

## Technische grondslagen Zwitserleven Nu Pensioen ZekerheidZwitch

Geldend vanaf 1 januari 2017

### Leeftijdscorrecties

Deelnemer	Geen leeftijdscorrectie
Sekseneutraal	Partner is 2 jaar jonger dan deelnemer
Sekse-afhankelijk	Man is 2 jaar ouder dan vrouw

### Rendement en kosten verwerkt in tarief ZekerheidZwitch

Rendement	Euribor bidrente swapcurve + 0,20%
	Het rendement op de 1 <sup>ste</sup> werkdag van oktober gebruiken we voor het daaropvolgende kalenderjaar
Afslag solvabiliteitskosten	0,20%
Afslag beheerkostenvergoeding	0,15%
Excassokosten	1,5%

### Formularium

Uitgesteld Pensioen (ingaaend op 67 jarige leeftijd met 70% overgang op partner) = waarde onttrokken uit beleggingen / Prijs per eenheid pensioen

Tabel : ZL 2016 uitgesteld pensioen

Leeftijd	Man	Vrouw	Sekse-neutraal
0	10.000.000	10.000.000	10.000.000
1	9.989.383	9.983.698	9.986.541
2	9.988.237	9.982.172	9.985.205
3	9.987.525	9.981.356	9.984.441
4	9.987.031	9.980.771	9.983.901
5	9.986.687	9.980.247	9.983.467
6	9.986.357	9.979.839	9.983.098
7	9.986.078	9.979.463	9.982.770
8	9.985.804	9.979.128	9.982.465
9	9.985.521	9.978.800	9.982.159
10	9.985.263	9.978.419	9.981.839
11	9.984.963	9.978.022	9.981.490
12	9.984.642	9.977.565	9.981.101
13	9.984.237	9.976.999	9.980.615
14	9.983.739	9.976.353	9.980.043
15	9.983.167	9.975.677	9.979.419
16	9.982.463	9.974.918	9.978.687
17	9.981.402	9.973.988	9.977.692
18	9.980.234	9.973.028	9.976.628
19	9.978.733	9.971.945	9.975.336
20	9.976.948	9.970.788	9.973.865

Leeftijd	Man	Vrouw	Sekse-neutraal
21	9.975.011	9.969.603	9.972.304
22	9.972.950	9.968.366	9.970.655
23	9.970.892	9.967.057	9.968.964
24	9.968.596	9.965.813	9.967.173
25	9.966.274	9.964.579	9.965.362
26	9.963.903	9.963.134	9.963.417
27	9.961.486	9.961.685	9.961.427
28	9.959.146	9.960.033	9.959.375
29	9.956.624	9.958.348	9.957.191
30	9.954.053	9.956.473	9.954.887
31	9.951.423	9.954.539	9.952.514
32	9.948.613	9.952.392	9.949.937
33	9.945.671	9.950.201	9.947.248
34	9.942.653	9.947.637	9.944.376
35	9.939.478	9.944.753	9.941.291
36	9.936.065	9.941.673	9.937.976
37	9.932.447	9.938.255	9.934.414
38	9.928.670	9.934.534	9.930.652
39	9.924.611	9.930.318	9.926.553
40	9.920.134	9.925.804	9.922.067
41	9.915.304	9.920.617	9.917.156
42	9.910.041	9.914.789	9.911.770
43	9.904.165	9.908.293	9.905.764
44	9.897.660	9.901.361	9.899.174
45	9.890.437	9.893.222	9.891.780
46	9.882.509	9.884.306	9.883.678
47	9.873.744	9.874.018	9.874.657
48	9.863.680	9.862.546	9.864.367
49	9.852.653	9.850.339	9.853.155
50	9.840.460	9.837.093	9.840.803
51	9.827.021	9.822.601	9.827.210
52	9.811.926	9.806.777	9.812.011
53	9.795.365	9.788.894	9.795.267
54	9.777.424	9.770.559	9.777.273
55	9.758.310	9.750.878	9.758.085
56	9.737.276	9.730.034	9.737.073
57	9.714.833	9.707.847	9.714.659
58	9.690.517	9.684.257	9.690.426
59	9.664.425	9.659.129	9.664.436
60	9.636.829	9.632.718	9.636.959
61	9.606.811	9.604.048	9.607.071
62	9.574.189	9.572.874	9.574.573
63	9.538.457	9.540.371	9.539.111
64	9.499.362	9.505.960	9.500.380
65	9.456.583	9.468.449	9.457.998
66	9.409.950	9.428.871	9.411.869
67	9.358.877	9.386.206	9.361.380
68	9.303.728	9.340.975	9.307.020
69	9.243.118	9.291.124	9.247.594
70	9.177.087	9.237.443	9.183.110
71	9.106.159	9.180.279	9.114.187

Leeftijd	Man	Vrouw	Sekse-neutraal
72	9.026.655	9.117.552	9.037.294
73	8.938.621	9.049.699	8.952.602
74	8.842.356	8.975.762	8.860.259
75	8.735.353	8.894.850	8.758.099
76	8.617.016	8.805.415	8.645.418
77	8.484.514	8.706.631	8.520.388
78	8.334.865	8.595.919	8.379.962
79	8.168.144	8.471.858	8.224.709
80	7.984.532	8.333.051	8.053.861
81	7.778.556	8.173.396	7.861.867
82	7.545.694	7.990.251	7.644.860
83	7.290.361	7.782.915	7.405.774
84	7.001.005	7.543.130	7.134.199
85	6.678.182	7.267.964	6.829.629
86	6.318.911	6.948.285	6.488.348
87	5.919.709	6.582.616	6.108.556
88	5.487.407	6.163.433	5.690.441
89	5.019.044	5.708.069	5.239.996
90	4.515.644	5.209.837	4.754.664
91	4.006.230	4.687.711	4.256.602
92	3.487.677	4.143.070	3.741.743
93	2.973.061	3.587.871	3.222.078
94	2.475.377	3.036.150	2.710.803
95	2.007.692	2.503.426	2.222.015
96	1.581.912	2.005.328	1.769.423
97	1.207.514	1.555.908	1.364.871
98	890.493	1.165.943	1.016.937
99	632.757	841.588	729.919
100	432.132	583.747	503.481
101	282.986	388.344	333.061
102	177.335	247.444	210.957
103	106.340	150.896	127.874
104	61.349	88.061	74.318
105	34.071	49.210	41.438
106	18.233	26.364	22.191
107	9.416	13.566	11.434
108	4.701	6.720	5.680
109	2.273	3.213	2.727
110	1.067	1.487	1.269
111	487	668	573
112	217	292	252
113	94	125	108
114	40	52	45
115	17	21	19
116	7	8	7
117	3	3	3
118	1	1	1
119	0	0	0
120	0	0	0