

- Berekening Pensioenopbouw

| geboorte jaar | pensioen- gevend salaris | max. pens. gevend. salaris | ber. Pens. gevend salaris | pensioen- gevend salaris -/- debrut. 100% | parttime perc. /premievlrij stelling | franchise 100% geb. >1950 | franchise ink.grens 100% | franchise ink.100% < | franchise ink.100% > | opbouw grondsl. pro-ratio |
|------------------|--------------------------------|----------------------------------|---------------------------------|---|---|---------------------------------|--------------------------------|-------------------------|-------------------------|---------------------------------|
| | | | | | | | | | | |
| | 100% | 100% | 100% | 100% | % | € | € | € | € | € |
| | 47.436,69 | | | 46.644,84 | 77,78% | 10.700 | | | | 27.957,90 |
| | 47.512,34 | | | 46.720,49 | 77,78% | 10.850 | | | | 27.900,07 |
| | 47.436,69 | | | 46.644,84 | 77,78% | 10.950 | | | | 27.763,45 |
| | 49.009,65 | | | 48.217,80 | 77,78% | 11.150 | | | | 28.831,34 |
| | 50.457,33 | 100.000,00 | 50.457,33 | 50.457,33 | 77,78% | | 37.578,01 | 10.100 | 12.650 | 29.406,55 |
| | 54.499,79 | 100.000,00 | 54.499,79 | 54.499,79 | 77,78% | | 38.906,04 | 10.350 | 13.000 | 32.278,54 |
| | 53.999,79 | 101.519,00 | 53.999,79 | 53.999,79 | 77,78% | | 38.906,04 | 10.350 | 13.000 | 31.889,64 |

| geboorte jaar | pensioen- gevend salaris | max. pens. gevend. salaris | opbouw perc. | opbouw perc. tot ink.grens franchise | opbouw perc. vanaf ink.grens franchise | aantal jaren | pensioen opbouw excl.index | index | na- indexatie | pensioen opbouw incl.index |
|------------------------------|--------------------------------|----------------------------------|-----------------|--|--|-----------------|----------------------------------|-------|------------------|----------------------------------|
| | | | | | | | | | | |
| | 100% | € | % | % | % | n= | € | % | % | € |
| | 47.436,69 | | 2,05% | | | 1,00 | 573,14 | 0,00% | 0,00% | 14.735,00 |
| | 47.512,34 | | 2,05% | | | 1,00 | 571,95 | 0,00% | 0,00% | 573,14 |
| | 47.436,69 | | 2,05% | | | 1,00 | 569,15 | 0,00% | 0,00% | 571,95 |
| | | | | | | | opbouw 65jr | | | 569,15 |
| | | | | | | | uitstelfactor | | | 16.449,24 |
| | | | | | | | opbouw 65-67jr | | | 1,15 |
| | 49.009,65 | | 1,95% | | | 1,00 | 562,21 | 0,00% | 0,00% | 18.900,18 |
| opbouw middelloon vanaf 2015 | | | | | | | | | | |

| geboorte jaar | pensioen- gevend salaris | max. pens. gevend salaris | opbouw perc. | opbouw perc. tot | opbouw perc. vanaf | aantal jaren | pensioen opbouw excl. index | index | na- indexatie | pensioen opbouw Incl. Index |
|------------------|--------------------------------|---------------------------------|-----------------|------------------------|--------------------------|-----------------|-----------------------------------|-------|------------------|-----------------------------------|
| | | | | | | | | | | |
| | € | € | % | % | % | n= | € | % | % | € |
| | 50.457,33 | 100.000,00 | 1,701% | 1,701% | 1,875% | 1,00 | 551,37 | 0,00% | 0,00% | 551,37 |
| | 54.499,79 | 100.000,00 | 1,701% | 1,701% | 1,875% | 1,00 | 605,22 | 0,00% | 0,00% | 605,22 |
| | 53.999,79 | 101.519,00 | 1,701% | 1,701% | 1,875% | 9,00 | 5.381,38 | 0,00% | 0,00% | 5.381,38 |
| | | | | | | | opbouw OP 67jr | | | 7.100,18 |
| | | | | | | | AFUP va 65jr | | | 4.182,00 |
| | | | | | | | VPL va 65jr | | | 2.124,00 |
| | | | | | | | totaal OP 67jr | | | 32.306,36 |

- Berekening Pensioenpremie

| jaar | periode | pens.gev. salaris (PGL) | pens. grondsl. (PG) | inkomens- grens franchise 100% | franchise Ink.100% > | premie- grondsl. (PG) | premie OP | | premie Anw-comp. | | premie verh. NP verh. NP PPP | |
|------|---------|-------------------------------|---------------------------|---|-------------------------|-----------------------------|-----------|---------|------------------|---------|---------------------------------------|---------|
| | | | | | | | pro-rato | over PG | premie | over PG | | Anw |
| | | pro-rato | pro-rato | | | pro-rato | OP | OP | totaal | Anw | totaal | wn-deel |
| | | € | € | € | € | € | % | % | % | % | % | % |
| | jan-mrt | 36.280,36 | 27.957,90 | | | | 21,40% | 6,42% | 0,30% | 0,225% | 1,300% | 0,650% |
| | apr-dec | 36.280,36 | 27.957,90 | | | | 21,90% | 6,57% | 0,20% | 0,150% | 1,200% | 0,600% |
| | jan-mrt | 36.339,20 | 27.900,07 | | | | 21,90% | 6,57% | 0,30% | 0,225% | 1,300% | 0,650% |
| | apr-dec | 36.339,20 | 27.900,07 | | | | 24,10% | 7,23% | 0,30% | 0,225% | 1,300% | 0,650% |
| | jan-dec | 25.915,88 | 19.832,06 | | | | 25,40% | 7,62% | 0,30% | 0,225% | 1,400% | 0,700% |
| | jan-dec | 26.789,81 | 20.594,87 | | | | 21,60% | 7,39% | 0,30% | 0,225% | 1,300% | 0,650% |
| | jan-jun | 28.034,10 | | 37.578,01 | 12.650,00 | 21.005,76 | 19,60% | 6,27% | 0,30% | 0,225% | 0,700% | 0,350% |
| | jul-dec | 28.034,10 | | 37.578,01 | 12.650,00 | 21.005,76 | 19,60% | 6,27% | 0,30% | 0,225% | 0,700% | 0,350% |
| | jan-mrt | 30.280,08 | | 38.906,04 | 13.000,00 | 23.057,28 | 17,80% | 6,27% | 0,30% | 0,225% | 0,700% | 0,350% |

| Jaar | periode | pens.gev. salaris (PGL) | pens.gv. grondsl. (PG) | Inkomensgrens franchise 100% | franchise ink.100% > 37.578,45 | premie-grondsl. (PG) | premie OP over PG | | premie Anw-comp. over PG | | premie verh. NP PPP |
|-----------|---------|-------------------------|------------------------|------------------------------|--------------------------------|----------------------|-------------------|----------|--------------------------|----------|---------------------|
| | | | | | | | pro-rato | pro-rato | pro-rato | pro-rato | |
| | | € | € | € | € | € | % | % | % | % | % |
| 2017-2025 | apr-dec | 30.280,08 | | 38.906,04 | 13.000,00 | 23.057,28 | 18,80% | 7,27% | 0,30% | 0,225% | |
| | jan-dec | 30.002,28 | | 38.906,04 | 13.000,00 | 22.779,48 | 18,80% | 7,27% | 0,30% | 0,225% | |

| Jaar | periode | premie verh. NP PPP | premie AOV | premie politie | premie VPL | premie VPL | premie AOP | | | premie IP | | | premie wn-deel per jaar | |
|-----------|---------|---------------------|------------|----------------|------------|------------|------------|------------|------------|-----------|-----------|-----------|-------------------------|-----------|
| | | | | | | | premie VPL | premie VPL | premie VPL | premie IP | premie IP | premie IP | | premie IP |
| | | % | % | % | % | % | € | € | € | € | € | % | % | % |
| 2011 | jan-mrt | 0,650% | | | 3,70% | 2,250% | 18.450 | | | 18.450 | 21.929,95 | 0,800% | 0,200% | 2.712,44 |
| | apr-dec | 0,600% | | | 3,70% | 2,250% | 18.450 | | | 18.450 | 21.929,95 | 0,300% | 0,075% | 2.692,02 |
| 2012 | jan-mrt | 0,650% | | | 3,90% | 2,350% | 18.700 | | | 18.700 | 21.794,34 | 0,300% | 0,075% | 2.749,16 |
| | apr-dec | 0,650% | | | 3,90% | 2,350% | 18.700 | | | 18.700 | 21.794,34 | 0,300% | 0,075% | 2.933,30 |
| 2013 | jan-dec | 0,700% | 0,400% | 0,400% | 4,00% | 2,400% | 19.000 | | | 19.000 | 11.137,68 | 0,300% | 0,075% | 2.282,67 |
| 2014 | jan-dec | 0,650% | 0,386% | 0,400% | 4,00% | 0,00% | 19.250 | | | 19.250 | 11.817,16 | 0,300% | 0,075% | 1.814,47 |
| 2015 | jan-jun | 0,350% | 0,400% | 0,400% | 3,00% | 0,00% | 19.450 | 12.905,89 | 0,300% | 0,075% | | | | 1.559,70 |
| | jul-dec | 0,350% | 0,400% | 0,400% | 2,60% | 0,00% | 19.450 | 12.905,89 | 0,300% | 0,075% | | | | 1.559,70 |
| 2016 | jan-mrt | | 0,400% | 0,400% | 3,00% | 0,00% | 19.450 | 15.151,87 | 0,300% | 0,075% | | | | 1.630,10 |
| | apr-dec | | 0,400% | 0,400% | 3,00% | 0,00% | 19.450 | 15.151,87 | 0,300% | 0,075% | | | | 1.860,67 |
| 2017-2025 | jan-dec | | 0,400% | 0,400% | 3,00% | 0,00% | 19.450 | 14.874,07 | 0,300% | 0,075% | | | | 1.838,53 |

- Berekening WAO-uitkering

| Jaar | periode | WAO maximum dagloon incl. VT | WAO verhoging in % | WAO AO-klasse | WAO uitk. perc. | WAO dagloon vervoeg-uitk. incl. VT | WAO vervoeg-uitk. /dag incl VT | WAO vervoeg-uitk. /dag excl VT | uitk. per dag totaal incl.VT | uitk. per maand totaal incl.VT | uitk. per jaar totaal excl.VT | uitk. per jaar totaal incl.VT |
|-----------|-------------|------------------------------|--------------------|---------------|-----------------|------------------------------------|--------------------------------|--------------------------------|------------------------------|--------------------------------|-------------------------------|-------------------------------|
| | | | | | | | | | | | | |
| 2009 | 21-12/31-12 | 185,46 | 1,26% | 15 | 25 | 14,00% | 128,70 | 18,02 | 16,69 | | | |
| 2010 | 01-01/30-06 | 186,65 | 0,64% | 15 | 25 | 14,00% | 129,52 | 18,13 | 16,79 | | | |
| | 01-07/31-12 | 187,77 | 0,60% | 15 | 25 | 14,00% | 130,30 | 18,24 | 16,89 | | | |
| 2011 | 01-01/30-06 | 188,88 | 0,59% | 15 | 25 | 14,00% | 131,07 | 18,35 | 16,99 | | | |
| 2011 | 12-12/31-12 | 190,32 | 0,76% | 15 | 25 | 14,00% | 132,07 | 18,49 | 17,12 | 402,16 | 372,37 | 4.825,89 |
| 2012 | 01-01/31-05 | 191,82 | 0,79% | 15 | 25 | 14,00% | 133,11 | 18,64 | 17,26 | 405,42 | 375,39 | 9.160,88 |
| | 01-06/30-06 | 191,82 | | 45 | 55 | 35,00% | 133,11 | 46,59 | 43,14 | 1.013,33 | 938,27 | |
| | 01-07/31-12 | 193,09 | 0,66% | 45 | 55 | 35,00% | 133,99 | 46,90 | 43,43 | 1.020,08 | 944,51 | |
| 2013 | 01-01/30-06 | 193,09 | 0,91% | 45 | 55 | 35,00% | 135,21 | 47,32 | 43,81 | 1.029,21 | 952,97 | 12.385,76 |
| | 01-07/31-12 | 195,96 | 0,57% | 45 | 55 | 35,00% | 135,98 | 47,59 | 44,06 | 1.035,08 | 958,41 | |
| 2014 | 01-01/30-06 | 197,00 | 0,53% | 45 | 55 | 35,00% | 136,70 | 47,84 | 44,30 | 1.040,52 | 963,44 | 12.528,00 |
| | 01-07/31-12 | 198,28 | 0,65% | 45 | 55 | 35,00% | 137,59 | 48,16 | 44,59 | 1.047,48 | 969,89 | |
| 2015 | 01-01/30-06 | 199,15 | 0,44% | 45 | 55 | 35,00% | 138,19 | 48,37 | 44,79 | 1.052,05 | 974,12 | 11.593,40 |
| | 01-07/31-07 | 199,95 | 0,40% | 45 | 55 | 35,00% | 138,74 | 48,56 | 44,96 | 1.056,18 | 977,94 | |
| | 01-08/31-12 | 199,95 | | 35 | 45 | 28,00% | 138,74 | 38,85 | 35,97 | 844,99 | 782,40 | |
| 2016 | 01-01/31-12 | 202,17 | 1,11% | 35 | 45 | 28,00% | 140,28 | 39,28 | 36,37 | 854,34 | 791,06 | 10.252,08 |
| 2017-2025 | 01-01/31-12 | 202,17 | | 35 | 45 | 28,00% | 140,28 | 39,28 | 36,37 | 854,34 | 791,06 | 10.252,08 |

- o In deze scenario's blijkt onze berekening overeen te komen met de uitkeringsspecificaties⁶⁶ van de WAO, waardoor wij onze berekening in kunnen zetten.

⁶⁶ Zie bijlage 27

- Berekening Invaliditeitspensioen

| jaar | periode | IP/HPT grondsl. per jaar | IP/HPT pro-rato per maand | AO-klasse | IP- perc. | WAO-/WIA- uitk. per maand | IP- uitk. per maand | IP- uitk. per jaar |
|-----------|---------|--------------------------------|---------------------------------|-----------|--------------|---------------------------------|---------------------------|--------------------------|
| | | € | € | | % | € | € | € |
| 2016 | jan-feb | 39.602,82 | 924,07 | 35% | 28,00% | 854,34 | 19,52 | 234,28 |
| | mrt-dec | 39.602,82 | 924,07 | 35% | 28,00% | 854,34 | 19,52 | 234,28 |
| 2017-2025 | jan-dec | 39.602,82 | 924,07 | 35% | 28,00% | 854,34 | 19,52 | 234,28 |

9. Situatie met PTSS – berekeningen

- Berekening Inkomens uit dienstverband
 - o OVW periodieken

| Jaar | periode | salaris schaal | CAO verh. | bruto salaris 100% FTE | bruto salaris schaal | bruto salaris 100% FTE | verschil = OWV-per. | FTE | verschil = OWV-per. |
|-----------|---------|-------------------|--------------|------------------------------|----------------------------|------------------------------|------------------------|--------|------------------------|
| | | | % | € | | € | € | % | € |
| 2014 | jan-sep | 8/14 | | 3.347,00 | 9/12 | 3.460,00 | 113,00 | 55,56% | 62,78 |
| | okt-dec | | | 3.347,00 | 9/13 | 3.564,00 | 217,00 | 55,56% | 120,57 |
| 2015 | jan-aug | | | 3.373,78 | | 3.564,00 | 190,22 | 55,56% | 105,69 |
| | sep | | 1,25% | 3.415,95 | | 3.608,55 | 192,60 | 55,56% | 107,01 |
| | okt-dec | | | 3.415,95 | 9/14 | 3.704,74 | 288,79 | 55,56% | 160,45 |
| 2016 | jan-dec | | 3,00% | 3.518,43 | | 3.815,88 | 297,45 | 55,56% | 165,26 |
| 2017-2025 | jan-dec | | | 3.518,43 | | 3.815,88 | 297,45 | 55,56% | 165,26 |
| 2026 | jan | | | | | | | | |

- o Inkomens uit dienstverband

| Jaar | geb. jaar | periode | salaris schaal | CAO verh | bruto salaris vast | FTE | bruto salaris gewerkt | OVW periodieken | nabetaaling OVW | nabetaaling OVW 2013 | zieken geld ORT | Inconv. variabel | uren overwerk 100% | levensl. geen ABP |
|------|-----------|---------|-------------------|-------------|--------------------------|--------|-----------------------------|--------------------|--------------------|-------------------------|-----------------------|---------------------|--------------------------|-------------------------|
| | | | | % | € | % | € | € | € | € | € | € | € | € |
| 2011 | | dec | 8/14 | | 3.347,00 | 77,78% | 2.603,30 | | | | | 108,07 | | |
| 2012 | | jan | | | 3.347,00 | 77,78% | 2.603,30 | | | | | 40,64 | | |
| | | feb | | | 3.347,00 | 77,78% | 2.603,30 | | | | | 61,12 | 6,39 | |
| | | mrt | | | 3.347,00 | 77,78% | 2.603,30 | | | | | 61,12 | | |
| | | apr | | | 3.347,00 | 77,78% | 2.603,30 | | | | | | | |
| | | mei | | | 3.347,00 | 77,78% | 2.603,30 | | | | | | | |

| jaar | geb. jaar | periode | CAO | bruto salaris vast | FTE | bruto salaris gewerkt | OVW perodielen | nabetaaling OVW | nabetaaling OVW 2013 | zieken geld | Inconv. variabel | uren overwerk | levensl. geen ABP |
|------|-----------|---------|-------|--------------------|--------|-----------------------|----------------|-----------------|----------------------|-------------|------------------|---------------|-------------------|
| | | | % | € | % | € | € | € | € | ORT | € | € | € |
| | | 10.2.e | | | | | | | | | | | |
| | leeftijd | | | | | | | | | | | | |
| | | sep | | 3.347,00 | 55,56% | 1.859,59 | 62,79 | | | | 62,39 | | |
| | | okt | | 3.347,00 | 55,56% | 1.859,59 | 120,57 | | | | 62,39 | | |
| | | nov | | 3.347,00 | 55,56% | 1.859,59 | 120,57 | | | | 62,39 | | |
| | | dec | | 3.347,00 | 55,56% | 1.859,59 | 120,57 | | | | 124,78 | | |
| 2015 | | jan | | 3.373,78 | 55,56% | 1.874,47 | 121,53 | | | | | | 222,75 |
| | | feb | | 3.373,78 | 55,56% | 1.874,47 | 121,53 | | | | | | 222,75 |
| | | mrt | | 3.373,78 | 55,56% | 1.874,47 | 121,53 | | | 62,39 | | | 222,75 |
| | | apr | | 3.373,78 | 55,56% | 1.874,47 | 121,53 | | | 124,78 | | | 222,75 |
| | | mei | | 3.373,78 | 55,56% | 1.874,47 | 121,53 | | | 62,39 | | | 222,75 |
| | | jun | | 3.373,78 | 55,56% | 1.874,47 | 121,53 | | | 62,39 | | | 222,75 |
| | | jul | | 3.373,78 | 55,56% | 1.874,47 | 121,53 | | | 62,39 | | | 2.670,62 |
| | | aug | | 3.373,78 | 55,56% | 1.874,47 | 121,53 | | | 62,39 | | | 222,75 |
| | | sep | 1,25% | 3.415,95 | 55,56% | 1.897,90 | 107,01 | | | 124,78 | | | 222,75 |
| | | okt | | 3.415,95 | 55,56% | 1.897,90 | 160,45 | | | 62,39 | | | 222,75 |
| | | nov | | 3.415,95 | 55,56% | 1.897,90 | 160,45 | | | 62,39 | | | 222,75 |
| | | dec | | 3.415,95 | 55,56% | 1.897,90 | 160,45 | | | 62,39 | | | 222,75 |
| 2016 | | jan | 3,00% | 3.518,43 | 55,56% | 1.954,84 | 165,26 | | | 62,39 | | | 229,95 |
| | | feb-dec | | 3.518,43 | 55,56% | 1.954,84 | 165,26 | | | 62,39 | | | 18,33 |

| jaar | geb. jaar | periode | middeling | reiskosten belast | bruto rente | IVL nabetaaling | eenm uitk | eenm loopbaan | EJU | VT 8% | bruto salaris totaal | tbv A-letsel |
|------|-----------|---------|-----------|-------------------|-------------|-----------------|-----------|---------------|--------|----------|----------------------|--------------|
| | | | € | € | € | € | € | Impulsbijdr | € | € | € | € |
| | | 10.2.e | | | | | | | | | | |
| | leeftijd | | | | | | | | | | | |
| 2011 | | dec | | | | | | | 194,06 | 216,91 | 3.122,34 | 37.468,08 |
| 2012 | | jan | 48,10 | | | | | | | 2.132,45 | 30.884,99 | |
| | | feb | 10,74 | | | | | | | | | |
| | | mrt | | | | | | | | | | |

| jaar | geb. jaar | periode | middeling | reiskosten belast | bruto rente | lvi. nabetaaling | eenm uitk | eenm loopbaan impulsbijdr | EJU | VT 8% | bruto salaris totaal | fbv A-letsel |
|------|-----------|-----------------|-----------|----------------------|----------------|---------------------|--------------|---------------------------------|----------|----------|----------------------------|-----------------|
| | | | € | € | € | € | € | € | € | € | € | € |
| | | 10.2.e april | | | | | | | | | | |
| | | mei | | | | | | | | | | |
| | | jun | | | | | | | | | | |
| | | jul | | | | | | | | | | |
| | | aug | | | | | | | | | | |
| | | sep | | | | | | | | | | |
| | | okt | | | | | | | | | | |
| | | nov | | | | | | | | | | |
| | | dec | | | | | | | 2.038,03 | | | |
| 2013 | | jan | | 212,04 | | | | | | 1.827,86 | 26.766,62 | |
| | | feb | | | | | | | | | | |
| | | mrt | | | | | | | | | | |
| | | apr | | | | | | | | | | |
| | | mei | | | | | | | | | | |
| | | jun | | | | | | | | | | |
| | | jul | | | | | | | | | | |
| | | aug | | | | | | | | | | |
| | | sep | | 93,24 | | | | | | | | |
| | | okt | | | | | | | | | | |
| | | nov | | | | | | | | | | |
| | | dec | | | | | | | 1.785,24 | | | |
| 2014 | | jan | | | | | | | | 1.946,48 | 32.268,91 | |
| | | feb | | | | | | | | | | |
| | | mrt | | | | | | | | | | |
| | | apr | | 111,24 | 4.020,85 | | | | | | | |
| | | mei | | | | | | | | | | |
| | | jun | | | | | | | | | | |

| jaar | geb. jaar | periode | middeling | reiskosten belast | bruto rente | vl. nabetaling | eenm uitk | eenm loopbaan impulsbijdr | EJU | VT 8% | bruto salaris totaal | tbv A-ltsel |
|------|-----------|---------|-----------|----------------------|----------------|-------------------|--------------|---------------------------------|----------|----------|----------------------------|----------------|
| | | | € | € | € | € | € | € | € | € | € | € |
| | | jul | | | | | | | | | | |
| | | aug | | | | | | | | | | |
| | | sep | | | | | | | | | | |
| | | okt | | | | | | | | | | |
| | | nov | | | | | | | | | | |
| | | dec | | | | | | | 1.859,34 | | | |
| 2015 | | jan | | 2.447,87 | | | | | | 1.991,73 | 36.388,98 | |
| | | feb | | | | | | | | | | |
| | | mrt | | | | | | | | | | |
| | | apr | | | | | | | | | | |
| | | mei | | | | | | | | | | |
| | | jun | | | | | | | | | | |
| | | jul | | | | | | | | | | |
| | | aug | | | | | | | | | | |
| | | sep | | | | | | | | | | |
| | | okt | | | | | | | | | | |
| | | nov | | | | | | | | | | |
| | | dec | | | | | | | 1.931,84 | | | |
| 2016 | | jan | | 46,30 | 46,30 | | | 46,30 | 339,22 | 349,20 | 5.394,28 | 32.365,68 |
| | | feb | | | | | | | | | | |

verzekeringen

| WAO verhoging in % | WAO AO- klasse | WAO uitk. perc. | WAO dagloon vervolg-uitk. Incl.VT | WAO vervolg-uitk. /dag Incl.VT | WAO vervolg-uitk. /dag excl.VT | uitk. per dag totaal Incl.VT | uitk. per maand totaal Incl.VT | uitk. per maand totaal excl.VT | uitk. per jaar totaal Incl.VT |
|--------------------------|----------------------|-----------------------|--|---|---|---------------------------------------|---|---|--|
| % | | % | € | € | € | € | € | € | € |
| 1,26% | 15 | 14,00% | 128,70 | 18,02 | 16,69 | | | | |
| 0,64% | 15 | 14,00% | 129,52 | 18,13 | 16,79 | | | | |
| 0,60% | 15 | 14,00% | 130,30 | 18,24 | 16,89 | | | | |
| 0,59% | 15 | 14,00% | 131,07 | 18,35 | 16,99 | | | | |
| 0,76% | 15 | 14,00% | 132,07 | 18,49 | 17,12 | 18,49 | 402,16 | 372,37 | 4.825,89 |
| 0,79% | 15 | 14,00% | 133,11 | 18,64 | 17,26 | 18,64 | 405,42 | 375,39 | 9.160,88 |
| | 45 | 35,00% | 133,11 | 46,59 | 43,14 | 46,59 | 1.013,33 | 938,27 | |
| 0,66% | 45 | 35,00% | 133,99 | 46,90 | 43,43 | 46,90 | 1.020,08 | 944,51 | |
| 0,91% | 45 | 35,00% | 135,21 | 47,32 | 43,81 | 47,32 | 1.029,21 | 952,97 | 12.385,76 |
| 0,57% | 45 | 35,00% | 135,98 | 47,59 | 44,06 | 47,59 | 1.035,08 | 958,41 | |
| 0,53% | 45 | 35,00% | 136,70 | 47,84 | 44,30 | 47,84 | 1.040,52 | 963,44 | 12.528,00 |
| | 45 | 35,00% | 136,70 | 47,84 | 44,30 | 47,84 | 1.040,52 | 963,44 | |
| 0,65% | 45 | 35,00% | 137,59 | 48,16 | 44,59 | 48,16 | 1.047,48 | 969,89 | |
| 0,44% | 45 | 35,00% | 138,19 | 48,37 | 44,79 | 48,37 | 1.052,05 | 974,12 | 11.593,40 |
| 0,40% | 45 | 35,00% | 138,74 | 48,56 | 44,96 | 48,56 | 1.056,18 | 977,94 | |
| | 35 | 28,00% | 138,74 | 38,85 | 35,97 | 38,85 | 844,99 | 782,40 | |
| 1,11% | 35 | 28,00% | 140,28 | 39,28 | 36,37 | 39,28 | 854,34 | 791,06 | 24.591,86 |
| | 80 | 75,00% | 140,28 | 105,21 | 97,42 | 105,21 | 2.288,32 | 2.118,81 | |

t onze berekening overeen te komen met de uitkeringsspecificaties⁶⁷ van de WAO, waardoor wij onze
 etten.

omen

| | bruto salaris gewerkt € | OVW periodieken € | zaken geld ORT € | EJU 8% € | eenm. uitk € | VT 8% € | pens. gev. Ink 55,56% FTE € | pens. gev. Ink 100% FTE € |
|---|----------------------------------|-------------------------|---------------------------|----------------|--------------------|---------------|--------------------------------------|------------------------------------|
| % | 1.874,47 | 121,53 | - | 1.916,16 | | 1.916,16 | 27.784,35 | 50.007,83 |
| % | 1.954,84 | 165,26 | 62,39 | 2.035,30 | 277,80 | 2.095,19 | 30.598,20 | 55.072,36 |

| | max. pens. gevend. salaris 100% € | ber. Pens. gevend salaris 100% € | pensioen- gevend salaris -/- debrut. 100% € | parttime perc. % | franchise Ink.grens 100% € | franchise Ink.100% < € | franchise Ink.100% > € | opbouw grondsl. pro-rato € |
|---|---|--|--|------------------------|-------------------------------------|------------------------------|------------------------------|-------------------------------------|
| 3 | 100.000,00 | 50.007,83 | 49.215,98 | 77,78% | 37.578,01 | 10.100 | 12.650 | 28.441,02 |
| 3 | 100.000,00 | 55.072,36 | 54.280,51 | 77,78% | 38.906,04 | 10.350 | 13.000 | 32.107,98 |
| 3 | 100.000,00 | 55.072,36 | 54.280,51 | 77,78% | 38.906,04 | 10.350 | 13.000 | 32.107,98 |
| 3 | 101.519,00 | 55.072,36 | 54.280,51 | 77,78% | 38.906,04 | 10.350 | 13.000 | 32.107,98 |

| geboorte jaar | periode | opbouw | | aantal jaren | pensioen opbouw | | na- indexatie | pensioen opbouw incl. index |
|------------------|---------|---|---|-----------------|----------------------------|------------|------------------|-----------------------------------|
| | | perc. tot Ink.grens franchise % | perc. vanaf Ink.grens franchise % | | opbouw excl. index € | index % | | |
| | | | | n= | opbouw tot 2015 | € | %% | € |
| | jan-dec | 1,701% | 1,875% | 1,00 | 533,27 | 0,00% | 0,00% | 19.716,00 |
| | jan-feb | 1,701% | 1,875% | 0,17 | 100,34 | 0,00% | 0,00% | 533,27 |
| | mrt-dec | 1,701% | 1,875% | 0,83 | 501,69 | 0,00% | 0,00% | 100,34 |
| | jan-dec | 1,701% | 1,875% | 9,00 | 5.418,22 | 0,00% | 0,00% | 501,69 |
| | | | | | opbouw OP 67jr | | | 5.418,22 |
| | | | | | | | | 26.269,52 |

- Berekening Pensioenpremie
o Loonstaten

| jaar | premie OP/NP | premie AOP | premie IP | premie aanv. IP | premie AOV | premie verh. NP | premie VPL | premie totaal per jaar |
|------|-----------------|---------------|--------------|--------------------|---------------|--------------------|---------------|------------------------------|
| | | | | | | | | |
| | 10.156,54 | | 1,37 | 14,57 | | 15,14 | | 2.251,44 |
| | 158,54 | | 1,37 | 14,64 | | 15,17 | 71,36 | 2.718,56 |
| | 158,54 | | 1,37 | 14,64 | | 15,17 | 71,36 | |
| | 158,54 | | 1,37 | 14,64 | | 15,17 | 71,36 | |
| | 173,94 | | 1,37 | 14,64 | | 15,17 | 71,36 | |
| | 173,94 | | 1,37 | 14,64 | | 15,17 | 71,36 | |
| | 124,25 | | 0,98 | 10,45 | | 10,83 | 50,97 | |
| | 124,25 | | 0,98 | 10,45 | | 10,83 | 50,97 | |
| | 124,25 | | 0,98 | 10,45 | | 10,83 | 50,97 | |
| | 124,25 | | 0,98 | 10,45 | | 10,83 | 50,97 | |