

נספח א/1 - מסלול בסיסי

גיל כניסה	אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)					
	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות
18	19.2%	38.4%	57.6%	96.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
19	19.2%	38.4%	57.6%	96.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
20	19.2%	38.4%	57.6%	96.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
21	18.3%	36.7%	55.0%	91.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
22	17.5%	35.0%	52.5%	87.4%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
23	16.7%	33.4%	50.0%	83.4%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
24	15.9%	31.8%	47.7%	79.5%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
25	15.1%	30.3%	45.4%	75.7%	100.0%	75.0%	19.6%	39.1%	58.7%	97.9%	100.0%	75.0%
26	14.4%	28.8%	43.2%	72.1%	100.0%	75.0%	18.7%	37.4%	56.1%	93.4%	100.0%	75.0%
27	13.7%	27.4%	41.1%	68.6%	100.0%	75.0%	17.8%	35.6%	53.5%	89.1%	100.0%	75.0%
28	13.0%	26.1%	39.1%	65.2%	100.0%	75.0%	17.0%	34.0%	51.0%	85.0%	100.0%	75.0%
29	12.4%	24.8%	37.2%	61.9%	100.0%	75.0%	16.2%	32.4%	48.6%	81.0%	100.0%	75.0%
30	11.8%	23.5%	35.3%	58.8%	100.0%	75.0%	15.4%	30.8%	46.3%	77.1%	100.0%	75.0%
31	11.2%	22.3%	33.5%	55.8%	100.0%	75.0%	14.7%	29.3%	44.0%	73.4%	100.0%	75.0%
32	10.6%	21.2%	31.7%	52.9%	100.0%	75.0%	14.0%	27.9%	41.9%	69.8%	100.0%	75.0%
33	10.0%	20.0%	30.1%	50.1%	100.0%	75.0%	13.3%	26.5%	39.8%	66.3%	100.0%	75.0%
34	9.5%	19.0%	28.4%	47.4%	100.0%	75.0%	12.6%	25.2%	37.8%	62.9%	100.0%	75.0%
35	9.0%	17.9%	26.9%	44.8%	100.0%	75.0%	11.9%	23.9%	35.8%	59.7%	100.0%	75.0%
36	8.5%	16.9%	25.4%	42.3%	100.0%	75.0%	11.3%	22.6%	34.0%	56.6%	100.0%	75.0%
37	8.0%	16.0%	23.9%	39.9%	100.0%	75.0%	10.7%	21.4%	32.1%	53.6%	100.0%	75.0%
38	7.5%	15.0%	22.5%	37.6%	100.0%	75.0%	10.1%	20.3%	30.4%	50.7%	100.0%	75.0%
39	7.1%	14.1%	21.2%	35.3%	100.0%	75.0%	9.6%	19.1%	28.7%	47.9%	100.0%	75.0%
40	6.6%	13.3%	19.9%	33.2%	100.0%	75.0%	9.0%	18.1%	27.1%	45.2%	100.0%	75.0%
41	6.2%	12.4%	18.7%	31.1%	100.0%	75.0%	8.5%	17.0%	25.5%	42.6%	100.0%	75.0%
42	5.8%	11.6%	17.5%	29.1%	100.0%	75.0%	8.0%	16.0%	24.0%	40.0%	100.0%	75.0%
43	5.4%	10.9%	16.3%	27.2%	100.0%	75.0%	7.5%	15.1%	22.6%	37.6%	100.0%	75.0%
44	5.1%	10.1%	15.2%	25.3%	100.0%	75.0%	7.1%	14.1%	21.2%	35.3%	100.0%	75.0%
45	4.7%	9.4%	14.1%	23.5%	100.0%	75.0%	6.6%	13.2%	19.8%	33.1%	100.0%	75.0%
46	4.4%	8.7%	13.1%	21.8%	100.0%	75.0%	6.2%	12.4%	18.5%	30.9%	100.0%	75.0%
47	4.0%	8.1%	12.1%	20.2%	100.0%	75.0%	5.8%	11.5%	17.3%	28.8%	100.0%	75.0%
48	3.7%	7.4%	11.1%	18.6%	100.0%	75.0%	5.4%	10.7%	16.1%	26.8%	100.0%	75.0%
49	3.4%	6.8%	10.2%	17.0%	100.0%	75.0%	5.0%	9.9%	14.9%	24.8%	100.0%	75.0%
50	3.1%	6.2%	9.3%	15.6%	100.0%	75.0%	4.6%	9.2%	13.8%	23.0%	100.0%	75.0%
51	2.8%	5.7%	8.5%	14.1%	100.0%	75.0%	4.2%	8.5%	12.7%	21.2%	100.0%	75.0%
52	2.6%	5.1%	7.7%	12.8%	100.0%	75.0%	3.9%	7.8%	11.7%	19.4%	100.0%	75.0%
53	2.3%	4.6%	6.9%	11.5%	100.0%	75.0%	3.6%	7.1%	10.7%	17.8%	100.0%	75.0%
54	2.0%	4.1%	6.1%	10.2%	100.0%	75.0%	3.2%	6.5%	9.7%	16.2%	100.0%	75.0%
55	1.8%	3.6%	5.4%	9.0%	100.0%	75.0%	2.9%	5.8%	8.8%	14.6%	100.0%	75.0%
56	1.6%	3.1%	4.7%	7.8%	100.0%	75.0%	2.6%	5.2%	7.9%	13.1%	100.0%	75.0%
57	1.3%	2.7%	4.0%	6.7%	100.0%	75.0%	2.3%	4.7%	7.0%	11.7%	100.0%	75.0%
58	1.1%	2.2%	3.3%	5.6%	100.0%	75.0%	2.1%	4.1%	6.2%	10.3%	100.0%	75.0%
59	0.9%	1.8%	2.7%	4.5%	100.0%	75.0%	1.8%	3.6%	5.4%	8.9%	100.0%	75.0%
60	0.7%	1.4%	2.1%	3.5%	100.0%	75.0%	1.5%	3.1%	4.6%	7.6%	100.0%	75.0%
61	0.5%	1.0%	1.5%	2.5%	100.0%	75.0%	1.3%	2.6%	3.8%	6.4%	100.0%	75.0%
62	0.3%	0.6%	0.9%	1.5%	100.0%	75.0%	1.0%	2.1%	3.1%	5.2%	100.0%	75.0%
63	0.1%	0.2%	0.3%	0.5%	100.0%	75.0%	0.8%	1.6%	2.4%	4.0%	100.0%	75.0%
64							0.6%	1.1%	1.7%	2.8%	100.0%	75.0%
65							0.3%	0.7%	1.0%	1.7%	100.0%	75.0%
66							0.1%	0.2%	0.4%	0.6%	100.0%	75.0%

תגמולים 11.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21, (א), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/2 - מסלול משפחה

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארית	סיעודי	נכות	הורה	יתומים	בן זוג	שארית	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	25
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	26
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	27
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	28
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	29
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	30
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	31
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	32
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	33
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	34
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	35
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	36
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	37
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	38
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	39
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	40
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	41
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	42
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	43
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	44
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	45
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	46
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	47
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	48
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	49
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	50
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	51
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	52
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	53
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	54
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	55
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	56
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	57
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18.8%	37.7%	56.5%	94.2%	100.0%	75.0%	58
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	17.6%	35.3%	52.9%	88.2%	100.0%	75.0%	59
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	16.5%	33.0%	49.4%	82.4%	100.0%	75.0%	60
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	15.4%	30.8%	46.2%	77.0%	100.0%	75.0%	61
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	14.4%	28.8%	43.1%	71.9%	100.0%	71.9%	62
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	13.1%	26.3%	39.4%	65.6%	91.9%	65.6%	63
					75.0%	12.0%	24.1%	36.1%	60.2%	84.2%	60.2%	64
					75.0%	11.4%	22.8%	34.2%	57.1%	79.9%	57.1%	65
					75.0%	11.3%	22.6%	33.9%	56.5%	79.1%	56.5%	66

תגמולים 11.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18, א, 18, ב, 19, 21, א, 21, ב, 22, 23, ד, 38, א, 46, א

נספח א/3 - עתיר ביטוח נכות

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
7.2%	14.4%	21.6%	36.0%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	18
7.2%	14.4%	21.6%	36.0%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	19
7.2%	14.4%	21.6%	36.0%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	20
6.9%	13.7%	20.6%	34.4%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	21
6.6%	13.1%	19.7%	32.8%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	22
6.3%	12.5%	18.8%	31.3%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	23
6.0%	11.9%	17.9%	29.8%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	24
5.7%	11.4%	17.0%	28.4%	100.0%	75.0%	7.3%	14.7%	22.0%	36.7%	100.0%	75.0%	25
5.4%	10.8%	16.2%	27.0%	100.0%	75.0%	7.0%	14.0%	21.0%	35.0%	100.0%	75.0%	26
5.1%	10.3%	15.4%	25.7%	100.0%	75.0%	6.7%	13.4%	20.1%	33.4%	100.0%	75.0%	27
4.9%	9.8%	14.7%	24.4%	100.0%	75.0%	6.4%	12.7%	19.1%	31.9%	100.0%	75.0%	28
4.6%	9.3%	13.9%	23.2%	100.0%	75.0%	6.1%	12.1%	18.2%	30.4%	100.0%	75.0%	29
4.4%	8.8%	13.2%	22.1%	100.0%	75.0%	5.8%	11.6%	17.3%	28.9%	100.0%	75.0%	30
4.2%	8.4%	12.6%	20.9%	100.0%	75.0%	5.5%	11.0%	16.5%	27.5%	100.0%	75.0%	31
4.0%	7.9%	11.9%	19.8%	100.0%	75.0%	5.2%	10.5%	15.7%	26.2%	100.0%	75.0%	32
3.8%	7.5%	11.3%	18.8%	100.0%	75.0%	5.0%	9.9%	14.9%	24.9%	100.0%	75.0%	33
3.6%	7.1%	10.7%	17.8%	100.0%	75.0%	4.7%	9.4%	14.2%	23.6%	100.0%	75.0%	34
3.4%	6.7%	10.1%	16.8%	100.0%	75.0%	4.5%	9.0%	13.4%	22.4%	100.0%	75.0%	35
3.2%	6.3%	9.5%	15.9%	100.0%	75.0%	4.2%	8.5%	12.7%	21.2%	100.0%	75.0%	36
3.0%	6.0%	9.0%	15.0%	100.0%	75.0%	4.0%	8.0%	12.1%	20.1%	100.0%	75.0%	37
2.8%	5.6%	8.5%	14.1%	100.0%	75.0%	3.8%	7.6%	11.4%	19.0%	100.0%	75.0%	38
2.6%	5.3%	7.9%	13.2%	100.0%	75.0%	3.6%	7.2%	10.8%	17.9%	100.0%	75.0%	39
2.5%	5.0%	7.5%	12.4%	100.0%	75.0%	3.4%	6.8%	10.2%	16.9%	100.0%	75.0%	40
2.3%	4.7%	7.0%	11.7%	100.0%	75.0%	3.2%	6.4%	9.6%	16.0%	100.0%	75.0%	41
2.2%	4.4%	6.5%	10.9%	100.0%	75.0%	3.0%	6.0%	9.0%	15.0%	100.0%	75.0%	42
2.0%	4.1%	6.1%	10.2%	100.0%	75.0%	2.8%	5.6%	8.5%	14.1%	100.0%	75.0%	43
1.9%	3.8%	5.7%	9.5%	100.0%	75.0%	2.6%	5.3%	7.9%	13.2%	100.0%	75.0%	44
1.8%	3.5%	5.3%	8.8%	100.0%	75.0%	2.5%	5.0%	7.4%	12.4%	100.0%	75.0%	45
1.6%	3.3%	4.9%	8.2%	100.0%	75.0%	2.3%	4.6%	6.9%	11.6%	100.0%	75.0%	46
1.5%	3.0%	4.5%	7.6%	100.0%	75.0%	2.2%	4.3%	6.5%	10.8%	100.0%	75.0%	47
1.4%	2.8%	4.2%	7.0%	100.0%	75.0%	2.0%	4.0%	6.0%	10.0%	100.0%	75.0%	48
1.3%	2.6%	3.8%	6.4%	100.0%	75.0%	1.9%	3.7%	5.6%	9.3%	100.0%	75.0%	49
1.2%	2.3%	3.5%	5.8%	100.0%	75.0%	1.7%	3.4%	5.2%	8.6%	100.0%	75.0%	50
1.1%	2.1%	3.2%	5.3%	100.0%	75.0%	1.6%	3.2%	4.8%	7.9%	100.0%	75.0%	51
1.0%	1.9%	2.9%	4.8%	100.0%	75.0%	1.5%	2.9%	4.4%	7.3%	100.0%	75.0%	52
0.9%	1.7%	2.6%	4.3%	100.0%	75.0%	1.3%	2.7%	4.0%	6.7%	100.0%	75.0%	53
0.8%	1.5%	2.3%	3.8%	100.0%	75.0%	1.2%	2.4%	3.6%	6.1%	100.0%	75.0%	54
0.7%	1.3%	2.0%	3.4%	100.0%	75.0%	1.1%	2.2%	3.3%	5.5%	100.0%	75.0%	55
0.6%	1.2%	1.8%	2.9%	100.0%	75.0%	1.0%	2.0%	3.0%	4.9%	100.0%	75.0%	56
0.5%	1.0%	1.5%	2.5%	100.0%	75.0%	0.9%	1.8%	2.6%	4.4%	100.0%	75.0%	57
0.4%	0.8%	1.2%	2.1%	100.0%	75.0%	0.8%	1.5%	2.3%	3.9%	100.0%	75.0%	58
0.3%	0.7%	1.0%	1.7%	100.0%	75.0%	0.7%	1.3%	2.0%	3.4%	100.0%	75.0%	59
0.3%	0.5%	0.8%	1.3%	100.0%	75.0%	0.6%	1.1%	1.7%	2.9%	100.0%	75.0%	60
0.2%	0.4%	0.6%	0.9%	100.0%	75.0%	0.5%	1.0%	1.4%	2.4%	100.0%	75.0%	61
0.1%	0.2%	0.3%	0.6%	100.0%	75.0%	0.4%	0.8%	1.2%	1.9%	100.0%	75.0%	62
0.0%	0.1%	0.1%	0.2%	100.0%	75.0%	0.3%	0.6%	0.9%	1.5%	100.0%	75.0%	63
						0.2%	0.4%	0.6%	1.1%	100.0%	75.0%	64
						0.1%	0.3%	0.4%	0.6%	100.0%	75.0%	65
						0.0%	0.1%	0.1%	0.2%	100.0%	75.0%	66

תגמולים 11.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21, א, 21. ב, 22, 23, ד, 38, א, 46, א

נספח א/4 - עתיר ביטוח שארים

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	18
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	19
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	21
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	22
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	23
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	24
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	25
20.0%	40.0%	60.0%	100.0%	50.4%	36.0%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	26
20.0%	40.0%	60.0%	100.0%	48.0%	34.3%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	27
20.0%	40.0%	60.0%	100.0%	45.6%	32.6%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	28
20.0%	40.0%	60.0%	100.0%	43.4%	31.0%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	29
20.0%	40.0%	60.0%	100.0%	41.2%	29.4%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	30
20.0%	40.0%	60.0%	100.0%	39.1%	27.9%	20.0%	40.0%	60.0%	100.0%	51.4%	36.7%	31
20.0%	40.0%	60.0%	100.0%	37.0%	26.4%	20.0%	40.0%	60.0%	100.0%	48.8%	34.9%	32
20.0%	40.0%	60.0%	100.0%	35.1%	25.0%	20.0%	40.0%	60.0%	100.0%	46.4%	33.1%	33
20.0%	40.0%	60.0%	100.0%	33.2%	23.7%	20.0%	40.0%	60.0%	100.0%	44.1%	31.5%	34
20.0%	40.0%	60.0%	100.0%	31.4%	22.4%	20.0%	40.0%	60.0%	100.0%	41.8%	29.9%	35
20.0%	40.0%	60.0%	100.0%	29.6%	21.1%	20.0%	40.0%	60.0%	100.0%	39.6%	28.3%	36
20.0%	40.0%	60.0%	100.0%	27.9%	19.9%	20.0%	40.0%	60.0%	100.0%	37.5%	26.8%	37
20.0%	40.0%	60.0%	100.0%	26.3%	18.8%	20.0%	40.0%	60.0%	100.0%	35.5%	25.3%	38
20.0%	40.0%	60.0%	100.0%	24.7%	17.7%	20.0%	40.0%	60.0%	100.0%	33.5%	23.9%	39
20.0%	40.0%	60.0%	100.0%	23.2%	16.6%	20.0%	40.0%	60.0%	100.0%	31.6%	22.6%	40
20.0%	40.0%	60.0%	100.0%	21.8%	15.5%	20.0%	40.0%	60.0%	100.0%	29.8%	21.3%	41
20.0%	40.0%	60.0%	100.0%	20.4%	14.5%	20.0%	40.0%	60.0%	100.0%	28.0%	20.0%	42
20.0%	40.0%	60.0%	100.0%	19.0%	13.6%	20.0%	40.0%	60.0%	100.0%	26.3%	18.8%	43
20.0%	40.0%	60.0%	100.0%	17.7%	12.7%	20.0%	40.0%	60.0%	100.0%	24.7%	17.6%	44
20.0%	40.0%	60.0%	100.0%	16.5%	11.8%	20.0%	40.0%	60.0%	100.0%	23.1%	16.5%	45
20.0%	40.0%	60.0%	100.0%	15.3%	10.9%	20.0%	40.0%	60.0%	100.0%	21.6%	15.4%	46
20.0%	40.0%	60.0%	100.0%	14.1%	10.1%	20.0%	40.0%	60.0%	100.0%	20.2%	14.4%	47
20.0%	40.0%	60.0%	100.0%	13.0%	9.3%	20.0%	40.0%	60.0%	100.0%	18.8%	13.4%	48
20.0%	40.0%	60.0%	100.0%	11.9%	8.5%	20.0%	40.0%	60.0%	100.0%	17.4%	12.4%	49
20.0%	40.0%	60.0%	100.0%	10.9%	7.8%	20.0%	40.0%	60.0%	100.0%	16.1%	11.5%	50
20.0%	40.0%	60.0%	100.0%	9.9%	7.1%	20.0%	40.0%	60.0%	100.0%	14.8%	10.6%	51
20.0%	40.0%	60.0%	100.0%	8.9%	6.4%	20.0%	40.0%	60.0%	100.0%	13.6%	9.7%	52
20.0%	40.0%	60.0%	100.0%	8.0%	5.7%	20.0%	40.0%	60.0%	100.0%	12.4%	8.9%	53
20.0%	40.0%	60.0%	100.0%	7.1%	5.1%	20.0%	40.0%	60.0%	100.0%	11.3%	8.1%	54
20.0%	40.0%	60.0%	100.0%	6.3%	4.5%	20.0%	40.0%	60.0%	100.0%	10.2%	7.3%	55
20.0%	40.0%	60.0%	100.0%	5.5%	3.9%	20.0%	40.0%	60.0%	100.0%	9.2%	6.6%	56
20.0%	40.0%	60.0%	100.0%	4.7%	3.3%	20.0%	40.0%	60.0%	100.0%	8.2%	5.8%	57
20.0%	40.0%	60.0%	100.0%	3.9%	2.8%	18.8%	37.7%	56.5%	94.2%	7.2%	5.1%	58
20.0%	40.0%	60.0%	100.0%	3.1%	2.2%	17.6%	35.3%	52.9%	88.2%	6.3%	4.5%	59
20.0%	40.0%	60.0%	100.0%	2.4%	1.7%	16.5%	33.0%	49.4%	82.4%	5.3%	3.8%	60
20.0%	40.0%	60.0%	100.0%	1.7%	1.2%	15.4%	30.8%	46.2%	77.0%	4.5%	3.2%	61
20.0%	40.0%	60.0%	100.0%	1.0%	0.7%	14.4%	28.8%	43.1%	71.9%	3.6%	2.6%	62
20.0%	40.0%	60.0%	100.0%	0.4%	0.3%	13.1%	26.3%	39.4%	65.6%	2.8%	2.0%	63
						12.0%	24.1%	36.1%	60.2%	2.0%	1.4%	64
						11.4%	22.8%	34.2%	57.1%	1.2%	0.8%	65
						11.3%	22.6%	33.9%	56.5%	0.4%	0.3%	66

תגמולים 11.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, א.18, ב.19, א.21, א.21, ב.22, ב.23, ד.38, א.46 (א)

נספח א/5 - עתיר חסכון

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
7.2%	14.4%	21.6%	36.0%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	18
7.2%	14.4%	21.6%	36.0%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	19
7.2%	14.4%	21.6%	36.0%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	20
6.9%	13.7%	20.6%	34.4%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	21
6.6%	13.1%	19.7%	32.8%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	22
6.3%	12.5%	18.8%	31.3%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	23
6.0%	11.9%	17.9%	29.8%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	24
5.7%	11.4%	17.0%	28.4%	52.5%	37.5%	7.3%	14.7%	22.0%	36.7%	52.5%	37.5%	25
5.4%	10.8%	16.2%	27.0%	50.4%	36.0%	7.0%	14.0%	21.0%	35.0%	52.5%	37.5%	26
5.1%	10.3%	15.4%	25.7%	48.0%	34.3%	6.7%	13.4%	20.1%	33.4%	52.5%	37.5%	27
4.9%	9.8%	14.7%	24.4%	45.6%	32.6%	6.4%	12.7%	19.1%	31.9%	52.5%	37.5%	28
4.6%	9.3%	13.9%	23.2%	43.4%	31.0%	6.1%	12.1%	18.2%	30.4%	52.5%	37.5%	29
4.4%	8.8%	13.2%	22.1%	41.2%	29.4%	5.8%	11.6%	17.3%	28.9%	52.5%	37.5%	30
4.2%	8.4%	12.6%	20.9%	39.1%	27.9%	5.5%	11.0%	16.5%	27.5%	51.4%	36.7%	31
4.0%	7.9%	11.9%	19.8%	37.0%	26.4%	5.2%	10.5%	15.7%	26.2%	48.8%	34.9%	32
3.8%	7.5%	11.3%	18.8%	35.1%	25.0%	5.0%	9.9%	14.9%	24.9%	46.4%	33.1%	33
3.6%	7.1%	10.7%	17.8%	33.2%	23.7%	4.7%	9.4%	14.2%	23.6%	44.1%	31.5%	34
3.4%	6.7%	10.1%	16.8%	31.4%	22.4%	4.5%	9.0%	13.4%	22.4%	41.8%	29.9%	35
3.2%	6.3%	9.5%	15.9%	29.6%	21.1%	4.2%	8.5%	12.7%	21.2%	39.6%	28.3%	36
3.0%	6.0%	9.0%	15.0%	27.9%	19.9%	4.0%	8.0%	12.1%	20.1%	37.5%	26.8%	37
2.8%	5.6%	8.5%	14.1%	26.3%	18.8%	3.8%	7.6%	11.4%	19.0%	35.5%	25.3%	38
2.6%	5.3%	7.9%	13.2%	24.7%	17.7%	3.6%	7.2%	10.8%	17.9%	33.5%	23.9%	39
2.5%	5.0%	7.5%	12.4%	23.2%	16.6%	3.4%	6.8%	10.2%	16.9%	31.6%	22.6%	40
2.3%	4.7%	7.0%	11.7%	21.8%	15.5%	3.2%	6.4%	9.6%	16.0%	29.8%	21.3%	41
2.2%	4.4%	6.5%	10.9%	20.4%	14.5%	3.0%	6.0%	9.0%	15.0%	28.0%	20.0%	42
2.0%	4.1%	6.1%	10.2%	19.0%	13.6%	2.8%	5.6%	8.5%	14.1%	26.3%	18.8%	43
1.9%	3.8%	5.7%	9.5%	17.7%	12.7%	2.6%	5.3%	7.9%	13.2%	24.7%	17.6%	44
1.8%	3.5%	5.3%	8.8%	16.5%	11.8%	2.5%	5.0%	7.4%	12.4%	23.1%	16.5%	45
1.6%	3.3%	4.9%	8.2%	15.3%	10.9%	2.3%	4.6%	6.9%	11.6%	21.6%	15.4%	46
1.5%	3.0%	4.5%	7.6%	14.1%	10.1%	2.2%	4.3%	6.5%	10.8%	20.2%	14.4%	47
1.4%	2.8%	4.2%	7.0%	13.0%	9.3%	2.0%	4.0%	6.0%	10.0%	18.8%	13.4%	48
1.3%	2.6%	3.8%	6.4%	11.9%	8.5%	1.9%	3.7%	5.6%	9.3%	17.4%	12.4%	49
1.2%	2.3%	3.5%	5.8%	10.9%	7.8%	1.7%	3.4%	5.2%	8.6%	16.1%	11.5%	50
1.1%	2.1%	3.2%	5.3%	9.9%	7.1%	1.6%	3.2%	4.8%	7.9%	14.8%	10.6%	51
1.0%	1.9%	2.9%	4.8%	8.9%	6.4%	1.5%	2.9%	4.4%	7.3%	13.6%	9.7%	52
0.9%	1.7%	2.6%	4.3%	8.0%	5.7%	1.3%	2.7%	4.0%	6.7%	12.4%	8.9%	53
0.8%	1.5%	2.3%	3.8%	7.1%	5.1%	1.2%	2.4%	3.6%	6.1%	11.3%	8.1%	54
0.7%	1.3%	2.0%	3.4%	6.3%	4.5%	1.1%	2.2%	3.3%	5.5%	10.2%	7.3%	55
0.6%	1.2%	1.8%	2.9%	5.5%	3.9%	1.0%	2.0%	3.0%	4.9%	9.2%	6.6%	56
0.5%	1.0%	1.5%	2.5%	4.7%	3.3%	0.9%	1.8%	2.6%	4.4%	8.2%	5.8%	57
0.4%	0.8%	1.2%	2.1%	3.9%	2.8%	0.8%	1.5%	2.3%	3.9%	7.2%	5.1%	58
0.3%	0.7%	1.0%	1.7%	3.1%	2.2%	0.7%	1.3%	2.0%	3.4%	6.3%	4.5%	59
0.3%	0.5%	0.8%	1.3%	2.4%	1.7%	0.6%	1.1%	1.7%	2.9%	5.3%	3.8%	60
0.2%	0.4%	0.6%	0.9%	1.7%	1.2%	0.5%	1.0%	1.4%	2.4%	4.5%	3.2%	61
0.1%	0.2%	0.3%	0.6%	1.0%	0.7%	0.4%	0.8%	1.2%	1.9%	3.6%	2.6%	62
0.0%	0.1%	0.1%	0.2%	0.4%	0.3%	0.3%	0.6%	0.9%	1.5%	2.8%	2.0%	63
						0.2%	0.4%	0.6%	1.1%	2.0%	1.4%	64
						0.1%	0.3%	0.4%	0.6%	1.2%	0.8%	65
						0.0%	0.1%	0.1%	0.2%	0.4%	0.3%	66

תגמולים 11.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21, א, 21. ב, 22, 23, ד, 38, א, 46, א

נספח א/7 - בסיסי ומנימום נכות

גיל כניסה	אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)					
	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות
18	19.2%	38.4%	57.6%	96.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
19	19.2%	38.4%	57.6%	96.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
20	19.2%	38.4%	57.6%	96.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
21	18.3%	36.7%	55.0%	91.6%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
22	17.5%	35.0%	52.5%	87.4%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
23	16.7%	33.4%	50.0%	83.4%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
24	15.9%	31.8%	47.7%	79.5%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
25	15.1%	30.3%	45.4%	75.7%	52.5%	37.5%	19.6%	39.1%	58.7%	97.9%	52.5%	37.5%
26	14.4%	28.8%	43.2%	72.1%	50.4%	36.0%	18.7%	37.4%	56.1%	93.4%	52.5%	37.5%
27	13.7%	27.4%	41.1%	68.6%	48.0%	34.3%	17.8%	35.6%	53.5%	89.1%	52.5%	37.5%
28	13.0%	26.1%	39.1%	65.2%	45.6%	32.6%	17.0%	34.0%	51.0%	85.0%	52.5%	37.5%
29	12.4%	24.8%	37.2%	61.9%	43.4%	31.0%	16.2%	32.4%	48.6%	81.0%	52.5%	37.5%
30	11.8%	23.5%	35.3%	58.8%	41.2%	29.4%	15.4%	30.8%	46.3%	77.1%	52.5%	37.5%
31	11.2%	22.3%	33.5%	55.8%	39.1%	27.9%	14.7%	29.3%	44.0%	73.4%	51.4%	36.7%
32	10.6%	21.2%	31.7%	52.9%	37.0%	26.4%	14.0%	27.9%	41.9%	69.8%	48.8%	34.9%
33	10.0%	20.0%	30.1%	50.1%	35.1%	25.0%	13.3%	26.5%	39.8%	66.3%	46.4%	33.1%
34	9.5%	19.0%	28.4%	47.4%	33.2%	23.7%	12.6%	25.2%	37.8%	62.9%	44.1%	31.5%
35	9.0%	17.9%	26.9%	44.8%	31.4%	22.4%	11.9%	23.9%	35.8%	59.7%	41.8%	29.9%
36	8.5%	16.9%	25.4%	42.3%	29.6%	21.1%	11.3%	22.6%	34.0%	56.6%	39.6%	28.3%
37	8.0%	16.0%	23.9%	39.9%	27.9%	19.9%	10.7%	21.4%	32.1%	53.6%	37.5%	26.8%
38	7.5%	15.0%	22.5%	37.6%	26.3%	18.8%	10.1%	20.3%	30.4%	50.7%	35.5%	25.3%
39	7.1%	14.1%	21.2%	35.3%	24.7%	17.7%	9.6%	19.1%	28.7%	47.9%	33.5%	23.9%
40	6.6%	13.3%	19.9%	33.2%	23.2%	16.6%	9.0%	18.1%	27.1%	45.2%	31.6%	22.6%
41	6.2%	12.4%	18.7%	31.1%	21.8%	15.5%	8.5%	17.0%	25.5%	42.6%	29.8%	21.3%
42	5.8%	11.6%	17.5%	29.1%	20.4%	14.5%	8.0%	16.0%	24.0%	40.0%	28.0%	20.0%
43	5.4%	10.9%	16.3%	27.2%	19.0%	13.6%	7.5%	15.1%	22.6%	37.6%	26.3%	18.8%
44	5.1%	10.1%	15.2%	25.3%	17.7%	12.7%	7.1%	14.1%	21.2%	35.3%	24.7%	17.6%
45	4.7%	9.4%	14.1%	23.5%	16.5%	11.8%	6.6%	13.2%	19.8%	33.1%	23.1%	16.5%
46	4.4%	8.7%	13.1%	21.8%	15.3%	10.9%	6.2%	12.4%	18.5%	30.9%	21.6%	15.4%
47	4.0%	8.1%	12.1%	20.2%	14.1%	10.1%	5.8%	11.5%	17.3%	28.8%	20.2%	14.4%
48	3.7%	7.4%	11.1%	18.6%	13.0%	9.3%	5.4%	10.7%	16.1%	26.8%	18.8%	13.4%
49	3.4%	6.8%	10.2%	17.0%	11.9%	8.5%	5.0%	9.9%	14.9%	24.8%	17.4%	12.4%
50	3.1%	6.2%	9.3%	15.6%	10.9%	7.8%	4.6%	9.2%	13.8%	23.0%	16.1%	11.5%
51	2.8%	5.7%	8.5%	14.1%	9.9%	7.1%	4.2%	8.5%	12.7%	21.2%	14.8%	10.6%
52	2.6%	5.1%	7.7%	12.8%	8.9%	6.4%	3.9%	7.8%	11.7%	19.4%	13.6%	9.7%
53	2.3%	4.6%	6.9%	11.5%	8.0%	5.7%	3.6%	7.1%	10.7%	17.8%	12.4%	8.9%
54	2.0%	4.1%	6.1%	10.2%	7.1%	5.1%	3.2%	6.5%	9.7%	16.2%	11.3%	8.1%
55	1.8%	3.6%	5.4%	9.0%	6.3%	4.5%	2.9%	5.8%	8.8%	14.6%	10.2%	7.3%
56	1.6%	3.1%	4.7%	7.8%	5.5%	3.9%	2.6%	5.2%	7.9%	13.1%	9.2%	6.6%
57	1.3%	2.7%	4.0%	6.7%	4.7%	3.3%	2.3%	4.7%	7.0%	11.7%	8.2%	5.8%
58	1.1%	2.2%	3.3%	5.6%	3.9%	2.8%	2.1%	4.1%	6.2%	10.3%	7.2%	5.1%
59	0.9%	1.8%	2.7%	4.5%	3.1%	2.2%	1.8%	3.6%	5.4%	8.9%	6.3%	4.5%
60	0.7%	1.4%	2.1%	3.5%	2.4%	1.7%	1.5%	3.1%	4.6%	7.6%	5.3%	3.8%
61	0.5%	1.0%	1.5%	2.5%	1.7%	1.2%	1.3%	2.6%	3.8%	6.4%	4.5%	3.2%
62	0.3%	0.6%	0.9%	1.5%	1.0%	0.7%	1.0%	2.1%	3.1%	5.2%	3.6%	2.6%
63	0.1%	0.2%	0.3%	0.5%	0.4%	0.3%	0.8%	1.6%	2.4%	4.0%	2.8%	2.0%
64							0.6%	1.1%	1.7%	2.8%	2.0%	1.4%
65							0.3%	0.7%	1.0%	1.7%	1.2%	0.8%
66							0.1%	0.2%	0.4%	0.6%	0.4%	0.3%

תגמולים 11.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21, (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/8 - מסלול יסודי

גיל כניסה	אישה (גיל פרישה: 64)					גבר (גיל פרישה: 67)					גיל כניסה	
	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים		סיעודי
18	19.2%	38.4%	57.6%	96.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
19	19.2%	38.4%	57.6%	96.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
20	19.2%	38.4%	57.6%	96.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
21	18.3%	36.7%	55.0%	91.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
22	17.5%	35.0%	52.5%	87.4%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
23	16.7%	33.4%	50.0%	83.4%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
24	15.9%	31.8%	47.7%	79.5%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
25	15.1%	30.3%	45.4%	75.7%	100.0%	75.0%	19.6%	39.1%	58.7%	97.9%	100.0%	75.0%
26	14.4%	28.8%	43.2%	72.1%	100.0%	72.1%	18.7%	37.4%	56.1%	93.4%	100.0%	75.0%
27	13.7%	27.4%	41.1%	68.6%	96.0%	68.6%	17.8%	35.6%	53.5%	89.1%	100.0%	75.0%
28	13.0%	26.1%	39.1%	65.2%	91.3%	65.2%	17.0%	34.0%	51.0%	85.0%	100.0%	75.0%
29	12.4%	24.8%	37.2%	61.9%	86.7%	61.9%	16.2%	32.4%	48.6%	81.0%	100.0%	75.0%
30	11.8%	23.5%	35.3%	58.8%	82.3%	58.8%	15.4%	30.8%	46.3%	77.1%	100.0%	75.0%
31	11.2%	22.3%	33.5%	55.8%	78.1%	55.8%	14.7%	29.3%	44.0%	73.4%	100.0%	73.4%
32	10.6%	21.2%	31.7%	52.9%	74.0%	52.9%	14.0%	27.9%	41.9%	69.8%	97.7%	69.8%
33	10.0%	20.0%	30.1%	50.1%	70.1%	50.1%	13.3%	26.5%	39.8%	66.3%	92.8%	66.3%
34	9.5%	19.0%	28.4%	47.4%	66.3%	47.4%	12.6%	25.2%	37.8%	62.9%	88.1%	62.9%
35	9.0%	17.9%	26.9%	44.8%	62.7%	44.8%	11.9%	23.9%	35.8%	59.7%	83.6%	59.7%
36	8.5%	16.9%	25.4%	42.3%	59.2%	42.3%	11.3%	22.6%	34.0%	56.6%	79.2%	56.6%
37	8.0%	16.0%	23.9%	39.9%	55.8%	39.9%	10.7%	21.4%	32.1%	53.6%	75.0%	53.6%
38	7.5%	15.0%	22.5%	37.6%	52.6%	37.6%	10.1%	20.3%	30.4%	50.7%	70.9%	50.7%
39	7.1%	14.1%	21.2%	35.3%	49.5%	35.3%	9.6%	19.1%	28.7%	47.9%	67.0%	47.9%
40	6.6%	13.3%	19.9%	33.2%	46.4%	33.2%	9.0%	18.1%	27.1%	45.2%	63.2%	45.2%
41	6.2%	12.4%	18.7%	31.1%	43.5%	31.1%	8.5%	17.0%	25.5%	42.6%	59.6%	42.6%
42	5.8%	11.6%	17.5%	29.1%	40.7%	29.1%	8.0%	16.0%	24.0%	40.0%	56.1%	40.0%
43	5.4%	10.9%	16.3%	27.2%	38.0%	27.2%	7.5%	15.1%	22.6%	37.6%	52.7%	37.6%
44	5.1%	10.1%	15.2%	25.3%	35.4%	25.3%	7.1%	14.1%	21.2%	35.3%	49.4%	35.3%
45	4.7%	9.4%	14.1%	23.5%	32.9%	23.5%	6.6%	13.2%	19.8%	33.1%	46.3%	33.1%
46	4.4%	8.7%	13.1%	21.8%	30.5%	21.8%	6.2%	12.4%	18.5%	30.9%	43.2%	30.9%
47	4.0%	8.1%	12.1%	20.2%	28.2%	20.2%	5.8%	11.5%	17.3%	28.8%	40.3%	28.8%
48	3.7%	7.4%	11.1%	18.6%	26.0%	18.6%	5.4%	10.7%	16.1%	26.8%	37.5%	26.8%
49	3.4%	6.8%	10.2%	17.0%	23.9%	17.0%	5.0%	9.9%	14.9%	24.8%	34.8%	24.8%
50	3.1%	6.2%	9.3%	15.6%	21.8%	15.6%	4.6%	9.2%	13.8%	23.0%	32.2%	23.0%
51	2.8%	5.7%	8.5%	14.1%	19.8%	14.1%	4.2%	8.5%	12.7%	21.2%	29.6%	21.2%
52	2.6%	5.1%	7.7%	12.8%	17.9%	12.8%	3.9%	7.8%	11.7%	19.4%	27.2%	19.4%
53	2.3%	4.6%	6.9%	11.5%	16.0%	11.5%	3.6%	7.1%	10.7%	17.8%	24.9%	17.8%
54	2.0%	4.1%	6.1%	10.2%	14.3%	10.2%	3.2%	6.5%	9.7%	16.2%	22.6%	16.2%
55	1.8%	3.6%	5.4%	9.0%	12.6%	9.0%	2.9%	5.8%	8.8%	14.6%	20.5%	14.6%
56	1.6%	3.1%	4.7%	7.8%	10.9%	7.8%	2.6%	5.2%	7.9%	13.1%	18.4%	13.1%
57	1.3%	2.7%	4.0%	6.7%	9.3%	6.7%	2.3%	4.7%	7.0%	11.7%	16.3%	11.7%
58	1.1%	2.2%	3.3%	5.6%	7.8%	5.6%	2.1%	4.1%	6.2%	10.3%	14.4%	10.3%
59	0.9%	1.8%	2.7%	4.5%	6.3%	4.5%	1.8%	3.6%	5.4%	8.9%	12.5%	8.9%
60	0.7%	1.4%	2.1%	3.5%	4.8%	3.5%	1.5%	3.1%	4.6%	7.6%	10.7%	7.6%
61	0.5%	1.0%	1.5%	2.5%	3.4%	2.5%	1.3%	2.6%	3.8%	6.4%	8.9%	6.4%
62	0.3%	0.6%	0.9%	1.5%	2.1%	1.5%	1.0%	2.1%	3.1%	5.2%	7.2%	5.2%
63	0.1%	0.2%	0.3%	0.5%	0.7%	0.5%	0.8%	1.6%	2.4%	4.0%	5.6%	4.0%
64							0.6%	1.1%	1.7%	2.8%	4.0%	2.8%
65							0.3%	0.7%	1.0%	1.7%	2.4%	1.7%
66							0.1%	0.2%	0.4%	0.6%	0.8%	0.6%

תגמולים 11.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18, א, 18, ב, 19, 21, א, 21, ב, 22, 23, ד, 38, א, 46, א

נספח א/41 - מסלול בסיסי לנשים עד גיל 67

אישה (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
19.3%	38.6%	57.9%	96.5%	100.0%	75.0%	24
18.4%	36.8%	55.2%	92.1%	100.0%	75.0%	25
17.6%	35.1%	52.7%	87.8%	100.0%	75.0%	26
16.7%	33.5%	50.2%	83.6%	100.0%	75.0%	27
15.9%	31.9%	47.8%	79.7%	100.0%	75.0%	28
15.2%	30.3%	45.5%	75.8%	100.0%	75.0%	29
14.4%	28.8%	43.3%	72.1%	100.0%	75.0%	30
13.7%	27.4%	41.1%	68.6%	100.0%	75.0%	31
13.0%	26.1%	39.1%	65.1%	100.0%	75.0%	32
12.4%	24.7%	37.1%	61.8%	100.0%	75.0%	33
11.7%	23.5%	35.2%	58.6%	100.0%	75.0%	34
11.1%	22.2%	33.4%	55.6%	100.0%	75.0%	35
10.5%	21.1%	31.6%	52.6%	100.0%	75.0%	36
10.0%	19.9%	29.9%	49.8%	100.0%	75.0%	37
9.4%	18.8%	28.2%	47.0%	100.0%	75.0%	38
8.9%	17.8%	26.6%	44.4%	100.0%	75.0%	39
8.4%	16.7%	25.1%	41.9%	100.0%	75.0%	40
7.9%	15.8%	23.6%	39.4%	100.0%	75.0%	41
7.4%	14.8%	22.2%	37.1%	100.0%	75.0%	42
7.0%	13.9%	20.9%	34.8%	100.0%	75.0%	43
6.5%	13.0%	19.6%	32.6%	100.0%	75.0%	44
6.1%	12.2%	18.3%	30.5%	100.0%	75.0%	45
5.7%	11.4%	17.1%	28.5%	100.0%	75.0%	46
5.3%	10.6%	15.9%	26.5%	100.0%	75.0%	47
4.9%	9.9%	14.8%	24.6%	100.0%	75.0%	48
4.6%	9.1%	13.7%	22.8%	100.0%	75.0%	49
4.2%	8.4%	12.7%	21.1%	100.0%	75.0%	50
3.9%	7.8%	11.7%	19.4%	100.0%	75.0%	51
3.6%	7.1%	10.7%	17.8%	100.0%	75.0%	52
3.3%	6.5%	9.8%	16.3%	100.0%	75.0%	53
3.0%	5.9%	8.9%	14.8%	100.0%	75.0%	54
2.7%	5.3%	8.0%	13.4%	100.0%	75.0%	55
2.4%	4.8%	7.2%	12.0%	100.0%	75.0%	56
2.1%	4.3%	6.4%	10.7%	100.0%	75.0%	57
1.9%	3.8%	5.6%	9.4%	100.0%	75.0%	58
1.6%	3.3%	4.9%	8.2%	100.0%	75.0%	59
1.4%	2.8%	4.2%	7.0%	100.0%	75.0%	60
1.2%	2.3%	3.5%	5.8%	100.0%	75.0%	61
0.9%	1.9%	2.8%	4.7%	100.0%	75.0%	62
0.7%	1.5%	2.2%	3.6%	100.0%	75.0%	63
0.5%	1.0%	1.6%	2.6%	100.0%	75.0%	64
0.3%	0.6%	0.9%	1.6%	100.0%	75.0%	65
0.1%	0.2%	0.3%	0.5%	100.0%	75.0%	66

סעיפים: הגדרות, 18, א, 18, ב, 19, 21, (א), 21, (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

תגמולים 11.50% פיצויים 6.00%

נספח א/9 - מסלול בסיסי

גיל כניסה	אישה (גיל פרישה: 64)					גבר (גיל פרישה: 67)					נכות	סיעודי	שארים	בן זוג	יתומים	הורה
	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים						
18	75.0%	100.0%	100.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
19	75.0%	100.0%	100.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
20	75.0%	100.0%	100.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
21	75.0%	100.0%	100.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
22	75.0%	100.0%	100.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
23	75.0%	100.0%	100.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
24	75.0%	100.0%	100.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
25	75.0%	100.0%	100.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
26	75.0%	100.0%	100.0%	100.0%	100.0%	75.0%	19.6%	39.2%	58.8%	98.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
27	75.0%	100.0%	100.0%	100.0%	100.0%	75.0%	18.7%	37.4%	56.1%	93.5%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
28	75.0%	100.0%	100.0%	100.0%	75.0%	17.8%	35.6%	53.5%	89.1%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
29	75.0%	100.0%	100.0%	100.0%	75.0%	17.0%	34.0%	51.0%	84.9%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
30	75.0%	100.0%	100.0%	100.0%	75.0%	16.2%	32.3%	48.5%	80.9%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
31	75.0%	100.0%	100.0%	100.0%	75.0%	15.4%	30.8%	46.2%	77.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
32	75.0%	100.0%	100.0%	100.0%	75.0%	14.6%	29.3%	43.9%	73.2%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
33	75.0%	100.0%	100.0%	100.0%	75.0%	13.9%	27.8%	41.7%	69.5%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
34	75.0%	100.0%	100.0%	100.0%	75.0%	13.2%	26.4%	39.6%	66.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
35	75.0%	100.0%	100.0%	100.0%	75.0%	12.5%	25.1%	37.6%	62.6%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
36	75.0%	100.0%	100.0%	100.0%	75.0%	11.9%	23.7%	35.6%	59.4%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
37	75.0%	100.0%	100.0%	100.0%	75.0%	11.2%	22.5%	33.7%	56.2%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
38	75.0%	100.0%	100.0%	100.0%	75.0%	10.6%	21.3%	31.9%	53.2%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
39	75.0%	100.0%	100.0%	100.0%	75.0%	10.0%	20.1%	30.1%	50.2%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
40	75.0%	100.0%	100.0%	100.0%	75.0%	9.5%	19.0%	28.4%	47.4%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
41	75.0%	100.0%	100.0%	100.0%	75.0%	8.9%	17.9%	26.8%	44.7%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
42	75.0%	100.0%	100.0%	100.0%	75.0%	8.4%	16.8%	25.2%	42.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
43	75.0%	100.0%	100.0%	100.0%	75.0%	7.9%	15.8%	23.7%	39.5%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
44	75.0%	100.0%	100.0%	100.0%	75.0%	7.4%	14.8%	22.2%	37.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
45	75.0%	100.0%	100.0%	100.0%	75.0%	6.9%	13.9%	20.8%	34.7%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
46	75.0%	100.0%	100.0%	100.0%	75.0%	6.5%	13.0%	19.5%	32.4%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
47	75.0%	100.0%	100.0%	100.0%	75.0%	6.0%	12.1%	18.1%	30.2%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
48	75.0%	100.0%	100.0%	100.0%	75.0%	5.6%	11.2%	16.9%	28.1%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
49	75.0%	100.0%	100.0%	100.0%	75.0%	5.2%	10.4%	15.7%	26.1%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
50	75.0%	100.0%	100.0%	100.0%	75.0%	4.8%	9.7%	14.5%	24.1%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
51	75.0%	100.0%	100.0%	100.0%	75.0%	4.4%	8.9%	13.3%	22.2%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
52	75.0%	100.0%	100.0%	100.0%	75.0%	4.1%	8.2%	12.3%	20.4%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
53	75.0%	100.0%	100.0%	100.0%	75.0%	3.7%	7.5%	11.2%	18.7%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
54	75.0%	100.0%	100.0%	100.0%	75.0%	3.4%	6.8%	10.2%	17.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
55	75.0%	100.0%	100.0%	100.0%	75.0%	3.1%	6.1%	9.2%	15.3%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
56	75.0%	100.0%	100.0%	100.0%	75.0%	2.8%	5.5%	8.3%	13.8%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
57	75.0%	100.0%	100.0%	100.0%	75.0%	2.5%	4.9%	7.4%	12.3%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
58	75.0%	100.0%	100.0%	100.0%	75.0%	2.2%	4.3%	6.5%	10.8%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
59	75.0%	100.0%	100.0%	100.0%	75.0%	1.9%	3.8%	5.6%	9.4%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
60	75.0%	100.0%	100.0%	100.0%	75.0%	1.6%	3.2%	4.8%	8.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
61	75.0%	100.0%	100.0%	100.0%	75.0%	1.3%	2.7%	4.0%	6.7%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
62	75.0%	100.0%	100.0%	100.0%	75.0%	1.1%	2.2%	3.2%	5.4%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
63	75.0%	100.0%	100.0%	100.0%	75.0%	0.8%	1.7%	2.5%	4.2%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
64	75.0%	100.0%	100.0%	100.0%	75.0%	0.6%	1.2%	1.8%	3.0%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
65	75.0%	100.0%	100.0%	100.0%	75.0%	0.4%	0.7%	1.1%	1.8%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%
66	75.0%	100.0%	100.0%	100.0%	75.0%	0.1%	0.2%	0.4%	0.6%	100.0%	100.0%	100.0%	40.0%	40.0%	20.0%	20.0%

תגמולים 10.00% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21. א, 21. ב, 22. ב, 23. ד, 38. א, 46. א)

נספח א/10 - מסלול משפחה

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	25
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	26
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	27
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	28
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	29
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	30
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	31
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	32
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	33
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	34
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	35
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	36
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	37
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	38
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	39
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	40
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	41
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	42
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	43
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	44
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	45
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	46
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	47
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	48
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	49
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	50
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	51
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	52
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	53
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	54
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19.3%	38.5%	57.8%	96.3%	100.0%	75.0%	55
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18.2%	36.3%	54.5%	90.8%	100.0%	75.0%	56
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	17.1%	34.1%	51.2%	85.4%	100.0%	75.0%	57
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	16.0%	32.1%	48.1%	80.1%	100.0%	75.0%	58
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	15.0%	30.0%	45.0%	75.0%	100.0%	75.0%	59
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	14.0%	28.0%	42.0%	69.9%	97.9%	69.9%	60
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	13.0%	26.0%	39.0%	65.0%	91.1%	65.0%	61
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	11.9%	23.8%	35.7%	59.4%	83.2%	59.4%	62
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	10.7%	21.5%	32.2%	53.7%	75.1%	53.7%	63
					75.0%	9.9%	19.8%	29.7%	49.6%	69.4%	49.6%	64
					75.0%	9.5%	19.0%	28.6%	47.6%	66.6%	47.6%	65
					75.0%	9.6%	19.2%	28.8%	48.1%	67.3%	48.1%	66

תגמולים 10.00% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21, (א), 21. (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/11 - עתיר ביטוח נכות

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	18
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	19
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	20
7.2%	14.4%	21.6%	36.0%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	21
6.9%	13.8%	20.6%	34.4%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	22
6.6%	13.1%	19.7%	32.8%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	23
6.3%	12.5%	18.8%	31.3%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	24
6.0%	11.9%	17.9%	29.8%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	25
5.7%	11.3%	17.0%	28.3%	100.0%	75.0%	7.3%	14.7%	22.0%	36.7%	100.0%	75.0%	26
5.4%	10.8%	16.2%	27.0%	100.0%	75.0%	7.0%	14.0%	21.0%	35.0%	100.0%	75.0%	27
5.1%	10.3%	15.4%	25.6%	100.0%	75.0%	6.7%	13.4%	20.1%	33.4%	100.0%	75.0%	28
4.9%	9.7%	14.6%	24.4%	100.0%	75.0%	6.4%	12.7%	19.1%	31.8%	100.0%	75.0%	29
4.6%	9.3%	13.9%	23.1%	100.0%	75.0%	6.1%	12.1%	18.2%	30.3%	100.0%	75.0%	30
4.4%	8.8%	13.2%	21.9%	100.0%	75.0%	5.8%	11.5%	17.3%	28.9%	100.0%	75.0%	31
4.2%	8.3%	12.5%	20.8%	100.0%	75.0%	5.5%	11.0%	16.5%	27.4%	100.0%	75.0%	32
3.9%	7.9%	11.8%	19.7%	100.0%	75.0%	5.2%	10.4%	15.6%	26.1%	100.0%	75.0%	33
3.7%	7.5%	11.2%	18.6%	100.0%	75.0%	5.0%	9.9%	14.9%	24.8%	100.0%	75.0%	34
3.5%	7.0%	10.6%	17.6%	100.0%	75.0%	4.7%	9.4%	14.1%	23.5%	100.0%	75.0%	35
3.3%	6.7%	10.0%	16.6%	100.0%	75.0%	4.5%	8.9%	13.4%	22.3%	100.0%	75.0%	36
3.1%	6.3%	9.4%	15.7%	100.0%	75.0%	4.2%	8.4%	12.6%	21.1%	100.0%	75.0%	37
3.0%	5.9%	8.9%	14.8%	100.0%	75.0%	4.0%	8.0%	12.0%	19.9%	100.0%	75.0%	38
2.8%	5.6%	8.3%	13.9%	100.0%	75.0%	3.8%	7.5%	11.3%	18.8%	100.0%	75.0%	39
2.6%	5.2%	7.8%	13.1%	100.0%	75.0%	3.6%	7.1%	10.7%	17.8%	100.0%	75.0%	40
2.4%	4.9%	7.3%	12.2%	100.0%	75.0%	3.3%	6.7%	10.0%	16.7%	100.0%	75.0%	41
2.3%	4.6%	6.9%	11.5%	100.0%	75.0%	3.2%	6.3%	9.5%	15.8%	100.0%	75.0%	42
2.1%	4.3%	6.4%	10.7%	100.0%	75.0%	3.0%	5.9%	8.9%	14.8%	100.0%	75.0%	43
2.0%	4.0%	6.0%	10.0%	100.0%	75.0%	2.8%	5.6%	8.3%	13.9%	100.0%	75.0%	44
1.9%	3.7%	5.6%	9.3%	100.0%	75.0%	2.6%	5.2%	7.8%	13.0%	100.0%	75.0%	45
1.7%	3.4%	5.2%	8.6%	100.0%	75.0%	2.4%	4.9%	7.3%	12.2%	100.0%	75.0%	46
1.6%	3.2%	4.8%	7.9%	100.0%	75.0%	2.3%	4.5%	6.8%	11.3%	100.0%	75.0%	47
1.5%	2.9%	4.4%	7.3%	100.0%	75.0%	2.1%	4.2%	6.3%	10.5%	100.0%	75.0%	48
1.3%	2.7%	4.0%	6.7%	100.0%	75.0%	2.0%	3.9%	5.9%	9.8%	100.0%	75.0%	49
1.2%	2.5%	3.7%	6.1%	100.0%	75.0%	1.8%	3.6%	5.4%	9.0%	100.0%	75.0%	50
1.1%	2.2%	3.3%	5.6%	100.0%	75.0%	1.7%	3.3%	5.0%	8.3%	100.0%	75.0%	51
1.0%	2.0%	3.0%	5.0%	100.0%	75.0%	1.5%	3.1%	4.6%	7.7%	100.0%	75.0%	52
0.9%	1.8%	2.7%	4.5%	100.0%	75.0%	1.4%	2.8%	4.2%	7.0%	100.0%	75.0%	53
0.8%	1.6%	2.4%	4.0%	100.0%	75.0%	1.3%	2.5%	3.8%	6.4%	100.0%	75.0%	54
0.7%	1.4%	2.1%	3.5%	100.0%	75.0%	1.2%	2.3%	3.5%	5.8%	100.0%	75.0%	55
0.6%	1.2%	1.8%	3.1%	100.0%	75.0%	1.0%	2.1%	3.1%	5.2%	100.0%	75.0%	56
0.5%	1.0%	1.6%	2.6%	100.0%	75.0%	0.9%	1.8%	2.8%	4.6%	100.0%	75.0%	57
0.4%	0.9%	1.3%	2.2%	100.0%	75.0%	0.8%	1.6%	2.4%	4.1%	100.0%	75.0%	58
0.4%	0.7%	1.1%	1.8%	100.0%	75.0%	0.7%	1.4%	2.1%	3.5%	100.0%	75.0%	59
0.3%	0.5%	0.8%	1.4%	100.0%	75.0%	0.6%	1.2%	1.8%	3.0%	100.0%	75.0%	60
0.2%	0.4%	0.6%	1.0%	100.0%	75.0%	0.5%	1.0%	1.5%	2.5%	100.0%	75.0%	61
0.1%	0.2%	0.3%	0.6%	100.0%	75.0%	0.4%	0.8%	1.2%	2.0%	100.0%	75.0%	62
0.0%	0.1%	0.1%	0.2%	100.0%	75.0%	0.3%	0.6%	0.9%	1.6%	100.0%	75.0%	63
						0.2%	0.4%	0.7%	1.1%	100.0%	75.0%	64
						0.1%	0.3%	0.4%	0.7%	100.0%	75.0%	65
						0.0%	0.1%	0.1%	0.2%	100.0%	75.0%	66

תגמולים 10.00% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19. 21. א, 21. ב, 22. ב, 23. ד, 38. א, 46. א

נספח א/12 - עתיר ביטוח שארים

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	18
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	19
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	21
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	22
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	23
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	24
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	25
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	26
20.0%	40.0%	60.0%	100.0%	50.3%	36.0%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	27
20.0%	40.0%	60.0%	100.0%	47.9%	34.2%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	28
20.0%	40.0%	60.0%	100.0%	45.5%	32.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	29
20.0%	40.0%	60.0%	100.0%	43.2%	30.8%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	30
20.0%	40.0%	60.0%	100.0%	41.0%	29.3%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	31
20.0%	40.0%	60.0%	100.0%	38.8%	27.7%	20.0%	40.0%	60.0%	100.0%	51.2%	36.6%	32
20.0%	40.0%	60.0%	100.0%	36.8%	26.3%	20.0%	40.0%	60.0%	100.0%	48.7%	34.8%	33
20.0%	40.0%	60.0%	100.0%	34.8%	24.9%	20.0%	40.0%	60.0%	100.0%	46.2%	33.0%	34
20.0%	40.0%	60.0%	100.0%	32.9%	23.5%	20.0%	40.0%	60.0%	100.0%	43.8%	31.3%	35
20.0%	40.0%	60.0%	100.0%	31.1%	22.2%	20.0%	40.0%	60.0%	100.0%	41.6%	29.7%	36
20.0%	40.0%	60.0%	100.0%	29.3%	20.9%	20.0%	40.0%	60.0%	100.0%	39.3%	28.1%	37
20.0%	40.0%	60.0%	100.0%	27.6%	19.7%	20.0%	40.0%	60.0%	100.0%	37.2%	26.6%	38
20.0%	40.0%	60.0%	100.0%	25.9%	18.5%	20.0%	40.0%	60.0%	100.0%	35.2%	25.1%	39
20.0%	40.0%	60.0%	100.0%	24.4%	17.4%	20.0%	40.0%	60.0%	100.0%	33.2%	23.7%	40
20.0%	40.0%	60.0%	100.0%	22.8%	16.3%	20.0%	40.0%	60.0%	100.0%	31.3%	22.3%	41
20.0%	40.0%	60.0%	100.0%	21.4%	15.3%	20.0%	40.0%	60.0%	100.0%	29.4%	21.0%	42
20.0%	40.0%	60.0%	100.0%	20.0%	14.3%	20.0%	40.0%	60.0%	100.0%	27.6%	19.7%	43
20.0%	40.0%	60.0%	100.0%	18.6%	13.3%	20.0%	40.0%	60.0%	100.0%	25.9%	18.5%	44
20.0%	40.0%	60.0%	100.0%	17.3%	12.4%	20.0%	40.0%	60.0%	100.0%	24.3%	17.3%	45
20.0%	40.0%	60.0%	100.0%	16.0%	11.5%	20.0%	40.0%	60.0%	100.0%	22.7%	16.2%	46
20.0%	40.0%	60.0%	100.0%	14.8%	10.6%	20.0%	40.0%	60.0%	100.0%	21.2%	15.1%	47
20.0%	40.0%	60.0%	100.0%	13.6%	9.7%	20.0%	40.0%	60.0%	100.0%	19.7%	14.1%	48
20.0%	40.0%	60.0%	100.0%	12.5%	8.9%	20.0%	40.0%	60.0%	100.0%	18.3%	13.0%	49
20.0%	40.0%	60.0%	100.0%	11.4%	8.2%	20.0%	40.0%	60.0%	100.0%	16.9%	12.1%	50
20.0%	40.0%	60.0%	100.0%	10.4%	7.4%	20.0%	40.0%	60.0%	100.0%	15.6%	11.1%	51
20.0%	40.0%	60.0%	100.0%	9.4%	6.7%	20.0%	40.0%	60.0%	100.0%	14.3%	10.2%	52
20.0%	40.0%	60.0%	100.0%	8.4%	6.0%	20.0%	40.0%	60.0%	100.0%	13.1%	9.3%	53
20.0%	40.0%	60.0%	100.0%	7.5%	5.3%	20.0%	40.0%	60.0%	100.0%	11.9%	8.5%	54
20.0%	40.0%	60.0%	100.0%	6.6%	4.7%	19.3%	38.5%	57.8%	96.3%	10.7%	7.7%	55
20.0%	40.0%	60.0%	100.0%	5.7%	4.1%	18.2%	36.3%	54.5%	90.8%	9.6%	6.9%	56
20.0%	40.0%	60.0%	100.0%	4.9%	3.5%	17.1%	34.1%	51.2%	85.4%	8.6%	6.1%	57
20.0%	40.0%	60.0%	100.0%	4.1%	2.9%	16.0%	32.1%	48.1%	80.1%	7.6%	5.4%	58
20.0%	40.0%	60.0%	100.0%	3.3%	2.4%	15.0%	30.0%	45.0%	75.0%	6.6%	4.7%	59
20.0%	40.0%	60.0%	100.0%	2.5%	1.8%	14.0%	28.0%	42.0%	69.9%	5.6%	4.0%	60
20.0%	40.0%	60.0%	100.0%	1.8%	1.3%	13.0%	26.0%	39.0%	65.0%	4.7%	3.3%	61
20.0%	40.0%	60.0%	100.0%	1.1%	0.8%	11.9%	23.8%	35.7%	59.4%	3.8%	2.7%	62
20.0%	40.0%	60.0%	100.0%	0.4%	0.3%	10.7%	21.5%	32.2%	53.7%	2.9%	2.1%	63
						9.9%	19.8%	29.7%	49.6%	2.1%	1.5%	64
						9.5%	19.0%	28.6%	47.6%	1.2%	0.9%	65
						9.6%	19.2%	28.8%	48.1%	0.4%	0.3%	66

התגמולים 10.00% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21, (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/13 - עתיר חסכון

גיל כניסה	אישה (גיל פרישה: 64)					גבר (גיל פרישה: 67)					גיל כניסה	
	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים		סיעודי
18	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%
19	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%
20	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%
21	7.2%	14.4%	21.6%	36.0%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%
22	6.9%	13.8%	20.6%	34.4%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%
23	6.6%	13.1%	19.7%	32.8%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%
24	6.3%	12.5%	18.8%	31.3%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%
25	6.0%	11.9%	17.9%	29.8%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%
26	5.7%	11.3%	17.0%	28.3%	52.5%	37.5%	7.3%	14.7%	22.0%	36.7%	52.5%	37.5%
27	5.4%	10.8%	16.2%	27.0%	50.3%	36.0%	7.0%	14.0%	21.0%	35.0%	52.5%	37.5%
28	5.1%	10.3%	15.4%	25.6%	47.9%	34.2%	6.7%	13.4%	20.1%	33.4%	52.5%	37.5%
29	4.9%	9.7%	14.6%	24.4%	45.5%	32.5%	6.4%	12.7%	19.1%	31.8%	52.5%	37.5%
30	4.6%	9.3%	13.9%	23.1%	43.2%	30.8%	6.1%	12.1%	18.2%	30.3%	52.5%	37.5%
31	4.4%	8.8%	13.2%	21.9%	41.0%	29.3%	5.8%	11.5%	17.3%	28.9%	52.5%	37.5%
32	4.2%	8.3%	12.5%	20.8%	38.8%	27.7%	5.5%	11.0%	16.5%	27.4%	51.2%	36.6%
33	3.9%	7.9%	11.8%	19.7%	36.8%	26.3%	5.2%	10.4%	15.6%	26.1%	48.7%	34.8%
34	3.7%	7.5%	11.2%	18.6%	34.8%	24.9%	5.0%	9.9%	14.9%	24.8%	46.2%	33.0%
35	3.5%	7.0%	10.6%	17.6%	32.9%	23.5%	4.7%	9.4%	14.1%	23.5%	43.8%	31.3%
36	3.3%	6.7%	10.0%	16.6%	31.1%	22.2%	4.5%	8.9%	13.4%	22.3%	41.6%	29.7%
37	3.1%	6.3%	9.4%	15.7%	29.3%	20.9%	4.2%	8.4%	12.6%	21.1%	39.3%	28.1%
38	3.0%	5.9%	8.9%	14.8%	27.6%	19.7%	4.0%	8.0%	12.0%	19.9%	37.2%	26.6%
39	2.8%	5.6%	8.3%	13.9%	25.9%	18.5%	3.8%	7.5%	11.3%	18.8%	35.2%	25.1%
40	2.6%	5.2%	7.8%	13.1%	24.4%	17.4%	3.6%	7.1%	10.7%	17.8%	33.2%	23.7%
41	2.4%	4.9%	7.3%	12.2%	22.8%	16.3%	3.3%	6.7%	10.0%	16.7%	31.3%	22.3%
42	2.3%	4.6%	6.9%	11.5%	21.4%	15.3%	3.2%	6.3%	9.5%	15.8%	29.4%	21.0%
43	2.1%	4.3%	6.4%	10.7%	20.0%	14.3%	3.0%	5.9%	8.9%	14.8%	27.6%	19.7%
44	2.0%	4.0%	6.0%	10.0%	18.6%	13.3%	2.8%	5.6%	8.3%	13.9%	25.9%	18.5%
45	1.9%	3.7%	5.6%	9.3%	17.3%	12.4%	2.6%	5.2%	7.8%	13.0%	24.3%	17.3%
46	1.7%	3.4%	5.2%	8.6%	16.0%	11.5%	2.4%	4.9%	7.3%	12.2%	22.7%	16.2%
47	1.6%	3.2%	4.8%	7.9%	14.8%	10.6%	2.3%	4.5%	6.8%	11.3%	21.2%	15.1%
48	1.5%	2.9%	4.4%	7.3%	13.6%	9.7%	2.1%	4.2%	6.3%	10.5%	19.7%	14.1%
49	1.3%	2.7%	4.0%	6.7%	12.5%	8.9%	2.0%	3.9%	5.9%	9.8%	18.3%	13.0%
50	1.2%	2.5%	3.7%	6.1%	11.4%	8.2%	1.8%	3.6%	5.4%	9.0%	16.9%	12.1%
51	1.1%	2.2%	3.3%	5.6%	10.4%	7.4%	1.7%	3.3%	5.0%	8.3%	15.6%	11.1%
52	1.0%	2.0%	3.0%	5.0%	9.4%	6.7%	1.5%	3.1%	4.6%	7.7%	14.3%	10.2%
53	0.9%	1.8%	2.7%	4.5%	8.4%	6.0%	1.4%	2.8%	4.2%	7.0%	13.1%	9.3%
54	0.8%	1.6%	2.4%	4.0%	7.5%	5.3%	1.3%	2.5%	3.8%	6.4%	11.9%	8.5%
55	0.7%	1.4%	2.1%	3.5%	6.6%	4.7%	1.2%	2.3%	3.5%	5.8%	10.7%	7.7%
56	0.6%	1.2%	1.8%	3.1%	5.7%	4.1%	1.0%	2.1%	3.1%	5.2%	9.6%	6.9%
57	0.5%	1.0%	1.6%	2.6%	4.9%	3.5%	0.9%	1.8%	2.8%	4.6%	8.6%	6.1%
58	0.4%	0.9%	1.3%	2.2%	4.1%	2.9%	0.8%	1.6%	2.4%	4.1%	7.6%	5.4%
59	0.4%	0.7%	1.1%	1.8%	3.3%	2.4%	0.7%	1.4%	2.1%	3.5%	6.6%	4.7%
60	0.3%	0.5%	0.8%	1.4%	2.5%	1.8%	0.6%	1.2%	1.8%	3.0%	5.6%	4.0%
61	0.2%	0.4%	0.6%	1.0%	1.8%	1.3%	0.5%	1.0%	1.5%	2.5%	4.7%	3.3%
62	0.1%	0.2%	0.3%	0.6%	1.1%	0.8%	0.4%	0.8%	1.2%	2.0%	3.8%	2.7%
63	0.0%	0.1%	0.1%	0.2%	0.4%	0.3%	0.3%	0.6%	0.9%	1.6%	2.9%	2.1%
64							0.2%	0.4%	0.7%	1.1%	2.1%	1.5%
65							0.1%	0.3%	0.4%	0.7%	1.2%	0.9%
66							0.0%	0.1%	0.1%	0.2%	0.4%	0.3%

תגמולים 10.00% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, א.18, ב.19, א.21, א.21, ב.22, ד.23, א.38, א.46

נספח א/15 - בסיסי ומנימום נכות

גיל כניסה	אישה (גיל פרישה: 64)					גבר (גיל פרישה: 67)					נכות	
	הורה	יתומים	בן זוג	שארית	סיעודי	הורה	יתומים	בן זוג	שארית	סיעודי		
18	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
19	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
20	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
21	19.2%	38.4%	57.7%	96.1%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
22	18.3%	36.7%	55.0%	91.7%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
23	17.5%	35.0%	52.5%	87.4%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
24	16.7%	33.3%	50.0%	83.3%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
25	15.9%	31.8%	47.6%	79.4%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
26	15.1%	30.2%	45.3%	75.6%	52.5%	37.5%	19.6%	39.2%	58.8%	98.0%	52.5%	37.5%
27	14.4%	28.8%	43.1%	71.9%	50.3%	36.0%	18.7%	37.4%	56.1%	93.5%	52.5%	37.5%
28	13.7%	27.3%	41.0%	68.4%	47.9%	34.2%	17.8%	35.6%	53.5%	89.1%	52.5%	37.5%
29	13.0%	26.0%	39.0%	65.0%	45.5%	32.5%	17.0%	34.0%	51.0%	84.9%	52.5%	37.5%
30	12.3%	24.7%	37.0%	61.7%	43.2%	30.8%	16.2%	32.3%	48.5%	80.9%	52.5%	37.5%
31	11.7%	23.4%	35.1%	58.5%	41.0%	29.3%	15.4%	30.8%	46.2%	77.0%	52.5%	37.5%
32	11.1%	22.2%	33.3%	55.5%	38.8%	27.7%	14.6%	29.3%	43.9%	73.2%	51.2%	36.6%
33	10.5%	21.0%	31.5%	52.5%	36.8%	26.3%	13.9%	27.8%	41.7%	69.5%	48.7%	34.8%
34	9.9%	19.9%	29.8%	49.7%	34.8%	24.9%	13.2%	26.4%	39.6%	66.0%	46.2%	33.0%
35	9.4%	18.8%	28.2%	47.0%	32.9%	23.5%	12.5%	25.1%	37.6%	62.6%	43.8%	31.3%
36	8.9%	17.7%	26.6%	44.4%	31.1%	22.2%	11.9%	23.7%	35.6%	59.4%	41.6%	29.7%
37	8.4%	16.7%	25.1%	41.8%	29.3%	20.9%	11.2%	22.5%	33.7%	56.2%	39.3%	28.1%
38	7.9%	15.8%	23.6%	39.4%	27.6%	19.7%	10.6%	21.3%	31.9%	53.2%	37.2%	26.6%
39	7.4%	14.8%	22.2%	37.1%	25.9%	18.5%	10.0%	20.1%	30.1%	50.2%	35.2%	25.1%
40	7.0%	13.9%	20.9%	34.8%	24.4%	17.4%	9.5%	19.0%	28.4%	47.4%	33.2%	23.7%
41	6.5%	13.1%	19.6%	32.6%	22.8%	16.3%	8.9%	17.9%	26.8%	44.7%	31.3%	22.3%
42	6.1%	12.2%	18.3%	30.5%	21.4%	15.3%	8.4%	16.8%	25.2%	42.0%	29.4%	21.0%
43	5.7%	11.4%	17.1%	28.5%	20.0%	14.3%	7.9%	15.8%	23.7%	39.5%	27.6%	19.7%
44	5.3%	10.6%	15.9%	26.6%	18.6%	13.3%	7.4%	14.8%	22.2%	37.0%	25.9%	18.5%
45	4.9%	9.9%	14.8%	24.7%	17.3%	12.4%	6.9%	13.9%	20.8%	34.7%	24.3%	17.3%
46	4.6%	9.2%	13.7%	22.9%	16.0%	11.5%	6.5%	13.0%	19.5%	32.4%	22.7%	16.2%
47	4.2%	8.5%	12.7%	21.2%	14.8%	10.6%	6.0%	12.1%	18.1%	30.2%	21.2%	15.1%
48	3.9%	7.8%	11.7%	19.5%	13.6%	9.7%	5.6%	11.2%	16.9%	28.1%	19.7%	14.1%
49	3.6%	7.2%	10.7%	17.9%	12.5%	8.9%	5.2%	10.4%	15.7%	26.1%	18.3%	13.0%
50	3.3%	6.5%	9.8%	16.3%	11.4%	8.2%	4.8%	9.7%	14.5%	24.1%	16.9%	12.1%
51	3.0%	5.9%	8.9%	14.8%	10.4%	7.4%	4.4%	8.9%	13.3%	22.2%	15.6%	11.1%
52	2.7%	5.4%	8.0%	13.4%	9.4%	6.7%	4.1%	8.2%	12.3%	20.4%	14.3%	10.2%
53	2.4%	4.8%	7.2%	12.0%	8.4%	6.0%	3.7%	7.5%	11.2%	18.7%	13.1%	9.3%
54	2.1%	4.3%	6.4%	10.7%	7.5%	5.3%	3.4%	6.8%	10.2%	17.0%	11.9%	8.5%
55	1.9%	3.8%	5.6%	9.4%	6.6%	4.7%	3.1%	6.1%	9.2%	15.3%	10.7%	7.7%
56	1.6%	3.3%	4.9%	8.2%	5.7%	4.1%	2.8%	5.5%	8.3%	13.8%	9.6%	6.9%
57	1.4%	2.8%	4.2%	7.0%	4.9%	3.5%	2.5%	4.9%	7.4%	12.3%	8.6%	6.1%
58	1.2%	2.3%	3.5%	5.8%	4.1%	2.9%	2.2%	4.3%	6.5%	10.8%	7.6%	5.4%
59	0.9%	1.9%	2.8%	4.7%	3.3%	2.4%	1.9%	3.8%	5.6%	9.4%	6.6%	4.7%
60	0.7%	1.5%	2.2%	3.6%	2.5%	1.8%	1.6%	3.2%	4.8%	8.0%	5.6%	4.0%
61	0.5%	1.0%	1.5%	2.6%	1.8%	1.3%	1.3%	2.7%	4.0%	6.7%	4.7%	3.3%
62	0.3%	0.6%	0.9%	1.5%	1.1%	0.8%	1.1%	2.2%	3.2%	5.4%	3.8%	2.7%
63	0.1%	0.2%	0.3%	0.5%	0.4%	0.3%	0.8%	1.7%	2.5%	4.2%	2.9%	2.1%
64							0.6%	1.2%	1.8%	3.0%	2.1%	1.5%
65							0.4%	0.7%	1.1%	1.8%	1.2%	0.9%
66							0.1%	0.2%	0.4%	0.6%	0.4%	0.3%

תגמולים 10.00% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, א.18, ב.19, א.21, א.21, ב.22, ב.23, ד.38, א.46 (א)

נספח א/16 - מסלול יסודי

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
19.2%	38.4%	57.7%	96.1%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
18.3%	36.7%	55.0%	91.7%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
17.5%	35.0%	52.5%	87.4%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
16.7%	33.3%	50.0%	83.3%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
15.9%	31.8%	47.6%	79.4%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	25
15.1%	30.2%	45.3%	75.6%	100.0%	75.0%	19.6%	39.2%	58.8%	98.0%	100.0%	75.0%	26
14.4%	28.8%	43.1%	71.9%	100.0%	71.9%	18.7%	37.4%	56.1%	93.5%	100.0%	75.0%	27
13.7%	27.3%	41.0%	68.4%	95.7%	68.4%	17.8%	35.6%	53.5%	89.1%	100.0%	75.0%	28
13.0%	26.0%	39.0%	65.0%	91.0%	65.0%	17.0%	34.0%	51.0%	84.9%	100.0%	75.0%	29
12.3%	24.7%	37.0%	61.7%	86.4%	61.7%	16.2%	32.3%	48.5%	80.9%	100.0%	75.0%	30
11.7%	23.4%	35.1%	58.5%	81.9%	58.5%	15.4%	30.8%	46.2%	77.0%	100.0%	75.0%	31
11.1%	22.2%	33.3%	55.5%	77.7%	55.5%	14.6%	29.3%	43.9%	73.2%	100.0%	73.2%	32
10.5%	21.0%	31.5%	52.5%	73.6%	52.5%	13.9%	27.8%	41.7%	69.5%	97.4%	69.5%	33
9.9%	19.9%	29.8%	49.7%	69.6%	49.7%	13.2%	26.4%	39.6%	66.0%	92.4%	66.0%	34
9.4%	18.8%	28.2%	47.0%	65.8%	47.0%	12.5%	25.1%	37.6%	62.6%	87.7%	62.6%	35
8.9%	17.7%	26.6%	44.4%	62.1%	44.4%	11.9%	23.7%	35.6%	59.4%	83.1%	59.4%	36
8.4%	16.7%	25.1%	41.8%	58.6%	41.8%	11.2%	22.5%	33.7%	56.2%	78.7%	56.2%	37
7.9%	15.8%	23.6%	39.4%	55.2%	39.4%	10.6%	21.3%	31.9%	53.2%	74.4%	53.2%	38
7.4%	14.8%	22.2%	37.1%	51.9%	37.1%	10.0%	20.1%	30.1%	50.2%	70.3%	50.2%	39
7.0%	13.9%	20.9%	34.8%	48.7%	34.8%	9.5%	19.0%	28.4%	47.4%	66.4%	47.4%	40
6.5%	13.1%	19.6%	32.6%	45.7%	32.6%	8.9%	17.9%	26.8%	44.7%	62.5%	44.7%	41
6.1%	12.2%	18.3%	30.5%	42.8%	30.5%	8.4%	16.8%	25.2%	42.0%	58.8%	42.0%	42
5.7%	11.4%	17.1%	28.5%	39.9%	28.5%	7.9%	15.8%	23.7%	39.5%	55.3%	39.5%	43
5.3%	10.6%	15.9%	26.6%	37.2%	26.6%	7.4%	14.8%	22.2%	37.0%	51.9%	37.0%	44
4.9%	9.9%	14.8%	24.7%	34.6%	24.7%	6.9%	13.9%	20.8%	34.7%	48.6%	34.7%	45
4.6%	9.2%	13.7%	22.9%	32.1%	22.9%	6.5%	13.0%	19.5%	32.4%	45.4%	32.4%	46
4.2%	8.5%	12.7%	21.2%	29.6%	21.2%	6.0%	12.1%	18.1%	30.2%	42.3%	30.2%	47
3.9%	7.8%	11.7%	19.5%	27.3%	19.5%	5.6%	11.2%	16.9%	28.1%	39.4%	28.1%	48
3.6%	7.2%	10.7%	17.9%	25.0%	17.9%	5.2%	10.4%	15.7%	26.1%	36.5%	26.1%	49
3.3%	6.5%	9.8%	16.3%	22.9%	16.3%	4.8%	9.7%	14.5%	24.1%	33.8%	24.1%	50
3.0%	5.9%	8.9%	14.8%	20.8%	14.8%	4.4%	8.9%	13.3%	22.2%	31.1%	22.2%	51
2.7%	5.4%	8.0%	13.4%	18.8%	13.4%	4.1%	8.2%	12.3%	20.4%	28.6%	20.4%	52
2.4%	4.8%	7.2%	12.0%	16.8%	12.0%	3.7%	7.5%	11.2%	18.7%	26.1%	18.7%	53
2.1%	4.3%	6.4%	10.7%	15.0%	10.7%	3.4%	6.8%	10.2%	17.0%	23.8%	17.0%	54
1.9%	3.8%	5.6%	9.4%	13.2%	9.4%	3.1%	6.1%	9.2%	15.3%	21.5%	15.3%	55
1.6%	3.3%	4.9%	8.2%	11.4%	8.2%	2.8%	5.5%	8.3%	13.8%	19.3%	13.8%	56
1.4%	2.8%	4.2%	7.0%	9.8%	7.0%	2.5%	4.9%	7.4%	12.3%	17.2%	12.3%	57
1.2%	2.3%	3.5%	5.8%	8.2%	5.8%	2.2%	4.3%	6.5%	10.8%	15.1%	10.8%	58
0.9%	1.9%	2.8%	4.7%	6.6%	4.7%	1.9%	3.8%	5.6%	9.4%	13.1%	9.4%	59
0.7%	1.5%	2.2%	3.6%	5.1%	3.6%	1.6%	3.2%	4.8%	8.0%	11.2%	8.0%	60
0.5%	1.0%	1.5%	2.6%	3.6%	2.6%	1.3%	2.7%	4.0%	6.7%	9.4%	6.7%	61
0.3%	0.6%	0.9%	1.5%	2.2%	1.5%	1.1%	2.2%	3.2%	5.4%	7.6%	5.4%	62
0.1%	0.2%	0.3%	0.5%	0.8%	0.5%	0.8%	1.7%	2.5%	4.2%	5.8%	4.2%	63
						0.6%	1.2%	1.8%	3.0%	4.1%	3.0%	64
						0.4%	0.7%	1.1%	1.8%	2.5%	1.8%	65
						0.1%	0.2%	0.4%	0.6%	0.9%	0.6%	66

תגמולים 10.00% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב., 19, 21, (א), 21, (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/42 - מסלול בסיסי לנשים עד גיל 67

אישה (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
19.3%	38.6%	57.9%	96.6%	100.0%	75.0%	25
18.4%	36.8%	55.2%	92.1%	100.0%	75.0%	26
17.5%	35.1%	52.6%	87.7%	100.0%	75.0%	27
16.7%	33.4%	50.1%	83.6%	100.0%	75.0%	28
15.9%	31.8%	47.7%	79.5%	100.0%	75.0%	29
15.1%	30.3%	45.4%	75.7%	100.0%	75.0%	30
14.4%	28.8%	43.2%	71.9%	100.0%	75.0%	31
13.7%	27.3%	41.0%	68.3%	100.0%	75.0%	32
13.0%	26.0%	38.9%	64.9%	100.0%	75.0%	33
12.3%	24.6%	36.9%	61.5%	100.0%	75.0%	34
11.7%	23.3%	35.0%	58.3%	100.0%	75.0%	35
11.0%	22.1%	33.1%	55.2%	100.0%	75.0%	36
10.5%	20.9%	31.4%	52.3%	100.0%	75.0%	37
9.9%	19.8%	29.6%	49.4%	100.0%	75.0%	38
9.3%	18.6%	28.0%	46.6%	100.0%	75.0%	39
8.8%	17.6%	26.4%	44.0%	100.0%	75.0%	40
8.3%	16.6%	24.8%	41.4%	100.0%	75.0%	41
7.8%	15.6%	23.3%	38.9%	100.0%	75.0%	42
7.3%	14.6%	21.9%	36.5%	100.0%	75.0%	43
6.8%	13.7%	20.5%	34.2%	100.0%	75.0%	44
6.4%	12.8%	19.2%	32.0%	100.0%	75.0%	45
6.0%	12.0%	17.9%	29.9%	100.0%	75.0%	46
5.6%	11.1%	16.7%	27.9%	100.0%	75.0%	47
5.2%	10.4%	15.5%	25.9%	100.0%	75.0%	48
4.8%	9.6%	14.4%	24.0%	100.0%	75.0%	49
4.4%	8.9%	13.3%	22.2%	100.0%	75.0%	50
4.1%	8.2%	12.3%	20.4%	100.0%	75.0%	51
3.7%	7.5%	11.2%	18.7%	100.0%	75.0%	52
3.4%	6.8%	10.3%	17.1%	100.0%	75.0%	53
3.1%	6.2%	9.3%	15.6%	100.0%	75.0%	54
2.8%	5.6%	8.4%	14.1%	100.0%	75.0%	55
2.5%	5.0%	7.6%	12.6%	100.0%	75.0%	56
2.2%	4.5%	6.7%	11.2%	100.0%	75.0%	57
2.0%	4.0%	5.9%	9.9%	100.0%	75.0%	58
1.7%	3.4%	5.2%	8.6%	100.0%	75.0%	59
1.5%	2.9%	4.4%	7.3%	100.0%	75.0%	60
1.2%	2.5%	3.7%	6.1%	100.0%	75.0%	61
1.0%	2.0%	3.0%	5.0%	100.0%	75.0%	62
0.8%	1.5%	2.3%	3.8%	100.0%	75.0%	63
0.5%	1.1%	1.6%	2.7%	100.0%	75.0%	64
0.3%	0.7%	1.0%	1.6%	100.0%	75.0%	65
0.1%	0.2%	0.3%	0.6%	100.0%	75.0%	66

נספח א/17 - מסלול בסיסי

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
19.6%	39.2%	58.8%	98.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
18.7%	37.4%	56.0%	93.4%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
17.8%	35.6%	53.4%	89.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	25
16.9%	33.9%	50.8%	84.7%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	26
16.1%	32.2%	48.4%	80.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	27
15.3%	30.7%	46.0%	76.6%	100.0%	75.0%	20.0%	40.0%	59.9%	99.9%	100.0%	75.0%	28
14.6%	29.1%	43.7%	72.8%	100.0%	75.0%	19.0%	38.1%	57.1%	95.2%	100.0%	75.0%	29
13.8%	27.7%	41.5%	69.2%	100.0%	75.0%	18.1%	36.3%	54.4%	90.7%	100.0%	75.0%	30
13.1%	26.3%	39.4%	65.6%	100.0%	75.0%	17.3%	34.5%	51.8%	86.3%	100.0%	75.0%	31
12.4%	24.9%	37.3%	62.2%	100.0%	75.0%	16.4%	32.8%	49.2%	82.1%	100.0%	75.0%	32
11.8%	23.6%	35.4%	58.9%	100.0%	75.0%	15.6%	31.2%	46.8%	78.0%	100.0%	75.0%	33
11.2%	22.3%	33.5%	55.8%	100.0%	75.0%	14.8%	29.6%	44.4%	74.1%	100.0%	75.0%	34
10.5%	21.1%	31.6%	52.7%	100.0%	75.0%	14.1%	28.1%	42.2%	70.3%	100.0%	75.0%	35
10.0%	19.9%	29.9%	49.8%	100.0%	75.0%	13.3%	26.6%	40.0%	66.6%	100.0%	75.0%	36
9.4%	18.8%	28.2%	47.0%	100.0%	75.0%	12.6%	25.2%	37.8%	63.1%	100.0%	75.0%	37
8.8%	17.7%	26.5%	44.2%	100.0%	75.0%	11.9%	23.9%	35.8%	59.6%	100.0%	75.0%	38
8.3%	16.6%	25.0%	41.6%	100.0%	75.0%	11.3%	22.5%	33.8%	56.4%	100.0%	75.0%	39
7.8%	15.6%	23.4%	39.1%	100.0%	75.0%	10.6%	21.3%	31.9%	53.2%	100.0%	75.0%	40
7.3%	14.7%	22.0%	36.6%	100.0%	75.0%	10.0%	20.1%	30.1%	50.1%	100.0%	75.0%	41
6.9%	13.7%	20.6%	34.3%	100.0%	75.0%	9.4%	18.9%	28.3%	47.2%	100.0%	75.0%	42
6.4%	12.8%	19.2%	32.0%	100.0%	75.0%	8.9%	17.7%	26.6%	44.3%	100.0%	75.0%	43
6.0%	11.9%	17.9%	29.8%	100.0%	75.0%	8.3%	16.6%	25.0%	41.6%	100.0%	75.0%	44
5.6%	11.1%	16.7%	27.8%	100.0%	75.0%	7.8%	15.6%	23.4%	39.0%	100.0%	75.0%	45
5.1%	10.3%	15.4%	25.7%	100.0%	75.0%	7.3%	14.6%	21.9%	36.4%	100.0%	75.0%	46
4.8%	9.5%	14.3%	23.8%	100.0%	75.0%	6.8%	13.6%	20.4%	34.0%	100.0%	75.0%	47
4.4%	8.8%	13.1%	21.9%	100.0%	75.0%	6.3%	12.6%	19.0%	31.6%	100.0%	75.0%	48
4.0%	8.0%	12.1%	20.1%	100.0%	75.0%	5.9%	11.7%	17.6%	29.3%	100.0%	75.0%	49
3.7%	7.3%	11.0%	18.4%	100.0%	75.0%	5.4%	10.8%	16.3%	27.1%	100.0%	75.0%	50
3.3%	6.7%	10.0%	16.7%	100.0%	75.0%	5.0%	10.0%	15.0%	25.0%	100.0%	75.0%	51
3.0%	6.0%	9.0%	15.1%	100.0%	75.0%	4.6%	9.2%	13.8%	22.9%	100.0%	75.0%	52
2.7%	5.4%	8.1%	13.5%	100.0%	75.0%	4.2%	8.4%	12.6%	21.0%	100.0%	75.0%	53
2.4%	4.8%	7.2%	12.0%	100.0%	75.0%	3.8%	7.6%	11.4%	19.1%	100.0%	75.0%	54
2.1%	4.2%	6.3%	10.6%	100.0%	75.0%	3.5%	6.9%	10.4%	17.3%	100.0%	75.0%	55
1.8%	3.7%	5.5%	9.2%	100.0%	75.0%	3.1%	6.2%	9.3%	15.5%	100.0%	75.0%	56
1.6%	3.1%	4.7%	7.8%	100.0%	75.0%	2.8%	5.5%	8.3%	13.8%	100.0%	75.0%	57
1.3%	2.6%	3.9%	6.5%	100.0%	75.0%	2.4%	4.9%	7.3%	12.1%	100.0%	75.0%	58
1.1%	2.1%	3.2%	5.3%	100.0%	75.0%	2.1%	4.2%	6.3%	10.6%	100.0%	75.0%	59
0.8%	1.6%	2.4%	4.1%	100.0%	75.0%	1.8%	3.6%	5.4%	9.0%	100.0%	75.0%	60
0.6%	1.2%	1.7%	2.9%	100.0%	75.0%	1.5%	3.0%	4.5%	7.5%	100.0%	75.0%	61
0.3%	0.7%	1.0%	1.7%	100.0%	75.0%	1.2%	2.4%	3.6%	6.1%	100.0%	75.0%	62
0.1%	0.2%	0.4%	0.6%	100.0%	75.0%	0.9%	1.9%	2.8%	4.7%	100.0%	75.0%	63
						0.7%	1.3%	2.0%	3.3%	100.0%	75.0%	64
						0.4%	0.8%	1.2%	2.0%	100.0%	75.0%	65
						0.1%	0.3%	0.4%	0.7%	100.0%	75.0%	66

הגמולים 14.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב., 19, 21, (א), 21. (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/18 - מסלול משפחה

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארית	סיעודי	נכות	הורה	יתומים	בן זוג	שארית	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	25
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	26
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	27
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	28
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	29
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	30
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	31
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	32
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	33
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	34
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	35
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	36
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	37
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	38
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	39
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	40
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	41
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	42
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	43
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	44
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	45
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	46
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	47
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	48
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	49
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	50
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	51
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	52
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	53
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	54
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	55
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	56
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	57
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	58
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	59
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	60
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	61
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19.0%	37.9%	56.9%	94.8%	100.0%	75.0%	62
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	17.7%	35.4%	53.1%	88.5%	100.0%	75.0%	63
					75.0%	16.1%	32.3%	48.4%	80.7%	100.0%	75.0%	64
					75.0%	15.1%	30.2%	45.4%	75.6%	100.0%	75.0%	65
					75.0%	14.6%	29.3%	43.9%	73.2%	100.0%	73.2%	66

תגמולים 14.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21. א, 21. ב, 22. ב, 23. ד, 38. א, 46. א)

נספח א/19 - עתיר ביטוח נכות

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	18
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	19
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	20
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	21
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	22
7.3%	14.7%	22.0%	36.7%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	23
7.0%	14.0%	21.0%	35.0%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	24
6.7%	13.3%	20.0%	33.4%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	25
6.4%	12.7%	19.1%	31.8%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	26
6.0%	12.1%	18.1%	30.2%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	27
5.7%	11.5%	17.2%	28.7%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	28
5.5%	10.9%	16.4%	27.3%	100.0%	75.0%	7.1%	14.3%	21.4%	35.7%	100.0%	75.0%	29
5.2%	10.4%	15.6%	25.9%	100.0%	75.0%	6.8%	13.6%	20.4%	34.0%	100.0%	75.0%	30
4.9%	9.8%	14.8%	24.6%	100.0%	75.0%	6.5%	12.9%	19.4%	32.4%	100.0%	75.0%	31
4.7%	9.3%	14.0%	23.3%	100.0%	75.0%	6.2%	12.3%	18.5%	30.8%	100.0%	75.0%	32
4.4%	8.8%	13.3%	22.1%	100.0%	75.0%	5.8%	11.7%	17.5%	29.2%	100.0%	75.0%	33
4.2%	8.4%	12.5%	20.9%	100.0%	75.0%	5.6%	11.1%	16.7%	27.8%	100.0%	75.0%	34
4.0%	7.9%	11.9%	19.8%	100.0%	75.0%	5.3%	10.5%	15.8%	26.3%	100.0%	75.0%	35
3.7%	7.5%	11.2%	18.7%	100.0%	75.0%	5.0%	10.0%	15.0%	25.0%	100.0%	75.0%	36
3.5%	7.0%	10.6%	17.6%	100.0%	75.0%	4.7%	9.5%	14.2%	23.6%	100.0%	75.0%	37
3.3%	6.6%	10.0%	16.6%	100.0%	75.0%	4.5%	8.9%	13.4%	22.4%	100.0%	75.0%	38
3.1%	6.2%	9.4%	15.6%	100.0%	75.0%	4.2%	8.5%	12.7%	21.1%	100.0%	75.0%	39
2.9%	5.9%	8.8%	14.7%	100.0%	75.0%	4.0%	8.0%	12.0%	19.9%	100.0%	75.0%	40
2.7%	5.5%	8.2%	13.7%	100.0%	75.0%	3.8%	7.5%	11.3%	18.8%	100.0%	75.0%	41
2.6%	5.1%	7.7%	12.9%	100.0%	75.0%	3.5%	7.1%	10.6%	17.7%	100.0%	75.0%	42
2.4%	4.8%	7.2%	12.0%	100.0%	75.0%	3.3%	6.7%	10.0%	16.6%	100.0%	75.0%	43
2.2%	4.5%	6.7%	11.2%	100.0%	75.0%	3.1%	6.2%	9.4%	15.6%	100.0%	75.0%	44
2.1%	4.2%	6.2%	10.4%	100.0%	75.0%	2.9%	5.8%	8.8%	14.6%	100.0%	75.0%	45
1.9%	3.9%	5.8%	9.6%	100.0%	75.0%	2.7%	5.5%	8.2%	13.7%	100.0%	75.0%	46
1.8%	3.6%	5.4%	8.9%	100.0%	75.0%	2.5%	5.1%	7.6%	12.7%	100.0%	75.0%	47
1.6%	3.3%	4.9%	8.2%	100.0%	75.0%	2.4%	4.7%	7.1%	11.8%	100.0%	75.0%	48
1.5%	3.0%	4.5%	7.5%	100.0%	75.0%	2.2%	4.4%	6.6%	11.0%	100.0%	75.0%	49
1.4%	2.8%	4.1%	6.9%	100.0%	75.0%	2.0%	4.1%	6.1%	10.2%	100.0%	75.0%	50
1.3%	2.5%	3.8%	6.3%	100.0%	75.0%	1.9%	3.7%	5.6%	9.4%	100.0%	75.0%	51
1.1%	2.3%	3.4%	5.7%	100.0%	75.0%	1.7%	3.4%	5.2%	8.6%	100.0%	75.0%	52
1.0%	2.0%	3.0%	5.1%	100.0%	75.0%	1.6%	3.1%	4.7%	7.9%	100.0%	75.0%	53
0.9%	1.8%	2.7%	4.5%	100.0%	75.0%	1.4%	2.9%	4.3%	7.2%	100.0%	75.0%	54
0.8%	1.6%	2.4%	4.0%	100.0%	75.0%	1.3%	2.6%	3.9%	6.5%	100.0%	75.0%	55
0.7%	1.4%	2.1%	3.4%	100.0%	75.0%	1.2%	2.3%	3.5%	5.8%	100.0%	75.0%	56
0.6%	1.2%	1.8%	2.9%	100.0%	75.0%	1.0%	2.1%	3.1%	5.2%	100.0%	75.0%	57
0.5%	1.0%	1.5%	2.5%	100.0%	75.0%	0.9%	1.8%	2.7%	4.6%	100.0%	75.0%	58
0.4%	0.8%	1.2%	2.0%	100.0%	75.0%	0.8%	1.6%	2.4%	4.0%	100.0%	75.0%	59
0.3%	0.6%	0.9%	1.5%	100.0%	75.0%	0.7%	1.4%	2.0%	3.4%	100.0%	75.0%	60
0.2%	0.4%	0.6%	1.1%	100.0%	75.0%	0.6%	1.1%	1.7%	2.8%	100.0%	75.0%	61
0.1%	0.3%	0.4%	0.7%	100.0%	75.0%	0.5%	0.9%	1.4%	2.3%	100.0%	75.0%	62
0.0%	0.1%	0.1%	0.2%	100.0%	75.0%	0.4%	0.7%	1.1%	1.8%	100.0%	75.0%	63
						0.2%	0.5%	0.7%	1.2%	100.0%	75.0%	64
						0.1%	0.3%	0.4%	0.7%	100.0%	75.0%	65
						0.1%	0.1%	0.2%	0.3%	100.0%	75.0%	66

תגמולים 14.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, ב., 19, 21, (א), (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/20 - עתיר ביטוח שארים

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	18
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	19
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	21
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	22
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	23
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	24
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	25
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	26
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	27
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	28
20.0%	40.0%	60.0%	100.0%	51.0%	36.4%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	29
20.0%	40.0%	60.0%	100.0%	48.4%	34.6%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	30
20.0%	40.0%	60.0%	100.0%	45.9%	32.8%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	31
20.0%	40.0%	60.0%	100.0%	43.6%	31.1%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	32
20.0%	40.0%	60.0%	100.0%	41.3%	29.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	33
20.0%	40.0%	60.0%	100.0%	39.0%	27.9%	20.0%	40.0%	60.0%	100.0%	51.8%	37.0%	34
20.0%	40.0%	60.0%	100.0%	36.9%	26.4%	20.0%	40.0%	60.0%	100.0%	49.2%	35.1%	35
20.0%	40.0%	60.0%	100.0%	34.9%	24.9%	20.0%	40.0%	60.0%	100.0%	46.6%	33.3%	36
20.0%	40.0%	60.0%	100.0%	32.9%	23.5%	20.0%	40.0%	60.0%	100.0%	44.1%	31.5%	37
20.0%	40.0%	60.0%	100.0%	31.0%	22.1%	20.0%	40.0%	60.0%	100.0%	41.8%	29.8%	38
20.0%	40.0%	60.0%	100.0%	29.1%	20.8%	20.0%	40.0%	60.0%	100.0%	39.5%	28.2%	39
20.0%	40.0%	60.0%	100.0%	27.4%	19.5%	20.0%	40.0%	60.0%	100.0%	37.2%	26.6%	40
20.0%	40.0%	60.0%	100.0%	25.6%	18.3%	20.0%	40.0%	60.0%	100.0%	35.1%	25.1%	41
20.0%	40.0%	60.0%	100.0%	24.0%	17.1%	20.0%	40.0%	60.0%	100.0%	33.0%	23.6%	42
20.0%	40.0%	60.0%	100.0%	22.4%	16.0%	20.0%	40.0%	60.0%	100.0%	31.0%	22.2%	43
20.0%	40.0%	60.0%	100.0%	20.9%	14.9%	20.0%	40.0%	60.0%	100.0%	29.1%	20.8%	44
20.0%	40.0%	60.0%	100.0%	19.4%	13.9%	20.0%	40.0%	60.0%	100.0%	27.3%	19.5%	45
20.0%	40.0%	60.0%	100.0%	18.0%	12.9%	20.0%	40.0%	60.0%	100.0%	25.5%	18.2%	46
20.0%	40.0%	60.0%	100.0%	16.6%	11.9%	20.0%	40.0%	60.0%	100.0%	23.8%	17.0%	47
20.0%	40.0%	60.0%	100.0%	15.3%	11.0%	20.0%	40.0%	60.0%	100.0%	22.1%	15.8%	48
20.0%	40.0%	60.0%	100.0%	14.1%	10.1%	20.0%	40.0%	60.0%	100.0%	20.5%	14.7%	49
20.0%	40.0%	60.0%	100.0%	12.9%	9.2%	20.0%	40.0%	60.0%	100.0%	19.0%	13.6%	50
20.0%	40.0%	60.0%	100.0%	11.7%	8.3%	20.0%	40.0%	60.0%	100.0%	17.5%	12.5%	51
20.0%	40.0%	60.0%	100.0%	10.6%	7.5%	20.0%	40.0%	60.0%	100.0%	16.1%	11.5%	52
20.0%	40.0%	60.0%	100.0%	9.5%	6.8%	20.0%	40.0%	60.0%	100.0%	14.7%	10.5%	53
20.0%	40.0%	60.0%	100.0%	8.4%	6.0%	20.0%	40.0%	60.0%	100.0%	13.4%	9.5%	54
20.0%	40.0%	60.0%	100.0%	7.4%	5.3%	20.0%	40.0%	60.0%	100.0%	12.1%	8.6%	55
20.0%	40.0%	60.0%	100.0%	6.4%	4.6%	20.0%	40.0%	60.0%	100.0%	10.8%	7.7%	56
20.0%	40.0%	60.0%	100.0%	5.5%	3.9%	20.0%	40.0%	60.0%	100.0%	9.6%	6.9%	57
20.0%	40.0%	60.0%	100.0%	4.6%	3.3%	20.0%	40.0%	60.0%	100.0%	8.5%	6.1%	58
20.0%	40.0%	60.0%	100.0%	3.7%	2.6%	20.0%	40.0%	60.0%	100.0%	7.4%	5.3%	59
20.0%	40.0%	60.0%	100.0%	2.8%	2.0%	20.0%	40.0%	60.0%	100.0%	6.3%	4.5%	60
20.0%	40.0%	60.0%	100.0%	2.0%	1.4%	20.0%	40.0%	60.0%	100.0%	5.3%	3.8%	61
20.0%	40.0%	60.0%	100.0%	1.2%	0.9%	19.0%	37.9%	56.9%	94.8%	4.3%	3.0%	62
20.0%	40.0%	60.0%	100.0%	0.4%	0.3%	17.7%	35.4%	53.1%	88.5%	3.3%	2.3%	63
						16.1%	32.3%	48.4%	80.7%	2.3%	1.7%	64
						15.1%	30.2%	45.4%	75.6%	1.4%	1.0%	65
						14.6%	29.3%	43.9%	73.2%	0.5%	0.3%	66

תגמולים 14.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, א.18, ב.19, א.21, א.21, ב.22, ב.23, ד.38, א.46, א.

נספח א/21 - עתיר חסכון

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	18
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	19
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	20
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	21
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	22
7.3%	14.7%	22.0%	36.7%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	23
7.0%	14.0%	21.0%	35.0%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	24
6.7%	13.3%	20.0%	33.4%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	25
6.4%	12.7%	19.1%	31.8%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	26
6.0%	12.1%	18.1%	30.2%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	27
5.7%	11.5%	17.2%	28.7%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	28
5.5%	10.9%	16.4%	27.3%	51.0%	36.4%	7.1%	14.3%	21.4%	35.7%	52.5%	37.5%	29
5.2%	10.4%	15.6%	25.9%	48.4%	34.6%	6.8%	13.6%	20.4%	34.0%	52.5%	37.5%	30
4.9%	9.8%	14.8%	24.6%	45.9%	32.8%	6.5%	12.9%	19.4%	32.4%	52.5%	37.5%	31
4.7%	9.3%	14.0%	23.3%	43.6%	31.1%	6.2%	12.3%	18.5%	30.8%	52.5%	37.5%	32
4.4%	8.8%	13.3%	22.1%	41.3%	29.5%	5.8%	11.7%	17.5%	29.2%	52.5%	37.5%	33
4.2%	8.4%	12.5%	20.9%	39.0%	27.9%	5.6%	11.1%	16.7%	27.8%	51.8%	37.0%	34
4.0%	7.9%	11.9%	19.8%	36.9%	26.4%	5.3%	10.5%	15.8%	26.3%	49.2%	35.1%	35
3.7%	7.5%	11.2%	18.7%	34.9%	24.9%	5.0%	10.0%	15.0%	25.0%	46.6%	33.3%	36
3.5%	7.0%	10.6%	17.6%	32.9%	23.5%	4.7%	9.5%	14.2%	23.6%	44.1%	31.5%	37
3.3%	6.6%	10.0%	16.6%	31.0%	22.1%	4.5%	8.9%	13.4%	22.4%	41.8%	29.8%	38
3.1%	6.2%	9.4%	15.6%	29.1%	20.8%	4.2%	8.5%	12.7%	21.1%	39.5%	28.2%	39
2.9%	5.9%	8.8%	14.7%	27.4%	19.5%	4.0%	8.0%	12.0%	19.9%	37.2%	26.6%	40
2.7%	5.5%	8.2%	13.7%	25.6%	18.3%	3.8%	7.5%	11.3%	18.8%	35.1%	25.1%	41
2.6%	5.1%	7.7%	12.9%	24.0%	17.1%	3.5%	7.1%	10.6%	17.7%	33.0%	23.6%	42
2.4%	4.8%	7.2%	12.0%	22.4%	16.0%	3.3%	6.7%	10.0%	16.6%	31.0%	22.2%	43
2.2%	4.5%	6.7%	11.2%	20.9%	14.9%	3.1%	6.2%	9.4%	15.6%	29.1%	20.8%	44
2.1%	4.2%	6.2%	10.4%	19.4%	13.9%	2.9%	5.8%	8.8%	14.6%	27.3%	19.5%	45
1.9%	3.9%	5.8%	9.6%	18.0%	12.9%	2.7%	5.5%	8.2%	13.7%	25.5%	18.2%	46
1.8%	3.6%	5.4%	8.9%	16.6%	11.9%	2.5%	5.1%	7.6%	12.7%	23.8%	17.0%	47
1.6%	3.3%	4.9%	8.2%	15.3%	11.0%	2.4%	4.7%	7.1%	11.8%	22.1%	15.8%	48
1.5%	3.0%	4.5%	7.5%	14.1%	10.1%	2.2%	4.4%	6.6%	11.0%	20.5%	14.7%	49
1.4%	2.8%	4.1%	6.9%	12.9%	9.2%	2.0%	4.1%	6.1%	10.2%	19.0%	13.6%	50
1.3%	2.5%	3.8%	6.3%	11.7%	8.3%	1.9%	3.7%	5.6%	9.4%	17.5%	12.5%	51
1.1%	2.3%	3.4%	5.7%	10.6%	7.5%	1.7%	3.4%	5.2%	8.6%	16.1%	11.5%	52
1.0%	2.0%	3.0%	5.1%	9.5%	6.8%	1.6%	3.1%	4.7%	7.9%	14.7%	10.5%	53
0.9%	1.8%	2.7%	4.5%	8.4%	6.0%	1.4%	2.9%	4.3%	7.2%	13.4%	9.5%	54
0.8%	1.6%	2.4%	4.0%	7.4%	5.3%	1.3%	2.6%	3.9%	6.5%	12.1%	8.6%	55
0.7%	1.4%	2.1%	3.4%	6.4%	4.6%	1.2%	2.3%	3.5%	5.8%	10.8%	7.7%	56
0.6%	1.2%	1.8%	2.9%	5.5%	3.9%	1.0%	2.1%	3.1%	5.2%	9.6%	6.9%	57
0.5%	1.0%	1.5%	2.5%	4.6%	3.3%	0.9%	1.8%	2.7%	4.6%	8.5%	6.1%	58
0.4%	0.8%	1.2%	2.0%	3.7%	2.6%	0.8%	1.6%	2.4%	4.0%	7.4%	5.3%	59
0.3%	0.6%	0.9%	1.5%	2.8%	2.0%	0.7%	1.4%	2.0%	3.4%	6.3%	4.5%	60
0.2%	0.4%	0.6%	1.1%	2.0%	1.4%	0.6%	1.1%	1.7%	2.8%	5.3%	3.8%	61
0.1%	0.3%	0.4%	0.7%	1.2%	0.9%	0.5%	0.9%	1.4%	2.3%	4.3%	3.0%	62
0.0%	0.1%	0.1%	0.2%	0.4%	0.3%	0.4%	0.7%	1.1%	1.8%	3.3%	2.3%	63
						0.2%	0.5%	0.7%	1.2%	2.3%	1.7%	64
						0.1%	0.3%	0.4%	0.7%	1.4%	1.0%	65
						0.1%	0.1%	0.2%	0.3%	0.5%	0.3%	66

תגמולים 14.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב., 19, 21. א, 21. ב, 22. (ב), 23. (ד), 38. (א), 46. (א)

נספח א/22 - עתיר חסכון בפרישת מוקדמת

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	18
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	19
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	20
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	21
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	22
7.3%	14.7%	22.0%	36.7%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	23
7.0%	14.0%	21.0%	35.0%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	24
6.7%	13.3%	20.0%	33.4%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	25
6.4%	12.7%	19.1%	31.8%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	26
6.0%	12.1%	18.1%	30.2%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	27
5.7%	11.5%	17.2%	28.7%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	28
5.5%	10.9%	16.4%	27.3%	51.0%	36.4%	7.1%	14.3%	21.4%	35.7%	52.5%	37.5%	29
5.2%	10.4%	15.6%	25.9%	48.4%	34.6%	6.8%	13.6%	20.4%	34.0%	52.5%	37.5%	30
4.9%	9.8%	14.8%	24.6%	45.9%	32.8%	6.5%	12.9%	19.4%	32.4%	52.5%	37.5%	31
4.7%	9.3%	14.0%	23.3%	43.6%	31.1%	6.2%	12.3%	18.5%	30.8%	52.5%	37.5%	32
4.4%	8.8%	13.3%	22.1%	41.3%	29.5%	5.8%	11.7%	17.5%	29.2%	52.5%	37.5%	33
4.2%	8.4%	12.5%	20.9%	39.0%	27.9%	5.6%	11.1%	16.7%	27.8%	51.8%	37.0%	34
4.0%	7.9%	11.9%	19.8%	36.9%	26.4%	5.3%	10.5%	15.8%	26.3%	49.2%	35.1%	35
3.7%	7.5%	11.2%	18.7%	34.9%	24.9%	5.0%	10.0%	15.0%	25.0%	46.6%	33.3%	36
3.5%	7.0%	10.6%	17.6%	32.9%	23.5%	4.7%	9.5%	14.2%	23.6%	44.1%	31.5%	37
3.3%	6.6%	10.0%	16.6%	31.0%	22.1%	4.5%	8.9%	13.4%	22.4%	41.8%	29.8%	38
3.1%	6.2%	9.4%	15.6%	29.1%	20.8%	4.2%	8.5%	12.7%	21.1%	39.5%	28.2%	39
2.9%	5.9%	8.8%	14.7%	27.4%	19.5%	4.0%	8.0%	12.0%	19.9%	37.2%	26.6%	40
2.7%	5.5%	8.2%	13.7%	25.6%	18.3%	3.8%	7.5%	11.3%	18.8%	35.1%	25.1%	41
2.6%	5.1%	7.7%	12.9%	24.0%	17.1%	3.5%	7.1%	10.6%	17.7%	33.0%	23.6%	42
2.4%	4.8%	7.2%	12.0%	22.4%	16.0%	3.3%	6.7%	10.0%	16.6%	31.0%	22.2%	43
2.2%	4.5%	6.7%	11.2%	20.9%	14.9%	3.1%	6.2%	9.4%	15.6%	29.1%	20.8%	44
2.1%	4.2%	6.2%	10.4%	19.4%	13.9%	2.9%	5.8%	8.8%	14.6%	27.3%	19.5%	45
1.9%	3.9%	5.8%	9.6%	18.0%	12.9%	2.7%	5.5%	8.2%	13.7%	25.5%	18.2%	46
1.8%	3.6%	5.4%	8.9%	16.6%	11.9%	2.5%	5.1%	7.6%	12.7%	23.8%	17.0%	47
1.6%	3.3%	4.9%	8.2%	15.3%	11.0%	2.4%	4.7%	7.1%	11.8%	22.1%	15.8%	48
1.5%	3.0%	4.5%	7.5%	14.1%	10.1%	2.2%	4.4%	6.6%	11.0%	20.5%	14.7%	49
1.4%	2.8%	4.1%	6.9%	12.9%	9.2%	2.0%	4.1%	6.1%	10.2%	19.0%	13.6%	50
1.3%	2.5%	3.8%	6.3%	11.7%	8.3%	1.9%	3.7%	5.6%	9.4%	17.5%	12.5%	51
1.1%	2.3%	3.4%	5.7%	10.6%	7.5%	1.7%	3.4%	5.2%	8.6%	16.1%	11.5%	52
1.0%	2.0%	3.0%	5.1%	9.5%	6.8%	1.6%	3.1%	4.7%	7.9%	14.7%	10.5%	53
0.9%	1.8%	2.7%	4.5%	8.4%	6.0%	1.4%	2.9%	4.3%	7.2%	13.4%	9.5%	54
0.8%	1.6%	2.4%	4.0%	7.4%	5.3%	1.3%	2.6%	3.9%	6.5%	12.1%	8.6%	55
0.7%	1.4%	2.1%	3.4%	6.4%	4.6%	1.2%	2.3%	3.5%	5.8%	10.8%	7.7%	56
0.6%	1.2%	1.8%	2.9%	5.5%	3.9%	1.0%	2.1%	3.1%	5.2%	9.6%	6.9%	57
0.5%	1.0%	1.5%	2.5%	4.6%	3.3%	0.9%	1.8%	2.7%	4.6%	8.5%	6.1%	58
0.4%	0.8%	1.2%	2.0%	3.7%	2.6%	0.8%	1.6%	2.4%	4.0%	7.4%	5.3%	59

תגמולים 14.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18, א, 18, ב, 19, 21, א, 21, ב, 22, ב, 23, ד, 38, א, 46, א

נספח א/23 - בסיסי ומנימום נכות

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	18
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	19
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	21
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	22
19.6%	39.2%	58.8%	98.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	23
18.7%	37.4%	56.0%	93.4%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	24
17.8%	35.6%	53.4%	89.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	25
16.9%	33.9%	50.8%	84.7%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	26
16.1%	32.2%	48.4%	80.6%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	27
15.3%	30.7%	46.0%	76.6%	52.5%	37.5%	20.0%	40.0%	59.9%	99.9%	52.5%	37.5%	28
14.6%	29.1%	43.7%	72.8%	51.0%	36.4%	19.0%	38.1%	57.1%	95.2%	52.5%	37.5%	29
13.8%	27.7%	41.5%	69.2%	48.4%	34.6%	18.1%	36.3%	54.4%	90.7%	52.5%	37.5%	30
13.1%	26.3%	39.4%	65.6%	45.9%	32.8%	17.3%	34.5%	51.8%	86.3%	52.5%	37.5%	31
12.4%	24.9%	37.3%	62.2%	43.6%	31.1%	16.4%	32.8%	49.2%	82.1%	52.5%	37.5%	32
11.8%	23.6%	35.4%	58.9%	41.3%	29.5%	15.6%	31.2%	46.8%	78.0%	52.5%	37.5%	33
11.2%	22.3%	33.5%	55.8%	39.0%	27.9%	14.8%	29.6%	44.4%	74.1%	51.8%	37.0%	34
10.5%	21.1%	31.6%	52.7%	36.9%	26.4%	14.1%	28.1%	42.2%	70.3%	49.2%	35.1%	35
10.0%	19.9%	29.9%	49.8%	34.9%	24.9%	13.3%	26.6%	40.0%	66.6%	46.6%	33.3%	36
9.4%	18.8%	28.2%	47.0%	32.9%	23.5%	12.6%	25.2%	37.8%	63.1%	44.1%	31.5%	37
8.8%	17.7%	26.5%	44.2%	31.0%	22.1%	11.9%	23.9%	35.8%	59.6%	41.8%	29.8%	38
8.3%	16.6%	25.0%	41.6%	29.1%	20.8%	11.3%	22.5%	33.8%	56.4%	39.5%	28.2%	39
7.8%	15.6%	23.4%	39.1%	27.4%	19.5%	10.6%	21.3%	31.9%	53.2%	37.2%	26.6%	40
7.3%	14.7%	22.0%	36.6%	25.6%	18.3%	10.0%	20.1%	30.1%	50.1%	35.1%	25.1%	41
6.9%	13.7%	20.6%	34.3%	24.0%	17.1%	9.4%	18.9%	28.3%	47.2%	33.0%	23.6%	42
6.4%	12.8%	19.2%	32.0%	22.4%	16.0%	8.9%	17.7%	26.6%	44.3%	31.0%	22.2%	43
6.0%	11.9%	17.9%	29.8%	20.9%	14.9%	8.3%	16.6%	25.0%	41.6%	29.1%	20.8%	44
5.6%	11.1%	16.7%	27.8%	19.4%	13.9%	7.8%	15.6%	23.4%	39.0%	27.3%	19.5%	45
5.1%	10.3%	15.4%	25.7%	18.0%	12.9%	7.3%	14.6%	21.9%	36.4%	25.5%	18.2%	46
4.8%	9.5%	14.3%	23.8%	16.6%	11.9%	6.8%	13.6%	20.4%	34.0%	23.8%	17.0%	47
4.4%	8.8%	13.1%	21.9%	15.3%	11.0%	6.3%	12.6%	19.0%	31.6%	22.1%	15.8%	48
4.0%	8.0%	12.1%	20.1%	14.1%	10.1%	5.9%	11.7%	17.6%	29.3%	20.5%	14.7%	49
3.7%	7.3%	11.0%	18.4%	12.9%	9.2%	5.4%	10.8%	16.3%	27.1%	19.0%	13.6%	50
3.3%	6.7%	10.0%	16.7%	11.7%	8.3%	5.0%	10.0%	15.0%	25.0%	17.5%	12.5%	51
3.0%	6.0%	9.0%	15.1%	10.6%	7.5%	4.6%	9.2%	13.8%	22.9%	16.1%	11.5%	52
2.7%	5.4%	8.1%	13.5%	9.5%	6.8%	4.2%	8.4%	12.6%	21.0%	14.7%	10.5%	53
2.4%	4.8%	7.2%	12.0%	8.4%	6.0%	3.8%	7.6%	11.4%	19.1%	13.4%	9.5%	54
2.1%	4.2%	6.3%	10.6%	7.4%	5.3%	3.5%	6.9%	10.4%	17.3%	12.1%	8.6%	55
1.8%	3.7%	5.5%	9.2%	6.4%	4.6%	3.1%	6.2%	9.3%	15.5%	10.8%	7.7%	56
1.6%	3.1%	4.7%	7.8%	5.5%	3.9%	2.8%	5.5%	8.3%	13.8%	9.6%	6.9%	57
1.3%	2.6%	3.9%	6.5%	4.6%	3.3%	2.4%	4.9%	7.3%	12.1%	8.5%	6.1%	58
1.1%	2.1%	3.2%	5.3%	3.7%	2.6%	2.1%	4.2%	6.3%	10.6%	7.4%	5.3%	59
0.8%	1.6%	2.4%	4.1%	2.8%	2.0%	1.8%	3.6%	5.4%	9.0%	6.3%	4.5%	60
0.6%	1.2%	1.7%	2.9%	2.0%	1.4%	1.5%	3.0%	4.5%	7.5%	5.3%	3.8%	61
0.3%	0.7%	1.0%	1.7%	1.2%	0.9%	1.2%	2.4%	3.6%	6.1%	4.3%	3.0%	62
0.1%	0.2%	0.4%	0.6%	0.4%	0.3%	0.9%	1.9%	2.8%	4.7%	3.3%	2.3%	63
						0.7%	1.3%	2.0%	3.3%	2.3%	1.7%	64
						0.4%	0.8%	1.2%	2.0%	1.4%	1.0%	65
						0.1%	0.3%	0.4%	0.7%	0.5%	0.3%	66

תגמולים 14.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב., 19, 21, (א), 21, (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/24 - מסלול יסודי

גיל כניסה	אישה (גיל פרישה: 64)					גבר (גיל פרישה: 67)					גיל כניסה	
	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים		סיעודי
18	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
19	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
20	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
21	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
22	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
23	19.6%	39.2%	58.8%	98.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
24	18.7%	37.4%	56.0%	93.4%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
25	17.8%	35.6%	53.4%	89.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
26	16.9%	33.9%	50.8%	84.7%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
27	16.1%	32.2%	48.4%	80.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
28	15.3%	30.7%	46.0%	76.6%	100.0%	75.0%	20.0%	40.0%	59.9%	99.9%	100.0%	75.0%
29	14.6%	29.1%	43.7%	72.8%	100.0%	72.8%	19.0%	38.1%	57.1%	95.2%	100.0%	75.0%
30	13.8%	27.7%	41.5%	69.2%	96.8%	69.2%	18.1%	36.3%	54.4%	90.7%	100.0%	75.0%
31	13.1%	26.3%	39.4%	65.6%	91.9%	65.6%	17.3%	34.5%	51.8%	86.3%	100.0%	75.0%
32	12.4%	24.9%	37.3%	62.2%	87.1%	62.2%	16.4%	32.8%	49.2%	82.1%	100.0%	75.0%
33	11.8%	23.6%	35.4%	58.9%	82.5%	58.9%	15.6%	31.2%	46.8%	78.0%	100.0%	75.0%
34	11.2%	22.3%	33.5%	55.8%	78.1%	55.8%	14.8%	29.6%	44.4%	74.1%	100.0%	74.1%
35	10.5%	21.1%	31.6%	52.7%	73.8%	52.7%	14.1%	28.1%	42.2%	70.3%	98.4%	70.3%
36	10.0%	19.9%	29.9%	49.8%	69.7%	49.8%	13.3%	26.6%	40.0%	66.6%	93.2%	66.6%
37	9.4%	18.8%	28.2%	47.0%	65.7%	47.0%	12.6%	25.2%	37.8%	63.1%	88.3%	63.1%
38	8.8%	17.7%	26.5%	44.2%	61.9%	44.2%	11.9%	23.9%	35.8%	59.6%	83.5%	59.6%
39	8.3%	16.6%	25.0%	41.6%	58.2%	41.6%	11.3%	22.5%	33.8%	56.4%	78.9%	56.4%
40	7.8%	15.6%	23.4%	39.1%	54.7%	39.1%	10.6%	21.3%	31.9%	53.2%	74.5%	53.2%
41	7.3%	14.7%	22.0%	36.6%	51.3%	36.6%	10.0%	20.1%	30.1%	50.1%	70.2%	50.1%
42	6.9%	13.7%	20.6%	34.3%	48.0%	34.3%	9.4%	18.9%	28.3%	47.2%	66.1%	47.2%
43	6.4%	12.8%	19.2%	32.0%	44.8%	32.0%	8.9%	17.7%	26.6%	44.3%	62.1%	44.3%
44	6.0%	11.9%	17.9%	29.8%	41.8%	29.8%	8.3%	16.6%	25.0%	41.6%	58.2%	41.6%
45	5.6%	11.1%	16.7%	27.8%	38.9%	27.8%	7.8%	15.6%	23.4%	39.0%	54.6%	39.0%
46	5.1%	10.3%	15.4%	25.7%	36.0%	25.7%	7.3%	14.6%	21.9%	36.4%	51.0%	36.4%
47	4.8%	9.5%	14.3%	23.8%	33.3%	23.8%	6.8%	13.6%	20.4%	34.0%	47.6%	34.0%
48	4.4%	8.8%	13.1%	21.9%	30.7%	21.9%	6.3%	12.6%	19.0%	31.6%	44.2%	31.6%
49	4.0%	8.0%	12.1%	20.1%	28.1%	20.1%	5.9%	11.7%	17.6%	29.3%	41.0%	29.3%
50	3.7%	7.3%	11.0%	18.4%	25.7%	18.4%	5.4%	10.8%	16.3%	27.1%	38.0%	27.1%
51	3.3%	6.7%	10.0%	16.7%	23.4%	16.7%	5.0%	10.0%	15.0%	25.0%	35.0%	25.0%
52	3.0%	6.0%	9.0%	15.1%	21.1%	15.1%	4.6%	9.2%	13.8%	22.9%	32.1%	22.9%
53	2.7%	5.4%	8.1%	13.5%	18.9%	13.5%	4.2%	8.4%	12.6%	21.0%	29.4%	21.0%
54	2.4%	4.8%	7.2%	12.0%	16.8%	12.0%	3.8%	7.6%	11.4%	19.1%	26.7%	19.1%
55	2.1%	4.2%	6.3%	10.6%	14.8%	10.6%	3.5%	6.9%	10.4%	17.3%	24.2%	17.3%
56	1.8%	3.7%	5.5%	9.2%	12.9%	9.2%	3.1%	6.2%	9.3%	15.5%	21.7%	15.5%
57	1.6%	3.1%	4.7%	7.8%	11.0%	7.8%	2.8%	5.5%	8.3%	13.8%	19.3%	13.8%
58	1.3%	2.6%	3.9%	6.5%	9.2%	6.5%	2.4%	4.9%	7.3%	12.1%	17.0%	12.1%
59	1.1%	2.1%	3.2%	5.3%	7.4%	5.3%	2.1%	4.2%	6.3%	10.6%	14.8%	10.6%
60	0.8%	1.6%	2.4%	4.1%	5.7%	4.1%	1.8%	3.6%	5.4%	9.0%	12.6%	9.0%
61	0.6%	1.2%	1.7%	2.9%	4.0%	2.9%	1.5%	3.0%	4.5%	7.5%	10.5%	7.5%
62	0.3%	0.7%	1.0%	1.7%	2.4%	1.7%	1.2%	2.4%	3.6%	6.1%	8.5%	6.1%
63	0.1%	0.2%	0.4%	0.6%	0.8%	0.6%	0.9%	1.9%	2.8%	4.7%	6.6%	4.7%
64							0.7%	1.3%	2.0%	3.3%	4.7%	3.3%
65							0.4%	0.8%	1.2%	2.0%	2.8%	2.0%
66							0.1%	0.3%	0.4%	0.7%	1.0%	0.7%

תגמולים 14.50% גידול ראלי 0.00% פיצויים 6.00% תשואה נטו 3.74% סעיפים: הגדרות, א.18, ב.19, א.21, ב.21, ד.23, א.38, א.46

נספח א/43 - מסלול בסיסי לנשים עד גיל 67

אישה (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	25
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	26
19.7%	39.4%	59.0%	98.4%	100.0%	75.0%	27
18.7%	37.5%	56.2%	93.7%	100.0%	75.0%	28
17.8%	35.7%	53.5%	89.2%	100.0%	75.0%	29
17.0%	34.0%	50.9%	84.9%	100.0%	75.0%	30
16.1%	32.3%	48.4%	80.7%	100.0%	75.0%	31
15.3%	30.7%	46.0%	76.7%	100.0%	75.0%	32
14.6%	29.1%	43.7%	72.8%	100.0%	75.0%	33
13.8%	27.6%	41.5%	69.1%	100.0%	75.0%	34
13.1%	26.2%	39.3%	65.5%	100.0%	75.0%	35
12.4%	24.8%	37.2%	62.0%	100.0%	75.0%	36
11.7%	23.5%	35.2%	58.7%	100.0%	75.0%	37
11.1%	22.2%	33.3%	55.5%	100.0%	75.0%	38
10.5%	20.9%	31.4%	52.4%	100.0%	75.0%	39
9.9%	19.8%	29.6%	49.4%	100.0%	75.0%	40
9.3%	18.6%	27.9%	46.5%	100.0%	75.0%	41
8.7%	17.5%	26.2%	43.7%	100.0%	75.0%	42
8.2%	16.4%	24.6%	41.1%	100.0%	75.0%	43
7.7%	15.4%	23.1%	38.5%	100.0%	75.0%	44
7.2%	14.4%	21.6%	36.0%	100.0%	75.0%	45
6.7%	13.5%	20.2%	33.6%	100.0%	75.0%	46
6.3%	12.5%	18.8%	31.3%	100.0%	75.0%	47
5.8%	11.7%	17.5%	29.1%	100.0%	75.0%	48
5.4%	10.8%	16.2%	27.0%	100.0%	75.0%	49
5.0%	10.0%	15.0%	25.0%	100.0%	75.0%	50
4.6%	9.2%	13.8%	23.0%	100.0%	75.0%	51
4.2%	8.4%	12.7%	21.1%	100.0%	75.0%	52
3.9%	7.7%	11.6%	19.3%	100.0%	75.0%	53
3.5%	7.0%	10.5%	17.5%	100.0%	75.0%	54
3.2%	6.3%	9.5%	15.8%	100.0%	75.0%	55
2.8%	5.7%	8.5%	14.2%	100.0%	75.0%	56
2.5%	5.1%	7.6%	12.6%	100.0%	75.0%	57
2.2%	4.4%	6.7%	11.1%	100.0%	75.0%	58
1.9%	3.9%	5.8%	9.7%	100.0%	75.0%	59
1.7%	3.3%	5.0%	8.3%	100.0%	75.0%	60
1.4%	2.8%	4.1%	6.9%	100.0%	75.0%	61
1.1%	2.2%	3.3%	5.6%	100.0%	75.0%	62
0.9%	1.7%	2.6%	4.3%	100.0%	75.0%	63
0.6%	1.2%	1.8%	3.1%	100.0%	75.0%	64
0.4%	0.7%	1.1%	1.8%	100.0%	75.0%	65
0.1%	0.3%	0.4%	0.6%	100.0%	75.0%	66

סעיפים: הגדרות, 18, א, 18, ב, 19, 21, (א), 21, (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

תגמולים 14.50% פיצויים 6.00%

נספח א/25 - מסלול בסיסי

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
17.5%	35.0%	52.6%	87.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
17.5%	35.0%	52.6%	87.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
17.5%	35.0%	52.6%	87.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
16.7%	33.5%	50.2%	83.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
16.0%	31.9%	47.9%	79.8%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
15.2%	30.4%	45.7%	76.1%	100.0%	75.0%	19.6%	39.1%	58.7%	97.9%	100.0%	75.0%	23
14.5%	29.0%	43.5%	72.5%	100.0%	75.0%	18.7%	37.4%	56.1%	93.5%	100.0%	75.0%	24
13.8%	27.6%	41.4%	69.1%	100.0%	75.0%	17.9%	35.7%	53.6%	89.3%	100.0%	75.0%	25
13.1%	26.3%	39.4%	65.7%	100.0%	75.0%	17.0%	34.1%	51.1%	85.2%	100.0%	75.0%	26
12.5%	25.0%	37.5%	62.5%	100.0%	75.0%	16.3%	32.5%	48.8%	81.3%	100.0%	75.0%	27
11.9%	23.8%	35.7%	59.5%	100.0%	75.0%	15.5%	31.0%	46.5%	77.5%	100.0%	75.0%	28
11.3%	22.6%	33.9%	56.5%	100.0%	75.0%	14.8%	29.5%	44.3%	73.9%	100.0%	75.0%	29
10.7%	21.5%	32.2%	53.6%	100.0%	75.0%	14.1%	28.1%	42.2%	70.3%	100.0%	75.0%	30
10.2%	20.4%	30.5%	50.9%	100.0%	75.0%	13.4%	26.8%	40.2%	66.9%	100.0%	75.0%	31
9.6%	19.3%	28.9%	48.2%	100.0%	75.0%	12.7%	25.5%	38.2%	63.6%	100.0%	75.0%	32
9.1%	18.3%	27.4%	45.7%	100.0%	75.0%	12.1%	24.2%	36.3%	60.5%	100.0%	75.0%	33
8.6%	17.3%	25.9%	43.2%	100.0%	75.0%	11.5%	23.0%	34.4%	57.4%	100.0%	75.0%	34
8.2%	16.3%	24.5%	40.8%	100.0%	75.0%	10.9%	21.8%	32.7%	54.4%	100.0%	75.0%	35
7.7%	15.4%	23.1%	38.5%	100.0%	75.0%	10.3%	20.6%	30.9%	51.6%	100.0%	75.0%	36
7.3%	14.5%	21.8%	36.3%	100.0%	75.0%	9.8%	19.5%	29.3%	48.8%	100.0%	75.0%	37
6.8%	13.7%	20.5%	34.2%	100.0%	75.0%	9.2%	18.5%	27.7%	46.2%	100.0%	75.0%	38
6.4%	12.9%	19.3%	32.2%	100.0%	75.0%	8.7%	17.4%	26.2%	43.6%	100.0%	75.0%	39
6.0%	12.1%	18.1%	30.2%	100.0%	75.0%	8.2%	16.5%	24.7%	41.2%	100.0%	75.0%	40
5.7%	11.3%	17.0%	28.3%	100.0%	75.0%	7.8%	15.5%	23.3%	38.8%	100.0%	75.0%	41
5.3%	10.6%	15.9%	26.5%	100.0%	75.0%	7.3%	14.6%	21.9%	36.5%	100.0%	75.0%	42
4.9%	9.9%	14.8%	24.7%	100.0%	75.0%	6.9%	13.7%	20.6%	34.3%	100.0%	75.0%	43
4.6%	9.2%	13.8%	23.1%	100.0%	75.0%	6.4%	12.9%	19.3%	32.1%	100.0%	75.0%	44
4.3%	8.6%	12.9%	21.4%	100.0%	75.0%	6.0%	12.0%	18.1%	30.1%	100.0%	75.0%	45
4.0%	7.9%	11.9%	19.9%	100.0%	75.0%	5.6%	11.2%	16.9%	28.1%	100.0%	75.0%	46
3.7%	7.3%	11.0%	18.4%	100.0%	75.0%	5.2%	10.5%	15.7%	26.2%	100.0%	75.0%	47
3.4%	6.8%	10.1%	16.9%	100.0%	75.0%	4.9%	9.8%	14.6%	24.4%	100.0%	75.0%	48
3.1%	6.2%	9.3%	15.5%	100.0%	75.0%	4.5%	9.0%	13.6%	22.6%	100.0%	75.0%	49
2.8%	5.7%	8.5%	14.2%	100.0%	75.0%	4.2%	8.4%	12.5%	20.9%	100.0%	75.0%	50
2.6%	5.1%	7.7%	12.9%	100.0%	75.0%	3.9%	7.7%	11.6%	19.3%	100.0%	75.0%	51
2.3%	4.6%	7.0%	11.6%	100.0%	75.0%	3.5%	7.1%	10.6%	17.7%	100.0%	75.0%	52
2.1%	4.2%	6.3%	10.4%	100.0%	75.0%	3.2%	6.5%	9.7%	16.2%	100.0%	75.0%	53
1.9%	3.7%	5.6%	9.3%	100.0%	75.0%	2.9%	5.9%	8.8%	14.7%	100.0%	75.0%	54
1.6%	3.3%	4.9%	8.2%	100.0%	75.0%	2.7%	5.3%	8.0%	13.3%	100.0%	75.0%	55
1.4%	2.8%	4.3%	7.1%	100.0%	75.0%	2.4%	4.8%	7.2%	11.9%	100.0%	75.0%	56
1.2%	2.4%	3.6%	6.1%	100.0%	75.0%	2.1%	4.2%	6.4%	10.6%	100.0%	75.0%	57
1.0%	2.0%	3.0%	5.1%	100.0%	75.0%	1.9%	3.7%	5.6%	9.4%	100.0%	75.0%	58
0.8%	1.6%	2.5%	4.1%	100.0%	75.0%	1.6%	3.3%	4.9%	8.1%	100.0%	75.0%	59
0.6%	1.3%	1.9%	3.1%	100.0%	75.0%	1.4%	2.8%	4.2%	6.9%	100.0%	75.0%	60
0.4%	0.9%	1.3%	2.2%	100.0%	75.0%	1.2%	2.3%	3.5%	5.8%	100.0%	75.0%	61
0.3%	0.5%	0.8%	1.3%	100.0%	75.0%	0.9%	1.9%	2.8%	4.7%	100.0%	75.0%	62
0.1%	0.2%	0.3%	0.5%	100.0%	75.0%	0.7%	1.4%	2.2%	3.6%	100.0%	75.0%	63
						0.5%	1.0%	1.5%	2.6%	100.0%	75.0%	64
						0.3%	0.6%	0.9%	1.5%	100.0%	75.0%	65
						0.1%	0.2%	0.3%	0.5%	100.0%	75.0%	66

תגמולים 16.00% גידול ראלי 0.00% פיצויים 0.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19. א, 21. א, 21. ב, 22. ב, 23. ד, 38. א, 46. א

נספח א/26 - מסלול משפחה

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	25
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	26
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	27
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	28
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	29
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	30
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	31
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	32
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	33
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	34
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	35
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	36
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	37
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	38
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	39
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	40
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	41
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	42
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	43
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	44
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	45
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	46
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	47
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	48
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	49
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	50
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	51
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	52
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	53
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	54
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	55
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	56
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	57
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	58
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	59
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	60
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	61
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	62
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19.6%	39.3%	58.9%	98.2%	100.0%	75.0%	63
					75.0%	18.4%	36.8%	55.2%	92.1%	100.0%	75.0%	64
					75.0%	17.1%	34.2%	51.3%	85.4%	100.0%	75.0%	65
						16.4%	32.7%	49.1%	81.8%	100.0%	75.0%	66

תגמולים 16.00% גידול ראלי 0.00% פיציזים 0.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21, 21. (ב), 22, 23, (ד), 38, (א), 46, (א)

נספח א/27 - עתיר ביטוח נכות

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
6.6%	13.1%	19.7%	32.9%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	18
6.6%	13.1%	19.7%	32.9%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	19
6.6%	13.1%	19.7%	32.9%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	20
6.3%	12.5%	18.8%	31.4%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	21
6.0%	12.0%	18.0%	29.9%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	22
5.7%	11.4%	17.1%	28.5%	100.0%	75.0%	7.3%	14.7%	22.0%	36.7%	100.0%	75.0%	23
5.4%	10.9%	16.3%	27.2%	100.0%	75.0%	7.0%	14.0%	21.0%	35.1%	100.0%	75.0%	24
5.2%	10.4%	15.5%	25.9%	100.0%	75.0%	6.7%	13.4%	20.1%	33.5%	100.0%	75.0%	25
4.9%	9.9%	14.8%	24.7%	100.0%	75.0%	6.4%	12.8%	19.2%	32.0%	100.0%	75.0%	26
4.7%	9.4%	14.1%	23.5%	100.0%	75.0%	6.1%	12.2%	18.3%	30.5%	100.0%	75.0%	27
4.5%	8.9%	13.4%	22.3%	100.0%	75.0%	5.8%	11.6%	17.4%	29.1%	100.0%	75.0%	28
4.2%	8.5%	12.7%	21.2%	100.0%	75.0%	5.5%	11.1%	16.6%	27.7%	100.0%	75.0%	29
4.0%	8.0%	12.1%	20.1%	100.0%	75.0%	5.3%	10.5%	15.8%	26.4%	100.0%	75.0%	30
3.8%	7.6%	11.4%	19.1%	100.0%	75.0%	5.0%	10.0%	15.1%	25.1%	100.0%	75.0%	31
3.6%	7.2%	10.9%	18.1%	100.0%	75.0%	4.8%	9.5%	14.3%	23.9%	100.0%	75.0%	32
3.4%	6.8%	10.3%	17.1%	100.0%	75.0%	4.5%	9.1%	13.6%	22.7%	100.0%	75.0%	33
3.2%	6.5%	9.7%	16.2%	100.0%	75.0%	4.3%	8.6%	12.9%	21.5%	100.0%	75.0%	34
3.1%	6.1%	9.2%	15.3%	100.0%	75.0%	4.1%	8.2%	12.2%	20.4%	100.0%	75.0%	35
2.9%	5.8%	8.7%	14.5%	100.0%	75.0%	3.9%	7.7%	11.6%	19.3%	100.0%	75.0%	36
2.7%	5.5%	8.2%	13.6%	100.0%	75.0%	3.7%	7.3%	11.0%	18.3%	100.0%	75.0%	37
2.6%	5.1%	7.7%	12.8%	100.0%	75.0%	3.5%	6.9%	10.4%	17.3%	100.0%	75.0%	38
2.4%	4.8%	7.2%	12.1%	100.0%	75.0%	3.3%	6.5%	9.8%	16.4%	100.0%	75.0%	39
2.3%	4.5%	6.8%	11.3%	100.0%	75.0%	3.1%	6.2%	9.3%	15.4%	100.0%	75.0%	40
2.1%	4.2%	6.4%	10.6%	100.0%	75.0%	2.9%	5.8%	8.7%	14.5%	100.0%	75.0%	41
2.0%	4.0%	6.0%	9.9%	100.0%	75.0%	2.7%	5.5%	8.2%	13.7%	100.0%	75.0%	42
1.9%	3.7%	5.6%	9.3%	100.0%	75.0%	2.6%	5.1%	7.7%	12.9%	100.0%	75.0%	43
1.7%	3.5%	5.2%	8.6%	100.0%	75.0%	2.4%	4.8%	7.2%	12.1%	100.0%	75.0%	44
1.6%	3.2%	4.8%	8.0%	100.0%	75.0%	2.3%	4.5%	6.8%	11.3%	100.0%	75.0%	45
1.5%	3.0%	4.5%	7.4%	100.0%	75.0%	2.1%	4.2%	6.3%	10.5%	100.0%	75.0%	46
1.4%	2.8%	4.1%	6.9%	100.0%	75.0%	2.0%	3.9%	5.9%	9.8%	100.0%	75.0%	47
1.3%	2.5%	3.8%	6.3%	100.0%	75.0%	1.8%	3.7%	5.5%	9.1%	100.0%	75.0%	48
1.2%	2.3%	3.5%	5.8%	100.0%	75.0%	1.7%	3.4%	5.1%	8.5%	100.0%	75.0%	49
1.1%	2.1%	3.2%	5.3%	100.0%	75.0%	1.6%	3.1%	4.7%	7.8%	100.0%	75.0%	50
1.0%	1.9%	2.9%	4.8%	100.0%	75.0%	1.4%	2.9%	4.3%	7.2%	100.0%	75.0%	51
0.9%	1.7%	2.6%	4.4%	100.0%	75.0%	1.3%	2.7%	4.0%	6.6%	100.0%	75.0%	52
0.8%	1.6%	2.3%	3.9%	100.0%	75.0%	1.2%	2.4%	3.6%	6.1%	100.0%	75.0%	53
0.7%	1.4%	2.1%	3.5%	100.0%	75.0%	1.1%	2.2%	3.3%	5.5%	100.0%	75.0%	54
0.6%	1.2%	1.8%	3.1%	100.0%	75.0%	1.0%	2.0%	3.0%	5.0%	100.0%	75.0%	55
0.5%	1.1%	1.6%	2.7%	100.0%	75.0%	0.9%	1.8%	2.7%	4.5%	100.0%	75.0%	56
0.5%	0.9%	1.4%	2.3%	100.0%	75.0%	0.8%	1.6%	2.4%	4.0%	100.0%	75.0%	57
0.4%	0.8%	1.1%	1.9%	100.0%	75.0%	0.7%	1.4%	2.1%	3.5%	100.0%	75.0%	58
0.3%	0.6%	0.9%	1.5%	100.0%	75.0%	0.6%	1.2%	1.8%	3.0%	100.0%	75.0%	59
0.2%	0.5%	0.7%	1.2%	100.0%	75.0%	0.5%	1.0%	1.6%	2.6%	100.0%	75.0%	60
0.2%	0.3%	0.5%	0.8%	100.0%	75.0%	0.4%	0.9%	1.3%	2.2%	100.0%	75.0%	61
0.1%	0.2%	0.3%	0.5%	100.0%	75.0%	0.4%	0.7%	1.1%	1.8%	100.0%	75.0%	62
0.0%	0.1%	0.1%	0.2%	100.0%	75.0%	0.3%	0.5%	0.8%	1.4%	100.0%	75.0%	63
						0.2%	0.4%	0.6%	1.0%	100.0%	75.0%	64
						0.1%	0.2%	0.3%	0.6%	100.0%	75.0%	65
						0.0%	0.1%	0.1%	0.2%	100.0%	75.0%	66

תגמולים 16.00% גידול ראלי 0.00% פיצויים 0.00% תשואה נטו 3.74% סעיפים: הגדרות, 18, א, 18, ב, 19, 21, א, 21, ב, 22, ב, 23, ד, 38, א, 46, א

נספח א/28 - עתיר ביטוח שארים

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	18
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	19
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	21
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	22
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	23
20.0%	40.0%	60.0%	100.0%	50.8%	36.3%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	24
20.0%	40.0%	60.0%	100.0%	48.3%	34.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	25
20.0%	40.0%	60.0%	100.0%	46.0%	32.9%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	26
20.0%	40.0%	60.0%	100.0%	43.8%	31.3%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	27
20.0%	40.0%	60.0%	100.0%	41.6%	29.7%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	28
20.0%	40.0%	60.0%	100.0%	39.5%	28.2%	20.0%	40.0%	60.0%	100.0%	51.7%	36.9%	29
20.0%	40.0%	60.0%	100.0%	37.5%	26.8%	20.0%	40.0%	60.0%	100.0%	49.2%	35.2%	30
20.0%	40.0%	60.0%	100.0%	35.6%	25.4%	20.0%	40.0%	60.0%	100.0%	46.8%	33.5%	31
20.0%	40.0%	60.0%	100.0%	33.8%	24.1%	20.0%	40.0%	60.0%	100.0%	44.5%	31.8%	32
20.0%	40.0%	60.0%	100.0%	32.0%	22.8%	20.0%	40.0%	60.0%	100.0%	42.3%	30.2%	33
20.0%	40.0%	60.0%	100.0%	30.2%	21.6%	20.0%	40.0%	60.0%	100.0%	40.2%	28.7%	34
20.0%	40.0%	60.0%	100.0%	28.6%	20.4%	20.0%	40.0%	60.0%	100.0%	38.1%	27.2%	35
20.0%	40.0%	60.0%	100.0%	27.0%	19.3%	20.0%	40.0%	60.0%	100.0%	36.1%	25.8%	36
20.0%	40.0%	60.0%	100.0%	25.4%	18.2%	20.0%	40.0%	60.0%	100.0%	34.2%	24.4%	37
20.0%	40.0%	60.0%	100.0%	24.0%	17.1%	20.0%	40.0%	60.0%	100.0%	32.3%	23.1%	38
20.0%	40.0%	60.0%	100.0%	22.5%	16.1%	20.0%	40.0%	60.0%	100.0%	30.5%	21.8%	39
20.0%	40.0%	60.0%	100.0%	21.1%	15.1%	20.0%	40.0%	60.0%	100.0%	28.8%	20.6%	40
20.0%	40.0%	60.0%	100.0%	19.8%	14.2%	20.0%	40.0%	60.0%	100.0%	27.1%	19.4%	41
20.0%	40.0%	60.0%	100.0%	18.5%	13.2%	20.0%	40.0%	60.0%	100.0%	25.5%	18.2%	42
20.0%	40.0%	60.0%	100.0%	17.3%	12.4%	20.0%	40.0%	60.0%	100.0%	24.0%	17.1%	43
20.0%	40.0%	60.0%	100.0%	16.1%	11.5%	20.0%	40.0%	60.0%	100.0%	22.5%	16.1%	44
20.0%	40.0%	60.0%	100.0%	15.0%	10.7%	20.0%	40.0%	60.0%	100.0%	21.1%	15.0%	45
20.0%	40.0%	60.0%	100.0%	13.9%	9.9%	20.0%	40.0%	60.0%	100.0%	19.7%	14.1%	46
20.0%	40.0%	60.0%	100.0%	12.8%	9.2%	20.0%	40.0%	60.0%	100.0%	18.4%	13.1%	47
20.0%	40.0%	60.0%	100.0%	11.8%	8.5%	20.0%	40.0%	60.0%	100.0%	17.1%	12.2%	48
20.0%	40.0%	60.0%	100.0%	10.9%	7.8%	20.0%	40.0%	60.0%	100.0%	15.8%	11.3%	49
20.0%	40.0%	60.0%	100.0%	9.9%	7.1%	20.0%	40.0%	60.0%	100.0%	14.6%	10.5%	50
20.0%	40.0%	60.0%	100.0%	9.0%	6.4%	20.0%	40.0%	60.0%	100.0%	13.5%	9.6%	51
20.0%	40.0%	60.0%	100.0%	8.1%	5.8%	20.0%	40.0%	60.0%	100.0%	12.4%	8.8%	52
20.0%	40.0%	60.0%	100.0%	7.3%	5.2%	20.0%	40.0%	60.0%	100.0%	11.3%	8.1%	53
20.0%	40.0%	60.0%	100.0%	6.5%	4.6%	20.0%	40.0%	60.0%	100.0%	10.3%	7.4%	54
20.0%	40.0%	60.0%	100.0%	5.7%	4.1%	20.0%	40.0%	60.0%	100.0%	9.3%	6.6%	55
20.0%	40.0%	60.0%	100.0%	5.0%	3.5%	20.0%	40.0%	60.0%	100.0%	8.4%	6.0%	56
20.0%	40.0%	60.0%	100.0%	4.2%	3.0%	20.0%	40.0%	60.0%	100.0%	7.4%	5.3%	57
20.0%	40.0%	60.0%	100.0%	3.5%	2.5%	20.0%	40.0%	60.0%	100.0%	6.5%	4.7%	58
20.0%	40.0%	60.0%	100.0%	2.9%	2.0%	20.0%	40.0%	60.0%	100.0%	5.7%	4.1%	59
20.0%	40.0%	60.0%	100.0%	2.2%	1.6%	20.0%	40.0%	60.0%	100.0%	4.9%	3.5%	60
20.0%	40.0%	60.0%	100.0%	1.6%	1.1%	20.0%	40.0%	60.0%	100.0%	4.1%	2.9%	61
20.0%	40.0%	60.0%	100.0%	0.9%	0.7%	20.0%	40.0%	60.0%	100.0%	3.3%	2.3%	62
20.0%	40.0%	60.0%	100.0%	0.3%	0.2%	19.6%	39.3%	58.9%	98.2%	2.5%	1.8%	63
						18.4%	36.8%	55.2%	92.1%	1.8%	1.3%	64
						17.1%	34.2%	51.3%	85.4%	1.1%	0.8%	65
						16.4%	32.7%	49.1%	81.8%	0.4%	0.3%	66

הגמולים 16.00% גידול ראלי 0.00% פיציזים 0.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21, 21. (ב), 22, 23, (ד), 38, (א), 46, (א)

נספח א/29 - עתיר חסכון

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
6.6%	13.1%	19.7%	32.9%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	18
6.6%	13.1%	19.7%	32.9%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	19
6.6%	13.1%	19.7%	32.9%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	20
6.3%	12.5%	18.8%	31.4%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	21
6.0%	12.0%	18.0%	29.9%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	22
5.7%	11.4%	17.1%	28.5%	52.5%	37.5%	7.3%	14.7%	22.0%	36.7%	52.5%	37.5%	23
5.4%	10.9%	16.3%	27.2%	50.8%	36.3%	7.0%	14.0%	21.0%	35.1%	52.5%	37.5%	24
5.2%	10.4%	15.5%	25.9%	48.3%	34.5%	6.7%	13.4%	20.1%	33.5%	52.5%	37.5%	25
4.9%	9.9%	14.8%	24.7%	46.0%	32.9%	6.4%	12.8%	19.2%	32.0%	52.5%	37.5%	26
4.7%	9.4%	14.1%	23.5%	43.8%	31.3%	6.1%	12.2%	18.3%	30.5%	52.5%	37.5%	27
4.5%	8.9%	13.4%	22.3%	41.6%	29.7%	5.8%	11.6%	17.4%	29.1%	52.5%	37.5%	28
4.2%	8.5%	12.7%	21.2%	39.5%	28.2%	5.5%	11.1%	16.6%	27.7%	51.7%	36.9%	29
4.0%	8.0%	12.1%	20.1%	37.5%	26.8%	5.3%	10.5%	15.8%	26.4%	49.2%	35.2%	30
3.8%	7.6%	11.4%	19.1%	35.6%	25.4%	5.0%	10.0%	15.1%	25.1%	46.8%	33.5%	31
3.6%	7.2%	10.9%	18.1%	33.8%	24.1%	4.8%	9.5%	14.3%	23.9%	44.5%	31.8%	32
3.4%	6.8%	10.3%	17.1%	32.0%	22.8%	4.5%	9.1%	13.6%	22.7%	42.3%	30.2%	33
3.2%	6.5%	9.7%	16.2%	30.2%	21.6%	4.3%	8.6%	12.9%	21.5%	40.2%	28.7%	34
3.1%	6.1%	9.2%	15.3%	28.6%	20.4%	4.1%	8.2%	12.2%	20.4%	38.1%	27.2%	35
2.9%	5.8%	8.7%	14.5%	27.0%	19.3%	3.9%	7.7%	11.6%	19.3%	36.1%	25.8%	36
2.7%	5.5%	8.2%	13.6%	25.4%	18.2%	3.7%	7.3%	11.0%	18.3%	34.2%	24.4%	37
2.6%	5.1%	7.7%	12.8%	24.0%	17.1%	3.5%	6.9%	10.4%	17.3%	32.3%	23.1%	38
2.4%	4.8%	7.2%	12.1%	22.5%	16.1%	3.3%	6.5%	9.8%	16.4%	30.5%	21.8%	39
2.3%	4.5%	6.8%	11.3%	21.1%	15.1%	3.1%	6.2%	9.3%	15.4%	28.8%	20.6%	40
2.1%	4.2%	6.4%	10.6%	19.8%	14.2%	2.9%	5.8%	8.7%	14.5%	27.1%	19.4%	41
2.0%	4.0%	6.0%	9.9%	18.5%	13.2%	2.7%	5.5%	8.2%	13.7%	25.5%	18.2%	42
1.9%	3.7%	5.6%	9.3%	17.3%	12.4%	2.6%	5.1%	7.7%	12.9%	24.0%	17.1%	43
1.7%	3.5%	5.2%	8.6%	16.1%	11.5%	2.4%	4.8%	7.2%	12.1%	22.5%	16.1%	44
1.6%	3.2%	4.8%	8.0%	15.0%	10.7%	2.3%	4.5%	6.8%	11.3%	21.1%	15.0%	45
1.5%	3.0%	4.5%	7.4%	13.9%	9.9%	2.1%	4.2%	6.3%	10.5%	19.7%	14.1%	46
1.4%	2.8%	4.1%	6.9%	12.8%	9.2%	2.0%	3.9%	5.9%	9.8%	18.4%	13.1%	47
1.3%	2.5%	3.8%	6.3%	11.8%	8.5%	1.8%	3.7%	5.5%	9.1%	17.1%	12.2%	48
1.2%	2.3%	3.5%	5.8%	10.9%	7.8%	1.7%	3.4%	5.1%	8.5%	15.8%	11.3%	49
1.1%	2.1%	3.2%	5.3%	9.9%	7.1%	1.6%	3.1%	4.7%	7.8%	14.6%	10.5%	50
1.0%	1.9%	2.9%	4.8%	9.0%	6.4%	1.4%	2.9%	4.3%	7.2%	13.5%	9.6%	51
0.9%	1.7%	2.6%	4.4%	8.1%	5.8%	1.3%	2.7%	4.0%	6.6%	12.4%	8.8%	52
0.8%	1.6%	2.3%	3.9%	7.3%	5.2%	1.2%	2.4%	3.6%	6.1%	11.3%	8.1%	53
0.7%	1.4%	2.1%	3.5%	6.5%	4.6%	1.1%	2.2%	3.3%	5.5%	10.3%	7.4%	54
0.6%	1.2%	1.8%	3.1%	5.7%	4.1%	1.0%	2.0%	3.0%	5.0%	9.3%	6.6%	55
0.5%	1.1%	1.6%	2.7%	5.0%	3.5%	0.9%	1.8%	2.7%	4.5%	8.4%	6.0%	56
0.5%	0.9%	1.4%	2.3%	4.2%	3.0%	0.8%	1.6%	2.4%	4.0%	7.4%	5.3%	57
0.4%	0.8%	1.1%	1.9%	3.5%	2.5%	0.7%	1.4%	2.1%	3.5%	6.5%	4.7%	58
0.3%	0.6%	0.9%	1.5%	2.9%	2.0%	0.6%	1.2%	1.8%	3.0%	5.7%	4.1%	59
0.2%	0.5%	0.7%	1.2%	2.2%	1.6%	0.5%	1.0%	1.6%	2.6%	4.9%	3.5%	60
0.2%	0.3%	0.5%	0.8%	1.6%	1.1%	0.4%	0.9%	1.3%	2.2%	4.1%	2.9%	61
0.1%	0.2%	0.3%	0.5%	0.9%	0.7%	0.4%	0.7%	1.1%	1.8%	3.3%	2.3%	62
0.0%	0.1%	0.1%	0.2%	0.3%	0.2%	0.3%	0.5%	0.8%	1.4%	2.5%	1.8%	63
						0.2%	0.4%	0.6%	1.0%	1.8%	1.3%	64
						0.1%	0.2%	0.3%	0.6%	1.1%	0.8%	65
						0.0%	0.1%	0.1%	0.2%	0.4%	0.3%	66

תגמולים 16.00% גידול ראלי 0.00% פיצויים 0.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19. א, 21. א, 21. ב, 22. א, 23. א, 23. ב, 23. ד, 38. א, 46. א

נספח א/30 - עתיר חסכון בפרישת מוקדמת

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
6.6%	13.1%	19.7%	32.9%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	18
6.6%	13.1%	19.7%	32.9%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	19
6.6%	13.1%	19.7%	32.9%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	20
6.3%	12.5%	18.8%	31.4%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	21
6.0%	12.0%	18.0%	29.9%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	22
5.7%	11.4%	17.1%	28.5%	52.5%	37.5%	7.3%	14.7%	22.0%	36.7%	52.5%	37.5%	23
5.4%	10.9%	16.3%	27.2%	50.8%	36.3%	7.0%	14.0%	21.0%	35.1%	52.5%	37.5%	24
5.2%	10.4%	15.5%	25.9%	48.3%	34.5%	6.7%	13.4%	20.1%	33.5%	52.5%	37.5%	25
4.9%	9.9%	14.8%	24.7%	46.0%	32.9%	6.4%	12.8%	19.2%	32.0%	52.5%	37.5%	26
4.7%	9.4%	14.1%	23.5%	43.8%	31.3%	6.1%	12.2%	18.3%	30.5%	52.5%	37.5%	27
4.5%	8.9%	13.4%	22.3%	41.6%	29.7%	5.8%	11.6%	17.4%	29.1%	52.5%	37.5%	28
4.2%	8.5%	12.7%	21.2%	39.5%	28.2%	5.5%	11.1%	16.6%	27.7%	51.7%	36.9%	29
4.0%	8.0%	12.1%	20.1%	37.5%	26.8%	5.3%	10.5%	15.8%	26.4%	49.2%	35.2%	30
3.8%	7.6%	11.4%	19.1%	35.6%	25.4%	5.0%	10.0%	15.1%	25.1%	46.8%	33.5%	31
3.6%	7.2%	10.9%	18.1%	33.8%	24.1%	4.8%	9.5%	14.3%	23.9%	44.5%	31.8%	32
3.4%	6.8%	10.3%	17.1%	32.0%	22.8%	4.5%	9.1%	13.6%	22.7%	42.3%	30.2%	33
3.2%	6.5%	9.7%	16.2%	30.2%	21.6%	4.3%	8.6%	12.9%	21.5%	40.2%	28.7%	34
3.1%	6.1%	9.2%	15.3%	28.6%	20.4%	4.1%	8.2%	12.2%	20.4%	38.1%	27.2%	35
2.9%	5.8%	8.7%	14.5%	27.0%	19.3%	3.9%	7.7%	11.6%	19.3%	36.1%	25.8%	36
2.7%	5.5%	8.2%	13.6%	25.4%	18.2%	3.7%	7.3%	11.0%	18.3%	34.2%	24.4%	37
2.6%	5.1%	7.7%	12.8%	24.0%	17.1%	3.5%	6.9%	10.4%	17.3%	32.3%	23.1%	38
2.4%	4.8%	7.2%	12.1%	22.5%	16.1%	3.3%	6.5%	9.8%	16.4%	30.5%	21.8%	39
2.3%	4.5%	6.8%	11.3%	21.1%	15.1%	3.1%	6.2%	9.3%	15.4%	28.8%	20.6%	40
2.1%	4.2%	6.4%	10.6%	19.8%	14.2%	2.9%	5.8%	8.7%	14.5%	27.1%	19.4%	41
2.0%	4.0%	6.0%	9.9%	18.5%	13.2%	2.7%	5.5%	8.2%	13.7%	25.5%	18.2%	42
1.9%	3.7%	5.6%	9.3%	17.3%	12.4%	2.6%	5.1%	7.7%	12.9%	24.0%	17.1%	43
1.7%	3.5%	5.2%	8.6%	16.1%	11.5%	2.4%	4.8%	7.2%	12.1%	22.5%	16.1%	44
1.6%	3.2%	4.8%	8.0%	15.0%	10.7%	2.3%	4.5%	6.8%	11.3%	21.1%	15.0%	45
1.5%	3.0%	4.5%	7.4%	13.9%	9.9%	2.1%	4.2%	6.3%	10.5%	19.7%	14.1%	46
1.4%	2.8%	4.1%	6.9%	12.8%	9.2%	2.0%	3.9%	5.9%	9.8%	18.4%	13.1%	47
1.3%	2.5%	3.8%	6.3%	11.8%	8.5%	1.8%	3.7%	5.5%	9.1%	17.1%	12.2%	48
1.2%	2.3%	3.5%	5.8%	10.9%	7.8%	1.7%	3.4%	5.1%	8.5%	15.8%	11.3%	49
1.1%	2.1%	3.2%	5.3%	9.9%	7.1%	1.6%	3.1%	4.7%	7.8%	14.6%	10.5%	50
1.0%	1.9%	2.9%	4.8%	9.0%	6.4%	1.4%	2.9%	4.3%	7.2%	13.5%	9.6%	51
0.9%	1.7%	2.6%	4.4%	8.1%	5.8%	1.3%	2.7%	4.0%	6.6%	12.4%	8.8%	52
0.8%	1.6%	2.3%	3.9%	7.3%	5.2%	1.2%	2.4%	3.6%	6.1%	11.3%	8.1%	53
0.7%	1.4%	2.1%	3.5%	6.5%	4.6%	1.1%	2.2%	3.3%	5.5%	10.3%	7.4%	54
0.6%	1.2%	1.8%	3.1%	5.7%	4.1%	1.0%	2.0%	3.0%	5.0%	9.3%	6.6%	55
0.5%	1.1%	1.6%	2.7%	5.0%	3.5%	0.9%	1.8%	2.7%	4.5%	8.4%	6.0%	56
0.5%	0.9%	1.4%	2.3%	4.2%	3.0%	0.8%	1.6%	2.4%	4.0%	7.4%	5.3%	57
0.4%	0.8%	1.1%	1.9%	3.5%	2.5%	0.7%	1.4%	2.1%	3.5%	6.5%	4.7%	58
0.3%	0.6%	0.9%	1.5%	2.9%	2.0%	0.6%	1.2%	1.8%	3.0%	5.7%	4.1%	59

תגמולים 16.00% גידול ראלי 0.00% פיצויים 0.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב., 19, 21, (א), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/31 - בסיסי ומנימום נכות

גיל כניסה	אישה (גיל פרישה: 64)					גבר (גיל פרישה: 67)					נכות	
	הורה	יתומים	בן זוג	שארים	סיעודי	הורה	יתומים	בן זוג	שארים	סיעודי		
18	17.5%	35.0%	52.6%	87.6%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
19	17.5%	35.0%	52.6%	87.6%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
20	17.5%	35.0%	52.6%	87.6%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
21	16.7%	33.5%	50.2%	83.6%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
22	16.0%	31.9%	47.9%	79.8%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%
23	15.2%	30.4%	45.7%	76.1%	52.5%	37.5%	19.6%	39.1%	58.7%	97.9%	52.5%	37.5%
24	14.5%	29.0%	43.5%	72.5%	50.8%	36.3%	18.7%	37.4%	56.1%	93.5%	52.5%	37.5%
25	13.8%	27.6%	41.4%	69.1%	48.3%	34.5%	17.9%	35.7%	53.6%	89.3%	52.5%	37.5%
26	13.1%	26.3%	39.4%	65.7%	46.0%	32.9%	17.0%	34.1%	51.1%	85.2%	52.5%	37.5%
27	12.5%	25.0%	37.5%	62.5%	43.8%	31.3%	16.3%	32.5%	48.8%	81.3%	52.5%	37.5%
28	11.9%	23.8%	35.7%	59.5%	41.6%	29.7%	15.5%	31.0%	46.5%	77.5%	52.5%	37.5%
29	11.3%	22.6%	33.9%	56.5%	39.5%	28.2%	14.8%	29.5%	44.3%	73.9%	51.7%	36.9%
30	10.7%	21.5%	32.2%	53.6%	37.5%	26.8%	14.1%	28.1%	42.2%	70.3%	49.2%	35.2%
31	10.2%	20.4%	30.5%	50.9%	35.6%	25.4%	13.4%	26.8%	40.2%	66.9%	46.8%	33.5%
32	9.6%	19.3%	28.9%	48.2%	33.8%	24.1%	12.7%	25.5%	38.2%	63.6%	44.5%	31.8%
33	9.1%	18.3%	27.4%	45.7%	32.0%	22.8%	12.1%	24.2%	36.3%	60.5%	42.3%	30.2%
34	8.6%	17.3%	25.9%	43.2%	30.2%	21.6%	11.5%	23.0%	34.4%	57.4%	40.2%	28.7%
35	8.2%	16.3%	24.5%	40.8%	28.6%	20.4%	10.9%	21.8%	32.7%	54.4%	38.1%	27.2%
36	7.7%	15.4%	23.1%	38.5%	27.0%	19.3%	10.3%	20.6%	30.9%	51.6%	36.1%	25.8%
37	7.3%	14.5%	21.8%	36.3%	25.4%	18.2%	9.8%	19.5%	29.3%	48.8%	34.2%	24.4%
38	6.8%	13.7%	20.5%	34.2%	24.0%	17.1%	9.2%	18.5%	27.7%	46.2%	32.3%	23.1%
39	6.4%	12.9%	19.3%	32.2%	22.5%	16.1%	8.7%	17.4%	26.2%	43.6%	30.5%	21.8%
40	6.0%	12.1%	18.1%	30.2%	21.1%	15.1%	8.2%	16.5%	24.7%	41.2%	28.8%	20.6%
41	5.7%	11.3%	17.0%	28.3%	19.8%	14.2%	7.8%	15.5%	23.3%	38.8%	27.1%	19.4%
42	5.3%	10.6%	15.9%	26.5%	18.5%	13.2%	7.3%	14.6%	21.9%	36.5%	25.5%	18.2%
43	4.9%	9.9%	14.8%	24.7%	17.3%	12.4%	6.9%	13.7%	20.6%	34.3%	24.0%	17.1%
44	4.6%	9.2%	13.8%	23.1%	16.1%	11.5%	6.4%	12.9%	19.3%	32.1%	22.5%	16.1%
45	4.3%	8.6%	12.9%	21.4%	15.0%	10.7%	6.0%	12.0%	18.1%	30.1%	21.1%	15.0%
46	4.0%	7.9%	11.9%	19.9%	13.9%	9.9%	5.6%	11.2%	16.9%	28.1%	19.7%	14.1%
47	3.7%	7.3%	11.0%	18.4%	12.8%	9.2%	5.2%	10.5%	15.7%	26.2%	18.4%	13.1%
48	3.4%	6.8%	10.1%	16.9%	11.8%	8.5%	4.9%	9.8%	14.6%	24.4%	17.1%	12.2%
49	3.1%	6.2%	9.3%	15.5%	10.9%	7.8%	4.5%	9.0%	13.6%	22.6%	15.8%	11.3%
50	2.8%	5.7%	8.5%	14.2%	9.9%	7.1%	4.2%	8.4%	12.5%	20.9%	14.6%	10.5%
51	2.6%	5.1%	7.7%	12.9%	9.0%	6.4%	3.9%	7.7%	11.6%	19.3%	13.5%	9.6%
52	2.3%	4.6%	7.0%	11.6%	8.1%	5.8%	3.5%	7.1%	10.6%	17.7%	12.4%	8.8%
53	2.1%	4.2%	6.3%	10.4%	7.3%	5.2%	3.2%	6.5%	9.7%	16.2%	11.3%	8.1%
54	1.9%	3.7%	5.6%	9.3%	6.5%	4.6%	2.9%	5.9%	8.8%	14.7%	10.3%	7.4%
55	1.6%	3.3%	4.9%	8.2%	5.7%	4.1%	2.7%	5.3%	8.0%	13.3%	9.3%	6.6%
56	1.4%	2.8%	4.3%	7.1%	5.0%	3.5%	2.4%	4.8%	7.2%	11.9%	8.4%	6.0%
57	1.2%	2.4%	3.6%	6.1%	4.2%	3.0%	2.1%	4.2%	6.4%	10.6%	7.4%	5.3%
58	1.0%	2.0%	3.0%	5.1%	3.5%	2.5%	1.9%	3.7%	5.6%	9.4%	6.5%	4.7%
59	0.8%	1.6%	2.5%	4.1%	2.9%	2.0%	1.6%	3.3%	4.9%	8.1%	5.7%	4.1%
60	0.6%	1.3%	1.9%	3.1%	2.2%	1.6%	1.4%	2.8%	4.2%	6.9%	4.9%	3.5%
61	0.4%	0.9%	1.3%	2.2%	1.6%	1.1%	1.2%	2.3%	3.5%	5.8%	4.1%	2.9%
62	0.3%	0.5%	0.8%	1.3%	0.9%	0.7%	0.9%	1.9%	2.8%	4.7%	3.3%	2.3%
63	0.1%	0.2%	0.3%	0.5%	0.3%	0.2%	0.7%	1.4%	2.2%	3.6%	2.5%	1.8%
64							0.5%	1.0%	1.5%	2.6%	1.8%	1.3%
65							0.3%	0.6%	0.9%	1.5%	1.1%	0.8%
66							0.2%	0.3%	0.5%	0.4%	0.3%	

תגמולים 16.00% גידול ראלי 0.00% פיצויים 0.00% תשואה נטו 3.74% סעיפים: הגדרות, א.18, ב.19, א.21, א.21, ב.22, ד.23, א.38, א.46

נספח א/32 - מסלול יסודי

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
17.5%	35.0%	52.6%	87.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
17.5%	35.0%	52.6%	87.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
17.5%	35.0%	52.6%	87.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
16.7%	33.5%	50.2%	83.6%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
16.0%	31.9%	47.9%	79.8%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
15.2%	30.4%	45.7%	76.1%	100.0%	75.0%	19.6%	39.1%	58.7%	97.9%	100.0%	75.0%	23
14.5%	29.0%	43.5%	72.5%	100.0%	72.5%	18.7%	37.4%	56.1%	93.5%	100.0%	75.0%	24
13.8%	27.6%	41.4%	69.1%	96.7%	69.1%	17.9%	35.7%	53.6%	89.3%	100.0%	75.0%	25
13.1%	26.3%	39.4%	65.7%	92.0%	65.7%	17.0%	34.1%	51.1%	85.2%	100.0%	75.0%	26
12.5%	25.0%	37.5%	62.5%	87.6%	62.5%	16.3%	32.5%	48.8%	81.3%	100.0%	75.0%	27
11.9%	23.8%	35.7%	59.5%	83.3%	59.5%	15.5%	31.0%	46.5%	77.5%	100.0%	75.0%	28
11.3%	22.6%	33.9%	56.5%	79.1%	56.5%	14.8%	29.5%	44.3%	73.9%	100.0%	73.9%	29
10.7%	21.5%	32.2%	53.6%	75.1%	53.6%	14.1%	28.1%	42.2%	70.3%	98.5%	70.3%	30
10.2%	20.4%	30.5%	50.9%	71.2%	50.9%	13.4%	26.8%	40.2%	66.9%	93.7%	66.9%	31
9.6%	19.3%	28.9%	48.2%	67.5%	48.2%	12.7%	25.5%	38.2%	63.6%	89.1%	63.6%	32
9.1%	18.3%	27.4%	45.7%	63.9%	45.7%	12.1%	24.2%	36.3%	60.5%	84.6%	60.5%	33
8.6%	17.3%	25.9%	43.2%	60.5%	43.2%	11.5%	23.0%	34.4%	57.4%	80.3%	57.4%	34
8.2%	16.3%	24.5%	40.8%	57.2%	40.8%	10.9%	21.8%	32.7%	54.4%	76.2%	54.4%	35
7.7%	15.4%	23.1%	38.5%	54.0%	38.5%	10.3%	20.6%	30.9%	51.6%	72.2%	51.6%	36
7.3%	14.5%	21.8%	36.3%	50.9%	36.3%	9.8%	19.5%	29.3%	48.8%	68.4%	48.8%	37
6.8%	13.7%	20.5%	34.2%	47.9%	34.2%	9.2%	18.5%	27.7%	46.2%	64.6%	46.2%	38
6.4%	12.9%	19.3%	32.2%	45.1%	32.2%	8.7%	17.4%	26.2%	43.6%	61.1%	43.6%	39
6.0%	12.1%	18.1%	30.2%	42.3%	30.2%	8.2%	16.5%	24.7%	41.2%	57.6%	41.2%	40
5.7%	11.3%	17.0%	28.3%	39.6%	28.3%	7.8%	15.5%	23.3%	38.8%	54.3%	38.8%	41
5.3%	10.6%	15.9%	26.5%	37.1%	26.5%	7.3%	14.6%	21.9%	36.5%	51.1%	36.5%	42
4.9%	9.9%	14.8%	24.7%	34.6%	24.7%	6.9%	13.7%	20.6%	34.3%	48.0%	34.3%	43
4.6%	9.2%	13.8%	23.1%	32.3%	23.1%	6.4%	12.9%	19.3%	32.1%	45.0%	32.1%	44
4.3%	8.6%	12.9%	21.4%	30.0%	21.4%	6.0%	12.0%	18.1%	30.1%	42.1%	30.1%	45
4.0%	7.9%	11.9%	19.9%	27.8%	19.9%	5.6%	11.2%	16.9%	28.1%	39.4%	28.1%	46
3.7%	7.3%	11.0%	18.4%	25.7%	18.4%	5.2%	10.5%	15.7%	26.2%	36.7%	26.2%	47
3.4%	6.8%	10.1%	16.9%	23.7%	16.9%	4.9%	9.8%	14.6%	24.4%	34.1%	24.4%	48
3.1%	6.2%	9.3%	15.5%	21.7%	15.5%	4.5%	9.0%	13.6%	22.6%	31.7%	22.6%	49
2.8%	5.7%	8.5%	14.2%	19.8%	14.2%	4.2%	8.4%	12.5%	20.9%	29.3%	20.9%	50
2.6%	5.1%	7.7%	12.9%	18.0%	12.9%	3.9%	7.7%	11.6%	19.3%	27.0%	19.3%	51
2.3%	4.6%	7.0%	11.6%	16.3%	11.6%	3.5%	7.1%	10.6%	17.7%	24.8%	17.7%	52
2.1%	4.2%	6.3%	10.4%	14.6%	10.4%	3.2%	6.5%	9.7%	16.2%	22.6%	16.2%	53
1.9%	3.7%	5.6%	9.3%	13.0%	9.3%	2.9%	5.9%	8.8%	14.7%	20.6%	14.7%	54
1.6%	3.3%	4.9%	8.2%	11.4%	8.2%	2.7%	5.3%	8.0%	13.3%	18.6%	13.3%	55
1.4%	2.8%	4.3%	7.1%	9.9%	7.1%	2.4%	4.8%	7.2%	11.9%	16.7%	11.9%	56
1.2%	2.4%	3.6%	6.1%	8.5%	6.1%	2.1%	4.2%	6.4%	10.6%	14.9%	10.6%	57
1.0%	2.0%	3.0%	5.1%	7.1%	5.1%	1.9%	3.7%	5.6%	9.4%	13.1%	9.4%	58
0.8%	1.6%	2.5%	4.1%	5.7%	4.1%	1.6%	3.3%	4.9%	8.1%	11.4%	8.1%	59
0.6%	1.3%	1.9%	3.1%	4.4%	3.1%	1.4%	2.8%	4.2%	6.9%	9.7%	6.9%	60
0.4%	0.9%	1.3%	2.2%	3.1%	2.2%	1.2%	2.3%	3.5%	5.8%	8.1%	5.8%	61
0.3%	0.5%	0.8%	1.3%	1.9%	1.3%	0.9%	1.9%	2.8%	4.7%	6.6%	4.7%	62
0.1%	0.2%	0.3%	0.5%	0.7%	0.5%	0.7%	1.4%	2.2%	3.6%	5.1%	3.6%	63
						0.5%	1.0%	1.5%	2.6%	3.6%	2.6%	64
						0.3%	0.6%	0.9%	1.5%	2.2%	1.5%	65
						0.1%	0.2%	0.3%	0.5%	0.8%	0.5%	66

תגמולים 16.00% גידול ראלי 0.00% פיצויים 0.00% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב, 19, 21. א, 21. ב, 22. ב, 23. ד, 38. א, 46. א

נספח א/44 - מסלול בסיסי לנשים עד גיל 67

אישה (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
19.3%	38.6%	58.0%	96.6%	100.0%	75.0%	22
18.4%	36.9%	55.3%	92.2%	100.0%	75.0%	23
17.6%	35.2%	52.8%	88.0%	100.0%	75.0%	24
16.8%	33.6%	50.4%	84.0%	100.0%	75.0%	25
16.0%	32.0%	48.0%	80.0%	100.0%	75.0%	26
15.3%	30.5%	45.8%	76.3%	100.0%	75.0%	27
14.5%	29.0%	43.6%	72.6%	100.0%	75.0%	28
13.8%	27.6%	41.5%	69.1%	100.0%	75.0%	29
13.1%	26.3%	39.4%	65.7%	100.0%	75.0%	30
12.5%	25.0%	37.5%	62.5%	100.0%	75.0%	31
11.9%	23.7%	35.6%	59.4%	100.0%	75.0%	32
11.3%	22.5%	33.8%	56.3%	100.0%	75.0%	33
10.7%	21.4%	32.1%	53.4%	100.0%	75.0%	34
10.1%	20.3%	30.4%	50.6%	100.0%	75.0%	35
9.6%	19.2%	28.8%	47.9%	100.0%	75.0%	36
9.1%	18.1%	27.2%	45.3%	100.0%	75.0%	37
8.6%	17.1%	25.7%	42.8%	100.0%	75.0%	38
8.1%	16.2%	24.3%	40.4%	100.0%	75.0%	39
7.6%	15.2%	22.9%	38.1%	100.0%	75.0%	40
7.2%	14.3%	21.5%	35.9%	100.0%	75.0%	41
6.7%	13.5%	20.2%	33.7%	100.0%	75.0%	42
6.3%	12.7%	19.0%	31.6%	100.0%	75.0%	43
5.9%	11.9%	17.8%	29.7%	100.0%	75.0%	44
5.5%	11.1%	16.6%	27.7%	100.0%	75.0%	45
5.2%	10.4%	15.5%	25.9%	100.0%	75.0%	46
4.8%	9.6%	14.5%	24.1%	100.0%	75.0%	47
4.5%	9.0%	13.4%	22.4%	100.0%	75.0%	48
4.2%	8.3%	12.5%	20.8%	100.0%	75.0%	49
3.8%	7.7%	11.5%	19.2%	100.0%	75.0%	50
3.5%	7.1%	10.6%	17.7%	100.0%	75.0%	51
3.2%	6.5%	9.7%	16.2%	100.0%	75.0%	52
3.0%	5.9%	8.9%	14.8%	100.0%	75.0%	53
2.7%	5.4%	8.1%	13.4%	100.0%	75.0%	54
2.4%	4.9%	7.3%	12.1%	100.0%	75.0%	55
2.2%	4.4%	6.5%	10.9%	100.0%	75.0%	56
1.9%	3.9%	5.8%	9.7%	100.0%	75.0%	57
1.7%	3.4%	5.1%	8.5%	100.0%	75.0%	58
1.5%	3.0%	4.5%	7.4%	100.0%	75.0%	59
1.3%	2.5%	3.8%	6.3%	100.0%	75.0%	60
1.1%	2.1%	3.2%	5.3%	100.0%	75.0%	61
0.9%	1.7%	2.6%	4.3%	100.0%	75.0%	62
0.7%	1.3%	2.0%	3.3%	100.0%	75.0%	63
0.5%	0.9%	1.4%	2.4%	100.0%	75.0%	64
0.3%	0.6%	0.9%	1.4%	100.0%	75.0%	65
	0.2%	0.3%	0.5%	100.0%	75.0%	66

נספח א/33 - מסלול בסיסי

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
19.9%	39.7%	59.6%	99.3%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
18.9%	37.9%	56.8%	94.7%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
18.1%	36.1%	54.2%	90.3%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
17.2%	34.4%	51.6%	86.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	25
16.4%	32.8%	49.1%	81.9%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	26
15.6%	31.2%	46.8%	77.9%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	27
14.8%	29.6%	44.5%	74.1%	100.0%	75.0%	19.3%	38.6%	57.9%	96.6%	100.0%	75.0%	28
14.1%	28.2%	42.2%	70.4%	100.0%	75.0%	18.4%	36.8%	55.2%	92.0%	100.0%	75.0%	29
13.4%	26.7%	40.1%	66.9%	100.0%	75.0%	17.5%	35.1%	52.6%	87.6%	100.0%	75.0%	30
12.7%	25.4%	38.1%	63.4%	100.0%	75.0%	16.7%	33.4%	50.0%	83.4%	100.0%	75.0%	31
12.0%	24.1%	36.1%	60.1%	100.0%	75.0%	15.9%	31.7%	47.6%	79.3%	100.0%	75.0%	32
11.4%	22.8%	34.2%	57.0%	100.0%	75.0%	15.1%	30.2%	45.2%	75.4%	100.0%	75.0%	33
10.8%	21.6%	32.3%	53.9%	100.0%	75.0%	14.3%	28.6%	42.9%	71.6%	100.0%	75.0%	34
10.2%	20.4%	30.6%	51.0%	100.0%	75.0%	13.6%	27.2%	40.7%	67.9%	100.0%	75.0%	35
9.6%	19.2%	28.9%	48.1%	100.0%	75.0%	12.9%	25.7%	38.6%	64.4%	100.0%	75.0%	36
9.1%	18.2%	27.2%	45.4%	100.0%	75.0%	12.2%	24.4%	36.6%	60.9%	100.0%	75.0%	37
8.5%	17.1%	25.6%	42.7%	100.0%	75.0%	11.5%	23.1%	34.6%	57.7%	100.0%	75.0%	38
8.0%	16.1%	24.1%	40.2%	100.0%	75.0%	10.9%	21.8%	32.7%	54.5%	100.0%	75.0%	39
7.6%	15.1%	22.7%	37.8%	100.0%	75.0%	10.3%	20.6%	30.8%	51.4%	100.0%	75.0%	40
7.1%	14.2%	21.2%	35.4%	100.0%	75.0%	9.7%	19.4%	29.1%	48.5%	100.0%	75.0%	41
6.6%	13.3%	19.9%	33.1%	100.0%	75.0%	9.1%	18.2%	27.4%	45.6%	100.0%	75.0%	42
6.2%	12.4%	18.6%	30.9%	100.0%	75.0%	8.6%	17.1%	25.7%	42.9%	100.0%	75.0%	43
5.8%	11.5%	17.3%	28.8%	100.0%	75.0%	8.0%	16.1%	24.1%	40.2%	100.0%	75.0%	44
5.4%	10.7%	16.1%	26.8%	100.0%	75.0%	7.5%	15.1%	22.6%	37.7%	100.0%	75.0%	45
5.0%	9.9%	14.9%	24.9%	100.0%	75.0%	7.0%	14.1%	21.1%	35.2%	100.0%	75.0%	46
4.6%	9.2%	13.8%	23.0%	100.0%	75.0%	6.6%	13.1%	19.7%	32.8%	100.0%	75.0%	47
4.2%	8.5%	12.7%	21.2%	100.0%	75.0%	6.1%	12.2%	18.3%	30.5%	100.0%	75.0%	48
3.9%	7.8%	11.7%	19.4%	100.0%	75.0%	5.7%	11.3%	17.0%	28.3%	100.0%	75.0%	49
3.5%	7.1%	10.6%	17.7%	100.0%	75.0%	5.2%	10.5%	15.7%	26.2%	100.0%	75.0%	50
3.2%	6.4%	9.7%	16.1%	100.0%	75.0%	4.8%	9.7%	14.5%	24.1%	100.0%	75.0%	51
2.9%	5.8%	8.7%	14.6%	100.0%	75.0%	4.4%	8.9%	13.3%	22.2%	100.0%	75.0%	52
2.6%	5.2%	7.8%	13.1%	100.0%	75.0%	4.1%	8.1%	12.2%	20.3%	100.0%	75.0%	53
2.3%	4.6%	7.0%	11.6%	100.0%	75.0%	3.7%	7.4%	11.1%	18.4%	100.0%	75.0%	54
2.0%	4.1%	6.1%	10.2%	100.0%	75.0%	3.3%	6.7%	10.0%	16.7%	100.0%	75.0%	55
1.8%	3.6%	5.3%	8.9%	100.0%	75.0%	3.0%	6.0%	9.0%	15.0%	100.0%	75.0%	56
1.5%	3.0%	4.5%	7.6%	100.0%	75.0%	2.7%	5.3%	8.0%	13.3%	100.0%	75.0%	57
1.3%	2.5%	3.8%	6.3%	100.0%	75.0%	2.3%	4.7%	7.0%	11.7%	100.0%	75.0%	58
1.0%	2.0%	3.1%	5.1%	100.0%	75.0%	2.0%	4.1%	6.1%	10.2%	100.0%	75.0%	59
0.8%	1.6%	2.4%	3.9%	100.0%	75.0%	1.7%	3.5%	5.2%	8.7%	100.0%	75.0%	60
0.6%	1.1%	1.7%	2.8%	100.0%	75.0%	1.5%	2.9%	4.4%	7.3%	100.0%	75.0%	61
0.3%	0.7%	1.0%	1.7%	100.0%	75.0%	1.2%	2.4%	3.5%	5.9%	100.0%	75.0%	62
0.1%	0.2%	0.4%	0.6%	100.0%	75.0%	0.9%	1.8%	2.7%	4.5%	100.0%	75.0%	63
						0.6%	1.3%	1.9%	3.2%	100.0%	75.0%	64
						0.4%	0.8%	1.2%	1.9%	100.0%	75.0%	65
						0.1%	0.3%	0.4%	0.7%	100.0%	75.0%	66

הגמולים 11.50% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב., 19, 21, (א), 21, (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/34 - מסלול משפחה

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארית	סיעודי	נכות	הורה	יתומים	בן זוג	שארית	סיעודי	נכות	
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	25
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	26
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	27
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	28
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	29
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	30
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	31
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	32
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	33
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	34
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	35
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	36
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	37
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	38
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	39
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	40
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	41
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	42
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	43
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	44
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	45
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	46
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	47
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	48
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	49
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	50
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	51
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	52
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	53
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	54
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	55
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	56
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	57
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19.1%	38.1%	57.2%	95.3%	100.0%	75.0%	58
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	17.8%	35.7%	53.5%	89.1%	100.0%	75.0%	59
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	16.6%	33.3%	49.9%	83.1%	100.0%	75.0%	60
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	15.5%	31.0%	46.6%	77.6%	100.0%	75.0%	61
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	14.5%	29.0%	43.4%	72.4%	100.0%	72.4%	62
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	13.0%	26.1%	39.1%	65.2%	91.2%	65.2%	63
					75.0%	12.0%	23.9%	35.9%	59.8%	83.7%	59.8%	64
					75.0%	11.4%	22.7%	34.1%	56.8%	79.6%	56.8%	65
					75.0%	11.3%	22.5%	33.8%	56.3%	78.8%	56.3%	66

תגמולים 11.50% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18, א, 18, ב, 19, 21, א, 21, ב, 22, 23, ד, 38, א, 46, א

נספח א/35 - עתיר ביטוח נכות

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	18
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	19
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	20
7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	21
7.4%	14.9%	22.3%	37.2%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	22
7.1%	14.2%	21.3%	35.5%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	23
6.8%	13.5%	20.3%	33.9%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	24
6.5%	12.9%	19.4%	32.3%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	25
6.1%	12.3%	18.4%	30.7%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	26
5.8%	11.7%	17.5%	29.2%	100.0%	75.0%	7.5%	15.0%	22.5%	37.5%	100.0%	75.0%	27
5.6%	11.1%	16.7%	27.8%	100.0%	75.0%	7.2%	14.5%	21.7%	36.2%	100.0%	75.0%	28
5.3%	10.6%	15.8%	26.4%	100.0%	75.0%	6.9%	13.8%	20.7%	34.5%	100.0%	75.0%	29
5.0%	10.0%	15.0%	25.1%	100.0%	75.0%	6.6%	13.1%	19.7%	32.9%	100.0%	75.0%	30
4.8%	9.5%	14.3%	23.8%	100.0%	75.0%	6.3%	12.5%	18.8%	31.3%	100.0%	75.0%	31
4.5%	9.0%	13.5%	22.6%	100.0%	75.0%	5.9%	11.9%	17.8%	29.7%	100.0%	75.0%	32
4.3%	8.5%	12.8%	21.4%	100.0%	75.0%	5.7%	11.3%	17.0%	28.3%	100.0%	75.0%	33
4.0%	8.1%	12.1%	20.2%	100.0%	75.0%	5.4%	10.7%	16.1%	26.8%	100.0%	75.0%	34
3.8%	7.6%	11.5%	19.1%	100.0%	75.0%	5.1%	10.2%	15.3%	25.5%	100.0%	75.0%	35
3.6%	7.2%	10.8%	18.0%	100.0%	75.0%	4.8%	9.7%	14.5%	24.1%	100.0%	75.0%	36
3.4%	6.8%	10.2%	17.0%	100.0%	75.0%	4.6%	9.1%	13.7%	22.9%	100.0%	75.0%	37
3.2%	6.4%	9.6%	16.0%	100.0%	75.0%	4.3%	8.6%	13.0%	21.6%	100.0%	75.0%	38
3.0%	6.0%	9.0%	15.1%	100.0%	75.0%	4.1%	8.2%	12.3%	20.4%	100.0%	75.0%	39
2.8%	5.7%	8.5%	14.2%	100.0%	75.0%	3.9%	7.7%	11.6%	19.3%	100.0%	75.0%	40
2.7%	5.3%	8.0%	13.3%	100.0%	75.0%	3.6%	7.3%	10.9%	18.2%	100.0%	75.0%	41
2.5%	5.0%	7.5%	12.4%	100.0%	75.0%	3.4%	6.8%	10.3%	17.1%	100.0%	75.0%	42
2.3%	4.6%	7.0%	11.6%	100.0%	75.0%	3.2%	6.4%	9.6%	16.1%	100.0%	75.0%	43
2.2%	4.3%	6.5%	10.8%	100.0%	75.0%	3.0%	6.0%	9.0%	15.1%	100.0%	75.0%	44
2.0%	4.0%	6.0%	10.1%	100.0%	75.0%	2.8%	5.6%	8.5%	14.1%	100.0%	75.0%	45
1.9%	3.7%	5.6%	9.3%	100.0%	75.0%	2.6%	5.3%	7.9%	13.2%	100.0%	75.0%	46
1.7%	3.4%	5.2%	8.6%	100.0%	75.0%	2.5%	4.9%	7.4%	12.3%	100.0%	75.0%	47
1.6%	3.2%	4.8%	7.9%	100.0%	75.0%	2.3%	4.6%	6.9%	11.4%	100.0%	75.0%	48
1.5%	2.9%	4.4%	7.3%	100.0%	75.0%	2.1%	4.2%	6.4%	10.6%	100.0%	75.0%	49
1.3%	2.7%	4.0%	6.7%	100.0%	75.0%	2.0%	3.9%	5.9%	9.8%	100.0%	75.0%	50
1.2%	2.4%	3.6%	6.0%	100.0%	75.0%	1.8%	3.6%	5.4%	9.1%	100.0%	75.0%	51
1.1%	2.2%	3.3%	5.5%	100.0%	75.0%	1.7%	3.3%	5.0%	8.3%	100.0%	75.0%	52
1.0%	2.0%	2.9%	4.9%	100.0%	75.0%	1.5%	3.0%	4.6%	7.6%	100.0%	75.0%	53
0.9%	1.7%	2.6%	4.4%	100.0%	75.0%	1.4%	2.8%	4.1%	6.9%	100.0%	75.0%	54
0.8%	1.5%	2.3%	3.8%	100.0%	75.0%	1.3%	2.5%	3.8%	6.3%	100.0%	75.0%	55
0.7%	1.3%	2.0%	3.3%	100.0%	75.0%	1.1%	2.2%	3.4%	5.6%	100.0%	75.0%	56
0.6%	1.1%	1.7%	2.8%	100.0%	75.0%	1.0%	2.0%	3.0%	5.0%	100.0%	75.0%	57
0.5%	0.9%	1.4%	2.4%	100.0%	75.0%	0.9%	1.8%	2.6%	4.4%	100.0%	75.0%	58
0.4%	0.8%	1.2%	1.9%	100.0%	75.0%	0.8%	1.5%	2.3%	3.8%	100.0%	75.0%	59
0.3%	0.6%	0.9%	1.5%	100.0%	75.0%	0.7%	1.3%	2.0%	3.3%	100.0%	75.0%	60
0.2%	0.4%	0.6%	1.0%	100.0%	75.0%	0.5%	1.1%	1.6%	2.7%	100.0%	75.0%	61
0.1%	0.3%	0.4%	0.6%	100.0%	75.0%	0.4%	0.9%	1.3%	2.2%	100.0%	75.0%	62
0.0%	0.1%	0.1%	0.2%	100.0%	75.0%	0.3%	0.7%	1.0%	1.7%	100.0%	75.0%	63
						0.2%	0.5%	0.7%	1.2%	100.0%	75.0%	64
						0.1%	0.3%	0.4%	0.7%	100.0%	75.0%	65
						0.1%	0.1%	0.2%	0.3%	100.0%	75.0%	66

תגמולים 11.50% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב., 19, 21. א, 21. ב, 22. ב, 23. ד, 38. א, 46. א

נספח א/36 - עתיר ביטוח שארים

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	18
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	19
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	21
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	22
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	23
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	24
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	25
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	26
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	27
20.0%	40.0%	60.0%	100.0%	51.9%	37.1%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	28
20.0%	40.0%	60.0%	100.0%	49.3%	35.2%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	29
20.0%	40.0%	60.0%	100.0%	46.8%	33.4%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	30
20.0%	40.0%	60.0%	100.0%	44.4%	31.7%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	31
20.0%	40.0%	60.0%	100.0%	42.1%	30.1%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	32
20.0%	40.0%	60.0%	100.0%	39.9%	28.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	33
20.0%	40.0%	60.0%	100.0%	37.7%	27.0%	20.0%	40.0%	60.0%	100.0%	50.1%	35.8%	34
20.0%	40.0%	60.0%	100.0%	35.7%	25.5%	20.0%	40.0%	60.0%	100.0%	47.5%	34.0%	35
20.0%	40.0%	60.0%	100.0%	33.7%	24.1%	20.0%	40.0%	60.0%	100.0%	45.1%	32.2%	36
20.0%	40.0%	60.0%	100.0%	31.8%	22.7%	20.0%	40.0%	60.0%	100.0%	42.7%	30.5%	37
20.0%	40.0%	60.0%	100.0%	29.9%	21.4%	20.0%	40.0%	60.0%	100.0%	40.4%	28.8%	38
20.0%	40.0%	60.0%	100.0%	28.1%	20.1%	20.0%	40.0%	60.0%	100.0%	38.1%	27.2%	39
20.0%	40.0%	60.0%	100.0%	26.4%	18.9%	20.0%	40.0%	60.0%	100.0%	36.0%	25.7%	40
20.0%	40.0%	60.0%	100.0%	24.8%	17.7%	20.0%	40.0%	60.0%	100.0%	33.9%	24.2%	41
20.0%	40.0%	60.0%	100.0%	23.2%	16.6%	20.0%	40.0%	60.0%	100.0%	31.9%	22.8%	42
20.0%	40.0%	60.0%	100.0%	21.7%	15.5%	20.0%	40.0%	60.0%	100.0%	30.0%	21.4%	43
20.0%	40.0%	60.0%	100.0%	20.2%	14.4%	20.0%	40.0%	60.0%	100.0%	28.1%	20.1%	44
20.0%	40.0%	60.0%	100.0%	18.8%	13.4%	20.0%	40.0%	60.0%	100.0%	26.4%	18.8%	45
20.0%	40.0%	60.0%	100.0%	17.4%	12.4%	20.0%	40.0%	60.0%	100.0%	24.6%	17.6%	46
20.0%	40.0%	60.0%	100.0%	16.1%	11.5%	20.0%	40.0%	60.0%	100.0%	23.0%	16.4%	47
20.0%	40.0%	60.0%	100.0%	14.8%	10.6%	20.0%	40.0%	60.0%	100.0%	21.4%	15.3%	48
20.0%	40.0%	60.0%	100.0%	13.6%	9.7%	20.0%	40.0%	60.0%	100.0%	19.8%	14.2%	49
20.0%	40.0%	60.0%	100.0%	12.4%	8.9%	20.0%	40.0%	60.0%	100.0%	18.3%	13.1%	50
20.0%	40.0%	60.0%	100.0%	11.3%	8.1%	20.0%	40.0%	60.0%	100.0%	16.9%	12.1%	51
20.0%	40.0%	60.0%	100.0%	10.2%	7.3%	20.0%	40.0%	60.0%	100.0%	15.5%	11.1%	52
20.0%	40.0%	60.0%	100.0%	9.1%	6.5%	20.0%	40.0%	60.0%	100.0%	14.2%	10.1%	53
20.0%	40.0%	60.0%	100.0%	8.1%	5.8%	20.0%	40.0%	60.0%	100.0%	12.9%	9.2%	54
20.0%	40.0%	60.0%	100.0%	7.2%	5.1%	20.0%	40.0%	60.0%	100.0%	11.7%	8.3%	55
20.0%	40.0%	60.0%	100.0%	6.2%	4.4%	20.0%	40.0%	60.0%	100.0%	10.5%	7.5%	56
20.0%	40.0%	60.0%	100.0%	5.3%	3.8%	20.0%	40.0%	60.0%	100.0%	9.3%	6.7%	57
20.0%	40.0%	60.0%	100.0%	4.4%	3.2%	19.1%	38.1%	57.2%	95.3%	8.2%	5.9%	58
20.0%	40.0%	60.0%	100.0%	3.6%	2.6%	17.8%	35.7%	53.5%	89.1%	7.1%	5.1%	59
20.0%	40.0%	60.0%	100.0%	2.8%	2.0%	16.6%	33.3%	49.9%	83.1%	6.1%	4.4%	60
20.0%	40.0%	60.0%	100.0%	2.0%	1.4%	15.5%	31.0%	46.6%	77.6%	5.1%	3.6%	61
20.0%	40.0%	60.0%	100.0%	1.2%	0.8%	14.5%	29.0%	43.4%	72.4%	4.1%	2.9%	62
20.0%	40.0%	60.0%	100.0%	0.4%	0.3%	13.0%	26.1%	39.1%	65.2%	3.2%	2.3%	63
						12.0%	23.9%	35.9%	59.8%	2.2%	1.6%	64
						11.4%	22.7%	34.1%	56.8%	1.4%	1.0%	65
						11.3%	22.5%	33.8%	56.4%	0.5%	0.3%	66

תגמולים 11.50% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, א.18, ב.19, ד.21, א.21, ב.22, ד.23, א.38, א.46

נספח א/37 - עתיר חסכון

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל כניסה
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	18
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	19
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	20
7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	21
7.4%	14.9%	22.3%	37.2%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	22
7.1%	14.2%	21.3%	35.5%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	23
6.8%	13.5%	20.3%	33.9%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	24
6.5%	12.9%	19.4%	32.3%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	25
6.1%	12.3%	18.4%	30.7%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	26
5.8%	11.7%	17.5%	29.2%	52.5%	37.5%	7.5%	15.0%	22.5%	37.5%	52.5%	37.5%	27
5.6%	11.1%	16.7%	27.8%	51.9%	37.1%	7.2%	14.5%	21.7%	36.2%	52.5%	37.5%	28
5.3%	10.6%	15.8%	26.4%	49.3%	35.2%	6.9%	13.8%	20.7%	34.5%	52.5%	37.5%	29
5.0%	10.0%	15.0%	25.1%	46.8%	33.4%	6.6%	13.1%	19.7%	32.9%	52.5%	37.5%	30
4.8%	9.5%	14.3%	23.8%	44.4%	31.7%	6.3%	12.5%	18.8%	31.3%	52.5%	37.5%	31
4.5%	9.0%	13.5%	22.6%	42.1%	30.1%	5.9%	11.9%	17.8%	29.7%	52.5%	37.5%	32
4.3%	8.5%	12.8%	21.4%	39.9%	28.5%	5.7%	11.3%	17.0%	28.3%	52.5%	37.5%	33
4.0%	8.1%	12.1%	20.2%	37.7%	27.0%	5.4%	10.7%	16.1%	26.8%	50.1%	35.8%	34
3.8%	7.6%	11.5%	19.1%	35.7%	25.5%	5.1%	10.2%	15.3%	25.5%	47.5%	34.0%	35
3.6%	7.2%	10.8%	18.0%	33.7%	24.1%	4.8%	9.7%	14.5%	24.1%	45.1%	32.2%	36
3.4%	6.8%	10.2%	17.0%	31.8%	22.7%	4.6%	9.1%	13.7%	22.9%	42.7%	30.5%	37
3.2%	6.4%	9.6%	16.0%	29.9%	21.4%	4.3%	8.6%	13.0%	21.6%	40.4%	28.8%	38
3.0%	6.0%	9.0%	15.1%	28.1%	20.1%	4.1%	8.2%	12.3%	20.4%	38.1%	27.2%	39
2.8%	5.7%	8.5%	14.2%	26.4%	18.9%	3.9%	7.7%	11.6%	19.3%	36.0%	25.7%	40
2.7%	5.3%	8.0%	13.3%	24.8%	17.7%	3.6%	7.3%	10.9%	18.2%	33.9%	24.2%	41
2.5%	5.0%	7.5%	12.4%	23.2%	16.6%	3.4%	6.8%	10.3%	17.1%	31.9%	22.8%	42
2.3%	4.6%	7.0%	11.6%	21.7%	15.5%	3.2%	6.4%	9.6%	16.1%	30.0%	21.4%	43
2.2%	4.3%	6.5%	10.8%	20.2%	14.4%	3.0%	6.0%	9.0%	15.1%	28.1%	20.1%	44
2.0%	4.0%	6.0%	10.1%	18.8%	13.4%	2.8%	5.6%	8.5%	14.1%	26.4%	18.8%	45
1.9%	3.7%	5.6%	9.3%	17.4%	12.4%	2.6%	5.3%	7.9%	13.2%	24.6%	17.6%	46
1.7%	3.4%	5.2%	8.6%	16.1%	11.5%	2.5%	4.9%	7.4%	12.3%	23.0%	16.4%	47
1.6%	3.2%	4.8%	7.9%	14.8%	10.6%	2.3%	4.6%	6.9%	11.4%	21.4%	15.3%	48
1.5%	2.9%	4.4%	7.3%	13.6%	9.7%	2.1%	4.2%	6.4%	10.6%	19.8%	14.2%	49
1.3%	2.7%	4.0%	6.7%	12.4%	8.9%	2.0%	3.9%	5.9%	9.8%	18.3%	13.1%	50
1.2%	2.4%	3.6%	6.0%	11.3%	8.1%	1.8%	3.6%	5.4%	9.1%	16.9%	12.1%	51
1.1%	2.2%	3.3%	5.5%	10.2%	7.3%	1.7%	3.3%	5.0%	8.3%	15.5%	11.1%	52
1.0%	2.0%	2.9%	4.9%	9.1%	6.5%	1.5%	3.0%	4.6%	7.6%	14.2%	10.1%	53
0.9%	1.7%	2.6%	4.4%	8.1%	5.8%	1.4%	2.8%	4.1%	6.9%	12.9%	9.2%	54
0.8%	1.5%	2.3%	3.8%	7.2%	5.1%	1.3%	2.5%	3.8%	6.3%	11.7%	8.3%	55
0.7%	1.3%	2.0%	3.3%	6.2%	4.4%	1.1%	2.2%	3.4%	5.6%	10.5%	7.5%	56
0.6%	1.1%	1.7%	2.8%	5.3%	3.8%	1.0%	2.0%	3.0%	5.0%	9.3%	6.7%	57
0.5%	0.9%	1.4%	2.4%	4.4%	3.2%	0.9%	1.8%	2.6%	4.4%	8.2%	5.9%	58
0.4%	0.8%	1.2%	1.9%	3.6%	2.6%	0.8%	1.5%	2.3%	3.8%	7.1%	5.1%	59
0.3%	0.6%	0.9%	1.5%	2.8%	2.0%	0.7%	1.3%	2.0%	3.3%	6.1%	4.4%	60
0.2%	0.4%	0.6%	1.0%	2.0%	1.4%	0.5%	1.1%	1.6%	2.7%	5.1%	3.6%	61
0.1%	0.3%	0.4%	0.6%	1.2%	0.8%	0.4%	0.9%	1.3%	2.2%	4.1%	2.9%	62
0.0%	0.1%	0.1%	0.2%	0.4%	0.3%	0.3%	0.7%	1.0%	1.7%	3.2%	2.3%	63
						0.2%	0.5%	0.7%	1.2%	2.2%	1.6%	64
						0.1%	0.3%	0.4%	0.7%	1.4%	1.0%	65
						0.1%	0.1%	0.2%	0.3%	0.5%	0.3%	66

תגמולים 11.50% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב., 19, 21. א, 21. ב, 22. ב, 23. ד, 38. א, 46. א

נספח א/39 - בסיסי ומנימום נכות

אישה (גיל פרישה: 64)						גבר (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	18
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	19
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20
20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	21
19.9%	39.7%	59.6%	99.3%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	22
18.9%	37.9%	56.8%	94.7%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	23
18.1%	36.1%	54.2%	90.3%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	24
17.2%	34.4%	51.6%	86.0%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	25
16.4%	32.8%	49.1%	81.9%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	26
15.6%	31.2%	46.8%	77.9%	52.5%	37.5%	20.0%	40.0%	60.0%	100.0%	52.5%	37.5%	27
14.8%	29.6%	44.5%	74.1%	51.9%	37.1%	19.3%	38.6%	57.9%	96.6%	52.5%	37.5%	28
14.1%	28.2%	42.2%	70.4%	49.3%	35.2%	18.4%	36.8%	55.2%	92.0%	52.5%	37.5%	29
13.4%	26.7%	40.1%	66.9%	46.8%	33.4%	17.5%	35.1%	52.6%	87.6%	52.5%	37.5%	30
12.7%	25.4%	38.1%	63.4%	44.4%	31.7%	16.7%	33.4%	50.0%	83.4%	52.5%	37.5%	31
12.0%	24.1%	36.1%	60.1%	42.1%	30.1%	15.9%	31.7%	47.6%	79.3%	52.5%	37.5%	32
11.4%	22.8%	34.2%	57.0%	39.9%	28.5%	15.1%	30.2%	45.2%	75.4%	52.5%	37.5%	33
10.8%	21.6%	32.3%	53.9%	37.7%	27.0%	14.3%	28.6%	42.9%	71.6%	50.1%	35.8%	34
10.2%	20.4%	30.6%	51.0%	35.7%	25.5%	13.6%	27.2%	40.7%	67.9%	47.5%	34.0%	35
9.6%	19.2%	28.9%	48.1%	33.7%	24.1%	12.9%	25.7%	38.6%	64.4%	45.1%	32.2%	36
9.1%	18.2%	27.2%	45.4%	31.8%	22.7%	12.2%	24.4%	36.6%	60.9%	42.7%	30.5%	37
8.5%	17.1%	25.6%	42.7%	29.9%	21.4%	11.5%	23.1%	34.6%	57.7%	40.4%	28.8%	38
8.0%	16.1%	24.1%	40.2%	28.1%	20.1%	10.9%	21.8%	32.7%	54.5%	38.1%	27.2%	39
7.6%	15.1%	22.7%	37.8%	26.4%	18.9%	10.3%	20.6%	30.8%	51.4%	36.0%	25.7%	40
7.1%	14.2%	21.2%	35.4%	24.8%	17.7%	9.7%	19.4%	29.1%	48.5%	33.9%	24.2%	41
6.6%	13.3%	19.9%	33.1%	23.2%	16.6%	9.1%	18.2%	27.4%	45.6%	31.9%	22.8%	42
6.2%	12.4%	18.6%	30.9%	21.7%	15.5%	8.6%	17.1%	25.7%	42.9%	30.0%	21.4%	43
5.8%	11.5%	17.3%	28.8%	20.2%	14.4%	8.0%	16.1%	24.1%	40.2%	28.1%	20.1%	44
5.4%	10.7%	16.1%	26.8%	18.8%	13.4%	7.5%	15.1%	22.6%	37.7%	26.4%	18.8%	45
5.0%	9.9%	14.9%	24.9%	17.4%	12.4%	7.0%	14.1%	21.1%	35.2%	24.6%	17.6%	46
4.6%	9.2%	13.8%	23.0%	16.1%	11.5%	6.6%	13.1%	19.7%	32.8%	23.0%	16.4%	47
4.2%	8.5%	12.7%	21.2%	14.8%	10.6%	6.1%	12.2%	18.3%	30.5%	21.4%	15.3%	48
3.9%	7.8%	11.7%	19.4%	13.6%	9.7%	5.7%	11.3%	17.0%	28.3%	19.8%	14.2%	49
3.5%	7.1%	10.6%	17.7%	12.4%	8.9%	5.2%	10.5%	15.7%	26.2%	18.3%	13.1%	50
3.2%	6.4%	9.7%	16.1%	11.3%	8.1%	4.8%	9.7%	14.5%	24.1%	16.9%	12.1%	51
2.9%	5.8%	8.7%	14.6%	10.2%	7.3%	4.4%	8.9%	13.3%	22.2%	15.5%	11.1%	52
2.6%	5.2%	7.8%	13.1%	9.1%	6.5%	4.1%	8.1%	12.2%	20.3%	14.2%	10.1%	53
2.3%	4.6%	7.0%	11.6%	8.1%	5.8%	3.7%	7.4%	11.1%	18.4%	12.9%	9.2%	54
2.0%	4.1%	6.1%	10.2%	7.2%	5.1%	3.3%	6.7%	10.0%	16.7%	11.7%	8.3%	55
1.8%	3.6%	5.3%	8.9%	6.2%	4.4%	3.0%	6.0%	9.0%	15.0%	10.5%	7.5%	56
1.5%	3.0%	4.5%	7.6%	5.3%	3.8%	2.7%	5.3%	8.0%	13.3%	9.3%	6.7%	57
1.3%	2.5%	3.8%	6.3%	4.4%	3.2%	2.3%	4.7%	7.0%	11.7%	8.2%	5.9%	58
1.0%	2.0%	3.1%	5.1%	3.6%	2.6%	2.0%	4.1%	6.1%	10.2%	7.1%	5.1%	59
0.8%	1.6%	2.4%	3.9%	2.8%	2.0%	1.7%	3.5%	5.2%	8.7%	6.1%	4.4%	60
0.6%	1.1%	1.7%	2.8%	2.0%	1.4%	1.5%	2.9%	4.4%	7.3%	5.1%	3.6%	61
0.3%	0.7%	1.0%	1.7%	1.2%	0.8%	1.2%	2.4%	3.5%	5.9%	4.1%	2.9%	62
0.1%	0.2%	0.4%	0.6%	0.4%	0.3%	0.9%	1.8%	2.7%	4.5%	3.2%	2.3%	63
						0.6%	1.3%	1.9%	3.2%	2.2%	1.6%	64
						0.4%	0.8%	1.2%	1.9%	1.4%	1.0%	65
						0.3%	0.4%	0.7%	0.5%	0.3%	0.3%	66

תגמולים 11.50% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18. א, 18. ב., 19, 21, (א), 21, (ב), 22, (ב), 23, (ד), 38, (א), 46, (א)

נספח א/40 - מסלול יסודי

גיל כניסה	אישה (גיל פרישה: 64)					גבר (גיל פרישה: 67)					גיל כניסה	
	הורה	יתומים	בן זוג	שארית	סיעודי	נכות	הורה	יתומים	בן זוג	שארית		סיעודי
18	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
19	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
20	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
21	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
22	19.9%	39.7%	59.6%	99.3%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
23	18.9%	37.9%	56.8%	94.7%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
24	18.1%	36.1%	54.2%	90.3%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
25	17.2%	34.4%	51.6%	86.0%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
26	16.4%	32.8%	49.1%	81.9%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
27	15.6%	31.2%	46.8%	77.9%	100.0%	75.0%	20.0%	40.0%	60.0%	100.0%	100.0%	75.0%
28	14.8%	29.6%	44.5%	74.1%	100.0%	74.1%	19.3%	38.6%	57.9%	96.6%	100.0%	75.0%
29	14.1%	28.2%	42.2%	70.4%	98.6%	70.4%	18.4%	36.8%	55.2%	92.0%	100.0%	75.0%
30	13.4%	26.7%	40.1%	66.9%	93.6%	66.9%	17.5%	35.1%	52.6%	87.6%	100.0%	75.0%
31	12.7%	25.4%	38.1%	63.4%	88.8%	63.4%	16.7%	33.4%	50.0%	83.4%	100.0%	75.0%
32	12.0%	24.1%	36.1%	60.1%	84.2%	60.1%	15.9%	31.7%	47.6%	79.3%	100.0%	75.0%
33	11.4%	22.8%	34.2%	57.0%	79.8%	57.0%	15.1%	30.2%	45.2%	75.4%	100.0%	75.0%
34	10.8%	21.6%	32.3%	53.9%	75.5%	53.9%	14.3%	28.6%	42.9%	71.6%	100.0%	71.6%
35	10.2%	20.4%	30.6%	51.0%	71.3%	51.0%	13.6%	27.2%	40.7%	67.9%	95.1%	67.9%
36	9.6%	19.2%	28.9%	48.1%	67.4%	48.1%	12.9%	25.7%	38.6%	64.4%	90.1%	64.4%
37	9.1%	18.2%	27.2%	45.4%	63.5%	45.4%	12.2%	24.4%	36.6%	60.9%	85.3%	60.9%
38	8.5%	17.1%	25.6%	42.7%	59.8%	42.7%	11.5%	23.1%	34.6%	57.7%	80.7%	57.7%
39	8.0%	16.1%	24.1%	40.2%	56.3%	40.2%	10.9%	21.8%	32.7%	54.5%	76.3%	54.5%
40	7.6%	15.1%	22.7%	37.8%	52.9%	37.8%	10.3%	20.6%	30.8%	51.4%	72.0%	51.4%
41	7.1%	14.2%	21.2%	35.4%	49.6%	35.4%	9.7%	19.4%	29.1%	48.5%	67.8%	48.5%
42	6.6%	13.3%	19.9%	33.1%	46.4%	33.1%	9.1%	18.2%	27.4%	45.6%	63.8%	45.6%
43	6.2%	12.4%	18.6%	30.9%	43.3%	30.9%	8.6%	17.1%	25.7%	42.9%	60.0%	42.9%
44	5.8%	11.5%	17.3%	28.8%	40.4%	28.8%	8.0%	16.1%	24.1%	40.2%	56.3%	40.2%
45	5.4%	10.7%	16.1%	26.8%	37.5%	26.8%	7.5%	15.1%	22.6%	37.7%	52.7%	37.7%
46	5.0%	9.9%	14.9%	24.9%	34.8%	24.9%	7.0%	14.1%	21.1%	35.2%	49.3%	35.2%
47	4.6%	9.2%	13.8%	23.0%	32.2%	23.0%	6.6%	13.1%	19.7%	32.8%	45.9%	32.8%
48	4.2%	8.5%	12.7%	21.2%	29.6%	21.2%	6.1%	12.2%	18.3%	30.5%	42.7%	30.5%
49	3.9%	7.8%	11.7%	19.4%	27.2%	19.4%	5.7%	11.3%	17.0%	28.3%	39.7%	28.3%
50	3.5%	7.1%	10.6%	17.7%	24.8%	17.7%	5.2%	10.5%	15.7%	26.2%	36.7%	26.2%
51	3.2%	6.4%	9.7%	16.1%	22.6%	16.1%	4.8%	9.7%	14.5%	24.1%	33.8%	24.1%
52	2.9%	5.8%	8.7%	14.6%	20.4%	14.6%	4.4%	8.9%	13.3%	22.2%	31.0%	22.2%
53	2.6%	5.2%	7.8%	13.1%	18.3%	13.1%	4.1%	8.1%	12.2%	20.3%	28.4%	20.3%
54	2.3%	4.6%	7.0%	11.6%	16.3%	11.6%	3.7%	7.4%	11.1%	18.4%	25.8%	18.4%
55	2.0%	4.1%	6.1%	10.2%	14.3%	10.2%	3.3%	6.7%	10.0%	16.7%	23.3%	16.7%
56	1.8%	3.6%	5.3%	8.9%	12.4%	8.9%	3.0%	6.0%	9.0%	15.0%	20.9%	15.0%
57	1.5%	3.0%	4.5%	7.6%	10.6%	7.6%	2.7%	5.3%	8.0%	13.3%	18.6%	13.3%
58	1.3%	2.5%	3.8%	6.3%	8.9%	6.3%	2.3%	4.7%	7.0%	11.7%	16.4%	11.7%
59	1.0%	2.0%	3.1%	5.1%	7.2%	5.1%	2.0%	4.1%	6.1%	10.2%	14.3%	10.2%
60	0.8%	1.6%	2.4%	3.9%	5.5%	3.9%	1.7%	3.5%	5.2%	8.7%	12.2%	8.7%
61	0.6%	1.1%	1.7%	2.8%	3.9%	2.8%	1.5%	2.9%	4.4%	7.3%	10.2%	7.3%
62	0.3%	0.7%	1.0%	1.7%	2.3%	1.7%	1.2%	2.4%	3.5%	5.9%	8.2%	5.9%
63	0.1%	0.2%	0.4%	0.6%	0.8%	0.6%	0.9%	1.8%	2.7%	4.5%	6.3%	4.5%
64							0.6%	1.3%	1.9%	3.2%	4.5%	3.2%
65							0.4%	0.8%	1.2%	1.9%	2.7%	1.9%
66							0.1%	0.3%	0.4%	0.7%	0.9%	0.7%

תגמולים 11.50% גידול ראלי 0.00% פיצויים 8.33% תשואה נטו 3.74% סעיפים: הגדרות, 18, א, ב, 19, 21, א, 21, ב, 22, 23, ד, 38, א, 46, א)

נספח א/45 - מסלול בסיסי לנשים עד גיל 67

אישה (גיל פרישה: 67)						גיל
הורה	יתומים	בן זוג	שארים	סיעודי	נכות	כניסה
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	18
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	19
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	20
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	21
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	22
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	23
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	24
20.0%	40.0%	60.0%	100.0%	100.0%	75.0%	25
20.0%	39.9%	59.9%	99.8%	100.0%	75.0%	26
19.0%	38.0%	57.1%	95.1%	100.0%	75.0%	27
18.1%	36.2%	54.4%	90.6%	100.0%	75.0%	28
17.2%	34.5%	51.7%	86.2%	100.0%	75.0%	29
16.4%	32.8%	49.2%	82.1%	100.0%	75.0%	30
15.6%	31.2%	46.8%	78.0%	100.0%	75.0%	31
14.8%	29.7%	44.5%	74.1%	100.0%	75.0%	32
14.1%	28.2%	42.2%	70.4%	100.0%	75.0%	33
13.4%	26.7%	40.1%	66.8%	100.0%	75.0%	34
12.7%	25.3%	38.0%	63.3%	100.0%	75.0%	35
12.0%	24.0%	36.0%	59.9%	100.0%	75.0%	36
11.3%	22.7%	34.0%	56.7%	100.0%	75.0%	37
10.7%	21.4%	32.2%	53.6%	100.0%	75.0%	38
10.1%	20.2%	30.4%	50.6%	100.0%	75.0%	39
9.5%	19.1%	28.6%	47.7%	100.0%	75.0%	40
9.0%	18.0%	27.0%	44.9%	100.0%	75.0%	41
8.5%	16.9%	25.4%	42.3%	100.0%	75.0%	42
7.9%	15.9%	23.8%	39.7%	100.0%	75.0%	43
7.4%	14.9%	22.3%	37.2%	100.0%	75.0%	44
7.0%	13.9%	20.9%	34.8%	100.0%	75.0%	45
6.5%	13.0%	19.5%	32.5%	100.0%	75.0%	46
6.1%	12.1%	18.2%	30.3%	100.0%	75.0%	47
5.6%	11.3%	16.9%	28.1%	100.0%	75.0%	48
5.2%	10.4%	15.6%	26.1%	100.0%	75.0%	49
4.8%	9.6%	14.5%	24.1%	100.0%	75.0%	50
4.4%	8.9%	13.3%	22.2%	100.0%	75.0%	51
4.1%	8.1%	12.2%	20.4%	100.0%	75.0%	52
3.7%	7.4%	11.2%	18.6%	100.0%	75.0%	53
3.4%	6.8%	10.1%	16.9%	100.0%	75.0%	54
3.1%	6.1%	9.2%	15.3%	100.0%	75.0%	55
2.7%	5.5%	8.2%	13.7%	100.0%	75.0%	56
2.4%	4.9%	7.3%	12.2%	100.0%	75.0%	57
2.1%	4.3%	6.4%	10.7%	100.0%	75.0%	58
1.9%	3.7%	5.6%	9.3%	100.0%	75.0%	59
1.6%	3.2%	4.8%	8.0%	100.0%	75.0%	60
1.3%	2.7%	4.0%	6.7%	100.0%	75.0%	61
1.1%	2.2%	3.2%	5.4%	100.0%	75.0%	62
0.8%	1.7%	2.5%	4.2%	100.0%	75.0%	63
0.6%	1.2%	1.8%	3.0%	100.0%	75.0%	64
0.4%	0.7%	1.1%	1.8%	100.0%	75.0%	65
0.1%	0.2%	0.4%	0.6%	100.0%	75.0%	66

סעיפים: הגדרות, 18. א., 18. ב., 19., 21. (א), 21. (ב), 22. (ב), 23. (ד), 38. (א), 46. (א)

תגמולים 11.50% פיצויים 8.33%

מקדם עלות חודשית לסיכון נכות

לנכה 1,000 ₪ לחודש (רווק או נשוי)					
גבר		אישה			מין
67	60	67	64	60	גיל פרישה
גיל					
12.099	0.000	15.801	9.887	0.000	61
12.044	0.000	15.360	8.143	0.000	62
11.680	0.000	14.462	5.198	0.000	63
10.804	0.000	13.136	0.000	0.000	64
9.150	0.000	10.870	0.000	0.000	65
6.022	0.000	6.967	0.000	0.000	66

לנכה 1,000 ₪ לחודש (רווק או נשוי)					
גבר		אישה			מין
67	60	67	64	60	גיל פרישה
גיל					
0.798	0.793	0.577	0.576	0.573	16
0.798	0.792	0.577	0.575	0.572	17
0.797	0.791	0.577	0.575	0.571	18
0.833	0.825	0.614	0.612	0.608	19
0.832	0.824	0.652	0.650	0.645	20
0.882	0.873	0.740	0.737	0.732	21
0.934	0.922	0.792	0.788	0.781	22
0.986	0.973	0.884	0.880	0.871	23
1.040	1.024	0.980	0.974	0.964	24
1.095	1.077	1.077	1.070	1.058	25
1.151	1.130	1.177	1.169	1.153	26
1.249	1.223	1.322	1.312	1.292	27
1.308	1.277	1.427	1.415	1.392	28
1.409	1.373	1.579	1.563	1.535	29
1.470	1.428	1.733	1.714	1.680	30
1.575	1.525	1.936	1.912	1.870	31
1.681	1.622	2.097	2.068	2.018	32
1.833	1.761	2.306	2.272	2.210	33
1.943	1.859	2.566	2.524	2.448	34
2.099	1.998	2.783	2.732	2.641	35
2.257	2.137	3.049	2.987	2.877	36
2.416	2.273	3.366	3.291	3.157	37
2.576	2.408	3.687	3.596	3.433	38
2.783	2.581	4.009	3.899	3.704	39
3.084	2.837	4.381	4.248	4.013	40
3.480	3.171	4.802	4.642	4.356	41
3.923	3.538	5.272	5.077	4.731	42
4.366	3.891	5.739	5.504	5.088	43
4.902	4.310	6.251	5.967	5.467	44
5.479	4.745	6.754	6.415	5.817	45
5.857	4.987	7.345	6.936	6.217	46
6.271	5.236	7.970	7.478	6.613	47
6.716	5.484	8.622	8.031	6.993	48
7.282	5.794	9.294	8.585	7.343	49
7.866	6.074	9.978	9.130	7.647	50
8.459	6.306	10.711	9.695	7.921	51
9.143	6.536	11.479	10.261	8.136	52
9.810	6.669	12.218	10.763	8.229	53
10.490	6.704	12.955	11.218	8.196	54
11.033	6.527	13.667	11.594	7.994	55
11.429	6.120	14.323	11.854	7.572	56
11.779	5.499	14.931	11.988	6.866	57
12.055	4.532	15.446	11.937	5.698	58
12.254	2.927	15.779	11.609	3.675	59
12.262	0.000	15.910	10.960	0.000	60

עלות סיכונים למקרה מוות לגבר, לסכום בסיכון של 100,000 ₪

2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	גיל/שנת לידה
1.83											16
1.80	1.97										17
1.77	1.93										18
2.10	2.28										19
2.80	3.01										20
2.68	2.88										21
2.48	2.65	2.85									22
2.35	2.50	2.67									23
2.26	2.39	2.55									24
2.20	2.32	2.47									25
2.18	2.30	2.43									26
2.18	2.28	2.41	2.55								27
2.18	2.28	2.41	2.55								28
2.21	2.31	2.43	2.57								29
2.21	2.31	2.43	2.57								30
2.23	2.33	2.44	2.57								31
2.25	2.34	2.45	2.58	2.72							32
2.26	2.36	2.46	2.58	2.72							33
2.28	2.37	2.47	2.59	2.72							34
2.30	2.38	2.48	2.59	2.72							35
2.47	2.56	2.66	2.77	2.90							36
2.65	2.74	2.84	2.96	3.09	3.24						37
2.86	2.95	3.06	3.17	3.31	3.46						38
3.10	3.19	3.29	3.41	3.55	3.70						39
3.35	3.44	3.55	3.68	3.82	3.98						40
3.61	3.71	3.83	3.96	4.11	4.28						41
3.90	4.01	4.13	4.28	4.44	4.62	4.83					42
4.17	4.29	4.43	4.58	4.76	4.96	5.19					43
4.53	4.66	4.80	4.97	5.16	5.37	5.62					44
4.85	4.99	5.15	5.32	5.53	5.76	6.03					45
5.21	5.36	5.53	5.73	5.96	6.22	6.51					46
5.59	5.76	5.95	6.17	6.42	6.71	7.04	7.42				47
6.03	6.22	6.44	6.68	6.97	7.29	7.67	8.10				48
6.42	6.64	6.89	7.17	7.50	7.87	8.31	8.81				49
6.87	7.11	7.38	7.70	8.06	8.48	8.97	9.53				50
7.40	7.66	7.97	8.32	8.72	9.19	9.73	10.36				51
7.82	8.12	8.46	8.86	9.32	9.85	10.48	11.20	12.04			52
8.26	8.59	8.98	9.44	9.96	10.58	11.30	12.14	13.11			53
8.95	9.31	9.73	10.22	10.79	11.46	12.24	13.16	14.22			54
9.41	9.82	10.29	10.84	11.49	12.25	13.14	14.18	15.40			55
9.94	10.38	10.90	11.51	12.22	13.06	14.04	15.20	16.55			56
10.70	11.18	11.74	12.40	13.18	14.09	15.17	16.44	17.92	19.67		57
11.43	11.95	12.55	13.27	14.10	15.09	16.25	17.62	19.24	21.14		58

סעיפים: 14.(א), 15.(א), 21.(ב)

2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	גיל/שנת לידה
12.24	12.77	13.39	14.13	15.00	16.02	17.23	18.64	20.31	22.27		59
14.68	15.30	16.02	16.87	17.87	19.04	20.42	22.05	23.96	26.21		60
16.89	17.58	18.40	19.36	20.48	21.81	23.37	25.21	27.37	29.91		61
19.51	20.29	21.21	22.29	23.56	25.05	26.81	28.88	31.31	34.18	37.55	62
22.97	23.84	24.87	26.07	27.48	29.14	31.10	33.39	36.08	39.25	42.97	63
27.46	28.43	29.56	30.89	32.45	34.28	36.42	38.93	41.87	45.32	49.36	64
31.93	33.02	34.29	35.79	37.54	39.59	42.00	44.82	48.13	52.00	56.54	65
38.39	39.61	41.05	42.73	44.69	46.99	49.67	52.81	56.49	60.79	65.82	66

עלות סיכונים למקרה מוות לאישה, לסכום בסיכון של 100,000 ₪

2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	גיל/שנת לידה
0.56											6
0.55	0.62										17
0.54	0.60										18
0.74	0.82										19
0.82	0.90										20
0.75	0.83										21
0.71	0.78	0.87									22
0.69	0.75	0.83									23
0.68	0.74	0.81									24
0.67	0.73	0.80									25
0.67	0.73	0.81									26
0.69	0.76	0.83	0.91								27
0.72	0.78	0.86	0.94								28
0.74	0.81	0.89	0.98								29
0.78	0.84	0.93	1.02								30
0.83	0.90	0.99	1.09								31
0.88	0.96	1.05	1.16	1.28							32
0.95	1.02	1.12	1.22	1.35							33
1.01	1.09	1.18	1.29	1.42							34
1.09	1.17	1.26	1.37	1.50							35
1.16	1.24	1.33	1.44	1.57							36
1.24	1.32	1.42	1.54	1.67	1.83						37
1.33	1.42	1.52	1.64	1.78	1.95						38
1.44	1.54	1.65	1.77	1.92	2.10						39
1.58	1.67	1.79	1.92	2.08	2.26						40
1.70	1.80	1.92	2.06	2.22	2.41						41
1.84	1.94	2.07	2.22	2.39	2.59	2.82					42
1.96	2.07	2.20	2.35	2.53	2.74	2.99					43
2.06	2.18	2.32	2.49	2.68	2.91	3.17					44
2.15	2.28	2.43	2.60	2.81	3.05	3.34					45
2.23	2.37	2.54	2.73	2.95	3.22	3.54					46
2.33	2.48	2.66	2.87	3.11	3.41	3.75	4.16				47
2.47	2.63	2.82	3.05	3.32	3.64	4.02	4.46				48
2.62	2.80	3.01	3.26	3.55	3.90	4.32	4.81				49
2.77	2.97	3.19	3.46	3.79	4.17	4.63	5.18				50
2.92	3.13	3.38	3.68	4.03	4.46	4.96	5.57				51
3.09	3.32	3.59	3.92	4.31	4.77	5.33	6.00	6.80			52
3.25	3.50	3.79	4.15	4.58	5.09	5.71	6.45	7.33			53
3.43	3.70	4.02	4.41	4.88	5.44	6.12	6.93	7.91			54
3.52	3.81	4.14	4.55	5.05	5.64	6.35	7.21	8.25			55
3.86	4.18	4.55	5.00	5.55	6.20	6.99	7.95	9.10			56
4.24	4.58	4.99	5.49	6.09	6.82	7.69	8.75	10.03	11.57		57
4.66	5.03	5.49	6.04	6.70	7.50	8.47	9.64	11.06	12.77		58

סעיפים: 14.(א), 15.(א), 21.(ב)

2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	גיל/שנת לידה
5.14	5.56	6.06	6.67	7.41	8.30	9.38	10.69	12.26	14.18		59
5.63	6.09	6.64	7.31	8.12	9.11	10.30	11.75	13.49	15.61		60
6.20	6.70	7.32	8.06	8.96	10.06	11.39	12.99	14.94	17.31		61
6.76	7.32	7.99	8.81	9.80	11.01	12.47	14.25	16.41	19.03	22.22	62
7.40	8.01	8.75	9.65	10.74	12.07	13.69	15.65	18.03	20.93	24.45	63
8.14	8.81	9.62	10.61	11.81	13.27	15.04	17.20	19.83	23.02	26.91	64
9.10	9.83	10.73	11.82	13.14	14.76	16.72	19.11	22.01	25.54	29.84	65
10.34	11.15	12.14	13.35	14.81	16.60	18.76	21.40	24.61	28.52	33.27	66

כיסוי מוות עבור גבר בהנחה שיש בת זוג בהפרש גיל סטטיסטי

סכום ביטוח עבור כל שקל של פנסיה השארים הכוללת										גיל/שנת לידה	
2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
184.74											16
184.31	184.22										17
183.86	183.77										18
183.47	183.37										19
183.20	183.10										20
183.26	183.16										21
183.57	183.46	183.34									22
184.26	184.15	184.03									23
185.40	185.29	185.16									24
187.24	187.13	187.00									25
190.00	189.88	189.75									26
193.99	193.88	193.74	193.57								27
199.57	199.45	199.31	199.14								28
207.29	207.16	207.02	206.84								29
217.65	217.52	217.37	217.19								30
229.57	229.44	229.28	229.10								31
239.44	239.31	239.15	238.96	238.74							32
243.77	243.63	243.47	243.28	243.05							33
247.13	246.98	246.82	246.62	246.38							34
248.98	248.83	248.66	248.45	248.21							35
249.57	249.42	249.24	249.03	248.79							36
248.50	248.34	248.16	247.94	247.69	247.39						37
246.30	246.14	245.95	245.73	245.47	245.16						38
242.89	242.72	242.53	242.30	242.03	241.71						39
239.15	238.98	238.78	238.54	238.27	237.94						40
233.92	233.75	233.54	233.30	233.02	232.68						41
228.54	228.34	228.13	227.88	227.59	227.24	226.84					42
222.93	222.75	222.54	222.28	221.98	221.62	221.20					43
217.16	216.97	216.75	216.49	216.18	215.81	215.38					44
211.73	211.54	211.31	211.04	210.72	210.34	209.90					45
205.88	205.68	205.44	205.17	204.84	204.45	204.00					46
198.71	198.51	198.27	197.98	197.64	197.25	196.78	196.22				47
191.92	191.71	191.46	191.16	190.82	190.41	189.93	189.36				48
185.57	185.36	185.10	184.80	184.45	184.03	183.53	182.95				49
179.88	179.66	179.40	179.09	178.73	178.29	177.79	177.19				50
175.17	174.94	174.68	174.36	173.98	173.54	173.02	172.40				51
170.21	169.97	169.70	169.37	168.99	168.54	168.00	167.37	166.63			52
165.49	165.25	164.97	164.63	164.24	163.77	163.23	162.58	161.82			53
161.23	160.99	160.70	160.36	159.95	159.48	158.92	158.25	157.47			54
157.58	157.33	157.03	156.68	156.27	155.78	155.21	154.53	153.73			55
154.13	153.88	153.57	153.22	152.79	152.30	151.71	151.02	150.20			56
150.85	150.58	150.28	149.91	149.48	148.97	148.37	147.66	146.83	145.85		57
148.02	147.75	147.43	147.06	146.62	146.10	145.49	144.76	143.92	142.92		58
144.87	144.60	144.28	143.89	143.44	142.91	142.29	141.55	140.69	139.67		59
141.92	141.64	141.31	140.92	140.46	139.92	139.29	138.54	137.65	136.62		60

בת זוג מקבלת 60%. כל ילד מקבל 40% עד מקסימום 60% לכל היתומים יחד
 סעיפים: 21. (ב)

סכום ביטוח עבור כל שקל של פנסיה השארים הכוללת											
2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	גיל/שנת לידה
139.11	138.82	138.49	138.09	137.63	137.08	136.43	135.66	134.77	133.71		61
136.41	136.12	135.78	135.38	134.90	134.34	133.68	132.91	131.99	130.92	129.67	62
133.80	133.50	133.16	132.75	132.26	131.69	131.03	130.24	129.31	128.23	126.96	63
131.30	131.00	130.65	130.24	129.75	129.17	128.49	127.69	126.76	125.66	124.38	64
128.83	128.53	128.17	127.75	127.26	126.67	125.99	125.18	124.23	123.13	121.83	65
126.34	126.03	125.67	125.24	124.74	124.15	123.46	122.65	121.69	120.58	119.27	66

בת זוג מקבלת 60%. כל ילד מקבל 40% עד מקסימום 60% לכל היתומים יחד
 סעיפים: 21. (ב)

כיסוי מוות עבור אישה בהנחה שיש בן זוג בהפרש גיל סטטיסטי

סכום ביטוח עבור כל שקל של פנסיה השארים הכוללת										גיל/שנת לידה	
2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
179.81											16
179.20	179.05										17
178.59	178.43										18
178.86	178.70										19
179.08	178.92										20
180.14	179.98										21
182.03	181.86	181.67									22
184.71	184.54	184.34									23
188.16	187.98	187.78									24
192.34	192.16	191.95									25
197.22	197.04	196.83									26
202.78	202.60	202.38	202.13								27
208.99	208.80	208.57	208.32								28
216.62	216.43	216.20	215.93								29
226.20	226.00	225.76	225.49								30
232.67	232.47	232.23	231.95								31
238.04	237.83	237.58	237.30	236.97							32
241.05	240.83	240.58	240.28	239.94							33
241.71	241.48	241.22	240.91	240.57							34
240.48	240.24	239.97	239.66	239.30							35
237.04	236.80	236.52	236.20	235.83							36
231.75	231.50	231.22	230.89	230.51	230.07						37
226.29	226.03	225.74	225.40	225.01	224.56						38
220.64	220.38	220.08	219.73	219.32	218.86						39
214.59	214.32	214.01	213.65	213.23	212.75						40
207.64	207.36	207.04	206.67	206.24	205.75						41
200.43	200.15	199.82	199.44	199.00	198.49	197.90					42
193.05	192.75	192.41	192.02	191.57	191.04	190.44					43
185.54	185.24	184.89	184.49	184.02	183.48	182.87					44
178.00	177.69	177.33	176.91	176.44	175.88	175.25					45
170.49	170.18	169.81	169.38	168.89	168.32	167.67					46
158.64	158.31	157.93	157.50	156.99	156.41	155.74	154.97				47
152.18	151.85	151.46	151.01	150.50	149.90	149.21	148.43				48
146.95	146.61	146.21	145.76	145.23	144.62	143.92	143.11				49
142.86	142.51	142.11	141.64	141.10	140.48	139.76	138.93				50
139.67	139.32	138.90	138.43	137.87	137.24	136.51	135.66				51
137.35	136.98	136.56	136.07	135.51	134.86	134.12	133.26	132.27			52
134.95	134.58	134.15	133.65	133.08	132.42	131.66	130.78	129.78			53
132.48	132.10	131.66	131.16	130.58	129.91	129.13	128.24	127.23			54
129.97	129.58	129.14	128.63	128.03	127.35	126.57	125.66	124.63			55
127.38	126.99	126.54	126.02	125.42	124.72	123.93	123.01	121.97			56
124.74	124.35	123.89	123.36	122.75	122.05	121.24	120.31	119.25	118.04		57
122.08	121.68	121.22	120.68	120.06	119.35	118.53	117.59	116.52	115.29		58
119.42	119.01	118.54	118.00	117.38	116.66	115.83	114.88	113.80	112.56		59
116.72	116.31	115.84	115.29	114.66	113.94	113.10	112.15	111.06	109.81		60

בן זוג מקבל 60%. כל ילד מקבל 40% עד מקסימום 60% לכל היתומים יחד
 סעיפים: 21. (ב)

סכום ביטוח עבור כל שקל של פנסיה השארים הכוללת											גיל/שנת לידה
2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
114.00	113.59	113.11	112.56	111.93	111.20	110.36	109.40	108.31	107.05		61
111.27	110.86	110.38	109.83	109.19	108.46	107.61	106.65	105.55	104.29	102.87	62
108.49	108.08	107.60	107.04	106.40	105.67	104.83	103.86	102.76	101.50	100.08	63
105.68	105.27	104.79	104.23	103.60	102.86	102.02	101.06	99.96	98.70	97.28	64
102.87	102.46	101.98	101.43	100.79	100.06	99.22	98.26	97.17	95.92	94.50	65
100.01	99.60	99.12	98.57	97.94	97.22	96.39	95.43	94.34	93.10	91.70	66

בן זוג מקבל 60%. כל ילד מקבל 40% עד מקסימום 60% לכל היתומים יחד
 סעיפים: 21. (ב)

מקדם עלות חודשית לסיכון מוות של נכה

- אין צבירה, דמי גמולים של 17.5% מנוכים מדמי ניהול רעיוניים של 6%
 - 60% כיסוי ביטוחי של 100% / לאלמנה ו-40% ליתום אבל לא יותר מ-60% לכל היתומים
 - משכורת חודשית של 1,000 ₪ לשאר נכה (מסלול מקיפה, 1,000 ₪ משכורת)

תשלומים		נשוי				רווק				גיל פרישה
		67		60		64		60		גיל/מין
		אישה	גבר	אישה	גבר	אישה	גבר	אישה	גבר	
0.034	0.034	0.045	0.034	0.045	0.191	0.191	0.371	0.191	0.371	16
0.041	0.041	0.052	0.041	0.052	0.191	0.191	0.371	0.191	0.371	17
0.053	0.053	0.062	0.053	0.062	0.191	0.191	0.371	0.191	0.371	18
0.064	0.064	0.075	0.064	0.075	0.205	0.205	0.388	0.205	0.388	19
0.079	0.079	0.089	0.079	0.089	0.218	0.218	0.389	0.218	0.389	20
0.103	0.103	0.111	0.103	0.111	0.248	0.248	0.411	0.248	0.411	21
0.126	0.126	0.139	0.126	0.139	0.267	0.267	0.434	0.267	0.434	22
0.158	0.158	0.171	0.158	0.171	0.299	0.299	0.458	0.299	0.458	23
0.196	0.196	0.209	0.196	0.209	0.334	0.334	0.484	0.334	0.484	24
0.237	0.237	0.253	0.237	0.253	0.371	0.371	0.512	0.371	0.512	25
0.281	0.281	0.303	0.281	0.303	0.409	0.409	0.543	0.409	0.543	26
0.338	0.338	0.374	0.338	0.374	0.464	0.464	0.595	0.464	0.595	27
0.387	0.387	0.439	0.387	0.439	0.507	0.507	0.634	0.507	0.634	28
0.449	0.449	0.525	0.449	0.525	0.566	0.566	0.697	0.566	0.697	29
0.513	0.513	0.603	0.513	0.603	0.624	0.624	0.744	0.624	0.743	30
0.567	0.567	0.667	0.567	0.666	0.687	0.687	0.810	0.687	0.809	31
0.603	0.603	0.722	0.603	0.721	0.727	0.727	0.865	0.727	0.864	32
0.650	0.650	0.783	0.650	0.781	0.781	0.781	0.927	0.781	0.925	33
0.708	0.708	0.824	0.707	0.822	0.848	0.848	0.964	0.847	0.962	34
0.750	0.750	0.882	0.749	0.879	0.896	0.896	1.022	0.895	1.019	35
0.802	0.802	0.939	0.800	0.934	0.956	0.956	1.078	0.954	1.073	36
0.863	0.863	0.994	0.860	0.987	1.027	1.027	1.132	1.024	1.125	37
0.920	0.920	1.046	0.916	1.037	1.094	1.094	1.183	1.089	1.173	38
0.973	0.973	1.113	0.967	1.102	1.157	1.157	1.251	1.150	1.238	39
1.032	1.033	1.215	1.025	1.199	1.228	1.229	1.358	1.219	1.340	40
1.098	1.100	1.348	1.089	1.326	1.307	1.310	1.499	1.295	1.475	41
1.169	1.171	1.493	1.156	1.464	1.393	1.397	1.653	1.376	1.622	42
1.232	1.236	1.633	1.215	1.594	1.471	1.477	1.801	1.449	1.759	43
1.297	1.303	1.801	1.276	1.750	1.552	1.561	1.979	1.523	1.924	44
1.352	1.361	1.979	1.325	1.913	1.622	1.634	2.169	1.586	2.096	45
1.415	1.426	2.082	1.380	1.999	1.703	1.719	2.276	1.656	2.186	46
1.470	1.485	2.195	1.425	2.092	1.776	1.797	2.394	1.716	2.282	47
1.540	1.560	2.318	1.484	2.190	1.869	1.897	2.524	1.793	2.384	48
1.614	1.640	2.481	1.543	2.320	1.967	2.004	2.697	1.872	2.523	49
1.691	1.724	2.647	1.602	2.447	2.071	2.119	2.875	1.952	2.656	50
1.777	1.819	2.813	1.666	2.564	2.188	2.249	3.052	2.040	2.781	51
1.868	1.921	2.999	1.731	2.689	2.315	2.392	3.252	2.131	2.914	52
1.951	2.018	3.178	1.782	2.793	2.433	2.530	3.445	2.206	3.026	53
2.029	2.114	3.369	1.821	2.894	2.550	2.671	3.652	2.270	3.133	54
2.100	2.206	3.530	1.845	2.949	2.660	2.811	3.826	2.317	3.193	55
2.160	2.291	3.655	1.848	2.955	2.759	2.947	3.964	2.340	3.199	56
2.211	2.373	3.783	1.778	2.875	2.850	3.083	4.105	2.270	3.114	57

רווק			נשוי			תשלומים				
64	67		60		64	67		60		גיל פרישה
אישה	אישה	גבר	אישה	גבר	אישה	אישה	גבר	אישה	גבר	גיל/מין
2.248	2.448	3.910	1.550	2.568	2.927	3.214	4.245	1.995	2.783	58
2.259	2.505	4.034	1.054	1.798	2.975	3.328	4.384	1.367	1.949	59
2.245	2.545	4.131	0.000	0.000	2.992	3.424	4.496	0.000	0.000	60
2.139	2.568	4.218	0.000	0.000	2.887	3.503	4.596	0.000	0.000	61
1.842	2.568	4.408	0.000	0.000	2.516	3.555	4.812	0.000	0.000	62
1.233	2.531	4.584	0.000	0.000	1.705	3.564	5.015	0.000	0.000	63
0.000	2.417	4.609	0.000	0.000	0.000	3.460	5.053	0.000	0.000	64
0.000	2.095	4.238	0.000	0.000	0.000	3.048	4.658	0.000	0.000	65
0.000	1.402	3.033	0.000	0.000	0.000	2.072	3.340	0.000	0.000	66

סעיף 21. (ג). העלויות המוצגות לעיל הם נכונים רק עבור החודש שבו למבוטח עוד אין יתרה צבורה, כאשר החישוב לוקח בחשבון דמי גמולים (פרמיית שיחרור) עתידיים עד לגיל פרישה. ברגע שיש יתרה צבורה העלות מוקטנת יחסית לעלויות לדוגמה שמוצגים לעיל.

(סעיפים 66 לתקנון)

- (א) במשיכת כספים מהיתרה הצבורה של עמית בקרן, שלא בדרך של קצבה, יהיה הסכום שיתקבל בידי מושך הכספים זהה לסכום שייגרע לבקשתו מהקרן.
- (ב) על אף האמור בתקנת משנה (א), אם יש לעמית-שכיר זכאות בלא תנאי לעניין משיכה ממרכיב הפיצויים בשל תקופת עבודה אצל המעסיק, יהיה סכום המשיכה הגבוה מבין שני אלה:
- (1) סך כל התשלומים ששולמו למרכיב הפיצויים בשל תקופת העבודה האמורה, כשהם צמודים למדד;
- (2) הסכום שהיה מתקבל בידי מושך הכספים אילו היה מושך את חלק הפיצויים, בשל תקופת עבודתו, לפי סעיף קטן (א).
- ובלבד שהסכום לא יעלה על הסכום שהיה מתקבל על ידי מושך הכספים אילו משך את מלוא הכספים שהופקדו בקרן בשל תקופת עבודתו, לפי תקנת משנה (א).
- הוחזר סכום שחושב לפי סעיף קטן (ב)(1), ינוכה ההפרש שבין אותו סכום לבין הסכום המחושב לפי סעיף קטן (ב)(2), ממרכיב תגמולי העובד וממרכיב תגמולי המעסיק ביתרה הצבורה, בהתאם לחלקם היחסי של התשלומים למרכיבים אלה.

בתקנה זו –

זכאות בלא תנאי – זכאותו של העובד ליתרת מרכיבי חשבון קופת הגמל בלא הסכמת המעביד, למעט על פי סייג לזכאות, שאינה ניתנת לשינוי או לביטול על פי תנאי קופת הגמל ועל פי הסכם העבודה שהמציא המעביד לקופת הגמל בעת הצטרפות העמית אליה; והכול, אם ניתנה הזכאות ביום התשלום הראשון של המעביד לקופת הגמל, גם אם נקבע במועד האמור כי הזכאות תתגבש רק בתום לא יותר מ-3 שנות עבודה אצל אותו מעביד.

”סייג לזכאות” – התניה בתקנות קופת הגמל לקצבה ובהסכם העבודה, שלפיה העובד לא יהיה זכאי לקבל את כל הכספים שבקופת הגמל, אם התקיימו בו התנאים המצדיקים פיטורין בלא פיצויים, בהתאם לסעיפים 16 או 17 לחוק פיצויי פיטורין.

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

שנת לידה = 1950; גיל פרישה=67		
עמית		הפרש גיל של בן זוג
אישה	גבר	
108.7%	108.4%	-20
107.9%	107.5%	-18
107.1%	106.6%	-16
106.3%	105.7%	-14
105.4%	104.7%	-12
104.6%	103.6%	-10
104.1%	103.1%	-9
103.7%	102.6%	-8
103.3%	102.1%	-7
102.9%	101.5%	-6
102.5%	101.0%	-5
102.2%	100.5%	-4
101.8%	100.0%	-3
101.5%	99.5%	-2
101.1%	99.0%	
100.8%	98.6%	0
100.5%	98.1%	1
100.3%	97.7%	2
100.0%	97.3%	3
99.8%	96.9%	4
99.6%	96.5%	5
99.4%	96.1%	6
99.2%	95.8%	7
99.0%	95.5%	8
98.9%	95.2%	9
98.7%	95.0%	10
98.5%	94.5%	12
98.3%	94.1%	14
98.1%	93.8%	16
98.0%	93.6%	18
97.9%	93.4%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
215.84	215.24	214.54	213.73	212.80	211.72	210.47	209.03	207.37	205.46	60
211.98	211.37	210.67	209.85	208.90	207.80	206.54	205.07	203.39	201.45	61
208.02	207.40	206.69	205.85	204.89	203.78	202.50	201.02	199.31	197.35	62
203.95	203.33	202.60	201.76	200.79	199.66	198.37	196.87	195.15	193.17	63
199.78	199.15	198.42	197.57	196.59	195.45	194.14	192.64	190.90	188.90	64
195.53	194.89	194.15	193.29	192.30	191.16	189.84	188.32	186.58	184.57	65
191.18	190.53	189.79	188.93	187.93	186.79	185.46	183.93	182.18	180.16	66
186.76	186.11	185.36	184.50	183.50	182.35	181.02	179.49	177.73	175.71	67
182.27	181.62	180.88	180.01	179.02	177.86	176.54	175.01	173.25	171.23	68
177.68	177.04	176.29	175.43	174.44	173.29	171.96	170.44	168.69	166.68	69
173.00	172.36	171.61	170.76	169.76	168.62	167.30	165.78	164.04	162.04	70
168.20	167.56	166.83	165.97	164.99	163.85	162.55	161.04	159.31	157.33	71
163.28	162.65	161.92	161.07	160.10	158.98	157.69	156.20	154.50	152.54	72
158.24	157.62	156.89	156.06	155.10	154.00	152.73	151.27	149.59	147.67	73
153.07	152.46	151.75	150.93	149.99	148.91	147.67	146.24	144.60	142.73	74
147.78	147.18	146.49	145.69	144.77	143.72	142.51	141.12	139.52	137.70	75

בת זוג מקבלת 30%, ללא תשלומים מובטחים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
222.70	222.12	221.44	220.64	219.70	218.59	217.29	215.75	213.95	211.85	60
218.95	218.37	217.68	216.86	215.91	214.78	213.46	211.90	210.08	207.94	61
215.08	214.48	213.78	212.96	211.99	210.85	209.51	207.93	206.09	203.93	62
211.07	210.47	209.76	208.93	207.94	206.79	205.43	203.85	201.98	199.81	63
206.93	206.32	205.60	204.76	203.77	202.60	201.23	199.63	197.76	195.56	64
202.65	202.04	201.31	200.46	199.46	198.28	196.91	195.29	193.41	191.21	65
198.23	197.61	196.88	196.02	195.01	193.83	192.45	190.83	188.94	186.73	66
193.67	193.04	192.30	191.44	190.43	189.24	187.86	186.24	184.35	182.14	67
188.96	188.33	187.59	186.72	185.71	184.53	183.14	181.52	179.64	177.44	68
184.10	183.47	182.73	181.87	180.85	179.67	178.29	176.68	174.81	172.63	69
179.10	178.47	177.73	176.87	175.86	174.68	173.31	171.71	169.86	167.70	70
173.95	173.32	172.59	171.73	170.73	169.56	168.20	166.62	164.79	162.66	71
168.65	168.03	167.30	166.45	165.46	164.30	162.96	161.41	159.61	157.52	72
163.21	162.59	161.87	161.03	160.05	158.92	157.60	156.08	154.31	152.27	73
157.63	157.02	156.31	155.48	154.52	153.41	152.12	150.64	148.92	146.93	74
151.92	151.32	150.62	149.81	148.87	147.79	146.54	145.09	143.42	141.50	75

בן זוג מקבל 30%, ללא תשלומים מובטחים

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
117.1%	115.6%	-20
115.5%	114.0%	-18
113.9%	112.3%	-16
112.3%	110.5%	-14
110.6%	108.7%	-12
108.9%	106.8%	-10
108.1%	105.8%	-9
107.3%	104.8%	-8
106.5%	103.8%	-7
105.7%	102.9%	-6
104.9%	101.9%	-5
104.2%	100.9%	-4
103.5%	100.0%	-3
102.8%	99.1%	-2
102.2%	98.2%	
101.6%	97.3%	0
101.0%	96.5%	1
100.5%	95.7%	2
100.0%	94.9%	3
99.5%	94.2%	4
99.2%	93.5%	5
98.8%	92.8%	6
98.4%	92.2%	7
98.1%	91.6%	8
97.8%	91.1%	9
97.5%	90.6%	10
97.0%	89.8%	12
96.7%	89.1%	14
96.4%	88.5%	16
96.2%	88.0%	18
96.0%	87.7%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
225.63	225.13	224.54	223.86	223.07	222.14	221.06	219.81	218.35	216.65	60
222.04	221.53	220.93	220.24	219.43	218.48	217.39	216.11	214.62	212.89	61
218.34	217.82	217.21	216.50	215.68	214.72	213.60	212.31	210.80	209.04	62
214.53	214.00	213.38	212.66	211.82	210.85	209.72	208.40	206.87	205.09	63
210.61	210.07	209.44	208.71	207.86	206.88	205.73	204.40	202.84	201.04	64
206.58	206.04	205.40	204.66	203.80	202.81	201.64	200.30	198.73	196.91	65
202.45	201.90	201.26	200.51	199.64	198.63	197.46	196.10	194.52	192.69	66
198.22	197.67	197.02	196.26	195.39	194.37	193.19	191.82	190.23	188.39	67
193.90	193.34	192.69	191.93	191.05	190.03	188.85	187.47	185.88	184.03	68
189.47	188.90	188.25	187.49	186.60	185.58	184.39	183.01	181.42	179.57	69
184.92	184.35	183.69	182.93	182.05	181.02	179.83	178.45	176.86	175.01	70
180.24	179.67	179.01	178.25	177.37	176.35	175.16	173.79	172.19	170.35	71
175.42	174.86	174.20	173.44	172.57	171.55	170.37	169.00	167.42	165.60	72
170.48	169.92	169.26	168.51	167.64	166.63	165.46	164.11	162.55	160.75	73
165.40	164.84	164.19	163.45	162.58	161.59	160.43	159.10	157.57	155.79	74
160.18	159.63	158.99	158.25	157.40	156.42	155.29	153.98	152.48	150.74	75

בת זוג מקבלת 60%, ללא תשלומים מובטחים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
225.39	224.87	224.26	223.55	222.71	221.71	220.55	219.17	217.55	215.64	60
221.71	221.19	220.57	219.84	218.98	217.97	216.79	215.39	213.74	211.81	61
217.91	217.38	216.75	216.01	215.14	214.11	212.90	211.49	209.82	207.86	62
213.98	213.44	212.80	212.05	211.16	210.12	208.90	207.46	205.77	203.79	63
209.92	209.37	208.72	207.95	207.06	206.01	204.77	203.32	201.61	199.61	64
205.72	205.16	204.50	203.73	202.82	201.76	200.51	199.04	197.33	195.31	65
201.38	200.81	200.15	199.37	198.45	197.38	196.12	194.65	192.92	190.90	66
196.90	196.33	195.65	194.87	193.95	192.87	191.60	190.12	188.39	186.36	67
192.27	191.70	191.02	190.23	189.30	188.22	186.95	185.47	183.73	181.71	68
187.50	186.92	186.24	185.45	184.52	183.43	182.17	180.69	178.96	176.94	69
182.58	182.00	181.32	180.52	179.59	178.51	177.25	175.77	174.06	172.06	70
177.51	176.93	176.24	175.45	174.53	173.45	172.19	170.73	169.03	167.05	71
172.29	171.71	171.03	170.24	169.32	168.25	167.01	165.57	163.89	161.94	72
166.92	166.34	165.67	164.89	163.98	162.92	161.70	160.28	158.63	156.72	73
161.41	160.84	160.17	159.40	158.50	157.47	156.26	154.87	153.26	151.39	74
155.77	155.20	154.54	153.78	152.90	151.89	150.71	149.35	147.78	145.97	75

בן זוג מקבל 60%, ללא תשלומים מובטחים

סעיפים: 28.(א)1.

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
108.7%	108.3%	-20
107.9%	107.5%	-18
107.1%	106.6%	-16
106.3%	105.6%	-14
105.4%	104.6%	-12
104.6%	103.6%	-10
104.1%	103.1%	-9
103.7%	102.6%	-8
103.3%	102.0%	-7
102.9%	101.5%	-6
102.5%	101.0%	-5
102.1%	100.5%	-4
101.8%	100.0%	-3
101.4%	99.5%	-2
101.1%	99.0%	
100.8%	98.6%	0
100.5%	98.1%	1
100.3%	97.7%	2
100.0%	97.3%	3
99.8%	96.9%	4
99.6%	96.5%	5
99.4%	96.2%	6
99.2%	95.8%	7
99.0%	95.5%	8
98.9%	95.3%	9
98.7%	95.0%	10
98.5%	94.6%	12
98.3%	94.2%	14
98.2%	93.9%	16
98.1%	93.7%	18
98.0%	93.5%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
216.03	215.44	214.75	213.96	213.04	211.98	210.75	209.33	207.70	205.82	60
212.21	211.61	210.91	210.11	209.18	208.10	206.85	205.42	203.76	201.86	61
208.29	207.68	206.98	206.16	205.22	204.13	202.87	201.42	199.75	197.83	62
204.27	203.65	202.94	202.12	201.17	200.07	198.80	197.33	195.65	193.71	63
200.16	199.54	198.82	197.99	197.03	195.92	194.64	193.17	191.48	189.53	64
195.96	195.34	194.62	193.78	192.82	191.71	190.42	188.94	187.24	185.28	65
191.68	191.06	190.33	189.50	188.53	187.41	186.12	184.64	182.94	180.98	66
187.33	186.71	185.98	185.14	184.18	183.06	181.77	180.29	178.59	176.63	67
182.91	182.29	181.56	180.73	179.76	178.65	177.37	175.89	174.19	172.25	68
178.39	177.77	177.05	176.22	175.26	174.15	172.88	171.41	169.73	167.79	69
173.78	173.16	172.44	171.62	170.67	169.57	168.31	166.85	165.18	163.27	70
169.05	168.44	167.73	166.92	165.98	164.89	163.65	162.21	160.57	158.68	71
164.21	163.61	162.92	162.11	161.19	160.12	158.90	157.49	155.88	154.03	72
159.27	158.68	157.99	157.21	156.30	155.26	154.06	152.69	151.11	149.31	73
154.21	153.63	152.97	152.20	151.32	150.30	149.14	147.80	146.27	144.52	74
	148.50	147.85	147.10	146.25	145.27	144.14	142.85	141.37	139.69	75

בת זוג מקבלת 30%, הבטחה של 60 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
222.76	222.19	221.52	220.73	219.80	218.71	217.42	215.91	214.13	212.06	60
219.03	218.45	217.77	216.96	216.02	214.91	213.61	212.07	210.28	208.18	61
215.16	214.57	213.88	213.07	212.12	210.99	209.67	208.12	206.31	204.19	62
211.17	210.57	209.87	209.05	208.08	206.95	205.62	204.06	202.23	200.09	63
207.04	206.44	205.73	204.90	203.92	202.78	201.44	199.87	198.03	195.88	64
202.77	202.16	201.45	200.61	199.63	198.48	197.14	195.56	193.71	191.56	65
198.37	197.76	197.04	196.20	195.21	194.06	192.71	191.13	189.28	187.13	66
193.82	193.21	192.49	191.65	190.66	189.50	188.15	186.58	184.74	182.59	67
189.14	188.52	187.80	186.96	185.97	184.82	183.47	181.90	180.07	177.95	68
184.32	183.70	182.98	182.14	181.16	180.01	178.67	177.11	175.30	173.20	69
179.35	178.74	178.02	177.18	176.21	175.07	173.75	172.21	170.42	168.34	70
174.24	173.63	172.92	172.09	171.13	170.01	168.70	167.18	165.43	163.39	71
169.00	168.40	167.69	166.87	165.92	164.82	163.54	162.05	160.33	158.35	72
163.63	163.03	162.34	161.53	160.60	159.52	158.27	156.82	155.15	153.22	73
158.13	157.54	156.87	156.08	155.17	154.12	152.90	151.49	149.88	148.01	74
152.52	151.95	151.29	150.52	149.64	148.62	147.44	146.09	144.53	142.74	75

בן זוג מקבל 30%, הבטחה של 60 חודשים

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
117.1%	115.6%	-20
115.5%	114.0%	-18
113.9%	112.3%	-16
112.3%	110.5%	-14
110.6%	108.7%	-12
108.9%	106.8%	-10
108.1%	105.8%	-9
107.3%	104.8%	-8
106.5%	103.8%	-7
105.7%	102.9%	-6
104.9%	101.9%	-5
104.2%	100.9%	-4
103.5%	100.0%	-3
102.8%	99.1%	-2
102.2%	98.2%	
101.6%	97.3%	0
101.0%	96.5%	1
100.5%	95.7%	2
100.0%	94.9%	3
99.5%	94.2%	4
99.2%	93.5%	5
98.8%	92.8%	6
98.4%	92.2%	7
98.1%	91.7%	8
97.8%	91.2%	9
97.5%	90.7%	10
97.1%	89.8%	12
96.7%	89.1%	14
96.4%	88.6%	16
96.2%	88.2%	18
96.1%	87.8%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
225.74	225.24	224.66	223.99	223.20	222.28	221.22	219.97	218.53	216.84	0
222.17	221.66	221.07	220.38	219.58	218.65	217.56	216.30	214.83	213.12	61
218.49	217.97	217.37	216.67	215.86	214.91	213.81	212.52	211.03	209.30	62
214.70	214.18	213.57	212.86	212.03	211.07	209.95	208.65	207.14	205.38	63
210.82	210.28	209.67	208.95	208.11	207.14	206.00	204.69	203.16	201.38	64
206.83	206.29	205.66	204.94	204.09	203.11	201.96	200.63	199.09	197.30	65
202.74	202.19	201.56	200.83	199.97	198.98	197.83	196.49	194.94	193.13	66
198.55	198.00	197.36	196.62	195.76	194.77	193.61	192.26	190.70	188.89	67
194.26	193.71	193.07	192.33	191.47	190.47	189.31	187.96	186.39	184.58	68
189.87	189.31	188.67	187.93	187.06	186.06	184.90	183.55	181.99	180.18	69
185.35	184.80	184.16	183.41	182.55	181.55	180.39	179.05	177.49	175.69	70
180.71	180.16	179.52	178.78	177.92	176.93	175.77	174.44	172.89	171.10	71
175.95	175.40	174.76	174.03	173.18	172.19	171.05	169.72	168.19	166.43	72
171.06	170.51	169.88	169.15	168.31	167.34	166.21	164.91	163.40	161.66	73
166.04	165.50	164.88	164.16	163.33	162.37	161.26	159.98	158.51	156.81	74
160.90	160.37	159.76	159.05	158.24	157.30	156.22	154.97	153.53	151.87	75

בת זוג מקבלת 60%, הבטחה של 60 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
225.42	224.91	224.31	223.60	222.76	221.78	220.62	219.25	217.64	215.75	60
221.75	221.23	220.61	219.89	219.04	218.04	216.86	215.47	213.84	211.93	61
217.96	217.42	216.80	216.06	215.20	214.18	212.99	211.58	209.93	207.99	62
214.03	213.49	212.86	212.11	211.23	210.20	208.99	207.57	205.90	203.94	63
209.97	209.43	208.78	208.03	207.14	206.10	204.87	203.44	201.75	199.78	64
205.78	205.23	204.58	203.81	202.92	201.86	200.63	199.18	197.49	195.50	65
201.45	200.89	200.23	199.46	198.56	197.50	196.26	194.81	193.10	191.11	66
196.98	196.42	195.75	194.98	194.07	193.01	191.76	190.30	188.60	186.61	67
192.37	191.80	191.13	190.36	189.44	188.38	187.13	185.68	183.98	181.99	68
187.62	187.04	186.38	185.59	184.68	183.62	182.38	180.93	179.23	177.26	69
182.72	182.14	181.47	180.70	179.79	178.73	177.49	176.05	174.37	172.42	70
177.67	177.10	176.43	175.66	174.75	173.70	172.48	171.05	169.40	167.47	71
172.49	171.92	171.25	170.48	169.59	168.55	167.34	165.94	164.31	162.42	72
167.16	166.59	165.94	165.18	164.29	163.27	162.08	160.71	159.12	157.27	73
161.70	161.14	160.50	159.75	158.88	157.88	156.72	155.38	153.83	152.04	74
156.12	155.57	154.93	154.20	153.36	152.38	151.25	149.95	148.45	146.72	75

בן זוג מקבל 60%, הבטחה של 60 חודשים

סעיפים: 28.(א)1.

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
108.6%	108.2%	-20
107.8%	107.4%	-18
107.0%	106.5%	-16
106.2%	105.5%	-14
105.3%	104.6%	-12
104.5%	103.5%	-10
104.1%	103.0%	-9
103.6%	102.5%	-8
103.2%	102.0%	-7
102.8%	101.5%	-6
102.5%	101.0%	-5
102.1%	100.5%	-4
101.7%	100.0%	-3
101.4%	99.5%	-2
101.1%	99.1%	
100.8%	98.6%	0
100.5%	98.2%	1
100.2%	97.8%	2
100.0%	97.4%	3
99.8%	97.0%	4
99.6%	96.6%	5
99.4%	96.3%	6
99.2%	96.0%	7
99.1%	95.7%	8
98.9%	95.5%	9
98.8%	95.2%	10
98.6%	94.8%	12
98.5%	94.5%	14
98.3%	94.3%	16
98.3%	94.2%	18
98.2%	94.0%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
216.79	216.23	215.58	214.83	213.95	212.95	211.78	210.44	208.90	207.13	60
213.09	212.53	211.87	211.11	210.23	209.22	208.05	206.69	205.14	203.35	61
209.31	208.74	208.08	207.32	206.43	205.41	204.23	202.87	201.31	199.52	62
205.44	204.87	204.21	203.44	202.55	201.53	200.35	198.99	197.42	195.63	63
201.49	200.92	200.26	199.49	198.60	197.58	196.39	195.03	193.47	191.68	64
197.47	196.90	196.23	195.47	194.58	193.56	192.38	191.03	189.47	187.69	65
193.37	192.80	192.14	191.37	190.49	189.48	188.31	186.96	185.42	183.65	66
189.20	188.63	187.98	187.22	186.35	185.34	184.19	182.86	181.33	179.58	67
184.97	184.41	183.76	183.01	182.15	181.16	180.02	178.71	177.21	175.49	68
180.65	180.10	179.47	178.73	177.89	176.91	175.80	174.51	173.04	171.36	69
176.27	175.73	175.11	174.39	173.56	172.61	171.52	170.26	168.83	167.19	70
171.82	171.29	170.68	169.98	169.18	168.25	167.19	165.98	164.59	163.00	71
167.29	166.78	166.19	165.51	164.74	163.84	162.82	161.65	160.31	158.79	72
162.72	162.22	161.66	161.00	160.26	159.40	158.42	157.30	156.02	154.57	73
158.10	157.63	157.09	156.47	155.75	154.94	154.01	152.94	151.73	150.36	74
153.47	153.02	152.51	151.92	151.25	150.48	149.60	148.60	147.46	146.17	75

בת זוג מקבלת 30%, הבטחה של 120 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
223.00	222.46	221.81	221.05	220.16	219.12	217.89	216.45	214.76	212.79	60
219.29	218.74	218.09	217.32	216.42	215.37	214.13	212.67	210.97	208.99	61
215.47	214.91	214.25	213.47	212.57	211.50	210.25	208.79	207.09	205.09	62
211.51	210.95	210.28	209.51	208.59	207.52	206.27	204.81	203.10	201.10	63
207.43	206.86	206.20	205.42	204.50	203.43	202.18	200.71	199.01	197.02	64
203.23	202.66	201.99	201.21	200.29	199.22	197.97	196.51	194.81	192.84	65
198.90	198.33	197.66	196.88	195.97	194.90	193.66	192.21	190.53	188.57	66
194.45	193.88	193.21	192.44	191.53	190.47	189.24	187.81	186.15	184.22	67
189.88	189.31	188.65	187.88	186.98	185.94	184.72	183.31	181.68	179.79	68
185.19	184.63	183.97	183.21	182.33	181.30	180.11	178.73	177.13	175.29	69
180.39	179.84	179.19	178.45	177.58	176.58	175.41	174.07	172.51	170.72	70
175.49	174.95	174.32	173.59	172.74	171.77	170.64	169.33	167.83	166.10	71
170.50	169.97	169.36	168.65	167.83	166.89	165.80	164.54	163.10	161.45	72
165.44	164.93	164.34	163.66	162.87	161.96	160.92	159.72	158.34	156.77	73
160.34	159.85	159.28	158.63	157.87	157.01	156.02	154.88	153.58	152.11	74
155.22	154.75	154.21	153.59	152.88	152.06	151.13	150.06	148.85	147.47	75

בן זוג מקבל 30%, הבטחה של 120 חודשים

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
116.9%	115.4%	-20
115.4%	113.9%	-18
113.8%	112.2%	-16
112.1%	110.4%	-14
110.4%	108.6%	-12
108.8%	106.7%	-10
108.0%	105.7%	-9
107.1%	104.7%	-8
106.3%	103.8%	-7
105.6%	102.8%	-6
104.8%	101.9%	-5
104.1%	100.9%	-4
103.4%	100.0%	-3
102.7%	99.1%	-2
102.1%	98.2%	
101.5%	97.4%	0
101.0%	96.6%	1
100.5%	95.8%	2
100.0%	95.0%	3
99.6%	94.3%	4
99.2%	93.7%	5
98.8%	93.0%	6
98.5%	92.5%	7
98.2%	91.9%	8
97.9%	91.5%	9
97.6%	91.0%	10
97.3%	90.3%	12
97.0%	89.7%	14
96.7%	89.3%	16
96.6%	89.0%	18
96.5%	88.8%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
226.17	225.68	225.12	224.47	223.71	222.82	221.79	220.59	219.20	217.57	60
222.67	222.18	221.61	220.94	220.17	219.27	218.23	217.01	215.59	213.95	61
219.07	218.57	217.99	217.32	216.54	215.63	214.57	213.34	211.91	210.24	62
215.37	214.87	214.28	213.60	212.81	211.89	210.82	209.58	208.14	206.46	63
211.57	211.07	210.48	209.79	208.99	208.07	206.99	205.74	204.28	202.59	64
207.68	207.17	206.58	205.89	205.09	204.16	203.07	201.81	200.35	198.66	65
203.69	203.18	202.58	201.89	201.09	200.15	199.07	197.81	196.35	194.65	66
199.61	199.10	198.50	197.81	197.00	196.07	194.99	193.73	192.27	190.58	67
195.44	194.92	194.33	193.64	192.84	191.91	190.83	189.58	188.13	186.45	68
191.16	190.65	190.06	189.37	188.57	187.65	186.58	185.34	183.91	182.25	69
186.78	186.28	185.69	185.01	184.22	183.31	182.25	181.03	179.61	177.98	70
182.31	181.81	181.23	180.55	179.78	178.88	177.84	176.64	175.25	173.65	71
177.73	177.24	176.67	176.01	175.25	174.36	173.35	172.17	170.82	169.26	72
173.07	172.58	172.03	171.38	170.64	169.78	168.79	167.65	166.33	164.83	73
168.32	167.85	167.31	166.68	165.96	165.13	164.17	163.07	161.80	160.35	74
163.51	163.05	162.53	161.92	161.23	160.43	159.51	158.45	157.24	155.86	75

בת זוג מקבלת 60%, הבטחה של 120 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
225.55	225.05	224.47	223.77	222.96	222.00	220.88	219.55	218.00	216.17	60
221.90	221.39	220.79	220.09	219.27	218.30	217.16	215.82	214.24	212.39	61
218.13	217.61	217.00	216.29	215.46	214.48	213.32	211.97	210.38	208.52	62
214.23	213.70	213.09	212.37	211.53	210.54	209.37	208.01	206.41	204.54	63
210.20	209.67	209.05	208.33	207.48	206.48	205.31	203.94	202.33	200.46	64
206.05	205.51	204.89	204.16	203.30	202.30	201.13	199.76	198.15	196.28	65
201.76	201.23	200.60	199.87	199.01	198.01	196.83	195.46	193.87	192.00	66
197.35	196.81	196.19	195.45	194.60	193.60	192.43	191.06	189.48	187.63	67
192.81	192.28	191.65	190.92	190.06	189.07	187.91	186.56	184.99	183.16	68
188.15	187.61	186.99	186.26	185.41	184.43	183.28	181.95	180.41	178.62	69
183.36	182.83	182.21	181.49	180.65	179.68	178.56	177.25	175.74	173.99	70
178.46	177.93	177.32	176.61	175.79	174.84	173.74	172.46	170.99	169.29	71
173.45	172.93	172.33	171.64	170.84	169.91	168.84	167.60	166.18	164.54	72
168.35	167.84	167.26	166.59	165.81	164.91	163.88	162.69	161.32	159.76	73
163.18	162.69	162.13	161.47	160.73	159.86	158.88	157.74	156.44	154.96	74
157.97	157.50	156.96	156.33	155.62	154.80	153.86	152.79	151.56	150.17	75

בן זוג מקבל 60%, הבטחה של 120 חודשים

סעיפים: 28.(א)1.

מקדמי המרה לפנסייט זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
108.3%	107.9%	-20
107.5%	107.1%	-18
106.7%	106.2%	-16
105.9%	105.3%	-14
105.0%	104.3%	-12
104.2%	103.4%	-10
103.8%	102.9%	-9
103.4%	102.4%	-8
103.0%	101.9%	-7
102.6%	101.4%	-6
102.3%	100.9%	-5
101.9%	100.5%	-4
101.6%	100.0%	-3
101.3%	99.6%	-2
101.0%	99.1%	
100.7%	98.7%	0
100.5%	98.3%	1
100.2%	97.9%	2
100.0%	97.6%	3
99.8%	97.3%	4
99.6%	97.0%	5
99.5%	96.7%	6
99.3%	96.4%	7
99.2%	96.2%	8
99.1%	96.0%	9
99.0%	95.9%	10
98.9%	95.6%	12
98.8%	95.4%	14
98.8%	95.3%	16
98.7%	95.3%	18
98.7%	95.2%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
218.37	217.86	217.27	216.60	215.81	214.91	213.86	212.66	211.28	209.70	60
214.87	214.36	213.78	213.10	212.32	211.42	210.38	209.18	207.80	206.23	61
211.30	210.80	210.22	209.54	208.76	207.87	206.83	205.65	204.28	202.72	62
207.67	207.17	206.59	205.92	205.15	204.26	203.24	202.07	200.72	199.18	63
203.98	203.48	202.91	202.25	201.49	200.62	199.61	198.45	197.13	195.61	64
200.23	199.75	199.18	198.54	197.79	196.93	195.94	194.81	193.52	192.04	65
196.44	195.97	195.42	194.78	194.05	193.22	192.25	191.15	189.89	188.45	66
192.62	192.16	191.62	191.00	190.30	189.48	188.55	187.48	186.27	184.88	67
188.77	188.32	187.81	187.21	186.53	185.75	184.85	183.82	182.65	181.32	68
184.91	184.48	183.98	183.41	182.76	182.01	181.15	180.17	179.05	177.79	69
181.04	180.63	180.16	179.61	178.99	178.28	177.47	176.54	175.49	174.29	70
177.20	176.81	176.36	175.84	175.26	174.59	173.82	172.95	171.97	170.85	71
173.39	173.02	172.60	172.12	171.57	170.95	170.24	169.43	168.52	167.48	72
169.65	169.31	168.92	168.48	167.97	167.39	166.74	166.00	165.16	164.22	73
166.02	165.71	165.35	164.94	164.48	163.96	163.36	162.69	161.93	161.08	74
162.52	162.24	161.92	161.55	161.13	160.66	160.13	159.53	158.85	158.09	75

בת זוג מקבלת 30%, הבטחה של 180 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
223.51	223.00	222.41	221.71	220.90	219.94	218.83	217.52	216.00	214.23	60
219.87	219.37	218.77	218.07	217.26	216.30	215.19	213.88	212.37	210.61	61
216.14	215.63	215.03	214.34	213.52	212.57	211.46	210.17	208.66	206.92	62
212.29	211.79	211.19	210.50	209.69	208.75	207.65	206.37	204.88	203.16	63
208.35	207.85	207.26	206.57	205.77	204.84	203.75	202.49	201.03	199.34	64
204.32	203.82	203.23	202.56	201.77	200.85	199.78	198.55	197.12	195.47	65
200.19	199.70	199.13	198.46	197.69	196.79	195.75	194.55	193.16	191.56	66
196.00	195.51	194.95	194.30	193.55	192.68	191.67	190.51	189.17	187.63	67
191.74	191.27	190.72	190.09	189.36	188.52	187.55	186.43	185.15	183.68	68
187.44	186.98	186.46	185.85	185.15	184.35	183.42	182.35	181.13	179.74	69
183.12	182.68	182.18	181.60	180.94	180.17	179.29	178.29	177.14	175.84	70
178.82	178.41	177.93	177.38	176.76	176.04	175.21	174.27	173.21	171.99	71
174.57	174.18	173.74	173.23	172.64	171.97	171.21	170.34	169.36	168.25	72
170.42	170.06	169.65	169.17	168.63	168.02	167.32	166.53	165.64	164.63	73
166.41	166.08	165.70	165.27	164.78	164.22	163.59	162.88	162.08	161.18	74
162.59	162.29	161.94	161.56	161.12	160.62	160.06	159.43	158.72	157.93	75

בן זוג מקבל 30%, הבטחה של 180 חודשים

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
116.3%	115.0%	-20
114.8%	113.5%	-18
113.2%	111.8%	-16
111.6%	110.1%	-14
109.9%	108.3%	-12
108.3%	106.4%	-10
107.5%	105.5%	-9
106.7%	104.6%	-8
105.9%	103.6%	-7
105.2%	102.7%	-6
104.5%	101.8%	-5
103.8%	100.9%	-4
103.1%	100.0%	-3
102.5%	99.1%	-2
101.9%	98.3%	
101.4%	97.5%	0
100.9%	96.8%	1
100.4%	96.1%	2
100.0%	95.4%	3
99.6%	94.8%	4
99.3%	94.2%	5
99.0%	93.7%	6
98.7%	93.2%	7
98.5%	92.8%	8
98.3%	92.4%	9
98.1%	92.1%	10
97.8%	91.6%	12
97.6%	91.3%	14
97.5%	91.1%	16
97.5%	90.9%	18
97.5%	90.9%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
227.06	226.61	226.09	225.48	224.77	223.94	222.98	221.86	220.56	219.05	60
223.68	223.22	222.70	222.08	221.37	220.53	219.56	218.44	217.13	215.61	61
220.21	219.75	219.22	218.60	217.88	217.04	216.07	214.94	213.63	212.10	62
216.65	216.19	215.65	215.03	214.31	213.48	212.50	211.37	210.06	208.54	63
213.00	212.54	212.01	211.39	210.67	209.84	208.87	207.74	206.43	204.92	64
209.28	208.82	208.29	207.67	206.96	206.13	205.16	204.05	202.75	201.25	65
205.48	205.03	204.50	203.89	203.18	202.35	201.40	200.30	199.02	197.55	66
201.61	201.16	200.64	200.04	199.34	198.53	197.59	196.50	195.25	193.81	67
197.68	197.24	196.72	196.13	195.44	194.65	193.73	192.67	191.45	190.04	68
193.69	193.25	192.75	192.17	191.50	190.73	189.83	188.81	187.62	186.26	69
189.65	189.22	188.73	188.17	187.52	186.77	185.91	184.92	183.78	182.47	70
185.57	185.16	184.69	184.14	183.52	182.80	181.97	181.02	179.93	178.69	71
181.48	181.08	180.63	180.11	179.51	178.83	178.04	177.14	176.11	174.94	72
177.40	177.02	176.59	176.10	175.53	174.89	174.15	173.30	172.34	171.24	73
173.36	173.01	172.60	172.14	171.61	171.01	170.32	169.53	168.64	167.63	74
169.40	169.07	168.69	168.26	167.78	167.22	166.58	165.86	165.05	164.13	75

בת זוג מקבלת 60%, הבטחה של 180 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
225.85	225.38	224.82	224.17	223.41	222.51	221.46	220.22	218.77	217.08	60
222.25	221.77	221.21	220.55	219.78	218.88	217.82	216.58	215.13	213.44	61
218.53	218.05	217.49	216.83	216.05	215.15	214.09	212.85	211.40	209.71	62
214.71	214.23	213.66	213.00	212.22	211.32	210.26	209.02	207.59	205.91	63
210.78	210.29	209.73	209.07	208.29	207.39	206.34	205.12	203.69	202.04	64
206.74	206.26	205.69	205.04	204.27	203.38	202.34	201.13	199.73	198.11	65
202.61	202.13	201.57	200.92	200.16	199.28	198.26	197.08	195.70	194.12	66
198.38	197.91	197.36	196.72	195.97	195.11	194.11	192.96	191.62	190.09	67
194.08	193.61	193.07	192.45	191.72	190.88	189.91	188.79	187.51	186.03	68
189.71	189.26	188.73	188.12	187.42	186.61	185.68	184.61	183.37	181.96	69
185.31	184.87	184.36	183.78	183.10	182.33	181.44	180.42	179.25	177.92	70
180.90	180.47	179.99	179.43	178.79	178.06	177.22	176.26	175.16	173.92	71
176.51	176.11	175.66	175.13	174.53	173.84	173.06	172.16	171.15	170.00	72
172.21	171.83	171.40	170.92	170.36	169.72	169.00	168.18	167.25	166.20	73
168.02	167.68	167.28	166.83	166.32	165.75	165.09	164.35	163.51	162.57	74
164.01	163.70	163.34	162.94	162.48	161.96	161.37	160.71	159.97	159.14	75

בן זוג מקבל 60%, הבטחה של 180 חודשים

מקדמי המרה לפנסייט זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
107.4%	107.3%	-20
106.7%	106.5%	-18
105.9%	105.7%	-16
105.1%	104.8%	-14
104.4%	103.9%	-12
103.6%	103.0%	-10
103.2%	102.6%	-9
102.9%	102.1%	-8
102.5%	101.7%	-7
102.2%	101.2%	-6
101.8%	100.8%	-5
101.5%	100.4%	-4
101.3%	100.0%	-3
101.0%	99.6%	-2
100.8%	99.3%	
100.5%	98.9%	0
100.3%	98.6%	1
100.2%	98.3%	2
100.0%	98.1%	3
99.9%	97.8%	4
99.8%	97.6%	5
99.7%	97.5%	6
99.6%	97.3%	7
99.5%	97.2%	8
99.5%	97.1%	9
99.4%	97.0%	10
99.4%	96.9%	12
99.3%	96.9%	14
99.3%	96.8%	16
99.3%	96.8%	18
99.3%	96.8%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
220.92	220.50	220.01	219.44	218.79	218.04	217.18	216.20	215.07	213.77	60
217.72	217.31	216.83	216.27	215.64	214.91	214.06	213.10	212.00	210.74	61
214.49	214.09	213.62	213.08	212.46	211.75	210.93	209.99	208.92	207.71	62
211.24	210.85	210.39	209.87	209.27	208.58	207.79	206.89	205.86	204.69	63
207.98	207.60	207.16	206.66	206.08	205.42	204.67	203.80	202.82	201.71	64
204.73	204.37	203.95	203.47	202.92	202.29	201.57	200.75	199.82	198.76	65
201.51	201.16	200.76	200.31	199.79	199.20	198.52	197.75	196.87	195.89	66
198.33	198.01	197.64	197.21	196.72	196.17	195.54	194.82	194.01	193.09	67
195.23	194.93	194.58	194.19	193.74	193.23	192.64	191.98	191.23	190.39	68
192.23	191.95	191.63	191.27	190.86	190.39	189.86	189.25	188.58	187.82	69
189.35	189.10	188.81	188.48	188.10	187.68	187.20	186.66	186.05	185.37	70
186.62	186.39	186.13	185.84	185.51	185.13	184.70	184.22	183.69	183.09	71
184.07	183.86	183.64	183.38	183.09	182.76	182.38	181.97	181.50	180.98	72
181.72	181.54	181.35	181.12	180.87	180.59	180.27	179.91	179.51	179.07	73
179.60	179.46	179.29	179.10	178.88	178.64	178.37	178.07	177.74	177.37	74
177.74	177.61	177.47	177.31	177.13	176.93	176.71	176.46	176.19	175.88	75

בת זוג מקבלת 30%, הבטחה של 240 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
224.52	224.08	223.57	222.98	222.29	221.48	220.54	219.46	218.20	216.75	60
221.07	220.64	220.14	219.55	218.87	218.08	217.16	216.10	214.88	213.47	61
217.56	217.13	216.64	216.07	215.41	214.64	213.74	212.71	211.53	210.16	62
214.00	213.58	213.10	212.55	211.90	211.16	210.29	209.30	208.16	206.86	63
210.40	210.00	209.54	209.00	208.38	207.66	206.84	205.89	204.80	203.56	64
206.79	206.41	205.96	205.45	204.86	204.18	203.39	202.49	201.47	200.30	65
203.20	202.83	202.41	201.92	201.36	200.72	199.99	199.14	198.19	197.10	66
199.65	199.31	198.91	198.46	197.93	197.33	196.65	195.87	194.98	193.98	67
196.19	195.87	195.50	195.08	194.59	194.04	193.41	192.70	191.89	190.99	68
192.85	192.55	192.21	191.83	191.39	190.88	190.32	189.67	188.95	188.13	69
189.66	189.39	189.09	188.74	188.34	187.89	187.39	186.81	186.17	185.45	70
186.67	186.43	186.16	185.85	185.50	185.11	184.66	184.16	183.60	182.98	71
183.92	183.71	183.47	183.20	182.90	182.55	182.17	181.74	181.26	180.73	72
181.42	181.24	181.04	180.81	180.55	180.25	179.93	179.56	179.16	178.71	73
179.20	179.05	178.88	178.68	178.47	178.22	177.95	177.65	177.32	176.95	74
177.27	177.15	177.01	176.85	176.67	176.47	176.25	176.00	175.73	175.44	75

בן זוג מקבל 30%, הבטחה של 240 חודשים

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
114.7%	114.1%	-20
113.3%	112.6%	-18
111.8%	111.0%	-16
110.2%	109.4%	-14
108.7%	107.6%	-12
107.1%	105.9%	-10
106.4%	105.0%	-9
105.7%	104.1%	-8
105.0%	103.3%	-7
104.3%	102.4%	-6
103.7%	101.6%	-5
103.1%	100.8%	-4
102.5%	100.0%	-3
102.0%	99.3%	-2
101.5%	98.6%	
101.1%	97.9%	0
100.7%	97.3%	1
100.3%	96.7%	2
100.0%	96.2%	3
99.7%	95.8%	4
99.5%	95.4%	5
99.3%	95.1%	6
99.2%	94.8%	7
99.0%	94.6%	8
98.9%	94.4%	9
98.8%	94.2%	10
98.7%	94.0%	12
98.7%	93.9%	14
98.7%	93.9%	16
98.6%	93.8%	18
98.6%	93.8%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
228.55	228.15	227.69	227.15	226.52	225.79	224.95	223.96	222.83	221.51	60
225.35	224.95	224.49	223.95	223.33	222.60	221.76	220.79	219.67	218.36	61
222.08	221.69	221.23	220.70	220.08	219.37	218.54	217.58	216.47	215.19	62
218.76	218.37	217.92	217.40	216.79	216.08	215.27	214.33	213.24	211.99	63
215.40	215.01	214.57	214.05	213.46	212.77	211.98	211.06	210.00	208.78	64
211.99	211.62	211.19	210.68	210.11	209.44	208.67	207.78	206.76	205.58	65
208.57	208.21	207.79	207.30	206.74	206.10	205.36	204.50	203.52	202.41	66
205.15	204.80	204.39	203.93	203.39	202.78	202.07	201.26	200.33	199.27	67
201.74	201.41	201.02	200.58	200.07	199.49	198.82	198.06	197.19	196.19	68
198.38	198.07	197.70	197.29	196.81	196.26	195.64	194.93	194.12	193.20	69
195.10	194.80	194.46	194.07	193.63	193.13	192.55	191.89	191.15	190.31	70
191.91	191.64	191.33	190.97	190.57	190.10	189.58	188.99	188.31	187.56	71
188.87	188.62	188.34	188.02	187.65	187.24	186.77	186.23	185.64	184.97	72
186.00	185.78	185.53	185.24	184.92	184.55	184.14	183.67	183.15	182.57	73
183.36	183.16	182.94	182.69	182.41	182.09	181.73	181.33	180.88	180.38	74
180.97	180.80	180.61	180.39	180.15	179.88	179.58	179.24	178.86	178.44	75

בת זוג מקבלת 60%, הבטחה של 240 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
226.51	226.09	225.59	225.01	224.34	223.55	222.63	221.56	220.32	218.88	60
223.04	222.62	222.13	221.55	220.88	220.11	219.20	218.15	216.93	215.52	61
219.50	219.08	218.59	218.03	217.37	216.60	215.71	214.69	213.50	212.13	62
215.89	215.48	215.00	214.44	213.80	213.05	212.19	211.19	210.04	208.71	63
212.23	211.83	211.36	210.82	210.20	209.47	208.64	207.68	206.57	205.31	64
208.54	208.15	207.70	207.18	206.58	205.89	205.09	204.17	203.12	201.92	65
204.85	204.48	204.05	203.55	202.98	202.32	201.56	200.70	199.71	198.59	66
201.19	200.84	200.43	199.96	199.42	198.80	198.09	197.28	196.37	195.33	67
197.60	197.26	196.88	196.44	195.94	195.37	194.71	193.97	193.13	192.18	68
194.11	193.80	193.45	193.04	192.58	192.06	191.46	190.79	190.03	189.18	69
190.77	190.49	190.17	189.80	189.39	188.92	188.38	187.78	187.11	186.35	70
187.63	187.37	187.09	186.76	186.39	185.98	185.51	184.98	184.39	183.73	71
184.72	184.50	184.25	183.96	183.64	183.28	182.87	182.42	181.91	181.35	72
182.08	181.89	181.67	181.43	181.16	180.85	180.50	180.12	179.69	179.22	73
179.74	179.58	179.39	179.19	178.96	178.70	178.42	178.10	177.74	177.35	74
177.70	177.56	177.41	177.24	177.06	176.85	176.61	176.35	176.07	175.75	75

בן זוג מקבל 60%, הבטחה של 240 חודשים

סעיפים: 28.(א)1.

מקדמי המרה לפנסייט זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
100.0%	100.0%	-20
100.0%	100.0%	-18
100.0%	100.0%	-16
100.0%	100.0%	-14
100.0%	100.0%	-12
100.0%	100.0%	-10
100.0%	100.0%	-9
100.0%	100.0%	-8
100.0%	100.0%	-7
100.0%	100.0%	-6
100.0%	100.0%	-5
100.0%	100.0%	-4
100.0%	100.0%	-3
100.0%	100.0%	-2
100.0%	100.0%	
100.0%	100.0%	0
100.0%	100.0%	1
100.0%	100.0%	2
100.0%	100.0%	3
100.0%	100.0%	4
100.0%	100.0%	5
100.0%	100.0%	6
100.0%	100.0%	7
100.0%	100.0%	8
100.0%	100.0%	9
100.0%	100.0%	10
100.0%	100.0%	12
100.0%	100.0%	14
100.0%	100.0%	16
100.0%	100.0%	18
100.0%	100.0%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
206.04	205.35	204.54	203.61	202.54	201.30	199.88	198.25	196.39	194.27	60
201.93	201.22	200.40	199.46	198.37	197.12	195.68	194.04	192.16	190.01	61
197.70	196.99	196.16	195.21	194.11	192.84	191.39	189.73	187.83	185.67	62
193.38	192.65	191.82	190.86	189.75	188.48	187.02	185.34	183.43	181.25	63
188.96	188.23	187.39	186.43	185.31	184.03	182.56	180.88	178.95	176.76	64
184.47	183.74	182.90	181.92	180.80	179.52	178.04	176.35	174.42	172.22	65
179.90	179.17	178.32	177.35	176.23	174.94	173.46	171.77	169.84	167.64	66
175.29	174.55	173.71	172.73	171.61	170.33	168.85	167.16	165.23	163.04	67
170.64	169.91	169.06	168.09	166.98	165.70	164.23	162.54	160.63	158.44	68
165.90	165.18	164.34	163.37	162.27	160.99	159.53	157.86	155.96	153.79	69
161.09	160.37	159.54	158.58	157.48	156.22	154.77	153.11	151.23	149.07	70
156.17	155.46	154.64	153.69	152.61	151.36	149.93	148.30	146.43	144.31	71
151.14	150.44	149.63	148.70	147.64	146.41	145.01	143.40	141.57	139.49	72
146.00	145.32	144.53	143.62	142.57	141.37	140.00	138.43	136.64	134.60	73
140.75	140.08	139.31	138.42	137.40	136.24	134.90	133.38	131.64	129.66	74
135.39	134.74	133.99	133.13	132.15	131.02	129.72	128.25	126.57	124.66	75

ללא שאירים, ללא תשלומים מובטחים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
220.00	219.37	218.62	217.73	216.69	215.47	214.02	212.33	210.36	208.05	60
216.19	215.54	214.78	213.89	212.83	211.59	210.13	208.42	206.42	204.08	61
212.25	211.59	210.82	209.91	208.84	207.59	206.11	204.38	202.36	200.01	62
208.17	207.50	206.72	205.81	204.73	203.46	201.97	200.23	198.19	195.82	63
203.95	203.28	202.49	201.56	200.48	199.20	197.70	195.95	193.90	191.52	64
199.59	198.91	198.12	197.19	196.09	194.81	193.30	191.54	189.49	187.10	65
195.08	194.40	193.61	192.67	191.57	190.28	188.77	187.01	184.96	182.57	66
190.44	189.75	188.95	188.01	186.91	185.62	184.12	182.36	180.31	177.92	67
185.65	184.96	184.16	183.22	182.12	180.83	179.33	177.58	175.54	173.17	68
180.71	180.03	179.22	178.29	177.19	175.91	174.42	172.68	170.66	168.31	69
175.63	174.94	174.15	173.22	172.13	170.86	169.38	167.66	165.66	163.34	70
170.39	169.72	168.93	168.00	166.93	165.67	164.21	162.51	160.55	158.27	71
165.02	164.35	163.56	162.65	161.59	160.35	158.92	157.25	155.32	153.10	72
159.50	158.84	158.06	157.17	156.12	154.91	153.51	151.88	149.99	147.82	73
153.85	153.20	152.44	151.56	150.54	149.36	147.99	146.40	144.57	142.47	74
148.07	147.43	146.69	145.83	144.84	143.69	142.36	140.83	139.06	137.03	75

ללא שאירים, ללא תשלומים מובטחים

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
100.0%	100.0%	-20
100.0%	100.0%	-18
100.0%	100.0%	-16
100.0%	100.0%	-14
100.0%	100.0%	-12
100.0%	100.0%	-10
100.0%	100.0%	-9
100.0%	100.0%	-8
100.0%	100.0%	-7
100.0%	100.0%	-6
100.0%	100.0%	-5
100.0%	100.0%	-4
100.0%	100.0%	-3
100.0%	100.0%	-2
100.0%	100.0%	
100.0%	100.0%	0
100.0%	100.0%	1
100.0%	100.0%	2
100.0%	100.0%	3
100.0%	100.0%	4
100.0%	100.0%	5
100.0%	100.0%	6
100.0%	100.0%	7
100.0%	100.0%	8
100.0%	100.0%	9
100.0%	100.0%	10
100.0%	100.0%	12
100.0%	100.0%	14
100.0%	100.0%	16
100.0%	100.0%	18
100.0%	100.0%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
206.32	205.64	204.85	203.94	202.88	201.67	200.28	198.69	196.87	194.80	60
202.25	201.56	200.76	199.84	198.77	197.55	196.15	194.54	192.70	190.61	61
198.09	197.39	196.58	195.65	194.58	193.34	191.93	190.31	188.46	186.35	62
193.83	193.13	192.31	191.38	190.30	189.06	187.64	186.01	184.15	182.04	63
189.50	188.79	187.97	187.03	185.95	184.71	183.28	181.65	179.79	177.67	64
185.10	184.39	183.57	182.63	181.55	180.31	178.88	177.25	175.38	173.27	65
180.63	179.93	179.11	178.17	177.09	175.85	174.42	172.79	170.94	168.83	66
176.12	175.41	174.60	173.66	172.59	171.35	169.94	168.32	166.47	164.37	67
171.56	170.86	170.05	169.12	168.06	166.83	165.43	163.82	161.99	159.91	68
166.92	166.23	165.43	164.51	163.45	162.24	160.85	159.27	157.46	155.41	69
162.20	161.52	160.73	159.82	158.78	157.59	156.22	154.66	152.88	150.85	70
157.39	156.72	155.94	155.06	154.03	152.86	151.52	149.99	148.24	146.26	71
152.48	151.82	151.07	150.20	149.20	148.06	146.75	145.26	143.56	141.63	72
147.48	146.84	146.10	145.26	144.29	143.18	141.91	140.47	138.82	136.95	73
142.39	141.77	141.06	140.24	139.30	138.23	137.01	135.62	134.04	132.24	74
137.22	136.62	135.94	135.16	134.26	133.23	132.06	130.73	129.22	127.51	75

ללא שאירים, הבטחה של 60 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
220.11	219.48	218.74	217.87	216.85	215.64	214.23	212.57	210.63	208.36	60
216.30	215.67	214.92	214.04	213.00	211.78	210.35	208.67	206.71	204.43	61
212.37	211.72	210.97	210.08	209.03	207.80	206.36	204.67	202.69	200.39	62
208.30	207.65	206.89	205.99	204.93	203.69	202.24	200.54	198.56	196.24	63
204.10	203.45	202.68	201.77	200.71	199.46	198.00	196.30	194.31	191.99	64
199.76	199.10	198.33	197.42	196.35	195.10	193.64	191.93	189.94	187.62	65
195.28	194.62	193.84	192.93	191.86	190.61	189.15	187.45	185.46	183.15	66
190.67	190.00	189.23	188.31	187.25	186.00	184.54	182.85	180.87	178.58	67
185.91	185.25	184.47	183.56	182.50	181.26	179.82	178.13	176.17	173.91	68
181.02	180.36	179.58	178.68	177.63	176.40	174.97	173.30	171.37	169.13	69
175.98	175.33	174.56	173.67	172.63	171.41	170.00	168.36	166.46	164.27	70
170.81	170.17	169.41	168.53	167.50	166.31	164.92	163.32	161.46	159.31	71
165.52	164.88	164.13	163.27	162.26	161.09	159.74	158.17	156.36	154.27	72
160.09	159.47	158.74	157.89	156.91	155.77	154.45	152.93	151.18	149.16	73
154.56	153.95	153.24	152.41	151.46	150.35	149.08	147.61	145.92	143.99	74
148.93	148.33	147.64	146.84	145.92	144.86	143.64	142.23	140.61	138.76	75

ללא שאירים, הבטחה של 60 חודשים

סעיפים: 28.(א)1.

מקדמי המרה לפנסייט זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
100.0%	100.0%	-20
100.0%	100.0%	-18
100.0%	100.0%	-16
100.0%	100.0%	-14
100.0%	100.0%	-12
100.0%	100.0%	-10
100.0%	100.0%	-9
100.0%	100.0%	-8
100.0%	100.0%	-7
100.0%	100.0%	-6
100.0%	100.0%	-5
100.0%	100.0%	-4
100.0%	100.0%	-3
100.0%	100.0%	-2
100.0%	100.0%	
100.0%	100.0%	0
100.0%	100.0%	1
100.0%	100.0%	2
100.0%	100.0%	3
100.0%	100.0%	4
100.0%	100.0%	5
100.0%	100.0%	6
100.0%	100.0%	7
100.0%	100.0%	8
100.0%	100.0%	9
100.0%	100.0%	10
100.0%	100.0%	12
100.0%	100.0%	14
100.0%	100.0%	16
100.0%	100.0%	18
100.0%	100.0%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
207.42	206.77	206.03	205.18	204.20	203.07	201.78	200.29	198.60	196.68	60
203.52	202.88	202.14	201.28	200.29	199.16	197.86	196.38	194.69	192.76	61
199.56	198.91	198.17	197.31	196.32	195.19	193.89	192.41	190.72	188.80	62
195.52	194.87	194.13	193.27	192.29	191.16	189.87	188.39	186.71	184.80	63
191.42	190.77	190.03	189.18	188.21	187.08	185.80	184.33	182.66	180.77	64
187.26	186.62	185.89	185.04	184.07	182.96	181.69	180.24	178.59	176.71	65
183.04	182.41	181.69	180.86	179.90	178.80	177.55	176.12	174.49	172.65	66
178.79	178.17	177.46	176.64	175.70	174.62	173.39	171.99	170.39	168.59	67
174.50	173.89	173.19	172.39	171.47	170.42	169.22	167.85	166.29	164.53	68
170.15	169.56	168.88	168.10	167.20	166.18	165.01	163.68	162.17	160.47	69
165.76	165.18	164.52	163.77	162.90	161.91	160.78	159.50	158.05	156.40	70
161.32	160.77	160.13	159.41	158.58	157.63	156.54	155.31	153.92	152.35	71
156.85	156.32	155.72	155.02	154.23	153.32	152.29	151.13	149.80	148.32	72
152.37	151.86	151.29	150.63	149.88	149.03	148.05	146.95	145.71	144.31	73
147.88	147.41	146.87	146.25	145.55	144.75	143.84	142.82	141.66	140.36	74
143.43	142.99	142.49	141.92	141.26	140.53	139.69	138.74	137.68	136.49	75

ללא שאירים, הבטחה של 120 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
220.45	219.86	219.16	218.33	217.36	216.23	214.90	213.34	211.52	209.40	60
216.69	216.09	215.38	214.55	213.58	212.43	211.10	209.53	207.71	205.58	61
212.80	212.20	211.49	210.66	209.68	208.53	207.19	205.62	203.79	201.67	62
208.80	208.19	207.48	206.64	205.66	204.51	203.17	201.61	199.78	197.67	63
204.67	204.06	203.34	202.51	201.53	200.38	199.05	197.49	195.68	193.58	64
200.41	199.80	199.09	198.26	197.28	196.14	194.82	193.27	191.48	189.40	65
196.04	195.43	194.72	193.89	192.93	191.80	190.48	188.96	187.19	185.14	66
191.54	190.94	190.24	189.42	188.47	187.35	186.06	184.56	182.82	180.81	67
186.94	186.34	185.65	184.84	183.90	182.81	181.54	180.07	178.37	176.41	68
182.23	181.64	180.96	180.17	179.25	178.18	176.94	175.51	173.86	171.96	69
177.42	176.84	176.18	175.41	174.51	173.47	172.27	170.88	169.28	167.45	70
172.52	171.96	171.32	170.57	169.70	168.69	167.53	166.20	164.67	162.91	71
167.55	167.01	166.39	165.67	164.83	163.87	162.76	161.48	160.02	158.35	72
162.54	162.02	161.42	160.73	159.93	159.01	157.96	156.75	155.37	153.79	73
157.50	157.00	156.43	155.78	155.02	154.15	153.16	152.02	150.73	149.26	74
152.48	152.01	151.47	150.85	150.14	149.32	148.40	147.34	146.14	144.78	75

ללא שאירים, הבטחה של 120 חודשים

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
100.0%	100.0%	-20
100.0%	100.0%	-18
100.0%	100.0%	-16
100.0%	100.0%	-14
100.0%	100.0%	-12
100.0%	100.0%	-10
100.0%	100.0%	-9
100.0%	100.0%	-8
100.0%	100.0%	-7
100.0%	100.0%	-6
100.0%	100.0%	-5
100.0%	100.0%	-4
100.0%	100.0%	-3
100.0%	100.0%	-2
100.0%	100.0%	
100.0%	100.0%	0
100.0%	100.0%	1
100.0%	100.0%	2
100.0%	100.0%	3
100.0%	100.0%	4
100.0%	100.0%	5
100.0%	100.0%	6
100.0%	100.0%	7
100.0%	100.0%	8
100.0%	100.0%	9
100.0%	100.0%	10
100.0%	100.0%	12
100.0%	100.0%	14
100.0%	100.0%	16
100.0%	100.0%	18
100.0%	100.0%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
209.67	209.11	208.46	207.71	206.85	205.87	204.75	203.46	202.01	200.35	60
206.06	205.50	204.86	204.12	203.27	202.30	201.19	199.92	198.48	196.85	61
202.40	201.85	201.21	200.48	199.65	198.69	197.60	196.35	194.94	193.34	62
198.69	198.15	197.53	196.81	195.99	195.05	193.98	192.76	191.38	189.82	63
194.95	194.42	193.81	193.11	192.31	191.40	190.35	189.17	187.82	186.31	64
191.18	190.67	190.08	189.40	188.62	187.74	186.73	185.58	184.28	182.82	65
187.40	186.91	186.33	185.68	184.93	184.08	183.11	182.01	180.76	179.36	66
183.63	183.15	182.60	181.97	181.26	180.44	179.52	178.47	177.28	175.95	67
179.87	179.41	178.89	178.30	177.62	176.84	175.97	174.97	173.86	172.60	68
176.13	175.70	175.21	174.65	174.01	173.29	172.46	171.53	170.49	169.32	69
172.44	172.04	171.58	171.06	170.46	169.79	169.02	168.16	167.19	166.11	70
168.82	168.45	168.03	167.54	166.99	166.37	165.67	164.88	164.00	163.01	71
165.30	164.96	164.57	164.13	163.63	163.07	162.43	161.72	160.92	160.03	72
161.91	161.60	161.25	160.85	160.41	159.90	159.33	158.70	157.99	157.19	73
158.68	158.41	158.10	157.75	157.35	156.90	156.40	155.85	155.22	154.53	74
155.65	155.41	155.14	154.83	154.49	154.10	153.67	153.19	152.65	152.06	75

ללא שאירים, הבטחה של 180 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
221.16	220.62	219.99	219.25	218.39	217.38	216.19	214.82	213.22	211.37	60
217.50	216.96	216.33	215.59	214.73	213.73	212.55	211.19	209.61	207.78	61
213.74	213.20	212.58	211.84	210.99	209.99	208.83	207.48	205.92	204.12	62
209.88	209.35	208.73	208.00	207.16	206.18	205.03	203.71	202.17	200.41	63
205.93	205.40	204.79	204.08	203.25	202.28	201.16	199.86	198.37	196.64	64
201.89	201.38	200.78	200.08	199.26	198.32	197.23	195.97	194.51	192.84	65
197.78	197.28	196.69	196.01	195.22	194.30	193.25	192.02	190.62	189.01	66
193.61	193.12	192.55	191.89	191.13	190.25	189.23	188.05	186.71	185.17	67
189.40	188.92	188.37	187.74	187.01	186.16	185.19	184.07	182.79	181.33	68
185.16	184.71	184.18	183.58	182.88	182.08	181.15	180.10	178.89	177.52	69
180.93	180.50	180.00	179.43	178.77	178.02	177.15	176.16	175.04	173.76	70
176.75	176.34	175.87	175.33	174.72	174.01	173.21	172.29	171.25	170.07	71
172.63	172.25	171.82	171.32	170.75	170.10	169.36	168.52	167.57	166.50	72
168.64	168.29	167.89	167.43	166.91	166.32	165.64	164.88	164.02	163.06	73
164.80	164.48	164.12	163.70	163.23	162.70	162.10	161.41	160.65	159.79	74
161.16	160.87	160.55	160.18	159.76	159.29	158.75	158.15	157.47	156.72	75

ללא שאירים, הבטחה של 180 חודשים

סעיפים: 28.(א)1.

מקדמי המרה לפנסייט זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
100.0%	100.0%	-20
100.0%	100.0%	-18
100.0%	100.0%	-16
100.0%	100.0%	-14
100.0%	100.0%	-12
100.0%	100.0%	-10
100.0%	100.0%	-9
100.0%	100.0%	-8
100.0%	100.0%	-7
100.0%	100.0%	-6
100.0%	100.0%	-5
100.0%	100.0%	-4
100.0%	100.0%	-3
100.0%	100.0%	-2
100.0%	100.0%	
100.0%	100.0%	0
100.0%	100.0%	1
100.0%	100.0%	2
100.0%	100.0%	3
100.0%	100.0%	4
100.0%	100.0%	5
100.0%	100.0%	6
100.0%	100.0%	7
100.0%	100.0%	8
100.0%	100.0%	9
100.0%	100.0%	10
100.0%	100.0%	12
100.0%	100.0%	14
100.0%	100.0%	16
100.0%	100.0%	18
100.0%	100.0%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
213.29	212.84	212.33	211.74	211.07	210.30	209.42	208.43	207.30	206.04	60
210.10	209.67	209.17	208.60	207.95	207.21	206.36	205.41	204.33	203.11	61
206.90	206.49	206.01	205.46	204.84	204.13	203.32	202.41	201.38	200.23	62
203.72	203.32	202.87	202.35	201.75	201.08	200.32	199.45	198.48	197.39	63
200.57	200.19	199.76	199.27	198.71	198.08	197.36	196.55	195.64	194.63	64
197.47	197.11	196.71	196.25	195.73	195.14	194.48	193.73	192.88	191.94	65
194.44	194.11	193.74	193.32	192.84	192.29	191.68	190.99	190.22	189.37	66
191.52	191.22	190.88	190.49	190.05	189.56	189.00	188.38	187.68	186.91	67
188.72	188.45	188.14	187.80	187.40	186.96	186.46	185.90	185.28	184.59	68
186.08	185.83	185.56	185.25	184.90	184.51	184.07	183.58	183.04	182.43	69
183.60	183.39	183.15	182.88	182.58	182.24	181.85	181.43	180.96	180.44	70
181.33	181.14	180.94	180.71	180.44	180.15	179.83	179.46	179.06	178.62	71
179.26	179.11	178.94	178.74	178.52	178.28	178.00	177.70	177.37	177.00	72
177.44	177.31	177.16	177.00	176.82	176.62	176.40	176.15	175.87	175.58	73
175.85	175.75	175.63	175.50	175.35	175.19	175.01	174.81	174.59	174.35	74
174.51	174.43	174.33	174.23	174.12	173.99	173.85	173.69	173.52	173.33	75

ללא שאירים, הבטחה של 240 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
222.52	222.08	221.55	220.94	220.24	219.41	218.46	217.35	216.08	214.62	60
219.10	218.66	218.15	217.55	216.86	216.06	215.13	214.06	212.83	211.42	61
215.62	215.19	214.69	214.11	213.44	212.67	211.77	210.74	209.56	208.20	62
212.10	211.69	211.21	210.65	210.01	209.26	208.40	207.42	206.29	205.00	63
208.57	208.17	207.71	207.18	206.56	205.85	205.04	204.10	203.03	201.82	64
205.04	204.66	204.22	203.72	203.13	202.46	201.70	200.82	199.82	198.68	65
201.55	201.19	200.77	200.30	199.75	199.13	198.41	197.59	196.66	195.61	66
198.12	197.78	197.40	196.95	196.45	195.87	195.21	194.45	193.60	192.64	67
194.78	194.48	194.12	193.71	193.25	192.72	192.11	191.43	190.66	189.79	68
191.59	191.30	190.98	190.61	190.19	189.71	189.17	188.55	187.86	187.09	69
188.55	188.30	188.01	187.68	187.30	186.87	186.39	185.85	185.24	184.56	70
185.72	185.49	185.24	184.94	184.61	184.24	183.82	183.34	182.81	182.22	71
183.11	182.92	182.69	182.44	182.15	181.83	181.46	181.06	180.60	180.10	72
180.76	180.59	180.40	180.18	179.93	179.66	179.35	179.01	178.63	178.21	73
178.67	178.52	178.36	178.18	177.98	177.75	177.49	177.21	176.89	176.55	74
176.85	176.73	176.60	176.45	176.28	176.09	175.88	175.65	175.40	175.12	75

ללא שאירים, הבטחה של 240 חודשים

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
127.6%	123.8%	-20
125.1%	121.4%	-18
122.5%	118.9%	-16
119.8%	116.1%	-14
117.1%	113.3%	-12
114.4%	110.4%	-10
113.1%	108.9%	-9
111.8%	107.4%	-8
110.5%	105.9%	-7
109.2%	104.4%	-6
108.0%	102.9%	-5
106.8%	101.4%	-4
105.7%	100.0%	-3
104.6%	98.6%	-2
103.6%	97.2%	
102.6%	95.9%	0
101.7%	94.6%	1
100.8%	93.4%	2
100.0%	92.2%	3
99.3%	91.1%	4
98.7%	90.0%	5
98.0%	89.0%	6
97.4%	88.1%	7
96.9%	87.2%	8
96.4%	86.4%	9
95.9%	85.6%	10
95.2%	84.3%	12
94.6%	83.3%	14
94.1%	82.4%	16
93.8%	81.7%	18
93.5%	81.1%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
238.69	238.32	237.88	237.36	236.75	236.03	235.18	234.18	232.98	231.56	60
235.46	235.07	234.62	234.09	233.46	232.73	231.85	230.82	229.60	228.15	61
232.10	231.71	231.24	230.70	230.06	229.30	228.41	227.35	226.10	224.62	62
228.63	228.23	227.75	227.20	226.54	225.77	224.85	223.77	222.50	220.98	63
225.04	224.63	224.14	223.57	222.90	222.11	221.18	220.07	218.77	217.23	64
221.33	220.90	220.41	219.82	219.14	218.33	217.38	216.26	214.93	213.37	65
217.49	217.05	216.55	215.95	215.25	214.43	213.46	212.32	210.98	209.39	66
213.52	213.07	212.56	211.95	211.24	210.41	209.42	208.27	206.90	205.29	67
209.42	208.97	208.44	207.82	207.10	206.26	205.26	204.09	202.71	201.08	68
205.18	204.72	204.19	203.56	202.83	201.97	200.97	199.78	198.39	196.75	69
200.80	200.34	199.80	199.16	198.42	197.56	196.54	195.35	193.94	192.30	70
196.28	195.81	195.26	194.62	193.88	193.00	191.98	190.78	189.37	187.72	71
191.61	191.14	190.58	189.94	189.18	188.30	187.28	186.07	184.66	183.01	72
186.80	186.32	185.76	185.11	184.35	183.47	182.44	181.23	179.82	178.18	73
181.83	181.34	180.78	180.13	179.37	178.49	177.46	176.26	174.85	173.22	74
176.70	176.22	175.66	175.00	174.24	173.36	172.34	171.14	169.75	168.13	75

בת זוג מקבלת 100%, ללא תשלומים מובטחים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
228.98	228.54	228.03	227.43	226.72	225.88	224.89	223.73	222.35	220.71	60
225.40	224.95	224.43	223.81	223.09	222.23	221.22	220.03	218.62	216.96	61
221.69	221.24	220.70	220.07	219.33	218.46	217.43	216.22	214.79	213.09	62
217.86	217.40	216.85	216.21	215.45	214.56	213.52	212.28	210.83	209.11	63
213.90	213.43	212.87	212.21	211.45	210.54	209.48	208.23	206.75	205.01	64
209.81	209.32	208.76	208.09	207.31	206.39	205.32	204.05	202.55	200.79	65
205.58	205.08	204.51	203.83	203.04	202.11	201.02	199.74	198.23	196.45	66
201.21	200.71	200.12	199.44	198.63	197.69	196.59	195.30	193.78	191.99	67
196.69	196.18	195.59	194.90	194.09	193.14	192.03	190.73	189.20	187.40	68
192.03	191.52	190.92	190.22	189.40	188.45	187.33	186.02	184.49	182.70	69
187.22	186.70	186.09	185.39	184.57	183.61	182.49	181.19	179.66	177.86	70
182.25	181.73	181.12	180.42	179.59	178.64	177.52	176.21	174.69	172.91	71
177.14	176.61	176.00	175.30	174.47	173.52	172.40	171.11	169.60	167.84	72
171.87	171.35	170.74	170.03	169.21	168.26	167.16	165.87	164.38	162.65	73
166.46	165.93	165.33	164.62	163.81	162.87	161.78	160.52	159.05	157.35	74
160.90	160.37	159.77	159.08	158.28	157.35	156.28	155.03	153.60	151.93	75

בן זוג מקבל 100%, ללא תשלומים מובטחים

סעיפים: 28.(א)1.

מקדמי המרה לפנסייט זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
127.6%	123.9%	-20
125.1%	121.5%	-18
122.5%	118.9%	-16
119.8%	116.2%	-14
117.1%	113.3%	-12
114.4%	110.4%	-10
113.1%	108.9%	-9
111.8%	107.4%	-8
110.5%	105.9%	-7
109.2%	104.4%	-6
108.0%	102.9%	-5
106.8%	101.4%	-4
105.7%	100.0%	-3
104.6%	98.6%	-2
103.5%	97.2%	
102.6%	95.9%	0
101.7%	94.6%	1
100.8%	93.4%	2
100.0%	92.2%	3
99.3%	91.1%	4
98.7%	90.0%	5
98.0%	89.0%	6
97.4%	88.1%	7
96.9%	87.2%	8
96.4%	86.4%	9
96.0%	85.7%	10
95.2%	84.4%	12
94.6%	83.3%	14
94.2%	82.5%	16
93.9%	81.8%	18
93.6%	81.3%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
238.68	238.31	237.87	237.35	236.74	236.02	235.17	234.16	232.97	231.54	60
235.45	235.06	234.61	234.08	233.45	232.71	231.84	230.81	229.58	228.12	61
232.09	231.70	231.23	230.69	230.05	229.29	228.39	227.33	226.08	224.59	62
228.62	228.22	227.74	227.18	226.52	225.75	224.83	223.75	222.47	220.95	63
225.03	224.61	224.13	223.55	222.88	222.09	221.15	220.05	218.74	217.19	64
221.31	220.89	220.39	219.80	219.12	218.31	217.35	216.23	214.90	213.32	65
217.47	217.04	216.53	215.93	215.23	214.40	213.43	212.29	210.93	209.34	66
213.50	213.06	212.54	211.93	211.22	210.38	209.39	208.23	206.86	205.24	67
209.40	208.95	208.42	207.80	207.08	206.23	205.23	204.05	202.66	201.03	68
205.16	204.70	204.17	203.54	202.80	201.94	200.93	199.74	198.34	196.70	69
200.78	200.32	199.78	199.14	198.40	197.53	196.51	195.31	193.90	192.24	70
196.26	195.79	195.24	194.60	193.85	192.97	191.94	190.74	189.32	187.66	71
191.60	191.12	190.56	189.91	189.16	188.28	187.24	186.04	184.62	182.96	72
186.78	186.30	185.74	185.09	184.33	183.44	182.41	181.20	179.79	178.13	73
181.81	181.32	180.76	180.11	179.35	178.46	177.43	176.23	174.82	173.18	74
176.69	176.20	175.64	174.98	174.22	173.34	172.32	171.12	169.73	168.11	75

בת זוג מקבלת 100%, הבטחה של 60 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
228.96	228.53	228.02	227.41	226.70	225.87	224.88	223.71	222.32	220.68	60
225.38	224.94	224.41	223.80	223.07	222.21	221.20	220.01	218.60	216.93	61
221.68	221.22	220.69	220.06	219.31	218.44	217.41	216.19	214.76	213.06	62
217.85	217.38	216.83	216.19	215.43	214.54	213.49	212.26	210.80	209.07	63
213.89	213.41	212.85	212.20	211.43	210.52	209.46	208.20	206.72	204.97	64
209.80	209.31	208.74	208.07	207.29	206.37	205.29	204.02	202.52	200.76	65
205.56	205.07	204.49	203.81	203.02	202.09	201.00	199.71	198.20	196.42	66
201.19	200.69	200.11	199.42	198.62	197.68	196.57	195.28	193.75	191.96	67
196.68	196.17	195.58	194.88	194.07	193.12	192.01	190.71	189.18	187.38	68
192.02	191.50	190.90	190.20	189.39	188.43	187.32	186.01	184.48	182.68	69
187.21	186.69	186.08	185.38	184.56	183.60	182.48	181.17	179.65	177.86	70
182.24	181.72	181.12	180.41	179.59	178.63	177.51	176.21	174.69	172.91	71
177.13	176.61	176.00	175.29	174.47	173.52	172.41	171.11	169.61	167.85	72
171.87	171.35	170.74	170.04	169.22	168.27	167.17	165.89	164.41	162.68	73
166.46	165.94	165.34	164.64	163.83	162.89	161.81	160.55	159.10	157.41	74
160.91	160.40	159.80	159.11	158.31	157.39	156.32	155.09	153.67	152.03	75

בן זוג מקבל 100%, הבטחה של 60 חודשים

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
127.5%	123.9%	-20
125.0%	121.5%	-18
122.4%	118.9%	-16
119.7%	116.1%	-14
117.0%	113.3%	-12
114.3%	110.3%	-10
113.0%	108.8%	-9
111.6%	107.3%	-8
110.3%	105.9%	-7
109.1%	104.4%	-6
107.8%	102.9%	-5
106.7%	101.4%	-4
105.5%	100.0%	-3
104.5%	98.6%	-2
103.5%	97.2%	
102.5%	95.9%	0
101.6%	94.7%	1
100.8%	93.5%	2
100.0%	92.3%	3
99.3%	91.2%	4
98.7%	90.2%	5
98.1%	89.2%	6
97.5%	88.4%	7
97.0%	87.5%	8
96.6%	86.8%	9
96.2%	86.1%	10
95.5%	85.0%	12
95.0%	84.1%	14
94.7%	83.4%	16
94.5%	83.0%	18
94.3%	82.6%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
238.67	238.29	237.85	237.33	236.72	236.00	235.14	234.13	232.92	231.49	60
235.43	235.04	234.59	234.05	233.42	232.68	231.80	230.77	229.53	228.07	61
232.07	231.68	231.21	230.66	230.02	229.26	228.36	227.29	226.03	224.54	62
228.60	228.19	227.72	227.16	226.49	225.72	224.80	223.71	222.42	220.90	63
225.01	224.59	224.10	223.53	222.85	222.06	221.12	220.01	218.70	217.14	64
221.30	220.87	220.37	219.78	219.09	218.28	217.33	216.20	214.86	213.29	65
217.46	217.02	216.51	215.91	215.21	214.39	213.41	212.27	210.92	209.32	66
213.49	213.05	212.53	211.92	211.21	210.37	209.38	208.22	206.86	205.24	67
209.40	208.95	208.42	207.80	207.08	206.23	205.24	204.07	202.69	201.06	68
205.17	204.71	204.18	203.55	202.82	201.97	200.96	199.78	198.40	196.77	69
200.80	200.34	199.80	199.17	198.43	197.57	196.56	195.38	193.99	192.36	70
196.30	195.83	195.29	194.65	193.91	193.05	192.04	190.85	189.47	187.85	71
191.65	191.18	190.64	190.00	189.26	188.39	187.38	186.21	184.83	183.23	72
186.87	186.40	185.85	185.21	184.47	183.61	182.61	181.44	180.08	178.50	73
181.95	181.48	180.93	180.30	179.56	178.71	177.72	176.57	175.23	173.68	74
176.90	176.43	175.89	175.26	174.53	173.69	172.72	171.59	170.29	168.78	75

בת זוג מקבלת 100%, הבטחה של 120 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
228.95	228.52	228.00	227.40	226.69	225.85	224.87	223.70	222.31	220.68	60
225.38	224.93	224.40	223.79	223.06	222.21	221.20	220.01	218.60	216.93	61
221.67	221.22	220.68	220.05	219.31	218.44	217.41	216.20	214.77	213.08	62
217.85	217.38	216.83	216.19	215.44	214.55	213.51	212.28	210.83	209.11	63
213.89	213.41	212.86	212.21	211.44	210.54	209.48	208.24	206.77	205.05	64
209.80	209.32	208.76	208.09	207.32	206.41	205.34	204.08	202.60	200.87	65
205.58	205.09	204.52	203.85	203.07	202.15	201.07	199.80	198.32	196.57	66
201.23	200.73	200.15	199.47	198.68	197.76	196.67	195.40	193.92	192.17	67
196.73	196.23	195.65	194.96	194.17	193.24	192.16	190.89	189.40	187.67	68
192.10	191.59	191.00	190.32	189.52	188.60	187.51	186.25	184.77	183.05	69
187.32	186.82	186.23	185.55	184.75	183.83	182.75	181.50	180.04	178.35	70
182.42	181.91	181.32	180.64	179.86	178.94	177.88	176.64	175.21	173.55	71
177.38	176.88	176.29	175.62	174.84	173.94	172.90	171.69	170.29	168.67	72
172.22	171.73	171.15	170.49	169.73	168.85	167.83	166.65	165.29	163.73	73
166.97	166.48	165.92	165.27	164.53	163.67	162.69	161.55	160.25	158.75	74
161.64	161.16	160.62	159.99	159.27	158.45	157.50	156.42	155.18	153.76	75

בן זוג מקבל 100%, הבטחה של 120 חודשים

סעיפים: 28.(א)1.

מקדמי המרה לפנסייט זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

(שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
126.7%	123.6%	-20
124.2%	121.2%	-18
121.6%	118.6%	-16
119.0%	115.9%	-14
116.3%	113.0%	-12
113.6%	110.1%	-10
112.3%	108.6%	-9
111.0%	107.2%	-8
109.7%	105.7%	-7
108.5%	104.2%	-6
107.3%	102.8%	-5
106.2%	101.4%	-4
105.1%	100.0%	-3
104.1%	98.7%	-2
103.2%	97.4%	
102.3%	96.1%	0
101.5%	94.9%	1
100.7%	93.8%	2
100.0%	92.8%	3
99.4%	91.8%	4
98.9%	90.9%	5
98.3%	90.1%	6
97.9%	89.3%	7
97.5%	88.7%	8
97.1%	88.1%	9
96.8%	87.6%	10
96.4%	86.8%	12
96.1%	86.3%	14
96.0%	86.0%	16
95.9%	85.8%	18
95.8%	85.7%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
238.66	238.28	237.84	237.32	236.71	235.99	235.14	234.13	232.93	231.51	60
235.43	235.04	234.59	234.06	233.43	232.69	231.82	230.78	229.56	228.11	61
232.08	231.68	231.22	230.68	230.03	229.28	228.39	227.34	226.09	224.62	62
228.62	228.21	227.74	227.18	226.53	225.76	224.85	223.78	222.52	221.02	63
225.04	224.63	224.14	223.58	222.91	222.13	221.21	220.12	218.84	217.33	64
221.35	220.93	220.43	219.86	219.18	218.39	217.46	216.36	215.07	213.54	65
217.53	217.11	216.61	216.02	215.34	214.54	213.60	212.49	211.19	209.67	66
213.60	213.17	212.67	212.08	211.39	210.58	209.64	208.53	207.23	205.71	67
209.55	209.12	208.61	208.02	207.33	206.52	205.58	204.47	203.18	201.67	68
205.39	204.95	204.44	203.85	203.16	202.36	201.42	200.32	199.05	197.56	69
201.11	200.68	200.17	199.58	198.89	198.09	197.17	196.09	194.83	193.38	70
196.73	196.30	195.80	195.21	194.53	193.75	192.84	191.78	190.56	189.15	71
192.26	191.83	191.34	190.77	190.10	189.34	188.45	187.42	186.24	184.88	72
187.72	187.30	186.82	186.26	185.62	184.88	184.02	183.04	181.91	180.61	73
183.14	182.74	182.27	181.73	181.12	180.41	179.59	178.65	177.58	176.36	74
178.56	178.18	177.73	177.22	176.63	175.96	175.19	174.31	173.31	172.17	75

בת זוג מקבלת 100%, הבטחה של 180 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
228.98	228.55	228.05	227.45	226.75	225.93	224.96	223.82	222.48	220.89	60
225.42	224.98	224.46	223.86	223.15	222.31	221.33	220.17	218.81	217.21	61
221.73	221.29	220.76	220.15	219.43	218.58	217.59	216.42	215.05	213.44	62
217.93	217.48	216.95	216.32	215.60	214.74	213.74	212.57	211.19	209.58	63
214.01	213.55	213.02	212.39	211.66	210.80	209.80	208.62	207.25	205.64	64
209.98	209.51	208.97	208.34	207.61	206.75	205.75	204.58	203.21	201.62	65
205.83	205.36	204.82	204.19	203.45	202.60	201.60	200.44	199.09	197.52	66
201.56	201.10	200.56	199.93	199.20	198.36	197.37	196.23	194.90	193.36	67
197.20	196.74	196.20	195.58	194.86	194.03	193.06	191.94	190.65	189.16	68
192.74	192.29	191.76	191.15	190.45	189.64	188.70	187.61	186.36	184.92	69
188.22	187.78	187.26	186.67	185.99	185.20	184.30	183.25	182.06	180.69	70
183.66	183.23	182.74	182.17	181.51	180.76	179.89	178.90	177.77	176.48	71
179.10	178.69	178.21	177.67	177.05	176.34	175.52	174.59	173.54	172.34	72
174.58	174.19	173.75	173.24	172.66	171.99	171.24	170.38	169.40	168.30	73
170.17	169.80	169.39	168.92	168.38	167.78	167.08	166.30	165.42	164.42	74
165.91	165.58	165.20	164.77	164.29	163.74	163.12	162.42	161.63	160.75	75

בן זוג מקבל 100%, הבטחה של 180 חודשים

מקדמי המרה לפנסיית זיקנה (הפרשי גיל של שלוש שנים בין בני הזוג)

מקדם התאמה הפרשי גיל

שנת לידה = 1950; גיל פרישה=67)		
עמית		הפרש גיל של בן זוג
אישה	גבר	
124.4%	122.5%	-20
121.9%	120.2%	-18
119.4%	117.6%	-16
116.8%	115.0%	-14
114.3%	112.2%	-12
111.8%	109.4%	-10
110.6%	108.0%	-9
109.4%	106.6%	-8
108.2%	105.2%	-7
107.1%	103.9%	-6
106.0%	102.5%	-5
105.1%	101.2%	-4
104.1%	100.0%	-3
103.3%	98.8%	-2
102.5%	97.7%	
101.7%	96.6%	0
101.1%	95.7%	1
100.5%	94.8%	2
100.0%	94.0%	3
99.6%	93.3%	4
99.2%	92.6%	5
98.9%	92.1%	6
98.6%	91.7%	7
98.4%	91.3%	8
98.2%	91.0%	9
98.1%	90.8%	10
97.9%	90.4%	12
97.8%	90.3%	14
97.8%	90.2%	16
97.8%	90.1%	18
97.7%	90.1%	20

גבר										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
238.72	238.35	237.92	237.42	236.82	236.12	235.30	234.32	233.18	231.82	60
235.51	235.14	234.70	234.18	233.58	232.87	232.03	231.05	229.89	228.53	61
232.20	231.82	231.38	230.85	230.24	229.52	228.68	227.69	226.53	225.16	62
228.79	228.41	227.96	227.43	226.81	226.09	225.24	224.25	223.08	221.72	63
225.28	224.89	224.44	223.91	223.29	222.57	221.72	220.73	219.57	218.22	64
221.68	221.29	220.84	220.30	219.69	218.97	218.13	217.15	216.00	214.68	65
217.99	217.60	217.15	216.62	216.01	215.30	214.47	213.51	212.39	211.10	66
214.24	213.85	213.40	212.88	212.28	211.59	210.78	209.84	208.76	207.51	67
210.43	210.05	209.61	209.11	208.52	207.84	207.06	206.16	205.12	203.93	68
206.59	206.22	205.80	205.31	204.75	204.10	203.35	202.49	201.51	200.38	69
202.76	202.41	202.00	201.53	201.00	200.38	199.68	198.87	197.95	196.90	70
198.97	198.64	198.25	197.82	197.31	196.74	196.08	195.33	194.48	193.52	71
195.27	194.96	194.61	194.20	193.74	193.21	192.61	191.92	191.15	190.28	72
191.72	191.43	191.11	190.74	190.32	189.84	189.30	188.69	188.00	187.23	73
188.37	188.11	187.82	187.49	187.12	186.70	186.22	185.68	185.08	184.40	74
185.27	185.05	184.79	184.50	184.18	183.81	183.40	182.94	182.42	181.84	75

בת זוג מקבלת 100%, הבטחה של 240 חודשים

אישה										
שנת לידה										גיל פרישה
1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
229.17	228.76	228.28	227.72	227.07	226.31	225.42	224.37	223.15	221.73	60
225.67	225.26	224.78	224.22	223.57	222.80	221.91	220.87	219.66	218.26	61
222.08	221.67	221.19	220.63	219.98	219.22	218.34	217.31	216.12	214.74	62
218.41	218.00	217.53	216.97	216.33	215.58	214.71	213.70	212.54	211.19	63
214.67	214.27	213.80	213.25	212.62	211.89	211.04	210.06	208.93	207.63	64
210.88	210.48	210.02	209.49	208.88	208.17	207.35	206.41	205.32	204.08	65
207.06	206.67	206.23	205.72	205.12	204.44	203.66	202.76	201.74	200.57	66
203.24	202.87	202.45	201.96	201.40	200.75	200.01	199.17	198.21	197.12	67
199.47	199.12	198.72	198.26	197.73	197.13	196.44	195.66	194.78	193.77	68
195.79	195.46	195.09	194.66	194.18	193.62	192.99	192.28	191.47	190.57	69
192.25	191.95	191.61	191.22	190.78	190.28	189.71	189.07	188.35	187.54	70
188.90	188.63	188.32	187.98	187.58	187.14	186.64	186.07	185.44	184.74	71
185.79	185.55	185.28	184.98	184.64	184.25	183.81	183.33	182.78	182.18	72
182.96	182.76	182.53	182.27	181.97	181.64	181.27	180.86	180.40	179.89	73
180.45	180.28	180.08	179.86	179.61	179.34	179.03	178.69	178.31	177.89	74
178.26	178.12	177.96	177.78	177.57	177.35	177.10	176.82	176.51	176.18	75

בן זוג מקבל 100%, הבטחה של 240 חודשים

סעיפים: 28.(א)1.

ערך נוכחי של תשלומים מובטחים לפי שנים וחודשים

ערך נוכחי של תשלומים מובטחים לפי שנים וחודשים												שנה/חודש
12	11	10	9	8	7	6	5	4	3	2	1	
11.76	10.80	9.83	8.86	7.89	6.91	5.94	4.95	3.97	2.98	1.99	1.00	0
23.10	22.18	21.24	20.31	19.37	18.43	17.49	16.54	15.59	14.64	13.68	12.73	1
34.04	33.14	32.24	31.34	30.44	29.53	28.62	27.71	26.79	25.88	24.95	24.03	2
44.57	43.71	42.84	41.98	41.10	40.23	39.35	38.47	37.59	36.71	35.82	34.93	3
54.73	53.90	53.06	52.23	51.39	50.54	49.70	48.85	48.00	47.15	46.29	45.43	4
64.52	63.72	62.91	62.11	61.30	60.49	59.67	58.85	58.03	57.21	56.39	55.56	5
73.96	73.19	72.41	71.63	70.85	70.07	69.28	68.50	67.71	66.91	66.12	65.32	6
83.06	82.31	81.56	80.81	80.06	79.31	78.55	77.79	77.03	76.27	75.50	74.73	7
91.83	91.11	90.39	89.67	88.94	88.21	87.48	86.75	86.02	85.28	84.54	83.80	8
100.28	99.59	98.89	98.20	97.50	96.80	96.09	95.39	94.68	93.97	93.26	92.54	9
108.43	107.76	107.09	106.42	105.75	105.07	104.39	103.71	103.03	102.35	101.66	100.97	10
116.29	115.64	115.00	114.35	113.70	113.05	112.39	111.74	111.08	110.42	109.76	109.10	11
123.86	123.24	122.62	121.99	121.36	120.74	120.11	119.47	118.84	118.21	117.57	116.93	12
131.16	130.56	129.96	129.36	128.75	128.15	127.54	126.93	126.32	125.71	125.09	124.48	13
138.19	137.62	137.04	136.46	135.88	135.29	134.71	134.12	133.53	132.94	132.35	131.75	14
144.98	144.42	143.86	143.30	142.74	142.18	141.62	141.05	140.48	139.91	139.34	138.77	15
151.51	150.98	150.44	149.90	149.36	148.82	148.27	147.73	147.18	146.63	146.08	145.53	16
157.82	157.30	156.78	156.26	155.74	155.22	154.69	154.17	153.64	153.11	152.58	152.05	17
163.89	163.39	162.89	162.39	161.89	161.39	160.88	160.37	159.86	159.35	158.84	158.33	18
169.75	169.27	168.78	168.30	167.82	167.33	166.84	166.36	165.87	165.37	164.88	164.39	19
175.39	174.93	174.46	174.00	173.53	173.06	172.59	172.12	171.65	171.18	170.70	170.22	20

היוון פנסיית זקנה

גבר											גיל/שנת לידה
2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
54.45	54.44	54.43	54.41	54.39	54.37	54.34	54.31	54.28	54.24	54.19	60
54.40	54.39	54.38	54.36	54.34	54.31	54.28	54.25	54.21	54.16	54.11	61
54.35	54.33	54.31	54.29	54.27	54.24	54.21	54.17	54.13	54.08	54.02	62
54.27	54.26	54.24	54.22	54.19	54.16	54.12	54.08	54.03	53.98	53.91	63
54.19	54.17	54.15	54.13	54.10	54.06	54.02	53.98	53.92	53.86	53.79	64
54.10	54.08	54.05	54.03	53.99	53.96	53.91	53.86	53.80	53.73	53.65	65
53.99	53.97	53.94	53.91	53.88	53.84	53.79	53.73	53.67	53.59	53.50	66
53.89	53.87	53.84	53.80	53.77	53.72	53.67	53.60	53.53	53.45	53.35	67
53.80	53.77	53.74	53.70	53.66	53.61	53.55	53.49	53.41	53.31	53.20	68
53.70	53.67	53.64	53.60	53.55	53.50	53.43	53.36	53.27	53.17	53.05	69
53.61	53.57	53.54	53.49	53.44	53.38	53.31	53.23	53.13	53.02	52.88	70

אישה											גיל/שנת לידה
2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
54.63	54.63	54.62	54.60	54.59	54.57	54.55	54.52	54.49	54.45	54.40	60
54.62	54.62	54.60	54.59	54.57	54.55	54.53	54.50	54.46	54.42	54.37	61
54.61	54.60	54.59	54.58	54.56	54.54	54.51	54.48	54.44	54.39	54.33	62
54.60	54.59	54.58	54.56	54.54	54.51	54.49	54.45	54.41	54.35	54.29	63
54.58	54.57	54.56	54.54	54.52	54.49	54.46	54.42	54.37	54.31	54.24	64
54.56	54.55	54.53	54.51	54.49	54.46	54.42	54.38	54.33	54.26	54.18	65
54.54	54.52	54.50	54.48	54.46	54.42	54.38	54.34	54.28	54.21	54.12	66
54.51	54.49	54.47	54.45	54.42	54.38	54.34	54.29	54.22	54.14	54.05	67
54.47	54.46	54.43	54.41	54.37	54.33	54.29	54.23	54.16	54.07	53.97	68
54.43	54.41	54.39	54.36	54.32	54.28	54.23	54.16	54.08	53.99	53.87	69
54.38	54.36	54.33	54.30	54.26	54.21	54.15	54.08	54.00	53.89	53.77	70

סעיפים: 30. (ד)

היוון פנסית שאירי עמית (לתקופה של 5 שנים)

גבר											גיל
שנת לידה											
2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
54.69											16
54.69	54.69										17
54.68	54.68										18
54.67	54.67										19
54.67	54.67										20
54.67	54.67										21
54.68	54.68	54.68									22
54.68	54.68	54.68									23
54.68	54.68	54.68									24
54.68	54.68	54.68									25
54.68	54.68	54.68	54.68								26
54.68	54.68	54.68	54.68	54.68							27
54.68	54.68	54.68	54.68	54.68							28
54.68	54.68	54.68	54.68	54.68							29
54.68	54.68	54.68	54.68								30
54.68	54.68	54.68	54.68								31
54.68	54.68	54.68	54.68	54.68							32
54.67	54.67	54.67	54.67	54.67	54.67						33
54.67	54.67	54.67	54.67	54.67	54.67						34
54.67	54.67	54.67	54.67	54.67	54.67						35
54.66	54.66	54.66	54.66	54.66	54.66						36
54.66	54.66	54.66	54.66	54.66	54.66	54.66					37
54.65	54.65	54.65	54.65	54.65	54.65	54.65					38
54.65	54.65	54.65	54.65	54.65	54.65	54.65					39
54.64	54.64	54.64	54.64	54.64	54.64	54.64					40
54.63	54.63	54.63	54.63	54.63	54.63	54.63					41
54.62	54.62	54.62	54.62	54.62	54.62	54.62	54.62				42
54.61	54.61	54.61	54.61	54.61	54.61	54.61	54.61				43
54.60	54.60	54.60	54.60	54.60	54.60	54.60	54.60				44
54.58	54.58	54.58	54.58	54.58	54.58	54.58	54.58				45
54.57	54.57	54.57	54.57	54.57	54.57	54.57	54.57				46
54.55	54.55	54.55	54.55	54.55	54.55	54.55	54.55	54.55			47
54.53	54.53	54.53	54.53	54.53	54.53	54.53	54.53	54.53			48
54.51	54.51	54.51	54.51	54.51	54.51	54.51	54.51	54.51			49
54.49	54.49	54.49	54.49	54.49	54.49	54.49	54.49	54.49			50
54.46	54.46	54.46	54.46	54.46	54.46	54.46	54.46	54.46			51
54.43	54.43	54.43	54.43	54.43	54.43	54.43	54.43	54.43	54.43		52
54.40	54.40	54.40	54.40	54.40	54.40	54.40	54.40	54.40	54.40		53
54.36	54.36	54.36	54.36	54.36	54.36	54.36	54.36	54.36	54.36		54
54.32	54.32	54.32	54.32	54.32	54.32	54.32	54.32	54.32	54.32		55
54.26	54.26	54.26	54.26	54.26	54.26	54.26	54.26	54.26	54.26		56
54.16	54.16	54.16	54.16	54.16	54.16	54.16	54.16	54.16	54.16	54.16	57
54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	58

גבר											
שנת לידה											גיל
2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
53.76	53.76	53.76	53.76	53.76	53.76	53.76	53.76	53.76	53.76		59
53.44	53.44	53.44	53.44	53.44	53.44	53.44	53.44	53.44	53.44		60
53.23	53.23	53.23	53.23	53.23	53.23	53.23	53.23	53.23	53.23		61
52.98	52.98	52.98	52.98	52.98	52.98	52.98	52.98	52.98	52.98	52.98	62
52.71	52.71	52.71	52.71	52.71	52.71	52.71	52.71	52.71	52.71	52.71	63
52.42	52.42	52.42	52.42	52.42	52.42	52.42	52.42	52.42	52.42	52.42	64
52.14	52.14	52.14	52.14	52.14	52.14	52.14	52.14	52.14	52.14	52.14	65
51.89	51.89	51.89	51.89	51.89	51.89	51.89	51.89	51.89	51.89	51.89	66

סעיף: 40.א)

היוון פנסית שאירי עמיתה (לתקופה של 5 שנים)

גבר											גיל
שנת לידה											
2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
54.72											16
54.72	54.72										17
54.72	54.72										18
54.71	54.71										19
54.71	54.71										20
54.72	54.72										21
54.72	54.72	54.72									22
54.72	54.72	54.72									23
54.72	54.72	54.72									24
54.71	54.71	54.71									25
54.71	54.71	54.71									26
54.71	54.71	54.71	54.71								27
54.71	54.71	54.71	54.71								28
54.71	54.71	54.71	54.71								29
54.71	54.71	54.71	54.71								30
54.70	54.70	54.70	54.70								31
54.70	54.70	54.70	54.70	54.70							32
54.70	54.70	54.70	54.70	54.70							33
54.70	54.70	54.70	54.70	54.70							34
54.69	54.69	54.69	54.69	54.69							35
54.69	54.69	54.69	54.69	54.69							36
54.69	54.69	54.69	54.69	54.69	54.69						37
54.68	54.68	54.68	54.68	54.68	54.68						38
54.68	54.68	54.68	54.68	54.68	54.68						39
54.67	54.67	54.67	54.67	54.67	54.67						40
54.67	54.67	54.67	54.67	54.67	54.67						41
54.66	54.66	54.66	54.66	54.66	54.66	54.66					42
54.65	54.65	54.65	54.65	54.65	54.65	54.65					43
54.65	54.65	54.65	54.65	54.65	54.65	54.65					44
54.64	54.64	54.64	54.64	54.64	54.64	54.64					45
54.63	54.63	54.63	54.63	54.63	54.63	54.63					46
54.62	54.62	54.62	54.62	54.62	54.62	54.62	54.62				47
54.61	54.61	54.61	54.61	54.61	54.61	54.61	54.61				48
54.59	54.59	54.59	54.59	54.59	54.59	54.59	54.59				49
54.58	54.58	54.58	54.58	54.58	54.58	54.58	54.58				50
54.56	54.56	54.56	54.56	54.56	54.56	54.56	54.56				51
54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52			52
54.47	54.47	54.47	54.47	54.47	54.47	54.47	54.47	54.47			53
54.40	54.40	54.40	54.40	54.40	54.40	54.40	54.40	54.40			54
54.31	54.31	54.31	54.31	54.31	54.31	54.31	54.31	54.31			55
54.25	54.25	54.25	54.25	54.25	54.25	54.25	54.25	54.25			56
54.18	54.18	54.18	54.18	54.18	54.18	54.18	54.18	54.18	54.18		57
54.11	54.11	54.11	54.11	54.11	54.11	54.11	54.11	54.11	54.11		58

גבר											
שנת לידה											גיל
2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	
54.02	54.02	54.02	54.02	54.02	54.02	54.02	54.02	54.02	54.02		59
53.92	53.92	53.92	53.92	53.92	53.92	53.92	53.92	53.92	53.92		60
53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81	53.81		61
53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	62
53.57	53.57	53.57	53.57	53.57	53.57	53.57	53.57	53.57	53.57	53.57	63
53.46	53.46	53.46	53.46	53.46	53.46	53.46	53.46	53.46	53.46	53.46	64
53.34	53.34	53.34	53.34	53.34	53.34	53.34	53.34	53.34	53.34	53.34	65
53.22	53.22	53.22	53.22	53.22	53.22	53.22	53.22	53.22	53.22	53.22	66

סעיף: 40.א)

מקדמי המרה לפנסיות שאירים לעמית לא פעיל

מקדם	גיל יתום
175.39	0.0
169.75	1.0
163.89	2.0
157.82	3.0
151.51	4.0
144.98	5.0
138.19	6.0
131.16	7.0
123.86	8.0
116.29	9.0
108.43	10.0
100.28	11.0
91.83	12.0
83.06	13.0
73.96	14.0
64.52	15.0
54.73	16.0
44.57	17.0
34.04	18.0
23.10	19.0
11.76	20.0

2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	גיל / שנת לידה
321.49											16
320.48	320.18										17
319.43	319.13										18
318.35	318.04										19
317.25	316.93										20
316.10	315.78										21
314.92	314.59	314.19									22
313.69	313.35	312.95									23
312.42	312.07	311.65									24
311.10	310.74	310.32									25
309.74	309.37	308.93									26
308.32	307.95	307.50	306.97								27
306.86	306.48	306.02	305.47								28
305.35	304.96	304.49	303.93								29
303.79	303.38	302.90	302.33								30
302.18	301.76	301.26	300.68								31
300.51	300.08	299.57	298.97	298.26							32
298.79	298.35	297.82	297.21	296.48							33
297.01	296.55	296.02	295.39	294.64							34
295.17	294.70	294.15	293.50	292.73							35
293.27	292.79	292.23	291.56	290.77							36
291.30	290.82	290.24	289.55	288.74	287.78						37
289.28	288.78	288.18	287.48	286.64	285.66						38
287.18	286.67	286.06	285.34	284.48	283.47						39
285.02	284.49	283.87	283.12	282.25	281.21						40
282.79	282.25	281.60	280.84	279.94	278.88						41
280.49	279.93	279.27	278.49	277.56	276.47	275.18					42
278.11	277.54	276.86	276.06	275.11	273.99	272.66					43
275.65	275.07	274.37	273.55	272.58	271.42	270.06					44
273.12	272.52	271.80	270.96	269.96	268.78	267.38					45
270.49	269.88	269.15	268.28	267.26	266.04	264.61					46
267.78	267.15	266.40	265.52	264.46	263.22	261.75	260.02				47
264.98	264.34	263.57	262.66	261.58	260.31	258.80	257.03				48
262.09	261.43	260.64	259.71	258.61	257.30	255.76	253.94				49
259.10	258.42	257.62	256.66	255.53	254.20	252.62	250.76				50
256.01	255.32	254.50	253.52	252.37	251.00	249.38	247.48				51
252.82	252.11	251.27	250.28	249.09	247.70	246.05	244.10	241.82			52
249.53	248.80	247.94	246.93	245.72	244.29	242.60	240.62	238.28			53
246.12	245.38	244.51	243.47	242.23	240.78	239.06	237.03	234.65			54
242.60	241.85	240.96	239.89	238.64	237.15	235.40	233.33	230.90			55
239.05	238.29	237.38	236.31	235.04	233.54	231.77	229.68	227.22			56
235.39	234.62	233.71	232.63	231.34	229.83	228.04	225.93	223.46	220.56		57

2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	גיל/ שנת לידה
231.63	230.85	229.93	228.84	227.55	226.02	224.22	222.10	219.61	216.70		58
227.75	226.97	226.04	224.95	223.65	222.12	220.31	218.18	215.68	212.76		59
223.77	222.98	222.05	220.95	219.65	218.12	216.31	214.18	211.67	208.74		60
219.67	218.88	217.95	216.85	215.55	214.02	212.21	210.08	207.58	204.66		61
215.45	214.67	213.74	212.64	211.35	209.82	208.02	205.90	203.41	200.51	197.12	62
211.11	210.33	209.41	208.32	207.03	205.51	203.73	201.63	199.17	196.29	192.94	63
206.65	205.88	204.96	203.88	202.61	201.11	199.34	197.27	194.84	192.00	188.69	64
202.07	201.30	200.39	199.33	198.07	196.59	194.85	192.81	190.42	187.63	184.39	65
197.34	196.58	195.69	194.63	193.39	191.94	190.23	188.22	185.88	183.15	179.97	66
192.47	191.72	190.84	189.80	188.58	187.15	185.48	183.51	181.22	178.55	175.44	67
187.45	186.71	185.85	184.83	183.64	182.23	180.59	178.67	176.43	173.82	170.80	68
182.29	181.57	180.72	179.72	178.55	177.18	175.57	173.70	171.52	168.98	166.04	69
176.99	176.28	175.44	174.47	173.32	171.98	170.42	168.60	166.48	164.02	161.17	70
171.54	170.84	170.03	169.07	167.96	166.66	165.14	163.37	161.32	158.93	156.18	71
165.95	165.27	164.47	163.54	162.46	161.19	159.72	158.01	156.03	153.73	151.08	72
160.21	159.55	158.78	157.87	156.82	155.60	154.18	152.53	150.62	148.41	145.87	73
154.35	153.70	152.95	152.08	151.06	149.88	148.52	146.93	145.10	142.99	140.56	74
148.36	147.74	147.01	146.17	145.19	144.05	142.74	141.22	139.47	137.46	135.14	75
142.26	141.66	140.95	140.14	139.20	138.12	136.86	135.41	133.75	131.83	129.64	76
136.06	135.48	134.80	134.02	133.13	132.09	130.89	129.52	127.94	126.13	124.05	77
129.77	129.21	128.57	127.82	126.97	125.98	124.84	123.54	122.05	120.34	118.40	78
123.44	122.90	122.29	121.58	120.77	119.83	118.76	117.54	116.14	114.54	112.72	79
117.07	116.56	115.98	115.31	114.55	113.67	112.67	111.52	110.22	108.73	107.05	80

נספח י'2/

מקדמי המרה לפנסיות שאירים לעמיתה לא פעילה

מקדם	גיל יתום
175.39	0.0
169.75	1.0
163.89	2.0
157.82	3.0
151.51	4.0
144.98	5.0
138.19	6.0
131.16	7.0
123.86	8.0
116.29	9.0
108.43	10.0
100.28	11.0
91.83	12.0
83.06	13.0
73.96	14.0
64.52	15.0
54.73	16.0
44.57	17.0
34.04	18.0
23.10	19.0
11.76	20.0

2000	1995	1990	1985	1980	1975	1970	1965	1960	1955	1950	גיל/ שנת לידה
314.89											16
313.71	313.36										17
312.49	312.13										18
311.23	310.87										19
309.94	309.57										20
308.63	308.26										21
307.28	306.91	306.48									22
305.86	305.49	305.05									23
304.40	304.01	303.57									24
302.87	302.48	302.03									25
301.29	300.89	300.44									26
299.65	299.25	298.78	298.24								27
297.96	297.54	297.07	296.51								28
296.20	295.78	295.29	294.73								29
294.39	293.96	293.45	292.88								30

סעיפים: 36 (ב), 38 (ג)

292.51	292.07	291.55	290.96									31
290.57	290.11	289.58	288.98	288.28								32
288.56	288.09	287.55	286.93	286.21								33
286.47	285.99	285.44	284.80	284.07								34
284.32	283.83	283.26	282.60	281.85								35
282.09	281.59	281.00	280.33	279.55								36
279.79	279.27	278.67	277.98	277.18	276.26							37
277.42	276.89	276.27	275.56	274.74	273.79							38
274.97	274.42	273.79	273.06	272.21	271.24							39
272.45	271.89	271.23	270.48	269.61	268.61							40
269.85	269.27	268.60	267.82	266.93	265.91							41
267.17	266.57	265.88	265.09	264.17	263.11	261.90						42
264.40	263.79	263.08	262.26	261.32	260.23	258.99						43
261.55	260.92	260.19	259.35	258.38	257.27	255.99						44
258.62	257.97	257.22	256.36	255.36	254.21	252.89						45
255.59	254.92	254.15	253.26	252.24	251.06	249.71						46
252.46	251.78	250.99	250.08	249.03	247.82	246.43	244.84					47
249.25	248.55	247.74	246.80	245.72	244.48	243.05	241.42					48
245.93	245.21	244.38	243.42	242.32	241.04	239.58	237.90					49
242.51	241.78	240.93	239.94	238.81	237.50	236.00	234.28					50
238.99	238.23	237.36	236.36	235.20	233.86	232.32	230.56					51
235.36	234.59	233.70	232.67	231.48	230.11	228.53	226.73	224.67				52
231.61	230.82	229.91	228.86	227.65	226.25	224.64	222.79	220.69				53
227.74	226.94	226.01	224.94	223.70	222.27	220.63	218.75	216.60				54
223.76	222.94	222.00	220.90	219.64	218.18	216.50	214.58	212.39				55
219.66	218.82	217.85	216.74	215.45	213.97	212.26	210.30	208.07				56
215.42	214.57	213.58	212.45	211.13	209.62	207.89	205.90	203.62	201.04			57
211.05	210.18	209.18	208.03	206.69	205.16	203.39	201.37	199.06	196.43			58
206.55	205.67	204.65	203.47	202.12	200.56	198.76	196.71	194.36	191.69			59
201.90	201.01	199.97	198.78	197.40	195.81	193.99	191.90	189.52	186.80			60
197.50	196.60	195.57	194.37	192.99	191.40	189.58	187.49	185.11	182.39			61
193.04	192.15	191.11	189.92	188.54	186.96	185.14	183.06	180.68	177.98	174.91		62
188.55	187.66	186.63	185.44	184.07	182.50	180.69	178.62	176.26	173.58	170.54		63
184.05	183.16	182.14	180.97	179.61	178.05	176.26	174.22	171.88	169.23	166.22		64
179.58	178.71	177.70	176.54	175.20	173.67	171.90	169.88	167.58	164.96	161.99		65
175.15	174.29	173.30	172.16	170.85	169.33	167.60	165.62	163.36	160.79	157.87		66
170.81	169.97	169.00	167.89	166.60	165.12	163.43	161.49	159.28	156.76	153.92		67
166.42	165.60	164.66	163.56	162.31	160.87	159.21	157.32	155.16	152.70	149.92		68
161.95	161.15	160.22	159.16	157.93	156.52	154.91	153.06	150.95	148.55	145.83		69
157.39	156.60	155.70	154.66	153.47	152.09	150.52	148.72	146.66	144.32	141.66		70
152.68	151.92	151.04	150.03	148.87	147.53	146.00	144.25	142.25	139.97	137.39		71
147.82	147.08	146.23	145.25	144.13	142.83	141.35	139.65	137.71	135.51	133.01		72
142.83	142.12	141.29	140.35	139.26	138.01	136.58	134.94	133.07	130.94	128.53		73
137.69	137.00	136.21	135.30	134.25	133.05	131.67	130.10	128.31	126.27	123.95		74
132.41	131.75	130.99	130.12	129.11	127.96	126.65	125.14	123.43	121.48	119.28		75
127.00	126.37	125.65	124.81	123.86	122.76	121.51	120.08	118.45	116.60	114.50		76
121.48	120.88	120.19	119.40	118.49	117.45	116.26	114.91	113.37	111.62	109.64		77
115.86	115.29	114.64	113.89	113.03	112.05	110.93	109.66	108.21	106.57	104.71		78
110.25	109.71	109.09	108.39	107.58	106.67	105.62	104.43	103.08	101.55	99.82		79
104.56	104.05	103.47	102.81	102.06	101.21	100.23	99.13	97.88	96.46	94.86		80

נספח י"ב/1 - מסלול השקעה "ספיר"

1. הגדרות:

איגרות חוב מיועדות – איגרות חוב מסוג "ערד", כהגדרתן בתקנות מס הכנסה. נכסי חוב – אג"ח ממשלתיות (לא כולל אג"ח מיועדות), פיקדונות ושטרי הון בנקאיים, אג"ח קונצרניות, תעודות סל על מדדי אג"ח קונצרניות והלוואות. מניות - מניות בבורסה, מניות של חברות פרטיות, קרנות נאמנות מנייתיות, תעודות סל מנייתיות או כל ישות או מכשיר המחזיקים במניות של חברות ציבוריות ופרטיות, וכן אופציות וחוזים עתידיים על מניות או על מדדי מניות. נכסים אחרים - נדל"ן, קרנות נדל"ן, קרנות השקעה, קרנות גידור, מוצרים מובנים או מאוג"חים על נכסי חוב, מוצרים מובנים על מניות וכל השקעה אחרת שאינה נכללת בנכסי חוב ומניות (כפי שהוגדרו לעיל).

2. מדיניות ההשקעה:

	מרכיבי השקעה
30%	איגרות חוב מיועדות
עד 50%	מניות
לפחות 10%	נכסי חוב
עד 25%	נכסים אחרים

3. תיאור המסלול:

30% מנכסי המסלול יושקעו באיגרות חוב מיועדות, אלא אם איגרות החוב הונפקו לפני יום 1 בינואר 2004. לפחות 10% מנכסי המסלול יושקעו בנכסי חוב. מרכיב המניות לא יעלה על 50% מכלל נכסי המסלול. עד 25% מנכסי המסלול יושקעו ב"נכסים אחרים".

נספח י"ב/2 - מסלול השקעה כהלכה ("חושן")**מדיניות ההשקעה**

נכסי הקרן המנוהלים במסלול זה יושקעו בהתאם להחלטות הנהלת החברה, למדיניות ההשקעות של המסלול כפי שתקבע מעת לעת על ידי החברה המנהלת, בהתאם לסמכותה ואחריותה הבלעדית של ועדת ההשקעות ובכפוף להוראות ההסדר התחיקתי. לעניין השקעת נכסי הקרן המנוהלים במסלול זה תפעל החברה בנאמנות כלפי העמיתים שמסלול זה חל עליהם, ובלבד שההשקעות יקבלו הכשר הלכתי בהתאם להחלטת החברה המנהלת והשאת התשואה במסלול זה תהא מוגבלת בכך;

נספח י"ב/3 - מסלול השקעה "ענבר"

1. הגדרות:

איגרות חוב מיועדות – איגרות חוב מסוג "ערד", כהגדרתן בתקנות מס הכנסה. נכסי חוב – אג"ח ממשלתיות (לא כולל אג"ח מיועדות), פיקדונות ושטרי הון בנקאיים, אג"ח קונצרניות, תעודות סל על מדדי אג"ח קונצרניות והלוואות. מניות - מניות בבורסה, מניות של חברות פרטיות, קרנות נאמנות מנייתיות, תעודות סל מנייתיות או כל ישות או מכשיר המחזיקים במניות של חברות ציבוריות ופרטיות, וכן אופציות וחוזים עתידיים על מניות או על מדדי מניות. נכסים אחרים – נכסי חוב, נדל"ן, קרנות נדל"ן, קרנות השקעה, קרנות גידור, מוצרים מובנים או מאוג"חים על נכסי חוב, מוצרים מובנים על מניות וכל השקעה אחרת שאינה נכללת במניות, כהגדרתה לעיל.

2. מדיניות ההשקעה:

	מרכיבי השקעה
30%	איגרות חוב מיועדות
עד 15%	מניות
יתרת נכסי המסלול	נכסים אחרים

3. תיאור המסלול:

30% מנכסי המסלול יושקעו באיגרות חוב מיועדות, אלא אם איגרות החוב הונפקו לפני יום 1 בינואר 2004. מרכיב המניות לא יעלה על 15% מכלל נכסי המסלול. יתרת נכסי המסלול יושקעו בנכסים אחרים בהתאם לשיקול דעתה של החברה.

נספח י"ג/1 – מסלול השקעה לזכאים קיימים**1. הגדרות:**

איגרות חוב מיועדות – איגרות חוב מסוג "ערד", כהגדרתן בתקנות מס הכנסה. נכסי חוב – אג"ח ממשלתיות (לא כולל אג"ח מיועדות), פיקדונות ושטרי הון בנקאיים, אג"ח קונצרניות, תעודות סל על מדדי אג"ח קונצרניות והלוואות.

מניות - מניות בבורסה, מניות של חברות פרטיות, קרנות נאמנות מנייתיות, תעודות סל מנייתיות או כל ישות או מכשיר המחזיקים במניות של חברות ציבוריות ופרטיות, וכן אופציות וחוזים עתידיים על מניות או על מדדי מניות. נכסים אחרים – נכסי חוב, נדל"ן, קרנות נדל"ן, קרנות השקעה, קרנות גידור, מוצרים מובנים או מאוג"חים על נכסי חוב, מוצרים מובנים על מניות וכל השקעה אחרת שאינה נכללת במניות, כהגדרתה לעיל.

2. מדיניות ההשקעה:

	מרכיבי השקעה
70%	איגרות חוב מיועדות
עד 10%	מניות
לפחות 10%	נכסי חוב
עד 5%	נכסים אחרים

3. תיאור המסלול:

70% מנכסי המסלול יושקעו באיגרות חוב מיועדות מרכיב המניות לא יעלה על 10% מכלל נכסי המסלול. לפחות 10% מנכסי המסלול יושקעו ב"נכסי חוב". עד 5% מנכסי המסלול יושקעו ב"נכסים אחרים".

נספח י"ג/2 – מסלול השקעה לפנסיונרים

1. הגדרות:

איגרות חוב מיועדות – איגרות חוב מסוג "ערד", כהגדרתן בתקנות מס הכנסה. נכסי חוב – אג"ח ממשלתיות (לא כולל אג"ח מיועדות), פיקדונות ושטרי הון בנקאיים, אג"ח קונצרניות, תעודות סל על מדדי אג"ח קונצרניות והלוואות. מניות - מניות בבורסה, מניות של חברות פרטיות, קרנות נאמנות מנייתיות, תעודות סל מנייתיות או כל ישות או מכשיר המחזיקים במניות של חברות ציבוריות ופרטיות, וכן אופציות וחוזים עתידיים על מניות או על מדדי מניות. נכסים אחרים – נכסי חוב, נדל"ן, קרנות נדל"ן, קרנות השקעה, קרנות גידור, מוצרים מובנים או מאוג"חים על נכסי חוב, מוצרים מובנים על מניות וכל השקעה אחרת שאינה נכללת במניות, כהגדרתה לעיל.

2. מדיניות ההשקעה:

	מרכיבי השקעה
30%	איגרות חוב מיועדות
עד 20%	מניות
לפחות 10%	נכסי חוב
עד 10%	נכסים אחרים

3. תיאור המסלול:

30% מנכסי המסלול יושקעו באיגרות חוב מיועדות, אלא אם איגרות החוב הונפקו לפני יום 1 בינואר 2004. מרכיב המניות לא יעלה על 20% מכלל נכסי המסלול. לפחות 10% מנכסי המסלול יושקעו ב"נכסי חוב". עד 10% מנכסי המסלול יושקעו ב"נכסים אחרים".

נספח י"ג/3 – מסלול השקעה לפנסיונרים – "חושן"**1. הגדרות:**

איגרות חוב מיועדות – איגרות חוב מסוג "ערד", כהגדרתן בתקנות מס הכנסה. נכסי חוב – אג"ח ממשלתיות (לא כולל אג"ח מיועדות), פיקדונות ושטרי הון בנקאיים, אג"ח קונצרניות, תעודות סל על מדדי אג"ח קונצרניות והלוואות.

מניות - מניות בבורסה, מניות של חברות פרטיות, קרנות נאמנות מנייתיות, תעודות סל מנייתיות או כל ישות או מכשיר המחזיקים במניות של חברות ציבוריות ופרטיות, וכן אופציות וחוזים עתידיים על מניות או על מדדי מניות. נכסים אחרים – נכסי חוב, נדל"ן, קרנות נדל"ן, קרנות השקעה, קרנות גידור, מוצרים מובנים או מאוג"חים על נכסי חוב, מוצרים מובנים על מניות וכל השקעה אחרת שאינה נכללת במניות, כהגדרתה לעיל.

2. מדיניות ההשקעה:

	מרכיבי השקעה
30%	איגרות חוב מיועדות
עד 20%	מניות
לפחות 10%	נכסי חוב
עד 10%	נכסים אחרים

3. תיאור המסלול:

30% מנכסי המסלול יושקעו באיגרות חוב מיועדות, אלא אם איגרות החוב הונפקו לפני יום 1 בינואר 2004. מרכיב המניות לא יעלה על 20% מכלל נכסי המסלול. לפחות 10% מנכסי המסלול יושקעו ב"נכסי חוב". עד 10% מנכסי המסלול יושקעו ב"נכסים אחרים"

נספח י"ג - מערכת כללים לבירור ויישוב תביעות**הגדרות**

"תביעה" - דרישה מהחברה המנהלת למימוש זכויות תקנון קרן פנסיה או לפי הוראות הדין הרלוונטיות למימוש זכויות כאמור;
 "תובע" - מי שהציג תביעה לחברה המנהלת, למעט חברה מנהלת ולמעט מי שהיטיב במסגרת עיסוקו נזק שנגרם לאחר ובא בתביעה כלפי החברה המנהלת להיפרע את הטבת הנזק כאמור.

עקרונות יישוב תביעות וטיפול בפניות ציבור

מבלי לגרוע מהוראות כל דין, החברה המנהלת תברר ותיישב תביעות ותטפל בפניות ציבור בתום לב, בענייניות, ביסודיות, ביעילות, במקצועיות, בשקיפות ובהוגנות.

פרסום ומסירת מערכת הכללים

החברה המנהלת תציג באתר האינטרנט שלה, באופן זמין ובלוט, את מערכת הכללים וטבלת המועדים לפי חוזר זה. החברה המנהלת תציג באתר האינטרנט שלו העתקים ממערכות כללים קודמות ותציין לצד כל העתק את התקופה שבה מערכת הכללים הייתה בתוקף. העתק ממערכת הכללים יימסר לכל פונה, לפי דרישתו.

הכשרת העוסקים ביישוב תביעות

החברה המנהלת תוודא כי כל מי שפועל מטעמו ביישוב תביעות יהיה בעל הכישורים הנדרשים לכך וכי את הוראות הדין הרלוונטיות, את מוצרי החברה המנהלת הרלבנטיים לסוג התביעות שבהן הוא מטפל ואת נהלי החברה המנהלת.

כללים לבירור וליישוב תביעות ולטיפול בפניות ציבור

מסמכים ומידע בבירור תביעה

פנה אדם בקשר להגשת תביעה לחברה המנהלת או למי מטעמה (בפסקה זו - הפניה), תמסור לו החברה המנהלת בהקדם האפשרי ממועד הפניה אליה או למי מטעמה, את המסמכים המפורטים להלן, הרלבנטיים לסוג התביעה: מערכת הכללים של החברה המנהלת; מסמך שבו יפורט הליך בירור ויישוב התביעה; הנחיות בדבר אופן הפעולה הנדרש מתובע; הנחיות אלו יכללו, בין היתר, מידע לגבי זכותו של תובע לקבל שיפוי על הוצאות שהיו לו אשר החברה המנהלת חייבת לשפותו בגינן (כגון שיפוי בשל צעדים שנקטו על ידו לשם הקטנת הנזק, שיפוי בשל תשלום למומחה עבור חוות דעת וכדומה); פירוט המידע והמסמכים הנדרשים מתובע לשם בירור ויישוב תביעה; טופס הגשת תביעה, ככל שישנו, והנחיות לגבי מילוי; הודעה על תקופת ההתיישנות לפי סעיף 15(1). המסמכים המפורטים בפסקה (1) יפורסמו באתר האינטרנט של החברה המנהלת.

על אף האמור בפסקה (1), שלחה החברה המנהלת הודעת תשלום כאמור בסעיף קטן (ג), תהיה פטורה ממסירת המסמכים המפורטים בפסקה (1)(ב) עד (ו).
על אף האמור בפסקה (1), הוריד הפונה את המסמכים האמורים שם מאתר האינטרנט של החברה המנהלת, החברה המנהלת תהיה פטורה ממסירת המסמכים כאמור בפסקה (1).
החברה המנהלת לא תדרוש מתובע מידע או מסמכים שתובע סביר אינו יכול להשיגם או אינו רשאי לקבלם, אלא אם כן יש לה יסוד ממשי להניח שהמידע או המסמכים כאמור נמצאים בידי התובע.
החברה המנהלת תמסור לתובע, בהקדם האפשרי מהמועד שבו נתקבל מידע או מסמך בקשר לתביעה אצל החברה המנהלת או מי מטעמה, הודעה בכתב. בהודעה יצוין המסמך שנתקבל, מועד קבלתו, ויפורטו בה המידע והמסמכים אשר נדרשו וטרם הומצאו על ידי התובע. החברה המנהלת רשאית לשלוח הודעה כאמור במסגרת הודעת המשך בירור לפי סעיף קטן (ד)(2).
מצאה החברה המנהלת כי דרושים לה מהתובע מידע ומסמכים נוספים לצורך בירור תביעה, תדרוש מסמכים אלו לא יאוחר מארבעה עשר ימי עסקים מהיום שהתברר לה הצורך בהם.

הודעה בדבר מהלך בירור התביעה ותוצאותיו

על החברה המנהלת למסור לתובע, בתוך שלושים ימים מהיום שהיו בידיה כל המידע והמסמכים שהיא דרשה מהתובע לשם בירור התביעה או עם תשלום התביעה, הודעה לפי סעיף קטן (ה), אם טרם מסרה הודעה כאמור, הודעה לפי סעיף (ג) או לפי סעיף קטן (ד). דרשה החברה המנהלת כי תביעה תוגש בכתב, באמצעות טופס הגשת תביעה כאמור בסעיף קטן (א)(1)(ה), תחל להימנות התקופה כאמור בסעיף קטן זה לא לפני שנתקבל הטופס בידי החברה המנהלת.

הודעת תשלום והודעת תשלום חלקי

החליטה החברה המנהלת על תשלום תביעה - תמסור לתובע במועד התשלום הודעה בכתב (להלן - הודעת תשלום) שתכלול, בין השאר, התייחסות לגבי העניינים הבאים, ככל שהם רלבנטיים או שתכלול הפנייה למסמכים בעניינים כאמור, שיצורפו להודעה (כגון חוות דעת מומחה):
לגבי תשלום חד פעמי (דהיינו פדיון או החזר) - עילת התשלום; פירוט סביר ובהיר בדבר אופן החישוב; סכום המס שנוכה במקור, אופן חישובו וציון הוראות הדין שלפיהן חושב ונוכה, הפניה לתלוש שכר או הפניה לאישור מאת שלטונות המס שיצורף להודעה; פירוט בדבר קיזוז תשלומים אחרים שמגיעים לתובע שלא מהחברה המנהלת בשל נסיבות הקשורות לאותה עילת תביעה ושלפי התקנון או הדין קוזזו מהתשלום; . פירוט בדבר קיזוז סכומים אחרים שמגיעים לחברה המנהלת מאת התובע; פירוט בדבר קיזוז מקדמות אם שולמו כאלה; סוג ההצמדה ושיטת ההצמדה; הריבית החלה וציון ההוראות החלות לגביה; הסכום שנתווסף לתשלום בגין הפרשי הצמדה וריבית; סכום התשלום בפיגור וציון ההוראות החלות לגבי הריבית הנגבית בשל הפיגור; המועד שבו היו בידי החברה המנהלת כל המידע והמסמכים הדרושים לבירור התביעה.
לגבי תשלום עיתי (לרבות קצבה) יפורט, במועד התשלום הראשון, בנוסף לאמור בפסקה (א) - סכום התשלום הראשון; מנגנון עדכון התשלומים; המועד הראשון שבשלו זכאי התובע לתשלום; משך התקופה המרבית שבשלה זכאי התובע לתשלומים בכפוף להוראות התקנון או הדין; משך התקופה עד לבדיקה מחודשת של זכאות, כאמור בסעיף 32 לתקנון; הכללים לבדיקה מחודשת של זכאות במהלך תקופת הזכאות לתשלומים, כאמור בסעיף 32א לתקנון; מנגנון הארכת תקופת הזכאות לתשלומים.

החליטה החברה המנהלת על תשלום התביעה תוך דחיית חלק מהתביעה לגבי סכומים שנדרשו או חלק מהעילות שנדרשו - תמסור לתובע במועד התשלום הודעה בכתב (להלן - הודעת תשלום חלקי) שבה שני חלקים כמפורט להלן: החלק הראשון - בחלק זה יפורטו מרכיביו של התשלום שבו הכירה החברה המנהלת, ויחולו לגביו ההוראות הקבועות בפסקה (1).

החלק השני - בחלק זה יפורטו הנימוקים העומדים בבסיס החלטתה של החברה המנהלת לדחות חלק מהתביעה, ויחולו לגביו ההוראות הקבועות בסעיף 5(ד).

הודעת דחייה

החליטה החברה המנהלת על דחיית תביעה - תמסור לתובע הודעה בכתב (להלן - הודעת דחייה). נימוקי הדחייה יכללו גם את תנאי התקנון, התניה או הסייג שנקבעו במועד ההצטרפות או במועד חידוש הכיסוי הביטוחי, או הוראות הדין, אשר בשלם נדחת התביעה, ככל שהדחייה נסמכת עליהם.

הודעת המשך בירור או הפסקת בירור

סברה החברה המנהלת כי דרוש לה זמן נוסף לשם בירור התביעה - תמסור לתובע הודעה בכתב שבה יפורטו הסיבות בגינן נדרש לו זמן נוסף לבירור התביעה (להלן - הודעת המשך בירור). על החברה המנהלת לציין בהודעת המשך בירור כל מידע או מסמך נוסף הנדרש מהתובע לשם בירור התביעה. הודעת המשך בירור תימסר לתובע לפחות כל תשעים ימים ועד למשלוח הודעת תשלום, הודעת תשלום חלקי או הודעת דחייה, לפי העניין.

החברה המנהלת פטורה מחובתה לשלוח הודעות המשך בירור נוספות אם פנה התובע לערכאות משפטיות או אם לא הגיב התובע לאחר שנמסרו לו שתי הודעות המשך בירור עוקבות הכוללות דרישה למידע או למסמך לשם בירור התביעה ובלבד שבהודעה האחרונה לתובע ציינה החברה המנהלת כי לא ימסרו לו הודעות נוספות אם לא יתקבלו ממנו המסמכים הנדרשים או עד לקבלת תגובה אחרת.

הודעה בדבר התיישנות תביעה

הודעת תשלום, הודעת תשלום חלקי, הודעת דחייה והודעת המשך בירור ראשונה - תכלול פסקה אשר בה תצוין בהבלטה מיוחדת תקופת התיישנות התביעה בהתאם להוראות הדין הרלוונטיות, וכן יצוין כי ככלל, הגשת התביעה לחברה המנהלת, אינה עוצרת את מרוץ ההתיישנות וכי רק הגשת תביעה לבית משפט עוצרת את מרוץ ההתיישנות (להלן - פסקת התיישנות).

כל הודעה הנשלחת לתובע בנוגע לתביעה במהלך השנה שקדמה למועד הצפוי להתיישנות התביעה תכלול פסקת התיישנות, את מועד קרות האירוע הביטוחי וכן יצוין בה כי מרוץ ההתיישנות החל במועד קרות האירוע הביטוחי. לא כללה החברה המנהלת פסקת התיישנות בהודעה לפי פסקה (1) שנשלחה לתובע שלא במהלך השנה שקדמה למועד הצפוי להתיישנות יראוה כמי שהסכימה שתקופת הזמן שבין המועד הראשון שבו היה עליה לתת הודעה ובה פסקת התיישנות לבין המועד שבו ניתנה בפועל הודעה ובה פסקת התיישנות, לא תובא במניין תקופת ההתיישנות. הסכמת החברה המנהלת בפסקה זו, תחול רק לגבי ההפירה הראשונה של החברה המנהלת.

לא כללה החברה המנהלת פסקת התיישנות בהודעה לפי פסקה (1) שנשלחה לתובע במהלך השנה שקדמה למועד הצפוי להתיישנות - יראוה כמי שהסכימה שתקופת הזמן שבין מועד שליחת ההודעה הראשונה בשנה האמורה לבין המועד שבו שלחה הודעה שבה כללה פסקת התיישנות ואת מועד ההתיישנות, לא תובא במניין

תקופת ההתיישנות. הסכמת החברה המנהלת בפסקה ז, תחול רק לגבי ההפרה הראשונה של החברה המנהלת במהלך השנה שקדמה למועד ההתיישנות.

הודעה בעניין זכות השגה על החלטה

הודעת תשלום, הודעת תשלום חלקי או הודעת דחייה תכלול פסקה המציינת בהבלטה מיוחדת את זכויות התובע הבאות:
להשיג על ההחלטה והדרך להגשת השגה, ככל שנקבעו בתקנון, לרבות זכות התובע להגיש חוות דעת של מומחה מטעמו.
להביא את השגתו בפני הממונה על פניות הציבור של החברה המנהלת, תוך ציון פרטי הממונה והאופן שבו ניתן לפנות אליו.
להשיג על החלטת החברה המנהלת בפני גורמים נוספים, ובכלל זה בפני ערכאה שיפוטית או בפני הממונה על שוק ההון, ביטוח וחיסכון במשרד האוצר.

בדיקה מחודשת של זכאות

החברה מנהלת המבקשת לבדוק מחדש זכאותו של תובע לקבלת תשלומים עיתיים, תפעל על פי הכללים שנקבעו לכך בסעיף 32א בתקנון.
כללים כאמור יימסרו לתובע עם הודעת התשלום או הודעת התשלום החלקי:
התובע לא ישא בעלויות בדיקה כאמור בפסקה (1), אשר תדרוש החברה המנהלת.
החברה המנהלת לא תקטין ולא תפסיק תשלומים עיתיים בעקבות בדיקה מחודשת של זכאות, אלא בהתאם לכללים שנקבעו לכך בסעיף 32א לתקנון ולאחר שהודיעה לתובע כי בכוונתה להקטין או להפסיק את התשלומים (להלן - הודעת שינוי).
הודעת שינוי תכלול את כל הנימוקים המונחים ביסוד החלטת החברה המנהלת להקטין או להפסיק את תשלום התשלומים העיתיים, ויחולו עליה ההוראות לעניין הודעת דחייה וחוות דעת מומחה, בשינויים המחויבים.

בירור תביעה בעזרת מומחה

אם החברה המנהלת נעזרה לשם בירור תביעה במומחה הפוגש בתובע תודיע על כך לתובע מראש, תסביר לתובע את תפקידו של המומחה בקשר לבירור התביעה, ותודיע לו כי זכותו להיות מיוצג או להיוועץ במומחה מטעמו במהלך בירור התביעה בעזרת המומחה.
המומחה כאמור בפסקה (1), למעט עובד של החברה המנהלת שעיקר עיסוקו יישוב תביעות, לא ידחה תביעה במלואה או בחלקה.
הוראות פסקה (1) לא יחולו על החברה המנהלת הנעזרת בחוקר במסגרת חקירה סמויה.
הודעה לפי פסקה (1) יכול שתימסר במסגרת המסמך האמור בסעיף 5א(1)(ב).
לעניין סעיף קטן זה, "מומחה" - בין אם הוא עובד של החברה המנהלת ובין אם לאו, ובין אם הוא נפגש עם התובע ובין אם לאו, כגון מומחה רפואי, אך למעט יועץ משפטי ולמעט הועדה הרפואית הפועלת מתוקף התקנון.

חוות דעת מומחה.

חוות דעת של מומחה שעליה מסתמכת החברה המנהלת לצורך יישוב התביעה, תיערך באופן מקצועי, תהיה מנומקת, ותכלול את שמו, תוארו, השכלתו המקצועית ותפקידו של המומחה, ואת רשימת כל המסמכים אשר המומחה הסתמך עליהם בעריכת חוות הדעת.

נסמכה החברה המנהלת על חוות דעת של מומחה במסגרת יישוב תביעה, תמסור החברה המנהלת את חוות הדעת לתובע במועד מסירת ההודעה הרלוונטית לפי סעיף קטן ב' או לפי סעיף קטן ח'. לחוות הדעת תצורף רשימה של כל ההודעות והמסמכים שמסר התובע לחברה המנהלת או למומחה מטעמה לצורך כתיבת חוות הדעת, וכן כל מסמך נוסף שעליו נסמכת חוות הדעת. ההודעות והמסמכים כאמור, יימסרו לתובע לפי בקשתו. הייתה חוות הדעת של המומחה חסויה על פי דין, תמסור החברה המנהלת הודעה בכתב לתובע שבה תסביר מדוע היא סבורה כי חוות הדעת חסויה.

היוועצות פנימית שלא עולה כדי חוות דעת, תתועד בתיק התביעה. לעניין סעיף קטן זה, "מומחה" - כהגדרתו בסעיף קטן ט'.

מתן העתקים

החברה המנהלת תמסור לתובע, לפי בקשתו, העתק מהתקנון, בתוך ארבעה עשר ימי עסקים ממועד קבלת הבקשה. החברה המנהלת תמסור לתובע, לפי בקשתו, העתקים מכל מסמך אשר התובע חתום עליו, מכל מסמך אשר מסר התובע לחברה המנהלת, או מכל מסמך אשר התקבל אצל החברה המנהלת מכוח הסכמת התובע, בתוך עשרים ואחד ימי עסקים ממועד קבלת הבקשה.



