenleeftijd 59 jaar en 3 maanden elke € 1.000,- 'direct ingaand levenslang ouderdomspensioen' kunt omruilen voor € 1.156,36 'direct ingaand ouderdomspensioen tot leeftijd 70' en € 867,27 'levenslang ouderdomspensioen ingaand vanaf leeftijd 70'.



## Laag/Hoog (70)

Artikel 23 van het Basispensioenreglement

Artikel 24 van het Flexpensioenreglement

123.10143

Feitelijke pensioen-leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b>											
	Naar: <b>Laag/Hoog pensioen (tot 70 laag, vanaf 70 hoog)</b>											
	<b>LAAG pensioen tot leeftijd 70</b>											
jaren:	0	1	2	3	4	5	6	7	8	9	10	11
55	0.87118	0.87076	0.87034	0.86991	0.86949	0.86906	0.86864	0.86821	0.86778	0.86735	0.86692	0.86649
56	0.86605	0.86561	0.86516	0.86472	0.86427	0.86382	0.86337	0.86292	0.86247	0.86201	0.86156	0.86110
57	0.86064	0.86017	0.85970	0.85923	0.85876	0.85828	0.85780	0.85733	0.85685	0.85637	0.85588	0.85540
58	0.85492	0.85442	0.85392	0.85342	0.85291	0.85241	0.85190	0.85140	0.85089	0.85038	0.84987	0.84935
59	0.84884	0.84831	0.84778	0.84725	0.84671	0.84618	0.84564	0.84510	0.84456	0.84402	0.84347	0.84293
60	0.84238	0.84182	0.84125	0.84069	0.84012	0.83955	0.83898	0.83840	0.83783	0.83725	0.83667	0.83609
61	0.83551	0.83491	0.83431	0.83370	0.83310	0.83249	0.83188	0.83127	0.83066	0.83004	0.82943	0.82881
62	0.82819	0.82755	0.82691	0.82627	0.82562	0.82498	0.82433	0.82368	0.82303	0.82237	0.82171	0.82105
63	0.82039	0.81971	0.81903	0.81835	0.81767	0.81698	0.81629	0.81560	0.81490	0.81420	0.81350	0.81280
64	0.81209	0.81137	0.81065	0.80992	0.80919	0.80846	0.80773	0.80699	0.80625	0.80551	0.80476	0.80401
65	0.80326	0.80249	0.80172	0.80095	0.80018	0.79940	0.79862	0.79783	0.79704	0.79625	0.79546	0.79466
66	0.79386	0.79305	0.79223	0.79141	0.79059	0.78976	0.78893	0.78810	0.78726	0.78642	0.78558	0.78473
67	0.78388	0.78301	0.78215	0.78128								

164.13525

Feitelijke pensioen-leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b>											
	Naar: <b>Laag/Hoog pensioen (tot 70 laag, vanaf 70 hoog)</b>											
	<b>HOOG pensioen vanaf leeftijd 70</b>											
jaren:	0	1	2	3	4	5	6	7	8	9	10	11
55	1.16157	1.16101	1.16045	1.15988	1.15932	1.15875	1.15818	1.15761	1.15704	1.15647	1.15589	1.15532
56	1.15474	1.15415	1.15355	1.15296	1.15236	1.15176	1.15116	1.15056	1.14996	1.14935	1.14874	1.14813
57	1.14752	1.14690	1.14627	1.14564	1.14501	1.14437	1.14374	1.14310	1.14246	1.14182	1.14118	1.14053
58	1.13989	1.13922	1.13856	1.13789	1.13722	1.13655	1.13587	1.13520	1.13452	1.13384	1.13316	1.13247
59	1.13179	1.13108	1.13037	1.12966	1.12895	1.12824	1.12752	1.12680	1.12608	1.12536	1.12463	1.12390
60	1.12317	1.12242	1.12167	1.12091	1.12016	1.11940	1.11863	1.11787	1.11710	1.11633	1.11556	1.11479
61	1.11401	1.11321	1.11241	1.11160	1.11080	1.10999	1.10918	1.10836	1.10755	1.10673	1.10590	1.10508
62	1.10425	1.10340	1.10255	1.10169	1.10083	1.09997	1.09911	1.09824	1.09737	1.09650	1.09562	1.09474
63	1.09386	1.09295	1.09205	1.09113	1.09022	1.08930	1.08838	1.08746	1.08653	1.08560	1.08467	1.08373
64	1.08279	1.08183	1.08086	1.07990	1.07892	1.07795	1.07697	1.07598	1.07500	1.07401	1.07301	1.07202
65	1.07101	1.06999	1.06897	1.06794	1.06690	1.06586	1.06482	1.06378	1.06273	1.06167	1.06061	1.05955
66	1.05849	1.05740	1.05631	1.05522	1.05412	1.05301	1.05191	1.05080	1.04968	1.04856	1.04744	1.04631
67	1.04517	1.04402	1.04286	1.04170								

### Voorbeeld:

Op leeftijd 65 jaar is de ruilvoet LAAG 0,80326 en HOOG 1,07101; dit betekent dat je op pensioenleeftijd 65 jaar elke € 1.000,- 'direct ingaand levenslang ouderdomspensioen' kunt omruilen voor € 803,26 'direct ingaand ouderdomspensioen tot leeftijd 70' en € 1.071,01 'levenslang ouderdomspensioen ingaand vanaf leeftijd 70'.

## Hoog/laag (AOW leeftijd)

Factoren bij maximale verhouding hoog/laag (33,33% hoger in eerste periode).

### factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 65 en 66 jaar) 175,53662

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)												
HOOG pensioen tot AOW leeftijd in .. jaar en .. maanden													
jaren:	65 jaar	1	2	3	4	5	6	7	8	9	10	11	66 jaar
55	1,17885	1,17784	1,17684	1,17584	1,17484	1,17384	1,17284	1,17185	1,17086	1,16986	1,16887	1,16789	1,16690
56	1,18881	1,18774	1,18667	1,18560	1,18453	1,18347	1,18241	1,18135	1,18029	1,17923	1,17818	1,17712	1,17607
57	1,19965	1,19850	1,19736	1,19622	1,19508	1,19394	1,19281	1,19168	1,19055	1,18942	1,18830	1,18717	1,18605
58	1,21146	1,21024	1,20901	1,20780	1,20658	1,20536	1,20415	1,20294	1,20174	1,20053	1,19933	1,19813	1,19693
59	1,22436	1,22305	1,22174	1,22044	1,21914	1,21784	1,21654	1,21525	1,21396	1,21267	1,21138	1,21010	1,20882
60	1,23848	1,23707	1,23567	1,23428	1,23288	1,23149	1,23010	1,22872	1,22734	1,22596	1,22458	1,22321	1,22184
61	1,25395	1,25245	1,25095	1,24945	1,24796	1,24647	1,24498	1,24350	1,24202	1,24054	1,23907	1,23760	1,23613
62	1,27095	1,26934	1,26773	1,26612	1,26452	1,26292	1,26133	1,25974	1,25816	1,25658	1,25500	1,25342	1,25185
63	1,28967	1,28793	1,28621	1,28448	1,28277	1,28105	1,27934	1,27764	1,27594	1,27424	1,27255	1,27087	1,26918
64	1,31035	1,30849	1,30663	1,30478	1,30293	1,30109	1,29925	1,29742	1,29559	1,29377	1,29196	1,29014	1,28834
65		1,33132	1,32932	1,32732	1,32533	1,32334	1,32136	1,31938	1,31741	1,31545	1,31349	1,31154	1,30960

### factoren voor pensioen na het omslagmoment 131,65246

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)												
LAAG pensioen vanaf AOW leeftijd in .. jaar en .. maanden													
jaren:	65 jaar	1	2	3	4	5	6	7	8	9	10	11	66 jaar
55	0,88414	0,88338	0,88263	0,88188	0,88113	0,88038	0,87963	0,87889	0,87814	0,87740	0,87666	0,87591	0,87517
56	0,89161	0,89080	0,89000	0,88920	0,88840	0,88760	0,88681	0,88601	0,88522	0,88442	0,88363	0,88284	0,88205
57	0,89974	0,89888	0,89802	0,89716	0,89631	0,89546	0,89461	0,89376	0,89291	0,89207	0,89122	0,89038	0,88954
58	0,90860	0,90768	0,90676	0,90585	0,90493	0,90402	0,90311	0,90221	0,90130	0,90040	0,89950	0,89860	0,89770
59	0,91827	0,91729	0,91631	0,91533	0,91435	0,91338	0,91241	0,91144	0,91047	0,90950	0,90854	0,90758	0,90662
60	0,92886	0,92780	0,92675	0,92571	0,92466	0,92362	0,92258	0,92154	0,92050	0,91947	0,91844	0,91741	0,91638
61	0,94047	0,93934	0,93821	0,93709	0,93597	0,93485	0,93374	0,93262	0,93151	0,93041	0,92930	0,92820	0,92710
62	0,95321	0,95200	0,95080	0,94959	0,94839	0,94719	0,94600	0,94481	0,94362	0,94243	0,94125	0,94007	0,93889
63	0,96725	0,96595	0,96466	0,96336	0,96207	0,96079	0,95951	0,95823	0,95695	0,95568	0,95441	0,95315	0,95189
64	0,98276	0,98136	0,97997	0,97858	0,97720	0,97582	0,97444	0,97306	0,97169	0,97033	0,96897	0,96761	0,96625
65		0,99849	0,99699	0,99549	0,99399	0,99250	0,99102	0,98954	0,98806	0,98659	0,98512	0,98366	0,98220

**factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 66 en 67 jaar)**

190,32159

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)												
HOOG pensioen tot AOW leeftijd in .. jaar en .. maanden													
jaren:	66 jaar	1	2	3	4	5	6	7	8	9	10	11	67 jaar
55	1,16690	1,16595	1,16499	1,16404	1,16309	1,16214	1,16120	1,16025	1,15931	1,15836	1,15742	1,15648	1,15555
56	1,17607	1,17506	1,17404	1,17302	1,17201	1,17100	1,16999	1,16899	1,16798	1,16698	1,16597	1,16497	1,16397
57	1,18605	1,18496	1,18388	1,18280	1,18171	1,18063	1,17956	1,17848	1,17741	1,17634	1,17527	1,17420	1,17314
58	1,19693	1,19577	1,19461	1,19345	1,19229	1,19114	1,18999	1,18884	1,18769	1,18655	1,18541	1,18426	1,18313
59	1,20882	1,20758	1,20633	1,20509	1,20386	1,20262	1,20139	1,20016	1,19893	1,19771	1,19648	1,19526	1,19405
60	1,22184	1,22051	1,21917	1,21785	1,21652	1,21520	1,21388	1,21256	1,21124	1,20993	1,20862	1,20732	1,20601
61	1,23613	1,23470	1,23327	1,23185	1,23042	1,22900	1,22759	1,22617	1,22476	1,22336	1,22195	1,22055	1,21916
62	1,25185	1,25032	1,24878	1,24725	1,24572	1,24420	1,24268	1,24116	1,23965	1,23814	1,23663	1,23513	1,23363
63	1,26918	1,26753	1,26588	1,26423	1,26259	1,26095	1,25932	1,25769	1,25607	1,25444	1,25283	1,25122	1,24961
64	1,28834	1,28656	1,28478	1,28301	1,28124	1,27948	1,27773	1,27597	1,27423	1,27248	1,27075	1,26901	1,26729
65	1,30960	1,30767	1,30576	1,30385	1,30194	1,30005	1,29815	1,29626	1,29438	1,29250	1,29063	1,28877	1,28691
66		1,33125	1,32918	1,32711	1,32505	1,32299	1,32094	1,31890	1,31686	1,31483	1,31281	1,31079	1,30878

**factoren voor pensioen na het omslagmoment**

142,74120

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)												
LAAG pensioen vanaf AOW leeftijd in .. jaar en .. maanden													
jaren:	66 jaar	1	2	3	4	5	6	7	8	9	10	11	67 jaar
55	0,87517	0,87446	0,87374	0,87303	0,87232	0,87161	0,87090	0,87019	0,86948	0,86877	0,86807	0,86736	0,86666
56	0,88205	0,88129	0,88053	0,87977	0,87901	0,87825	0,87749	0,87674	0,87598	0,87523	0,87448	0,87373	0,87298
57	0,88954	0,88872	0,88791	0,88710	0,88629	0,88548	0,88467	0,88386	0,88306	0,88225	0,88145	0,88065	0,87985
58	0,89770	0,89683	0,89596	0,89509	0,89422	0,89336	0,89249	0,89163	0,89077	0,88991	0,88905	0,88820	0,88735
59	0,90662	0,90568	0,90475	0,90382	0,90289	0,90197	0,90104	0,90012	0,89920	0,89828	0,89736	0,89645	0,89553
60	0,91638	0,91538	0,91438	0,91338	0,91239	0,91140	0,91041	0,90942	0,90843	0,90745	0,90647	0,90549	0,90451
61	0,92710	0,92603	0,92495	0,92388	0,92282	0,92175	0,92069	0,91963	0,91857	0,91752	0,91647	0,91542	0,91437
62	0,93889	0,93774	0,93659	0,93544	0,93429	0,93315	0,93201	0,93087	0,92973	0,92860	0,92747	0,92635	0,92522
63	0,95189	0,95065	0,94941	0,94817	0,94694	0,94571	0,94449	0,94327	0,94205	0,94083	0,93962	0,93841	0,93721
64	0,96625	0,96492	0,96359	0,96226	0,96093	0,95961	0,95829	0,95698	0,95567	0,95436	0,95306	0,95176	0,95046
65	0,98220	0,98076	0,97932	0,97789	0,97646	0,97503	0,97361	0,97220	0,97079	0,96938	0,96797	0,96658	0,96518
66		0,99844	0,99688	0,99533	0,99379	0,99224	0,99071	0,98918	0,98765	0,98613	0,98461	0,98309	0,98159

**Voorbeeld:**

Stel je AOW leeftijd is 66 jaar en 6 maanden. Op leeftijd 62 jaar is de ruilvoet HOOG 1,24268 en is de ruilvoet LAAG 0,93201; dit betekent dat je op pensioenleeftijd 62 jaar elke € 1.000,- 'direct ingaand levenslang ouderdomspensioen' kunt omruilen voor € 1.242,68 'direct ingaand ouderdomspensioen tot AOW leeftijd 66 jaar en 6 maanden' en € 932,01 'levenslang ouderdomspensioen ingaand vanaf AOW leeftijd 66 jaar en 6 maanden'.

**factoren voor pensioen vóór het omslagmoment (omslagmoment tussen 67 en 68 jaar)** 193.05660

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)												
HOOG pensioen tot AOW leeftijd in .. jaar en .. maanden													
jaren:	67 jaar	1	2	3	4	5	6	7	8	9	10	11	68 jaar
55	1.15555	1.15464	1.15373	1.15283	1.15193	1.15103	1.15013	1.14923	1.14833	1.14743	1.14654	1.14565	1.14475
56	1.16397	1.16301	1.16204	1.16108	1.16012	1.15916	1.15820	1.15725	1.15629	1.15534	1.15439	1.15344	1.15249
57	1.17314	1.17210	1.17107	1.17005	1.16902	1.16800	1.16698	1.16595	1.16494	1.16392	1.16290	1.16189	1.16088
58	1.18313	1.18202	1.18092	1.17982	1.17873	1.17763	1.17654	1.17545	1.17436	1.17327	1.17219	1.17111	1.17003
59	1.19405	1.19287	1.19169	1.19051	1.18934	1.18816	1.18699	1.18583	1.18466	1.18350	1.18234	1.18118	1.18002
60	1.20601	1.20475	1.20348	1.20222	1.20096	1.19970	1.19845	1.19720	1.19595	1.19470	1.19346	1.19222	1.19098
61	1.21916	1.21780	1.21644	1.21508	1.21373	1.21238	1.21104	1.20969	1.20835	1.20702	1.20568	1.20435	1.20302
62	1.23363	1.23217	1.23071	1.22925	1.22780	1.22635	1.22490	1.22346	1.22202	1.22058	1.21915	1.21772	1.21629
63	1.24961	1.24803	1.24646	1.24489	1.24333	1.24177	1.24021	1.23866	1.23711	1.23557	1.23403	1.23249	1.23096
64	1.26729	1.26559	1.26389	1.26220	1.26052	1.25884	1.25716	1.25549	1.25382	1.25216	1.25050	1.24885	1.24720
65	1.28691	1.28507	1.28324	1.28142	1.27960	1.27779	1.27598	1.27418	1.27238	1.27059	1.26880	1.26702	1.26524
66	1.30878	1.30680	1.30482	1.30285	1.30088	1.29892	1.29697	1.29502	1.29307	1.29114	1.28921	1.28728	1.28536
67		1.33118	1.32903	1.32688									

**factoren voor pensioen na het omslagmoment** 144.79245

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)												
LAAG pensioen vanaf AOW leeftijd in .. jaar en .. maanden													
jaren:	67 jaar	1	2	3	4	5	6	7	8	9	10	11	68 jaar
55	0.86666	0.86598	0.86530	0.86462	0.86395	0.86327	0.86259	0.86192	0.86125	0.86058	0.85990	0.85923	0.85857
56	0.87298	0.87226	0.87153	0.87081	0.87009	0.86937	0.86865	0.86793	0.86722	0.86650	0.86579	0.86508	0.86436
57	0.87985	0.87908	0.87831	0.87754	0.87677	0.87600	0.87523	0.87447	0.87370	0.87294	0.87218	0.87142	0.87066
58	0.88735	0.88652	0.88569	0.88487	0.88405	0.88322	0.88240	0.88159	0.88077	0.87995	0.87914	0.87833	0.87752
59	0.89553	0.89465	0.89376	0.89288	0.89200	0.89112	0.89025	0.88937	0.88850	0.88762	0.88675	0.88588	0.88502
60	0.90451	0.90356	0.90261	0.90166	0.90072	0.89978	0.89884	0.89790	0.89696	0.89603	0.89510	0.89416	0.89324
61	0.91437	0.91335	0.91233	0.91131	0.91030	0.90929	0.90828	0.90727	0.90627	0.90526	0.90426	0.90326	0.90227
62	0.92522	0.92413	0.92303	0.92194	0.92085	0.91976	0.91868	0.91759	0.91651	0.91544	0.91436	0.91329	0.91222
63	0.93721	0.93602	0.93484	0.93367	0.93250	0.93133	0.93016	0.92899	0.92783	0.92668	0.92552	0.92437	0.92322
64	0.95046	0.94919	0.94792	0.94665	0.94539	0.94413	0.94287	0.94162	0.94037	0.93912	0.93788	0.93664	0.93540
65	0.96518	0.96380	0.96243	0.96107	0.95970	0.95834	0.95699	0.95564	0.95429	0.95294	0.95160	0.95027	0.94893
66	0.98159	0.98010	0.97861	0.97714	0.97566	0.97419	0.97272	0.97126	0.96981	0.96835	0.96691	0.96546	0.96402
67		0.99838	0.99677	0.99516									

In de bijlage is een uitgebreide tabel opgenomen met de factoren voor de tussenliggende leeftijden.

## Laag/hoog (AOW-leeftijd)

Factoren bij maximale verhouding laag/hoog (33,33% hoger in tweede periode).

**factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 65 en 66 jaar)** 113,42360

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdompensioen												
	Naar: Laag/Hoog pensioen (omslagmoment op onderstaande leeftijden)												
LAAG pensioen tot AOW leeftijd in .. jaar en .. maanden													
jaren:	65 jaar	1	2	3	4	5	6	7	8	9	10	11	66 jaar
55	0,83175	0,83242	0,83309	0,83376	0,83443	0,83510	0,83577	0,83645	0,83713	0,83780	0,83848	0,83916	0,83984
56	0,82524	0,82593	0,82662	0,82732	0,82801	0,82870	0,82940	0,83010	0,83080	0,83149	0,83219	0,83290	0,83360
57	0,81840	0,81911	0,81983	0,82054	0,82125	0,82197	0,82269	0,82341	0,82413	0,82485	0,82557	0,82630	0,82702
58	0,81121	0,81194	0,81267	0,81341	0,81415	0,81489	0,81563	0,81637	0,81711	0,81785	0,81860	0,81935	0,82009
59	0,80365	0,80440	0,80516	0,80591	0,80667	0,80743	0,80819	0,80895	0,80972	0,81048	0,81125	0,81202	0,81279
60	0,79571	0,79648	0,79726	0,79803	0,79881	0,79959	0,80038	0,80116	0,80194	0,80273	0,80352	0,80431	0,80510
61	0,78738	0,78818	0,78897	0,78977	0,79056	0,79136	0,79216	0,79297	0,79377	0,79458	0,79538	0,79619	0,79700
62	0,77866	0,77947	0,78029	0,78110	0,78191	0,78273	0,78355	0,78437	0,78519	0,78601	0,78684	0,78766	0,78849
63	0,76954	0,77037	0,77119	0,77202	0,77285	0,77368	0,77451	0,77535	0,77619	0,77702	0,77786	0,77871	0,77955
64	0,76000	0,76084	0,76168	0,76252	0,76336	0,76421	0,76505	0,76590	0,76675	0,76760	0,76846	0,76932	0,77017
65		0,75085	0,75170	0,75256	0,75341	0,75427	0,75513	0,75599	0,75686	0,75773	0,75859	0,75946	0,76034

**factoren voor pensioen na het omslagmoment**

151,23146

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdompensioen												
	Naar: Laag/Hoog pensioen (omslagmoment op onderstaande leeftijden)												
HOOG pensioen vanaf AOW leeftijd in .. jaar en .. maanden													
jaren:	65 jaar	1	2	3	4	5	6	7	8	9	10	11	66 jaar
55	1,10900	1,10989	1,11078	1,11168	1,11257	1,11347	1,11437	1,11527	1,11617	1,11707	1,11797	1,11888	1,11979
56	1,10032	1,10124	1,10217	1,10309	1,10401	1,10494	1,10587	1,10680	1,10773	1,10866	1,10959	1,11053	1,11147
57	1,09120	1,09215	1,09310	1,09405	1,09501	1,09596	1,09692	1,09788	1,09884	1,09980	1,10076	1,10173	1,10270
58	1,08161	1,08259	1,08357	1,08455	1,08553	1,08651	1,08750	1,08849	1,08948	1,09047	1,09147	1,09246	1,09346
59	1,07153	1,07253	1,07354	1,07455	1,07556	1,07657	1,07759	1,07861	1,07962	1,08065	1,08167	1,08269	1,08372
60	1,06094	1,06198	1,06301	1,06405	1,06508	1,06612	1,06717	1,06821	1,06926	1,07031	1,07136	1,07241	1,07346
61	1,04985	1,05090	1,05196	1,05302	1,05409	1,05515	1,05622	1,05729	1,05836	1,05943	1,06051	1,06159	1,06267
62	1,03822	1,03930	1,04038	1,04146	1,04255	1,04364	1,04473	1,04582	1,04692	1,04801	1,04911	1,05022	1,05132
63	1,02605	1,02715	1,02826	1,02936	1,03047	1,03157	1,03269	1,03380	1,03491	1,03603	1,03715	1,03828	1,03940
64	1,01333	1,01445	1,01557	1,01669	1,01781	1,01894	1,02007	1,02120	1,02234	1,02347	1,02461	1,02575	1,02690
65	0,00000	1,00113	1,00227	1,00341	1,00455	1,00570	1,00684	1,00799	1,00915	1,01030	1,01146	1,01262	1,01378

**factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 66 en 67 jaar)** 124,57646

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar: Laag/Hoog pensioen (omslagmoment op onderstaande leeftijden)												
LAAG pensioen tot AOW leeftijd in .. jaar en .. maanden													
jaren:	66 jaar	1	2	3	4	5	6	7	8	9	10	11	67 jaar
55	0,83984	0,84050	0,84116	0,84182	0,84249	0,84315	0,84382	0,84448	0,84515	0,84582	0,84649	0,84716	0,84783
56	0,83360	0,83428	0,83497	0,83565	0,83634	0,83703	0,83771	0,83840	0,83909	0,83979	0,84048	0,84117	0,84187
57	0,82702	0,82773	0,82844	0,82915	0,82985	0,83057	0,83128	0,83199	0,83271	0,83342	0,83414	0,83486	0,83558
58	0,82009	0,82082	0,82155	0,82228	0,82302	0,82375	0,82449	0,82523	0,82596	0,82670	0,82744	0,82819	0,82893
59	0,81279	0,81354	0,81430	0,81505	0,81581	0,81656	0,81732	0,81808	0,81885	0,81961	0,82037	0,82114	0,82191
60	0,80510	0,80587	0,80665	0,80743	0,80820	0,80899	0,80977	0,81055	0,81134	0,81212	0,81291	0,81370	0,81449
61	0,79700	0,79780	0,79860	0,79939	0,80020	0,80100	0,80180	0,80261	0,80341	0,80422	0,80503	0,80585	0,80666
62	0,78849	0,78931	0,79012	0,79094	0,79176	0,79259	0,79341	0,79424	0,79507	0,79590	0,79673	0,79756	0,79839
63	0,77955	0,78039	0,78122	0,78206	0,78290	0,78374	0,78458	0,78543	0,78628	0,78713	0,78798	0,78883	0,78968
64	0,77017	0,77103	0,77188	0,77273	0,77359	0,77445	0,77531	0,77617	0,77703	0,77790	0,77877	0,77964	0,78051
65	0,76034	0,76120	0,76207	0,76294	0,76381	0,76468	0,76556	0,76644	0,76732	0,76820	0,76908	0,76997	0,77086
66		0,75088	0,75176	0,75265	0,75353	0,75442	0,75531	0,75621	0,75710	0,75800	0,75890	0,75980	0,76070

**factoren voor pensioen na het omslagmoment** 166,10195

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar: Laag/Hoog pensioen (omslagmoment op onderstaande leeftijden)												
HOOG pensioen vanaf AOW leeftijd in .. jaar en .. maanden													
jaren:	66 jaar	1	2	3	4	5	6	7	8	9	10	11	67 jaar
55	1,11979	1,12067	1,12155	1,12243	1,12332	1,12420	1,12509	1,12598	1,12687	1,12776	1,12865	1,12955	1,13044
56	1,11147	1,11238	1,11329	1,11420	1,11512	1,11603	1,11695	1,11787	1,11879	1,11972	1,12064	1,12157	1,12249
57	1,10270	1,10364	1,10458	1,10553	1,10647	1,10742	1,10837	1,10932	1,11027	1,11123	1,11218	1,11314	1,11410
58	1,09346	1,09443	1,09540	1,09638	1,09736	1,09834	1,09932	1,10030	1,10128	1,10227	1,10326	1,10425	1,10524
59	1,08372	1,08472	1,08573	1,08673	1,08774	1,08875	1,08976	1,09078	1,09179	1,09281	1,09383	1,09485	1,09588
60	1,07346	1,07450	1,07553	1,07657	1,07761	1,07865	1,07969	1,08073	1,08178	1,08283	1,08388	1,08493	1,08599
61	1,06267	1,06373	1,06479	1,06586	1,06693	1,06800	1,06907	1,07014	1,07122	1,07230	1,07338	1,07446	1,07555
62	1,05132	1,05241	1,05350	1,05459	1,05569	1,05678	1,05788	1,05898	1,06009	1,06119	1,06230	1,06341	1,06453
63	1,03940	1,04051	1,04163	1,04275	1,04387	1,04499	1,04611	1,04724	1,04837	1,04950	1,05063	1,05177	1,05291
64	1,02690	1,02803	1,02917	1,03031	1,03145	1,03260	1,03374	1,03489	1,03604	1,03720	1,03836	1,03952	1,04068
65	1,01378	1,01494	1,01609	1,01725	1,01841	1,01958	1,02075	1,02192	1,02309	1,02427	1,02545	1,02663	1,02781
66		1,00117	1,00235	1,00353	1,00471	1,00590	1,00708	1,00827	1,00947	1,01066	1,01186	1,01307	1,01427

**Voorbeeld:**

Stel je AOW leeftijd is 66 jaar en 6 maanden. Op leeftijd 62 jaar is de ruilvoet LAAG 0,79341 en is de ruilvoet HOOG 1,05788; dit betekent dat je op pensioenleeftijd 62 jaar elke € 1.000,- 'direct ingaand levenslang ouderdomspensioen' kunt omruilen voor € 793,41 'direct ingaand ouderdomspensioen tot AOW leeftijd 66 jaar en 6 maanden' en € 1.057,88 'levenslang ouderdomspensioen ingaand vanaf AOW leeftijd 66 jaar en 6 maanden'.



**factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 67 en 68 jaar)**

129.05735

Feitelijke pensioen- leeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar: Laag/Hoog pensioen (omslagmoment op onderstaande leeftijden)												
LAAG pensioen tot AOW leeftijd in .. jaar en .. maanden													
jaren:	67 jaar	1	2	3	4	5	6	7	8	9	10	11	68 jaar
55	0.84783	0.84848	0.84914	0.84979	0.85045	0.85110	0.85176	0.85242	0.85308	0.85374	0.85440	0.85506	0.85572
56	0.84187	0.84254	0.84322	0.84390	0.84458	0.84525	0.84593	0.84662	0.84730	0.84798	0.84867	0.84935	0.85004
57	0.83558	0.83627	0.83697	0.83768	0.83838	0.83908	0.83979	0.84049	0.84120	0.84191	0.84262	0.84333	0.84404
58	0.82893	0.82965	0.83038	0.83110	0.83183	0.83256	0.83329	0.83402	0.83475	0.83548	0.83622	0.83695	0.83769
59	0.82191	0.82266	0.82340	0.82415	0.82491	0.82566	0.82641	0.82717	0.82793	0.82869	0.82945	0.83021	0.83097
60	0.81449	0.81526	0.81604	0.81681	0.81759	0.81837	0.81915	0.81993	0.82071	0.82149	0.82228	0.82306	0.82385
61	0.80666	0.80746	0.80825	0.80905	0.80985	0.81065	0.81146	0.81226	0.81307	0.81388	0.81469	0.81550	0.81632
62	0.79839	0.79921	0.80004	0.80086	0.80168	0.80251	0.80334	0.80417	0.80500	0.80583	0.80666	0.80750	0.80834
63	0.78968	0.79052	0.79137	0.79221	0.79306	0.79391	0.79476	0.79561	0.79646	0.79732	0.79817	0.79903	0.79989
64	0.78051	0.78137	0.78223	0.78310	0.78397	0.78483	0.78570	0.78658	0.78745	0.78833	0.78921	0.79009	0.79097
65	0.77086	0.77174	0.77262	0.77350	0.77439	0.77527	0.77616	0.77706	0.77795	0.77884	0.77974	0.78064	0.78154
66	0.76070	0.76160	0.76250	0.76340	0.76430	0.76520	0.76611	0.76702	0.76793	0.76884	0.76976	0.77068	0.77160
67		0.75091	0.75183	0.75274									

**factoren voor pensioen na het omslagmoment**

172.07647

Feitelijke pensioen- leeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar: Laag/Hoog pensioen (omslagmoment op onderstaande leeftijden)												
HOOG pensioen vanaf AOW leeftijd in .. jaar en .. maanden													
jaren:	67 jaar	1	2	3	4	5	6	7	8	9	10	11	68 jaar
55	1.13044	1.13131	1.13218	1.13306	1.13393	1.13480	1.13568	1.13656	1.13744	1.13832	1.13920	1.14008	1.14097
56	1.12249	1.12339	1.12429	1.12520	1.12610	1.12701	1.12791	1.12882	1.12973	1.13064	1.13156	1.13247	1.13339
57	1.11410	1.11503	1.11597	1.11690	1.11784	1.11878	1.11972	1.12066	1.12160	1.12254	1.12349	1.12444	1.12539
58	1.10524	1.10620	1.10717	1.10814	1.10911	1.11008	1.11105	1.11202	1.11300	1.11398	1.11496	1.11594	1.11692
59	1.09588	1.09687	1.09787	1.09887	1.09988	1.10088	1.10189	1.10289	1.10390	1.10491	1.10593	1.10694	1.10796
60	1.08599	1.08702	1.08805	1.08908	1.09012	1.09115	1.09219	1.09323	1.09428	1.09532	1.09637	1.09742	1.09847
61	1.07555	1.07661	1.07767	1.07874	1.07980	1.08087	1.08195	1.08302	1.08410	1.08517	1.08625	1.08734	1.08842
62	1.06453	1.06562	1.06671	1.06781	1.06891	1.07001	1.07111	1.07222	1.07333	1.07444	1.07555	1.07667	1.07778
63	1.05291	1.05403	1.05516	1.05628	1.05741	1.05854	1.05967	1.06081	1.06195	1.06309	1.06423	1.06538	1.06653
64	1.04068	1.04183	1.04298	1.04413	1.04529	1.04645	1.04761	1.04877	1.04994	1.05110	1.05228	1.05345	1.05463
65	1.02781	1.02898	1.03016	1.03134	1.03252	1.03370	1.03489	1.03607	1.03727	1.03846	1.03966	1.04086	1.04206
66	1.01427	1.01546	1.01666	1.01786	1.01907	1.02027	1.02148	1.02269	1.02391	1.02513	1.02635	1.02757	1.02880
67		1.00122	1.00244	1.00366									

In de bijlage is een uitgebreide tabel opgenomen met de factoren voor de tussenliggende leeftijden.

## Uitruil Ouderdomspensioen en Partnerpensioen (100:70)

Artikel 25 van het Basispensioenreglement

Artikel 12 van het Flexpensioenreglement

128,02754

Feitelijke pensioenleeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b>											
	Naar: <b>levenslang ouderdomspensioen in combinatie met 70% partnerpensioen</b>											
jaren:	maanden:											
	0	1	2	3	4	5	6	7	8	9	10	11
55	0,89603	0,89567	0,89530	0,89493	0,89456	0,89419	0,89382	0,89345	0,89307	0,89270	0,89232	0,89194
56	0,89157	0,89119	0,89081	0,89042	0,89004	0,88965	0,88927	0,88888	0,88849	0,88810	0,88771	0,88732
57	0,88693	0,88654	0,88614	0,88575	0,88535	0,88496	0,88456	0,88416	0,88376	0,88336	0,88296	0,88255
58	0,88215	0,88174	0,88134	0,88093	0,88052	0,88011	0,87970	0,87929	0,87888	0,87846	0,87804	0,87763
59	0,87721	0,87679	0,87637	0,87594	0,87552	0,87509	0,87467	0,87424	0,87381	0,87338	0,87294	0,87251
60	0,87207	0,87164	0,87121	0,87078	0,87034	0,86990	0,86947	0,86903	0,86858	0,86814	0,86770	0,86725
61	0,86680	0,86636	0,86591	0,86546	0,86501	0,86455	0,86410	0,86364	0,86319	0,86273	0,86226	0,86180
62	0,86134	0,86088	0,86042	0,85995	0,85949	0,85902	0,85855	0,85808	0,85761	0,85714	0,85666	0,85618
63	0,85570	0,85523	0,85476	0,85428	0,85380	0,85332	0,85284	0,85235	0,85187	0,85138	0,85089	0,85040
64	0,84990	0,84942	0,84893	0,84844	0,84794	0,84745	0,84695	0,84645	0,84595	0,84544	0,84494	0,84443
65	0,84392	0,84342	0,84292	0,84241	0,84191	0,84140	0,84089	0,84038	0,83986	0,83935	0,83883	0,83831
66	0,83778	0,83727	0,83676	0,83624	0,83573	0,83521	0,83468	0,83416	0,83363	0,83310	0,83257	0,83203
67	0,83149	0,83097	0,83044	0,82991								

### Voorbeeld:

Op leeftijd 60 jaar en 5 maanden is de ruilvoet 0,86990; dit betekent dat je op pensioenleeftijd 60 jaar en 5 maanden elke € 1.000,- 'direct ingaand levenslang ouderdomspensioen' kunt omruilen voor €869,90 'direct ingaand levenslang ouderdomspensioen' in combinatie met € 608,93 partnerpensioen (=€ 869,90 x 70%).

28,53209

Feitelijke pensioenleeftijd	Van : <b>partnerpensioen (opgebouwd)</b>											
	Naar: <b>levenslang ouderdomspensioen in combinatie met 70% partnerpensioen</b>											
jaren:	maanden:											
	0	1	2	3	4	5	6	7	8	9	10	11
55	0,14852	0,14905	0,14957	0,15010	0,15063	0,15116	0,15169	0,15222	0,15275	0,15329	0,15383	0,15436
56	0,15490	0,15545	0,15599	0,15654	0,15709	0,15764	0,15819	0,15874	0,15930	0,15985	0,16041	0,16097
57	0,16153	0,16209	0,16265	0,16322	0,16378	0,16435	0,16492	0,16549	0,16606	0,16663	0,16721	0,16778
58	0,16836	0,16894	0,16952	0,17010	0,17068	0,17127	0,17186	0,17244	0,17303	0,17363	0,17422	0,17482
59	0,17542	0,17602	0,17662	0,17722	0,17783	0,17844	0,17905	0,17966	0,18027	0,18089	0,18151	0,18213
60	0,18275	0,18337	0,18399	0,18461	0,18523	0,18585	0,18648	0,18711	0,18774	0,18837	0,18901	0,18964
61	0,19028	0,19092	0,19156	0,19220	0,19285	0,19349	0,19414	0,19479	0,19545	0,19611	0,19676	0,19743
62	0,19809	0,19875	0,19941	0,20007	0,20073	0,20140	0,20207	0,20274	0,20341	0,20409	0,20477	0,20545
63	0,20614	0,20681	0,20749	0,20817	0,20885	0,20954	0,21023	0,21092	0,21162	0,21231	0,21301	0,21372
64	0,21442	0,21512	0,21582	0,21652	0,21723	0,21793	0,21864	0,21936	0,22007	0,22080	0,22152	0,22225
65	0,22297	0,22369	0,22440	0,22512	0,22584	0,22657	0,22730	0,22803	0,22876	0,22950	0,23025	0,23099
66	0,23174	0,23247	0,23320	0,23394	0,23468	0,23542	0,23617	0,23692	0,23767	0,23843	0,23919	0,23995
67	0,24072	0,24147	0,24223	0,24299								

### Voorbeeld:

Op leeftijd 61 jaar en 7 maanden is de ruilvoet 0,19479; dit betekent dat je op pensioenleeftijd 61 jaar en 7 maanden elke € 1.000,- 'opgebouwd partnerpensioen' kunt omruilen voor € 194,79 'direct ingaand levenslang ouderdomspensioen' in combinatie met € 136,35 partnerpensioen (= € 194,79 x 70%).



## Uitruil Ouderdomspensioen en Partnerpensioen

Artikel 25 van het Basispensioenreglement

Artikel 12 van het Flexpensioenreglement

Artikel 12 van het IBM Pensioenreglement

679,97513

Feitelijke pensioen- leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b> Naar: <b>partnerpensioen</b>											
	maanden:											
jaren:	0	1	2	3	4	5	6	7	8	9	10	11
55	6.03292	6.00927	5.98572	5.96227	5.93892	5.91566	5.89251	5.86945	5.84649	5.82362	5.80085	5.77818
56	5.75560	5.73303	5.71055	5.68816	5.66587	5.64367	5.62155	5.59953	5.57759	5.55574	5.53398	5.51231
57	5.49072	5.46934	5.44805	5.42684	5.40571	5.38466	5.36369	5.34280	5.32199	5.30126	5.28061	5.26004
58	5.23954	5.21924	5.19902	5.17887	5.15879	5.13878	5.11885	5.09898	5.07919	5.05947	5.03982	5.02024
59	5.00073	4.98129	4.96192	4.94262	4.92338	4.90421	4.88510	4.86606	4.84709	4.82817	4.80933	4.79055
60	4.77183	4.75347	4.73517	4.71693	4.69875	4.68063	4.66256	4.64455	4.62660	4.60870	4.59086	4.57307
61	4.55534	4.53780	4.52030	4.50286	4.48547	4.46814	4.45085	4.43361	4.41643	4.39929	4.38221	4.36517
62	4.34819	4.33152	4.31490	4.29832	4.28179	4.26530	4.24885	4.23245	4.21610	4.19979	4.18352	4.16729
63	4.15111	4.13528	4.11949	4.10373	4.08802	4.07234	4.05670	4.04110	4.02553	4.01001	3.99452	3.97907
64	3.96365	3.94857	3.93352	3.91851	3.90352	3.88857	3.87365	3.85876	3.84391	3.82909	3.81430	3.79954
65	3.78481	3.77053	3.75627	3.74205	3.72784	3.71367	3.69952	3.68540	3.67130	3.65723	3.64318	3.62916
66	3.61517	3.60164	3.58813	3.57464	3.56118	3.54773	3.53430	3.52090	3.50751	3.49415	3.48080	3.46748
67	3.45418	3.44123	3.42831	3.41540								

### Voorbeeld:

Op leeftijd 62 jaar en 2 maanden is de ruilvoet 4,31490; dit betekent dat je op pensioenleeftijd 62 jaar en 2 maanden elke € 1.000,- 'direct ingaand levenslang ouderdomspensioen' kunt omruilen voor €4.314,90 'partnerpensioen'.

33,10447

Feitelijke pensioen- leeftijd	Van : <b>partnerpensioen</b> (opgebouwd) Naar: <b>direct ingaand levenslang ouderdomspensioen</b>											
	maanden:											
jaren:	0	1	2	3	4	5	6	7	8	9	10	11
55	0,16576	0,16641	0,16706	0,16772	0,16838	0,16904	0,16971	0,17037	0,17104	0,17171	0,17239	0,17306
56	0,17374	0,17443	0,17511	0,17580	0,17650	0,17719	0,17789	0,17859	0,17929	0,17999	0,18070	0,18141
57	0,18213	0,18284	0,18355	0,18427	0,18499	0,18571	0,18644	0,18717	0,18790	0,18863	0,18937	0,19011
58	0,19086	0,19160	0,19234	0,19309	0,19384	0,19460	0,19536	0,19612	0,19688	0,19765	0,19842	0,19919
59	0,19997	0,20075	0,20153	0,20232	0,20311	0,20391	0,20470	0,20551	0,20631	0,20712	0,20793	0,20874
60	0,20956	0,21037	0,21119	0,21200	0,21282	0,21365	0,21447	0,21531	0,21614	0,21698	0,21782	0,21867
61	0,21952	0,22037	0,22122	0,22208	0,22294	0,22381	0,22468	0,22555	0,22643	0,22731	0,22820	0,22909
62	0,22998	0,23087	0,23176	0,23265	0,23355	0,23445	0,23536	0,23627	0,23719	0,23811	0,23903	0,23996
63	0,24090	0,24182	0,24275	0,24368	0,24462	0,24556	0,24651	0,24746	0,24841	0,24938	0,25034	0,25132
64	0,25229	0,25326	0,25423	0,25520	0,25618	0,25716	0,25815	0,25915	0,26015	0,26116	0,26217	0,26319
65	0,26421	0,26521	0,26622	0,26723	0,26825	0,26928	0,27031	0,27134	0,27238	0,27343	0,27449	0,27555
66	0,27661	0,27765	0,27870	0,27975	0,28081	0,28187	0,28294	0,28402	0,28510	0,28619	0,28729	0,28839
67	0,28950	0,29059	0,29169	0,29279								

### Voorbeeld:

Op leeftijd 62 jaar en 2 maanden is de ruilvoet 0,23176; dit betekent dat je op pensioenleeftijd 62 jaar en 2 maanden elke € 1.000,- 'opgebouwd partnerpensioen' kunt omruilen voor €231,76 'direct ingaand levenslang ouderdomspensioen'.

## Uitruil Overbruggingspensioen tot 65 naar Ouderdompensioen

Artikel 23 van het Basispensioenreglement

Artikel 13 van het IBM Pensioenreglement

26,44477

Feitelijke pensioen- leeftijd	Van : <b>direct ingaand overbruggingspensioen</b> (= tijdelijk ouderdompensioen tot leeftijd 65)											
	Naar: <b>direct ingaand levenslang ouderdompensioen</b>											
jaren:	maanden:											
	0	1	2	3	4	5	6	7	8	9	10	11
<b>55</b>	0,39315	0,39082	0,38849	0,38615	0,38380	0,38145	0,37908	0,37671	0,37433	0,37193	0,36953	0,36712
<b>56</b>	0,36471	0,36223	0,35974	0,35724	0,35473	0,35221	0,34968	0,34715	0,34460	0,34204	0,33948	0,33690
<b>57</b>	0,33431	0,33166	0,32900	0,32633	0,32365	0,32095	0,31825	0,31554	0,31281	0,31007	0,30733	0,30457
<b>58</b>	0,30180	0,29897	0,29612	0,29327	0,29040	0,28752	0,28462	0,28172	0,27880	0,27587	0,27293	0,26998
<b>59</b>	0,26701	0,26398	0,26094	0,25789	0,25482	0,25173	0,24864	0,24553	0,24241	0,23927	0,23612	0,23296
<b>60</b>	0,22978	0,22654	0,22328	0,22001	0,21673	0,21343	0,21012	0,20679	0,20344	0,20008	0,19671	0,19332
<b>61</b>	0,18991	0,18645	0,18297	0,17947	0,17596	0,17243	0,16889	0,16532	0,16174	0,15815	0,15453	0,15090
<b>62</b>	0,14725	0,14355	0,13983	0,13609	0,13233	0,12855	0,12476	0,12094	0,11711	0,11326	0,10938	0,10549
<b>63</b>	0,10158	0,09761	0,09363	0,08963	0,08560	0,08156	0,07749	0,07340	0,06929	0,06515	0,06100	0,05682
<b>64</b>	0,05262	0,04837	0,04409	0,03979	0,03547	0,03112	0,02675	0,02235	0,01793	0,01349	0,00902	0,00452

### Voorbeeld:

Op leeftijd 58 jaar en 4 maanden is de ruilvoet 0,29040; dit betekent dat je op pensioenleeftijd 58 jaar en 4 maanden elke € 1.000,- 'direct ingaand overbruggingspensioen' kunt omruilen voor €290,40 'direct ingaand levenslang ouderdompensioen'.

**Uitruil Ouderdomspensioen naar Overbruggingspensioen tot AOW-leeftijd**

1339,75631

Feitelijke pensioen-leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b>												
	Naar: <b>direct ingaand overbruggingspensioen tot onderstaande leeftijden</b> eindleeftijd: 65 jaar en .. maanden												
jaren:	65 jaar	1	2	3	4	5	6	7	8	9	10	11	66 jaar
55	2.54358	2.52499	2.50666	2.48860	2.47080	2.45326	2.43596	2.41890	2.40208	2.38549	2.36913	2.35299	2.33707
56	2.74193	2.71928	2.69701	2.67510	2.65355	2.63233	2.61146	2.59091	2.57068	2.55077	2.53116	2.51186	2.49284
57	2.99122	2.96298	2.93528	2.90809	2.88140	2.85519	2.82946	2.80418	2.77936	2.75497	2.73100	2.70745	2.68430
58	3.31346	3.27719	3.24170	3.20698	3.17299	3.13972	3.10713	3.07522	3.04395	3.01332	2.98329	2.95386	2.92500
59	3.74516	3.69670	3.64949	3.60346	3.55858	3.51481	3.47210	3.43041	3.38972	3.34998	3.31116	3.27322	3.23615
60	4.35206	4.28375	4.21755	4.15336	4.09110	4.03068	3.97202	3.91504	3.85967	3.80585	3.75350	3.70258	3.65302
61	5.26563	5.16149	5.06138	4.96508	4.87238	4.78307	4.69698	4.61394	4.53378	4.45635	4.38153	4.30918	4.23918
62	6.79132	6.61167	6.44128	6.27945	6.12555	5.97901	5.83932	5.70601	5.57866	5.45686	5.34027	5.22855	5.12141
63	9.84469	9.45638	9.09753	8.76493	8.45578	8.16771	7.89861	7.64668	7.41032	7.18814	6.97889	6.78148	6.59493
64	19.0034	17.5536	16.3094	15.2299	14.2844	13.4495	12.7068	12.0418	11.4429	10.9008	10.4077	9.95736	9.54433
65	0.00000	220.685	110.342	73.5615	55.1711	44.1369	36.7808	31.5264	27.5856	24.5205	22.0685	20.0622	18.39038

1327,76685

Feitelijke pensioen-leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b>												
	Naar: <b>direct ingaand overbruggingspensioen tot onderstaande leeftijden</b> eindleeftijd in .. jaar en .. maanden												
jaren:	66 jaar	1	2	3	4	5	6	7	8	9	10	11	67 jaar
55	2.33707	2.32184	2.30681	2.29197	2.27732	2.26286	2.24858	2.23447	2.22055	2.20680	2.19321	2.17979	2.16654
56	2.49284	2.47467	2.45675	2.43910	2.42170	2.40454	2.38763	2.37095	2.35450	2.33828	2.32229	2.30650	2.29094
57	2.68430	2.66219	2.64044	2.61904	2.59799	2.57727	2.55688	2.53681	2.51705	2.49760	2.47845	2.45959	2.44101
58	2.92500	2.89746	2.87044	2.84391	2.81787	2.79231	2.76720	2.74254	2.71832	2.69452	2.67113	2.64814	2.62555
59	3.23615	3.20081	3.16623	3.13239	3.09926	3.06683	3.03507	3.00396	2.97349	2.94362	2.91435	2.88566	2.85752
60	3.65302	3.60585	3.55989	3.51508	3.47139	3.42877	3.38718	3.34660	3.30697	3.26827	3.23046	3.19352	3.15741
61	4.23918	4.17275	4.10838	4.04596	3.98541	3.92664	3.86958	3.81416	3.76030	3.70794	3.65702	3.60748	3.55927
62	5.12141	5.02028	4.92306	4.82954	4.73950	4.65276	4.56914	4.48847	4.41060	4.33538	4.26269	4.19239	4.12438
63	6.59493	6.42071	6.25546	6.09849	5.94922	5.80707	5.67156	5.54223	5.41867	5.30049	5.18736	5.07896	4.97500
64	9.54433	9.16823	8.82064	8.49845	8.19896	7.91987	7.65915	7.41505	7.18602	6.97073	6.76795	6.57664	6.39585
65	18.3904	16.9883	15.7848	14.7406	13.8260	13.0182	12.2996	11.6562	11.0768	10.5522	10.0751	9.63925	9.23956
66	0.00000	213.232	106.616	71.0772	53.3079	42.6463	35.5386	30.4617	26.6540	23.6924	21.3232	19.3847	17.7693

1312,65304

Feitelijke pensioen-leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b>												
	Naar: <b>direct ingaand overbruggingspensioen tot onderstaande leeftijden</b> eindleeftijd in .. jaar en .. maanden												
jaren:	67 jaar	1	2	3	4	5	6	7	8	9	10	11	68 jaar
55	2.16654	2.15385	2.14131	2.12891	2.11666	2.10454	2.09257	2.08073	2.06902	2.05744	2.04600	2.03468	2.02348
56	2.29094	2.27605	2.26136	2.24686	2.23254	2.21840	2.20444	2.19066	2.17704	2.16360	2.15032	2.13720	2.12424
57	2.44101	2.42327	2.40578	2.38854	2.37155	2.35480	2.33828	2.32199	2.30593	2.29009	2.27447	2.25905	2.24385
58	2.62555	2.60398	2.58277	2.56189	2.54135	2.52114	2.50125	2.48166	2.46238	2.44340	2.42471	2.40631	2.38818
59	2.85752	2.83069	2.80435	2.77850	2.75312	2.72821	2.70373	2.67970	2.65609	2.63289	2.61009	2.58768	2.56566
60	3.15741	3.12302	3.08936	3.05642	3.02418	2.99261	2.96169	2.93140	2.90173	2.87265	2.84415	2.81621	2.78881
61	3.55927	3.51342	3.46874	3.42517	3.38269	3.34126	3.30082	3.26135	3.22281	3.18518	3.14841	3.11248	3.07736
62	4.12438	4.05989	3.99739	3.93678	3.87798	3.82092	3.76550	3.71168	3.65937	3.60851	3.55905	3.51092	3.46408
63	4.97500	4.87694	4.78266	4.69197	4.60465	4.52052	4.43941	4.36116	4.28562	4.21265	4.14212	4.07392	4.00793
64	6.39585	6.22713	6.06708	5.91505	5.77046	5.63276	5.50149	5.37619	5.25648	5.14197	5.03236	4.92731	4.82657
65	9.23956	8.87589	8.53977	8.22817	7.93852	7.66856	7.41636	7.18022	6.95866	6.75036	6.55416	6.36905	6.19411
66	17.7693	16.4157	15.2537	14.2453	13.3620	12.5818	11.8877	11.2662	10.7065	10.1997	9.73875	9.31765	8.93146
67	0.00000	205.698	102.849	68.5659	51.4244	41.1395	34.2829	29.3854	25.7122	22.8553	20.5698	18.6998	17.1415

**Voorbeeld:**

Stel je AOW leeftijd is 66 jaar en 6 maanden. Op leeftijd 62 jaar is de ruilvoet 4,56914; dit betekent dat je op pensioenleeftijd 62 jaar elke € 1.000,- 'direct ingaand levenslang ouderdomspensioen' kunt omruilen voor € 4.569,14 'direct ingaand overbruggingsspensioen tot AOW leeftijd 66 jaar en 6 maanden'.

In de bijlage is een uitgebreide tabel opgenomen met de factoren voor de tussenliggende leeftijden.

## **Ruilvoeten bij uitdiensttreding**

**Uitruil Ouderdomspensioen (65) en Partnerpensioen (100:70) (vanuit OP)**

Artikel 28 van het Basispensioenreglement

405,39284

Leeftijd op datum uitdienst	Van : levenslang ouderdomspensioen ingaand op leeftijd 65											
	Naar: ouderdomspensioen ingaand op leeftijd 65 in combinatie met 70% partnerpensioen											
	0	1	2	3	4	5	6	7	8	9	10	11
27	0,85773	0,85769	0,85764	0,85759	0,85754	0,85749	0,85744	0,85740	0,85735	0,85730	0,85726	0,85721
28	0,85716	0,85712	0,85707	0,85702	0,85697	0,85692	0,85687	0,85683	0,85678	0,85673	0,85668	0,85664
29	0,85659	0,85654	0,85649	0,85644	0,85639	0,85634	0,85629	0,85624	0,85619	0,85614	0,85609	0,85604
30	0,85599	0,85594	0,85588	0,85582	0,85577	0,85571	0,85566	0,85560	0,85555	0,85549	0,85544	0,85538
31	0,85533	0,85527	0,85521	0,85516	0,85510	0,85504	0,85499	0,85493	0,85488	0,85482	0,85477	0,85471
32	0,85466	0,85460	0,85454	0,85448	0,85442	0,85436	0,85430	0,85424	0,85418	0,85412	0,85406	0,85400
33	0,85395	0,85388	0,85382	0,85375	0,85369	0,85363	0,85356	0,85350	0,85344	0,85338	0,85332	0,85326
34	0,85319	0,85313	0,85306	0,85300	0,85293	0,85287	0,85280	0,85274	0,85268	0,85261	0,85255	0,85249
35	0,85242	0,85236	0,85229	0,85222	0,85215	0,85209	0,85202	0,85196	0,85189	0,85182	0,85176	0,85170
36	0,85163	0,85156	0,85149	0,85142	0,85135	0,85128	0,85121	0,85114	0,85107	0,85100	0,85093	0,85086
37	0,85080	0,85072	0,85065	0,85058	0,85051	0,85043	0,85036	0,85029	0,85022	0,85015	0,85008	0,85001
38	0,84994	0,84987	0,84979	0,84972	0,84964	0,84957	0,84950	0,84943	0,84935	0,84928	0,84921	0,84914
39	0,84907	0,84899	0,84892	0,84884	0,84877	0,84869	0,84862	0,84855	0,84847	0,84840	0,84833	0,84826
40	0,84818	0,84811	0,84803	0,84795	0,84788	0,84780	0,84772	0,84765	0,84757	0,84750	0,84742	0,84735
41	0,84728	0,84720	0,84712	0,84704	0,84696	0,84689	0,84681	0,84673	0,84666	0,84658	0,84651	0,84643
42	0,84636	0,84628	0,84620	0,84612	0,84604	0,84596	0,84589	0,84581	0,84573	0,84566	0,84558	0,84550
43	0,84543	0,84535	0,84527	0,84519	0,84511	0,84503	0,84496	0,84488	0,84480	0,84472	0,84465	0,84457
44	0,84450	0,84442	0,84433	0,84425	0,84418	0,84410	0,84402	0,84394	0,84386	0,84378	0,84371	0,84363
45	0,84355	0,84347	0,84339	0,84330	0,84322	0,84314	0,84306	0,84298	0,84290	0,84282	0,84274	0,84266
46	0,84258	0,84250	0,84242	0,84234	0,84226	0,84218	0,84211	0,84203	0,84195	0,84187	0,84179	0,84172
47	0,84164	0,84156	0,84149	0,84141	0,84134	0,84127	0,84119	0,84112	0,84105	0,84097	0,84090	0,84083
48	0,84076	0,84068	0,84061	0,84054	0,84047	0,84040	0,84032	0,84025	0,84018	0,84011	0,84004	0,83997
49	0,83990	0,83984	0,83977	0,83970	0,83963	0,83956	0,83950	0,83943	0,83936	0,83930	0,83923	0,83916
50	0,83910	0,83904	0,83897	0,83891	0,83885	0,83879	0,83873	0,83867	0,83861	0,83855	0,83849	0,83843
51	0,83837	0,83832	0,83827	0,83821	0,83816	0,83811	0,83806	0,83801	0,83796	0,83791	0,83786	0,83781
52	0,83776	0,83772	0,83768	0,83763	0,83759	0,83755	0,83751	0,83747	0,83743	0,83739	0,83735	0,83731
53	0,83727	0,83724	0,83721	0,83718	0,83715	0,83712	0,83709	0,83706	0,83703	0,83700	0,83697	0,83694
54	0,83691	0,83689	0,83687	0,83685	0,83684	0,83682	0,83680	0,83678	0,83676	0,83674	0,83672	0,83670
55	0,83669	0,83668	0,83668	0,83667	0,83667	0,83667	0,83666	0,83666	0,83666	0,83665	0,83665	0,83665
56	0,83664	0,83665	0,83666	0,83667	0,83668	0,83669	0,83670	0,83670	0,83671	0,83672	0,83673	0,83674
57	0,83675	0,83677	0,83680	0,83682	0,83685	0,83687	0,83690	0,83692	0,83694	0,83697	0,83699	0,83702
58	0,83704	0,83708	0,83712	0,83716	0,83720	0,83724	0,83728	0,83732	0,83736	0,83740	0,83744	0,83748
59	0,83752	0,83757	0,83762	0,83767	0,83772	0,83777	0,83782	0,83787	0,83792	0,83797	0,83802	0,83807
60	0,83812	0,83819	0,83826	0,83833	0,83840	0,83847	0,83853	0,83860	0,83867	0,83874	0,83880	0,83887
61	0,83894	0,83902	0,83910	0,83918	0,83927	0,83935	0,83943	0,83951	0,83959	0,83967	0,83975	0,83983
62	0,83991	0,84000	0,84010	0,84020	0,84029	0,84039	0,84048	0,84058	0,84067	0,84077	0,84086	0,84095
63	0,84105	0,84116	0,84127	0,84138	0,84150	0,84161	0,84172	0,84183	0,84194	0,84205	0,84216	0,84227
64	0,84238	0,84251	0,84264	0,84277	0,84290	0,84303	0,84316	0,84329	0,84341	0,84354	0,84367	0,84379
65	0,84392	0,84342	0,84292	0,84241	0,84191	0,84140	0,84089	0,84038	0,83986	0,83935	0,83883	0,83831
66	0,83778	0,83727	0,83676	0,83624	0,83573	0,83521	0,83468	0,83416	0,83363	0,83310	0,83257	0,83203

**Voorbeeld:**

Op leeftijd 40 jaar en 10 maanden is de ruilvoet 0,84742; dit betekent dat je op leeftijd 40 jaar en 10 maanden elke € 1.000,- 'ouderdomspensioen ingaand op leeftijd 65' kunt omruilen voor € 847,42 'ouderdomspensioen ingaand op leeftijd 65' in combinatie met € 593,19 partnerpensioen (= € 847,42 x 70%).

**Uitruil Ouderdomspensioen (67) en Partnerpensioen (100:70) (vanuit OP)**

397,34792

Leeftijd op datum uitdienst	Van : levenslang ouderdomspensioen ingaand op leeftijd 67 Naar: ouderdomspensioen ingaand op leeftijd 67 in combinatie met 70% partnerpensioen											
	0	1	2	3	4	5	6	7	8	9	10	11
27	0,84161	0,84155	0,84150	0,84144	0,84139	0,84133	0,84128	0,84123	0,84117	0,84112	0,84107	0,84102
28	0,84096	0,84091	0,84085	0,84080	0,84074	0,84069	0,84063	0,84058	0,84052	0,84047	0,84042	0,84037
29	0,84031	0,84025	0,84020	0,84014	0,84008	0,84002	0,83997	0,83991	0,83986	0,83980	0,83975	0,83969
30	0,83964	0,83957	0,83951	0,83945	0,83938	0,83932	0,83926	0,83920	0,83914	0,83908	0,83901	0,83895
31	0,83889	0,83883	0,83876	0,83870	0,83864	0,83857	0,83851	0,83845	0,83838	0,83832	0,83826	0,83820
32	0,83814	0,83807	0,83800	0,83794	0,83787	0,83780	0,83774	0,83767	0,83761	0,83754	0,83748	0,83741
33	0,83735	0,83728	0,83721	0,83714	0,83706	0,83699	0,83693	0,83686	0,83679	0,83672	0,83665	0,83658
34	0,83652	0,83644	0,83637	0,83630	0,83623	0,83616	0,83609	0,83602	0,83595	0,83588	0,83581	0,83574
35	0,83567	0,83560	0,83552	0,83545	0,83538	0,83531	0,83523	0,83516	0,83509	0,83502	0,83495	0,83488
36	0,83481	0,83473	0,83465	0,83458	0,83450	0,83442	0,83435	0,83427	0,83420	0,83412	0,83405	0,83397
37	0,83390	0,83382	0,83374	0,83367	0,83359	0,83351	0,83344	0,83336	0,83329	0,83321	0,83314	0,83306
38	0,83299	0,83291	0,83283	0,83275	0,83267	0,83259	0,83251	0,83244	0,83236	0,83228	0,83221	0,83213
39	0,83205	0,83197	0,83189	0,83181	0,83174	0,83166	0,83158	0,83150	0,83142	0,83135	0,83127	0,83119
40	0,83112	0,83104	0,83096	0,83087	0,83079	0,83071	0,83063	0,83056	0,83048	0,83040	0,83032	0,83024
41	0,83017	0,83008	0,83000	0,82992	0,82984	0,82976	0,82968	0,82960	0,82952	0,82944	0,82936	0,82928
42	0,82921	0,82913	0,82904	0,82896	0,82888	0,82880	0,82872	0,82864	0,82856	0,82848	0,82840	0,82833
43	0,82825	0,82817	0,82809	0,82801	0,82792	0,82784	0,82776	0,82769	0,82761	0,82753	0,82745	0,82737
44	0,82729	0,82721	0,82713	0,82705	0,82697	0,82689	0,82681	0,82673	0,82665	0,82657	0,82650	0,82642
45	0,82634	0,82626	0,82618	0,82609	0,82601	0,82593	0,82585	0,82577	0,82569	0,82561	0,82553	0,82545
46	0,82537	0,82529	0,82521	0,82513	0,82504	0,82496	0,82488	0,82480	0,82472	0,82464	0,82456	0,82449
47	0,82441	0,82433	0,82425	0,82417	0,82410	0,82402	0,82394	0,82387	0,82379	0,82372	0,82364	0,82357
48	0,82349	0,82342	0,82334	0,82326	0,82319	0,82311	0,82304	0,82297	0,82289	0,82282	0,82275	0,82267
49	0,82260	0,82253	0,82245	0,82238	0,82231	0,82224	0,82217	0,82209	0,82202	0,82195	0,82188	0,82181
50	0,82174	0,82168	0,82161	0,82154	0,82147	0,82141	0,82134	0,82128	0,82121	0,82115	0,82108	0,82102
51	0,82095	0,82089	0,82083	0,82077	0,82071	0,82066	0,82060	0,82054	0,82048	0,82042	0,82037	0,82031
52	0,82025	0,82020	0,82015	0,82010	0,82005	0,82000	0,81995	0,81990	0,81986	0,81981	0,81976	0,81971
53	0,81966	0,81962	0,81959	0,81955	0,81951	0,81947	0,81943	0,81940	0,81936	0,81932	0,81928	0,81925
54	0,81921	0,81918	0,81916	0,81913	0,81910	0,81908	0,81905	0,81902	0,81900	0,81897	0,81894	0,81892
55	0,81889	0,81888	0,81887	0,81886	0,81885	0,81884	0,81883	0,81882	0,81881	0,81880	0,81879	0,81878
56	0,81877	0,81878	0,81878	0,81879	0,81879	0,81879	0,81880	0,81880	0,81881	0,81881	0,81882	0,81882
57	0,81882	0,81885	0,81887	0,81889	0,81892	0,81894	0,81896	0,81899	0,81901	0,81903	0,81905	0,81908
58	0,81910	0,81914	0,81918	0,81923	0,81927	0,81931	0,81935	0,81939	0,81943	0,81947	0,81952	0,81956
59	0,81960	0,81965	0,81971	0,81977	0,81982	0,81988	0,81993	0,81999	0,82005	0,82010	0,82016	0,82021
60	0,82026	0,82034	0,82042	0,82050	0,82058	0,82066	0,82073	0,82081	0,82089	0,82097	0,82104	0,82112
61	0,82119	0,82129	0,82139	0,82148	0,82158	0,82167	0,82176	0,82186	0,82195	0,82204	0,82214	0,82223
62	0,82232	0,82244	0,82255	0,82266	0,82278	0,82289	0,82300	0,82312	0,82323	0,82334	0,82345	0,82356
63	0,82367	0,82381	0,82394	0,82408	0,82421	0,82434	0,82448	0,82461	0,82474	0,82487	0,82500	0,82513
64	0,82526	0,82542	0,82557	0,82573	0,82588	0,82603	0,82618	0,82633	0,82648	0,82663	0,82678	0,82693
65	0,82708	0,82725	0,82743	0,82760	0,82778	0,82795	0,82812	0,82829	0,82846	0,82863	0,82881	0,82897
66	0,82914	0,82934	0,82954	0,82974	0,82994	0,83013	0,83033	0,83053	0,83072	0,83092	0,83111	0,83130

## **Ruilvoeten bij overlijden deelnemer in actieve dienst**



## Omzetting DC-kapitaal in direct ingaand partnerpensioen

Artikel 21 lid 3 van het Basispensioenreglement

Artikel 22 lid 2 van het Flexpensioenreglement

16,54539

Leeftijd partner op datum overlijden	Van : <b>DC-kapitaal</b> (alleen het deel gevormd door extra vrijwillige stortingen) Naar: <b>direct ingaand partnerpensioen</b>											
	0	1	2	3	4	5	6	7	8	9	10	11
27	0,02951	0,02952	0,02954	0,02955	0,02956	0,02958	0,02959	0,02960	0,02962	0,02963	0,02964	0,02966
28	0,02967	0,02968	0,02970	0,02971	0,02972	0,02974	0,02975	0,02977	0,02978	0,02979	0,02981	0,02982
29	0,02984	0,02985	0,02987	0,02988	0,02990	0,02991	0,02992	0,02994	0,02995	0,02997	0,02998	0,03000
30	0,03001	0,03003	0,03004	0,03006	0,03008	0,03009	0,03011	0,03012	0,03014	0,03015	0,03017	0,03018
31	0,03020	0,03022	0,03023	0,03025	0,03027	0,03028	0,03030	0,03031	0,03033	0,03035	0,03036	0,03038
32	0,03040	0,03041	0,03043	0,03045	0,03047	0,03048	0,03050	0,03052	0,03053	0,03055	0,03057	0,03059
33	0,03060	0,03062	0,03064	0,03066	0,03068	0,03069	0,03071	0,03073	0,03075	0,03077	0,03079	0,03080
34	0,03082	0,03084	0,03086	0,03088	0,03090	0,03092	0,03094	0,03096	0,03097	0,03099	0,03101	0,03103
35	0,03105	0,03107	0,03109	0,03111	0,03113	0,03115	0,03117	0,03119	0,03121	0,03123	0,03125	0,03127
36	0,03129	0,03132	0,03134	0,03136	0,03138	0,03140	0,03142	0,03144	0,03146	0,03149	0,03151	0,03153
37	0,03155	0,03157	0,03159	0,03162	0,03164	0,03166	0,03168	0,03171	0,03173	0,03175	0,03177	0,03180
38	0,03182	0,03184	0,03187	0,03189	0,03191	0,03194	0,03196	0,03199	0,03201	0,03203	0,03206	0,03208
39	0,03210	0,03213	0,03215	0,03218	0,03220	0,03223	0,03225	0,03228	0,03230	0,03233	0,03236	0,03238
40	0,03241	0,03243	0,03246	0,03248	0,03251	0,03254	0,03256	0,03259	0,03262	0,03264	0,03267	0,03270
41	0,03272	0,03275	0,03278	0,03281	0,03283	0,03286	0,03289	0,03292	0,03295	0,03297	0,03300	0,03303
42	0,03306	0,03309	0,03312	0,03315	0,03318	0,03321	0,03324	0,03327	0,03330	0,03333	0,03335	0,03338
43	0,03341	0,03345	0,03348	0,03351	0,03354	0,03357	0,03360	0,03363	0,03366	0,03370	0,03373	0,03376
44	0,03379	0,03382	0,03386	0,03389	0,03392	0,03396	0,03399	0,03402	0,03406	0,03409	0,03412	0,03416
45	0,03419	0,03422	0,03426	0,03429	0,03433	0,03436	0,03440	0,03443	0,03447	0,03450	0,03454	0,03457
46	0,03461	0,03465	0,03468	0,03472	0,03476	0,03479	0,03483	0,03487	0,03491	0,03494	0,03498	0,03502
47	0,03506	0,03509	0,03513	0,03517	0,03521	0,03525	0,03529	0,03533	0,03537	0,03541	0,03545	0,03549
48	0,03553	0,03557	0,03561	0,03565	0,03569	0,03573	0,03578	0,03582	0,03586	0,03590	0,03594	0,03599
49	0,03603	0,03607	0,03612	0,03616	0,03620	0,03625	0,03629	0,03634	0,03638	0,03643	0,03647	0,03652
50	0,03656	0,03661	0,03665	0,03670	0,03675	0,03680	0,03684	0,03689	0,03694	0,03698	0,03703	0,03708
51	0,03713	0,03718	0,03723	0,03728	0,03733	0,03738	0,03743	0,03748	0,03753	0,03758	0,03763	0,03768
52	0,03773	0,03778	0,03783	0,03789	0,03794	0,03799	0,03805	0,03810	0,03815	0,03821	0,03826	0,03832
53	0,03837	0,03843	0,03848	0,03854	0,03860	0,03865	0,03871	0,03877	0,03882	0,03888	0,03894	0,03900
54	0,03905	0,03911	0,03917	0,03923	0,03929	0,03936	0,03942	0,03948	0,03954	0,03960	0,03966	0,03972
55	0,03978	0,03985	0,03991	0,03998	0,04004	0,04011	0,04017	0,04024	0,04030	0,04037	0,04043	0,04050
56	0,04056	0,04063	0,04070	0,04077	0,04084	0,04091	0,04098	0,04105	0,04112	0,04119	0,04126	0,04133
57	0,04140	0,04147	0,04154	0,04162	0,04169	0,04177	0,04184	0,04192	0,04199	0,04207	0,04214	0,04222
58	0,04229	0,04237	0,04245	0,04253	0,04261	0,04269	0,04277	0,04285	0,04293	0,04301	0,04309	0,04317
59	0,04325	0,04333	0,04342	0,04350	0,04359	0,04367	0,04376	0,04384	0,04393	0,04402	0,04410	0,04419
60	0,04428	0,04437	0,04446	0,04455	0,04464	0,04473	0,04482	0,04492	0,04501	0,04510	0,04519	0,04529
61	0,04538	0,04548	0,04558	0,04567	0,04577	0,04587	0,04597	0,04607	0,04617	0,04627	0,04637	0,04647
62	0,04657	0,04667	0,04678	0,04688	0,04699	0,04709	0,04720	0,04731	0,04742	0,04752	0,04763	0,04774
63	0,04785	0,04796	0,04808	0,04819	0,04830	0,04842	0,04853	0,04865	0,04877	0,04888	0,04900	0,04912
64	0,04924	0,04936	0,04948	0,04960	0,04973	0,04985	0,04998	0,05010	0,05023	0,05035	0,05048	0,05061

### Voorbeeld:

Op leeftijd 47 jaar en 11 maanden is de ruilvoet 0,03549; dit betekent dat bij overlijden van de deelnemer de partner 47 jaar en 11 maanden is en hij/zij elke € 1.000,- 'DC-kapitaal gevormd door extra vrijwillige stortingen' kan omruilen voor € 35,49 'direct ingaand levenslang partnerpensioen'.  
*Ruilvoeten voor leeftijden jonger dan 27 jaar en 65 jaar of ouder kunnen worden opgevraagd bij SPIN.*

## Afkoopvoeten

**Uitruil DC-kapitaal naar ouderdomspensioen (67)**

Artikel 28A lid 1d van het Basispensioenreglement

62,88238

Leeftijd partner op datum overlijden	Van : <b>DC-kapitaal</b> Naar: <b>(extra) ouderdomspensioen ingaand op leeftijd 67</b>											
	0	1	2	3	4	5	6	7	8	9	10	11
21	0,21346	0,21285	0,21224	0,21164	0,21104	0,21044	0,20985	0,20926	0,20867	0,20809	0,20751	0,20693
22	0,20636	0,20577	0,20518	0,20460	0,20402	0,20345	0,20287	0,20230	0,20174	0,20117	0,20062	0,20006
23	0,19951	0,19894	0,19837	0,19781	0,19725	0,19670	0,19615	0,19560	0,19505	0,19451	0,19397	0,19343
24	0,19290	0,19235	0,19181	0,19127	0,19073	0,19019	0,18966	0,18913	0,18861	0,18808	0,18756	0,18704
25	0,18653	0,18600	0,18548	0,18496	0,18444	0,18392	0,18341	0,18290	0,18239	0,18189	0,18139	0,18089
26	0,18039	0,17988	0,17938	0,17888	0,17838	0,17788	0,17738	0,17689	0,17640	0,17592	0,17543	0,17495
27	0,17448	0,17399	0,17350	0,17302	0,17254	0,17206	0,17158	0,17111	0,17064	0,17017	0,16970	0,16924
28	0,16878	0,16831	0,16784	0,16738	0,16691	0,16645	0,16599	0,16554	0,16508	0,16463	0,16418	0,16374
29	0,16329	0,16284	0,16239	0,16194	0,16149	0,16105	0,16061	0,16017	0,15973	0,15930	0,15887	0,15844
30	0,15801	0,15757	0,15714	0,15670	0,15628	0,15585	0,15542	0,15500	0,15458	0,15416	0,15375	0,15333
31	0,15292	0,15250	0,15208	0,15167	0,15125	0,15084	0,15043	0,15002	0,14962	0,14922	0,14882	0,14842
32	0,14802	0,14762	0,14721	0,14681	0,14642	0,14602	0,14563	0,14524	0,14485	0,14446	0,14407	0,14369
33	0,14331	0,14292	0,14253	0,14215	0,14177	0,14138	0,14101	0,14063	0,14025	0,13988	0,13951	0,13914
34	0,13877	0,13840	0,13803	0,13766	0,13729	0,13692	0,13656	0,13620	0,13584	0,13548	0,13512	0,13477
35	0,13441	0,13405	0,13370	0,13334	0,13299	0,13263	0,13228	0,13194	0,13159	0,13124	0,13090	0,13056
36	0,13022	0,12988	0,12953	0,12919	0,12885	0,12851	0,12818	0,12784	0,12751	0,12718	0,12685	0,12652
37	0,12619	0,12586	0,12553	0,12520	0,12488	0,12455	0,12423	0,12391	0,12359	0,12327	0,12296	0,12264
38	0,12233	0,12201	0,12169	0,12138	0,12107	0,12076	0,12045	0,12014	0,11983	0,11953	0,11922	0,11892
39	0,11862	0,11832	0,11801	0,11771	0,11741	0,11711	0,11682	0,11652	0,11623	0,11593	0,11564	0,11535
40	0,11507	0,11478	0,11449	0,11420	0,11391	0,11362	0,11334	0,11306	0,11278	0,11250	0,11222	0,11194
41	0,11167	0,11139	0,11111	0,11083	0,11056	0,11029	0,11001	0,10974	0,10948	0,10921	0,10894	0,10868
42	0,10841	0,10815	0,10788	0,10762	0,10735	0,10709	0,10683	0,10658	0,10632	0,10606	0,10581	0,10555
43	0,10530	0,10505	0,10479	0,10454	0,10429	0,10404	0,10379	0,10355	0,10330	0,10306	0,10281	0,10257
44	0,10233	0,10209	0,10185	0,10161	0,10137	0,10113	0,10089	0,10066	0,10042	0,10019	0,09996	0,09973
45	0,09950	0,09927	0,09904	0,09881	0,09858	0,09835	0,09813	0,09791	0,09768	0,09746	0,09724	0,09702
46	0,09680	0,09658	0,09636	0,09615	0,09593	0,09571	0,09550	0,09529	0,09508	0,09486	0,09465	0,09445
47	0,09424	0,09403	0,09382	0,09361	0,09341	0,09320	0,09300	0,09280	0,09260	0,09239	0,09219	0,09199
48	0,09180	0,09160	0,09140	0,09120	0,09101	0,09081	0,09062	0,09042	0,09023	0,09004	0,08985	0,08966
49	0,08947	0,08928	0,08909	0,08890	0,08872	0,08853	0,08834	0,08816	0,08797	0,08779	0,08761	0,08743
50	0,08725	0,08706	0,08688	0,08670	0,08652	0,08635	0,08617	0,08599	0,08581	0,08564	0,08546	0,08529
51	0,08512	0,08494	0,08477	0,08460	0,08442	0,08425	0,08408	0,08391	0,08374	0,08357	0,08341	0,08324
52	0,08307	0,08291	0,08274	0,08257	0,08241	0,08224	0,08208	0,08191	0,08175	0,08159	0,08142	0,08126
53	0,08110	0,08094	0,08078	0,08062	0,08045	0,08029	0,08013	0,07998	0,07982	0,07966	0,07950	0,07935
54	0,07919	0,07903	0,07887	0,07872	0,07856	0,07841	0,07825	0,07810	0,07794	0,07779	0,07764	0,07748
55	0,07733	0,07718	0,07702	0,07687	0,07672	0,07657	0,07642	0,07627	0,07612	0,07597	0,07582	0,07567
56	0,07552	0,07537	0,07522	0,07507	0,07492	0,07478	0,07463	0,07448	0,07433	0,07419	0,07404	0,07390
57	0,07375	0,07361	0,07346	0,07332	0,07317	0,07303	0,07288	0,07274	0,07259	0,07245	0,07231	0,07217
58	0,07203	0,07188	0,07174	0,07160	0,07146	0,07132	0,07118	0,07104	0,07090	0,07076	0,07062	0,07048
59	0,07034	0,07020	0,07006	0,06993	0,06979	0,06965	0,06951	0,06938	0,06924	0,06911	0,06897	0,06884
60	0,06870	0,06857	0,06843	0,06830	0,06816	0,06803	0,06790	0,06776	0,06763	0,06750	0,06737	0,06724
61	0,06711	0,06698	0,06685	0,06672	0,06659	0,06646	0,06633	0,06620	0,06607	0,06594	0,06582	0,06569
62	0,06556	0,06544	0,06531	0,06518	0,06506	0,06493	0,06481	0,06468	0,06456	0,06444	0,06432	0,06419
63	0,06407	0,06395	0,06383	0,06371	0,06358	0,06346	0,06334	0,06322	0,06310	0,06299	0,06287	0,06275
64	0,06263	0,06251	0,06240	0,06228	0,06216	0,06205	0,06193	0,06182	0,06170	0,06159	0,06148	0,06136
65	0,06125	0,06114	0,06103	0,06091	0,06080	0,06069	0,06058	0,06047	0,06036	0,06025	0,06014	0,06003
66	0,05992	0,05982	0,05971	0,05960	0,05949	0,05939	0,05928	0,05917	0,05907	0,05896	0,05886	0,05875
67	0,05865											

**Voorbeeld:**

Op leeftijd 35 jaar en 11 maanden is de ruilvoet 0,13056; dit betekent dat je op leeftijd 35 jaar en 11 maanden elke € 1.000,- 'DC-kapitaal onder afkoopbedrag' kan omruilen voor € 130,56 (extra 'ouderdomspensioen ingaand op leeftijd 67').

**Afkoop kleine pensioenaanspraken**

Artikel 66 Pensioenwet

Artikel 16 Besluit uitvoering Pensioenwet en Wet verplichte beroepspensioenregeling

4278,22347

<b>Afkoopvoeten kleine pensioenaanspraken</b>							
Leeftijd op datum afkoop	Afkoopvoet ouderdoms-pensioen ingaand op leeftijd 60	Afkoopvoet ouderdoms-pensioen ingaand op leeftijd 65	Afkoopvoet partner-pensioen (bij ingang)	Afkoopvoet bijzonder partner-pensioen (bij scheiding)	Afkoopvoet ouderdoms-pensioen ingaand op leeftijd 67	Leeftijd op datum afkoop	Afkoopvoet wezen-pensioen (bij ingang)
<b>21</b>	11,91066	9,22294	45,38987	2,20954	8,25233	<b>0</b>	24,89380
<b>22</b>	12,21728	9,45873	45,11669	2,27468	8,46200	<b>1</b>	24,10870
<b>23</b>	12,52978	9,69940	44,83431	2,34256	8,67595	<b>2</b>	23,30930
<b>24</b>	12,84850	9,94511	44,54272	2,41173	8,89444	<b>3</b>	22,49610
<b>25</b>	13,17308	10,19567	44,24139	2,48331	9,11738	<b>4</b>	21,67000
<b>26</b>	13,50307	10,45095	43,93109	2,55743	9,34463	<b>5</b>	20,83180
<b>27</b>	13,83863	10,71098	43,61064	2,63402	9,57614	<b>6</b>	19,98270
<b>28</b>	14,17892	10,97525	43,28051	2,71416	9,81158	<b>7</b>	19,12400
<b>29</b>	14,52428	11,24418	42,93986	2,79630	10,05128	<b>8</b>	18,25620
<b>30</b>	14,87403	11,51740	42,58908	2,88092	10,29498	<b>9</b>	17,37940
<b>31</b>	15,22758	11,79452	42,22699	2,96853	10,54237	<b>10</b>	16,49340
<b>32</b>	15,58461	12,07571	41,85366	3,05822	10,79363	<b>11</b>	15,59800
<b>33</b>	15,94449	12,36039	41,46837	3,15073	11,04818	<b>12</b>	14,69310
<b>34</b>	16,30634	12,64839	41,07233	3,24583	11,30605	<b>13</b>	13,77750
<b>35</b>	16,66968	12,93911	40,66476	3,34320	11,56702	<b>14</b>	12,84960
<b>36</b>	17,03342	13,23231	40,24471	3,44290	11,83058	<b>15</b>	11,90930
<b>37</b>	17,39639	13,52733	39,81266	3,54540	12,09617	<b>16</b>	10,95650
<b>38</b>	17,75766	13,82356	39,36811	3,64989	12,36366	<b>17</b>	9,99120
<b>39</b>	18,11583	14,12040	38,91074	3,75648	12,63245	<b>18</b>	9,01450
<b>40</b>	18,46958	14,41731	38,44022	3,86480	12,90202	<b>19</b>	8,02780
<b>41</b>	18,81778	14,71316	37,95720	3,97492	13,17163	<b>20</b>	7,03250
<b>42</b>	19,16062	15,00715	37,46159	4,08648	13,44067	<b>21</b>	6,03070
<b>43</b>	19,49802	15,29830	36,95233	4,19910	13,70829	<b>22</b>	5,02490
<b>44</b>	19,83007	15,58522	36,42906	4,31277	13,97367	<b>23</b>	4,01750
<b>45</b>	20,15669	15,86669	35,89336	4,42715	14,23588	<b>24</b>	3,01030
<b>46</b>	20,47899	16,14183	35,34359	4,54217	14,49329	<b>25</b>	2,00460
<b>47</b>	20,79869	16,41076	34,78185	4,65716	14,74506	<b>26</b>	1,00110
<b>48</b>	21,11661	16,67421	34,20682	4,77097	14,99087	<b>27</b>	0,00000
<b>49</b>	21,43214	16,93179	33,61732	4,88423	15,23030		
<b>50</b>	21,74568	17,18359	33,01373	4,99671	15,46366		
<b>51</b>	22,05643	17,43131	32,39617	5,10772	15,69124		
<b>52</b>	22,36381	17,67696	31,76597	5,21599	15,91365		
<b>53</b>	22,66657	17,92062	31,12233	5,32157	16,13227		
<b>54</b>	22,96325	18,16294	30,46438	5,42409	16,34887		
<b>55</b>	23,25159	18,40404	29,79309	5,52346	16,56375		
<b>56</b>	23,53127	18,64444	29,10848	5,61788	16,77826		
<b>57</b>	23,80017	18,88251	28,41064	5,70788	16,99226		
<b>58</b>	24,05937	19,11877	27,69978	5,79169	17,20658		
<b>59</b>	24,30898	19,35208	26,97808	5,86913	17,42036		
<b>60</b>	24,54871	19,57978	26,24319	5,94086	17,63228		
<b>61</b>		19,80330	25,49908	6,00391	17,84345		
<b>62</b>		20,02073	24,74509	6,05983	18,05165		
<b>63</b>		20,23294	23,97882	6,10688	18,25660		
<b>64</b>		20,44221	23,20269	6,14440	18,45918		
<b>65</b>		20,64994	22,41826	6,17231	18,65948		
<b>66</b>			21,62609		18,85998		
<b>67</b>			20,82760		19,06360		

## **Bijlage**

Hoog/laag (AOW leeftijd) uitgebreide tabel

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 65 en 66 jaar) 760,37345

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdompensioen												
	Naar : Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)												
	HOOG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
	65 0	65 1	65 2	65 3	65 4	65 5	65 6	65 7	65 8	65 9	65 10	65 11	66 0
55 0	1,17885	1,17784	1,17684	1,17584	1,17484	1,17384	1,17284	1,17185	1,17086	1,16986	1,16887	1,16789	1,16690
55 1	1,17970	1,17869	1,17768	1,17667	1,17567	1,17467	1,17366	1,17266	1,17167	1,17067	1,16967	1,16868	1,16769
55 2	1,18053	1,17952	1,17850	1,17749	1,17648	1,17547	1,17446	1,17346	1,17245	1,17145	1,17045	1,16945	1,16846
55 3	1,18139	1,18037	1,17935	1,17833	1,17732	1,17630	1,17529	1,17428	1,17327	1,17227	1,17126	1,17026	1,16926
55 4	1,18223	1,18120	1,18018	1,17915	1,17813	1,17711	1,17610	1,17508	1,17407	1,17306	1,17205	1,17104	1,17003
55 5	1,18310	1,18207	1,18104	1,18001	1,17898	1,17796	1,17693	1,17591	1,17489	1,17388	1,17286	1,17185	1,17083
55 6	1,18397	1,18293	1,18190	1,18086	1,17983	1,17880	1,17777	1,17675	1,17572	1,17470	1,17368	1,17266	1,17164
55 7	1,18482	1,18378	1,18274	1,18170	1,18066	1,17962	1,17859	1,17756	1,17653	1,17550	1,17447	1,17345	1,17243
55 8	1,18570	1,18465	1,18361	1,18256	1,18152	1,18048	1,17944	1,17840	1,17737	1,17633	1,17530	1,17427	1,17324
55 9	1,18656	1,18550	1,18445	1,18340	1,18235	1,18131	1,18026	1,17922	1,17818	1,17714	1,17610	1,17507	1,17404
55 10	1,18745	1,18639	1,18533	1,18428	1,18322	1,18217	1,18112	1,18007	1,17903	1,17798	1,17694	1,17590	1,17486
55 11	1,18826	1,18719	1,18613	1,18507	1,18401	1,18295	1,18190	1,18084	1,17979	1,17874	1,17770	1,17665	1,17561
56 0	1,18881	1,18774	1,18667	1,18560	1,18453	1,18347	1,18241	1,18135	1,18029	1,17923	1,17818	1,17712	1,17607
56 1	1,18973	1,18866	1,18758	1,18651	1,18544	1,18437	1,18330	1,18223	1,18117	1,18010	1,17904	1,17799	1,17693
56 2	1,19063	1,18955	1,18847	1,18739	1,18631	1,18524	1,18416	1,18309	1,18202	1,18095	1,17989	1,17882	1,17776
56 3	1,19157	1,19048	1,18939	1,18830	1,18722	1,18614	1,18506	1,18398	1,18291	1,18183	1,18076	1,17969	1,17862
56 4	1,19247	1,19138	1,19028	1,18919	1,18810	1,18702	1,18593	1,18485	1,18377	1,18269	1,18161	1,18054	1,17946
56 5	1,19341	1,19231	1,19121	1,19012	1,18902	1,18793	1,18684	1,18575	1,18466	1,18358	1,18250	1,18141	1,18034
56 6	1,19436	1,19326	1,19215	1,19105	1,18995	1,18885	1,18775	1,18666	1,18556	1,18447	1,18338	1,18230	1,18121
56 7	1,19528	1,19417	1,19306	1,19195	1,19084	1,18974	1,18864	1,18754	1,18644	1,18534	1,18425	1,18315	1,18206
56 8	1,19624	1,19512	1,19400	1,19289	1,19178	1,19066	1,18956	1,18845	1,18735	1,18624	1,18514	1,18404	1,18295
56 9	1,19717	1,19604	1,19492	1,19380	1,19268	1,19157	1,19045	1,18934	1,18823	1,18712	1,18601	1,18491	1,18381
56 10	1,19813	1,19700	1,19587	1,19475	1,19362	1,19250	1,19138	1,19026	1,18914	1,18803	1,18692	1,18581	1,18470
56 11	1,19901	1,19788	1,19674	1,19561	1,19448	1,19335	1,19223	1,19110	1,18998	1,18886	1,18774	1,18663	1,18551
57 0	1,19965	1,19850	1,19736	1,19622	1,19508	1,19394	1,19281	1,19168	1,19055	1,18942	1,18830	1,18717	1,18605
57 1	1,20065	1,19950	1,19835	1,19720	1,19606	1,19492	1,19378	1,19264	1,19150	1,19037	1,18924	1,18811	1,18698
57 2	1,20163	1,20047	1,19931	1,19816	1,19701	1,19586	1,19471	1,19357	1,19243	1,19129	1,19015	1,18902	1,18788
57 3	1,20264	1,20147	1,20031	1,19915	1,19800	1,19684	1,19569	1,19454	1,19339	1,19225	1,19110	1,18996	1,18882
57 4	1,20362	1,20245	1,20129	1,20012	1,19896	1,19780	1,19664	1,19548	1,19433	1,19318	1,19203	1,19088	1,18973
57 5	1,20465	1,20347	1,20230	1,20112	1,19995	1,19879	1,19762	1,19646	1,19530	1,19414	1,19299	1,19183	1,19068
57 6	1,20567	1,20449	1,20331	1,20213	1,20096	1,19978	1,19861	1,19744	1,19628	1,19511	1,19395	1,19279	1,19163
57 7	1,20667	1,20549	1,20430	1,20311	1,20193	1,20075	1,19957	1,19840	1,19723	1,19606	1,19489	1,19372	1,19256
57 8	1,20771	1,20652	1,20533	1,20413	1,20295	1,20176	1,20057	1,19939	1,19821	1,19704	1,19586	1,19469	1,19352
57 9	1,20872	1,20752	1,20632	1,20513	1,20393	1,20274	1,20155	1,20036	1,19917	1,19799	1,19681	1,19563	1,19445
57 10	1,20978	1,20857	1,20736	1,20616	1,20495	1,20375	1,20256	1,20136	1,20017	1,19898	1,19779	1,19661	1,19543
57 11	1,21073	1,20952	1,20830	1,20709	1,20589	1,20468	1,20348	1,20228	1,20108	1,19988	1,19869	1,19750	1,19631
58 0	1,21146	1,21024	1,20901	1,20780	1,20658	1,20536	1,20415	1,20294	1,20174	1,20053	1,19933	1,19813	1,19693
58 1	1,21255	1,21132	1,21009	1,20886	1,20764	1,20642	1,20520	1,20398	1,20277	1,20156	1,20035	1,19914	1,19794
58 2	1,21361	1,21237	1,21114	1,20990	1,20867	1,20745	1,20622	1,20500	1,20378	1,20256	1,20135	1,20013	1,19892
58 3	1,21471	1,21347	1,21222	1,21098	1,20975	1,20851	1,20728	1,20605	1,20483	1,20360	1,20238	1,20116	1,19994
58 4	1,21578	1,21453	1,21328	1,21204	1,21079	1,20955	1,20831	1,20708	1,20584	1,20461	1,20339	1,20216	1,20094
58 5	1,21690	1,21564	1,21438	1,21313	1,21188	1,21063	1,20938	1,20814	1,20690	1,20566	1,20443	1,20320	1,20197
58 6	1,21801	1,21675	1,21549	1,21423	1,21297	1,21171	1,21046	1,20921	1,20797	1,20672	1,20548	1,20424	1,20300
58 7	1,21910	1,21783	1,21656	1,21529	1,21403	1,21277	1,21151	1,21025	1,20900	1,20775	1,20650	1,20525	1,20401
58 8	1,22023	1,21896	1,21768	1,21641	1,21513	1,21387	1,21260	1,21134	1,21008	1,20882	1,20756	1,20631	1,20506
58 9	1,22134	1,22005	1,21877	1,21749	1,21621	1,21493	1,21366	1,21239	1,21112	1,20986	1,20860	1,20734	1,20608
58 10	1,22248	1,22119	1,21990	1,21861	1,21732	1,21604	1,21476	1,21348	1,21221	1,21094	1,20967	1,20840	1,20714
58 11	1,22352	1,22222	1,22092	1,21963	1,21834	1,21705	1,21576	1,21448	1,21320	1,21192	1,21064	1,20937	1,20810
59 0	1,22436	1,22305	1,22174	1,22044	1,21914	1,21784	1,21654	1,21525	1,21396	1,21267	1,21138	1,21010	1,20882

Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 65 en 66 jaar)

570,28009

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		65	65	65	65	65	65	65	65	65	65	65	65	66
		0	1	2	3	4	5	6	7	8	9	10	11	0
55	0	0,88414	0,88338	0,88263	0,88188	0,88113	0,88038	0,87963	0,87889	0,87814	0,87740	0,87666	0,87591	0,87517
55	1	0,88478	0,88402	0,88326	0,88251	0,88175	0,88100	0,88025	0,87950	0,87875	0,87800	0,87726	0,87651	0,87577
55	2	0,88540	0,88464	0,88388	0,88312	0,88236	0,88160	0,88085	0,88009	0,87934	0,87859	0,87784	0,87709	0,87634
55	3	0,88604	0,88528	0,88451	0,88375	0,88299	0,88223	0,88147	0,88071	0,87995	0,87920	0,87845	0,87769	0,87694
55	4	0,88667	0,88590	0,88513	0,88437	0,88360	0,88284	0,88207	0,88131	0,88055	0,87979	0,87903	0,87828	0,87752
55	5	0,88732	0,88655	0,88578	0,88501	0,88424	0,88347	0,88270	0,88193	0,88117	0,88041	0,87965	0,87888	0,87813
55	6	0,88798	0,88720	0,88642	0,88565	0,88487	0,88410	0,88333	0,88256	0,88179	0,88103	0,88026	0,87949	0,87873
55	7	0,88861	0,88783	0,88705	0,88627	0,88549	0,88472	0,88394	0,88317	0,88240	0,88163	0,88086	0,88009	0,87932
55	8	0,88928	0,88849	0,88770	0,88692	0,88614	0,88536	0,88458	0,88380	0,88302	0,88225	0,88148	0,88070	0,87993
55	9	0,88992	0,88913	0,88834	0,88755	0,88677	0,88598	0,88520	0,88442	0,88364	0,88286	0,88208	0,88130	0,88053
55	10	0,89059	0,88979	0,88900	0,88821	0,88742	0,88663	0,88584	0,88505	0,88427	0,88349	0,88270	0,88192	0,88114
55	11	0,89119	0,89039	0,88960	0,88880	0,88801	0,88721	0,88642	0,88563	0,88484	0,88406	0,88327	0,88249	0,88171
56	0	0,89161	0,89080	0,89000	0,88920	0,88840	0,88760	0,88681	0,88601	0,88522	0,88442	0,88363	0,88284	0,88205
56	1	0,89230	0,89149	0,89069	0,88988	0,88908	0,88827	0,88747	0,88667	0,88587	0,88508	0,88428	0,88349	0,88270
56	2	0,89297	0,89216	0,89135	0,89054	0,88973	0,88893	0,88812	0,88732	0,88652	0,88571	0,88491	0,88412	0,88332
56	3	0,89367	0,89286	0,89204	0,89123	0,89042	0,88960	0,88879	0,88799	0,88718	0,88637	0,88557	0,88477	0,88397
56	4	0,89435	0,89353	0,89271	0,89190	0,89108	0,89026	0,88945	0,88864	0,88783	0,88702	0,88621	0,88540	0,88460
56	5	0,89506	0,89424	0,89341	0,89259	0,89177	0,89095	0,89013	0,88931	0,88850	0,88768	0,88687	0,88606	0,88525
56	6	0,89577	0,89494	0,89411	0,89329	0,89246	0,89164	0,89081	0,88999	0,88917	0,88835	0,88754	0,88672	0,88591
56	7	0,89646	0,89563	0,89479	0,89396	0,89313	0,89230	0,89148	0,89065	0,88983	0,88901	0,88819	0,88737	0,88655
56	8	0,89718	0,89634	0,89550	0,89467	0,89383	0,89300	0,89217	0,89134	0,89051	0,88968	0,88886	0,88803	0,88721
56	9	0,89788	0,89703	0,89619	0,89535	0,89451	0,89367	0,89284	0,89200	0,89117	0,89034	0,88951	0,88868	0,88786
56	10	0,89860	0,89775	0,89691	0,89606	0,89522	0,89437	0,89353	0,89270	0,89186	0,89102	0,89019	0,88936	0,88853
56	11	0,89926	0,89841	0,89756	0,89671	0,89586	0,89501	0,89417	0,89333	0,89248	0,89164	0,89081	0,88997	0,88913
57	0	0,89974	0,89888	0,89802	0,89716	0,89631	0,89546	0,89461	0,89376	0,89291	0,89207	0,89122	0,89038	0,88954
57	1	0,90049	0,89962	0,89876	0,89790	0,89704	0,89619	0,89533	0,89448	0,89363	0,89278	0,89193	0,89108	0,89024
57	2	0,90122	0,90035	0,89948	0,89862	0,89776	0,89690	0,89604	0,89518	0,89432	0,89347	0,89261	0,89176	0,89091
57	3	0,90198	0,90111	0,90023	0,89937	0,89850	0,89763	0,89677	0,89590	0,89504	0,89418	0,89333	0,89247	0,89162
57	4	0,90272	0,90184	0,90096	0,90009	0,89922	0,89835	0,89748	0,89661	0,89575	0,89488	0,89402	0,89316	0,89230
57	5	0,90348	0,90260	0,90172	0,90084	0,89997	0,89909	0,89822	0,89734	0,89647	0,89561	0,89474	0,89387	0,89301
57	6	0,90426	0,90337	0,90248	0,90160	0,90072	0,89984	0,89896	0,89808	0,89721	0,89633	0,89546	0,89459	0,89372
57	7	0,90501	0,90411	0,90322	0,90234	0,90145	0,90056	0,89968	0,89880	0,89792	0,89704	0,89617	0,89529	0,89442
57	8	0,90579	0,90489	0,90399	0,90310	0,90221	0,90132	0,90043	0,89954	0,89866	0,89778	0,89690	0,89602	0,89514
57	9	0,90654	0,90564	0,90474	0,90384	0,90295	0,90205	0,90116	0,90027	0,89938	0,89849	0,89761	0,89672	0,89584
57	10	0,90733	0,90642	0,90552	0,90462	0,90372	0,90282	0,90192	0,90102	0,90013	0,89924	0,89835	0,89746	0,89657
57	11	0,90805	0,90714	0,90623	0,90532	0,90441	0,90351	0,90261	0,90171	0,90081	0,89991	0,89902	0,89812	0,89723
58	0	0,90860	0,90768	0,90676	0,90585	0,90493	0,90402	0,90311	0,90221	0,90130	0,90040	0,89950	0,89860	0,89770
58	1	0,90941	0,90849	0,90757	0,90665	0,90573	0,90481	0,90390	0,90299	0,90208	0,90117	0,90026	0,89936	0,89846
58	2	0,91021	0,90928	0,90835	0,90743	0,90651	0,90559	0,90467	0,90375	0,90283	0,90192	0,90101	0,90010	0,89919
58	3	0,91103	0,91010	0,90917	0,90824	0,90731	0,90639	0,90546	0,90454	0,90362	0,90270	0,90178	0,90087	0,89996
58	4	0,91184	0,91090	0,90996	0,90903	0,90809	0,90716	0,90623	0,90531	0,90438	0,90346	0,90254	0,90162	0,90070
58	5	0,91267	0,91173	0,91079	0,90985	0,90891	0,90797	0,90704	0,90611	0,90518	0,90425	0,90332	0,90240	0,90147
58	6	0,91351	0,91256	0,91162	0,91067	0,90973	0,90879	0,90785	0,90691	0,90597	0,90504	0,90411	0,90318	0,90225
58	7	0,91433	0,91337	0,91242	0,91147	0,91052	0,90958	0,90863	0,90769	0,90675	0,90581	0,90488	0,90394	0,90301
58	8	0,91518	0,91422	0,91326	0,91230	0,91135	0,91040	0,90945	0,90850	0,90756	0,90661	0,90567	0,90473	0,90379
58	9	0,91600	0,91504	0,91407	0,91311	0,91216	0,91120	0,91024	0,90929	0,90834	0,90739	0,90645	0,90550	0,90456
58	10	0,91686	0,91589	0,91492	0,91396	0,91299	0,91203	0,91107	0,91011	0,90916	0,90820	0,90725	0,90630	0,90535
58	11	0,91764	0,91667	0,91569	0,91472	0,91375	0,91279	0,91182	0,91086	0,90990	0,90894	0,90798	0,90703	0,90608
59	0	0,91827	0,91729	0,91631	0,91533	0,91435	0,91338	0,91241	0,91144	0,91047	0,90950	0,90854	0,90758	0,90662



**factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 65 en 66 jaar)**

793,83438

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		65	65	65	65	65	65	65	65	65	65	65	65	66
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	1,22436	1,22305	1,22174	1,22044	1,21914	1,21784	1,21654	1,21525	1,21396	1,21267	1,21138	1,21010	1,20882
59	1	1,22555	1,22423	1,22291	1,22160	1,22029	1,21899	1,21768	1,21638	1,21508	1,21379	1,21250	1,21121	1,20992
59	2	1,22670	1,22538	1,22405	1,22273	1,22142	1,22011	1,21879	1,21749	1,21618	1,21488	1,21358	1,21228	1,21099
59	3	1,22790	1,22657	1,22524	1,22391	1,22259	1,22127	1,21995	1,21864	1,21732	1,21601	1,21471	1,21340	1,21210
59	4	1,22907	1,22773	1,22639	1,22506	1,22373	1,22240	1,22107	1,21975	1,21843	1,21712	1,21580	1,21449	1,21319
59	5	1,23028	1,22893	1,22759	1,22625	1,22491	1,22357	1,22224	1,22091	1,21959	1,21826	1,21694	1,21562	1,21431
59	6	1,23150	1,23015	1,22879	1,22745	1,22610	1,22476	1,22342	1,22208	1,22075	1,21942	1,21809	1,21676	1,21544
59	7	1,23269	1,23133	1,22997	1,22861	1,22726	1,22591	1,22456	1,22322	1,22188	1,22054	1,21920	1,21787	1,21654
59	8	1,23392	1,23255	1,23119	1,22982	1,22846	1,22710	1,22575	1,22440	1,22305	1,22170	1,22036	1,21902	1,21769
59	9	1,23512	1,23375	1,23237	1,23100	1,22963	1,22827	1,22691	1,22555	1,22419	1,22284	1,22149	1,22014	1,21880
59	10	1,23637	1,23499	1,23361	1,23223	1,23085	1,22948	1,22811	1,22674	1,22538	1,22402	1,22266	1,22131	1,21996
59	11	1,23751	1,23612	1,23473	1,23334	1,23196	1,23058	1,22921	1,22783	1,22646	1,22509	1,22373	1,22237	1,22101
60	0	1,23848	1,23707	1,23567	1,23428	1,23288	1,23149	1,23010	1,22872	1,22734	1,22596	1,22458	1,22321	1,22184
60	1	1,23977	1,23836	1,23695	1,23555	1,23414	1,23274	1,23135	1,22996	1,22857	1,22718	1,22580	1,22442	1,22304
60	2	1,24103	1,23961	1,23819	1,23678	1,23537	1,23397	1,23256	1,23116	1,22977	1,22837	1,22698	1,22559	1,22421
60	3	1,24234	1,24091	1,23949	1,23806	1,23665	1,23523	1,23382	1,23242	1,23101	1,22961	1,22821	1,22682	1,22543
60	4	1,24361	1,24218	1,24074	1,23932	1,23789	1,23647	1,23505	1,23364	1,23222	1,23082	1,22941	1,22801	1,22661
60	5	1,24494	1,24349	1,24205	1,24062	1,23918	1,23775	1,23633	1,23490	1,23348	1,23207	1,23065	1,22924	1,22784
60	6	1,24627	1,24482	1,24337	1,24192	1,24048	1,23905	1,23761	1,23618	1,23475	1,23333	1,23191	1,23049	1,22907
60	7	1,24756	1,24611	1,24465	1,24320	1,24175	1,24030	1,23886	1,23742	1,23599	1,23455	1,23313	1,23170	1,23028
60	8	1,24891	1,24745	1,24598	1,24452	1,24306	1,24161	1,24016	1,23871	1,23727	1,23583	1,23439	1,23296	1,23153
60	9	1,25023	1,24875	1,24728	1,24581	1,24435	1,24288	1,24143	1,23997	1,23852	1,23707	1,23563	1,23419	1,23275
60	10	1,25159	1,25011	1,24863	1,24715	1,24568	1,24421	1,24274	1,24128	1,23982	1,23836	1,23691	1,23546	1,23401
60	11	1,25284	1,25135	1,24986	1,24837	1,24689	1,24541	1,24394	1,24247	1,24100	1,23954	1,23808	1,23662	1,23517
61	0	1,25395	1,25245	1,25095	1,24945	1,24796	1,24647	1,24498	1,24350	1,24202	1,24054	1,23907	1,23760	1,23613
61	1	1,25536	1,25385	1,25234	1,25084	1,24933	1,24784	1,24634	1,24485	1,24336	1,24188	1,24040	1,23892	1,23745
61	2	1,25674	1,25522	1,25370	1,25219	1,25068	1,24917	1,24767	1,24617	1,24467	1,24318	1,24169	1,24021	1,23872
61	3	1,25817	1,25664	1,25511	1,25359	1,25207	1,25056	1,24905	1,24754	1,24603	1,24453	1,24304	1,24154	1,24005
61	4	1,25956	1,25802	1,25649	1,25496	1,25343	1,25191	1,25039	1,24887	1,24736	1,24585	1,24435	1,24285	1,24135
61	5	1,26101	1,25946	1,25792	1,25638	1,25485	1,25331	1,25179	1,25026	1,24874	1,24722	1,24571	1,24420	1,24270
61	6	1,26247	1,26091	1,25936	1,25781	1,25627	1,25473	1,25319	1,25166	1,25013	1,24860	1,24708	1,24556	1,24405
61	7	1,26389	1,26232	1,26076	1,25921	1,25765	1,25610	1,25456	1,25302	1,25148	1,24995	1,24842	1,24689	1,24537
61	8	1,26536	1,26379	1,26222	1,26066	1,25909	1,25754	1,25598	1,25443	1,25289	1,25134	1,24981	1,24827	1,24674
61	9	1,26680	1,26522	1,26364	1,26207	1,26050	1,25893	1,25737	1,25581	1,25426	1,25271	1,25116	1,24962	1,24808
61	10	1,26830	1,26671	1,26512	1,26354	1,26196	1,26038	1,25881	1,25724	1,25568	1,25412	1,25257	1,25101	1,24947
61	11	1,26966	1,26806	1,26647	1,26488	1,26329	1,26171	1,26013	1,25855	1,25698	1,25541	1,25385	1,25229	1,25073
62	0	1,27095	1,26934	1,26773	1,26612	1,26452	1,26292	1,26133	1,25974	1,25816	1,25658	1,25500	1,25342	1,25185
62	1	1,27250	1,27087	1,26925	1,26764	1,26603	1,26442	1,26282	1,26122	1,25963	1,25804	1,25645	1,25487	1,25329
62	2	1,27400	1,27237	1,27074	1,26912	1,26750	1,26588	1,26427	1,26267	1,26106	1,25947	1,25787	1,25628	1,25469
62	3	1,27557	1,27393	1,27229	1,27066	1,26903	1,26740	1,26578	1,26417	1,26256	1,26095	1,25935	1,25775	1,25615
62	4	1,27709	1,27544	1,27380	1,27216	1,27052	1,26888	1,26726	1,26563	1,26401	1,26239	1,26078	1,25917	1,25757
62	5	1,27868	1,27702	1,27536	1,27371	1,27207	1,27043	1,26879	1,26715	1,26552	1,26390	1,26228	1,26066	1,25905
62	6	1,28028	1,27861	1,27694	1,27528	1,27363	1,27198	1,27033	1,26869	1,26705	1,26541	1,26378	1,26216	1,26053
62	7	1,28183	1,28016	1,27848	1,27681	1,27515	1,27349	1,27183	1,27018	1,26853	1,26689	1,26525	1,26361	1,26198
62	8	1,28345	1,28177	1,28008	1,27840	1,27673	1,27506	1,27339	1,27173	1,27007	1,26842	1,26677	1,26513	1,26349
62	9	1,28503	1,28334	1,28164	1,27996	1,27827	1,27659	1,27492	1,27325	1,27158	1,26992	1,26826	1,26661	1,26496
62	10	1,28668	1,28497	1,28327	1,28157	1,27987	1,27819	1,27650	1,27482	1,27315	1,27147	1,26981	1,26814	1,26649
62	11	1,28817	1,28646	1,28475	1,28304	1,28134	1,27964	1,27795	1,27626	1,27457	1,27289	1,27122	1,26955	1,26788
63	0	1,28967	1,28793	1,28621	1,28448	1,28277	1,28105	1,27934	1,27764	1,27594	1,27424	1,27255	1,27087	1,26918

**factoren voor pensioen na het omslagmoment (omslagmoment tussen 65 en 66 jaar)**

595,37579

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		65	65	65	65	65	65	65	65	65	65	65	65	66
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	0,91827	0,91729	0,91631	0,91533	0,91435	0,91338	0,91241	0,91144	0,91047	0,90950	0,90854	0,90758	0,90662
59	1	0,91916	0,91817	0,91719	0,91620	0,91522	0,91424	0,91326	0,91229	0,91131	0,91034	0,90937	0,90841	0,90744
59	2	0,92002	0,91903	0,91804	0,91705	0,91606	0,91508	0,91410	0,91312	0,91214	0,91116	0,91019	0,90921	0,90824
59	3	0,92092	0,91993	0,91893	0,91793	0,91694	0,91595	0,91496	0,91398	0,91299	0,91201	0,91103	0,91005	0,90908
59	4	0,92180	0,92080	0,91979	0,91879	0,91780	0,91680	0,91581	0,91481	0,91383	0,91284	0,91185	0,91087	0,90989
59	5	0,92271	0,92170	0,92069	0,91969	0,91868	0,91768	0,91668	0,91568	0,91469	0,91370	0,91271	0,91172	0,91073
59	6	0,92363	0,92261	0,92160	0,92058	0,91957	0,91857	0,91756	0,91656	0,91556	0,91456	0,91357	0,91257	0,91158
59	7	0,92452	0,92349	0,92247	0,92146	0,92044	0,91943	0,91842	0,91741	0,91641	0,91540	0,91440	0,91340	0,91241
59	8	0,92544	0,92441	0,92339	0,92237	0,92135	0,92033	0,91931	0,91830	0,91729	0,91628	0,91527	0,91427	0,91326
59	9	0,92634	0,92531	0,92428	0,92325	0,92223	0,92120	0,92018	0,91916	0,91814	0,91713	0,91612	0,91511	0,91410
59	10	0,92728	0,92624	0,92520	0,92417	0,92314	0,92211	0,92108	0,92006	0,91903	0,91801	0,91700	0,91598	0,91497
59	11	0,92813	0,92709	0,92605	0,92501	0,92397	0,92294	0,92190	0,92087	0,91985	0,91882	0,91780	0,91678	0,91576
60	0	0,92886	0,92780	0,92675	0,92571	0,92466	0,92362	0,92258	0,92154	0,92050	0,91947	0,91844	0,91741	0,91638
60	1	0,92983	0,92877	0,92771	0,92666	0,92561	0,92456	0,92351	0,92247	0,92143	0,92039	0,91935	0,91831	0,91728
60	2	0,93077	0,92971	0,92865	0,92759	0,92653	0,92547	0,92442	0,92337	0,92232	0,92128	0,92024	0,91920	0,91816
60	3	0,93175	0,93068	0,92961	0,92855	0,92749	0,92643	0,92537	0,92431	0,92326	0,92221	0,92116	0,92011	0,91907
60	4	0,93271	0,93163	0,93056	0,92949	0,92842	0,92735	0,92629	0,92523	0,92417	0,92311	0,92206	0,92101	0,91996
60	5	0,93370	0,93262	0,93154	0,93046	0,92939	0,92832	0,92725	0,92618	0,92511	0,92405	0,92299	0,92193	0,92088
60	6	0,93470	0,93361	0,93253	0,93144	0,93036	0,92928	0,92821	0,92713	0,92606	0,92500	0,92393	0,92287	0,92181
60	7	0,93567	0,93458	0,93349	0,93240	0,93131	0,93023	0,92915	0,92807	0,92699	0,92592	0,92484	0,92377	0,92271
60	8	0,93669	0,93559	0,93449	0,93339	0,93230	0,93121	0,93012	0,92904	0,92795	0,92687	0,92579	0,92472	0,92365
60	9	0,93767	0,93656	0,93546	0,93436	0,93326	0,93216	0,93107	0,92998	0,92889	0,92780	0,92672	0,92564	0,92456
60	10	0,93869	0,93758	0,93647	0,93536	0,93426	0,93316	0,93206	0,93096	0,92986	0,92877	0,92768	0,92660	0,92551
60	11	0,93963	0,93851	0,93739	0,93628	0,93517	0,93406	0,93296	0,93185	0,93075	0,92965	0,92856	0,92747	0,92638
61	0	0,94047	0,93934	0,93821	0,93709	0,93597	0,93485	0,93374	0,93262	0,93151	0,93041	0,92930	0,92820	0,92710
61	1	0,94152	0,94039	0,93926	0,93813	0,93700	0,93588	0,93476	0,93364	0,93252	0,93141	0,93030	0,92919	0,92809
61	2	0,94255	0,94141	0,94028	0,93914	0,93801	0,93688	0,93575	0,93463	0,93350	0,93238	0,93127	0,93015	0,92904
61	3	0,94363	0,94248	0,94134	0,94019	0,93905	0,93792	0,93678	0,93565	0,93453	0,93340	0,93228	0,93116	0,93004
61	4	0,94467	0,94352	0,94237	0,94122	0,94007	0,93893	0,93779	0,93666	0,93552	0,93439	0,93326	0,93214	0,93101
61	5	0,94576	0,94460	0,94344	0,94229	0,94113	0,93999	0,93884	0,93770	0,93656	0,93542	0,93428	0,93315	0,93202
61	6	0,94685	0,94568	0,94452	0,94336	0,94220	0,94105	0,93989	0,93874	0,93760	0,93645	0,93531	0,93417	0,93304
61	7	0,94792	0,94674	0,94557	0,94440	0,94324	0,94208	0,94092	0,93976	0,93861	0,93746	0,93631	0,93517	0,93403
61	8	0,94902	0,94784	0,94667	0,94549	0,94432	0,94315	0,94199	0,94082	0,93967	0,93851	0,93735	0,93620	0,93506
61	9	0,95010	0,94892	0,94773	0,94655	0,94537	0,94420	0,94303	0,94186	0,94069	0,93953	0,93837	0,93721	0,93606
61	10	0,95122	0,95003	0,94884	0,94765	0,94647	0,94529	0,94411	0,94293	0,94176	0,94059	0,93942	0,93826	0,93710
61	11	0,95225	0,95105	0,94985	0,94866	0,94747	0,94628	0,94510	0,94391	0,94273	0,94156	0,94039	0,93922	0,93805
62	0	0,95321	0,95200	0,95080	0,94959	0,94839	0,94719	0,94600	0,94481	0,94362	0,94243	0,94125	0,94007	0,93889
62	1	0,95437	0,95316	0,95194	0,95073	0,94952	0,94832	0,94712	0,94592	0,94472	0,94353	0,94234	0,94115	0,93997
62	2	0,95550	0,95428	0,95306	0,95184	0,95062	0,94941	0,94820	0,94700	0,94580	0,94460	0,94340	0,94221	0,94102
62	3	0,95668	0,95544	0,95422	0,95299	0,95177	0,95055	0,94934	0,94813	0,94692	0,94571	0,94451	0,94331	0,94211
62	4	0,95782	0,95658	0,95535	0,95412	0,95289	0,95166	0,95044	0,94922	0,94801	0,94680	0,94559	0,94438	0,94318
62	5	0,95901	0,95776	0,95652	0,95529	0,95405	0,95282	0,95159	0,95037	0,94914	0,94792	0,94671	0,94550	0,94429
62	6	0,96021	0,95896	0,95771	0,95646	0,95522	0,95398	0,95275	0,95151	0,95029	0,94906	0,94784	0,94662	0,94540
62	7	0,96138	0,96012	0,95886	0,95761	0,95636	0,95512	0,95387	0,95263	0,95140	0,95017	0,94894	0,94771	0,94649
62	8	0,96259	0,96132	0,96006	0,95880	0,95755	0,95629	0,95504	0,95380	0,95256	0,95132	0,95008	0,94885	0,94762
62	9	0,96378	0,96250	0,96123	0,95997	0,95870	0,95744	0,95619	0,95493	0,95368	0,95244	0,95119	0,94995	0,94872
62	10	0,96501	0,96373	0,96245	0,96118	0,95991	0,95864	0,95738	0,95612	0,95486	0,95361	0,95236	0,95111	0,94986
62	11	0,96613	0,96484	0,96356	0,96228	0,96100	0,95973	0,95846	0,95719	0,95593	0,95467	0,95341	0,95216	0,95091
63	0	0,96725	0,96595	0,96466	0,96336	0,96207	0,96079	0,95951	0,95823	0,95695	0,95568	0,95441	0,95315	0,95189

Ruil- en afkoopvoeten 2017

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 65 en 66 jaar)

511,19336

Feitelijke pensioen-leeftijd		Van : direct ingaand levenslang ouderdomspensioen												
		Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)												
		HOOG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		65 0	65 1	65 2	65 3	65 4	65 5	65 6	65 7	65 8	65 9	65 10	65 11	66 0
63	0	1,28967	1,28793	1,28621	1,28448	1,28277	1,28105	1,27934	1,27764	1,27594	1,27424	1,27255	1,27087	1,26918
63	1	1,29136	1,28962	1,28788	1,28615	1,28442	1,28270	1,28098	1,27927	1,27756	1,27585	1,27415	1,27245	1,27076
63	2	1,29302	1,29126	1,28952	1,28777	1,28604	1,28430	1,28258	1,28085	1,27913	1,27742	1,27571	1,27400	1,27230
63	3	1,29474	1,29297	1,29122	1,28946	1,28772	1,28597	1,28424	1,28250	1,28077	1,27905	1,27733	1,27561	1,27390
63	4	1,29641	1,29464	1,29287	1,29111	1,28935	1,28760	1,28585	1,28411	1,28237	1,28064	1,27891	1,27718	1,27546
63	5	1,29816	1,29638	1,29460	1,29283	1,29106	1,28930	1,28754	1,28578	1,28404	1,28229	1,28055	1,27882	1,27709
63	6	1,29992	1,29812	1,29634	1,29455	1,29277	1,29100	1,28923	1,28747	1,28571	1,28396	1,28221	1,28046	1,27872
63	7	1,30163	1,29983	1,29803	1,29624	1,29445	1,29266	1,29089	1,28911	1,28734	1,28558	1,28382	1,28207	1,28032
63	8	1,30341	1,30160	1,29979	1,29799	1,29619	1,29440	1,29261	1,29082	1,28904	1,28727	1,28550	1,28374	1,28198
63	9	1,30515	1,30333	1,30151	1,29969	1,29789	1,29608	1,29428	1,29249	1,29070	1,28892	1,28714	1,28536	1,28360
63	10	1,30696	1,30513	1,30330	1,30147	1,29965	1,29784	1,29603	1,29423	1,29243	1,29063	1,28884	1,28706	1,28528
63	11	1,30861	1,30677	1,30493	1,30309	1,30126	1,29944	1,29762	1,29581	1,29400	1,29220	1,29040	1,28860	1,28681
64	0	1,31035	1,30849	1,30663	1,30478	1,30293	1,30109	1,29925	1,29742	1,29559	1,29377	1,29196	1,29014	1,28834
64	1	1,31222	1,31035	1,30848	1,30661	1,30476	1,30290	1,30106	1,29921	1,29738	1,29554	1,29372	1,29189	1,29008
64	2	1,31404	1,31216	1,31028	1,30841	1,30654	1,30467	1,30281	1,30096	1,29911	1,29727	1,29543	1,29360	1,29178
64	3	1,31594	1,31405	1,31216	1,31027	1,30839	1,30652	1,30465	1,30278	1,30092	1,29907	1,29722	1,29538	1,29354
64	4	1,31780	1,31589	1,31399	1,31209	1,31020	1,30831	1,30643	1,30456	1,30269	1,30083	1,29897	1,29711	1,29526
64	5	1,31973	1,31781	1,31589	1,31399	1,31208	1,31019	1,30829	1,30641	1,30453	1,30265	1,30078	1,29892	1,29706
64	6	1,32167	1,31974	1,31781	1,31589	1,31398	1,31207	1,31017	1,30827	1,30638	1,30449	1,30261	1,30073	1,29886
64	7	1,32357	1,32162	1,31969	1,31776	1,31583	1,31391	1,31200	1,31009	1,30818	1,30629	1,30440	1,30251	1,30063
64	8	1,32554	1,32359	1,32164	1,31969	1,31776	1,31583	1,31390	1,31198	1,31006	1,30816	1,30625	1,30435	1,30246
64	9	1,32747	1,32550	1,32354	1,32159	1,31964	1,31769	1,31576	1,31382	1,31190	1,30998	1,30806	1,30615	1,30425
64	10	1,32947	1,32749	1,32552	1,32355	1,32159	1,31964	1,31769	1,31575	1,31381	1,31188	1,30995	1,30803	1,30611
64	11	1,33130	1,32931	1,32733	1,32535	1,32338	1,32141	1,31945	1,31750	1,31555	1,31361	1,31167	1,30974	1,30781
65	0	1,33333	1,33132	1,32932	1,32732	1,32533	1,32334	1,32136	1,31938	1,31741	1,31545	1,31349	1,31154	1,30960
65	1			1,33132	1,32931	1,32731	1,32532	1,32333	1,32135	1,31937	1,31740	1,31544	1,31348	1,31152
65	2				1,33131	1,32930	1,32729	1,32529	1,32329	1,32130	1,31932	1,31734	1,31537	1,31341
65	3					1,33131	1,32930	1,32729	1,32529	1,32329	1,32130	1,31932	1,31734	1,31537
65	4						1,33131	1,32928	1,32727	1,32526	1,32325	1,32126	1,31926	1,31728
65	5							1,33131	1,32928	1,32727	1,32526	1,32326	1,32126	1,31927
65	6								1,33131	1,32929	1,32728	1,32527	1,32327	1,32128
65	7									1,33130	1,32928	1,32726	1,32524	1,32324
65	8										1,33131	1,32929	1,32728	1,32527
65	9											1,33131	1,32928	1,32727
65	10												1,33133	1,32934
65	11													1,33123
66	0													1,33333
66	1													
66	2													
66	3													
66	4													
66	5													
66	6													
66	7													
66	8													
66	9													
66	10													
66	11													
67	0													

**factoren voor pensioen na het omslagmoment (omslagmoment tussen 65 en 66 jaar)**

383,39502

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdompensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		65	65	65	65	65	65	65	65	65	65	65	65	66
		0	1	2	3	4	5	6	7	8	9	10	11	0
63	0	0,96725	0,96595	0,96466	0,96336	0,96207	0,96079	0,95951	0,95823	0,95695	0,95568	0,95441	0,95315	0,95189
63	1	0,96852	0,96722	0,96591	0,96461	0,96332	0,96202	0,96074	0,95945	0,95817	0,95689	0,95561	0,95434	0,95307
63	2	0,96976	0,96845	0,96714	0,96583	0,96453	0,96323	0,96193	0,96064	0,95935	0,95806	0,95678	0,95550	0,95423
63	3	0,97105	0,96973	0,96841	0,96710	0,96579	0,96448	0,96318	0,96188	0,96058	0,95929	0,95800	0,95671	0,95543
63	4	0,97231	0,97098	0,96966	0,96833	0,96702	0,96570	0,96439	0,96308	0,96178	0,96048	0,95918	0,95789	0,95660
63	5	0,97362	0,97228	0,97095	0,96962	0,96829	0,96697	0,96565	0,96434	0,96303	0,96172	0,96041	0,95911	0,95782
63	6	0,97494	0,97359	0,97225	0,97091	0,96958	0,96825	0,96692	0,96560	0,96428	0,96297	0,96166	0,96035	0,95904
63	7	0,97622	0,97487	0,97352	0,97218	0,97084	0,96950	0,96816	0,96683	0,96551	0,96419	0,96287	0,96155	0,96024
63	8	0,97756	0,97620	0,97484	0,97349	0,97214	0,97080	0,96945	0,96812	0,96678	0,96545	0,96413	0,96280	0,96148
63	9	0,97886	0,97750	0,97613	0,97477	0,97341	0,97206	0,97071	0,96937	0,96803	0,96669	0,96535	0,96402	0,96270
63	10	0,98022	0,97884	0,97747	0,97610	0,97474	0,97338	0,97202	0,97067	0,96932	0,96797	0,96663	0,96529	0,96396
63	11	0,98146	0,98008	0,97870	0,97732	0,97595	0,97458	0,97322	0,97186	0,97050	0,96915	0,96780	0,96645	0,96511
64	0	0,98276	0,98136	0,97997	0,97858	0,97720	0,97582	0,97444	0,97306	0,97169	0,97033	0,96897	0,96761	0,96625
64	1	0,98417	0,98276	0,98136	0,97996	0,97857	0,97718	0,97579	0,97441	0,97303	0,97166	0,97029	0,96892	0,96756
64	2	0,98553	0,98412	0,98271	0,98130	0,97990	0,97850	0,97711	0,97572	0,97434	0,97295	0,97158	0,97020	0,96883
64	3	0,98696	0,98554	0,98412	0,98270	0,98129	0,97989	0,97849	0,97709	0,97569	0,97430	0,97292	0,97154	0,97016
64	4	0,98835	0,98692	0,98549	0,98407	0,98265	0,98124	0,97983	0,97842	0,97702	0,97562	0,97422	0,97283	0,97145
64	5	0,98979	0,98836	0,98692	0,98549	0,98406	0,98264	0,98122	0,97981	0,97839	0,97699	0,97559	0,97419	0,97279
64	6	0,99125	0,98980	0,98836	0,98692	0,98548	0,98405	0,98263	0,98120	0,97978	0,97837	0,97696	0,97555	0,97415
64	7	0,99267	0,99122	0,98977	0,98832	0,98687	0,98543	0,98400	0,98257	0,98114	0,97972	0,97830	0,97688	0,97547
64	8	0,99416	0,99269	0,99123	0,98977	0,98832	0,98687	0,98542	0,98398	0,98255	0,98112	0,97969	0,97827	0,97685
64	9	0,99560	0,99413	0,99266	0,99119	0,98973	0,98827	0,98682	0,98537	0,98392	0,98248	0,98105	0,97961	0,97819
64	10	0,99710	0,99562	0,99414	0,99267	0,99119	0,98973	0,98827	0,98681	0,98536	0,98391	0,98246	0,98102	0,97959
64	11	0,99848	0,99699	0,99550	0,99401	0,99254	0,99106	0,98959	0,98812	0,98666	0,98521	0,98375	0,98230	0,98086
65	0	1,00000	0,99849	0,99699	0,99549	0,99399	0,99250	0,99102	0,98954	0,98806	0,98659	0,98512	0,98366	0,98220
65	1		0,99849	0,99699	0,99549	0,99399	0,99250	0,99101	0,98953	0,98805	0,98658	0,98511	0,98364	0,98218
65	2			0,99699	0,99549	0,99399	0,99250	0,99101	0,98953	0,98805	0,98658	0,98511	0,98364	0,98218
65	3				0,99697	0,99547	0,99397	0,99247	0,99098	0,98949	0,98801	0,98653	0,98505	0,98357
65	4				0,99697	0,99547	0,99397	0,99247	0,99098	0,98949	0,98801	0,98653	0,98505	0,98357
65	5					0,99696	0,99545	0,99394	0,99244	0,99094	0,98945	0,98796	0,98647	0,98498
65	6					0,99696	0,99545	0,99394	0,99244	0,99094	0,98945	0,98796	0,98647	0,98498
65	7						0,99697	0,99546	0,99395	0,99245	0,99096	0,98947	0,98798	0,98649
65	8							0,99696	0,99545	0,99394	0,99244	0,99095	0,98946	0,98797
65	9								0,99697	0,99546	0,99395	0,99245	0,99096	0,98947
65	10									0,99697	0,99546	0,99395	0,99245	0,99096
65	11										0,99697	0,99546	0,99395	0,99245
66	0													1,00000
66	1													
66	2													
66	3													
66	4													
66	5													
66	6													
66	7													
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66	10													
66	11													
67	0													

Ruil- en afkoopvoeten 2017

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 66 en 67 jaar)

751,90360

Feitelijke pensioenleeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	66	67
		0	1	2	3	4	5	6	7	8	9	10	11	0
55	0	1,16690	1,16595	1,16499	1,16404	1,16309	1,16214	1,16120	1,16025	1,15931	1,15836	1,15742	1,15648	1,15555
55	1	1,16769	1,16673	1,16577	1,16482	1,16386	1,16291	1,16196	1,16101	1,16006	1,15911	1,15816	1,15722	1,15628
55	2	1,16846	1,16749	1,16653	1,16557	1,16461	1,16365	1,16269	1,16174	1,16079	1,15983	1,15888	1,15793	1,15699
55	3	1,16926	1,16829	1,16732	1,16635	1,16539	1,16442	1,16346	1,16250	1,16154	1,16058	1,15963	1,15867	1,15772
55	4	1,17003	1,16905	1,16808	1,16711	1,16614	1,16517	1,16420	1,16324	1,16228	1,16131	1,16035	1,15939	1,15844
55	5	1,17083	1,16985	1,16888	1,16790	1,16692	1,16595	1,16498	1,16401	1,16304	1,16207	1,16111	1,16014	1,15918
55	6	1,17164	1,17066	1,16967	1,16869	1,16771	1,16673	1,16576	1,16478	1,16381	1,16283	1,16186	1,16090	1,15993
55	7	1,17243	1,17144	1,17045	1,16946	1,16848	1,16749	1,16651	1,16553	1,16455	1,16357	1,16260	1,16163	1,16065
55	8	1,17324	1,17225	1,17125	1,17026	1,16927	1,16828	1,16729	1,16631	1,16532	1,16434	1,16336	1,16238	1,16141
55	9	1,17404	1,17303	1,17204	1,17104	1,17004	1,16905	1,16806	1,16707	1,16608	1,16509	1,16410	1,16312	1,16214
55	10	1,17486	1,17385	1,17285	1,17185	1,17084	1,16984	1,16885	1,16785	1,16686	1,16586	1,16487	1,16388	1,16290
55	11	1,17561	1,17460	1,17359	1,17258	1,17157	1,17057	1,16957	1,16857	1,16757	1,16657	1,16557	1,16458	1,16359
56	0	1,17607	1,17506	1,17404	1,17302	1,17201	1,17100	1,16999	1,16899	1,16798	1,16698	1,16597	1,16497	1,16397
56	1	1,17693	1,17591	1,17488	1,17386	1,17285	1,17183	1,17081	1,16980	1,16879	1,16778	1,16677	1,16577	1,16476
56	2	1,17776	1,17673	1,17570	1,17468	1,17366	1,17263	1,17161	1,17060	1,16958	1,16857	1,16755	1,16654	1,16553
56	3	1,17862	1,17759	1,17656	1,17553	1,17450	1,17347	1,17244	1,17142	1,17040	1,16938	1,16836	1,16734	1,16633
56	4	1,17946	1,17842	1,17739	1,17635	1,17531	1,17428	1,17325	1,17222	1,17120	1,17017	1,16915	1,16812	1,16710
56	5	1,18034	1,17929	1,17825	1,17720	1,17616	1,17513	1,17409	1,17306	1,17202	1,17099	1,16996	1,16894	1,16791
56	6	1,18121	1,18016	1,17911	1,17806	1,17702	1,17597	1,17493	1,17389	1,17285	1,17182	1,17078	1,16975	1,16872
56	7	1,18206	1,18101	1,17995	1,17890	1,17785	1,17680	1,17575	1,17471	1,17366	1,17262	1,17158	1,17054	1,16950
56	8	1,18295	1,18189	1,18082	1,17977	1,17871	1,17765	1,17660	1,17555	1,17450	1,17345	1,17241	1,17136	1,17032
56	9	1,18381	1,18274	1,18167	1,18061	1,17955	1,17849	1,17743	1,17637	1,17532	1,17426	1,17321	1,17216	1,17111
56	10	1,18470	1,18363	1,18255	1,18148	1,18042	1,17935	1,17828	1,17722	1,17616	1,17510	1,17405	1,17299	1,17194
56	11	1,18551	1,18443	1,18336	1,18228	1,18121	1,18014	1,17907	1,17800	1,17693	1,17587	1,17481	1,17375	1,17269
57	0	1,18605	1,18496	1,18388	1,18280	1,18171	1,18063	1,17956	1,17848	1,17741	1,17634	1,17527	1,17420	1,17314
57	1	1,18698	1,18589	1,18480	1,18371	1,18262	1,18153	1,18045	1,17937	1,17829	1,17721	1,17614	1,17507	1,17399
57	2	1,18788	1,18678	1,18569	1,18459	1,18350	1,18241	1,18132	1,18023	1,17915	1,17806	1,17698	1,17590	1,17483
57	3	1,18882	1,18772	1,18661	1,18551	1,18441	1,18332	1,18222	1,18113	1,18004	1,17895	1,17786	1,17678	1,17569
57	4	1,18973	1,18862	1,18751	1,18641	1,18530	1,18420	1,18310	1,18200	1,18090	1,17981	1,17872	1,17762	1,17654
57	5	1,19068	1,18956	1,18845	1,18733	1,18622	1,18511	1,18401	1,18290	1,18180	1,18070	1,17960	1,17850	1,17741
57	6	1,19163	1,19051	1,18939	1,18827	1,18715	1,18604	1,18492	1,18381	1,18270	1,18160	1,18049	1,17939	1,17829
57	7	1,19256	1,19143	1,19030	1,18918	1,18805	1,18693	1,18581	1,18470	1,18358	1,18247	1,18136	1,18025	1,17914
57	8	1,19352	1,19238	1,19125	1,19012	1,18899	1,18786	1,18674	1,18561	1,18449	1,18337	1,18226	1,18114	1,18003
57	9	1,19445	1,19331	1,19217	1,19104	1,18990	1,18877	1,18764	1,18651	1,18538	1,18425	1,18313	1,18201	1,18089
57	10	1,19543	1,19428	1,19313	1,19199	1,19085	1,18971	1,18857	1,18743	1,18630	1,18517	1,18404	1,18291	1,18179
57	11	1,19631	1,19516	1,19400	1,19285	1,19171	1,19056	1,18942	1,18828	1,18714	1,18600	1,18487	1,18374	1,18261
58	0	1,19693	1,19577	1,19461	1,19345	1,19229	1,19114	1,18999	1,18884	1,18769	1,18655	1,18541	1,18426	1,18313
58	1	1,19794	1,19677	1,19560	1,19444	1,19328	1,19212	1,19096	1,18980	1,18865	1,18750	1,18635	1,18520	1,18406
58	2	1,19892	1,19775	1,19657	1,19540	1,19423	1,19307	1,19190	1,19074	1,18958	1,18843	1,18727	1,18612	1,18497
58	3	1,19994	1,19876	1,19758	1,19640	1,19523	1,19405	1,19288	1,19172	1,19055	1,18939	1,18822	1,18707	1,18591
58	4	1,20094	1,19975	1,19856	1,19738	1,19619	1,19502	1,19384	1,19266	1,19149	1,19032	1,18915	1,18799	1,18682
58	5	1,20197	1,20077	1,19958	1,19839	1,19720	1,19601	1,19483	1,19365	1,19247	1,19129	1,19012	1,18895	1,18778
58	6	1,20300	1,20180	1,20060	1,19940	1,19821	1,19702	1,19583	1,19464	1,19345	1,19227	1,19109	1,18991	1,18873
58	7	1,20401	1,20280	1,20160	1,20039	1,19919	1,19799	1,19680	1,19560	1,19441	1,19322	1,19203	1,19085	1,18966
58	8	1,20506	1,20384	1,20263	1,20142	1,20021	1,19901	1,19780	1,19660	1,19540	1,19421	1,19301	1,19182	1,19063
58	9	1,20608	1,20486	1,20364	1,20242	1,20120	1,19999	1,19878	1,19757	1,19637	1,19517	1,19397	1,19277	1,19157
58	10	1,20714	1,20591	1,20468	1,20346	1,20224	1,20102	1,19980	1,19858	1,19737	1,19616	1,19496	1,19375	1,19255
58	11	1,20810	1,20687	1,20563	1,20440	1,20317	1,20195	1,20073	1,19951	1,19829	1,19707	1,19586	1,19465	1,19344
59	0	1,20882	1,20758	1,20633	1,20509	1,20386	1,20262	1,20139	1,20016	1,19893	1,19771	1,19648	1,19526	1,19405

Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 66 en 67 jaar)

563,92770

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	66	67
		0	1	2	3	4	5	6	7	8	9	10	11	0
55	0	0,87517	0,87446	0,87374	0,87303	0,87232	0,87161	0,87090	0,87019	0,86948	0,86877	0,86807	0,86736	0,86666
55	1	0,87577	0,87505	0,87433	0,87361	0,87290	0,87218	0,87147	0,87075	0,87004	0,86933	0,86862	0,86791	0,86721
55	2	0,87634	0,87562	0,87490	0,87418	0,87346	0,87274	0,87202	0,87130	0,87059	0,86987	0,86916	0,86845	0,86774
55	3	0,87694	0,87621	0,87549	0,87476	0,87404	0,87332	0,87260	0,87187	0,87116	0,87044	0,86972	0,86901	0,86829
55	4	0,87752	0,87679	0,87606	0,87533	0,87460	0,87388	0,87315	0,87243	0,87171	0,87099	0,87027	0,86955	0,86883
55	5	0,87813	0,87739	0,87666	0,87592	0,87519	0,87446	0,87373	0,87301	0,87228	0,87155	0,87083	0,87011	0,86939
55	6	0,87873	0,87799	0,87726	0,87652	0,87578	0,87505	0,87432	0,87359	0,87285	0,87213	0,87140	0,87067	0,86995
55	7	0,87932	0,87858	0,87784	0,87710	0,87636	0,87562	0,87488	0,87415	0,87341	0,87268	0,87195	0,87122	0,87049
55	8	0,87993	0,87919	0,87844	0,87770	0,87695	0,87621	0,87547	0,87473	0,87399	0,87326	0,87252	0,87179	0,87105
55	9	0,88053	0,87978	0,87903	0,87828	0,87753	0,87679	0,87604	0,87530	0,87456	0,87382	0,87308	0,87234	0,87160
55	10	0,88114	0,88039	0,87964	0,87888	0,87813	0,87738	0,87664	0,87589	0,87514	0,87440	0,87366	0,87291	0,87217
55	11	0,88171	0,88095	0,88019	0,87943	0,87868	0,87793	0,87718	0,87642	0,87568	0,87493	0,87418	0,87344	0,87269
56	0	0,88205	0,88129	0,88053	0,87977	0,87901	0,87825	0,87749	0,87674	0,87598	0,87523	0,87448	0,87373	0,87298
56	1	0,88270	0,88193	0,88116	0,88040	0,87963	0,87887	0,87811	0,87735	0,87659	0,87584	0,87508	0,87433	0,87357
56	2	0,88332	0,88255	0,88178	0,88101	0,88024	0,87948	0,87871	0,87795	0,87718	0,87642	0,87566	0,87491	0,87415
56	3	0,88397	0,88319	0,88242	0,88164	0,88087	0,88010	0,87933	0,87857	0,87780	0,87703	0,87627	0,87551	0,87475
56	4	0,88460	0,88382	0,88304	0,88226	0,88149	0,88071	0,87994	0,87917	0,87840	0,87763	0,87686	0,87609	0,87533
56	5	0,88525	0,88447	0,88368	0,88290	0,88212	0,88134	0,88057	0,87979	0,87902	0,87824	0,87747	0,87670	0,87593
56	6	0,88591	0,88512	0,88433	0,88355	0,88276	0,88198	0,88120	0,88042	0,87964	0,87886	0,87809	0,87731	0,87654
56	7	0,88655	0,88576	0,88496	0,88417	0,88339	0,88260	0,88181	0,88103	0,88025	0,87946	0,87868	0,87791	0,87713
56	8	0,88721	0,88641	0,88562	0,88482	0,88403	0,88324	0,88245	0,88166	0,88087	0,88009	0,87930	0,87852	0,87774
56	9	0,88786	0,88706	0,88626	0,88546	0,88466	0,88386	0,88307	0,88228	0,88149	0,88070	0,87991	0,87912	0,87834
56	10	0,88853	0,88772	0,88692	0,88611	0,88531	0,88451	0,88371	0,88292	0,88212	0,88133	0,88053	0,87974	0,87895
56	11	0,88913	0,88833	0,88752	0,88671	0,88591	0,88510	0,88430	0,88350	0,88270	0,88190	0,88110	0,88031	0,87952
57	0	0,88954	0,88872	0,88791	0,88710	0,88629	0,88548	0,88467	0,88386	0,88306	0,88225	0,88145	0,88065	0,87985
57	1	0,89024	0,88942	0,88860	0,88778	0,88696	0,88615	0,88534	0,88453	0,88372	0,88291	0,88210	0,88130	0,88050
57	2	0,89091	0,89009	0,88927	0,88844	0,88762	0,88681	0,88599	0,88517	0,88436	0,88355	0,88274	0,88193	0,88112
57	3	0,89162	0,89079	0,88996	0,88913	0,88831	0,88749	0,88667	0,88585	0,88503	0,88421	0,88340	0,88258	0,88177
57	4	0,89230	0,89147	0,89064	0,88980	0,88898	0,88815	0,88732	0,88650	0,88568	0,88486	0,88404	0,88322	0,88240
57	5	0,89301	0,89217	0,89134	0,89050	0,88967	0,88884	0,88801	0,88718	0,88635	0,88552	0,88470	0,88388	0,88306
57	6	0,89372	0,89288	0,89204	0,89120	0,89036	0,88953	0,88869	0,88786	0,88703	0,88620	0,88537	0,88454	0,88372
57	7	0,89442	0,89357	0,89273	0,89188	0,89104	0,89020	0,88936	0,88852	0,88769	0,88685	0,88602	0,88519	0,88436
57	8	0,89514	0,89429	0,89344	0,89259	0,89174	0,89090	0,89005	0,88921	0,88837	0,88753	0,88669	0,88586	0,88502
57	9	0,89584	0,89498	0,89413	0,89328	0,89242	0,89157	0,89073	0,88988	0,88903	0,88819	0,88735	0,88651	0,88567
57	10	0,89657	0,89571	0,89485	0,89399	0,89313	0,89228	0,89143	0,89058	0,88973	0,88888	0,88803	0,88719	0,88634
57	11	0,89723	0,89637	0,89550	0,89464	0,89378	0,89292	0,89206	0,89121	0,89035	0,88950	0,88865	0,88780	0,88695
58	0	0,89770	0,89683	0,89596	0,89509	0,89422	0,89336	0,89249	0,89163	0,89077	0,88991	0,88905	0,88820	0,88735
58	1	0,89846	0,89758	0,89670	0,89583	0,89496	0,89409	0,89322	0,89235	0,89149	0,89062	0,88976	0,88890	0,88804
58	2	0,89919	0,89831	0,89743	0,89655	0,89568	0,89480	0,89393	0,89306	0,89219	0,89132	0,89045	0,88959	0,88872
58	3	0,89996	0,89907	0,89819	0,89730	0,89642	0,89554	0,89466	0,89379	0,89291	0,89204	0,89117	0,89030	0,88943
58	4	0,90070	0,89981	0,89892	0,89803	0,89715	0,89626	0,89538	0,89450	0,89362	0,89274	0,89186	0,89099	0,89012
58	5	0,90147	0,90058	0,89968	0,89879	0,89790	0,89701	0,89612	0,89524	0,89435	0,89347	0,89259	0,89171	0,89083
58	6	0,90225	0,90135	0,90045	0,89955	0,89866	0,89776	0,89687	0,89598	0,89509	0,89420	0,89332	0,89243	0,89155
58	7	0,90301	0,90210	0,90120	0,90029	0,89939	0,89849	0,89760	0,89670	0,89581	0,89491	0,89402	0,89314	0,89225
58	8	0,90379	0,90288	0,90197	0,90107	0,90016	0,89925	0,89835	0,89745	0,89655	0,89565	0,89476	0,89387	0,89297
58	9	0,90456	0,90364	0,90273	0,90181	0,90090	0,89999	0,89909	0,89818	0,89728	0,89637	0,89547	0,89458	0,89368
58	10	0,90535	0,90443	0,90351	0,90259	0,90168	0,90076	0,89985	0,89894	0,89803	0,89712	0,89622	0,89531	0,89441
58	11	0,90608	0,90515	0,90423	0,90330	0,90238	0,90146	0,90054	0,89963	0,89872	0,89780	0,89689	0,89599	0,89508
59	0	0,90662	0,90568	0,90475	0,90382	0,90289	0,90197	0,90104	0,90012	0,89920	0,89828	0,89736	0,89645	0,89553



Ruil- en afkoopvoeten 2017

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 66 en 67 jaar)

782,72466

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	66	67
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	1,20882	1,20758	1,20633	1,20509	1,20386	1,20262	1,20139	1,20016	1,19893	1,19771	1,19648	1,19526	1,19405
59	1	1,20992	1,20867	1,20742	1,20617	1,20493	1,20368	1,20245	1,20121	1,19997	1,19874	1,19751	1,19629	1,19506
59	2	1,21099	1,20973	1,20848	1,20722	1,20597	1,20472	1,20347	1,20223	1,20099	1,19975	1,19852	1,19728	1,19605
59	3	1,21210	1,21084	1,20957	1,20831	1,20705	1,20580	1,20454	1,20329	1,20205	1,20080	1,19956	1,19832	1,19708
59	4	1,21319	1,21191	1,21064	1,20937	1,20811	1,20685	1,20559	1,20433	1,20307	1,20182	1,20057	1,19932	1,19808
59	5	1,21431	1,21303	1,21175	1,21048	1,20920	1,20793	1,20667	1,20540	1,20414	1,20288	1,20162	1,20037	1,19912
59	6	1,21544	1,21415	1,21287	1,21158	1,21030	1,20903	1,20775	1,20648	1,20521	1,20395	1,20268	1,20142	1,20016
59	7	1,21654	1,21525	1,21395	1,21266	1,21138	1,21009	1,20881	1,20753	1,20626	1,20498	1,20371	1,20244	1,20118
59	8	1,21769	1,21638	1,21508	1,21379	1,21249	1,21120	1,20991	1,20863	1,20734	1,20606	1,20478	1,20351	1,20224
59	9	1,21880	1,21749	1,21618	1,21488	1,21358	1,21228	1,21098	1,20969	1,20840	1,20711	1,20583	1,20454	1,20326
59	10	1,21996	1,21864	1,21732	1,21601	1,21470	1,21340	1,21209	1,21079	1,20950	1,20820	1,20691	1,20562	1,20433
59	11	1,22101	1,21969	1,21836	1,21705	1,21573	1,21442	1,21311	1,21180	1,21050	1,20919	1,20789	1,20660	1,20531
60	0	1,22184	1,22051	1,21917	1,21785	1,21652	1,21520	1,21388	1,21256	1,21124	1,20993	1,20862	1,20732	1,20601
60	1	1,22304	1,22170	1,22036	1,21902	1,21769	1,21636	1,21503	1,21371	1,21238	1,21106	1,20975	1,20843	1,20712
60	2	1,22421	1,22286	1,22151	1,22017	1,21883	1,21749	1,21615	1,21482	1,21349	1,21217	1,21084	1,20952	1,20820
60	3	1,22543	1,22407	1,22271	1,22136	1,22001	1,21867	1,21732	1,21598	1,21465	1,21331	1,21198	1,21065	1,20933
60	4	1,22661	1,22524	1,22388	1,22252	1,22116	1,21981	1,21846	1,21711	1,21577	1,21443	1,21309	1,21175	1,21042
60	5	1,22784	1,22646	1,22509	1,22373	1,22236	1,22100	1,21964	1,21829	1,21694	1,21559	1,21424	1,21290	1,21156
60	6	1,22907	1,22769	1,22631	1,22494	1,22357	1,22220	1,22083	1,21947	1,21811	1,21675	1,21540	1,21405	1,21270
60	7	1,23028	1,22889	1,22750	1,22612	1,22474	1,22336	1,22199	1,22062	1,21925	1,21789	1,21653	1,21517	1,21381
60	8	1,23153	1,23013	1,22874	1,22735	1,22596	1,22457	1,22319	1,22182	1,22044	1,21907	1,21770	1,21633	1,21497
60	9	1,23275	1,23134	1,22994	1,22854	1,22715	1,22575	1,22437	1,22298	1,22160	1,22022	1,21884	1,21747	1,21610
60	10	1,23401	1,23260	1,23119	1,22978	1,22838	1,22698	1,22558	1,22419	1,22280	1,22141	1,22003	1,21864	1,21727
60	11	1,23517	1,23375	1,23233	1,23092	1,22950	1,22810	1,22669	1,22529	1,22389	1,22250	1,22111	1,21972	1,21833
61	0	1,23613	1,23470	1,23327	1,23185	1,23042	1,22900	1,22759	1,22617	1,22476	1,22336	1,22195	1,22055	1,21916
61	1	1,23745	1,23601	1,23457	1,23313	1,23170	1,23028	1,22885	1,22743	1,22601	1,22460	1,22319	1,22178	1,22037
61	2	1,23872	1,23728	1,23583	1,23439	1,23295	1,23151	1,23008	1,22865	1,22723	1,22580	1,22438	1,22297	1,22156
61	3	1,24005	1,23860	1,23714	1,23569	1,23424	1,23280	1,23136	1,22992	1,22849	1,22706	1,22563	1,22421	1,22279
61	4	1,24135	1,23988	1,23842	1,23696	1,23551	1,23405	1,23261	1,23116	1,22972	1,22828	1,22685	1,22541	1,22399
61	5	1,24270	1,24122	1,23975	1,23828	1,23682	1,23536	1,23390	1,23245	1,23100	1,22955	1,22811	1,22667	1,22523
61	6	1,24405	1,24257	1,24109	1,23961	1,23814	1,23667	1,23520	1,23374	1,23228	1,23083	1,22938	1,22793	1,22648
61	7	1,24537	1,24388	1,24239	1,24090	1,23942	1,23795	1,23647	1,23500	1,23354	1,23207	1,23061	1,22916	1,22771
61	8	1,24674	1,24524	1,24374	1,24225	1,24076	1,23928	1,23779	1,23631	1,23484	1,23337	1,23190	1,23044	1,22897
61	9	1,24808	1,24657	1,24506	1,24356	1,24206	1,24057	1,23908	1,23759	1,23611	1,23463	1,23315	1,23168	1,23021
61	10	1,24947	1,24795	1,24643	1,24492	1,24342	1,24191	1,24042	1,23892	1,23743	1,23594	1,23445	1,23297	1,23150
61	11	1,25073	1,24921	1,24769	1,24617	1,24465	1,24314	1,24163	1,24013	1,23863	1,23713	1,23564	1,23415	1,23267
62	0	1,25185	1,25032	1,24878	1,24725	1,24572	1,24420	1,24268	1,24116	1,23965	1,23814	1,23663	1,23513	1,23363
62	1	1,25329	1,25174	1,25020	1,24866	1,24712	1,24559	1,24406	1,24254	1,24101	1,23950	1,23798	1,23647	1,23496
62	2	1,25469	1,25314	1,25158	1,25003	1,24849	1,24695	1,24541	1,24388	1,24235	1,24082	1,23930	1,23778	1,23626
62	3	1,25615	1,25458	1,25302	1,25146	1,24991	1,24836	1,24681	1,24527	1,24373	1,24220	1,24067	1,23914	1,23761
62	4	1,25757	1,25600	1,25442	1,25286	1,25130	1,24974	1,24818	1,24663	1,24508	1,24354	1,24200	1,24046	1,23893
62	5	1,25905	1,25746	1,25588	1,25431	1,25274	1,25117	1,24960	1,24804	1,24649	1,24493	1,24339	1,24184	1,24030
62	6	1,26053	1,25894	1,25735	1,25577	1,25419	1,25261	1,25103	1,24947	1,24790	1,24634	1,24478	1,24323	1,24168
62	7	1,26198	1,26038	1,25878	1,25719	1,25560	1,25401	1,25243	1,25085	1,24928	1,24771	1,24614	1,24458	1,24302
62	8	1,26349	1,26188	1,26027	1,25867	1,25707	1,25547	1,25388	1,25229	1,25071	1,24913	1,24755	1,24598	1,24441
62	9	1,26496	1,26334	1,26172	1,26011	1,25850	1,25689	1,25529	1,25370	1,25210	1,25052	1,24893	1,24735	1,24577
62	10	1,26649	1,26486	1,26323	1,26161	1,25999	1,25837	1,25676	1,25516	1,25356	1,25196	1,25036	1,24877	1,24719
62	11	1,26788	1,26624	1,26460	1,26297	1,26135	1,25972	1,25810	1,25649	1,25488	1,25327	1,25167	1,25007	1,24848
63	0	1,26918	1,26753	1,26588	1,26423	1,26259	1,26095	1,25932	1,25769	1,25607	1,25444	1,25283	1,25122	1,24961

Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 66 en 67 jaar)

587,04350

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	66	67
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	0,90662	0,90568	0,90475	0,90382	0,90289	0,90197	0,90104	0,90012	0,89920	0,89828	0,89736	0,89645	0,89553
59	1	0,90744	0,90650	0,90556	0,90463	0,90370	0,90276	0,90183	0,90091	0,89998	0,89906	0,89813	0,89721	0,89630
59	2	0,90824	0,90730	0,90636	0,90542	0,90448	0,90354	0,90261	0,90167	0,90074	0,89981	0,89889	0,89796	0,89704
59	3	0,90908	0,90813	0,90718	0,90623	0,90529	0,90435	0,90341	0,90247	0,90153	0,90060	0,89967	0,89874	0,89781
59	4	0,90989	0,90893	0,90798	0,90703	0,90608	0,90513	0,90419	0,90325	0,90230	0,90137	0,90043	0,89949	0,89856
59	5	0,91073	0,90977	0,90881	0,90786	0,90690	0,90595	0,90500	0,90405	0,90310	0,90216	0,90122	0,90028	0,89934
59	6	0,91158	0,91061	0,90965	0,90869	0,90773	0,90677	0,90581	0,90486	0,90391	0,90296	0,90201	0,90107	0,90012
59	7	0,91241	0,91143	0,91047	0,90950	0,90853	0,90757	0,90661	0,90565	0,90469	0,90374	0,90278	0,90183	0,90088
59	8	0,91326	0,91229	0,91131	0,91034	0,90937	0,90840	0,90743	0,90647	0,90551	0,90455	0,90359	0,90263	0,90168
59	9	0,91410	0,91312	0,91214	0,91116	0,91018	0,90921	0,90824	0,90727	0,90630	0,90533	0,90437	0,90341	0,90245
59	10	0,91497	0,91398	0,91299	0,91201	0,91103	0,91005	0,90907	0,90810	0,90712	0,90615	0,90518	0,90421	0,90325
59	11	0,91576	0,91476	0,91377	0,91278	0,91180	0,91081	0,90983	0,90885	0,90787	0,90690	0,90592	0,90495	0,90398
60	0	0,91638	0,91538	0,91438	0,91338	0,91239	0,91140	0,91041	0,90942	0,90843	0,90745	0,90647	0,90549	0,90451
60	1	0,91728	0,91627	0,91527	0,91427	0,91327	0,91227	0,91127	0,91028	0,90929	0,90830	0,90731	0,90633	0,90534
60	2	0,91816	0,91715	0,91614	0,91513	0,91412	0,91312	0,91212	0,91112	0,91012	0,90912	0,90813	0,90714	0,90615
60	3	0,91907	0,91805	0,91703	0,91602	0,91501	0,91400	0,91299	0,91199	0,91098	0,90998	0,90899	0,90799	0,90700
60	4	0,91996	0,91893	0,91791	0,91689	0,91587	0,91486	0,91385	0,91284	0,91183	0,91082	0,90982	0,90882	0,90782
60	5	0,92088	0,91985	0,91882	0,91779	0,91677	0,91575	0,91473	0,91372	0,91270	0,91169	0,91068	0,90967	0,90867
60	6	0,92181	0,92077	0,91974	0,91870	0,91768	0,91665	0,91562	0,91460	0,91358	0,91256	0,91155	0,91054	0,90952
60	7	0,92271	0,92167	0,92063	0,91959	0,91855	0,91752	0,91649	0,91546	0,91444	0,91342	0,91239	0,91138	0,91036
60	8	0,92365	0,92260	0,92155	0,92051	0,91947	0,91843	0,91739	0,91636	0,91533	0,91430	0,91327	0,91225	0,91123
60	9	0,92456	0,92351	0,92246	0,92141	0,92036	0,91932	0,91827	0,91723	0,91620	0,91516	0,91413	0,91310	0,91207
60	10	0,92551	0,92445	0,92339	0,92234	0,92129	0,92024	0,91919	0,91814	0,91710	0,91606	0,91502	0,91398	0,91295
60	11	0,92638	0,92531	0,92425	0,92319	0,92213	0,92107	0,92002	0,91897	0,91792	0,91687	0,91583	0,91479	0,91375
61	0	0,92710	0,92603	0,92495	0,92388	0,92282	0,92175	0,92069	0,91963	0,91857	0,91752	0,91647	0,91542	0,91437
61	1	0,92809	0,92700	0,92593	0,92485	0,92378	0,92271	0,92164	0,92057	0,91951	0,91845	0,91739	0,91633	0,91528
61	2	0,92904	0,92796	0,92687	0,92579	0,92471	0,92363	0,92256	0,92149	0,92042	0,91935	0,91829	0,91723	0,91617
61	3	0,93004	0,92895	0,92786	0,92677	0,92568	0,92460	0,92352	0,92244	0,92137	0,92029	0,91922	0,91816	0,91709
61	4	0,93101	0,92991	0,92882	0,92772	0,92663	0,92554	0,92445	0,92337	0,92229	0,92121	0,92013	0,91906	0,91799
61	5	0,93202	0,93092	0,92981	0,92871	0,92761	0,92652	0,92543	0,92434	0,92325	0,92216	0,92108	0,92000	0,91892
61	6	0,93304	0,93192	0,93081	0,92971	0,92860	0,92750	0,92640	0,92531	0,92421	0,92312	0,92203	0,92095	0,91986
61	7	0,93403	0,93291	0,93179	0,93068	0,92957	0,92846	0,92736	0,92625	0,92515	0,92406	0,92296	0,92187	0,92078
61	8	0,93506	0,93393	0,93281	0,93169	0,93057	0,92946	0,92835	0,92724	0,92613	0,92503	0,92392	0,92283	0,92173
61	9	0,93606	0,93493	0,93380	0,93267	0,93155	0,93043	0,92931	0,92819	0,92708	0,92597	0,92486	0,92376	0,92266
61	10	0,93710	0,93596	0,93483	0,93369	0,93256	0,93144	0,93031	0,92919	0,92807	0,92695	0,92584	0,92473	0,92362
61	11	0,93805	0,93691	0,93576	0,93463	0,93349	0,93236	0,93123	0,93010	0,92897	0,92785	0,92673	0,92561	0,92450
62	0	0,93889	0,93774	0,93659	0,93544	0,93429	0,93315	0,93201	0,93087	0,92973	0,92860	0,92747	0,92635	0,92522
62	1	0,93997	0,93881	0,93765	0,93649	0,93534	0,93419	0,93305	0,93190	0,93076	0,92962	0,92849	0,92735	0,92622
62	2	0,94102	0,93985	0,93869	0,93753	0,93637	0,93521	0,93406	0,93291	0,93176	0,93062	0,92947	0,92833	0,92720
62	3	0,94211	0,94094	0,93977	0,93860	0,93743	0,93627	0,93511	0,93395	0,93280	0,93165	0,93050	0,92935	0,92821
62	4	0,94318	0,94200	0,94082	0,93964	0,93847	0,93730	0,93614	0,93497	0,93381	0,93265	0,93150	0,93035	0,92920
62	5	0,94429	0,94310	0,94191	0,94073	0,93955	0,93838	0,93720	0,93603	0,93487	0,93370	0,93254	0,93138	0,93022
62	6	0,94540	0,94421	0,94301	0,94182	0,94064	0,93946	0,93828	0,93710	0,93593	0,93475	0,93359	0,93242	0,93126
62	7	0,94649	0,94529	0,94409	0,94289	0,94170	0,94051	0,93932	0,93814	0,93696	0,93578	0,93460	0,93343	0,93226
62	8	0,94762	0,94641	0,94520	0,94400	0,94280	0,94160	0,94041	0,93922	0,93803	0,93685	0,93566	0,93449	0,93331
62	9	0,94872	0,94750	0,94629	0,94508	0,94387	0,94267	0,94147	0,94027	0,93908	0,93789	0,93670	0,93551	0,93433
62	10	0,94986	0,94864	0,94742	0,94620	0,94499	0,94378	0,94257	0,94137	0,94017	0,93897	0,93777	0,93658	0,93539
62	11	0,95091	0,94968	0,94845	0,94723	0,94601	0,94479	0,94358	0,94237	0,94116	0,93996	0,93875	0,93756	0,93636
63	0	0,95189	0,95065	0,94941	0,94817	0,94694	0,94571	0,94449	0,94327	0,94205	0,94083	0,93962	0,93841	0,93721



factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 66 en 67 jaar)

708,60542

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	66	67
		0	1	2	3	4	5	6	7	8	9	10	11	0
63	0	1,26918	1,26753	1,26588	1,26423	1,26259	1,26095	1,25932	1,25769	1,25607	1,25444	1,25283	1,25122	1,24961
63	1	1,27076	1,26910	1,26744	1,26578	1,26413	1,26248	1,26084	1,25920	1,25757	1,25594	1,25431	1,25269	1,25107
63	2	1,27230	1,27063	1,26896	1,26729	1,26563	1,26398	1,26232	1,26068	1,25903	1,25739	1,25576	1,25413	1,25250
63	3	1,27390	1,27222	1,27054	1,26887	1,26720	1,26553	1,26387	1,26221	1,26056	1,25891	1,25726	1,25562	1,25399
63	4	1,27546	1,27377	1,27208	1,27040	1,26872	1,26704	1,26537	1,26370	1,26204	1,26038	1,25873	1,25708	1,25544
63	5	1,27709	1,27539	1,27369	1,27199	1,27030	1,26862	1,26694	1,26526	1,26359	1,26192	1,26026	1,25860	1,25694
63	6	1,27872	1,27701	1,27530	1,27360	1,27190	1,27020	1,26851	1,26683	1,26514	1,26347	1,26179	1,26013	1,25846
63	7	1,28032	1,27860	1,27688	1,27516	1,27345	1,27175	1,27005	1,26835	1,26666	1,26497	1,26329	1,26161	1,25994
63	8	1,28198	1,28024	1,27852	1,27679	1,27507	1,27336	1,27165	1,26994	1,26824	1,26654	1,26485	1,26316	1,26148
63	9	1,28360	1,28185	1,28011	1,27838	1,27665	1,27492	1,27320	1,27149	1,26978	1,26807	1,26637	1,26467	1,26298
63	10	1,28528	1,28352	1,28177	1,28003	1,27829	1,27655	1,27482	1,27310	1,27138	1,26966	1,26795	1,26624	1,26454
63	11	1,28681	1,28505	1,28329	1,28154	1,27979	1,27804	1,27630	1,27457	1,27284	1,27111	1,26939	1,26767	1,26596
64	0	1,28834	1,28656	1,28478	1,28301	1,28124	1,27948	1,27773	1,27597	1,27423	1,27248	1,27075	1,26901	1,26729
64	1	1,29008	1,28829	1,28650	1,28472	1,28294	1,28117	1,27940	1,27764	1,27588	1,27413	1,27238	1,27064	1,26890
64	2	1,29178	1,28997	1,28818	1,28638	1,28460	1,28281	1,28104	1,27926	1,27750	1,27573	1,27398	1,27222	1,27048
64	3	1,29354	1,29173	1,28992	1,28812	1,28632	1,28453	1,28274	1,28096	1,27918	1,27741	1,27564	1,27387	1,27212
64	4	1,29526	1,29344	1,29162	1,28981	1,28800	1,28620	1,28440	1,28261	1,28082	1,27903	1,27726	1,27548	1,27372
64	5	1,29706	1,29522	1,29339	1,29157	1,28975	1,28794	1,28613	1,28432	1,28252	1,28073	1,27894	1,27716	1,27538
64	6	1,29886	1,29702	1,29518	1,29334	1,29151	1,28969	1,28787	1,28605	1,28424	1,28244	1,28064	1,27884	1,27705
64	7	1,30063	1,29877	1,29692	1,29507	1,29323	1,29140	1,28956	1,28774	1,28592	1,28410	1,28229	1,28049	1,27869
64	8	1,30246	1,30059	1,29873	1,29687	1,29502	1,29317	1,29133	1,28950	1,28766	1,28584	1,28402	1,28220	1,28039
64	9	1,30425	1,30237	1,30050	1,29863	1,29676	1,29491	1,29305	1,29121	1,28936	1,28753	1,28570	1,28387	1,28205
64	10	1,30611	1,30422	1,30234	1,30046	1,29858	1,29671	1,29485	1,29299	1,29114	1,28929	1,28745	1,28561	1,28378
64	11	1,30781	1,30591	1,30402	1,30212	1,30024	1,29836	1,29649	1,29462	1,29275	1,29089	1,28904	1,28719	1,28535
65	0	1,30960	1,30767	1,30576	1,30385	1,30194	1,30005	1,29815	1,29626	1,29438	1,29250	1,29063	1,28877	1,28691
65	1	1,31152	1,30959	1,30766	1,30574	1,30383	1,30191	1,30001	1,29811	1,29622	1,29433	1,29245	1,29057	1,28870
65	2	1,31341	1,31146	1,30952	1,30759	1,30566	1,30374	1,30182	1,29991	1,29800	1,29611	1,29421	1,29232	1,29044
65	3	1,31537	1,31341	1,31146	1,30951	1,30757	1,30564	1,30371	1,30179	1,29987	1,29796	1,29605	1,29415	1,29225
65	4	1,31728	1,31531	1,31335	1,31139	1,30944	1,30749	1,30555	1,30362	1,30169	1,29976	1,29785	1,29593	1,29403
65	5	1,31927	1,31729	1,31531	1,31334	1,31138	1,30942	1,30747	1,30552	1,30358	1,30164	1,29971	1,29779	1,29587
65	6	1,32128	1,31928	1,31729	1,31531	1,31333	1,31136	1,30940	1,30744	1,30549	1,30354	1,30160	1,29966	1,29773
65	7	1,32324	1,32123	1,31923	1,31723	1,31524	1,31326	1,31128	1,30931	1,30735	1,30539	1,30344	1,30149	1,29955
65	8	1,32527	1,32325	1,32124	1,31923	1,31723	1,31524	1,31325	1,31126	1,30929	1,30731	1,30535	1,30339	1,30143
65	9	1,32727	1,32523	1,32321	1,32119	1,31917	1,31716	1,31516	1,31317	1,31118	1,30919	1,30721	1,30524	1,30328
65	10	1,32934	1,32729	1,32525	1,32322	1,32119	1,31917	1,31716	1,31515	1,31315	1,31115	1,30916	1,30718	1,30520
65	11	1,33123	1,32917	1,32712	1,32508	1,32304	1,32101	1,31898	1,31696	1,31494	1,31294	1,31093	1,30894	1,30695
66	0	1,33333	1,33125	1,32918	1,32711	1,32505	1,32299	1,32094	1,31890	1,31686	1,31483	1,31281	1,31079	1,30878
66	1		1,33125	1,32917	1,32710	1,32504	1,32298	1,32093	1,31889	1,31685	1,31482	1,31279	1,31077	
66	2			1,33124	1,32916	1,32708	1,32501	1,32294	1,32089	1,31883	1,31679	1,31475	1,31272	
66	3				1,33124	1,32916	1,32708	1,32501	1,32294	1,32088	1,31883	1,31678	1,31474	
66	4					1,33123	1,32914	1,32705	1,32497	1,32290	1,32083	1,31877	1,31672	
66	5						1,33123	1,32914	1,32706	1,32498	1,32290	1,32084	1,31878	
66	6							1,33124	1,32915	1,32706	1,32499	1,32292	1,32085	
66	7								1,33123	1,32913	1,32704	1,32496	1,32288	
66	8									1,33124	1,32915	1,32706	1,32499	
66	9										1,33123	1,32914	1,32705	
66	10											1,33126	1,32920	
66	11												1,33116	
67	0													1,33333

**factoren voor pensioen na het omslagmoment (omslagmoment tussen 66 en 67 jaar)**

531,45407

Feitelijke pensioen-leeftijd		Van : direct ingaand levenslang ouderdompensioen												
		Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)												
		LAAG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		66 0	66 1	66 2	66 3	66 4	66 5	66 6	66 7	66 8	66 9	66 10	66 11	67 0
63	0	0,95189	0,95065	0,94941	0,94817	0,94694	0,94571	0,94449	0,94327	0,94205	0,94083	0,93962	0,93841	0,93721
63	1	0,95307	0,95182	0,95058	0,94934	0,94810	0,94686	0,94563	0,94440	0,94318	0,94195	0,94074	0,93952	0,93831
63	2	0,95423	0,95297	0,95172	0,95047	0,94922	0,94798	0,94674	0,94551	0,94428	0,94305	0,94182	0,94060	0,93938
63	3	0,95543	0,95416	0,95291	0,95165	0,95040	0,94915	0,94790	0,94666	0,94542	0,94418	0,94295	0,94172	0,94049
63	4	0,95660	0,95533	0,95406	0,95280	0,95154	0,95028	0,94903	0,94778	0,94653	0,94529	0,94405	0,94281	0,94158
63	5	0,95782	0,95654	0,95526	0,95399	0,95273	0,95146	0,95020	0,94894	0,94769	0,94644	0,94519	0,94395	0,94271
63	6	0,95904	0,95776	0,95648	0,95520	0,95392	0,95265	0,95138	0,95012	0,94886	0,94760	0,94635	0,94509	0,94385
63	7	0,96024	0,95895	0,95766	0,95637	0,95509	0,95381	0,95254	0,95126	0,95000	0,94873	0,94747	0,94621	0,94496
63	8	0,96148	0,96018	0,95889	0,95759	0,95630	0,95502	0,95373	0,95246	0,95118	0,94991	0,94864	0,94737	0,94611
63	9	0,96270	0,96139	0,96008	0,95878	0,95749	0,95619	0,95490	0,95362	0,95233	0,95105	0,94978	0,94850	0,94723
63	10	0,96396	0,96264	0,96133	0,96002	0,95872	0,95742	0,95612	0,95482	0,95353	0,95225	0,95096	0,94968	0,94840
63	11	0,96511	0,96379	0,96247	0,96115	0,95984	0,95853	0,95723	0,95593	0,95463	0,95333	0,95204	0,95076	0,94947
64	0	0,96625	0,96492	0,96359	0,96226	0,96093	0,95961	0,95829	0,95698	0,95567	0,95436	0,95306	0,95176	0,95046
64	1	0,96756	0,96621	0,96487	0,96354	0,96221	0,96088	0,95955	0,95823	0,95691	0,95560	0,95429	0,95298	0,95168
64	2	0,96883	0,96748	0,96613	0,96479	0,96345	0,96211	0,96078	0,95945	0,95812	0,95680	0,95548	0,95417	0,95286
64	3	0,97016	0,96880	0,96744	0,96609	0,96474	0,96340	0,96206	0,96072	0,95938	0,95805	0,95673	0,95541	0,95409
64	4	0,97145	0,97008	0,96872	0,96736	0,96600	0,96465	0,96330	0,96195	0,96061	0,95928	0,95794	0,95661	0,95529
64	5	0,97279	0,97142	0,97004	0,96868	0,96731	0,96595	0,96459	0,96324	0,96189	0,96055	0,95921	0,95787	0,95653
64	6	0,97415	0,97276	0,97138	0,97001	0,96863	0,96727	0,96590	0,96454	0,96318	0,96183	0,96048	0,95913	0,95779
64	7	0,97547	0,97408	0,97269	0,97130	0,96992	0,96855	0,96717	0,96580	0,96444	0,96308	0,96172	0,96037	0,95902
64	8	0,97685	0,97544	0,97405	0,97265	0,97127	0,96988	0,96850	0,96712	0,96575	0,96438	0,96301	0,96165	0,96029
64	9	0,97819	0,97678	0,97537	0,97397	0,97257	0,97118	0,96979	0,96840	0,96702	0,96565	0,96427	0,96290	0,96154
64	10	0,97959	0,97817	0,97675	0,97534	0,97394	0,97253	0,97114	0,96974	0,96835	0,96697	0,96558	0,96421	0,96283
64	11	0,98086	0,97943	0,97801	0,97659	0,97518	0,97377	0,97236	0,97096	0,96956	0,96817	0,96678	0,96540	0,96401
65	0	0,98220	0,98076	0,97932	0,97789	0,97646	0,97503	0,97361	0,97220	0,97079	0,96938	0,96797	0,96658	0,96518
65	1	0,98364	0,98219	0,98075	0,97931	0,97787	0,97644	0,97501	0,97358	0,97216	0,97075	0,96933	0,96793	0,96652
65	2	0,98505	0,98360	0,98214	0,98069	0,97925	0,97780	0,97637	0,97493	0,97350	0,97208	0,97066	0,96924	0,96783
65	3	0,98653	0,98506	0,98359	0,98213	0,98068	0,97923	0,97778	0,97634	0,97490	0,97347	0,97204	0,97061	0,96919
65	4	0,98796	0,98648	0,98501	0,98354	0,98208	0,98062	0,97916	0,97771	0,97626	0,97482	0,97338	0,97195	0,97052
65	5	0,98945	0,98797	0,98648	0,98501	0,98353	0,98206	0,98060	0,97914	0,97768	0,97623	0,97479	0,97334	0,97190
65	6	0,99096	0,98946	0,98797	0,98648	0,98500	0,98352	0,98205	0,98058	0,97911	0,97765	0,97620	0,97475	0,97330
65	7	0,99243	0,99092	0,98942	0,98792	0,98643	0,98495	0,98346	0,98198	0,98051	0,97904	0,97758	0,97612	0,97466
65	8	0,99396	0,99244	0,99093	0,98942	0,98792	0,98643	0,98493	0,98345	0,98196	0,98049	0,97901	0,97754	0,97608
65	9	0,99545	0,99393	0,99241	0,99089	0,98938	0,98787	0,98637	0,98487	0,98338	0,98189	0,98041	0,97893	0,97746
65	10	0,99700	0,99547	0,99394	0,99242	0,99089	0,98938	0,98787	0,98636	0,98486	0,98336	0,98187	0,98038	0,97890
65	11	0,99842	0,99688	0,99534	0,99381	0,99228	0,99075	0,98923	0,98772	0,98621	0,98470	0,98320	0,98170	0,98021
66	0	1,00000	0,99844	0,99688	0,99533	0,99379	0,99224	0,99071	0,98918	0,98765	0,98613	0,98461	0,98309	0,98159
66	1		0,99844	0,99688	0,99533	0,99378	0,99224	0,99070	0,98917	0,98764	0,98611	0,98459	0,98308	0,98158
66	2			0,99843	0,99687	0,99531	0,99376	0,99221	0,99066	0,98913	0,98759	0,98606	0,98454	0,98303
66	3				0,99843	0,99687	0,99531	0,99375	0,99221	0,99066	0,98912	0,98759	0,98606	0,98454
66	4					0,99843	0,99686	0,99529	0,99373	0,99217	0,99062	0,98908	0,98754	0,98601
66	5						0,99843	0,99686	0,99529	0,99373	0,99218	0,99063	0,98908	0,98754
66	6							0,99843	0,99686	0,99530	0,99374	0,99219	0,99064	0,98909
66	7								0,99842	0,99685	0,99528	0,99372	0,99216	0,99061
66	8									0,99843	0,99686	0,99530	0,99374	0,99217
66	9										0,99842	0,99685	0,99529	0,99373
66	10											0,99842	0,99685	0,99529
66	11												0,99845	0,99690
67	0													1,00000

**factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 67 en 68 jaar)**

743.85862

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen													
	Naar : Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)													
	HOOG pensioen tot onderstaande leeftijden in .. jaar en .. maanden													
	67 0	67 1	67 2	67 3	67 4	67 5	67 6	67 7	67 8	67 9	67 10	67 11	68 0	
55	0	1.15555	1.15464	1.15373	1.15283	1.15193	1.15103	1.15013	1.14923	1.14833	1.14743	1.14654	1.14565	1.14475
55	1	1.15628	1.15537	1.15445	1.15355	1.15264	1.15173	1.15083	1.14992	1.14902	1.14812	1.14722	1.14633	1.14543
55	2	1.15699	1.15607	1.15515	1.15424	1.15333	1.15242	1.15151	1.15060	1.14969	1.14879	1.14789	1.14698	1.14608
55	3	1.15772	1.15680	1.15588	1.15496	1.15405	1.15313	1.15222	1.15130	1.15039	1.14948	1.14857	1.14767	1.14676
55	4	1.15844	1.15751	1.15659	1.15566	1.15474	1.15382	1.15290	1.15199	1.15107	1.15016	1.14924	1.14833	1.14742
55	5	1.15918	1.15825	1.15732	1.15639	1.15547	1.15454	1.15362	1.15270	1.15178	1.15086	1.14994	1.14902	1.14811
55	6	1.15993	1.15899	1.15806	1.15712	1.15619	1.15526	1.15434	1.15341	1.15248	1.15156	1.15064	1.14972	1.14880
55	7	1.16065	1.15971	1.15877	1.15784	1.15690	1.15597	1.15503	1.15410	1.15317	1.15224	1.15132	1.15039	1.14947
55	8	1.16141	1.16046	1.15952	1.15857	1.15763	1.15669	1.15576	1.15482	1.15389	1.15295	1.15202	1.15109	1.15016
55	9	1.16214	1.16119	1.16024	1.15929	1.15835	1.15740	1.15646	1.15552	1.15458	1.15364	1.15270	1.15177	1.15084
55	10	1.16290	1.16194	1.16099	1.16004	1.15909	1.15814	1.15719	1.15624	1.15530	1.15436	1.15342	1.15248	1.15154
55	11	1.16359	1.16263	1.16167	1.16071	1.15976	1.15881	1.15785	1.15690	1.15595	1.15501	1.15406	1.15312	1.15217
56	0	1.16397	1.16301	1.16204	1.16108	1.16012	1.15916	1.15820	1.15725	1.15629	1.15534	1.15439	1.15344	1.15249
56	1	1.16476	1.16379	1.16282	1.16186	1.16089	1.15992	1.15896	1.15800	1.15704	1.15608	1.15512	1.15417	1.15322
56	2	1.16553	1.16456	1.16358	1.16261	1.16164	1.16067	1.15970	1.15873	1.15777	1.15680	1.15584	1.15488	1.15392
56	3	1.16633	1.16535	1.16437	1.16339	1.16241	1.16144	1.16046	1.15949	1.15852	1.15755	1.15659	1.15562	1.15466
56	4	1.16710	1.16612	1.16513	1.16415	1.16317	1.16219	1.16121	1.16023	1.15926	1.15828	1.15731	1.15634	1.15537
56	5	1.16791	1.16692	1.16593	1.16494	1.16395	1.16297	1.16198	1.16100	1.16002	1.15904	1.15806	1.15709	1.15611
56	6	1.16872	1.16772	1.16672	1.16573	1.16474	1.16375	1.16276	1.16177	1.16079	1.15980	1.15882	1.15784	1.15686
56	7	1.16950	1.16850	1.16750	1.16650	1.16550	1.16451	1.16351	1.16252	1.16153	1.16054	1.15955	1.15857	1.15758
56	8	1.17032	1.16931	1.16831	1.16730	1.16630	1.16530	1.16430	1.16330	1.16230	1.16131	1.16032	1.15932	1.15833
56	9	1.17111	1.17010	1.16909	1.16808	1.16707	1.16606	1.16506	1.16406	1.16305	1.16205	1.16106	1.16006	1.15907
56	10	1.17194	1.17092	1.16990	1.16889	1.16787	1.16686	1.16585	1.16484	1.16383	1.16283	1.16183	1.16082	1.15982
56	11	1.17269	1.17166	1.17064	1.16962	1.16860	1.16759	1.16657	1.16556	1.16454	1.16353	1.16253	1.16152	1.16051
57	0	1.17314	1.17210	1.17107	1.17005	1.16902	1.16800	1.16698	1.16595	1.16494	1.16392	1.16290	1.16189	1.16088
57	1	1.17399	1.17296	1.17192	1.17089	1.16986	1.16883	1.16780	1.16677	1.16575	1.16473	1.16371	1.16269	1.16167
57	2	1.17483	1.17378	1.17274	1.17170	1.17067	1.16963	1.16860	1.16757	1.16654	1.16551	1.16448	1.16346	1.16244
57	3	1.17569	1.17464	1.17360	1.17255	1.17151	1.17047	1.16943	1.16839	1.16736	1.16632	1.16529	1.16426	1.16324
57	4	1.17654	1.17548	1.17443	1.17338	1.17233	1.17128	1.17024	1.16920	1.16816	1.16712	1.16608	1.16504	1.16401
57	5	1.17741	1.17635	1.17529	1.17424	1.17318	1.17213	1.17108	1.17003	1.16898	1.16794	1.16690	1.16585	1.16482
57	6	1.17829	1.17722	1.17616	1.17510	1.17404	1.17298	1.17192	1.17087	1.16982	1.16876	1.16772	1.16667	1.16562
57	7	1.17914	1.17807	1.17700	1.17593	1.17487	1.17380	1.17274	1.17168	1.17062	1.16957	1.16851	1.16746	1.16641
57	8	1.18003	1.17895	1.17788	1.17680	1.17573	1.17466	1.17359	1.17253	1.17146	1.17040	1.16934	1.16828	1.16723
57	9	1.18089	1.17981	1.17873	1.17765	1.17657	1.17550	1.17442	1.17335	1.17228	1.17121	1.17015	1.16908	1.16802
57	10	1.18179	1.18070	1.17961	1.17853	1.17744	1.17636	1.17528	1.17421	1.17313	1.17206	1.17098	1.16991	1.16885
57	11	1.18261	1.18151	1.18042	1.17933	1.17824	1.17715	1.17607	1.17498	1.17390	1.17282	1.17175	1.17067	1.16960
58	0	1.18313	1.18202	1.18092	1.17982	1.17873	1.17763	1.17654	1.17545	1.17436	1.17327	1.17219	1.17111	1.17003
58	1	1.18406	1.18295	1.18184	1.18074	1.17963	1.17853	1.17743	1.17634	1.17524	1.17415	1.17306	1.17197	1.17088
58	2	1.18497	1.18385	1.18274	1.18163	1.18052	1.17941	1.17831	1.17720	1.17610	1.17500	1.17391	1.17281	1.17172
58	3	1.18591	1.18479	1.18367	1.18255	1.18143	1.18032	1.17921	1.17810	1.17699	1.17589	1.17479	1.17369	1.17259
58	4	1.18682	1.18570	1.18457	1.18345	1.18233	1.18121	1.18009	1.17897	1.17786	1.17675	1.17564	1.17454	1.17343
58	5	1.18778	1.18664	1.18551	1.18438	1.18325	1.18213	1.18100	1.17988	1.17876	1.17765	1.17653	1.17542	1.17431
58	6	1.18873	1.18759	1.18645	1.18532	1.18418	1.18305	1.18192	1.18079	1.17967	1.17855	1.17743	1.17631	1.17519
58	7	1.18966	1.18852	1.18737	1.18623	1.18509	1.18395	1.18282	1.18168	1.18055	1.17942	1.17829	1.17717	1.17605
58	8	1.19063	1.18948	1.18833	1.18718	1.18603	1.18489	1.18374	1.18260	1.18147	1.18033	1.17920	1.17807	1.17694
58	9	1.19157	1.19041	1.18926	1.18810	1.18695	1.18580	1.18465	1.18350	1.18236	1.18121	1.18007	1.17894	1.17780
58	10	1.19255	1.19138	1.19022	1.18906	1.18790	1.18674	1.18559	1.18443	1.18328	1.18213	1.18099	1.17984	1.17870
58	11	1.19344	1.19227	1.19110	1.18993	1.18876	1.18760	1.18644	1.18528	1.18412	1.18297	1.18182	1.18067	1.17952
59	0	1.19405	1.19287	1.19169	1.19051	1.18934	1.18816	1.18699	1.18583	1.18466	1.18350	1.18234	1.18118	1.18002

Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 67 en 68 jaar)

557.89397

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	67	68
		0	1	2	3	4	5	6	7	8	9	10	11	0
55	0	0.86666	0.86598	0.86530	0.86462	0.86395	0.86327	0.86259	0.86192	0.86125	0.86058	0.85990	0.85923	0.85857
55	1	0.86721	0.86652	0.86584	0.86516	0.86448	0.86380	0.86312	0.86244	0.86177	0.86109	0.86042	0.85974	0.85907
55	2	0.86774	0.86705	0.86637	0.86568	0.86500	0.86431	0.86363	0.86295	0.86227	0.86159	0.86091	0.86024	0.85956
55	3	0.86829	0.86760	0.86691	0.86622	0.86553	0.86485	0.86416	0.86348	0.86279	0.86211	0.86143	0.86075	0.86007
55	4	0.86883	0.86813	0.86744	0.86675	0.86606	0.86537	0.86468	0.86399	0.86330	0.86262	0.86193	0.86125	0.86057
55	5	0.86939	0.86869	0.86799	0.86729	0.86660	0.86591	0.86521	0.86452	0.86383	0.86314	0.86245	0.86177	0.86108
55	6	0.86995	0.86924	0.86854	0.86784	0.86715	0.86645	0.86575	0.86506	0.86436	0.86367	0.86298	0.86229	0.86160
55	7	0.87049	0.86978	0.86908	0.86838	0.86768	0.86697	0.86627	0.86558	0.86488	0.86418	0.86349	0.86279	0.86210
55	8	0.87105	0.87035	0.86964	0.86893	0.86822	0.86752	0.86682	0.86611	0.86541	0.86471	0.86402	0.86332	0.86262
55	9	0.87160	0.87089	0.87018	0.86947	0.86876	0.86805	0.86734	0.86664	0.86593	0.86523	0.86453	0.86383	0.86313
55	10	0.87217	0.87146	0.87074	0.87003	0.86931	0.86860	0.86789	0.86718	0.86647	0.86577	0.86506	0.86436	0.86365
55	11	0.87269	0.87197	0.87125	0.87054	0.86982	0.86910	0.86839	0.86768	0.86697	0.86626	0.86555	0.86484	0.86413
56	0	0.87298	0.87226	0.87153	0.87081	0.87009	0.86937	0.86865	0.86793	0.86722	0.86650	0.86579	0.86508	0.86436
56	1	0.87357	0.87284	0.87212	0.87139	0.87067	0.86994	0.86922	0.86850	0.86778	0.86706	0.86634	0.86563	0.86491
56	2	0.87415	0.87342	0.87269	0.87196	0.87123	0.87050	0.86977	0.86905	0.86832	0.86760	0.86688	0.86616	0.86544
56	3	0.87475	0.87401	0.87328	0.87254	0.87181	0.87108	0.87035	0.86962	0.86889	0.86817	0.86744	0.86672	0.86599
56	4	0.87533	0.87459	0.87385	0.87311	0.87238	0.87164	0.87091	0.87017	0.86944	0.86871	0.86798	0.86726	0.86653
56	5	0.87593	0.87519	0.87445	0.87370	0.87296	0.87222	0.87149	0.87075	0.87001	0.86928	0.86855	0.86782	0.86709
56	6	0.87654	0.87579	0.87504	0.87430	0.87355	0.87281	0.87207	0.87133	0.87059	0.86985	0.86911	0.86838	0.86764
56	7	0.87713	0.87638	0.87563	0.87488	0.87413	0.87338	0.87263	0.87189	0.87115	0.87041	0.86966	0.86893	0.86819
56	8	0.87774	0.87698	0.87623	0.87548	0.87472	0.87397	0.87322	0.87247	0.87173	0.87098	0.87024	0.86949	0.86875
56	9	0.87834	0.87758	0.87682	0.87606	0.87530	0.87455	0.87379	0.87304	0.87229	0.87154	0.87079	0.87005	0.86930
56	10	0.87895	0.87819	0.87743	0.87666	0.87590	0.87515	0.87439	0.87363	0.87288	0.87212	0.87137	0.87062	0.86987
56	11	0.87952	0.87875	0.87798	0.87722	0.87645	0.87569	0.87493	0.87417	0.87341	0.87265	0.87189	0.87114	0.87039
57	0	0.87985	0.87908	0.87831	0.87754	0.87677	0.87600	0.87523	0.87447	0.87370	0.87294	0.87218	0.87142	0.87066
57	1	0.88050	0.87972	0.87894	0.87817	0.87739	0.87662	0.87585	0.87508	0.87431	0.87354	0.87278	0.87202	0.87125
57	2	0.88112	0.88034	0.87956	0.87878	0.87800	0.87722	0.87645	0.87568	0.87490	0.87413	0.87336	0.87259	0.87183
57	3	0.88177	0.88098	0.88020	0.87942	0.87863	0.87785	0.87707	0.87630	0.87552	0.87474	0.87397	0.87320	0.87243
57	4	0.88240	0.88161	0.88082	0.88003	0.87925	0.87846	0.87768	0.87690	0.87612	0.87534	0.87456	0.87378	0.87301
57	5	0.88306	0.88226	0.88147	0.88068	0.87989	0.87910	0.87831	0.87752	0.87674	0.87595	0.87517	0.87439	0.87361
57	6	0.88372	0.88292	0.88212	0.88132	0.88053	0.87973	0.87894	0.87815	0.87736	0.87657	0.87579	0.87500	0.87422
57	7	0.88436	0.88355	0.88275	0.88195	0.88115	0.88035	0.87956	0.87876	0.87797	0.87718	0.87638	0.87560	0.87481
57	8	0.88502	0.88421	0.88341	0.88260	0.88180	0.88100	0.88020	0.87940	0.87860	0.87780	0.87701	0.87621	0.87542
57	9	0.88567	0.88486	0.88405	0.88324	0.88243	0.88162	0.88082	0.88001	0.87921	0.87841	0.87761	0.87681	0.87602
57	10	0.88634	0.88553	0.88471	0.88390	0.88308	0.88227	0.88146	0.88065	0.87985	0.87904	0.87824	0.87744	0.87664
57	11	0.88695	0.88613	0.88531	0.88449	0.88368	0.88286	0.88205	0.88124	0.88043	0.87962	0.87881	0.87800	0.87720
58	0	0.88735	0.88652	0.88569	0.88487	0.88405	0.88322	0.88240	0.88159	0.88077	0.87995	0.87914	0.87833	0.87752
58	1	0.88804	0.88721	0.88638	0.88555	0.88473	0.88390	0.88308	0.88225	0.88143	0.88061	0.87979	0.87898	0.87816
58	2	0.88872	0.88789	0.88705	0.88622	0.88539	0.88456	0.88373	0.88290	0.88208	0.88125	0.88043	0.87961	0.87879
58	3	0.88943	0.88859	0.88775	0.88691	0.88608	0.88524	0.88441	0.88358	0.88275	0.88192	0.88109	0.88026	0.87944
58	4	0.89012	0.88927	0.88843	0.88759	0.88674	0.88591	0.88507	0.88423	0.88340	0.88256	0.88173	0.88090	0.88007
58	5	0.89083	0.88998	0.88913	0.88829	0.88744	0.88660	0.88575	0.88491	0.88407	0.88323	0.88240	0.88156	0.88073
58	6	0.89155	0.89069	0.88984	0.88899	0.88814	0.88729	0.88644	0.88560	0.88475	0.88391	0.88307	0.88223	0.88139
58	7	0.89225	0.89139	0.89053	0.88967	0.88882	0.88796	0.88711	0.88626	0.88541	0.88457	0.88372	0.88288	0.88203
58	8	0.89297	0.89211	0.89125	0.89038	0.88952	0.88867	0.88781	0.88695	0.88610	0.88525	0.88440	0.88355	0.88270
58	9	0.89368	0.89281	0.89194	0.89107	0.89021	0.88935	0.88849	0.88763	0.88677	0.88591	0.88506	0.88420	0.88335
58	10	0.89441	0.89354	0.89266	0.89179	0.89092	0.89006	0.88919	0.88832	0.88746	0.88660	0.88574	0.88488	0.88403
58	11	0.89508	0.89420	0.89332	0.89245	0.89157	0.89070	0.88983	0.88896	0.88809	0.88723	0.88636	0.88550	0.88464
59	0	0.89553	0.89465	0.89376	0.89288	0.89200	0.89112	0.89025	0.88937	0.88850	0.88762	0.88675	0.88588	0.88502

Ruil- en afkoopvoeten 2017

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 67 en 68 jaar)

772.14805

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdompensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	67	68
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	1.19405	1.19287	1.19169	1.19051	1.18934	1.18816	1.18699	1.18583	1.18466	1.18350	1.18234	1.18118	1.18002
59	1	1.19506	1.19387	1.19269	1.19151	1.19032	1.18915	1.18797	1.18680	1.18562	1.18445	1.18329	1.18212	1.18096
59	2	1.19605	1.19486	1.19366	1.19247	1.19129	1.19010	1.18892	1.18774	1.18656	1.18538	1.18421	1.18304	1.18187
59	3	1.19708	1.19588	1.19468	1.19348	1.19229	1.19110	1.18991	1.18872	1.18753	1.18635	1.18517	1.18399	1.18282
59	4	1.19808	1.19687	1.19567	1.19446	1.19326	1.19206	1.19087	1.18967	1.18848	1.18729	1.18610	1.18492	1.18374
59	5	1.19912	1.19790	1.19669	1.19548	1.19427	1.19307	1.19186	1.19066	1.18946	1.18827	1.18707	1.18588	1.18470
59	6	1.20016	1.19894	1.19772	1.19650	1.19529	1.19408	1.19287	1.19166	1.19045	1.18925	1.18805	1.18685	1.18566
59	7	1.20118	1.19995	1.19872	1.19750	1.19628	1.19506	1.19384	1.19263	1.19142	1.19021	1.18900	1.18780	1.18659
59	8	1.20224	1.20100	1.19977	1.19853	1.19731	1.19608	1.19486	1.19363	1.19242	1.19120	1.18999	1.18877	1.18757
59	9	1.20326	1.20202	1.20078	1.19954	1.19831	1.19707	1.19584	1.19461	1.19339	1.19217	1.19095	1.18973	1.18851
59	10	1.20433	1.20308	1.20183	1.20059	1.19935	1.19811	1.19687	1.19563	1.19440	1.19317	1.19194	1.19072	1.18950
59	11	1.20531	1.20405	1.20279	1.20154	1.20029	1.19905	1.19780	1.19656	1.19532	1.19409	1.19285	1.19162	1.19039
60	0	1.20601	1.20475	1.20348	1.20222	1.20096	1.19970	1.19845	1.19720	1.19595	1.19470	1.19346	1.19222	1.19098
60	1	1.20712	1.20585	1.20458	1.20331	1.20204	1.20078	1.19952	1.19826	1.19700	1.19575	1.19450	1.19325	1.19200
60	2	1.20820	1.20692	1.20564	1.20437	1.20309	1.20182	1.20055	1.19929	1.19803	1.19677	1.19551	1.19425	1.19300
60	3	1.20933	1.20804	1.20675	1.20547	1.20419	1.20291	1.20163	1.20036	1.19909	1.19782	1.19656	1.19530	1.19404
60	4	1.21042	1.20912	1.20783	1.20654	1.20525	1.20397	1.20268	1.20140	1.20013	1.19885	1.19758	1.19631	1.19504
60	5	1.21156	1.21025	1.20895	1.20765	1.20636	1.20506	1.20377	1.20249	1.20120	1.19992	1.19864	1.19736	1.19609
60	6	1.21270	1.21139	1.21008	1.20877	1.20747	1.20617	1.20487	1.20358	1.20228	1.20100	1.19971	1.19843	1.19714
60	7	1.21381	1.21249	1.21118	1.20986	1.20855	1.20725	1.20594	1.20464	1.20334	1.20204	1.20075	1.19946	1.19817
60	8	1.21497	1.21364	1.21232	1.21100	1.20968	1.20836	1.20705	1.20574	1.20443	1.20313	1.20183	1.20053	1.19923
60	9	1.21610	1.21476	1.21343	1.21210	1.21077	1.20945	1.20813	1.20681	1.20550	1.20419	1.20288	1.20157	1.20027
60	10	1.21727	1.21592	1.21458	1.21325	1.21191	1.21058	1.20925	1.20793	1.20661	1.20529	1.20397	1.20266	1.20135
60	11	1.21833	1.21698	1.21564	1.21429	1.21295	1.21161	1.21028	1.20895	1.20762	1.20629	1.20497	1.20365	1.20233
61	0	1.21916	1.21780	1.21644	1.21508	1.21373	1.21238	1.21104	1.20969	1.20835	1.20702	1.20568	1.20435	1.20302
61	1	1.22037	1.21900	1.21764	1.21628	1.21492	1.21356	1.21220	1.21085	1.20951	1.20816	1.20682	1.20548	1.20414
61	2	1.22156	1.22018	1.21881	1.21744	1.21607	1.21470	1.21334	1.21198	1.21063	1.20928	1.20793	1.20658	1.20524
61	3	1.22279	1.22140	1.22002	1.21864	1.21727	1.21589	1.21452	1.21316	1.21179	1.21043	1.20908	1.20772	1.20637
61	4	1.22399	1.22259	1.22120	1.21982	1.21843	1.21705	1.21567	1.21430	1.21293	1.21156	1.21020	1.20884	1.20748
61	5	1.22523	1.22383	1.22243	1.22104	1.21965	1.21826	1.21687	1.21549	1.21411	1.21273	1.21136	1.20999	1.20863
61	6	1.22648	1.22507	1.22367	1.22226	1.22086	1.21947	1.21807	1.21668	1.21530	1.21391	1.21253	1.21115	1.20978
61	7	1.22771	1.22629	1.22487	1.22346	1.22205	1.22065	1.21925	1.21785	1.21645	1.21506	1.21367	1.21229	1.21091
61	8	1.22897	1.22755	1.22612	1.22471	1.22329	1.22188	1.22047	1.21906	1.21766	1.21626	1.21486	1.21347	1.21208
61	9	1.23021	1.22878	1.22734	1.22592	1.22449	1.22307	1.22165	1.22024	1.21883	1.21742	1.21601	1.21461	1.21321
61	10	1.23150	1.23005	1.22861	1.22718	1.22574	1.22431	1.22289	1.22146	1.22004	1.21863	1.21721	1.21580	1.21440
61	11	1.23267	1.23122	1.22977	1.22832	1.22688	1.22545	1.22401	1.22258	1.22115	1.21973	1.21831	1.21689	1.21548
62	0	1.23363	1.23217	1.23071	1.22925	1.22780	1.22635	1.22490	1.22346	1.22202	1.22058	1.21915	1.21772	1.21629
62	1	1.23496	1.23349	1.23202	1.23056	1.22910	1.22764	1.22618	1.22473	1.22328	1.22184	1.22040	1.21896	1.21753
62	2	1.23626	1.23478	1.23331	1.23183	1.23036	1.22889	1.22743	1.22597	1.22452	1.22306	1.22161	1.22017	1.21872
62	3	1.23761	1.23613	1.23464	1.23316	1.23168	1.23020	1.22873	1.22726	1.22580	1.22434	1.22288	1.22142	1.21997
62	4	1.23893	1.23743	1.23594	1.23445	1.23296	1.23147	1.22999	1.22852	1.22704	1.22557	1.22411	1.22264	1.22119
62	5	1.24030	1.23879	1.23729	1.23579	1.23429	1.23280	1.23131	1.22982	1.22834	1.22686	1.22539	1.22392	1.22245
62	6	1.24168	1.24016	1.23865	1.23714	1.23563	1.23413	1.23263	1.23114	1.22965	1.22816	1.22668	1.22520	1.22372
62	7	1.24302	1.24149	1.23997	1.23845	1.23694	1.23543	1.23392	1.23242	1.23092	1.22942	1.22793	1.22644	1.22496
62	8	1.24441	1.24288	1.24135	1.23982	1.23830	1.23678	1.23526	1.23375	1.23224	1.23074	1.22924	1.22774	1.22624
62	9	1.24577	1.24423	1.24269	1.24116	1.23962	1.23809	1.23657	1.23505	1.23353	1.23202	1.23051	1.22900	1.22750
62	10	1.24719	1.24564	1.24409	1.24254	1.24100	1.23946	1.23793	1.23640	1.23487	1.23335	1.23183	1.23032	1.22880
62	11	1.24848	1.24692	1.24536	1.24381	1.24226	1.24071	1.23917	1.23763	1.23609	1.23456	1.23304	1.23151	1.22999
63	0	1.24961	1.24803	1.24646	1.24489	1.24333	1.24177	1.24021	1.23866	1.23711	1.23557	1.23403	1.23249	1.23096



**factoren voor pensioen na het omslagmoment (omslagmoment tussen 67 en 68 jaar)**

579.11104

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	67	68
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	0.89553	0.89465	0.89376	0.89288	0.89200	0.89112	0.89025	0.88937	0.88850	0.88762	0.88675	0.88588	0.88502
59	1	0.89630	0.89541	0.89452	0.89363	0.89274	0.89186	0.89098	0.89010	0.88922	0.88834	0.88747	0.88659	0.88572
59	2	0.89704	0.89614	0.89525	0.89436	0.89347	0.89258	0.89169	0.89080	0.88992	0.88904	0.88816	0.88728	0.88640
59	3	0.89781	0.89691	0.89601	0.89511	0.89422	0.89332	0.89243	0.89154	0.89065	0.88976	0.88888	0.88799	0.88711
59	4	0.89856	0.89765	0.89675	0.89585	0.89495	0.89405	0.89315	0.89225	0.89136	0.89047	0.88958	0.88869	0.88780
59	5	0.89934	0.89843	0.89752	0.89661	0.89570	0.89480	0.89390	0.89300	0.89210	0.89120	0.89031	0.88941	0.88852
59	6	0.90012	0.89921	0.89829	0.89738	0.89647	0.89556	0.89465	0.89374	0.89284	0.89194	0.89104	0.89014	0.88924
59	7	0.90088	0.89996	0.89904	0.89812	0.89721	0.89629	0.89538	0.89447	0.89356	0.89265	0.89175	0.89085	0.88994
59	8	0.90168	0.90075	0.89982	0.89890	0.89798	0.89706	0.89614	0.89523	0.89431	0.89340	0.89249	0.89158	0.89067
59	9	0.90245	0.90152	0.90059	0.89966	0.89873	0.89781	0.89688	0.89596	0.89504	0.89412	0.89321	0.89230	0.89138
59	10	0.90325	0.90231	0.90138	0.90044	0.89951	0.89858	0.89765	0.89672	0.89580	0.89488	0.89396	0.89304	0.89212
59	11	0.90398	0.90304	0.90210	0.90116	0.90022	0.89928	0.89835	0.89742	0.89649	0.89556	0.89464	0.89372	0.89279
60	0	0.90451	0.90356	0.90261	0.90166	0.90072	0.89978	0.89884	0.89790	0.89696	0.89603	0.89510	0.89416	0.89324
60	1	0.90534	0.90439	0.90343	0.90248	0.90153	0.90058	0.89964	0.89869	0.89775	0.89681	0.89587	0.89494	0.89400
60	2	0.90615	0.90519	0.90423	0.90328	0.90232	0.90137	0.90042	0.89947	0.89852	0.89757	0.89663	0.89569	0.89475
60	3	0.90700	0.90603	0.90506	0.90410	0.90314	0.90218	0.90122	0.90027	0.89932	0.89837	0.89742	0.89647	0.89553
60	4	0.90782	0.90684	0.90587	0.90490	0.90394	0.90297	0.90201	0.90105	0.90009	0.89914	0.89818	0.89723	0.89628
60	5	0.90867	0.90769	0.90671	0.90574	0.90477	0.90380	0.90283	0.90187	0.90090	0.89994	0.89898	0.89802	0.89707
60	6	0.90952	0.90854	0.90756	0.90658	0.90560	0.90463	0.90365	0.90268	0.90171	0.90075	0.89978	0.89882	0.89786
60	7	0.91036	0.90937	0.90838	0.90740	0.90641	0.90543	0.90446	0.90348	0.90250	0.90153	0.90056	0.89959	0.89863
60	8	0.91123	0.91023	0.90924	0.90825	0.90726	0.90627	0.90529	0.90431	0.90333	0.90235	0.90137	0.90040	0.89943
60	9	0.91207	0.91107	0.91007	0.90908	0.90808	0.90709	0.90610	0.90511	0.90412	0.90314	0.90216	0.90118	0.90020
60	10	0.91295	0.91194	0.91094	0.90994	0.90894	0.90794	0.90694	0.90595	0.90496	0.90397	0.90298	0.90199	0.90101
60	11	0.91375	0.91274	0.91173	0.91072	0.90971	0.90871	0.90771	0.90671	0.90571	0.90472	0.90373	0.90274	0.90175
61	0	0.91437	0.91335	0.91233	0.91131	0.91030	0.90929	0.90828	0.90727	0.90627	0.90526	0.90426	0.90326	0.90227
61	1	0.91528	0.91425	0.91323	0.91221	0.91119	0.91017	0.90915	0.90814	0.90713	0.90612	0.90511	0.90411	0.90311
61	2	0.91617	0.91513	0.91410	0.91308	0.91205	0.91103	0.91001	0.90899	0.90797	0.90696	0.90594	0.90494	0.90393
61	3	0.91709	0.91605	0.91501	0.91398	0.91295	0.91192	0.91089	0.90987	0.90885	0.90783	0.90681	0.90579	0.90478
61	4	0.91799	0.91694	0.91590	0.91486	0.91382	0.91279	0.91176	0.91073	0.90970	0.90867	0.90765	0.90663	0.90561
61	5	0.91892	0.91787	0.91682	0.91578	0.91473	0.91369	0.91265	0.91162	0.91058	0.90955	0.90852	0.90749	0.90647
61	6	0.91986	0.91881	0.91775	0.91670	0.91565	0.91460	0.91356	0.91251	0.91147	0.91043	0.90940	0.90837	0.90733
61	7	0.92078	0.91972	0.91865	0.91760	0.91654	0.91549	0.91444	0.91339	0.91234	0.91130	0.91025	0.90922	0.90818
61	8	0.92173	0.92066	0.91959	0.91853	0.91747	0.91641	0.91535	0.91429	0.91324	0.91219	0.91114	0.91010	0.90906
61	9	0.92266	0.92158	0.92051	0.91944	0.91837	0.91730	0.91624	0.91518	0.91412	0.91306	0.91201	0.91096	0.90991
61	10	0.92362	0.92254	0.92146	0.92038	0.91931	0.91824	0.91717	0.91610	0.91503	0.91397	0.91291	0.91185	0.91080
61	11	0.92450	0.92341	0.92233	0.92124	0.92016	0.91908	0.91801	0.91694	0.91586	0.91480	0.91373	0.91267	0.91161
62	0	0.92522	0.92413	0.92303	0.92194	0.92085	0.91976	0.91868	0.91759	0.91651	0.91544	0.91436	0.91329	0.91222
62	1	0.92622	0.92512	0.92402	0.92292	0.92182	0.92073	0.91964	0.91855	0.91746	0.91638	0.91530	0.91422	0.91314
62	2	0.92720	0.92609	0.92498	0.92387	0.92277	0.92167	0.92057	0.91948	0.91839	0.91730	0.91621	0.91513	0.91404
62	3	0.92821	0.92709	0.92598	0.92487	0.92376	0.92265	0.92155	0.92045	0.91935	0.91825	0.91716	0.91607	0.91498
62	4	0.92920	0.92807	0.92695	0.92583	0.92472	0.92361	0.92250	0.92139	0.92028	0.91918	0.91808	0.91698	0.91589
62	5	0.93022	0.92909	0.92797	0.92684	0.92572	0.92460	0.92348	0.92237	0.92126	0.92015	0.91904	0.91794	0.91684
62	6	0.93126	0.93012	0.92899	0.92785	0.92673	0.92560	0.92447	0.92335	0.92224	0.92112	0.92001	0.91890	0.91779
62	7	0.93226	0.93112	0.92998	0.92884	0.92770	0.92657	0.92544	0.92431	0.92319	0.92207	0.92095	0.91983	0.91872
62	8	0.93331	0.93216	0.93101	0.92987	0.92872	0.92758	0.92645	0.92531	0.92418	0.92305	0.92193	0.92080	0.91968
62	9	0.93433	0.93317	0.93202	0.93087	0.92972	0.92857	0.92743	0.92629	0.92515	0.92401	0.92288	0.92175	0.92063
62	10	0.93539	0.93423	0.93307	0.93191	0.93075	0.92960	0.92845	0.92730	0.92615	0.92501	0.92387	0.92274	0.92160
62	11	0.93636	0.93519	0.93402	0.93285	0.93169	0.93053	0.92938	0.92822	0.92707	0.92592	0.92478	0.92363	0.92250
63	0	0.93721	0.93602	0.93484	0.93367	0.93250	0.93133	0.93016	0.92899	0.92783	0.92668	0.92552	0.92437	0.92322

**factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 67 en 68 jaar)**

853.48479

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	67	68
		0	1	2	3	4	5	6	7	8	9	10	11	0
63	0	1.24961	1.24803	1.24646	1.24489	1.24333	1.24177	1.24021	1.23866	1.23711	1.23557	1.23403	1.23249	1.23096
63	1	1.25107	1.24949	1.24791	1.24633	1.24476	1.24319	1.24162	1.24006	1.23850	1.23695	1.23540	1.23385	1.23231
63	2	1.25250	1.25091	1.24932	1.24773	1.24615	1.24457	1.24300	1.24142	1.23986	1.23830	1.23674	1.23518	1.23363
63	3	1.25399	1.25238	1.25078	1.24919	1.24760	1.24601	1.24442	1.24284	1.24127	1.23970	1.23813	1.23657	1.23501
63	4	1.25544	1.25382	1.25221	1.25061	1.24901	1.24741	1.24582	1.24423	1.24264	1.24106	1.23948	1.23791	1.23634
63	5	1.25694	1.25532	1.25370	1.25209	1.25047	1.24887	1.24727	1.24567	1.24407	1.24248	1.24090	1.23931	1.23774
63	6	1.25846	1.25683	1.25520	1.25357	1.25195	1.25034	1.24873	1.24712	1.24551	1.24391	1.24232	1.24073	1.23914
63	7	1.25994	1.25830	1.25666	1.25502	1.25339	1.25177	1.25015	1.24853	1.24692	1.24531	1.24370	1.24210	1.24050
63	8	1.26148	1.25983	1.25818	1.25653	1.25489	1.25326	1.25163	1.25000	1.24838	1.24676	1.24514	1.24353	1.24192
63	9	1.26298	1.26132	1.25966	1.25800	1.25635	1.25471	1.25307	1.25143	1.24980	1.24817	1.24654	1.24492	1.24331
63	10	1.26454	1.26287	1.26120	1.25953	1.25787	1.25622	1.25457	1.25292	1.25128	1.24964	1.24800	1.24637	1.24475
63	11	1.26596	1.26428	1.26260	1.26093	1.25926	1.25759	1.25593	1.25428	1.25263	1.25098	1.24934	1.24770	1.24606
64	0	1.26729	1.26559	1.26389	1.26220	1.26052	1.25884	1.25716	1.25549	1.25382	1.25216	1.25050	1.24885	1.24720
64	1	1.26890	1.26719	1.26549	1.26379	1.26209	1.26040	1.25872	1.25703	1.25536	1.25369	1.25202	1.25035	1.24869
64	2	1.27048	1.26876	1.26704	1.26533	1.26363	1.26193	1.26023	1.25854	1.25685	1.25517	1.25349	1.25182	1.25015
64	3	1.27212	1.27039	1.26866	1.26694	1.26523	1.26352	1.26181	1.26011	1.25841	1.25672	1.25503	1.25335	1.25167
64	4	1.27372	1.27198	1.27024	1.26851	1.26678	1.26506	1.26335	1.26164	1.25993	1.25823	1.25653	1.25484	1.25315
64	5	1.27538	1.27363	1.27188	1.27014	1.26840	1.26667	1.26495	1.26322	1.26151	1.25979	1.25809	1.25638	1.25468
64	6	1.27705	1.27529	1.27354	1.27179	1.27004	1.26830	1.26656	1.26483	1.26310	1.26138	1.25966	1.25794	1.25624
64	7	1.27869	1.27692	1.27515	1.27339	1.27163	1.26988	1.26813	1.26639	1.26465	1.26292	1.26119	1.25946	1.25775
64	8	1.28039	1.27861	1.27683	1.27506	1.27329	1.27153	1.26977	1.26801	1.26627	1.26452	1.26278	1.26105	1.25932
64	9	1.28205	1.28025	1.27847	1.27668	1.27490	1.27313	1.27136	1.26960	1.26784	1.26609	1.26434	1.26259	1.26085
64	10	1.28378	1.28197	1.28017	1.27838	1.27659	1.27480	1.27302	1.27125	1.26948	1.26771	1.26595	1.26420	1.26245
64	11	1.28535	1.28354	1.28173	1.27992	1.27812	1.27633	1.27454	1.27275	1.27097	1.26920	1.26743	1.26566	1.26390
65	0	1.28691	1.28507	1.28324	1.28142	1.27960	1.27779	1.27598	1.27418	1.27238	1.27059	1.26880	1.26702	1.26524
65	1	1.28870	1.28685	1.28501	1.28318	1.28135	1.27952	1.27770	1.27589	1.27408	1.27228	1.27048	1.26869	1.26690
65	2	1.29044	1.28858	1.28673	1.28489	1.28305	1.28121	1.27938	1.27756	1.27574	1.27393	1.27212	1.27031	1.26851
65	3	1.29225	1.29039	1.28853	1.28667	1.28482	1.28297	1.28113	1.27929	1.27746	1.27564	1.27382	1.27200	1.27019
65	4	1.29403	1.29215	1.29028	1.28841	1.28654	1.28469	1.28283	1.28099	1.27915	1.27731	1.27548	1.27365	1.27183
65	5	1.29587	1.29398	1.29210	1.29022	1.28834	1.28647	1.28461	1.28275	1.28090	1.27905	1.27721	1.27537	1.27354
65	6	1.29773	1.29583	1.29393	1.29204	1.29015	1.28827	1.28640	1.28453	1.28266	1.28080	1.27895	1.27710	1.27526
65	7	1.29955	1.29763	1.29572	1.29382	1.29192	1.29003	1.28814	1.28626	1.28438	1.28251	1.28065	1.27879	1.27693
65	8	1.30143	1.29951	1.29759	1.29567	1.29376	1.29186	1.28996	1.28806	1.28618	1.28429	1.28242	1.28054	1.27868
65	9	1.30328	1.30134	1.29940	1.29748	1.29555	1.29364	1.29173	1.28982	1.28792	1.28603	1.28414	1.28226	1.28038
65	10	1.30520	1.30325	1.30130	1.29936	1.29743	1.29550	1.29357	1.29166	1.28975	1.28784	1.28594	1.28404	1.28216
65	11	1.30695	1.30498	1.30303	1.30108	1.29913	1.29719	1.29526	1.29333	1.29141	1.28949	1.28758	1.28567	1.28377
66	0	1.30878	1.30680	1.30482	1.30285	1.30088	1.29892	1.29697	1.29502	1.29307	1.29114	1.28921	1.28728	1.28536
66	1	1.31077	1.30878	1.30679	1.30480	1.30282	1.30085	1.29888	1.29692	1.29497	1.29302	1.29107	1.28914	1.28720
66	2	1.31272	1.31071	1.30870	1.30671	1.30471	1.30273	1.30075	1.29878	1.29681	1.29485	1.29289	1.29094	1.28900
66	3	1.31474	1.31272	1.31070	1.30869	1.30669	1.30469	1.30269	1.30071	1.29873	1.29675	1.29479	1.29282	1.29087
66	4	1.31672	1.31468	1.31265	1.31063	1.30861	1.30660	1.30459	1.30259	1.30060	1.29861	1.29663	1.29466	1.29269
66	5	1.31878	1.31673	1.31468	1.31265	1.31061	1.30859	1.30657	1.30456	1.30255	1.30055	1.29856	1.29657	1.29459
66	6	1.32085	1.31879	1.31673	1.31468	1.31264	1.31060	1.30857	1.30654	1.30452	1.30251	1.30050	1.29850	1.29651
66	7	1.32288	1.32080	1.31873	1.31667	1.31461	1.31256	1.31051	1.30847	1.30644	1.30442	1.30240	1.30038	1.29838
66	8	1.32499	1.32290	1.32081	1.31873	1.31666	1.31460	1.31254	1.31049	1.30844	1.30640	1.30437	1.30234	1.30032
66	9	1.32705	1.32494	1.32285	1.32075	1.31867	1.31659	1.31452	1.31245	1.31040	1.30834	1.30630	1.30426	1.30222
66	10	1.32920	1.32708	1.32496	1.32286	1.32076	1.31867	1.31658	1.31450	1.31243	1.31036	1.30830	1.30625	1.30420
66	11	1.33116	1.32902	1.32690	1.32478	1.32267	1.32056	1.31846	1.31637	1.31429	1.31221	1.31014	1.30807	1.30601
67	0	1.33333	1.33118	1.32903	1.32688	1.32475	1.32262	1.32049	1.31838	1.31627	1.31417	1.31207	1.30998	1.30790
67	1			1.32938	1.32741	1.32545	1.32349	1.32154	1.31960	1.31766	1.31573	1.31380	1.31188	1.30996
67	2				1.32793	1.32614	1.32435	1.32257	1.32079	1.31901	1.31725	1.31548	1.31372	1.31197
67	3					1.32685	1.32524	1.32363	1.32202	1.32042	1.31883	1.31724	1.31565	1.31406



Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 67 en 68 jaar)

640.11359

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Hoog/Laag pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	67	68
		0	1	2	3	4	5	6	7	8	9	10	11	0
63	0	0.93721	0.93602	0.93484	0.93367	0.93250	0.93133	0.93016	0.92899	0.92783	0.92668	0.92552	0.92437	0.92322
63	1	0.93831	0.93712	0.93593	0.93475	0.93357	0.93239	0.93122	0.93005	0.92888	0.92771	0.92655	0.92539	0.92423
63	2	0.93938	0.93818	0.93699	0.93580	0.93461	0.93343	0.93225	0.93107	0.92989	0.92872	0.92755	0.92639	0.92522
63	3	0.94049	0.93929	0.93809	0.93689	0.93570	0.93451	0.93332	0.93213	0.93095	0.92977	0.92860	0.92742	0.92625
63	4	0.94158	0.94037	0.93916	0.93796	0.93676	0.93556	0.93436	0.93317	0.93198	0.93080	0.92961	0.92843	0.92726
63	5	0.94271	0.94149	0.94028	0.93906	0.93786	0.93665	0.93545	0.93425	0.93305	0.93186	0.93067	0.92949	0.92830
63	6	0.94385	0.94262	0.94140	0.94018	0.93897	0.93775	0.93654	0.93534	0.93413	0.93293	0.93174	0.93054	0.92935
63	7	0.94496	0.94372	0.94249	0.94127	0.94005	0.93883	0.93761	0.93640	0.93519	0.93398	0.93278	0.93157	0.93038
63	8	0.94611	0.94487	0.94363	0.94240	0.94117	0.93994	0.93872	0.93750	0.93628	0.93507	0.93386	0.93265	0.93144
63	9	0.94723	0.94599	0.94474	0.94350	0.94227	0.94103	0.93980	0.93857	0.93735	0.93613	0.93491	0.93369	0.93248
63	10	0.94840	0.94715	0.94590	0.94465	0.94340	0.94216	0.94092	0.93969	0.93846	0.93723	0.93600	0.93478	0.93356
63	11	0.94947	0.94821	0.94695	0.94570	0.94444	0.94320	0.94195	0.94071	0.93947	0.93823	0.93700	0.93577	0.93455
64	0	0.95046	0.94919	0.94792	0.94665	0.94539	0.94413	0.94287	0.94162	0.94037	0.93912	0.93788	0.93664	0.93540
64	1	0.95168	0.95039	0.94912	0.94784	0.94657	0.94530	0.94404	0.94278	0.94152	0.94026	0.93901	0.93777	0.93652
64	2	0.95286	0.95157	0.95028	0.94900	0.94772	0.94645	0.94517	0.94391	0.94264	0.94138	0.94012	0.93887	0.93761
64	3	0.95409	0.95279	0.95150	0.95021	0.94892	0.94764	0.94636	0.94508	0.94381	0.94254	0.94127	0.94001	0.93875
64	4	0.95529	0.95398	0.95268	0.95138	0.95009	0.94880	0.94751	0.94623	0.94495	0.94367	0.94240	0.94113	0.93986
64	5	0.95653	0.95522	0.95391	0.95261	0.95130	0.95000	0.94871	0.94742	0.94613	0.94485	0.94357	0.94229	0.94101
64	6	0.95779	0.95647	0.95515	0.95384	0.95253	0.95122	0.94992	0.94862	0.94732	0.94603	0.94474	0.94346	0.94218
64	7	0.95902	0.95769	0.95636	0.95504	0.95372	0.95241	0.95110	0.94979	0.94849	0.94719	0.94589	0.94460	0.94331
64	8	0.96029	0.95896	0.95762	0.95629	0.95497	0.95364	0.95233	0.95101	0.94970	0.94839	0.94709	0.94579	0.94449
64	9	0.96154	0.96019	0.95885	0.95751	0.95618	0.95485	0.95352	0.95220	0.95088	0.94956	0.94825	0.94694	0.94564
64	10	0.96283	0.96148	0.96013	0.95878	0.95744	0.95610	0.95477	0.95344	0.95211	0.95078	0.94946	0.94815	0.94684
64	11	0.96401	0.96265	0.96130	0.95994	0.95859	0.95725	0.95590	0.95456	0.95323	0.95190	0.95057	0.94925	0.94793
65	0	0.96518	0.96380	0.96243	0.96107	0.95970	0.95834	0.95699	0.95564	0.95429	0.95294	0.95160	0.95027	0.94893
65	1	0.96652	0.96514	0.96376	0.96238	0.96101	0.95964	0.95828	0.95692	0.95556	0.95421	0.95286	0.95152	0.95017
65	2	0.96783	0.96644	0.96505	0.96367	0.96229	0.96091	0.95954	0.95817	0.95680	0.95544	0.95409	0.95273	0.95139
65	3	0.96919	0.96779	0.96639	0.96500	0.96361	0.96223	0.96085	0.95947	0.95810	0.95673	0.95536	0.95400	0.95265
65	4	0.97052	0.96911	0.96771	0.96631	0.96491	0.96351	0.96213	0.96074	0.95936	0.95798	0.95661	0.95524	0.95387
65	5	0.97190	0.97049	0.96907	0.96766	0.96626	0.96485	0.96346	0.96206	0.96067	0.95929	0.95790	0.95653	0.95515
65	6	0.97330	0.97187	0.97045	0.96903	0.96761	0.96620	0.96480	0.96339	0.96200	0.96060	0.95921	0.95783	0.95644
65	7	0.97466	0.97322	0.97179	0.97036	0.96894	0.96752	0.96611	0.96469	0.96329	0.96188	0.96049	0.95909	0.95770
65	8	0.97608	0.97463	0.97319	0.97175	0.97032	0.96889	0.96747	0.96605	0.96463	0.96322	0.96181	0.96041	0.95901
65	9	0.97746	0.97600	0.97455	0.97311	0.97167	0.97023	0.96880	0.96737	0.96594	0.96452	0.96311	0.96169	0.96029
65	10	0.97890	0.97743	0.97597	0.97452	0.97307	0.97162	0.97018	0.96874	0.96731	0.96588	0.96445	0.96303	0.96162
65	11	0.98021	0.97874	0.97727	0.97581	0.97435	0.97289	0.97144	0.97000	0.96856	0.96712	0.96568	0.96426	0.96283
66	0	0.98159	0.98010	0.97861	0.97714	0.97566	0.97419	0.97272	0.97126	0.96981	0.96835	0.96691	0.96546	0.96402
66	1	0.98308	0.98158	0.98009	0.97860	0.97712	0.97564	0.97416	0.97269	0.97122	0.96976	0.96830	0.96685	0.96540
66	2	0.98454	0.98303	0.98153	0.98003	0.97854	0.97705	0.97556	0.97408	0.97261	0.97113	0.96967	0.96821	0.96675
66	3	0.98606	0.98454	0.98303	0.98152	0.98001	0.97852	0.97702	0.97553	0.97405	0.97257	0.97109	0.96962	0.96815
66	4	0.98754	0.98601	0.98449	0.98297	0.98146	0.97995	0.97844	0.97695	0.97545	0.97396	0.97248	0.97099	0.96952
66	5	0.98908	0.98754	0.98601	0.98448	0.98296	0.98144	0.97993	0.97842	0.97692	0.97542	0.97392	0.97243	0.97094
66	6	0.99064	0.98909	0.98755	0.98601	0.98448	0.98295	0.98142	0.97991	0.97839	0.97688	0.97538	0.97388	0.97238
66	7	0.99216	0.99060	0.98905	0.98750	0.98596	0.98442	0.98288	0.98136	0.97983	0.97831	0.97680	0.97529	0.97378
66	8	0.99374	0.99217	0.99061	0.98905	0.98750	0.98595	0.98440	0.98287	0.98133	0.97980	0.97828	0.97676	0.97524
66	9	0.99529	0.99371	0.99213	0.99057	0.98900	0.98744	0.98589	0.98434	0.98280	0.98126	0.97972	0.97819	0.97667
66	10	0.99690	0.99531	0.99372	0.99214	0.99057	0.98900	0.98744	0.98588	0.98432	0.98277	0.98123	0.97969	0.97815
66	11	0.99837	0.99677	0.99517	0.99359	0.99200	0.99042	0.98885	0.98728	0.98572	0.98416	0.98260	0.98105	0.97951
67	0	1.00000	0.99838	0.99677	0.99516	0.99356	0.99196	0.99037	0.98878	0.98720	0.98563	0.98405	0.98249	0.98092
67	1			0.99703	0.99556	0.99409	0.99262	0.99116	0.98970	0.98824	0.98679	0.98535	0.98391	0.98247
67	2				0.99595	0.99460	0.99326	0.99192	0.99059	0.98926	0.98793	0.98661	0.98529	0.98398
67	3					0.99514	0.99393	0.99272	0.99152	0.99032	0.98912	0.98793	0.98674	0.98555

## Laag/hog (AOW leeftijd) uitgebreide tabel

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 65 en 66 jaar)

523,82190

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdompensioen	Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)												
		LAAG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		65 0	65 1	65 2	65 3	65 4	65 5	65 6	65 7	65 8	65 9	65 10	65 11	66 0
55	0	0,83175	0,83242	0,83309	0,83376	0,83443	0,83510	0,83577	0,83645	0,83713	0,83780	0,83848	0,83916	0,83984
55	1	0,83118	0,83185	0,83252	0,83320	0,83387	0,83454	0,83522	0,83590	0,83657	0,83725	0,83793	0,83861	0,83929
55	2	0,83064	0,83131	0,83198	0,83265	0,83333	0,83400	0,83468	0,83536	0,83604	0,83672	0,83740	0,83808	0,83877
55	3	0,83007	0,83074	0,83142	0,83209	0,83277	0,83344	0,83412	0,83480	0,83548	0,83617	0,83685	0,83753	0,83822
55	4	0,82952	0,83019	0,83087	0,83155	0,83222	0,83290	0,83358	0,83426	0,83495	0,83563	0,83631	0,83700	0,83769
55	5	0,82895	0,82962	0,83030	0,83098	0,83166	0,83234	0,83302	0,83371	0,83439	0,83508	0,83576	0,83645	0,83714
55	6	0,82838	0,82906	0,82973	0,83042	0,83110	0,83178	0,83246	0,83315	0,83383	0,83452	0,83521	0,83590	0,83659
55	7	0,82782	0,82850	0,82918	0,82987	0,83055	0,83123	0,83192	0,83261	0,83329	0,83398	0,83467	0,83536	0,83606
55	8	0,82725	0,82793	0,82862	0,82930	0,82998	0,83067	0,83136	0,83205	0,83274	0,83343	0,83412	0,83481	0,83550
55	9	0,82670	0,82738	0,82806	0,82875	0,82944	0,83012	0,83081	0,83150	0,83219	0,83289	0,83358	0,83427	0,83497
55	10	0,82612	0,82681	0,82749	0,82818	0,82887	0,82956	0,83025	0,83094	0,83163	0,83233	0,83302	0,83372	0,83441
55	11	0,82560	0,82629	0,82697	0,82766	0,82835	0,82904	0,82974	0,83043	0,83112	0,83182	0,83252	0,83321	0,83391
56	0	0,82524	0,82593	0,82662	0,82732	0,82801	0,82870	0,82940	0,83010	0,83080	0,83149	0,83219	0,83290	0,83360
56	1	0,82465	0,82534	0,82603	0,82673	0,82742	0,82812	0,82882	0,82952	0,83022	0,83092	0,83162	0,83232	0,83303
56	2	0,82408	0,82477	0,82546	0,82616	0,82686	0,82755	0,82825	0,82895	0,82965	0,83036	0,83106	0,83177	0,83247
56	3	0,82348	0,82418	0,82487	0,82557	0,82627	0,82697	0,82767	0,82837	0,82907	0,82978	0,83048	0,83119	0,83190
56	4	0,82290	0,82360	0,82430	0,82500	0,82570	0,82640	0,82710	0,82780	0,82851	0,82922	0,82992	0,83063	0,83134
56	5	0,82231	0,82300	0,82370	0,82440	0,82511	0,82581	0,82651	0,82722	0,82793	0,82863	0,82934	0,83005	0,83076
56	6	0,82171	0,82241	0,82311	0,82381	0,82451	0,82522	0,82593	0,82663	0,82734	0,82805	0,82876	0,82947	0,83019
56	7	0,82113	0,82183	0,82253	0,82324	0,82394	0,82465	0,82536	0,82606	0,82677	0,82749	0,82820	0,82891	0,82963
56	8	0,82053	0,82123	0,82193	0,82264	0,82335	0,82406	0,82476	0,82548	0,82619	0,82690	0,82761	0,82833	0,82905
56	9	0,81994	0,82065	0,82136	0,82206	0,82277	0,82348	0,82419	0,82490	0,82562	0,82633	0,82705	0,82777	0,82848
56	10	0,81934	0,82005	0,82076	0,82147	0,82218	0,82289	0,82360	0,82431	0,82503	0,82574	0,82646	0,82718	0,82790
56	11	0,81880	0,81950	0,82021	0,82092	0,82163	0,82235	0,82306	0,82378	0,82449	0,82521	0,82593	0,82665	0,82737
57	0	0,81840	0,81911	0,81983	0,82054	0,82125	0,82197	0,82269	0,82341	0,82413	0,82485	0,82557	0,82630	0,82702
57	1	0,81778	0,81849	0,81921	0,81992	0,82064	0,82136	0,82208	0,82280	0,82352	0,82424	0,82497	0,82570	0,82642
57	2	0,81718	0,81789	0,81861	0,81933	0,82004	0,82076	0,82149	0,82221	0,82293	0,82366	0,82438	0,82511	0,82584
57	3	0,81655	0,81727	0,81799	0,81871	0,81943	0,82015	0,82087	0,82160	0,82232	0,82305	0,82378	0,82451	0,82524
57	4	0,81595	0,81667	0,81739	0,81811	0,81883	0,81955	0,82028	0,82100	0,82173	0,82246	0,82319	0,82392	0,82465
57	5	0,81532	0,81604	0,81676	0,81749	0,81821	0,81894	0,81966	0,82039	0,82112	0,82185	0,82258	0,82331	0,82405
57	6	0,81470	0,81542	0,81614	0,81686	0,81759	0,81832	0,81904	0,81977	0,82050	0,82124	0,82197	0,82270	0,82344
57	7	0,81409	0,81481	0,81554	0,81626	0,81699	0,81772	0,81845	0,81918	0,81991	0,82064	0,82138	0,82211	0,82285
57	8	0,81346	0,81418	0,81491	0,81564	0,81636	0,81709	0,81783	0,81856	0,81929	0,82003	0,82076	0,82150	0,82224
57	9	0,81285	0,81357	0,81430	0,81503	0,81576	0,81649	0,81723	0,81796	0,81869	0,81943	0,82017	0,82091	0,82165
57	10	0,81222	0,81294	0,81367	0,81440	0,81514	0,81587	0,81660	0,81734	0,81808	0,81881	0,81955	0,82030	0,82104
57	11	0,81164	0,81237	0,81310	0,81383	0,81457	0,81530	0,81604	0,81678	0,81751	0,81825	0,81900	0,81974	0,82048
58	0	0,81121	0,81194	0,81267	0,81341	0,81415	0,81489	0,81563	0,81637	0,81711	0,81785	0,81860	0,81935	0,82009
58	1	0,81056	0,81129	0,81203	0,81276	0,81350	0,81424	0,81498	0,81573	0,81647	0,81722	0,81796	0,81871	0,81946
58	2	0,80993	0,81066	0,81140	0,81214	0,81288	0,81362	0,81436	0,81511	0,81585	0,81660	0,81735	0,81810	0,81885
58	3	0,80927	0,81001	0,81075	0,81149	0,81223	0,81298	0,81372	0,81447	0,81521	0,81596	0,81671	0,81746	0,81822
58	4	0,80864	0,80938	0,81012	0,81086	0,81161	0,81235	0,81310	0,81384	0,81459	0,81534	0,81609	0,81685	0,81760
58	5	0,80798	0,80872	0,80947	0,81021	0,81096	0,81170	0,81245	0,81320	0,81395	0,81470	0,81546	0,81621	0,81697
58	6	0,80733	0,80807	0,80881	0,80956	0,81031	0,81105	0,81180	0,81255	0,81331	0,81406	0,81481	0,81557	0,81633
58	7	0,80669	0,80743	0,80818	0,80893	0,80967	0,81042	0,81118	0,81193	0,81268	0,81344	0,81419	0,81495	0,81571
58	8	0,80603	0,80678	0,80752	0,80827	0,80902	0,80977	0,81053	0,81128	0,81203	0,81279	0,81355	0,81431	0,81507
58	9	0,80539	0,80614	0,80689	0,80764	0,80839	0,80914	0,80990	0,81065	0,81141	0,81217	0,81293	0,81369	0,81445
58	10	0,80473	0,80548	0,80623	0,80698	0,80773	0,80849	0,80924	0,81000	0,81076	0,81152	0,81228	0,81304	0,81381
58	11	0,80413	0,80488	0,80563	0,80638	0,80714	0,80789	0,80865	0,80941	0,81017	0,81093	0,81169	0,81246	0,81322
59	0	0,80365	0,80440	0,80516	0,80591	0,80667	0,80743	0,80819	0,80895	0,80972	0,81048	0,81125	0,81202	0,81279

Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 65 en 66 jaar)

698,42920

Feitelijke pensioenleeftijd		Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)												
		HOOG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		65	65	65	65	65	65	65	65	65	65	65	65	66
		0	1	2	3	4	5	6	7	8	9	10	11	0
55	0	1,10900	1,10989	1,11078	1,11168	1,11257	1,11347	1,11437	1,11527	1,11617	1,11707	1,11797	1,11888	1,11979
55	1	1,10825	1,10914	1,11003	1,11093	1,11183	1,11273	1,11363	1,11453	1,11543	1,11634	1,11724	1,11815	1,11906
55	2	1,10751	1,10841	1,10931	1,11020	1,11110	1,11200	1,11291	1,11381	1,11472	1,11562	1,11653	1,11744	1,11835
55	3	1,10676	1,10765	1,10855	1,10945	1,11036	1,11126	1,11216	1,11307	1,11398	1,11489	1,11580	1,11671	1,11762
55	4	1,10602	1,10692	1,10782	1,10873	1,10963	1,11054	1,11144	1,11235	1,11326	1,11417	1,11509	1,11600	1,11692
55	5	1,10526	1,10617	1,10707	1,10797	1,10888	1,10979	1,11070	1,11161	1,11252	1,11344	1,11435	1,11527	1,11619
55	6	1,10450	1,10541	1,10631	1,10722	1,10813	1,10904	1,10995	1,11086	1,11178	1,11270	1,11361	1,11453	1,11545
55	7	1,10377	1,10467	1,10558	1,10649	1,10740	1,10831	1,10923	1,11014	1,11106	1,11198	1,11290	1,11382	1,11474
55	8	1,10300	1,10391	1,10482	1,10573	1,10665	1,10756	1,10848	1,10939	1,11031	1,11123	1,11216	1,11308	1,11401
55	9	1,10226	1,10317	1,10409	1,10500	1,10591	1,10683	1,10775	1,10867	1,10959	1,11051	1,11144	1,11236	1,11329
55	10	1,10150	1,10241	1,10332	1,10424	1,10516	1,10608	1,10700	1,10792	1,10884	1,10977	1,11069	1,11162	1,11255
55	11	1,10080	1,10171	1,10263	1,10355	1,10447	1,10539	1,10631	1,10724	1,10816	1,10909	1,11002	1,11095	1,11188
56	0	1,10032	1,10124	1,10217	1,10309	1,10401	1,10494	1,10587	1,10680	1,10773	1,10866	1,10959	1,11053	1,11147
56	1	1,09953	1,10046	1,10138	1,10230	1,10323	1,10416	1,10509	1,10602	1,10695	1,10789	1,10883	1,10976	1,11070
56	2	1,09877	1,09969	1,10062	1,10155	1,10247	1,10340	1,10434	1,10527	1,10621	1,10714	1,10808	1,10902	1,10996
56	3	1,09797	1,09890	1,09983	1,10076	1,10169	1,10262	1,10356	1,10449	1,10543	1,10637	1,10731	1,10825	1,10920
56	4	1,09720	1,09813	1,09906	1,10000	1,10093	1,10186	1,10280	1,10374	1,10468	1,10562	1,10656	1,10751	1,10845
56	5	1,09641	1,09734	1,09827	1,09921	1,10014	1,10108	1,10202	1,10296	1,10390	1,10484	1,10579	1,10674	1,10769
56	6	1,09561	1,09654	1,09748	1,09841	1,09935	1,10029	1,10123	1,10218	1,10312	1,10407	1,10501	1,10596	1,10691
56	7	1,09484	1,09577	1,09671	1,09765	1,09859	1,09953	1,10047	1,10142	1,10237	1,10331	1,10426	1,10522	1,10617
56	8	1,09404	1,09497	1,09591	1,09685	1,09780	1,09874	1,09969	1,10063	1,10158	1,10253	1,10349	1,10444	1,10539
56	9	1,09326	1,09420	1,09514	1,09608	1,09703	1,09798	1,09892	1,09987	1,10082	1,10178	1,10273	1,10369	1,10465
56	10	1,09246	1,09340	1,09434	1,09529	1,09623	1,09718	1,09813	1,09908	1,10004	1,10099	1,10195	1,10291	1,10387
56	11	1,09173	1,09267	1,09362	1,09456	1,09551	1,09646	1,09742	1,09837	1,09933	1,10028	1,10124	1,10220	1,10316
57	0	1,09120	1,09215	1,09310	1,09405	1,09501	1,09596	1,09692	1,09788	1,09884	1,09980	1,10076	1,10173	1,10270
57	1	1,09037	1,09132	1,09228	1,09323	1,09419	1,09514	1,09610	1,09707	1,09803	1,09899	1,09996	1,10093	1,10190
57	2	1,08957	1,09052	1,09148	1,09243	1,09339	1,09435	1,09531	1,09628	1,09724	1,09821	1,09918	1,10015	1,10112
57	3	1,08874	1,08969	1,09065	1,09161	1,09257	1,09353	1,09450	1,09546	1,09643	1,09740	1,09837	1,09934	1,10032
57	4	1,08793	1,08889	1,08985	1,09081	1,09177	1,09274	1,09370	1,09467	1,09564	1,09661	1,09758	1,09856	1,09954
57	5	1,08710	1,08806	1,08902	1,08998	1,09095	1,09191	1,09288	1,09385	1,09482	1,09580	1,09677	1,09775	1,09873
57	6	1,08626	1,08722	1,08819	1,08915	1,09012	1,09109	1,09206	1,09303	1,09400	1,09498	1,09596	1,09694	1,09792
57	7	1,08545	1,08642	1,08738	1,08835	1,08932	1,09029	1,09126	1,09224	1,09321	1,09419	1,09517	1,09615	1,09713
57	8	1,08461	1,08558	1,08655	1,08751	1,08849	1,08946	1,09043	1,09141	1,09239	1,09337	1,09435	1,09534	1,09632
57	9	1,08380	1,08477	1,08574	1,08671	1,08768	1,08866	1,08963	1,09061	1,09159	1,09258	1,09356	1,09455	1,09553
57	10	1,08296	1,08393	1,08490	1,08587	1,08685	1,08783	1,08880	1,08979	1,09077	1,09175	1,09274	1,09373	1,09472
57	11	1,08219	1,08316	1,08414	1,08511	1,08609	1,08707	1,08805	1,08903	1,09002	1,09101	1,09199	1,09298	1,09398
58	0	1,08161	1,08259	1,08357	1,08455	1,08553	1,08651	1,08750	1,08849	1,08948	1,09047	1,09147	1,09246	1,09346
58	1	1,08074	1,08172	1,08270	1,08369	1,08467	1,08566	1,08665	1,08764	1,08863	1,08962	1,09062	1,09162	1,09262
58	2	1,07990	1,08088	1,08187	1,08285	1,08384	1,08483	1,08582	1,08681	1,08780	1,08880	1,08980	1,09080	1,09180
58	3	1,07903	1,08001	1,08100	1,08199	1,08298	1,08397	1,08496	1,08595	1,08695	1,08795	1,08895	1,08995	1,09096
58	4	1,07819	1,07917	1,08016	1,08115	1,08214	1,08313	1,08413	1,08513	1,08612	1,08712	1,08813	1,08913	1,09014
58	5	1,07731	1,07830	1,07929	1,08028	1,08127	1,08227	1,08327	1,08427	1,08527	1,08627	1,08727	1,08828	1,08929
58	6	1,07644	1,07743	1,07842	1,07941	1,08041	1,08140	1,08240	1,08341	1,08441	1,08541	1,08642	1,08743	1,08844
58	7	1,07559	1,07658	1,07757	1,07857	1,07957	1,08057	1,08157	1,08257	1,08358	1,08458	1,08559	1,08660	1,08761
58	8	1,07471	1,07570	1,07670	1,07770	1,07870	1,07970	1,08070	1,08171	1,08271	1,08372	1,08473	1,08575	1,08676
58	9	1,07386	1,07485	1,07585	1,07685	1,07785	1,07886	1,07986	1,08087	1,08188	1,08289	1,08390	1,08492	1,08593
58	10	1,07297	1,07397	1,07497	1,07597	1,07698	1,07798	1,07899	1,08000	1,08101	1,08202	1,08304	1,08406	1,08508
58	11	1,07217	1,07317	1,07417	1,07518	1,07618	1,07719	1,07820	1,07921	1,08023	1,08124	1,08226	1,08328	1,08430
59	0	1,07153	1,07253	1,07354	1,07455	1,07556	1,07657	1,07759	1,07861	1,07962	1,08065	1,08167	1,08269	1,08372

Ruil- en afkoopvoeten 2017

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 65 en 66 jaar)

504,37538

Feitelijke pensioenleeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		65	65	65	65	65	65	65	65	65	65	65	65	66
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	0,80365	0,80440	0,80516	0,80591	0,80667	0,80743	0,80819	0,80895	0,80972	0,81048	0,81125	0,81202	0,81279
59	1	0,80297	0,80372	0,80448	0,80524	0,80600	0,80676	0,80752	0,80829	0,80905	0,80982	0,81059	0,81136	0,81213
59	2	0,80231	0,80306	0,80382	0,80458	0,80534	0,80611	0,80687	0,80764	0,80840	0,80917	0,80994	0,81071	0,81149
59	3	0,80162	0,80238	0,80314	0,80390	0,80467	0,80543	0,80620	0,80696	0,80773	0,80850	0,80927	0,81005	0,81082
59	4	0,80096	0,80172	0,80248	0,80325	0,80401	0,80478	0,80554	0,80631	0,80708	0,80785	0,80863	0,80940	0,81018
59	5	0,80028	0,80104	0,80180	0,80256	0,80333	0,80410	0,80487	0,80564	0,80641	0,80718	0,80796	0,80873	0,80951
59	6	0,79959	0,80035	0,80112	0,80188	0,80265	0,80342	0,80419	0,80496	0,80573	0,80651	0,80728	0,80806	0,80884
59	7	0,79892	0,79969	0,80045	0,80122	0,80199	0,80276	0,80353	0,80430	0,80508	0,80585	0,80663	0,80741	0,80819
59	8	0,79823	0,79900	0,79977	0,80053	0,80130	0,80208	0,80285	0,80362	0,80440	0,80518	0,80596	0,80674	0,80752
59	9	0,79756	0,79833	0,79910	0,79987	0,80064	0,80141	0,80219	0,80296	0,80374	0,80452	0,80530	0,80608	0,80687
59	10	0,79687	0,79764	0,79841	0,79918	0,79995	0,80073	0,80150	0,80228	0,80306	0,80384	0,80462	0,80541	0,80619
59	11	0,79624	0,79701	0,79778	0,79856	0,79933	0,80011	0,80088	0,80166	0,80244	0,80322	0,80401	0,80479	0,80558
60	0	0,79571	0,79648	0,79726	0,79803	0,79881	0,79959	0,80038	0,80116	0,80194	0,80273	0,80352	0,80431	0,80510
60	1	0,79500	0,79577	0,79655	0,79733	0,79811	0,79889	0,79967	0,80046	0,80124	0,80203	0,80282	0,80361	0,80440
60	2	0,79431	0,79509	0,79586	0,79664	0,79743	0,79821	0,79899	0,79978	0,80057	0,80136	0,80215	0,80294	0,80373
60	3	0,79360	0,79437	0,79515	0,79593	0,79672	0,79750	0,79829	0,79907	0,79986	0,80065	0,80145	0,80224	0,80303
60	4	0,79290	0,79368	0,79446	0,79525	0,79603	0,79682	0,79760	0,79839	0,79918	0,79997	0,80077	0,80156	0,80236
60	5	0,79219	0,79297	0,79375	0,79453	0,79532	0,79611	0,79690	0,79769	0,79848	0,79927	0,80006	0,80086	0,80166
60	6	0,79147	0,79225	0,79304	0,79382	0,79461	0,79540	0,79619	0,79698	0,79777	0,79856	0,79936	0,80016	0,80096
60	7	0,79077	0,79156	0,79234	0,79313	0,79392	0,79471	0,79550	0,79629	0,79708	0,79788	0,79868	0,79948	0,80028
60	8	0,79005	0,79084	0,79162	0,79241	0,79320	0,79399	0,79478	0,79558	0,79637	0,79717	0,79797	0,79877	0,79957
60	9	0,78935	0,79014	0,79093	0,79172	0,79251	0,79330	0,79409	0,79489	0,79569	0,79648	0,79728	0,79809	0,79889
60	10	0,78863	0,78942	0,79020	0,79100	0,79179	0,79258	0,79338	0,79417	0,79497	0,79577	0,79657	0,79738	0,79818
60	11	0,78797	0,78876	0,78955	0,79034	0,79113	0,79193	0,79273	0,79352	0,79432	0,79512	0,79593	0,79673	0,79754
61	0	0,78738	0,78818	0,78897	0,78977	0,79056	0,79136	0,79216	0,79297	0,79377	0,79458	0,79538	0,79619	0,79700
61	1	0,78664	0,78744	0,78823	0,78903	0,78983	0,79063	0,79143	0,79223	0,79304	0,79385	0,79465	0,79546	0,79628
61	2	0,78592	0,78672	0,78752	0,78831	0,78911	0,78992	0,79072	0,79152	0,79233	0,79314	0,79395	0,79476	0,79557
61	3	0,78518	0,78598	0,78677	0,78757	0,78838	0,78918	0,78998	0,79079	0,79160	0,79240	0,79322	0,79403	0,79484
61	4	0,78446	0,78526	0,78605	0,78686	0,78766	0,78846	0,78927	0,79007	0,79088	0,79169	0,79251	0,79332	0,79413
61	5	0,78371	0,78451	0,78531	0,78611	0,78692	0,78772	0,78853	0,78934	0,79015	0,79096	0,79177	0,79259	0,79340
61	6	0,78296	0,78376	0,78456	0,78537	0,78617	0,78698	0,78778	0,78859	0,78940	0,79022	0,79103	0,79185	0,79267
61	7	0,78223	0,78304	0,78384	0,78464	0,78545	0,78626	0,78706	0,78787	0,78869	0,78950	0,79032	0,79113	0,79195
61	8	0,78148	0,78228	0,78309	0,78389	0,78470	0,78551	0,78632	0,78713	0,78794	0,78876	0,78958	0,79040	0,79122
61	9	0,78075	0,78156	0,78236	0,78317	0,78397	0,78478	0,78560	0,78641	0,78722	0,78804	0,78886	0,78968	0,79050
61	10	0,78000	0,78080	0,78161	0,78241	0,78322	0,78403	0,78485	0,78566	0,78648	0,78729	0,78811	0,78893	0,78976
61	11	0,77931	0,78012	0,78092	0,78173	0,78254	0,78335	0,78417	0,78498	0,78580	0,78662	0,78744	0,78826	0,78908
62	0	0,77866	0,77947	0,78029	0,78110	0,78191	0,78273	0,78355	0,78437	0,78519	0,78601	0,78684	0,78766	0,78849
62	1	0,77789	0,77870	0,77952	0,78033	0,78114	0,78196	0,78278	0,78360	0,78442	0,78525	0,78607	0,78690	0,78773
62	2	0,77714	0,77796	0,77877	0,77958	0,78040	0,78122	0,78204	0,78286	0,78368	0,78451	0,78534	0,78616	0,78699
62	3	0,77637	0,77718	0,77800	0,77881	0,77963	0,78045	0,78127	0,78209	0,78292	0,78374	0,78457	0,78540	0,78623
62	4	0,77562	0,77643	0,77725	0,77806	0,77888	0,77970	0,78052	0,78135	0,78217	0,78300	0,78383	0,78466	0,78549
62	5	0,77484	0,77565	0,77647	0,77729	0,77811	0,77893	0,77975	0,78058	0,78140	0,78223	0,78306	0,78389	0,78472
62	6	0,77406	0,77487	0,77569	0,77651	0,77733	0,77815	0,77898	0,77980	0,78063	0,78146	0,78229	0,78312	0,78396
62	7	0,77330	0,77412	0,77494	0,77575	0,77658	0,77740	0,77822	0,77905	0,77988	0,78071	0,78154	0,78238	0,78321
62	8	0,77252	0,77333	0,77415	0,77497	0,77580	0,77662	0,77745	0,77827	0,77910	0,77993	0,78077	0,78160	0,78244
62	9	0,77176	0,77257	0,77339	0,77422	0,77504	0,77586	0,77669	0,77752	0,77835	0,77918	0,78002	0,78085	0,78169
62	10	0,77097	0,77179	0,77261	0,77343	0,77425	0,77508	0,77591	0,77674	0,77757	0,77840	0,77924	0,78008	0,78091
62	11	0,77025	0,77107	0,77189	0,77272	0,77354	0,77437	0,77520	0,77603	0,77686	0,77770	0,77853	0,77937	0,78021
63	0	0,76954	0,77037	0,77119	0,77202	0,77285	0,77368	0,77451	0,77535	0,77619	0,77702	0,77786	0,77871	0,77955

Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 65 en 66 jaar)

672,50051

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		65	65	65	65	65	65	65	65	65	65	65	65	66
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	1,07153	1,07253	1,07354	1,07455	1,07556	1,07657	1,07759	1,07861	1,07962	1,08065	1,08167	1,08269	1,08372
59	1	1,07062	1,07163	1,07264	1,07365	1,07466	1,07568	1,07669	1,07771	1,07873	1,07976	1,08078	1,08181	1,08284
59	2	1,06974	1,07075	1,07176	1,07278	1,07379	1,07481	1,07583	1,07685	1,07787	1,07890	1,07992	1,08095	1,08198
59	3	1,06883	1,06984	1,07086	1,07187	1,07289	1,07391	1,07493	1,07595	1,07698	1,07800	1,07903	1,08006	1,08110
59	4	1,06795	1,06896	1,06998	1,07099	1,07201	1,07303	1,07406	1,07508	1,07611	1,07714	1,07817	1,07920	1,08024
59	5	1,06703	1,06805	1,06907	1,07009	1,07111	1,07213	1,07316	1,07418	1,07521	1,07624	1,07727	1,07831	1,07935
59	6	1,06612	1,06714	1,06815	1,06918	1,07020	1,07122	1,07225	1,07328	1,07431	1,07534	1,07638	1,07742	1,07845
59	7	1,06523	1,06625	1,06727	1,06829	1,06932	1,07034	1,07137	1,07240	1,07344	1,07447	1,07551	1,07655	1,07759
59	8	1,06431	1,06533	1,06635	1,06738	1,06841	1,06944	1,07047	1,07150	1,07253	1,07357	1,07461	1,07565	1,07669
59	9	1,06342	1,06444	1,06547	1,06649	1,06752	1,06855	1,06958	1,07062	1,07166	1,07270	1,07374	1,07478	1,07582
59	10	1,06249	1,06352	1,06455	1,06557	1,06660	1,06764	1,06867	1,06971	1,07075	1,07179	1,07283	1,07388	1,07492
59	11	1,06165	1,06268	1,06371	1,06474	1,06577	1,06681	1,06784	1,06888	1,06992	1,07097	1,07201	1,07306	1,07411
60	0	1,06094	1,06198	1,06301	1,06405	1,06508	1,06612	1,06717	1,06821	1,06926	1,07031	1,07136	1,07241	1,07346
60	1	1,06000	1,06103	1,06207	1,06311	1,06415	1,06519	1,06623	1,06728	1,06833	1,06938	1,07043	1,07148	1,07254
60	2	1,05908	1,06011	1,06115	1,06219	1,06323	1,06428	1,06532	1,06637	1,06742	1,06847	1,06953	1,07058	1,07164
60	3	1,05813	1,05917	1,06021	1,06125	1,06229	1,06334	1,06438	1,06543	1,06648	1,06754	1,06859	1,06965	1,07071
60	4	1,05720	1,05824	1,05929	1,06033	1,06137	1,06242	1,06347	1,06452	1,06558	1,06663	1,06769	1,06875	1,06981
60	5	1,05625	1,05729	1,05833	1,05938	1,06043	1,06148	1,06253	1,06358	1,06464	1,06569	1,06675	1,06781	1,06888
60	6	1,05529	1,05634	1,05738	1,05843	1,05948	1,06053	1,06158	1,06264	1,06369	1,06475	1,06581	1,06688	1,06794
60	7	1,05436	1,05541	1,05646	1,05750	1,05856	1,05961	1,06066	1,06172	1,06278	1,06384	1,06490	1,06597	1,06704
60	8	1,05340	1,05445	1,05550	1,05655	1,05760	1,05865	1,05971	1,06077	1,06183	1,06289	1,06396	1,06503	1,06610
60	9	1,05247	1,05352	1,05457	1,05562	1,05668	1,05773	1,05879	1,05985	1,06091	1,06198	1,06305	1,06411	1,06519
60	10	1,05150	1,05255	1,05361	1,05466	1,05572	1,05677	1,05783	1,05890	1,05996	1,06103	1,06210	1,06317	1,06424
60	11	1,05063	1,05168	1,05273	1,05379	1,05485	1,05590	1,05697	1,05803	1,05910	1,06017	1,06124	1,06231	1,06338
61	0	1,04985	1,05090	1,05196	1,05302	1,05409	1,05515	1,05622	1,05729	1,05836	1,05943	1,06051	1,06159	1,06267
61	1	1,04886	1,04992	1,05098	1,05204	1,05310	1,05417	1,05524	1,05631	1,05739	1,05846	1,05954	1,06062	1,06170
61	2	1,04790	1,04896	1,05002	1,05109	1,05215	1,05322	1,05429	1,05536	1,05644	1,05752	1,05860	1,05968	1,06076
61	3	1,04691	1,04797	1,04903	1,05010	1,05117	1,05224	1,05331	1,05438	1,05546	1,05654	1,05762	1,05870	1,05979
61	4	1,04595	1,04701	1,04807	1,04914	1,05021	1,05128	1,05236	1,05343	1,05451	1,05559	1,05667	1,05776	1,05885
61	5	1,04495	1,04601	1,04708	1,04815	1,04922	1,05029	1,05137	1,05245	1,05353	1,05461	1,05569	1,05678	1,05787
61	6	1,04395	1,04502	1,04608	1,04715	1,04823	1,04930	1,05038	1,05146	1,05254	1,05362	1,05471	1,05580	1,05689
61	7	1,04298	1,04405	1,04512	1,04619	1,04726	1,04834	1,04942	1,05050	1,05158	1,05267	1,05376	1,05485	1,05594
61	8	1,04198	1,04305	1,04412	1,04519	1,04627	1,04734	1,04843	1,04951	1,05059	1,05168	1,05277	1,05386	1,05495
61	9	1,04100	1,04207	1,04315	1,04422	1,04530	1,04638	1,04746	1,04854	1,04963	1,05072	1,05181	1,05290	1,05400
61	10	1,04000	1,04107	1,04214	1,04322	1,04430	1,04538	1,04646	1,04755	1,04864	1,04973	1,05082	1,05191	1,05301
61	11	1,03908	1,04015	1,04123	1,04231	1,04339	1,04447	1,04556	1,04664	1,04773	1,04882	1,04992	1,05101	1,05211
62	0	1,03822	1,03930	1,04038	1,04146	1,04255	1,04364	1,04473	1,04582	1,04692	1,04801	1,04911	1,05022	1,05132
62	1	1,03719	1,03827	1,03935	1,04044	1,04153	1,04262	1,04371	1,04480	1,04590	1,04700	1,04810	1,04920	1,05031
62	2	1,03619	1,03727	1,03836	1,03944	1,04053	1,04162	1,04272	1,04381	1,04491	1,04601	1,04711	1,04822	1,04933
62	3	1,03516	1,03624	1,03733	1,03842	1,03951	1,04060	1,04169	1,04279	1,04389	1,04499	1,04609	1,04720	1,04831
62	4	1,03416	1,03524	1,03633	1,03742	1,03851	1,03960	1,04070	1,04180	1,04290	1,04400	1,04510	1,04621	1,04732
62	5	1,03312	1,03420	1,03529	1,03638	1,03747	1,03857	1,03967	1,04077	1,04187	1,04297	1,04408	1,04519	1,04630
62	6	1,03208	1,03317	1,03425	1,03535	1,03644	1,03754	1,03864	1,03974	1,04084	1,04194	1,04305	1,04416	1,04528
62	7	1,03107	1,03216	1,03325	1,03434	1,03544	1,03653	1,03763	1,03873	1,03984	1,04095	1,04206	1,04317	1,04428
62	8	1,03002	1,03111	1,03220	1,03330	1,03439	1,03549	1,03659	1,03770	1,03880	1,03991	1,04102	1,04214	1,04325
62	9	1,02901	1,03010	1,03119	1,03229	1,03338	1,03448	1,03559	1,03669	1,03780	1,03891	1,04002	1,04114	1,04225
62	10	1,02796	1,02905	1,03014	1,03124	1,03234	1,03344	1,03455	1,03565	1,03676	1,03787	1,03899	1,04010	1,04122
62	11	1,02700	1,02810	1,02919	1,03029	1,03139	1,03249	1,03360	1,03471	1,03582	1,03693	1,03804	1,03916	1,04028
63	0	1,02605	1,02715	1,02826	1,02936	1,03047	1,03157	1,03269	1,03380	1,03491	1,03603	1,03715	1,03828	1,03940



Ruil- en afkoopvoeten 2017

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 65 en 66 jaar)

299,09839

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdompensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		65	65	65	65	65	65	65	65	65	65	65	65	66
		0	1	2	3	4	5	6	7	8	9	10	11	0
63	0	0,76954	0,77037	0,77119	0,77202	0,77285	0,77368	0,77451	0,77535	0,77619	0,77702	0,77786	0,77871	0,77955
63	1	0,76874	0,76956	0,77039	0,77122	0,77205	0,77288	0,77372	0,77455	0,77539	0,77623	0,77707	0,77791	0,77876
63	2	0,76796	0,76878	0,76961	0,77044	0,77127	0,77211	0,77294	0,77378	0,77462	0,77546	0,77630	0,77714	0,77799
63	3	0,76715	0,76798	0,76881	0,76964	0,77047	0,77130	0,77214	0,77298	0,77382	0,77466	0,77550	0,77635	0,77719
63	4	0,76637	0,76720	0,76803	0,76886	0,76969	0,77053	0,77136	0,77220	0,77304	0,77388	0,77473	0,77557	0,77642
63	5	0,76556	0,76639	0,76722	0,76805	0,76888	0,76972	0,77056	0,77140	0,77224	0,77308	0,77392	0,77477	0,77562
63	6	0,76474	0,76557	0,76641	0,76724	0,76807	0,76891	0,76975	0,77059	0,77143	0,77227	0,77312	0,77397	0,77482
63	7	0,76396	0,76479	0,76562	0,76645	0,76729	0,76812	0,76896	0,76981	0,77065	0,77149	0,77234	0,77319	0,77404
63	8	0,76314	0,76397	0,76480	0,76564	0,76647	0,76731	0,76815	0,76899	0,76984	0,77068	0,77153	0,77238	0,77323
63	9	0,76235	0,76318	0,76401	0,76485	0,76568	0,76652	0,76736	0,76821	0,76905	0,76990	0,77075	0,77160	0,77245
63	10	0,76152	0,76236	0,76319	0,76403	0,76487	0,76571	0,76655	0,76739	0,76824	0,76908	0,76993	0,77078	0,77164
63	11	0,76078	0,76161	0,76245	0,76328	0,76412	0,76496	0,76581	0,76665	0,76750	0,76834	0,76919	0,77005	0,77090
64	0	0,76000	0,76084	0,76168	0,76252	0,76336	0,76421	0,76505	0,76590	0,76675	0,76760	0,76846	0,76932	0,77017
64	1	0,75916	0,76000	0,76084	0,76168	0,76253	0,76337	0,76422	0,76507	0,76592	0,76677	0,76763	0,76849	0,76935
64	2	0,75835	0,75919	0,76003	0,76087	0,76172	0,76256	0,76341	0,76426	0,76512	0,76597	0,76683	0,76768	0,76854
64	3	0,75751	0,75835	0,75919	0,76003	0,76088	0,76173	0,76258	0,76343	0,76428	0,76513	0,76599	0,76685	0,76771
64	4	0,75669	0,75753	0,75837	0,75922	0,76007	0,76091	0,76176	0,76262	0,76347	0,76433	0,76518	0,76604	0,76690
64	5	0,75584	0,75669	0,75753	0,75837	0,75922	0,76007	0,76092	0,76177	0,76263	0,76349	0,76434	0,76521	0,76607
64	6	0,75500	0,75584	0,75668	0,75753	0,75838	0,75923	0,76008	0,76093	0,76179	0,76265	0,76351	0,76437	0,76523
64	7	0,75417	0,75502	0,75586	0,75671	0,75756	0,75841	0,75926	0,76012	0,76097	0,76183	0,76269	0,76355	0,76442
64	8	0,75332	0,75417	0,75501	0,75586	0,75671	0,75756	0,75841	0,75927	0,76013	0,76098	0,76185	0,76271	0,76357
64	9	0,75249	0,75334	0,75419	0,75503	0,75588	0,75674	0,75759	0,75845	0,75931	0,76017	0,76103	0,76189	0,76276
64	10	0,75164	0,75248	0,75333	0,75418	0,75503	0,75588	0,75674	0,75759	0,75845	0,75931	0,76018	0,76104	0,76191
64	11	0,75086	0,75171	0,75255	0,75340	0,75426	0,75511	0,75596	0,75682	0,75768	0,75854	0,75941	0,76027	0,76114
65	0	0,75000	0,75085	0,75170	0,75256	0,75341	0,75427	0,75513	0,75599	0,75686	0,75773	0,75859	0,75946	0,76034
65	1			0,75085	0,75170	0,75256	0,75342	0,75428	0,75514	0,75600	0,75686	0,75773	0,75860	0,75947
65	2				0,75085	0,75171	0,75257	0,75343	0,75429	0,75516	0,75602	0,75689	0,75776	0,75863
65	3					0,75085	0,75171	0,75257	0,75343	0,75429	0,75516	0,75602	0,75689	0,75776
65	4						0,75086	0,75172	0,75258	0,75344	0,75431	0,75518	0,75605	0,75692
65	5							0,75086	0,75172	0,75258	0,75344	0,75431	0,75518	0,75605
65	6								0,75086	0,75171	0,75258	0,75344	0,75430	0,75517
65	7									0,75086	0,75172	0,75258	0,75345	0,75432
65	8										0,75086	0,75171	0,75257	0,75344
65	9											0,75086	0,75172	0,75258
65	10												0,75085	0,75169
65	11													0,75089
66	0													0,75000
66	1													
66	2													
66	3													
66	4													
66	5													
66	6													
66	7													
66	8													
66	9													
66	10													
66	11													
67	0													

Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 65 en 66 jaar)

398,79785

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdompensioen Naar: Laag/hoog pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		65	65	65	65	65	65	65	65	65	65	65	65	66
		0	1	2	3	4	5	6	7	8	9	10	11	0
63	0	1,02605	1,02715	1,02826	1,02936	1,03047	1,03157	1,03269	1,03380	1,03491	1,03603	1,03715	1,03828	1,03940
63	1	1,02499	1,02609	1,02719	1,02829	1,02940	1,03051	1,03162	1,03274	1,03385	1,03497	1,03609	1,03722	1,03835
63	2	1,02395	1,02505	1,02615	1,02726	1,02836	1,02948	1,03059	1,03170	1,03282	1,03394	1,03507	1,03619	1,03732
63	3	1,02287	1,02397	1,02508	1,02618	1,02729	1,02841	1,02952	1,03064	1,03176	1,03288	1,03400	1,03513	1,03626
63	4	1,02183	1,02293	1,02403	1,02514	1,02625	1,02737	1,02848	1,02960	1,03072	1,03184	1,03297	1,03410	1,03523
63	5	1,02075	1,02185	1,02296	1,02407	1,02518	1,02629	1,02741	1,02853	1,02965	1,03077	1,03190	1,03303	1,03416
63	6	1,01966	1,02077	1,02187	1,02298	1,02410	1,02521	1,02633	1,02745	1,02857	1,02970	1,03083	1,03196	1,03309
63	7	1,01861	1,01971	1,02082	1,02194	1,02305	1,02417	1,02529	1,02641	1,02753	1,02866	1,02979	1,03092	1,03205
63	8	1,01752	1,01863	1,01974	1,02085	1,02196	1,02308	1,02420	1,02532	1,02645	1,02758	1,02871	1,02984	1,03097
63	9	1,01646	1,01757	1,01868	1,01980	1,02091	1,02203	1,02315	1,02428	1,02540	1,02653	1,02766	1,02880	1,02993
63	10	1,01537	1,01648	1,01759	1,01870	1,01982	1,02094	1,02206	1,02319	1,02432	1,02545	1,02658	1,02771	1,02885
63	11	1,01437	1,01548	1,01660	1,01771	1,01883	1,01995	1,02107	1,02220	1,02333	1,02446	1,02559	1,02673	1,02787
64	0	1,01333	1,01445	1,01557	1,01669	1,01781	1,01894	1,02007	1,02120	1,02234	1,02347	1,02461	1,02575	1,02690
64	1	1,01221	1,01333	1,01445	1,01558	1,01670	1,01783	1,01896	1,02009	1,02123	1,02237	1,02351	1,02465	1,02580
64	2	1,01113	1,01225	1,01337	1,01450	1,01562	1,01675	1,01788	1,01902	1,02015	1,02129	1,02243	1,02358	1,02473
64	3	1,01001	1,01113	1,01225	1,01338	1,01450	1,01563	1,01677	1,01790	1,01904	1,02018	1,02132	1,02247	1,02362
64	4	1,00892	1,01004	1,01117	1,01229	1,01342	1,01455	1,01568	1,01682	1,01796	1,01910	1,02024	1,02139	1,02254
64	5	1,00779	1,00891	1,01004	1,01117	1,01230	1,01343	1,01456	1,01570	1,01684	1,01798	1,01913	1,02027	1,02142
64	6	1,00666	1,00779	1,00891	1,01004	1,01117	1,01230	1,01344	1,01458	1,01572	1,01686	1,01801	1,01916	1,02031
64	7	1,00557	1,00669	1,00782	1,00895	1,01008	1,01121	1,01235	1,01349	1,01463	1,01577	1,01692	1,01807	1,01922
64	8	1,00443	1,00555	1,00668	1,00781	1,00894	1,01008	1,01122	1,01236	1,01350	1,01465	1,01579	1,01695	1,01810
64	9	1,00333	1,00445	1,00558	1,00671	1,00785	1,00898	1,01012	1,01126	1,01241	1,01355	1,01470	1,01585	1,01701
64	10	1,00218	1,00331	1,00444	1,00557	1,00671	1,00784	1,00898	1,01013	1,01127	1,01242	1,01357	1,01472	1,01588
64	11	1,00115	1,00227	1,00340	1,00454	1,00567	1,00681	1,00795	1,00910	1,01024	1,01139	1,01254	1,01370	1,01485
65	0	1,00000	1,00113	1,00227	1,00341	1,00455	1,00570	1,00684	1,00799	1,00915	1,01030	1,01146	1,01262	1,01378
65	1			1,00114	1,00227	1,00341	1,00456	1,00570	1,00685	1,00800	1,00915	1,01031	1,01147	1,01263
65	2				1,00114	1,00228	1,00343	1,00457	1,00572	1,00687	1,00803	1,00919	1,01035	1,01151
65	3					1,00114	1,00228	1,00343	1,00457	1,00572	1,00688	1,00803	1,00919	1,01035
65	4						1,00114	1,00229	1,00344	1,00459	1,00575	1,00690	1,00806	1,00923
65	5							1,00114	1,00229	1,00344	1,00459	1,00574	1,00690	1,00806
65	6								1,00114	1,00229	1,00343	1,00458	1,00574	1,00689
65	7									1,00115	1,00229	1,00345	1,00460	1,00576
65	8										1,00114	1,00229	1,00343	1,00458
65	9											1,00114	1,00229	1,00344
65	10												1,00113	1,00226
65	11													1,00118
66	0													1,00000
66	1													
66	2													
66	3													
66	4													
66	5													
66	6													
66	7													
66	8													
66	9													
66	10													
66	11													
67	0													



**factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 66 en 67 jaar)**

529,28517

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hoog pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	66	67
		0	1	2	3	4	5	6	7	8	9	10	11	0
55	0	0,83984	0,84050	0,84116	0,84182	0,84249	0,84315	0,84382	0,84448	0,84515	0,84582	0,84649	0,84716	0,84783
55	1	0,83929	0,83996	0,84062	0,84128	0,84195	0,84261	0,84328	0,84395	0,84462	0,84529	0,84596	0,84664	0,84731
55	2	0,83877	0,83943	0,84009	0,84076	0,84143	0,84210	0,84276	0,84343	0,84411	0,84478	0,84545	0,84613	0,84680
55	3	0,83822	0,83888	0,83955	0,84022	0,84089	0,84156	0,84223	0,84290	0,84357	0,84425	0,84492	0,84560	0,84628
55	4	0,83769	0,83836	0,83902	0,83969	0,84036	0,84104	0,84171	0,84238	0,84306	0,84373	0,84441	0,84509	0,84577
55	5	0,83714	0,83781	0,83848	0,83915	0,83982	0,84050	0,84117	0,84185	0,84252	0,84320	0,84388	0,84456	0,84524
55	6	0,83659	0,83726	0,83793	0,83861	0,83928	0,83995	0,84063	0,84131	0,84199	0,84267	0,84335	0,84403	0,84471
55	7	0,83606	0,83673	0,83740	0,83808	0,83875	0,83943	0,84011	0,84079	0,84147	0,84215	0,84283	0,84351	0,84420
55	8	0,83550	0,83618	0,83685	0,83753	0,83821	0,83889	0,83957	0,84025	0,84093	0,84161	0,84230	0,84298	0,84367
55	9	0,83497	0,83565	0,83632	0,83700	0,83768	0,83836	0,83904	0,83972	0,84041	0,84109	0,84178	0,84247	0,84315
55	10	0,83441	0,83509	0,83577	0,83645	0,83713	0,83781	0,83850	0,83918	0,83987	0,84055	0,84124	0,84193	0,84262
55	11	0,83391	0,83459	0,83527	0,83595	0,83664	0,83732	0,83801	0,83869	0,83938	0,84007	0,84076	0,84145	0,84214
56	0	0,83360	0,83428	0,83497	0,83565	0,83634	0,83703	0,83771	0,83840	0,83909	0,83979	0,84048	0,84117	0,84187
56	1	0,83303	0,83371	0,83440	0,83508	0,83577	0,83646	0,83715	0,83784	0,83854	0,83923	0,83993	0,84062	0,84132
56	2	0,83247	0,83316	0,83385	0,83454	0,83523	0,83592	0,83661	0,83730	0,83800	0,83869	0,83939	0,84009	0,84079
56	3	0,83190	0,83259	0,83328	0,83397	0,83466	0,83535	0,83604	0,83674	0,83744	0,83813	0,83883	0,83953	0,84023
56	4	0,83134	0,83203	0,83272	0,83341	0,83411	0,83480	0,83550	0,83620	0,83689	0,83759	0,83829	0,83899	0,83970
56	5	0,83076	0,83146	0,83215	0,83284	0,83354	0,83423	0,83493	0,83563	0,83633	0,83703	0,83773	0,83844	0,83914
56	6	0,83019	0,83088	0,83157	0,83227	0,83297	0,83367	0,83437	0,83507	0,83577	0,83647	0,83717	0,83788	0,83859
56	7	0,82963	0,83032	0,83102	0,83172	0,83242	0,83311	0,83382	0,83452	0,83522	0,83593	0,83663	0,83734	0,83805
56	8	0,82905	0,82974	0,83044	0,83114	0,83184	0,83254	0,83325	0,83395	0,83466	0,83536	0,83607	0,83678	0,83749
56	9	0,82848	0,82918	0,82988	0,83058	0,83129	0,83199	0,83269	0,83340	0,83411	0,83482	0,83553	0,83624	0,83695
56	10	0,82790	0,82860	0,82930	0,83001	0,83071	0,83142	0,83212	0,83283	0,83354	0,83425	0,83496	0,83567	0,83639
56	11	0,82737	0,82808	0,82878	0,82948	0,83019	0,83090	0,83160	0,83231	0,83302	0,83374	0,83445	0,83516	0,83588
57	0	0,82702	0,82773	0,82844	0,82915	0,82985	0,83057	0,83128	0,83199	0,83271	0,83342	0,83414	0,83486	0,83558
57	1	0,82642	0,82713	0,82784	0,82855	0,82926	0,82997	0,83069	0,83140	0,83212	0,83284	0,83356	0,83428	0,83500
57	2	0,82584	0,82655	0,82726	0,82797	0,82869	0,82940	0,83012	0,83083	0,83155	0,83227	0,83299	0,83371	0,83444
57	3	0,82524	0,82595	0,82666	0,82737	0,82809	0,82881	0,82952	0,83024	0,83096	0,83168	0,83241	0,83313	0,83385
57	4	0,82465	0,82537	0,82608	0,82679	0,82751	0,82823	0,82895	0,82967	0,83039	0,83111	0,83184	0,83256	0,83329
57	5	0,82405	0,82476	0,82548	0,82619	0,82691	0,82763	0,82835	0,82908	0,82980	0,83052	0,83125	0,83198	0,83271
57	6	0,82344	0,82416	0,82487	0,82559	0,82631	0,82703	0,82776	0,82848	0,82921	0,82993	0,83066	0,83139	0,83212
57	7	0,82285	0,82357	0,82429	0,82501	0,82573	0,82645	0,82718	0,82791	0,82863	0,82936	0,83009	0,83082	0,83155
57	8	0,82224	0,82296	0,82368	0,82440	0,82513	0,82585	0,82658	0,82731	0,82804	0,82877	0,82950	0,83023	0,83097
57	9	0,82165	0,82237	0,82309	0,82382	0,82454	0,82527	0,82600	0,82673	0,82746	0,82819	0,82893	0,82966	0,83040
57	10	0,82104	0,82176	0,82249	0,82321	0,82394	0,82467	0,82540	0,82613	0,82686	0,82760	0,82833	0,82907	0,82981
57	11	0,82048	0,82121	0,82193	0,82266	0,82339	0,82412	0,82485	0,82559	0,82632	0,82706	0,82779	0,82853	0,82927
58	0	0,82009	0,82082	0,82155	0,82228	0,82302	0,82375	0,82449	0,82523	0,82596	0,82670	0,82744	0,82819	0,82893
58	1	0,81946	0,82019	0,82093	0,82166	0,82239	0,82313	0,82387	0,82461	0,82535	0,82609	0,82683	0,82757	0,82832
58	2	0,81885	0,81958	0,82032	0,82105	0,82179	0,82253	0,82327	0,82401	0,82475	0,82549	0,82624	0,82698	0,82773
58	3	0,81822	0,81895	0,81969	0,82042	0,82116	0,82190	0,82264	0,82338	0,82413	0,82487	0,82562	0,82637	0,82712
58	4	0,81760	0,81834	0,81908	0,81981	0,82055	0,82130	0,82204	0,82278	0,82353	0,82428	0,82502	0,82577	0,82652
58	5	0,81697	0,81770	0,81844	0,81918	0,81993	0,82067	0,82141	0,82216	0,82291	0,82366	0,82440	0,82516	0,82591
58	6	0,81633	0,81707	0,81781	0,81855	0,81929	0,82004	0,82079	0,82153	0,82228	0,82303	0,82378	0,82454	0,82529
58	7	0,81571	0,81645	0,81719	0,81794	0,81868	0,81943	0,82018	0,82093	0,82168	0,82243	0,82318	0,82394	0,82470
58	8	0,81507	0,81581	0,81656	0,81730	0,81805	0,81880	0,81955	0,82030	0,82105	0,82181	0,82256	0,82332	0,82408
58	9	0,81445	0,81519	0,81594	0,81669	0,81744	0,81819	0,81894	0,81969	0,82045	0,82120	0,82196	0,82272	0,82348
58	10	0,81381	0,81455	0,81530	0,81605	0,81680	0,81755	0,81831	0,81906	0,81982	0,82057	0,82133	0,82209	0,82286
58	11	0,81322	0,81397	0,81472	0,81547	0,81622	0,81698	0,81773	0,81849	0,81925	0,82000	0,82077	0,82153	0,82229
59	0	0,81279	0,81354	0,81430	0,81505	0,81581	0,81656	0,81732	0,81808	0,81885	0,81961	0,82037	0,82114	0,82191

**factoren voor pensioen na het omslagmoment (omslagmoment tussen 66 en 67 jaar)**

705,71357

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	66	67
		0	1	2	3	4	5	6	7	8	9	10	11	0
55	0	1,11979	1,12067	1,12155	1,12243	1,12332	1,12420	1,12509	1,12598	1,12687	1,12776	1,12865	1,12955	1,13044
55	1	1,11906	1,11994	1,12083	1,12171	1,12260	1,12349	1,12438	1,12527	1,12616	1,12705	1,12795	1,12885	1,12975
55	2	1,11835	1,11924	1,12013	1,12101	1,12190	1,12279	1,12369	1,12458	1,12547	1,12637	1,12727	1,12817	1,12907
55	3	1,11762	1,11851	1,11940	1,12029	1,12118	1,12208	1,12297	1,12387	1,12476	1,12566	1,12656	1,12746	1,12837
55	4	1,11692	1,11781	1,11870	1,11959	1,12048	1,12138	1,12228	1,12318	1,12408	1,12498	1,12588	1,12678	1,12769
55	5	1,11619	1,11708	1,11797	1,11887	1,11976	1,12066	1,12156	1,12246	1,12336	1,12427	1,12517	1,12608	1,12699
55	6	1,11545	1,11635	1,11724	1,11814	1,11904	1,11994	1,12084	1,12174	1,12265	1,12355	1,12446	1,12537	1,12628
55	7	1,11474	1,11564	1,11654	1,11744	1,11834	1,11924	1,12014	1,12105	1,12196	1,12287	1,12378	1,12469	1,12560
55	8	1,11401	1,11490	1,11581	1,11671	1,11761	1,11852	1,11942	1,12033	1,12124	1,12215	1,12306	1,12398	1,12489
55	9	1,11329	1,11419	1,11510	1,11600	1,11691	1,11781	1,11872	1,11963	1,12054	1,12146	1,12237	1,12329	1,12421
55	10	1,11255	1,11346	1,11436	1,11527	1,11618	1,11709	1,11800	1,11891	1,11982	1,12074	1,12166	1,12258	1,12350
55	11	1,11188	1,11279	1,11370	1,11461	1,11552	1,11643	1,11734	1,11826	1,11917	1,12009	1,12101	1,12193	1,12285
56	0	1,11147	1,11238	1,11329	1,11420	1,11512	1,11603	1,11695	1,11787	1,11879	1,11972	1,12064	1,12157	1,12249
56	1	1,11070	1,11162	1,11253	1,11345	1,11436	1,11528	1,11620	1,11713	1,11805	1,11897	1,11990	1,12083	1,12176
56	2	1,10996	1,11088	1,11180	1,11271	1,11363	1,11455	1,11548	1,11640	1,11733	1,11826	1,11918	1,12012	1,12105
56	3	1,10920	1,11011	1,11103	1,11195	1,11288	1,11380	1,11473	1,11565	1,11658	1,11751	1,11844	1,11938	1,12031
56	4	1,10845	1,10937	1,11030	1,11122	1,11214	1,11307	1,11400	1,11493	1,11586	1,11679	1,11772	1,11866	1,11960
56	5	1,10769	1,10861	1,10953	1,11046	1,11138	1,11231	1,11324	1,11417	1,11511	1,11604	1,11698	1,11792	1,11886
56	6	1,10691	1,10784	1,10877	1,10969	1,11062	1,11155	1,11249	1,11342	1,11436	1,11529	1,11623	1,11717	1,11812
56	7	1,10617	1,10710	1,10802	1,10895	1,10989	1,11082	1,11175	1,11269	1,11363	1,11457	1,11551	1,11645	1,11740
56	8	1,10539	1,10632	1,10726	1,10819	1,10912	1,11006	1,11100	1,11193	1,11287	1,11382	1,11476	1,11571	1,11665
56	9	1,10465	1,10558	1,10651	1,10745	1,10838	1,10932	1,11026	1,11120	1,11214	1,11309	1,11403	1,11498	1,11593
56	10	1,10387	1,10480	1,10574	1,10668	1,10761	1,10856	1,10950	1,11044	1,11139	1,11233	1,11328	1,11423	1,11518
56	11	1,10316	1,10410	1,10504	1,10598	1,10692	1,10786	1,10881	1,10975	1,11070	1,11165	1,11260	1,11355	1,11451
57	0	1,10270	1,10364	1,10458	1,10553	1,10647	1,10742	1,10837	1,10932	1,11027	1,11123	1,11218	1,11314	1,11410
57	1	1,10190	1,10284	1,10379	1,10473	1,10568	1,10663	1,10758	1,10854	1,10949	1,11045	1,11141	1,11237	1,11333
57	2	1,10112	1,10207	1,10301	1,10396	1,10491	1,10587	1,10682	1,10778	1,10873	1,10969	1,11065	1,11162	1,11258
57	3	1,10032	1,10126	1,10221	1,10317	1,10412	1,10507	1,10603	1,10699	1,10795	1,10891	1,10987	1,11084	1,11181
57	4	1,09954	1,10049	1,10144	1,10239	1,10335	1,10431	1,10527	1,10623	1,10719	1,10815	1,10912	1,11009	1,11105
57	5	1,09873	1,09968	1,10064	1,10159	1,10255	1,10351	1,10447	1,10543	1,10640	1,10737	1,10833	1,10930	1,11028
57	6	1,09792	1,09887	1,09983	1,10079	1,10175	1,10271	1,10368	1,10464	1,10561	1,10658	1,10755	1,10852	1,10949
57	7	1,09713	1,09809	1,09905	1,10001	1,10097	1,10194	1,10291	1,10387	1,10484	1,10581	1,10679	1,10776	1,10874
57	8	1,09632	1,09728	1,09824	1,09921	1,10017	1,10114	1,10211	1,10308	1,10405	1,10502	1,10600	1,10698	1,10796
57	9	1,09553	1,09650	1,09746	1,09843	1,09939	1,10036	1,10133	1,10231	1,10328	1,10426	1,10523	1,10621	1,10719
57	10	1,09472	1,09568	1,09665	1,09762	1,09859	1,09956	1,10053	1,10151	1,10248	1,10346	1,10444	1,10542	1,10641
57	11	1,09398	1,09494	1,09591	1,09688	1,09785	1,09883	1,09980	1,10078	1,10176	1,10274	1,10372	1,10471	1,10569
58	0	1,09346	1,09443	1,09540	1,09638	1,09736	1,09834	1,09932	1,10030	1,10128	1,10227	1,10326	1,10425	1,10524
58	1	1,09262	1,09359	1,09457	1,09555	1,09652	1,09751	1,09849	1,09947	1,10046	1,10145	1,10244	1,10343	1,10443
58	2	1,09180	1,09278	1,09376	1,09474	1,09572	1,09670	1,09769	1,09867	1,09966	1,10065	1,10165	1,10264	1,10364
58	3	1,09096	1,09193	1,09292	1,09390	1,09488	1,09587	1,09686	1,09785	1,09884	1,09983	1,10083	1,10182	1,10282
58	4	1,09014	1,09112	1,09210	1,09309	1,09407	1,09506	1,09605	1,09704	1,09804	1,09903	1,10003	1,10103	1,10203
58	5	1,08929	1,09027	1,09126	1,09225	1,09323	1,09423	1,09522	1,09621	1,09721	1,09821	1,09921	1,10021	1,10121
58	6	1,08844	1,08942	1,09041	1,09140	1,09239	1,09339	1,09438	1,09538	1,09638	1,09738	1,09838	1,09938	1,10039
58	7	1,08761	1,08860	1,08959	1,09058	1,09158	1,09257	1,09357	1,09457	1,09557	1,09657	1,09758	1,09859	1,09959
58	8	1,08676	1,08775	1,08874	1,08974	1,09073	1,09173	1,09273	1,09373	1,09474	1,09574	1,09675	1,09776	1,09877
58	9	1,08593	1,08693	1,08792	1,08892	1,08992	1,09092	1,09192	1,09292	1,09393	1,09493	1,09594	1,09696	1,09797
58	10	1,08508	1,08607	1,08707	1,08807	1,08907	1,09007	1,09107	1,09208	1,09309	1,09410	1,09511	1,09612	1,09714
58	11	1,08430	1,08530	1,08629	1,08730	1,08830	1,08930	1,09031	1,09132	1,09233	1,09334	1,09435	1,09537	1,09639
59	0	1,08372	1,08472	1,08573	1,08673	1,08774	1,08875	1,08976	1,09078	1,09179	1,09281	1,09383	1,09485	1,09588

**factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 66 en 67 jaar)**

510,49539

Feitelijke pensioen-leeftijd		Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)												
		LAAG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	66	67
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	0,81279	0,81354	0,81430	0,81505	0,81581	0,81656	0,81732	0,81808	0,81885	0,81961	0,82037	0,82114	0,82191
59	1	0,81213	0,81288	0,81364	0,81439	0,81515	0,81591	0,81667	0,81743	0,81820	0,81896	0,81973	0,82050	0,82127
59	2	0,81149	0,81224	0,81300	0,81376	0,81452	0,81528	0,81604	0,81680	0,81757	0,81834	0,81910	0,81987	0,82064
59	3	0,81082	0,81158	0,81234	0,81310	0,81386	0,81462	0,81539	0,81615	0,81692	0,81769	0,81846	0,81923	0,82000
59	4	0,81018	0,81094	0,81170	0,81246	0,81322	0,81398	0,81475	0,81552	0,81629	0,81706	0,81783	0,81860	0,81938
59	5	0,80951	0,81027	0,81103	0,81180	0,81256	0,81333	0,81409	0,81486	0,81563	0,81640	0,81718	0,81795	0,81873
59	6	0,80884	0,80960	0,81037	0,81113	0,81190	0,81266	0,81343	0,81420	0,81498	0,81575	0,81653	0,81730	0,81808
59	7	0,80819	0,80896	0,80972	0,81049	0,81125	0,81202	0,81280	0,81357	0,81434	0,81512	0,81589	0,81667	0,81745
59	8	0,80752	0,80829	0,80905	0,80982	0,81059	0,81136	0,81213	0,81291	0,81368	0,81446	0,81524	0,81602	0,81680
59	9	0,80687	0,80764	0,80840	0,80917	0,80994	0,81072	0,81149	0,81227	0,81304	0,81382	0,81460	0,81539	0,81617
59	10	0,80619	0,80696	0,80773	0,80850	0,80928	0,81005	0,81083	0,81160	0,81238	0,81316	0,81395	0,81473	0,81551
59	11	0,80558	0,80635	0,80712	0,80790	0,80867	0,80945	0,81022	0,81100	0,81178	0,81257	0,81335	0,81413	0,81492
60	0	0,80510	0,80587	0,80665	0,80743	0,80820	0,80899	0,80977	0,81055	0,81134	0,81212	0,81291	0,81370	0,81449
60	1	0,80440	0,80518	0,80596	0,80674	0,80752	0,80830	0,80908	0,80987	0,81065	0,81144	0,81223	0,81302	0,81382
60	2	0,80373	0,80451	0,80529	0,80607	0,80685	0,80763	0,80842	0,80921	0,80999	0,81078	0,81158	0,81237	0,81316
60	3	0,80303	0,80381	0,80459	0,80538	0,80616	0,80695	0,80773	0,80852	0,80931	0,81010	0,81089	0,81169	0,81249
60	4	0,80236	0,80314	0,80392	0,80471	0,80549	0,80628	0,80707	0,80786	0,80865	0,80944	0,81023	0,81103	0,81183
60	5	0,80166	0,80244	0,80322	0,80401	0,80480	0,80559	0,80638	0,80717	0,80796	0,80875	0,80955	0,81035	0,81115
60	6	0,80096	0,80174	0,80253	0,80331	0,80410	0,80489	0,80568	0,80648	0,80727	0,80807	0,80887	0,80966	0,81047
60	7	0,80028	0,80106	0,80185	0,80264	0,80343	0,80422	0,80501	0,80581	0,80660	0,80740	0,80820	0,80900	0,80980
60	8	0,79957	0,80036	0,80115	0,80194	0,80273	0,80352	0,80432	0,80511	0,80591	0,80671	0,80751	0,80831	0,80912
60	9	0,79889	0,79968	0,80047	0,80126	0,80205	0,80285	0,80364	0,80444	0,80524	0,80604	0,80684	0,80765	0,80845
60	10	0,79818	0,79897	0,79976	0,80056	0,80135	0,80215	0,80294	0,80374	0,80455	0,80535	0,80615	0,80696	0,80777
60	11	0,79754	0,79833	0,79912	0,79992	0,80071	0,80151	0,80231	0,80311	0,80391	0,80472	0,80552	0,80633	0,80714
61	0	0,79700	0,79780	0,79860	0,79939	0,80020	0,80100	0,80180	0,80261	0,80341	0,80422	0,80503	0,80585	0,80666
61	1	0,79628	0,79707	0,79787	0,79867	0,79948	0,80028	0,80108	0,80189	0,80270	0,80351	0,80432	0,80514	0,80595
61	2	0,79557	0,79637	0,79717	0,79797	0,79878	0,79958	0,80039	0,80120	0,80201	0,80282	0,80363	0,80445	0,80526
61	3	0,79484	0,79564	0,79644	0,79725	0,79805	0,79886	0,79967	0,80048	0,80129	0,80210	0,80292	0,80373	0,80455
61	4	0,79413	0,79494	0,79574	0,79654	0,79735	0,79816	0,79897	0,79978	0,80059	0,80141	0,80222	0,80304	0,80386
61	5	0,79340	0,79420	0,79501	0,79582	0,79662	0,79743	0,79824	0,79906	0,79987	0,80069	0,80151	0,80233	0,80315
61	6	0,79267	0,79347	0,79428	0,79508	0,79589	0,79671	0,79752	0,79833	0,79915	0,79997	0,80079	0,80161	0,80243
61	7	0,79195	0,79276	0,79357	0,79438	0,79519	0,79600	0,79681	0,79763	0,79845	0,79927	0,80009	0,80091	0,80173
61	8	0,79122	0,79202	0,79283	0,79364	0,79445	0,79527	0,79608	0,79690	0,79772	0,79854	0,79936	0,80019	0,80101
61	9	0,79050	0,79131	0,79212	0,79293	0,79374	0,79456	0,79538	0,79620	0,79702	0,79784	0,79866	0,79949	0,80031
61	10	0,78976	0,79057	0,79138	0,79219	0,79301	0,79383	0,79464	0,79546	0,79629	0,79711	0,79794	0,79876	0,79959
61	11	0,78908	0,78990	0,79071	0,79152	0,79234	0,79316	0,79398	0,79480	0,79562	0,79645	0,79728	0,79810	0,79893
62	0	0,78849	0,78931	0,79012	0,79094	0,79176	0,79259	0,79341	0,79424	0,79507	0,79590	0,79673	0,79756	0,79839
62	1	0,78773	0,78855	0,78937	0,79019	0,79101	0,79183	0,79266	0,79349	0,79432	0,79515	0,79598	0,79681	0,79765
62	2	0,78699	0,78781	0,78863	0,78946	0,79028	0,79110	0,79193	0,79276	0,79359	0,79442	0,79526	0,79609	0,79693
62	3	0,78623	0,78705	0,78787	0,78870	0,78952	0,79035	0,79118	0,79201	0,79284	0,79367	0,79451	0,79534	0,79618
62	4	0,78549	0,78631	0,78714	0,78796	0,78879	0,78961	0,79044	0,79128	0,79211	0,79294	0,79378	0,79462	0,79546
62	5	0,78472	0,78555	0,78637	0,78720	0,78802	0,78885	0,78968	0,79052	0,79135	0,79219	0,79303	0,79387	0,79471
62	6	0,78396	0,78478	0,78561	0,78643	0,78726	0,78809	0,78892	0,78976	0,79059	0,79143	0,79227	0,79311	0,79396
62	7	0,78321	0,78404	0,78486	0,78569	0,78652	0,78735	0,78819	0,78902	0,78986	0,79070	0,79154	0,79238	0,79323
62	8	0,78244	0,78326	0,78409	0,78492	0,78575	0,78659	0,78742	0,78826	0,78910	0,78994	0,79078	0,79162	0,79247
62	9	0,78169	0,78252	0,78335	0,78418	0,78501	0,78584	0,78668	0,78752	0,78836	0,78920	0,79004	0,79089	0,79174
62	10	0,78091	0,78174	0,78257	0,78341	0,78424	0,78508	0,78591	0,78675	0,78759	0,78844	0,78928	0,79013	0,79097
62	11	0,78021	0,78104	0,78187	0,78270	0,78354	0,78438	0,78521	0,78605	0,78690	0,78774	0,78859	0,78943	0,79028
63	0	0,77955	0,78039	0,78122	0,78206	0,78290	0,78374	0,78458	0,78543	0,78628	0,78713	0,78798	0,78883	0,78968

Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 66 en 67 jaar)

680,66052

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	66	67
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	1,08372	1,08472	1,08573	1,08673	1,08774	1,08875	1,08976	1,09078	1,09179	1,09281	1,09383	1,09485	1,09588
59	1	1,08284	1,08384	1,08485	1,08586	1,08687	1,08788	1,08890	1,08991	1,09093	1,09195	1,09297	1,09400	1,09502
59	2	1,08198	1,08299	1,08400	1,08501	1,08602	1,08704	1,08805	1,08907	1,09009	1,09111	1,09214	1,09317	1,09419
59	3	1,08110	1,08210	1,08312	1,08413	1,08514	1,08616	1,08718	1,08820	1,08922	1,09025	1,09128	1,09230	1,09333
59	4	1,08024	1,08125	1,08226	1,08328	1,08429	1,08531	1,08633	1,08736	1,08838	1,08941	1,09044	1,09147	1,09250
59	5	1,07935	1,08036	1,08138	1,08239	1,08341	1,08443	1,08546	1,08648	1,08751	1,08854	1,08957	1,09060	1,09164
59	6	1,07845	1,07947	1,08049	1,08151	1,08253	1,08355	1,08458	1,08561	1,08664	1,08767	1,08870	1,08974	1,09077
59	7	1,07759	1,07861	1,07963	1,08065	1,08167	1,08270	1,08373	1,08476	1,08579	1,08682	1,08786	1,08890	1,08994
59	8	1,07669	1,07771	1,07874	1,07976	1,08079	1,08181	1,08285	1,08388	1,08491	1,08595	1,08699	1,08803	1,08907
59	9	1,07582	1,07685	1,07787	1,07890	1,07993	1,08096	1,08199	1,08302	1,08406	1,08510	1,08614	1,08718	1,08823
59	10	1,07492	1,07595	1,07698	1,07800	1,07904	1,08007	1,08110	1,08214	1,08318	1,08422	1,08526	1,08631	1,08735
59	11	1,07411	1,07513	1,07616	1,07719	1,07823	1,07926	1,08030	1,08134	1,08238	1,08342	1,08447	1,08551	1,08656
60	0	1,07346	1,07450	1,07553	1,07657	1,07761	1,07865	1,07969	1,08073	1,08178	1,08283	1,08388	1,08493	1,08599
60	1	1,07254	1,07357	1,07461	1,07565	1,07669	1,07773	1,07878	1,07982	1,08087	1,08192	1,08298	1,08403	1,08509
60	2	1,07164	1,07268	1,07372	1,07476	1,07580	1,07685	1,07789	1,07894	1,07999	1,08105	1,08210	1,08316	1,08422
60	3	1,07071	1,07175	1,07279	1,07384	1,07488	1,07593	1,07698	1,07803	1,07908	1,08014	1,08119	1,08225	1,08331
60	4	1,06981	1,07085	1,07190	1,07294	1,07399	1,07504	1,07609	1,07714	1,07820	1,07925	1,08031	1,08137	1,08244
60	5	1,06888	1,06992	1,07097	1,07201	1,07306	1,07411	1,07517	1,07622	1,07728	1,07834	1,07940	1,08046	1,08153
60	6	1,06794	1,06899	1,07004	1,07108	1,07214	1,07319	1,07424	1,07530	1,07636	1,07742	1,07849	1,07955	1,08062
60	7	1,06704	1,06808	1,06913	1,07018	1,07124	1,07229	1,07335	1,07441	1,07547	1,07653	1,07760	1,07867	1,07974
60	8	1,06610	1,06715	1,06820	1,06925	1,07031	1,07136	1,07242	1,07348	1,07455	1,07561	1,07668	1,07775	1,07883
60	9	1,06519	1,06624	1,06729	1,06835	1,06940	1,07046	1,07152	1,07259	1,07365	1,07472	1,07579	1,07686	1,07794
60	10	1,06424	1,06529	1,06635	1,06741	1,06847	1,06953	1,07059	1,07166	1,07273	1,07380	1,07487	1,07594	1,07702
60	11	1,06338	1,06444	1,06550	1,06656	1,06762	1,06868	1,06975	1,07082	1,07189	1,07296	1,07403	1,07511	1,07619
61	0	1,06267	1,06373	1,06479	1,06586	1,06693	1,06800	1,06907	1,07014	1,07122	1,07230	1,07338	1,07446	1,07555
61	1	1,06170	1,06276	1,06383	1,06490	1,06597	1,06704	1,06811	1,06919	1,07027	1,07135	1,07243	1,07351	1,07460
61	2	1,06076	1,06183	1,06289	1,06396	1,06504	1,06611	1,06718	1,06826	1,06934	1,07042	1,07151	1,07260	1,07368
61	3	1,05979	1,06086	1,06193	1,06300	1,06407	1,06515	1,06622	1,06730	1,06839	1,06947	1,07056	1,07165	1,07274
61	4	1,05885	1,05991	1,06099	1,06206	1,06313	1,06421	1,06529	1,06637	1,06746	1,06854	1,06963	1,07072	1,07182
61	5	1,05787	1,05894	1,06001	1,06109	1,06216	1,06324	1,06433	1,06541	1,06650	1,06758	1,06867	1,06977	1,07086
61	6	1,05689	1,05796	1,05904	1,06011	1,06119	1,06227	1,06336	1,06444	1,06553	1,06662	1,06771	1,06881	1,06991
61	7	1,05594	1,05701	1,05809	1,05917	1,06025	1,06133	1,06242	1,06351	1,06460	1,06569	1,06678	1,06788	1,06898
61	8	1,05495	1,05603	1,05711	1,05819	1,05927	1,06036	1,06145	1,06254	1,06363	1,06472	1,06582	1,06692	1,06802
61	9	1,05400	1,05508	1,05616	1,05724	1,05833	1,05941	1,06050	1,06159	1,06269	1,06378	1,06488	1,06598	1,06709
61	10	1,05301	1,05409	1,05517	1,05626	1,05734	1,05843	1,05953	1,06062	1,06171	1,06281	1,06391	1,06502	1,06612
61	11	1,05211	1,05319	1,05428	1,05537	1,05645	1,05755	1,05864	1,05973	1,06083	1,06193	1,06303	1,06414	1,06525
62	0	1,05132	1,05241	1,05350	1,05459	1,05569	1,05678	1,05788	1,05898	1,06009	1,06119	1,06230	1,06341	1,06453
62	1	1,05031	1,05140	1,05249	1,05358	1,05468	1,05578	1,05688	1,05798	1,05909	1,06020	1,06131	1,06242	1,06353
62	2	1,04933	1,05042	1,05151	1,05261	1,05371	1,05481	1,05591	1,05701	1,05812	1,05923	1,06034	1,06146	1,06257
62	3	1,04831	1,04940	1,05050	1,05160	1,05270	1,05380	1,05490	1,05601	1,05712	1,05823	1,05934	1,06046	1,06158
62	4	1,04732	1,04842	1,04951	1,05061	1,05172	1,05282	1,05393	1,05503	1,05615	1,05726	1,05837	1,05949	1,06061
62	5	1,04630	1,04740	1,04850	1,04960	1,05070	1,05181	1,05291	1,05402	1,05514	1,05625	1,05737	1,05849	1,05961
62	6	1,04528	1,04637	1,04747	1,04858	1,04968	1,05079	1,05190	1,05301	1,05413	1,05524	1,05636	1,05748	1,05861
62	7	1,04428	1,04538	1,04648	1,04759	1,04869	1,04980	1,05092	1,05203	1,05315	1,05426	1,05538	1,05651	1,05763
62	8	1,04325	1,04435	1,04546	1,04656	1,04767	1,04878	1,04990	1,05101	1,05213	1,05325	1,05437	1,05550	1,05663
62	9	1,04225	1,04336	1,04446	1,04557	1,04668	1,04779	1,04891	1,05002	1,05114	1,05227	1,05339	1,05452	1,05565
62	10	1,04122	1,04232	1,04343	1,04454	1,04565	1,04677	1,04788	1,04900	1,05012	1,05125	1,05237	1,05350	1,05463
62	11	1,04028	1,04138	1,04249	1,04360	1,04472	1,04583	1,04695	1,04807	1,04920	1,05032	1,05145	1,05258	1,05371
63	0	1,03940	1,04051	1,04163	1,04275	1,04387	1,04499	1,04611	1,04724	1,04837	1,04950	1,05063	1,05177	1,05291

Ruil- en afkoopvoeten 2017

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 66 en 67 jaar)

420,99573

Feitelijke pensioen-leeftijd		Van : direct ingaand levenslang ouderdompensioen												
		Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)												
		LAAG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	67	
		0	1	2	3	4	5	6	7	8	9	10	11	0
63	0	0,77955	0,78039	0,78122	0,78206	0,78290	0,78374	0,78458	0,78543	0,78628	0,78713	0,78798	0,78883	0,78968
63	1	0,77876	0,77959	0,78043	0,78127	0,78211	0,78295	0,78380	0,78465	0,78549	0,78634	0,78719	0,78805	0,78890
63	2	0,77799	0,77883	0,77966	0,78050	0,78135	0,78219	0,78304	0,78388	0,78473	0,78558	0,78644	0,78729	0,78815
63	3	0,77719	0,77803	0,77887	0,77971	0,78055	0,78140	0,78225	0,78309	0,78394	0,78480	0,78565	0,78651	0,78737
63	4	0,77642	0,77726	0,77810	0,77894	0,77979	0,78063	0,78148	0,78233	0,78318	0,78403	0,78489	0,78575	0,78660
63	5	0,77562	0,77646	0,77730	0,77814	0,77899	0,77984	0,78069	0,78154	0,78239	0,78324	0,78410	0,78496	0,78582
63	6	0,77482	0,77566	0,77650	0,77734	0,77819	0,77904	0,77989	0,78074	0,78160	0,78245	0,78331	0,78417	0,78503
63	7	0,77404	0,77488	0,77572	0,77657	0,77742	0,77827	0,77912	0,77997	0,78083	0,78168	0,78254	0,78340	0,78426
63	8	0,77323	0,77407	0,77492	0,77577	0,77661	0,77746	0,77832	0,77917	0,78003	0,78089	0,78175	0,78261	0,78347
63	9	0,77245	0,77329	0,77414	0,77499	0,77584	0,77669	0,77754	0,77840	0,77925	0,78011	0,78097	0,78184	0,78270
63	10	0,77164	0,77248	0,77333	0,77418	0,77503	0,77588	0,77674	0,77759	0,77845	0,77931	0,78017	0,78104	0,78190
63	11	0,77090	0,77175	0,77259	0,77344	0,77430	0,77515	0,77601	0,77686	0,77772	0,77858	0,77945	0,78031	0,78118
64	0	0,77017	0,77103	0,77188	0,77273	0,77359	0,77445	0,77531	0,77617	0,77703	0,77790	0,77877	0,77964	0,78051
64	1	0,76935	0,77020	0,77105	0,77191	0,77276	0,77362	0,77449	0,77535	0,77621	0,77708	0,77795	0,77882	0,77969
64	2	0,76854	0,76940	0,77025	0,77111	0,77197	0,77283	0,77369	0,77455	0,77542	0,77629	0,77716	0,77803	0,77890
64	3	0,76771	0,76857	0,76942	0,77028	0,77114	0,77200	0,77286	0,77373	0,77459	0,77546	0,77633	0,77721	0,77808
64	4	0,76690	0,76776	0,76862	0,76947	0,77033	0,77120	0,77206	0,77293	0,77379	0,77466	0,77554	0,77641	0,77729
64	5	0,76607	0,76692	0,76778	0,76864	0,76950	0,77036	0,77123	0,77210	0,77297	0,77384	0,77471	0,77559	0,77646
64	6	0,76523	0,76609	0,76694	0,76781	0,76867	0,76953	0,77040	0,77127	0,77214	0,77301	0,77388	0,77476	0,77564
64	7	0,76442	0,76528	0,76613	0,76700	0,76786	0,76872	0,76959	0,77046	0,77133	0,77220	0,77308	0,77396	0,77483
64	8	0,76357	0,76443	0,76529	0,76615	0,76702	0,76789	0,76875	0,76962	0,77050	0,77137	0,77224	0,77312	0,77400
64	9	0,76276	0,76362	0,76448	0,76534	0,76621	0,76707	0,76794	0,76881	0,76969	0,77056	0,77144	0,77232	0,77320
64	10	0,76191	0,76277	0,76363	0,76450	0,76536	0,76623	0,76710	0,76797	0,76885	0,76972	0,77060	0,77148	0,77236
64	11	0,76114	0,76200	0,76286	0,76373	0,76460	0,76546	0,76634	0,76721	0,76808	0,76896	0,76984	0,77072	0,77160
65	0	0,76034	0,76120	0,76207	0,76294	0,76381	0,76468	0,76556	0,76644	0,76732	0,76820	0,76908	0,76997	0,77086
65	1	0,75947	0,76034	0,76121	0,76208	0,76295	0,76382	0,76470	0,76558	0,76646	0,76734	0,76823	0,76911	0,77000
65	2	0,75863	0,75950	0,76037	0,76124	0,76211	0,76299	0,76387	0,76475	0,76563	0,76651	0,76740	0,76829	0,76918
65	3	0,75776	0,75863	0,75950	0,76037	0,76125	0,76213	0,76300	0,76388	0,76477	0,76565	0,76654	0,76743	0,76832
65	4	0,75692	0,75779	0,75866	0,75953	0,76041	0,76129	0,76217	0,76305	0,76393	0,76482	0,76570	0,76659	0,76748
65	5	0,75605	0,75692	0,75779	0,75866	0,75954	0,76042	0,76130	0,76218	0,76306	0,76395	0,76484	0,76573	0,76662
65	6	0,75517	0,75604	0,75691	0,75779	0,75866	0,75954	0,76043	0,76131	0,76219	0,76308	0,76397	0,76486	0,76576
65	7	0,75432	0,75519	0,75606	0,75694	0,75782	0,75870	0,75958	0,76046	0,76135	0,76224	0,76313	0,76402	0,76492
65	8	0,75344	0,75431	0,75518	0,75606	0,75694	0,75782	0,75870	0,75959	0,76048	0,76137	0,76226	0,76315	0,76405
65	9	0,75258	0,75345	0,75433	0,75521	0,75609	0,75697	0,75785	0,75874	0,75963	0,76052	0,76141	0,76230	0,76320
65	10	0,75169	0,75257	0,75345	0,75432	0,75520	0,75609	0,75697	0,75786	0,75875	0,75964	0,76053	0,76143	0,76233
65	11	0,75089	0,75176	0,75264	0,75352	0,75440	0,75529	0,75617	0,75706	0,75795	0,75884	0,75974	0,76063	0,76153
66	0	0,75000	0,75088		0,75176	0,75265	0,75353	0,75442	0,75531	0,75621	0,75710	0,75800	0,75890	0,75980
66	1			0,75088		0,75176	0,75265	0,75354	0,75443	0,75532	0,75621	0,75711	0,75801	0,75891
66	2				0,75088	0,75177	0,75266	0,75355	0,75444	0,75534	0,75624	0,75713	0,75804	0,75894
66	3					0,75088	0,75177	0,75266	0,75355	0,75445	0,75534	0,75624	0,75714	0,75804
66	4						0,75089	0,75178	0,75267	0,75357	0,75446	0,75536	0,75626	0,75717
66	5							0,75089	0,75178	0,75267	0,75357	0,75446	0,75536	0,75626
66	6								0,75089	0,75178	0,75267	0,75356	0,75446	0,75535
66	7									0,75089	0,75178	0,75268	0,75357	0,75447
66	8										0,75089	0,75178	0,75267	0,75356
66	9											0,75089	0,75178	0,75267
66	10												0,75088	0,75176
66	11													0,75092
67	0													0,75000



Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 66 en 67 jaar)

560,32764

Feitelijke pensioenleeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		66	66	66	66	66	66	66	66	66	66	66	66	67
		0	1	2	3	4	5	6	7	8	9	10	11	0
63	0	1,03940	1,04051	1,04163	1,04275	1,04387	1,04499	1,04611	1,04724	1,04837	1,04950	1,05063	1,05177	1,05291
63	1	1,03835	1,03946	1,04058	1,04169	1,04282	1,04394	1,04507	1,04619	1,04732	1,04846	1,04959	1,05073	1,05187
63	2	1,03732	1,03843	1,03955	1,04067	1,04180	1,04292	1,04405	1,04518	1,04631	1,04744	1,04858	1,04972	1,05086
63	3	1,03626	1,03737	1,03849	1,03961	1,04074	1,04187	1,04299	1,04413	1,04526	1,04640	1,04754	1,04868	1,04982
63	4	1,03523	1,03635	1,03747	1,03859	1,03971	1,04084	1,04197	1,04311	1,04424	1,04538	1,04652	1,04766	1,04881
63	5	1,03416	1,03528	1,03640	1,03753	1,03865	1,03978	1,04091	1,04205	1,04319	1,04432	1,04547	1,04661	1,04776
63	6	1,03309	1,03421	1,03533	1,03646	1,03759	1,03872	1,03985	1,04099	1,04213	1,04327	1,04441	1,04556	1,04671
63	7	1,03205	1,03317	1,03430	1,03543	1,03656	1,03769	1,03882	1,03996	1,04110	1,04224	1,04339	1,04453	1,04568
63	8	1,03097	1,03210	1,03323	1,03435	1,03549	1,03662	1,03776	1,03890	1,04004	1,04118	1,04233	1,04348	1,04463
63	9	1,02993	1,03106	1,03219	1,03332	1,03445	1,03558	1,03672	1,03786	1,03900	1,04015	1,04130	1,04245	1,04360
63	10	1,02885	1,02998	1,03111	1,03224	1,03337	1,03451	1,03565	1,03679	1,03794	1,03908	1,04023	1,04138	1,04254
63	11	1,02787	1,02900	1,03013	1,03126	1,03240	1,03353	1,03467	1,03582	1,03696	1,03811	1,03926	1,04042	1,04157
64	0	1,02690	1,02803	1,02917	1,03031	1,03145	1,03260	1,03374	1,03489	1,03604	1,03720	1,03836	1,03952	1,04068
64	1	1,02580	1,02693	1,02807	1,02921	1,03035	1,03150	1,03265	1,03380	1,03495	1,03611	1,03727	1,03843	1,03959
64	2	1,02473	1,02586	1,02700	1,02814	1,02929	1,03043	1,03158	1,03274	1,03389	1,03505	1,03621	1,03737	1,03854
64	3	1,02362	1,02475	1,02589	1,02704	1,02818	1,02933	1,03048	1,03164	1,03279	1,03395	1,03511	1,03628	1,03744
64	4	1,02254	1,02368	1,02482	1,02597	1,02711	1,02826	1,02941	1,03057	1,03173	1,03289	1,03405	1,03521	1,03638
64	5	1,02142	1,02256	1,02371	1,02485	1,02600	1,02715	1,02831	1,02946	1,03062	1,03178	1,03295	1,03411	1,03528
64	6	1,02031	1,02145	1,02259	1,02374	1,02489	1,02604	1,02720	1,02835	1,02951	1,03068	1,03184	1,03301	1,03418
64	7	1,01922	1,02037	1,02151	1,02266	1,02381	1,02497	1,02612	1,02728	1,02844	1,02961	1,03077	1,03194	1,03311
64	8	1,01810	1,01924	1,02039	1,02154	1,02269	1,02385	1,02500	1,02616	1,02733	1,02849	1,02966	1,03083	1,03200
64	9	1,01701	1,01815	1,01930	1,02045	1,02161	1,02276	1,02392	1,02508	1,02625	1,02741	1,02858	1,02976	1,03093
64	10	1,01588	1,01703	1,01817	1,01933	1,02048	1,02164	1,02280	1,02396	1,02513	1,02630	1,02747	1,02864	1,02982
64	11	1,01485	1,01600	1,01715	1,01830	1,01946	1,02062	1,02178	1,02294	1,02411	1,02528	1,02645	1,02763	1,02880
65	0	1,01378	1,01494	1,01609	1,01725	1,01841	1,01958	1,02075	1,02192	1,02309	1,02427	1,02545	1,02663	1,02781
65	1	1,01263	1,01378	1,01494	1,01610	1,01727	1,01843	1,01960	1,02077	1,02195	1,02312	1,02430	1,02549	1,02667
65	2	1,01151	1,01267	1,01383	1,01499	1,01615	1,01732	1,01849	1,01966	1,02084	1,02202	1,02320	1,02438	1,02557
65	3	1,01035	1,01151	1,01267	1,01383	1,01500	1,01617	1,01734	1,01851	1,01969	1,02087	1,02205	1,02324	1,02442
65	4	1,00923	1,01038	1,01155	1,01271	1,01388	1,01505	1,01622	1,01740	1,01857	1,01975	1,02094	1,02212	1,02331
65	5	1,00806	1,00922	1,01038	1,01155	1,01272	1,01389	1,01506	1,01624	1,01742	1,01860	1,01978	1,02097	1,02216
65	6	1,00689	1,00805	1,00922	1,01038	1,01155	1,01273	1,01390	1,01508	1,01626	1,01744	1,01863	1,01982	1,02101
65	7	1,00576	1,00692	1,00808	1,00925	1,01042	1,01160	1,01277	1,01395	1,01513	1,01632	1,01750	1,01869	1,01989
65	8	1,00458	1,00575	1,00691	1,00808	1,00925	1,01043	1,01160	1,01279	1,01397	1,01515	1,01634	1,01753	1,01873
65	9	1,00344	1,00461	1,00577	1,00694	1,00812	1,00929	1,01047	1,01165	1,01284	1,01402	1,01521	1,01641	1,01760
65	10	1,00226	1,00342	1,00459	1,00577	1,00694	1,00812	1,00930	1,01048	1,01166	1,01285	1,01404	1,01524	1,01643
65	11	1,00118	1,00235	1,00352	1,00469	1,00587	1,00705	1,00823	1,00941	1,01060	1,01179	1,01298	1,01418	1,01537
66	0	1,00000	1,00117	1,00235	1,00353	1,00471	1,00590	1,00708	1,00827	1,00947	1,01066	1,01186	1,01307	1,01427
66	1		1,00117	1,00235	1,00353	1,00472	1,00590	1,00709	1,00828	1,00948	1,01067	1,01187	1,01308	
66	2			1,00118	1,00236	1,00355	1,00473	1,00592	1,00712	1,00831	1,00951	1,01071	1,01192	
66	3				1,00118	1,00236	1,00355	1,00474	1,00593	1,00712	1,00832	1,00952	1,01072	
66	4					1,00118	1,00237	1,00356	1,00475	1,00595	1,00715	1,00835	1,00955	
66	5						1,00118	1,00237	1,00356	1,00475	1,00595	1,00715	1,00835	
66	6							1,00118	1,00237	1,00356	1,00475	1,00594	1,00714	
66	7								1,00119	1,00238	1,00357	1,00476	1,00596	
66	8									1,00118	1,00237	1,00356	1,00475	
66	9										1,00119	1,00237	1,00356	
66	10											1,00117	1,00234	
66	11												1,00123	
67	0													

Ruil- en afkoopvoeten 2017

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 67 en 68 jaar)

534.70022

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hoog pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	67	68
		0	1	2	3	4	5	6	7	8	9	10	11	0
55	0	0.84783	0.84848	0.84914	0.84979	0.85045	0.85110	0.85176	0.85242	0.85308	0.85374	0.85440	0.85506	0.85572
55	1	0.84731	0.84796	0.84862	0.84927	0.84993	0.85059	0.85125	0.85191	0.85257	0.85323	0.85389	0.85456	0.85522
55	2	0.84680	0.84746	0.84811	0.84877	0.84943	0.85009	0.85075	0.85141	0.85208	0.85274	0.85340	0.85407	0.85474
55	3	0.84628	0.84693	0.84759	0.84825	0.84891	0.84957	0.85024	0.85090	0.85156	0.85223	0.85290	0.85356	0.85423
55	4	0.84577	0.84643	0.84709	0.84775	0.84841	0.84907	0.84974	0.85040	0.85107	0.85174	0.85240	0.85307	0.85374
55	5	0.84524	0.84590	0.84656	0.84723	0.84789	0.84855	0.84922	0.84989	0.85056	0.85123	0.85190	0.85257	0.85324
55	6	0.84471	0.84537	0.84604	0.84670	0.84737	0.84804	0.84870	0.84937	0.85004	0.85071	0.85139	0.85206	0.85273
55	7	0.84420	0.84486	0.84553	0.84620	0.84686	0.84753	0.84820	0.84887	0.84954	0.85022	0.85089	0.85157	0.85224
55	8	0.84367	0.84434	0.84500	0.84567	0.84634	0.84701	0.84768	0.84835	0.84903	0.84970	0.85038	0.85106	0.85173
55	9	0.84315	0.84382	0.84449	0.84516	0.84583	0.84651	0.84718	0.84785	0.84853	0.84920	0.84988	0.85056	0.85124
55	10	0.84262	0.84329	0.84396	0.84463	0.84531	0.84598	0.84666	0.84733	0.84801	0.84869	0.84937	0.85005	0.85073
55	11	0.84214	0.84281	0.84348	0.84416	0.84483	0.84551	0.84618	0.84686	0.84754	0.84822	0.84890	0.84958	0.85027
56	0	0.84187	0.84254	0.84322	0.84390	0.84458	0.84525	0.84593	0.84662	0.84730	0.84798	0.84867	0.84935	0.85004
56	1	0.84132	0.84200	0.84267	0.84335	0.84403	0.84471	0.84540	0.84608	0.84676	0.84745	0.84814	0.84882	0.84951
56	2	0.84079	0.84146	0.84214	0.84282	0.84351	0.84419	0.84487	0.84556	0.84624	0.84693	0.84762	0.84831	0.84900
56	3	0.84023	0.84091	0.84159	0.84228	0.84296	0.84365	0.84433	0.84502	0.84571	0.84640	0.84709	0.84778	0.84847
56	4	0.83970	0.84038	0.84106	0.84175	0.84243	0.84312	0.84381	0.84450	0.84519	0.84588	0.84657	0.84726	0.84796
56	5	0.83914	0.83983	0.84051	0.84120	0.84189	0.84257	0.84326	0.84395	0.84465	0.84534	0.84603	0.84673	0.84743
56	6	0.83859	0.83927	0.83996	0.84065	0.84134	0.84203	0.84272	0.84341	0.84411	0.84480	0.84550	0.84619	0.84689
56	7	0.83805	0.83874	0.83942	0.84011	0.84081	0.84150	0.84219	0.84289	0.84358	0.84428	0.84498	0.84568	0.84638
56	8	0.83749	0.83818	0.83887	0.83956	0.84026	0.84095	0.84164	0.84234	0.84304	0.84374	0.84444	0.84514	0.84584
56	9	0.83695	0.83764	0.83833	0.83903	0.83972	0.84042	0.84111	0.84181	0.84251	0.84321	0.84391	0.84462	0.84532
56	10	0.83639	0.83708	0.83778	0.83847	0.83917	0.83987	0.84057	0.84127	0.84197	0.84267	0.84337	0.84408	0.84478
56	11	0.83588	0.83657	0.83727	0.83797	0.83867	0.83937	0.84007	0.84077	0.84147	0.84218	0.84288	0.84359	0.84430
57	0	0.83558	0.83627	0.83697	0.83768	0.83838	0.83908	0.83979	0.84049	0.84120	0.84191	0.84262	0.84333	0.84404
57	1	0.83500	0.83570	0.83640	0.83710	0.83781	0.83851	0.83922	0.83993	0.84064	0.84135	0.84206	0.84277	0.84348
57	2	0.83444	0.83514	0.83584	0.83655	0.83725	0.83796	0.83867	0.83938	0.84009	0.84080	0.84151	0.84223	0.84294
57	3	0.83385	0.83456	0.83526	0.83597	0.83668	0.83739	0.83810	0.83881	0.83952	0.84024	0.84095	0.84167	0.84239
57	4	0.83329	0.83400	0.83470	0.83541	0.83612	0.83683	0.83755	0.83826	0.83897	0.83969	0.84041	0.84113	0.84184
57	5	0.83271	0.83341	0.83412	0.83483	0.83555	0.83626	0.83697	0.83769	0.83841	0.83912	0.83984	0.84056	0.84128
57	6	0.83212	0.83283	0.83354	0.83425	0.83497	0.83568	0.83640	0.83712	0.83784	0.83855	0.83928	0.84000	0.84072
57	7	0.83155	0.83227	0.83298	0.83369	0.83441	0.83513	0.83584	0.83656	0.83728	0.83800	0.83873	0.83945	0.84018
57	8	0.83097	0.83168	0.83239	0.83311	0.83383	0.83455	0.83527	0.83599	0.83671	0.83743	0.83816	0.83888	0.83961
57	9	0.83040	0.83111	0.83183	0.83255	0.83327	0.83399	0.83471	0.83543	0.83616	0.83688	0.83761	0.83834	0.83907
57	10	0.82981	0.83052	0.83124	0.83196	0.83268	0.83341	0.83413	0.83485	0.83558	0.83631	0.83704	0.83777	0.83850
57	11	0.82927	0.82999	0.83071	0.83143	0.83215	0.83288	0.83360	0.83433	0.83506	0.83579	0.83652	0.83725	0.83798
58	0	0.82893	0.82965	0.83038	0.83110	0.83183	0.83256	0.83329	0.83402	0.83475	0.83548	0.83622	0.83695	0.83769
58	1	0.82832	0.82904	0.82977	0.83050	0.83123	0.83196	0.83269	0.83342	0.83416	0.83489	0.83563	0.83637	0.83711
58	2	0.82773	0.82846	0.82918	0.82991	0.83064	0.83138	0.83211	0.83284	0.83358	0.83432	0.83506	0.83579	0.83654
58	3	0.82712	0.82785	0.82858	0.82931	0.83004	0.83077	0.83151	0.83224	0.83298	0.83372	0.83446	0.83520	0.83595
58	4	0.82652	0.82725	0.82799	0.82872	0.82945	0.83019	0.83093	0.83167	0.83240	0.83315	0.83389	0.83463	0.83538
58	5	0.82591	0.82664	0.82738	0.82811	0.82885	0.82958	0.83032	0.83106	0.83181	0.83255	0.83329	0.83404	0.83479
58	6	0.82529	0.82603	0.82676	0.82750	0.82824	0.82898	0.82972	0.83046	0.83120	0.83195	0.83270	0.83344	0.83419
58	7	0.82470	0.82543	0.82617	0.82691	0.82765	0.82839	0.82913	0.82988	0.83062	0.83137	0.83212	0.83287	0.83362
58	8	0.82408	0.82481	0.82555	0.82629	0.82704	0.82778	0.82852	0.82927	0.83002	0.83077	0.83152	0.83227	0.83302
58	9	0.82348	0.82422	0.82496	0.82570	0.82644	0.82719	0.82794	0.82868	0.82943	0.83018	0.83094	0.83169	0.83244
58	10	0.82286	0.82360	0.82434	0.82508	0.82583	0.82658	0.82733	0.82808	0.82883	0.82958	0.83033	0.83109	0.83185
58	11	0.82229	0.82303	0.82378	0.82453	0.82527	0.82602	0.82677	0.82752	0.82828	0.82903	0.82979	0.83054	0.83130
59	0	0.82191	0.82266	0.82340	0.82415	0.82491	0.82566	0.82641	0.82717	0.82793	0.82869	0.82945	0.83021	0.83097



Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 67 en 68 jaar)

712.93362

Feitelijke pensioenleeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	67	68
		0	1	2	3	4	5	6	7	8	9	10	11	0
55	0	1.13044	1.13131	1.13218	1.13306	1.13393	1.13480	1.13568	1.13656	1.13744	1.13832	1.13920	1.14008	1.14097
55	1	1.12975	1.13062	1.13149	1.13236	1.13324	1.13412	1.13500	1.13588	1.13676	1.13764	1.13852	1.13941	1.14030
55	2	1.12907	1.12994	1.13082	1.13170	1.13257	1.13345	1.13433	1.13522	1.13610	1.13699	1.13787	1.13876	1.13965
55	3	1.12837	1.12924	1.13012	1.13100	1.13188	1.13276	1.13365	1.13453	1.13542	1.13631	1.13720	1.13809	1.13898
55	4	1.12769	1.12857	1.12945	1.13033	1.13121	1.13210	1.13298	1.13387	1.13476	1.13565	1.13654	1.13743	1.13833
55	5	1.12699	1.12787	1.12875	1.12963	1.13052	1.13141	1.13229	1.13318	1.13407	1.13497	1.13586	1.13676	1.13765
55	6	1.12628	1.12717	1.12805	1.12894	1.12982	1.13071	1.13160	1.13250	1.13339	1.13428	1.13518	1.13608	1.13698
55	7	1.12560	1.12649	1.12737	1.12826	1.12915	1.13004	1.13094	1.13183	1.13273	1.13362	1.13452	1.13542	1.13632
55	8	1.12489	1.12578	1.12667	1.12756	1.12845	1.12935	1.13024	1.13114	1.13204	1.13294	1.13384	1.13474	1.13565
55	9	1.12421	1.12510	1.12599	1.12688	1.12778	1.12867	1.12957	1.13047	1.13137	1.13227	1.13318	1.13408	1.13499
55	10	1.12350	1.12439	1.12528	1.12618	1.12708	1.12798	1.12888	1.12978	1.13068	1.13158	1.13249	1.13340	1.13431
55	11	1.12285	1.12375	1.12464	1.12554	1.12644	1.12734	1.12824	1.12915	1.13005	1.13096	1.13187	1.13278	1.13369
56	0	1.12249	1.12339	1.12429	1.12520	1.12610	1.12701	1.12791	1.12882	1.12973	1.13064	1.13156	1.13247	1.13339
56	1	1.12176	1.12266	1.12356	1.12447	1.12538	1.12629	1.12720	1.12811	1.12902	1.12993	1.13085	1.13177	1.13268
56	2	1.12105	1.12195	1.12286	1.12377	1.12468	1.12559	1.12650	1.12741	1.12833	1.12924	1.13016	1.13108	1.13200
56	3	1.12031	1.12122	1.12213	1.12304	1.12395	1.12486	1.12578	1.12669	1.12761	1.12853	1.12945	1.13037	1.13130
56	4	1.11960	1.12051	1.12142	1.12233	1.12324	1.12416	1.12508	1.12599	1.12691	1.12784	1.12876	1.12968	1.13061
56	5	1.11886	1.11977	1.12068	1.12160	1.12251	1.12343	1.12435	1.12527	1.12620	1.12712	1.12805	1.12897	1.12990
56	6	1.11812	1.11903	1.11995	1.12086	1.12178	1.12270	1.12363	1.12455	1.12547	1.12640	1.12733	1.12826	1.12919
56	7	1.11740	1.11831	1.11923	1.12015	1.12107	1.12200	1.12292	1.12385	1.12478	1.12570	1.12664	1.12757	1.12850
56	8	1.11665	1.11757	1.11849	1.11942	1.12034	1.12127	1.12219	1.12312	1.12405	1.12498	1.12592	1.12685	1.12779
56	9	1.11593	1.11685	1.11778	1.11870	1.11963	1.12056	1.12149	1.12242	1.12335	1.12428	1.12522	1.12616	1.12710
56	10	1.11518	1.11611	1.11703	1.11796	1.11889	1.11982	1.12075	1.12169	1.12262	1.12356	1.12450	1.12544	1.12638
56	11	1.11451	1.11543	1.11636	1.11729	1.11822	1.11915	1.12009	1.12103	1.12196	1.12290	1.12384	1.12478	1.12573
57	0	1.11410	1.11503	1.11597	1.11690	1.11784	1.11878	1.11972	1.12066	1.12160	1.12254	1.12349	1.12444	1.12539
57	1	1.11333	1.11426	1.11520	1.11614	1.11708	1.11802	1.11896	1.11990	1.12085	1.12179	1.12274	1.12369	1.12464
57	2	1.11258	1.11352	1.11446	1.11540	1.11634	1.11728	1.11822	1.11917	1.12012	1.12107	1.12202	1.12297	1.12393
57	3	1.11181	1.11274	1.11369	1.11463	1.11557	1.11652	1.11746	1.11841	1.11936	1.12032	1.12127	1.12222	1.12318
57	4	1.11105	1.11200	1.11294	1.11388	1.11483	1.11578	1.11673	1.11768	1.11863	1.11959	1.12054	1.12150	1.12246
57	5	1.11028	1.11122	1.11217	1.11311	1.11406	1.11501	1.11596	1.11692	1.11787	1.11883	1.11979	1.12075	1.12171
57	6	1.10949	1.11044	1.11139	1.11234	1.11329	1.11424	1.11520	1.11616	1.11711	1.11807	1.11903	1.12000	1.12096
57	7	1.10874	1.10969	1.11064	1.11159	1.11254	1.11350	1.11446	1.11542	1.11638	1.11734	1.11830	1.11927	1.12024
57	8	1.10796	1.10891	1.10986	1.11081	1.11177	1.11273	1.11369	1.11465	1.11561	1.11658	1.11755	1.11851	1.11948
57	9	1.10719	1.10815	1.10910	1.11006	1.11102	1.11198	1.11294	1.11391	1.11487	1.11584	1.11681	1.11778	1.11875
57	10	1.10641	1.10736	1.10832	1.10928	1.11024	1.11121	1.11217	1.11314	1.11411	1.11508	1.11605	1.11702	1.11800
57	11	1.10569	1.10665	1.10761	1.10858	1.10954	1.11051	1.11147	1.11244	1.11341	1.11438	1.11536	1.11633	1.11731
58	0	1.10524	1.10620	1.10717	1.10814	1.10911	1.11008	1.11105	1.11202	1.11300	1.11398	1.11496	1.11594	1.11692
58	1	1.10443	1.10539	1.10636	1.10733	1.10830	1.10928	1.11025	1.11123	1.11221	1.11319	1.11417	1.11515	1.11614
58	2	1.10364	1.10461	1.10558	1.10655	1.10753	1.10850	1.10948	1.11046	1.11144	1.11242	1.11341	1.11439	1.11538
58	3	1.10282	1.10379	1.10477	1.10574	1.10672	1.10770	1.10868	1.10966	1.11064	1.11163	1.11262	1.11361	1.11460
58	4	1.10203	1.10301	1.10398	1.10496	1.10594	1.10692	1.10790	1.10889	1.10987	1.11086	1.11185	1.11284	1.11384
58	5	1.10121	1.10219	1.10317	1.10415	1.10513	1.10611	1.10710	1.10808	1.10907	1.11006	1.11106	1.11205	1.11305
58	6	1.10039	1.10137	1.10235	1.10333	1.10432	1.10530	1.10629	1.10728	1.10827	1.10927	1.11026	1.11126	1.11226
58	7	1.09959	1.10058	1.10156	1.10254	1.10353	1.10452	1.10551	1.10650	1.10750	1.10849	1.10949	1.11049	1.11149
58	8	1.09877	1.09975	1.10074	1.10173	1.10272	1.10371	1.10470	1.10569	1.10669	1.10769	1.10869	1.10969	1.11070
58	9	1.09797	1.09896	1.09994	1.10093	1.10193	1.10292	1.10392	1.10491	1.10591	1.10691	1.10792	1.10892	1.10993
58	10	1.09714	1.09813	1.09912	1.10011	1.10111	1.10210	1.10310	1.10410	1.10510	1.10611	1.10711	1.10812	1.10913
58	11	1.09639	1.09738	1.09837	1.09937	1.10036	1.10136	1.10236	1.10337	1.10437	1.10538	1.10638	1.10739	1.10840
59	0	1.09588	1.09687	1.09787	1.09887	1.09988	1.10088	1.10189	1.10289	1.10390	1.10491	1.10593	1.10694	1.10796

Ruil- en afkoopvoeten 2017

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 67 en 68 jaar)

516.63091

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdompensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	67	68
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	0.82191	0.82266	0.82340	0.82415	0.82491	0.82566	0.82641	0.82717	0.82793	0.82869	0.82945	0.83021	0.83097
59	1	0.82127	0.82202	0.82277	0.82352	0.82427	0.82503	0.82578	0.82654	0.82730	0.82806	0.82882	0.82959	0.83035
59	2	0.82064	0.82140	0.82215	0.82290	0.82366	0.82442	0.82517	0.82593	0.82669	0.82746	0.82822	0.82899	0.82975
59	3	0.82000	0.82075	0.82151	0.82226	0.82302	0.82378	0.82454	0.82530	0.82607	0.82683	0.82760	0.82836	0.82913
59	4	0.81938	0.82013	0.82089	0.82165	0.82240	0.82316	0.82393	0.82469	0.82546	0.82622	0.82699	0.82776	0.82853
59	5	0.81873	0.81949	0.82024	0.82100	0.82176	0.82253	0.82329	0.82406	0.82482	0.82559	0.82636	0.82713	0.82791
59	6	0.81808	0.81884	0.81960	0.82036	0.82112	0.82189	0.82265	0.82342	0.82419	0.82496	0.82573	0.82651	0.82728
59	7	0.81745	0.81821	0.81897	0.81974	0.82050	0.82127	0.82204	0.82281	0.82358	0.82435	0.82512	0.82590	0.82667
59	8	0.81680	0.81756	0.81833	0.81909	0.81986	0.82063	0.82140	0.82217	0.82294	0.82371	0.82449	0.82527	0.82604
59	9	0.81617	0.81693	0.81770	0.81847	0.81923	0.82000	0.82078	0.82155	0.82232	0.82310	0.82388	0.82465	0.82543
59	10	0.81551	0.81628	0.81705	0.81782	0.81859	0.81936	0.82013	0.82091	0.82168	0.82246	0.82324	0.82402	0.82480
59	11	0.81492	0.81569	0.81646	0.81723	0.81800	0.81877	0.81955	0.82033	0.82110	0.82188	0.82266	0.82345	0.82423
60	0	0.81449	0.81526	0.81604	0.81681	0.81759	0.81837	0.81915	0.81993	0.82071	0.82149	0.82228	0.82306	0.82385
60	1	0.81382	0.81459	0.81537	0.81614	0.81692	0.81770	0.81848	0.81926	0.82005	0.82083	0.82162	0.82241	0.82320
60	2	0.81316	0.81394	0.81472	0.81549	0.81627	0.81706	0.81784	0.81862	0.81941	0.82020	0.82099	0.82178	0.82257
60	3	0.81249	0.81326	0.81404	0.81482	0.81560	0.81639	0.81717	0.81796	0.81875	0.81954	0.82033	0.82112	0.82191
60	4	0.81183	0.81261	0.81339	0.81417	0.81495	0.81574	0.81653	0.81731	0.81810	0.81890	0.81969	0.82048	0.82128
60	5	0.81115	0.81193	0.81271	0.81350	0.81428	0.81507	0.81586	0.81665	0.81744	0.81823	0.81903	0.81982	0.82062
60	6	0.81047	0.81125	0.81203	0.81282	0.81361	0.81439	0.81519	0.81598	0.81677	0.81757	0.81836	0.81916	0.81996
60	7	0.80980	0.81059	0.81137	0.81216	0.81295	0.81374	0.81453	0.81533	0.81612	0.81692	0.81772	0.81852	0.81932
60	8	0.80912	0.80991	0.81069	0.81148	0.81227	0.81307	0.81386	0.81466	0.81545	0.81625	0.81705	0.81785	0.81866
60	9	0.80845	0.80924	0.81003	0.81082	0.81162	0.81241	0.81321	0.81400	0.81480	0.81560	0.81641	0.81721	0.81801
60	10	0.80777	0.80856	0.80935	0.81014	0.81094	0.81173	0.81253	0.81333	0.81413	0.81493	0.81574	0.81654	0.81735
60	11	0.80714	0.80793	0.80873	0.80952	0.81032	0.81111	0.81191	0.81271	0.81352	0.81432	0.81513	0.81593	0.81674
61	0	0.80666	0.80746	0.80825	0.80905	0.80985	0.81065	0.81146	0.81226	0.81307	0.81388	0.81469	0.81550	0.81632
61	1	0.80595	0.80675	0.80755	0.80835	0.80915	0.80996	0.81076	0.81157	0.81238	0.81319	0.81400	0.81481	0.81563
61	2	0.80526	0.80606	0.80686	0.80767	0.80847	0.80928	0.81008	0.81089	0.81170	0.81252	0.81333	0.81415	0.81496
61	3	0.80455	0.80535	0.80616	0.80696	0.80777	0.80857	0.80938	0.81019	0.81101	0.81182	0.81264	0.81345	0.81427
61	4	0.80386	0.80466	0.80547	0.80627	0.80708	0.80789	0.80870	0.80951	0.81033	0.81114	0.81196	0.81278	0.81360
61	5	0.80315	0.80395	0.80476	0.80556	0.80637	0.80719	0.80800	0.80881	0.80963	0.81045	0.81127	0.81209	0.81291
61	6	0.80243	0.80324	0.80404	0.80485	0.80566	0.80648	0.80729	0.80811	0.80892	0.80974	0.81056	0.81139	0.81221
61	7	0.80173	0.80254	0.80335	0.80416	0.80498	0.80579	0.80661	0.80742	0.80824	0.80906	0.80989	0.81071	0.81154
61	8	0.80101	0.80182	0.80263	0.80345	0.80426	0.80508	0.80590	0.80672	0.80754	0.80836	0.80918	0.81001	0.81084
61	9	0.80031	0.80113	0.80194	0.80275	0.80357	0.80439	0.80521	0.80603	0.80685	0.80768	0.80850	0.80933	0.81016
61	10	0.79959	0.80040	0.80122	0.80204	0.80285	0.80367	0.80449	0.80532	0.80614	0.80697	0.80780	0.80863	0.80946
61	11	0.79893	0.79975	0.80056	0.80138	0.80220	0.80302	0.80385	0.80467	0.80550	0.80633	0.80715	0.80799	0.80882
62	0	0.79839	0.79921	0.80004	0.80086	0.80168	0.80251	0.80334	0.80417	0.80500	0.80583	0.80666	0.80750	0.80834
62	1	0.79765	0.79847	0.79929	0.80012	0.80094	0.80177	0.80260	0.80343	0.80426	0.80510	0.80594	0.80677	0.80761
62	2	0.79693	0.79775	0.79858	0.79940	0.80023	0.80106	0.80189	0.80272	0.80356	0.80439	0.80523	0.80607	0.80691
62	3	0.79618	0.79701	0.79783	0.79866	0.79949	0.80032	0.80115	0.80199	0.80282	0.80366	0.80450	0.80534	0.80618
62	4	0.79546	0.79628	0.79711	0.79794	0.79877	0.79960	0.80044	0.80127	0.80211	0.80295	0.80379	0.80463	0.80548
62	5	0.79471	0.79553	0.79636	0.79719	0.79803	0.79886	0.79970	0.80053	0.80137	0.80221	0.80306	0.80390	0.80475
62	6	0.79396	0.79478	0.79561	0.79645	0.79728	0.79812	0.79895	0.79979	0.80063	0.80148	0.80232	0.80317	0.80401
62	7	0.79323	0.79406	0.79489	0.79572	0.79656	0.79739	0.79823	0.79907	0.79992	0.80076	0.80161	0.80245	0.80330
62	8	0.79247	0.79330	0.79413	0.79497	0.79581	0.79664	0.79749	0.79833	0.79917	0.80002	0.80086	0.80171	0.80257
62	9	0.79174	0.79257	0.79340	0.79424	0.79508	0.79592	0.79676	0.79760	0.79845	0.79930	0.80015	0.80100	0.80185
62	10	0.79097	0.79181	0.79265	0.79348	0.79432	0.79517	0.79601	0.79686	0.79770	0.79855	0.79940	0.80026	0.80111
62	11	0.79028	0.79112	0.79196	0.79280	0.79364	0.79448	0.79533	0.79618	0.79702	0.79787	0.79873	0.79958	0.80044
63	0	0.78968	0.79052	0.79137	0.79221	0.79306	0.79391	0.79476	0.79561	0.79646	0.79732	0.79817	0.79903	0.79989

Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 67 en 68 jaar)

688.84121

Feitelijke pensioenleeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	67	68
		0	1	2	3	4	5	6	7	8	9	10	11	0
59	0	1.09588	1.09687	1.09787	1.09887	1.09988	1.10088	1.10189	1.10289	1.10390	1.10491	1.10593	1.10694	1.10796
59	1	1.09502	1.09602	1.09702	1.09803	1.09903	1.10004	1.10105	1.10206	1.10307	1.10408	1.10510	1.10612	1.10714
59	2	1.09419	1.09520	1.09620	1.09720	1.09821	1.09922	1.10023	1.10124	1.10226	1.10328	1.10429	1.10531	1.10634
59	3	1.09333	1.09434	1.09534	1.09635	1.09736	1.09837	1.09939	1.10040	1.10142	1.10244	1.10346	1.10448	1.10551
59	4	1.09250	1.09351	1.09452	1.09553	1.09654	1.09755	1.09857	1.09959	1.10061	1.10163	1.10265	1.10368	1.10471
59	5	1.09164	1.09265	1.09366	1.09467	1.09569	1.09670	1.09772	1.09874	1.09976	1.10079	1.10182	1.10284	1.10387
59	6	1.09077	1.09179	1.09280	1.09381	1.09483	1.09585	1.09687	1.09790	1.09892	1.09995	1.10098	1.10201	1.10304
59	7	1.08994	1.09095	1.09197	1.09298	1.09400	1.09502	1.09605	1.09707	1.09810	1.09913	1.10016	1.10120	1.10223
59	8	1.08907	1.09008	1.09110	1.09212	1.09315	1.09417	1.09520	1.09622	1.09725	1.09829	1.09932	1.10035	1.10139
59	9	1.08823	1.08924	1.09026	1.09129	1.09231	1.09334	1.09437	1.09540	1.09643	1.09747	1.09850	1.09954	1.10058
59	10	1.08735	1.08837	1.08940	1.09042	1.09145	1.09248	1.09351	1.09454	1.09558	1.09662	1.09765	1.09870	1.09974
59	11	1.08656	1.08758	1.08861	1.08964	1.09067	1.09170	1.09273	1.09377	1.09481	1.09584	1.09689	1.09793	1.09897
60	0	1.08599	1.08702	1.08805	1.08908	1.09012	1.09115	1.09219	1.09323	1.09428	1.09532	1.09637	1.09742	1.09847
60	1	1.08509	1.08612	1.08715	1.08819	1.08923	1.09027	1.09131	1.09235	1.09340	1.09445	1.09550	1.09655	1.09760
60	2	1.08422	1.08525	1.08629	1.08733	1.08837	1.08941	1.09045	1.09150	1.09255	1.09360	1.09465	1.09570	1.09676
60	3	1.08331	1.08435	1.08539	1.08643	1.08747	1.08852	1.08956	1.09061	1.09166	1.09272	1.09377	1.09483	1.09589
60	4	1.08244	1.08348	1.08452	1.08556	1.08660	1.08765	1.08870	1.08975	1.09080	1.09186	1.09292	1.09398	1.09504
60	5	1.08153	1.08257	1.08362	1.08466	1.08571	1.08676	1.08781	1.08886	1.08992	1.09098	1.09204	1.09310	1.09416
60	6	1.08062	1.08166	1.08271	1.08376	1.08481	1.08586	1.08691	1.08797	1.08903	1.09009	1.09115	1.09221	1.09328
60	7	1.07974	1.08078	1.08183	1.08288	1.08394	1.08499	1.08605	1.08710	1.08816	1.08923	1.09029	1.09136	1.09243
60	8	1.07883	1.07987	1.08092	1.08198	1.08303	1.08409	1.08515	1.08621	1.08727	1.08834	1.08940	1.09047	1.09154
60	9	1.07794	1.07899	1.08004	1.08110	1.08215	1.08321	1.08428	1.08534	1.08640	1.08747	1.08854	1.08961	1.09069
60	10	1.07702	1.07807	1.07913	1.08019	1.08125	1.08231	1.08337	1.08444	1.08551	1.08658	1.08765	1.08872	1.08980
60	11	1.07619	1.07724	1.07830	1.07936	1.08042	1.08149	1.08255	1.08362	1.08469	1.08576	1.08684	1.08791	1.08899
61	0	1.07555	1.07661	1.07767	1.07874	1.07980	1.08087	1.08195	1.08302	1.08410	1.08517	1.08625	1.08734	1.08842
61	1	1.07460	1.07567	1.07673	1.07780	1.07887	1.07994	1.08102	1.08209	1.08317	1.08425	1.08533	1.08642	1.08751
61	2	1.07368	1.07475	1.07582	1.07689	1.07796	1.07904	1.08011	1.08119	1.08227	1.08335	1.08444	1.08553	1.08662
61	3	1.07274	1.07380	1.07487	1.07595	1.07702	1.07810	1.07918	1.08026	1.08134	1.08243	1.08352	1.08460	1.08570
61	4	1.07182	1.07289	1.07396	1.07503	1.07611	1.07719	1.07827	1.07935	1.08044	1.08153	1.08262	1.08371	1.08480
61	5	1.07086	1.07193	1.07301	1.07409	1.07517	1.07625	1.07733	1.07842	1.07950	1.08059	1.08169	1.08278	1.08388
61	6	1.06991	1.07098	1.07206	1.07314	1.07422	1.07530	1.07639	1.07748	1.07857	1.07966	1.08075	1.08185	1.08295
61	7	1.06898	1.07006	1.07114	1.07222	1.07330	1.07439	1.07547	1.07657	1.07766	1.07875	1.07985	1.08095	1.08205
61	8	1.06802	1.06910	1.07018	1.07126	1.07235	1.07344	1.07453	1.07562	1.07672	1.07781	1.07891	1.08001	1.08112
61	9	1.06709	1.06817	1.06925	1.07034	1.07143	1.07252	1.07361	1.07470	1.07580	1.07690	1.07800	1.07911	1.08021
61	10	1.06612	1.06721	1.06829	1.06938	1.07047	1.07156	1.07266	1.07376	1.07486	1.07596	1.07706	1.07817	1.07928
61	11	1.06525	1.06633	1.06742	1.06851	1.06960	1.07070	1.07180	1.07289	1.07400	1.07510	1.07621	1.07731	1.07843
62	0	1.06453	1.06562	1.06671	1.06781	1.06891	1.07001	1.07111	1.07222	1.07333	1.07444	1.07555	1.07667	1.07778
62	1	1.06353	1.06463	1.06573	1.06682	1.06793	1.06903	1.07013	1.07124	1.07235	1.07347	1.07458	1.07570	1.07682
62	2	1.06257	1.06367	1.06477	1.06587	1.06697	1.06808	1.06919	1.07030	1.07141	1.07252	1.07364	1.07476	1.07588
62	3	1.06158	1.06268	1.06378	1.06488	1.06599	1.06709	1.06820	1.06932	1.07043	1.07155	1.07267	1.07379	1.07491
62	4	1.06061	1.06171	1.06282	1.06392	1.06503	1.06614	1.06725	1.06836	1.06948	1.07060	1.07172	1.07285	1.07397
62	5	1.05961	1.06071	1.06182	1.06293	1.06404	1.06515	1.06626	1.06738	1.06850	1.06962	1.07074	1.07187	1.07300
62	6	1.05861	1.05971	1.06082	1.06193	1.06304	1.06415	1.06527	1.06639	1.06751	1.06863	1.06976	1.07089	1.07202
62	7	1.05763	1.05874	1.05985	1.06096	1.06208	1.06319	1.06431	1.06543	1.06655	1.06768	1.06881	1.06994	1.07107
62	8	1.05663	1.05773	1.05885	1.05996	1.06107	1.06219	1.06331	1.06444	1.06556	1.06669	1.06782	1.06895	1.07009
62	9	1.05565	1.05676	1.05787	1.05899	1.06010	1.06123	1.06235	1.06347	1.06460	1.06573	1.06686	1.06800	1.06913
62	10	1.05463	1.05575	1.05686	1.05798	1.05910	1.06022	1.06135	1.06247	1.06360	1.06474	1.06587	1.06701	1.06815
62	11	1.05371	1.05483	1.05594	1.05706	1.05819	1.05931	1.06044	1.06157	1.06270	1.06383	1.06497	1.06611	1.06725
63	0	1.05291	1.05403	1.05516	1.05628	1.05741	1.05854	1.05967	1.06081	1.06195	1.06309	1.06423	1.06538	1.06653

Ruil- en afkoopvoeten 2017

factoren voor pensioen vòòr het omslagmoment (omslagmoment tussen 67 en 68 jaar)

516.82125

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdompensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	LAAG pensioen tot onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	67	68
		0	1	2	3	4	5	6	7	8	9	10	11	0
63	0	0.78968	0.79052	0.79137	0.79221	0.79306	0.79391	0.79476	0.79561	0.79646	0.79732	0.79817	0.79903	0.79989
63	1	0.78890	0.78975	0.79059	0.79144	0.79228	0.79313	0.79399	0.79484	0.79569	0.79655	0.79741	0.79827	0.79913
63	2	0.78815	0.78899	0.78984	0.79068	0.79153	0.79239	0.79324	0.79409	0.79495	0.79581	0.79667	0.79753	0.79839
63	3	0.78737	0.78821	0.78906	0.78991	0.79076	0.79161	0.79246	0.79332	0.79418	0.79504	0.79590	0.79676	0.79763
63	4	0.78660	0.78745	0.78830	0.78915	0.79000	0.79086	0.79171	0.79257	0.79343	0.79429	0.79515	0.79602	0.79689
63	5	0.78582	0.78667	0.78752	0.78837	0.78922	0.79008	0.79093	0.79179	0.79265	0.79352	0.79438	0.79525	0.79612
63	6	0.78503	0.78588	0.78673	0.78758	0.78844	0.78929	0.79015	0.79101	0.79188	0.79274	0.79361	0.79448	0.79535
63	7	0.78426	0.78511	0.78597	0.78682	0.78768	0.78854	0.78940	0.79026	0.79112	0.79199	0.79286	0.79372	0.79460
63	8	0.78347	0.78432	0.78518	0.78603	0.78689	0.78775	0.78861	0.78947	0.79034	0.79121	0.79208	0.79295	0.79382
63	9	0.78270	0.78355	0.78441	0.78527	0.78613	0.78699	0.78785	0.78872	0.78958	0.79045	0.79132	0.79219	0.79307
63	10	0.78190	0.78276	0.78362	0.78447	0.78533	0.78620	0.78706	0.78793	0.78880	0.78967	0.79054	0.79141	0.79229
63	11	0.78118	0.78204	0.78289	0.78375	0.78462	0.78548	0.78634	0.78721	0.78808	0.78895	0.78983	0.79070	0.79158
64	0	0.78051	0.78137	0.78223	0.78310	0.78397	0.78483	0.78570	0.78658	0.78745	0.78833	0.78921	0.79009	0.79097
64	1	0.77969	0.78056	0.78142	0.78229	0.78315	0.78402	0.78490	0.78577	0.78665	0.78752	0.78840	0.78929	0.79017
64	2	0.77890	0.77977	0.78063	0.78150	0.78237	0.78324	0.78411	0.78499	0.78586	0.78674	0.78763	0.78851	0.78939
64	3	0.77808	0.77895	0.77981	0.78068	0.78155	0.78243	0.78330	0.78418	0.78505	0.78593	0.78682	0.78770	0.78859
64	4	0.77729	0.77815	0.77902	0.77989	0.78076	0.78164	0.78251	0.78339	0.78427	0.78515	0.78603	0.78692	0.78781
64	5	0.77646	0.77733	0.77820	0.77907	0.77994	0.78082	0.78169	0.78257	0.78345	0.78434	0.78522	0.78611	0.78700
64	6	0.77564	0.77650	0.77738	0.77825	0.77912	0.78000	0.78088	0.78176	0.78264	0.78352	0.78441	0.78530	0.78619
64	7	0.77483	0.77570	0.77658	0.77745	0.77833	0.77920	0.78008	0.78096	0.78185	0.78273	0.78362	0.78451	0.78540
64	8	0.77400	0.77487	0.77575	0.77662	0.77750	0.77838	0.77926	0.78014	0.78103	0.78191	0.78280	0.78369	0.78458
64	9	0.77320	0.77407	0.77494	0.77582	0.77670	0.77758	0.77846	0.77934	0.78023	0.78112	0.78201	0.78290	0.78379
64	10	0.77236	0.77323	0.77411	0.77499	0.77587	0.77675	0.77763	0.77852	0.77940	0.78029	0.78118	0.78208	0.78297
64	11	0.77160	0.77248	0.77335	0.77423	0.77511	0.77599	0.77688	0.77777	0.77865	0.77954	0.78044	0.78133	0.78223
65	0	0.77086	0.77174	0.77262	0.77350	0.77439	0.77527	0.77616	0.77706	0.77795	0.77884	0.77974	0.78064	0.78154
65	1	0.77000	0.77088	0.77177	0.77265	0.77354	0.77443	0.77532	0.77621	0.77710	0.77800	0.77890	0.77980	0.78070
65	2	0.76918	0.77006	0.77094	0.77183	0.77271	0.77360	0.77449	0.77539	0.77628	0.77718	0.77808	0.77898	0.77989
65	3	0.76832	0.76920	0.77008	0.77097	0.77186	0.77275	0.77364	0.77454	0.77544	0.77633	0.77724	0.77814	0.77904
65	4	0.76748	0.76837	0.76925	0.77014	0.77103	0.77192	0.77282	0.77371	0.77461	0.77551	0.77641	0.77732	0.77822
65	5	0.76662	0.76751	0.76839	0.76928	0.77017	0.77107	0.77196	0.77286	0.77376	0.77466	0.77556	0.77647	0.77737
65	6	0.76576	0.76664	0.76753	0.76842	0.76931	0.77021	0.77110	0.77200	0.77290	0.77380	0.77471	0.77561	0.77652
65	7	0.76492	0.76580	0.76669	0.76758	0.76848	0.76937	0.77027	0.77117	0.77207	0.77297	0.77388	0.77479	0.77570
65	8	0.76405	0.76493	0.76582	0.76672	0.76761	0.76851	0.76940	0.77030	0.77121	0.77211	0.77302	0.77393	0.77484
65	9	0.76320	0.76409	0.76498	0.76587	0.76677	0.76767	0.76857	0.76947	0.77037	0.77128	0.77218	0.77309	0.77401
65	10	0.76233	0.76322	0.76411	0.76500	0.76590	0.76680	0.76770	0.76860	0.76950	0.77041	0.77132	0.77223	0.77315
65	11	0.76153	0.76242	0.76331	0.76421	0.76511	0.76601	0.76691	0.76781	0.76872	0.76963	0.77054	0.77145	0.77236
66	0	0.76070	0.76160	0.76250	0.76340	0.76430	0.76520	0.76611	0.76702	0.76793	0.76884	0.76976	0.77068	0.77160
66	1	0.75984	0.76071	0.76160	0.76251	0.76341	0.76432	0.76522	0.76613	0.76705	0.76796	0.76888	0.76980	0.77072
66	2	0.75894	0.75984	0.76074	0.76164	0.76254	0.76345	0.76436	0.76527	0.76618	0.76710	0.76802	0.76894	0.76986
66	3	0.75804	0.75894	0.75984	0.76074	0.76165	0.76256	0.76347	0.76438	0.76529	0.76621	0.76713	0.76805	0.76897
66	4	0.75717	0.75807	0.75897	0.75987	0.76078	0.76169	0.76260	0.76351	0.76443	0.76535	0.76627	0.76719	0.76811
66	5	0.75626	0.75716	0.75807	0.75897	0.75988	0.76079	0.76170	0.76262	0.76353	0.76445	0.76537	0.76629	0.76722
66	6	0.75535	0.75626	0.75716	0.75807	0.75898	0.75989	0.76080	0.76172	0.76263	0.76355	0.76447	0.76540	0.76633
66	7	0.75447	0.75538	0.75628	0.75719	0.75810	0.75901	0.75992	0.76084	0.76176	0.76268	0.76360	0.76453	0.76546
66	8	0.75356	0.75446	0.75537	0.75628	0.75719	0.75810	0.75902	0.75994	0.76085	0.76178	0.76270	0.76363	0.76456
66	9	0.75267	0.75358	0.75449	0.75540	0.75631	0.75722	0.75814	0.75906	0.75998	0.76090	0.76183	0.76275	0.76368
66	10	0.75176	0.75266	0.75357	0.75448	0.75539	0.75631	0.75723	0.75815	0.75907	0.75999	0.76092	0.76185	0.76278
66	11	0.75092	0.75183	0.75274	0.75365	0.75456	0.75548	0.75640	0.75732	0.75824	0.75917	0.76009	0.76102	0.76195
67	0	0.75000	0.75091	0.75183	0.75274	0.75366	0.75459	0.75551	0.75644	0.75736	0.75829	0.75923	0.76016	0.76110
67	1			0.75168	0.75252	0.75336	0.75421	0.75505	0.75590	0.75675	0.75760	0.75846	0.75931	0.76017
67	2				0.75230	0.75307	0.75384	0.75461	0.75538	0.75616	0.75693	0.75771	0.75849	0.75927
67	3					0.75276	0.75345	0.75415	0.75484	0.75554	0.75624	0.75694	0.75764	0.75834

Ruil- en afkoopvoeten 2017

factoren voor pensioen na het omslagmoment (omslagmoment tussen 67 en 68 jaar)

689.09500

Feitelijke pensioen-leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar: Laag/hog pensioen (omslagmoment op onderstaande leeftijden)	HOOG pensioen vanaf onderstaande leeftijden in .. jaar en .. maanden												
		67	67	67	67	67	67	67	67	67	67	67	68	
		0	1	2	3	4	5	6	7	8	9	10	11	0
63	0	1.05291	1.05403	1.05516	1.05628	1.05741	1.05854	1.05967	1.06081	1.06195	1.06309	1.06423	1.06538	1.06653
63	1	1.05187	1.05300	1.05412	1.05525	1.05638	1.05751	1.05865	1.05979	1.06093	1.06207	1.06321	1.06436	1.06551
63	2	1.05086	1.05199	1.05312	1.05425	1.05538	1.05651	1.05765	1.05879	1.05993	1.06108	1.06222	1.06337	1.06453
63	3	1.04982	1.05095	1.05208	1.05321	1.05434	1.05548	1.05662	1.05776	1.05890	1.06005	1.06120	1.06235	1.06351
63	4	1.04881	1.04994	1.05107	1.05220	1.05334	1.05447	1.05562	1.05676	1.05791	1.05905	1.06020	1.06136	1.06251
63	5	1.04776	1.04889	1.05002	1.05116	1.05230	1.05344	1.05458	1.05572	1.05687	1.05802	1.05918	1.06033	1.06149
63	6	1.04671	1.04784	1.04897	1.05011	1.05125	1.05239	1.05354	1.05469	1.05584	1.05699	1.05814	1.05930	1.06046
63	7	1.04568	1.04682	1.04796	1.04910	1.05024	1.05138	1.05253	1.05368	1.05483	1.05598	1.05714	1.05830	1.05946
63	8	1.04463	1.04576	1.04690	1.04804	1.04919	1.05033	1.05148	1.05263	1.05379	1.05494	1.05610	1.05726	1.05843
63	9	1.04360	1.04474	1.04588	1.04702	1.04817	1.04932	1.05047	1.05162	1.05278	1.05393	1.05510	1.05626	1.05742
63	10	1.04254	1.04368	1.04482	1.04597	1.04711	1.04826	1.04942	1.05057	1.05173	1.05289	1.05405	1.05522	1.05638
63	11	1.04157	1.04271	1.04386	1.04500	1.04615	1.04731	1.04846	1.04962	1.05078	1.05194	1.05310	1.05427	1.05544
64	0	1.04068	1.04183	1.04298	1.04413	1.04529	1.04645	1.04761	1.04877	1.04994	1.05110	1.05228	1.05345	1.05463
64	1	1.03959	1.04074	1.04189	1.04305	1.04421	1.04537	1.04653	1.04769	1.04886	1.05003	1.05120	1.05238	1.05356
64	2	1.03854	1.03969	1.04084	1.04200	1.04316	1.04432	1.04548	1.04665	1.04782	1.04899	1.05017	1.05134	1.05252
64	3	1.03744	1.03860	1.03975	1.04091	1.04207	1.04323	1.04440	1.04557	1.04674	1.04791	1.04909	1.05027	1.05145
64	4	1.03638	1.03754	1.03869	1.03985	1.04102	1.04218	1.04335	1.04452	1.04569	1.04687	1.04805	1.04923	1.05041
64	5	1.03528	1.03644	1.03760	1.03876	1.03992	1.04109	1.04226	1.04343	1.04461	1.04578	1.04696	1.04815	1.04933
64	6	1.03418	1.03534	1.03650	1.03766	1.03883	1.04000	1.04117	1.04234	1.04352	1.04470	1.04588	1.04706	1.04825
64	7	1.03311	1.03427	1.03543	1.03660	1.03777	1.03894	1.04011	1.04128	1.04246	1.04364	1.04483	1.04601	1.04720
64	8	1.03200	1.03316	1.03433	1.03550	1.03666	1.03784	1.03901	1.04019	1.04137	1.04255	1.04373	1.04492	1.04611
64	9	1.03093	1.03209	1.03326	1.03443	1.03560	1.03677	1.03795	1.03912	1.04031	1.04149	1.04268	1.04387	1.04506
64	10	1.02982	1.03098	1.03215	1.03332	1.03449	1.03566	1.03684	1.03802	1.03920	1.04039	1.04158	1.04277	1.04396
64	11	1.02880	1.02997	1.03114	1.03231	1.03348	1.03466	1.03584	1.03702	1.03820	1.03939	1.04058	1.04177	1.04297
65	0	1.02781	1.02898	1.03016	1.03134	1.03252	1.03370	1.03489	1.03607	1.03727	1.03846	1.03966	1.04086	1.04206
65	1	1.02667	1.02785	1.02902	1.03020	1.03138	1.03257	1.03376	1.03495	1.03614	1.03733	1.03853	1.03973	1.04094
65	2	1.02557	1.02674	1.02792	1.02910	1.03028	1.03147	1.03266	1.03385	1.03505	1.03624	1.03744	1.03865	1.03985
65	3	1.02442	1.02560	1.02678	1.02796	1.02915	1.03033	1.03153	1.03272	1.03391	1.03511	1.03631	1.03752	1.03873
65	4	1.02331	1.02449	1.02567	1.02686	1.02804	1.02923	1.03042	1.03162	1.03281	1.03401	1.03522	1.03642	1.03763
65	5	1.02216	1.02334	1.02452	1.02571	1.02690	1.02809	1.02928	1.03048	1.03168	1.03288	1.03408	1.03529	1.03650
65	6	1.02101	1.02219	1.02337	1.02456	1.02575	1.02694	1.02814	1.02933	1.03053	1.03174	1.03294	1.03415	1.03536
65	7	1.01989	1.02107	1.02226	1.02344	1.02463	1.02583	1.02702	1.02822	1.02942	1.03063	1.03184	1.03305	1.03426
65	8	1.01873	1.01991	1.02110	1.02229	1.02348	1.02467	1.02587	1.02707	1.02828	1.02948	1.03069	1.03190	1.03312
65	9	1.01760	1.01879	1.01997	1.02117	1.02236	1.02356	1.02475	1.02596	1.02716	1.02837	1.02958	1.03079	1.03201
65	10	1.01643	1.01762	1.01881	1.02000	1.02120	1.02240	1.02360	1.02480	1.02601	1.02722	1.02843	1.02964	1.03086
65	11	1.01537	1.01656	1.01775	1.01895	1.02014	1.02134	1.02254	1.02375	1.02496	1.02617	1.02738	1.02860	1.02982
66	0	1.01427	1.01546	1.01666	1.01786	1.01907	1.02027	1.02148	1.02269	1.02391	1.02513	1.02635	1.02757	1.02880
66	1	1.01308	1.01427	1.01547	1.01667	1.01788	1.01909	1.02030	1.02151	1.02273	1.02395	1.02517	1.02639	1.02762
66	2	1.01192	1.01312	1.01432	1.01552	1.01673	1.01794	1.01915	1.02036	1.02158	1.02280	1.02402	1.02525	1.02648
66	3	1.01072	1.01192	1.01312	1.01433	1.01553	1.01674	1.01796	1.01917	1.02039	1.02161	1.02284	1.02407	1.02530
66	4	1.00955	1.01076	1.01196	1.01316	1.01437	1.01559	1.01680	1.01802	1.01924	1.02046	1.02169	1.02292	1.02415
66	5	1.00835	1.00955	1.01075	1.01196	1.01317	1.01439	1.01560	1.01682	1.01804	1.01927	1.02050	1.02173	1.02296
66	6	1.00714	1.00834	1.00955	1.01076	1.01197	1.01318	1.01440	1.01562	1.01684	1.01807	1.01930	1.02053	1.02177
66	7	1.00596	1.00717	1.00837	1.00959	1.01080	1.01201	1.01323	1.01446	1.01568	1.01691	1.01814	1.01937	1.02061
66	8	1.00475	1.00595	1.00716	1.00837	1.00959	1.01080	1.01202	1.01325	1.01447	1.01570	1.01693	1.01817	1.01941
66	9	1.00356	1.00477	1.00598	1.00719	1.00841	1.00963	1.01085	1.01208	1.01330	1.01453	1.01577	1.01700	1.01824
66	10	1.00234	1.00355	1.00476	1.00598	1.00719	1.00841	1.00964	1.01086	1.01209	1.01332	1.01456	1.01580	1.01704
66	11	1.00123	1.00244	1.00365	1.00486	1.00608	1.00730	1.00853	1.00976	1.01099	1.01222	1.01346	1.01470	1.01594
67	0	1.00000	1.00122	1.00244	1.00366	1.00489	1.00611	1.00735	1.00858	1.00982	1.01106	1.01230	1.01355	1.01480
67	1		1.00224	1.00336	1.00448	1.00561	1.00674	1.00787	1.00900	1.01014	1.01128	1.01242	1.01356	
67	2			1.00306	1.00409	1.00512	1.00614	1.00718	1.00821	1.00925	1.01028	1.01132	1.01236	
67	3				1.00368	1.00460	1.00553	1.00646	1.00739	1.00832	1.00925	1.01018	1.01112	



**Uitruil Ouderdomspensioen naar Overbruggingspensioen tot AOW-leeftijd (AOW-leeftijd tussen 65 en 66) uitgebreide tabel**

1834,68622

Feitelijke pensioen-leeftijd	Van : Naar :	direct ingaand levenslang ouderdomspensioen direct ingaand overbruggingspensioen tot onderstaande leeftijden												
		eindleeftijden in .. jaar en .. maanden												
		65 0	65 1	65 2	65 3	65 4	65 5	65 6	65 7	65 8	65 9	65 10	65 11	66 0
55	0	2,54358	2,52499	2,50666	2,48860	2,47080	2,45326	2,43596	2,41890	2,40208	2,38549	2,36913	2,35299	2,33707
55	1	2,55956	2,54066	2,52204	2,50369	2,48560	2,46778	2,45020	2,43288	2,41580	2,39896	2,38235	2,36597	2,34981
55	2	2,57528	2,55608	2,53716	2,51852	2,50015	2,48205	2,46420	2,44661	2,42928	2,41218	2,39532	2,37870	2,36231
55	3	2,59176	2,57224	2,55301	2,53406	2,51540	2,49700	2,47888	2,46101	2,44340	2,42604	2,40893	2,39205	2,37541
55	4	2,60796	2,58812	2,56858	2,54933	2,53037	2,51168	2,49327	2,47513	2,45725	2,43963	2,42226	2,40513	2,38825
55	5	2,62498	2,60480	2,58493	2,56536	2,54608	2,52710	2,50839	2,48996	2,47180	2,45390	2,43625	2,41886	2,40172
55	6	2,64227	2,62175	2,60154	2,58165	2,56205	2,54275	2,52374	2,50501	2,48656	2,46838	2,45046	2,43280	2,41539
55	7	2,65928	2,63841	2,61788	2,59765	2,57774	2,55813	2,53882	2,51980	2,50106	2,48259	2,46440	2,44647	2,42880
55	8	2,67714	2,65591	2,63502	2,61446	2,59421	2,57428	2,55465	2,53531	2,51627	2,49751	2,47903	2,46082	2,44287
55	9	2,69473	2,67315	2,65190	2,63100	2,61042	2,59016	2,57021	2,55057	2,53122	2,51217	2,49340	2,47491	2,45669
55	10	2,71319	2,69123	2,66962	2,64835	2,62742	2,60682	2,58654	2,56657	2,54690	2,52754	2,50847	2,48968	2,47118
55	11	2,73017	2,70785	2,68590	2,66430	2,64305	2,62213	2,60154	2,58127	2,56131	2,54166	2,52231	2,50325	2,48448
56	0	2,74193	2,71928	2,69701	2,67510	2,65355	2,63233	2,61146	2,59091	2,57068	2,55077	2,53116	2,51186	2,49284
56	1	2,76172	2,73866	2,71598	2,69368	2,67174	2,65015	2,62891	2,60801	2,58744	2,56719	2,54725	2,52762	2,50830
56	2	2,78120	2,75773	2,73465	2,71196	2,68964	2,66768	2,64608	2,62483	2,60392	2,58333	2,56307	2,54313	2,52349
56	3	2,80169	2,77779	2,75429	2,73118	2,70846	2,68611	2,66413	2,64250	2,62122	2,60029	2,57968	2,55940	2,53943
56	4	2,82188	2,79754	2,77361	2,75010	2,72697	2,70424	2,68188	2,65988	2,63825	2,61696	2,59601	2,57540	2,55511
56	5	2,84312	2,81832	2,79395	2,76999	2,74645	2,72330	2,70053	2,67815	2,65613	2,63447	2,61317	2,59220	2,57157
56	6	2,86478	2,83950	2,81467	2,79027	2,76628	2,74271	2,71953	2,69675	2,67434	2,65230	2,63062	2,60929	2,58831
56	7	2,88611	2,86037	2,83508	2,81023	2,78581	2,76182	2,73823	2,71505	2,69225	2,66984	2,64779	2,62610	2,60477
56	8	2,90855	2,88230	2,85653	2,83121	2,80633	2,78189	2,75787	2,73426	2,71106	2,68824	2,66580	2,64374	2,62204
56	9	2,93069	2,90395	2,87769	2,85190	2,82657	2,80168	2,77723	2,75320	2,72959	2,70638	2,68355	2,66111	2,63905
56	10	2,95398	2,92671	2,89994	2,87365	2,84784	2,82248	2,79757	2,77310	2,74905	2,72542	2,70218	2,67935	2,65689
56	11	2,97551	2,94775	2,92049	2,89374	2,86747	2,84167	2,81634	2,79145	2,76699	2,74297	2,71935	2,69614	2,67332
57	0	2,99122	2,96298	2,93528	2,90809	2,88140	2,85519	2,82946	2,80418	2,77936	2,75497	2,73100	2,70745	2,68430
57	1	3,01632	2,98751	2,95924	2,93151	2,90429	2,87757	2,85134	2,82558	2,80028	2,77543	2,75102	2,72704	2,70347
57	2	3,04113	3,01174	2,98291	2,95463	2,92688	2,89964	2,87291	2,84667	2,82090	2,79559	2,77073	2,74631	2,72232
57	3	3,06727	3,03726	3,00783	2,97897	2,95065	2,92287	2,89561	2,86885	2,84258	2,81679	2,79146	2,76658	2,74215
57	4	3,09311	3,06248	3,03246	3,00301	2,97414	2,94581	2,91802	2,89075	2,86398	2,83770	2,81190	2,78657	2,76169
57	5	3,12034	3,08905	3,05839	3,02833	2,99886	2,96995	2,94160	2,91378	2,88649	2,85970	2,83340	2,80758	2,78223
57	6	3,14817	3,11621	3,08489	3,05419	3,02410	2,99459	2,96566	2,93728	2,90943	2,88211	2,85530	2,82898	2,80315
57	7	3,17565	3,14302	3,11104	3,07971	3,04901	3,01891	2,98940	2,96046	2,93208	2,90423	2,87691	2,85010	2,82378
57	8	3,20470	3,17134	3,13867	3,10666	3,07530	3,04456	3,01443	2,98490	2,95593	2,92753	2,89966	2,87232	2,84549
57	9	3,23338	3,19930	3,16593	3,13325	3,10124	3,06987	3,03914	3,00901	2,97947	2,95051	2,92210	2,89424	2,86691
57	10	3,26372	3,22886	3,19475	3,16134	3,12863	3,09659	3,06520	3,03444	3,00428	2,97473	2,94574	2,91732	2,88944
57	11	3,29176	3,25619	3,22137	3,18729	3,15393	3,12126	3,08926	3,05790	3,02718	2,99707	2,96755	2,93861	2,91023
58	0	3,31346	3,27719	3,24170	3,20698	3,17299	3,13972	3,10713	3,07522	3,04395	3,01332	2,98329	2,95386	2,92500
58	1	3,34631	3,30919	3,27288	3,23736	3,20261	3,16859	3,13529	3,10268	3,07074	3,03946	3,00880	2,97876	2,94931
58	2	3,37891	3,34093	3,30379	3,26747	3,23195	3,19718	3,16316	3,12985	3,09723	3,06529	3,03400	3,00335	2,97330
58	3	3,41337	3,37447	3,33645	3,29927	3,26292	3,22735	3,19256	3,15850	3,12516	3,09252	3,06056	3,02925	2,99857
58	4	3,44751	3,40770	3,36879	3,33076	3,29358	3,25722	3,22165	3,18686	3,15280	3,11947	3,08683	3,05487	3,02357
58	5	3,48366	3,44286	3,40300	3,36405	3,32598	3,28877	3,25238	3,21679	3,18196	3,14788	3,11453	3,08187	3,04990
58	6	3,52072	3,47889	3,43805	3,39815	3,35917	3,32108	3,28384	3,24742	3,21180	3,17696	3,14286	3,10949	3,07682
58	7	3,55745	3,51460	3,47276	3,43192	3,39202	3,35304	3,31495	3,27771	3,24129	3,20568	3,17085	3,13676	3,10339
58	8	3,59638	3,55243	3,50954	3,46768	3,42680	3,38688	3,34787	3,30975	3,27250	3,23607	3,20044	3,16559	3,13149
58	9	3,63499	3,58994	3,54599	3,50311	3,46125	3,42038	3,38046	3,34147	3,30336	3,26611	3,22970	3,19408	3,15925
58	10	3,67594	3,62970	3,58462	3,54063	3,49772	3,45583	3,41493	3,37499	3,33598	3,29785	3,26059	3,22416	3,18853
58	11	3,71400	3,66664	3,62048	3,57547	3,53156	3,48872	3,44691	3,40608	3,36621	3,32727	3,28921	3,25202	3,21565
59	0	3,74516	3,69670	3,64949	3,60346	3,55858	3,51481	3,47210	3,43041	3,38972	3,34998	3,31116	3,27322	3,23615

Ruil- en afkoopvoeten 2017

3222,08023

Feitelijke pensioen- leeftijd		Van : <b>direct ingaand levenslang ouderdomspensioen</b> Naar: <b>direct ingaand overbruggingspensioen tot onderstaande leeftijden</b>												
		eindleeftijden in .. jaar en .. maanden												
		65 0	65 1	65 2	65 3	65 4	65 5	65 6	65 7	65 8	65 9	65 10	65 11	66 0
59	0	3,74516	3,69670	3,64949	3,60346	3,55858	3,51481	3,47210	3,43041	3,38972	3,34998	3,31116	3,27322	3,23615
59	1	3,79002	3,74023	3,69173	3,64447	3,59841	3,55349	3,50968	3,46694	3,42523	3,38451	3,34475	3,30591	3,26796
59	2	3,83462	3,78349	3,73369	3,68519	3,63794	3,59188	3,54697	3,50317	3,46044	3,41874	3,37804	3,33829	3,29947
59	3	3,88203	3,82944	3,77826	3,72842	3,67988	3,63259	3,58650	3,54157	3,49774	3,45499	3,41327	3,37255	3,33278
59	4	3,92927	3,87521	3,82261	3,77143	3,72160	3,67306	3,62578	3,57970	3,53477	3,49096	3,44822	3,40652	3,36581
59	5	3,97943	3,92379	3,86968	3,81705	3,76583	3,71596	3,66740	3,62009	3,57399	3,52904	3,48522	3,44246	3,40075
59	6	4,03110	3,97381	3,91812	3,86398	3,81131	3,76006	3,71016	3,66158	3,61425	3,56813	3,52317	3,47933	3,43656
59	7	4,08258	4,02362	3,96635	3,91068	3,85655	3,80390	3,75267	3,70280	3,65424	3,60694	3,56084	3,51591	3,47210
59	8	4,13741	4,07665	4,01766	3,96034	3,90464	3,85049	3,79781	3,74656	3,69667	3,64810	3,60078	3,55467	3,50974
59	9	4,19215	4,12957	4,06883	4,00985	3,95256	3,89688	3,84274	3,79009	3,73887	3,68900	3,64046	3,59317	3,54710
59	10	4,25043	4,18587	4,12325	4,06248	4,00347	3,94615	3,89045	3,83630	3,78364	3,73240	3,68253	3,63398	3,58669
59	11	4,30486	4,23845	4,17405	4,11158	4,05095	3,99209	3,93491	3,87934	3,82533	3,77279	3,72168	3,67194	3,62351
60	0	4,35206	4,28375	4,21755	4,15336	4,09110	4,03068	3,97202	3,91504	3,85967	3,80585	3,75350	3,70258	3,65302
60	1	4,41687	4,34627	4,27790	4,21165	4,14741	4,08511	4,02465	3,96596	3,90895	3,85356	3,79971	3,74735	3,69641
60	2	4,48162	4,40872	4,33815	4,26980	4,20357	4,13937	4,07710	4,01667	3,95801	3,90104	3,84568	3,79188	3,73955
60	3	4,55082	4,47541	4,40245	4,33184	4,26346	4,19720	4,13296	4,07067	4,01022	3,95155	3,89456	3,83920	3,78539
60	4	4,62016	4,54220	4,46682	4,39390	4,32333	4,25499	4,18877	4,12459	4,06234	4,00194	3,94331	3,88638	3,83106
60	5	4,69444	4,61369	4,53566	4,46024	4,38728	4,31667	4,24829	4,18205	4,11784	4,05558	3,99516	3,93653	3,87958
60	6	4,77135	4,68767	4,60687	4,52880	4,45334	4,38036	4,30972	4,24133	4,17508	4,11086	4,04859	3,98818	3,92954
60	7	4,84856	4,76188	4,67824	4,59749	4,51948	4,44408	4,37115	4,30057	4,23224	4,16604	4,10188	4,03967	3,97932
60	8	4,93143	4,84147	4,75473	4,67105	4,59026	4,51221	4,43678	4,36383	4,29324	4,22489	4,15869	4,09453	4,03232
60	9	5,01463	4,92134	4,83145	4,74478	4,66117	4,58046	4,50249	4,42713	4,35426	4,28374	4,21547	4,14935	4,08526
60	10	5,10393	5,00698	4,91364	4,82372	4,73703	4,65341	4,57268	4,49471	4,41935	4,34648	4,27597	4,20771	4,14160
60	11	5,18800	5,08754	4,99091	4,89787	4,80824	4,72183	4,63847	4,55800	4,48028	4,40517	4,33253	4,26225	4,19421
61	0	5,26563	5,16149	5,06138	4,96508	4,87238	4,78307	4,69698	4,61394	4,53378	4,45635	4,38153	4,30918	4,23918
61	1	5,36690	5,25841	5,15421	5,05406	4,95773	4,86501	4,77569	4,68959	4,60653	4,52637	4,44896	4,37414	4,30180
61	2	5,46931	5,35631	5,24788	5,14375	5,04367	4,94742	4,85477	4,76552	4,67950	4,59653	4,51645	4,43911	4,36438
61	3	5,57971	5,46176	5,34869	5,24021	5,13604	5,03594	4,93966	4,84699	4,75774	4,67171	4,58874	4,50867	4,43134
61	4	5,69128	5,56823	5,45040	5,33744	5,22907	5,12502	5,02503	4,92886	4,83630	4,74716	4,66125	4,57838	4,49842
61	5	5,81194	5,68326	5,56015	5,44226	5,32927	5,22088	5,11680	5,01680	4,92063	4,82808	4,73894	4,65304	4,57019
61	6	5,93834	5,80361	5,67486	5,55169	5,43376	5,32074	5,21232	5,10823	5,00822	4,91205	4,81950	4,73038	4,64449
61	7	6,06651	5,92553	5,79095	5,66235	5,53934	5,42156	5,30869	5,20042	5,09647	4,99660	4,90057	4,80816	4,71917
61	8	6,20557	6,05765	5,91661	5,78199	5,65337	5,53034	5,41255	5,29967	5,19141	5,08748	4,98763	4,89162	4,79924
61	9	6,34705	6,19189	6,04414	5,90327	5,76882	5,64036	5,51749	5,39987	5,28715	5,17904	5,07527	4,97557	4,87972
61	10	6,50056	6,33736	6,18216	6,03438	5,89350	5,75905	5,63059	5,50775	5,39014	5,27746	5,16939	5,06565	4,96600
61	11	6,64708	6,47603	6,31357	6,15905	6,01192	5,87165	5,73778	5,60988	5,48756	5,37045	5,25824	5,15063	5,04733
62	0	6,79132	6,61167	6,44128	6,27945	6,12555	5,97901	5,83932	5,70601	5,57866	5,45686	5,34027	5,22855	5,12141
62	1	6,97215	6,78234	6,60260	6,43214	6,27025	6,11632	5,96976	5,83006	5,69675	5,56940	5,44762	5,33106	5,21937
62	2	7,15736	6,95689	6,76734	6,58785	6,41763	6,25598	6,10228	5,95595	5,81648	5,68338	5,55625	5,43467	5,31830
62	3	7,36058	7,14805	6,94744	6,75779	6,57822	6,40794	6,24626	6,09254	5,94620	5,80672	5,67364	5,54652	5,42498
62	4	7,56919	7,34395	7,13173	6,93143	6,74208	6,56279	6,39280	6,23139	6,07792	5,93184	5,79261	5,65977	5,53289
62	5	7,79857	7,55897	7,33364	7,12137	6,92103	6,73166	6,55238	6,38240	6,22101	6,06759	5,92155	5,78237	5,64959
62	6	8,04374	7,78825	7,54850	7,32306	7,11070	6,91031	6,72091	6,54161	6,37163	6,21026	6,05686	5,91086	5,77173
62	7	8,29690	8,02455	7,76951	7,53018	7,30515	7,09319	6,89317	6,70413	6,52518	6,35554	6,19449	6,04140	5,89570
62	8	8,57711	8,28546	8,01299	7,75787	7,51849	7,29345	7,08148	6,88149	6,69248	6,51358	6,34400	6,18302	6,03000
62	9	8,86856	8,55615	8,26501	7,99303	7,73838	7,49946	7,27484	7,06329	6,86370	6,67508	6,49654	6,32731	6,16667
62	10	9,19243	8,85621	8,54371	8,25251	7,98051	7,72587	7,48697	7,26241	7,05092	6,85140	6,66287	6,48443	6,31530
62	11	9,50846	9,14815	8,81414	8,50367	8,21433	7,94402	7,69094	7,45349	7,23026	7,02002	6,82165	6,63419	6,45675
63	0	9,84469	9,45638	9,09753	8,76493	8,45578	8,16771	7,89861	7,64668	7,41032	7,18814	6,97889	6,78148	6,59493



Ruil- en afkoopvoeten 2017

11563,98752

Feitelijke pensioen- leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b>												
	Naar: <b>direct ingaand overbruggingspensioen tot onderstaande leeftijden</b>												
	eindeleeftijden in .. jaar en .. maanden												
	65 0	65 1	65 2	65 3	65 4	65 5	65 6	65 7	65 8	65 9	65 10	65 11	66 0
63 0	9,84469	9,45638	9,09753	8,76493	8,45578	8,16771	7,89861	7,64668	7,41032	7,18814	6,97889	6,78148	6,59493
63 1	10,25639	9,83432	9,44562	9,08647	8,75364	8,44433	8,15613	7,88695	7,63497	7,39860	7,17642	6,96720	6,76983
63 2	10,69047	10,23139	9,81012	9,42216	9,06372	8,73155	8,42287	8,13527	7,86666	7,61522	7,37936	7,15767	6,94891
63 3	11,18175	10,67900	10,21952	9,79795	9,40977	9,05119	8,71893	8,41020	8,12259	7,85399	7,60260	7,36679	7,14518
63 4	11,70462	11,15332	10,65162	10,19311	9,77244	9,38512	9,02733	8,69582	8,38780	8,10085	7,83288	7,58208	7,34684
63 5	12,30179	11,69245	11,14063	10,63855	10,17978	9,75893	9,37150	9,01366	8,68214	8,37414	8,08725	7,81936	7,56865
63 6	12,96634	12,28920	11,67927	11,12702	10,62464	10,16566	9,74470	9,35721	8,99936	8,66788	8,35995	8,07314	7,80536
63 7	13,68526	12,93094	12,25544	11,64701	11,09614	10,59502	10,13721	9,71732	9,33083	8,97392	8,64330	8,33617	8,05013
63 8	14,52079	13,67191	12,91679	12,24072	11,63190	11,08078	10,57952	10,12164	9,70176	9,31532	8,95849	8,62799	8,32100
63 9	15,43722	14,47859	13,63206	12,87905	12,20487	11,59777	11,04820	10,54836	10,09179	9,67310	9,28777	8,93196	8,60241
63 10	16,51936	15,42316	14,46339	13,61608	12,86255	12,18804	11,58076	11,03112	10,53128	10,07479	9,65622	9,27104	8,91542
63 11	17,64481	16,39651	15,31316	14,36410	13,52581	12,77997	12,11208	11,51054	10,96592	10,47051	10,01793	9,60285	9,22080
64 0	19,00336	17,55363	16,30942	15,22991	14,28444	13,44949	12,70676	12,04177	11,44292	10,90082	10,40775	9,95736	9,54433
64 1	20,71777	19,00141	17,54768	16,30058	15,21898	14,27198	13,43593	12,69241	12,02687	11,42765	10,88530	10,39210	9,94166
64 2	22,70813	20,65680	18,94538	17,49585	16,25236	15,17390	14,22966	13,39605	12,65471	11,99111	11,39365	10,85289	10,36115
64 3	25,22640	22,71291	20,65491	18,93887	17,48610	16,24033	15,16026	14,21490	13,38051	12,63865	11,97473	11,37708	10,83625
64 4	28,27258	25,14453	22,63969	20,58870	18,87844	17,43053	16,18890	15,11239	14,17013	13,33847	12,59902	11,93725	11,34153
64 5	32,32929	28,29173	25,15069	22,63741	20,58080	18,86675	17,41626	16,17287	15,09519	14,15216	13,32003	12,58032	11,91845
64 6	37,77548	32,36166	28,30510	25,15224	22,63138	20,56978	18,85243	17,39974	16,15491	15,07631	14,13272	13,30028	12,56046
64 7	45,16904	37,62125	32,23478	28,19756	25,05906	22,54924	20,49640	18,78615	17,33932	16,09942	15,02501	14,08503	13,25574
64 8	56,70189	45,26493	37,66730	32,25360	28,20051	25,05235	22,53649	20,47982	18,76715	17,31882	16,07801	15,00312	14,06295
64 9	75,43657	56,41329	45,05221	37,50007	32,11637	28,08443	24,95193	22,44809	20,40093	18,69595	17,25397	16,01850	14,94814
64 10	114,75306	75,76768	56,55432	45,11416	37,52364	32,11949	28,07599	24,93673	22,42888	20,37936	18,67305	17,23039	15,99466
64 11	218,65995	110,24531	73,70255	55,35437	44,32076	36,95470	31,68816	27,73548	24,65953	22,19774	20,18285	18,50331	17,08183
65 0		220,68459	110,34230	73,56153	55,17115	44,13692	36,78077	31,52637	27,58557	24,52051	22,06846	20,06224	18,39038
65 1			220,50375	110,25188	73,50125	55,12594	44,10075	36,75063	31,50054	27,56297	24,50042	22,05038	20,04580
65 2				219,69790	109,84895	73,23263	54,92447	43,93958	36,61632	31,38541	27,46224	24,41088	21,96979
65 3					219,63788	109,81894	73,21263	54,90947	43,92758	36,60631	31,37684	27,45474	24,40421
65 4						218,79393	109,39696	72,93131	54,69848	43,75879	36,46565	31,25628	27,34924
65 5							218,86881	109,43441	72,95627	54,71720	43,77376	36,47814	31,26697
65 6								219,19155	109,59577	73,06385	54,79789	43,83831	36,53192
65 7									218,40185	109,20092	72,80062	54,60046	43,68037
65 8										219,27425	109,63712	73,09142	54,81856
65 9											218,78951	109,39476	72,92984
65 10												221,88765	110,94382
65 11													211,26047
66 0													
66 1													
66 2													
66 3													
66 4													
66 5													
66 6													
66 7													
66 8													
66 9													
66 10													
66 11													
67 0													

**Uitruil Ouderdomspensioen naar Overbruggingspensioen tot AOW-leeftijd (AOW-leeftijd tussen 66 en 67) uitgebreide tabel**

1651,39911

Feitelijke pensioen-leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b> Naar : <b>direct ingaand overbruggingspensioen tot onderstaande leeftijden</b>													
	eindeleeftijden in .. jaar en .. maanden													
	66 0	66 1	66 2	66 3	66 4	66 5	66 6	66 7	66 8	66 9	66 10	66 11	67 0	
55 0	2,33707	2,32184	2,30681	2,29197	2,27732	2,26286	2,24858	2,23447	2,22055	2,20680	2,19321	2,17979	2,16654	
55 1	2,34981	2,33435	2,31910	2,30404	2,28918	2,27451	2,26003	2,24573	2,23160	2,21766	2,20389	2,19029	2,17685	
55 2	2,36231	2,34663	2,33116	2,31588	2,30081	2,28594	2,27125	2,25675	2,24244	2,22830	2,21434	2,20056	2,18695	
55 3	2,37541	2,35949	2,34379	2,32829	2,31299	2,29790	2,28300	2,26829	2,25377	2,23944	2,22529	2,21131	2,19751	
55 4	2,38825	2,37210	2,35616	2,34044	2,32493	2,30962	2,29451	2,27960	2,26488	2,25035	2,23601	2,22185	2,20786	
55 5	2,40172	2,38532	2,36915	2,35319	2,33745	2,32192	2,30659	2,29146	2,27653	2,26180	2,24725	2,23289	2,21871	
55 6	2,41539	2,39874	2,38233	2,36613	2,35015	2,33439	2,31884	2,30349	2,28834	2,27340	2,25864	2,24408	2,22970	
55 7	2,42880	2,41191	2,39524	2,37881	2,36260	2,34661	2,33084	2,31527	2,29992	2,28476	2,26981	2,25504	2,24047	
55 8	2,44287	2,42571	2,40879	2,39211	2,37565	2,35942	2,34341	2,32762	2,31203	2,29666	2,28148	2,26651	2,25173	
55 9	2,45669	2,43927	2,42209	2,40516	2,38846	2,37199	2,35575	2,33973	2,32392	2,30833	2,29294	2,27776	2,26278	
55 10	2,47118	2,45348	2,43604	2,41885	2,40189	2,38517	2,36869	2,35243	2,33639	2,32056	2,30496	2,28956	2,27436	
55 11	2,48448	2,46654	2,44885	2,43141	2,41422	2,39727	2,38056	2,36408	2,34782	2,33179	2,31598	2,30037	2,28498	
56 0	2,49284	2,47467	2,45675	2,43910	2,42170	2,40454	2,38763	2,37095	2,35450	2,33828	2,32229	2,30650	2,29094	
56 1	2,50830	2,48982	2,47162	2,45368	2,43601	2,41858	2,40140	2,38446	2,36776	2,35130	2,33506	2,31904	2,30324	
56 2	2,52349	2,50472	2,48623	2,46801	2,45006	2,43236	2,41492	2,39772	2,38077	2,36406	2,34758	2,33133	2,31530	
56 3	2,53943	2,52035	2,50156	2,48304	2,46480	2,44682	2,42910	2,41164	2,39442	2,37745	2,36072	2,34422	2,32796	
56 4	2,55511	2,53572	2,51662	2,49781	2,47928	2,46102	2,44303	2,42529	2,40782	2,39059	2,37361	2,35687	2,34036	
56 5	2,57157	2,55185	2,53243	2,51331	2,49447	2,47592	2,45764	2,43962	2,42187	2,40437	2,38713	2,37013	2,35337	
56 6	2,58831	2,56825	2,54851	2,52907	2,50992	2,49105	2,47247	2,45417	2,43613	2,41836	2,40085	2,38358	2,36657	
56 7	2,60477	2,58438	2,56431	2,54455	2,52510	2,50593	2,48706	2,46847	2,45015	2,43210	2,41432	2,39680	2,37953	
56 8	2,62204	2,60130	2,58089	2,56079	2,54101	2,52153	2,50235	2,48345	2,46484	2,44651	2,42844	2,41064	2,39310	
56 9	2,63905	2,61796	2,59721	2,57678	2,55667	2,53688	2,51738	2,49819	2,47929	2,46067	2,44232	2,42425	2,40645	
56 10	2,65689	2,63543	2,61432	2,59355	2,57310	2,55297	2,53315	2,51364	2,49443	2,47551	2,45687	2,43851	2,42043	
56 11	2,67332	2,65153	2,63008	2,60898	2,58822	2,56778	2,54767	2,52786	2,50836	2,48916	2,47026	2,45163	2,43329	
57 0	2,68430	2,66219	2,64044	2,61904	2,59799	2,57727	2,55688	2,53681	2,51705	2,49760	2,47845	2,45959	2,44101	
57 1	2,70347	2,68095	2,65881	2,63703	2,61560	2,59452	2,57378	2,55336	2,53327	2,51349	2,49402	2,47484	2,45596	
57 2	2,72232	2,69941	2,67687	2,65471	2,63291	2,61147	2,59037	2,56961	2,54919	2,52908	2,50929	2,48981	2,47062	
57 3	2,74215	2,71881	2,69586	2,67329	2,65110	2,62928	2,60781	2,58669	2,56591	2,54546	2,52533	2,50552	2,48602	
57 4	2,76169	2,73792	2,71456	2,69160	2,66902	2,64682	2,62499	2,60351	2,58238	2,56159	2,54113	2,52100	2,50118	
57 5	2,78223	2,75802	2,73422	2,71084	2,68785	2,66524	2,64302	2,62116	2,59966	2,57851	2,55770	2,53722	2,51707	
57 6	2,80315	2,77847	2,75423	2,73041	2,70700	2,68398	2,66135	2,63910	2,61722	2,59570	2,57453	2,55371	2,53321	
57 7	2,82378	2,79865	2,77396	2,74970	2,72587	2,70244	2,67941	2,65678	2,63452	2,61263	2,59110	2,56992	2,54909	
57 8	2,84549	2,81987	2,79471	2,77000	2,74571	2,72185	2,69841	2,67536	2,65270	2,63042	2,60851	2,58697	2,56578	
57 9	2,86691	2,84080	2,81517	2,79000	2,76528	2,74099	2,71712	2,69366	2,67061	2,64795	2,62566	2,60375	2,58221	
57 10	2,88944	2,86283	2,83670	2,81104	2,78585	2,76110	2,73679	2,71290	2,68942	2,66635	2,64367	2,62137	2,59945	
57 11	2,91023	2,88313	2,85654	2,83043	2,80480	2,77963	2,75490	2,73061	2,70674	2,68329	2,66024	2,63759	2,61531	
58 0	2,92500	2,89746	2,87044	2,84391	2,81787	2,79231	2,76720	2,74254	2,71832	2,69452	2,67113	2,64814	2,62555	
58 1	2,94931	2,92120	2,89363	2,86657	2,84001	2,81394	2,78834	2,76321	2,73852	2,71427	2,69045	2,66704	2,64404	
58 2	2,97330	2,94463	2,91651	2,88892	2,86184	2,83527	2,80919	2,78358	2,75844	2,73374	2,70949	2,68566	2,66224	
58 3	2,99857	2,96930	2,94060	2,91244	2,88482	2,85772	2,83112	2,80501	2,77938	2,75422	2,72950	2,70523	2,68138	
58 4	3,02357	2,99369	2,96440	2,93568	2,90751	2,87988	2,85276	2,82616	2,80004	2,77440	2,74923	2,72451	2,70023	
58 5	3,04990	3,01938	2,98948	2,96016	2,93141	2,90321	2,87555	2,84842	2,82179	2,79565	2,76999	2,74480	2,72007	
58 6	3,07682	3,04565	3,01510	2,98517	2,95581	2,92704	2,89881	2,87113	2,84397	2,81731	2,79116	2,76548	2,74027	
58 7	3,10339	3,07157	3,04039	3,00984	2,97989	2,95054	2,92176	2,89353	2,86584	2,83868	2,81203	2,78588	2,76020	
58 8	3,13149	3,09896	3,06710	3,03589	3,00530	2,97533	2,94595	2,91714	2,88889	2,86119	2,83401	2,80734	2,78117	
58 9	3,15925	3,12602	3,09348	3,06161	3,03039	2,99981	2,96983	2,94045	2,91164	2,88339	2,85568	2,82851	2,80184	
58 10	3,18853	3,15456	3,12130	3,08873	3,05684	3,02560	2,99499	2,96500	2,93559	2,90677	2,87851	2,85079	2,82360	
58 11	3,21565	3,18098	3,14705	3,11383	3,08131	3,04946	3,01826	2,98770	2,95774	2,92838	2,89960	2,87138	2,84370	
59 0	3,23615	3,20081	3,16623	3,13239	3,09926	3,06683	3,03507	3,00396	2,97349	2,94362	2,91435	2,88566	2,85752	

Ruil- en afkoopvoeten 2017

2581,75746

Feitelijke pensioenleeftijd	Van : direct ingaand levenslang ouderdomspensioen												
	Naar : direct ingaand overbruggingspensioen tot onderstaande leeftijden												
	eindeleeftijden in .. jaar en .. maanden												
	66 0	66 1	66 2	66 3	66 4	66 5	66 6	66 7	66 8	66 9	66 10	66 11	67 0
59 0	3,23615	3,20081	3,16623	3,13239	3,09926	3,06683	3,03507	3,00396	2,97349	2,94362	2,91435	2,88566	2,85752
59 1	3,26796	3,23178	3,19640	3,16178	3,12790	3,09474	3,06228	3,03049	2,99936	2,96885	2,93897	2,90967	2,88096
59 2	3,29947	3,26245	3,22627	3,19087	3,15624	3,12236	3,08920	3,05673	3,02494	2,99380	2,96330	2,93341	2,90412
59 3	3,33278	3,29488	3,25784	3,22161	3,18619	3,15153	3,11762	3,08443	3,05194	3,02013	2,98897	2,95845	2,92855
59 4	3,36581	3,32702	3,28911	3,25205	3,21582	3,18039	3,14573	3,11182	3,07863	3,04614	3,01433	2,98318	2,95267
59 5	3,40075	3,36100	3,32217	3,28423	3,24714	3,21088	3,17543	3,14075	3,10681	3,07361	3,04110	3,00928	2,97811
59 6	3,43656	3,39582	3,35604	3,31717	3,27920	3,24208	3,20580	3,17031	3,13561	3,10166	3,06843	3,03591	3,00407
59 7	3,47210	3,43036	3,38962	3,34983	3,31096	3,27299	3,23587	3,19959	3,16412	3,12942	3,09547	3,06226	3,02974
59 8	3,50974	3,46693	3,42516	3,38439	3,34457	3,30568	3,26768	3,23055	3,19425	3,15876	3,12405	3,09009	3,05686
59 9	3,54710	3,50322	3,46042	3,41865	3,37788	3,33807	3,29918	3,26119	3,22407	3,18778	3,15230	3,11760	3,08366
59 10	3,58669	3,54167	3,49776	3,45493	3,41314	3,37234	3,33251	3,29361	3,25560	3,21847	3,18217	3,14668	3,11197
59 11	3,62351	3,57740	3,53245	3,48861	3,44585	3,40413	3,36340	3,32364	3,28480	3,24687	3,20980	3,17356	3,13814
60 0	3,65302	3,60585	3,55989	3,51508	3,47139	3,42877	3,38718	3,34660	3,30697	3,26827	3,23046	3,19352	3,15741
60 1	3,69641	3,64795	3,60074	3,55474	3,50989	3,46617	3,42352	3,38191	3,34129	3,30164	3,26292	3,22510	3,18815
60 2	3,73955	3,68978	3,64131	3,59410	3,54810	3,50326	3,45954	3,41690	3,37529	3,33469	3,29505	3,25635	3,21854
60 3	3,78539	3,73421	3,68439	3,63588	3,58864	3,54260	3,49774	3,45399	3,41133	3,36971	3,32909	3,28943	3,25072
60 4	3,83106	3,77845	3,72727	3,67746	3,62896	3,58172	3,53570	3,49084	3,44711	3,40446	3,36285	3,32225	3,28262
60 5	3,87958	3,82544	3,77279	3,72157	3,67172	3,62318	3,57592	3,52987	3,48499	3,44124	3,39857	3,35695	3,31633
60 6	3,92954	3,87380	3,81962	3,76693	3,71567	3,66579	3,61724	3,56995	3,52388	3,47899	3,43523	3,39255	3,35092
60 7	3,97932	3,92196	3,86624	3,81207	3,75941	3,70817	3,65832	3,60979	3,56253	3,51649	3,47162	3,42789	3,38524
60 8	4,03232	3,97322	3,91583	3,86007	3,80588	3,75319	3,70193	3,65206	3,60352	3,55624	3,51020	3,46533	3,42159
60 9	4,08526	4,02439	3,96530	3,90792	3,85218	3,79801	3,74533	3,69410	3,64426	3,59574	3,54849	3,50247	3,45763
60 10	4,14160	4,07881	4,01790	3,95878	3,90138	3,84562	3,79143	3,73874	3,68750	3,63765	3,58912	3,54188	3,49586
60 11	4,19421	4,12961	4,06697	4,00621	3,94723	3,88997	3,83434	3,78028	3,72772	3,67661	3,62688	3,57847	3,53134
61 0	4,23918	4,17275	4,10838	4,04596	3,98541	3,92664	3,86958	3,81416	3,76030	3,70794	3,65702	3,60748	3,55927
61 1	4,30180	4,23317	4,16670	4,10228	4,03982	3,97924	3,92045	3,86337	3,80793	3,75405	3,70168	3,65075	3,60120
61 2	4,36438	4,29351	4,22490	4,15846	4,09407	4,03165	3,97110	3,91234	3,85530	3,79989	3,74606	3,69373	3,64284
61 3	4,43134	4,35803	4,28711	4,21846	4,15197	4,08755	4,02509	3,96452	3,90574	3,84868	3,79326	3,73942	3,68708
61 4	4,49842	4,42263	4,34935	4,27847	4,20985	4,14341	4,07902	4,01661	3,95608	3,89735	3,84033	3,78496	3,73116
61 5	4,57019	4,49170	4,41587	4,34255	4,27162	4,20298	4,13650	4,07210	4,00967	3,94913	3,89039	3,83337	3,77799
61 6	4,64449	4,56316	4,48464	4,40877	4,33542	4,26448	4,19582	4,12933	4,06492	4,00249	3,94195	3,88321	3,82620
61 7	4,71917	4,63494	4,55367	4,47520	4,39938	4,32609	4,25520	4,18660	4,12018	4,05583	3,99346	3,93298	3,87430
61 8	4,79924	4,71184	4,62756	4,54625	4,46774	4,39190	4,31859	4,24769	4,17908	4,11265	4,04830	3,98593	3,92545
61 9	4,87972	4,78907	4,70173	4,61752	4,53628	4,45784	4,38207	4,30883	4,23800	4,16946	4,10310	4,03883	3,97653
61 10	4,96600	4,87182	4,78114	4,69378	4,60956	4,52830	4,44986	4,37409	4,30086	4,23003	4,16151	4,09517	4,03091
61 11	5,04733	4,94974	4,85586	4,76547	4,67838	4,59442	4,51342	4,43523	4,35970	4,28670	4,21611	4,14780	4,08167
62 0	5,12141	5,02028	4,92306	4,82954	4,73950	4,65276	4,56914	4,48847	4,41060	4,33538	4,26269	4,19239	4,12438
62 1	5,21937	5,11401	5,01283	4,91557	4,82201	4,73194	4,64518	4,56154	4,48087	4,40299	4,32778	4,25509	4,18481
62 2	5,31830	5,20859	5,10332	5,00222	4,90504	4,81157	4,72159	4,63492	4,55137	4,47078	4,39300	4,31787	4,24528
62 3	5,42498	5,31048	5,20072	5,09540	4,99427	4,89707	4,80358	4,71360	4,62692	4,54338	4,46279	4,38502	4,30991
62 4	5,53289	5,41345	5,29906	5,18940	5,08419	4,98316	4,88607	4,79269	4,70281	4,61624	4,53280	4,45233	4,37466
62 5	5,64959	5,52468	5,40517	5,29073	5,18103	5,07579	4,97474	4,87763	4,78425	4,69437	4,60780	4,52437	4,44391
62 6	5,77173	5,64098	5,51602	5,39649	5,28202	5,17231	5,06706	4,96601	4,86891	4,77554	4,68568	4,59914	4,51574
62 7	5,89570	5,75887	5,62826	5,50343	5,38403	5,26969	5,16011	5,05499	4,95408	4,85711	4,76386	4,67413	4,58772
62 8	6,03000	5,88647	5,74960	5,61896	5,49412	5,37471	5,26038	5,15081	5,04571	4,94482	4,84788	4,75467	4,66497
62 9	6,16667	6,01613	5,87277	5,73608	5,60561	5,48094	5,36170	5,24753	5,13813	5,03319	4,93246	4,83567	4,74262
62 10	6,31530	6,15696	6,00637	5,86297	5,72625	5,59577	5,47110	5,35187	5,23772	5,12833	5,02343	4,92273	4,82599
62 11	6,45675	6,29083	6,13321	5,98331	5,84055	5,70445	5,57455	5,45043	5,33172	5,21807	5,10916	5,00471	4,90444
63 0	6,59493	6,42071	6,25546	6,09849	5,94922	5,80707	5,67156	5,54223	5,41867	5,30049	5,18736	5,07896	4,97500

Ruil- en afkoopvoeten 2017

12201,35540

Feitelijke pensioen- leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar : direct ingaand overbruggingspensioen tot onderstaande leeftijden												
	eindleeftijden in .. jaar en .. maanden												
	66 0	66 1	66 2	66 3	66 4	66 5	66 6	66 7	66 8	66 9	66 10	66 11	67 0
63 0	6,59493	6,42071	6,25546	6,09849	5,94922	5,80707	5,67156	5,54223	5,41867	5,30049	5,18736	5,07896	4,97500
63 1	6,76983	6,58578	6,41147	6,24615	6,08914	5,93983	5,79767	5,66215	5,53283	5,40928	5,29113	5,17803	5,06966
63 2	6,94891	6,75452	6,57071	6,39663	6,23154	6,07476	5,92568	5,78373	5,64843	5,51932	5,39597	5,27802	5,16511
63 3	7,14518	6,93913	6,74463	6,56074	6,38661	6,22148	6,06468	5,91558	5,77364	5,63836	5,50926	5,38595	5,26804
63 4	7,34684	7,12850	6,92276	6,72857	6,54497	6,37113	6,20629	6,04976	5,90093	5,75924	5,62420	5,49535	5,37227
63 5	7,56865	7,33636	7,11791	6,91210	6,71785	6,53422	6,36036	6,19551	6,03900	5,89019	5,74854	5,61355	5,48475
63 6	7,80536	7,55776	7,32538	7,10687	6,90102	6,70675	6,52313	6,34929	6,18447	6,02800	5,87925	5,73766	5,60273
63 7	8,05013	7,78618	7,53899	7,30702	7,08889	6,88341	6,68951	6,50623	6,33273	6,16824	6,01207	5,86362	5,72233
63 8	8,32100	8,03839	7,77435	7,52710	7,29509	7,07696	6,87149	6,67762	6,49438	6,32094	6,15652	6,00043	5,85206
63 9	8,60241	8,29975	8,01767	7,75412	7,50736	7,27581	7,05812	6,85308	6,65961	6,47677	6,30370	6,13964	5,98390
63 10	8,91542	8,58967	8,28688	8,00471	7,74113	7,49435	7,26282	7,04517	6,84018	6,64678	6,46402	6,29104	6,12708
63 11	9,22080	8,87177	8,54819	8,24739	7,96704	7,70512	7,45987	7,22976	7,01341	6,80964	6,61738	6,43567	6,26367
64 0	9,54433	9,16823	8,82064	8,49845	8,19896	7,91987	7,65915	7,41505	7,18602	6,97073	6,76795	6,57664	6,39585
64 1	9,94166	9,53296	9,15653	8,80871	8,48634	8,18673	7,90756	7,64680	7,40269	7,17368	6,95842	6,75570	6,56446
64 2	10,36115	9,91666	9,50875	9,13306	8,78594	8,46423	8,16526	7,88668	7,62648	7,38291	7,15441	6,93963	6,73737
64 3	10,83625	10,34949	9,90458	9,49634	9,12043	8,77314	8,45133	8,15229	7,87370	7,61351	7,36997	7,14153	6,92682
64 4	11,34153	10,80783	10,32209	9,87814	9,47081	9,09573	8,74924	8,42817	8,12983	7,85190	7,59233	7,34938	7,12150
64 5	11,91845	11,32861	10,79440	10,30830	9,86410	9,45659	9,08143	8,73489	8,41383	8,11553	7,83766	7,57819	7,33535
64 6	12,56046	11,90510	11,31474	10,78016	10,29382	9,84946	9,44189	9,06670	8,72019	8,39919	8,10098	7,82323	7,56389
64 7	13,25574	12,52567	11,87182	11,28285	10,74955	10,26439	9,82114	9,41458	9,04035	8,69472	8,37456	8,07713	7,80011
64 8	14,06295	13,24149	12,51070	11,85636	11,26706	10,73357	10,24832	9,80504	9,39852	9,02437	8,67886	8,35884	8,06158
64 9	14,94814	14,02058	13,20142	12,47269	11,82020	11,23259	10,70063	10,21678	9,77480	9,36947	8,99642	8,65193	8,33286
64 10	15,99466	14,93395	14,00517	13,18515	12,45585	11,80300	11,21518	10,68313	10,19927	9,75735	9,35213	8,97922	8,63492
64 11	17,08183	15,87415	14,82596	13,90763	13,09642	12,37463	11,72825	11,14604	10,61890	10,13937	9,70128	9,29947	8,92963
65 0	18,39038	16,98829	15,78484	14,74062	13,82598	13,01822	12,29963	11,65622	11,07678	10,55222	10,07510	9,63925	9,23956
65 1	20,04580	18,38638	16,98070	15,77468	14,72862	13,81266	13,00396	12,28471	11,64086	11,06114	10,53642	10,05923	9,62338
65 2	21,96979	19,98643	18,33152	16,92971	15,72706	14,68395	13,77060	12,96422	12,24706	11,60508	11,02705	10,50387	10,02809
65 3	24,40421	21,97374	19,98354	18,32391	16,91880	15,71384	14,66910	13,75462	12,94747	12,22980	11,58751	11,00932	10,48609
65 4	27,34924	24,32457	21,90230	19,91877	18,26467	16,86423	15,66325	14,62195	13,71048	12,90597	12,19064	11,55045	10,97414
65 5	31,26697	27,36393	24,32717	21,89711	19,90843	18,25090	16,84817	15,64566	14,60338	13,69129	12,88643	12,17095	11,53075
65 6	36,53192	31,29809	27,37600	24,32743	21,88980	19,89619	18,23540	16,83051	15,62660	14,58344	13,67083	12,86571	12,15015
65 7	43,68037	36,38264	31,17431	27,27043	24,23549	21,80841	19,82321	18,16927	16,77007	15,57097	14,53190	13,62283	12,82080
65 8	54,81856	43,76465	36,42060	31,18715	27,26877	24,22511	21,79267	19,80414	18,14817	16,74776	15,54800	14,50864	13,59953
65 9	72,92984	54,54099	43,55806	36,25699	31,05213	27,15403	24,12547	21,70469	19,72541	18,07696	16,68277	15,48824	14,45335
65 10	110,94382	73,25067	54,67488	43,61457	36,27618	31,05158	27,14245	24,10751	21,68302	19,70164	18,05204	16,65735	15,46270
65 11	211,26047	106,53955	71,23076	53,50005	42,83707	35,71817	30,62820	26,80797	23,83504	21,45567	19,50823	17,88489	16,51097
66 0		213,23168	106,61584	71,07723	53,30792	42,64634	35,53861	30,46167	26,65396	23,69241	21,32317	19,38470	17,76931
66 1			213,04005	106,52002	71,01335	53,26001	42,60801	35,50667	30,43429	26,63001	23,67112	21,30400	19,36728
66 2				212,24527	106,12263	70,74842	53,06132	42,44905	35,37421	30,32075	26,53066	23,58281	21,22453
66 3					212,14716	106,07358	70,71572	53,03679	42,42943	35,35786	30,30674	26,51839	23,57191
66 4						211,31827	105,65913	70,43942	52,82957	42,26365	35,21971	30,18832	26,41478
66 5							211,37462	105,68731	70,45821	52,84365	42,27492	35,22910	30,19637
66 6								211,64034	105,82017	70,54678	52,91009	42,32807	35,27339
66 7									210,86977	105,43489	70,28992	52,71744	42,17395
66 8										211,70350	105,85175	70,56783	52,92587
66 9											211,17217	105,58608	70,39072
66 10												214,19139	107,09570
66 11													203,78235
67 0													

## Uitruil Ouderdomspensioen naar Overbruggingspensioen tot AOW-leeftijd (AOW-leeftijd tussen 67 en 68) uitgebreide tabel

1505,94589

Feitelijke pensioen- leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar : direct ingaand overbruggingspensioen tot onderstaande leeftijden													
	eindeleeftijden in .. jaar en .. maanden													
	67 0	67 1	67 2	67 3	67 4	67 5	67 6	67 7	67 8	67 9	67 10	67 11	68 0	
55 0	2,16654	2,15385	2,14131	2,12891	2,11666	2,10454	2,09257	2,08073	2,06902	2,05744	2,04600	2,03468	2,02348	
55 1	2,17685	2,16399	2,15128	2,13872	2,12630	2,11403	2,10190	2,08991	2,07805	2,06632	2,05473	2,04327	2,03193	
55 2	2,18695	2,17392	2,16104	2,14832	2,13574	2,12331	2,11103	2,09889	2,08688	2,07501	2,06328	2,05168	2,04020	
55 3	2,19751	2,18430	2,17125	2,15835	2,14561	2,13302	2,12057	2,10827	2,09611	2,08409	2,07220	2,06045	2,04884	
55 4	2,20786	2,19448	2,18126	2,16819	2,15528	2,14253	2,12992	2,11747	2,10515	2,09298	2,08095	2,06906	2,05730	
55 5	2,21871	2,20514	2,19174	2,17850	2,16541	2,15249	2,13971	2,12709	2,11462	2,10229	2,09010	2,07806	2,06615	
55 6	2,22970	2,21595	2,20236	2,18893	2,17567	2,16257	2,14963	2,13684	2,12420	2,11171	2,09937	2,08717	2,07511	
55 7	2,24047	2,22653	2,21276	2,19916	2,18572	2,17245	2,15934	2,14639	2,13359	2,12094	2,10844	2,09609	2,08388	
55 8	2,25173	2,23760	2,22363	2,20985	2,19623	2,18278	2,16949	2,15637	2,14340	2,13058	2,11792	2,10541	2,09305	
55 9	2,26278	2,24845	2,23430	2,22033	2,20653	2,19290	2,17944	2,16614	2,15301	2,14003	2,12721	2,11454	2,10202	
55 10	2,27436	2,25983	2,24548	2,23131	2,21732	2,20350	2,18986	2,17638	2,16307	2,14992	2,13693	2,12409	2,11141	
55 11	2,28498	2,27026	2,25573	2,24138	2,22721	2,21322	2,19941	2,18576	2,17229	2,15898	2,14583	2,13284	2,12001	
56 0	2,29094	2,27605	2,26136	2,24686	2,23254	2,21840	2,20444	2,19066	2,17704	2,16360	2,15032	2,13720	2,12424	
56 1	2,30324	2,28814	2,27323	2,25852	2,24399	2,22965	2,21549	2,20151	2,18771	2,17408	2,16062	2,14732	2,13419	
56 2	2,31530	2,29998	2,28486	2,26994	2,25521	2,24067	2,22631	2,21214	2,19815	2,18433	2,17069	2,15722	2,14391	
56 3	2,32796	2,31240	2,29706	2,28191	2,26697	2,25222	2,23766	2,22329	2,20910	2,19509	2,18126	2,16760	2,15411	
56 4	2,34036	2,32458	2,30901	2,29365	2,27849	2,26353	2,24877	2,23420	2,21981	2,20561	2,19159	2,17775	2,16408	
56 5	2,35337	2,33735	2,32155	2,30596	2,29058	2,27540	2,26043	2,24564	2,23105	2,21665	2,20244	2,18840	2,17454	
56 6	2,36657	2,35030	2,33426	2,31844	2,30283	2,28743	2,27223	2,25724	2,24244	2,22783	2,21341	2,19918	2,18513	
56 7	2,37953	2,36302	2,34674	2,33069	2,31485	2,29923	2,28381	2,26861	2,25360	2,23879	2,22417	2,20975	2,19551	
56 8	2,39310	2,37635	2,35982	2,34352	2,32745	2,31159	2,29595	2,28052	2,26529	2,25027	2,23544	2,22081	2,20637	
56 9	2,40645	2,38943	2,37266	2,35612	2,33981	2,32372	2,30785	2,29220	2,27676	2,26153	2,24649	2,23166	2,21702	
56 10	2,42043	2,40315	2,38612	2,36932	2,35276	2,33643	2,32033	2,30444	2,28878	2,27332	2,25807	2,24302	2,22818	
56 11	2,43329	2,41576	2,39849	2,38146	2,36466	2,34811	2,33178	2,31568	2,29980	2,28414	2,26869	2,25345	2,23841	
57 0	2,44101	2,42327	2,40578	2,38854	2,37155	2,35480	2,33828	2,32199	2,30593	2,29009	2,27447	2,25905	2,24385	
57 1	2,45596	2,43792	2,42015	2,40264	2,38537	2,36836	2,35158	2,33504	2,31873	2,30265	2,28679	2,27114	2,25571	
57 2	2,47062	2,45230	2,43425	2,41646	2,39893	2,38165	2,36462	2,34783	2,33128	2,31496	2,29886	2,28299	2,26734	
57 3	2,48602	2,46740	2,44905	2,43097	2,41316	2,39561	2,37831	2,36126	2,34445	2,32788	2,31154	2,29543	2,27954	
57 4	2,50118	2,48225	2,46361	2,44524	2,42715	2,40932	2,39175	2,37443	2,35737	2,34055	2,32396	2,30761	2,29149	
57 5	2,51707	2,49783	2,47887	2,46020	2,44181	2,42370	2,40585	2,38826	2,37093	2,35384	2,33701	2,32041	2,30404	
57 6	2,53321	2,51364	2,49437	2,47540	2,45671	2,43830	2,42016	2,40229	2,38468	2,36733	2,35023	2,33338	2,31676	
57 7	2,54909	2,52920	2,50961	2,49033	2,47134	2,45263	2,43421	2,41606	2,39819	2,38057	2,36321	2,34610	2,32924	
57 8	2,56578	2,54554	2,52562	2,50602	2,48671	2,46770	2,44897	2,43053	2,41237	2,39447	2,37684	2,35947	2,34234	
57 9	2,58221	2,56163	2,54138	2,52145	2,50183	2,48251	2,46349	2,44476	2,42631	2,40814	2,39023	2,37259	2,35521	
57 10	2,59945	2,57851	2,55791	2,53764	2,51769	2,49804	2,47871	2,45966	2,44091	2,42245	2,40426	2,38634	2,36868	
57 11	2,61531	2,59405	2,57313	2,55254	2,53228	2,51234	2,49271	2,47338	2,45435	2,43561	2,41716	2,39898	2,38108	
58 0	2,62555	2,60398	2,58277	2,56189	2,54135	2,52114	2,50125	2,48166	2,46238	2,44340	2,42471	2,40631	2,38818	
58 1	2,64404	2,62207	2,60048	2,57923	2,55833	2,53776	2,51753	2,49761	2,47800	2,45870	2,43970	2,42099	2,40257	
58 2	2,66224	2,63989	2,61791	2,59630	2,57503	2,55412	2,53354	2,51329	2,49336	2,47374	2,45443	2,43542	2,41671	
58 3	2,68138	2,65862	2,63624	2,61423	2,59259	2,57130	2,55036	2,52976	2,50949	2,48954	2,46991	2,45058	2,43155	
58 4	2,70023	2,67706	2,65428	2,63188	2,60987	2,58821	2,56691	2,54596	2,52535	2,50507	2,48512	2,46548	2,44615	
58 5	2,72007	2,69646	2,67326	2,65045	2,62803	2,60599	2,58432	2,56300	2,54203	2,52140	2,50110	2,48113	2,46147	
58 6	2,74027	2,71622	2,69258	2,66936	2,64653	2,62408	2,60202	2,58032	2,55898	2,53799	2,51735	2,49703	2,47704	
58 7	2,76020	2,73570	2,71164	2,68799	2,66475	2,64190	2,61945	2,59738	2,57567	2,55432	2,53333	2,51268	2,49236	
58 8	2,78117	2,75620	2,73167	2,70757	2,68390	2,66064	2,63778	2,61530	2,59321	2,57148	2,55012	2,52911	2,50844	
58 9	2,80184	2,77640	2,75141	2,72687	2,70277	2,67908	2,65581	2,63294	2,61046	2,58836	2,56663	2,54527	2,52425	
58 10	2,82360	2,79766	2,77219	2,74718	2,72262	2,69849	2,67479	2,65150	2,62861	2,60611	2,58400	2,56226	2,54088	
58 11	2,84370	2,81730	2,79137	2,76592	2,74093	2,71639	2,69229	2,66860	2,64533	2,62247	2,59999	2,57790	2,55618	
59 0	2,85752	2,83069	2,80435	2,77850	2,75312	2,72821	2,70373	2,67970	2,65609	2,63289	2,61009	2,58768	2,56566	



Ruil- en afkoopvoeten 2017

2170,06815

Feitelijke pensioen- leeftijd	Van : <b>direct ingaand levenslang ouderdomspensioen</b>													
	Naar: <b>direct ingaand overbruggingspensioen tot onderstaande leeftijden</b>													
	<b>eindeleeftijden in .. jaar en .. maanden</b>													
	<b>67 0</b>	<b>67 1</b>	<b>67 2</b>	<b>67 3</b>	<b>67 4</b>	<b>67 5</b>	<b>67 6</b>	<b>67 7</b>	<b>67 8</b>	<b>67 9</b>	<b>67 10</b>	<b>67 11</b>	<b>68 0</b>	
<b>59 0</b>	2,85752	2,83069	2,80435	2,77850	2,75312	2,72821	2,70373	2,67970	2,65609	2,63289	2,61009	2,58768	2,56566	
<b>59 1</b>	2,88096	2,85358	2,82671	2,80035	2,77447	2,74906	2,72412	2,69963	2,67557	2,65194	2,62872	2,60590	2,58348	
<b>59 2</b>	2,90412	2,87619	2,84879	2,82191	2,79553	2,76964	2,74423	2,71928	2,69477	2,67071	2,64707	2,62384	2,60102	
<b>59 3</b>	2,92855	2,90004	2,87207	2,84464	2,81773	2,79132	2,76541	2,73997	2,71499	2,69046	2,66638	2,64272	2,61948	
<b>59 4</b>	2,95267	2,92357	2,89504	2,86707	2,83962	2,81270	2,78629	2,76036	2,73492	2,70994	2,68541	2,66132	2,63766	
<b>59 5</b>	2,97811	2,94839	2,91926	2,89070	2,86270	2,83523	2,80828	2,78184	2,75589	2,73043	2,70543	2,68088	2,65677	
<b>59 6</b>	3,00407	2,97372	2,94397	2,91481	2,88623	2,85819	2,83070	2,80374	2,77728	2,75131	2,72583	2,70082	2,67626	
<b>59 7</b>	3,02974	2,99875	2,96839	2,93863	2,90947	2,88088	2,85284	2,82535	2,79838	2,77192	2,74595	2,72047	2,69546	
<b>59 8</b>	3,05686	3,02519	2,99416	2,96377	2,93399	2,90480	2,87618	2,84812	2,82061	2,79362	2,76714	2,74116	2,71566	
<b>59 9</b>	3,08366	3,05131	3,01963	2,98859	2,95820	2,92841	2,89921	2,87060	2,84254	2,81503	2,78804	2,76156	2,73559	
<b>59 10</b>	3,11197	3,07889	3,04651	3,01480	2,98374	2,95332	2,92351	2,89429	2,86566	2,83758	2,81005	2,78305	2,75657	
<b>59 11</b>	3,13814	3,10438	3,07135	3,03900	3,00734	2,97632	2,94594	2,91618	2,88701	2,85841	2,83038	2,80289	2,77593	
<b>60 0</b>	3,15741	3,12302	3,08936	3,05642	3,02418	2,99261	2,96169	2,93140	2,90173	2,87265	2,84415	2,81621	2,78881	
<b>60 1</b>	3,18815	3,15294	3,11850	3,08481	3,05184	3,01956	2,98796	2,95702	2,92671	2,89701	2,86791	2,83939	2,81143	
<b>60 2</b>	3,21854	3,18253	3,14731	3,11286	3,07916	3,04619	3,01391	2,98231	2,95136	2,92105	2,89136	2,86226	2,83374	
<b>60 3</b>	3,25072	3,21384	3,17779	3,14253	3,10806	3,07433	3,04132	3,00902	2,97739	2,94643	2,91610	2,88638	2,85727	
<b>60 4</b>	3,28262	3,24487	3,20799	3,17193	3,13667	3,10219	3,06846	3,03546	3,00315	2,97153	2,94057	2,91024	2,88054	
<b>60 5</b>	3,31633	3,27767	3,23989	3,20297	3,16689	3,13161	3,09711	3,06336	3,03033	2,99801	2,96638	2,93540	2,90507	
<b>60 6</b>	3,35092	3,31129	3,27259	3,23478	3,19783	3,16172	3,12641	3,09189	3,05812	3,02507	2,99274	2,96109	2,93010	
<b>60 7</b>	3,38524	3,34464	3,30501	3,26630	3,22848	3,19154	3,15543	3,12012	3,08560	3,05184	3,01880	2,98647	2,95483	
<b>60 8</b>	3,42159	3,37995	3,33932	3,29965	3,26091	3,22307	3,18610	3,14997	3,11465	3,08011	3,04633	3,01328	2,98094	
<b>60 9</b>	3,45763	3,41496	3,37333	3,33270	3,29303	3,25430	3,21648	3,17952	3,14340	3,10809	3,07356	3,03980	3,00677	
<b>60 10</b>	3,49586	3,45207	3,40937	3,36771	3,32706	3,28738	3,24863	3,21079	3,17382	3,13769	3,10237	3,06784	3,03407	
<b>60 11</b>	3,53134	3,48651	3,44281	3,40018	3,35860	3,31802	3,27841	3,23974	3,20197	3,16506	3,12900	3,09375	3,05929	
<b>61 0</b>	3,55927	3,51342	3,46874	3,42517	3,38269	3,34126	3,30082	3,26135	3,22281	3,18518	3,14841	3,11248	3,07736	
<b>61 1</b>	3,60120	3,55409	3,50819	3,46346	3,41986	3,37734	3,33586	3,29539	3,25590	3,21733	3,17967	3,14289	3,10694	
<b>61 2</b>	3,64284	3,59446	3,54735	3,50145	3,45673	3,41314	3,37063	3,32917	3,28872	3,24924	3,21069	3,17305	3,13628	
<b>61 3</b>	3,68708	3,63734	3,58892	3,54177	3,49585	3,45110	3,40748	3,36496	3,32348	3,28301	3,24351	3,20495	3,16730	
<b>61 4</b>	3,73116	3,68004	3,63029	3,58188	3,53474	3,48882	3,44408	3,40047	3,35795	3,31649	3,27603	3,23655	3,19801	
<b>61 5</b>	3,77799	3,72538	3,67422	3,62444	3,57600	3,52883	3,48289	3,43813	3,39451	3,35198	3,31050	3,27004	3,23055	
<b>61 6</b>	3,82620	3,77204	3,71939	3,66819	3,61838	3,56991	3,52272	3,47676	3,43198	3,38834	3,34580	3,30431	3,26384	
<b>61 7</b>	3,87430	3,81857	3,76442	3,71179	3,66061	3,61082	3,56237	3,51520	3,46926	3,42451	3,38089	3,33838	3,29692	
<b>61 8</b>	3,92545	3,86804	3,81228	3,75810	3,70544	3,65424	3,60444	3,55597	3,50879	3,46284	3,41809	3,37447	3,33195	
<b>61 9</b>	3,97653	3,91740	3,85999	3,80425	3,75009	3,69746	3,64628	3,59650	3,54806	3,50090	3,45499	3,41026	3,36668	
<b>61 10</b>	4,03091	3,96992	3,91076	3,85333	3,79757	3,74340	3,69075	3,63956	3,58977	3,54132	3,49417	3,44825	3,40353	
<b>61 11</b>	4,08167	4,01894	3,95810	3,89908	3,84179	3,78617	3,73213	3,67961	3,62855	3,57889	3,53056	3,48353	3,43773	
<b>62 0</b>	4,12438	4,05989	3,99739	3,93678	3,87798	3,82092	3,76550	3,71168	3,65937	3,60851	3,55905	3,51092	3,46408	
<b>62 1</b>	4,18481	4,11818	4,05364	3,99110	3,93045	3,87162	3,81453	3,75909	3,70525	3,65292	3,60205	3,55258	3,50445	
<b>62 2</b>	4,24528	4,17648	4,10987	4,04536	3,98284	3,92222	3,86342	3,80636	3,75096	3,69714	3,64485	3,59402	3,54459	
<b>62 3</b>	4,30991	4,23875	4,16991	4,10326	4,03871	3,97616	3,91552	3,85670	3,79962	3,74420	3,69038	3,63809	3,58725	
<b>62 4</b>	4,37466	4,30109	4,22996	4,16115	4,09453	4,03002	3,96751	3,90690	3,84813	3,79109	3,73572	3,68194	3,62969	
<b>62 5</b>	4,44391	4,36774	4,29413	4,22296	4,15411	4,08747	4,02294	3,96041	3,89980	3,84101	3,78397	3,72860	3,67482	
<b>62 6</b>	4,51574	4,43681	4,36059	4,28694	4,21574	4,14687	4,08021	4,01566	3,95313	3,89251	3,83372	3,77668	3,72131	
<b>62 7</b>	4,58772	4,50598	4,42711	4,35095	4,27736	4,20622	4,13742	4,07082	4,00634	3,94386	3,88331	3,82458	3,76761	
<b>62 8</b>	4,66497	4,58017	4,49839	4,41949	4,34330	4,26970	4,19855	4,12973	4,06313	3,99865	3,93618	3,87563	3,81692	
<b>62 9</b>	4,74262	4,65468	4,56995	4,48824	4,40941	4,33329	4,25976	4,18869	4,11994	4,05342	3,98901	3,92662	3,86615	
<b>62 10</b>	4,82599	4,73462	4,64665	4,56189	4,48016	4,40131	4,32519	4,25166	4,18058	4,11185	4,04533	3,98094	3,91856	
<b>62 11</b>	4,90444	4,80978	4,71871	4,63102	4,54653	4,46507	4,38648	4,31061	4,23731	4,16647	4,09796	4,03166	3,96747	
<b>63 0</b>	4,97500	4,87694	4,78266	4,69197	4,60465	4,52052	4,43941	4,36116	4,28562	4,21265	4,14212	4,07392	4,00793	



Ruil- en afkoopvoeten 2017

12547,18249

Feitelijke pensioen- leeftijd	Van : direct ingaand levenslang ouderdomspensioen Naar : direct ingaand overbruggingspensioen tot onderstaande leeftijden												
	eindleeftijden in .. jaar en .. maanden												
	67 0	67 1	67 2	67 3	67 4	67 5	67 6	67 7	67 8	67 9	67 10	67 11	68 0
63 0	4,97500	4,87694	4,78266	4,69197	4,60465	4,52052	4,43941	4,36116	4,28562	4,21265	4,14212	4,07392	4,00793
63 1	5,06966	4,96749	4,86936	4,77504	4,68429	4,59693	4,51278	4,43164	4,35337	4,27782	4,20485	4,13432	4,06613
63 2	5,16511	5,05874	4,95666	4,85862	4,76438	4,67373	4,58647	4,50240	4,42136	4,34318	4,26772	4,19484	4,12441
63 3	5,26804	5,15704	5,05063	4,94852	4,85045	4,75620	4,66554	4,57827	4,49421	4,41318	4,33502	4,25957	4,18671
63 4	5,37227	5,25648	5,14556	5,03924	4,93721	4,83924	4,74508	4,65451	4,56734	4,48337	4,40243	4,32437	4,24902
63 5	5,48475	5,36369	5,24785	5,13691	5,03056	4,92853	4,83056	4,73640	4,64584	4,55869	4,47474	4,39383	4,31579
63 6	5,60273	5,47601	5,35489	5,23901	5,12804	5,02168	4,91963	4,82166	4,72751	4,63696	4,54982	4,46589	4,38501
63 7	5,72233	5,58973	5,46315	5,34216	5,22642	5,11559	5,00936	4,90746	4,80961	4,71560	4,62518	4,53817	4,45438
63 8	5,85206	5,71296	5,58032	5,45370	5,33270	5,21695	5,10612	4,99909	4,89800	4,80018	4,70619	4,61581	4,52884
63 9	5,98390	5,83803	5,69910	5,56663	5,44017	5,31934	5,20375	5,09309	4,98703	4,88529	4,78763	4,69379	4,60357
63 10	6,12708	5,97370	5,82781	5,68887	5,55641	5,42997	5,30916	5,19361	5,08298	4,97696	4,87528	4,77767	4,68389
63 11	6,26367	6,10294	5,95025	5,80501	5,66669	5,53481	5,40893	5,28865	5,17360	5,06345	4,95789	4,85665	4,75945
64 0	6,39585	6,22713	6,06708	5,91505	5,77046	5,63276	5,50149	5,37619	5,25648	5,14197	5,03236	4,92731	4,82657
64 1	6,56446	6,38625	6,21746	6,05737	5,90531	5,76071	5,62301	5,49174	5,36646	5,24677	5,13231	5,02273	4,91773
64 2	6,73737	6,54916	6,37117	6,20261	6,04273	5,89089	5,74649	5,60900	5,47794	5,35286	5,23337	5,11910	5,00971
64 3	6,92682	6,72734	6,53903	6,36098	6,19236	6,03245	5,88060	5,73620	5,59872	5,46768	5,34263	5,22318	5,10894
64 4	7,12150	6,91013	6,71095	6,52293	6,34516	6,17682	6,01719	5,86559	5,72145	5,58422	5,45342	5,32861	5,20938
64 5	7,33535	7,11052	6,89907	6,69983	6,51177	6,33399	6,16565	6,00603	5,85447	5,71036	5,57318	5,44244	5,31769
64 6	7,56389	7,32424	7,09931	6,88778	6,68850	6,50042	6,32263	6,15430	5,99471	5,84319	5,69913	5,56201	5,43133
64 7	7,80011	7,54465	7,30540	7,08086	6,86970	6,67078	6,48305	6,30560	6,13761	5,97833	5,82711	5,68335	5,54652
64 8	8,06158	7,78807	7,53251	7,29319	7,06860	6,85744	6,65853	6,47083	6,29342	6,12548	5,96627	5,81513	5,67145
64 9	8,33286	8,04003	7,76709	7,51207	7,27326	7,04917	6,83847	6,64001	6,45274	6,27574	6,10819	5,94936	5,79858
64 10	8,63492	8,31977	8,02681	7,75378	7,49872	7,25990	7,03582	6,82517	6,62676	6,43956	6,26264	6,09519	5,93646
64 11	8,92963	8,59197	8,27891	7,98787	7,71659	7,46314	7,22580	7,00309	6,79371	6,59648	6,41037	6,23448	6,06799
65 0	9,23956	8,87589	8,53977	8,22817	7,93852	7,66856	7,41636	7,18022	6,95866	6,75036	6,55416	6,36905	6,19411
65 1	9,62338	9,22819	8,86417	8,52779	8,21600	7,92620	7,65615	7,40390	7,16774	6,94618	6,73790	6,54175	6,35670
65 2	10,02809	9,59836	9,20395	8,84067	8,50498	8,19385	7,90468	7,63523	7,38354	7,14791	6,92686	6,71907	6,52338
65 3	10,48609	10,01559	9,58550	9,19082	8,82736	8,49156	8,18037	7,89118	7,62173	7,37009	7,13452	6,91355	6,70586
65 4	10,97414	10,45819	9,98858	9,55933	9,16546	8,80276	8,46767	8,15716	7,86861	7,59978	7,34872	7,11371	6,89327
65 5	11,53075	10,96063	10,44423	9,97430	9,54484	9,15083	8,78807	8,45297	8,14248	7,85400	7,58526	7,33430	7,09942
65 6	12,15015	11,51675	10,94611	10,42935	9,95918	9,52958	9,13550	8,77273	8,43766	8,12725	7,83887	7,57025	7,31943
65 7	12,82080	12,11525	11,48331	10,91403	10,39852	9,92952	9,50100	9,10793	8,74610	8,41191	8,10233	7,81472	7,54683
65 8	13,59953	12,80574	12,09950	11,46709	10,89751	10,38183	9,91275	9,48423	9,09122	8,72948	8,39544	8,08601	7,79858
65 9	14,45335	13,55726	12,76579	12,06164	11,43111	10,86322	10,34909	9,88143	9,45420	9,06239	8,70176	8,36873	8,06026
65 10	15,46270	14,43810	13,54084	12,74858	12,04390	11,41305	10,84499	10,33080	9,86316	9,43603	9,04435	8,68389	8,35107
65 11	16,51097	15,34456	14,33209	13,44495	12,66124	11,96386	11,33930	10,77671	10,26730	9,80388	9,38049	8,99215	8,63469
66 0	17,76931	16,41567	15,25367	14,24531	13,36199	12,58183	11,88774	11,26622	10,70647	10,19971	9,73875	9,31765	8,93146
66 1	19,36728	17,76513	16,40780	15,24317	14,23291	13,34823	12,56710	11,87234	11,25037	10,69032	10,18339	9,72236	9,30127
66 2	21,22453	19,30952	17,71148	16,35773	15,19623	14,18874	13,30653	12,52761	11,83483	11,21467	10,65626	10,15082	9,69116
66 3	23,57191	21,22575	19,30436	17,70194	16,34516	15,18156	14,17262	13,28943	12,50985	11,81667	11,19628	10,63778	10,13235
66 4	26,41478	23,49458	21,15578	19,24045	17,64315	16,29072	15,13087	14,12520	13,24488	12,46785	11,77694	11,15858	10,60192
66 5	30,19637	26,42824	23,49620	21,14977	19,22944	17,62881	16,27416	15,11285	14,10624	13,22535	12,44801	11,75698	11,13863
66 6	35,27339	30,22195	26,43609	23,49314	21,13979	19,21499	17,61145	16,25493	15,09244	14,08512	13,20386	12,42638	11,73536
66 7	42,17395	35,12916	30,10105	26,33208	23,40191	21,05856	19,14180	17,54486	16,19386	15,03604	14,03274	13,15496	12,38052
66 8	52,92587	42,25399	35,16365	30,11095	26,32787	23,38929	21,04082	19,12093	17,52210	16,17002	15,01166	14,00817	13,13043
66 9	70,39072	52,64619	42,04677	35,00010	29,97632	26,21371	23,29033	20,95356	19,04294	17,45164	16,10578	14,95264	13,95359
66 10	107,09570	70,70662	52,77476	42,09825	35,01466	29,97156	26,19826	23,26881	20,92861	19,01611	17,42388	16,07769	14,92459
66 11	203,78235	102,79751	68,73547	51,62837	41,33963	34,47025	29,55852	25,87198	23,00303	20,70685	18,82748	17,26087	15,93494
67 0		205,69755	102,84878	68,56585	51,42439	41,13951	34,28293	29,38536	25,71219	22,85528	20,56976	18,69978	17,14146
67 1			205,49217	102,74608	68,49739	51,37304	41,09843	34,24869	29,35602	25,68652	22,83246	20,54922	18,68111
67 2				204,70903	68,23541	51,17726	40,94181	34,11817	29,24415	25,58863	22,74545	20,47090	
67 3					204,57233	102,28617	68,19078	51,14308	40,91447	34,09539	29,22462	25,57154	22,73026
68 4						203,75669	101,87834	67,91890	50,93917	40,75134	33,95945	29,10810	25,46959
68 5							203,76533	101,88266	67,92178	50,94133	40,75307	33,96089	29,10933
68 6								204,00535	102,00268	68,00178	51,00134	40,80107	34,00089
68 7									203,24738	101,62369	67,74913	50,81185	40,64948
69 8										203,99168	101,99584	67,99723	50,99792
69 9											203,47350	101,73675	67,82450
69 10												206,26925	103,13462
67 11													196,43113