



STICHTING SHELL PENSIOENFONDS

Attachment to Regulations VI

1 january 2023

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Attachment to regulations VI of Stichting Shell Pensioenfond.

This Attachment forms part of Regulations VI of the Pension Fund. The tables and actuarial factors contained in the present Attachment enter effect on 1st January 2023 and remain in force until the Pension Fund resolves to adjust them. The definitions contained in Article 1 of the present Regulations shall fully apply to the present Attachment.

Periodically, the Pension Fund resolves, following the advice of the actuary, if the factors contained in the present Attachment should be adjusted. Adjustments shall be implemented with due regard to the provisions concerning amendments to the Pension fund Regulations.

1. Flexibility options concerning Retirement Age and level of pension entitlements

The Regulations contain several options regarding Retirement Age and the level of lifelong retirement pension, temporary retirement pension, lifelong partner's pension and the partner's supplementary pension. You can find these flexibility options in Article 17.

1. Conversion of retirement pension into temporary retirement pension.
2. Part-time retirement with a simultaneous and identical reduction in working hours. The Retirement Age does not change because of this part-time retirement
3. Lowering or raising the Retirement Age by using the option 'Early commencement of pension' or 'Late commencement of pension'.
4. Conversion of retirement pension into partner's pension and vice versa.
5. Application of a higher or lower pension for a specifiable period: variable pension.

If any flexibility options are combined, the above sequence shall apply to the calculation of pension payments.

2. Conversion of retirement pension into temporary retirement pension (table 1)

Under Article 17.2.3 of the Regulations, the Participant or Former Participant has the option to convert part of the retirement pension into a temporary retirement pension. In that case, calculations are conducted with the aid of the table below. The conversion of the retirement pension has no effect on the associated partner's pension.

Table 1

Purchase of EUR 1,000 temporary retirement pension up to the AOW age results in a retirement pension decrease from the age of

Age on pension date	AOW-age		
	66 jaar en 10 maanden	67 jaar	67 jaar en 3 maanden
55	478	483	492
56	453	458	467
57	425	431	440
58	396	402	412
59	364	371	381
60	330	337	348
61	293	301	312
62	253	261	273
63	210	218	231
64	162	171	184
65	110	119	134
66	52	63	78
67			16

3. Early or late retirement (table 2)

Under Article 17.2 and 17.3 of the Regulations, the Participant or Former Participant may opt on one occasion only for a lower or higher Retirement Age than that of 68 as mentioned in Article 5. The Retirement Age may not be lower than 55 or may not exceed 70.

If the Participant or Former Participant avail themselves of either of these options, the retirement pension will be decreased or increased. In that case, calculations are conducted with the aid of the table 2.

Lowering or raising the Pension Age has no effect on the associated partner's pension.

Table 2

Purchase of EUR 1,000 commencing at age 68 results in a retirement commencing immediately as indicated for the chosen age.

Age on pension date	Months											
	0	1	2	3	4	5	6	7	8	9	10	11
55	484	486	488	490	492	494	496	498	500	502	504	506
56	508	510	512	514	516	518	520	522	524	527	529	531
57	533	535	537	540	542	544	546	549	551	553	555	558
58	560	562	565	567	570	572	574	577	579	582	584	587
59	589	592	594	597	599	602	605	607	610	613	615	618
60	621	623	626	629	632	635	637	640	643	646	649	652
61	655	658	661	664	667	670	673	676	679	682	685	689
62	692	695	698	702	705	708	711	715	718	722	725	729
63	732	736	739	743	746	750	754	757	761	765	768	772
64	776	780	784	788	792	796	800	804	808	812	816	820
65	824	828	833	837	841	846	850	854	859	863	868	872
66	877	882	886	891	896	901	906	910	915	920	925	930
67	935	941	946	951	956	962	967	972	978	983	989	994
68	1.000	1.006	1.011	1.017	1.023	1.029	1.035	1.041	1.047	1.053	1.059	1.065
69	1.072	1.078	1.084	1.091	1.097	1.104	1.110	1.117	1.124	1.130	1.137	1.144
70	1.151											

4. Conversion: exchange from retirement pension into partner's pension and vice versa

Under Article 17.4.1.1.sub a. of the Regulations, the Participant or Former Participant may opt on one occasion only to change the relation between the retirement pension and the partner's pension as from the Retirement Date in such a way that the partner's lifelong pension amounts to 0%, 30%, 50% or 70% of the retirement pension. If the partner's pension is converted into 0% of the retirement pension, the supplementary partner's pension is converted into a retirement pension increase.

4.1 Conversion: relation retirement pension and partner's pension (table 3a)

If the Participant or Former Participant decides to adjust the relation between the retirement pension and the partner's pension, calculations are conducted with the aid of Table 3a.

Table 3a

Exchange of pension			
Age	Conversion of EUR 1.000 lifelong partner's pension results in an immediately commencing retirement pension	Conversion of EUR 1.000 supplementary partner's pension results in an immediately commencing retirement pension	Conversion of EUR 1.000 retirement pension commencing immediately results in a partner's pension which is assured along
55	130	13	7.694
56	135	12	7.386
57	141	12	7.091
58	147	11	6.808
59	153	11	6.536
60	159	10	6.274
61	166	9	6.022
62	173	8	5.779
63	180	7	5.544
64	188	6	5.319
65	196	5	5.100
66	204	4	4.893
67	213	3	4.693
68	222	2	4.498
69	232	1	4.308
70	243	0	4.122

Values for intermediate ages are obtained by interpolation

4.2 Conversion pension: on 2 lives, on life (former) participant or on life partner (table 3b and 3c)

Under Article 17.3 of the Regulations, the Participant or Former Participant may opt on one occasion only to change the relation between the retirement pension and the partner's pension as from the Retirement Date in such a way that it creates a pension that is paid as long as the Retiree and his Partner are alive and that is reduced by 30 or 50% - depending on the Participant's choice - upon the death of the Retiree or his Partner.

If the Participant or Former Participant decides to adjust this relation, calculations are conducted with the aid of table 3b and 3c.

Table 3b

Exchange of pension			
Age	Conversion of EUR 1.000 immediately commencing retirement pension into an immediately commencing pension as long as the (former) participant and the partner are alive, results in	Conversion of EUR 1.000 immediately commencing retirement pension into an immediately commencing pension as long as the (former) participant is alive and the partner has deceased, results in	Conversion of EUR 1.000 immediately commencing retirement pension into an immediately commencing pension as long as the partner is alive and the (former) participant has deceased, results in
55	1.072	14.848	6.865
56	1.075	14.324	6.582
57	1.078	13.818	6.311
58	1.081	13.332	6.052
59	1.084	12.862	5.803
60	1.088	12.415	5.563
61	1.091	11.981	5.333
62	1.095	11.558	5.110
63	1.099	11.138	4.896
64	1.102	10.757	4.691
65	1.107	10.369	4.492
66	1.111	10.000	4.302
67	1.116	9.625	4.119
68	1.121	9.266	3.940
69	1.126	8.951	3.765
70	1.131	8.652	3.596

Values for intermediate ages are obtained by interpolation.

Table 3c

Exchange of pension			
Age	Conversion of EUR 1.000 partner's pension which is assured along, into a directly commencing pension as long as the (former) participant and the partner are both alive, results in	Conversion of EUR 1.000 partner's pension which is assured along, into a directly commencing pension as long as the (former) participant is alive and the partner has deceased, results in	Conversion of EUR 1.000 partner's pension which is assured along, into a directly commencing pension as long as the partner is alive and the (former) participant has deceased, results in
55	156	2.163	1.000
56	163	2.176	1.000
57	171	2.189	1.000
58	179	2.203	1.000
59	187	2.216	1.000
60	196	2.232	1.000
61	205	2.247	1.000
62	214	2.262	1.000
63	224	2.275	1.000
64	235	2.293	1.000
65	246	2.308	1.000
66	258	2.324	1.000
67	271	2.337	1.000
68	285	2.352	1.000
69	299	2.377	1.000
70	314	2.406	1.000

Values for intermediate ages are obtained by interpolation.

5. Variable pension: high / low or low / high

Under Article 17.4.2 of the Regulations, the Participant or Former Participant may opt on one occasion only to decrease or increase his retirement pension with effect from the Retirement Date during a period to be specified by him expressed either in whole years from not less than one year to not more than ten years, or up to the month in which he reaches the age of 67. The difference between the highest and lowest pension payment may be 15%, 20%, 25%, 30% or 33 1/3% of the lowest payment.

If a variable (temporarily higher or lower) pension is chosen, the partner's pension associated with the retirement pension is not adjusted.

5.1 Difference between the highest and lowest payment is 15% (table 4a)

If the Participant or Former Participant opts to receive higher pension payments during the years immediately following his retirement with a lower level of pension thereafter, the retirement pension for the first few years shall be determined on the basis of the high level indicated in the table 4a, after which he receives a pension at the lower level

Table 4a

High/ Low with ratio 115% : 100%

During the chosen period, EUR 1,000, lifelong pension results in firstly the higher pension level and secondly the lower pension level

Age		Period in years												
Year		1	2	3	4	5	6	7	8	9	10	11	12	13
55	high	1.142	1.134	1.126	1.119	1.112	1.106	1.100	1.094	1.088	1.083	1.077	1.072	1.067
	low	993	986	980	973	967	962	956	951	946	941	937	932	928
56	high	1.142	1.134	1.126	1.119	1.112	1.105	1.099	1.093	1.087	1.081	1.076	1.071	1.066
	low	993	986	979	973	967	961	955	950	945	940	936	931	927
57	high	1.141	1.133	1.126	1.118	1.111	1.104	1.098	1.092	1.086	1.080	1.075	1.070	1.065
	low	993	986	979	972	966	960	955	949	944	939	935	930	926
58	high	1.141	1.133	1.125	1.117	1.110	1.103	1.097	1.091	1.085	1.079	1.073	1.068	1.063
	low	992	985	978	972	965	959	954	948	943	938	933	929	924
59	high	1.141	1.133	1.125	1.117	1.109	1.102	1.096	1.089	1.083	1.077	1.072	1.067	1.062
	low	992	985	978	971	965	959	953	947	942	937	932	927	923
60	high	1.141	1.132	1.124	1.116	1.109	1.101	1.095	1.088	1.082	1.076	1.070	1.065	1.060
	low	992	985	977	970	964	958	952	946	941	936	931	926	922
61	high	1.141	1.132	1.123	1.115	1.108	1.100	1.093	1.087	1.080	1.074	1.069	1.063	1.058
	low	992	984	977	970	963	957	951	945	940	934	929	925	920
62	high	1.140	1.131	1.123	1.114	1.107	1.099	1.092	1.085	1.079	1.073	1.067	1.061	1.056
	low	992	984	976	969	962	956	950	944	938	933	928	923	918
63	high	1.140	1.131	1.122	1.114	1.106	1.098	1.091	1.084	1.077	1.071	1.065	1.060	1.054
	low	991	983	976	968	961	955	948	942	937	931	926	921	917
64	high	1.140	1.130	1.121	1.113	1.104	1.097	1.089	1.082	1.076	1.069	1.063	1.058	1.052
	low	991	983	975	967	960	954	947	941	935	930	925	920	915
65	high	1.140	1.130	1.120	1.112	1.103	1.095	1.088	1.080	1.074	1.067	1.061	1.055	1.050
	low	991	982	974	967	959	952	946	940	934	928	923	918	913
66	high	1.139	1.129	1.120	1.110	1.102	1.094	1.086	1.079	1.072	1.065	1.059	1.053	1.048
	low	991	982	974	966	958	951	944	938	932	926	921	916	911
67	high	1.139	1.129	1.119	1.109	1.100	1.092	1.084	1.077	1.070	1.063	1.057	1.051	1.045
	low	990	981	973	965	957	950	943	936	930	924	919	914	909
68	high	1.139	1.128	1.118	1.108	1.099	1.090	1.082	1.075	1.067	1.061	1.054	1.048	1.043
	low	990	981	972	963	956	948	941	934	928	922	917	912	907
69	high	1.138	1.127	1.117	1.107	1.097	1.088	1.080	1.072	1.065	1.058	1.052	1.046	1.040
	low	990	980	971	962	954	947	939	932	926	920	914	909	904
70	high	1.138	1.126	1.115	1.105	1.096	1.086	1.078	1.070	1.062	1.055	1.049	1.043	1.037
	low	989	979	970	961	953	945	937	930	924	918	912	907	902

Values for intermediate ages are obtained by interpolation.

5.2 Difference between the highest and lowest payment is 20% (table 4b)

If the Participant or Former Participant opts to receive higher pension payments during the years immediately following his retirement with a lower level of pension thereafter, the retirement pension for the first few years shall be determined on the basis of the high level indicated in the table 4b, after which he receives a pension at the lower level.

Table 4b

High/ Low with ratio 120% : 100%

During the chosen period, EUR 1,000, lifelong pension results in firstly the higher pension level and secondly the lower pension level op

Age		Period in years												
Years		1	2	3	4	5	6	7	8	9	10	11	12	13
55	high	1.189	1.178	1.167	1.158	1.148	1.139	1.131	1.123	1.115	1.108	1.101	1.094	1.088
	low	991	981	973	965	957	950	943	936	929	923	917	912	907
56	high	1.188	1.177	1.167	1.157	1.147	1.138	1.130	1.122	1.114	1.106	1.099	1.092	1.086
	low	990	981	972	964	956	949	941	935	928	922	916	910	905
57	high	1.188	1.177	1.166	1.156	1.146	1.137	1.128	1.120	1.112	1.105	1.097	1.091	1.084
	low	990	981	972	963	955	948	940	933	927	921	915	909	903
58	high	1.188	1.176	1.166	1.155	1.145	1.136	1.127	1.119	1.111	1.103	1.096	1.089	1.082
	low	990	980	971	963	954	947	939	932	926	919	913	907	902
59	high	1.188	1.176	1.165	1.154	1.144	1.135	1.126	1.117	1.109	1.101	1.094	1.087	1.080
	low	990	980	971	962	954	946	938	931	924	918	911	906	900
60	high	1.187	1.175	1.164	1.153	1.143	1.133	1.124	1.115	1.107	1.099	1.092	1.085	1.078
	low	989	979	970	961	953	944	937	929	923	916	910	904	898
61	high	1.187	1.175	1.163	1.152	1.142	1.132	1.122	1.114	1.105	1.097	1.089	1.082	1.075
	low	989	979	969	960	951	943	935	928	921	914	908	902	896
62	high	1.187	1.174	1.162	1.151	1.140	1.130	1.121	1.112	1.103	1.095	1.087	1.080	1.073
	low	989	978	969	959	950	942	934	926	919	912	906	900	894
63	high	1.186	1.174	1.161	1.150	1.139	1.129	1.119	1.110	1.101	1.093	1.085	1.077	1.070
	low	989	978	968	958	949	941	932	925	917	911	904	898	892
64	high	1.186	1.173	1.160	1.149	1.137	1.127	1.117	1.107	1.099	1.090	1.082	1.075	1.068
	low	988	977	967	957	948	939	931	923	915	908	902	896	890
65	high	1.186	1.172	1.159	1.147	1.136	1.125	1.115	1.105	1.096	1.088	1.079	1.072	1.065
	low	988	977	966	956	946	937	929	921	913	906	900	893	887
66	high	1.185	1.171	1.158	1.146	1.134	1.123	1.113	1.103	1.094	1.085	1.077	1.069	1.062
	low	988	976	965	955	945	936	927	919	911	904	897	891	885
67	high	1.185	1.170	1.157	1.144	1.132	1.121	1.110	1.100	1.091	1.082	1.074	1.066	1.058
	low	987	975	964	953	943	934	925	917	909	902	895	888	882
68	high	1.184	1.169	1.155	1.142	1.130	1.118	1.108	1.097	1.088	1.079	1.070	1.062	1.055
	low	987	974	963	952	942	932	923	914	906	899	892	885	879
69	high	1.184	1.168	1.154	1.140	1.128	1.116	1.105	1.094	1.085	1.075	1.067	1.059	1.052
	low	986	974	962	950	940	930	921	912	904	896	889	883	876
70	high	1.183	1.167	1.152	1.138	1.125	1.113	1.102	1.091	1.081	1.072	1.063	1.055	1.048
	low	986	973	960	949	938	928	918	909	901	893	886	880	873

Values for intermediate ages are obtained by interpolation

5.3 Difference between the highest and lowest payment is 25% (table 4c)

If the Participant or Former Participant opts to receive higher pension payments during the years immediately following his retirement with a lower level of pension thereafter, the retirement pension for the first few years shall be determined on the basis of the high level indicated in the table 4c, after which he receives a pension at the lower level.

Table 4c

High/ Low with ratio 125% : 100%

During the chosen period, EUR 1,000, lifelong pension results in firstly the higher pension level and secondly the lower pension level

Age		Period in years												
Years		1	2	3	4	5	6	7	8	9	10	11	12	13
55	high	1.235	1.221	1.208	1.195	1.183	1.172	1.161	1.151	1.142	1.132	1.124	1.115	1.107
	low	988	977	966	956	947	938	929	921	913	906	899	892	886
56	high	1.235	1.221	1.207	1.194	1.182	1.171	1.160	1.150	1.140	1.130	1.121	1.113	1.105
	low	988	977	966	956	946	937	928	920	912	904	897	890	884
57	high	1.235	1.220	1.206	1.193	1.181	1.169	1.158	1.148	1.138	1.128	1.119	1.111	1.103
	low	988	976	965	955	945	935	927	918	910	903	895	889	882
58	high	1.234	1.219	1.205	1.192	1.180	1.168	1.157	1.146	1.136	1.126	1.117	1.108	1.100
	low	987	976	964	954	944	934	925	917	909	901	894	887	880
59	high	1.234	1.219	1.205	1.191	1.178	1.166	1.155	1.144	1.134	1.124	1.115	1.106	1.098
	low	987	975	964	953	943	933	924	915	907	899	892	885	878
60	high	1.234	1.218	1.204	1.190	1.177	1.164	1.153	1.142	1.131	1.121	1.112	1.103	1.095
	low	987	974	963	952	941	932	922	913	905	897	890	883	876
61	high	1.233	1.217	1.202	1.188	1.175	1.163	1.151	1.139	1.129	1.119	1.109	1.100	1.092
	low	987	974	962	951	940	930	921	912	903	895	887	880	874
62	high	1.233	1.217	1.201	1.187	1.173	1.161	1.148	1.137	1.126	1.116	1.106	1.097	1.089
	low	986	973	961	950	939	928	919	910	901	893	885	878	871
63	high	1.232	1.216	1.200	1.185	1.172	1.158	1.146	1.135	1.124	1.113	1.103	1.094	1.086
	low	986	973	960	948	937	927	917	908	899	891	883	875	868
64	high	1.232	1.215	1.199	1.184	1.170	1.156	1.144	1.132	1.121	1.110	1.100	1.091	1.082
	low	985	972	959	947	936	925	915	905	897	888	880	873	866
65	high	1.231	1.214	1.197	1.182	1.167	1.154	1.141	1.129	1.118	1.107	1.097	1.087	1.079
	low	985	971	958	946	934	923	913	903	894	886	878	870	863
66	high	1.231	1.213	1.196	1.180	1.165	1.151	1.138	1.126	1.114	1.104	1.093	1.084	1.075
	low	985	970	957	944	932	921	911	901	891	883	875	867	860
67	high	1.230	1.212	1.194	1.178	1.163	1.148	1.135	1.123	1.111	1.100	1.090	1.080	1.071
	low	984	969	955	942	930	919	908	898	889	880	872	864	857
68	high	1.229	1.210	1.192	1.176	1.160	1.146	1.132	1.119	1.107	1.096	1.086	1.076	1.067
	low	984	968	954	941	928	916	906	895	886	877	868	861	854
69	high	1.229	1.209	1.191	1.173	1.157	1.142	1.128	1.115	1.103	1.092	1.081	1.072	1.063
	low	983	967	952	939	926	914	903	892	883	874	865	857	850
70	high	1.228	1.208	1.188	1.171	1.154	1.139	1.125	1.111	1.099	1.088	1.077	1.067	1.058
	low	982	966	951	937	923	911	900	889	879	870	862	854	847

Values for intermediate ages are obtained by interpolation

5.4 Difference between the highest and lowest payment is 30% (table 4d)

If the Participant or Former Participant opts to receive higher pension payments during the years immediately following his retirement with a lower level of pension thereafter, the retirement pension for the first few years shall be determined on the basis of the high level indicated in the table 4d, after which he receives a pension at the lower level.

Table 4d

High/ Low with ratio 130% : 100%

During the chosen period, EUR 1,000, lifelong pension results in firstly the higher pension level and secondly the lower pension level

Age		Period in years												
Years		1	2	3	4	5	6	7	8	9	10	11	12	13
55	high	1.282	1.264	1.248	1.232	1.218	1.204	1.191	1.179	1.167	1.156	1.145	1.135	1.126
	low	986	972	960	948	937	926	916	907	898	889	881	873	866
56	high	1.281	1.264	1.247	1.231	1.216	1.202	1.189	1.177	1.165	1.154	1.143	1.133	1.123
	low	986	972	959	947	936	925	915	905	896	887	879	871	864
57	high	1.281	1.263	1.246	1.230	1.215	1.201	1.187	1.174	1.162	1.151	1.140	1.130	1.120
	low	985	971	958	946	934	924	913	903	894	885	877	869	862
58	high	1.280	1.262	1.245	1.229	1.213	1.199	1.185	1.172	1.160	1.148	1.138	1.127	1.117
	low	985	971	958	945	933	922	912	902	892	883	875	867	860
59	high	1.280	1.261	1.244	1.227	1.211	1.197	1.183	1.170	1.157	1.146	1.135	1.124	1.114
	low	985	970	957	944	932	921	910	900	890	881	873	865	857
60	high	1.280	1.260	1.242	1.225	1.210	1.195	1.180	1.167	1.155	1.143	1.132	1.121	1.111
	low	984	970	956	943	930	919	908	898	888	879	870	862	855
61	high	1.279	1.259	1.241	1.224	1.208	1.192	1.178	1.164	1.152	1.140	1.128	1.118	1.108
	low	984	969	955	941	929	917	906	896	886	877	868	860	852
62	high	1.279	1.258	1.240	1.222	1.205	1.190	1.175	1.162	1.149	1.136	1.125	1.114	1.104
	low	983	968	954	940	927	915	904	894	884	874	865	857	849
63	high	1.278	1.257	1.238	1.220	1.203	1.187	1.173	1.159	1.145	1.133	1.121	1.110	1.100
	low	983	967	952	939	926	913	902	891	881	872	863	854	846
64	high	1.277	1.256	1.237	1.218	1.201	1.185	1.169	1.155	1.142	1.129	1.118	1.106	1.096
	low	983	966	951	937	924	911	900	889	878	869	860	851	843
65	high	1.277	1.255	1.235	1.216	1.198	1.182	1.166	1.152	1.138	1.125	1.114	1.102	1.092
	low	982	965	950	935	922	909	897	886	876	866	857	848	840
66	high	1.276	1.254	1.233	1.214	1.196	1.179	1.163	1.148	1.134	1.121	1.109	1.098	1.087
	low	982	964	948	934	920	907	895	883	873	863	853	845	836
67	high	1.275	1.252	1.231	1.211	1.193	1.175	1.159	1.144	1.130	1.117	1.105	1.093	1.083
	low	981	963	947	932	917	904	892	880	869	859	850	841	833
68	high	1.274	1.251	1.229	1.208	1.189	1.172	1.155	1.140	1.126	1.112	1.100	1.089	1.078
	low	980	962	945	930	915	901	889	877	866	856	846	837	829
69	high	1.274	1.249	1.227	1.206	1.186	1.168	1.151	1.136	1.121	1.108	1.095	1.084	1.073
	low	980	961	943	927	912	898	886	874	862	852	842	834	825
70	high	1.273	1.247	1.224	1.202	1.182	1.164	1.147	1.131	1.116	1.103	1.090	1.079	1.068
	low	979	959	942	925	910	895	882	870	859	848	838	830	822

Values for intermediate ages are obtained by interpolation

5.5 Difference between the highest and lowest payment is 33,33% (table 4e)

If the Participant or Former Participant opts to receive higher pension payments during the years immediately following his retirement with a lower level of pension thereafter, the retirement pension for the first few years shall be determined on the basis of the high level indicated in the table 4e, after which he receives a pension at the lower level.

Table 4e

High/ Low with ratio 133,33% : 100%

During the chosen period, EUR 1,000, lifelong pension results in firstly the higher pension level and secondly the lower pension level

Age		Period in years												
Years		1	2	3	4	5	6	7	8	9	10	11	12	13
55	high	1.312	1.293	1.274	1.257	1.240	1.225	1.210	1.196	1.183	1.171	1.159	1.148	1.138
	low	984	970	956	943	930	919	908	897	888	878	870	861	853
56	high	1.312	1.292	1.273	1.255	1.239	1.223	1.208	1.194	1.181	1.168	1.157	1.145	1.135
	low	984	969	955	942	929	917	906	896	886	876	867	859	851
57	high	1.312	1.291	1.272	1.254	1.237	1.221	1.206	1.192	1.178	1.166	1.154	1.142	1.132
	low	984	968	954	940	928	916	904	894	884	874	865	857	849
58	high	1.311	1.290	1.271	1.252	1.235	1.219	1.204	1.189	1.176	1.163	1.151	1.139	1.128
	low	983	968	953	939	926	914	903	892	882	872	863	854	846
59	high	1.311	1.289	1.269	1.251	1.233	1.217	1.201	1.187	1.173	1.160	1.147	1.136	1.125
	low	983	967	952	938	925	913	901	890	880	870	861	852	844
60	high	1.310	1.288	1.268	1.249	1.231	1.214	1.198	1.184	1.170	1.156	1.144	1.132	1.121
	low	983	966	951	937	923	911	899	888	877	867	858	849	841
61	high	1.309	1.287	1.267	1.247	1.229	1.212	1.196	1.181	1.166	1.153	1.141	1.129	1.118
	low	982	965	950	935	922	909	897	885	875	865	855	847	838
62	high	1.309	1.286	1.265	1.245	1.226	1.209	1.193	1.177	1.163	1.149	1.137	1.125	1.114
	low	982	965	949	934	920	907	895	883	872	862	853	844	835
63	high	1.308	1.285	1.263	1.243	1.224	1.206	1.190	1.174	1.159	1.146	1.133	1.121	1.109
	low	981	964	947	932	918	905	892	881	870	859	850	841	832
64	high	1.308	1.284	1.261	1.241	1.221	1.203	1.186	1.170	1.156	1.142	1.129	1.116	1.105
	low	981	963	946	931	916	902	890	878	867	856	846	837	829
65	high	1.307	1.282	1.259	1.238	1.218	1.200	1.183	1.167	1.151	1.137	1.124	1.112	1.100
	low	980	962	945	929	914	900	887	875	864	853	843	834	825
66	high	1.306	1.281	1.257	1.236	1.215	1.196	1.179	1.162	1.147	1.133	1.119	1.107	1.095
	low	980	961	943	927	912	897	884	872	860	850	840	830	822
67	high	1.305	1.279	1.255	1.233	1.212	1.193	1.175	1.158	1.143	1.128	1.115	1.102	1.090
	low	979	959	941	925	909	895	881	869	857	846	836	826	818
68	high	1.304	1.277	1.253	1.230	1.209	1.189	1.170	1.153	1.138	1.123	1.109	1.097	1.085
	low	978	958	940	922	906	892	878	865	853	842	832	823	814
69	high	1.303	1.276	1.250	1.227	1.205	1.185	1.166	1.149	1.132	1.118	1.104	1.091	1.080
	low	977	957	938	920	904	888	874	861	849	838	828	818	810
70	high	1.302	1.274	1.247	1.223	1.201	1.180	1.161	1.143	1.127	1.112	1.098	1.086	1.074
	low	977	955	935	917	901	885	871	858	845	834	824	814	806

Values for intermediate ages are obtained by interpolation

5.6 Difference between the lowest and highest payment is 15% (table 4f)

If the Participant or Former Participant opts to receive lower pension payments during the years immediately following his retirement with a higher level of pension thereafter, the retirement pension for the first few years shall be determined on the basis of the lower level indicated in table 4f, after which he receives a pension at the higher level.

Table 4f

Low / High with ratio 100% : 115%

During the chosen period, EUR 1,000, lifelong pension results in firstly the lower pension level and secondly the higher pension level

Age		Period in years												
Years		1	2	3	4	5	6	7	8	9	10	11	12	13
55	low	875	880	886	891	896	901	906	910	915	919	924	928	932
	high	1.006	1.012	1.018	1.024	1.030	1.036	1.041	1.047	1.052	1.057	1.062	1.067	1.072
56	low	875	881	886	891	896	901	906	911	916	920	925	929	933
	high	1.006	1.013	1.019	1.025	1.031	1.037	1.042	1.048	1.053	1.058	1.064	1.069	1.073
57	low	875	881	886	892	897	902	907	912	917	921	926	930	935
	high	1.007	1.013	1.019	1.025	1.031	1.037	1.043	1.049	1.054	1.060	1.065	1.070	1.075
58	low	875	881	887	892	897	903	908	913	918	923	927	932	936
	high	1.007	1.013	1.020	1.026	1.032	1.038	1.044	1.050	1.055	1.061	1.066	1.071	1.076
59	low	876	881	887	893	898	903	909	914	919	924	928	933	938
	high	1.007	1.014	1.020	1.027	1.033	1.039	1.045	1.051	1.057	1.062	1.068	1.073	1.078
60	low	876	882	887	893	899	904	910	915	920	925	930	934	939
	high	1.007	1.014	1.021	1.027	1.034	1.040	1.046	1.052	1.058	1.064	1.069	1.075	1.080
61	low	876	882	888	894	899	905	911	916	921	926	931	936	941
	high	1.007	1.014	1.021	1.028	1.034	1.041	1.047	1.053	1.059	1.065	1.071	1.076	1.082
62	low	876	882	888	894	900	906	912	917	922	928	933	938	942
	high	1.007	1.015	1.022	1.029	1.035	1.042	1.048	1.055	1.061	1.067	1.073	1.078	1.084
63	low	876	883	889	895	901	907	913	918	924	929	934	939	944
	high	1.008	1.015	1.022	1.029	1.036	1.043	1.050	1.056	1.062	1.068	1.074	1.080	1.086
64	low	876	883	889	896	902	908	914	920	925	931	936	941	946
	high	1.008	1.015	1.023	1.030	1.037	1.044	1.051	1.058	1.064	1.070	1.076	1.082	1.088
65	low	877	883	890	897	903	909	915	921	927	932	938	943	948
	high	1.008	1.016	1.023	1.031	1.038	1.045	1.052	1.059	1.066	1.072	1.079	1.085	1.090
66	low	877	884	891	897	904	910	917	923	929	934	940	945	950
	high	1.008	1.016	1.024	1.032	1.039	1.047	1.054	1.061	1.068	1.074	1.081	1.087	1.093
67	low	877	884	891	898	905	912	918	924	930	936	942	947	953
	high	1.009	1.017	1.025	1.033	1.041	1.048	1.056	1.063	1.070	1.077	1.083	1.090	1.096
68	low	877	885	892	899	906	913	920	926	932	938	944	950	955
	high	1.009	1.017	1.026	1.034	1.042	1.050	1.058	1.065	1.072	1.079	1.086	1.092	1.098
69	low	877	885	893	900	907	915	921	928	934	941	947	952	958
	high	1.009	1.018	1.027	1.035	1.044	1.052	1.060	1.067	1.075	1.082	1.089	1.095	1.101
70	low	878	886	894	901	909	916	923	930	937	943	949	955	960
	high	1.009	1.019	1.028	1.037	1.045	1.054	1.062	1.070	1.077	1.084	1.091	1.098	1.104

Values for intermediate ages are obtained by interpolation.

5.7 Difference between the lowest and highest payment is 20% (table 4g)

If the Participant or Former Participant opts to receive lower pension payments during the years immediately following his retirement with a higher level of pension thereafter, the retirement pension for the first few years shall be determined on the basis of the lower level indicated in table 4g, after which he receives a pension at the higher level.

Table 4g

Low / High with ratio 100% : 120%

During the chosen period, EUR 1,000, lifelong pension results in firstly the lower pension level and secondly the higher pension level

Age		Period in years												
Years		1	2	3	4	5	6	7	8	9	10	11	12	13
55	low	840	847	853	860	866	872	878	884	890	895	901	906	912
	high	1.008	1.016	1.024	1.031	1.039	1.046	1.054	1.061	1.068	1.074	1.081	1.088	1.094
56	low	840	847	854	860	866	873	879	885	891	897	902	908	913
	high	1.008	1.016	1.024	1.032	1.040	1.047	1.055	1.062	1.069	1.076	1.083	1.089	1.096
57	low	840	847	854	861	867	874	880	886	892	898	904	909	915
	high	1.008	1.017	1.025	1.033	1.041	1.048	1.056	1.063	1.070	1.077	1.084	1.091	1.098
58	low	840	847	854	861	868	874	881	887	893	899	905	911	917
	high	1.009	1.017	1.025	1.033	1.041	1.049	1.057	1.064	1.072	1.079	1.086	1.093	1.100
59	low	841	848	855	862	869	875	882	888	895	901	907	913	918
	high	1.009	1.017	1.026	1.034	1.042	1.050	1.058	1.066	1.074	1.081	1.088	1.095	1.102
60	low	841	848	855	862	869	876	883	890	896	902	908	914	920
	high	1.009	1.018	1.026	1.035	1.043	1.052	1.060	1.067	1.075	1.083	1.090	1.097	1.104
61	low	841	849	856	863	870	877	884	891	898	904	910	916	922
	high	1.009	1.018	1.027	1.036	1.044	1.053	1.061	1.069	1.077	1.085	1.092	1.100	1.107
62	low	841	849	856	864	871	878	886	892	899	906	912	918	925
	high	1.009	1.019	1.028	1.037	1.046	1.054	1.063	1.071	1.079	1.087	1.095	1.102	1.110
63	low	841	849	857	865	872	880	887	894	901	908	914	921	927
	high	1.010	1.019	1.029	1.038	1.047	1.056	1.064	1.073	1.081	1.089	1.097	1.105	1.112
64	low	842	850	858	866	873	881	888	896	903	910	916	923	929
	high	1.010	1.020	1.029	1.039	1.048	1.057	1.066	1.075	1.083	1.092	1.100	1.108	1.115
65	low	842	850	858	867	875	882	890	897	905	912	919	926	932
	high	1.010	1.020	1.030	1.040	1.049	1.059	1.068	1.077	1.086	1.094	1.103	1.111	1.118
66	low	842	851	859	868	876	884	892	899	907	914	921	928	935
	high	1.011	1.021	1.031	1.041	1.051	1.061	1.070	1.079	1.088	1.097	1.106	1.114	1.122
67	low	842	851	860	869	877	886	894	902	909	917	924	931	938
	high	1.011	1.022	1.032	1.042	1.053	1.063	1.072	1.082	1.091	1.100	1.109	1.117	1.125
68	low	843	852	861	870	879	887	896	904	912	919	927	934	941
	high	1.011	1.022	1.033	1.044	1.054	1.065	1.075	1.085	1.094	1.103	1.112	1.121	1.129
69	low	843	853	862	871	880	889	898	906	914	922	930	937	944
	high	1.012	1.023	1.034	1.046	1.056	1.067	1.077	1.087	1.097	1.107	1.116	1.125	1.133
70	low	843	853	863	873	882	891	900	909	917	925	933	941	948
	high	1.012	1.024	1.036	1.047	1.058	1.069	1.080	1.091	1.101	1.110	1.120	1.129	1.137

Values for intermediate ages are obtained by interpolation

5.8 Difference between the lowest and highest payment is 25% (table 4h)

If the Participant or Former Participant opts to receive lower pension payments during the years immediately following his retirement with a higher level of pension thereafter, the retirement pension for the first few years shall be determined on the basis of the lower level indicated in table 4h, after which he receives a pension at the higher level.

Table 4

Low / High with ratio 100% : 125%

During the chosen period, EUR 1,000, lifelong pension results in firstly the lower pension level and secondly the higher pension level

Age Years		Period in years												
		1	2	3	4	5	6	7	8	9	10	11	12	13
55	low	808	815	823	830	838	845	852	859	866	873	879	886	892
	high	1.010	1.019	1.029	1.038	1.047	1.056	1.065	1.074	1.082	1.091	1.099	1.107	1.115
56	low	808	816	823	831	838	846	853	860	867	874	881	887	894
	high	1.010	1.020	1.029	1.039	1.048	1.057	1.066	1.075	1.084	1.092	1.101	1.109	1.117
57	low	808	816	824	832	839	847	854	861	869	876	882	889	896
	high	1.010	1.020	1.030	1.039	1.049	1.058	1.068	1.077	1.086	1.094	1.103	1.111	1.120
58	low	808	816	824	832	840	848	855	863	870	877	884	891	898
	high	1.010	1.020	1.030	1.040	1.050	1.060	1.069	1.078	1.088	1.096	1.105	1.114	1.122
59	low	808	817	825	833	841	849	857	864	872	879	886	893	900
	high	1.011	1.021	1.031	1.041	1.051	1.061	1.071	1.080	1.090	1.099	1.108	1.116	1.125
60	low	809	817	826	834	842	850	858	866	873	881	888	895	902
	high	1.011	1.021	1.032	1.042	1.052	1.062	1.072	1.082	1.092	1.101	1.110	1.119	1.128
61	low	809	818	826	835	843	851	859	867	875	883	890	898	905
	high	1.011	1.022	1.033	1.043	1.054	1.064	1.074	1.084	1.094	1.103	1.113	1.122	1.131
62	low	809	818	827	836	844	853	861	869	877	885	893	900	907
	high	1.011	1.022	1.034	1.044	1.055	1.066	1.076	1.086	1.096	1.106	1.116	1.125	1.134
63	low	809	818	828	836	845	854	863	871	879	887	895	903	910
	high	1.012	1.023	1.034	1.046	1.057	1.067	1.078	1.089	1.099	1.109	1.119	1.128	1.138
64	low	810	819	828	838	847	856	864	873	881	890	898	906	913
	high	1.012	1.024	1.035	1.047	1.058	1.069	1.080	1.091	1.102	1.112	1.122	1.132	1.142
65	low	810	820	829	839	848	857	866	875	884	892	901	909	916
	high	1.012	1.024	1.036	1.048	1.060	1.071	1.083	1.094	1.105	1.115	1.126	1.136	1.146
66	low	810	820	830	840	849	859	868	877	886	895	904	912	920
	high	1.013	1.025	1.038	1.050	1.062	1.074	1.085	1.097	1.108	1.119	1.129	1.140	1.150
67	low	810	821	831	841	851	861	870	880	889	898	907	915	923
	high	1.013	1.026	1.039	1.051	1.064	1.076	1.088	1.100	1.111	1.123	1.134	1.144	1.154
68	low	811	822	832	843	853	863	873	883	892	901	910	919	927
	high	1.014	1.027	1.040	1.053	1.066	1.079	1.091	1.103	1.115	1.127	1.138	1.149	1.159
69	low	811	822	833	844	855	865	875	885	895	905	914	923	931
	high	1.014	1.028	1.042	1.055	1.068	1.081	1.094	1.107	1.119	1.131	1.142	1.154	1.164
70	low	812	823	835	846	857	868	878	889	899	908	918	927	936
	high	1.015	1.029	1.043	1.057	1.071	1.085	1.098	1.111	1.123	1.136	1.147	1.159	1.169

Values for intermediate ages are obtained by interpolation

5.9 Difference between the lowest and highest payment is 30% (table 4i)

If the Participant or Former Participant opts to receive lower pension payments during the years immediately following his retirement with a higher level of pension thereafter, the retirement pension for the first few years shall be determined on the basis of the lower level indicated in table 4i, after which he receives a pension at the higher level.

Table 4i

Low / High with ratio 100% : 130%

During the chosen period, EUR 1,000, lifelong pension results in firstly the lower pension level and secondly the higher pension level

Age		Period in years												
Years		1	2	3	4	5	6	7	8	9	10	11	12	13
55	low	778	786	795	803	811	819	827	835	843	851	858	866	873
	high	1.011	1.022	1.033	1.044	1.055	1.065	1.076	1.086	1.096	1.106	1.116	1.126	1.135
56	low	778	787	795	804	812	820	829	837	845	853	860	868	875
	high	1.011	1.023	1.034	1.045	1.056	1.067	1.077	1.088	1.098	1.108	1.118	1.128	1.138
57	low	778	787	796	804	813	822	830	838	846	854	862	870	877
	high	1.012	1.023	1.035	1.046	1.057	1.068	1.079	1.090	1.100	1.111	1.121	1.131	1.141
58	low	778	787	796	805	814	823	831	840	848	856	864	872	880
	high	1.012	1.024	1.035	1.047	1.058	1.070	1.081	1.092	1.102	1.113	1.123	1.134	1.144
59	low	779	788	797	806	815	824	833	841	850	858	866	874	882
	high	1.012	1.024	1.036	1.048	1.060	1.071	1.082	1.094	1.105	1.116	1.126	1.137	1.147
60	low	779	788	798	807	816	825	834	843	852	860	869	877	885
	high	1.012	1.025	1.037	1.049	1.061	1.073	1.084	1.096	1.107	1.118	1.129	1.140	1.151
61	low	779	789	798	808	817	827	836	845	854	863	871	880	888
	high	1.013	1.025	1.038	1.050	1.063	1.075	1.087	1.098	1.110	1.121	1.133	1.144	1.154
62	low	779	789	799	809	819	828	838	847	856	865	874	883	891
	high	1.013	1.026	1.039	1.052	1.064	1.077	1.089	1.101	1.113	1.125	1.136	1.147	1.158
63	low	780	790	800	810	820	830	839	849	858	868	877	886	894
	high	1.013	1.027	1.040	1.053	1.066	1.079	1.091	1.104	1.116	1.128	1.140	1.151	1.163
64	low	780	790	801	811	821	831	841	851	861	870	880	889	898
	high	1.014	1.028	1.041	1.055	1.068	1.081	1.094	1.107	1.119	1.132	1.144	1.155	1.167
65	low	780	791	802	812	823	833	844	854	864	873	883	892	901
	high	1.014	1.028	1.042	1.056	1.070	1.083	1.097	1.110	1.123	1.135	1.148	1.160	1.172
66	low	781	792	803	814	825	835	846	856	867	877	886	896	905
	high	1.015	1.029	1.044	1.058	1.072	1.086	1.100	1.113	1.127	1.140	1.152	1.165	1.177
67	low	781	792	804	815	826	838	848	859	870	880	890	900	910
	high	1.015	1.030	1.045	1.060	1.074	1.089	1.103	1.117	1.131	1.144	1.157	1.170	1.182
68	low	781	793	805	817	828	840	851	862	873	884	894	904	914
	high	1.016	1.031	1.047	1.062	1.077	1.092	1.107	1.121	1.135	1.149	1.162	1.176	1.188
69	low	782	794	806	819	831	842	854	866	877	888	898	909	919
	high	1.016	1.032	1.048	1.064	1.080	1.095	1.110	1.125	1.140	1.154	1.168	1.181	1.194
70	low	782	795	808	820	833	845	857	869	881	892	903	914	924
	high	1.017	1.034	1.050	1.067	1.083	1.099	1.115	1.130	1.145	1.160	1.174	1.188	1.201

Values for intermediate ages are obtained by interpolation

5.10 Difference between the lowest and highest payment is 33,33% (table 4j)

If the Participant or Former Participant opts to receive lower pension payments during the years immediately following his retirement with a higher level of pension thereafter, the retirement pension for the first few years shall be determined on the basis of the lower level indicated in table 4j, after which he receives a pension at the higher level.

Table 4j

Low / High with ratio 100% : 133,33%

During the chosen period, EUR 1,000, lifelong pension results in firstly the lower pension level and secondly the higher pension level

Age		Period in years												
Years		1	2	3	4	5	6	7	8	9	10	11	12	13
55	low	759	768	777	786	795	803	812	820	829	837	845	853	861
	high	1.012	1.024	1.036	1.048	1.060	1.071	1.083	1.094	1.105	1.116	1.127	1.137	1.148
56	low	759	768	778	787	796	804	813	822	830	839	847	855	863
	high	1.012	1.025	1.037	1.049	1.061	1.073	1.084	1.096	1.107	1.118	1.129	1.140	1.151
57	low	759	769	778	787	797	806	815	823	832	841	849	857	866
	high	1.013	1.025	1.038	1.050	1.062	1.074	1.086	1.098	1.109	1.121	1.132	1.143	1.154
58	low	760	769	779	788	798	807	816	825	834	843	851	860	868
	high	1.013	1.026	1.038	1.051	1.063	1.076	1.088	1.100	1.112	1.124	1.135	1.146	1.158
59	low	760	770	779	789	799	808	817	827	836	845	854	862	871
	high	1.013	1.026	1.039	1.052	1.065	1.077	1.090	1.102	1.114	1.126	1.138	1.150	1.161
60	low	760	770	780	790	800	810	819	829	838	847	856	865	874
	high	1.013	1.027	1.040	1.053	1.066	1.079	1.092	1.105	1.117	1.130	1.142	1.154	1.165
61	low	760	771	781	791	801	811	821	831	840	850	859	868	877
	high	1.014	1.028	1.041	1.055	1.068	1.081	1.094	1.107	1.120	1.133	1.145	1.157	1.169
62	low	761	771	782	792	802	813	823	833	843	852	862	871	880
	high	1.014	1.028	1.042	1.056	1.070	1.084	1.097	1.110	1.123	1.136	1.149	1.162	1.174
63	low	761	772	783	793	804	814	825	835	845	855	865	874	884
	high	1.015	1.029	1.043	1.058	1.072	1.086	1.100	1.113	1.127	1.140	1.153	1.166	1.178
64	low	761	772	784	795	805	816	827	837	848	858	868	878	888
	high	1.015	1.030	1.045	1.059	1.074	1.088	1.103	1.117	1.130	1.144	1.157	1.171	1.184
65	low	762	773	785	796	807	818	829	840	851	861	872	882	892
	high	1.015	1.031	1.046	1.061	1.076	1.091	1.106	1.120	1.134	1.148	1.162	1.176	1.189
66	low	762	774	786	797	809	820	832	843	854	865	875	886	896
	high	1.016	1.032	1.047	1.063	1.079	1.094	1.109	1.124	1.139	1.153	1.167	1.181	1.195
67	low	762	775	787	799	811	823	834	846	857	869	880	890	901
	high	1.016	1.033	1.049	1.065	1.081	1.097	1.113	1.128	1.143	1.158	1.173	1.187	1.201
68	low	763	775	788	801	813	825	837	849	861	873	884	895	905
	high	1.017	1.034	1.051	1.067	1.084	1.100	1.116	1.132	1.148	1.163	1.178	1.193	1.207
69	low	763	776	789	802	815	828	841	853	865	877	888	900	910
	high	1.018	1.035	1.053	1.070	1.087	1.104	1.121	1.137	1.153	1.169	1.185	1.200	1.214
70	low	764	777	791	804	818	831	844	857	869	882	893	905	916
	high	1.018	1.036	1.055	1.073	1.090	1.108	1.125	1.142	1.159	1.175	1.191	1.206	1.221

Values for intermediate ages are obtained by interpolation

6. Commutation of small pensions (table 5)

For the commutation of small pensions as referred to in Article 18.3 of the Regulations table 5 is used to determine the lump-sum payment

Table 5

Commutation of EUR 1,000 pension into lump-sum payment

Age	Retirement Pension commencing immediately (lifelong)	Deferred retirement pension (life long) as from age 60	Deferred retirement pension (life long) as from age 65	Deferred retirement pension (life long) as from age 68	Partner's pension (lifelong)	Partner's pension (temp up to 67 ¼)	Partner's pension commencing immediately (lifelong)	Partner's pension commencing immediately up to 67¼
20		6.060	4.667	3.931	1.079	172	29.624	25.343
21		6.230	4.796	4.038	1.114	176	29.485	25.087
22		6.405	4.928	4.148	1.150	181	29.341	24.823
23		6.584	5.063	4.260	1.187	185	29.193	24.552
24		6.769	5.202	4.376	1.225	189	29.040	24.273
25		6.958	5.345	4.494	1.265	193	28.881	23.985
26		7.153	5.492	4.616	1.305	198	28.718	23.688
27		7.353	5.642	4.740	1.347	202	28.549	23.383
28		7.558	5.797	4.868	1.391	207	28.375	23.069
29		7.769	5.955	4.999	1.436	212	28.195	22.745
30		7.986	6.118	5.134	1.482	217	28.010	22.412
31		8.209	6.285	5.272	1.530	222	27.818	22.070
32		8.437	6.457	5.414	1.579	227	27.620	21.717
33		8.673	6.633	5.559	1.630	233	27.416	21.353
34		8.914	6.814	5.708	1.682	238	27.206	20.979
35		9.162	7.000	5.861	1.736	243	26.989	20.594
36		9.417	7.190	6.018	1.792	248	26.766	20.198
37		9.679	7.386	6.179	1.849	254	26.536	19.791
38		9.949	7.587	6.344	1.908	259	26.299	19.371
39		10.225	7.793	6.514	1.968	264	26.054	18.940
40		10.510	8.005	6.688	2.030	269	25.803	18.496
41		10.802	8.222	6.866	2.093	274	25.544	18.040
42		11.103	8.446	7.050	2.158	278	25.278	17.571
43		11.413	8.676	7.238	2.224	282	25.005	17.089
44		11.731	8.912	7.431	2.292	286	24.723	16.593
45		12.059	9.155	7.630	2.360	289	24.434	16.083

Age	Retirement Pension commencing immediately (lifelong)	Deferred retirement pension (lifelong) as from age 60	Deferred retirement pension (life long) as from age 65	Deferred retirement pension (life long) as from age 68	Partner's pension (lifelong)	Partner's pension (temp up to 67 ¼)	Partner's pension commencing immediately (lifelong)	Partner's pension commencing immediately up to 67¼
46		12.396	9.405	7.834	2.430	291	24.137	15.559
47		12.744	9.662	8.044	2.501	293	23.834	15.020
48		13.102	9.926	8.261	2.573	294	23.523	14.467
49		13.471	10.199	8.483	2.645	293	23.203	13.898
50		13.852	10.480	8.712	2.719	292	22.874	13.312
51		14.245	10.769	8.948	2.792	290	22.537	12.710
52		14.651	11.068	9.191	2.866	287	22.192	12.092
53		15.070	11.377	9.442	2.940	282	21.839	11.456
54		15.505	11.696	9.702	3.013	275	21.476	10.801
55	20.580	15.954	12.025	9.970	3.087	268	21.104	10.127
56	20.182	16.423	12.370	10.249	3.154	256	20.724	9.434
57	19.774	16.911	12.728	10.540	3.220	242	20.333	8.720
58	19.358	17.419	13.099	10.841	3.283	226	19.934	7.986
59	18.933	17.948	13.486	11.155	3.345	208	19.524	7.229
60	18.498	18.498	13.889	11.481	3.404	189	19.105	6.448
61	18.055		14.309	11.821	3.460	168	18.677	5.645
62	17.603		14.748	12.176	3.513	147	18.240	4.817
63	17.142		15.207	12.548	3.562	124	17.791	3.961
64	16.674		15.689	12.938	3.606	101	17.330	3.078
65	16.196		16.196	13.347	3.647	78	16.860	2.166
66	15.710			13.778	3.681	56	16.391	1.224
67	15.217			14.234	3.710	36	15.911	249
68	14.715			14.715	3.735	19	15.423	
69	14.205					6	14.928	
70	13.688						14.422	
71							13.909	
72							13.389	
73							12.859	
74							12.324	
75							11.783	

Age	Retirement Pension commencing immediately (lifelong)	Deferred retirement pension (lifelong) as from age 60	Deferred retirement pension (life long) as from age 65	Deferred retirement pension (life long) as from age 68	Partner's pension (lifelong)	Partner's pension (temp up to 67 ¼)	Partner's pension commencing immediately (lifelong)	Partner's pension commencing immediately up to 67¼
76							11.238	
77							10.689	
78							10.139	
79							9.588	
80							9.036	
81							8.507	
82							7.986	
83							7.475	
84							6.974	
85							6.484	
86							6.011	
87							5.561	
88							5.136	
89							4.732	
90							4.357	
91							4.013	
92							3.685	
93							3.383	
94							3.106	
95							2.853	
96							2.623	
97							2.416	
98							2.230	
99							2.067	