

Stichting Pensioenfonds Ecolab

Flexibiliseringsfactoren 2023

Let op: de cijfers die betrekking hebben op een pensioenleeftijd van 65 of 67 jaar, zijn alleen van toepassing voor deelnemers aan de Ecolab regeling!



Vervroeging / Uitstel

Leeftijd	Pift 65	Pift 67	Pift 68
72	1,492	1,348	1,277
71	1,405	1,267	1,199
70	1,324	1,192	1,127
69	1,249	1,123	1,061
68	1,180	1,059	1,000
67	1,116	1,000	0,945
66	1,056	0,947	0,895
65	1,000	0,898	0,850
64	0,949	0,854	0,809
63	0,903	0,813	0,771
62	0,861	0,776	0,736
61	0,822	0,742	0,705
60	0,786	0,711	0,675
59	0,753	0,682	0,648
58	0,722	0,655	0,624
57	0,694	0,631	0,601
56	0,668	0,608	0,580
55	0,644	0,587	0,561

Uitruilfactoren (OP : NP) bij pift 65

Leeftijd	100:0	100:50	100:85	100:100
72	1,258	1,062	0,958	0,919
71	1,248	1,060	0,959	0,922
70	1,238	1,058	0,960	0,924
69	1,229	1,056	0,962	0,926
68	1,221	1,055	0,963	0,928
67	1,213	1,053	0,964	0,930
66	1,205	1,051	0,965	0,932
65	1,197	1,049	0,966	0,934
64	1,190	1,048	0,967	0,936
63	1,183	1,046	0,968	0,938
62	1,176	1,045	0,969	0,940
61	1,170	1,043	0,970	0,941
60	1,164	1,042	0,971	0,943
59	1,158	1,041	0,972	0,945
58	1,153	1,039	0,972	0,946
57	1,147	1,038	0,973	0,948
56	1,142	1,037	0,974	0,949
55	1,137	1,036	0,975	0,951

Hoog / Laag factoren

Leeftijd	Hoog	Laag
69	1,302	0,976
68	1,275	0,956
67	1,252	0,939
66	1,232	0,924
65	1,215	0,911
64	1,200	0,900
63	1,186	0,890
62	1,175	0,881
61	1,164	0,873
60	1,155	0,866
59	1,147	0,860
58	1,140	0,855
57	1,133	0,850
56	1,128	0,846
55	1,122	0,842

Omzetting TOP62-65 in OP65 en 70% PP

Leeftijd	Pift 65
62	0,164

Afkoopfactoren OP65 en LPP

Leeftijd	OP	LPP	Leeftijd	OP	LPP
20	8,927	2,625	60	13,671	4,358
21	9,005	2,666	61	13,999	4,374
22	9,083	2,708	62	14,352	4,387
23	9,162	2,751	63	14,731	4,394
24	9,241	2,794	64	15,142	4,395
25	9,320	2,837	65	15,584	4,391
26	9,399	2,882	66	15,044	4,402
27	9,479	2,926	67	14,505	4,407
28	9,558	2,972	68	13,966	4,408
29	9,638	3,019	69	13,430	4,402
30	9,717	3,065	70	12,896	4,391
31	9,797	3,113	71	12,363	4,376
32	9,877	3,161	72	11,832	4,354
33	9,957	3,210	73	11,304	4,326
34	10,037	3,259	74	10,778	4,294
35	10,118	3,308	75	10,254	4,255
36	10,198	3,358	76	9,738	4,206
37	10,280	3,408	77	9,229	4,149
38	10,362	3,458	78	8,725	4,084
39	10,445	3,508	79	8,233	4,008
40	10,528	3,558	80	7,750	3,922
41	10,614	3,608	81	7,280	3,826
42	10,701	3,657	82	6,825	3,717
43	10,790	3,705	83	6,383	3,599
44	10,882	3,753	84	5,957	3,473
45	10,976	3,800	85	5,549	3,337
46	11,075	3,847	86	5,161	3,193
47	11,180	3,893	87	4,794	3,040
48	11,291	3,938	88	4,446	2,882
49	11,411	3,982	89	4,129	2,714
50	11,537	4,026	90	3,829	2,547
51	11,674	4,068	91	3,554	2,380
52	11,824	4,109	92	3,294	2,216
53	11,989	4,149	93	3,055	2,058
54	12,171	4,187	94	2,834	1,908
55	12,370	4,223	95	2,633	1,761
56	12,589	4,256	96	2,450	1,622
57	12,828	4,287	97	2,284	1,490
58	13,087	4,314	98	2,135	1,368
59	13,368	4,337	99	2,002	1,255

Afkoopfactoren OP67 en LPP

Leeftijd	OP	LPP	Leeftijd	OP	LPP
20	8,127	2,636	60	12,045	4,396
21	8,196	2,677	61	12,317	4,413
22	8,265	2,720	62	12,612	4,427
23	8,335	2,763	63	12,931	4,436
24	8,404	2,806	64	13,278	4,439
25	8,474	2,850	65	13,652	4,437
26	8,543	2,895	66	14,061	4,426
27	8,613	2,940	67	14,505	4,407
28	8,683	2,986	68	13,966	4,408
29	8,752	3,033	69	13,430	4,402
30	8,822	3,080	70	12,896	4,391
31	8,892	3,128	71	12,363	4,376
32	8,962	3,177	72	11,832	4,354
33	9,032	3,226	73	11,304	4,326
34	9,102	3,276	74	10,778	4,294
35	9,172	3,326	75	10,254	4,255
36	9,242	3,376	76	9,738	4,206
37	9,312	3,426	77	9,229	4,149
38	9,382	3,477	78	8,725	4,084
39	9,454	3,528	79	8,233	4,008
40	9,526	3,578	80	7,750	3,922
41	9,598	3,628	81	7,280	3,826
42	9,672	3,678	82	6,825	3,717
43	9,747	3,727	83	6,383	3,599
44	9,824	3,776	84	5,957	3,473
45	9,903	3,823	85	5,549	3,337
46	9,984	3,871	86	5,161	3,193
47	10,068	3,918	87	4,794	3,040
48	10,156	3,963	88	4,446	2,882
49	10,250	4,008	89	4,129	2,714
50	10,351	4,053	90	3,829	2,547
51	10,459	4,096	91	3,554	2,380
52	10,575	4,138	92	3,294	2,216
53	10,701	4,179	93	3,055	2,058
54	10,841	4,218	94	2,834	1,908
55	10,996	4,255	95	2,633	1,761
56	11,167	4,289	96	2,450	1,622
57	11,357	4,321	97	2,284	1,490
58	11,566	4,349	98	2,135	1,368
59	11,795	4,374	99	2,002	1,255

Afkoopfactoren OP68 en LPP

Leeftijd	OP	LPP	Leeftijd	OP	LPP
20	7,736	2,641	60	11,277	4,415
21	7,801	2,683	61	11,523	4,433
22	7,866	2,726	62	11,790	4,448
23	7,930	2,769	63	12,080	4,458
24	7,995	2,812	64	12,397	4,462
25	8,060	2,856	65	12,740	4,461
26	8,125	2,901	66	13,114	4,451
27	8,190	2,947	67	13,522	4,434
28	8,255	2,993	68	13,966	4,408
29	8,320	3,040	69	13,430	4,402
30	8,385	3,088	70	12,896	4,391
31	8,450	3,136	71	12,363	4,376
32	8,515	3,185	72	11,832	4,354
33	8,580	3,234	73	11,304	4,326
34	8,645	3,284	74	10,778	4,294
35	8,710	3,335	75	10,254	4,255
36	8,775	3,385	76	9,738	4,206
37	8,840	3,436	77	9,229	4,149
38	8,906	3,487	78	8,725	4,084
39	8,971	3,538	79	8,233	4,008
40	9,037	3,589	80	7,750	3,922
41	9,104	3,639	81	7,280	3,826
42	9,172	3,689	82	6,825	3,717
43	9,240	3,738	83	6,383	3,599
44	9,311	3,787	84	5,957	3,473
45	9,383	3,835	85	5,549	3,337
46	9,456	3,883	86	5,161	3,193
47	9,532	3,931	87	4,794	3,040
48	9,611	3,977	88	4,446	2,882
49	9,693	4,022	89	4,129	2,714
50	9,783	4,067	90	3,829	2,547
51	9,878	4,111	91	3,554	2,380
52	9,981	4,153	92	3,294	2,216
53	10,092	4,194	93	3,055	2,058
54	10,213	4,234	94	2,834	1,908
55	10,347	4,271	95	2,633	1,761
56	10,497	4,306	96	2,450	1,622
57	10,663	4,338	97	2,284	1,490
58	10,848	4,367	98	2,135	1,368
59	11,053	4,393	99	2,002	1,255

Afkoopfactoren IPP

Leeftijd	PP	Leeftijd	PP
20	36,614	60	19,442
21	36,276	61	18,936
22	35,932	62	18,427
23	35,584	63	17,914
24	35,231	64	17,397
25	34,873	65	16,878
26	34,510	66	16,356
27	34,142	67	15,830
28	33,769	68	15,301
29	33,392	69	14,772
30	33,009	70	14,239
31	32,622	71	13,704
32	32,229	72	13,168
33	31,831	73	12,628
34	31,428	74	12,087
35	31,020	75	11,545
36	30,607	76	11,004
37	30,189	77	10,463
38	29,767	78	9,925
39	29,340	79	9,391
40	28,908	80	8,859
41	28,471	81	8,339
42	28,030	82	7,827
43	27,585	83	7,327
44	27,135	84	6,838
45	26,681	85	6,362
46	26,223	86	5,904
47	25,762	87	5,468
48	25,297	88	5,055
49	24,828	89	4,661
50	24,355	90	4,295
51	23,878	91	3,958
52	23,399	92	3,639
53	22,916	93	3,344
54	22,429	94	3,074
55	21,939	95	2,827
56	21,446	96	2,604
57	20,949	97	2,402
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