

3 juni 2013

SP varianten (definitief)

Overzicht gevolgen op te bouwen OP (ML) o.b.v. prognose AOW-leeftijd

Opbouwperiode pensioen vanaf 25 jaar tot aan AOW-leeftijd

Werknemer geboren 1963 (AOW-leeftijd 68 jaar)

| loon | OP vanaf 68 jaar | AOW (prognose) | Totaal OP + AOW | laatste maximum pensioenge vend loon | gemiddeld loon geïndexeerd | vervangings ratio geïndexeerd gemiddeld loon | laatste loon (volledig jaar) | vervangings ratio laatste loon |
|----------|------------------|----------------|-----------------|--------------------------------------|----------------------------|--|------------------------------|--------------------------------|
| € 20.000 | € 10.177 | € 12.965 | € 23.142 | € 134.587 | € 27.330 | 85% | € 29.119 | 79% |
| € 30.000 | € 21.840 | € 12.965 | € 34.805 | € 134.587 | € 38.120 | 91% | € 43.679 | 80% |
| € 40.000 | € 36.539 | € 12.965 | € 49.503 | € 134.587 | € 50.759 | 98% | € 58.239 | 85% |
| € 50.000 | € 51.320 | € 12.965 | € 64.285 | € 134.587 | € 63.449 | 101% | € 72.798 | 88% |

Werknemer geboren 1973 (AOW-leeftijd 69 6/12 jaar)

| loon | OP vanaf 69 6/12 jaar | AOW (prognose) | Totaal OP + AOW | laatste maximum pensioenge vend loon | gemiddeld loon geïndexeerd | vervangings ratio geïndexeerd gemiddeld loon | laatste loon (volledig jaar) | vervangings ratio laatste loon |
|----------|-----------------------|----------------|-----------------|--------------------------------------|----------------------------|--|------------------------------|--------------------------------|
| € 20.000 | € 15.161 | € 16.442 | € 31.603 | € 170.689 | € 37.915 | 83% | € 42.467 | 74% |
| € 30.000 | € 32.878 | € 16.442 | € 49.321 | € 170.689 | € 55.172 | 89% | € 63.700 | 77% |
| € 40.000 | € 52.682 | € 16.442 | € 69.124 | € 170.689 | € 73.563 | 94% | € 84.934 | 81% |
| € 50.000 | € 72.485 | € 16.442 | € 88.928 | € 170.689 | € 91.954 | 97% | € 106.167 | 84% |

Werknemer geboren 1983 (AOW-leeftijd 70 9/12 jaar)

| loon | OP vanaf 70 9/12 jaar | AOW (prognose) | Totaal OP + AOW | laatste maximum pensioenge vend loon | gemiddeld loon geïndexeerd | vervangings ratio geïndexeerd gemiddeld loon | laatste loon (volledig jaar) | vervangings ratio laatste loon |
|----------|-----------------------|----------------|-----------------|--------------------------------------|----------------------------|--|------------------------------|--------------------------------|
| € 20.000 | € 27.457 | € 20.444 | € 47.901 | € 212.230 | € 58.236 | 82% | € 66.389 | 72% |
| € 30.000 | € 55.520 | € 20.444 | € 75.964 | € 212.230 | € 87.138 | 87% | € 99.583 | 76% |
| € 40.000 | € 83.811 | € 20.444 | € 104.255 | € 212.230 | € 116.184 | 90% | € 132.778 | 79% |
| € 50.000 | € 112.102 | € 20.444 | € 132.546 | € 212.230 | € 145.231 | 91% | € 165.972 | 80% |

Werknemer geboren 1993 (AOW-leeftijd 71 6/12 jaar)

| loon | OP vanaf 71 6/12 jaar | AOW (prognose) | Totaal OP + AOW | laatste maximum pensioenge vend loon | gemiddeld loon geïndexeerd | vervangings ratio geïndexeerd gemiddeld loon | laatste loon (volledig jaar) | vervangings ratio laatste loon |
|----------|-----------------------|----------------|-----------------|--------------------------------------|----------------------------|--|------------------------------|--------------------------------|
| € 20.000 | € 55.914 | € 25.420 | € 81.334 | € 263.881 | € 96.257 | 84% | € 110.303 | 74% |
| € 30.000 | € 100.969 | € 25.420 | € 126.388 | € 263.881 | € 144.386 | 88% | € 165.455 | 76% |
| € 40.000 | € 146.023 | € 25.420 | € 171.443 | € 263.881 | € 192.515 | 89% | € 220.607 | 78% |
| € 50.000 | € 186.888 | € 25.420 | € 212.308 | € 263.881 | € 240.644 | 88% | € 275.758 | 77% |

Berekeningen n.a.v. vragen SP-fractie - reken

| | | |
|---------------------------------------|---|--------|
| inflatiecorrectie loon | | 2,00% |
| inflatiecorrectie AOW | | 2,00% |
| indexatie maximum pensioengevend loor | | 2,00% |
| indexatie opgebouwd pensioen | | 2,00% |
| carriere | <35 | 3,00% |
| | <45 | 2,00% |
| | <55 | 1,00% |
| | >55 | 0,00% |
| modaal loon | € | 33.000 |
| AOW-franchise 1-1-2013 | € | 13.227 |
| opbouwpercentage | < 2005 | 2,25% |
| | < 2014 | 2,25% |
| | 2014 | 2,15% |
| | >2014 | 1,75% |
| factoren herrekening opgebouwd OP | Prognosetafels unisex (50/50) 3% rr, continu uitk.) | |
| | 60-65 | 1,3601 |
| | 65-67 | 1,1480 |
| | 67-68 | 1,0757 |
| | 68-69 | 1,0788 |
| | 69-70 | 1,0821 |
| | 70-71 | 1,0858 |
| | 71-71,5 | 1,0441 |
| | 68-67,5 | 0,9634 |
| | 70-68,75 | 0,9069 |
| | 71-70,25 | 0,9401 |
| | 70-69,5 | 0,9604 |
| | 71-70,75 | 0,9796 |
| | 69-68 | 0,9270 |

ingangsdatum pensioenuitkeringen prognose AOW-leeftijd

| | |
|---------------------------------|----|
| aanvangsleeftijd pensioenopbouw | |
| werknemer geboren 1958 | 25 |
| werknemer geboren 1968 | 25 |
| werknemer geboren 1978 | 25 |
| werknemer geboren 1988 | 25 |

Berekeningen n.a.v. vragen SP-fractie - reken

Maximum pensioengevend loon

| | | |
|------|---|------------|
| 2015 | € | 100.000,00 |
| 2016 | € | 102.000,00 |
| 2017 | € | 104.040,00 |
| 2018 | € | 106.120,80 |
| 2019 | € | 108.243,22 |
| 2020 | € | 110.408,08 |
| 2021 | € | 112.616,24 |
| 2022 | € | 114.868,57 |
| 2023 | € | 117.165,94 |
| 2024 | € | 119.509,26 |
| 2025 | € | 121.899,44 |
| 2026 | € | 124.337,43 |
| 2027 | € | 126.824,18 |
| 2028 | € | 129.360,66 |
| 2029 | € | 131.947,88 |
| 2030 | € | 134.586,83 |
| 2031 | € | 137.278,57 |
| 2032 | € | 140.024,14 |
| 2033 | € | 142.824,62 |
| 2034 | € | 145.681,12 |
| 2035 | € | 148.594,74 |
| 2036 | € | 151.566,63 |
| 2037 | € | 154.597,97 |
| 2038 | € | 157.689,93 |
| 2039 | € | 160.843,72 |
| 2040 | € | 164.060,60 |
| 2041 | € | 167.341,81 |
| 2042 | € | 170.688,65 |
| 2043 | € | 174.102,42 |
| 2044 | € | 177.584,47 |
| 2045 | € | 181.136,16 |
| 2046 | € | 184.758,88 |
| 2047 | € | 188.454,06 |
| 2048 | € | 192.223,14 |
| 2049 | € | 196.067,60 |
| 2050 | € | 199.988,96 |
| 2051 | € | 203.988,73 |
| 2052 | € | 208.068,51 |
| 2053 | € | 212.229,88 |
| 2054 | € | 216.474,48 |
| 2055 | € | 220.803,97 |
| 2056 | € | 225.220,05 |
| 2057 | € | 229.724,45 |
| 2058 | € | 234.318,94 |
| 2059 | € | 239.005,31 |
| 2060 | € | 243.785,42 |
| 2061 | € | 248.661,13 |
| 2062 | € | 253.634,35 |
| 2063 | € | 258.707,04 |
| 2064 | € | 263.881,18 |
| 2065 | € | 269.158,80 |
| 2066 | € | 274.541,98 |
| 2067 | € | 280.032,82 |
| 2068 | € | 285.633,47 |
| 2069 | € | 291.346,14 |
| 2070 | € | 297.173,07 |

Berekeningen n.a.v. vragen SP-fractie - reken

Wijzigingen pensioenrichtleeftijd o.b.v. CBS Prognose bevolking kerncijfers, 2012-2060

| | |
|----------|-------|
| 1-1-2006 | 60-65 |
| 1-1-2014 | 65-67 |
| 1-1-2020 | 67-68 |
| 1-1-2028 | 68-69 |
| 1-1-2036 | 69-70 |
| 1-1-2045 | 70-71 |

Wijzigingen AOW-leeftijd o.b.v. CBS Prognose bevolking kerncijfers, 2012-2060

| | | |
|----------|----|------|
| 1-1-2013 | 65 | 1/12 |
| 1-1-2014 | 65 | 2/12 |
| 1-1-2015 | 65 | 3/12 |
| 1-1-2016 | 65 | 5/12 |
| 1-1-2017 | 65 | 7/12 |
| 1-1-2018 | 65 | 9/12 |
| 1-1-2019 | 66 | |
| 1-1-2020 | 66 | 3/12 |
| 1-1-2021 | 66 | 6/12 |
| 1-1-2022 | 66 | 9/12 |
| 1-1-2023 | 67 | |
| 1-1-2024 | 67 | 3/12 |
| 1-1-2025 | 67 | 6/12 |
| 1-1-2028 | 67 | 9/12 |
| 1-1-2030 | 68 | |
| 1-1-2032 | 68 | 3/12 |
| 1-1-2034 | 68 | 6/12 |
| 1-1-2036 | 68 | 9/12 |
| 1-1-2038 | 69 | |
| 1-1-2040 | 69 | 3/12 |
| 1-1-2042 | 69 | 6/12 |
| 1-1-2044 | 69 | 9/12 |
| 1-1-2046 | 70 | |
| 1-1-2048 | 70 | 3/12 |
| 1-1-2050 | 70 | 6/12 |
| 1-1-2053 | 70 | 9/12 |
| 1-1-2055 | 71 | |
| 1-1-2057 | 71 | 3/12 |
| 1-1-2059 | 71 | 6/12 |

| loon | | minimum loon | wn 1963 | | | | | | | |
|------|----------|--------------|----------|----------|----------|----------|----------|----------|----------|--------|
| jaar | € | € | leeftijd | carriere | berekend | loon € | 20.000 € | 30.000 € | 40.000 € | 50.000 |
| 1983 | € 11.041 | € 11.993 | 20 | 3% | € 5.715 | € 11.993 | € 11.993 | € 11.993 | € | 14.288 |
| 1984 | € 11.262 | € 11.636 | 21 | 3% | € 6.001 | € 11.636 | € 11.636 | € 12.002 | € | 15.002 |
| 1985 | € 11.487 | € 11.636 | 22 | 3% | € 6.301 | € 11.636 | € 11.636 | € 12.602 | € | 15.752 |
| 1986 | € 11.717 | € 11.636 | 23 | 3% | € 6.616 | € 11.636 | € 11.636 | € 13.232 | € | 16.540 |
| 1987 | € 11.952 | € 11.636 | 24 | 3% | € 6.947 | € 11.636 | € 11.636 | € 13.893 | € | 17.367 |
| 1988 | € 12.191 | € 11.690 | 25 | 3% | € 7.294 | € 11.690 | € 11.690 | € 14.588 | € | 18.235 |
| 1989 | € 12.434 | € 11.690 | 26 | 3% | € 7.659 | € 11.690 | € 11.690 | € 15.318 | € | 19.147 |
| 1990 | € 12.683 | € 11.789 | 27 | 3% | € 8.042 | € 11.789 | € 12.063 | € 16.083 | € | 20.104 |
| 1991 | € 12.937 | € 12.156 | 28 | 3% | € 8.444 | € 12.156 | € 12.666 | € 16.888 | € | 21.109 |
| 1992 | € 13.196 | € 12.362 | 29 | 3% | € 8.866 | € 12.362 | € 13.299 | € 17.732 | € | 22.165 |
| 1993 | € 13.459 | € 12.546 | 30 | 3% | € 9.309 | € 12.546 | € 13.964 | € 18.619 | € | 23.273 |
| 1994 | € 13.729 | € 12.722 | 31 | 3% | € 9.775 | € 12.722 | € 14.662 | € 19.549 | € | 24.437 |
| 1995 | € 14.003 | € 12.722 | 32 | 3% | € 10.263 | € 12.722 | € 15.395 | € 20.527 | € | 25.659 |
| 1996 | € 14.283 | € 12.722 | 33 | 3% | € 10.777 | € 12.722 | € 16.165 | € 21.553 | € | 26.942 |
| 1997 | € 14.569 | € 12.844 | 34 | 3% | € 11.315 | € 12.844 | € 16.973 | € 22.631 | € | 28.289 |
| 1998 | € 14.860 | € 13.058 | 35 | 2% | € 11.768 | € 13.058 | € 17.652 | € 23.536 | € | 29.420 |
| 1999 | € 15.158 | € 13.387 | 36 | 2% | € 12.239 | € 13.387 | € 18.358 | € 24.478 | € | 30.597 |
| 2000 | € 15.461 | € 13.792 | 37 | 2% | € 12.728 | € 13.792 | € 19.093 | € 25.457 | € | 31.821 |
| 2001 | € 15.770 | € 14.151 | 38 | 2% | € 13.238 | € 14.151 | € 19.856 | € 26.475 | € | 33.094 |
| 2002 | € 16.085 | € 14.962 | 39 | 2% | € 13.767 | € 14.962 | € 20.651 | € 27.534 | € | 34.418 |
| 2003 | € 16.407 | € 15.638 | 40 | 2% | € 14.318 | € 15.638 | € 21.477 | € 28.635 | € | 35.794 |
| 2004 | € 16.735 | € 16.190 | 41 | 2% | € 14.890 | € 16.190 | € 22.336 | € 29.781 | € | 37.226 |
| 2005 | € 17.070 | € 16.392 | 42 | 2% | € 15.486 | € 16.392 | € 23.229 | € 30.972 | € | 38.715 |
| 2006 | € 17.411 | € 16.392 | 43 | 2% | € 16.105 | € 16.392 | € 24.158 | € 32.211 | € | 40.264 |
| 2007 | € 17.759 | € 16.493 | 44 | 2% | € 16.750 | € 16.750 | € 25.125 | € 33.499 | € | 41.874 |
| 2008 | € 18.115 | € 16.858 | 45 | 1% | € 17.252 | € 17.252 | € 25.878 | € 34.504 | € | 43.130 |
| 2009 | € 18.477 | € 17.302 | 46 | 1% | € 17.770 | € 17.770 | € 26.655 | € 35.539 | € | 44.424 |
| 2010 | € 18.846 | € 17.900 | 47 | 1% | € 18.303 | € 18.303 | € 27.454 | € 36.606 | € | 45.757 |
| 2011 | € 19.223 | € 18.243 | 48 | 1% | € 18.852 | € 18.852 | € 28.278 | € 37.704 | € | 47.130 |
| 2012 | € 19.608 | € 18.460 | 49 | 1% | € 19.417 | € 19.417 | € 29.126 | € 38.835 | € | 48.544 |
| 2013 | € 20.000 | € 18.748 | 50 | 1% | € 20.000 | € 20.000 | € 30.000 | € 40.000 | € | 50.000 |
| 2014 | € 20.400 | € 19.044 | 51 | 1% | € 20.600 | € 20.600 | € 30.900 | € 41.200 | € | 51.500 |
| 2015 | € 20.808 | € 19.424 | 52 | 1% | € 21.218 | € 21.218 | € 31.827 | € 42.436 | € | 53.045 |
| 2016 | € 21.224 | € 19.813 | 53 | 1% | € 21.855 | € 21.855 | € 32.782 | € 43.709 | € | 54.636 |
| 2017 | € 21.649 | € 20.209 | 54 | 1% | € 22.510 | € 22.510 | € 33.765 | € 45.020 | € | 56.275 |
| 2018 | € 22.082 | € 20.613 | 55 | 0% | € 22.960 | € 22.960 | € 34.441 | € 45.921 | € | 57.401 |
| 2019 | € 22.523 | € 21.026 | 56 | 0% | € 23.420 | € 23.420 | € 35.129 | € 46.839 | € | 58.549 |
| 2020 | € 22.974 | € 21.446 | 57 | 0% | € 23.888 | € 23.888 | € 35.832 | € 47.776 | € | 59.720 |
| 2021 | € 23.433 | € 21.875 | 58 | 0% | € 24.366 | € 24.366 | € 36.549 | € 48.731 | € | 60.914 |
| 2022 | € 23.902 | € 22.313 | 59 | 0% | € 24.853 | € 24.853 | € 37.280 | € 49.706 | € | 62.133 |
| 2023 | € 24.380 | € 22.759 | 60 | 0% | € 25.350 | € 25.350 | € 38.025 | € 50.700 | € | 63.375 |
| 2024 | € 24.867 | € 23.214 | 61 | 0% | € 25.857 | € 25.857 | € 38.786 | € 51.714 | € | 64.643 |
| 2025 | € 25.365 | € 23.678 | 62 | 0% | € 26.374 | € 26.374 | € 39.561 | € 52.749 | € | 65.936 |
| 2026 | € 25.872 | € 24.152 | 63 | 0% | € 26.902 | € 26.902 | € 40.353 | € 53.803 | € | 67.254 |
| 2027 | € 26.390 | € 24.635 | 64 | 0% | € 27.440 | € 27.440 | € 41.160 | € 54.880 | € | 68.599 |
| 2028 | € 26.917 | € 25.128 | 65 | 0% | € 27.989 | € 27.989 | € 41.983 | € 55.977 | € | 69.971 |
| 2029 | € 27.456 | € 25.630 | 66 | 0% | € 28.548 | € 28.548 | € 42.823 | € 57.097 | € | 71.371 |
| 2030 | € 28.005 | € 26.143 | 67 | 0% | € 29.119 | € 29.119 | € 43.679 | € 58.239 | € | 72.798 |
| 2031 | € 28.565 | € 26.666 | 68 | 0% | € 29.702 | € 29.702 | € 44.553 | € 59.403 | € | 74.254 |
| 2032 | € 29.136 | € 27.199 | 69 | 0% | € 30.296 | € 30.296 | € 45.444 | € 60.591 | € | 75.739 |
| 2033 | € 29.719 | € 27.743 | 70 | 0% | € 30.902 | € 30.902 | € 46.352 | € 61.803 | € | 77.254 |
| 2034 | € 30.313 | € 28.298 | 71 | 0% | € 31.520 | € 31.520 | € 47.280 | € 63.039 | € | 78.799 |
| 2035 | € 30.920 | € 28.864 | 72 | 0% | € 32.150 | € 32.150 | € 48.225 | € 64.300 | € | 80.375 |
| 2036 | € 31.538 | € 29.441 | 73 | 0% | € 32.793 | € 32.793 | € 49.190 | € 65.586 | € | 81.983 |
| 2037 | € 32.169 | € 30.030 | 74 | 0% | € 33.449 | € 33.449 | € 50.173 | € 66.898 | € | 83.622 |
| 2038 | € 32.812 | € 30.630 | 75 | 0% | € 34.118 | € 34.118 | € 51.177 | € 68.236 | € | 85.295 |
| 2039 | € 33.468 | € 31.243 | | | | | | | | |
| 2040 | € 34.138 | € 31.868 | | | | | | | | |
| 2041 | € 34.820 | € 32.505 | | | | | | | | |
| 2042 | € 35.517 | € 33.155 | | | | | | | | |
| 2043 | € 36.227 | € 33.818 | | | | | | | | |
| 2044 | € 36.952 | € 34.495 | | | | | | | | |
| 2045 | € 37.691 | € 35.185 | | | | | | | | |
| 2046 | € 38.445 | € 35.888 | | | | | | | | |
| 2047 | € 39.214 | € 36.606 | | | | | | | | |
| 2048 | € 39.998 | € 37.338 | | | | | | | | |
| 2049 | € 40.798 | € 38.085 | | | | | | | | |
| 2050 | € 41.614 | € 38.847 | | | | | | | | |
| 2051 | € 42.446 | € 39.624 | | | | | | | | |
| 2052 | € 43.295 | € 40.416 | | | | | | | | |
| 2053 | € 44.161 | € 41.224 | | | | | | | | |
| 2054 | € 45.044 | € 42.049 | | | | | | | | |
| 2055 | € 45.945 | € 42.890 | | | | | | | | |
| 2056 | € 46.864 | € 43.748 | | | | | | | | |
| 2057 | € 47.801 | € 44.623 | | | | | | | | |
| 2058 | € 48.757 | € 45.515 | | | | | | | | |
| 2059 | € 49.732 | € 46.425 | | | | | | | | |
| 2060 | € 50.727 | € 47.354 | | | | | | | | |
| 2061 | € 51.741 | € 48.301 | | | | | | | | |
| 2062 | € 52.776 | € 49.267 | | | | | | | | |
| 2063 | € 53.832 | € 50.252 | | | | | | | | |
| 2064 | € 54.908 | € 51.257 | | | | | | | | |
| 2065 | € 56.007 | € 52.282 | | | | | | | | |
| 2066 | € 57.127 | € 53.328 | | | | | | | | |
| 2067 | € 58.269 | € 54.395 | | | | | | | | |
| 2068 | € 59.435 | € 55.483 | | | | | | | | |

= wettelijk minimumloon

| | | | wn 1973 | | | | | | |
|------|--------------|----------|----------|----------|---------------|----------|----------|----------|-----------|
| loon | minimum loon | leeftijd | carriere | berekend | loon € 20.000 | € 30.000 | € 40.000 | € 50.000 | |
| 1983 | € 11.041 | € 11.993 | | | | | | | |
| 1984 | € 11.262 | € 11.636 | | | | | | | |
| 1985 | € 11.487 | € 11.636 | | | | | | | |
| 1986 | € 11.717 | € 11.636 | | | | | | | |
| 1987 | € 11.952 | € 11.636 | | | | | | | |
| 1988 | € 12.191 | € 11.690 | | | | | | | |
| 1989 | € 12.434 | € 11.690 | | | | | | | |
| 1990 | € 12.683 | € 11.789 | | | | | | | |
| 1991 | € 12.937 | € 12.156 | | | | | | | |
| 1992 | € 13.196 | € 12.362 | | | | | | | |
| 1993 | € 13.459 | € 12.546 | 20 | 3% | € 7.983 | € 12.546 | € 12.546 | € 15.967 | € 19.958 |
| 1994 | € 13.729 | € 12.722 | 21 | 3% | € 8.382 | € 12.722 | € 12.722 | € 16.765 | € 20.956 |
| 1995 | € 14.003 | € 12.722 | 22 | 3% | € 8.802 | € 12.722 | € 13.202 | € 17.603 | € 22.004 |
| 1996 | € 14.283 | € 12.722 | 23 | 3% | € 9.242 | € 12.722 | € 13.862 | € 18.483 | € 23.104 |
| 1997 | € 14.569 | € 12.844 | 24 | 3% | € 9.704 | € 12.844 | € 14.556 | € 19.407 | € 24.259 |
| 1998 | € 14.860 | € 13.058 | 25 | 3% | € 10.189 | € 13.058 | € 15.283 | € 20.378 | € 25.472 |
| 1999 | € 15.158 | € 13.387 | 26 | 3% | € 10.698 | € 13.387 | € 16.047 | € 21.397 | € 26.746 |
| 2000 | € 15.461 | € 13.792 | 27 | 3% | € 11.233 | € 13.792 | € 16.850 | € 22.466 | € 28.083 |
| 2001 | € 15.770 | € 14.151 | 28 | 3% | € 11.795 | € 14.151 | € 17.692 | € 23.590 | € 29.487 |
| 2002 | € 16.085 | € 14.962 | 29 | 3% | € 12.385 | € 14.962 | € 18.577 | € 24.769 | € 30.962 |
| 2003 | € 16.407 | € 15.638 | 30 | 3% | € 13.004 | € 15.638 | € 19.506 | € 26.008 | € 32.510 |
| 2004 | € 16.735 | € 16.190 | 31 | 3% | € 13.654 | € 16.190 | € 20.481 | € 27.308 | € 34.135 |
| 2005 | € 17.070 | € 16.392 | 32 | 3% | € 14.337 | € 16.392 | € 21.505 | € 28.674 | € 35.842 |
| 2006 | € 17.411 | € 16.392 | 33 | 3% | € 15.054 | € 16.392 | € 22.580 | € 30.107 | € 37.634 |
| 2007 | € 17.759 | € 16.493 | 34 | 3% | € 15.806 | € 16.493 | € 23.709 | € 31.613 | € 39.516 |
| 2008 | € 18.115 | € 16.858 | 35 | 2% | € 16.439 | € 16.858 | € 24.658 | € 32.877 | € 41.096 |
| 2009 | € 18.477 | € 17.302 | 36 | 2% | € 17.096 | € 17.302 | € 25.644 | € 34.192 | € 42.740 |
| 2010 | € 18.846 | € 17.900 | 37 | 2% | € 17.780 | € 17.900 | € 26.670 | € 35.560 | € 44.450 |
| 2011 | € 19.223 | € 18.243 | 38 | 2% | € 18.491 | € 18.491 | € 27.737 | € 36.982 | € 46.228 |
| 2012 | € 19.608 | € 18.460 | 39 | 2% | € 19.231 | € 19.231 | € 28.846 | € 38.462 | € 48.077 |
| 2013 | € 20.000 | € 18.748 | 40 | 2% | € 20.000 | € 20.000 | € 30.000 | € 40.000 | € 50.000 |
| 2014 | € 20.400 | € 19.044 | 41 | 2% | € 20.808 | € 20.808 | € 31.212 | € 41.616 | € 52.020 |
| 2015 | € 20.808 | € 19.424 | 42 | 2% | € 21.649 | € 21.649 | € 32.473 | € 43.297 | € 54.122 |
| 2016 | € 21.224 | € 19.813 | 43 | 2% | € 22.523 | € 22.523 | € 33.785 | € 45.046 | € 56.308 |
| 2017 | € 21.649 | € 20.209 | 44 | 2% | € 23.433 | € 23.433 | € 35.150 | € 46.866 | € 58.583 |
| 2018 | € 22.082 | € 20.613 | 45 | 1% | € 24.141 | € 24.141 | € 36.211 | € 48.282 | € 60.352 |
| 2019 | € 22.523 | € 21.026 | 46 | 1% | € 24.870 | € 24.870 | € 37.305 | € 49.740 | € 62.175 |
| 2020 | € 22.974 | € 21.446 | 47 | 1% | € 25.621 | € 25.621 | € 38.431 | € 51.242 | € 64.052 |
| 2021 | € 23.433 | € 21.875 | 48 | 1% | € 26.395 | € 26.395 | € 39.592 | € 52.789 | € 65.987 |
| 2022 | € 23.902 | € 22.313 | 49 | 1% | € 27.192 | € 27.192 | € 40.788 | € 54.384 | € 67.980 |
| 2023 | € 24.380 | € 22.759 | 50 | 1% | € 28.013 | € 28.013 | € 42.020 | € 56.026 | € 70.033 |
| 2024 | € 24.867 | € 23.214 | 51 | 1% | € 28.859 | € 28.859 | € 43.289 | € 57.718 | € 72.148 |
| 2025 | € 25.365 | € 23.678 | 52 | 1% | € 29.731 | € 29.731 | € 44.596 | € 59.461 | € 74.327 |
| 2026 | € 25.872 | € 24.152 | 53 | 1% | € 30.628 | € 30.628 | € 45.943 | € 61.257 | € 76.571 |
| 2027 | € 26.390 | € 24.635 | 54 | 1% | € 31.553 | € 31.553 | € 47.330 | € 63.107 | € 78.884 |
| 2028 | € 26.917 | € 25.128 | 55 | 0% | € 32.185 | € 32.185 | € 48.277 | € 64.369 | € 80.461 |
| 2029 | € 27.456 | € 25.630 | 56 | 0% | € 32.828 | € 32.828 | € 49.242 | € 65.656 | € 82.071 |
| 2030 | € 28.005 | € 26.143 | 57 | 0% | € 33.485 | € 33.485 | € 50.227 | € 66.970 | € 83.712 |
| 2031 | € 28.565 | € 26.666 | 58 | 0% | € 34.154 | € 34.154 | € 51.232 | € 68.309 | € 85.386 |
| 2032 | € 29.136 | € 27.199 | 59 | 0% | € 34.838 | € 34.838 | € 52.256 | € 69.675 | € 87.094 |
| 2033 | € 29.719 | € 27.743 | 60 | 0% | € 35.534 | € 35.534 | € 53.301 | € 71.069 | € 88.836 |
| 2034 | € 30.313 | € 28.298 | 61 | 0% | € 36.245 | € 36.245 | € 54.367 | € 72.490 | € 90.612 |
| 2035 | € 30.920 | € 28.864 | 62 | 0% | € 36.970 | € 36.970 | € 55.455 | € 73.940 | € 92.425 |
| 2036 | € 31.538 | € 29.441 | 63 | 0% | € 37.709 | € 37.709 | € 56.564 | € 75.419 | € 94.273 |
| 2037 | € 32.169 | € 30.030 | 64 | 0% | € 38.463 | € 38.463 | € 57.695 | € 76.927 | € 96.159 |
| 2038 | € 32.812 | € 30.630 | 65 | 0% | € 39.233 | € 39.233 | € 58.849 | € 78.465 | € 98.082 |
| 2039 | € 33.468 | € 31.243 | 66 | 0% | € 40.017 | € 40.017 | € 60.026 | € 80.035 | € 100.044 |
| 2040 | € 34.138 | € 31.868 | 67 | 0% | € 40.818 | € 40.818 | € 61.227 | € 81.635 | € 102.044 |
| 2041 | € 34.820 | € 32.505 | 68 | 0% | € 41.634 | € 41.634 | € 62.451 | € 83.268 | € 104.085 |
| 2042 | € 35.517 | € 33.155 | 69 | 0% | € 42.467 | € 42.467 | € 63.700 | € 84.934 | € 106.167 |
| 2043 | € 36.227 | € 33.818 | 70 | 0% | € 43.316 | € 43.316 | € 64.974 | € 86.632 | € 108.290 |
| 2044 | € 36.952 | € 34.495 | | | | | | | |
| 2045 | € 37.691 | € 35.185 | | | | | | | |
| 2046 | € 38.445 | € 35.888 | | | | | | | |
| 2047 | € 39.214 | € 36.606 | | | | | | | |
| 2048 | € 39.998 | € 37.338 | | | | | | | |
| 2049 | € 40.798 | € 38.085 | | | | | | | |
| 2050 | € 41.614 | € 38.847 | | | | | | | |
| 2051 | € 42.446 | € 39.624 | | | | | | | |
| 2052 | € 43.295 | € 40.416 | | | | | | | |
| 2053 | € 44.161 | € 41.224 | | | | | | | |
| 2054 | € 45.044 | € 42.049 | | | | | | | |
| 2055 | € 45.945 | € 42.890 | | | | | | | |
| 2056 | € 46.864 | € 43.748 | | | | | | | |
| 2057 | € 47.801 | € 44.623 | | | | | | | |
| 2058 | € 48.757 | € 45.515 | | | | | | | |
| 2059 | € 49.732 | € 46.425 | | | | | | | |
| 2060 | € 50.727 | € 47.354 | | | | | | | |
| 2061 | € 51.741 | € 48.301 | | | | | | | |
| 2062 | € 52.776 | € 49.267 | | | | | | | |
| 2063 | € 53.832 | € 50.252 | | | | | | | |
| 2064 | € 54.908 | € 51.257 | | | | | | | |
| 2065 | € 56.007 | € 52.282 | | | | | | | |
| 2066 | € 57.127 | € 53.328 | | | | | | | |
| 2067 | € 58.269 | € 54.395 | | | | | | | |
| 2068 | € 59.435 | € 55.483 | | | | | | | |

Berekeningen n.a.v. vragen SP-fractie - loon

| | | | | wn 1993 | | | | | | | |
|------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|--------|--|
| loon | | minimum | leeftijd | carriere | berekend | loon | 20.000 | 30.000 | 40.000 | 50.000 | |
| | | loon | | | € | € | € | € | € | € | |
| 1983 | € 11.041 | € 11.993 | | | | | | | | | |
| 1984 | € 11.262 | € 11.636 | | | | | | | | | |
| 1985 | € 11.487 | € 11.636 | | | | | | | | | |
| 1986 | € 11.717 | € 11.636 | | | | | | | | | |
| 1987 | € 11.952 | € 11.636 | | | | | | | | | |
| 1988 | € 12.191 | € 11.690 | | | | | | | | | |
| 1989 | € 12.434 | € 11.690 | | | | | | | | | |
| 1990 | € 12.683 | € 11.789 | | | | | | | | | |
| 1991 | € 12.937 | € 12.156 | | | | | | | | | |
| 1992 | € 13.196 | € 12.362 | | | | | | | | | |
| 1993 | € 13.459 | € 12.546 | | | | | | | | | |
| 1994 | € 13.729 | € 12.722 | | | | | | | | | |
| 1995 | € 14.003 | € 12.722 | | | | | | | | | |
| 1996 | € 14.283 | € 12.722 | | | | | | | | | |
| 1997 | € 14.569 | € 12.844 | | | | | | | | | |
| 1998 | € 14.860 | € 13.058 | | | | | | | | | |
| 1999 | € 15.158 | € 13.387 | | | | | | | | | |
| 2000 | € 15.461 | € 13.792 | | | | | | | | | |
| 2001 | € 15.770 | € 14.151 | | | | | | | | | |
| 2002 | € 16.085 | € 14.962 | | | | | | | | | |
| 2003 | € 16.407 | € 15.638 | | | | | | | | | |
| 2004 | € 16.735 | € 16.190 | | | | | | | | | |
| 2005 | € 17.070 | € 16.392 | | | | | | | | | |
| 2006 | € 17.411 | € 16.392 | | | | | | | | | |
| 2007 | € 17.759 | € 16.493 | | | | | | | | | |
| 2008 | € 18.115 | € 16.858 | | | | | | | | | |
| 2009 | € 18.477 | € 17.302 | | | | | | | | | |
| 2010 | € 18.846 | € 17.900 | | | | | | | | | |
| 2011 | € 19.223 | € 18.243 | | | | | | | | | |
| 2012 | € 19.608 | € 18.460 | | | | | | | | | |
| 2013 | € 20.000 | € 18.748 | 20 | 3% | € 20.000 | € 20.000 | € 30.000 | € 40.000 | € 50.000 | | |
| 2014 | € 20.400 | € 19.044 | 21 | 3% | € 21.000 | € 21.000 | € 31.500 | € 42.000 | € 52.500 | | |
| 2015 | € 20.808 | € 19.424 | 22 | 3% | € 22.050 | € 22.050 | € 33.075 | € 44.100 | € 55.125 | | |
| 2016 | € 21.224 | € 19.813 | 23 | 3% | € 23.153 | € 23.153 | € 34.729 | € 46.305 | € 57.881 | | |
| 2017 | € 21.649 | € 20.209 | 24 | 3% | € 24.310 | € 24.310 | € 36.465 | € 48.620 | € 60.775 | | |
| 2018 | € 22.082 | € 20.613 | 25 | 3% | € 25.526 | € 25.526 | € 38.288 | € 51.051 | € 63.814 | | |
| 2019 | € 22.523 | € 21.026 | 26 | 3% | € 26.802 | € 26.802 | € 40.203 | € 53.604 | € 67.005 | | |
| 2020 | € 22.974 | € 21.446 | 27 | 3% | € 28.142 | € 28.142 | € 42.213 | € 56.284 | € 70.355 | | |
| 2021 | € 23.433 | € 21.875 | 28 | 3% | € 29.549 | € 29.549 | € 44.324 | € 59.098 | € 73.873 | | |
| 2022 | € 23.902 | € 22.313 | 29 | 3% | € 31.027 | € 31.027 | € 46.540 | € 62.053 | € 77.566 | | |
| 2023 | € 24.380 | € 22.759 | 30 | 3% | € 32.578 | € 32.578 | € 48.867 | € 65.156 | € 81.445 | | |
| 2024 | € 24.867 | € 23.214 | 31 | 3% | € 34.207 | € 34.207 | € 51.310 | € 68.414 | € 85.517 | | |
| 2025 | € 25.365 | € 23.678 | 32 | 3% | € 35.917 | € 35.917 | € 53.876 | € 71.834 | € 89.793 | | |
| 2026 | € 25.872 | € 24.152 | 33 | 3% | € 37.713 | € 37.713 | € 56.569 | € 75.426 | € 94.282 | | |
| 2027 | € 26.390 | € 24.635 | 34 | 3% | € 39.599 | € 39.599 | € 59.398 | € 79.197 | € 98.997 | | |
| 2028 | € 26.917 | € 25.128 | 35 | 2% | € 41.183 | € 41.183 | € 61.774 | € 82.365 | € 102.956 | | |
| 2029 | € 27.456 | € 25.630 | 36 | 2% | € 42.830 | € 42.830 | € 64.245 | € 85.660 | € 107.075 | | |
| 2030 | € 28.005 | € 26.143 | 37 | 2% | € 44.543 | € 44.543 | € 66.815 | € 89.086 | € 111.358 | | |
| 2031 | € 28.565 | € 26.666 | 38 | 2% | € 46.325 | € 46.325 | € 69.487 | € 92.650 | € 115.812 | | |
| 2032 | € 29.136 | € 27.199 | 39 | 2% | € 48.178 | € 48.178 | € 72.267 | € 96.356 | € 120.444 | | |
| 2033 | € 29.719 | € 27.743 | 40 | 2% | € 50.105 | € 50.105 | € 75.157 | € 100.210 | € 125.262 | | |
| 2034 | € 30.313 | € 28.298 | 41 | 2% | € 52.109 | € 52.109 | € 78.164 | € 104.218 | € 130.273 | | |
| 2035 | € 30.920 | € 28.864 | 42 | 2% | € 54.193 | € 54.193 | € 81.290 | € 108.387 | € 135.484 | | |
| 2036 | € 31.538 | € 29.441 | 43 | 2% | € 56.361 | € 56.361 | € 84.542 | € 112.722 | € 140.903 | | |
| 2037 | € 32.169 | € 30.030 | 44 | 2% | € 58.616 | € 58.616 | € 87.923 | € 117.231 | € 146.539 | | |
| 2038 | € 32.812 | € 30.630 | 45 | 1% | € 60.374 | € 60.374 | € 90.561 | € 120.748 | € 150.935 | | |
| 2039 | € 33.468 | € 31.243 | 46 | 1% | € 62.185 | € 62.185 | € 93.278 | € 124.371 | € 155.463 | | |
| 2040 | € 34.138 | € 31.868 | 47 | 1% | € 64.051 | € 64.051 | € 96.076 | € 128.102 | € 160.127 | | |
| 2041 | € 34.820 | € 32.505 | 48 | 1% | € 65.972 | € 65.972 | € 98.959 | € 131.945 | € 164.931 | | |
| 2042 | € 35.517 | € 33.155 | 49 | 1% | € 67.952 | € 67.952 | € 101.927 | € 135.903 | € 169.879 | | |
| 2043 | € 36.227 | € 33.818 | 50 | 1% | € 69.990 | € 69.990 | € 104.985 | € 139.980 | € 174.975 | | |
| 2044 | € 36.952 | € 34.495 | 51 | 1% | € 72.090 | € 72.090 | € 108.135 | € 144.180 | € 180.225 | | |
| 2045 | € 37.691 | € 35.185 | 52 | 1% | € 74.253 | € 74.253 | € 111.379 | € 148.505 | € 185.631 | | |
| 2046 | € 38.445 | € 35.888 | 53 | 1% | € 76.480 | € 76.480 | € 114.720 | € 152.960 | € 191.200 | | |
| 2047 | € 39.214 | € 36.606 | 54 | 1% | € 78.775 | € 78.775 | € 118.162 | € 157.549 | € 196.936 | | |
| 2048 | € 39.998 | € 37.338 | 55 | 0% | € 80.350 | € 80.350 | € 120.525 | € 160.700 | € 200.875 | | |
| 2049 | € 40.798 | € 38.085 | 56 | 0% | € 81.957 | € 81.957 | € 122.936 | € 163.914 | € 204.893 | | |
| 2050 | € 41.614 | € 38.847 | 57 | 0% | € 83.596 | € 83.596 | € 125.394 | € 167.192 | € 208.990 | | |
| 2051 | € 42.446 | € 39.624 | 58 | 0% | € 85.268 | € 85.268 | € 127.902 | € 170.536 | € 213.170 | | |
| 2052 | € 43.295 | € 40.416 | 59 | 0% | € 86.973 | € 86.973 | € 130.460 | € 173.947 | € 217.434 | | |
| 2053 | € 44.161 | € 41.224 | 60 | 0% | € 88.713 | € 88.713 | € 133.069 | € 177.426 | € 221.782 | | |
| 2054 | € 45.044 | € 42.049 | 61 | 0% | € 90.487 | € 90.487 | € 135.731 | € 180.974 | € 226.218 | | |
| 2055 | € 45.945 | € 42.890 | 62 | 0% | € 92.297 | € 92.297 | € 138.445 | € 184.594 | € 230.742 | | |
| 2056 | € 46.864 | € 43.748 | 63 | 0% | € 94.143 | € 94.143 | € 141.214 | € 188.286 | € 235.357 | | |
| 2057 | € 47.801 | € 44.623 | 64 | 0% | € 96.026 | € 96.026 | € 144.039 | € 192.051 | € 240.064 | | |
| 2058 | € 48.757 | € 45.515 | 65 | 0% | € 97.946 | € 97.946 | € 146.919 | € 195.892 | € 244.866 | | |
| 2059 | € 49.732 | € 46.425 | 66 | 0% | € 99.905 | € 99.905 | € 149.858 | € 199.810 | € 249.763 | | |
| 2060 | € 50.727 | € 47.354 | 67 | 0% | € 101.903 | € 101.903 | € 152.855 | € 203.807 | € 254.758 | | |
| 2061 | € 51.741 | € 48.301 | 68 | 0% | € 103.941 | € 103.941 | € 155.912 | € 207.883 | € 259.853 | | |
| 2062 | € 52.776 | € 49.267 | 69 | 0% | € 106.020 | € 106.020 | € 159.030 | € 212.040 | € 265.050 | | |
| 2063 | € 53.832 | € 50.252 | 70 | 0% | € 108.141 | € 108.141 | € 162.211 | € 216.281 | € 270.351 | | |
| 2064 | € 54.908 | € 51.257 | 71 | 0% | € 110.303 | € 110.303 | € 165.455 | € 220.607 | € 275.758 | | |
| 2065 | € 56.007 | € 52.282 | 72 | 0% | € 112.509 | € 112.509 | € 168.764 | € 225.019 | € 281.274 | | |
| 2066 | € 57.127 | € 53.328 | 73 | 0% | € 114.760 | € 114.760 | € 172.139 | € 229.519 | € 286.899 | | |
| 2067 | € 58.269 | € 54.395 | 74 | 0% | € 117.055 | € 117.055 | € 175.582 | € 234.110 | € 292.637 | | |
| 2068 | € 59.435 | € 55.483 | 75 | 0% | € 119.396 | € 119.396 | € 179.094 | € 238.792 | € 298.490 | | |

geboortedatum 1-1-1963
 prognose AOW-leeftijd 68 (1-1-2031)
 prognose pensioenleeftijd 68 (1-1-2031)
 ingangsdatum pensioen 68

| jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioengevend loon | pensioengevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW |
|----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|-------|------------------------|---------------|----------|------|------|------|------|------|---------------|---------------|--------------------------------------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | OP68 | | | |
| 1988 | 25 | 1 | € 11.690 | € 11.690 | € 11.690 | € 11.690 | € 8.062 | € 3.627 | 2,25% | € 82 | € - | € 82 | | | | | | | € 5.644 | € 5.725 | € 26.854 |
| 1989 | 26 | 2 | € 11.690 | € 11.690 | € 11.690 | € 11.690 | € 8.224 | € 3.466 | 2,25% | € 78 | € 2 | € 161 | | | | | | | € 5.756 | € 5.918 | € 26.327 |
| 1990 | 27 | 3 | € 11.789 | € 11.789 | € 11.789 | € 11.789 | € 8.388 | € 3.401 | 2,25% | € 77 | € 3 | € 241 | | | | | | | € 5.872 | € 6.113 | € 26.031 |
| 1991 | 28 | 4 | € 12.156 | € 12.156 | € 12.156 | € 12.156 | € 8.556 | € 3.600 | 2,25% | € 81 | € 5 | € 327 | | | | | | | € 5.989 | € 6.316 | € 26.315 |
| 1992 | 29 | 5 | € 12.362 | € 12.362 | € 12.362 | € 12.362 | € 8.727 | € 3.636 | 2,25% | € 82 | € 7 | € 415 | | | | | | | € 6.109 | € 6.524 | € 26.237 |
| 1993 | 30 | 6 | € 12.546 | € 12.546 | € 12.546 | € 12.546 | € 8.901 | € 3.645 | 2,25% | € 82 | € 8 | € 505 | | | | | | | € 6.231 | € 6.736 | € 26.104 |
| 1994 | 31 | 7 | € 12.722 | € 12.722 | € 12.722 | € 12.722 | € 9.079 | € 3.642 | 2,25% | € 82 | € 10 | € 598 | | | | | | | € 6.356 | € 6.953 | € 25.951 |
| 1995 | 32 | 8 | € 12.722 | € 12.722 | € 12.722 | € 12.722 | € 9.261 | € 3.461 | 2,25% | € 78 | € 12 | € 687 | | | | | | | € 6.483 | € 7.170 | € 25.442 |
| 1996 | 33 | 9 | € 12.722 | € 12.722 | € 12.722 | € 12.722 | € 9.446 | € 3.276 | 2,25% | € 74 | € 14 | € 775 | | | | | | | € 6.612 | € 7.387 | € 24.943 |
| 1997 | 34 | 10 | € 12.844 | € 12.844 | € 12.844 | € 12.844 | € 9.635 | € 3.209 | 2,25% | € 72 | € 15 | € 862 | | | | | | | € 6.745 | € 7.607 | € 24.689 |
| 1998 | 35 | 11 | € 13.058 | € 13.058 | € 13.058 | € 13.058 | € 9.828 | € 3.230 | 2,25% | € 73 | € 17 | € 952 | | | | | | | € 6.879 | € 7.832 | € 24.609 |
| 1999 | 36 | 12 | € 13.387 | € 13.387 | € 13.387 | € 13.387 | € 10.024 | € 3.362 | 2,25% | € 76 | € 19 | € 1.047 | | | | | | | € 7.017 | € 8.064 | € 24.733 |
| 2000 | 37 | 13 | € 13.792 | € 13.792 | € 13.792 | € 13.792 | € 10.225 | € 3.567 | 2,25% | € 80 | € 21 | € 1.148 | | | | | | | € 7.157 | € 8.306 | € 24.982 |
| 2001 | 38 | 14 | € 14.151 | € 14.151 | € 14.151 | € 14.151 | € 10.429 | € 3.722 | 2,25% | € 84 | € 23 | € 1.255 | | | | | | | € 7.301 | € 8.556 | € 25.131 |
| 2002 | 39 | 15 | € 14.962 | € 14.962 | € 14.962 | € 14.962 | € 10.638 | € 4.324 | 2,25% | € 97 | € 25 | € 1.377 | | | | | | | € 7.447 | € 8.824 | € 26.049 |
| 2003 | 40 | 16 | € 15.638 | € 15.638 | € 15.638 | € 15.638 | € 10.851 | € 4.787 | 2,25% | € 108 | € 28 | € 1.513 | | | | | | | € 7.596 | € 9.108 | € 26.692 |
| 2004 | 41 | 17 | € 16.190 | € 16.190 | € 16.190 | € 16.190 | € 11.068 | € 5.122 | 2,25% | € 115 | € 30 | € 1.658 | | | | | | | € 7.747 | € 9.406 | € 27.092 |
| 2005 | 42 | 18 | € 16.392 | € 16.392 | € 16.392 | € 16.392 | € 11.289 | € 5.103 | 2,25% | € 115 | € 33 | € 1.806 | | | | | | | € 7.902 | € 9.709 | € 26.893 |
| 2006 | 43 | 19 | € 16.392 | € 16.392 | € 16.392 | € 16.392 | € 11.515 | € 4.877 | 2,25% | € 110 | € 49 | € 2.456 | | | | | | | € 8.060 | € 8.060 | € 26.365 |
| 2007 | 44 | 20 | € 16.750 | € 16.750 | € 16.750 | € 16.750 | € 11.745 | € 5.004 | 2,25% | € 113 | € 52 | € 2.615 | | | | | | | € 8.222 | € 11.002 | € 26.413 |
| 2008 | 45 | 21 | € 17.252 | € 17.252 | € 17.252 | € 17.252 | € 11.980 | € 5.272 | 2,25% | € 119 | € 56 | € 2.780 | | | | | | | € 8.386 | € 11.341 | € 26.672 |
| 2009 | 46 | 22 | € 17.770 | € 17.770 | € 17.770 | € 17.770 | € 12.220 | € 5.550 | 2,25% | € 125 | € 59 | € 3.138 | | | | | | | € 8.554 | € 11.692 | € 26.933 |
| 2010 | 47 | 23 | € 18.303 | € 18.303 | € 18.303 | € 18.303 | € 12.464 | € 5.839 | 2,25% | € 131 | € 63 | € 3.333 | | | | | | | € 8.725 | € 12.057 | € 27.197 |
| 2011 | 48 | 24 | € 18.852 | € 18.852 | € 18.852 | € 18.852 | € 12.713 | € 6.139 | 2,25% | € 138 | € 67 | € 3.537 | | | | | | | € 8.899 | € 12.437 | € 27.464 |
| 2012 | 49 | 25 | € 19.417 | € 19.417 | € 19.417 | € 19.417 | € 12.968 | € 6.450 | 2,25% | € 145 | € 71 | € 3.753 | | | | | | | € 9.077 | € 12.831 | € 27.733 |
| 2013 | 50 | 26 | € 20.000 | € 20.000 | € 20.000 | € 20.000 | € 13.227 | € 6.773 | 2,25% | € 152 | € 75 | € 3.981 | | | | | | | € 9.259 | € 13.240 | € 28.005 |
| 2014 | 51 | 27 | € 20.600 | € 20.600 | € 20.600 | € 20.600 | € 13.492 | € 7.108 | 2,15% | € 153 | € 91 | € 4.570 | | | | | | | € 9.444 | € 9.444 | € 28.279 |
| 2015 | 52 | 28 | € 21.218 | € 21.218 | € 100.000 | € 21.218 | € 13.761 | € 7.457 | 1,75% | € 130 | € 96 | € 4.814 | | | | | | | € 9.633 | € 9.633 | € 28.557 |
| 2016 | 53 | 29 | € 21.855 | € 21.855 | € 102.000 | € 21.855 | € 14.037 | € 7.818 | 1,75% | € 137 | € 101 | € 5.041 | | | | | | | € 9.826 | € 9.826 | € 28.837 |
| 2017 | 54 | 30 | € 22.510 | € 22.510 | € 104.040 | € 22.510 | € 14.317 | € 8.193 | 1,75% | € 143 | € 106 | € 5.278 | | | | | | | € 10.022 | € 10.022 | € 29.119 |
| 2018 | 55 | 31 | € 22.960 | € 22.960 | € 106.121 | € 22.960 | € 14.604 | € 8.357 | 1,75% | € 146 | € 111 | € 5.527 | | | | | | | € 10.223 | € 10.223 | € 29.119 |
| 2019 | 56 | 32 | € 23.420 | € 23.420 | € 108.243 | € 23.420 | € 14.896 | € 8.524 | 1,75% | € 149 | € 116 | € 5.784 | | | | | | | € 10.427 | € 10.427 | € 29.119 |
| 2020 | 57 | 33 | € 23.888 | € 23.888 | € 110.408 | € 23.888 | € 15.194 | € 8.694 | 1,75% | € 152 | € 121 | € 6.049 | | | | | | | € 10.636 | € 10.636 | € 29.119 |
| 2021 | 58 | 34 | € 24.366 | € 24.366 | € 112.616 | € 24.366 | € 15.498 | € 8.868 | 1,75% | € 155 | € 130 | € 6.780 | | | | | | | € 10.848 | € 10.848 | € 29.119 |
| 2022 | 59 | 35 | € 24.853 | € 24.853 | € 114.869 | € 24.853 | € 15.807 | € 9.046 | 1,75% | € 158 | € 136 | € 7.065 | | | | | | | € 11.065 | € 11.065 | € 29.119 |
| 2023 | 60 | 36 | € 25.350 | € 25.350 | € 117.166 | € 25.350 | € 16.124 | € 9.226 | 1,75% | € 161 | € 141 | € 7.359 | | | | | | | € 11.287 | € 11.287 | € 29.119 |
| 2024 | 61 | 37 | € 25.857 | € 25.857 | € 119.509 | € 25.857 | € 16.446 | € 9.411 | 1,75% | € 165 | € 147 | € 7.662 | | | | | | | € 11.512 | € 11.512 | € 29.119 |
| 2025 | 62 | 38 | € 26.374 | € 26.374 | € 121.899 | € 26.374 | € 16.775 | € 9.599 | 1,75% | € 168 | € 153 | € 7.974 | | | | | | | € 11.743 | € 11.743 | € 29.119 |
| 2026 | 63 | 39 | € 26.902 | € 26.902 | € 124.337 | € 26.902 | € 17.111 | € 9.791 | 1,75% | € 171 | € 159 | € 8.295 | | | | | | | € 11.977 | € 11.977 | € 29.119 |
| 2027 | 64 | 40 | € 27.440 | € 27.440 | € 126.824 | € 27.440 | € 17.453 | € 9.987 | 1,75% | € 175 | € 166 | € 8.626 | | | | | | | € 12.217 | € 12.217 | € 29.119 |
| 2028 | 65 | 41 | € 27.989 | € 27.989 | € 129.361 | € 27.989 | € 17.802 | € 10.187 | 1,75% | € 178 | € 173 | € 8.967 | | | | | | | € 12.461 | € 12.461 | € 29.119 |
| 2029 | 66 | 42 | € 28.548 | € 28.548 | € 131.948 | € 28.548 | € 18.158 | € 10.391 | 1,75% | € 182 | € 179 | € 9.673 | | | | | | | € 12.710 | € 12.710 | € 29.119 |
| 2030 | 67 | 43 | € 29.119 | € 29.119 | € 134.587 | € 29.119 | € 18.521 | € 10.598 | 1,75% | € 185 | € 200 | € 10.024 | | | | | | | € 12.965 | € 12.965 | € 29.119 |
| 1-1-2031 | 68 | | | | | | | | | € | € 208 | € 10.385 | | | | | | | € 12.965 | € 12.965 | € 29.119 |
| | | | | | | | | | | | | € 10.771 | | | | | | | € 12.965 | € 12.965 | € 29.119 |
| | | | | | | | | | | | | € 10.979 | € 10.177 | | | | | | € 12.965 | € 23.142 | € 27.330 |

geboortedatum 1-1-1963
 prognose AOW-leeftijd 68 (1-1-2031)
 prognose pensioenleeftijd 68 (1-1-2031)
 ingangsdatum pensioen 68

| jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioengevend loon | pensioengevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP60 OP65 OP67 OP68 OP69 OP68 | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW |
|----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|-------|------------------------|---------------|-------------------------------|----------|----------|------|------|------|---------------|---------------|--------------------------------------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | OP68 | | | |
| 1988 | 25 | 1 | € 11.690 | € 11.690 | € 11.690 | € 11.690 | € 8.062 | € 3.627 | 2,25% | € 82 | € - | € 82 | | | | | | | € 5.644 | € 5.725 | € 26.854 |
| 1989 | 26 | 2 | € 11.690 | € 11.690 | € 11.690 | € 11.690 | € 8.224 | € 3.466 | 2,25% | € 78 | € 2 | € 161 | | | | | | | € 5.756 | € 5.918 | € 26.327 |
| 1990 | 27 | 3 | € 12.063 | € 12.063 | € 12.063 | € 12.063 | € 8.388 | € 3.675 | 2,25% | € 83 | € 3 | € 247 | | | | | | | € 5.872 | € 6.119 | € 26.635 |
| 1991 | 28 | 4 | € 12.666 | € 12.666 | € 12.666 | € 12.666 | € 8.556 | € 4.110 | 2,25% | € 92 | € 5 | € 345 | | | | | | | € 5.989 | € 6.334 | € 27.418 |
| 1992 | 29 | 5 | € 13.299 | € 13.299 | € 13.299 | € 13.299 | € 8.727 | € 4.572 | 2,25% | € 103 | € 7 | € 454 | | | | | | | € 6.109 | € 6.563 | € 28.224 |
| 1993 | 30 | 6 | € 13.964 | € 13.964 | € 13.964 | € 13.964 | € 8.901 | € 5.063 | 2,25% | € 114 | € 9 | € 577 | | | | | | | € 6.231 | € 6.808 | € 29.055 |
| 1994 | 31 | 7 | € 14.662 | € 14.662 | € 14.662 | € 14.662 | € 9.079 | € 5.583 | 2,25% | € 126 | € 12 | € 714 | | | | | | | € 6.356 | € 7.070 | € 29.909 |
| 1995 | 32 | 8 | € 15.395 | € 15.395 | € 15.395 | € 15.395 | € 9.261 | € 6.134 | 2,25% | € 138 | € 14 | € 867 | | | | | | | € 6.483 | € 7.349 | € 30.789 |
| 1996 | 33 | 9 | € 16.165 | € 16.165 | € 16.165 | € 16.165 | € 9.446 | € 6.719 | 2,25% | € 151 | € 17 | € 1.035 | | | | | | | € 6.612 | € 7.648 | € 31.694 |
| 1997 | 34 | 10 | € 16.973 | € 16.973 | € 16.973 | € 16.973 | € 9.635 | € 7.338 | 2,25% | € 165 | € 21 | € 1.221 | | | | | | | € 6.745 | € 7.966 | € 32.626 |
| 1998 | 35 | 11 | € 17.652 | € 17.652 | € 17.652 | € 17.652 | € 9.828 | € 7.824 | 2,25% | € 176 | € 24 | € 1.422 | | | | | | | € 6.879 | € 8.301 | € 33.266 |
| 1999 | 36 | 12 | € 18.358 | € 18.358 | € 18.358 | € 18.358 | € 10.024 | € 8.334 | 2,25% | € 188 | € 28 | € 1.638 | | | | | | | € 7.017 | € 8.655 | € 33.918 |
| 2000 | 37 | 13 | € 19.093 | € 19.093 | € 19.093 | € 19.093 | € 10.225 | € 8.868 | 2,25% | € 200 | € 33 | € 1.870 | | | | | | | € 7.157 | € 9.027 | € 34.584 |
| 2001 | 38 | 14 | € 19.856 | € 19.856 | € 19.856 | € 19.856 | € 10.429 | € 9.427 | 2,25% | € 212 | € 37 | € 2.119 | | | | | | | € 7.301 | € 9.420 | € 35.262 |
| 2002 | 39 | 15 | € 20.651 | € 20.651 | € 20.651 | € 20.651 | € 10.638 | € 10.013 | 2,25% | € 225 | € 42 | € 2.387 | | | | | | | € 7.447 | € 9.834 | € 35.953 |
| 2003 | 40 | 16 | € 21.477 | € 21.477 | € 21.477 | € 21.477 | € 10.851 | € 10.626 | 2,25% | € 239 | € 48 | € 2.674 | | | | | | | € 7.596 | € 10.269 | € 36.658 |
| 2004 | 41 | 17 | € 22.336 | € 22.336 | € 22.336 | € 22.336 | € 11.068 | € 11.268 | 2,25% | € 254 | € 53 | € 2.981 | | | | | | | € 7.747 | € 10.728 | € 37.377 |
| 2005 | 42 | 18 | € 23.229 | € 23.229 | € 23.229 | € 23.229 | € 11.289 | € 11.940 | 2,25% | € 269 | € 60 | € 3.309 | € 4.501 | | | | | | € 7.902 | € 11.211 | € 38.110 |
| 2006 | 43 | 19 | € 24.158 | € 24.158 | € 24.158 | € 24.158 | € 11.515 | € 12.643 | 2,25% | € 284 | € 90 | | € 4.875 | | | | | | € 8.060 | € 8.060 | € 38.857 |
| 2007 | 44 | 20 | € 25.125 | € 25.125 | € 25.125 | € 25.125 | € 11.745 | € 13.379 | 2,25% | € 301 | € 98 | | € 5.274 | | | | | | € 8.222 | € 13.495 | € 39.619 |
| 2008 | 45 | 21 | € 25.878 | € 25.878 | € 25.878 | € 25.878 | € 11.980 | € 13.898 | 2,25% | € 313 | € 105 | | € 5.692 | | | | | | € 8.386 | € 14.078 | € 40.007 |
| 2009 | 46 | 22 | € 26.655 | € 26.655 | € 26.655 | € 26.655 | € 12.220 | € 14.435 | 2,25% | € 325 | € 114 | | € 6.130 | | | | | | € 8.554 | € 14.684 | € 40.399 |
| 2010 | 47 | 23 | € 27.454 | € 27.454 | € 27.454 | € 27.454 | € 12.464 | € 14.990 | 2,25% | € 337 | € 123 | | € 6.590 | | | | | | € 8.725 | € 15.315 | € 40.796 |
| 2011 | 48 | 24 | € 28.278 | € 28.278 | € 28.278 | € 28.278 | € 12.713 | € 15.564 | 2,25% | € 350 | € 132 | | € 7.072 | | | | | | € 8.899 | € 15.972 | € 41.196 |
| 2012 | 49 | 25 | € 29.126 | € 29.126 | € 29.126 | € 29.126 | € 12.968 | € 16.159 | 2,25% | € 364 | € 141 | | € 7.577 | | | | | | € 9.077 | € 16.655 | € 41.599 |
| 2013 | 50 | 26 | € 30.000 | € 30.000 | € 30.000 | € 30.000 | € 13.227 | € 16.773 | 2,25% | € 377 | € 152 | | € 8.106 | € 9.306 | | | | | € 9.259 | € 17.365 | € 42.007 |
| 2014 | 51 | 27 | € 30.900 | € 30.900 | € 30.900 | € 30.900 | € 13.492 | € 17.408 | 2,15% | € 374 | € 186 | | | € 9.866 | | | | | € 9.444 | € 9.444 | € 42.419 |
| 2015 | 52 | 28 | € 31.827 | € 31.827 | € 100.000 | € 31.827 | € 13.761 | € 18.066 | 1,75% | € 316 | € 197 | | | € 10.380 | | | | | € 9.633 | € 9.633 | € 42.835 |
| 2016 | 53 | 29 | € 32.782 | € 32.782 | € 102.000 | € 32.782 | € 14.037 | € 18.745 | 1,75% | € 328 | € 208 | | | € 10.915 | | | | | € 9.826 | € 9.826 | € 43.255 |
| 2017 | 54 | 30 | € 33.765 | € 33.765 | € 104.040 | € 33.765 | € 14.317 | € 19.448 | 1,75% | € 340 | € 218 | | | € 11.474 | | | | | € 10.022 | € 10.022 | € 43.679 |
| 2018 | 55 | 31 | € 34.441 | € 34.441 | € 106.121 | € 34.441 | € 14.604 | € 19.837 | 1,75% | € 347 | € 229 | | | € 12.051 | | | | | € 10.223 | € 10.223 | € 43.679 |
| 2019 | 56 | 32 | € 35.129 | € 35.129 | € 108.243 | € 35.129 | € 14.896 | € 20.234 | 1,75% | € 354 | € 241 | | | € 12.646 | € 13.603 | | | | € 10.427 | € 23.073 | € 43.679 |
| 2020 | 57 | 33 | € 35.832 | € 35.832 | € 110.408 | € 35.832 | € 15.194 | € 20.638 | 1,75% | € 361 | € 253 | | | € 14.217 | | | | | € 10.636 | € 10.636 | € 43.679 |
| 2021 | 58 | 34 | € 36.549 | € 36.549 | € 112.616 | € 36.549 | € 15.498 | € 21.051 | 1,75% | € 368 | € 272 | | | € 14.858 | | | | | € 10.848 | € 10.848 | € 43.679 |
| 2022 | 59 | 35 | € 37.280 | € 37.280 | € 114.869 | € 37.280 | € 15.807 | € 21.472 | 1,75% | € 376 | € 284 | | | € 15.518 | | | | | € 11.065 | € 11.065 | € 43.679 |
| 2023 | 60 | 36 | € 38.025 | € 38.025 | € 117.166 | € 38.025 | € 16.124 | € 21.902 | 1,75% | € 383 | € 297 | | | € 16.198 | | | | | € 11.287 | € 11.287 | € 43.679 |
| 2024 | 61 | 37 | € 38.786 | € 38.786 | € 119.509 | € 38.786 | € 16.446 | € 22.340 | 1,75% | € 391 | € 310 | | | € 16.900 | | | | | € 11.512 | € 11.512 | € 43.679 |
| 2025 | 62 | 38 | € 39.561 | € 39.561 | € 121.899 | € 39.561 | € 16.775 | € 22.786 | 1,75% | € 399 | € 324 | | | € 17.622 | | | | | € 11.743 | € 29.365 | € 43.679 |
| 2026 | 63 | 39 | € 40.353 | € 40.353 | € 124.337 | € 40.353 | € 17.111 | € 23.242 | 1,75% | € 407 | € 338 | | | € 18.367 | | | | | € 11.977 | € 30.345 | € 43.679 |
| 2027 | 64 | 40 | € 41.160 | € 41.160 | € 126.824 | € 41.160 | € 17.453 | € 23.707 | 1,75% | € 415 | € 352 | | | € 19.134 | € 20.642 | | | | € 12.217 | € 31.351 | € 43.679 |
| 2028 | 65 | 41 | € 41.983 | € 41.983 | € 129.361 | € 41.983 | € 17.802 | € 24.181 | 1,75% | € 423 | € 367 | | | € 21.432 | | | | | € 12.461 | € 12.461 | € 43.679 |
| 2029 | 66 | 42 | € 42.823 | € 42.823 | € 131.948 | € 42.823 | € 18.158 | € 24.665 | 1,75% | € 432 | € 383 | | | € 22.247 | | | | | € 12.710 | € 12.710 | € 43.679 |
| 2030 | 67 | 43 | € 43.679 | € 43.679 | € 134.587 | € 43.679 | € 18.521 | € 25.158 | 1,75% | € 440 | € 429 | | | € 23.116 | | | | | € 12.965 | € 12.965 | € 43.679 |
| 1-1-2031 | 68 | | | | | | | | | € | 445 | | | € 23.560 | € 21.840 | | | | € 12.965 | € 34.805 | € 38.120 |

geboortedatum 1-1-1963
 prognose AOW-leeftijd 68 (1-1-2031)
 prognose pensioenleeftijd 68 (1-1-2031)
 ingangsdatum pensioen 68

| jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioen-gevend loon | pensioen-gevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW |
|----------|----------|--------------|----------------------|------------------------|------------------------------|----------------------|---------------|--------------------|----------------------|-------|------------------------|---------------|----------|----------|----------|----------|------|------|---------------|---------------|--------------------------------------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | OP68 | | | |
| 1988 | 25 | 1 | € 14.588 | € 14.588 | € 14.588 | € 14.588 | € 8.062 | € 6.526 | 2,25% | € 147 | € - | € 147 | | | | | | | € 5.644 | € 5.790 | € 33.512 |
| 1989 | 26 | 2 | € 15.318 | € 15.318 | € 15.318 | € 15.318 | € 8.224 | € 7.094 | 2,25% | € 160 | € 3 | € 309 | | | | | | | € 5.756 | € 6.066 | € 34.498 |
| 1990 | 27 | 3 | € 16.083 | € 16.083 | € 16.083 | € 16.083 | € 8.388 | € 7.695 | 2,25% | € 173 | € 6 | € 489 | | | | | | | € 5.872 | € 6.360 | € 35.513 |
| 1991 | 28 | 4 | € 16.888 | € 16.888 | € 16.888 | € 16.888 | € 8.556 | € 8.332 | 2,25% | € 187 | € 10 | € 686 | | | | | | | € 5.989 | € 6.675 | € 36.557 |
| 1992 | 29 | 5 | € 17.732 | € 17.732 | € 17.732 | € 17.732 | € 8.727 | € 9.005 | 2,25% | € 203 | € 14 | € 902 | | | | | | | € 6.109 | € 7.011 | € 37.633 |
| 1993 | 30 | 6 | € 18.619 | € 18.619 | € 18.619 | € 18.619 | € 8.901 | € 9.717 | 2,25% | € 219 | € 18 | € 1.139 | | | | | | | € 6.231 | € 7.370 | € 38.739 |
| 1994 | 31 | 7 | € 19.549 | € 19.549 | € 19.549 | € 19.549 | € 9.079 | € 10.470 | 2,25% | € 236 | € 23 | € 1.397 | | | | | | | € 6.356 | € 7.753 | € 39.879 |
| 1995 | 32 | 8 | € 20.527 | € 20.527 | € 20.527 | € 20.527 | € 9.261 | € 11.266 | 2,25% | € 253 | € 28 | € 1.679 | | | | | | | € 6.483 | € 8.161 | € 41.052 |
| 1996 | 33 | 9 | € 21.553 | € 21.553 | € 21.553 | € 21.553 | € 9.446 | € 12.107 | 2,25% | € 272 | € 34 | € 1.985 | | | | | | | € 6.612 | € 8.597 | € 42.259 |
| 1997 | 34 | 10 | € 22.631 | € 22.631 | € 22.631 | € 22.631 | € 9.635 | € 12.996 | 2,25% | € 292 | € 40 | € 2.317 | | | | | | | € 6.745 | € 9.061 | € 43.502 |
| 1998 | 35 | 11 | € 23.536 | € 23.536 | € 23.536 | € 23.536 | € 9.828 | € 13.708 | 2,25% | € 308 | € 46 | € 2.672 | | | | | | | € 6.879 | € 9.551 | € 44.355 |
| 1999 | 36 | 12 | € 24.478 | € 24.478 | € 24.478 | € 24.478 | € 10.024 | € 14.453 | 2,25% | € 325 | € 53 | € 3.050 | | | | | | | € 7.017 | € 10.067 | € 45.225 |
| 2000 | 37 | 13 | € 25.457 | € 25.457 | € 25.457 | € 25.457 | € 10.225 | € 15.232 | 2,25% | € 343 | € 61 | € 3.454 | | | | | | | € 7.157 | € 10.611 | € 46.111 |
| 2001 | 38 | 14 | € 26.475 | € 26.475 | € 26.475 | € 26.475 | € 10.429 | € 16.046 | 2,25% | € 361 | € 69 | € 3.884 | | | | | | | € 7.301 | € 11.185 | € 47.016 |
| 2002 | 39 | 15 | € 27.534 | € 27.534 | € 27.534 | € 27.534 | € 10.638 | € 16.896 | 2,25% | € 380 | € 78 | € 4.342 | | | | | | | € 7.447 | € 11.789 | € 47.937 |
| 2003 | 40 | 16 | € 28.635 | € 28.635 | € 28.635 | € 28.635 | € 10.851 | € 17.785 | 2,25% | € 400 | € 87 | € 4.829 | | | | | | | € 7.596 | € 12.424 | € 48.877 |
| 2004 | 41 | 17 | € 29.781 | € 29.781 | € 29.781 | € 29.781 | € 11.068 | € 18.713 | 2,25% | € 421 | € 97 | € 5.347 | | | | | | | € 7.747 | € 13.094 | € 49.836 |
| 2005 | 42 | 18 | € 30.972 | € 30.972 | € 30.972 | € 30.972 | € 11.289 | € 19.683 | 2,25% | € 443 | € 107 | € 5.896 | | | | | | | € 7.902 | € 13.799 | € 50.813 |
| 2006 | 43 | 19 | € 32.211 | € 32.211 | € 32.211 | € 32.211 | € 11.515 | € 20.696 | 2,25% | € 466 | € 160 | | € 8.019 | | | | | | € 8.060 | € 8.060 | € 51.809 |
| 2007 | 44 | 20 | € 33.499 | € 33.499 | € 33.499 | € 33.499 | € 11.745 | € 21.754 | 2,25% | € 489 | € 173 | | € 9.308 | | | | | | € 8.222 | € 17.529 | € 52.825 |
| 2008 | 45 | 21 | € 34.504 | € 34.504 | € 34.504 | € 34.504 | € 11.980 | € 22.524 | 2,25% | € 507 | € 186 | | € 10.001 | | | | | | € 8.386 | € 18.387 | € 53.343 |
| 2009 | 46 | 22 | € 35.539 | € 35.539 | € 35.539 | € 35.539 | € 12.220 | € 23.320 | 2,25% | € 525 | € 200 | | € 10.726 | | | | | | € 8.554 | € 19.279 | € 53.866 |
| 2010 | 47 | 23 | € 36.606 | € 36.606 | € 36.606 | € 36.606 | € 12.464 | € 24.142 | 2,25% | € 543 | € 215 | | € 11.483 | | | | | | € 8.725 | € 20.208 | € 54.394 |
| 2011 | 48 | 24 | € 37.704 | € 37.704 | € 37.704 | € 37.704 | € 12.713 | € 24.990 | 2,25% | € 562 | € 230 | | € 12.275 | | | | | | € 8.899 | € 21.175 | € 54.927 |
| 2012 | 49 | 25 | € 38.835 | € 38.835 | € 38.835 | € 38.835 | € 12.968 | € 25.867 | 2,25% | € 582 | € 246 | | € 13.103 | | | | | | € 9.077 | € 22.180 | € 55.466 |
| 2013 | 50 | 26 | € 40.000 | € 40.000 | € 40.000 | € 40.000 | € 13.227 | € 26.773 | 2,25% | € 602 | € 262 | | € 13.967 | € 16.034 | | | | | € 9.259 | € 23.226 | € 56.010 |
| 2014 | 51 | 27 | € 41.200 | € 41.200 | € 41.200 | € 41.200 | € 13.492 | € 27.708 | 2,15% | € 596 | € 321 | | | € 16.950 | | | | | € 9.444 | € 9.444 | € 56.559 |
| 2015 | 52 | 28 | € 42.436 | € 42.436 | € 100.000 | € 42.436 | € 13.761 | € 28.675 | 1,75% | € 502 | € 339 | | | € 17.791 | | | | | € 9.633 | € 9.633 | € 57.113 |
| 2016 | 53 | 29 | € 43.709 | € 43.709 | € 102.000 | € 43.709 | € 14.037 | € 29.672 | 1,75% | € 519 | € 356 | | | € 18.666 | | | | | € 9.826 | € 9.826 | € 57.673 |
| 2017 | 54 | 30 | € 45.020 | € 45.020 | € 104.040 | € 45.020 | € 14.317 | € 30.703 | 1,75% | € 537 | € 373 | | | € 19.577 | | | | | € 10.022 | € 10.022 | € 58.239 |
| 2018 | 55 | 31 | € 45.921 | € 45.921 | € 106.121 | € 45.921 | € 14.604 | € 31.317 | 1,75% | € 548 | € 392 | | | € 20.517 | | | | | € 10.223 | € 10.223 | € 58.239 |
| 2019 | 56 | 32 | € 46.839 | € 46.839 | € 108.243 | € 46.839 | € 14.896 | € 31.943 | 1,75% | € 559 | € 410 | | | € 21.486 | € 23.113 | | | | € 10.427 | € 31.913 | € 58.239 |
| 2020 | 57 | 33 | € 47.776 | € 47.776 | € 110.408 | € 47.776 | € 15.194 | € 32.582 | 1,75% | € 570 | € 430 | | | | € 24.113 | | | | € 10.636 | € 10.636 | € 58.239 |
| 2021 | 58 | 34 | € 48.731 | € 48.731 | € 112.616 | € 48.731 | € 15.498 | € 33.234 | 1,75% | € 582 | € 462 | | | | € 25.157 | | | | € 10.848 | € 10.848 | € 58.239 |
| 2022 | 59 | 35 | € 49.706 | € 49.706 | € 114.869 | € 49.706 | € 15.807 | € 33.899 | 1,75% | € 593 | € 482 | | | | € 26.232 | | | | € 11.065 | € 11.065 | € 58.239 |
| 2023 | 60 | 36 | € 50.700 | € 50.700 | € 117.166 | € 50.700 | € 16.124 | € 34.577 | 1,75% | € 605 | € 503 | | | | € 27.341 | | | | € 11.287 | € 11.287 | € 58.239 |
| 2024 | 61 | 37 | € 51.714 | € 51.714 | € 119.509 | € 51.714 | € 16.446 | € 35.268 | 1,75% | € 617 | € 525 | | | | € 28.482 | | | | € 11.512 | € 11.512 | € 58.239 |
| 2025 | 62 | 38 | € 52.749 | € 52.749 | € 121.899 | € 52.749 | € 16.775 | € 35.973 | 1,75% | € 630 | € 547 | | | | € 29.659 | | | | € 11.743 | € 41.401 | € 58.239 |
| 2026 | 63 | 39 | € 53.803 | € 53.803 | € 124.337 | € 53.803 | € 17.111 | € 36.693 | 1,75% | € 642 | € 570 | | | | € 30.871 | | | | € 11.977 | € 42.848 | € 58.239 |
| 2027 | 64 | 40 | € 54.880 | € 54.880 | € 126.824 | € 54.880 | € 17.453 | € 37.427 | 1,75% | € 655 | € 593 | | | | € 32.119 | € 34.649 | | | € 12.217 | € 44.336 | € 58.239 |
| 2028 | 65 | 41 | € 55.977 | € 55.977 | € 129.361 | € 55.977 | € 17.802 | € 38.175 | 1,75% | € 668 | € 617 | | | | € 35.934 | | | | € 12.461 | € 12.461 | € 58.239 |
| 2029 | 66 | 42 | € 57.097 | € 57.097 | € 131.948 | € 57.097 | € 18.158 | € 38.939 | 1,75% | € 681 | € 642 | | | | € 37.258 | | | | € 12.710 | € 12.710 | € 58.239 |
| 2030 | 67 | 43 | € 58.239 | € 58.239 | € 134.587 | € 58.239 | € 18.521 | € 39.718 | 1,75% | € 695 | € 719 | | | | € 38.672 | | | | € 12.965 | € 12.965 | € 58.239 |
| 1-1-2031 | 68 | | | | | | | | | | € 745 | | | | € 39.417 | € 36.539 | | | € 12.965 | € 49.503 | € 50.759 |

geboortedatum 1-1-1963
 prognose AOW-leeftijd 68 (1-1-2031)
 prognose pensioenleeftijd 68 (1-1-2031)
 ingangsdatum pensioen 68

| jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioengevend loon | pensioengevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|-------|------------------------|---------------|----------|----------|----------|----------|------|------|---------------|---------------|--------------------------------------|-----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | OP68 | | | | |
| 1988 | 25 | 1 | € 18.235 | € 18.235 | € 18.235 | € 18.235 | € 8.062 | € 10.173 | 2,25% | € 229 | € - | € 229 | | | | | | | € 5.644 | € 5.872 | € 41.891 | |
| 1989 | 26 | 2 | € 19.147 | € 19.147 | € 19.147 | € 19.147 | € 8.224 | € 10.923 | 2,25% | € 246 | € 5 | € 479 | | | | | | | € 5.756 | € 6.236 | € 43.123 | |
| 1990 | 27 | 3 | € 20.104 | € 20.104 | € 20.104 | € 20.104 | € 8.388 | € 11.716 | 2,25% | € 264 | € 10 | € 752 | | | | | | | € 5.872 | € 6.624 | € 44.391 | |
| 1991 | 28 | 4 | € 21.109 | € 21.109 | € 21.109 | € 21.109 | € 8.556 | € 12.554 | 2,25% | € 282 | € 15 | € 1.050 | | | | | | | € 5.989 | € 7.039 | € 45.697 | |
| 1992 | 29 | 5 | € 22.165 | € 22.165 | € 22.165 | € 22.165 | € 8.727 | € 13.438 | 2,25% | € 302 | € 21 | € 1.373 | | | | | | | € 6.109 | € 7.482 | € 47.041 | |
| 1993 | 30 | 6 | € 23.273 | € 23.273 | € 23.273 | € 23.273 | € 8.901 | € 14.372 | 2,25% | € 323 | € 27 | € 1.724 | | | | | | | € 6.231 | € 7.955 | € 48.424 | |
| 1994 | 31 | 7 | € 24.437 | € 24.437 | € 24.437 | € 24.437 | € 9.079 | € 15.357 | 2,25% | € 346 | € 34 | € 2.104 | | | | | | | € 6.356 | € 8.460 | € 49.848 | |
| 1995 | 32 | 8 | € 25.659 | € 25.659 | € 25.659 | € 25.659 | € 9.261 | € 16.398 | 2,25% | € 369 | € 42 | € 2.515 | | | | | | | € 6.483 | € 8.998 | € 51.315 | |
| 1996 | 33 | 9 | € 26.942 | € 26.942 | € 26.942 | € 26.942 | € 9.446 | € 17.495 | 2,25% | € 394 | € 50 | € 2.959 | | | | | | | € 6.612 | € 9.572 | € 52.824 | |
| 1997 | 34 | 10 | € 28.289 | € 28.289 | € 28.289 | € 28.289 | € 9.635 | € 18.654 | 2,25% | € 420 | € 59 | € 3.438 | | | | | | | € 6.745 | € 10.183 | € 54.377 | |
| 1998 | 35 | 11 | € 29.420 | € 29.420 | € 29.420 | € 29.420 | € 9.828 | € 19.592 | 2,25% | € 441 | € 69 | € 3.948 | | | | | | | € 6.879 | € 10.827 | € 55.444 | |
| 1999 | 36 | 12 | € 30.597 | € 30.597 | € 30.597 | € 30.597 | € 10.024 | € 20.573 | 2,25% | € 463 | € 79 | € 4.489 | | | | | | | € 7.017 | € 11.507 | € 56.531 | |
| 2000 | 37 | 13 | € 31.821 | € 31.821 | € 31.821 | € 31.821 | € 10.225 | € 21.596 | 2,25% | € 486 | € 90 | € 5.065 | | | | | | | € 7.157 | € 12.223 | € 57.639 | |
| 2001 | 38 | 14 | € 33.094 | € 33.094 | € 33.094 | € 33.094 | € 10.429 | € 22.664 | 2,25% | € 510 | € 101 | € 5.676 | | | | | | | € 7.301 | € 12.977 | € 58.769 | |
| 2002 | 39 | 15 | € 34.418 | € 34.418 | € 34.418 | € 34.418 | € 10.638 | € 23.780 | 2,25% | € 535 | € 114 | € 6.325 | | | | | | | € 7.447 | € 13.772 | € 59.922 | |
| 2003 | 40 | 16 | € 35.794 | € 35.794 | € 35.794 | € 35.794 | € 10.851 | € 24.944 | 2,25% | € 561 | € 126 | € 7.013 | | | | | | | € 7.596 | € 14.608 | € 61.097 | |
| 2004 | 41 | 17 | € 37.226 | € 37.226 | € 37.226 | € 37.226 | € 11.068 | € 26.158 | 2,25% | € 589 | € 140 | € 7.742 | | | | | | | € 7.747 | € 15.489 | € 62.295 | |
| 2005 | 42 | 18 | € 38.715 | € 38.715 | € 38.715 | € 38.715 | € 11.289 | € 27.426 | 2,25% | € 617 | € 155 | € 8.513 | € 11.579 | | | | | | € 7.902 | € 16.416 | € 63.516 | |
| 2006 | 43 | 19 | € 40.264 | € 40.264 | € 40.264 | € 40.264 | € 11.515 | € 28.749 | 2,25% | € 647 | € 232 | € 12.457 | € 11.579 | | | | | | € 8.060 | € 17.376 | € 64.762 | |
| 2007 | 44 | 20 | € 41.874 | € 41.874 | € 41.874 | € 41.874 | € 11.745 | € 30.129 | 2,25% | € 678 | € 249 | € 13.384 | € 12.457 | | | | | | € 8.222 | € 18.308 | € 66.031 | |
| 2008 | 45 | 21 | € 43.130 | € 43.130 | € 43.130 | € 43.130 | € 11.980 | € 31.150 | 2,25% | € 701 | € 268 | € 14.353 | € 13.384 | | | | | | € 8.386 | € 19.293 | € 67.332 | |
| 2009 | 46 | 22 | € 44.424 | € 44.424 | € 44.424 | € 44.424 | € 12.220 | € 32.205 | 2,25% | € 725 | € 287 | € 15.365 | € 14.353 | | | | | | € 8.554 | € 20.337 | € 68.679 | |
| 2010 | 47 | 23 | € 45.757 | € 45.757 | € 45.757 | € 45.757 | € 12.464 | € 33.293 | 2,25% | € 749 | € 307 | € 16.421 | € 15.365 | | | | | | € 8.725 | € 21.442 | € 69.993 | |
| 2011 | 48 | 24 | € 47.130 | € 47.130 | € 47.130 | € 47.130 | € 12.713 | € 34.416 | 2,25% | € 774 | € 328 | € 17.524 | € 16.421 | | | | | | € 8.899 | € 22.601 | € 71.332 | |
| 2012 | 49 | 25 | € 48.544 | € 48.544 | € 48.544 | € 48.544 | € 12.968 | € 35.576 | 2,25% | € 800 | € 350 | € 18.675 | € 17.524 | | | | | | € 9.077 | € 23.819 | € 72.739 | |
| 2013 | 50 | 26 | € 50.000 | € 50.000 | € 50.000 | € 50.000 | € 13.227 | € 36.773 | 2,25% | € 827 | € 373 | € 19.876 | € 18.675 | | | | | | € 9.259 | € 25.118 | € 74.118 | |
| 2014 | 51 | 27 | € 51.500 | € 51.500 | € 51.500 | € 51.500 | € 13.492 | € 38.008 | 2,15% | € 817 | € 456 | € 22.817 | € 19.876 | € 22.817 | | | | | € 9.444 | € 26.485 | € 75.561 | |
| 2015 | 52 | 28 | € 53.045 | € 53.045 | € 100.000 | € 53.045 | € 13.761 | € 39.284 | 1,75% | € 687 | € 482 | € 24.090 | € 22.817 | | | | | | € 9.633 | € 27.917 | € 77.032 | |
| 2016 | 53 | 29 | € 54.636 | € 54.636 | € 102.000 | € 54.636 | € 14.037 | € 40.600 | 1,75% | € 710 | € 505 | € 25.260 | € 24.090 | | | | | | € 9.826 | € 29.472 | € 78.597 | |
| 2017 | 54 | 30 | € 56.275 | € 56.275 | € 104.040 | € 56.275 | € 14.317 | € 41.958 | 1,75% | € 734 | € 530 | € 26.475 | € 25.260 | | | | | | € 10.022 | € 31.102 | € 80.199 | |
| 2018 | 55 | 31 | € 57.401 | € 57.401 | € 106.121 | € 57.401 | € 14.604 | € 42.797 | 1,75% | € 749 | € 555 | € 27.739 | € 26.475 | | | | | | € 10.223 | € 32.825 | € 81.922 | |
| 2019 | 56 | 32 | € 58.549 | € 58.549 | € 108.243 | € 58.549 | € 14.896 | € 43.653 | 1,75% | € 764 | € 581 | € 29.043 | € 27.739 | | | | | | € 10.427 | € 34.652 | € 83.739 | |
| 2020 | 57 | 33 | € 59.720 | € 59.720 | € 110.408 | € 59.720 | € 15.194 | € 44.526 | 1,75% | € 779 | € 608 | € 30.388 | € 29.043 | € 30.388 | | | | | € 10.636 | € 36.590 | € 85.627 | |
| 2021 | 58 | 34 | € 60.914 | € 60.914 | € 112.616 | € 60.914 | € 15.498 | € 45.417 | 1,75% | € 795 | € 654 | € 32.689 | € 30.388 | | | | | | € 10.848 | € 38.638 | € 87.596 | |
| 2022 | 59 | 35 | € 62.133 | € 62.133 | € 114.869 | € 62.133 | € 15.807 | € 46.325 | 1,75% | € 811 | € 682 | € 34.076 | € 32.689 | | | | | | € 11.065 | € 40.793 | € 89.596 | |
| 2023 | 60 | 36 | € 63.375 | € 63.375 | € 117.166 | € 63.375 | € 16.124 | € 47.252 | 1,75% | € 827 | € 710 | € 35.524 | € 34.076 | | | | | | € 11.287 | € 43.040 | € 91.627 | |
| 2024 | 61 | 37 | € 64.643 | € 64.643 | € 119.509 | € 64.643 | € 16.446 | € 48.197 | 1,75% | € 843 | € 740 | € 37.017 | € 35.524 | | | | | | € 11.512 | € 45.397 | € 93.708 | |
| 2025 | 62 | 38 | € 65.936 | € 65.936 | € 121.899 | € 65.936 | € 16.775 | € 49.161 | 1,75% | € 860 | € 771 | € 38.554 | € 37.017 | | | | | | € 11.743 | € 47.809 | € 95.849 | |
| 2026 | 63 | 39 | € 67.254 | € 67.254 | € 124.337 | € 67.254 | € 17.111 | € 50.144 | 1,75% | € 878 | € 803 | € 40.138 | € 38.554 | | | | | | € 11.977 | € 50.286 | € 98.050 | |
| 2027 | 64 | 40 | € 68.599 | € 68.599 | € 126.824 | € 68.599 | € 17.453 | € 51.147 | 1,75% | € 895 | € 835 | € 41.769 | € 40.138 | | | | | | € 12.217 | € 52.823 | € 100.329 | |
| 2028 | 65 | 41 | € 69.971 | € 69.971 | € 129.361 | € 69.971 | € 17.802 | € 52.170 | 1,75% | € 913 | € 869 | € 43.450 | € 41.769 | € 43.450 | | | | | € 12.461 | € 55.427 | € 102.680 | |
| 2029 | 66 | 42 | € 71.371 | € 71.371 | € 131.948 | € 71.371 | € 18.158 | € 53.213 | 1,75% | € 931 | € 904 | € 45.180 | € 43.450 | € 45.180 | € 48.739 | | | | € 12.710 | € 58.137 | € 105.119 | |
| 2030 | 67 | 43 | € 72.798 | € 72.798 | € 134.587 | € 72.798 | € 18.521 | € 54.277 | 1,75% | € 950 | € 1.010 | € 46.969 | € 45.180 | € 46.969 | € 51.320 | | | | € 12.965 | € 61.002 | € 107.649 | |
| 1-1-2031 | 68 | | | | | | | | | | € 1.047 | € 48.816 | € 46.969 | € 48.816 | € 53.367 | € 51.320 | | | | € 12.965 | € 64.285 | € 110.294 |

geboortedatum 1-1-1973
 prognose AOW-leeftijd 69,5 (1-6-2042)
 prognose pensioenleeftijd 70 (1-1-2043)
 ingangsdatum pensioen 69,5

| jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioengevend loon | pensioengevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP60 OP65 OP67 OP68 OP69 OP70 OP69,5 | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|-------|------------------------|---------------|--------------------------------------|------|------|------|------|------|---------------|---------------|--------------------------------------|----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | OP70 | | | | OP69,5 |
| 1998 | 25 | 1 | € 13.058 | € 13.058 | € 13.058 | € 13.058 | € 9.828 | € 3.230 | 2,25% | € 73 | € - | € 73 | | | | | | | € 6.879 | € 6.952 | € 30.902 | |
| 1999 | 26 | 2 | € 13.387 | € 13.387 | € 13.387 | € 13.387 | € 10.024 | € 3.362 | 2,25% | € 76 | € 1 | € 150 | | | | | | | € 7.017 | € 7.167 | € 31.059 | |
| 2000 | 27 | 3 | € 13.792 | € 13.792 | € 13.792 | € 13.792 | € 10.225 | € 3.567 | 2,25% | € 80 | € 3 | € 233 | | | | | | | € 7.157 | € 7.390 | € 31.372 | |
| 2001 | 28 | 4 | € 14.151 | € 14.151 | € 14.151 | € 14.151 | € 10.429 | € 3.722 | 2,25% | € 84 | € 5 | € 321 | | | | | | | € 7.301 | € 7.622 | € 31.558 | |
| 2002 | 29 | 5 | € 14.962 | € 14.962 | € 14.962 | € 14.962 | € 10.638 | € 4.324 | 2,25% | € 97 | € 6 | € 425 | | | | | | | € 7.447 | € 7.872 | € 32.711 | |
| 2003 | 30 | 6 | € 15.638 | € 15.638 | € 15.638 | € 15.638 | € 10.851 | € 4.787 | 2,25% | € 108 | € 9 | € 541 | | | | | | | € 7.596 | € 8.137 | € 33.518 | |
| 2004 | 31 | 7 | € 16.190 | € 16.190 | € 16.190 | € 16.190 | € 11.068 | € 5.122 | 2,25% | € 115 | € 11 | € 667 | | | | | | | € 7.747 | € 8.415 | € 34.021 | |
| 2005 | 32 | 8 | € 16.392 | € 16.392 | € 16.392 | € 16.392 | € 11.289 | € 5.103 | 2,25% | € 115 | € 13 | € 796 | € 1.082 | | | | | | € 7.902 | € 8.698 | € 33.770 | |
| 2006 | 33 | 9 | € 16.392 | € 16.392 | € 16.392 | € 16.392 | € 11.515 | € 4.877 | 2,25% | € 110 | € 16 | € 1.208 | | | | | | | € 8.060 | € 8.060 | € 33.108 | |
| 2007 | 34 | 10 | € 16.493 | € 16.493 | € 16.493 | € 16.493 | € 11.745 | € 4.748 | 2,25% | € 107 | € 24 | € 1.339 | | | | | | | € 8.222 | € 8.222 | € 32.659 | |
| 2008 | 35 | 11 | € 16.858 | € 16.858 | € 16.858 | € 16.858 | € 11.980 | € 4.878 | 2,25% | € 110 | € 27 | € 1.475 | | | | | | | € 8.386 | € 8.386 | € 32.728 | |
| 2009 | 36 | 12 | € 17.302 | € 17.302 | € 17.302 | € 17.302 | € 12.220 | € 5.082 | 2,25% | € 114 | € 30 | € 1.619 | | | | | | | € 8.554 | € 8.554 | € 32.930 | |
| 2010 | 37 | 13 | € 17.900 | € 17.900 | € 17.900 | € 17.900 | € 12.464 | € 5.436 | 2,25% | € 122 | € 32 | € 1.774 | | | | | | | € 8.725 | € 8.725 | € 33.402 | |
| 2011 | 38 | 14 | € 18.491 | € 18.491 | € 18.491 | € 18.491 | € 12.713 | € 5.778 | 2,25% | € 130 | € 35 | € 1.939 | | | | | | | € 8.899 | € 10.839 | € 33.827 | |
| 2012 | 39 | 15 | € 19.231 | € 19.231 | € 19.231 | € 19.231 | € 12.968 | € 6.263 | 2,25% | € 141 | € 39 | € 2.119 | | | | | | | € 9.077 | € 11.196 | € 34.491 | |
| 2013 | 40 | 16 | € 20.000 | € 20.000 | € 20.000 | € 20.000 | € 13.227 | € 6.773 | 2,25% | € 152 | € 42 | € 2.314 | € 2.656 | | | | | | € 9.259 | € 11.573 | € 35.167 | |
| 2014 | 41 | 17 | € 20.808 | € 20.808 | € 20.808 | € 20.808 | € 13.492 | € 7.316 | 2,15% | € 157 | € 53 | € 2.867 | | | | | | | € 9.444 | € 9.444 | € 35.870 | |
| 2015 | 42 | 18 | € 21.649 | € 21.649 | € 100.000 | € 21.649 | € 13.761 | € 7.887 | 1,75% | € 138 | € 57 | € 3.062 | | | | | | | € 9.633 | € 9.633 | € 36.588 | |
| 2016 | 43 | 19 | € 22.523 | € 22.523 | € 102.000 | € 22.523 | € 14.037 | € 8.487 | 1,75% | € 149 | € 61 | € 3.272 | | | | | | | € 9.826 | € 9.826 | € 37.319 | |
| 2017 | 44 | 20 | € 23.433 | € 23.433 | € 104.040 | € 23.433 | € 14.317 | € 9.116 | 1,75% | € 160 | € 65 | € 3.497 | | | | | | | € 10.022 | € 10.022 | € 38.066 | |
| 2018 | 45 | 21 | € 24.141 | € 24.141 | € 106.121 | € 24.141 | € 14.604 | € 9.537 | 1,75% | € 167 | € 70 | € 3.733 | | | | | | | € 10.223 | € 10.223 | € 38.447 | |
| 2019 | 46 | 22 | € 24.870 | € 24.870 | € 108.243 | € 24.870 | € 14.896 | € 9.974 | 1,75% | € 175 | € 75 | € 3.983 | € 4.284 | | | | | | € 10.427 | € 14.410 | € 38.831 | |
| 2020 | 47 | 23 | € 25.621 | € 25.621 | € 110.408 | € 25.621 | € 15.194 | € 10.427 | 1,75% | € 182 | € 86 | € 4.552 | | | | | | | € 10.636 | € 10.636 | € 39.219 | |
| 2021 | 48 | 24 | € 26.395 | € 26.395 | € 112.616 | € 26.395 | € 15.498 | € 10.897 | 1,75% | € 191 | € 91 | € 4.834 | | | | | | | € 10.848 | € 10.848 | € 39.611 | |
| 2022 | 49 | 25 | € 27.192 | € 27.192 | € 114.869 | € 27.192 | € 15.807 | € 11.384 | 1,75% | € 199 | € 97 | € 5.130 | | | | | | | € 11.065 | € 11.065 | € 40.008 | |
| 2023 | 50 | 26 | € 28.013 | € 28.013 | € 117.166 | € 28.013 | € 16.124 | € 11.889 | 1,75% | € 208 | € 103 | € 5.441 | | | | | | | € 11.287 | € 11.287 | € 40.408 | |
| 2024 | 51 | 27 | € 28.859 | € 28.859 | € 119.509 | € 28.859 | € 16.446 | € 12.413 | 1,75% | € 217 | € 109 | € 5.767 | | | | | | | € 11.512 | € 11.512 | € 40.812 | |
| 2025 | 52 | 28 | € 29.731 | € 29.731 | € 121.899 | € 29.731 | € 16.775 | € 12.956 | 1,75% | € 227 | € 115 | € 6.109 | | | | | | | € 11.743 | € 17.851 | € 41.220 | |
| 2026 | 53 | 29 | € 30.628 | € 30.628 | € 124.337 | € 30.628 | € 17.111 | € 13.518 | 1,75% | € 237 | € 122 | € 6.468 | | | | | | | € 11.977 | € 18.445 | € 41.632 | |
| 2027 | 54 | 30 | € 31.553 | € 31.553 | € 126.824 | € 31.553 | € 17.453 | € 14.101 | 1,75% | € 247 | € 129 | € 6.844 | € 7.383 | | | | | | € 12.217 | € 19.061 | € 42.048 | |
| 2028 | 55 | 31 | € 32.185 | € 32.185 | € 129.361 | € 32.185 | € 17.802 | € 14.383 | 1,75% | € 252 | € 148 | € 7.782 | | | | | | | € 12.461 | € 12.461 | € 42.048 | |
| 2029 | 56 | 32 | € 32.828 | € 32.828 | € 131.948 | € 32.828 | € 18.158 | € 14.670 | 1,75% | € 257 | € 156 | € 8.195 | | | | | | | € 12.710 | € 12.710 | € 42.048 | |
| 2030 | 57 | 33 | € 33.485 | € 33.485 | € 134.587 | € 33.485 | € 18.521 | € 14.964 | 1,75% | € 262 | € 164 | € 8.620 | | | | | | | € 12.965 | € 12.965 | € 42.048 | |
| 2031 | 58 | 34 | € 34.154 | € 34.154 | € 137.279 | € 34.154 | € 18.891 | € 15.263 | 1,75% | € 267 | € 172 | € 9.060 | | | | | | | € 13.224 | € 13.224 | € 42.048 | |
| 2032 | 59 | 35 | € 34.838 | € 34.838 | € 140.024 | € 34.838 | € 19.269 | € 15.568 | 1,75% | € 272 | € 181 | € 9.513 | | | | | | | € 13.488 | € 13.488 | € 42.048 | |
| 2033 | 60 | 36 | € 35.534 | € 35.534 | € 142.825 | € 35.534 | € 19.655 | € 15.880 | 1,75% | € 278 | € 190 | € 9.982 | | | | | | | € 13.758 | € 23.740 | € 42.048 | |
| 2034 | 61 | 37 | € 36.245 | € 36.245 | € 145.681 | € 36.245 | € 20.048 | € 16.197 | 1,75% | € 283 | € 200 | € 10.465 | | | | | | | € 14.033 | € 24.498 | € 42.048 | |
| 2035 | 62 | 38 | € 36.970 | € 36.970 | € 148.595 | € 36.970 | € 20.449 | € 16.521 | 1,75% | € 289 | € 209 | € 10.963 | € 11.863 | | | | | | € 14.314 | € 25.277 | € 42.048 | |
| 2036 | 63 | 39 | € 37.709 | € 37.709 | € 151.567 | € 37.709 | € 20.858 | € 16.852 | 1,75% | € 295 | € 237 | € 12.395 | | | | | | | € 14.600 | € 14.600 | € 42.048 | |
| 2037 | 64 | 40 | € 38.463 | € 38.463 | € 154.598 | € 38.463 | € 21.275 | € 17.189 | 1,75% | € 301 | € 248 | € 12.944 | | | | | | | € 14.892 | € 14.892 | € 42.048 | |
| 2038 | 65 | 41 | € 39.233 | € 39.233 | € 157.690 | € 39.233 | € 21.700 | € 17.532 | 1,75% | € 307 | € 259 | € 13.510 | | | | | | | € 15.190 | € 15.190 | € 42.048 | |
| 2039 | 66 | 42 | € 40.017 | € 40.017 | € 160.844 | € 40.017 | € 22.134 | € 17.883 | 1,75% | € 313 | € 270 | € 14.093 | | | | | | | € 15.494 | € 15.494 | € 42.048 | |
| 2040 | 67 | 43 | € 40.818 | € 40.818 | € 164.061 | € 40.818 | € 22.577 | € 18.241 | 1,75% | € 319 | € 282 | € 14.694 | | | | | | | € 15.804 | € 15.804 | € 42.048 | |
| 2041 | 68 | 44 | € 41.634 | € 41.634 | € 167.342 | € 41.634 | € 23.029 | € 18.606 | 1,75% | € 326 | € 294 | € 15.314 | | | | | | | € 16.120 | € 31.434 | € 42.048 | |
| 2042 | 69 | 44,5 | € 42.467 | € 21.233 | € 85.344 | € 21.233 | € 11.745 | € 9.489 | 1,75% | € 166 | € 306 | € 15.786 | | | | | | | € 16.442 | € 16.442 | € 21.233 | |
| 1-6-2042 | 69,5 | | | | | | | | | | | | | | | | | | € 15.161 | € 16.442 | € 31.603 | € 37.915 |

geboortedatum 1-1-1973
 prognose AOW-leeftijd 69,5 (1-6-2042)
 prognose pensioenleeftijd 70 (1-1-2043)
 ingangsdatum pensioen 69,5

| jaar | leeftijd | dienst- jaren | loon (volledig jaar) | loon (tijds- evenredig) | maximum pensioen- gevend loon | pensioen- gevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP60 OP65 OP67 OP68 OP69 OP70 OP69,5 | | | | | AOW uitkering | Totaal OP+AOW | gemiddel d loon met indexatie tot AOW | | |
|----------|----------|------------------|----------------------------|-------------------------------|--|-----------------------------|------------------|-----------------------|----------------------------|-------|------------------------------|------------------|--------------------------------------|----------|----------|----------|----------|------------------|------------------|---|----------|----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | | | | OP70 | OP69,5 |
| 1998 | 25 | 1 | € 15.283 | € 15.283 | € 15.283 | € 15.283 | € 9.828 | € 5.455 | 2,25% | € 123 | € - | € 123 | | | | | | | € 6.879 | € 7.002 | € 36.168 | |
| 1999 | 26 | 2 | € 16.047 | € 16.047 | € 16.047 | € 16.047 | € 10.024 | € 6.023 | 2,25% | € 136 | € 2 | € 261 | | | | | | | € 7.017 | € 7.278 | € 37.232 | |
| 2000 | 27 | 3 | € 16.850 | € 16.850 | € 16.850 | € 16.850 | € 10.225 | € 6.625 | 2,25% | € 149 | € 5 | € 415 | | | | | | | € 7.157 | € 7.572 | € 38.327 | |
| 2001 | 28 | 4 | € 17.692 | € 17.692 | € 17.692 | € 17.692 | € 10.429 | € 7.263 | 2,25% | € 163 | € 8 | € 587 | | | | | | | € 7.301 | € 7.887 | € 39.454 | |
| 2002 | 29 | 5 | € 18.577 | € 18.577 | € 18.577 | € 18.577 | € 10.638 | € 7.939 | 2,25% | € 179 | € 12 | € 777 | | | | | | | € 7.447 | € 8.224 | € 40.615 | |
| 2003 | 30 | 6 | € 19.506 | € 19.506 | € 19.506 | € 19.506 | € 10.851 | € 8.655 | 2,25% | € 195 | € 16 | € 987 | | | | | | | € 7.596 | € 8.583 | € 41.809 | |
| 2004 | 31 | 7 | € 20.481 | € 20.481 | € 20.481 | € 20.481 | € 11.068 | € 9.413 | 2,25% | € 212 | € 20 | € 1.219 | | | | | | | € 7.747 | € 8.966 | € 43.039 | |
| 2005 | 32 | 8 | € 21.505 | € 21.505 | € 21.505 | € 21.505 | € 11.289 | € 10.216 | 2,25% | € 230 | € 24 | € 1.473 | € 2.004 | | | | | | € 7.902 | € 9.376 | € 44.305 | |
| 2006 | 33 | 9 | € 22.580 | € 22.580 | € 22.580 | € 22.580 | € 11.515 | € 11.066 | 2,25% | € 249 | € 29 | € 2.282 | € 2.282 | | | | | | € 8.060 | € 8.060 | € 45.608 | |
| 2007 | 34 | 10 | € 23.709 | € 23.709 | € 23.709 | € 23.709 | € 11.745 | € 11.964 | 2,25% | € 269 | € 46 | € 2.597 | € 2.597 | | | | | | € 8.222 | € 8.222 | € 46.949 | |
| 2008 | 35 | 11 | € 24.658 | € 24.658 | € 24.658 | € 24.658 | € 11.980 | € 12.678 | 2,25% | € 285 | € 52 | € 2.934 | € 2.934 | | | | | | € 8.386 | € 8.386 | € 47.870 | |
| 2009 | 36 | 12 | € 25.644 | € 25.644 | € 25.644 | € 25.644 | € 12.220 | € 13.424 | 2,25% | € 302 | € 59 | € 3.295 | € 3.295 | | | | | | € 8.554 | € 8.554 | € 48.808 | |
| 2010 | 37 | 13 | € 26.670 | € 26.670 | € 26.670 | € 26.670 | € 12.464 | € 14.206 | 2,25% | € 320 | € 66 | € 3.680 | € 3.680 | | | | | | € 8.725 | € 8.725 | € 49.765 | |
| 2011 | 38 | 14 | € 27.737 | € 27.737 | € 27.737 | € 27.737 | € 12.713 | € 15.023 | 2,25% | € 338 | € 74 | € 4.092 | € 4.092 | | | | | | € 8.899 | € 12.991 | € 50.741 | |
| 2012 | 39 | 15 | € 28.846 | € 28.846 | € 28.846 | € 28.846 | € 12.968 | € 15.879 | 2,25% | € 357 | € 82 | € 4.531 | € 4.531 | | | | | | € 9.077 | € 13.608 | € 51.736 | |
| 2013 | 40 | 16 | € 30.000 | € 30.000 | € 30.000 | € 30.000 | € 13.227 | € 16.773 | 2,25% | € 377 | € 91 | € 4.999 | € 4.999 | € 5.739 | | | | | € 9.259 | € 14.258 | € 52.750 | |
| 2014 | 41 | 17 | € 31.212 | € 31.212 | € 31.212 | € 31.212 | € 13.492 | € 17.720 | 2,15% | € 381 | € 115 | € 6.235 | € 6.235 | € 6.235 | | | | | € 9.444 | € 9.444 | € 53.805 | |
| 2015 | 42 | 18 | € 32.473 | € 32.473 | € 100.000 | € 32.473 | € 13.761 | € 18.712 | 1,75% | € 327 | € 125 | € 6.687 | € 6.687 | € 6.687 | | | | | € 9.633 | € 9.633 | € 54.882 | |
| 2016 | 43 | 19 | € 33.785 | € 33.785 | € 102.000 | € 33.785 | € 14.037 | € 19.748 | 1,75% | € 346 | € 134 | € 7.166 | € 7.166 | € 7.166 | | | | | € 9.826 | € 9.826 | € 55.979 | |
| 2017 | 44 | 20 | € 35.150 | € 35.150 | € 104.040 | € 35.150 | € 14.317 | € 20.832 | 1,75% | € 365 | € 143 | € 7.674 | € 7.674 | € 7.674 | | | | | € 10.022 | € 10.022 | € 57.099 | |
| 2018 | 45 | 21 | € 36.211 | € 36.211 | € 106.121 | € 36.211 | € 14.604 | € 21.608 | 1,75% | € 378 | € 153 | € 8.206 | € 8.206 | € 8.206 | | | | | € 10.223 | € 10.223 | € 57.670 | |
| 2019 | 46 | 22 | € 37.305 | € 37.305 | € 108.243 | € 37.305 | € 14.896 | € 22.409 | 1,75% | € 392 | € 164 | € 8.762 | € 8.762 | € 8.762 | € 9.425 | | | | € 10.427 | € 19.189 | € 58.246 | |
| 2020 | 47 | 23 | € 38.431 | € 38.431 | € 110.408 | € 38.431 | € 15.194 | € 23.238 | 1,75% | € 407 | € 189 | € 10.021 | € 10.021 | € 10.021 | € 10.021 | | | | € 10.636 | € 10.636 | € 58.829 | |
| 2021 | 48 | 24 | € 39.592 | € 39.592 | € 112.616 | € 39.592 | € 15.498 | € 24.095 | 1,75% | € 422 | € 200 | € 10.643 | € 10.643 | € 10.643 | € 10.643 | | | | € 10.848 | € 10.848 | € 59.417 | |
| 2022 | 49 | 25 | € 40.788 | € 40.788 | € 114.869 | € 40.788 | € 15.807 | € 24.980 | 1,75% | € 437 | € 213 | € 11.293 | € 11.293 | € 11.293 | € 11.293 | | | | € 11.065 | € 11.065 | € 60.011 | |
| 2023 | 50 | 26 | € 42.020 | € 42.020 | € 117.166 | € 42.020 | € 16.124 | € 25.896 | 1,75% | € 453 | € 226 | € 11.972 | € 11.972 | € 11.972 | € 11.972 | | | | € 11.287 | € 11.287 | € 60.612 | |
| 2024 | 51 | 27 | € 43.289 | € 43.289 | € 119.509 | € 43.289 | € 16.446 | € 26.842 | 1,75% | € 470 | € 239 | € 12.681 | € 12.681 | € 12.681 | € 12.681 | | | | € 11.512 | € 11.512 | € 61.218 | |
| 2025 | 52 | 28 | € 44.596 | € 44.596 | € 121.899 | € 44.596 | € 16.775 | € 27.821 | 1,75% | € 487 | € 254 | € 13.421 | € 13.421 | € 13.421 | € 13.421 | | | | € 11.743 | € 25.164 | € 61.830 | |
| 2026 | 53 | 29 | € 45.943 | € 45.943 | € 124.337 | € 45.943 | € 17.111 | € 28.832 | 1,75% | € 505 | € 268 | € 14.194 | € 14.194 | € 14.194 | € 14.194 | | | | € 11.977 | € 26.172 | € 62.448 | |
| 2027 | 54 | 30 | € 47.330 | € 47.330 | € 126.824 | € 47.330 | € 17.453 | € 29.877 | 1,75% | € 523 | € 284 | € 15.001 | € 15.001 | € 15.001 | € 15.001 | € 16.183 | | | € 12.217 | € 27.218 | € 63.073 | |
| 2028 | 55 | 31 | € 48.277 | € 48.277 | € 129.361 | € 48.277 | € 17.802 | € 30.475 | 1,75% | € 533 | € 324 | € 17.040 | € 17.040 | € 17.040 | € 17.040 | € 17.040 | | | € 12.461 | € 12.461 | € 63.073 | |
| 2029 | 56 | 32 | € 49.242 | € 49.242 | € 131.948 | € 49.242 | € 18.158 | € 31.084 | 1,75% | € 544 | € 341 | € 17.924 | € 17.924 | € 17.924 | € 17.924 | € 17.924 | | | € 12.710 | € 12.710 | € 63.073 | |
| 2030 | 57 | 33 | € 50.227 | € 50.227 | € 134.587 | € 50.227 | € 18.521 | € 31.706 | 1,75% | € 555 | € 358 | € 18.838 | € 18.838 | € 18.838 | € 18.838 | € 18.838 | | | € 12.965 | € 12.965 | € 63.073 | |
| 2031 | 58 | 34 | € 51.232 | € 51.232 | € 137.279 | € 51.232 | € 18.891 | € 32.340 | 1,75% | € 566 | € 377 | € 19.781 | € 19.781 | € 19.781 | € 19.781 | € 19.781 | | | € 13.224 | € 13.224 | € 63.073 | |
| 2032 | 59 | 35 | € 52.256 | € 52.256 | € 140.024 | € 52.256 | € 19.269 | € 32.987 | 1,75% | € 577 | € 396 | € 20.753 | € 20.753 | € 20.753 | € 20.753 | € 20.753 | | | € 13.488 | € 13.488 | € 63.073 | |
| 2033 | 60 | 36 | € 53.301 | € 53.301 | € 142.825 | € 53.301 | € 19.655 | € 33.647 | 1,75% | € 589 | € 415 | € 21.757 | € 21.757 | € 21.757 | € 21.757 | € 21.757 | | | € 13.758 | € 35.516 | € 63.073 | |
| 2034 | 61 | 37 | € 54.367 | € 54.367 | € 145.681 | € 54.367 | € 20.048 | € 34.320 | 1,75% | € 601 | € 435 | € 22.793 | € 22.793 | € 22.793 | € 22.793 | € 22.793 | | | € 14.033 | € 36.826 | € 63.073 | |
| 2035 | 62 | 38 | € 55.455 | € 55.455 | € 148.595 | € 55.455 | € 20.449 | € 35.006 | 1,75% | € 613 | € 456 | € 23.862 | € 23.862 | € 23.862 | € 23.862 | € 23.862 | € 25.821 | | € 14.314 | € 38.176 | € 63.073 | |
| 2036 | 63 | 39 | € 56.564 | € 56.564 | € 151.567 | € 56.564 | € 20.858 | € 35.706 | 1,75% | € 625 | € 516 | € 26.962 | € 26.962 | € 26.962 | € 26.962 | € 26.962 | | | € 14.600 | € 14.600 | € 63.073 | |
| 2037 | 64 | 40 | € 57.695 | € 57.695 | € 154.598 | € 57.695 | € 21.275 | € 36.420 | 1,75% | € 637 | € 539 | € 28.139 | € 28.139 | € 28.139 | € 28.139 | € 28.139 | | | € 14.892 | € 14.892 | € 63.073 | |
| 2038 | 65 | 41 | € 58.849 | € 58.849 | € 157.690 | € 58.849 | € 21.700 | € 37.149 | 1,75% | € 650 | € 563 | € 29.351 | € 29.351 | € 29.351 | € 29.351 | € 29.351 | | | € 15.190 | € 15.190 | € 63.073 | |
| 2039 | 66 | 42 | € 60.026 | € 60.026 | € 160.844 | € 60.026 | € 22.134 | € 37.892 | 1,75% | € 663 | € 587 | € 30.602 | € 30.602 | € 30.602 | € 30.602 | € 30.602 | | | € 15.494 | € 15.494 | € 63.073 | |
| 2040 | 67 | 43 | € 61.227 | € 61.227 | € 164.061 | € 61.227 | € 22.577 | € 38.650 | 1,75% | € 676 | € 612 | € 31.890 | € 31.890 | € 31.890 | € 31.890 | € 31.890 | | | € 15.804 | € 15.804 | € 63.073 | |
| 2041 | 68 | 44 | € 62.451 | € 62.451 | € 167.342 | € 62.451 | € 23.029 | € 39.423 | 1,75% | € 690 | € 638 | € 33.218 | € 33.218 | € 33.218 | € 33.218 | € 33.218 | | | € 16.120 | € 49.338 | € 63.073 | |
| 2042 | 69 | 44,5 | € 63.700 | € 31.850 | € 85.344 | € 31.850 | € 11.745 | € 20.106 | 1,75% | € 352 | € 664 | € 34.234 | € 34.234 | € 34.234 | € 34.234 | € 34.234 | | | € 16.442 | € 16.442 | € 31.850 | |
| 1-6-2042 | 69,5 | | | | | | | | | | | | | | | | | | € 32.878 | € 16.442 | € 49.321 | € 55.172 |

geboortedatum 1-1-1973
 prognose AOW-leeftijd 69,5 (1-6-2042)
 prognose pensioenleeftijd 70 (1-1-2043)
 ingangsdatum pensioen 69,5

| jaar | leeftijd | dienst- jaren | loon (volledig jaar) | loon (tijds- evenredig) | maximum pensioen- gevend loon | pensioen- gevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP60 OP65 OP67 OP68 OP69 OP70 OP69,5 | | | | | AOW uitkering | Totaal OP+AOW | gemiddel d loon met indexatie tot AOW | | |
|----------|----------|------------------|----------------------------|-------------------------------|--|-----------------------------|------------------|-----------------------|----------------------------|---------|------------------------------|------------------|--------------------------------------|----------|------|------|------|------------------|------------------|---|----------|----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | | | | OP70 | OP69,5 |
| 1998 | 25 | 1 | € 20.378 | € 20.378 | € 20.378 | € 20.378 | € 9.828 | € 10.550 | 2,25% | € 237 | € - | € 237 | | | | | | | € 6.879 | € 7.117 | € 48.224 | |
| 1999 | 26 | 2 | € 21.397 | € 21.397 | € 21.397 | € 21.397 | € 10.024 | € 11.372 | 2,25% | € 256 | € 5 | € 498 | | | | | | | € 7.017 | € 7.515 | € 49.642 | |
| 2000 | 27 | 3 | € 22.466 | € 22.466 | € 22.466 | € 22.466 | € 10.225 | € 12.242 | 2,25% | € 275 | € 10 | € 783 | | | | | | | € 7.157 | € 7.941 | € 51.102 | |
| 2001 | 28 | 4 | € 23.590 | € 23.590 | € 23.590 | € 23.590 | € 10.429 | € 13.160 | 2,25% | € 296 | € 16 | € 1.095 | | | | | | | € 7.301 | € 8.396 | € 52.605 | |
| 2002 | 29 | 5 | € 24.769 | € 24.769 | € 24.769 | € 24.769 | € 10.638 | € 14.131 | 2,25% | € 318 | € 22 | € 1.435 | | | | | | | € 7.447 | € 8.882 | € 54.153 | |
| 2003 | 30 | 6 | € 26.008 | € 26.008 | € 26.008 | € 26.008 | € 10.851 | € 15.157 | 2,25% | € 341 | € 29 | € 1.805 | | | | | | | € 7.596 | € 9.400 | € 55.745 | |
| 2004 | 31 | 7 | € 27.308 | € 27.308 | € 27.308 | € 27.308 | € 11.068 | € 16.240 | 2,25% | € 365 | € 36 | € 2.206 | | | | | | | € 7.747 | € 9.954 | € 57.385 | |
| 2005 | 32 | 8 | € 28.674 | € 28.674 | € 28.674 | € 28.674 | € 11.289 | € 17.384 | 2,25% | € 391 | € 44 | € 2.642 | € 3.593 | | | | | | € 7.902 | € 10.544 | € 59.073 | |
| 2006 | 33 | 9 | € 30.107 | € 30.107 | € 30.107 | € 30.107 | € 11.515 | € 18.592 | 2,25% | € 418 | € 53 | € 3.085 | € 4.064 | | | | | | € 8.060 | € 8.060 | € 60.810 | |
| 2007 | 34 | 10 | € 31.613 | € 31.613 | € 31.613 | € 31.613 | € 11.745 | € 19.867 | 2,25% | € 447 | € 81 | € 3.582 | € 4.592 | | | | | | € 8.222 | € 8.222 | € 62.599 | |
| 2008 | 35 | 11 | € 32.877 | € 32.877 | € 32.877 | € 32.877 | € 11.980 | € 20.897 | 2,25% | € 470 | € 92 | € 4.112 | € 5.154 | | | | | | € 8.386 | € 8.386 | € 63.826 | |
| 2009 | 36 | 12 | € 34.192 | € 34.192 | € 34.192 | € 34.192 | € 12.220 | € 21.972 | 2,25% | € 494 | € 103 | € 4.686 | € 5.752 | | | | | | € 8.554 | € 8.554 | € 65.078 | |
| 2010 | 37 | 13 | € 35.560 | € 35.560 | € 35.560 | € 35.560 | € 12.464 | € 23.096 | 2,25% | € 520 | € 115 | € 5.236 | € 6.386 | | | | | | € 8.725 | € 8.725 | € 66.354 | |
| 2011 | 38 | 14 | € 36.982 | € 36.982 | € 36.982 | € 36.982 | € 12.713 | € 24.269 | 2,25% | € 546 | € 128 | € 5.882 | € 7.060 | | | | | | € 8.899 | € 15.959 | € 67.655 | |
| 2012 | 39 | 15 | € 38.462 | € 38.462 | € 38.462 | € 38.462 | € 12.968 | € 25.494 | 2,25% | € 574 | € 141 | € 6.536 | € 7.775 | | | | | | € 9.077 | € 16.852 | € 68.981 | |
| 2013 | 40 | 16 | € 40.000 | € 40.000 | € 40.000 | € 40.000 | € 13.227 | € 26.773 | 2,25% | € 602 | € 155 | € 7.290 | € 8.533 | € 9.796 | | | | | € 9.259 | € 17.792 | € 70.334 | |
| 2014 | 41 | 17 | € 41.616 | € 41.616 | € 41.616 | € 41.616 | € 13.492 | € 28.124 | 2,15% | € 605 | € 196 | € 7.986 | € 10.596 | | | | | | € 9.444 | € 9.444 | € 71.741 | |
| 2015 | 42 | 18 | € 43.297 | € 43.297 | € 100.000 | € 43.297 | € 13.761 | € 29.536 | 1,75% | € 517 | € 212 | € 8.703 | € 11.325 | | | | | | € 9.633 | € 9.633 | € 73.175 | |
| 2016 | 43 | 19 | € 45.046 | € 45.046 | € 102.000 | € 45.046 | € 14.037 | € 31.010 | 1,75% | € 543 | € 226 | € 9.546 | € 12.094 | | | | | | € 9.826 | € 9.826 | € 74.639 | |
| 2017 | 44 | 20 | € 46.866 | € 46.866 | € 104.040 | € 46.866 | € 14.317 | € 32.549 | 1,75% | € 570 | € 242 | € 10.496 | € 12.906 | | | | | | € 10.022 | € 10.022 | € 76.132 | |
| 2018 | 45 | 21 | € 48.282 | € 48.282 | € 106.121 | € 48.282 | € 14.604 | € 33.678 | 1,75% | € 589 | € 258 | € 11.445 | € 13.753 | | | | | | € 10.223 | € 10.223 | € 76.893 | |
| 2019 | 46 | 22 | € 49.740 | € 49.740 | € 108.243 | € 49.740 | € 14.896 | € 34.844 | 1,75% | € 610 | € 275 | € 12.495 | € 14.638 | € 15.746 | | | | | € 10.427 | € 25.065 | € 77.662 | |
| 2020 | 47 | 23 | € 51.242 | € 51.242 | € 110.408 | € 51.242 | € 15.194 | € 36.048 | 1,75% | € 631 | € 315 | € 13.546 | € 16.692 | | | | | | € 10.636 | € 10.636 | € 78.439 | |
| 2021 | 48 | 24 | € 52.789 | € 52.789 | € 112.616 | € 52.789 | € 15.498 | € 37.292 | 1,75% | € 653 | € 334 | € 14.701 | € 17.679 | | | | | | € 10.848 | € 10.848 | € 79.223 | |
| 2022 | 49 | 25 | € 54.384 | € 54.384 | € 114.869 | € 54.384 | € 15.807 | € 38.576 | 1,75% | € 675 | € 354 | € 15.856 | € 18.707 | | | | | | € 11.065 | € 11.065 | € 80.015 | |
| 2023 | 50 | 26 | € 56.026 | € 56.026 | € 117.166 | € 56.026 | € 16.124 | € 39.902 | 1,75% | € 698 | € 374 | € 17.011 | € 19.780 | | | | | | € 11.287 | € 11.287 | € 80.815 | |
| 2024 | 51 | 27 | € 57.718 | € 57.718 | € 119.509 | € 57.718 | € 16.446 | € 41.272 | 1,75% | € 722 | € 396 | € 18.266 | € 20.898 | | | | | | € 11.512 | € 11.512 | € 81.623 | |
| 2025 | 52 | 28 | € 59.461 | € 59.461 | € 121.899 | € 59.461 | € 16.775 | € 42.686 | 1,75% | € 747 | € 418 | € 19.521 | € 22.063 | | | | | | € 11.743 | € 33.805 | € 82.440 | |
| 2026 | 53 | 29 | € 61.257 | € 61.257 | € 124.337 | € 61.257 | € 17.111 | € 44.146 | 1,75% | € 773 | € 441 | € 20.776 | € 23.276 | | | | | | € 11.977 | € 35.254 | € 83.264 | |
| 2027 | 54 | 30 | € 63.107 | € 63.107 | € 126.824 | € 63.107 | € 17.453 | € 45.654 | 1,75% | € 799 | € 466 | € 22.031 | € 24.541 | € 26.474 | | | | | € 12.217 | € 36.758 | € 84.097 | |
| 2028 | 55 | 31 | € 64.369 | € 64.369 | € 129.361 | € 64.369 | € 17.802 | € 46.567 | 1,75% | € 815 | € 529 | € 23.286 | € 27.818 | € 29.206 | | | | | € 12.461 | € 12.461 | € 84.097 | |
| 2029 | 56 | 32 | € 65.656 | € 65.656 | € 131.948 | € 65.656 | € 18.158 | € 47.499 | 1,75% | € 831 | € 556 | € 24.541 | € 29.206 | € 30.638 | | | | | € 12.710 | € 12.710 | € 84.097 | |
| 2030 | 57 | 33 | € 66.970 | € 66.970 | € 134.587 | € 66.970 | € 18.521 | € 48.449 | 1,75% | € 848 | € 584 | € 25.796 | € 30.638 | € 32.116 | | | | | € 12.965 | € 12.965 | € 84.097 | |
| 2031 | 58 | 34 | € 68.309 | € 68.309 | € 137.279 | € 68.309 | € 18.891 | € 49.418 | 1,75% | € 865 | € 613 | € 27.051 | € 32.116 | € 33.640 | | | | | € 13.224 | € 13.224 | € 84.097 | |
| 2032 | 59 | 35 | € 69.675 | € 69.675 | € 140.024 | € 69.675 | € 19.269 | € 50.406 | 1,75% | € 882 | € 642 | € 28.306 | € 33.640 | € 35.212 | | | | | € 13.488 | € 13.488 | € 84.097 | |
| 2033 | 60 | 36 | € 71.069 | € 71.069 | € 142.825 | € 71.069 | € 19.655 | € 51.414 | 1,75% | € 900 | € 673 | € 29.561 | € 35.212 | € 36.834 | | | | | € 13.758 | € 48.971 | € 84.097 | |
| 2034 | 61 | 37 | € 72.490 | € 72.490 | € 145.681 | € 72.490 | € 20.048 | € 52.442 | 1,75% | € 918 | € 704 | € 30.816 | € 36.834 | € 38.507 | | | | | € 14.033 | € 50.868 | € 84.097 | |
| 2035 | 62 | 38 | € 73.940 | € 73.940 | € 148.595 | € 73.940 | € 20.449 | € 53.491 | 1,75% | € 936 | € 737 | € 32.071 | € 38.507 | € 41.669 | | | | | € 14.314 | € 52.821 | € 84.097 | |
| 2036 | 63 | 39 | € 75.419 | € 75.419 | € 151.567 | € 75.419 | € 20.858 | € 54.561 | 1,75% | € 955 | € 833 | € 33.326 | € 41.669 | € 43.457 | | | | | € 14.600 | € 14.600 | € 84.097 | |
| 2037 | 64 | 40 | € 76.927 | € 76.927 | € 154.598 | € 76.927 | € 21.275 | € 55.652 | 1,75% | € 974 | € 869 | € 34.581 | € 43.457 | € 45.300 | | | | | € 14.892 | € 14.892 | € 84.097 | |
| 2038 | 65 | 41 | € 78.465 | € 78.465 | € 157.690 | € 78.465 | € 21.700 | € 56.765 | 1,75% | € 993 | € 906 | € 35.796 | € 45.300 | € 47.200 | | | | | € 15.190 | € 15.190 | € 84.097 | |
| 2039 | 66 | 42 | € 80.035 | € 80.035 | € 160.844 | € 80.035 | € 22.134 | € 57.901 | 1,75% | € 1.013 | € 944 | € 37.011 | € 47.200 | € 49.157 | | | | | € 15.494 | € 15.494 | € 84.097 | |
| 2040 | 67 | 43 | € 81.635 | € 81.635 | € 164.061 | € 81.635 | € 22.577 | € 59.059 | 1,75% | € 1.034 | € 983 | € 38.226 | € 49.157 | € 51.173 | | | | | € 15.804 | € 15.804 | € 84.097 | |
| 2041 | 68 | 44 | € 83.268 | € 83.268 | € 167.342 | € 83.268 | € 23.029 | € 60.240 | 1,75% | € 1.054 | € 1.023 | € 39.441 | € 51.173 | € 53.251 | | | | | € 16.120 | € 69.371 | € 84.097 | |
| 2042 | 69 | 44,5 | € 84.934 | € 42.467 | € 85.344 | € 42.467 | € 11.745 | € 30.722 | 1,75% | € 538 | € 1.065 | € 40.656 | € 53.251 | € 54.854 | | | | | € 16.442 | € 16.442 | € 42.467 | |
| 1-6-2042 | 69,5 | | | | | | | | | | | | | | | | | | € 52.682 | € 16.442 | € 69.124 | € 73.563 |

geboortedatum 1-1-1973
 prognose AOW-leeftijd 69,5 (1-6-2042)
 prognose pensioenleeftijd 70 (1-1-2043)
 ingangsdatum pensioen 69,5

| jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioengevend loon | pensioengevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|----------|----------|------|------|------|------|---------------|---------------|--------------------------------------|----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | OP70 | | | | OP69,5 |
| 1998 | 25 | 1 | € 25.472 | € 25.472 | € 25.472 | € 25.472 | € 9.828 | € 15.644 | 2,25% | € 352 | € - | € 352 | | | | | | | € 6.879 | € 7.231 | € 60.280 | |
| 1999 | 26 | 2 | € 26.746 | € 26.746 | € 26.746 | € 26.746 | € 10.024 | € 16.721 | 2,25% | € 376 | € 7 | € 735 | | | | | | | € 7.017 | € 7.752 | € 62.053 | |
| 2000 | 27 | 3 | € 28.083 | € 28.083 | € 28.083 | € 28.083 | € 10.225 | € 17.858 | 2,25% | € 402 | € 15 | € 1.152 | | | | | | | € 7.157 | € 8.309 | € 63.878 | |
| 2001 | 28 | 4 | € 29.487 | € 29.487 | € 29.487 | € 29.487 | € 10.429 | € 19.058 | 2,25% | € 429 | € 23 | € 1.604 | | | | | | | € 7.301 | € 8.904 | € 65.757 | |
| 2002 | 29 | 5 | € 30.962 | € 30.962 | € 30.962 | € 30.962 | € 10.638 | € 20.324 | 2,25% | € 457 | € 32 | € 2.093 | | | | | | | € 7.447 | € 9.540 | € 67.691 | |
| 2003 | 30 | 6 | € 32.510 | € 32.510 | € 32.510 | € 32.510 | € 10.851 | € 21.659 | 2,25% | € 487 | € 42 | € 2.622 | | | | | | | € 7.596 | € 10.218 | € 69.682 | |
| 2004 | 31 | 7 | € 34.135 | € 34.135 | € 34.135 | € 34.135 | € 11.068 | € 23.067 | 2,25% | € 519 | € 52 | € 3.194 | | | | | | | € 7.747 | € 10.941 | € 71.731 | |
| 2005 | 32 | 8 | € 35.842 | € 35.842 | € 35.842 | € 35.842 | € 11.289 | € 24.553 | 2,25% | € 552 | € 64 | € 3.810 | | | | | | | € 7.902 | € 11.712 | € 73.841 | |
| 2006 | 33 | 9 | € 37.634 | € 37.634 | € 37.634 | € 37.634 | € 11.515 | € 26.119 | 2,25% | € 588 | € 76 | | € 5.182 | | | | | | € 8.060 | € 8.060 | € 76.013 | |
| 2007 | 34 | 10 | € 39.516 | € 39.516 | € 39.516 | € 39.516 | € 11.745 | € 27.771 | 2,25% | € 625 | € 117 | | € 5.846 | | | | | | € 8.222 | € 8.222 | € 78.248 | |
| 2008 | 35 | 11 | € 41.096 | € 41.096 | € 41.096 | € 41.096 | € 11.980 | € 29.116 | 2,25% | € 655 | € 132 | | € 6.587 | | | | | | € 8.386 | € 8.386 | € 79.783 | |
| 2009 | 36 | 12 | € 42.740 | € 42.740 | € 42.740 | € 42.740 | € 12.220 | € 30.521 | 2,25% | € 687 | € 147 | | € 7.374 | | | | | | € 8.554 | € 8.554 | € 81.347 | |
| 2010 | 37 | 13 | € 44.450 | € 44.450 | € 44.450 | € 44.450 | € 12.464 | € 31.986 | 2,25% | € 720 | € 164 | | € 8.208 | | | | | | € 8.725 | € 8.725 | € 82.942 | |
| 2011 | 38 | 14 | € 46.228 | € 46.228 | € 46.228 | € 46.228 | € 12.713 | € 33.514 | 2,25% | € 754 | € 182 | | € 9.092 | | | | | | € 8.899 | € 8.899 | € 84.568 | |
| 2012 | 39 | 15 | € 48.077 | € 48.077 | € 48.077 | € 48.077 | € 12.968 | € 35.109 | 2,25% | € 790 | € 201 | | € 10.028 | | | | | | € 8.999 | € 18.928 | € 86.227 | |
| 2013 | 40 | 16 | € 50.000 | € 50.000 | € 50.000 | € 50.000 | € 13.227 | € 36.773 | 2,25% | € 827 | € 220 | | € 11.019 | | | | | | € 9.077 | € 20.096 | € 87.917 | |
| 2014 | 41 | 17 | € 52.020 | € 52.020 | € 52.020 | € 52.020 | € 13.492 | € 38.528 | 2,15% | € 828 | € 277 | | € 12.067 | € 13.852 | | | | | € 9.259 | € 21.325 | € 89.676 | |
| 2015 | 42 | 18 | € 54.122 | € 54.122 | € 100.000 | € 54.122 | € 13.761 | € 40.360 | 1,75% | € 706 | € 299 | | € 14.958 | | | | | | € 9.444 | € 9.444 | € 91.469 | |
| 2016 | 43 | 19 | € 56.308 | € 56.308 | € 102.000 | € 56.308 | € 14.037 | € 42.272 | 1,75% | € 740 | € 319 | | € 15.963 | | | | | | € 9.633 | € 9.633 | € 93.299 | |
| 2017 | 44 | 20 | € 58.583 | € 58.583 | € 104.040 | € 58.583 | € 14.317 | € 44.266 | 1,75% | € 775 | € 340 | | € 17.022 | | | | | | € 9.826 | € 9.826 | € 95.165 | |
| 2018 | 45 | 21 | € 60.352 | € 60.352 | € 106.121 | € 60.352 | € 14.604 | € 45.748 | 1,75% | € 801 | € 363 | | € 18.137 | | | | | | € 10.022 | € 10.022 | € 96.116 | |
| 2019 | 46 | 22 | € 62.175 | € 62.175 | € 108.243 | € 62.175 | € 14.896 | € 47.279 | 1,75% | € 827 | € 386 | | € 19.300 | | | | | | € 10.223 | € 10.223 | € 97.077 | |
| 2020 | 47 | 23 | € 64.052 | € 64.052 | € 110.408 | € 64.052 | € 15.194 | € 48.859 | 1,75% | € 855 | € 441 | | € 20.514 | € 22.067 | | | | | € 10.427 | € 30.941 | € 98.048 | |
| 2021 | 48 | 24 | € 65.987 | € 65.987 | € 112.616 | € 65.987 | € 15.498 | € 50.489 | 1,75% | € 884 | € 467 | | € 23.364 | | | | | | € 10.636 | € 10.636 | € 99.029 | |
| 2022 | 49 | 25 | € 67.980 | € 67.980 | € 114.869 | € 67.980 | € 15.807 | € 52.172 | 1,75% | € 913 | € 494 | | € 24.715 | | | | | | € 10.848 | € 10.848 | € 100.019 | |
| 2023 | 50 | 26 | € 70.033 | € 70.033 | € 117.166 | € 70.033 | € 16.124 | € 53.909 | 1,75% | € 943 | € 522 | | € 26.122 | | | | | | € 11.065 | € 11.065 | € 101.019 | |
| 2024 | 51 | 27 | € 72.148 | € 72.148 | € 119.509 | € 72.148 | € 16.446 | € 55.702 | 1,75% | € 975 | € 552 | | € 27.588 | | | | | | € 11.287 | € 11.287 | € 102.029 | |
| 2025 | 52 | 28 | € 74.327 | € 74.327 | € 121.899 | € 74.327 | € 16.775 | € 57.551 | 1,75% | € 1.007 | € 582 | | € 29.114 | | | | | | € 11.512 | € 11.512 | € 103.050 | |
| 2026 | 53 | 29 | € 76.571 | € 76.571 | € 124.337 | € 76.571 | € 17.111 | € 59.461 | 1,75% | € 1.041 | € 614 | | € 30.704 | | | | | | € 11.743 | € 42.446 | € 104.080 | |
| 2027 | 54 | 30 | € 78.884 | € 78.884 | € 126.824 | € 78.884 | € 17.453 | € 61.431 | 1,75% | € 1.075 | € 647 | | € 32.358 | | | | | | € 11.977 | € 44.336 | € 105.121 | |
| 2028 | 55 | 31 | € 80.461 | € 80.461 | € 129.361 | € 80.461 | € 17.802 | € 62.659 | 1,75% | € 1.097 | € 735 | | € 34.081 | € 36.765 | | | | | € 12.217 | € 46.298 | € 105.121 | |
| 2029 | 56 | 32 | € 82.071 | € 82.071 | € 131.948 | € 82.071 | € 18.158 | € 63.913 | 1,75% | € 1.118 | € 772 | | | € 38.597 | | | | | € 12.461 | € 12.461 | € 105.121 | |
| 2030 | 57 | 33 | € 83.712 | € 83.712 | € 134.587 | € 83.712 | € 18.521 | € 65.191 | 1,75% | € 1.141 | € 810 | | | € 40.488 | | | | | € 12.710 | € 12.710 | € 105.121 | |
| 2031 | 58 | 34 | € 85.386 | € 85.386 | € 137.279 | € 85.386 | € 18.891 | € 66.495 | 1,75% | € 1.164 | € 849 | | | € 42.438 | | | | | € 12.965 | € 12.965 | € 105.121 | |
| 2032 | 59 | 35 | € 87.094 | € 87.094 | € 140.024 | € 87.094 | € 19.269 | € 67.825 | 1,75% | € 1.187 | € 889 | | | € 44.451 | | | | | € 13.224 | € 13.224 | € 105.121 | |
| 2033 | 60 | 36 | € 88.836 | € 88.836 | € 142.825 | € 88.836 | € 19.655 | € 69.181 | 1,75% | € 1.211 | € 931 | | | € 46.526 | | | | | € 13.488 | € 13.488 | € 105.121 | |
| 2034 | 61 | 37 | € 90.612 | € 90.612 | € 145.681 | € 90.612 | € 20.048 | € 70.565 | 1,75% | € 1.235 | € 973 | | | € 48.668 | | | | | € 13.758 | € 62.426 | € 105.121 | |
| 2035 | 62 | 38 | € 92.425 | € 92.425 | € 148.595 | € 92.425 | € 20.449 | € 71.976 | 1,75% | € 1.260 | € 1.018 | | | € 50.876 | | | | | € 14.033 | € 64.909 | € 105.121 | |
| 2036 | 63 | 39 | € 94.273 | € 94.273 | € 151.567 | € 94.273 | € 20.858 | € 73.416 | 1,75% | € 1.285 | € 1.150 | | | € 53.153 | | | | | € 14.314 | € 67.467 | € 105.121 | |
| 2037 | 64 | 40 | € 96.159 | € 96.159 | € 154.598 | € 96.159 | € 21.275 | € 74.884 | 1,75% | € 1.310 | € 1.199 | | | | | | | | € 14.600 | € 14.600 | € 105.121 | |
| 2038 | 65 | 41 | € 98.082 | € 98.082 | € 157.690 | € 98.082 | € 21.700 | € 76.382 | 1,75% | € 1.337 | € 1.249 | | | | | | | | € 14.892 | € 14.892 | € 105.121 | |
| 2039 | 66 | 42 | € 100.044 | € 100.044 | € 160.844 | € 100.044 | € 22.134 | € 77.909 | 1,75% | € 1.363 | € 1.301 | | | | | | | | € 15.190 | € 15.190 | € 105.121 | |
| 2040 | 67 | 43 | € 102.044 | € 102.044 | € 164.061 | € 102.044 | € 22.577 | € 79.467 | 1,75% | € 1.391 | € 1.354 | | | | | | | | € 15.494 | € 15.494 | € 105.121 | |
| 2041 | 68 | 44 | € 104.085 | € 104.085 | € 167.342 | € 104.085 | € 23.029 | € 81.057 | 1,75% | € 1.418 | € 1.409 | | | | | | | | € 15.804 | € 15.804 | € 105.121 | |
| 2042 | 69 | 44,5 | € 106.167 | € 53.083 | € 85.344 | € 53.083 | € 11.745 | € 41.339 | 1,75% | € 723 | € 1.466 | | | | | | | | € 16.120 | € 89.405 | € 105.121 | |
| 1-6-2042 | 69,5 | | | | | | | | | | | | | | | | | | € 75.474 | € 16.442 | € 16.442 | € 53.083 |
| | | | | | | | | | | | | | | | | | | | € 72.485 | € 16.442 | € 88.928 | € 91.954 |

geboortedatum 1-1-1983
 prognose AOW-leeftijd 70,75
 prognose pensioenleeftijd 71
 ingangsdatum pensioen

| Jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioengevend loon | pensioengevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP65 OP67 OP68 OP69 OP70 OP71 OP70,75 | | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW |
|-----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|-------|------------------------|---------------|---------------------------------------|----------|----------|----------|----------|------|---------|---------------|---------------|--------------------------------------|
| | | | | | | | | | | | | | OP65 | OP67 | OP68 | OP69 | OP70 | OP71 | OP70,75 | | | |
| 2008 | 25 | 1 | € 16.858 | € 16.858 | € 16.858 | € 16.858 | € 11.980 | € 4.878 | 2,25% | € 110 | € - | € 110 | | | | | | | | € 8.386 | € 8.496 | € 40.895 |
| 2009 | 26 | 2 | € 17.302 | € 17.302 | € 17.302 | € 17.302 | € 12.220 | € 5.082 | 2,25% | € 114 | € 2 | € 226 | | | | | | | | € 8.554 | € 8.780 | € 41.148 |
| 2010 | 27 | 3 | € 17.900 | € 17.900 | € 17.900 | € 17.900 | € 12.464 | € 5.436 | 2,25% | € 122 | € 5 | € 353 | | | | | | | | € 8.725 | € 9.078 | € 41.737 |
| 2011 | 28 | 4 | € 18.243 | € 18.243 | € 18.243 | € 18.243 | € 12.713 | € 5.529 | 2,25% | € 124 | € 7 | € 485 | | | | | | | | € 8.899 | € 9.384 | € 41.701 |
| 2012 | 29 | 5 | € 19.048 | € 19.048 | € 19.048 | € 19.048 | € 12.968 | € 6.080 | 2,25% | € 137 | € 10 | € 631 | | | | | | | | € 9.077 | € 9.708 | € 42.687 |
| 2013 | 30 | 6 | € 20.000 | € 20.000 | € 20.000 | € 20.000 | € 13.227 | € 6.773 | 2,25% | € 152 | € 13 | € 796 | | | | | | | | € 9.259 | € 10.055 | € 43.943 |
| 2014 | 31 | 7 | € 21.000 | € 21.000 | € 21.000 | € 21.000 | € 13.492 | € 7.508 | 2,15% | € 161 | € 18 | | € 914 | | | | | | | € 9.444 | € 9.444 | € 45.235 |
| 2015 | 32 | 8 | € 22.050 | € 22.050 | € 100.000 | € 22.050 | € 13.761 | € 8.289 | 1,75% | € 145 | € 22 | | € 1.094 | | | | | | | € 9.633 | € 9.633 | € 46.566 |
| 2016 | 33 | 9 | € 23.153 | € 23.153 | € 102.000 | € 23.153 | € 14.037 | € 9.116 | 1,75% | € 160 | € 25 | | € 1.261 | | | | | | | € 9.826 | € 9.826 | € 47.935 |
| 2017 | 34 | 10 | € 24.310 | € 24.310 | € 104.040 | € 24.310 | € 14.317 | € 9.993 | 1,75% | € 175 | € 29 | | € 1.445 | | | | | | | € 10.022 | € 10.022 | € 49.345 |
| 2018 | 35 | 11 | € 25.283 | € 25.283 | € 106.121 | € 25.283 | € 14.604 | € 10.679 | 1,75% | € 187 | € 33 | | € 1.649 | | | | | | | € 10.223 | € 10.223 | € 50.313 |
| 2019 | 36 | 12 | € 26.294 | € 26.294 | € 108.243 | € 26.294 | € 14.896 | € 11.398 | 1,75% | € 199 | € 37 | | € 1.869 | | | | | | | € 10.427 | € 10.427 | € 51.299 |
| 2020 | 37 | 13 | € 27.346 | € 27.346 | € 110.408 | € 27.346 | € 15.194 | € 12.152 | 1,75% | € 213 | € 45 | | € 2.106 | € 2.265 | | | | | | € 10.636 | € 10.636 | € 52.305 |
| 2021 | 38 | 14 | € 28.439 | € 28.439 | € 112.616 | € 28.439 | € 15.498 | € 12.942 | 1,75% | € 226 | € 50 | | € 2.523 | € 2.800 | | | | | | € 10.848 | € 10.848 | € 53.331 |
| 2022 | 39 | 15 | € 29.577 | € 29.577 | € 114.869 | € 29.577 | € 15.807 | € 13.769 | 1,75% | € 241 | € 56 | | € 2.800 | € 3.097 | | | | | | € 11.065 | € 11.065 | € 54.376 |
| 2023 | 40 | 16 | € 30.760 | € 30.760 | € 117.166 | € 30.760 | € 16.124 | € 14.636 | 1,75% | € 256 | € 62 | | € 3.097 | € 3.415 | | | | | | € 11.287 | € 11.287 | € 55.442 |
| 2024 | 41 | 17 | € 31.990 | € 31.990 | € 119.509 | € 31.990 | € 16.446 | € 15.544 | 1,75% | € 272 | € 68 | | € 3.415 | € 3.756 | | | | | | € 11.512 | € 11.512 | € 56.530 |
| 2025 | 42 | 18 | € 33.270 | € 33.270 | € 121.899 | € 33.270 | € 16.775 | € 16.495 | 1,75% | € 289 | € 75 | | € 3.756 | € 4.119 | | | | | | € 11.743 | € 11.743 | € 57.638 |
| 2026 | 43 | 19 | € 34.601 | € 34.601 | € 124.337 | € 34.601 | € 17.111 | € 17.490 | 1,75% | € 306 | € 82 | | € 4.119 | € 4.508 | | | | | | € 11.977 | € 11.977 | € 58.768 |
| 2027 | 44 | 20 | € 35.985 | € 35.985 | € 126.824 | € 35.985 | € 17.453 | € 18.532 | 1,75% | € 324 | € 90 | | € 4.508 | € 4.922 | € 5.310 | | | | | € 12.217 | € 12.217 | € 59.920 |
| 2028 | 45 | 21 | € 37.064 | € 37.064 | € 129.361 | € 37.064 | € 17.802 | € 19.263 | 1,75% | € 337 | € 106 | | € 4.922 | € 5.310 | € 5.753 | | | | | € 12.461 | € 12.461 | € 60.508 |
| 2029 | 46 | 22 | € 38.176 | € 38.176 | € 131.948 | € 38.176 | € 18.158 | € 20.019 | 1,75% | € 350 | € 115 | | € 5.310 | € 5.753 | € 6.219 | | | | | € 12.710 | € 12.710 | € 61.101 |
| 2030 | 47 | 23 | € 39.322 | € 39.322 | € 134.587 | € 39.322 | € 18.521 | € 20.801 | 1,75% | € 364 | € 124 | | € 5.753 | € 6.219 | € 6.707 | | | | | € 12.965 | € 12.965 | € 61.700 |
| 2031 | 48 | 24 | € 40.501 | € 40.501 | € 137.279 | € 40.501 | € 18.891 | € 21.610 | 1,75% | € 378 | € 134 | | € 6.219 | € 6.707 | € 7.219 | | | | | € 13.224 | € 13.224 | € 62.305 |
| 2032 | 49 | 25 | € 41.716 | € 41.716 | € 140.024 | € 41.716 | € 19.269 | € 22.447 | 1,75% | € 393 | € 144 | | € 6.707 | € 7.219 | € 7.757 | | | | | € 13.488 | € 13.488 | € 62.916 |
| 2033 | 50 | 26 | € 42.968 | € 42.968 | € 142.825 | € 42.968 | € 19.655 | € 23.313 | 1,75% | € 408 | € 155 | | € 7.219 | € 7.757 | € 8.320 | | | | | € 13.758 | € 13.758 | € 63.533 |
| 2034 | 51 | 27 | € 44.257 | € 44.257 | € 145.681 | € 44.257 | € 20.048 | € 24.209 | 1,75% | € 424 | € 166 | | € 7.757 | € 8.320 | € 8.910 | | | | | € 14.033 | € 14.033 | € 64.156 |
| 2035 | 52 | 28 | € 45.585 | € 45.585 | € 148.595 | € 45.585 | € 20.449 | € 25.136 | 1,75% | € 440 | € 178 | | € 8.320 | € 8.910 | € 9.528 | € 10.310 | | | | € 14.314 | € 14.314 | € 64.785 |
| 2036 | 53 | 29 | € 46.952 | € 46.952 | € 151.567 | € 46.952 | € 20.858 | € 26.095 | 1,75% | € 457 | € 206 | | € 8.910 | € 9.528 | € 10.310 | € 10.973 | | | | € 14.600 | € 14.600 | € 65.420 |
| 2037 | 54 | 30 | € 48.361 | € 48.361 | € 154.598 | € 48.361 | € 21.275 | € 27.086 | 1,75% | € 474 | € 219 | | € 9.528 | € 10.310 | € 10.973 | € 11.666 | | | | € 14.892 | € 14.892 | € 66.061 |
| 2038 | 55 | 31 | € 49.328 | € 49.328 | € 157.690 | € 49.328 | € 21.700 | € 27.628 | 1,75% | € 483 | € 233 | | € 10.310 | € 10.973 | € 11.666 | € 12.383 | | | | € 15.190 | € 15.190 | € 66.061 |
| 2039 | 56 | 32 | € 50.315 | € 50.315 | € 160.844 | € 50.315 | € 22.134 | € 28.180 | 1,75% | € 493 | € 248 | | € 10.973 | € 11.666 | € 12.383 | € 13.124 | | | | € 15.494 | € 15.494 | € 66.061 |
| 2040 | 57 | 33 | € 51.321 | € 51.321 | € 164.061 | € 51.321 | € 22.577 | € 28.744 | 1,75% | € 503 | € 262 | | € 11.666 | € 12.383 | € 13.124 | € 13.890 | | | | € 15.804 | € 15.804 | € 66.061 |
| 2041 | 58 | 34 | € 52.347 | € 52.347 | € 167.342 | € 52.347 | € 23.029 | € 29.319 | 1,75% | € 513 | € 278 | | € 12.383 | € 13.124 | € 13.890 | € 14.680 | | | | € 16.120 | € 16.120 | € 66.061 |
| 2042 | 59 | 35 | € 53.394 | € 53.394 | € 170.689 | € 53.394 | € 23.489 | € 29.905 | 1,75% | € 523 | € 294 | | € 13.124 | € 13.890 | € 14.680 | € 15.497 | | | | € 16.442 | € 16.442 | € 66.061 |
| 2043 | 60 | 36 | € 54.462 | € 54.462 | € 174.102 | € 54.462 | € 23.959 | € 30.503 | 1,75% | € 534 | € 310 | | € 13.890 | € 14.680 | € 15.497 | € 16.341 | | | | € 16.771 | € 16.771 | € 66.061 |
| 2044 | 61 | 37 | € 55.551 | € 55.551 | € 177.584 | € 55.551 | € 24.438 | € 31.113 | 1,75% | € 544 | € 327 | | € 14.680 | € 15.497 | € 16.341 | € 17.212 | € 18.689 | | | € 17.107 | € 17.107 | € 66.061 |
| 2045 | 62 | 38 | € 56.662 | € 56.662 | € 181.136 | € 56.662 | € 24.927 | € 31.735 | 1,75% | € 555 | € 374 | | € 15.497 | € 16.341 | € 17.212 | € 18.689 | € 19.618 | | | € 17.449 | € 17.449 | € 66.061 |
| 2046 | 63 | 39 | € 57.796 | € 57.796 | € 184.759 | € 57.796 | € 25.425 | € 32.370 | 1,75% | € 566 | € 392 | | € 16.341 | € 17.212 | € 18.689 | € 19.618 | € 20.577 | | | € 17.798 | € 17.798 | € 66.061 |
| 2047 | 64 | 40 | € 58.951 | € 58.951 | € 188.454 | € 58.951 | € 25.934 | € 33.018 | 1,75% | € 578 | € 412 | | € 17.212 | € 18.689 | € 19.618 | € 20.577 | € 21.566 | | | € 17.998 | € 17.998 | € 66.061 |
| 2048 | 65 | 41 | € 60.130 | € 60.130 | € 192.223 | € 60.130 | € 26.453 | € 33.678 | 1,75% | € 589 | € 431 | | € 18.689 | € 19.618 | € 20.577 | € 21.566 | € 22.587 | | | € 18.154 | € 18.154 | € 66.061 |
| 2049 | 66 | 42 | € 61.333 | € 61.333 | € 196.068 | € 61.333 | € 26.982 | € 34.352 | 1,75% | € 601 | € 452 | | € 19.618 | € 20.577 | € 21.566 | € 22.587 | € 23.639 | | | € 18.517 | € 18.517 | € 66.061 |
| 2050 | 67 | 43 | € 62.560 | € 62.560 | € 199.989 | € 62.560 | € 27.521 | € 35.039 | 1,75% | € 613 | € 473 | | € 20.577 | € 21.566 | € 22.587 | € 23.639 | € 24.725 | | | € 18.887 | € 18.887 | € 66.061 |
| 2051 | 68 | 44 | € 63.811 | € 63.811 | € 203.989 | € 63.811 | € 28.072 | € 35.739 | 1,75% | € 625 | € 495 | | € 21.566 | € 22.587 | € 23.639 | € 24.725 | € 25.845 | | | € 19.265 | € 19.265 | € 66.061 |
| 2052 | 69 | 45 | € 65.087 | € 65.087 | € 208.069 | € 65.087 | € 28.633 | € 36.454 | 1,75% | € 638 | € 517 | | € 22.587 | € 23.639 | € 24.725 | € 25.845 | € 27.000 | | | € 19.650 | € 19.650 | € 66.061 |
| 2053 | 70 | 45,75 | € 66.389 | € 49.792 | € 159.172 | € 49.792 | € 21.904 | € 27.887 | 1,75% | € 488 | € 540 | | € 23.639 | € 24.725 | € 25.845 | € 27.000 | € 28.028 | | | € 20.043 | € 20.043 | € 66.061 |
| 1-10-2053 | 70,75 | | | | | | | | | | | | | | | | | | | € 20.444 | € 20.444 | € 58.236 |

geboortedatum 1-1-1983
 prognose AOW-leeftijd 70,75
 prognose pensioenleeftijd 71
 ingangsdatum pensioen

| jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioengevend loon | pensioengevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP65 OP67 OP68 OP69 OP70 OP71 OP70,75 | | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met Indexatie tot AOW | | |
|-----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|---------------------------------------|----------|------|------|----------|----------|----------|---------------|---------------|--------------------------------------|----------|----------|
| | | | | | | | | | | | | | OP65 | OP67 | OP68 | OP69 | OP70 | OP71 | OP70,75 | | | | | |
| 2008 | 25 | 1 | € 23.506 | € 23.506 | € 23.506 | € 23.506 | € 11.980 | € 11.526 | 2,25% | € 259 | € - | € 259 | | | | | | | € 8.386 | € 8.645 | € 57.021 | | | |
| 2009 | 26 | 2 | € 24.681 | € 24.681 | € 24.681 | € 24.681 | € 12.220 | € 12.461 | 2,25% | € 280 | € 5 | € 545 | | | | | | | € 8.554 | € 9.099 | € 58.698 | | | |
| 2010 | 27 | 3 | € 25.915 | € 25.915 | € 25.915 | € 25.915 | € 12.464 | € 13.451 | 2,25% | € 303 | € 11 | € 858 | | | | | | | € 8.725 | € 9.583 | € 60.424 | | | |
| 2011 | 28 | 4 | € 27.211 | € 27.211 | € 27.211 | € 27.211 | € 12.713 | € 14.498 | 2,25% | € 326 | € 17 | € 1.202 | | | | | | | € 8.899 | € 10.101 | € 62.201 | | | |
| 2012 | 29 | 5 | € 28.571 | € 28.571 | € 28.571 | € 28.571 | € 12.968 | € 15.604 | 2,25% | € 351 | € 24 | € 1.577 | | | | | | | € 9.077 | € 10.654 | € 64.031 | | | |
| 2013 | 30 | 6 | € 30.000 | € 30.000 | € 30.000 | € 30.000 | € 13.227 | € 16.773 | 2,25% | € 377 | € 32 | € 1.986 | | | | | | | € 9.259 | € 11.245 | € 65.914 | | | |
| 2014 | 31 | 7 | € 31.500 | € 31.500 | € 31.500 | € 31.500 | € 13.492 | € 18.008 | 2,15% | € 387 | € 46 | | € 2.280 | | | | | | € 9.444 | € 9.444 | € 67.853 | | | |
| 2015 | 32 | 8 | € 33.075 | € 33.075 | € 100.000 | € 33.075 | € 13.761 | € 19.314 | 1,75% | € 338 | € 54 | | € 3.105 | | | | | | € 9.633 | € 9.633 | € 69.848 | | | |
| 2016 | 33 | 9 | € 34.729 | € 34.729 | € 102.000 | € 34.729 | € 14.037 | € 20.692 | 1,75% | € 362 | € 62 | | € 3.529 | | | | | | € 9.826 | € 9.826 | € 71.903 | | | |
| 2017 | 34 | 10 | € 36.465 | € 36.465 | € 104.040 | € 36.465 | € 14.317 | € 22.148 | 1,75% | € 388 | € 71 | | € 3.987 | | | | | | € 10.022 | € 10.022 | € 74.018 | | | |
| 2018 | 35 | 11 | € 37.924 | € 37.924 | € 106.121 | € 37.924 | € 14.604 | € 23.320 | 1,75% | € 408 | € 80 | | € 4.475 | | | | | | € 10.223 | € 10.223 | € 75.469 | | | |
| 2019 | 36 | 12 | € 39.441 | € 39.441 | € 108.243 | € 39.441 | € 14.896 | € 24.545 | 1,75% | € 430 | € 89 | | € 4.994 | | | | | | € 10.427 | € 15.421 | € 76.949 | | | |
| 2020 | 37 | 13 | € 41.018 | € 41.018 | € 110.408 | € 41.018 | € 15.194 | € 25.825 | 1,75% | € 452 | € 107 | | | € 5.372 | | | | | € 10.636 | € 15.421 | € 78.457 | | | |
| 2021 | 38 | 14 | € 42.659 | € 42.659 | € 112.616 | € 42.659 | € 15.498 | € 27.162 | 1,75% | € 475 | € 119 | | | € 5.932 | | | | | € 10.848 | € 15.421 | € 79.996 | | | |
| 2022 | 39 | 15 | € 44.365 | € 44.365 | € 114.869 | € 44.365 | € 15.807 | € 28.558 | 1,75% | € 500 | € 131 | | | € 6.526 | | | | | € 11.065 | € 15.421 | € 81.564 | | | |
| 2023 | 40 | 16 | € 46.140 | € 46.140 | € 117.166 | € 46.140 | € 16.124 | € 30.016 | 1,75% | € 525 | € 143 | | | € 7.156 | | | | | € 11.287 | € 15.421 | € 83.164 | | | |
| 2024 | 41 | 17 | € 47.986 | € 47.986 | € 119.509 | € 47.986 | € 16.446 | € 31.540 | 1,75% | € 552 | € 156 | | | € 7.824 | | | | | € 11.512 | € 15.421 | € 84.794 | | | |
| 2025 | 42 | 18 | € 49.905 | € 49.905 | € 121.899 | € 49.905 | € 16.775 | € 33.130 | 1,75% | € 580 | € 171 | | | € 8.533 | | | | | € 11.743 | € 15.421 | € 86.457 | | | |
| 2026 | 43 | 19 | € 51.901 | € 51.901 | € 124.337 | € 51.901 | € 17.111 | € 34.791 | 1,75% | € 609 | € 186 | | | € 9.283 | | | | | € 11.977 | € 15.421 | € 88.152 | | | |
| 2027 | 44 | 20 | € 53.977 | € 53.977 | € 126.824 | € 53.977 | € 17.453 | € 36.525 | 1,75% | € 639 | € 202 | | | € 10.078 | | | | | € 12.217 | € 15.421 | € 89.881 | | | |
| 2028 | 45 | 21 | € 55.597 | € 55.597 | € 129.361 | € 55.597 | € 17.802 | € 37.795 | 1,75% | € 661 | € 236 | | | € 10.918 | | | € 11.778 | | € 12.461 | € 15.421 | € 90.762 | | | |
| 2029 | 46 | 22 | € 57.265 | € 57.265 | € 131.948 | € 57.265 | € 18.158 | € 39.107 | 1,75% | € 684 | € 254 | | | | | | € 12.675 | | € 12.675 | € 15.421 | € 91.652 | | | |
| 2030 | 47 | 23 | € 58.983 | € 58.983 | € 134.587 | € 58.983 | € 18.521 | € 40.462 | 1,75% | € 708 | € 272 | | | | | | € 13.613 | | € 13.613 | € 15.421 | € 92.550 | | | |
| 2031 | 48 | 24 | € 60.752 | € 60.752 | € 137.279 | € 60.752 | € 18.891 | € 41.861 | 1,75% | € 733 | € 292 | | | | | | € 14.594 | | € 14.594 | € 15.421 | € 93.458 | | | |
| 2032 | 49 | 25 | € 62.575 | € 62.575 | € 140.024 | € 62.575 | € 19.269 | € 43.305 | 1,75% | € 758 | € 312 | | | | | | € 15.618 | | € 15.618 | € 15.421 | € 94.374 | | | |
| 2033 | 50 | 26 | € 64.452 | € 64.452 | € 142.825 | € 64.452 | € 19.655 | € 44.797 | 1,75% | € 784 | € 334 | | | | | | € 16.688 | | € 16.688 | € 15.421 | € 95.299 | | | |
| 2034 | 51 | 27 | € 66.385 | € 66.385 | € 145.681 | € 66.385 | € 20.048 | € 46.338 | 1,75% | € 811 | € 356 | | | | | | € 17.806 | | € 17.806 | € 15.421 | € 96.233 | | | |
| 2035 | 52 | 28 | € 68.377 | € 68.377 | € 148.595 | € 68.377 | € 20.449 | € 47.928 | 1,75% | € 839 | € 379 | | | | | | € 18.973 | | € 18.973 | € 15.421 | € 97.177 | | | |
| 2036 | 53 | 29 | € 70.428 | € 70.428 | € 151.567 | € 70.428 | € 20.858 | € 49.571 | 1,75% | € 867 | € 437 | | | | | | € 20.191 | € 21.849 | € 20.191 | € 15.421 | € 98.130 | | | |
| 2037 | 54 | 30 | € 72.541 | € 72.541 | € 154.598 | € 72.541 | € 21.275 | € 51.266 | 1,75% | € 897 | € 463 | | | | | | | € 21.849 | € 21.849 | € 15.421 | € 99.092 | | | |
| 2038 | 55 | 31 | € 73.992 | € 73.992 | € 157.690 | € 73.992 | € 21.700 | € 52.292 | 1,75% | € 915 | € 490 | | | | | | | € 23.153 | € 23.153 | € 15.421 | € 99.092 | | | |
| 2039 | 56 | 32 | € 75.472 | € 75.472 | € 160.844 | € 75.472 | € 22.134 | € 53.337 | 1,75% | € 933 | € 518 | | | | | | | € 24.514 | € 24.514 | € 15.421 | € 99.092 | | | |
| 2040 | 57 | 33 | € 76.981 | € 76.981 | € 164.061 | € 76.981 | € 22.577 | € 54.404 | 1,75% | € 952 | € 547 | | | | | | | € 25.919 | € 25.919 | € 15.421 | € 99.092 | | | |
| 2041 | 58 | 34 | € 78.521 | € 78.521 | € 167.342 | € 78.521 | € 23.029 | € 55.492 | 1,75% | € 971 | € 577 | | | | | | | € 27.371 | € 27.371 | € 15.421 | € 99.092 | | | |
| 2042 | 59 | 35 | € 80.091 | € 80.091 | € 170.689 | € 80.091 | € 23.489 | € 56.602 | 1,75% | € 991 | € 608 | | | | | | | € 28.870 | € 28.870 | € 15.421 | € 99.092 | | | |
| 2043 | 60 | 36 | € 81.693 | € 81.693 | € 174.102 | € 81.693 | € 23.959 | € 57.734 | 1,75% | € 1.010 | € 640 | | | | | | | € 30.419 | € 30.419 | € 15.421 | € 99.092 | | | |
| 2044 | 61 | 37 | € 83.327 | € 83.327 | € 177.584 | € 83.327 | € 24.438 | € 58.889 | 1,75% | € 1.031 | € 673 | | | | | | | € 32.018 | € 32.018 | € 15.421 | € 99.092 | | | |
| 2045 | 62 | 38 | € 84.993 | € 84.993 | € 181.136 | € 84.993 | € 24.927 | € 60.067 | 1,75% | € 1.051 | € 708 | | | | | | | € 33.668 | € 33.668 | € 15.421 | € 99.092 | | | |
| 2046 | 63 | 39 | € 86.693 | € 86.693 | € 184.759 | € 86.693 | € 25.425 | € 61.268 | 1,75% | € 1.072 | € 746 | | | | | | | € 35.372 | € 35.372 | € 38.406 | € 15.421 | € 99.092 | | |
| 2047 | 64 | 40 | € 88.427 | € 88.427 | € 188.454 | € 88.427 | € 25.934 | € 62.493 | 1,75% | € 1.094 | € 785 | | | | | | | € 40.225 | € 40.225 | € 42.102 | € 15.421 | € 99.092 | | |
| 2048 | 65 | 41 | € 90.196 | € 90.196 | € 192.223 | € 90.196 | € 26.453 | € 63.743 | 1,75% | € 1.116 | € 824 | | | | | | | € 42.102 | € 42.102 | € 44.037 | € 15.421 | € 99.092 | | |
| 2049 | 66 | 42 | € 92.000 | € 92.000 | € 196.068 | € 92.000 | € 26.982 | € 65.018 | 1,75% | € 1.138 | € 864 | | | | | | | € 44.037 | € 44.037 | € 46.034 | € 15.421 | € 99.092 | | |
| 2050 | 67 | 43 | € 93.840 | € 93.840 | € 199.989 | € 93.840 | € 27.521 | € 66.318 | 1,75% | € 1.161 | € 904 | | | | | | | € 46.034 | € 46.034 | € 48.092 | € 15.421 | € 99.092 | | |
| 2051 | 68 | 44 | € 95.716 | € 95.716 | € 203.989 | € 95.716 | € 28.072 | € 67.645 | 1,75% | € 1.184 | € 944 | | | | | | | € 48.092 | € 48.092 | € 50.215 | € 15.421 | € 99.092 | | |
| 2052 | 69 | 45 | € 97.631 | € 97.631 | € 208.069 | € 97.631 | € 28.633 | € 68.998 | 1,75% | € 1.207 | € 984 | | | | | | | € 50.215 | € 50.215 | € 52.403 | € 15.421 | € 99.092 | | |
| 2053 | 70 | 45,75 | € 99.583 | € 74.688 | € 159.172 | € 74.688 | € 21.904 | € 52.783 | 1,75% | € 924 | € 1.093 | | | | | | | € 52.403 | € 52.403 | € 54.658 | € 15.421 | € 99.092 | | |
| 1-10-2053 | 70,75 | | | | | | | | | | | | | | | | | € 54.658 | € 54.658 | € 56.675 | € 15.421 | € 99.092 | | |
| | | | | | | | | | | | | | | | | | | € 56.675 | € 56.675 | | € 55.520 | € 20.444 | € 75.964 | € 87.138 |

geboortedatum 1-1-1983
 prognose AOW-leeftijd 70,75 (1-10-2053)
 prognose pensioenleeftijd 71 (1-1-2054)
 ingangsdatum pensioen 70,75

| jaar | leeftijd | dienst- jaren | loon (volledig jaar) | loon (tijds- evenredig) | maximum pensioen- gevend loon | pensioen- gevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | Indexatie opgebouwd OP | Cumulatief OP | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|-----------|----------|------------------|----------------------------|-------------------------------|--|-----------------------------|------------------|-----------------------|----------------------------|---------|------------------------------|------------------|----------|----------|----------|------|------|------------------|------------------|---|-----------|
| | | | | | | | | | | | | | OP65 | OP67 | OP68 | OP69 | OP70 | | | | OP71 |
| 2008 | 25 | 1 | € 31.341 | € 31.341 | € 31.341 | € 31.341 | € 11.980 | € 19.361 | 2,25% | € 436 | € - | € 436 | | | | | | | € 8.386 | € 8.822 | € 76.028 |
| 2009 | 26 | 2 | € 32.908 | € 32.908 | € 32.908 | € 32.908 | € 12.220 | € 20.688 | 2,25% | € 465 | € 9 | € 910 | | | | | | | € 8.554 | € 9.464 | € 78.264 |
| 2010 | 27 | 3 | € 34.554 | € 34.554 | € 34.554 | € 34.554 | € 12.464 | € 22.089 | 2,25% | € 497 | € 18 | € 1.425 | | | | | | | € 8.725 | € 10.150 | € 80.566 |
| 2011 | 28 | 4 | € 36.281 | € 36.281 | € 36.281 | € 36.281 | € 12.713 | € 23.568 | 2,25% | € 530 | € 29 | € 1.984 | | | | | | | € 8.899 | € 10.883 | € 82.935 |
| 2012 | 29 | 5 | € 38.095 | € 38.095 | € 38.095 | € 38.095 | € 12.968 | € 25.128 | 2,25% | € 565 | € 40 | € 2.589 | | | | | | | € 9.077 | € 11.666 | € 85.374 |
| 2013 | 30 | 6 | € 40.000 | € 40.000 | € 40.000 | € 40.000 | € 13.227 | € 26.773 | 2,25% | € 602 | € 52 | € 3.243 | € 3.723 | | | | | | € 9.259 | € 12.502 | € 87.885 |
| 2014 | 31 | 7 | € 42.000 | € 42.000 | € 42.000 | € 42.000 | € 13.492 | € 28.508 | 2,15% | € 613 | € 74 | | € 4.410 | | | | | | € 9.444 | € 9.444 | € 90.470 |
| 2015 | 32 | 8 | € 44.100 | € 44.100 | € 100.000 | € 44.100 | € 13.761 | € 30.339 | 1,75% | € 531 | € 88 | | € 5.029 | | | | | | € 9.633 | € 9.633 | € 93.131 |
| 2016 | 33 | 9 | € 46.305 | € 46.305 | € 102.000 | € 46.305 | € 14.037 | € 32.268 | 1,75% | € 565 | € 101 | | € 5.695 | | | | | | € 9.826 | € 9.826 | € 95.870 |
| 2017 | 34 | 10 | € 48.620 | € 48.620 | € 104.040 | € 48.620 | € 14.317 | € 34.303 | 1,75% | € 600 | € 114 | | € 6.409 | | | | | | € 10.022 | € 10.022 | € 98.690 |
| 2018 | 35 | 11 | € 50.565 | € 50.565 | € 106.121 | € 50.565 | € 14.604 | € 35.961 | 1,75% | € 629 | € 128 | | € 7.166 | | | | | | € 10.223 | € 10.223 | € 100.625 |
| 2019 | 36 | 12 | € 52.588 | € 52.588 | € 108.243 | € 52.588 | € 14.896 | € 37.692 | 1,75% | € 660 | € 143 | | € 7.969 | € 8.573 | | | | | € 10.427 | € 18.396 | € 102.598 |
| 2020 | 37 | 13 | € 54.691 | € 54.691 | € 110.408 | € 54.691 | € 15.194 | € 39.498 | 1,75% | € 691 | € 171 | | € 9.436 | | | | | | € 10.636 | € 10.636 | € 104.610 |
| 2021 | 38 | 14 | € 56.879 | € 56.879 | € 112.616 | € 56.879 | € 15.498 | € 41.381 | 1,75% | € 724 | € 189 | | € 10.348 | | | | | | € 10.848 | € 10.848 | € 106.661 |
| 2022 | 39 | 15 | € 59.154 | € 59.154 | € 114.869 | € 59.154 | € 15.807 | € 43.346 | 1,75% | € 759 | € 207 | | € 11.314 | | | | | | € 11.065 | € 11.065 | € 108.752 |
| 2023 | 40 | 16 | € 61.520 | € 61.520 | € 117.166 | € 61.520 | € 16.124 | € 45.396 | 1,75% | € 794 | € 226 | | € 12.335 | | | | | | € 11.287 | € 11.287 | € 110.885 |
| 2024 | 41 | 17 | € 63.981 | € 63.981 | € 119.509 | € 63.981 | € 16.446 | € 47.535 | 1,75% | € 832 | € 247 | | € 13.413 | | | | | | € 11.512 | € 24.926 | € 113.059 |
| 2025 | 42 | 18 | € 66.540 | € 66.540 | € 121.899 | € 66.540 | € 16.775 | € 49.765 | 1,75% | € 871 | € 268 | | € 14.552 | | | | | | € 11.743 | € 26.295 | € 115.276 |
| 2026 | 43 | 19 | € 69.202 | € 69.202 | € 124.337 | € 69.202 | € 17.111 | € 52.091 | 1,75% | € 912 | € 291 | | € 15.755 | | | | | | € 11.977 | € 27.732 | € 117.536 |
| 2027 | 44 | 20 | € 71.970 | € 71.970 | € 126.824 | € 71.970 | € 17.453 | € 54.517 | 1,75% | € 954 | € 315 | | € 17.024 | € 18.365 | | | | | € 12.217 | € 29.241 | € 119.841 |
| 2028 | 45 | 21 | € 74.129 | € 74.129 | € 129.361 | € 74.129 | € 17.802 | € 56.327 | 1,75% | € 986 | € 367 | | | € 19.718 | | | | | € 12.461 | € 12.461 | € 121.016 |
| 2029 | 46 | 22 | € 76.353 | € 76.353 | € 131.948 | € 76.353 | € 18.158 | € 58.195 | 1,75% | € 1.018 | € 394 | | | € 21.131 | | | | | € 12.710 | € 12.710 | € 122.202 |
| 2030 | 47 | 23 | € 78.643 | € 78.643 | € 134.587 | € 78.643 | € 18.521 | € 60.122 | 1,75% | € 1.052 | € 423 | | | € 22.606 | | | | | € 12.965 | € 12.965 | € 123.400 |
| 2031 | 48 | 24 | € 81.003 | € 81.003 | € 137.279 | € 81.003 | € 18.891 | € 62.111 | 1,75% | € 1.087 | € 452 | | | € 24.145 | | | | | € 13.224 | € 13.224 | € 124.610 |
| 2032 | 49 | 25 | € 83.433 | € 83.433 | € 140.024 | € 83.433 | € 19.269 | € 64.164 | 1,75% | € 1.123 | € 483 | | | € 25.751 | | | | | € 13.488 | € 13.488 | € 125.832 |
| 2033 | 50 | 26 | € 85.936 | € 85.936 | € 142.825 | € 85.936 | € 19.655 | € 66.281 | 1,75% | € 1.160 | € 515 | | | € 27.426 | | | | | € 13.758 | € 41.184 | € 127.065 |
| 2034 | 51 | 27 | € 88.514 | € 88.514 | € 145.681 | € 88.514 | € 20.048 | € 68.466 | 1,75% | € 1.198 | € 549 | | | € 29.172 | | | | | € 14.033 | € 43.206 | € 128.311 |
| 2035 | 52 | 28 | € 91.169 | € 91.169 | € 148.595 | € 91.169 | € 20.449 | € 70.721 | 1,75% | € 1.238 | € 583 | | | € 30.993 | € 33.538 | | | | € 14.314 | € 45.307 | € 129.569 |
| 2036 | 53 | 29 | € 93.904 | € 93.904 | € 151.567 | € 93.904 | € 20.858 | € 73.047 | 1,75% | € 1.278 | € 671 | | | € 35.487 | | | | | € 14.600 | € 14.600 | € 130.839 |
| 2037 | 54 | 30 | € 96.721 | € 96.721 | € 154.598 | € 96.721 | € 21.275 | € 75.447 | 1,75% | € 1.320 | € 710 | | | € 37.517 | | | | | € 14.892 | € 14.892 | € 132.122 |
| 2038 | 55 | 31 | € 98.656 | € 98.656 | € 157.690 | € 98.656 | € 21.700 | € 76.956 | 1,75% | € 1.347 | € 750 | | | € 39.614 | | | | | € 15.190 | € 15.190 | € 132.122 |
| 2039 | 56 | 32 | € 100.629 | € 100.629 | € 160.844 | € 100.629 | € 22.134 | € 78.495 | 1,75% | € 1.374 | € 792 | | | € 41.780 | | | | | € 15.494 | € 15.494 | € 132.122 |
| 2040 | 57 | 33 | € 102.642 | € 102.642 | € 164.061 | € 102.642 | € 22.577 | € 80.065 | 1,75% | € 1.401 | € 836 | | | € 44.017 | | | | | € 15.804 | € 15.804 | € 132.122 |
| 2041 | 58 | 34 | € 104.694 | € 104.694 | € 167.342 | € 104.694 | € 23.029 | € 81.666 | 1,75% | € 1.429 | € 880 | | | € 46.326 | | | | | € 16.120 | € 62.446 | € 132.122 |
| 2042 | 59 | 35 | € 106.788 | € 106.788 | € 170.689 | € 106.788 | € 23.489 | € 83.299 | 1,75% | € 1.458 | € 927 | | | € 48.711 | | | | | € 16.442 | € 65.153 | € 132.122 |
| 2043 | 60 | 36 | € 108.924 | € 108.924 | € 174.102 | € 108.924 | € 23.959 | € 84.965 | 1,75% | € 1.487 | € 974 | | | € 51.172 | | | | | € 16.771 | € 67.943 | € 132.122 |
| 2044 | 61 | 37 | € 111.103 | € 111.103 | € 177.584 | € 111.103 | € 24.438 | € 86.664 | 1,75% | € 1.517 | € 1.023 | | | € 53.712 | € 58.318 | | | | € 17.107 | € 70.819 | € 132.122 |
| 2045 | 62 | 38 | € 113.325 | € 113.325 | € 181.136 | € 113.325 | € 24.927 | € 88.398 | 1,75% | € 1.547 | € 1.166 | | | | | | | | € 17.449 | € 17.449 | € 132.122 |
| 2046 | 63 | 39 | € 115.591 | € 115.591 | € 184.759 | € 115.591 | € 25.425 | € 90.166 | 1,75% | € 1.578 | € 1.221 | | | | | | | | € 17.798 | € 17.798 | € 132.122 |
| 2047 | 64 | 40 | € 117.903 | € 117.903 | € 188.454 | € 117.903 | € 25.934 | € 91.969 | 1,75% | € 1.609 | € 1.277 | | | | | | | | € 18.154 | € 18.154 | € 132.122 |
| 2048 | 65 | 41 | € 120.261 | € 120.261 | € 192.223 | € 120.261 | € 26.453 | € 93.808 | 1,75% | € 1.642 | € 1.334 | | | | | | | | € 18.517 | € 18.517 | € 132.122 |
| 2049 | 66 | 42 | € 122.666 | € 122.666 | € 196.068 | € 122.666 | € 26.982 | € 95.685 | 1,75% | € 1.674 | € 1.394 | | | | | | | | € 18.887 | € 18.887 | € 132.122 |
| 2050 | 67 | 43 | € 125.120 | € 125.120 | € 199.989 | € 125.120 | € 27.521 | € 97.598 | 1,75% | € 1.708 | € 1.455 | | | | | | | | € 19.265 | € 95.188 | € 132.122 |
| 2051 | 68 | 44 | € 127.622 | € 127.622 | € 203.989 | € 127.622 | € 28.072 | € 99.550 | 1,75% | € 1.742 | € 1.518 | | | | | | | | € 19.650 | € 98.834 | € 132.122 |
| 2052 | 69 | 45 | € 130.174 | € 130.174 | € 208.069 | € 130.174 | € 28.633 | € 101.541 | 1,75% | € 1.777 | € 1.584 | | | | | | | | € 20.043 | € 102.588 | € 132.122 |
| 2053 | 70 | 45,75 | € 132.778 | € 99.583 | € 159.172 | € 99.583 | € 21.904 | € 77.679 | 1,75% | € 1.359 | € 1.651 | | | | | | | | € 20.444 | € 105.999 | € 99.583 |
| 1-10-2053 | 70,75 | | | | | | | | | | | | | | | | | | € 83.811 | € 20.444 | € 116.184 |

geboortedatum 1-1-1983
 prognose AOW-leeftijd 70,75 (1-10-2053)
 prognose pensioenleeftijd 71 (1-1-2054)
 ingangsdatum pensioen 70,75

| jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioengevend loon | pensioengevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP65 | OP67 | OP68 | OP69 | OP70 | OP71 | OP70,75 | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW |
|-----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|-----------|----------|------|------|------|------|---------|---------------|---------------|--------------------------------------|
| 2008 | 25 | 1 | € 39.176 | € 39.176 | € 39.176 | € 39.176 | € 11.980 | € 27.196 | 2,25% | € 612 | € - | € 612 | | | | | | | | € 8.386 | € 8.998 | € 95.034 |
| 2009 | 26 | 2 | € 41.135 | € 41.135 | € 41.135 | € 41.135 | € 12.220 | € 28.915 | 2,25% | € 651 | € 12 | € 1.275 | | | | | | | | € 8.554 | € 9.829 | € 97.830 |
| 2010 | 27 | 3 | € 43.192 | € 43.192 | € 43.192 | € 43.192 | € 12.464 | € 30.728 | 2,25% | € 691 | € 25 | € 1.992 | | | | | | | | € 8.725 | € 10.716 | € 100.707 |
| 2011 | 28 | 4 | € 45.351 | € 45.351 | € 45.351 | € 45.351 | € 12.713 | € 32.638 | 2,25% | € 734 | € 40 | € 2.766 | | | | | | | | € 8.899 | € 11.665 | € 103.669 |
| 2012 | 29 | 5 | € 47.619 | € 47.619 | € 47.619 | € 47.619 | € 12.968 | € 34.651 | 2,25% | € 780 | € 55 | € 3.601 | | | | | | | | € 9.077 | € 12.678 | € 106.718 |
| 2013 | 30 | 6 | € 50.000 | € 50.000 | € 50.000 | € 50.000 | € 13.227 | € 36.773 | 2,25% | € 827 | € 72 | € 4.500 | | | | | | | | € 9.259 | € 13.759 | € 109.857 |
| 2014 | 31 | 7 | € 52.500 | € 52.500 | € 52.500 | € 52.500 | € 13.492 | € 39.008 | 2,15% | € 839 | € 103 | | € 5.166 | | | | | | | € 9.444 | € 9.444 | € 113.088 |
| 2015 | 32 | 8 | € 55.125 | € 55.125 | € 100.000 | € 55.125 | € 13.761 | € 41.364 | 1,75% | € 724 | € 122 | | € 6.108 | | | | | | | € 9.633 | € 9.633 | € 116.414 |
| 2016 | 33 | 9 | € 57.881 | € 57.881 | € 102.000 | € 57.881 | € 14.037 | € 43.845 | 1,75% | € 767 | € 139 | | € 6.954 | | | | | | | € 9.826 | € 9.826 | € 119.838 |
| 2017 | 34 | 10 | € 60.775 | € 60.775 | € 104.040 | € 60.775 | € 14.317 | € 46.458 | 1,75% | € 813 | € 157 | | € 7.861 | | | | | | | € 10.022 | € 10.022 | € 123.363 |
| 2018 | 35 | 11 | € 63.206 | € 63.206 | € 106.121 | € 63.206 | € 14.604 | € 48.603 | 1,75% | € 851 | € 177 | | € 8.831 | | | | | | | € 10.223 | € 10.223 | € 125.781 |
| 2019 | 36 | 12 | € 65.735 | € 65.735 | € 108.243 | € 65.735 | € 14.896 | € 50.839 | 1,75% | € 890 | € 197 | | € 9.858 | | | | | | | € 10.427 | € 10.427 | € 128.248 |
| 2020 | 37 | 13 | € 68.364 | € 68.364 | € 110.408 | € 68.364 | € 15.194 | € 53.170 | 1,75% | € 930 | € 235 | | € 10.945 | € 11.774 | | | | | | € 10.636 | € 21.372 | € 130.762 |
| 2021 | 38 | 14 | € 71.099 | € 71.099 | € 112.616 | € 71.099 | € 15.498 | € 55.601 | 1,75% | € 973 | € 259 | | € 12.940 | | | | | | | € 10.848 | € 10.848 | € 133.326 |
| 2022 | 39 | 15 | € 73.942 | € 73.942 | € 114.869 | € 73.942 | € 15.807 | € 58.135 | 1,75% | € 1.017 | € 283 | | € 14.171 | | | | | | | € 11.065 | € 11.065 | € 135.941 |
| 2023 | 40 | 16 | € 76.900 | € 76.900 | € 117.166 | € 76.900 | € 16.124 | € 60.777 | 1,75% | € 1.064 | € 309 | | € 15.472 | | | | | | | € 11.287 | € 11.287 | € 138.606 |
| 2024 | 41 | 17 | € 79.976 | € 79.976 | € 119.509 | € 79.976 | € 16.446 | € 63.530 | 1,75% | € 1.112 | € 337 | | € 16.845 | | | | | | | € 11.512 | € 29.806 | € 141.324 |
| 2025 | 42 | 18 | € 83.175 | € 83.175 | € 121.899 | € 83.175 | € 16.775 | € 66.400 | 1,75% | € 1.162 | € 366 | | € 18.294 | | | | | | | € 11.743 | € 31.564 | € 144.095 |
| 2026 | 43 | 19 | € 86.502 | € 86.502 | € 124.337 | € 86.502 | € 17.111 | € 69.392 | 1,75% | € 1.214 | € 396 | | € 19.822 | | | | | | | € 11.977 | € 33.410 | € 146.920 |
| 2027 | 44 | 20 | € 89.962 | € 89.962 | € 126.824 | € 89.962 | € 17.453 | € 72.510 | 1,75% | € 1.269 | € 429 | | € 21.433 | | | | | | | € 12.217 | € 35.347 | € 149.801 |
| 2028 | 45 | 21 | € 92.661 | € 92.661 | € 129.361 | € 92.661 | € 17.802 | € 74.859 | 1,75% | € 1.310 | € 499 | | € 23.130 | € 24.952 | | | | | | € 12.461 | € 12.461 | € 151.270 |
| 2029 | 46 | 22 | € 95.441 | € 95.441 | € 131.948 | € 95.441 | € 18.158 | € 77.283 | 1,75% | € 1.352 | € 535 | | € 26.761 | | | | | | | € 12.710 | € 12.710 | € 152.753 |
| 2030 | 47 | 23 | € 98.304 | € 98.304 | € 134.587 | € 98.304 | € 18.521 | € 79.783 | 1,75% | € 1.396 | € 573 | | € 28.649 | | | | | | | € 12.965 | € 12.965 | € 154.250 |
| 2031 | 48 | 24 | € 101.253 | € 101.253 | € 137.279 | € 101.253 | € 18.891 | € 82.362 | 1,75% | € 1.441 | € 612 | | € 30.618 | | | | | | | € 13.224 | € 13.224 | € 155.763 |
| 2032 | 49 | 25 | € 104.291 | € 104.291 | € 140.024 | € 104.291 | € 19.269 | € 85.022 | 1,75% | € 1.488 | € 653 | | € 32.672 | | | | | | | € 13.488 | € 13.488 | € 157.290 |
| 2033 | 50 | 26 | € 107.420 | € 107.420 | € 142.825 | € 107.420 | € 19.655 | € 87.765 | 1,75% | € 1.536 | € 696 | | € 34.813 | | | | | | | € 13.758 | € 50.804 | € 158.832 |
| 2034 | 51 | 27 | € 110.642 | € 110.642 | € 145.681 | € 110.642 | € 20.048 | € 90.595 | 1,75% | € 1.585 | € 741 | | € 37.045 | | | | | | | € 14.033 | € 53.405 | € 160.389 |
| 2035 | 52 | 28 | € 113.962 | € 113.962 | € 148.595 | € 113.962 | € 20.449 | € 93.513 | 1,75% | € 1.636 | € 787 | | € 39.372 | | | | | | | € 14.314 | € 56.110 | € 161.961 |
| 2036 | 53 | 29 | € 117.380 | € 117.380 | € 151.567 | € 117.380 | € 20.858 | € 96.523 | 1,75% | € 1.689 | € 905 | | € 41.796 | € 45.227 | | | | | | € 14.600 | € 14.600 | € 163.549 |
| 2037 | 54 | 30 | € 120.902 | € 120.902 | € 154.598 | € 120.902 | € 21.275 | € 99.627 | 1,75% | € 1.743 | € 956 | | € 47.821 | | | | | | | € 14.892 | € 14.892 | € 165.153 |
| 2038 | 55 | 31 | € 123.320 | € 123.320 | € 157.690 | € 123.320 | € 21.700 | € 101.620 | 1,75% | € 1.778 | € 1.010 | | € 50.521 | | | | | | | € 15.190 | € 15.190 | € 165.153 |
| 2039 | 56 | 32 | € 125.786 | € 125.786 | € 160.844 | € 125.786 | € 22.134 | € 103.652 | 1,75% | € 1.814 | € 1.066 | | € 53.310 | | | | | | | € 15.494 | € 15.494 | € 165.153 |
| 2040 | 57 | 33 | € 128.302 | € 128.302 | € 164.061 | € 128.302 | € 22.577 | € 105.725 | 1,75% | € 1.850 | € 1.124 | | € 56.190 | | | | | | | € 15.804 | € 15.804 | € 165.153 |
| 2041 | 58 | 34 | € 130.868 | € 130.868 | € 167.342 | € 130.868 | € 23.029 | € 107.839 | 1,75% | € 1.887 | € 1.183 | | € 59.164 | | | | | | | € 16.120 | € 16.120 | € 165.153 |
| 2042 | 59 | 35 | € 133.485 | € 133.485 | € 170.689 | € 133.485 | € 23.489 | € 109.996 | 1,75% | € 1.925 | € 1.245 | | € 62.234 | | | | | | | € 16.442 | € 81.846 | € 165.153 |
| 2043 | 60 | 36 | € 136.155 | € 136.155 | € 174.102 | € 136.155 | € 23.959 | € 112.196 | 1,75% | € 1.963 | € 1.308 | | € 65.404 | | | | | | | € 16.771 | € 85.446 | € 165.153 |
| 2044 | 61 | 37 | € 138.878 | € 138.878 | € 177.584 | € 138.878 | € 24.438 | € 114.440 | 1,75% | € 2.003 | € 1.374 | | € 68.675 | | | | | | | € 17.107 | € 89.158 | € 165.153 |
| 2045 | 62 | 38 | € 141.656 | € 141.656 | € 181.136 | € 141.656 | € 24.927 | € 116.729 | 1,75% | € 2.043 | € 1.565 | | € 72.051 | € 78.230 | | | | | | € 17.449 | € 17.449 | € 165.153 |
| 2046 | 63 | 39 | € 144.489 | € 144.489 | € 184.759 | € 144.489 | € 25.425 | € 119.064 | 1,75% | € 2.084 | € 1.637 | | € 75.404 | | | | | | | € 17.798 | € 17.798 | € 165.153 |
| 2047 | 64 | 40 | € 147.379 | € 147.379 | € 188.454 | € 147.379 | € 25.934 | € 121.445 | 1,75% | € 2.125 | € 1.711 | | € 78.838 | | | | | | | € 18.154 | € 18.154 | € 165.153 |
| 2048 | 65 | 41 | € 150.326 | € 150.326 | € 192.223 | € 150.326 | € 26.453 | € 123.874 | 1,75% | € 2.168 | € 1.788 | | € 82.372 | | | | | | | € 18.517 | € 18.517 | € 165.153 |
| 2049 | 66 | 42 | € 153.333 | € 153.333 | € 196.068 | € 153.333 | € 26.982 | € 126.351 | 1,75% | € 2.211 | € 1.867 | | € 85.906 | | | | | | | € 18.887 | € 18.887 | € 165.153 |
| 2050 | 67 | 43 | € 156.399 | € 156.399 | € 199.989 | € 156.399 | € 27.521 | € 128.878 | 1,75% | € 2.255 | € 1.949 | | € 89.439 | | | | | | | € 19.265 | € 19.265 | € 165.153 |
| 2051 | 68 | 44 | € 159.527 | € 159.527 | € 203.989 | € 159.527 | € 28.072 | € 131.456 | 1,75% | € 2.300 | € 2.033 | | € 92.972 | | | | | | | € 19.650 | € 19.650 | € 165.153 |
| 2052 | 69 | 45 | € 162.718 | € 162.718 | € 208.069 | € 162.718 | € 28.633 | € 134.085 | 1,75% | € 2.346 | € 2.119 | | € 96.506 | | | | | | | € 20.043 | € 20.043 | € 165.153 |
| 2053 | 70 | 45,75 | € 165.972 | € 165.972 | € 212.160 | € 165.972 | € 29.204 | € 136.764 | 1,75% | € 2.395 | € 2.209 | | € 100.039 | | | | | | | € 20.444 | € 20.444 | € 165.153 |
| 1-10-2053 | 70,75 | | | | € 159.172 | € 124.479 | € 21.904 | € 102.575 | 1,75% | € 1.795 | € 2.209 | | | | | | | | | € 20.444 | € 132.546 | € 145.231 |

geboortedatum 1-1-1993
 prognose AOW-leeftijd 71,5 (1-7-2064)
 prognose pensioenleeftijd 71 (1-1-2064)
 ingangsdatum pensioen 71,5

| jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioengevend loon | pensioengevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP67 OP68 OP69 OP70 OP71 OP71,5 | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | | | |
|----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|---------------------------------|----------|----------|----------|--|---------------|---------------|--------------------------------------|----------|--|--|
| | | | | | | | | | | | | | | | | | | | | | | | |
| 2013 | 20 | 0 | € 20.000 | € 20.000 | € 20.000 | € 20.000 | € 13.227 | € 6.773 | 0,00% | | | | | | | | | | | | | | |
| 2014 | 21 | 0 | € 21.000 | € 21.000 | € 21.000 | € 21.000 | € 13.492 | € 7.508 | 0,00% | | | | | | | | | | | | | | |
| 2015 | 22 | 0 | € 22.050 | € 22.050 | € 100.000 | € 22.050 | € 13.761 | € 8.289 | 0,00% | | | | | | | | | | | | | | |
| 2016 | 23 | 0 | € 23.153 | € 23.153 | € 102.000 | € 23.153 | € 14.037 | € 9.116 | 0,00% | | | | | | | | | | | | | | |
| 2017 | 24 | 0 | € 24.310 | € 24.310 | € 104.040 | € 24.310 | € 14.317 | € 9.993 | 0,00% | | | | | | | | | | | | | | |
| 2018 | 25 | 1 | € 25.526 | € 25.526 | € 106.121 | € 25.526 | € 14.604 | € 10.922 | 1,75% | € 191 | € - | € 191 | | | | | | € 10.223 | € 10.223 | € 62.847 | | | |
| 2019 | 26 | 2 | € 26.802 | € 26.802 | € 108.243 | € 26.802 | € 14.896 | € 11.906 | 1,75% | € 208 | € 4 | € 403 | € 434 | | | | | € 10.427 | € 10.861 | € 64.695 | | | |
| 2020 | 27 | 3 | € 28.142 | € 28.142 | € 110.408 | € 28.142 | € 15.194 | € 12.948 | 1,75% | € 227 | € 9 | | € 669 | | | | | € 10.636 | € 11.305 | € 66.598 | | | |
| 2021 | 28 | 4 | € 29.549 | € 29.549 | € 112.616 | € 29.549 | € 15.498 | € 14.052 | 1,75% | € 246 | € 13 | | € 928 | | | | | € 10.848 | € 11.777 | € 68.557 | | | |
| 2022 | 29 | 5 | € 31.027 | € 31.027 | € 114.869 | € 31.027 | € 15.807 | € 15.219 | 1,75% | € 266 | € 19 | | € 1.213 | | | | | € 11.065 | € 12.279 | € 70.573 | | | |
| 2023 | 30 | 6 | € 32.578 | € 32.578 | € 117.166 | € 32.578 | € 16.124 | € 16.454 | 1,75% | € 288 | € 24 | | € 1.526 | | | | | € 11.287 | € 12.812 | € 72.649 | | | |
| 2024 | 31 | 7 | € 34.207 | € 34.207 | € 119.509 | € 34.207 | € 16.446 | € 17.761 | 1,75% | € 311 | € 31 | | € 1.867 | | | | | € 11.512 | € 13.379 | € 74.786 | | | |
| 2025 | 32 | 8 | € 35.917 | € 35.917 | € 121.899 | € 35.917 | € 16.775 | € 19.142 | 1,75% | € 335 | € 37 | | € 2.239 | | | | | € 11.743 | € 13.982 | € 76.985 | | | |
| 2026 | 33 | 9 | € 37.713 | € 37.713 | € 124.337 | € 37.713 | € 17.111 | € 20.602 | 1,75% | € 361 | € 45 | | € 2.645 | | | | | € 11.977 | € 14.622 | € 79.250 | | | |
| 2027 | 34 | 10 | € 39.599 | € 39.599 | € 126.824 | € 39.599 | € 17.453 | € 22.146 | 1,75% | € 388 | € 53 | | € 3.085 | € 3.328 | | | | € 12.217 | € 15.302 | € 81.581 | | | |
| 2028 | 35 | 11 | € 41.183 | € 41.183 | € 129.361 | € 41.183 | € 17.802 | € 23.381 | 1,75% | € 409 | € 67 | | € 3.804 | € 3.804 | | | | € 12.461 | € 16.265 | € 83.180 | | | |
| 2029 | 36 | 12 | € 42.830 | € 42.830 | € 131.948 | € 42.830 | € 18.158 | € 24.672 | 1,75% | € 432 | € 76 | | € 4.312 | € 4.312 | | | | € 12.710 | € 17.022 | € 84.811 | | | |
| 2030 | 37 | 13 | € 44.543 | € 44.543 | € 134.587 | € 44.543 | € 18.521 | € 26.022 | 1,75% | € 455 | € 86 | | € 4.853 | € 4.853 | | | | € 12.965 | € 17.818 | € 86.474 | | | |
| 2031 | 38 | 14 | € 46.325 | € 46.325 | € 137.279 | € 46.325 | € 18.891 | € 27.433 | 1,75% | € 480 | € 97 | | € 5.430 | € 5.430 | | | | € 13.224 | € 18.654 | € 88.170 | | | |
| 2032 | 39 | 15 | € 48.178 | € 48.178 | € 140.024 | € 48.178 | € 19.269 | € 28.909 | 1,75% | € 506 | € 109 | | € 6.045 | € 6.045 | | | | € 13.488 | € 19.533 | € 89.898 | | | |
| 2033 | 40 | 16 | € 50.105 | € 50.105 | € 142.825 | € 50.105 | € 19.655 | € 30.450 | 1,75% | € 533 | € 121 | | € 6.699 | € 6.699 | | | | € 13.758 | € 20.457 | € 91.661 | | | |
| 2034 | 41 | 17 | € 52.109 | € 52.109 | € 145.681 | € 52.109 | € 20.048 | € 32.061 | 1,75% | € 561 | € 134 | | € 7.394 | € 7.394 | | | | € 14.033 | € 21.427 | € 93.458 | | | |
| 2035 | 42 | 18 | € 54.193 | € 54.193 | € 148.595 | € 54.193 | € 20.449 | € 33.745 | 1,75% | € 591 | € 148 | | € 8.132 | € 8.132 | € 8.800 | | | € 14.314 | € 22.446 | € 95.291 | | | |
| 2036 | 43 | 19 | € 56.361 | € 56.361 | € 151.567 | € 56.361 | € 20.858 | € 35.504 | 1,75% | € 621 | € 176 | | € 9.597 | € 9.597 | € 9.597 | | | € 14.600 | € 24.197 | € 97.159 | | | |
| 2037 | 44 | 20 | € 58.616 | € 58.616 | € 154.598 | € 58.616 | € 21.275 | € 37.341 | 1,75% | € 653 | € 192 | | € 10.442 | € 10.442 | € 10.442 | | | € 14.892 | € 25.335 | € 99.065 | | | |
| 2038 | 45 | 21 | € 60.374 | € 60.374 | € 157.690 | € 60.374 | € 21.700 | € 38.674 | 1,75% | € 677 | € 209 | | € 11.328 | € 11.328 | € 11.328 | | | € 15.190 | € 26.518 | € 100.036 | | | |
| 2039 | 46 | 22 | € 62.185 | € 62.185 | € 160.844 | € 62.185 | € 22.134 | € 40.051 | 1,75% | € 701 | € 227 | | € 12.256 | € 12.256 | € 12.256 | | | € 15.494 | € 27.750 | € 101.016 | | | |
| 2040 | 47 | 23 | € 64.051 | € 64.051 | € 164.061 | € 64.051 | € 22.577 | € 41.474 | 1,75% | € 726 | € 245 | | € 13.226 | € 13.226 | € 13.226 | | | € 15.804 | € 29.030 | € 102.007 | | | |
| 2041 | 48 | 24 | € 65.972 | € 65.972 | € 167.342 | € 65.972 | € 23.029 | € 42.944 | 1,75% | € 752 | € 265 | | € 14.242 | € 14.242 | € 14.242 | | | € 16.120 | € 30.362 | € 103.007 | | | |
| 2042 | 49 | 25 | € 67.952 | € 67.952 | € 170.689 | € 67.952 | € 23.489 | € 44.463 | 1,75% | € 778 | € 285 | | € 15.305 | € 15.305 | € 15.305 | | | € 16.442 | € 31.748 | € 104.017 | | | |
| 2043 | 50 | 26 | € 69.990 | € 69.990 | € 174.102 | € 69.990 | € 23.959 | € 46.031 | 1,75% | € 806 | € 306 | | € 16.417 | € 16.417 | € 16.417 | | | € 16.771 | € 33.188 | € 105.037 | | | |
| 2044 | 51 | 27 | € 72.090 | € 72.090 | € 177.584 | € 72.090 | € 24.438 | € 47.652 | 1,75% | € 834 | € 328 | | € 17.579 | € 17.579 | € 17.579 | € 19.087 | | € 17.107 | € 34.686 | € 106.066 | | | |
| 2045 | 52 | 28 | € 74.253 | € 74.253 | € 181.136 | € 74.253 | € 24.927 | € 49.326 | 1,75% | € 863 | € 382 | | € 20.332 | € 20.332 | € 20.332 | | | € 17.449 | € 37.781 | € 107.106 | | | |
| 2046 | 53 | 29 | € 76.480 | € 76.480 | € 184.759 | € 76.480 | € 25.425 | € 51.055 | 1,75% | € 893 | € 407 | | € 21.632 | € 21.632 | € 21.632 | | | € 17.798 | € 39.430 | € 108.156 | | | |
| 2047 | 54 | 30 | € 78.775 | € 78.775 | € 188.454 | € 78.775 | € 25.934 | € 52.841 | 1,75% | € 925 | € 433 | | € 22.989 | € 22.989 | € 22.989 | | | € 18.154 | € 41.143 | € 109.217 | | | |
| 2048 | 55 | 31 | € 80.350 | € 80.350 | € 192.223 | € 80.350 | € 26.453 | € 53.897 | 1,75% | € 943 | € 460 | | € 24.392 | € 24.392 | € 24.392 | | | € 18.517 | € 42.909 | € 109.217 | | | |
| 2049 | 56 | 32 | € 81.957 | € 81.957 | € 196.068 | € 81.957 | € 26.982 | € 54.975 | 1,75% | € 962 | € 488 | | € 25.842 | € 25.842 | € 25.842 | | | € 18.887 | € 44.729 | € 109.217 | | | |
| 2050 | 57 | 33 | € 83.596 | € 83.596 | € 199.989 | € 83.596 | € 27.521 | € 56.075 | 1,75% | € 981 | € 517 | | € 27.340 | € 27.340 | € 27.340 | | | € 19.265 | € 46.605 | € 109.217 | | | |
| 2051 | 58 | 34 | € 85.268 | € 85.268 | € 203.989 | € 85.268 | € 28.072 | € 57.196 | 1,75% | € 1.001 | € 547 | | € 28.888 | € 28.888 | € 28.888 | | | € 19.650 | € 48.538 | € 109.217 | | | |
| 2052 | 59 | 35 | € 86.973 | € 86.973 | € 208.069 | € 86.973 | € 28.633 | € 58.340 | 1,75% | € 1.021 | € 578 | | € 30.487 | € 30.487 | € 30.487 | | | € 20.043 | € 50.530 | € 109.217 | | | |
| 2053 | 60 | 36 | € 88.713 | € 88.713 | € 212.230 | € 88.713 | € 29.206 | € 59.507 | 1,75% | € 1.041 | € 610 | | € 32.138 | € 32.138 | € 32.138 | | | € 20.444 | € 52.582 | € 109.217 | | | |
| 2054 | 61 | 37 | € 90.487 | € 90.487 | € 216.474 | € 90.487 | € 29.790 | € 60.697 | 1,75% | € 1.062 | € 643 | | € 33.843 | € 33.843 | € 33.843 | | | € 20.853 | € 54.696 | € 109.217 | | | |
| 2055 | 62 | 38 | € 92.297 | € 92.297 | € 220.804 | € 92.297 | € 30.386 | € 61.911 | 1,75% | € 1.083 | € 677 | | € 35.603 | € 35.603 | € 35.603 | | | € 21.270 | € 56.873 | € 109.217 | | | |
| 2056 | 63 | 39 | € 94.143 | € 94.143 | € 225.220 | € 94.143 | € 30.993 | € 63.149 | 1,75% | € 1.105 | € 712 | | € 37.420 | € 37.420 | € 37.420 | | | € 21.695 | € 59.116 | € 109.217 | | | |
| 2057 | 64 | 40 | € 96.026 | € 96.026 | € 229.724 | € 96.026 | € 31.613 | € 64.412 | 1,75% | € 1.127 | € 748 | | € 39.296 | € 39.296 | € 39.296 | | | € 22.129 | € 61.425 | € 109.217 | | | |
| 2058 | 65 | 41 | € 97.946 | € 97.946 | € 234.319 | € 97.946 | € 32.245 | € 65.701 | 1,75% | € 1.150 | € 786 | | € 41.232 | € 41.232 | € 41.232 | | | € 22.572 | € 63.803 | € 109.217 | | | |
| 2059 | 66 | 42 | € 99.905 | € 99.905 | € 239.005 | € 99.905 | € 32.890 | € 67.015 | 1,75% | € 1.173 | € 825 | | € 43.229 | € 43.229 | € 43.229 | | | € 23.023 | € 66.252 | € 109.217 | | | |
| 2060 | 67 | 43 | € 101.903 | € 101.903 | € 243.785 | € 101.903 | € 33.548 | € 68.355 | 1,75% | € 1.196 | € 865 | | € 45.290 | € 45.290 | € 45.290 | | | € 23.484 | € 68.774 | € 109.217 | | | |
| 2061 | 68 | 44 | € 103.941 | € 103.941 | € 248.661 | € 103.941 | € 34.219 | € 69.722 | 1,75% | € 1.220 | € 906 | | € 47.416 | € 47.416 | € 47.416 | | | € 23.953 | € 71.369 | € 109.217 | | | |
| 2062 | 69 | 45 | € 106.020 | € 106.020 | € 253.634 | € 106.020 | € 34.904 | € 71.117 | 1,75% | € 1.245 | € 948 | | € 49.609 | € 49.609 | € 49.609 | | | € 24.432 | € 74.041 | € 109.217 | | | |
| 2063 | 70 | 46 | € 108.141 | € 108.141 | € 258.707 | € 108.141 | € 35.602 | € 72.539 | 1,75% | € 1.269 | € 992 | | € 51.870 | € 51.870 | € 51.870 | | | € 24.921 | € 76.791 | € 109.217 | | | |
| 2064 | 71 | 46,5 | € 110.303 | € 55.152 | € 131.941 | € 55.152 | € 18.157 | € 36.995 | 1,75% | € 647 | € 1.037 | | € 53.555 | € 53.555 | € 53.555 | | | € 25.420 | € 78.975 | € 55.152 | | | |
| 1-7-2064 | 71,5 | | | | | | | | | | | | | | | | | € 55.914 | € 25.420 | € 81.334 | € 96.257 | | |

geboortedatum 1-1-1993
 prognose AOW-leeftijd 71,5 (1-7-2064)
 prognose pensioenleeftijd 71 (1-1-2064)
 ingangsdatum pensioen 71,5

| jaar | leeftijd | dienst-jaren | loon (volledig jaar) | loon (tijds-evenredig) | maximum pensioen-gevend loon | pensioen-gevend loon | AOW franchise | pensioen grondslag | opbouw percentage ML | OP | indexatie opgebouwd OP | Cumulatief OP | OP67 OP68 OP69 OP70 OP71 OP71,5 | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|----------|----------|--------------|----------------------|------------------------|------------------------------|----------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|---------------------------------|----------|----------|----------|-----------|---------------|---------------|--------------------------------------|--|
| | | | | | | | | | | | | | | | | | | | | | |
| 2013 | 20 | 0 | € 30.000 | € 30.000 | € 30.000 | € 30.000 | € 13.227 | € 16.773 | 0,00% | | | | | | | | | | | | |
| 2014 | 21 | 0 | € 31.500 | € 31.500 | € 31.500 | € 31.500 | € 13.492 | € 18.008 | 0,00% | | | | | | | | | | | | |
| 2015 | 22 | 0 | € 33.075 | € 33.075 | € 100.000 | € 33.075 | € 13.761 | € 19.314 | 0,00% | | | | | | | | | | | | |
| 2016 | 23 | 0 | € 34.729 | € 34.729 | € 102.000 | € 34.729 | € 14.037 | € 20.692 | 0,00% | | | | | | | | | | | | |
| 2017 | 24 | 0 | € 36.465 | € 36.465 | € 104.040 | € 36.465 | € 14.317 | € 22.148 | 0,00% | | | | | | | | | | | | |
| 2018 | 25 | 1 | € 38.288 | € 38.288 | € 106.121 | € 38.288 | € 14.604 | € 23.685 | 1,75% | € 414 | € - | € 414 | | | | | € 10.223 | € 10.223 | € 94.270 | | |
| 2019 | 26 | 2 | € 40.203 | € 40.203 | € 108.243 | € 40.203 | € 14.896 | € 25.307 | 1,75% | € 443 | € 8 | € 866 | € 931 | | | | € 10.427 | € 11.358 | € 97.043 | | |
| 2020 | 27 | 3 | € 42.213 | € 42.213 | € 110.408 | € 42.213 | € 15.194 | € 27.019 | 1,75% | € 473 | € 19 | | € 1.423 | | | | € 10.636 | € 12.058 | € 99.897 | | |
| 2021 | 28 | 4 | € 44.324 | € 44.324 | € 112.616 | € 44.324 | € 15.498 | € 28.826 | 1,75% | € 504 | € 28 | | € 1.956 | | | | € 10.848 | € 12.804 | € 102.835 | | |
| 2022 | 29 | 5 | € 46.540 | € 46.540 | € 114.869 | € 46.540 | € 15.807 | € 30.732 | 1,75% | € 538 | € 39 | | € 2.533 | | | | € 11.065 | € 13.598 | € 105.860 | | |
| 2023 | 30 | 6 | € 48.867 | € 48.867 | € 117.166 | € 48.867 | € 16.124 | € 32.743 | 1,75% | € 573 | € 51 | | € 3.156 | | | | € 11.287 | € 14.443 | € 108.974 | | |
| 2024 | 31 | 7 | € 51.310 | € 51.310 | € 119.509 | € 51.310 | € 16.446 | € 34.864 | 1,75% | € 610 | € 63 | | € 3.829 | | | | € 11.512 | € 15.342 | € 112.179 | | |
| 2025 | 32 | 8 | € 53.876 | € 53.876 | € 121.899 | € 53.876 | € 16.775 | € 37.101 | 1,75% | € 649 | € 77 | | € 4.555 | | | | € 11.743 | € 16.298 | € 115.478 | | |
| 2026 | 33 | 9 | € 56.569 | € 56.569 | € 124.337 | € 56.569 | € 17.111 | € 39.459 | 1,75% | € 691 | € 91 | | € 5.337 | | | | € 11.977 | € 17.314 | € 118.874 | | |
| 2027 | 34 | 10 | € 59.398 | € 59.398 | € 126.824 | € 59.398 | € 17.453 | € 41.945 | 1,75% | € 734 | € 107 | | € 6.178 | € 6.664 | | | € 12.217 | € 18.395 | € 122.371 | | |
| 2028 | 35 | 11 | € 61.774 | € 61.774 | € 129.361 | € 61.774 | € 17.802 | € 43.972 | 1,75% | € 770 | € 133 | | | € 7.567 | | | € 12.461 | € 20.028 | € 124.770 | | |
| 2029 | 36 | 12 | € 64.245 | € 64.245 | € 131.948 | € 64.245 | € 18.158 | € 46.087 | 1,75% | € 807 | € 151 | | | € 8.525 | | | € 12.710 | € 21.235 | € 127.217 | | |
| 2030 | 37 | 13 | € 66.815 | € 66.815 | € 134.587 | € 66.815 | € 18.521 | € 48.294 | 1,75% | € 845 | € 170 | | | € 9.541 | | | € 12.965 | € 22.505 | € 129.711 | | |
| 2031 | 38 | 14 | € 69.487 | € 69.487 | € 137.279 | € 69.487 | € 18.891 | € 50.596 | 1,75% | € 885 | € 191 | | | € 10.617 | | | € 13.224 | € 23.841 | € 132.254 | | |
| 2032 | 39 | 15 | € 72.267 | € 72.267 | € 140.024 | € 72.267 | € 19.269 | € 52.997 | 1,75% | € 927 | € 212 | | | € 11.757 | | | € 13.488 | € 25.245 | € 134.848 | | |
| 2033 | 40 | 16 | € 75.157 | € 75.157 | € 142.825 | € 75.157 | € 19.655 | € 55.503 | 1,75% | € 971 | € 235 | | | € 12.963 | | | € 13.758 | € 26.721 | € 137.492 | | |
| 2034 | 41 | 17 | € 78.164 | € 78.164 | € 145.681 | € 78.164 | € 20.048 | € 58.116 | 1,75% | € 1.017 | € 259 | | | € 14.239 | | | € 14.033 | € 28.273 | € 140.188 | | |
| 2035 | 42 | 18 | € 81.290 | € 81.290 | € 148.595 | € 81.290 | € 20.449 | € 60.842 | 1,75% | € 1.065 | € 285 | | | € 15.589 | € 16.869 | | € 14.314 | € 29.903 | € 142.936 | | |
| 2036 | 43 | 19 | € 84.542 | € 84.542 | € 151.567 | € 84.542 | € 20.858 | € 63.684 | 1,75% | € 1.114 | € 337 | | | | € 18.321 | | € 14.600 | € 32.921 | € 145.739 | | |
| 2037 | 44 | 20 | € 87.923 | € 87.923 | € 154.598 | € 87.923 | € 21.275 | € 66.649 | 1,75% | € 1.166 | € 366 | | | | € 19.853 | | € 14.892 | € 34.746 | € 148.597 | | |
| 2038 | 45 | 21 | € 90.561 | € 90.561 | € 157.690 | € 90.561 | € 21.700 | € 68.861 | 1,75% | € 1.205 | € 397 | | | | € 21.456 | | € 15.190 | € 36.646 | € 150.054 | | |
| 2039 | 46 | 22 | € 93.278 | € 93.278 | € 160.844 | € 93.278 | € 22.134 | € 71.144 | 1,75% | € 1.245 | € 429 | | | | € 23.130 | | € 15.494 | € 38.624 | € 151.525 | | |
| 2040 | 47 | 23 | € 96.076 | € 96.076 | € 164.061 | € 96.076 | € 22.577 | € 73.499 | 1,75% | € 1.286 | € 463 | | | | € 24.879 | | € 15.804 | € 40.682 | € 153.010 | | |
| 2041 | 48 | 24 | € 98.959 | € 98.959 | € 167.342 | € 98.959 | € 23.029 | € 75.930 | 1,75% | € 1.329 | € 498 | | | | € 26.705 | | € 16.120 | € 42.825 | € 154.510 | | |
| 2042 | 49 | 25 | € 101.927 | € 101.927 | € 170.689 | € 101.927 | € 23.489 | € 78.438 | 1,75% | € 1.373 | € 534 | | | | € 28.612 | | € 16.442 | € 45.054 | € 156.025 | | |
| 2043 | 50 | 26 | € 104.985 | € 104.985 | € 174.102 | € 104.985 | € 23.959 | € 81.026 | 1,75% | € 1.418 | € 572 | | | | € 30.602 | | € 16.771 | € 47.373 | € 157.555 | | |
| 2044 | 51 | 27 | € 108.135 | € 108.135 | € 177.584 | € 108.135 | € 24.438 | € 83.697 | 1,75% | € 1.465 | € 612 | | | | € 32.679 | € 35.481 | | € 17.107 | € 49.785 | € 159.099 | |
| 2045 | 52 | 28 | € 111.379 | € 111.379 | € 181.136 | € 111.379 | € 24.927 | € 86.452 | 1,75% | € 1.513 | € 710 | | | | | € 37.703 | | € 17.449 | € 55.152 | € 160.659 | |
| 2046 | 53 | 29 | € 114.720 | € 114.720 | € 184.759 | € 114.720 | € 25.425 | € 89.295 | 1,75% | € 1.563 | € 754 | | | | | € 40.020 | | € 17.798 | € 57.818 | € 162.234 | |
| 2047 | 54 | 30 | € 118.162 | € 118.162 | € 188.454 | € 118.162 | € 25.934 | € 92.228 | 1,75% | € 1.614 | € 800 | | | | | € 42.435 | | € 18.154 | € 60.588 | € 163.825 | |
| 2048 | 55 | 31 | € 120.525 | € 120.525 | € 192.223 | € 120.525 | € 26.453 | € 94.072 | 1,75% | € 1.646 | € 849 | | | | | € 44.930 | | € 18.517 | € 63.446 | € 163.825 | |
| 2049 | 56 | 32 | € 122.936 | € 122.936 | € 196.068 | € 122.936 | € 26.982 | € 95.954 | 1,75% | € 1.679 | € 899 | | | | | € 47.507 | | € 18.887 | € 66.394 | € 163.825 | |
| 2050 | 57 | 33 | € 125.394 | € 125.394 | € 199.989 | € 125.394 | € 27.521 | € 97.873 | 1,75% | € 1.713 | € 950 | | | | | € 50.170 | | € 19.265 | € 69.435 | € 163.825 | |
| 2051 | 58 | 34 | € 127.902 | € 127.902 | € 203.989 | € 127.902 | € 28.072 | € 99.830 | 1,75% | € 1.747 | € 1.003 | | | | | € 52.921 | | € 19.650 | € 72.571 | € 163.825 | |
| 2052 | 59 | 35 | € 130.460 | € 130.460 | € 208.069 | € 130.460 | € 28.633 | € 101.827 | 1,75% | € 1.782 | € 1.058 | | | | | € 55.761 | | € 20.043 | € 75.804 | € 163.825 | |
| 2053 | 60 | 36 | € 133.069 | € 133.069 | € 212.230 | € 133.069 | € 29.206 | € 103.864 | 1,75% | € 1.818 | € 1.115 | | | | | € 58.694 | | € 20.444 | € 79.138 | € 163.825 | |
| 2054 | 61 | 37 | € 135.731 | € 135.731 | € 216.474 | € 135.731 | € 29.790 | € 105.941 | 1,75% | € 1.854 | € 1.174 | | | | | € 61.722 | | € 20.853 | € 82.575 | € 163.825 | |
| 2055 | 62 | 38 | € 138.445 | € 138.445 | € 220.804 | € 138.445 | € 30.386 | € 108.060 | 1,75% | € 1.891 | € 1.234 | | | | | € 64.847 | | € 21.270 | € 86.117 | € 163.825 | |
| 2056 | 63 | 39 | € 141.214 | € 141.214 | € 225.220 | € 141.214 | € 30.993 | € 110.221 | 1,75% | € 1.929 | € 1.297 | | | | | € 68.073 | | € 21.695 | € 89.768 | € 163.825 | |
| 2057 | 64 | 40 | € 144.039 | € 144.039 | € 229.724 | € 144.039 | € 31.613 | € 112.425 | 1,75% | € 1.967 | € 1.361 | | | | | € 71.402 | | € 22.129 | € 93.531 | € 163.825 | |
| 2058 | 65 | 41 | € 146.919 | € 146.919 | € 234.319 | € 146.919 | € 32.245 | € 114.674 | 1,75% | € 2.007 | € 1.428 | | | | | € 74.837 | | € 22.572 | € 97.409 | € 163.825 | |
| 2059 | 66 | 42 | € 149.858 | € 149.858 | € 239.005 | € 149.858 | € 32.890 | € 116.967 | 1,75% | € 2.047 | € 1.497 | | | | | € 78.380 | | € 23.023 | € 101.404 | € 163.825 | |
| 2060 | 67 | 43 | € 152.855 | € 152.855 | € 243.785 | € 152.855 | € 33.548 | € 119.307 | 1,75% | € 2.088 | € 1.568 | | | | | € 82.036 | | € 23.484 | € 105.520 | € 163.825 | |
| 2061 | 68 | 44 | € 155.912 | € 155.912 | € 248.661 | € 155.912 | € 34.219 | € 121.693 | 1,75% | € 2.130 | € 1.641 | | | | | € 85.806 | | € 23.953 | € 109.760 | € 163.825 | |
| 2062 | 69 | 45 | € 159.030 | € 159.030 | € 253.634 | € 159.030 | € 34.904 | € 124.127 | 1,75% | € 2.172 | € 1.716 | | | | | € 89.695 | | € 24.432 | € 114.127 | € 163.825 | |
| 2063 | 70 | 46 | € 162.211 | € 162.211 | € 258.707 | € 162.211 | € 35.602 | € 126.609 | 1,75% | € 2.216 | € 1.794 | | | | | € 93.704 | | € 24.921 | € 118.625 | € 163.825 | |
| 2064 | 71 | 46,5 | € 165.455 | € 82.728 | € 131.941 | € 82.728 | € 18.157 | € 64.571 | 1,75% | € 1.130 | € 1.874 | | | | | € 96.708 | | € 25.420 | € 122.128 | € 82.728 | |
| 1-7-2064 | 71,5 | | | | | | | | | | | | | | | | € 100.969 | € 25.420 | € 126.388 | € 144.386 | |

