

Motie Krol c.s. varianten herzien (definitief) 3 juni 2013

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

Opbouwperiode pensioen vanaf 25 jaar tot aan AOW-leeftijd

Werknemer geboren 1958 (AOW-leeftijd 67 6/12 jaar)

| | OP vanaf 67 6/12 jaar | AOW (prognose) | Totaal OP + AOW | laatste maximum pensioengevend loon | gemiddeld loon geïndexeerd | vervangings ratio gemiddeld loon | laatste loon (volledig jaar) | vervangings ratio laatste loon |
|------------|-----------------------------|-------------------|--------------------|--|----------------------------------|---|------------------------------------|---|
| 1 x modaal | € 21.762 | € 11.743 | € 33.505 | € 121.899 | € 34.845 | 96% | € 40.227 | 83% |
| 2 x modaal | € 64.036 | € 11.743 | € 75.778 | € 121.899 | € 69.319 | 109% | € 80.454 | 94% |
| 3 x modaal | € 106.599 | € 11.743 | € 118.341 | € 121.899 | € 103.979 | 114% | € 120.680 | 98% |
| 4 x modaal | € 142.007 | € 11.743 | € 153.750 | € 121.899 | € 138.638 | 111% | € 160.907 | 96% |

Werknemer geboren 1968 (AOW-leeftijd 68 9/12 jaar)

| | OP vanaf 68 9/12 jaar | AOW (prognose) | Totaal OP + AOW | laatste maximum pensioengevend loon | gemiddeld loon geïndexeerd | vervangings ratio gemiddeld loon | laatste loon (volledig jaar) | vervangings ratio laatste loon |
|------------|-----------------------------|-------------------|--------------------|--|----------------------------------|---|------------------------------------|---|
| 1 x modaal | € 24.201 | € 14.600 | € 38.801 | € 151.567 | € 43.506 | 89% | € 50.017 | 78% |
| 2 x modaal | € 72.903 | € 14.600 | € 87.504 | € 151.567 | € 86.984 | 101% | € 100.034 | 87% |
| 3 x modaal | € 121.630 | € 14.600 | € 136.230 | € 151.567 | € 130.476 | 104% | € 150.051 | 91% |
| 4 x modaal | € 152.149 | € 14.600 | € 166.750 | € 151.567 | € 173.967 | 96% | € 200.068 | 83% |

Werknemer geboren 1978 (AOW-leeftijd 70 3/12 jaar)

| | OP vanaf 70 3/12 jaar | AOW (prognose) | Totaal OP + AOW | laatste maximum pensioengevend loon | gemiddeld loon geïndexeerd | vervangings ratio gemiddeld loon | laatste loon (volledig jaar) | vervangings ratio laatste loon |
|------------|-----------------------------|-------------------|--------------------|--|----------------------------------|---|------------------------------------|---|
| 1 x modaal | € 28.635 | € 18.517 | € 47.152 | € 192.223 | € 54.936 | 86% | € 63.434 | 74% |
| 2 x modaal | € 85.452 | € 18.517 | € 103.969 | € 192.223 | € 109.752 | 95% | € 126.867 | 82% |
| 3 x modaal | € 142.393 | € 18.517 | € 160.910 | € 192.223 | € 164.628 | 98% | € 190.301 | 85% |
| 4 x modaal | € 168.473 | € 18.517 | € 186.990 | € 192.223 | € 219.505 | 85% | € 253.735 | 74% |

Werknemer geboren 1988 (AOW-leeftijd 71 6/12 jaar)

| | OP vanaf 71 6/12 jaar | AOW (prognose) | Totaal OP + AOW | laatste maximum pensioengevend loon | gemiddeld loon geïndexeerd | vervangings ratio gemiddeld loon | laatste loon (volledig jaar) | vervangings ratio laatste loon |
|------------|-----------------------------|-------------------|--------------------|--|----------------------------------|---|------------------------------------|---|
| 1 x modaal | € 34.753 | € 23.023 | € 57.776 | € 239.005 | € 68.855 | 84% | € 78.872 | 73% |
| 2 x modaal | € 101.912 | € 23.023 | € 124.935 | € 239.005 | € 137.657 | 91% | € 157.744 | 79% |
| 3 x modaal | € 169.109 | € 23.023 | € 192.133 | € 239.005 | € 206.485 | 93% | € 236.615 | 81% |
| 4 x modaal | € 195.083 | € 23.023 | € 218.106 | € 239.005 | € 275.313 | 79% | € 315.487 | 69% |

Herziene berekeningen Witteveen 2015 - reken

| | | | |
|---------------------------------------|---|--------|-------|
| inflatiecorrectie loon | | 2,00% | |
| inflatiecorrectie AOW | | 2,00% | |
| indexatie maximum pensioengevend loon | | 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 | |
| ingangsdatum pensioenuitkeringen | prognose AOW-leeftijd | | |
| aanvangsleeftijd pensioenopbouw | | | |
| | werknemer geboren 1958 | 25 | |
| | werknemer geboren 1968 | 25 | |
| | werknemer geboren 1978 | 25 | |
| | werknemer geboren 1988 | 25 | |

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 |

| | | |
|-----------------------------|------|--------------|
| 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 |

Herziene berekeningen Witteveen 2015 - loon

| | | minimum loon | | wn 1958 | | | | | | |
|-------------|----------|--------------|----|----------|----------|----------|------------|------------|------------|------------|
| modaal loon | | | | leeftijd | carriere | loon | | | | |
| | | | | | | berekend | 1 * modaal | 2 * modaal | 3 * modaal | 4 * modaal |
| 1983 | € 17.511 | € 11.993 | 25 | 3% | € 10.076 | € 11.993 | € 20.153 | € 30.229 | € 40.305 | |
| 1984 | € 17.861 | € 11.636 | 26 | 3% | € 10.580 | € 11.636 | € 21.160 | € 31.741 | € 42.321 | |
| 1985 | € 18.218 | € 11.636 | 27 | 3% | € 11.109 | € 11.636 | € 22.218 | € 33.328 | € 44.437 | |
| 1986 | € 18.583 | € 11.636 | 28 | 3% | € 11.665 | € 11.665 | € 23.329 | € 34.994 | € 46.659 | |
| 1987 | € 18.954 | € 11.636 | 29 | 3% | € 12.248 | € 12.248 | € 24.496 | € 36.744 | € 48.992 | |
| 1988 | € 19.333 | € 11.690 | 30 | 3% | € 12.860 | € 12.860 | € 25.721 | € 38.581 | € 51.441 | |
| 1989 | € 19.720 | € 11.690 | 31 | 3% | € 13.503 | € 13.503 | € 27.007 | € 40.510 | € 54.013 | |
| 1990 | € 20.115 | € 11.789 | 32 | 3% | € 14.178 | € 14.178 | € 28.357 | € 42.535 | € 56.714 | |
| 1991 | € 20.517 | € 12.156 | 33 | 3% | € 14.887 | € 14.887 | € 29.775 | € 44.662 | € 59.550 | |
| 1992 | € 20.927 | € 12.362 | 34 | 3% | € 15.632 | € 15.632 | € 31.264 | € 46.895 | € 62.527 | |
| 1993 | € 21.346 | € 12.546 | 35 | 2% | € 16.257 | € 16.257 | € 32.514 | € 48.771 | € 65.028 | |
| 1994 | € 21.773 | € 12.722 | 36 | 2% | € 16.907 | € 16.907 | € 33.815 | € 50.722 | € 67.629 | |
| 1995 | € 22.208 | € 12.722 | 37 | 2% | € 17.584 | € 17.584 | € 35.167 | € 52.751 | € 70.334 | |
| 1996 | € 22.652 | € 12.722 | 38 | 2% | € 18.287 | € 18.287 | € 36.574 | € 54.861 | € 73.148 | |
| 1997 | € 23.105 | € 12.844 | 39 | 2% | € 19.018 | € 19.018 | € 38.037 | € 57.055 | € 76.074 | |
| 1998 | € 23.567 | € 13.058 | 40 | 2% | € 19.779 | € 19.779 | € 39.558 | € 59.337 | € 79.117 | |
| 1999 | € 24.039 | € 13.387 | 41 | 2% | € 20.570 | € 20.570 | € 41.141 | € 61.711 | € 82.281 | |
| 2000 | € 24.519 | € 13.792 | 42 | 2% | € 21.393 | € 21.393 | € 42.786 | € 64.179 | € 85.573 | |
| 2001 | € 25.010 | € 14.151 | 43 | 2% | € 22.249 | € 22.249 | € 44.498 | € 66.747 | € 88.995 | |
| 2002 | € 25.510 | € 14.962 | 44 | 2% | € 23.139 | € 23.139 | € 46.278 | € 69.416 | € 92.555 | |
| 2003 | € 26.020 | € 15.638 | 45 | 1% | € 23.833 | € 23.833 | € 47.666 | € 71.499 | € 95.332 | |
| 2004 | € 26.541 | € 16.190 | 46 | 1% | € 24.548 | € 24.548 | € 49.096 | € 73.644 | € 98.192 | |
| 2005 | € 27.071 | € 16.392 | 47 | 1% | € 25.284 | € 25.284 | € 50.569 | € 75.853 | € 101.138 | |
| 2006 | € 27.613 | € 16.392 | 48 | 1% | € 26.043 | € 26.043 | € 52.086 | € 78.129 | € 104.172 | |
| 2007 | € 28.165 | € 16.493 | 49 | 1% | € 26.824 | € 26.824 | € 53.648 | € 80.473 | € 107.297 | |
| 2008 | € 28.728 | € 16.858 | 50 | 1% | € 27.629 | € 27.629 | € 55.258 | € 82.887 | € 110.516 | |
| 2009 | € 29.303 | € 17.302 | 51 | 1% | € 28.458 | € 28.458 | € 56.916 | € 85.373 | € 113.831 | |
| 2010 | € 29.889 | € 17.900 | 52 | 1% | € 29.312 | € 29.312 | € 58.623 | € 87.935 | € 117.246 | |
| 2011 | € 30.487 | € 18.243 | 53 | 1% | € 30.191 | € 30.191 | € 60.382 | € 90.573 | € 120.764 | |
| 2012 | € 31.097 | € 18.460 | 54 | 1% | € 31.097 | € 31.097 | € 62.193 | € 93.290 | € 124.387 | |
| 2013 | € 31.719 | € 18.748 | 55 | 0% | € 31.719 | € 31.719 | € 63.437 | € 95.156 | € 126.874 | |
| 2014 | € 32.353 | € 19.044 | 56 | 0% | € 32.353 | € 32.353 | € 64.706 | € 97.059 | € 129.412 | |
| 2015 | € 33.000 | € 19.424 | 57 | 0% | € 33.000 | € 33.000 | € 66.000 | € 99.000 | € 132.000 | |
| 2016 | € 33.660 | € 19.813 | 58 | 0% | € 33.660 | € 33.660 | € 67.320 | € 100.980 | € 134.640 | |
| 2017 | € 34.333 | € 20.209 | 59 | 0% | € 34.333 | € 34.333 | € 68.666 | € 103.000 | € 137.333 | |
| 2018 | € 35.020 | € 20.613 | 60 | 0% | € 35.020 | € 35.020 | € 70.040 | € 105.060 | € 140.079 | |
| 2019 | € 35.720 | € 21.026 | 61 | 0% | € 35.720 | € 35.720 | € 71.441 | € 107.161 | € 142.881 | |
| 2020 | € 36.435 | € 21.446 | 62 | 0% | € 36.435 | € 36.435 | € 72.869 | € 109.304 | € 145.739 | |
| 2021 | € 37.163 | € 21.875 | 63 | 0% | € 37.163 | € 37.163 | € 74.327 | € 111.490 | € 148.653 | |
| 2022 | € 37.907 | € 22.313 | 64 | 0% | € 37.907 | € 37.907 | € 75.813 | € 113.720 | € 151.627 | |
| 2023 | € 38.665 | € 22.759 | 65 | 0% | € 38.665 | € 38.665 | € 77.330 | € 115.994 | € 154.659 | |
| 2024 | € 39.438 | € 23.214 | 66 | 0% | € 39.438 | € 39.438 | € 78.876 | € 118.314 | € 157.752 | |
| 2025 | € 40.227 | € 23.678 | 67 | 0% | € 40.227 | € 40.227 | € 80.454 | € 120.680 | € 160.907 | |
| 2026 | € 41.031 | € 24.152 | | | | | | | | |
| 2027 | € 41.852 | € 24.635 | | | | | | | | |
| 2028 | € 42.689 | € 25.128 | | | | | | | | |
| 2029 | € 43.543 | € 25.630 | | | | | | | | |
| 2030 | € 44.414 | € 26.143 | | | | | | | | |
| 2031 | € 45.302 | € 26.666 | | | | | | | | |
| 2032 | € 46.208 | € 27.199 | | | | | | | | |
| 2033 | € 47.132 | € 27.743 | | | | | | | | |
| 2034 | € 48.075 | € 28.298 | | | | | | | | |
| 2035 | € 49.036 | € 28.864 | | | | | | | | |
| 2036 | € 50.017 | € 29.441 | | | | | | | | |
| 2037 | € 51.017 | € 30.030 | | | | | | | | |
| 2038 | € 52.038 | € 30.630 | | | | | | | | |
| 2039 | € 53.078 | € 31.243 | | | | | | | | |
| 2040 | € 54.140 | € 31.868 | | | | | | | | |
| 2041 | € 55.223 | € 32.505 | | | | | | | | |
| 2042 | € 56.327 | € 33.155 | | | | | | | | |
| 2043 | € 57.454 | € 33.818 | | | | | | | | |
| 2044 | € 58.603 | € 34.495 | | | | | | | | |
| 2045 | € 59.775 | € 35.185 | | | | | | | | |
| 2046 | € 60.970 | € 35.888 | | | | | | | | |
| 2047 | € 62.190 | € 36.606 | | | | | | | | |
| 2048 | € 63.434 | € 37.338 | | | | | | | | |
| 2049 | € 64.702 | € 38.085 | | | | | | | | |
| 2050 | € 65.996 | € 38.847 | | | | | | | | |
| 2051 | € 67.316 | € 39.624 | | | | | | | | |
| 2052 | € 68.663 | € 40.416 | | | | | | | | |
| 2053 | € 70.036 | € 41.224 | | | | | | | | |
| 2054 | € 71.437 | € 42.049 | | | | | | | | |
| 2055 | € 72.865 | € 42.890 | | | | | | | | |
| 2056 | € 74.323 | € 43.748 | | | | | | | | |
| 2057 | € 75.809 | € 44.623 | | | | | | | | |
| 2058 | € 77.325 | € 45.515 | | | | | | | | |
| 2059 | € 78.872 | € 46.425 | | | | | | | | |
| 2060 | € 80.449 | € 47.354 | | | | | | | | |

= wettelijk minimumloon

Herziene berekeningen Witteveen 2015 - loon

| | | wn 1968 | | | | | | | | |
|------|---|-------------|--------------|----------|----------|----------|------------|------------|------------|------------|
| | | modaal loon | minimum loon | leeftijd | carriere | loon | | | | |
| | | | | | | berekend | 1 * modaal | 2 * modaal | 3 * modaal | 4 * modaal |
| 1983 | € | 17.511 | € | | | | | | | |
| 1984 | € | 17.861 | € | | | | | | | |
| 1985 | € | 18.218 | € | | | | | | | |
| 1986 | € | 18.583 | € | | | | | | | |
| 1987 | € | 18.954 | € | | | | | | | |
| 1988 | € | 19.333 | € | | | | | | | |
| 1989 | € | 19.720 | € | | | | | | | |
| 1990 | € | 20.115 | € | | | | | | | |
| 1991 | € | 20.517 | € | | | | | | | |
| 1992 | € | 20.927 | € | | | | | | | |
| 1993 | € | 21.346 | € | | | | | | | |
| 1994 | € | 21.773 | € | | | | | | | |
| 1995 | € | 22.208 | € | | | | | | | |
| 1996 | € | 22.652 | € | | | | | | | |
| 1997 | € | 23.105 | € | | | | | | | |
| 1998 | € | 23.567 | € | | | | | | | |
| 1999 | € | 24.039 | € | | | | | | | |
| 2000 | € | 24.519 | € | | | | | | | |
| 2001 | € | 25.010 | € | | | | | | | |
| 2002 | € | 25.510 | € | | | | | | | |
| 2003 | € | 26.020 | € | | | | | | | |
| 2004 | € | 26.541 | € | | | | | | | |
| 2005 | € | 27.071 | € | | | | | | | |
| 2006 | € | 27.613 | € | | | | | | | |
| 2007 | € | 28.165 | € | | | | | | | |
| 2008 | € | 28.728 | € | | | | | | | |
| 2009 | € | 29.303 | € | | | | | | | |
| 2010 | € | 29.889 | € | | | | | | | |
| 2011 | € | 30.487 | € | | | | | | | |
| 2012 | € | 31.097 | € | | | | | | | |
| 2013 | € | 31.719 | € | | | | | | | |
| 2014 | € | 32.353 | € | | | | | | | |
| 2015 | € | 33.000 | € | | | | | | | |
| 2016 | € | 33.660 | € | | | | | | | |
| 2017 | € | 34.333 | € | | | | | | | |
| 2018 | € | 35.020 | € | | | | | | | |
| 2019 | € | 35.720 | € | | | | | | | |
| 2020 | € | 36.435 | € | | | | | | | |
| 2021 | € | 37.163 | € | | | | | | | |
| 2022 | € | 37.907 | € | | | | | | | |
| 2023 | € | 38.665 | € | | | | | | | |
| 2024 | € | 39.438 | € | | | | | | | |
| 2025 | € | 40.227 | € | | | | | | | |
| 2026 | € | 41.031 | € | | | | | | | |
| 2027 | € | 41.852 | € | | | | | | | |
| 2028 | € | 42.689 | € | | | | | | | |
| 2029 | € | 43.543 | € | | | | | | | |
| 2030 | € | 44.414 | € | | | | | | | |
| 2031 | € | 45.302 | € | | | | | | | |
| 2032 | € | 46.208 | € | | | | | | | |
| 2033 | € | 47.132 | € | | | | | | | |
| 2034 | € | 48.075 | € | | | | | | | |
| 2035 | € | 49.036 | € | | | | | | | |
| 2036 | € | 50.017 | € | | | | | | | |
| 2037 | € | 51.017 | € | | | | | | | |
| 2038 | € | 52.038 | € | | | | | | | |
| 2039 | € | 53.078 | € | | | | | | | |
| 2040 | € | 54.140 | € | | | | | | | |
| 2041 | € | 55.223 | € | | | | | | | |
| 2042 | € | 56.327 | € | | | | | | | |
| 2043 | € | 57.454 | € | | | | | | | |
| 2044 | € | 58.603 | € | | | | | | | |
| 2045 | € | 59.775 | € | | | | | | | |
| 2046 | € | 60.970 | € | | | | | | | |
| 2047 | € | 62.190 | € | | | | | | | |
| 2048 | € | 63.434 | € | | | | | | | |
| 2049 | € | 64.702 | € | | | | | | | |
| 2050 | € | 65.996 | € | | | | | | | |
| 2051 | € | 67.316 | € | | | | | | | |
| 2052 | € | 68.663 | € | | | | | | | |
| 2053 | € | 70.036 | € | | | | | | | |
| 2054 | € | 71.437 | € | | | | | | | |
| 2055 | € | 72.865 | € | | | | | | | |
| 2056 | € | 74.323 | € | | | | | | | |
| 2057 | € | 75.809 | € | | | | | | | |
| 2058 | € | 77.325 | € | | | | | | | |
| 2059 | € | 78.872 | € | | | | | | | |
| 2060 | € | 80.449 | € | | | | | | | |
| | | | | 25 | 3% | € 12.283 | € 12.546 | € 24.566 | € 36.849 | € 49.132 |
| | | | | 26 | 3% | € 12.897 | € 12.897 | € 25.794 | € 38.692 | € 51.589 |
| | | | | 27 | 3% | € 13.542 | € 13.542 | € 27.084 | € 40.626 | € 54.168 |
| | | | | 28 | 3% | € 14.219 | € 14.219 | € 28.438 | € 42.657 | € 56.877 |
| | | | | 29 | 3% | € 14.930 | € 14.930 | € 29.860 | € 44.790 | € 59.720 |
| | | | | 30 | 3% | € 15.677 | € 15.677 | € 31.353 | € 47.030 | € 62.706 |
| | | | | 31 | 3% | € 16.460 | € 16.460 | € 32.921 | € 49.381 | € 65.842 |
| | | | | 32 | 3% | € 17.283 | € 17.283 | € 34.567 | € 51.850 | € 69.134 |
| | | | | 33 | 3% | € 18.148 | € 18.148 | € 36.295 | € 54.443 | € 72.591 |
| | | | | 34 | 3% | € 19.055 | € 19.055 | € 38.110 | € 57.165 | € 76.220 |
| | | | | 35 | 2% | € 19.817 | € 19.817 | € 39.634 | € 59.452 | € 79.269 |
| | | | | 36 | 2% | € 20.610 | € 20.610 | € 41.220 | € 61.830 | € 82.440 |
| | | | | 37 | 2% | € 21.434 | € 21.434 | € 42.869 | € 64.303 | € 85.737 |
| | | | | 38 | 2% | € 22.292 | € 22.292 | € 44.583 | € 66.875 | € 89.167 |
| | | | | 39 | 2% | € 23.183 | € 23.183 | € 46.367 | € 69.550 | € 92.733 |
| | | | | 40 | 2% | € 24.111 | € 24.111 | € 48.221 | € 72.332 | € 96.443 |
| | | | | 41 | 2% | € 25.075 | € 25.075 | € 50.150 | € 75.225 | € 100.300 |
| | | | | 42 | 2% | € 26.078 | € 26.078 | € 52.156 | € 78.234 | € 104.312 |
| | | | | 43 | 2% | € 27.121 | € 27.121 | € 54.242 | € 81.364 | € 108.485 |
| | | | | 44 | 2% | € 28.206 | € 28.206 | € 56.412 | € 84.618 | € 112.824 |
| | | | | 45 | 1% | € 29.052 | € 29.052 | € 58.105 | € 87.157 | € 116.209 |
| | | | | 46 | 1% | € 29.924 | € 29.924 | € 59.848 | € 89.772 | € 119.695 |
| | | | | 47 | 1% | € 30.822 | € 30.822 | € 61.643 | € 92.465 | € 123.286 |
| | | | | 48 | 1% | € 31.746 | € 31.746 | € 63.492 | € 95.239 | € 126.985 |
| | | | | 49 | 1% | € 32.699 | € 32.699 | € 65.397 | € 98.096 | € 130.794 |
| | | | | 50 | 1% | € 33.680 | € 33.680 | € 67.359 | € 101.039 | € 134.718 |
| | | | | 51 | 1% | € 34.690 | € 34.690 | € 69.380 | € 104.070 | € 138.760 |
| | | | | 52 | 1% | € 35.731 | € 35.731 | € 71.461 | € 107.192 | € 142.923 |
| | | | | 53 | 1% | € 36.803 | € 36.803 | € 73.605 | € 110.408 | € 147.210 |
| | | | | 54 | 1% | € 37.907 | € 37.907 | € 75.813 | € 113.720 | € 151.627 |
| | | | | 55 | 0% | € 38.665 | € 38.665 | € 77.330 | € 115.994 | € 154.659 |
| | | | | 56 | 0% | € 39.438 | € 39.438 | € 78.876 | € 118.314 | € 157.752 |
| | | | | 57 | 0% | € 40.227 | € 40.227 | € 80.454 | € 120.680 | € 160.907 |
| | | | | 58 | 0% | € 41.031 | € 41.031 | € 82.063 | € 123.094 | € 164.125 |
| | | | | 59 | 0% | € 41.852 | € 41.852 | € 83.704 | € 125.556 | € 167.408 |
| | | | | 60 | 0% | € 42.689 | € 42.689 | € 85.378 | € 128.067 | € 170.756 |
| | | | | 61 | 0% | € 43.543 | € 43.543 | € 87.086 | € 130.628 | € 174.171 |
| | | | | 62 | 0% | € 44.414 | € 44.414 | € 88.827 | € 133.241 | € 177.655 |
| | | | | 63 | 0% | € 45.302 | € 45.302 | € 90.604 | € 135.906 | € 181.208 |
| | | | | 64 | 0% | € 46.208 | € 46.208 | € 92.416 | € 138.624 | € 184.832 |
| | | | | 65 | 0% | € 47.132 | € 47.132 | € 94.264 | € 141.396 | € 188.529 |
| | | | | 66 | 0% | € 48.075 | € 48.075 | € 96.150 | € 144.224 | € 192.299 |
| | | | | 67 | 0% | € 49.036 | € 49.036 | € 98.073 | € 147.109 | € 196.145 |
| | | | | 68 | 0% | € 50.017 | € 50.017 | € 100.034 | € 150.051 | € 200.068 |

Herziene berekeningen Witteveen 2015 - loon

| | modaal loon | minimum loon | wn 1988 | | | | | | |
|------|-------------|--------------|----------|----------|----------|------------|------------|------------|------------|
| | | | leeftijd | carriere | loon | | | | |
| | | | | | berekend | 1 * modaal | 2 * modaal | 3 * modaal | 4 * modaal |
| 1983 | € 17.511 | € 11.993 | | | | | | | |
| 1984 | € 17.861 | € 11.636 | | | | | | | |
| 1985 | € 18.218 | € 11.636 | | | | | | | |
| 1986 | € 18.583 | € 11.636 | | | | | | | |
| 1987 | € 18.954 | € 11.636 | | | | | | | |
| 1988 | € 19.333 | € 11.690 | | | | | | | |
| 1989 | € 19.720 | € 11.690 | | | | | | | |
| 1990 | € 20.115 | € 11.789 | | | | | | | |
| 1991 | € 20.517 | € 12.156 | | | | | | | |
| 1992 | € 20.927 | € 12.362 | | | | | | | |
| 1993 | € 21.346 | € 12.546 | | | | | | | |
| 1994 | € 21.773 | € 12.722 | | | | | | | |
| 1995 | € 22.208 | € 12.722 | | | | | | | |
| 1996 | € 22.652 | € 12.722 | | | | | | | |
| 1997 | € 23.105 | € 12.844 | | | | | | | |
| 1998 | € 23.567 | € 13.058 | | | | | | | |
| 1999 | € 24.039 | € 13.387 | | | | | | | |
| 2000 | € 24.519 | € 13.792 | | | | | | | |
| 2001 | € 25.010 | € 14.151 | | | | | | | |
| 2002 | € 25.510 | € 14.962 | | | | | | | |
| 2003 | € 26.020 | € 15.638 | | | | | | | |
| 2004 | € 26.541 | € 16.190 | | | | | | | |
| 2005 | € 27.071 | € 16.392 | | | | | | | |
| 2006 | € 27.613 | € 16.392 | | | | | | | |
| 2007 | € 28.165 | € 16.493 | | | | | | | |
| 2008 | € 28.728 | € 16.858 | | | | | | | |
| 2009 | € 29.303 | € 17.302 | | | | | | | |
| 2010 | € 29.889 | € 17.900 | | | | | | | |
| 2011 | € 30.487 | € 18.243 | | | | | | | |
| 2012 | € 31.097 | € 18.460 | | | | | | | |
| 2013 | € 31.719 | € 18.748 | 25 | 3% | € 18.252 | € 18.748 | € 36.504 | € 54.756 | € 73.008 |
| 2014 | € 32.353 | € 19.044 | 26 | 3% | € 19.165 | € 19.165 | € 38.329 | € 57.494 | € 76.658 |
| 2015 | € 33.000 | € 19.424 | 27 | 3% | € 20.123 | € 20.123 | € 40.246 | € 60.368 | € 80.491 |
| 2016 | € 33.660 | € 19.813 | 28 | 3% | € 21.129 | € 21.129 | € 42.258 | € 63.387 | € 84.516 |
| 2017 | € 34.333 | € 20.209 | 29 | 3% | € 22.185 | € 22.185 | € 44.371 | € 66.556 | € 88.741 |
| 2018 | € 35.020 | € 20.613 | 30 | 3% | € 23.295 | € 23.295 | € 46.589 | € 69.884 | € 93.179 |
| 2019 | € 35.720 | € 21.026 | 31 | 3% | € 24.459 | € 24.459 | € 48.919 | € 73.378 | € 97.837 |
| 2020 | € 36.435 | € 21.446 | 32 | 3% | € 25.682 | € 25.682 | € 51.365 | € 77.047 | € 102.729 |
| 2021 | € 37.163 | € 21.875 | 33 | 3% | € 26.966 | € 26.966 | € 53.933 | € 80.899 | € 107.866 |
| 2022 | € 37.907 | € 22.313 | 34 | 3% | € 28.315 | € 28.315 | € 56.630 | € 84.944 | € 113.259 |
| 2023 | € 38.665 | € 22.759 | 35 | 2% | € 29.447 | € 29.447 | € 58.895 | € 88.342 | € 117.789 |
| 2024 | € 39.438 | € 23.214 | 36 | 2% | € 30.625 | € 30.625 | € 61.250 | € 91.876 | € 122.501 |
| 2025 | € 40.227 | € 23.678 | 37 | 2% | € 31.850 | € 31.850 | € 63.701 | € 95.551 | € 127.401 |
| 2026 | € 41.031 | € 24.152 | 38 | 2% | € 33.124 | € 33.124 | € 66.249 | € 99.373 | € 132.497 |
| 2027 | € 41.852 | € 24.635 | 39 | 2% | € 34.449 | € 34.449 | € 68.898 | € 103.348 | € 137.797 |
| 2028 | € 42.689 | € 25.128 | 40 | 2% | € 35.827 | € 35.827 | € 71.654 | € 107.482 | € 143.309 |
| 2029 | € 43.543 | € 25.630 | 41 | 2% | € 37.260 | € 37.260 | € 74.521 | € 111.781 | € 149.041 |
| 2030 | € 44.414 | € 26.143 | 42 | 2% | € 38.751 | € 38.751 | € 77.501 | € 116.252 | € 155.003 |
| 2031 | € 45.302 | € 26.666 | 43 | 2% | € 40.301 | € 40.301 | € 80.601 | € 120.902 | € 161.203 |
| 2032 | € 46.208 | € 27.199 | 44 | 2% | € 41.913 | € 41.913 | € 83.826 | € 125.738 | € 167.651 |
| 2033 | € 47.132 | € 27.743 | 45 | 1% | € 43.170 | € 43.170 | € 86.340 | € 129.510 | € 172.681 |
| 2034 | € 48.075 | € 28.298 | 46 | 1% | € 44.465 | € 44.465 | € 88.931 | € 133.396 | € 177.861 |
| 2035 | € 49.036 | € 28.864 | 47 | 1% | € 45.799 | € 45.799 | € 91.598 | € 137.398 | € 183.197 |
| 2036 | € 50.017 | € 29.441 | 48 | 1% | € 47.173 | € 47.173 | € 94.346 | € 141.520 | € 188.693 |
| 2037 | € 51.017 | € 30.030 | 49 | 1% | € 48.588 | € 48.588 | € 97.177 | € 145.765 | € 194.354 |
| 2038 | € 52.038 | € 30.630 | 50 | 1% | € 50.046 | € 50.046 | € 100.092 | € 150.138 | € 200.184 |
| 2039 | € 53.078 | € 31.243 | 51 | 1% | € 51.547 | € 51.547 | € 103.095 | € 154.642 | € 206.190 |
| 2040 | € 54.140 | € 31.868 | 52 | 1% | € 53.094 | € 53.094 | € 106.188 | € 159.282 | € 212.375 |
| 2041 | € 55.223 | € 32.505 | 53 | 1% | € 54.687 | € 54.687 | € 109.373 | € 164.060 | € 218.747 |
| 2042 | € 56.327 | € 33.155 | 54 | 1% | € 56.327 | € 56.327 | € 112.655 | € 168.982 | € 225.309 |
| 2043 | € 57.454 | € 33.818 | 55 | 0% | € 57.454 | € 57.454 | € 114.908 | € 172.361 | € 229.815 |
| 2044 | € 58.603 | € 34.495 | 56 | 0% | € 58.603 | € 58.603 | € 117.206 | € 175.809 | € 234.411 |
| 2045 | € 59.775 | € 35.185 | 57 | 0% | € 59.775 | € 59.775 | € 119.550 | € 179.325 | € 239.100 |
| 2046 | € 60.970 | € 35.888 | 58 | 0% | € 60.970 | € 60.970 | € 121.941 | € 182.911 | € 243.882 |
| 2047 | € 62.190 | € 36.606 | 59 | 0% | € 62.190 | € 62.190 | € 124.380 | € 186.570 | € 248.759 |
| 2048 | € 63.434 | € 37.338 | 60 | 0% | € 63.434 | € 63.434 | € 126.867 | € 190.301 | € 253.735 |
| 2049 | € 64.702 | € 38.085 | 61 | 0% | € 64.702 | € 64.702 | € 129.405 | € 194.107 | € 258.809 |
| 2050 | € 65.996 | € 38.847 | 62 | 0% | € 65.996 | € 65.996 | € 131.993 | € 197.989 | € 263.985 |
| 2051 | € 67.316 | € 39.624 | 63 | 0% | € 67.316 | € 67.316 | € 134.633 | € 201.949 | € 269.265 |
| 2052 | € 68.663 | € 40.416 | 64 | 0% | € 68.663 | € 68.663 | € 137.325 | € 205.988 | € 274.650 |
| 2053 | € 70.036 | € 41.224 | 65 | 0% | € 70.036 | € 70.036 | € 140.072 | € 210.108 | € 280.143 |
| 2054 | € 71.437 | € 42.049 | 66 | 0% | € 71.437 | € 71.437 | € 142.873 | € 214.310 | € 285.746 |
| 2055 | € 72.865 | € 42.890 | 67 | 0% | € 72.865 | € 72.865 | € 145.731 | € 218.596 | € 291.461 |
| 2056 | € 74.323 | € 43.748 | 68 | 0% | € 74.323 | € 74.323 | € 148.645 | € 222.968 | € 297.290 |
| 2057 | € 75.809 | € 44.623 | 69 | 0% | € 75.809 | € 75.809 | € 151.618 | € 227.427 | € 303.236 |
| 2058 | € 77.325 | € 45.515 | 70 | 0% | € 77.325 | € 77.325 | € 154.650 | € 231.976 | € 309.301 |
| 2059 | € 78.872 | € 46.425 | 71 | 0% | € 78.872 | € 78.872 | € 157.744 | € 236.615 | € 315.487 |
| 2060 | € 80.449 | € 47.354 | | | | | | | |

Herziene berekeningen Witteveen 2015 - wn 1958 - 1 x modaal

geboortedatum 1-1-1958
 prognose AOW-leeftijd 67,5 (1-7-2025)
 prognose pensioenleeftijd 68 (1-1-2026)
 ingangsdatum pensioen 67,5

| 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 OP67,5 | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | | |
|----------|----------|--------------|----------------------|------------------------|------------------------------|----------------------|---------------|--------------------|----------------------|-------|------------------------|---------------|----------------------------|----------|------|------|--------|---------------|---------------|--------------------------------------|----------|----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP67,5 | | | | | |
| 1983 | 25 | 1 | € 11.993 | € 11.993 | € 11.993 | € 11.993 | € 7.302 | € 4.691 | 2,25% | € 106 | € - | € 106 | | | | | | € 5.112 | € 5.217 | € 27.280 | | |
| 1984 | 26 | 2 | € 11.636 | € 11.636 | € 11.636 | € 11.636 | € 7.448 | € 4.187 | 2,25% | € 94 | € 2 | € 202 | | | | | | € 5.214 | € 5.416 | € 25.947 | | |
| 1985 | 27 | 3 | € 11.636 | € 11.636 | € 11.636 | € 11.636 | € 7.597 | € 4.038 | 2,25% | € 91 | € 4 | € 297 | | | | | | € 5.318 | € 5.615 | € 25.439 | | |
| 1986 | 28 | 4 | € 11.665 | € 11.665 | € 11.665 | € 11.665 | € 7.749 | € 3.915 | 2,25% | € 88 | € 6 | € 391 | | | | | | € 5.424 | € 5.815 | € 25.002 | | |
| 1987 | 29 | 5 | € 12.248 | € 12.248 | € 12.248 | € 12.248 | € 7.904 | € 4.344 | 2,25% | € 98 | € 8 | € 496 | | | | | | € 5.533 | € 6.029 | € 25.738 | | |
| 1988 | 30 | 6 | € 12.860 | € 12.860 | € 12.860 | € 12.860 | € 8.062 | € 4.798 | 2,25% | € 108 | € 10 | € 614 | | | | | | € 5.644 | € 6.258 | € 26.495 | | |
| 1989 | 31 | 7 | € 13.503 | € 13.503 | € 13.503 | € 13.503 | € 8.224 | € 5.280 | 2,25% | € 119 | € 12 | € 745 | | | | | | € 5.756 | € 6.502 | € 27.274 | | |
| 1990 | 32 | 8 | € 14.178 | € 14.178 | € 14.178 | € 14.178 | € 8.388 | € 5.790 | 2,25% | € 130 | € 15 | € 891 | | | | | | € 5.872 | € 6.762 | € 28.076 | | |
| 1991 | 33 | 9 | € 14.887 | € 14.887 | € 14.887 | € 14.887 | € 8.556 | € 6.332 | 2,25% | € 142 | € 18 | € 1.051 | | | | | | € 5.989 | € 7.040 | € 28.902 | | |
| 1992 | 34 | 10 | € 15.632 | € 15.632 | € 15.632 | € 15.632 | € 8.727 | € 6.905 | 2,25% | € 155 | € 21 | € 1.227 | | | | | | € 6.109 | € 7.336 | € 29.752 | | |
| 1993 | 35 | 11 | € 16.257 | € 16.257 | € 16.257 | € 16.257 | € 8.901 | € 7.356 | 2,25% | € 166 | € 25 | € 1.417 | | | | | | € 6.231 | € 7.648 | € 30.335 | | |
| 1994 | 36 | 12 | € 16.907 | € 16.907 | € 16.907 | € 16.907 | € 9.079 | € 7.828 | 2,25% | € 176 | € 28 | € 1.622 | | | | | | € 6.356 | € 7.977 | € 30.930 | | |
| 1995 | 37 | 13 | € 17.584 | € 17.584 | € 17.584 | € 17.584 | € 9.261 | € 8.323 | 2,25% | € 187 | € 32 | € 1.841 | | | | | | € 6.483 | € 8.324 | € 31.536 | | |
| 1996 | 38 | 14 | € 18.287 | € 18.287 | € 18.287 | € 18.287 | € 9.446 | € 8.841 | 2,25% | € 199 | € 37 | € 2.077 | | | | | | € 6.612 | € 8.689 | € 32.155 | | |
| 1997 | 39 | 15 | € 19.018 | € 19.018 | € 19.018 | € 19.018 | € 9.635 | € 9.383 | 2,25% | € 211 | € 42 | € 2.330 | | | | | | € 6.745 | € 9.074 | € 32.785 | | |
| 1998 | 40 | 16 | € 19.779 | € 19.779 | € 19.779 | € 19.779 | € 9.828 | € 9.951 | 2,25% | € 224 | € 47 | € 2.600 | | | | | | € 6.879 | € 9.480 | € 33.428 | | |
| 1999 | 41 | 17 | € 20.570 | € 20.570 | € 20.570 | € 20.570 | € 10.024 | € 10.546 | 2,25% | € 237 | € 52 | € 2.890 | | | | | | € 7.017 | € 9.907 | € 34.084 | | |
| 2000 | 42 | 18 | € 21.393 | € 21.393 | € 21.393 | € 21.393 | € 10.225 | € 11.168 | 2,25% | € 251 | € 58 | € 3.199 | | | | | | € 7.157 | € 10.356 | € 34.752 | | |
| 2001 | 43 | 19 | € 22.249 | € 22.249 | € 22.249 | € 22.249 | € 10.429 | € 11.819 | 2,25% | € 266 | € 64 | € 3.529 | | | | | | € 7.301 | € 10.829 | € 35.433 | | |
| 2002 | 44 | 20 | € 23.139 | € 23.139 | € 23.139 | € 23.139 | € 10.638 | € 12.501 | 2,25% | € 281 | € 71 | € 3.880 | | | | | | € 7.447 | € 11.327 | € 36.128 | | |
| 2003 | 45 | 21 | € 23.833 | € 23.833 | € 23.833 | € 23.833 | € 10.851 | € 12.982 | 2,25% | € 292 | € 78 | € 4.250 | | | | | | € 7.596 | € 11.846 | € 36.482 | | |
| 2004 | 46 | 22 | € 24.548 | € 24.548 | € 24.548 | € 24.548 | € 11.068 | € 13.480 | 2,25% | € 303 | € 85 | € 4.638 | | | | | | € 7.747 | € 12.386 | € 36.840 | | |
| 2005 | 47 | 23 | € 25.284 | € 25.284 | € 25.284 | € 25.284 | € 11.289 | € 13.995 | 2,25% | € 315 | € 93 | € 5.046 | € 6.863 | | | | | € 7.902 | € 12.948 | € 37.201 | | |
| 2006 | 48 | 24 | € 26.043 | € 26.043 | € 26.043 | € 26.043 | € 11.515 | € 14.528 | 2,25% | € 327 | € 137 | € 7.327 | € 7.327 | | | | | € 8.060 | € 15.388 | € 37.566 | | |
| 2007 | 49 | 25 | € 26.824 | € 26.824 | € 26.824 | € 26.824 | € 11.745 | € 15.079 | 2,25% | € 339 | € 147 | € 7.813 | € 7.813 | | | | | € 8.222 | € 16.035 | € 37.934 | | |
| 2008 | 50 | 26 | € 27.629 | € 27.629 | € 27.629 | € 27.629 | € 11.980 | € 15.649 | 2,25% | € 352 | € 156 | € 8.321 | € 8.321 | | | | | € 8.386 | € 16.707 | € 38.306 | | |
| 2009 | 51 | 27 | € 28.458 | € 28.458 | € 28.458 | € 28.458 | € 12.220 | € 16.238 | 2,25% | € 365 | € 166 | € 8.853 | € 8.853 | | | | | € 8.554 | € 17.407 | € 38.682 | | |
| 2010 | 52 | 28 | € 29.312 | € 29.312 | € 29.312 | € 29.312 | € 12.464 | € 16.847 | 2,25% | € 379 | € 177 | € 9.409 | € 9.409 | | | | | € 8.725 | € 18.134 | € 39.061 | | |
| 2011 | 53 | 29 | € 30.191 | € 30.191 | € 30.191 | € 30.191 | € 12.713 | € 17.478 | 2,25% | € 393 | € 188 | € 9.991 | € 9.991 | | | | | € 8.899 | € 18.890 | € 39.444 | | |
| 2012 | 54 | 30 | € 31.097 | € 31.097 | € 31.097 | € 31.097 | € 12.968 | € 18.129 | 2,25% | € 408 | € 200 | € 10.598 | € 10.598 | | | | | € 9.077 | € 19.676 | € 39.830 | | |
| 2013 | 55 | 31 | € 31.719 | € 31.719 | € 31.719 | € 31.719 | € 13.227 | € 18.492 | 2,25% | € 416 | € 212 | € 11.226 | € 11.226 | € 12.888 | | | | € 9.259 | € 20.485 | € 39.830 | | |
| 2014 | 56 | 32 | € 32.353 | € 32.353 | € 32.353 | € 32.353 | € 13.492 | € 18.861 | 2,15% | € 406 | € 258 | € 13.551 | € 13.551 | | | | | € 9.444 | € 22.995 | € 39.830 | | |
| 2015 | 57 | 33 | € 33.000 | € 33.000 | € 100.000 | € 33.000 | € 13.761 | € 19.239 | 1,75% | € 337 | € 271 | € 14.159 | € 14.159 | | | | | € 9.633 | € 23.792 | € 39.830 | | |
| 2016 | 58 | 34 | € 33.660 | € 33.660 | € 102.000 | € 33.660 | € 14.037 | € 19.623 | 1,75% | € 343 | € 283 | € 14.785 | € 14.785 | | | | | € 9.826 | € 24.611 | € 39.830 | | |
| 2017 | 59 | 35 | € 34.333 | € 34.333 | € 104.040 | € 34.333 | € 14.317 | € 20.016 | 1,75% | € 350 | € 296 | € 15.431 | € 15.431 | | | | | € 10.022 | € 25.453 | € 39.830 | | |
| 2018 | 60 | 36 | € 35.020 | € 35.020 | € 106.121 | € 35.020 | € 14.604 | € 20.416 | 1,75% | € 357 | € 309 | € 16.097 | € 16.097 | | | | | € 10.223 | € 26.320 | € 39.830 | | |
| 2019 | 61 | 37 | € 35.720 | € 35.720 | € 108.243 | € 35.720 | € 14.896 | € 20.825 | 1,75% | € 364 | € 322 | € 16.784 | € 16.784 | € 18.055 | | | | € 10.427 | € 27.211 | € 39.830 | | |
| 2020 | 62 | 38 | € 36.435 | € 36.435 | € 110.408 | € 36.435 | € 15.194 | € 21.241 | 1,75% | € 372 | € 361 | € 18.787 | € 18.787 | | | | | € 10.636 | € 29.423 | € 39.830 | | |
| 2021 | 63 | 39 | € 37.163 | € 37.163 | € 112.616 | € 37.163 | € 15.498 | € 21.666 | 1,75% | € 379 | € 376 | € 19.542 | € 19.542 | | | | | € 10.848 | € 30.391 | € 39.830 | | |
| 2022 | 64 | 40 | € 37.907 | € 37.907 | € 114.869 | € 37.907 | € 15.807 | € 22.099 | 1,75% | € 387 | € 391 | € 20.320 | € 20.320 | | | | | € 11.065 | € 31.385 | € 39.830 | | |
| 2023 | 65 | 41 | € 38.665 | € 38.665 | € 117.166 | € 38.665 | € 16.124 | € 22.541 | 1,75% | € 394 | € 406 | € 21.121 | € 21.121 | | | | | € 11.287 | € 32.407 | € 39.830 | | |
| 2024 | 66 | 42 | € 39.438 | € 39.438 | € 119.509 | € 39.438 | € 16.446 | € 22.992 | 1,75% | € 402 | € 422 | € 21.946 | € 21.946 | | | | | € 11.512 | € 33.458 | € 39.830 | | |
| 2025 | 67 | 42,5 | € 40.227 | € 20.113 | € 60.950 | € 20.113 | € 8.388 | € 11.726 | 1,75% | € 205 | € 439 | € 22.590 | € 22.590 | | | | | € 11.743 | € 34.332 | € 20.113 | | |
| 1-7-2025 | 67,5 | | | | | | | | | | | | | | | | | | € 21.762 | € 11.743 | € 33.505 | € 34.845 |

Herziene berekeningen Witteveen 2015 - wn 1958 - 2 x modaal

geboortedatum 1-1-1958
 prognose AOW-leeftijd 67,5 (1-7-2025)
 prognose pensioenleeftijd 68 (1-1-2026)
 ingangsdatum pensioen 67,5

| 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 OP67,5 | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|----------------------------|------|------|------|--------|---------------|---------------|--------------------------------------|----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP67,5 | | | | |
| 1983 | 25 | 1 | € 20.153 | € 20.153 | € 20.153 | € 20.153 | € 7.302 | € 12.850 | 2,25% | € 289 | € - | € 289 | | | | | | € 5.112 | € 5.401 | € 45.840 | |
| 1984 | 26 | 2 | € 21.160 | € 21.160 | € 21.160 | € 21.160 | € 7.448 | € 13.712 | 2,25% | € 309 | € 6 | € 603 | | | | | | € 5.214 | € 5.817 | € 47.188 | |
| 1985 | 27 | 3 | € 22.218 | € 22.218 | € 22.218 | € 22.218 | € 7.597 | € 14.621 | 2,25% | € 329 | € 12 | € 944 | | | | | | € 5.318 | € 6.263 | € 48.576 | |
| 1986 | 28 | 4 | € 23.329 | € 23.329 | € 23.329 | € 23.329 | € 7.749 | € 15.580 | 2,25% | € 351 | € 19 | € 1.314 | | | | | | € 5.424 | € 6.738 | € 50.004 | |
| 1987 | 29 | 5 | € 24.496 | € 24.496 | € 24.496 | € 24.496 | € 7.904 | € 16.592 | 2,25% | € 373 | € 26 | € 1.714 | | | | | | € 5.533 | € 7.246 | € 51.475 | |
| 1988 | 30 | 6 | € 25.721 | € 25.721 | € 25.721 | € 25.721 | € 8.062 | € 17.658 | 2,25% | € 397 | € 34 | € 2.145 | | | | | | € 5.644 | € 7.789 | € 52.989 | |
| 1989 | 31 | 7 | € 27.007 | € 27.007 | € 27.007 | € 27.007 | € 8.224 | € 18.783 | 2,25% | € 423 | € 43 | € 2.611 | | | | | | € 5.756 | € 8.367 | € 54.548 | |
| 1990 | 32 | 8 | € 28.357 | € 28.357 | € 28.357 | € 28.357 | € 8.388 | € 19.969 | 2,25% | € 449 | € 52 | € 3.112 | | | | | | € 5.872 | € 8.984 | € 56.152 | |
| 1991 | 33 | 9 | € 29.775 | € 29.775 | € 29.775 | € 29.775 | € 8.556 | € 21.219 | 2,25% | € 477 | € 62 | € 3.652 | | | | | | € 5.989 | € 9.641 | € 57.804 | |
| 1992 | 34 | 10 | € 31.264 | € 31.264 | € 31.264 | € 31.264 | € 8.727 | € 22.537 | 2,25% | € 507 | € 73 | € 4.232 | | | | | | € 6.109 | € 10.341 | € 59.504 | |
| 1993 | 35 | 11 | € 32.514 | € 32.514 | € 32.514 | € 32.514 | € 8.901 | € 23.613 | 2,25% | € 531 | € 85 | € 4.848 | | | | | | € 6.231 | € 11.079 | € 60.670 | |
| 1994 | 36 | 12 | € 33.815 | € 33.815 | € 33.815 | € 33.815 | € 9.079 | € 24.735 | 2,25% | € 557 | € 97 | € 5.501 | | | | | | € 6.356 | € 11.857 | € 61.860 | |
| 1995 | 37 | 13 | € 35.167 | € 35.167 | € 35.167 | € 35.167 | € 9.261 | € 25.906 | 2,25% | € 583 | € 110 | € 6.194 | | | | | | € 6.483 | € 12.677 | € 63.073 | |
| 1996 | 38 | 14 | € 36.574 | € 36.574 | € 36.574 | € 36.574 | € 9.446 | € 27.128 | 2,25% | € 610 | € 124 | € 6.929 | | | | | | € 6.612 | € 13.541 | € 64.310 | |
| 1997 | 39 | 15 | € 38.037 | € 38.037 | € 38.037 | € 38.037 | € 9.635 | € 28.402 | 2,25% | € 639 | € 139 | € 7.706 | | | | | | € 6.745 | € 14.451 | € 65.571 | |
| 1998 | 40 | 16 | € 39.558 | € 39.558 | € 39.558 | € 39.558 | € 9.828 | € 29.730 | 2,25% | € 669 | € 154 | € 8.529 | | | | | | € 6.879 | € 15.409 | € 66.856 | |
| 1999 | 41 | 17 | € 41.141 | € 41.141 | € 41.141 | € 41.141 | € 10.024 | € 31.116 | 2,25% | € 700 | € 171 | € 9.400 | | | | | | € 7.017 | € 16.417 | € 68.167 | |
| 2000 | 42 | 18 | € 42.786 | € 42.786 | € 42.786 | € 42.786 | € 10.225 | € 32.561 | 2,25% | € 733 | € 188 | € 10.321 | | | | | | € 7.157 | € 17.478 | € 69.504 | |
| 2001 | 43 | 19 | € 44.498 | € 44.498 | € 44.498 | € 44.498 | € 10.429 | € 34.068 | 2,25% | € 767 | € 206 | € 11.293 | | | | | | € 7.301 | € 18.594 | € 70.867 | |
| 2002 | 44 | 20 | € 46.278 | € 46.278 | € 46.278 | € 46.278 | € 10.638 | € 35.640 | 2,25% | € 802 | € 226 | € 12.321 | | | | | | € 7.447 | € 19.768 | € 72.256 | |
| 2003 | 45 | 21 | € 47.666 | € 47.666 | € 47.666 | € 47.666 | € 10.851 | € 36.815 | 2,25% | € 828 | € 246 | € 13.396 | | | | | | € 7.596 | € 20.992 | € 72.965 | |
| 2004 | 46 | 22 | € 49.096 | € 49.096 | € 49.096 | € 49.096 | € 11.068 | € 38.028 | 2,25% | € 856 | € 268 | € 14.520 | | | | | | € 7.747 | € 22.267 | € 73.680 | |
| 2005 | 47 | 23 | € 50.569 | € 50.569 | € 50.569 | € 50.569 | € 11.289 | € 39.280 | 2,25% | € 884 | € 290 | € 15.694 | | | | | | € 7.902 | € 23.596 | € 74.402 | |
| 2006 | 48 | 24 | € 52.086 | € 52.086 | € 52.086 | € 52.086 | € 11.515 | € 40.571 | 2,25% | € 913 | € 427 | | | | | | | € 8.060 | € 30.745 | € 75.132 | |
| 2007 | 49 | 25 | € 53.648 | € 53.648 | € 53.648 | € 53.648 | € 11.745 | € 41.903 | 2,25% | € 943 | € 454 | | | | | | | € 8.222 | € 32.302 | € 75.868 | |
| 2008 | 50 | 26 | € 55.258 | € 55.258 | € 55.258 | € 55.258 | € 11.980 | € 43.278 | 2,25% | € 974 | € 482 | | | | | | | € 8.386 | € 33.922 | € 76.612 | |
| 2009 | 51 | 27 | € 56.916 | € 56.916 | € 56.916 | € 56.916 | € 12.220 | € 44.696 | 2,25% | € 1.006 | € 511 | | | | | | | € 8.554 | € 35.606 | € 77.363 | |
| 2010 | 52 | 28 | € 58.623 | € 58.623 | € 58.623 | € 58.623 | € 12.464 | € 46.159 | 2,25% | € 1.039 | € 541 | | | | | | | € 8.725 | € 37.357 | € 78.122 | |
| 2011 | 53 | 29 | € 60.382 | € 60.382 | € 60.382 | € 60.382 | € 12.713 | € 47.668 | 2,25% | € 1.073 | € 573 | | | | | | | € 8.899 | € 39.177 | € 78.888 | |
| 2012 | 54 | 30 | € 62.193 | € 62.193 | € 62.193 | € 62.193 | € 12.968 | € 49.226 | 2,25% | € 1.108 | € 606 | | | | | | | € 9.077 | € 41.068 | € 79.661 | |
| 2013 | 55 | 31 | € 63.437 | € 63.437 | € 63.437 | € 63.437 | € 13.227 | € 50.210 | 2,25% | € 1.130 | € 640 | | | | | | | € 9.259 | € 43.019 | € 79.661 | |
| 2014 | 56 | 32 | € 64.706 | € 64.706 | € 64.706 | € 64.706 | € 13.492 | € 51.214 | 2,15% | € 1.101 | € 775 | | | | | | | € 9.444 | € 50.076 | € 79.661 | |
| 2015 | 57 | 33 | € 66.000 | € 66.000 | € 100.000 | € 66.000 | € 13.761 | € 52.239 | 1,75% | € 914 | € 813 | | | | | | | € 9.633 | € 51.992 | € 79.661 | |
| 2016 | 58 | 34 | € 67.320 | € 67.320 | € 102.000 | € 67.320 | € 14.037 | € 53.283 | 1,75% | € 932 | € 847 | | | | | | | € 9.826 | € 53.964 | € 79.661 | |
| 2017 | 59 | 35 | € 68.666 | € 68.666 | € 104.040 | € 68.666 | € 14.317 | € 54.349 | 1,75% | € 951 | € 883 | | | | | | | € 10.022 | € 55.995 | € 79.661 | |
| 2018 | 60 | 36 | € 70.040 | € 70.040 | € 106.121 | € 70.040 | € 14.604 | € 55.436 | 1,75% | € 970 | € 919 | | | | | | | € 10.223 | € 58.085 | € 79.661 | |
| 2019 | 61 | 37 | € 71.441 | € 71.441 | € 108.243 | € 71.441 | € 14.896 | € 56.545 | 1,75% | € 990 | € 957 | | | | | | | € 10.427 | € 60.236 | € 79.661 | |
| 2020 | 62 | 38 | € 72.869 | € 72.869 | € 110.408 | € 72.869 | € 15.194 | € 57.676 | 1,75% | € 1.009 | € 1.072 | | | | | | | € 10.636 | € 66.298 | € 79.661 | |
| 2021 | 63 | 39 | € 74.327 | € 74.327 | € 112.616 | € 74.327 | € 15.498 | € 58.829 | 1,75% | € 1.030 | € 1.113 | | | | | | | € 10.848 | € 68.653 | € 79.661 | |
| 2022 | 64 | 40 | € 75.813 | € 75.813 | € 114.869 | € 75.813 | € 15.807 | € 60.006 | 1,75% | € 1.050 | € 1.156 | | | | | | | € 11.065 | € 71.076 | € 79.661 | |
| 2023 | 65 | 41 | € 77.330 | € 77.330 | € 117.166 | € 77.330 | € 16.124 | € 61.206 | 1,75% | € 1.071 | € 1.200 | | | | | | | € 11.287 | € 73.569 | € 79.661 | |
| 2024 | 66 | 42 | € 78.876 | € 78.876 | € 119.509 | € 78.876 | € 16.446 | € 62.430 | 1,75% | € 1.093 | € 1.246 | | | | | | | € 11.512 | € 76.133 | € 79.661 | |
| 2025 | 67 | 42,5 | € 80.454 | € 80.454 | € 121.853 | € 80.454 | € 16.771 | € 63.664 | 1,75% | € 1.115 | € 1.292 | | | | | | | € 11.743 | € 78.213 | € 80.454 | |
| 1-7-2025 | 67,5 | | | | | | € 8.388 | € 31.839 | 1,75% | € 557 | € 1.292 | | | | | | | € 66.470 | € 11.743 | € 75.778 | € 69.319 |

Herziene berekeningen Witteveen 2015 - wn 1958 - 3 x modaal

geboortedatum 1-1-1958
 prognose AOW-leeftijd 67,5 (1-7-2025)
 prognose pensioenleeftijd 68 (1-1-2026)
 ingangsdatum pensioen 67,5

| 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 OP67,5 | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW |
|----------|----------|--------------|----------------------|------------------------|------------------------------|----------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|----------------------------|-----------|------|------|--------|---------------|---------------|--------------------------------------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP67,5 | | | |
| 1983 | 25 | 1 | € 30.229 | € 30.229 | € 30.229 | € 30.229 | € 7.302 | € 22.927 | 2,25% | € 516 | € - | € 516 | | | | | | € 5.112 | € 5.627 | € 68.759 |
| 1984 | 26 | 2 | € 31.741 | € 31.741 | € 31.741 | € 31.741 | € 7.448 | € 24.292 | 2,25% | € 547 | € 10 | € 1.073 | | | | | | € 5.214 | € 6.287 | € 70.782 |
| 1985 | 27 | 3 | € 33.328 | € 33.328 | € 33.328 | € 33.328 | € 7.597 | € 25.730 | 2,25% | € 579 | € 21 | € 1.673 | | | | | | € 5.318 | € 6.991 | € 72.864 |
| 1986 | 28 | 4 | € 34.994 | € 34.994 | € 34.994 | € 34.994 | € 7.749 | € 27.245 | 2,25% | € 613 | € 33 | € 2.320 | | | | | | € 5.424 | € 7.744 | € 75.007 |
| 1987 | 29 | 5 | € 36.744 | € 36.744 | € 36.744 | € 36.744 | € 7.904 | € 28.839 | 2,25% | € 649 | € 46 | € 3.015 | | | | | | € 5.533 | € 8.548 | € 77.213 |
| 1988 | 30 | 6 | € 38.581 | € 38.581 | € 38.581 | € 38.581 | € 8.062 | € 30.519 | 2,25% | € 687 | € 60 | € 3.762 | | | | | | € 5.644 | € 9.405 | € 79.484 |
| 1989 | 31 | 7 | € 40.510 | € 40.510 | € 40.510 | € 40.510 | € 8.224 | € 32.286 | 2,25% | € 726 | € 75 | € 4.564 | | | | | | € 5.756 | € 10.320 | € 81.821 |
| 1990 | 32 | 8 | € 42.535 | € 42.535 | € 42.535 | € 42.535 | € 8.388 | € 34.147 | 2,25% | € 768 | € 91 | € 5.423 | | | | | | € 5.872 | € 11.295 | € 84.228 |
| 1991 | 33 | 9 | € 44.662 | € 44.662 | € 44.662 | € 44.662 | € 8.556 | € 36.106 | 2,25% | € 812 | € 108 | € 6.344 | | | | | | € 5.989 | € 12.333 | € 86.705 |
| 1992 | 34 | 10 | € 46.895 | € 46.895 | € 46.895 | € 46.895 | € 8.727 | € 38.168 | 2,25% | € 859 | € 127 | € 7.330 | | | | | | € 6.109 | € 13.438 | € 89.255 |
| 1993 | 35 | 11 | € 48.771 | € 48.771 | € 48.771 | € 48.771 | € 8.901 | € 39.870 | 2,25% | € 897 | € 147 | € 8.373 | | | | | | € 6.231 | € 14.604 | € 91.006 |
| 1994 | 36 | 12 | € 50.722 | € 50.722 | € 50.722 | € 50.722 | € 9.079 | € 41.643 | 2,25% | € 937 | € 167 | € 9.478 | | | | | | € 6.356 | € 15.833 | € 92.790 |
| 1995 | 37 | 13 | € 52.751 | € 52.751 | € 52.751 | € 52.751 | € 9.261 | € 43.490 | 2,25% | € 979 | € 190 | € 10.646 | | | | | | € 6.483 | € 17.129 | € 94.609 |
| 1996 | 38 | 14 | € 54.861 | € 54.861 | € 54.861 | € 54.861 | € 9.446 | € 45.415 | 2,25% | € 1.022 | € 213 | € 11.881 | | | | | | € 6.612 | € 18.493 | € 96.464 |
| 1997 | 39 | 15 | € 57.055 | € 57.055 | € 57.055 | € 57.055 | € 9.635 | € 47.420 | 2,25% | € 1.067 | € 238 | € 13.185 | | | | | | € 6.745 | € 19.930 | € 98.356 |
| 1998 | 40 | 16 | € 59.337 | € 59.337 | € 59.337 | € 59.337 | € 9.828 | € 49.510 | 2,25% | € 1.114 | € 264 | € 14.563 | | | | | | € 6.879 | € 21.442 | € 100.284 |
| 1999 | 41 | 17 | € 61.711 | € 61.711 | € 61.711 | € 61.711 | € 10.024 | € 51.687 | 2,25% | € 1.163 | € 291 | € 16.017 | | | | | | € 7.017 | € 23.034 | € 102.251 |
| 2000 | 42 | 18 | € 64.179 | € 64.179 | € 64.179 | € 64.179 | € 10.225 | € 53.955 | 2,25% | € 1.214 | € 320 | € 17.551 | | | | | | € 7.157 | € 24.709 | € 104.256 |
| 2001 | 43 | 19 | € 66.747 | € 66.747 | € 66.747 | € 66.747 | € 10.429 | € 56.317 | 2,25% | € 1.267 | € 351 | € 19.169 | | | | | | € 7.301 | € 26.470 | € 106.300 |
| 2002 | 44 | 20 | € 69.416 | € 69.416 | € 69.416 | € 69.416 | € 10.638 | € 58.778 | 2,25% | € 1.323 | € 383 | € 20.875 | | | | | | € 7.447 | € 28.322 | € 108.384 |
| 2003 | 45 | 21 | € 71.499 | € 71.499 | € 71.499 | € 71.499 | € 10.851 | € 60.648 | 2,25% | € 1.365 | € 418 | € 22.657 | | | | | | € 7.596 | € 30.253 | € 109.447 |
| 2004 | 46 | 22 | € 73.644 | € 73.644 | € 73.644 | € 73.644 | € 11.068 | € 62.576 | 2,25% | € 1.408 | € 453 | € 24.519 | | | | | | € 7.747 | € 32.266 | € 110.520 |
| 2005 | 47 | 23 | € 75.853 | € 75.853 | € 75.853 | € 75.853 | € 11.289 | € 64.564 | 2,25% | € 1.453 | € 490 | € 26.462 | € 35.990 | | | | | € 7.902 | € 34.364 | € 111.603 |
| 2006 | 48 | 24 | € 78.129 | € 78.129 | € 78.129 | € 78.129 | € 11.515 | € 66.614 | 2,25% | € 1.499 | € 528 | € 28.411 | € 38.208 | | | | | € 8.060 | € 36.512 | € 112.698 |
| 2007 | 49 | 25 | € 80.473 | € 80.473 | € 80.473 | € 80.473 | € 11.745 | € 68.727 | 2,25% | € 1.546 | € 564 | € 30.867 | € 40.519 | | | | | € 8.222 | € 38.740 | € 113.802 |
| 2008 | 50 | 26 | € 82.887 | € 82.887 | € 82.887 | € 82.887 | € 11.980 | € 70.907 | 2,25% | € 1.595 | € 600 | € 33.422 | € 42.925 | | | | | € 8.386 | € 41.004 | € 114.918 |
| 2009 | 51 | 27 | € 85.373 | € 85.373 | € 85.373 | € 85.373 | € 12.220 | € 73.154 | 2,25% | € 1.646 | € 638 | € 36.077 | € 45.429 | | | | | € 8.554 | € 43.338 | € 116.045 |
| 2010 | 52 | 28 | € 87.935 | € 87.935 | € 87.935 | € 87.935 | € 12.464 | € 75.471 | 2,25% | € 1.698 | € 679 | € 38.831 | € 48.036 | | | | | € 8.725 | € 45.713 | € 117.182 |
| 2011 | 53 | 29 | € 90.573 | € 90.573 | € 90.573 | € 90.573 | € 12.713 | € 77.859 | 2,25% | € 1.752 | € 721 | € 41.683 | € 50.748 | | | | | € 8.899 | € 48.132 | € 118.331 |
| 2012 | 54 | 30 | € 93.290 | € 93.290 | € 93.290 | € 93.290 | € 12.968 | € 80.322 | 2,25% | € 1.807 | € 764 | € 44.535 | € 53.570 | | | | | € 9.077 | € 50.591 | € 119.491 |
| 2013 | 55 | 31 | € 95.156 | € 95.156 | € 95.156 | € 95.156 | € 13.227 | € 81.929 | 2,25% | € 1.843 | € 808 | € 47.488 | € 56.485 | € 64.844 | | | | € 9.259 | € 53.040 | € 119.491 |
| 2014 | 56 | 32 | € 97.059 | € 97.059 | € 97.059 | € 97.059 | € 13.492 | € 83.567 | 2,15% | € 1.797 | € 1.297 | € 50.440 | € 67.938 | | | | | € 9.444 | € 55.584 | € 119.491 |
| 2015 | 57 | 33 | € 99.000 | € 99.000 | € 100.000 | € 99.000 | € 13.761 | € 85.239 | 1,75% | € 1.492 | € 1.359 | € 53.389 | € 70.788 | | | | | € 9.633 | € 58.217 | € 119.491 |
| 2016 | 58 | 34 | € 100.980 | € 100.980 | € 102.000 | € 100.980 | € 14.037 | € 86.943 | 1,75% | € 1.522 | € 1.416 | € 56.305 | € 73.726 | | | | | € 9.826 | € 60.943 | € 119.491 |
| 2017 | 59 | 35 | € 103.000 | € 103.000 | € 104.040 | € 103.000 | € 14.317 | € 88.682 | 1,75% | € 1.552 | € 1.475 | € 59.230 | € 76.752 | | | | | € 10.022 | € 63.669 | € 119.491 |
| 2018 | 60 | 36 | € 105.060 | € 105.060 | € 106.121 | € 105.060 | € 14.604 | € 90.456 | 1,75% | € 1.583 | € 1.535 | € 62.165 | € 79.870 | | | | | € 10.223 | € 66.412 | € 119.491 |
| 2019 | 61 | 37 | € 107.161 | € 107.161 | € 108.243 | € 107.161 | € 14.896 | € 92.265 | 1,75% | € 1.615 | € 1.597 | € 65.162 | € 83.082 | € 89.374 | | | | € 10.427 | € 69.239 | € 119.491 |
| 2020 | 62 | 38 | € 109.304 | € 109.304 | € 110.408 | € 109.304 | € 15.194 | € 94.110 | 1,75% | € 1.647 | € 1.787 | € 68.159 | € 92.808 | | | | | € 10.636 | € 72.075 | € 119.491 |
| 2021 | 63 | 39 | € 111.490 | € 111.490 | € 112.616 | € 111.490 | € 15.498 | € 95.993 | 1,75% | € 1.680 | € 1.856 | € 71.105 | € 96.344 | | | | | € 10.848 | € 74.923 | € 119.491 |
| 2022 | 64 | 40 | € 113.720 | € 113.720 | € 114.869 | € 113.720 | € 15.807 | € 97.912 | 1,75% | € 1.713 | € 1.927 | € 74.032 | € 99.985 | | | | | € 11.065 | € 77.771 | € 119.491 |
| 2023 | 65 | 41 | € 115.994 | € 115.994 | € 117.166 | € 115.994 | € 16.124 | € 99.871 | 1,75% | € 1.748 | € 2.000 | € 76.970 | € 103.732 | | | | | € 11.287 | € 80.619 | € 119.491 |
| 2024 | 66 | 42 | € 118.314 | € 118.314 | € 119.509 | € 118.314 | € 16.446 | € 101.868 | 1,75% | € 1.783 | € 2.075 | € 79.905 | € 107.590 | | | | | € 11.512 | € 83.467 | € 119.491 |
| 2025 | 67 | 42,5 | € 120.680 | € 60.340 | € 60.950 | € 60.340 | € 8.388 | € 51.953 | 1,75% | € 909 | € 2.152 | € 82.057 | € 110.651 | | | | | € 11.743 | € 86.315 | € 60.340 |
| 1-7-2025 | 67,5 | | | | | | | | | | | | | € 106.599 | | | | € 11.743 | € 118.341 | € 103.979 |

Herziene berekeningen Witteveen 2015 - wn 1958 - 4 x modaal

geboortedatum 1-1-1958
 prognose AOW-leeftijd 67,5 (1-7-2025)
 prognose pensioenleeftijd 68 (1-1-2026)
 ingangsdatum pensioen 67,5

| 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 | OP | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|----------|----------|--------------|----------------------|------------------------|------------------------------|----------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|-----------|------|------|------|--------|---------------|---------------|--------------------------------------|-----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP67,5 | | | | |
| 1983 | 25 | 1 | € 40.305 | € 40.305 | € 40.305 | € 40.305 | € 7.302 | € 33.003 | 2,25% | € 743 | € - | € 743 | | | | | | € 5.112 | € 5.854 | € 91.679 | |
| 1984 | 26 | 2 | € 42.321 | € 42.321 | € 42.321 | € 42.321 | € 7.448 | € 34.872 | 2,25% | € 785 | € 15 | € 1.542 | | | | | | € 5.214 | € 6.756 | € 94.376 | |
| 1985 | 27 | 3 | € 44.437 | € 44.437 | € 44.437 | € 44.437 | € 7.597 | € 36.840 | 2,25% | € 829 | € 31 | € 2.402 | | | | | | € 5.318 | € 7.720 | € 97.151 | |
| 1986 | 28 | 4 | € 46.659 | € 46.659 | € 46.659 | € 46.659 | € 7.749 | € 38.909 | 2,25% | € 875 | € 48 | € 3.325 | | | | | | € 5.424 | € 8.750 | € 100.009 | |
| 1987 | 29 | 5 | € 48.992 | € 48.992 | € 48.992 | € 48.992 | € 7.904 | € 41.087 | 2,25% | € 924 | € 67 | € 4.316 | | | | | | € 5.533 | € 9.849 | € 102.950 | |
| 1988 | 30 | 6 | € 51.441 | € 51.441 | € 51.441 | € 51.441 | € 8.062 | € 43.379 | 2,25% | € 976 | € 86 | € 5.379 | | | | | | € 5.644 | € 11.022 | € 105.978 | |
| 1989 | 31 | 7 | € 54.013 | € 54.013 | € 54.013 | € 54.013 | € 8.224 | € 45.790 | 2,25% | € 1.030 | € 108 | € 6.516 | | | | | | € 5.756 | € 12.273 | € 109.095 | |
| 1990 | 32 | 8 | € 56.714 | € 56.714 | € 56.714 | € 56.714 | € 8.388 | € 48.326 | 2,25% | € 1.087 | € 130 | € 7.734 | | | | | | € 5.872 | € 13.606 | € 112.304 | |
| 1991 | 33 | 9 | € 59.550 | € 59.550 | € 59.550 | € 59.550 | € 8.556 | € 50.994 | 2,25% | € 1.147 | € 155 | € 9.036 | | | | | | € 5.989 | € 15.025 | € 115.607 | |
| 1992 | 34 | 10 | € 62.527 | € 62.527 | € 62.527 | € 62.527 | € 8.727 | € 53.800 | 2,25% | € 1.211 | € 181 | € 10.427 | | | | | | € 6.109 | € 16.536 | € 119.007 | |
| 1993 | 35 | 11 | € 65.028 | € 65.028 | € 65.028 | € 65.028 | € 8.901 | € 56.127 | 2,25% | € 1.263 | € 209 | € 11.899 | | | | | | € 6.231 | € 18.130 | € 121.341 | |
| 1994 | 36 | 12 | € 67.629 | € 67.629 | € 67.629 | € 67.629 | € 9.079 | € 58.550 | 2,25% | € 1.317 | € 238 | € 13.454 | | | | | | € 6.356 | € 19.810 | € 123.720 | |
| 1995 | 37 | 13 | € 70.334 | € 70.334 | € 70.334 | € 70.334 | € 9.261 | € 61.073 | 2,25% | € 1.374 | € 269 | € 15.097 | | | | | | € 6.483 | € 21.580 | € 126.146 | |
| 1996 | 38 | 14 | € 73.148 | € 73.148 | € 73.148 | € 73.148 | € 9.446 | € 63.702 | 2,25% | € 1.433 | € 302 | € 16.833 | | | | | | € 6.612 | € 23.445 | € 128.619 | |
| 1997 | 39 | 15 | € 76.074 | € 76.074 | € 76.074 | € 76.074 | € 9.635 | € 66.439 | 2,25% | € 1.495 | € 337 | € 18.664 | | | | | | € 6.745 | € 25.409 | € 131.141 | |
| 1998 | 40 | 16 | € 79.117 | € 79.117 | € 79.117 | € 79.117 | € 9.828 | € 69.289 | 2,25% | € 1.559 | € 373 | € 20.596 | | | | | | € 6.879 | € 27.476 | € 133.713 | |
| 1999 | 41 | 17 | € 82.281 | € 82.281 | € 82.281 | € 82.281 | € 10.024 | € 72.257 | 2,25% | € 1.626 | € 412 | € 22.634 | | | | | | € 7.017 | € 29.651 | € 136.334 | |
| 2000 | 42 | 18 | € 85.573 | € 85.573 | € 85.573 | € 85.573 | € 10.225 | € 75.348 | 2,25% | € 1.695 | € 453 | € 24.782 | | | | | | € 7.157 | € 31.940 | € 139.008 | |
| 2001 | 43 | 19 | € 88.995 | € 88.995 | € 88.995 | € 88.995 | € 10.429 | € 78.566 | 2,25% | € 1.768 | € 496 | € 27.045 | | | | | | € 7.301 | € 34.346 | € 141.733 | |
| 2002 | 44 | 20 | € 92.555 | € 92.555 | € 92.555 | € 92.555 | € 10.638 | € 81.917 | 2,25% | € 1.843 | € 541 | € 29.430 | | | | | | € 7.447 | € 36.876 | € 144.512 | |
| 2003 | 45 | 21 | € 95.332 | € 95.332 | € 95.332 | € 95.332 | € 10.851 | € 84.481 | 2,25% | € 1.901 | € 589 | € 31.919 | | | | | | € 7.596 | € 39.514 | € 145.929 | |
| 2004 | 46 | 22 | € 98.192 | € 98.192 | € 98.192 | € 98.192 | € 11.068 | € 87.124 | 2,25% | € 1.960 | € 638 | € 34.518 | | | | | | € 7.747 | € 42.265 | € 147.360 | |
| 2005 | 47 | 23 | € 101.138 | € 101.138 | € 101.138 | € 101.138 | € 11.289 | € 89.849 | 2,25% | € 2.022 | € 690 | € 37.230 | | | | | | € 7.902 | € 45.132 | € 148.805 | |
| 2006 | 48 | 24 | € 104.172 | € 104.172 | € 104.172 | € 104.172 | € 11.515 | € 92.657 | 2,25% | € 2.085 | € 1.013 | € 50.635 | | | | | | € 8.060 | € 48.093 | € 150.263 | |
| 2007 | 49 | 25 | € 107.297 | € 107.297 | € 107.297 | € 107.297 | € 11.745 | € 95.552 | 2,25% | € 2.150 | € 1.075 | € 53.732 | | | | | | € 8.222 | € 51.178 | € 151.737 | |
| 2008 | 50 | 26 | € 110.516 | € 110.516 | € 110.516 | € 110.516 | € 11.980 | € 98.536 | 2,25% | € 2.217 | € 1.139 | € 56.957 | | | | | | € 8.386 | € 54.313 | € 153.224 | |
| 2009 | 51 | 27 | € 113.831 | € 113.831 | € 113.831 | € 113.831 | € 12.220 | € 101.612 | 2,25% | € 2.286 | € 1.206 | € 60.313 | | | | | | € 8.554 | € 57.506 | € 154.726 | |
| 2010 | 52 | 28 | € 117.246 | € 117.246 | € 117.246 | € 117.246 | € 12.464 | € 104.782 | 2,25% | € 2.358 | € 1.276 | € 63.806 | | | | | | € 8.725 | € 60.764 | € 156.243 | |
| 2011 | 53 | 29 | € 120.764 | € 120.764 | € 120.764 | € 120.764 | € 12.713 | € 108.050 | 2,25% | € 2.431 | € 1.349 | € 67.439 | | | | | | € 8.899 | € 64.119 | € 157.775 | |
| 2012 | 54 | 30 | € 124.387 | € 124.387 | € 124.387 | € 124.387 | € 12.968 | € 111.419 | 2,25% | € 2.507 | € 1.424 | € 71.219 | | | | | | € 9.077 | € 67.574 | € 159.322 | |
| 2013 | 55 | 31 | € 126.874 | € 126.874 | € 126.874 | € 126.874 | € 13.227 | € 113.647 | 2,25% | € 2.557 | € 1.503 | € 75.150 | | | | | | € 9.259 | € 71.079 | € 159.322 | |
| 2014 | 56 | 32 | € 129.412 | € 129.412 | € 129.412 | € 129.412 | € 13.492 | € 115.920 | 2,15% | € 2.492 | € 1.819 | € 79.211 | € 90.933 | | | | | € 9.444 | € 74.628 | € 159.322 | |
| 2015 | 57 | 33 | € 132.000 | € 132.000 | € 100.000 | € 100.000 | € 13.761 | € 86.239 | 1,75% | € 1.509 | € 1.905 | € 95.244 | | | | | | € 9.633 | € 78.173 | € 159.322 | |
| 2016 | 58 | 34 | € 134.640 | € 134.640 | € 102.000 | € 102.000 | € 14.037 | € 87.963 | 1,75% | € 1.539 | € 1.973 | € 98.658 | | | | | | € 9.826 | € 81.728 | € 159.322 | |
| 2017 | 59 | 35 | € 137.333 | € 137.333 | € 104.040 | € 104.040 | € 14.317 | € 89.723 | 1,75% | € 1.570 | € 2.043 | € 102.170 | | | | | | € 10.022 | € 85.281 | € 159.322 | |
| 2018 | 60 | 36 | € 140.079 | € 140.079 | € 106.121 | € 106.121 | € 14.604 | € 91.517 | 1,75% | € 1.602 | € 2.116 | € 105.784 | | | | | | € 10.223 | € 88.834 | € 159.322 | |
| 2019 | 61 | 37 | € 142.881 | € 142.881 | € 108.243 | € 108.243 | € 14.896 | € 93.347 | 1,75% | € 1.634 | € 2.190 | € 109.501 | | | | | | € 10.427 | € 92.387 | € 159.322 | |
| 2020 | 62 | 38 | € 145.739 | € 145.739 | € 110.408 | € 110.408 | € 15.194 | € 95.214 | 1,75% | € 1.666 | € 2.438 | € 113.324 | € 121.907 | | | | | € 10.636 | € 95.941 | € 159.322 | |
| 2021 | 63 | 39 | € 148.653 | € 148.653 | € 112.616 | € 112.616 | € 15.498 | € 97.119 | 1,75% | € 1.700 | € 2.520 | € 126.011 | € 130.231 | | | | | € 10.848 | € 99.489 | € 159.322 | |
| 2022 | 64 | 40 | € 151.627 | € 151.627 | € 114.869 | € 114.869 | € 15.807 | € 99.061 | 1,75% | € 1.734 | € 2.605 | € 133.569 | € 134.569 | | | | | € 11.065 | € 103.044 | € 159.322 | |
| 2023 | 65 | 41 | € 154.659 | € 154.659 | € 117.166 | € 117.166 | € 16.124 | € 101.042 | 1,75% | € 1.768 | € 2.691 | € 136.129 | € 139.029 | | | | | € 11.287 | € 106.591 | € 159.322 | |
| 2024 | 66 | 42 | € 157.752 | € 157.752 | € 119.509 | € 119.509 | € 16.446 | € 103.063 | 1,75% | € 1.804 | € 2.781 | € 138.613 | € 143.613 | | | | | € 11.512 | € 110.143 | € 159.322 | |
| 2025 | 67 | 42,5 | € 160.907 | € 80.454 | € 60.950 | € 60.950 | € 8.388 | € 52.562 | 1,75% | € 920 | € 2.872 | € 141.145 | € 147.405 | | | | | € 11.743 | € 113.886 | € 80.454 | |
| 1-7-2025 | 67,5 | | | | | | | | | | | | | | | | | € 142.007 | € 117.743 | € 153.750 | € 138.638 |

Herziene berekeningen Witteveen 2015 - wn 1968 - 1 x modaal

geboortedatum 1-1-1968
 prognose AOW-leeftijd 68,75 (1-10-2036)
 prognose pensioenleeftijd 70 (1-1-2038)
 ingangsdatum pensioen 68,75

| 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 | OP60 OP65 OP67 OP68 OP69 OP70 OP68,75 | | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW |
|-----------|----------|------------------|----------------------------|-------------------------------|--|-----------------------------|------------------|-----------------------|----------------------------|-------|------------------------------|------------------|---------------------------------------|------|------|------|------|------|----------|------------------|------------------|---|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | OP70 | OP68,75 | | | |
| 1993 | 25 | 1 | € 12.546 | € 12.546 | € 12.546 | € 12.546 | € 8.901 | € 3.645 | 2,25% | € 82 | € - | € 82 | | | | | | | € 6.231 | € 6.313 | € 29.252 | |
| 1994 | 26 | 2 | € 12.897 | € 12.897 | € 12.897 | € 12.897 | € 9.079 | € 3.818 | 2,25% | € 86 | € 2 | € 170 | | | | | | | € 6.356 | € 6.525 | € 29.482 | |
| 1995 | 27 | 3 | € 13.542 | € 13.542 | € 13.542 | € 13.542 | € 9.261 | € 4.281 | 2,25% | € 96 | € 3 | € 269 | | | | | | | € 6.483 | € 6.752 | € 30.349 | |
| 1996 | 28 | 4 | € 14.219 | € 14.219 | € 14.219 | € 14.219 | € 9.446 | € 4.773 | 2,25% | € 107 | € 5 | € 382 | | | | | | | € 6.612 | € 6.994 | € 31.241 | |
| 1997 | 29 | 5 | € 14.930 | € 14.930 | € 14.930 | € 14.930 | € 9.635 | € 5.295 | 2,25% | € 119 | € 8 | € 509 | | | | | | | € 6.745 | € 7.253 | € 32.160 | |
| 1998 | 30 | 6 | € 15.677 | € 15.677 | € 15.677 | € 15.677 | € 9.828 | € 5.849 | 2,25% | € 132 | € 10 | € 651 | | | | | | | € 6.879 | € 7.530 | € 33.106 | |
| 1999 | 31 | 7 | € 16.460 | € 16.460 | € 16.460 | € 16.460 | € 10.024 | € 6.436 | 2,25% | € 145 | € 13 | € 808 | | | | | | | € 7.017 | € 7.825 | € 34.080 | |
| 2000 | 32 | 8 | € 17.283 | € 17.283 | € 17.283 | € 17.283 | € 10.225 | € 7.059 | 2,25% | € 159 | € 16 | € 983 | | | | | | | € 7.157 | € 8.141 | € 35.082 | |
| 2001 | 33 | 9 | € 18.148 | € 18.148 | € 18.148 | € 18.148 | € 10.429 | € 7.718 | 2,25% | € 174 | € 20 | € 1.177 | | | | | | | € 7.301 | € 8.477 | € 36.114 | |
| 2002 | 34 | 10 | € 19.055 | € 19.055 | € 19.055 | € 19.055 | € 10.638 | € 8.417 | 2,25% | € 189 | € 24 | € 1.390 | | | | | | | € 7.447 | € 8.836 | € 37.176 | |
| 2003 | 35 | 11 | € 19.817 | € 19.817 | € 19.817 | € 19.817 | € 10.851 | € 8.966 | 2,25% | € 202 | € 28 | € 1.619 | | | | | | | € 7.596 | € 9.215 | € 37.905 | |
| 2004 | 36 | 12 | € 20.610 | € 20.610 | € 20.610 | € 20.610 | € 11.068 | € 9.542 | 2,25% | € 215 | € 32 | € 1.866 | | | | | | | € 7.747 | € 9.614 | € 38.648 | |
| 2005 | 37 | 13 | € 21.434 | € 21.434 | € 21.434 | € 21.434 | € 11.289 | € 10.145 | 2,25% | € 228 | € 37 | € 2.132 | | | | | | | € 7.902 | € 10.034 | € 39.406 | |
| 2006 | 38 | 14 | € 22.292 | € 22.292 | € 22.292 | € 22.292 | € 11.515 | € 10.777 | 2,25% | € 242 | € 58 | € 2.899 | | | | | | | € 8.060 | € 11.260 | € 40.179 | |
| 2007 | 39 | 15 | € 23.183 | € 23.183 | € 23.183 | € 23.183 | € 11.745 | € 11.438 | 2,25% | € 257 | € 64 | € 3.521 | | | | | | | € 8.222 | € 11.743 | € 40.967 | |
| 2008 | 40 | 16 | € 24.111 | € 24.111 | € 24.111 | € 24.111 | € 11.980 | € 12.131 | 2,25% | € 273 | € 70 | € 3.865 | | | | | | | € 8.386 | € 12.251 | € 41.770 | |
| 2009 | 41 | 17 | € 25.075 | € 25.075 | € 25.075 | € 25.075 | € 12.220 | € 12.855 | 2,25% | € 289 | € 77 | € 4.231 | | | | | | | € 8.554 | € 12.785 | € 42.589 | |
| 2010 | 42 | 18 | € 26.078 | € 26.078 | € 26.078 | € 26.078 | € 12.464 | € 13.614 | 2,25% | € 306 | € 85 | € 4.622 | | | | | | | € 8.725 | € 13.347 | € 43.424 | |
| 2011 | 43 | 19 | € 27.121 | € 27.121 | € 27.121 | € 27.121 | € 12.713 | € 14.408 | 2,25% | € 324 | € 92 | € 5.039 | | | | | | | € 8.899 | € 13.938 | € 44.276 | |
| 2012 | 44 | 20 | € 28.206 | € 28.206 | € 28.206 | € 28.206 | € 12.968 | € 15.238 | 2,25% | € 343 | € 101 | € 5.482 | | | | | | | € 9.077 | € 14.560 | € 45.144 | |
| 2013 | 45 | 21 | € 29.052 | € 29.052 | € 29.052 | € 29.052 | € 13.227 | € 15.825 | 2,25% | € 356 | € 110 | € 5.948 | | | | | | | € 9.259 | € 15.207 | € 45.586 | |
| 2014 | 46 | 22 | € 29.924 | € 29.924 | € 29.924 | € 29.924 | € 13.492 | € 16.432 | 2,15% | € 353 | € 137 | € 6.828 | | | | | | | € 9.444 | € 16.762 | € 46.033 | |
| 2015 | 47 | 23 | € 30.822 | € 30.822 | € 100.000 | € 30.822 | € 13.761 | € 17.060 | 1,75% | € 299 | € 146 | € 7.763 | | | | | | | € 9.633 | € 17.396 | € 46.484 | |
| 2016 | 48 | 24 | € 31.746 | € 31.746 | € 102.000 | € 31.746 | € 14.037 | € 17.710 | 1,75% | € 310 | € 155 | € 8.228 | | | | | | | € 9.826 | € 18.054 | € 46.940 | |
| 2017 | 49 | 25 | € 32.699 | € 32.699 | € 104.040 | € 32.699 | € 14.317 | € 18.381 | 1,75% | € 322 | € 165 | € 8.715 | | | | | | | € 10.022 | € 18.737 | € 47.400 | |
| 2018 | 50 | 26 | € 33.680 | € 33.680 | € 106.121 | € 33.680 | € 14.604 | € 19.076 | 1,75% | € 334 | € 174 | € 9.223 | | | | | | | € 10.223 | € 19.445 | € 47.865 | |
| 2019 | 51 | 27 | € 34.690 | € 34.690 | € 108.243 | € 34.690 | € 14.896 | € 19.794 | 1,75% | € 346 | € 184 | € 9.754 | | | | | | | € 10.427 | € 20.181 | € 48.334 | |
| 2020 | 52 | 28 | € 35.731 | € 35.731 | € 110.408 | € 35.731 | € 15.194 | € 20.537 | 1,75% | € 359 | € 210 | € 11.061 | | | | | | | € 10.636 | € 21.697 | € 48.808 | |
| 2021 | 53 | 29 | € 36.803 | € 36.803 | € 112.616 | € 36.803 | € 15.498 | € 21.305 | 1,75% | € 373 | € 221 | € 11.655 | | | | | | | € 10.848 | € 22.504 | € 49.287 | |
| 2022 | 54 | 30 | € 37.907 | € 37.907 | € 114.869 | € 37.907 | € 15.807 | € 22.099 | 1,75% | € 387 | € 233 | € 12.275 | | | | | | | € 11.065 | € 23.341 | € 49.770 | |
| 2023 | 55 | 31 | € 38.665 | € 38.665 | € 117.166 | € 38.665 | € 16.124 | € 22.541 | 1,75% | € 394 | € 246 | € 12.915 | | | | | | | € 11.287 | € 24.202 | € 49.770 | |
| 2024 | 56 | 32 | € 39.438 | € 39.438 | € 119.509 | € 39.438 | € 16.446 | € 22.992 | 1,75% | € 402 | € 258 | € 13.576 | | | | | | | € 11.512 | € 25.088 | € 49.770 | |
| 2025 | 57 | 33 | € 40.227 | € 40.227 | € 121.899 | € 40.227 | € 16.775 | € 23.452 | 1,75% | € 410 | € 272 | € 14.258 | | | | | | | € 11.743 | € 26.000 | € 49.770 | |
| 2026 | 58 | 34 | € 41.031 | € 41.031 | € 124.337 | € 41.031 | € 17.111 | € 23.921 | 1,75% | € 419 | € 285 | € 14.962 | | | | | | | € 11.977 | € 26.939 | € 49.770 | |
| 2027 | 59 | 35 | € 41.852 | € 41.852 | € 126.824 | € 41.852 | € 17.453 | € 24.399 | 1,75% | € 427 | € 299 | € 15.688 | | | | | | | € 12.217 | € 27.905 | € 49.770 | |
| 2028 | 60 | 36 | € 42.689 | € 42.689 | € 129.361 | € 42.689 | € 17.802 | € 24.887 | 1,75% | € 436 | € 338 | € 16.924 | | | | | | | € 12.461 | € 30.159 | € 49.770 | |
| 2029 | 61 | 37 | € 43.543 | € 43.543 | € 131.948 | € 43.543 | € 18.158 | € 25.385 | 1,75% | € 444 | € 354 | € 17.698 | | | | | | | € 12.710 | € 31.206 | € 49.770 | |
| 2030 | 62 | 38 | € 44.414 | € 44.414 | € 134.587 | € 44.414 | € 18.521 | € 25.893 | 1,75% | € 453 | € 370 | € 18.496 | | | | | | | € 12.965 | € 32.284 | € 49.770 | |
| 2031 | 63 | 39 | € 45.302 | € 45.302 | € 137.279 | € 45.302 | € 18.891 | € 26.411 | 1,75% | € 462 | € 386 | € 19.319 | | | | | | | € 13.224 | € 33.391 | € 49.770 | |
| 2032 | 64 | 40 | € 46.208 | € 46.208 | € 140.024 | € 46.208 | € 19.269 | € 26.939 | 1,75% | € 471 | € 403 | € 20.167 | | | | | | | € 13.488 | € 34.531 | € 49.770 | |
| 2033 | 65 | 41 | € 47.132 | € 47.132 | € 142.825 | € 47.132 | € 19.655 | € 27.477 | 1,75% | € 481 | € 421 | € 21.042 | | | | | | | € 13.758 | € 35.702 | € 49.770 | |
| 2034 | 66 | 42 | € 48.075 | € 48.075 | € 145.681 | € 48.075 | € 20.048 | € 28.027 | 1,75% | € 490 | € 439 | € 22.873 | | | | | | | € 14.033 | € 36.907 | € 49.770 | |
| 2035 | 67 | 43 | € 49.036 | € 49.036 | € 148.595 | € 49.036 | € 20.449 | € 28.588 | 1,75% | € 500 | € 457 | € 23.831 | | | | | | | € 14.314 | € 38.145 | € 49.770 | |
| 2036 | 68 | 43,75 | € 50.017 | € 37.513 | € 113.675 | € 37.513 | € 15.643 | € 21.870 | 1,75% | € 383 | € 516 | € 26.686 | | | | | | | € 14.600 | € 41.286 | € 37.513 | |
| 1-10-2036 | 68,75 | | | | | | | | | | | | | | | | | | € 24.201 | € 14.600 | € 38.801 | € 43.506 |

Herziene berekeningen Witteveen 2015 - wn 1968 - 2 x modaal

geboortedatum 1-1-1968
 prognose AOW-leeftijd 68,75 (1-10-2036)
 prognose pensioenleeftijd 70 (1-1-2038)
 ingangsdatum pensioen 68,75

| 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 | OP60 OP65 OP67 OP68 OP69 OP70 OP68,75 | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | | |
|-----------|----------|--------------|----------------------|------------------------|-----------------------------|---------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|---------------------------------------|----------|----------|------|------|---------------|---------------|--------------------------------------|----------|----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | | | | OP70 | OP68,75 |
| 1993 | 25 | 1 | € 24.566 | € 24.566 | € 24.566 | € 24.566 | € 8.901 | € 15.665 | 2,25% | € 352 | € - | € 352 | | | | | | | € 6.231 | € 6.583 | € 57.279 | |
| 1994 | 26 | 2 | € 25.794 | € 25.794 | € 25.794 | € 25.794 | € 9.079 | € 16.715 | 2,25% | € 376 | € 7 | € 736 | | | | | | | € 6.356 | € 7.091 | € 58.963 | |
| 1995 | 27 | 3 | € 27.084 | € 27.084 | € 27.084 | € 27.084 | € 9.261 | € 17.823 | 2,25% | € 401 | € 15 | € 1.151 | | | | | | | € 6.483 | € 7.634 | € 60.698 | |
| 1996 | 28 | 4 | € 28.438 | € 28.438 | € 28.438 | € 28.438 | € 9.446 | € 18.992 | 2,25% | € 427 | € 23 | € 1.602 | | | | | | | € 6.612 | € 8.214 | € 62.483 | |
| 1997 | 29 | 5 | € 29.860 | € 29.860 | € 29.860 | € 29.860 | € 9.635 | € 20.225 | 2,25% | € 455 | € 32 | € 2.089 | | | | | | | € 6.745 | € 8.833 | € 64.321 | |
| 1998 | 30 | 6 | € 31.353 | € 31.353 | € 31.353 | € 31.353 | € 9.828 | € 21.525 | 2,25% | € 484 | € 42 | € 2.615 | | | | | | | € 6.879 | € 9.494 | € 66.212 | |
| 1999 | 31 | 7 | € 32.921 | € 32.921 | € 32.921 | € 32.921 | € 10.024 | € 22.896 | 2,25% | € 515 | € 52 | € 3.182 | | | | | | | € 7.017 | € 10.199 | € 68.160 | |
| 2000 | 32 | 8 | € 34.567 | € 34.567 | € 34.567 | € 34.567 | € 10.225 | € 24.342 | 2,25% | € 548 | € 64 | € 3.794 | | | | | | | € 7.157 | € 10.951 | € 70.164 | |
| 2001 | 33 | 9 | € 36.295 | € 36.295 | € 36.295 | € 36.295 | € 10.429 | € 25.866 | 2,25% | € 582 | € 76 | € 4.452 | | | | | | | € 7.301 | € 11.752 | € 72.228 | |
| 2002 | 34 | 10 | € 38.110 | € 38.110 | € 38.110 | € 38.110 | € 10.638 | € 27.472 | 2,25% | € 618 | € 89 | € 5.159 | | | | | | | € 7.447 | € 12.605 | € 74.352 | |
| 2003 | 35 | 11 | € 39.634 | € 39.634 | € 39.634 | € 39.634 | € 10.851 | € 28.784 | 2,25% | € 648 | € 103 | € 5.909 | | | | | | | € 7.596 | € 13.505 | € 75.810 | |
| 2004 | 36 | 12 | € 41.220 | € 41.220 | € 41.220 | € 41.220 | € 11.068 | € 30.152 | 2,25% | € 678 | € 118 | € 6.706 | | | | | | | € 7.747 | € 14.454 | € 77.297 | |
| 2005 | 37 | 13 | € 42.869 | € 42.869 | € 42.869 | € 42.869 | € 11.289 | € 31.580 | 2,25% | € 711 | € 134 | € 7.551 | € 10.270 | | | | | | € 7.902 | € 15.453 | € 78.812 | |
| 2006 | 38 | 14 | € 44.583 | € 44.583 | € 44.583 | € 44.583 | € 11.515 | € 33.068 | 2,25% | € 744 | € 205 | € 11.219 | € 10.270 | | | | | | € 8.060 | € 19.279 | € 80.358 | |
| 2007 | 39 | 15 | € 46.367 | € 46.367 | € 46.367 | € 46.367 | € 11.745 | € 34.622 | 2,25% | € 779 | € 224 | € 12.222 | € 11.219 | | | | | | € 8.222 | € 20.444 | € 81.933 | |
| 2008 | 40 | 16 | € 48.221 | € 48.221 | € 48.221 | € 48.221 | € 11.980 | € 36.241 | 2,25% | € 815 | € 244 | € 13.282 | € 12.222 | | | | | | € 8.386 | € 21.668 | € 83.540 | |
| 2009 | 41 | 17 | € 50.150 | € 50.150 | € 50.150 | € 50.150 | € 12.220 | € 37.931 | 2,25% | € 853 | € 266 | € 14.401 | € 13.282 | | | | | | € 8.554 | € 22.955 | € 85.178 | |
| 2010 | 42 | 18 | € 52.156 | € 52.156 | € 52.156 | € 52.156 | € 12.464 | € 39.692 | 2,25% | € 893 | € 288 | € 15.582 | € 14.401 | | | | | | € 8.725 | € 24.307 | € 86.848 | |
| 2011 | 43 | 19 | € 54.242 | € 54.242 | € 54.242 | € 54.242 | € 12.713 | € 41.529 | 2,25% | € 934 | € 312 | € 16.828 | € 15.582 | | | | | | € 8.899 | € 25.728 | € 88.551 | |
| 2012 | 44 | 20 | € 56.412 | € 56.412 | € 56.412 | € 56.412 | € 12.968 | € 43.445 | 2,25% | € 978 | € 337 | € 18.143 | € 16.828 | | | | | | € 9.077 | € 27.220 | € 90.287 | |
| 2013 | 45 | 21 | € 58.105 | € 58.105 | € 58.105 | € 58.105 | € 13.227 | € 44.878 | 2,25% | € 1.010 | € 363 | € 19.515 | € 18.143 | | | | | | € 9.259 | € 28.774 | € 91.173 | |
| 2014 | 46 | 22 | € 59.848 | € 59.848 | € 59.848 | € 59.848 | € 13.492 | € 46.356 | 2,15% | € 997 | € 448 | € 23.848 | € 19.515 | € 22.403 | | | | | € 9.444 | € 33.292 | € 92.066 | |
| 2015 | 47 | 23 | € 61.643 | € 61.643 | € 100.000 | € 61.643 | € 13.761 | € 47.882 | 1,75% | € 838 | € 477 | € 25.163 | € 23.848 | | | | | | € 9.633 | € 34.796 | € 92.969 | |
| 2016 | 48 | 24 | € 63.492 | € 63.492 | € 102.000 | € 63.492 | € 14.037 | € 49.456 | 1,75% | € 865 | € 503 | € 26.531 | € 25.163 | | | | | | € 9.826 | € 36.357 | € 93.880 | |
| 2017 | 49 | 25 | € 65.397 | € 65.397 | € 104.040 | € 65.397 | € 14.317 | € 51.080 | 1,75% | € 894 | € 531 | € 27.956 | € 26.531 | | | | | | € 10.022 | € 37.978 | € 94.801 | |
| 2018 | 50 | 26 | € 67.359 | € 67.359 | € 106.121 | € 67.359 | € 14.604 | € 52.755 | 1,75% | € 923 | € 559 | € 29.438 | € 27.956 | | | | | | € 10.223 | € 39.661 | € 95.730 | |
| 2019 | 51 | 27 | € 69.380 | € 69.380 | € 108.243 | € 69.380 | € 14.896 | € 54.484 | 1,75% | € 953 | € 589 | € 30.981 | € 29.438 | € 33.327 | | | | | € 10.427 | € 41.408 | € 96.669 | |
| 2020 | 52 | 28 | € 71.461 | € 71.461 | € 110.408 | € 71.461 | € 15.194 | € 56.268 | 1,75% | € 985 | € 667 | € 34.978 | € 30.981 | € 33.327 | | | | | € 10.636 | € 45.613 | € 97.617 | |
| 2021 | 53 | 29 | € 73.605 | € 73.605 | € 112.616 | € 73.605 | € 15.498 | € 58.108 | 1,75% | € 1.017 | € 700 | € 36.694 | € 34.978 | € 33.327 | | | | | € 10.848 | € 47.543 | € 98.574 | |
| 2022 | 54 | 30 | € 75.813 | € 75.813 | € 114.869 | € 75.813 | € 15.807 | € 60.006 | 1,75% | € 1.050 | € 734 | € 38.478 | € 36.694 | € 33.327 | | | | | € 11.065 | € 49.544 | € 99.540 | |
| 2023 | 55 | 31 | € 77.330 | € 77.330 | € 117.166 | € 77.330 | € 16.124 | € 61.206 | 1,75% | € 1.071 | € 770 | € 40.319 | € 38.478 | € 33.327 | | | | | € 11.287 | € 51.606 | € 99.540 | |
| 2024 | 56 | 32 | € 78.876 | € 78.876 | € 119.509 | € 78.876 | € 16.446 | € 62.430 | 1,75% | € 1.093 | € 806 | € 42.218 | € 40.319 | € 33.327 | | | | | € 11.512 | € 53.730 | € 99.540 | |
| 2025 | 57 | 33 | € 80.454 | € 80.454 | € 121.899 | € 80.454 | € 16.775 | € 63.679 | 1,75% | € 1.114 | € 844 | € 44.177 | € 42.218 | € 33.327 | | | | | € 11.743 | € 55.919 | € 99.540 | |
| 2026 | 58 | 34 | € 82.063 | € 82.063 | € 124.337 | € 82.063 | € 17.111 | € 64.952 | 1,75% | € 1.137 | € 884 | € 46.197 | € 44.177 | € 33.327 | | | | | € 11.977 | € 58.174 | € 99.540 | |
| 2027 | 59 | 35 | € 83.704 | € 83.704 | € 126.824 | € 83.704 | € 17.453 | € 66.251 | 1,75% | € 1.159 | € 924 | € 48.280 | € 46.197 | € 33.327 | | | | | € 12.217 | € 60.497 | € 99.540 | |
| 2028 | 60 | 36 | € 85.378 | € 85.378 | € 129.361 | € 85.378 | € 17.802 | € 67.576 | 1,75% | € 1.183 | € 1.042 | € 50.083 | € 48.280 | € 33.327 | | | | | € 12.461 | € 66.769 | € 99.540 | |
| 2029 | 61 | 37 | € 87.086 | € 87.086 | € 131.948 | € 87.086 | € 18.158 | € 68.928 | 1,75% | € 1.206 | € 1.086 | € 56.600 | € 50.083 | € 33.327 | | | | | € 12.710 | € 69.311 | € 99.540 | |
| 2030 | 62 | 38 | € 88.827 | € 88.827 | € 134.587 | € 88.827 | € 18.521 | € 70.306 | 1,75% | € 1.230 | € 1.132 | € 58.962 | € 56.600 | € 33.327 | | | | | € 12.965 | € 71.927 | € 99.540 | |
| 2031 | 63 | 39 | € 90.604 | € 90.604 | € 137.279 | € 90.604 | € 18.891 | € 71.712 | 1,75% | € 1.255 | € 1.179 | € 61.397 | € 58.962 | € 33.327 | | | | | € 13.224 | € 74.621 | € 99.540 | |
| 2032 | 64 | 40 | € 92.416 | € 92.416 | € 140.024 | € 92.416 | € 19.269 | € 73.147 | 1,75% | € 1.280 | € 1.228 | € 63.905 | € 61.397 | € 33.327 | | | | | € 13.488 | € 77.393 | € 99.540 | |
| 2033 | 65 | 41 | € 94.264 | € 94.264 | € 142.825 | € 94.264 | € 19.655 | € 74.610 | 1,75% | € 1.306 | € 1.278 | € 66.488 | € 63.905 | € 33.327 | | | | | € 13.758 | € 80.247 | € 99.540 | |
| 2034 | 66 | 42 | € 96.150 | € 96.150 | € 145.681 | € 96.150 | € 20.048 | € 76.102 | 1,75% | € 1.332 | € 1.330 | € 69.150 | € 66.488 | € 33.327 | | | | | € 14.033 | € 83.183 | € 99.540 | |
| 2035 | 67 | 43 | € 98.073 | € 98.073 | € 148.595 | € 98.073 | € 20.449 | € 77.624 | 1,75% | € 1.358 | € 1.383 | € 71.891 | € 69.150 | € 33.327 | € 77.794 | | | | € 14.314 | € 86.205 | € 99.540 | |
| 2036 | 68 | 43,75 | € 100.034 | € 75.025 | € 113.675 | € 75.025 | € 15.643 | € 59.382 | 1,75% | € 1.039 | € 1.556 | € 80.389 | € 71.891 | € 77.794 | € 80.389 | | | | € 14.600 | € 94.989 | € 75.025 | |
| 1-10-2036 | 68,75 | | | | | | | | | | | | | | | | | | € 72.903 | € 14.600 | € 87.504 | € 86.984 |

Herziene berekeningen Witteveen 2015 - wn 1968 - 3 x modaal

geboortedatum 1-1-1968
 prognose AOW-leeftijd 68,75 (1-10-2036)
 prognose pensioenleeftijd 70 (1-1-2038)
 ingangsdatum pensioen 68,75

| 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 | OP60 OP65 OP67 OP68 OP69 OP70 OP68,75 | | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|-----------|----------|--------------|----------------------|------------------------|------------------------------|----------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|---------------------------------------|----------|----------|-----------|-----------|------|---------|---------------|---------------|--------------------------------------|-----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | OP70 | OP68,75 | | | | |
| 1993 | 25 | 1 | € 36.849 | € 36.849 | € 36.849 | € 36.849 | € 8.901 | € 27.948 | 2,25% | € 629 | € - | € 629 | | | | | | | | € 6.231 | € 6.860 | € 85.918 | |
| 1994 | 26 | 2 | € 38.692 | € 38.692 | € 38.692 | € 38.692 | € 9.079 | € 29.612 | 2,25% | € 666 | € 13 | € 1.308 | | | | | | | | € 6.356 | € 7.663 | € 88.445 | |
| 1995 | 27 | 3 | € 40.626 | € 40.626 | € 40.626 | € 40.626 | € 9.261 | € 31.365 | 2,25% | € 706 | € 26 | € 2.040 | | | | | | | | € 6.483 | € 8.522 | € 91.046 | |
| 1996 | 28 | 4 | € 42.657 | € 42.657 | € 42.657 | € 42.657 | € 9.446 | € 33.211 | 2,25% | € 747 | € 41 | € 2.828 | | | | | | | | € 6.612 | € 9.440 | € 93.724 | |
| 1997 | 29 | 5 | € 44.790 | € 44.790 | € 44.790 | € 44.790 | € 9.635 | € 35.155 | 2,25% | € 791 | € 57 | € 3.675 | | | | | | | | € 6.745 | € 10.420 | € 96.481 | |
| 1998 | 30 | 6 | € 47.030 | € 47.030 | € 47.030 | € 47.030 | € 9.828 | € 37.202 | 2,25% | € 837 | € 74 | € 4.586 | | | | | | | | € 6.879 | € 11.465 | € 99.318 | |
| 1999 | 31 | 7 | € 49.381 | € 49.381 | € 49.381 | € 49.381 | € 10.024 | € 39.357 | 2,25% | € 886 | € 92 | € 5.563 | | | | | | | | € 7.017 | € 12.580 | € 102.240 | |
| 2000 | 32 | 8 | € 51.850 | € 51.850 | € 51.850 | € 51.850 | € 10.225 | € 41.626 | 2,25% | € 937 | € 111 | € 6.611 | | | | | | | | € 7.157 | € 13.768 | € 105.247 | |
| 2001 | 33 | 9 | € 54.443 | € 54.443 | € 54.443 | € 54.443 | € 10.429 | € 44.014 | 2,25% | € 990 | € 132 | € 7.733 | | | | | | | | € 7.301 | € 15.034 | € 108.342 | |
| 2002 | 34 | 10 | € 57.165 | € 57.165 | € 57.165 | € 57.165 | € 10.638 | € 46.527 | 2,25% | € 1.047 | € 155 | € 8.935 | | | | | | | | € 7.447 | € 16.381 | € 111.529 | |
| 2003 | 35 | 11 | € 59.452 | € 59.452 | € 59.452 | € 59.452 | € 10.851 | € 48.601 | 2,25% | € 1.094 | € 179 | € 10.207 | | | | | | | | € 7.596 | € 17.803 | € 113.716 | |
| 2004 | 36 | 12 | € 61.830 | € 61.830 | € 61.830 | € 61.830 | € 11.068 | € 50.762 | 2,25% | € 1.142 | € 204 | € 11.553 | | | | | | | | € 7.747 | € 19.301 | € 115.945 | |
| 2005 | 37 | 13 | € 64.303 | € 64.303 | € 64.303 | € 64.303 | € 11.289 | € 53.014 | 2,25% | € 1.193 | € 231 | € 12.977 | € 17.650 | | | | | | | € 7.902 | € 20.880 | € 118.219 | |
| 2006 | 38 | 14 | € 66.875 | € 66.875 | € 66.875 | € 66.875 | € 11.515 | € 55.360 | 2,25% | € 1.246 | € 353 | € 19.248 | € 20.934 | | | | | | | € 8.060 | € 27.309 | € 120.537 | |
| 2007 | 39 | 15 | € 69.550 | € 69.550 | € 69.550 | € 69.550 | € 11.745 | € 57.805 | 2,25% | € 1.301 | € 385 | € 20.934 | € 22.711 | | | | | | | € 8.222 | € 29.156 | € 122.900 | |
| 2008 | 40 | 16 | € 72.332 | € 72.332 | € 72.332 | € 72.332 | € 11.980 | € 60.352 | 2,25% | € 1.358 | € 419 | € 24.582 | € 26.554 | | | | | | | € 8.386 | € 31.097 | € 125.310 | |
| 2009 | 41 | 17 | € 75.225 | € 75.225 | € 75.225 | € 75.225 | € 12.220 | € 63.006 | 2,25% | € 1.418 | € 454 | € 28.630 | € 30.814 | | | | | | | € 8.554 | € 33.136 | € 127.767 | |
| 2010 | 42 | 18 | € 78.234 | € 78.234 | € 78.234 | € 78.234 | € 12.464 | € 65.770 | 2,25% | € 1.480 | € 492 | € 30.814 | € 33.094 | € 37.992 | | | | | | € 8.725 | € 35.279 | € 130.272 | |
| 2011 | 43 | 19 | € 81.364 | € 81.364 | € 81.364 | € 81.364 | € 12.713 | € 68.650 | 2,25% | € 1.545 | € 531 | € 33.094 | € 37.992 | € 40.391 | | | | | | € 8.899 | € 37.529 | € 132.827 | |
| 2012 | 44 | 20 | € 84.618 | € 84.618 | € 84.618 | € 84.618 | € 12.968 | € 71.651 | 2,25% | € 1.612 | € 573 | € 37.992 | € 40.391 | € 42.577 | | | | | | € 9.077 | € 39.892 | € 135.431 | |
| 2013 | 45 | 21 | € 87.157 | € 87.157 | € 87.157 | € 87.157 | € 13.227 | € 73.930 | 2,25% | € 1.663 | € 616 | € 40.391 | € 42.577 | € 44.849 | | | | | | € 9.259 | € 42.353 | € 136.759 | |
| 2014 | 46 | 22 | € 89.772 | € 89.772 | € 89.772 | € 89.772 | € 13.492 | € 76.280 | 2,15% | € 1.640 | € 760 | € 42.577 | € 44.849 | € 47.212 | | | | | | € 9.444 | € 49.836 | € 138.100 | |
| 2015 | 47 | 23 | € 92.465 | € 92.465 | € 100.000 | € 92.465 | € 13.761 | € 78.703 | 1,75% | € 1.377 | € 808 | € 44.849 | € 47.212 | € 49.669 | | | | | | € 9.633 | € 52.210 | € 139.453 | |
| 2016 | 48 | 24 | € 95.239 | € 95.239 | € 102.000 | € 95.239 | € 14.037 | € 81.202 | 1,75% | € 1.421 | € 852 | € 47.212 | € 49.669 | € 51.178 | | | | | | € 9.826 | € 54.675 | € 140.821 | |
| 2017 | 49 | 25 | € 98.096 | € 98.096 | € 104.040 | € 98.096 | € 14.317 | € 83.778 | 1,75% | € 1.466 | € 897 | € 49.669 | € 51.178 | € 52.223 | € 56.178 | | | | | € 10.022 | € 57.234 | € 142.201 | |
| 2018 | 50 | 26 | € 101.039 | € 101.039 | € 106.121 | € 101.039 | € 14.604 | € 86.435 | 1,75% | € 1.513 | € 944 | € 51.178 | € 52.223 | € 53.124 | € 58.911 | | | | | € 10.223 | € 59.892 | € 143.595 | |
| 2019 | 51 | 27 | € 104.070 | € 104.070 | € 108.243 | € 104.070 | € 14.896 | € 89.174 | 1,75% | € 1.561 | € 993 | € 52.223 | € 53.124 | € 54.124 | € 59.911 | | | | | € 10.427 | € 62.650 | € 145.003 | |
| 2020 | 52 | 28 | € 107.192 | € 107.192 | € 110.408 | € 107.192 | € 15.194 | € 91.998 | 1,75% | € 1.610 | € 1.124 | € 53.124 | € 54.124 | € 55.124 | € 60.911 | | | | | € 10.636 | € 69.547 | € 146.425 | |
| 2021 | 53 | 29 | € 110.408 | € 110.408 | € 112.616 | € 110.408 | € 15.498 | € 94.910 | 1,75% | € 1.661 | € 1.178 | € 54.124 | € 55.124 | € 56.124 | € 61.751 | | | | | € 10.848 | € 72.599 | € 147.860 | |
| 2022 | 54 | 30 | € 113.720 | € 113.720 | € 114.869 | € 113.720 | € 15.807 | € 97.912 | 1,75% | € 1.713 | € 1.235 | € 55.124 | € 56.124 | € 57.124 | € 62.699 | | | | | € 11.065 | € 75.764 | € 149.310 | |
| 2023 | 55 | 31 | € 115.994 | € 115.994 | € 117.166 | € 115.994 | € 16.124 | € 99.871 | 1,75% | € 1.748 | € 1.294 | € 56.124 | € 57.124 | € 58.124 | € 63.741 | | | | | € 11.287 | € 79.027 | € 149.310 | |
| 2024 | 56 | 32 | € 118.314 | € 118.314 | € 119.509 | € 118.314 | € 16.446 | € 101.868 | 1,75% | € 1.783 | € 1.355 | € 57.124 | € 58.124 | € 59.124 | € 64.878 | | | | | € 11.512 | € 82.391 | € 149.310 | |
| 2025 | 57 | 33 | € 120.680 | € 120.680 | € 121.899 | € 120.680 | € 16.775 | € 103.905 | 1,75% | € 1.818 | € 1.418 | € 58.124 | € 59.124 | € 60.124 | € 66.114 | | | | | € 11.743 | € 85.857 | € 149.310 | |
| 2026 | 58 | 34 | € 123.094 | € 123.094 | € 124.337 | € 123.094 | € 17.111 | € 105.984 | 1,75% | € 1.855 | € 1.482 | € 59.124 | € 60.124 | € 61.124 | € 67.451 | | | | | € 11.977 | € 89.429 | € 149.310 | |
| 2027 | 59 | 35 | € 125.556 | € 125.556 | € 126.824 | € 125.556 | € 17.453 | € 108.103 | 1,75% | € 1.892 | € 1.549 | € 60.124 | € 61.124 | € 62.124 | € 68.892 | € 87.264 | | | | € 12.217 | € 93.109 | € 149.310 | |
| 2028 | 60 | 36 | € 128.067 | € 128.067 | € 129.361 | € 128.067 | € 17.802 | € 110.265 | 1,75% | € 1.930 | € 1.745 | € 61.124 | € 62.124 | € 63.124 | € 70.339 | € 90.939 | | | | € 12.461 | € 103.400 | € 149.310 | |
| 2029 | 61 | 37 | € 130.628 | € 130.628 | € 131.948 | € 130.628 | € 18.158 | € 112.471 | 1,75% | € 1.968 | € 1.819 | € 62.124 | € 63.124 | € 64.124 | € 71.895 | € 94.726 | | | | € 12.710 | € 107.437 | € 149.310 | |
| 2030 | 62 | 38 | € 133.241 | € 133.241 | € 134.587 | € 133.241 | € 18.521 | € 114.720 | 1,75% | € 2.008 | € 1.895 | € 63.124 | € 64.124 | € 65.124 | € 73.499 | € 98.628 | | | | € 12.965 | € 111.593 | € 149.310 | |
| 2031 | 63 | 39 | € 135.906 | € 135.906 | € 137.279 | € 135.906 | € 18.891 | € 117.014 | 1,75% | € 2.048 | € 1.973 | € 64.124 | € 65.124 | € 66.124 | € 75.169 | € 102.649 | | | | € 13.224 | € 115.873 | € 149.310 | |
| 2032 | 64 | 40 | € 138.624 | € 138.624 | € 140.024 | € 138.624 | € 19.269 | € 119.355 | 1,75% | € 2.089 | € 2.053 | € 65.124 | € 66.124 | € 67.124 | € 76.849 | € 106.790 | | | | € 13.488 | € 120.279 | € 149.310 | |
| 2033 | 65 | 41 | € 141.396 | € 141.396 | € 142.825 | € 141.396 | € 19.655 | € 121.742 | 1,75% | € 2.130 | € 2.136 | € 66.124 | € 67.124 | € 68.124 | € 78.549 | € 111.057 | | | | € 13.758 | € 124.815 | € 149.310 | |
| 2034 | 66 | 42 | € 144.224 | € 144.224 | € 145.681 | € 144.224 | € 20.048 | € 124.177 | 1,75% | € 2.173 | € 2.221 | € 67.124 | € 68.124 | € 69.124 | € 80.269 | € 115.451 | | | | € 14.033 | € 129.484 | € 149.310 | |
| 2035 | 67 | 43 | € 147.109 | € 147.109 | € 148.595 | € 147.109 | € 20.449 | € 126.660 | 1,75% | € 2.217 | € 2.309 | € 68.124 | € 69.124 | € 70.124 | € 82.009 | € 119.976 | € 129.827 | | | € 14.314 | € 134.290 | € 149.310 | |
| 2036 | 68 | 43,75 | € 150.051 | € 112.538 | € 113.675 | € 112.538 | € 15.643 | € 96.895 | 1,75% | € 1.696 | € 2.597 | € 70.124 | € 71.124 | € 72.124 | € 83.769 | € 124.119 | € 134.119 | | | € 14.600 | € 148.720 | € 112.538 | |
| 1-10-2036 | 68,75 | | | | | | | | | | | | | | | | | | | € 121.630 | € 14.600 | € 136.230 | € 130.476 |

Herziene berekeningen Witteveen 2015 - wn 1968 - 4 x modaal

geboortedatum 1-1-1968
 prognose AOW-leeftijd 68,75 (1-10-2036)
 prognose pensioenleeftijd 70 (1-1-2038)
 ingangsdatum pensioen 68,75

| 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 | Cumulati- ef OP | OP | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|-----------|----------|------------------|----------------------------|-------------------------------|--|-----------------------------|------------------|-----------------------|----------------------------|---------|------------------------------|-----------------------|-----------|-----------|-----------|------|------|------------------|------------------|---|-----------|
| | | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | | | | OP70 |
| 1993 | 25 | 1 | € 49.132 | € 49.132 | € 49.132 | € 49.132 | € 8.901 | € 40.231 | 2,25% | € 905 | € - | € 905 | | | | | | € 6.231 | € 7.136 | € 114.557 | |
| 1994 | 26 | 2 | € 51.589 | € 51.589 | € 51.589 | € 51.589 | € 9.079 | € 42.509 | 2,25% | € 956 | € 18 | € 1.880 | | | | | | € 6.356 | € 8.235 | € 117.927 | |
| 1995 | 27 | 3 | € 54.168 | € 54.168 | € 54.168 | € 54.168 | € 9.261 | € 44.907 | 2,25% | € 1.010 | € 38 | € 2.928 | | | | | | € 6.483 | € 9.410 | € 121.395 | |
| 1996 | 28 | 4 | € 56.877 | € 56.877 | € 56.877 | € 56.877 | € 9.446 | € 47.430 | 2,25% | € 1.067 | € 59 | € 4.054 | | | | | | € 6.612 | € 10.666 | € 124.966 | |
| 1997 | 29 | 5 | € 59.720 | € 59.720 | € 59.720 | € 59.720 | € 9.635 | € 50.085 | 2,25% | € 1.127 | € 81 | € 5.261 | | | | | | € 6.745 | € 12.006 | € 128.641 | |
| 1998 | 30 | 6 | € 62.706 | € 62.706 | € 62.706 | € 62.706 | € 9.828 | € 52.879 | 2,25% | € 1.190 | € 105 | € 6.556 | | | | | | € 6.879 | € 13.436 | € 132.425 | |
| 1999 | 31 | 7 | € 65.842 | € 65.842 | € 65.842 | € 65.842 | € 10.024 | € 55.817 | 2,25% | € 1.256 | € 131 | € 7.944 | | | | | | € 7.017 | € 14.961 | € 136.319 | |
| 2000 | 32 | 8 | € 69.134 | € 69.134 | € 69.134 | € 69.134 | € 10.225 | € 58.909 | 2,25% | € 1.325 | € 159 | € 9.428 | | | | | | € 7.157 | € 16.585 | € 140.329 | |
| 2001 | 33 | 9 | € 72.591 | € 72.591 | € 72.591 | € 72.591 | € 10.429 | € 62.161 | 2,25% | € 1.399 | € 189 | € 11.015 | | | | | | € 7.301 | € 18.316 | € 144.456 | |
| 2002 | 34 | 10 | € 76.220 | € 76.220 | € 76.220 | € 76.220 | € 10.638 | € 65.582 | 2,25% | € 1.476 | € 220 | € 12.711 | | | | | | € 7.447 | € 20.158 | € 148.705 | |
| 2003 | 35 | 11 | € 79.269 | € 79.269 | € 79.269 | € 79.269 | € 10.851 | € 68.418 | 2,25% | € 1.539 | € 254 | € 14.505 | | | | | | € 7.596 | € 22.100 | € 151.621 | |
| 2004 | 36 | 12 | € 82.440 | € 82.440 | € 82.440 | € 82.440 | € 11.068 | € 71.372 | 2,25% | € 1.606 | € 290 | € 16.400 | | | | | | € 7.747 | € 24.148 | € 154.594 | |
| 2005 | 37 | 13 | € 85.737 | € 85.737 | € 85.737 | € 85.737 | € 11.289 | € 74.448 | 2,25% | € 1.675 | € 328 | € 18.404 | € 25.030 | | | | | € 7.902 | € 26.306 | € 157.625 | |
| 2006 | 38 | 14 | € 89.167 | € 89.167 | € 89.167 | € 89.167 | € 11.515 | € 77.652 | 2,25% | € 1.747 | € 501 | € 27.278 | € 29.646 | | | | | € 8.060 | € 35.338 | € 160.716 | |
| 2007 | 39 | 15 | € 92.733 | € 92.733 | € 92.733 | € 92.733 | € 11.745 | € 80.988 | 2,25% | € 1.822 | € 546 | € 29.646 | € 32.139 | | | | | € 8.222 | € 37.867 | € 163.867 | |
| 2008 | 40 | 16 | € 96.443 | € 96.443 | € 96.443 | € 96.443 | € 11.980 | € 84.463 | 2,25% | € 1.900 | € 593 | € 32.139 | € 34.764 | | | | | € 8.386 | € 40.525 | € 167.080 | |
| 2009 | 41 | 17 | € 100.300 | € 100.300 | € 100.300 | € 100.300 | € 12.220 | € 88.081 | 2,25% | € 1.982 | € 643 | € 34.764 | € 37.526 | | | | | € 8.554 | € 43.317 | € 170.356 | |
| 2010 | 42 | 18 | € 104.312 | € 104.312 | € 104.312 | € 104.312 | € 12.464 | € 91.848 | 2,25% | € 2.067 | € 695 | € 37.526 | € 40.431 | | | | | € 8.725 | € 46.250 | € 173.696 | |
| 2011 | 43 | 19 | € 108.485 | € 108.485 | € 108.485 | € 108.485 | € 12.713 | € 95.772 | 2,25% | € 2.155 | € 751 | € 40.431 | € 43.486 | | | | | € 8.899 | € 49.330 | € 177.102 | |
| 2012 | 44 | 20 | € 112.824 | € 112.824 | € 112.824 | € 112.824 | € 12.968 | € 99.857 | 2,25% | € 2.247 | € 809 | € 43.486 | € 46.673 | € 53.580 | | | | € 9.077 | € 52.564 | € 180.575 | |
| 2013 | 45 | 21 | € 116.209 | € 116.209 | € 116.209 | € 116.209 | € 13.227 | € 102.982 | 2,25% | € 2.317 | € 870 | € 46.673 | € 56.935 | | | | | € 9.259 | € 55.932 | € 182.345 | |
| 2014 | 46 | 22 | € 119.695 | € 119.695 | € 119.695 | € 119.695 | € 13.492 | € 106.204 | 2,15% | € 2.283 | € 1.072 | € 56.935 | € 59.583 | | | | | € 9.444 | € 66.379 | € 184.133 | |
| 2015 | 47 | 23 | € 123.286 | € 123.286 | € 123.286 | € 123.286 | € 13.761 | € 109.583 | 1,75% | € 1.509 | € 1.139 | € 59.583 | € 62.314 | | | | | € 9.633 | € 69.216 | € 185.938 | |
| 2016 | 48 | 24 | € 126.985 | € 126.985 | € 126.985 | € 126.985 | € 14.037 | € 112.963 | 1,75% | € 1.539 | € 1.192 | € 62.314 | € 65.130 | | | | | € 9.826 | € 72.140 | € 187.761 | |
| 2017 | 49 | 25 | € 130.794 | € 130.794 | € 130.794 | € 130.794 | € 14.317 | € 116.347 | 1,75% | € 1.570 | € 1.246 | € 65.130 | € 68.035 | | | | | € 10.022 | € 75.152 | € 189.602 | |
| 2018 | 50 | 26 | € 134.718 | € 134.718 | € 134.718 | € 134.718 | € 14.604 | € 119.731 | 1,75% | € 1.602 | € 1.303 | € 68.035 | € 71.029 | € 76.408 | | | | € 10.223 | € 78.257 | € 191.461 | |
| 2019 | 51 | 27 | € 138.760 | € 138.760 | € 138.760 | € 138.760 | € 14.896 | € 123.115 | 1,75% | € 1.634 | € 1.361 | € 71.029 | € 79.602 | € 79.602 | | | | € 10.427 | € 81.456 | € 193.338 | |
| 2020 | 52 | 28 | € 142.923 | € 142.923 | € 142.923 | € 142.923 | € 15.194 | € 126.500 | 1,75% | € 1.666 | € 1.528 | € 79.602 | € 82.894 | € 82.894 | | | | € 10.636 | € 90.238 | € 195.233 | |
| 2021 | 53 | 29 | € 147.210 | € 147.210 | € 147.210 | € 147.210 | € 15.498 | € 129.884 | 1,75% | € 1.700 | € 1.592 | € 82.894 | € 86.285 | € 86.285 | | | | € 10.848 | € 93.742 | € 197.147 | |
| 2022 | 54 | 30 | € 151.627 | € 151.627 | € 151.627 | € 151.627 | € 15.807 | € 133.268 | 1,75% | € 1.734 | € 1.658 | € 86.285 | € 89.779 | € 89.779 | | | | € 11.065 | € 97.351 | € 199.080 | |
| 2023 | 55 | 31 | € 156.165 | € 156.165 | € 156.165 | € 156.165 | € 16.124 | € 136.652 | 1,75% | € 1.768 | € 1.726 | € 89.779 | € 93.378 | € 93.378 | | | | € 11.287 | € 101.066 | € 199.080 | |
| 2024 | 56 | 32 | € 157.752 | € 157.752 | € 157.752 | € 157.752 | € 16.446 | € 139.963 | 1,75% | € 1.804 | € 1.796 | € 93.378 | € 97.086 | € 97.086 | | | | € 11.512 | € 104.891 | € 199.080 | |
| 2025 | 57 | 33 | € 160.907 | € 160.907 | € 160.907 | € 160.907 | € 16.775 | € 143.274 | 1,75% | € 1.840 | € 1.868 | € 97.086 | € 100.904 | € 100.904 | | | | € 11.743 | € 108.828 | € 199.080 | |
| 2026 | 58 | 34 | € 164.125 | € 164.125 | € 164.125 | € 164.125 | € 17.111 | € 146.585 | 1,75% | € 1.876 | € 1.942 | € 100.904 | € 104.836 | € 104.836 | | | | € 11.977 | € 112.881 | € 199.080 | |
| 2027 | 59 | 35 | € 167.408 | € 167.408 | € 167.408 | € 167.408 | € 17.453 | € 149.896 | 1,75% | € 1.914 | € 2.018 | € 104.836 | € 113.094 | € 113.094 | | | | € 12.217 | € 117.053 | € 199.080 | |
| 2028 | 60 | 36 | € 170.756 | € 170.756 | € 170.756 | € 170.756 | € 17.802 | € 153.207 | 1,75% | € 1.952 | € 2.262 | € 113.094 | € 121.646 | € 121.646 | | | | € 12.461 | € 129.770 | € 199.080 | |
| 2029 | 61 | 37 | € 174.171 | € 174.171 | € 174.171 | € 174.171 | € 18.158 | € 156.518 | 1,75% | € 1.991 | € 2.346 | € 121.646 | € 126.110 | € 126.110 | | | | € 12.710 | € 134.356 | € 199.080 | |
| 2030 | 62 | 38 | € 177.655 | € 177.655 | € 177.655 | € 177.655 | € 18.521 | € 159.829 | 1,75% | € 2.031 | € 2.433 | € 126.110 | € 130.704 | € 130.704 | | | | € 12.965 | € 139.075 | € 199.080 | |
| 2031 | 63 | 39 | € 181.208 | € 181.208 | € 181.208 | € 181.208 | € 18.891 | € 163.140 | 1,75% | € 2.072 | € 2.522 | € 130.704 | € 135.431 | € 135.431 | | | | € 13.224 | € 143.928 | € 199.080 | |
| 2032 | 64 | 40 | € 184.832 | € 184.832 | € 184.832 | € 184.832 | € 19.269 | € 166.451 | 1,75% | € 2.113 | € 2.614 | € 135.431 | € 140.295 | € 140.295 | | | | € 13.488 | € 148.920 | € 199.080 | |
| 2033 | 65 | 41 | € 188.529 | € 188.529 | € 188.529 | € 188.529 | € 19.655 | € 169.762 | 1,75% | € 2.155 | € 2.709 | € 140.295 | € 145.300 | € 145.300 | | | | € 13.758 | € 154.054 | € 199.080 | |
| 2034 | 66 | 42 | € 192.299 | € 192.299 | € 192.299 | € 192.299 | € 20.048 | € 173.073 | 1,75% | € 2.199 | € 2.806 | € 145.300 | € 150.448 | € 150.448 | € 162.801 | | | € 14.033 | € 159.333 | € 199.080 | |
| 2035 | 67 | 43 | € 196.145 | € 196.145 | € 196.145 | € 196.145 | € 20.449 | € 176.384 | 1,75% | € 2.243 | € 2.906 | € 162.801 | € 167.773 | € 167.773 | | | | € 14.314 | € 164.763 | € 199.080 | |
| 2036 | 68 | 43,75 | € 200.068 | € 150.051 | € 113.675 | € 113.675 | € 15.643 | € 98.032 | 1,75% | € 1.716 | € 3.256 | | | | | | | € 14.600 | € 182.373 | € 150.051 | |
| 1-10-2036 | 68,75 | | | | | | | | | | | | | | | | | € 152.149 | € 14.600 | € 166.750 | € 173.967 |

Herziene berekeningen Witteveen 2015 - wn 1978 - 2 x modaal

geboortedatum 1-1-1978
 prognose AOW-leeftijd 70,25 (1-4-2048)
 prognose pensioenleeftijd 71 (1-1-2049)
 ingangsdatum pensioen 70,25

| 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 | OP60 OP65 OP67 OP68 OP69 OP70 OP71 OP70,25 | | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | | |
|----------|----------|--------------|----------------------|------------------------|------------------------------|----------------------|---------------|--------------------|----------------------|---------|------------------------|--|----------|----------|----------|----------|----------|---------------|---------------|--------------------------------------|-----------|-----------|
| | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | OP70 | | | | OP71 | OP70,25 |
| 2003 | 25 | 1 | € 29.946 | € 29.946 | € 29.946 | € 29.946 | € 10.851 | € 19.095 | 2,25% | € 430 | € - | € 430 | | | | | | | € 7.596 | € 8.025 | € 71.928 | |
| 2004 | 26 | 2 | € 31.443 | € 31.443 | € 31.443 | € 31.443 | € 11.068 | € 20.375 | 2,25% | € 458 | € 9 | € 897 | | | | | | | € 7.747 | € 8.644 | € 74.043 | |
| 2005 | 27 | 3 | € 33.015 | € 33.015 | € 33.015 | € 33.015 | € 11.289 | € 21.726 | 2,25% | € 489 | € 18 | € 1.403 | € 1.909 | | | | | | € 7.902 | € 9.306 | € 76.221 | |
| 2006 | 28 | 4 | € 34.666 | € 34.666 | € 34.666 | € 34.666 | € 11.515 | € 23.151 | 2,25% | € 521 | € 28 | € 2.458 | € 3.062 | | | | | | € 8.060 | € 10.518 | € 78.463 | |
| 2007 | 29 | 5 | € 36.399 | € 36.399 | € 36.399 | € 36.399 | € 11.745 | € 24.654 | 2,25% | € 555 | € 49 | € 3.062 | € 3.713 | | | | | | € 8.222 | € 11.283 | € 80.770 | |
| 2008 | 30 | 6 | € 38.219 | € 38.219 | € 38.219 | € 38.219 | € 11.980 | € 26.239 | 2,25% | € 590 | € 61 | € 3.713 | € 4.416 | | | | | | € 8.386 | € 12.099 | € 83.146 | |
| 2009 | 31 | 7 | € 40.130 | € 40.130 | € 40.130 | € 40.130 | € 12.220 | € 27.911 | 2,25% | € 628 | € 74 | € 4.416 | € 5.171 | | | | | | € 8.554 | € 12.969 | € 85.591 | |
| 2010 | 32 | 8 | € 42.137 | € 42.137 | € 42.137 | € 42.137 | € 12.464 | € 29.673 | 2,25% | € 668 | € 88 | € 5.171 | € 5.984 | | | | | | € 8.725 | € 13.896 | € 88.109 | |
| 2011 | 33 | 9 | € 44.244 | € 44.244 | € 44.244 | € 44.244 | € 12.713 | € 31.530 | 2,25% | € 709 | € 103 | € 5.984 | € 6.858 | | | | | | € 8.899 | € 14.884 | € 90.700 | |
| 2012 | 34 | 10 | € 46.456 | € 46.456 | € 46.456 | € 46.456 | € 12.968 | € 33.488 | 2,25% | € 753 | € 120 | € 6.858 | € 7.784 | € 8.936 | | | | | € 9.077 | € 15.935 | € 93.368 | |
| 2013 | 35 | 11 | € 48.314 | € 48.314 | € 48.314 | € 48.314 | € 13.227 | € 35.087 | 2,25% | € 789 | € 137 | € 7.784 | € 8.936 | € 9.905 | | | | | € 9.259 | € 17.043 | € 95.199 | |
| 2014 | 36 | 12 | € 50.247 | € 50.247 | € 50.247 | € 50.247 | € 13.492 | € 36.755 | 2,15% | € 790 | € 179 | € 8.936 | € 9.905 | € 10.777 | | | | | € 9.444 | € 19.349 | € 97.065 | |
| 2015 | 37 | 13 | € 52.257 | € 52.257 | € 100.000 | € 52.257 | € 13.761 | € 38.495 | 1,75% | € 674 | € 198 | € 9.905 | € 10.777 | € 11.698 | | | | | € 9.633 | € 20.410 | € 98.968 | |
| 2016 | 38 | 14 | € 54.347 | € 54.347 | € 102.000 | € 54.347 | € 14.037 | € 40.310 | 1,75% | € 705 | € 216 | € 10.777 | € 11.698 | € 12.670 | | | | | € 9.826 | € 21.523 | € 100.909 | |
| 2017 | 39 | 15 | € 56.521 | € 56.521 | € 104.040 | € 56.521 | € 14.317 | € 42.203 | 1,75% | € 739 | € 234 | € 11.698 | € 12.670 | € 13.697 | | | | | € 10.022 | € 22.692 | € 102.888 | |
| 2018 | 40 | 16 | € 58.782 | € 58.782 | € 106.121 | € 58.782 | € 14.604 | € 44.178 | 1,75% | € 773 | € 253 | € 12.670 | € 13.697 | € 14.780 | € 15.899 | | | | € 10.223 | € 23.919 | € 104.905 | |
| 2019 | 41 | 17 | € 61.133 | € 61.133 | € 108.243 | € 61.133 | € 14.896 | € 46.237 | 1,75% | € 809 | € 274 | € 13.697 | € 14.780 | € 15.899 | € 17.064 | | | | € 10.427 | € 26.326 | € 106.962 | |
| 2020 | 42 | 18 | € 63.578 | € 63.578 | € 110.408 | € 63.578 | € 15.194 | € 48.384 | 1,75% | € 847 | € 318 | € 14.780 | € 15.899 | € 17.064 | € 18.291 | | | | € 10.636 | € 27.699 | € 109.059 | |
| 2021 | 43 | 19 | € 66.121 | € 66.121 | € 112.616 | € 66.121 | € 15.498 | € 50.624 | 1,75% | € 886 | € 341 | € 15.899 | € 17.064 | € 18.291 | € 19.584 | | | | € 10.848 | € 29.139 | € 111.198 | |
| 2022 | 44 | 20 | € 68.766 | € 68.766 | € 114.869 | € 68.766 | € 15.807 | € 52.959 | 1,75% | € 927 | € 366 | € 17.064 | € 18.291 | € 19.584 | € 20.933 | | | | € 11.065 | € 30.649 | € 113.378 | |
| 2023 | 45 | 21 | € 70.829 | € 70.829 | € 117.166 | € 70.829 | € 16.124 | € 54.705 | 1,75% | € 957 | € 392 | € 18.291 | € 19.584 | € 20.933 | € 22.340 | | | | € 11.287 | € 32.219 | € 114.490 | |
| 2024 | 46 | 22 | € 72.954 | € 72.954 | € 119.509 | € 72.954 | € 16.446 | € 56.508 | 1,75% | € 989 | € 419 | € 19.584 | € 20.933 | € 22.340 | € 23.808 | | | | € 11.512 | € 33.852 | € 115.612 | |
| 2025 | 47 | 23 | € 75.143 | € 75.143 | € 121.899 | € 75.143 | € 16.775 | € 58.368 | 1,75% | € 1.021 | € 447 | € 20.933 | € 22.340 | € 23.808 | € 25.340 | | | | € 11.743 | € 35.551 | € 116.745 | |
| 2026 | 48 | 24 | € 77.397 | € 77.397 | € 124.337 | € 77.397 | € 17.111 | € 60.286 | 1,75% | € 1.055 | € 476 | € 22.340 | € 23.808 | € 25.340 | € 26.936 | € 29.058 | | | € 11.977 | € 37.317 | € 117.890 | |
| 2027 | 49 | 25 | € 79.719 | € 79.719 | € 126.824 | € 79.719 | € 17.453 | € 62.266 | 1,75% | € 1.090 | € 507 | € 23.808 | € 25.340 | € 26.936 | € 28.584 | € 30.764 | | | € 12.217 | € 39.153 | € 119.046 | |
| 2028 | 50 | 26 | € 82.110 | € 82.110 | € 129.361 | € 82.110 | € 17.802 | € 64.309 | 1,75% | € 1.125 | € 581 | € 25.340 | € 26.936 | € 28.584 | € 30.764 | € 32.542 | | | € 12.461 | € 43.226 | € 120.213 | |
| 2029 | 51 | 27 | € 84.574 | € 84.574 | € 131.948 | € 84.574 | € 18.158 | € 66.416 | 1,75% | € 1.162 | € 615 | € 26.936 | € 28.584 | € 30.764 | € 32.542 | € 34.393 | | | € 12.710 | € 45.253 | € 121.392 | |
| 2030 | 52 | 28 | € 87.111 | € 87.111 | € 134.587 | € 87.111 | € 18.521 | € 68.590 | 1,75% | € 1.200 | € 651 | € 28.584 | € 30.764 | € 32.542 | € 34.393 | € 36.321 | | | € 12.965 | € 47.358 | € 122.582 | |
| 2031 | 53 | 29 | € 89.724 | € 89.724 | € 137.279 | € 89.724 | € 18.891 | € 70.833 | 1,75% | € 1.240 | € 688 | € 30.764 | € 32.542 | € 34.393 | € 36.321 | € 38.327 | | | € 13.224 | € 49.545 | € 123.783 | |
| 2032 | 54 | 30 | € 92.416 | € 92.416 | € 140.024 | € 92.416 | € 19.269 | € 73.147 | 1,75% | € 1.280 | € 726 | € 32.542 | € 34.393 | € 36.321 | € 38.327 | € 40.399 | | | € 13.488 | € 51.816 | € 124.997 | |
| 2033 | 55 | 31 | € 94.264 | € 94.264 | € 142.825 | € 94.264 | € 19.655 | € 74.610 | 1,75% | € 1.306 | € 767 | € 34.393 | € 36.321 | € 38.327 | € 40.399 | € 42.539 | | | € 13.758 | € 54.158 | € 124.997 | |
| 2034 | 56 | 32 | € 96.150 | € 96.150 | € 145.681 | € 96.150 | € 20.048 | € 76.102 | 1,75% | € 1.332 | € 808 | € 36.321 | € 38.327 | € 40.399 | € 42.539 | € 44.748 | € 48.422 | | € 14.033 | € 56.573 | € 124.997 | |
| 2035 | 57 | 33 | € 98.073 | € 98.073 | € 148.595 | € 98.073 | € 20.449 | € 77.624 | 1,75% | € 1.358 | € 851 | € 38.327 | € 40.399 | € 42.539 | € 44.748 | € 46.800 | € 50.776 | | € 14.314 | € 59.062 | € 124.997 | |
| 2036 | 58 | 34 | € 100.034 | € 100.034 | € 151.567 | € 100.034 | € 20.858 | € 79.176 | 1,75% | € 1.386 | € 968 | € 40.399 | € 42.539 | € 44.748 | € 46.800 | € 49.192 | € 53.005 | | € 14.600 | € 65.377 | € 124.997 | |
| 2037 | 59 | 35 | € 102.035 | € 102.035 | € 154.598 | € 102.035 | € 21.275 | € 80.760 | 1,75% | € 1.413 | € 1.016 | € 42.539 | € 44.748 | € 46.800 | € 49.192 | € 51.544 | € 55.205 | | € 14.892 | € 68.098 | € 124.997 | |
| 2038 | 60 | 36 | € 104.075 | € 104.075 | € 157.690 | € 104.075 | € 21.700 | € 82.375 | 1,75% | € 1.442 | € 1.064 | € 44.748 | € 46.800 | € 49.192 | € 51.544 | € 53.999 | € 57.211 | | € 15.190 | € 70.901 | € 124.997 | |
| 2039 | 61 | 37 | € 106.157 | € 106.157 | € 160.844 | € 106.157 | € 22.134 | € 84.023 | 1,75% | € 1.470 | € 1.114 | € 46.800 | € 49.192 | € 51.544 | € 53.999 | € 56.046 | € 59.296 | | € 15.494 | € 73.790 | € 124.997 | |
| 2040 | 62 | 38 | € 108.280 | € 108.280 | € 164.061 | € 108.280 | € 22.577 | € 85.703 | 1,75% | € 1.500 | € 1.166 | € 49.192 | € 51.544 | € 53.999 | € 56.046 | € 58.321 | € 60.961 | | € 15.804 | € 76.765 | € 124.997 | |
| 2041 | 63 | 39 | € 110.446 | € 110.446 | € 167.342 | € 110.446 | € 23.029 | € 87.417 | 1,75% | € 1.530 | € 1.219 | € 51.544 | € 53.999 | € 56.046 | € 58.321 | € 60.961 | € 62.810 | | € 16.120 | € 79.830 | € 124.997 | |
| 2042 | 64 | 40 | € 112.655 | € 112.655 | € 170.689 | € 112.655 | € 23.489 | € 89.165 | 1,75% | € 1.560 | € 1.274 | € 53.999 | € 56.046 | € 58.321 | € 60.961 | € 62.810 | € 64.745 | | € 16.442 | € 82.987 | € 124.997 | |
| 2043 | 65 | 41 | € 114.908 | € 114.908 | € 174.102 | € 114.908 | € 23.959 | € 90.949 | 1,75% | € 1.592 | € 1.331 | € 56.046 | € 58.321 | € 60.961 | € 62.810 | € 64.745 | € 66.667 | | € 16.771 | € 86.239 | € 124.997 | |
| 2044 | 66 | 42 | € 117.206 | € 117.206 | € 177.584 | € 117.206 | € 24.438 | € 92.768 | 1,75% | € 1.623 | € 1.389 | € 58.321 | € 60.961 | € 62.810 | € 64.745 | € 66.667 | € 68.522 | | € 17.107 | € 89.587 | € 124.997 | |
| 2045 | 67 | 43 | € 119.550 | € 119.550 | € 181.136 | € 119.550 | € 24.927 | € 94.623 | 1,75% | € 1.656 | € 1.574 | € 60.961 | € 62.810 | € 64.745 | € 66.667 | € 68.522 | € 70.394 | € 78.696 | € 17.449 | € 99.374 | € 124.997 | |
| 2046 | 68 | 44 | € 121.941 | € 121.941 | € 184.759 | € 121.941 | € 25.425 | € 96.516 | 1,75% | € 1.689 | € 1.639 | € 62.810 | € 64.745 | € 66.667 | € 68.522 | € 70.394 | € 72.200 | € 80.505 | € 17.798 | € 103.051 | € 124.997 | |
| 2047 | 69 | 45 | € 124.380 | € 124.380 | € 188.454 | € 124.380 | € 25.934 | € 98.446 | 1,75% | € 1.723 | € 1.705 | € 64.745 | € 66.667 | € 68.522 | € 70.394 | € 72.200 | € 74.043 | € 82.616 | € 18.154 | € 106.835 | € 124.997 | |
| 2048 | 70 | 45,25 | € 126.867 | € 31.717 | € 48.056 | € 31.717 | € 6.613 | € 25.104 | 1,75% | € 439 | € 1.774 | € 66.667 | € 68.522 | € 70.394 | € 72.200 | € 74.043 | € 75.894 | € 84.522 | € 18.517 | € 109.411 | € 31.717 | |
| 1-4-2048 | 70,25 | | | | | | | | | | | | | | | | | | € 85.452 | € 18.517 | € 103.969 | € 109.752 |

Herziene berekeningen Witteveen 2015 - wn 1978 - 3 x modaal

geboortedatum 1-1-1978
 prognose AOW-leeftijd 70,25 (1-4-2048)
 prognose pensioenleeftijd 71 (1-1-2049)
 ingangsdatum pensioen 70,25

| 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 | OP | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | | |
|----------|----------|------------------|----------------------------|-------------------------------|--|-----------------------------|------------------|-----------------------|----------------------------|---------|------------------------------|----------|-----------|-----------|-----------|-----------|------------------|------------------|---|-----------|-----------|
| | | | | | | | | | | | | OP60 | OP65 | OP67 | OP68 | OP69 | | | | OP70 | OP71 |
| 2003 | 25 | 1 | € 44.919 | € 44.919 | € 44.919 | € 44.919 | € 10.851 | € 34.068 | 2,25% | € 767 | € - | € 767 | | | | | | € 7.596 | € 8.362 | € 107.891 | |
| 2004 | 26 | 2 | € 47.165 | € 47.165 | € 47.165 | € 47.165 | € 11.068 | € 36.097 | 2,25% | € 812 | € 15 | € 1.594 | | | | | | € 7.747 | € 9.341 | € 111.065 | |
| 2005 | 27 | 3 | € 49.523 | € 49.523 | € 49.523 | € 49.523 | € 11.289 | € 38.234 | 2,25% | € 860 | € 32 | € 2.486 | € 3.381 | | | | | € 7.902 | € 10.389 | € 114.331 | |
| 2006 | 28 | 4 | € 51.999 | € 51.999 | € 51.999 | € 51.999 | € 11.515 | € 40.484 | 2,25% | € 911 | € 50 | € 4.342 | € 5.393 | | | | | € 8.060 | € 12.402 | € 117.694 | |
| 2007 | 29 | 5 | € 54.599 | € 54.599 | € 54.599 | € 54.599 | € 11.745 | € 42.854 | 2,25% | € 964 | € 87 | € 5.393 | € 6.521 | | | | | € 8.222 | € 13.615 | € 121.155 | |
| 2008 | 30 | 6 | € 57.329 | € 57.329 | € 57.329 | € 57.329 | € 11.980 | € 45.349 | 2,25% | € 1.020 | € 108 | € 6.521 | € 7.731 | | | | | € 8.386 | € 14.907 | € 124.719 | |
| 2009 | 31 | 7 | € 60.196 | € 60.196 | € 60.196 | € 60.196 | € 12.220 | € 47.976 | 2,25% | € 1.079 | € 130 | € 7.731 | € 9.027 | | | | | € 8.554 | € 16.285 | € 128.387 | |
| 2010 | 32 | 8 | € 63.205 | € 63.205 | € 63.205 | € 63.205 | € 12.464 | € 50.741 | 2,25% | € 1.142 | € 155 | € 9.027 | € 10.415 | | | | | € 8.725 | € 17.752 | € 132.163 | |
| 2011 | 33 | 9 | € 66.366 | € 66.366 | € 66.366 | € 66.366 | € 12.713 | € 53.652 | 2,25% | € 1.207 | € 181 | € 10.415 | € 11.900 | | | | | € 8.899 | € 19.315 | € 136.050 | |
| 2012 | 34 | 10 | € 69.684 | € 69.684 | € 69.684 | € 69.684 | € 12.968 | € 56.716 | 2,25% | € 1.276 | € 208 | € 11.900 | € 13.471 | € 15.464 | | | | € 9.077 | € 20.977 | € 140.052 | |
| 2013 | 35 | 11 | € 72.471 | € 72.471 | € 72.471 | € 72.471 | € 13.227 | € 59.244 | 2,25% | € 1.333 | € 238 | € 13.471 | € 15.464 | € 17.104 | | | | € 9.259 | € 22.730 | € 142.798 | |
| 2014 | 36 | 12 | € 75.370 | € 75.370 | € 75.370 | € 75.370 | € 13.492 | € 61.879 | 2,15% | € 1.330 | € 309 | | € 17.104 | € 18.577 | | | | € 9.444 | € 26.548 | € 145.598 | |
| 2015 | 37 | 13 | € 78.385 | € 78.385 | € 100.000 | € 78.385 | € 13.761 | € 64.624 | 1,75% | € 1.131 | € 342 | | € 18.577 | € 20.129 | | | | € 9.633 | € 28.210 | € 148.453 | |
| 2016 | 38 | 14 | € 81.520 | € 81.520 | € 102.000 | € 81.520 | € 14.037 | € 67.484 | 1,75% | € 1.181 | € 372 | | € 20.129 | € 21.765 | | | | € 9.826 | € 29.955 | € 151.364 | |
| 2017 | 39 | 15 | € 84.781 | € 84.781 | € 104.040 | € 84.781 | € 14.317 | € 70.464 | 1,75% | € 1.233 | € 403 | | € 21.765 | € 23.488 | | | | € 10.022 | € 31.787 | € 154.331 | |
| 2018 | 40 | 16 | € 88.172 | € 88.172 | € 106.121 | € 88.172 | € 14.604 | € 73.569 | 1,75% | € 1.287 | € 435 | | € 23.488 | € 25.301 | € 27.218 | | | € 10.223 | € 33.710 | € 157.358 | |
| 2019 | 41 | 17 | € 91.699 | € 91.699 | € 108.243 | € 91.699 | € 14.896 | € 76.804 | 1,75% | € 1.344 | € 470 | | € 25.301 | € 27.218 | € 29.165 | | | € 10.427 | € 37.645 | € 160.443 | |
| 2020 | 42 | 18 | € 95.367 | € 95.367 | € 110.408 | € 95.367 | € 15.194 | € 80.174 | 1,75% | € 1.403 | € 544 | | € 27.218 | € 29.165 | € 31.213 | | | € 10.636 | € 39.801 | € 163.589 | |
| 2021 | 43 | 19 | € 99.182 | € 99.182 | € 112.616 | € 99.182 | € 15.498 | € 83.684 | 1,75% | € 1.464 | € 583 | | € 29.165 | € 31.213 | € 33.365 | | | € 10.848 | € 42.061 | € 166.797 | |
| 2022 | 44 | 20 | € 103.149 | € 103.149 | € 114.869 | € 103.149 | € 15.807 | € 87.342 | 1,75% | € 1.528 | € 624 | | € 31.213 | € 33.365 | € 35.610 | | | € 11.065 | € 44.431 | € 170.067 | |
| 2023 | 45 | 21 | € 106.244 | € 106.244 | € 117.166 | € 106.244 | € 16.124 | € 90.120 | 1,75% | € 1.577 | € 667 | | € 33.365 | € 35.610 | € 37.949 | | | € 11.287 | € 46.896 | € 171.734 | |
| 2024 | 46 | 22 | € 109.431 | € 109.431 | € 119.509 | € 109.431 | € 16.446 | € 92.985 | 1,75% | € 1.627 | € 712 | | € 35.610 | € 37.949 | € 40.387 | | | € 11.512 | € 49.462 | € 173.418 | |
| 2025 | 47 | 23 | € 112.714 | € 112.714 | € 121.899 | € 112.714 | € 16.775 | € 95.939 | 1,75% | € 1.679 | € 759 | | € 37.949 | € 40.387 | € 42.927 | | | € 11.743 | € 52.130 | € 175.118 | |
| 2026 | 48 | 24 | € 116.095 | € 116.095 | € 124.337 | € 116.095 | € 17.111 | € 98.985 | 1,75% | € 1.732 | € 808 | | € 40.387 | € 42.927 | € 45.573 | € 49.163 | | € 11.977 | € 54.905 | € 176.835 | |
| 2027 | 49 | 25 | € 119.578 | € 119.578 | € 126.824 | € 119.578 | € 17.453 | € 102.125 | 1,75% | € 1.787 | € 859 | | € 42.927 | € 45.573 | € 49.163 | € 51.990 | | € 12.217 | € 57.790 | € 178.569 | |
| 2028 | 50 | 26 | € 123.166 | € 123.166 | € 129.361 | € 123.166 | € 17.802 | € 105.364 | 1,75% | € 1.844 | € 983 | | € 45.573 | € 49.163 | € 51.990 | € 54.932 | | € 12.461 | € 64.451 | € 180.319 | |
| 2029 | 51 | 27 | € 126.861 | € 126.861 | € 131.948 | € 126.861 | € 18.158 | € 108.703 | 1,75% | € 1.902 | € 1.040 | | € 49.163 | € 51.990 | € 54.932 | € 57.993 | | € 12.710 | € 67.643 | € 182.087 | |
| 2030 | 52 | 28 | € 130.666 | € 130.666 | € 134.587 | € 130.666 | € 18.521 | € 112.145 | 1,75% | € 1.963 | € 1.099 | | € 51.990 | € 54.932 | € 57.993 | € 61.178 | | € 12.965 | € 70.958 | € 183.872 | |
| 2031 | 53 | 29 | € 134.586 | € 134.586 | € 137.279 | € 134.586 | € 18.891 | € 115.695 | 1,75% | € 2.025 | € 1.160 | | € 54.932 | € 57.993 | € 61.178 | € 64.490 | | € 13.224 | € 74.402 | € 185.675 | |
| 2032 | 54 | 30 | € 138.624 | € 138.624 | € 140.024 | € 138.624 | € 19.269 | € 119.355 | 1,75% | € 2.089 | € 1.224 | | € 57.993 | € 61.178 | € 64.490 | € 67.910 | | € 13.488 | € 77.979 | € 187.495 | |
| 2033 | 55 | 31 | € 141.396 | € 141.396 | € 142.825 | € 141.396 | € 19.655 | € 121.742 | 1,75% | € 2.130 | € 1.290 | | € 61.178 | € 64.490 | € 67.910 | € 71.442 | | € 13.758 | € 81.669 | € 187.495 | |
| 2034 | 56 | 32 | € 144.224 | € 144.224 | € 145.681 | € 144.224 | € 20.048 | € 124.177 | 1,75% | € 2.173 | € 1.358 | | € 64.490 | € 67.910 | € 71.442 | € 75.087 | € 81.252 | € 14.033 | € 85.475 | € 187.495 | |
| 2035 | 57 | 33 | € 147.109 | € 147.109 | € 148.595 | € 147.109 | € 20.449 | € 126.660 | 1,75% | € 2.217 | € 1.429 | | € 67.910 | € 71.442 | € 75.087 | € 78.732 | € 84.901 | € 14.314 | € 89.401 | € 187.495 | |
| 2036 | 58 | 34 | € 150.051 | € 150.051 | € 151.567 | € 150.051 | € 20.858 | € 129.193 | 1,75% | € 2.261 | € 1.625 | | € 71.442 | € 75.087 | € 78.732 | € 81.252 | € 85.138 | € 14.600 | € 99.738 | € 187.495 | |
| 2037 | 59 | 35 | € 153.052 | € 153.052 | € 154.598 | € 153.052 | € 21.275 | € 131.777 | 1,75% | € 2.306 | € 1.703 | | € 75.087 | € 78.732 | € 81.252 | € 84.901 | € 89.147 | € 14.892 | € 104.039 | € 187.495 | |
| 2038 | 60 | 36 | € 156.113 | € 156.113 | € 157.690 | € 156.113 | € 21.700 | € 134.413 | 1,75% | € 2.352 | € 1.783 | | € 78.732 | € 81.252 | € 84.901 | € 88.811 | € 93.282 | € 15.190 | € 108.472 | € 187.495 | |
| 2039 | 61 | 37 | € 159.235 | € 159.235 | € 160.844 | € 159.235 | € 22.134 | € 137.101 | 1,75% | € 2.399 | € 1.866 | | € 81.252 | € 84.901 | € 88.811 | € 93.282 | € 97.547 | € 15.494 | € 113.041 | € 187.495 | |
| 2040 | 62 | 38 | € 162.420 | € 162.420 | € 164.061 | € 162.420 | € 22.577 | € 139.843 | 1,75% | € 2.447 | € 1.951 | | € 84.901 | € 88.811 | € 93.282 | € 97.547 | € 101.945 | € 15.804 | € 117.749 | € 187.495 | |
| 2041 | 63 | 39 | € 165.668 | € 165.668 | € 167.342 | € 165.668 | € 23.029 | € 142.640 | 1,75% | € 2.496 | € 2.039 | | € 88.811 | € 93.282 | € 97.547 | € 101.945 | € 106.480 | € 16.120 | € 122.600 | € 187.495 | |
| 2042 | 64 | 40 | € 168.982 | € 168.982 | € 170.689 | € 168.982 | € 23.489 | € 145.493 | 1,75% | € 2.546 | € 2.130 | | € 93.282 | € 97.547 | € 101.945 | € 106.480 | € 111.156 | € 16.442 | € 127.598 | € 187.495 | |
| 2043 | 65 | 41 | € 172.361 | € 172.361 | € 174.102 | € 172.361 | € 23.959 | € 148.403 | 1,75% | € 2.597 | € 2.223 | | € 97.547 | € 101.945 | € 106.480 | € 111.156 | € 115.976 | € 16.771 | € 132.747 | € 187.495 | |
| 2044 | 66 | 42 | € 175.809 | € 175.809 | € 177.584 | € 175.809 | € 24.438 | € 151.371 | 1,75% | € 2.649 | € 2.320 | | € 101.945 | € 106.480 | € 111.156 | € 115.976 | € 120.945 | € 17.107 | € 138.051 | € 187.495 | |
| 2045 | 67 | 43 | € 179.325 | € 179.325 | € 181.136 | € 179.325 | € 24.927 | € 154.398 | 1,75% | € 2.702 | € 2.626 | | € 106.480 | € 111.156 | € 115.976 | € 120.945 | € 131.317 | € 17.449 | € 154.094 | € 187.495 | |
| 2046 | 68 | 44 | € 182.911 | € 182.911 | € 184.759 | € 182.911 | € 25.425 | € 157.486 | 1,75% | € 2.756 | € 2.733 | | € 111.156 | € 115.976 | € 120.945 | € 131.317 | € 142.134 | € 17.798 | € 159.931 | € 187.495 | |
| 2047 | 69 | 45 | € 186.570 | € 186.570 | € 188.454 | € 186.570 | € 25.934 | € 160.636 | 1,75% | € 2.811 | € 2.843 | | € 115.976 | € 120.945 | € 131.317 | € 142.134 | € 147.788 | € 18.154 | € 165.941 | € 187.495 | |
| 2048 | 70 | 45,25 | € 190.301 | € 47.575 | € 48.056 | € 47.575 | € 6.613 | € 40.962 | 1,75% | € 717 | € 2.956 | | € 120.945 | € 131.317 | € 142.134 | € 147.788 | € 151.460 | € 18.517 | € 169.977 | € 47.575 | |
| 1-4-2048 | 70,25 | | | | | | | | | | | | | | | | | € 142.393 | € 18.517 | € 160.910 | € 164.628 |

Herziene berekeningen Witteveen 2015 - wn 1988 - 1 x modaal

geboortedatum 1-1-1988
 prognose AOW-leeftijd 71,5 (1-7-2059)
 prognose pensioenleeftijd 71 (1-1-2059)
 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 | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|----------|----------|------------------|----------------------------|-------------------------------|--|-----------------------------|------------------|-----------------------|----------------------------|-------|------------------------------|------------------|----------|----------|----------|----------|------------------|------------------|---|----------|
| | | | | | | | | | | | | OP67 | OP68 | OP69 | OP70 | OP71 | | | | OP71,5 |
| 2013 | 25 | 1 | € 18.748 | € 18.748 | € 18.748 | € 18.748 | € 13.227 | € 5.521 | 2,25% | € 124 | € - | € 124 | | | | | € 9.259 | € 9.259 | € 46.160 | |
| 2014 | 26 | 2 | € 19.165 | € 19.165 | € 19.165 | € 19.165 | € 13.492 | € 5.673 | 2,15% | € 122 | € 2 | € 249 | | | | | € 9.444 | € 9.444 | € 46.260 | |
| 2015 | 27 | 3 | € 20.123 | € 20.123 | € 100.000 | € 20.123 | € 13.761 | € 6.361 | 1,75% | € 111 | € 5 | € 365 | | | | | € 9.633 | € 9.633 | € 47.621 | |
| 2016 | 28 | 4 | € 21.129 | € 21.129 | € 102.000 | € 21.129 | € 14.037 | € 7.092 | 1,75% | € 124 | € 7 | € 496 | | | | | € 9.826 | € 9.826 | € 49.021 | |
| 2017 | 29 | 5 | € 22.185 | € 22.185 | € 104.040 | € 22.185 | € 14.317 | € 7.868 | 1,75% | € 138 | € 10 | € 644 | | | | | € 10.022 | € 10.022 | € 50.463 | |
| 2018 | 30 | 6 | € 23.295 | € 23.295 | € 106.121 | € 23.295 | € 14.604 | € 8.691 | 1,75% | € 152 | € 13 | € 809 | | | | | € 10.223 | € 10.223 | € 51.947 | |
| 2019 | 31 | 7 | € 24.459 | € 24.459 | € 108.243 | € 24.459 | € 14.896 | € 9.564 | 1,75% | € 167 | € 16 | € 993 | € 1.068 | | | | € 10.427 | € 11.495 | € 53.475 | |
| 2020 | 32 | 8 | € 25.682 | € 25.682 | € 110.408 | € 25.682 | € 15.194 | € 10.489 | 1,75% | € 184 | € 21 | € 1.273 | € 1.273 | | | | € 10.636 | € 11.908 | € 55.048 | |
| 2021 | 33 | 9 | € 26.966 | € 26.966 | € 112.616 | € 26.966 | € 15.498 | € 11.469 | 1,75% | € 201 | € 25 | € 1.499 | € 1.499 | | | | € 10.848 | € 12.347 | € 56.667 | |
| 2022 | 34 | 10 | € 28.315 | € 28.315 | € 114.869 | € 28.315 | € 15.807 | € 12.507 | 1,75% | € 219 | € 30 | € 1.748 | € 1.748 | | | | € 11.065 | € 12.813 | € 58.334 | |
| 2023 | 35 | 11 | € 29.447 | € 29.447 | € 117.166 | € 29.447 | € 16.124 | € 13.324 | 1,75% | € 233 | € 35 | € 2.016 | € 2.016 | | | | € 11.287 | € 13.302 | € 59.477 | |
| 2024 | 36 | 12 | € 30.625 | € 30.625 | € 119.509 | € 30.625 | € 16.446 | € 14.179 | 1,75% | € 248 | € 40 | € 2.304 | € 2.304 | | | | € 11.512 | € 13.816 | € 60.644 | |
| 2025 | 37 | 13 | € 31.850 | € 31.850 | € 121.899 | € 31.850 | € 16.775 | € 15.075 | 1,75% | € 264 | € 46 | € 2.614 | € 2.614 | | | | € 11.743 | € 14.357 | € 61.833 | |
| 2026 | 38 | 14 | € 33.124 | € 33.124 | € 124.337 | € 33.124 | € 17.111 | € 16.014 | 1,75% | € 280 | € 52 | € 2.947 | € 2.947 | | | | € 11.977 | € 14.924 | € 63.045 | |
| 2027 | 39 | 15 | € 34.449 | € 34.449 | € 126.824 | € 34.449 | € 17.453 | € 16.996 | 1,75% | € 297 | € 59 | € 3.303 | € 3.303 | € 3.563 | | | € 12.217 | € 15.520 | € 64.281 | |
| 2028 | 40 | 16 | € 35.827 | € 35.827 | € 129.361 | € 35.827 | € 17.802 | € 18.025 | 1,75% | € 315 | € 71 | € 3.950 | € 3.950 | € 3.950 | | | € 12.461 | € 16.411 | € 65.542 | |
| 2029 | 41 | 17 | € 37.260 | € 37.260 | € 131.948 | € 37.260 | € 18.158 | € 19.102 | 1,75% | € 334 | € 79 | € 4.363 | € 4.363 | € 4.363 | | | € 12.710 | € 17.074 | € 66.827 | |
| 2030 | 42 | 18 | € 38.751 | € 38.751 | € 134.587 | € 38.751 | € 18.521 | € 20.230 | 1,75% | € 354 | € 87 | € 4.804 | € 4.804 | € 4.804 | | | € 12.965 | € 17.769 | € 68.137 | |
| 2031 | 43 | 19 | € 40.301 | € 40.301 | € 137.279 | € 40.301 | € 18.891 | € 21.409 | 1,75% | € 375 | € 96 | € 5.275 | € 5.275 | € 5.275 | | | € 13.224 | € 18.499 | € 69.473 | |
| 2032 | 44 | 20 | € 41.913 | € 41.913 | € 140.024 | € 41.913 | € 19.269 | € 22.644 | 1,75% | € 396 | € 106 | € 5.777 | € 5.777 | € 5.777 | | | € 13.488 | € 19.265 | € 70.835 | |
| 2033 | 45 | 21 | € 43.170 | € 43.170 | € 142.825 | € 43.170 | € 19.655 | € 23.516 | 1,75% | € 412 | € 116 | € 6.304 | € 6.304 | € 6.304 | | | € 13.758 | € 20.062 | € 71.530 | |
| 2034 | 46 | 22 | € 44.465 | € 44.465 | € 145.681 | € 44.465 | € 20.048 | € 24.418 | 1,75% | € 427 | € 126 | € 6.857 | € 6.857 | € 6.857 | | | € 14.033 | € 20.891 | € 72.231 | |
| 2035 | 47 | 23 | € 45.799 | € 45.799 | € 148.595 | € 45.799 | € 20.449 | € 25.351 | 1,75% | € 444 | € 137 | € 7.438 | € 7.438 | € 7.438 | € 8.049 | | € 14.314 | € 21.752 | € 72.939 | |
| 2036 | 48 | 24 | € 47.173 | € 47.173 | € 151.567 | € 47.173 | € 20.858 | € 26.316 | 1,75% | € 461 | € 161 | € 8.670 | € 8.670 | € 8.670 | € 8.670 | | € 14.600 | € 23.271 | € 73.654 | |
| 2037 | 49 | 25 | € 48.588 | € 48.588 | € 154.598 | € 48.588 | € 21.275 | € 27.314 | 1,75% | € 478 | € 173 | € 9.322 | € 9.322 | € 9.322 | € 9.322 | | € 14.892 | € 24.214 | € 74.377 | |
| 2038 | 50 | 26 | € 50.046 | € 50.046 | € 157.690 | € 50.046 | € 21.700 | € 28.346 | 1,75% | € 496 | € 186 | € 10.004 | € 10.004 | € 10.004 | € 10.004 | | € 15.190 | € 25.194 | € 75.106 | |
| 2039 | 51 | 27 | € 51.547 | € 51.547 | € 160.844 | € 51.547 | € 22.134 | € 29.413 | 1,75% | € 515 | € 200 | € 10.719 | € 10.719 | € 10.719 | € 10.719 | | € 15.494 | € 26.213 | € 75.842 | |
| 2040 | 52 | 28 | € 53.094 | € 53.094 | € 164.061 | € 53.094 | € 22.577 | € 30.517 | 1,75% | € 534 | € 214 | € 11.468 | € 11.468 | € 11.468 | € 11.468 | | € 15.804 | € 27.271 | € 76.586 | |
| 2041 | 53 | 29 | € 54.687 | € 54.687 | € 167.342 | € 54.687 | € 23.029 | € 31.658 | 1,75% | € 554 | € 229 | € 12.251 | € 12.251 | € 12.251 | € 12.251 | | € 16.120 | € 28.371 | € 77.336 | |
| 2042 | 54 | 30 | € 56.327 | € 56.327 | € 170.689 | € 56.327 | € 23.489 | € 32.838 | 1,75% | € 575 | € 245 | € 13.071 | € 13.071 | € 13.071 | € 13.071 | | € 16.442 | € 29.513 | € 78.095 | |
| 2043 | 55 | 31 | € 57.454 | € 57.454 | € 174.102 | € 57.454 | € 23.959 | € 33.495 | 1,75% | € 586 | € 261 | € 13.918 | € 13.918 | € 13.918 | € 13.918 | | € 16.771 | € 30.689 | € 78.095 | |
| 2044 | 56 | 32 | € 58.603 | € 58.603 | € 177.584 | € 58.603 | € 24.438 | € 34.165 | 1,75% | € 598 | € 278 | € 14.794 | € 14.794 | € 14.794 | € 14.794 | € 16.063 | € 17.107 | € 31.901 | € 78.095 | |
| 2045 | 57 | 33 | € 59.775 | € 59.775 | € 181.136 | € 59.775 | € 24.927 | € 34.848 | 1,75% | € 610 | € 321 | € 16.994 | € 16.994 | € 16.994 | € 16.994 | | € 17.449 | € 34.443 | € 78.095 | |
| 2046 | 58 | 34 | € 60.970 | € 60.970 | € 184.759 | € 60.970 | € 25.425 | € 35.545 | 1,75% | € 622 | € 340 | € 17.956 | € 17.956 | € 17.956 | € 17.956 | | € 17.798 | € 35.754 | € 78.095 | |
| 2047 | 59 | 35 | € 62.190 | € 62.190 | € 188.454 | € 62.190 | € 25.934 | € 36.256 | 1,75% | € 634 | € 359 | € 18.950 | € 18.950 | € 18.950 | € 18.950 | | € 18.154 | € 37.103 | € 78.095 | |
| 2048 | 60 | 36 | € 63.434 | € 63.434 | € 192.223 | € 63.434 | € 26.453 | € 36.981 | 1,75% | € 647 | € 379 | € 19.976 | € 19.976 | € 19.976 | € 19.976 | | € 18.517 | € 38.493 | € 78.095 | |
| 2049 | 61 | 37 | € 64.702 | € 64.702 | € 196.068 | € 64.702 | € 26.982 | € 37.721 | 1,75% | € 660 | € 400 | € 21.036 | € 21.036 | € 21.036 | € 21.036 | | € 18.887 | € 39.923 | € 78.095 | |
| 2050 | 62 | 38 | € 65.996 | € 65.996 | € 199.989 | € 65.996 | € 27.521 | € 38.475 | 1,75% | € 673 | € 421 | € 22.130 | € 22.130 | € 22.130 | € 22.130 | | € 19.265 | € 41.394 | € 78.095 | |
| 2051 | 63 | 39 | € 67.316 | € 67.316 | € 203.989 | € 67.316 | € 28.072 | € 39.245 | 1,75% | € 687 | € 443 | € 23.259 | € 23.259 | € 23.259 | € 23.259 | | € 19.650 | € 42.909 | € 78.095 | |
| 2052 | 64 | 40 | € 68.663 | € 68.663 | € 208.069 | € 68.663 | € 28.633 | € 40.030 | 1,75% | € 701 | € 465 | € 24.425 | € 24.425 | € 24.425 | € 24.425 | | € 20.043 | € 44.468 | € 78.095 | |
| 2053 | 65 | 41 | € 70.036 | € 70.036 | € 212.230 | € 70.036 | € 29.206 | € 40.830 | 1,75% | € 715 | € 488 | € 25.628 | € 25.628 | € 25.628 | € 25.628 | | € 20.444 | € 46.072 | € 78.095 | |
| 2054 | 66 | 42 | € 71.437 | € 71.437 | € 216.474 | € 71.437 | € 29.790 | € 41.647 | 1,75% | € 729 | € 513 | € 26.869 | € 26.869 | € 26.869 | € 26.869 | | € 20.853 | € 47.722 | € 78.095 | |
| 2055 | 67 | 43 | € 72.865 | € 72.865 | € 220.804 | € 72.865 | € 30.386 | € 42.480 | 1,75% | € 743 | € 537 | € 28.150 | € 28.150 | € 28.150 | € 28.150 | | € 21.270 | € 49.420 | € 78.095 | |
| 2056 | 68 | 44 | € 74.323 | € 74.323 | € 225.220 | € 74.323 | € 30.993 | € 43.329 | 1,75% | € 758 | € 563 | € 29.471 | € 29.471 | € 29.471 | € 29.471 | | € 21.695 | € 51.166 | € 78.095 | |
| 2057 | 69 | 45 | € 75.809 | € 75.809 | € 229.724 | € 75.809 | € 31.613 | € 44.196 | 1,75% | € 773 | € 589 | € 30.834 | € 30.834 | € 30.834 | € 30.834 | | € 22.129 | € 52.963 | € 78.095 | |
| 2058 | 70 | 46 | € 77.325 | € 77.325 | € 234.319 | € 77.325 | € 32.245 | € 45.080 | 1,75% | € 789 | € 617 | € 32.239 | € 32.239 | € 32.239 | € 32.239 | | € 22.572 | € 54.811 | € 78.095 | |
| 2059 | 71 | 46,5 | € 78.872 | € 39.436 | € 119.503 | € 39.436 | € 16.445 | € 22.991 | 1,75% | € 402 | € 645 | € 33.287 | € 33.287 | € 33.287 | € 33.287 | | € 23.023 | € 56.310 | € 39.436 | |
| 1-7-2059 | 71,5 | | | | | | | | | | | | | | | | € 34.753 | € 23.023 | € 57.776 | € 68.855 |

Herziene berekeningen Witteveen 2015 - wn 1988 - 2 x modaal

geboortedatum 1-1-1988
 prognose AOW-leeftijd 71,5 (1-7-2059)
 prognose pensioenleeftijd 71 (1-1-2059)
 ingangsdatum pensioen 70,25

| 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 | OP67 OP68 OP69 OP70 OP71 OP71,5 | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|----------|----------|--------------|----------------------|------------------------|------------------------------|----------------------|---------------|--------------------|----------------------|---------|------------------------|---------------------------------|----------|----------|------|------|---------------|---------------|--------------------------------------|-----------|
| | | | | | | | | | | | | OP67 | OP68 | OP69 | OP70 | OP71 | | | | OP71,5 |
| 2013 | 25 | 1 | € 36.504 | € 36.504 | € 36.504 | € 36.504 | € 13.227 | € 23.277 | 2,25% | € 524 | € - | € 524 | | | | | | € 9.259 | € 9.259 | € 89.877 |
| 2014 | 26 | 2 | € 38.329 | € 38.329 | € 38.329 | € 38.329 | € 13.492 | € 24.838 | 2,15% | € 534 | € 10 | € 1.068 | | | | | | € 9.444 | € 9.444 | € 92.520 |
| 2015 | 27 | 3 | € 40.246 | € 40.246 | € 100.000 | € 40.246 | € 13.761 | € 26.484 | 1,75% | € 463 | € 21 | € 1.553 | | | | | | € 9.633 | € 9.633 | € 95.241 |
| 2016 | 28 | 4 | € 42.258 | € 42.258 | € 102.000 | € 42.258 | € 14.037 | € 28.221 | 1,75% | € 494 | € 31 | € 2.078 | | | | | | € 9.826 | € 9.826 | € 98.043 |
| 2017 | 29 | 5 | € 44.371 | € 44.371 | € 104.040 | € 44.371 | € 14.317 | € 30.053 | 1,75% | € 526 | € 42 | € 2.645 | | | | | | € 10.022 | € 10.022 | € 100.926 |
| 2018 | 30 | 6 | € 46.589 | € 46.589 | € 106.121 | € 46.589 | € 14.604 | € 31.986 | 1,75% | € 560 | € 53 | € 3.258 | | | | | | € 10.223 | € 10.223 | € 103.895 |
| 2019 | 31 | 7 | € 48.919 | € 48.919 | € 108.243 | € 48.919 | € 14.896 | € 34.023 | 1,75% | € 595 | € 65 | € 3.919 | | | | | | € 10.427 | € 10.427 | € 106.950 |
| 2020 | 32 | 8 | € 51.365 | € 51.365 | € 110.408 | € 51.365 | € 15.194 | € 36.171 | 1,75% | € 633 | € 84 | € 4.933 | | | | | | € 10.636 | € 10.636 | € 110.096 |
| 2021 | 33 | 9 | € 53.933 | € 53.933 | € 112.616 | € 53.933 | € 15.498 | € 38.435 | 1,75% | € 673 | € 99 | € 5.704 | | | | | | € 10.848 | € 10.848 | € 113.334 |
| 2022 | 34 | 10 | € 56.630 | € 56.630 | € 114.869 | € 56.630 | € 15.807 | € 40.822 | 1,75% | € 714 | € 114 | € 6.533 | | | | | | € 11.065 | € 11.065 | € 116.667 |
| 2023 | 35 | 11 | € 58.895 | € 58.895 | € 117.166 | € 58.895 | € 16.124 | € 42.771 | 1,75% | € 748 | € 131 | € 7.412 | | | | | | € 11.287 | € 11.287 | € 118.955 |
| 2024 | 36 | 12 | € 61.250 | € 61.250 | € 119.509 | € 61.250 | € 16.446 | € 44.804 | 1,75% | € 784 | € 148 | € 8.344 | | | | | | € 11.512 | € 11.512 | € 121.287 |
| 2025 | 37 | 13 | € 63.701 | € 63.701 | € 121.899 | € 63.701 | € 16.775 | € 46.925 | 1,75% | € 821 | € 167 | € 9.332 | | | | | | € 11.743 | € 11.743 | € 123.666 |
| 2026 | 38 | 14 | € 66.249 | € 66.249 | € 124.337 | € 66.249 | € 17.111 | € 49.138 | 1,75% | € 860 | € 187 | € 10.379 | | | | | | € 11.977 | € 11.977 | € 126.090 |
| 2027 | 39 | 15 | € 68.898 | € 68.898 | € 126.824 | € 68.898 | € 17.453 | € 51.446 | 1,75% | € 900 | € 208 | € 11.486 | € 12.391 | | | | | € 12.217 | € 12.217 | € 128.563 |
| 2028 | 40 | 16 | € 71.654 | € 71.654 | € 129.361 | € 71.654 | € 17.802 | € 53.853 | 1,75% | € 942 | € 248 | € 13.582 | € 13.582 | | | | | € 12.461 | € 12.461 | € 131.084 |
| 2029 | 41 | 17 | € 74.521 | € 74.521 | € 131.948 | € 74.521 | € 18.158 | € 56.363 | 1,75% | € 986 | € 272 | € 14.840 | € 14.840 | | | | | € 12.710 | € 12.710 | € 133.654 |
| 2030 | 42 | 18 | € 77.501 | € 77.501 | € 134.587 | € 77.501 | € 18.521 | € 58.980 | 1,75% | € 1.032 | € 297 | € 16.168 | € 16.168 | | | | | € 12.965 | € 12.965 | € 136.274 |
| 2031 | 43 | 19 | € 80.601 | € 80.601 | € 137.279 | € 80.601 | € 18.891 | € 61.710 | 1,75% | € 1.080 | € 323 | € 17.572 | € 17.572 | | | | | € 13.224 | € 13.224 | € 138.947 |
| 2032 | 44 | 20 | € 83.826 | € 83.826 | € 140.024 | € 83.826 | € 19.269 | € 64.556 | 1,75% | € 1.130 | € 351 | € 19.053 | € 19.053 | | | | | € 13.488 | € 13.488 | € 141.671 |
| 2033 | 45 | 21 | € 86.340 | € 86.340 | € 142.825 | € 86.340 | € 19.655 | € 66.686 | 1,75% | € 1.167 | € 381 | € 20.601 | € 20.601 | | | | | € 13.758 | € 13.758 | € 143.060 |
| 2034 | 46 | 22 | € 88.931 | € 88.931 | € 145.681 | € 88.931 | € 20.048 | € 68.883 | 1,75% | € 1.205 | € 412 | € 22.218 | € 22.218 | | | | | € 14.033 | € 14.033 | € 144.462 |
| 2035 | 47 | 23 | € 91.598 | € 91.598 | € 148.595 | € 91.598 | € 20.449 | € 71.150 | 1,75% | € 1.245 | € 444 | € 23.908 | € 23.908 | € 25.871 | | | | € 14.314 | € 14.314 | € 145.879 |
| 2036 | 48 | 24 | € 94.346 | € 94.346 | € 151.567 | € 94.346 | € 20.858 | € 73.489 | 1,75% | € 1.286 | € 517 | € 27.674 | € 27.674 | | | | | € 14.600 | € 14.600 | € 147.309 |
| 2037 | 49 | 25 | € 97.177 | € 97.177 | € 154.598 | € 97.177 | € 21.275 | € 75.902 | 1,75% | € 1.328 | € 553 | € 29.556 | € 29.556 | | | | | € 14.892 | € 14.892 | € 148.753 |
| 2038 | 50 | 26 | € 100.092 | € 100.092 | € 157.690 | € 100.092 | € 21.700 | € 78.392 | 1,75% | € 1.372 | € 591 | € 31.519 | € 31.519 | | | | | € 15.190 | € 15.190 | € 150.212 |
| 2039 | 51 | 27 | € 103.095 | € 103.095 | € 160.844 | € 103.095 | € 22.134 | € 80.961 | 1,75% | € 1.417 | € 630 | € 33.566 | € 33.566 | | | | | € 15.494 | € 15.494 | € 151.684 |
| 2040 | 52 | 28 | € 106.188 | € 106.188 | € 164.061 | € 106.188 | € 22.577 | € 83.611 | 1,75% | € 1.463 | € 671 | € 35.701 | € 35.701 | | | | | € 15.804 | € 15.804 | € 153.171 |
| 2041 | 53 | 29 | € 109.373 | € 109.373 | € 167.342 | € 109.373 | € 23.029 | € 86.345 | 1,75% | € 1.511 | € 714 | € 37.926 | € 37.926 | | | | | € 16.120 | € 16.120 | € 154.673 |
| 2042 | 54 | 30 | € 112.655 | € 112.655 | € 170.689 | € 112.655 | € 23.489 | € 89.165 | 1,75% | € 1.560 | € 759 | € 40.245 | € 40.245 | | | | | € 16.442 | € 16.442 | € 156.189 |
| 2043 | 55 | 31 | € 114.908 | € 114.908 | € 174.102 | € 114.908 | € 23.959 | € 90.949 | 1,75% | € 1.592 | € 805 | € 42.641 | € 42.641 | | | | | € 16.771 | € 16.771 | € 156.189 |
| 2044 | 56 | 32 | € 117.206 | € 117.206 | € 177.584 | € 117.206 | € 24.438 | € 92.768 | 1,75% | € 1.623 | € 853 | € 45.118 | € 45.118 | € 48.987 | | | | € 17.107 | € 17.107 | € 156.189 |
| 2045 | 57 | 33 | € 119.550 | € 119.550 | € 181.136 | € 119.550 | € 24.927 | € 94.623 | 1,75% | € 1.656 | € 980 | € 51.622 | € 51.622 | | | | | € 17.449 | € 17.449 | € 156.189 |
| 2046 | 58 | 34 | € 121.941 | € 121.941 | € 184.759 | € 121.941 | € 25.425 | € 96.516 | 1,75% | € 1.689 | € 1.032 | € 54.344 | € 54.344 | | | | | € 17.798 | € 17.798 | € 156.189 |
| 2047 | 59 | 35 | € 124.380 | € 124.380 | € 188.454 | € 124.380 | € 25.934 | € 98.446 | 1,75% | € 1.723 | € 1.087 | € 57.154 | € 57.154 | | | | | € 18.154 | € 18.154 | € 156.189 |
| 2048 | 60 | 36 | € 126.867 | € 126.867 | € 192.223 | € 126.867 | € 26.453 | € 100.415 | 1,75% | € 1.757 | € 1.143 | € 60.054 | € 60.054 | | | | | € 18.517 | € 18.517 | € 156.189 |
| 2049 | 61 | 37 | € 129.405 | € 129.405 | € 196.068 | € 129.405 | € 26.982 | € 102.423 | 1,75% | € 1.792 | € 1.201 | € 63.047 | € 63.047 | | | | | € 18.887 | € 18.887 | € 156.189 |
| 2050 | 62 | 38 | € 131.993 | € 131.993 | € 199.989 | € 131.993 | € 27.521 | € 104.471 | 1,75% | € 1.828 | € 1.261 | € 66.137 | € 66.137 | | | | | € 19.265 | € 19.265 | € 156.189 |
| 2051 | 63 | 39 | € 134.633 | € 134.633 | € 203.989 | € 134.633 | € 28.072 | € 106.561 | 1,75% | € 1.865 | € 1.323 | € 69.324 | € 69.324 | | | | | € 19.650 | € 19.650 | € 156.189 |
| 2052 | 64 | 40 | € 137.325 | € 137.325 | € 208.069 | € 137.325 | € 28.633 | € 108.692 | 1,75% | € 1.902 | € 1.386 | € 72.613 | € 72.613 | | | | | € 20.043 | € 20.043 | € 156.189 |
| 2053 | 65 | 41 | € 140.072 | € 140.072 | € 212.230 | € 140.072 | € 29.206 | € 110.866 | 1,75% | € 1.940 | € 1.452 | € 76.005 | € 76.005 | | | | | € 20.444 | € 20.444 | € 156.189 |
| 2054 | 66 | 42 | € 142.873 | € 142.873 | € 216.474 | € 142.873 | € 29.790 | € 113.083 | 1,75% | € 1.979 | € 1.520 | € 79.504 | € 79.504 | | | | | € 20.853 | € 20.853 | € 156.189 |
| 2055 | 67 | 43 | € 145.731 | € 145.731 | € 220.804 | € 145.731 | € 30.386 | € 115.345 | 1,75% | € 2.019 | € 1.590 | € 83.113 | € 83.113 | | | | | € 21.270 | € 21.270 | € 156.189 |
| 2056 | 68 | 44 | € 148.645 | € 148.645 | € 225.220 | € 148.645 | € 30.993 | € 117.652 | 1,75% | € 2.059 | € 1.662 | € 86.834 | € 86.834 | | | | | € 21.695 | € 21.695 | € 156.189 |
| 2057 | 69 | 45 | € 151.618 | € 151.618 | € 229.724 | € 151.618 | € 31.613 | € 120.005 | 1,75% | € 2.100 | € 1.737 | € 90.671 | € 90.671 | | | | | € 22.129 | € 22.129 | € 156.189 |
| 2058 | 70 | 46 | € 154.650 | € 154.650 | € 234.319 | € 154.650 | € 32.245 | € 122.405 | 1,75% | € 2.142 | € 1.813 | € 94.626 | € 94.626 | | | | | € 22.572 | € 22.572 | € 156.189 |
| 2059 | 71 | 46,5 | € 157.744 | € 78.872 | € 119.503 | € 78.872 | € 16.445 | € 62.427 | 1,75% | € 1.092 | € 1.893 | € 97.611 | € 97.611 | | | | | € 23.023 | € 23.023 | € 78.872 |
| 1-7-2059 | 71,5 | | | | | | | | | | | | | | | | | € 101.912 | € 101.912 | € 137.657 |

Herziene berekeningen Witteveen 2015 - wn 1988 - 3 x modaal

geboortedatum 1-1-1988
 prognose AOW-leeftijd 71,5 (1-7-2059)
 prognose pensioenleeftijd 71 (1-1-2059)
 ingangsdatum pensioen 70,25

| 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 | OP67 OP68 OP69 OP70 OP71 OP71,5 | | | | | AOW uitkering | Totaal OP+AOW | gemiddeld loon met indexatie tot AOW | |
|----------|----------|------------------|----------------------------|-------------------------------|--|-----------------------------|------------------|-----------------------|----------------------------|---------|------------------------------|---------------------------------|----------|--|--|--|------------------|------------------|---|-----------|
| | | | | | | | | | | | | | | | | | | | | |
| 2013 | 25 | 1 | € 54.756 | € 54.756 | € 54.756 | € 54.756 | € 13.227 | € 41.529 | 2,25% | € 934 | € - | € 934 | | | | | € 9.259 | € 9.259 | € 134.815 | |
| 2014 | 26 | 2 | € 57.494 | € 57.494 | € 57.494 | € 57.494 | € 13.492 | € 44.002 | 2,15% | € 946 | € 19 | € 1.899 | | | | | € 9.444 | € 9.444 | € 138.780 | |
| 2015 | 27 | 3 | € 60.368 | € 60.368 | € 100.000 | € 60.368 | € 13.761 | € 46.607 | 1,75% | € 816 | € 38 | € 2.753 | | | | | € 9.633 | € 9.633 | € 142.862 | |
| 2016 | 28 | 4 | € 63.387 | € 63.387 | € 102.000 | € 63.387 | € 14.037 | € 49.350 | 1,75% | € 864 | € 55 | € 3.671 | | | | | € 9.826 | € 9.826 | € 147.064 | |
| 2017 | 29 | 5 | € 66.556 | € 66.556 | € 104.040 | € 66.556 | € 14.317 | € 52.239 | 1,75% | € 914 | € 73 | € 4.659 | | | | | € 10.022 | € 10.022 | € 151.389 | |
| 2018 | 30 | 6 | € 69.884 | € 69.884 | € 106.121 | € 69.884 | € 14.604 | € 55.280 | 1,75% | € 967 | € 93 | € 5.720 | | | | | € 10.223 | € 10.223 | € 155.842 | |
| 2019 | 31 | 7 | € 73.378 | € 73.378 | € 108.243 | € 73.378 | € 14.896 | € 58.482 | 1,75% | € 1.023 | € 114 | € 6.857 | € 7.377 | | | | € 10.427 | € 17.804 | € 160.425 | |
| 2020 | 32 | 8 | € 77.047 | € 77.047 | € 110.408 | € 77.047 | € 15.194 | € 61.853 | 1,75% | € 1.082 | € 148 | € 8.607 | | | | | € 10.636 | € 19.242 | € 165.144 | |
| 2021 | 33 | 9 | € 80.899 | € 80.899 | € 112.616 | € 80.899 | € 15.498 | € 65.402 | 1,75% | € 1.145 | € 172 | € 9.923 | | | | | € 10.848 | € 20.772 | € 170.001 | |
| 2022 | 34 | 10 | € 84.944 | € 84.944 | € 114.869 | € 84.944 | € 15.807 | € 69.137 | 1,75% | € 1.210 | € 198 | € 11.332 | | | | | € 11.065 | € 22.397 | € 175.001 | |
| 2023 | 35 | 11 | € 88.342 | € 88.342 | € 117.166 | € 88.342 | € 16.124 | € 72.218 | 1,75% | € 1.264 | € 227 | € 12.822 | | | | | € 11.287 | € 24.109 | € 178.432 | |
| 2024 | 36 | 12 | € 91.876 | € 91.876 | € 119.509 | € 91.876 | € 16.446 | € 75.430 | 1,75% | € 1.320 | € 256 | € 14.399 | | | | | € 11.512 | € 25.911 | € 181.931 | |
| 2025 | 37 | 13 | € 95.551 | € 95.551 | € 121.899 | € 95.551 | € 16.775 | € 78.776 | 1,75% | € 1.379 | € 288 | € 16.065 | | | | | € 11.743 | € 27.808 | € 185.498 | |
| 2026 | 38 | 14 | € 99.373 | € 99.373 | € 124.337 | € 99.373 | € 17.111 | € 82.262 | 1,75% | € 1.440 | € 321 | € 17.826 | | | | | € 11.977 | € 29.803 | € 189.136 | |
| 2027 | 39 | 15 | € 103.348 | € 103.348 | € 126.824 | € 103.348 | € 17.453 | € 85.895 | 1,75% | € 1.503 | € 357 | € 19.686 | € 21.237 | | | | € 12.217 | € 31.903 | € 192.844 | |
| 2028 | 40 | 16 | € 107.482 | € 107.482 | € 129.361 | € 107.482 | € 17.802 | € 89.680 | 1,75% | € 1.569 | € 425 | € 23.231 | | | | | € 12.461 | € 35.692 | € 196.625 | |
| 2029 | 41 | 17 | € 111.781 | € 111.781 | € 131.948 | € 111.781 | € 18.158 | € 93.623 | 1,75% | € 1.638 | € 465 | € 25.334 | | | | | € 12.710 | € 38.044 | € 200.481 | |
| 2030 | 42 | 18 | € 116.252 | € 116.252 | € 134.587 | € 116.252 | € 18.521 | € 97.731 | 1,75% | € 1.710 | € 507 | € 27.551 | | | | | € 12.965 | € 40.515 | € 204.412 | |
| 2031 | 43 | 19 | € 120.902 | € 120.902 | € 137.279 | € 120.902 | € 18.891 | € 102.011 | 1,75% | € 1.785 | € 551 | € 29.887 | | | | | € 13.224 | € 43.111 | € 208.420 | |
| 2032 | 44 | 20 | € 125.738 | € 125.738 | € 140.024 | € 125.738 | € 19.269 | € 106.469 | 1,75% | € 1.863 | € 598 | € 32.348 | | | | | € 13.488 | € 45.836 | € 212.506 | |
| 2033 | 45 | 21 | € 129.510 | € 129.510 | € 142.825 | € 129.510 | € 19.655 | € 109.856 | 1,75% | € 1.922 | € 647 | € 34.917 | | | | | € 13.758 | € 48.675 | € 214.590 | |
| 2034 | 46 | 22 | € 133.396 | € 133.396 | € 145.681 | € 133.396 | € 20.048 | € 113.348 | 1,75% | € 1.984 | € 698 | € 37.599 | | | | | € 14.033 | € 51.633 | € 216.694 | |
| 2035 | 47 | 23 | € 137.398 | € 137.398 | € 148.595 | € 137.398 | € 20.449 | € 116.949 | 1,75% | € 2.047 | € 752 | € 40.398 | € 43.715 | | | | € 14.314 | € 54.712 | € 218.818 | |
| 2036 | 48 | 24 | € 141.520 | € 141.520 | € 151.567 | € 141.520 | € 20.858 | € 120.662 | 1,75% | € 2.112 | € 874 | € 46.701 | | | | | € 14.600 | € 61.301 | € 220.963 | |
| 2037 | 49 | 25 | € 145.765 | € 145.765 | € 154.598 | € 145.765 | € 21.275 | € 124.490 | 1,75% | € 2.179 | € 934 | € 49.813 | | | | | € 14.892 | € 64.705 | € 223.130 | |
| 2038 | 50 | 26 | € 150.138 | € 150.138 | € 157.690 | € 150.138 | € 21.700 | € 128.438 | 1,75% | € 2.248 | € 996 | € 53.057 | | | | | € 15.190 | € 68.247 | € 225.317 | |
| 2039 | 51 | 27 | € 154.642 | € 154.642 | € 160.844 | € 154.642 | € 22.134 | € 132.508 | 1,75% | € 2.319 | € 1.061 | € 56.437 | | | | | € 15.494 | € 71.931 | € 227.526 | |
| 2040 | 52 | 28 | € 159.282 | € 159.282 | € 164.061 | € 159.282 | € 22.577 | € 136.705 | 1,75% | € 2.392 | € 1.129 | € 59.958 | | | | | € 15.804 | € 75.762 | € 229.757 | |
| 2041 | 53 | 29 | € 164.060 | € 164.060 | € 167.342 | € 164.060 | € 23.029 | € 141.031 | 1,75% | € 2.468 | € 1.199 | € 63.625 | | | | | € 16.120 | € 79.745 | € 232.009 | |
| 2042 | 54 | 30 | € 168.982 | € 168.982 | € 170.689 | € 168.982 | € 23.489 | € 145.493 | 1,75% | € 2.546 | € 1.273 | € 67.444 | | | | | € 16.442 | € 83.886 | € 234.284 | |
| 2043 | 55 | 31 | € 172.361 | € 172.361 | € 174.102 | € 172.361 | € 23.959 | € 148.403 | 1,75% | € 2.597 | € 1.349 | € 71.390 | | | | | € 16.771 | € 88.161 | € 234.284 | |
| 2044 | 56 | 32 | € 175.809 | € 175.809 | € 177.584 | € 175.809 | € 24.438 | € 151.371 | 1,75% | € 2.649 | € 1.428 | € 75.467 | € 81.938 | | | | € 17.107 | € 92.573 | € 234.284 | |
| 2045 | 57 | 33 | € 179.325 | € 179.325 | € 181.136 | € 179.325 | € 24.927 | € 154.398 | 1,75% | € 2.702 | € 1.639 | € 86.279 | | | | | € 17.449 | € 103.728 | € 234.284 | |
| 2046 | 58 | 34 | € 182.911 | € 182.911 | € 184.759 | € 182.911 | € 25.425 | € 157.486 | 1,75% | € 2.756 | € 1.726 | € 90.761 | | | | | € 17.798 | € 108.559 | € 234.284 | |
| 2047 | 59 | 35 | € 186.570 | € 186.570 | € 188.454 | € 186.570 | € 25.934 | € 160.636 | 1,75% | € 2.811 | € 1.815 | € 95.387 | | | | | € 18.154 | € 113.541 | € 234.284 | |
| 2048 | 60 | 36 | € 190.301 | € 190.301 | € 192.223 | € 190.301 | € 26.453 | € 163.848 | 1,75% | € 2.867 | € 1.908 | € 100.162 | | | | | € 18.517 | € 118.679 | € 234.284 | |
| 2049 | 61 | 37 | € 194.107 | € 194.107 | € 196.068 | € 194.107 | € 26.982 | € 167.125 | 1,75% | € 2.925 | € 2.003 | € 105.090 | | | | | € 18.887 | € 123.977 | € 234.284 | |
| 2050 | 62 | 38 | € 197.989 | € 197.989 | € 199.989 | € 197.989 | € 27.521 | € 170.468 | 1,75% | € 2.983 | € 2.102 | € 110.175 | | | | | € 19.265 | € 129.440 | € 234.284 | |
| 2051 | 63 | 39 | € 201.949 | € 201.949 | € 203.989 | € 201.949 | € 28.072 | € 173.877 | 1,75% | € 3.043 | € 2.204 | € 115.421 | | | | | € 19.650 | € 135.072 | € 234.284 | |
| 2052 | 64 | 40 | € 205.988 | € 205.988 | € 208.069 | € 205.988 | € 28.633 | € 177.355 | 1,75% | € 3.104 | € 2.308 | € 120.834 | | | | | € 20.043 | € 140.877 | € 234.284 | |
| 2053 | 65 | 41 | € 210.108 | € 210.108 | € 212.230 | € 210.108 | € 29.206 | € 180.902 | 1,75% | € 3.166 | € 2.417 | € 126.416 | | | | | € 20.444 | € 146.860 | € 234.284 | |
| 2054 | 66 | 42 | € 214.310 | € 214.310 | € 216.474 | € 214.310 | € 29.790 | € 184.520 | 1,75% | € 3.229 | € 2.528 | € 132.174 | | | | | € 20.853 | € 153.026 | € 234.284 | |
| 2055 | 67 | 43 | € 218.596 | € 218.596 | € 220.804 | € 218.596 | € 30.386 | € 188.210 | 1,75% | € 3.294 | € 2.643 | € 138.111 | | | | | € 21.270 | € 159.381 | € 234.284 | |
| 2056 | 68 | 44 | € 222.968 | € 222.968 | € 225.220 | € 222.968 | € 30.993 | € 191.974 | 1,75% | € 3.360 | € 2.762 | € 144.232 | | | | | € 21.695 | € 165.928 | € 234.284 | |
| 2057 | 69 | 45 | € 227.427 | € 227.427 | € 229.724 | € 227.427 | € 31.613 | € 195.814 | 1,75% | € 3.427 | € 2.885 | € 150.544 | | | | | € 22.129 | € 172.673 | € 234.284 | |
| 2058 | 70 | 46 | € 231.976 | € 231.976 | € 234.319 | € 231.976 | € 32.245 | € 199.730 | 1,75% | € 3.495 | € 3.011 | € 157.050 | | | | | € 22.572 | € 179.622 | € 234.284 | |
| 2059 | 71 | 46,5 | € 236.615 | € 118.308 | € 119.503 | € 118.308 | € 16.445 | € 101.862 | 1,75% | € 1.783 | € 3.141 | € 161.974 | | | | | € 23.023 | € 184.997 | € 118.308 | |
| 1-7-2059 | 71,5 | | | | | | | | | | | | | | | | € 169.109 | € 23.023 | € 192.133 | € 206.485 |

Herziene berekeningen Witteveen 2015 - wn 1988 - 4 x modaal

geboortedatum 1-1-1988
 prognose AOW-leeftijd 71,5 (1-7-2059)
 prognose pensioenleeftijd 71 (1-1-2059)
 ingangsdatum pensioen 70,25

| 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 | |
|----------|----------|--------------|----------------------|------------------------|------------------------------|----------------------|---------------|--------------------|----------------------|---------|------------------------|---------------|-----------|-----------|-----------|------|---------------|---------------|--------------------------------------|-----------|
| | | | | | | | | | | | | OP67 | OP68 | OP69 | OP70 | OP71 | | | | OP71,5 |
| 2013 | 25 | 1 | € 73.008 | € 73.008 | € 73.008 | € 73.008 | € 13.227 | € 59.781 | 2,25% | € 1.345 | € - | € 1.345 | | | | | € 9.259 | € 9.259 | € 179.753 | |
| 2014 | 26 | 2 | € 76.658 | € 76.658 | € 76.658 | € 76.658 | € 13.492 | € 63.167 | 2,15% | € 1.358 | € 27 | € 2.730 | | | | | € 9.444 | € 9.444 | € 185.040 | |
| 2015 | 27 | 3 | € 80.491 | € 80.491 | € 100.000 | € 80.491 | € 13.761 | € 66.730 | 1,75% | € 1.168 | € 55 | € 3.952 | | | | | € 9.633 | € 9.633 | € 190.483 | |
| 2016 | 28 | 4 | € 84.516 | € 84.516 | € 102.000 | € 84.516 | € 14.037 | € 70.479 | 1,75% | € 1.233 | € 79 | € 5.265 | | | | | € 9.826 | € 9.826 | € 196.085 | |
| 2017 | 29 | 5 | € 88.741 | € 88.741 | € 104.040 | € 88.741 | € 14.317 | € 74.424 | 1,75% | € 1.302 | € 105 | € 6.673 | | | | | € 10.022 | € 10.022 | € 201.852 | |
| 2018 | 30 | 6 | € 93.179 | € 93.179 | € 106.121 | € 93.179 | € 14.604 | € 78.575 | 1,75% | € 1.375 | € 133 | € 8.181 | | | | | € 10.223 | € 10.223 | € 207.789 | |
| 2019 | 31 | 7 | € 97.837 | € 97.837 | € 108.243 | € 97.837 | € 14.896 | € 82.942 | 1,75% | € 1.451 | € 164 | € 9.796 | € 10.538 | | | | € 10.427 | € 20.965 | € 213.901 | |
| 2020 | 32 | 8 | € 102.729 | € 102.729 | € 110.408 | € 102.729 | € 15.194 | € 87.536 | 1,75% | € 1.532 | € 211 | € 12.281 | € 12.281 | | | | € 10.636 | € 22.916 | € 220.192 | |
| 2021 | 33 | 9 | € 107.866 | € 107.866 | € 112.616 | € 107.866 | € 15.498 | € 92.368 | 1,75% | € 1.616 | € 246 | € 14.143 | € 14.143 | | | | € 10.848 | € 24.991 | € 226.668 | |
| 2022 | 34 | 10 | € 113.259 | € 113.259 | € 114.869 | € 113.259 | € 15.807 | € 97.452 | 1,75% | € 1.705 | € 283 | € 16.131 | € 16.131 | | | | € 11.065 | € 27.196 | € 233.335 | |
| 2023 | 35 | 11 | € 117.789 | € 117.789 | € 117.166 | € 117.166 | € 16.124 | € 101.042 | 1,75% | € 1.768 | € 323 | € 18.222 | € 18.222 | | | | € 11.287 | € 29.508 | € 237.910 | |
| 2024 | 36 | 12 | € 122.501 | € 122.501 | € 119.509 | € 119.509 | € 16.446 | € 103.063 | 1,75% | € 1.804 | € 364 | € 20.390 | € 20.390 | | | | € 11.512 | € 31.902 | € 242.575 | |
| 2025 | 37 | 13 | € 127.401 | € 127.401 | € 121.899 | € 121.899 | € 16.775 | € 105.124 | 1,75% | € 1.840 | € 408 | € 22.637 | € 22.637 | | | | € 11.743 | € 34.380 | € 247.331 | |
| 2026 | 38 | 14 | € 132.497 | € 132.497 | € 124.337 | € 124.337 | € 17.111 | € 107.227 | 1,75% | € 1.876 | € 453 | € 24.967 | € 24.967 | | | | € 11.977 | € 36.944 | € 252.181 | |
| 2027 | 39 | 15 | € 137.797 | € 137.797 | € 126.824 | € 126.824 | € 17.453 | € 109.371 | 1,75% | € 1.914 | € 499 | € 27.380 | € 27.380 | € 29.537 | | | € 12.217 | € 39.597 | € 257.125 | |
| 2028 | 40 | 16 | € 143.309 | € 143.309 | € 129.361 | € 129.361 | € 17.802 | € 111.559 | 1,75% | € 1.952 | € 591 | € 32.080 | € 32.080 | € 32.080 | | | € 12.461 | € 44.541 | € 262.167 | |
| 2029 | 41 | 17 | € 149.041 | € 149.041 | € 131.948 | € 131.948 | € 18.158 | € 113.790 | 1,75% | € 1.991 | € 642 | € 34.713 | € 34.713 | € 34.713 | | | € 12.710 | € 47.423 | € 267.308 | |
| 2030 | 42 | 18 | € 155.003 | € 155.003 | € 134.587 | € 134.587 | € 18.521 | € 116.066 | 1,75% | € 2.031 | € 694 | € 37.438 | € 37.438 | € 37.438 | | | € 12.965 | € 50.403 | € 272.549 | |
| 2031 | 43 | 19 | € 161.203 | € 161.203 | € 137.279 | € 137.279 | € 18.891 | € 118.387 | 1,75% | € 2.072 | € 749 | € 40.259 | € 40.259 | € 40.259 | | | € 13.224 | € 53.483 | € 277.893 | |
| 2032 | 44 | 20 | € 167.651 | € 167.651 | € 140.024 | € 140.024 | € 19.269 | € 120.755 | 1,75% | € 2.113 | € 805 | € 43.177 | € 43.177 | € 43.177 | | | € 13.488 | € 56.665 | € 283.342 | |
| 2033 | 45 | 21 | € 172.681 | € 172.681 | € 142.825 | € 142.825 | € 19.655 | € 123.170 | 1,75% | € 2.155 | € 864 | € 46.196 | € 46.196 | € 46.196 | | | € 13.758 | € 59.954 | € 286.120 | |
| 2034 | 46 | 22 | € 177.861 | € 177.861 | € 145.681 | € 145.681 | € 20.048 | € 125.633 | 1,75% | € 2.199 | € 924 | € 49.319 | € 49.319 | € 49.319 | | | € 14.033 | € 63.352 | € 288.925 | |
| 2035 | 47 | 23 | € 183.197 | € 183.197 | € 148.595 | € 148.595 | € 20.449 | € 128.146 | 1,75% | € 2.243 | € 986 | € 52.547 | € 52.547 | € 52.547 | € 56.862 | | € 14.314 | € 66.862 | € 291.758 | |
| 2036 | 48 | 24 | € 188.693 | € 188.693 | € 151.567 | € 151.567 | € 20.858 | € 130.709 | 1,75% | € 2.287 | € 1.137 | € 60.287 | € 60.287 | € 60.287 | € 60.287 | | € 14.600 | € 74.887 | € 294.618 | |
| 2037 | 49 | 25 | € 194.354 | € 194.354 | € 154.598 | € 154.598 | € 21.275 | € 133.323 | 1,75% | € 2.333 | € 1.206 | € 63.825 | € 63.825 | € 63.825 | € 63.825 | | € 14.892 | € 78.718 | € 297.506 | |
| 2038 | 50 | 26 | € 200.184 | € 200.184 | € 157.690 | € 157.690 | € 21.700 | € 135.990 | 1,75% | € 2.380 | € 1.277 | € 67.482 | € 67.482 | € 67.482 | € 67.482 | | € 15.190 | € 82.672 | € 300.423 | |
| 2039 | 51 | 27 | € 206.190 | € 206.190 | € 160.844 | € 160.844 | € 22.134 | € 138.709 | 1,75% | € 2.427 | € 1.350 | € 71.259 | € 71.259 | € 71.259 | € 71.259 | | € 15.494 | € 86.753 | € 303.368 | |
| 2040 | 52 | 28 | € 212.375 | € 212.375 | € 164.061 | € 164.061 | € 22.577 | € 141.484 | 1,75% | € 2.476 | € 1.425 | € 75.160 | € 75.160 | € 75.160 | € 75.160 | | € 15.804 | € 90.964 | € 306.343 | |
| 2041 | 53 | 29 | € 218.747 | € 218.747 | € 167.342 | € 167.342 | € 23.029 | € 144.313 | 1,75% | € 2.525 | € 1.503 | € 79.189 | € 79.189 | € 79.189 | € 79.189 | | € 16.120 | € 95.309 | € 309.346 | |
| 2042 | 54 | 30 | € 225.309 | € 225.309 | € 170.689 | € 170.689 | € 23.489 | € 147.200 | 1,75% | € 2.576 | € 1.584 | € 83.348 | € 83.348 | € 83.348 | € 83.348 | | € 16.442 | € 99.791 | € 312.379 | |
| 2043 | 55 | 31 | € 229.815 | € 229.815 | € 174.102 | € 174.102 | € 23.959 | € 150.144 | 1,75% | € 2.628 | € 1.667 | € 87.643 | € 87.643 | € 87.643 | € 87.643 | | € 16.771 | € 104.414 | € 312.379 | |
| 2044 | 56 | 32 | € 234.411 | € 234.411 | € 177.584 | € 177.584 | € 24.438 | € 153.146 | 1,75% | € 2.680 | € 1.753 | € 92.076 | € 92.076 | € 92.076 | € 92.076 | | € 17.107 | € 109.182 | € 312.379 | |
| 2045 | 57 | 33 | € 239.100 | € 239.100 | € 181.136 | € 181.136 | € 24.927 | € 156.209 | 1,75% | € 2.734 | € 1.999 | € 104.705 | € 104.705 | € 104.705 | € 104.705 | | € 17.449 | € 122.154 | € 312.379 | |
| 2046 | 58 | 34 | € 243.882 | € 243.882 | € 184.759 | € 184.759 | € 25.425 | € 159.334 | 1,75% | € 2.788 | € 2.094 | € 109.587 | € 109.587 | € 109.587 | € 109.587 | | € 17.798 | € 127.385 | € 312.379 | |
| 2047 | 59 | 35 | € 248.759 | € 248.759 | € 188.454 | € 188.454 | € 25.934 | € 162.520 | 1,75% | € 2.844 | € 2.192 | € 114.623 | € 114.623 | € 114.623 | € 114.623 | | € 18.154 | € 132.777 | € 312.379 | |
| 2048 | 60 | 36 | € 253.735 | € 253.735 | € 192.223 | € 192.223 | € 26.453 | € 165.771 | 1,75% | € 2.901 | € 2.292 | € 119.817 | € 119.817 | € 119.817 | € 119.817 | | € 18.517 | € 138.334 | € 312.379 | |
| 2049 | 61 | 37 | € 258.809 | € 258.809 | € 196.068 | € 196.068 | € 26.982 | € 169.086 | 1,75% | € 2.959 | € 2.396 | € 125.172 | € 125.172 | € 125.172 | € 125.172 | | € 18.887 | € 144.059 | € 312.379 | |
| 2050 | 62 | 38 | € 263.985 | € 263.985 | € 199.989 | € 199.989 | € 27.521 | € 172.468 | 1,75% | € 3.018 | € 2.503 | € 130.694 | € 130.694 | € 130.694 | € 130.694 | | € 19.265 | € 149.959 | € 312.379 | |
| 2051 | 63 | 39 | € 269.265 | € 269.265 | € 203.989 | € 203.989 | € 28.072 | € 175.917 | 1,75% | € 3.079 | € 2.614 | € 136.386 | € 136.386 | € 136.386 | € 136.386 | | € 19.650 | € 156.036 | € 312.379 | |
| 2052 | 64 | 40 | € 274.650 | € 274.650 | € 208.069 | € 208.069 | € 28.633 | € 179.435 | 1,75% | € 3.140 | € 2.728 | € 142.254 | € 142.254 | € 142.254 | € 142.254 | | € 20.043 | € 162.297 | € 312.379 | |
| 2053 | 65 | 41 | € 280.143 | € 280.143 | € 212.230 | € 212.230 | € 29.206 | € 183.024 | 1,75% | € 3.203 | € 2.845 | € 148.302 | € 148.302 | € 148.302 | € 148.302 | | € 20.444 | € 168.746 | € 312.379 | |
| 2054 | 66 | 42 | € 285.746 | € 285.746 | € 216.474 | € 216.474 | € 29.790 | € 186.685 | 1,75% | € 3.267 | € 2.966 | € 154.535 | € 154.535 | € 154.535 | € 154.535 | | € 20.853 | € 175.388 | € 312.379 | |
| 2055 | 67 | 43 | € 291.461 | € 291.461 | € 220.804 | € 220.804 | € 30.386 | € 190.418 | 1,75% | € 3.332 | € 3.091 | € 160.958 | € 160.958 | € 160.958 | € 160.958 | | € 21.270 | € 182.228 | € 312.379 | |
| 2056 | 68 | 44 | € 297.290 | € 297.290 | € 225.220 | € 225.220 | € 30.993 | € 194.227 | 1,75% | € 3.399 | € 3.219 | € 167.576 | € 167.576 | € 167.576 | € 167.576 | | € 21.695 | € 189.272 | € 312.379 | |
| 2057 | 69 | 45 | € 303.236 | € 303.236 | € 229.724 | € 229.724 | € 31.613 | € 198.111 | 1,75% | € 3.467 | € 3.352 | € 174.395 | € 174.395 | € 174.395 | € 174.395 | | € 22.129 | € 196.524 | € 312.379 | |
| 2058 | 70 | 46 | € 309.301 | € 309.301 | € 234.319 | € 234.319 | € 32.245 | € 202.073 | 1,75% | € 3.536 | € 3.488 | € 181.419 | € 181.419 | € 181.419 | € 181.419 | | € 22.572 | € 203.991 | € 312.379 | |
| 2059 | 71 | 46,5 | € 315.487 | € 157.744 | € 119.503 | € 119.503 | € 16.445 | € 103.057 | 1,75% | € 1.804 | € 3.628 | € 186.851 | € 186.851 | € 186.851 | € 186.851 | | € 23.023 | € 209.874 | € 157.744 | |
| 1-7-2059 | 71,5 | | | | | | | | | | | | | | | | € 195.083 | € 23.023 | € 218.106 | € 275.313 |