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Persoonlijk Pensioen Plan

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1 Overlevingstabellen

De gemiddelde levensduurverwachting blijkt uit overlevingstabellen die periodiek door het Centraal Bureau voor de Statistiek (het CBS) worden gepubliceerd. Nationale-Nederlanden hanteert de volgende overlevingstabellen.

1.1 Overlevingstabel NN Collectief 2013 actuariel

leeftijd	mannen	vrouwen	leeftijd	mannen	vrouwen
0	10.000.000	10.000.000	35	9.970.119	9.986.449
1	9.995.956	9.997.633	36	9.968.007	9.985.202
2	9.995.491	9.997.359	37	9.965.707	9.983.739
3	9.995.235	9.997.232	38	9.963.194	9.982.029
4	9.995.073	9.997.147	39	9.960.453	9.980.025
5	9.994.961	9.997.087	40	9.957.470	9.977.685
6	9.994.856	9.997.036	41	9.954.229	9.974.975
7	9.994.755	9.996.990	42	9.950.716	9.971.855
8	9.994.653	9.996.944	43	9.946.884	9.968.305
9	9.994.545	9.996.896	44	9.942.662	9.964.295
10	9.994.423	9.996.839	45	9.937.958	9.959.790
11	9.994.279	9.996.762	46	9.932.691	9.954.763
12	9.994.109	9.996.664	47	9.926.768	9.949.165
13	9.993.910	9.996.540	48	9.920.097	9.942.927
14	9.993.681	9.996.391	49	9.912.609	9.935.968
15	9.993.401	9.996.220	50	9.904.253	9.928.201
16	9.993.053	9.996.019	51	9.894.949	9.919.526
17	9.992.626	9.995.790	52	9.884.575	9.909.848
18	9.992.095	9.995.525	53	9.872.983	9.899.083
19	9.991.429	9.995.235	54	9.859.972	9.887.160
20	9.990.641	9.994.916	55	9.845.344	9.874.016
21	9.989.718	9.994.582	56	9.828.888	9.859.884
22	9.988.697	9.994.237	57	9.810.459	9.844.666
23	9.987.608	9.993.877	58	9.789.957	9.828.244
24	9.986.468	9.993.495	59	9.767.303	9.810.466
25	9.985.287	9.993.087	60	9.742.401	9.791.110
26	9.984.066	9.992.643	61	9.715.071	9.769.907
27	9.982.801	9.992.164	62	9.685.051	9.746.587
28	9.981.485	9.991.652	63	9.651.953	9.720.885
29	9.980.108	9.991.104	64	9.615.366	9.692.435
30	9.978.665	9.990.526	65	9.574.894	9.660.853
31	9.977.167	9.989.911	66	9.530.166	9.625.733
32	9.975.573	9.989.219	67	9.480.848	9.586.706
33	9.973.876	9.988.429	68	9.426.595	9.543.434
34	9.972.064	9.987.513	69	9.367.011	9.495.491

leeftijd	mannen	vrouwen
70	9.301.546	9.442.351
71	9.229.364	9.383.419
72	9.149.346	9.318.017
73	9.060.141	9.245.307
74	8.960.244	9.164.513
75	8.847.925	9.074.849
76	8.721.202	8.975.327
77	8.577.896	8.864.627
78	8.415.734	8.740.925
79	8.232.321	8.601.934
80	8.025.200	8.445.083
81	7.792.031	8.267.509
82	7.530.771	8.066.271
83	7.240.031	7.838.700
84	6.918.849	7.582.538
85	6.566.374	7.295.615
86	6.182.220	6.975.669
87	5.766.793	6.620.621
88	5.321.700	6.228.993
89	4.850.518	5.800.267
90	4.358.976	5.335.682
91	3.854.769	4.839.323
92	3.347.346	4.318.606
93	2.847.035	3.784.014

leeftijd	mannen	vrouwen
94	2.363.730	3.247.190
95	1.908.159	2.721.398
96	1.532.347	2.297.735
97	1.188.013	1.884.505
98	884.857	1.495.228
99	629.607	1.142.416
100	425.197	836.132
101	270.490	582.733
102	161.395	382.823
103	89.525	234.888
104	45.680	133.131
105	21.170	68.776
106	8.771	31.848
107	3.357	13.567
108	1.179	5.269
109	377	1.846
110	109	577
111	28	158
112	6	38
113	1	8
114	-	1
115	-	-
116	-	-

1.2 Overlevingstabel NN Collectief 2013 uniseks

leeftijd	uniseks	leeftijd	uniseks	leeftijd	uniseks
0	10.000.000	39	9.958.995	78	8.130.158
1	9.994.494	40	9.955.669	79	7.920.811
2	9.993.876	41	9.951.998	80	7.687.055
3	9.993.555	42	9.947.949	81	7.426.983
4	9.993.328	43	9.943.472	82	7.139.103
5	9.993.176	44	9.938.503	83	6.822.636
6	9.993.030	45	9.932.938	84	6.477.363
7	9.992.891	46	9.926.683	85	6.103.392
8	9.992.755	47	9.919.631	86	5.701.439
9	9.992.609	48	9.911.674	87	5.273.123
10	9.992.448	49	9.902.739	88	4.821.313
11	9.992.272	50	9.892.731	89	4.350.772
12	9.992.072	51	9.881.553	90	3.868.203
13	9.991.840	52	9.869.078	91	3.381.924
14	9.991.565	53	9.855.129	92	2.901.527
15	9.991.240	54	9.839.486	93	2.436.927
16	9.990.851	55	9.821.924	94	1.997.216
17	9.990.386	56	9.802.278	95	1.591.459
18	9.989.821	57	9.780.372	96	1.256.590
19	9.989.149	58	9.756.086	97	958.523
20	9.988.380	59	9.729.311	98	703.191
21	9.987.521	60	9.699.911	99	493.622
22	9.986.594	61	9.667.637	100	329.643
23	9.985.614	62	9.632.147	101	208.025
24	9.984.593	63	9.592.992	102	123.504
25	9.983.540	64	9.549.616	103	68.434
26	9.982.430	65	9.501.566	104	35.061
27	9.981.283	66	9.448.371	105	16.425
28	9.980.089	67	9.389.599	106	6.941
29	9.978.840	68	9.324.826	107	2.708
30	9.977.530	69	9.253.533	108	968
31	9.976.147	70	9.175.023	109	315
32	9.974.647	71	9.088.359	110	92
33	9.973.018	72	8.992.330	111	24
34	9.971.238	73	8.885.520	112	6
35	9.969.277	74	8.766.391	113	1
36	9.967.105	75	8.633.255	114	-
37	9.964.691	76	8.484.202	115	-
38	9.961.995	77	8.317.220	116	-

2 Partnerfrequentietabel

Deze partnerfrequenties gelden voor de samenlevingsvormen man/vrouw, man/man en vrouw/vrouw. Wat wij onder partner verstaan vindt u in het pensioenreglement.

In verband met het meeverzekerd zijn van het recht op ruil geldt een partnerfrequentie van 1,000 op de normale pensioendatum volgens het pensioenreglement.

leeftijd	mannen	vrouwen	leeftijd	mannen	vrouwen
18	0,010	0,042	50	0,784	0,754
19	0,080	0,110	51	0,784	0,754
20	0,151	0,177	52	0,794	0,754
21	0,221	0,243	53	0,814	0,754
22	0,291	0,310	54	0,814	0,754
23	0,362	0,378	55	0,814	0,754
24	0,432	0,445	56	0,814	0,754
25	0,502	0,512	57	0,814	0,754
26	0,522	0,553	58	0,824	0,764
27	0,563	0,583	59	0,824	0,774
28	0,583	0,633	60	0,824	0,774
29	0,593	0,633	61	0,834	0,774
30	0,603	0,633	62	0,844	0,794
31	0,633	0,683	63	0,844	0,794
32	0,653	0,713	64	0,854	0,794
33	0,653	0,723	65	0,854	0,794
34	0,693	0,723	66	0,852	0,789
35	0,703	0,723	67	0,849	0,783
36	0,723	0,744	68	0,846	0,777
37	0,764	0,744	69	0,843	0,771
38	0,774	0,744	70	0,840	0,763
39	0,774	0,744	71	0,836	0,755
40	0,774	0,744	72	0,832	0,745
41	0,774	0,744	73	0,827	0,735
42	0,774	0,744	74	0,822	0,723
43	0,774	0,744	75	0,816	0,709
44	0,784	0,744	76	0,810	0,693
45	0,784	0,744	77	0,803	0,676
46	0,784	0,744	78	0,795	0,656
47	0,784	0,744	79	0,786	0,634
48	0,784	0,754	80	0,777	0,610
49	0,784	0,754			