

**נספח ז1: מקדמים להמרת סכום צבור לפנסיה לאלמו**

סעיף 32 [ב]ג, 35

| גיל האלמן | 1945   | 1950   | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   |
|-----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 18        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 19        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 20        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 21        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 22        | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 23        | -      | -      | -      | -      | -      | -      | -      | -      | -      | 288.89 |
| 24        | -      | -      | -      | -      | -      | -      | -      | -      | -      | 287.61 |
| 25        | -      | -      | -      | -      | -      | -      | -      | -      | -      | 286.27 |
| 26        | -      | -      | -      | -      | -      | -      | -      | -      | -      | 284.89 |
| 27        | -      | -      | -      | -      | -      | -      | -      | -      | -      | 283.44 |
| 28        | -      | -      | -      | -      | -      | -      | -      | -      | 281.48 | 281.95 |
| 29        | -      | -      | -      | -      | -      | -      | -      | -      | 279.91 | 280.39 |
| 30        | -      | -      | -      | -      | -      | -      | -      | -      | 278.29 | 278.78 |
| 31        | -      | -      | -      | -      | -      | -      | -      | -      | 276.60 | 277.11 |
| 32        | -      | -      | -      | -      | -      | -      | -      | -      | 274.86 | 275.38 |
| 33        | -      | -      | -      | -      | -      | -      | -      | 272.42 | 273.04 | 273.58 |
| 34        | -      | -      | -      | -      | -      | -      | -      | 270.52 | 271.16 | 271.71 |
| 35        | -      | -      | -      | -      | -      | -      | -      | 268.55 | 269.21 | 269.78 |
| 36        | -      | -      | -      | -      | -      | -      | -      | 266.51 | 267.18 | 267.77 |
| 37        | -      | -      | -      | -      | -      | -      | -      | 264.39 | 265.08 | 265.69 |
| 38        | -      | -      | -      | -      | -      | -      | 261.38 | 262.20 | 262.92 | 263.54 |
| 39        | -      | -      | -      | -      | -      | -      | 259.09 | 259.94 | 260.68 | 261.32 |
| 40        | -      | -      | -      | -      | -      | -      | 256.73 | 257.60 | 258.36 | 259.02 |
| 41        | -      | -      | -      | -      | -      | -      | 254.28 | 255.19 | 255.97 | 256.65 |
| 42        | -      | -      | -      | -      | -      | -      | 251.76 | 252.69 | 253.50 | 254.20 |
| 43        | -      | -      | -      | -      | -      | 248.06 | 249.16 | 250.11 | 250.94 | 251.66 |
| 44        | -      | -      | -      | -      | -      | 245.33 | 246.46 | 247.45 | 248.30 | 249.05 |
| 45        | -      | -      | -      | -      | -      | 242.52 | 243.68 | 244.70 | 245.58 | 246.34 |
| 46        | -      | -      | -      | -      | -      | 239.61 | 240.81 | 241.86 | 242.77 | 243.55 |
| 47        | -      | -      | -      | -      | -      | 236.61 | 237.85 | 238.92 | 239.86 | 240.67 |
| 48        | -      | -      | -      | -      | 232.06 | 233.52 | 234.79 | 235.90 | 236.86 | 237.69 |
| 49        | -      | -      | -      | -      | 228.83 | 230.33 | 231.63 | 232.77 | 233.76 | 234.61 |
| 50        | -      | -      | -      | -      | 225.49 | 227.03 | 228.38 | 229.54 | 230.56 | 231.44 |
| 51        | -      | -      | -      | -      | 222.06 | 223.64 | 225.02 | 226.21 | 227.25 | 228.16 |
| 52        | -      | -      | -      | -      | 218.52 | 220.14 | 221.55 | 222.78 | 223.84 | 224.77 |
| 53        | -      | -      | -      | 212.97 | 214.86 | 216.52 | 217.97 | 219.23 | 220.32 | 221.27 |
| 54        | -      | -      | -      | 209.16 | 211.10 | 212.80 | 214.28 | 215.56 | 216.68 | 217.65 |
| 55        | -      | -      | -      | 205.24 | 207.22 | 208.96 | 210.47 | 211.79 | 212.93 | 213.92 |
| 56        | -      | -      | -      | 201.20 | 203.22 | 204.99 | 206.54 | 207.88 | 209.05 | 210.05 |
| 57        | -      | -      | -      | 197.04 | 199.10 | 200.90 | 202.48 | 203.85 | 205.03 | 206.06 |
| 58        | -      | -      | 190.35 | 192.75 | 194.85 | 196.69 | 198.29 | 199.68 | 200.89 | 201.94 |
| 59        | -      | -      | 185.89 | 188.32 | 190.46 | 192.33 | 193.96 | 195.38 | 196.62 | 197.69 |
| 60        | -      | -      | 181.27 | 183.75 | 185.93 | 187.83 | 189.50 | 190.94 | 192.20 | 193.29 |
| 61        | -      | -      | 177.10 | 179.59 | 181.77 | 183.67 | 185.34 | 186.79 | 188.05 | 189.14 |
| 62        | -      | -      | 172.93 | 175.40 | 177.58 | 179.48 | 181.14 | 182.59 | 183.85 | 184.94 |
| 63        | -      | 165.97 | 168.75 | 171.21 | 173.38 | 175.27 | 176.92 | 178.36 | 179.61 | 180.70 |
| 64        | -      | 161.86 | 164.62 | 167.05 | 169.20 | 171.07 | 172.71 | 174.14 | 175.38 | 176.46 |
| 65        | -      | 157.83 | 160.55 | 162.96 | 165.07 | 166.93 | 168.55 | 169.96 | 171.18 | 172.25 |
| 66        | -      | 153.90 | 156.58 | 158.94 | 161.02 | 162.84 | 164.43 | 165.82 | 167.03 | 168.07 |
| 67        | -      | 150.12 | 152.74 | 155.06 | 157.09 | 158.87 | 160.43 | 161.78 | 162.97 | 163.99 |
| 68        | 144.68 | 146.30 | 148.86 | 151.12 | 153.11 | 154.85 | 156.37 | 157.70 | 158.85 | 159.86 |
| 69        | 140.79 | 142.39 | 144.89 | 147.10 | 149.04 | 150.74 | 152.23 | 153.53 | 154.65 | 155.63 |
| 70        | 136.78 | 138.39 | 140.83 | 142.99 | 144.89 | 146.55 | 148.00 | 149.26 | 150.37 | 151.32 |
| 71        | 132.66 | 134.28 | 136.66 | 138.76 | 140.60 | 142.22 | 143.63 | 144.86 | 145.93 | 146.86 |
| 72        | 128.42 | 130.06 | 132.37 | 134.40 | 136.19 | 137.75 | 139.12 | 140.32 | 141.35 | 142.26 |
| 73        | 124.07 | 125.74 | 127.97 | 129.93 | 131.65 | 133.16 | 134.49 | 135.64 | 136.64 | 137.51 |
| 74        | 119.61 | 121.31 | 123.45 | 125.33 | 126.99 | 128.44 | 129.71 | 130.82 | 131.78 | 132.62 |
| 75        | 115.06 | 116.78 | 118.82 | 120.62 | 122.20 | 123.59 | 124.80 | 125.86 | 126.79 | 127.59 |

הפנסיה תחושב ע"י חלוקת הסכום הצבור במקדם המתאים לפי גיל, מין ושנת לידה



| גיל | גברים    |        |        |        |        |        |        |        |        |        |        | נשים     |        |        |        |        |        |        |        |        |        |        |        |        |
|-----|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|     | שנת לידה |        |        |        |        |        |        |        |        |        |        | שנת לידה |        |        |        |        |        |        |        |        |        |        |        |        |
|     | 1935     | 1940   | 1945   | 1950   | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990     | 1935   | 1940   | 1945   | 1950   | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   |
| 60  | -        | -      | -      | -      | 219.74 | 221.12 | 222.31 | 223.33 | 224.21 | 224.96 | 225.60 | 226.16   | -      | -      | -      | -      | 216.88 | 218.45 | 219.78 | 220.91 | 221.87 | 222.69 | 223.38 | 223.96 |
| 61  | -        | -      | -      | -      | 216.06 | 217.46 | 218.67 | 219.71 | 220.61 | 221.37 | 222.03 | 222.59   | -      | -      | -      | -      | 213.05 | 214.64 | 215.99 | 217.14 | 218.12 | 218.95 | 219.65 | 220.25 |
| 62  | -        | -      | -      | -      | 212.27 | 213.70 | 214.93 | 215.99 | 216.90 | 217.68 | 218.35 | 218.92   | -      | -      | -      | -      | 209.10 | 210.71 | 212.08 | 213.25 | 214.24 | 215.08 | 215.80 | 216.41 |
| 63  | -        | -      | -      | 206.70 | 208.39 | 209.84 | 211.09 | 212.16 | 213.08 | 213.87 | 214.55 | 215.14   | -      | -      | -      | 203.11 | 205.03 | 206.66 | 208.05 | 209.23 | 210.23 | 211.09 | 211.81 | 212.43 |
| 64  | -        | -      | -      | 202.70 | 204.41 | 205.87 | 207.14 | 208.22 | 209.16 | 209.96 | 210.65 | 211.24   | -      | -      | -      | 198.90 | 200.84 | 202.48 | 203.88 | 205.08 | 206.10 | 206.96 | 207.70 | 208.32 |
| 65  | -        | -      | -      | 198.61 | 200.33 | 201.82 | 203.09 | 204.19 | 205.14 | 205.95 | 206.65 | 207.25   | -      | -      | -      | 194.58 | 196.52 | 198.18 | 199.59 | 200.80 | 201.82 | 202.70 | 203.44 | 204.08 |
| 66  | -        | -      | -      | 194.43 | 196.17 | 197.66 | 198.95 | 200.06 | 201.02 | 201.84 | 202.54 | 203.15   | -      | -      | -      | 190.12 | 192.08 | 193.74 | 195.16 | 196.38 | 197.41 | 198.30 | 199.05 | 199.69 |
| 67  | -        | -      | -      | 190.17 | 191.92 | 193.43 | 194.72 | 195.84 | 196.80 | 197.63 | 198.34 | 198.96   | -      | -      | -      | 185.56 | 187.51 | 189.18 | 190.61 | 191.83 | 192.87 | 193.76 | 194.51 | 195.16 |
| 68  | -        | -      | 184.29 | 185.85 | 187.60 | 189.11 | 190.42 | 191.54 | 192.51 | 193.34 | 194.06 | 194.67   | -      | -      | 178.69 | 180.87 | 182.82 | 184.49 | 185.91 | 187.14 | 188.18 | 189.07 | 189.84 | 190.49 |
| 69  | -        | -      | 179.85 | 181.43 | 183.18 | 184.70 | 186.00 | 187.13 | 188.10 | 188.93 | 189.65 | 190.27   | -      | -      | 173.89 | 176.06 | 178.00 | 179.66 | 181.09 | 182.31 | 183.35 | 184.25 | 185.01 | 185.67 |
| 70  | -        | -      | 175.32 | 176.90 | 178.66 | 180.17 | 181.48 | 182.61 | 183.58 | 184.42 | 185.14 | 185.76   | -      | -      | 168.98 | 171.13 | 173.05 | 174.71 | 176.12 | 177.34 | 178.38 | 179.28 | 180.04 | 180.70 |
| 71  | -        | -      | 170.68 | 172.29 | 174.03 | 175.54 | 176.85 | 177.97 | 178.94 | 179.77 | 180.50 | 181.12   | -      | -      | 163.95 | 166.09 | 167.99 | 169.62 | 171.03 | 172.23 | 173.27 | 174.16 | 174.92 | 175.58 |
| 72  | -        | -      | 165.94 | 167.56 | 169.30 | 170.80 | 172.09 | 173.21 | 174.17 | 175.01 | 175.72 | 176.34   | -      | -      | 158.82 | 160.93 | 162.80 | 164.41 | 165.80 | 166.99 | 168.02 | 168.90 | 169.66 | 170.31 |
| 73  | -        | 158.96 | 161.10 | 162.74 | 164.45 | 165.94 | 167.22 | 168.33 | 169.28 | 170.11 | 170.82 | 171.44   | -      | 151.14 | 153.59 | 155.66 | 157.49 | 159.07 | 160.44 | 161.61 | 162.62 | 163.50 | 164.25 | 164.89 |
| 74  | -        | 154.05 | 156.16 | 157.82 | 159.50 | 160.96 | 162.23 | 163.32 | 164.26 | 165.08 | 165.79 | 166.40   | -      | 145.89 | 148.27 | 150.29 | 152.08 | 153.62 | 154.95 | 156.11 | 157.10 | 157.96 | 158.70 | 159.34 |
| 75  | -        | 149.06 | 151.13 | 152.79 | 154.44 | 155.87 | 157.11 | 158.19 | 159.12 | 159.93 | 160.62 | 161.22   | -      | 140.58 | 142.87 | 144.83 | 146.56 | 148.06 | 149.36 | 150.48 | 151.46 | 152.30 | 153.02 | 153.65 |
| 76  | -        | 143.99 | 146.02 | 147.68 | 149.29 | 150.68 | 151.90 | 152.95 | 153.86 | 154.65 | 155.34 | 155.93   | -      | 135.21 | 137.40 | 139.30 | 140.96 | 142.41 | 143.67 | 144.76 | 145.70 | 146.52 | 147.23 | 147.85 |
| 77  | -        | 138.84 | 140.81 | 142.46 | 144.02 | 145.38 | 146.56 | 147.58 | 148.47 | 149.25 | 149.92 | 150.50   | -      | 129.77 | 131.86 | 133.68 | 135.27 | 136.66 | 137.87 | 138.92 | 139.84 | 140.63 | 141.32 | 141.92 |
| 78  | 131.29   | 133.61 | 135.53 | 137.15 | 138.65 | 139.97 | 141.11 | 142.10 | 142.97 | 143.72 | 144.37 | 144.94   | 122.04 | 124.29 | 126.26 | 127.99 | 129.51 | 130.84 | 132.00 | 133.01 | 133.89 | 134.65 | 135.32 | 135.90 |
| 79  | 126.18   | 128.37 | 130.22 | 131.80 | 133.24 | 134.50 | 135.60 | 136.56 | 137.40 | 138.12 | 138.75 | 139.31   | 116.67 | 118.77 | 120.63 | 122.26 | 123.70 | 124.95 | 126.06 | 127.02 | 127.86 | 128.60 | 129.24 | 129.80 |
| 80  | 121.04   | 123.10 | 124.86 | 126.39 | 127.77 | 128.97 | 130.02 | 130.94 | 131.74 | 132.44 | 133.05 | 133.58   | 111.29 | 113.25 | 114.98 | 116.51 | 117.85 | 119.04 | 120.08 | 120.99 | 121.79 | 122.49 | 123.10 | 123.64 |

הטבלה חושבה לפי הפרש גיל של 4 שנים ולפי פנסיות שאירום לאלמנה בשיעור של 60%

| גיל | גברים    |        |        |        |        |        |        |        |        |        | נשים     |        |        |        |        |        |        |        |        |        |        |        |        |        |
|-----|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|     | שנת לידה |        |        |        |        |        |        |        |        |        | שנת לידה |        |        |        |        |        |        |        |        |        |        |        |        |        |
|     | 1935     | 1940   | 1945   | 1950   | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985     | 1990   | 1935   | 1940   | 1945   | 1950   | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   |
| 60  | -        | -      | -      | -      | 220.64 | 221.95 | 223.08 | 224.05 | 224.88 | 225.60 | 226.21   | 226.74 | -      | -      | -      | -      | 217.40 | 218.89 | 220.16 | 221.25 | 222.17 | 222.95 | 223.61 | 224.18 |
| 61  | -        | -      | -      | -      | 217.09 | 218.42 | 219.56 | 220.54 | 221.38 | 222.11 | 222.73   | 223.27 | -      | -      | -      | -      | 213.62 | 215.13 | 216.42 | 217.51 | 218.45 | 219.24 | 219.91 | 220.49 |
| 62  | -        | -      | -      | -      | 213.45 | 214.79 | 215.95 | 216.94 | 217.80 | 218.53 | 219.16   | 219.70 | -      | -      | -      | -      | 209.74 | 211.26 | 212.56 | 213.67 | 214.61 | 215.41 | 216.09 | 216.67 |
| 63  | -        | -      | -      | 208.16 | 209.73 | 211.08 | 212.25 | 213.25 | 214.11 | 214.85 | 215.49   | 216.04 | -      | -      | -      | 203.96 | 205.75 | 207.28 | 208.58 | 209.70 | 210.65 | 211.46 | 212.15 | 212.74 |
| 64  | -        | -      | -      | 204.35 | 205.93 | 207.29 | 208.46 | 209.47 | 210.34 | 211.08 | 211.73   | 212.28 | -      | -      | -      | 199.86 | 201.65 | 203.18 | 204.49 | 205.61 | 206.57 | 207.38 | 208.08 | 208.67 |
| 65  | -        | -      | -      | 200.46 | 202.05 | 203.41 | 204.59 | 205.60 | 206.47 | 207.22 | 207.87   | 208.43 | -      | -      | -      | 195.65 | 197.44 | 198.97 | 200.28 | 201.40 | 202.36 | 203.18 | 203.88 | 204.48 |
| 66  | -        | -      | -      | 196.51 | 198.09 | 199.45 | 200.63 | 201.64 | 202.52 | 203.27 | 203.92   | 204.48 | -      | -      | -      | 191.34 | 193.12 | 194.65 | 195.96 | 197.08 | 198.04 | 198.86 | 199.56 | 200.16 |
| 67  | -        | -      | -      | 192.48 | 194.06 | 195.42 | 196.59 | 197.61 | 198.48 | 199.23 | 199.88   | 200.44 | -      | -      | -      | 186.94 | 188.70 | 190.21 | 191.51 | 192.63 | 193.59 | 194.40 | 195.11 | 195.71 |
| 68  | -        | -      | 186.93 | 188.40 | 189.96 | 191.31 | 192.48 | 193.49 | 194.35 | 195.10 | 195.75   | 196.31 | -      | -      | 180.52 | 182.44 | 184.18 | 185.68 | 186.96 | 188.07 | 189.02 | 189.83 | 190.53 | 191.13 |
| 69  | -        | -      | 182.76 | 184.23 | 185.78 | 187.12 | 188.27 | 189.27 | 190.13 | 190.88 | 191.52   | 192.07 | -      | -      | 175.97 | 177.87 | 179.57 | 181.04 | 182.30 | 183.39 | 184.33 | 185.14 | 185.83 | 186.43 |
| 70  | -        | -      | 178.52 | 180.00 | 181.52 | 182.84 | 183.98 | 184.97 | 185.82 | 186.56 | 187.20   | 187.75 | -      | -      | 171.36 | 173.21 | 174.87 | 176.30 | 177.55 | 178.62 | 179.54 | 180.34 | 181.02 | 181.61 |
| 71  | -        | -      | 174.23 | 175.70 | 177.20 | 178.49 | 179.61 | 180.58 | 181.42 | 182.15 | 182.78   | 183.32 | -      | -      | 166.69 | 168.49 | 170.09 | 171.49 | 172.70 | 173.74 | 174.65 | 175.43 | 176.10 | 176.68 |
| 72  | -        | -      | 169.88 | 171.35 | 172.80 | 174.06 | 175.16 | 176.11 | 176.93 | 177.65 | 178.26   | 178.79 | -      | -      | 161.98 | 163.71 | 165.26 | 166.60 | 167.77 | 168.79 | 169.67 | 170.42 | 171.08 | 171.65 |
| 73  | -        | 163.72 | 165.49 | 166.94 | 168.35 | 169.57 | 170.64 | 171.56 | 172.36 | 173.06 | 173.66   | 174.18 | -      | 155.33 | 157.25 | 158.91 | 160.38 | 161.67 | 162.79 | 163.77 | 164.61 | 165.35 | 165.99 | 166.54 |
| 74  | -        | 159.36 | 161.07 | 162.49 | 163.84 | 165.03 | 166.05 | 166.95 | 167.73 | 168.40 | 168.99   | 169.49 | -      | 150.72 | 152.53 | 154.09 | 155.49 | 156.71 | 157.78 | 158.71 | 159.52 | 160.22 | 160.84 | 161.37 |
| 75  | -        | 155.00 | 156.63 | 158.01 | 159.31 | 160.44 | 161.43 | 162.29 | 163.03 | 163.69 | 164.25   | 164.74 | -      | 146.16 | 147.84 | 149.30 | 150.61 | 151.76 | 152.76 | 153.64 | 154.41 | 155.08 | 155.66 | 156.17 |
| 76  | -        | 150.65 | 152.21 | 153.53 | 154.76 | 155.83 | 156.77 | 157.60 | 158.31 | 158.94 | 159.48   | 159.95 | -      | 141.68 | 143.22 | 144.57 | 145.78 | 146.85 | 147.78 | 148.61 | 149.33 | 149.96 | 150.51 | 150.99 |
| 77  | -        | 146.34 | 147.80 | 149.06 | 150.21 | 151.23 | 152.12 | 152.89 | 153.57 | 154.17 | 154.68   | 155.13 | -      | 137.30 | 138.69 | 139.93 | 141.04 | 142.01 | 142.88 | 143.64 | 144.31 | 144.89 | 145.41 | 145.86 |
| 78  | 140.51   | 142.08 | 143.44 | 144.63 | 145.70 | 146.65 | 147.48 | 148.21 | 148.85 | 149.41 | 149.90   | 150.33 | 131.68 | 133.06 | 134.31 | 135.43 | 136.43 | 137.31 | 138.10 | 138.79 | 139.40 | 139.94 | 140.42 | 140.84 |
| 79  | 136.50   | 137.93 | 139.18 | 140.28 | 141.27 | 142.15 | 142.92 | 143.60 | 144.19 | 144.71 | 145.17   | 145.57 | 127.79 | 129.01 | 130.12 | 131.11 | 131.99 | 132.79 | 133.49 | 134.12 | 134.67 | 135.16 | 135.59 | 135.97 |
| 80  | 132.60   | 133.89 | 135.03 | 136.03 | 136.94 | 137.74 | 138.45 | 139.07 | 139.62 | 140.10 | 140.52   | 140.90 | 124.13 | 125.19 | 126.15 | 127.01 | 127.79 | 128.49 | 129.11 | 129.67 | 130.16 | 130.60 | 130.98 | 131.33 |

הטבלה חושבה לפי הפרש גיל של 4 שנים ולפי פנסיות שאירום לאלמנה בשיעור של 60% ותקופת הבטחה של 120 חודשים

| גיל | גברים    |        |        |        |        |        |        |        |        |        |        | נשים     |        |        |        |        |        |        |        |        |        |        |        |        |
|-----|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|     | שנת לידה |        |        |        |        |        |        |        |        |        |        | שנת לידה |        |        |        |        |        |        |        |        |        |        |        |        |
|     | 1935     | 1940   | 1945   | 1950   | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990     | 1935   | 1940   | 1945   | 1950   | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   |
| 60  | -        | -      | -      | -      | 196.51 | 198.30 | 199.87 | 201.23 | 202.42 | 203.46 | 204.35 | 205.13   | -      | -      | -      | -      | 210.50 | 212.40 | 214.02 | 215.40 | 216.58 | 217.58 | 218.43 | 219.15 |
| 61  | -        | -      | -      | -      | 192.27 | 194.08 | 195.66 | 197.05 | 198.25 | 199.30 | 200.20 | 200.99   | -      | -      | -      | -      | 206.55 | 208.47 | 210.12 | 211.52 | 212.71 | 213.72 | 214.58 | 215.31 |
| 62  | -        | -      | -      | 185.85 | 187.94 | 189.77 | 191.37 | 192.76 | 193.98 | 195.03 | 195.95 | 196.75   | -      | -      | -      | -      | 202.49 | 204.43 | 206.09 | 207.51 | 208.71 | 209.74 | 210.61 | 211.35 |
| 63  | -        | -      | -      | 181.43 | 183.53 | 185.37 | 186.98 | 188.38 | 189.61 | 190.67 | 191.60 | 192.40   | -      | -      | -      | 196.04 | 198.32 | 200.27 | 201.94 | 203.37 | 204.59 | 205.62 | 206.50 | 207.25 |
| 64  | -        | -      | -      | 176.94 | 179.04 | 180.89 | 182.51 | 183.93 | 185.16 | 186.23 | 187.16 | 187.97   | -      | -      | -      | 191.73 | 194.02 | 195.98 | 197.66 | 199.10 | 200.33 | 201.37 | 202.26 | 203.01 |
| 65  | -        | -      | -      | 172.39 | 174.50 | 176.36 | 177.98 | 179.40 | 180.64 | 181.72 | 182.65 | 183.46   | -      | -      | -      | 187.30 | 189.59 | 191.57 | 193.25 | 194.70 | 195.93 | 196.98 | 197.87 | 198.63 |
| 66  | -        | -      | -      | 167.79 | 169.91 | 171.76 | 173.39 | 174.81 | 176.05 | 177.13 | 178.06 | 178.87   | -      | -      | -      | 182.76 | 185.05 | 187.02 | 188.71 | 190.16 | 191.39 | 192.45 | 193.35 | 194.11 |
| 67  | -        | -      | 161.74 | 163.18 | 165.29 | 167.14 | 168.76 | 170.18 | 171.42 | 172.50 | 173.43 | 174.24   | -      | -      | -      | 178.10 | 180.39 | 182.35 | 184.04 | 185.49 | 186.72 | 187.78 | 188.68 | 189.45 |
| 68  | -        | -      | 157.14 | 158.57 | 160.67 | 162.51 | 164.13 | 165.54 | 166.77 | 167.84 | 168.77 | 169.58   | -      | -      | 170.71 | 173.34 | 175.61 | 177.56 | 179.24 | 180.68 | 181.92 | 182.97 | 183.87 | 184.64 |
| 69  | -        | -      | 152.46 | 153.90 | 155.98 | 157.81 | 159.42 | 160.82 | 162.04 | 163.10 | 164.03 | 164.83   | -      | -      | 165.86 | 168.46 | 170.71 | 172.65 | 174.31 | 175.75 | 176.97 | 178.02 | 178.92 | 179.69 |
| 70  | -        | -      | 147.72 | 149.17 | 151.23 | 153.05 | 154.64 | 156.03 | 157.24 | 158.29 | 159.21 | 160.00   | -      | -      | 160.91 | 163.47 | 165.69 | 167.61 | 169.26 | 170.67 | 171.89 | 172.93 | 173.82 | 174.59 |
| 71  | -        | -      | 142.91 | 144.39 | 146.42 | 148.21 | 149.78 | 151.15 | 152.35 | 153.39 | 154.29 | 155.08   | -      | -      | 155.86 | 158.38 | 160.56 | 162.44 | 164.07 | 165.47 | 166.67 | 167.70 | 168.59 | 169.34 |
| 72  | -        | 135.73 | 138.04 | 139.54 | 141.54 | 143.29 | 144.83 | 146.18 | 147.35 | 148.38 | 149.27 | 150.04   | -      | -      | 150.72 | 153.18 | 155.32 | 157.16 | 158.76 | 160.13 | 161.32 | 162.33 | 163.21 | 163.95 |
| 73  | -        | 130.85 | 133.10 | 134.64 | 136.59 | 138.30 | 139.80 | 141.12 | 142.27 | 143.27 | 144.14 | 144.90   | -      | 142.75 | 145.49 | 147.88 | 149.96 | 151.76 | 153.32 | 154.67 | 155.83 | 156.83 | 157.69 | 158.42 |
| 74  | -        | 125.92 | 128.10 | 129.67 | 131.56 | 133.22 | 134.68 | 135.96 | 137.08 | 138.05 | 138.90 | 139.64   | -      | 137.55 | 140.19 | 142.50 | 144.52 | 146.26 | 147.78 | 149.09 | 150.22 | 151.20 | 152.04 | 152.76 |
| 75  | -        | 120.93 | 123.05 | 124.64 | 126.46 | 128.07 | 129.48 | 130.72 | 131.80 | 132.74 | 133.56 | 134.28   | -      | 132.28 | 134.81 | 137.04 | 138.98 | 140.67 | 142.13 | 143.40 | 144.50 | 145.45 | 146.27 | 146.98 |
| 76  | -        | 115.93 | 117.98 | 119.58 | 121.33 | 122.87 | 124.22 | 125.41 | 126.45 | 127.35 | 128.15 | 128.84   | -      | 126.97 | 129.39 | 131.51 | 133.37 | 134.99 | 136.40 | 137.62 | 138.69 | 139.60 | 140.40 | 141.08 |
| 77  | 108.33   | 110.88 | 112.86 | 114.45 | 116.12 | 117.58 | 118.87 | 120.01 | 121.00 | 121.87 | 122.63 | 123.29   | -      | 121.59 | 123.89 | 125.91 | 127.68 | 129.23 | 130.58 | 131.75 | 132.77 | 133.65 | 134.42 | 135.09 |
| 78  | 103.44   | 105.81 | 107.70 | 109.26 | 110.84 | 112.23 | 113.45 | 114.52 | 115.47 | 116.29 | 117.02 | 117.65   | 113.74 | 116.19 | 118.35 | 120.26 | 121.94 | 123.40 | 124.68 | 125.80 | 126.78 | 127.62 | 128.36 | 129.00 |
| 79  | 98.65    | 100.82 | 102.61 | 104.14 | 105.61 | 106.91 | 108.06 | 109.07 | 109.96 | 110.74 | 111.42 | 112.02   | 108.47 | 110.76 | 112.78 | 114.57 | 116.15 | 117.53 | 118.74 | 119.80 | 120.72 | 121.53 | 122.23 | 122.84 |
| 80  | 93.88    | 95.85  | 97.54  | 99.00  | 100.37 | 101.58 | 102.65 | 103.59 | 104.42 | 105.15 | 105.79 | 106.35   | 103.20 | 105.32 | 107.20 | 108.86 | 110.33 | 111.63 | 112.76 | 113.76 | 114.63 | 115.39 | 116.06 | 116.64 |

| גיל | גברים    |        |        |        |        |        |        |        |        |        |        |        | נשים     |        |        |        |        |        |        |        |        |        |        |        |        |
|-----|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|     | שנת לידה |        |        |        |        |        |        |        |        |        |        |        | שנת לידה |        |        |        |        |        |        |        |        |        |        |        |        |
|     | 1935     | 1940   | 1945   | 1950   | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   | 1935     | 1940   | 1945   | 1950   | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   |        |
| 60  | -        | -      | -      | -      | 198.70 | 200.33 | 201.75 | 203.00 | 204.08 | 205.03 | 205.85 | 206.56 | -        | -      | -      | -      | 211.64 | 213.39 | 214.88 | 216.16 | 217.25 | 218.18 | 218.97 | 219.64 |        |
| 61  | -        | -      | -      | -      | 194.77 | 196.40 | 197.83 | 199.08 | 200.17 | 201.12 | 201.94 | 202.65 | -        | -      | -      | -      | 207.82 | 209.57 | 211.07 | 212.36 | 213.45 | 214.39 | 215.18 | 215.86 |        |
| 62  | -        | -      | -      | -      | 190.80 | 192.42 | 193.85 | 195.10 | 196.19 | 197.13 | 197.96 | 198.67 | -        | -      | -      | -      | 203.90 | 205.65 | 207.15 | 208.44 | 209.54 | 210.48 | 211.28 | 211.96 |        |
| 63  | -        | -      | -      | 184.94 | 186.78 | 188.39 | 189.81 | 191.06 | 192.14 | 193.09 | 193.91 | 194.62 | -        | -      | -      | 197.85 | 199.88 | 201.63 | 203.13 | 204.41 | 205.51 | 206.45 | 207.25 | 207.94 |        |
| 64  | -        | -      | -      | 180.90 | 182.72 | 184.32 | 185.73 | 186.97 | 188.05 | 188.99 | 189.80 | 190.51 | -        | -      | -      | -      | 193.75 | 195.76 | 197.50 | 198.99 | 200.27 | 201.37 | 202.31 | 203.11 | 203.79 |
| 65  | -        | -      | -      | 176.83 | 178.63 | 180.22 | 181.61 | 182.83 | 183.90 | 184.83 | 185.64 | 186.35 | -        | -      | -      | 189.55 | 191.55 | 193.27 | 194.75 | 196.02 | 197.11 | 198.05 | 198.84 | 199.52 |        |
| 66  | -        | -      | -      | 172.75 | 174.52 | 176.08 | 177.46 | 178.66 | 179.71 | 180.63 | 181.43 | 182.13 | -        | -      | -      | 185.28 | 187.24 | 188.94 | 190.40 | 191.66 | 192.74 | 193.67 | 194.46 | 195.14 |        |
| 67  | -        | -      | -      | 168.68 | 170.41 | 171.94 | 173.28 | 174.46 | 175.49 | 176.40 | 177.18 | 177.87 | -        | -      | -      | -      | 180.93 | 182.85 | 184.52 | 185.96 | 187.20 | 188.26 | 189.18 | 189.96 | 190.63 |
| 68  | -        | -      | 163.33 | 164.60 | 166.29 | 167.78 | 169.09 | 170.24 | 171.25 | 172.13 | 172.90 | 173.57 | -        | -      | 174.36 | 176.51 | 178.39 | 180.02 | 181.42 | 182.64 | 183.69 | 184.59 | 185.36 | 186.02 |        |
| 69  | -        | -      | 159.25 | 160.52 | 162.15 | 163.60 | 164.87 | 165.99 | 166.97 | 167.83 | 168.57 | 169.22 | -        | -      | 169.95 | 172.04 | 173.85 | 175.44 | 176.81 | 177.99 | 179.01 | 179.89 | 180.65 | 181.30 |        |
| 70  | -        | -      | 155.18 | 156.44 | 158.01 | 159.40 | 160.63 | 161.71 | 162.65 | 163.48 | 164.20 | 164.83 | -        | -      | 165.50 | 167.51 | 169.26 | 170.79 | 172.11 | 173.26 | 174.26 | 175.11 | 175.85 | 176.49 |        |
| 71  | -        | -      | 151.11 | 152.36 | 153.86 | 155.19 | 156.37 | 157.40 | 158.31 | 159.10 | 159.80 | 160.41 | -        | -      | 161.03 | 162.94 | 164.62 | 166.09 | 167.36 | 168.47 | 169.43 | 170.26 | 170.97 | 171.59 |        |
| 72  | -        | -      | 147.08 | 148.30 | 149.72 | 150.99 | 152.10 | 153.08 | 153.95 | 154.70 | 155.37 | 155.94 | -        | -      | 156.54 | 158.36 | 159.95 | 161.35 | 162.56 | 163.62 | 164.54 | 165.34 | 166.03 | 166.63 |        |
| 73  | -        | 141.55 | 143.09 | 144.28 | 145.61 | 146.80 | 147.84 | 148.77 | 149.58 | 150.30 | 150.92 | 151.47 | -        | 150.14 | 152.07 | 153.77 | 155.27 | 156.59 | 157.74 | 158.75 | 159.62 | 160.38 | 161.04 | 161.61 |        |
| 74  | -        | 137.73 | 139.16 | 140.31 | 141.54 | 142.64 | 143.62 | 144.48 | 145.24 | 145.91 | 146.49 | 147.01 | -        | 145.84 | 147.62 | 149.21 | 150.61 | 151.84 | 152.93 | 153.87 | 154.70 | 155.42 | 156.04 | 156.58 |        |
| 75  | -        | 134.00 | 135.32 | 136.41 | 137.54 | 138.55 | 139.45 | 140.24 | 140.94 | 141.56 | 142.10 | 142.58 | -        | 141.60 | 143.24 | 144.70 | 146.00 | 147.14 | 148.14 | 149.03 | 149.80 | 150.47 | 151.06 | 151.57 |        |
| 76  | -        | 130.39 | 131.60 | 132.61 | 133.64 | 134.55 | 135.37 | 136.09 | 136.73 | 137.30 | 137.80 | 138.23 | -        | 137.46 | 138.95 | 140.28 | 141.46 | 142.51 | 143.44 | 144.25 | 144.96 | 145.59 | 146.14 | 146.62 |        |
| 77  | -        | 126.93 | 128.01 | 128.94 | 129.86 | 130.68 | 131.41 | 132.06 | 132.64 | 133.15 | 133.60 | 133.99 | -        | 133.43 | 134.77 | 135.97 | 137.04 | 138.00 | 138.84 | 139.58 | 140.23 | 140.81 | 141.31 | 141.76 |        |
| 78  | 122.51   | 123.63 | 124.58 | 125.42 | 126.23 | 126.95 | 127.60 | 128.18 | 128.69 | 129.14 | 129.55 | 129.90 | 128.25   | 129.56 | 130.75 | 131.82 | 132.78 | 133.63 | 134.39 | 135.06 | 135.65 | 136.18 | 136.64 | 137.04 |        |
| 79  | 119.58   | 120.54 | 121.37 | 122.11 | 122.81 | 123.44 | 124.00 | 124.51 | 124.96 | 125.35 | 125.71 | 126.02 | 124.73   | 125.88 | 126.93 | 127.87 | 128.71 | 129.47 | 130.14 | 130.74 | 131.27 | 131.74 | 132.15 | 132.51 |        |
| 80  | 116.86   | 117.66 | 118.38 | 119.02 | 119.61 | 120.15 | 120.63 | 121.06 | 121.45 | 121.79 | 122.10 | 122.37 | 121.43   | 122.42 | 123.32 | 124.14 | 124.88 | 125.54 | 126.13 | 126.65 | 127.12 | 127.53 | 127.90 | 128.23 |        |

הטבלה חושבה לפי תקופת הבטחה של 120 חודשים

| מס' חדשים | מקדם   | מס' חדשים | מקדם   | מס' חדשים | מקדם   | מס' חדשים | מקדם    | מס' חדשים | מקדם    | מס' חדשים | מקדם    |
|-----------|--------|-----------|--------|-----------|--------|-----------|---------|-----------|---------|-----------|---------|
| 1         | 0.997  | 31        | 29.530 | 61        | 55.560 | 91        | 79.308  | 121       | 100.972 | 151       | 120.737 |
| 2         | 1.991  | 32        | 30.437 | 62        | 56.388 | 92        | 80.062  | 122       | 101.661 | 152       | 121.365 |
| 3         | 2.982  | 33        | 31.341 | 63        | 57.212 | 93        | 80.815  | 123       | 102.347 | 153       | 121.991 |
| 4         | 3.970  | 34        | 32.242 | 64        | 58.034 | 94        | 81.565  | 124       | 103.031 | 154       | 122.615 |
| 5         | 4.954  | 35        | 33.140 | 65        | 58.854 | 95        | 82.313  | 125       | 103.714 | 155       | 123.238 |
| 6         | 5.936  | 36        | 34.036 | 66        | 59.671 | 96        | 83.058  | 126       | 104.394 | 156       | 123.858 |
| 7         | 6.915  | 37        | 34.929 | 67        | 60.486 | 97        | 83.801  | 127       | 105.072 | 157       | 124.477 |
| 8         | 7.891  | 38        | 35.819 | 68        | 61.298 | 98        | 84.542  | 128       | 105.748 | 158       | 125.093 |
| 9         | 8.864  | 39        | 36.707 | 69        | 62.108 | 99        | 85.281  | 129       | 106.422 | 159       | 125.708 |
| 10        | 9.833  | 40        | 37.591 | 70        | 62.915 | 100       | 86.017  | 130       | 107.093 | 160       | 126.321 |
| 11        | 10.800 | 41        | 38.474 | 71        | 63.720 | 101       | 86.751  | 131       | 107.763 | 161       | 126.932 |
| 12        | 11.764 | 42        | 39.353 | 72        | 64.522 | 102       | 87.483  | 132       | 108.431 | 162       | 127.541 |
| 13        | 12.725 | 43        | 40.230 | 73        | 65.322 | 103       | 88.213  | 133       | 109.097 | 163       | 128.148 |
| 14        | 13.683 | 44        | 41.104 | 74        | 66.119 | 104       | 88.940  | 134       | 109.760 | 164       | 128.754 |
| 15        | 14.639 | 45        | 41.975 | 75        | 66.914 | 105       | 89.666  | 135       | 110.422 | 165       | 129.357 |
| 16        | 15.591 | 46        | 42.844 | 76        | 67.707 | 106       | 90.389  | 136       | 111.081 | 166       | 129.959 |
| 17        | 16.540 | 47        | 43.710 | 77        | 68.497 | 107       | 91.109  | 137       | 111.739 | 167       | 130.559 |
| 18        | 17.487 | 48        | 44.573 | 78        | 69.284 | 108       | 91.828  | 138       | 112.395 | 168       | 131.157 |
| 19        | 18.430 | 49        | 45.434 | 79        | 70.070 | 109       | 92.544  | 139       | 113.048 | 169       | 131.753 |
| 20        | 19.371 | 50        | 46.292 | 80        | 70.852 | 110       | 93.259  | 140       | 113.700 | 170       | 132.348 |
| 21        | 20.308 | 51        | 47.148 | 81        | 71.633 | 111       | 93.971  | 141       | 114.349 | 171       | 132.940 |
| 22        | 21.243 | 52        | 48.001 | 82        | 72.411 | 112       | 94.681  | 142       | 114.997 | 172       | 133.531 |
| 23        | 22.175 | 53        | 48.851 | 83        | 73.187 | 113       | 95.388  | 143       | 115.642 | 173       | 134.120 |
| 24        | 23.105 | 54        | 49.699 | 84        | 73.960 | 114       | 96.094  | 144       | 116.286 | 174       | 134.707 |
| 25        | 24.031 | 55        | 50.544 | 85        | 74.731 | 115       | 96.797  | 145       | 116.928 | 175       | 135.293 |
| 26        | 24.954 | 56        | 51.386 | 86        | 75.500 | 116       | 97.498  | 146       | 117.567 | 176       | 135.876 |
| 27        | 25.875 | 57        | 52.226 | 87        | 76.266 | 117       | 98.197  | 147       | 118.205 | 177       | 136.458 |
| 28        | 26.793 | 58        | 53.064 | 88        | 77.030 | 118       | 98.894  | 148       | 118.841 | 178       | 137.038 |
| 29        | 27.708 | 59        | 53.898 | 89        | 77.792 | 119       | 99.589  | 149       | 119.475 | 179       | 137.617 |
| 30        | 28.620 | 60        | 54.731 | 90        | 78.551 | 120       | 100.282 | 150       | 120.107 | 180       | 138.193 |

| גיל | גברים    |       |       |       |       |       |       |       |       |       | נשים     |       |       |       |       |       |       |       |       |       |
|-----|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|     | שנת לידה |       |       |       |       |       |       |       |       |       | שנת לידה |       |       |       |       |       |       |       |       |       |
|     | 1945     | 1950  | 1955  | 1960  | 1965  | 1970  | 1975  | 1980  | 1985  | 1990  | 1945     | 1950  | 1955  | 1960  | 1965  | 1970  | 1975  | 1980  | 1985  | 1990  |
| 60  |          |       | 54.25 | 54.29 | 54.33 | 54.36 | 54.38 | 54.40 | 54.42 | 54.43 |          |       | 54.46 | 54.50 | 54.53 | 54.55 | 54.57 | 54.59 | 54.60 | 54.62 |
| 61  |          |       | 54.19 | 54.23 | 54.27 | 54.30 | 54.33 | 54.35 | 54.37 | 54.38 |          |       | 54.43 | 54.47 | 54.51 | 54.54 | 54.56 | 54.58 | 54.59 | 54.60 |
| 62  |          | 54.04 | 54.10 | 54.15 | 54.19 | 54.23 | 54.26 | 54.29 | 54.31 | 54.33 |          | 54.34 | 54.40 | 54.45 | 54.49 | 54.52 | 54.54 | 54.56 | 54.58 | 54.59 |
| 63  |          | 53.95 | 54.01 | 54.06 | 54.11 | 54.15 | 54.18 | 54.21 | 54.23 | 54.25 |          | 54.31 | 54.37 | 54.42 | 54.46 | 54.49 | 54.52 | 54.54 | 54.56 | 54.58 |
| 64  |          | 53.83 | 53.90 | 53.96 | 54.01 | 54.05 | 54.09 | 54.12 | 54.15 | 54.17 |          | 54.26 | 54.33 | 54.39 | 54.43 | 54.47 | 54.50 | 54.52 | 54.54 | 54.56 |
| 65  |          | 53.69 | 53.77 | 53.84 | 53.89 | 53.94 | 53.98 | 54.02 | 54.05 | 54.07 |          | 54.21 | 54.28 | 54.34 | 54.39 | 54.43 | 54.47 | 54.50 | 54.52 | 54.54 |
| 66  |          | 53.55 | 53.64 | 53.71 | 53.77 | 53.82 | 53.87 | 53.91 | 53.94 | 53.97 |          | 54.15 | 54.23 | 54.30 | 54.35 | 54.40 | 54.43 | 54.46 | 54.49 | 54.51 |
| 67  | 53.38    | 53.41 | 53.50 | 53.58 | 53.65 | 53.70 | 53.75 | 53.80 | 53.83 | 53.87 | 53.95    | 54.08 | 54.17 | 54.24 | 54.30 | 54.35 | 54.39 | 54.43 | 54.46 | 54.48 |
| 68  | 53.23    | 53.27 | 53.37 | 53.46 | 53.53 | 53.60 | 53.65 | 53.70 | 53.74 | 53.77 | 53.89    | 54.01 | 54.10 | 54.18 | 54.25 | 54.30 | 54.35 | 54.39 | 54.42 | 54.44 |
| 69  | 53.09    | 53.12 | 53.23 | 53.33 | 53.41 | 53.48 | 53.54 | 53.59 | 53.64 | 53.67 | 53.79    | 53.92 | 54.03 | 54.11 | 54.19 | 54.25 | 54.30 | 54.34 | 54.37 | 54.40 |
| 70  | 52.93    | 52.96 | 53.09 | 53.19 | 53.28 | 53.36 | 53.43 | 53.48 | 53.53 | 53.57 | 53.68    | 53.82 | 53.94 | 54.03 | 54.11 | 54.18 | 54.23 | 54.28 | 54.31 | 54.34 |



**גברים**

**שנת לידה**

| <b>גיל<br/>האלמן</b> | <b>1950</b> | <b>1955</b> | <b>1960</b> | <b>1965</b> | <b>1970</b> | <b>1975</b> | <b>1980</b> | <b>1985</b> | <b>1990</b> |
|----------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 18                   | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| 19                   | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| 20                   | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| 21                   | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| 22                   | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| 23                   | -           | -           | -           | -           | -           | -           | -           | -           | 54.68       |
| 24                   | -           | -           | -           | -           | -           | -           | -           | -           | 54.68       |
| 25                   | -           | -           | -           | -           | -           | -           | -           | -           | 54.68       |
| 26                   | -           | -           | -           | -           | -           | -           | -           | -           | 54.68       |
| 27                   | -           | -           | -           | -           | -           | -           | -           | -           | 54.68       |
| 28                   | -           | -           | -           | -           | -           | -           | -           | 54.68       | 54.68       |
| 29                   | -           | -           | -           | -           | -           | -           | -           | 54.68       | 54.68       |
| 30                   | -           | -           | -           | -           | -           | -           | -           | 54.68       | 54.68       |
| 31                   | -           | -           | -           | -           | -           | -           | -           | 54.68       | 54.68       |
| 32                   | -           | -           | -           | -           | -           | -           | -           | 54.68       | 54.68       |
| 33                   | -           | -           | -           | -           | -           | -           | 54.68       | 54.68       | 54.68       |
| 34                   | -           | -           | -           | -           | -           | -           | 54.67       | 54.68       | 54.68       |
| 35                   | -           | -           | -           | -           | -           | -           | 54.67       | 54.67       | 54.68       |
| 36                   | -           | -           | -           | -           | -           | -           | 54.67       | 54.67       | 54.67       |
| 37                   | -           | -           | -           | -           | -           | -           | 54.66       | 54.67       | 54.67       |
| 38                   | -           | -           | -           | -           | -           | 54.65       | 54.66       | 54.66       | 54.66       |
| 39                   | -           | -           | -           | -           | -           | 54.65       | 54.65       | 54.66       | 54.66       |
| 40                   | -           | -           | -           | -           | -           | 54.64       | 54.65       | 54.65       | 54.65       |
| 41                   | -           | -           | -           | -           | -           | 54.64       | 54.64       | 54.64       | 54.65       |
| 42                   | -           | -           | -           | -           | -           | 54.63       | 54.63       | 54.64       | 54.64       |
| 43                   | -           | -           | -           | -           | 54.62       | 54.62       | 54.63       | 54.63       | 54.63       |
| 44                   | -           | -           | -           | -           | 54.61       | 54.61       | 54.62       | 54.62       | 54.62       |
| 45                   | -           | -           | -           | -           | 54.60       | 54.60       | 54.61       | 54.61       | 54.62       |
| 46                   | -           | -           | -           | -           | 54.59       | 54.59       | 54.60       | 54.60       | 54.61       |

**נשים**

**שנת לידה**

| <b>האלמנ<br/>ה</b> | <b>1950</b> | <b>1955</b> | <b>1960</b> | <b>1965</b> | <b>1970</b> | <b>1975</b> | <b>1980</b> | <b>1985</b> | <b>1990</b> |
|--------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 18                 | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| 19                 | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| 20                 | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| 21                 | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| 22                 | -           | -           | -           | -           | -           | -           | -           | -           | -           |
| 23                 | -           | -           | -           | -           | -           | -           | -           | -           | 54.71       |
| 24                 | -           | -           | -           | -           | -           | -           | -           | -           | 54.71       |
| 25                 | -           | -           | -           | -           | -           | -           | -           | -           | 54.71       |
| 26                 | -           | -           | -           | -           | -           | -           | -           | -           | 54.71       |
| 27                 | -           | -           | -           | -           | -           | -           | -           | -           | 54.71       |
| 28                 | -           | -           | -           | -           | -           | -           | -           | 54.71       | 54.71       |
| 29                 | -           | -           | -           | -           | -           | -           | -           | 54.71       | 54.71       |
| 30                 | -           | -           | -           | -           | -           | -           | -           | 54.71       | 54.71       |
| 31                 | -           | -           | -           | -           | -           | -           | -           | 54.71       | 54.71       |
| 32                 | -           | -           | -           | -           | -           | -           | -           | 54.70       | 54.71       |
| 33                 | -           | -           | -           | -           | -           | -           | 54.70       | 54.70       | 54.70       |
| 34                 | -           | -           | -           | -           | -           | -           | 54.70       | 54.70       | 54.70       |
| 35                 | -           | -           | -           | -           | -           | -           | 54.70       | 54.70       | 54.70       |
| 36                 | -           | -           | -           | -           | -           | -           | 54.69       | 54.70       | 54.70       |
| 37                 | -           | -           | -           | -           | -           | -           | 54.69       | 54.69       | 54.70       |
| 38                 | -           | -           | -           | -           | -           | 54.68       | 54.69       | 54.69       | 54.69       |
| 39                 | -           | -           | -           | -           | -           | 54.68       | 54.69       | 54.69       | 54.69       |
| 40                 | -           | -           | -           | -           | -           | 54.68       | 54.68       | 54.69       | 54.69       |
| 41                 | -           | -           | -           | -           | -           | 54.67       | 54.68       | 54.68       | 54.69       |
| 42                 | -           | -           | -           | -           | -           | 54.67       | 54.68       | 54.68       | 54.68       |
| 43                 | -           | -           | -           | -           | 54.66       | 54.67       | 54.67       | 54.68       | 54.68       |
| 44                 | -           | -           | -           | -           | 54.66       | 54.66       | 54.67       | 54.67       | 54.68       |
| 45                 | -           | -           | -           | -           | 54.65       | 54.66       | 54.67       | 54.67       | 54.68       |
| 46                 | -           | -           | -           | -           | 54.65       | 54.66       | 54.66       | 54.67       | 54.67       |

**נספח 2: מקדמים להמרת סכום צבור לפנייה לאלמנה**

סעיף 32 [ב]ג, 35

| גיל האלמנה | 1945   | 1950   | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   |
|------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 18         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 19         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 20         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 21         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 22         | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 23         | -      | -      | -      | -      | -      | -      | -      | -      | -      | 295.78 |
| 24         | -      | -      | -      | -      | -      | -      | -      | -      | -      | 294.67 |
| 25         | -      | -      | -      | -      | -      | -      | -      | -      | -      | 293.53 |
| 26         | -      | -      | -      | -      | -      | -      | -      | -      | -      | 292.34 |
| 27         | -      | -      | -      | -      | -      | -      | -      | -      | -      | 291.11 |
| 28         | -      | -      | -      | -      | -      | -      | -      | -      | 289.37 | 289.84 |
| 29         | -      | -      | -      | -      | -      | -      | -      | -      | 288.04 | 288.51 |
| 30         | -      | -      | -      | -      | -      | -      | -      | -      | 286.65 | 287.14 |
| 31         | -      | -      | -      | -      | -      | -      | -      | -      | 285.22 | 285.72 |
| 32         | -      | -      | -      | -      | -      | -      | -      | -      | 283.73 | 284.25 |
| 33         | -      | -      | -      | -      | -      | -      | -      | 281.57 | 282.20 | 282.73 |
| 34         | -      | -      | -      | -      | -      | -      | -      | 279.96 | 280.60 | 281.15 |
| 35         | -      | -      | -      | -      | -      | -      | -      | 278.29 | 278.95 | 279.52 |
| 36         | -      | -      | -      | -      | -      | -      | -      | 276.56 | 277.25 | 277.82 |
| 37         | -      | -      | -      | -      | -      | -      | -      | 274.78 | 275.48 | 276.07 |
| 38         | -      | -      | -      | -      | -      | -      | 272.07 | 272.93 | 273.65 | 274.26 |
| 39         | -      | -      | -      | -      | -      | -      | 270.13 | 271.01 | 271.75 | 272.38 |
| 40         | -      | -      | -      | -      | -      | -      | 268.13 | 269.03 | 269.79 | 270.44 |
| 41         | -      | -      | -      | -      | -      | -      | 266.05 | 266.98 | 267.77 | 268.43 |
| 42         | -      | -      | -      | -      | -      | -      | 263.90 | 264.86 | 265.67 | 266.35 |
| 43         | -      | -      | -      | -      | -      | 260.52 | 261.68 | 262.67 | 263.50 | 264.20 |
| 44         | -      | -      | -      | -      | -      | 258.19 | 259.39 | 260.40 | 261.26 | 261.98 |
| 45         | -      | -      | -      | -      | -      | 255.78 | 257.01 | 258.05 | 258.93 | 259.67 |
| 46         | -      | -      | -      | -      | -      | 253.28 | 254.55 | 255.62 | 256.52 | 257.29 |
| 47         | -      | -      | -      | -      | -      | 250.70 | 252.00 | 253.10 | 254.03 | 254.81 |
| 48         | -      | -      | -      | -      | 246.46 | 248.03 | 249.37 | 250.49 | 251.45 | 252.25 |
| 49         | -      | -      | -      | -      | 243.65 | 245.27 | 246.64 | 247.80 | 248.78 | 249.60 |
| 50         | -      | -      | -      | -      | 240.76 | 242.41 | 243.82 | 245.01 | 246.01 | 246.86 |
| 51         | -      | -      | -      | -      | 237.76 | 239.46 | 240.90 | 242.12 | 243.15 | 244.02 |
| 52         | -      | -      | -      | -      | 234.67 | 236.41 | 237.89 | 239.14 | 240.19 | 241.08 |
| 53         | -      | -      | -      | 229.38 | 231.48 | 233.26 | 234.77 | 236.05 | 237.13 | 238.04 |
| 54         | -      | -      | -      | 226.04 | 228.18 | 230.00 | 231.54 | 232.85 | 233.95 | 234.89 |
| 55         | -      | -      | -      | 222.58 | 224.77 | 226.63 | 228.21 | 229.54 | 230.67 | 231.62 |
| 56         | -      | -      | -      | 219.18 | 221.40 | 223.28 | 224.88 | 226.23 | 227.37 | 228.34 |
| 57         | -      | -      | -      | 215.70 | 217.94 | 219.84 | 221.45 | 222.82 | 223.97 | 224.95 |
| 58         | -      | -      | 209.49 | 212.13 | 214.39 | 216.30 | 217.93 | 219.31 | 220.47 | 221.45 |
| 59         | -      | -      | 205.82 | 208.48 | 210.74 | 212.67 | 214.31 | 215.69 | 216.86 | 217.85 |
| 60         | -      | -      | 202.08 | 204.74 | 207.01 | 208.94 | 210.59 | 211.98 | 213.15 | 214.15 |
| 61         | -      | -      | 198.26 | 200.92 | 203.19 | 205.12 | 206.76 | 208.16 | 209.33 | 210.33 |
| 62         | -      | -      | 194.37 | 197.02 | 199.28 | 201.20 | 202.84 | 204.23 | 205.41 | 206.40 |
| 63         | -      | 187.34 | 190.40 | 193.03 | 195.27 | 197.18 | 198.81 | 200.19 | 201.36 | 202.35 |
| 64         | -      | 183.34 | 186.36 | 188.95 | 191.17 | 193.06 | 194.67 | 196.04 | 197.20 | 198.18 |
| 65         | -      | 179.27 | 182.24 | 184.79 | 186.97 | 188.84 | 190.42 | 191.77 | 192.92 | 193.89 |
| 66         | -      | 175.09 | 178.00 | 180.50 | 182.65 | 184.48 | 186.04 | 187.37 | 188.50 | 189.46 |
| 67         | -      | 170.79 | 173.64 | 176.09 | 178.19 | 179.98 | 181.52 | 182.83 | 183.94 | 184.88 |
| 68         | 163.16 | 166.37 | 169.15 | 171.54 | 173.60 | 175.36 | 176.86 | 178.14 | 179.24 | 180.17 |
| 69         | 158.72 | 161.84 | 164.54 | 166.87 | 168.87 | 170.59 | 172.06 | 173.32 | 174.39 | 175.30 |
| 70         | 154.16 | 157.18 | 159.80 | 162.06 | 164.01 | 165.69 | 167.12 | 168.35 | 169.40 | 170.29 |
| 71         | 149.49 | 152.41 | 154.94 | 157.13 | 159.02 | 160.65 | 162.04 | 163.24 | 164.26 | 165.13 |
| 72         | 144.70 | 147.51 | 149.95 | 152.07 | 153.90 | 155.47 | 156.82 | 157.98 | 158.98 | 159.83 |
| 73         | 139.81 | 142.50 | 144.85 | 146.88 | 148.64 | 150.16 | 151.47 | 152.59 | 153.56 | 154.38 |
| 74         | 134.81 | 137.38 | 139.62 | 141.57 | 143.26 | 144.72 | 145.98 | 147.06 | 148.00 | 148.80 |
| 75         | 129.71 | 132.16 | 134.29 | 136.15 | 137.76 | 139.16 | 140.37 | 141.42 | 142.32 | 143.09 |

הפנסיה תחושב ע"י חלוקת הסכום הצבור במקדם המתאים לפי גיל, מין ושנת לידה

| גיל<br>בהפקד<br>ה | שנת לידה |        |        |        |        |        |        |        |        |        |
|-------------------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                   | 1950     | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   | 1995   |
| 18                | -        | -      | -      | -      | -      | -      | -      | -      | -      | 301.01 |
| 19                | -        | -      | -      | -      | -      | -      | -      | -      | -      | 301.06 |
| 20                | -        | -      | -      | -      | -      | -      | -      | -      | -      | 301.11 |
| 21                | -        | -      | -      | -      | -      | -      | -      | -      | -      | 301.16 |
| 22                | -        | -      | -      | -      | -      | -      | -      | -      | -      | 300.25 |
| 23                | -        | -      | -      | -      | -      | -      | -      | -      | 299.03 | 299.32 |
| 24                | -        | -      | -      | -      | -      | -      | -      | -      | 298.05 | 298.35 |
| 25                | -        | -      | -      | -      | -      | -      | -      | -      | 297.04 | 297.34 |
| 26                | -        | -      | -      | -      | -      | -      | -      | -      | 295.99 | 296.29 |
| 27                | -        | -      | -      | -      | -      | -      | -      | -      | 294.89 | 295.21 |
| 28                | -        | -      | -      | -      | -      | -      | -      | 293.37 | 293.75 | 294.08 |
| 29                | -        | -      | -      | -      | -      | -      | -      | 292.18 | 292.57 | 292.91 |
| 30                | -        | -      | -      | -      | -      | -      | -      | 290.94 | 291.35 | 291.69 |
| 31                | -        | -      | -      | -      | -      | -      | -      | 289.66 | 290.08 | 290.43 |
| 32                | -        | -      | -      | -      | -      | -      | -      | 288.33 | 288.76 | 289.12 |
| 33                | -        | -      | -      | -      | -      | -      | 286.43 | 286.96 | 287.40 | 287.77 |
| 34                | -        | -      | -      | -      | -      | -      | 284.99 | 285.53 | 285.98 | 286.37 |
| 35                | -        | -      | -      | -      | -      | -      | 283.50 | 284.05 | 284.52 | 284.91 |
| 36                | -        | -      | -      | -      | -      | -      | 281.96 | 282.53 | 283.00 | 283.41 |
| 37                | -        | -      | -      | -      | -      | -      | 280.36 | 280.94 | 281.43 | 281.85 |
| 38                | -        | -      | -      | -      | -      | 277.99 | 278.70 | 279.30 | 279.81 | 280.24 |
| 39                | -        | -      | -      | -      | -      | 276.26 | 276.99 | 277.61 | 278.13 | 278.57 |
| 40                | -        | -      | -      | -      | -      | 274.46 | 275.21 | 275.85 | 276.38 | 276.84 |
| 41                | -        | -      | -      | -      | -      | 272.60 | 273.37 | 274.03 | 274.58 | 275.04 |
| 42                | -        | -      | -      | -      | -      | 270.68 | 271.47 | 272.14 | 272.71 | 273.19 |
| 43                | -        | -      | -      | -      | 267.72 | 268.69 | 269.50 | 270.19 | 270.78 | 271.27 |
| 44                | -        | -      | -      | -      | 265.63 | 266.63 | 267.47 | 268.18 | 268.78 | 269.28 |
| 45                | -        | -      | -      | -      | 263.47 | 264.50 | 265.36 | 266.09 | 266.71 | 267.23 |
| 46                | -        | -      | -      | -      | 261.24 | 262.29 | 263.18 | 263.94 | 264.57 | 265.11 |
| 47                | -        | -      | -      | -      | 258.93 | 260.01 | 260.93 | 261.70 | 262.36 | 262.91 |
| 48                | -        | -      | -      | 255.23 | 256.54 | 257.66 | 258.60 | 259.39 | 260.06 | 260.63 |
| 49                | -        | -      | -      | 252.72 | 254.07 | 255.21 | 256.18 | 257.00 | 257.69 | 258.27 |
| 50                | -        | -      | -      | 250.12 | 251.51 | 252.68 | 253.68 | 254.52 | 255.22 | 255.82 |
| 51                | -        | -      | -      | 247.43 | 248.86 | 250.07 | 251.09 | 251.95 | 252.67 | 253.29 |
| 52                | -        | -      | -      | 244.65 | 246.12 | 247.36 | 248.40 | 249.29 | 250.03 | 250.66 |
| 53                | -        | -      | 240.02 | 241.78 | 243.29 | 244.56 | 245.63 | 246.54 | 247.30 | 247.95 |
| 54                | -        | -      | 237.00 | 238.82 | 240.36 | 241.66 | 242.76 | 243.69 | 244.47 | 245.13 |
| 55                | -        | -      | 233.89 | 235.75 | 237.33 | 238.66 | 239.79 | 240.74 | 241.54 | 242.22 |
| 56                | -        | -      | 230.68 | 232.58 | 234.20 | 235.56 | 236.72 | 237.69 | 238.51 | 239.20 |
| 57                | -        | -      | 227.36 | 229.31 | 230.96 | 232.35 | 233.54 | 234.53 | 235.37 | 236.08 |
| 58                | -        | 221.60 | 223.94 | 225.92 | 227.61 | 229.04 | 230.24 | 231.26 | 232.12 | 232.85 |
| 59                | -        | 218.19 | 220.56 | 222.57 | 224.27 | 225.72 | 226.94 | 227.97 | 228.84 | 229.57 |
| 60                | -        | 214.70 | 217.09 | 219.12 | 220.84 | 222.30 | 223.53 | 224.58 | 225.46 | 226.20 |
| 61                | -        | 211.12 | 213.53 | 215.57 | 217.31 | 218.78 | 220.03 | 221.08 | 221.97 | 222.72 |
| 62                | -        | 207.46 | 209.88 | 211.94 | 213.68 | 215.17 | 216.42 | 217.48 | 218.37 | 219.13 |
| 63                | 200.89   | 203.73 | 206.15 | 208.21 | 209.96 | 211.45 | 212.71 | 213.77 | 214.67 | 215.43 |
| 64                | 197.07   | 199.90 | 202.32 | 204.39 | 206.14 | 207.63 | 208.89 | 209.95 | 210.85 | 211.61 |
| 65                | 193.19   | 196.01 | 198.41 | 200.47 | 202.22 | 203.70 | 204.96 | 206.02 | 206.92 | 207.68 |
| 66                | 189.23   | 192.03 | 194.42 | 196.46 | 198.19 | 199.67 | 200.92 | 201.98 | 202.87 | 203.63 |

| גיל<br>בהפקד<br>ה | שנת לידה |        |        |        |        |        |        |        |        |        |
|-------------------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                   | 1950     | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   | 1995   |
| 18                | -        | -      | -      | -      | -      | -      | -      | -      | -      | 291.43 |
| 19                | -        | -      | -      | -      | -      | -      | -      | -      | -      | 290.26 |
| 20                | -        | -      | -      | -      | -      | -      | -      | -      | -      | 289.04 |
| 21                | -        | -      | -      | -      | -      | -      | -      | -      | -      | 287.76 |
| 22                | -        | -      | -      | -      | -      | -      | -      | -      | -      | 286.43 |
| 23                | -        | -      | -      | -      | -      | -      | -      | -      | 284.62 | 285.05 |
| 24                | -        | -      | -      | -      | -      | -      | -      | -      | 283.18 | 283.61 |
| 25                | -        | -      | -      | -      | -      | -      | -      | -      | 281.67 | 282.12 |
| 26                | -        | -      | -      | -      | -      | -      | -      | -      | 280.11 | 280.57 |
| 27                | -        | -      | -      | -      | -      | -      | -      | -      | 278.50 | 278.96 |
| 28                | -        | -      | -      | -      | -      | -      | -      | 276.26 | 276.82 | 277.30 |
| 29                | -        | -      | -      | -      | -      | -      | -      | 274.50 | 275.07 | 275.57 |
| 30                | -        | -      | -      | -      | -      | -      | -      | 272.68 | 273.27 | 273.77 |
| 31                | -        | -      | -      | -      | -      | -      | -      | 270.79 | 271.39 | 271.91 |
| 32                | -        | -      | -      | -      | -      | -      | -      | 268.82 | 269.44 | 269.98 |
| 33                | -        | -      | -      | -      | -      | -      | 266.05 | 266.79 | 267.42 | 267.98 |
| 34                | -        | -      | -      | -      | -      | -      | 263.92 | 264.68 | 265.34 | 265.91 |
| 35                | -        | -      | -      | -      | -      | -      | 261.72 | 262.50 | 263.18 | 263.76 |
| 36                | -        | -      | -      | -      | -      | -      | 259.44 | 260.25 | 260.94 | 261.55 |
| 37                | -        | -      | -      | -      | -      | -      | 257.09 | 257.92 | 258.64 | 259.26 |
| 38                | -        | -      | -      | -      | -      | 253.68 | 254.66 | 255.51 | 256.25 | 256.89 |
| 39                | -        | -      | -      | -      | -      | 251.14 | 252.15 | 253.03 | 253.79 | 254.45 |
| 40                | -        | -      | -      | -      | -      | 248.51 | 249.55 | 250.46 | 251.24 | 251.92 |
| 41                | -        | -      | -      | -      | -      | 245.80 | 246.87 | 247.81 | 248.61 | 249.32 |
| 42                | -        | -      | -      | -      | -      | 243.00 | 244.11 | 245.07 | 245.90 | 246.62 |
| 43                | -        | -      | -      | -      | 238.81 | 240.11 | 241.25 | 242.24 | 243.09 | 243.84 |
| 44                | -        | -      | -      | -      | 235.78 | 237.13 | 238.30 | 239.31 | 240.20 | 240.96 |
| 45                | -        | -      | -      | -      | 232.67 | 234.05 | 235.25 | 236.30 | 237.20 | 237.99 |
| 46                | -        | -      | -      | -      | 229.45 | 230.87 | 232.11 | 233.18 | 234.12 | 234.92 |
| 47                | -        | -      | -      | -      | 226.14 | 227.59 | 228.86 | 229.97 | 230.93 | 231.75 |
| 48                | -        | -      | -      | 221.00 | 222.72 | 224.21 | 225.52 | 226.65 | 227.63 | 228.48 |
| 49                | -        | -      | -      | 217.43 | 219.19 | 220.73 | 222.06 | 223.22 | 224.23 | 225.10 |
| 50                | -        | -      | -      | 213.76 | 215.56 | 217.13 | 218.50 | 219.69 | 220.72 | 221.61 |
| 51                | -        | -      | -      | 209.97 | 211.81 | 213.42 | 214.81 | 216.03 | 217.09 | 218.00 |
| 52                | -        | -      | -      | 206.06 | 207.95 | 209.59 | 211.02 | 212.26 | 213.34 | 214.27 |
| 53                | -        | -      | 199.85 | 202.04 | 203.96 | 205.64 | 207.10 | 208.37 | 209.47 | 210.42 |
| 54                | -        | -      | 195.66 | 197.89 | 199.85 | 201.56 | 203.05 | 204.34 | 205.46 | 206.43 |
| 55                | -        | -      | 191.35 | 193.62 | 195.61 | 197.35 | 198.87 | 200.19 | 201.33 | 202.32 |
| 56                | -        | -      | 186.90 | 189.21 | 191.24 | 193.01 | 194.56 | 195.90 | 197.06 | 198.07 |
| 57                | -        | -      | 182.30 | 184.66 | 186.72 | 188.53 | 190.10 | 191.47 | 192.65 | 193.68 |
| 58                | -        | 175.46 | 178.14 | 180.49 | 182.56 | 184.37 | 185.94 | 187.31 | 188.50 | 189.53 |
| 59                | -        | 171.28 | 173.95 | 176.31 | 178.37 | 180.17 | 181.75 | 183.11 | 184.30 | 185.33 |
| 60                | -        | 167.12 | 169.78 | 172.11 | 174.16 | 175.96 | 177.52 | 178.88 | 180.07 | 181.09 |
| 61                | -        | 163.00 | 165.63 | 167.94 | 169.98 | 171.75 | 173.30 | 174.65 | 175.83 | 176.84 |
| 62                | -        | 158.96 | 161.55 | 163.84 | 165.85 | 167.60 | 169.13 | 170.47 | 171.63 | 172.63 |
| 63                | 152.13   | 155.01 | 157.56 | 159.81 | 161.78 | 163.50 | 165.01 | 166.32 | 167.46 | 168.45 |
| 64                | 148.39   | 151.21 | 153.70 | 155.90 | 157.83 | 159.52 | 160.99 | 162.28 | 163.39 | 164.36 |
| 65                | 144.61   | 147.36 | 149.80 | 151.95 | 153.83 | 155.48 | 156.93 | 158.18 | 159.27 | 160.22 |
| 66                | 140.73   | 143.42 | 145.81 | 147.91 | 149.75 | 151.36 | 152.77 | 154.00 | 155.06 | 155.99 |

**נספח י': מקדמים לחישוב  
הסכום בסיכון בגין פנסיית**  
סעיף 52 [ב]2]

| גיל במועד<br>ההפקדה | גברים   | נשים    |
|---------------------|---------|---------|
| 18                  | 0.351   | 2.280   |
| 19                  | 0.526   | 4.560   |
| 20                  | 1.051   | 6.775   |
| 21                  | 2.440   | 11.182  |
| 22                  | 4.502   | 17.713  |
| 23                  | 7.569   | 26.300  |
| 24                  | 11.792  | 36.873  |
| 25                  | 17.823  | 49.358  |
| 26                  | 26.210  | 63.684  |
| 27                  | 37.741  | 79.774  |
| 28                  | 53.293  | 97.553  |
| 29                  | 74.238  | 118.993 |
| 30                  | 101.864 | 145.381 |
| 31                  | 133.459 | 164.098 |
| 32                  | 159.993 | 180.153 |
| 33                  | 172.746 | 190.393 |
| 34                  | 183.122 | 194.852 |
| 35                  | 189.819 | 194.701 |
| 36                  | 193.443 | 189.303 |
| 37                  | 192.968 | 182.692 |
| 38                  | 189.779 | 173.144 |
| 39                  | 183.620 | 160.020 |
| 40                  | 177.088 | 146.130 |
| 41                  | 169.551 | 132.311 |
| 42                  | 160.804 | 117.986 |
| 43                  | 150.627 | 103.322 |
| 44                  | 138.171 | 88.498  |
| 45                  | 124.153 | 73.705  |
| 46                  | 110.306 | 59.146  |
| 47                  | 95.538  | 33.844  |
| 48                  | 81.808  | 22.195  |
| 49                  | 69.334  | 13.763  |
| 50                  | 58.608  | 8.338   |
| 51                  | 50.458  | 5.325   |
| 52                  | 41.810  | 4.630   |
| 53                  | 33.908  | 3.936   |
| 54                  | 27.306  | 3.241   |
| 55                  | 22.356  | 2.624   |
| 56                  | 18.073  | 2.006   |
| 57                  | 14.347  | 1.466   |
| 58                  | 11.519  | 1.003   |
| 59                  | 8.884   | 0.695   |
| 60                  | 6.497   | 0.463   |
| 61                  | 4.637   | 0.309   |
| 62                  | 3.234   | 0.232   |
| 63                  | 2.232   | 0.154   |
| 64                  | 1.717   | 0.077   |
| 65                  | 1.460   | 0.042   |
| 66                  | 1.345   | 0.018   |

הסכום בסיכון יחושב ע"י הכפלת הפנסיה ליתום הראשון במקדם בטבלה לפי גיל העמית במועד

| גיל<br>בהפקדה | שנת לידה |         |         |         |         |         |         |         |         |         |         |
|---------------|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|               | 1950     | 1955    | 1960    | 1965    | 1970    | 1975    | 1980    | 1985    | 1990    | 1995    |         |
| 18            | -        | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.8059  |
| 19            | -        | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.8418  |
| 20            | -        | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.8409  |
| 21            | -        | -       | -       | -       | -       | -       | -       | -       | -       | -       | 0.8916  |
| 22            | -        | -       | -       | -       | -       | -       | -       | -       | -       | 0.9436  | 0.9436  |
| 23            | -        | -       | -       | -       | -       | -       | -       | -       | -       | 0.9968  | 0.9968  |
| 24            | -        | -       | -       | -       | -       | -       | -       | -       | -       | 1.0511  | 1.0511  |
| 25            | -        | -       | -       | -       | -       | -       | -       | -       | -       | 1.1066  | 1.1067  |
| 26            | -        | -       | -       | -       | -       | -       | -       | -       | -       | 1.1633  | 1.1633  |
| 27            | -        | -       | -       | -       | -       | -       | -       | -       | 1.2616  | 1.2617  | 1.2617  |
| 28            | -        | -       | -       | -       | -       | -       | -       | -       | 1.3209  | 1.3209  | 1.3209  |
| 29            | -        | -       | -       | -       | -       | -       | -       | -       | 1.4230  | 1.4230  | 1.4230  |
| 30            | -        | -       | -       | -       | -       | -       | -       | -       | 1.4846  | 1.4846  | 1.4846  |
| 31            | -        | -       | -       | -       | -       | -       | -       | -       | 1.5899  | 1.5899  | 1.5900  |
| 32            | -        | -       | -       | -       | -       | -       | -       | 1.6970  | 1.6970  | 1.6970  | 1.6970  |
| 33            | -        | -       | -       | -       | -       | -       | -       | 1.8496  | 1.8496  | 1.8496  | 1.8496  |
| 34            | -        | -       | -       | -       | -       | -       | -       | 1.9599  | 1.9599  | 1.9600  | 1.9600  |
| 35            | -        | -       | -       | -       | -       | -       | -       | 2.1164  | 2.1164  | 2.1164  | 2.1164  |
| 36            | -        | -       | -       | -       | -       | -       | -       | 2.2745  | 2.2745  | 2.2745  | 2.2745  |
| 37            | -        | -       | -       | -       | -       | -       | 2.4338  | 2.4338  | 2.4338  | 2.4338  | 2.4338  |
| 38            | -        | -       | -       | -       | -       | -       | 2.5938  | 2.5939  | 2.5939  | 2.5939  | 2.5939  |
| 39            | -        | -       | -       | -       | -       | -       | 2.8008  | 2.8008  | 2.8008  | 2.8009  | 2.8009  |
| 40            | -        | -       | -       | -       | -       | -       | 3.1019  | 3.1020  | 3.1020  | 3.1020  | 3.1020  |
| 41            | -        | -       | -       | -       | -       | -       | 3.4980  | 3.4980  | 3.4981  | 3.4981  | 3.4981  |
| 42            | -        | -       | -       | -       | -       | 3.9415  | 3.9415  | 3.9415  | 3.9416  | 3.9416  | 3.9417  |
| 43            | -        | -       | -       | -       | -       | 4.3834  | 4.3834  | 4.3835  | 4.3835  | 4.3836  | 4.3836  |
| 44            | -        | -       | -       | -       | -       | 4.9168  | 4.9169  | 4.9170  | 4.9170  | 4.9171  | 4.9171  |
| 45            | -        | -       | -       | -       | -       | 5.4916  | 5.4917  | 5.4917  | 5.4918  | 5.4919  | 5.4919  |
| 46            | -        | -       | -       | -       | -       | 5.8654  | 5.8655  | 5.8656  | 5.8657  | 5.8658  | 5.8658  |
| 47            | -        | -       | -       | -       | 6.2736  | 6.2737  | 6.2738  | 6.2740  | 6.2740  | 6.2741  | 6.2742  |
| 48            | -        | -       | -       | -       | 6.7119  | 6.7121  | 6.7123  | 6.7124  | 6.7125  | 6.7126  | 6.7127  |
| 49            | -        | -       | -       | -       | 7.2688  | 7.2690  | 7.2692  | 7.2694  | 7.2695  | 7.2696  | 7.2697  |
| 50            | -        | -       | -       | -       | 7.8417  | 7.8420  | 7.8422  | 7.8424  | 7.8425  | 7.8427  | 7.8428  |
| 51            | -        | -       | -       | -       | 8.4217  | 8.4220  | 8.4223  | 8.4225  | 8.4227  | 8.4229  | 8.4230  |
| 52            | -        | -       | -       | 9.0877  | 9.0882  | 9.0885  | 9.0889  | 9.0892  | 9.0894  | 9.0896  | 9.0898  |
| 53            | -        | -       | -       | 9.7342  | 9.7348  | 9.7353  | 9.7357  | 9.7360  | 9.7363  | 9.7366  | 9.7368  |
| 54            | -        | -       | -       | 10.3881 | 10.3887 | 10.3893 | 10.3898 | 10.3902 | 10.3905 | 10.3909 | 10.3911 |
| 55            | -        | -       | -       | 10.9022 | 10.9030 | 10.9036 | 10.9042 | 10.9047 | 10.9051 | 10.9055 | 10.9058 |
| 56            | -        | -       | -       | 11.2639 | 11.2648 | 11.2656 | 11.2663 | 11.2668 | 11.2673 | 11.2677 | 11.2680 |
| 57            | -        | -       | 11.5739 | 11.5751 | 11.5761 | 11.5769 | 11.5777 | 11.5783 | 11.5788 | 11.5793 | 11.5797 |
| 58            | -        | -       | 11.8029 | 11.8042 | 11.8053 | 11.8063 | 11.8071 | 11.8078 | 11.8084 | 11.8089 | 11.8093 |
| 59            | -        | -       | 11.9474 | 11.9487 | 11.9499 | 11.9509 | 11.9518 | 11.9525 | 11.9531 | 11.9536 | 11.9541 |
| 60            | -        | -       | 11.8938 | 11.8952 | 11.8964 | 11.8974 | 11.8983 | 11.8990 | 11.8997 | 11.9002 | 11.9007 |
| 61            | -        | -       | 11.6575 | 11.6590 | 11.6602 | 11.6613 | 11.6622 | 11.6630 | 11.6636 | 11.6642 | 11.6647 |
| 62            | 11.5002  | 11.5020 | 11.5036 | 11.5049 | 11.5060 | 11.5070 | 11.5078 | 11.5084 | 11.5090 | 11.5095 | 11.5095 |
| 63            | 11.0132  | 11.0150 | 11.0165 | 11.0178 | 11.0189 | 11.0198 | 11.0206 | 11.0213 | 11.0219 | 11.0224 | 11.0224 |
| 64            | 9.9899   | 9.9915  | 9.9930  | 9.9942  | 9.9952  | 9.9960  | 9.9968  | 9.9974  | 9.9980  | 9.9984  | 9.9984  |
| 65            | 8.1597   | 8.1611  | 8.1623  | 8.1634  | 8.1642  | 8.1650  | 8.1656  | 8.1662  | 8.1666  | 8.1670  | 8.1670  |
| 66            | 4.8442   | 4.8451  | 4.8458  | 4.8464  | 4.8470  | 4.8474  | 4.8478  | 4.8482  | 4.8485  | 4.8486  | 4.8486  |

הערה: עלות הריסק לביטוח נכות תחושב על ידי הכפלת פנסיית הנכות + 94% משיעור דמי הגמולים מההכנסה הקובעת לנכות ושאינם במקדם המתאים בטבלה מחולק ב-1,000

**נספח י' 2: מקדמים לחישוב עלות ריסק בגין ביטוח נכות - נשים - לגיל 64**

| גיל<br>בהפקד<br>ה | שנת לידה |         |         |         |         |         |         |         |         |         |
|-------------------|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                   | 1950     | 1955    | 1960    | 1965    | 1970    | 1975    | 1980    | 1985    | 1990    | 1995    |
| 18                |          |         |         |         |         |         |         |         |         | 0.5720  |
| 19                |          |         |         |         |         |         |         |         |         | 0.6093  |
| 20                |          |         |         |         |         |         |         |         |         | 0.6465  |
| 21                |          |         |         |         |         |         |         |         |         | 0.7339  |
| 22                |          |         |         |         |         |         |         |         | 0.7845  | 0.7845  |
| 23                |          |         |         |         |         |         |         |         | 0.8761  | 0.8761  |
| 24                |          |         |         |         |         |         |         |         | 0.9699  | 0.9699  |
| 25                |          |         |         |         |         |         |         |         | 1.0660  | 1.0660  |
| 26                |          |         |         |         |         |         |         |         | 1.1642  | 1.1642  |
| 27                |          |         |         |         |         |         |         | 1.3066  | 1.3066  | 1.3066  |
| 28                |          |         |         |         |         |         |         | 1.4093  | 1.4094  | 1.4094  |
| 29                |          |         |         |         |         |         |         | 1.5571  | 1.5571  | 1.5571  |
| 30                |          |         |         |         |         |         |         | 1.7076  | 1.7076  | 1.7076  |
| 31                |          |         |         |         |         |         |         | 1.9047  | 1.9047  | 1.9047  |
| 32                |          |         |         |         |         |         | 2.0601  | 2.0601  | 2.0601  | 2.0601  |
| 33                |          |         |         |         |         |         | 2.2624  | 2.2624  | 2.2624  | 2.2624  |
| 34                |          |         |         |         |         |         | 2.5126  | 2.5126  | 2.5126  | 2.5126  |
| 35                |          |         |         |         |         |         | 2.7190  | 2.7191  | 2.7191  | 2.7191  |
| 36                |          |         |         |         |         |         | 2.9728  | 2.9728  | 2.9728  | 2.9728  |
| 37                |          |         |         |         |         | 3.2740  | 3.2740  | 3.2740  | 3.2741  | 3.2741  |
| 38                |          |         |         |         |         | 3.5754  | 3.5755  | 3.5755  | 3.5755  | 3.5755  |
| 39                |          |         |         |         |         | 3.8757  | 3.8758  | 3.8758  | 3.8758  | 3.8759  |
| 40                |          |         |         |         |         | 4.2208  | 4.2209  | 4.2209  | 4.2209  | 4.2210  |
| 41                |          |         |         |         |         | 4.6092  | 4.6092  | 4.6093  | 4.6093  | 4.6093  |
| 42                |          |         |         |         | 5.0386  | 5.0387  | 5.0388  | 5.0388  | 5.0389  | 5.0389  |
| 43                |          |         |         |         | 5.4589  | 5.4590  | 5.4591  | 5.4591  | 5.4592  | 5.4592  |
| 44                |          |         |         |         | 5.9140  | 5.9140  | 5.9141  | 5.9142  | 5.9142  | 5.9143  |
| 45                |          |         |         |         | 6.3521  | 6.3522  | 6.3523  | 6.3524  | 6.3525  | 6.3525  |
| 46                |          |         |         |         | 6.8623  | 6.8624  | 6.8625  | 6.8626  | 6.8627  | 6.8627  |
| 47                |          |         |         | 7.3899  | 7.3901  | 7.3902  | 7.3904  | 7.3905  | 7.3906  | 7.3906  |
| 48                |          |         |         | 7.9270  | 7.9272  | 7.9274  | 7.9275  | 7.9277  | 7.9278  | 7.9279  |
| 49                |          |         |         | 8.4633  | 8.4636  | 8.4638  | 8.4640  | 8.4641  | 8.4642  | 8.4643  |
| 50                |          |         |         | 8.9871  | 8.9874  | 8.9876  | 8.9878  | 8.9880  | 8.9881  | 8.9883  |
| 51                |          |         |         | 9.5270  | 9.5274  | 9.5276  | 9.5279  | 9.5281  | 9.5282  | 9.5284  |
| 52                |          |         | 10.0624 | 10.0629 | 10.0633 | 10.0637 | 10.0639 | 10.0642 | 10.0644 | 10.0645 |
| 53                |          |         | 10.5304 | 10.5309 | 10.5314 | 10.5318 | 10.5321 | 10.5323 | 10.5326 | 10.5327 |
| 54                |          |         | 10.9454 | 10.9460 | 10.9466 | 10.9470 | 10.9474 | 10.9477 | 10.9479 | 10.9481 |
| 55                |          |         | 11.2752 | 11.2759 | 11.2764 | 11.2769 | 11.2773 | 11.2777 | 11.2780 | 11.2782 |
| 56                |          |         | 11.4818 | 11.4826 | 11.4833 | 11.4838 | 11.4843 | 11.4846 | 11.4849 | 11.4852 |
| 57                |          | 11.5521 | 11.5532 | 11.5540 | 11.5547 | 11.5553 | 11.5558 | 11.5562 | 11.5566 | 11.5568 |
| 58                |          | 11.4292 | 11.4303 | 11.4313 | 11.4320 | 11.4326 | 11.4332 | 11.4336 | 11.4340 | 11.4343 |
| 59                |          | 11.0188 | 11.0200 | 11.0210 | 11.0218 | 11.0224 | 11.0230 | 11.0234 | 11.0238 | 11.0241 |
| 60                |          | 10.2750 | 10.2762 | 10.2772 | 10.2780 | 10.2787 | 10.2792 | 10.2797 | 10.2801 | 10.2804 |
| 61                |          | 9.0929  | 9.0940  | 9.0950  | 9.0958  | 9.0964  | 9.0969  | 9.0974  | 9.0977  | 9.0980  |
| 62                | 7.2261   | 7.2273  | 7.2283  | 7.2291  | 7.2298  | 7.2303  | 7.2308  | 7.2312  | 7.2315  | 7.2317  |
| 63                | 4.1647   | 4.1655  | 4.1661  | 4.1666  | 4.1670  | 4.1673  | 4.1676  | 4.1678  | 4.1680  | 4.1682  |

הערה: עלות הריסק לביטוח נכות תחושב ע"י הכפלת פנסיית הנכות + 94% משיעור דמי הגמולים מההכנסה הקובעת לנכות ושארירם במקדם המתאים בטבלה מחולק ב-1,000



**נספח י' 3: מקדמים לחישוב עלות ריסק בגין ביטוח נכות - גברים - (לגיל 60 )**

| גיל<br>בהפקדה | שנת לידה |        |        |        |        |        |        |        |        |        |
|---------------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|               | 1950     | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   | 1995   |
| 18            |          |        |        |        |        |        |        |        |        | 0.7989 |
| 19            |          |        |        |        |        |        |        |        |        | 0.8337 |
| 20            |          |        |        |        |        |        |        |        |        | 0.8320 |
| 21            |          |        |        |        |        |        |        |        |        | 0.8812 |
| 22            |          |        |        |        |        |        |        |        | 0.9312 | 0.9313 |
| 23            |          |        |        |        |        |        |        |        | 0.9822 | 0.9822 |
| 24            |          |        |        |        |        |        |        |        | 1.0341 | 1.0341 |
| 25            |          |        |        |        |        |        |        |        | 1.0866 | 1.0866 |
| 26            |          |        |        |        |        |        |        |        | 1.1399 | 1.1399 |
| 27            |          |        |        |        |        |        |        | 1.2334 | 1.2334 | 1.2334 |
| 28            |          |        |        |        |        |        |        | 1.2881 | 1.2881 | 1.2881 |
| 29            |          |        |        |        |        |        |        | 1.3837 | 1.3837 | 1.3838 |
| 30            |          |        |        |        |        |        |        | 1.4392 | 1.4392 | 1.4392 |
| 31            |          |        |        |        |        |        |        | 1.5360 | 1.5360 | 1.5360 |
| 32            |          |        |        |        |        |        | 1.6331 | 1.6331 | 1.6331 | 1.6331 |
| 33            |          |        |        |        |        |        | 1.7725 | 1.7725 | 1.7725 | 1.7725 |
| 34            |          |        |        |        |        |        | 1.8694 | 1.8695 | 1.8695 | 1.8695 |
| 35            |          |        |        |        |        |        | 2.0082 | 2.0082 | 2.0082 | 2.0082 |
| 36            |          |        |        |        |        |        | 2.1458 | 2.1458 | 2.1458 | 2.1458 |
| 37            |          |        |        |        |        | 2.2814 | 2.2815 | 2.2815 | 2.2815 | 2.2815 |
| 38            |          |        |        |        |        | 2.4142 | 2.4143 | 2.4143 | 2.4143 | 2.4143 |
| 39            |          |        |        |        |        | 2.5863 | 2.5863 | 2.5863 | 2.5863 | 2.5863 |
| 40            |          |        |        |        |        | 2.8391 | 2.8391 | 2.8391 | 2.8392 | 2.8392 |
| 41            |          |        |        |        |        | 3.1701 | 3.1701 | 3.1701 | 3.1702 | 3.1702 |
| 42            |          |        |        |        | 3.5326 | 3.5327 | 3.5327 | 3.5327 | 3.5328 | 3.5328 |
| 43            |          |        |        |        | 3.8801 | 3.8801 | 3.8802 | 3.8802 | 3.8803 | 3.8803 |
| 44            |          |        |        |        | 4.2916 | 4.2917 | 4.2918 | 4.2918 | 4.2919 | 4.2919 |
| 45            |          |        |        |        | 4.7178 | 4.7179 | 4.7180 | 4.7180 | 4.7181 | 4.7181 |
| 46            |          |        |        |        | 4.9490 | 4.9490 | 4.9491 | 4.9492 | 4.9492 | 4.9493 |
| 47            |          |        |        | 5.1855 | 5.1856 | 5.1857 | 5.1858 | 5.1859 | 5.1859 | 5.1860 |
| 48            |          |        |        | 5.4181 | 5.4183 | 5.4184 | 5.4185 | 5.4186 | 5.4187 | 5.4187 |
| 49            |          |        |        | 5.7093 | 5.7095 | 5.7096 | 5.7097 | 5.7098 | 5.7099 | 5.7100 |
| 50            |          |        |        | 5.9658 | 5.9660 | 5.9662 | 5.9663 | 5.9664 | 5.9665 | 5.9666 |
| 51            |          |        |        | 6.1706 | 6.1708 | 6.1710 | 6.1712 | 6.1713 | 6.1714 | 6.1715 |
| 52            |          |        | 6.3665 | 6.3668 | 6.3671 | 6.3674 | 6.3676 | 6.3677 | 6.3679 | 6.3680 |
| 53            |          |        | 6.4591 | 6.4594 | 6.4598 | 6.4600 | 6.4603 | 6.4605 | 6.4607 | 6.4608 |
| 54            |          |        | 6.4464 | 6.4468 | 6.4471 | 6.4474 | 6.4477 | 6.4479 | 6.4481 | 6.4483 |
| 55            |          |        | 6.2163 | 6.2168 | 6.2171 | 6.2175 | 6.2177 | 6.2180 | 6.2182 | 6.2184 |
| 56            |          |        | 5.7506 | 5.7511 | 5.7515 | 5.7518 | 5.7521 | 5.7523 | 5.7525 | 5.7527 |
| 57            |          | 5.0611 | 5.0616 | 5.0620 | 5.0624 | 5.0627 | 5.0630 | 5.0633 | 5.0635 | 5.0636 |
| 58            |          | 4.0169 | 4.0174 | 4.0178 | 4.0181 | 4.0184 | 4.0186 | 4.0188 | 4.0190 | 4.0191 |
| 59            |          | 2.3356 | 2.3359 | 2.3361 | 2.3363 | 2.3364 | 2.3366 | 2.3367 | 2.3368 | 2.3369 |

הערה: עלות הריסק לביטוח נכות תחושב על ידי הכפלת פנסיית הנכות + 94% משיעור דמי הגמולים מההכנסה הקובעת לנכות ושאימים

**נספח י' 4: מקדמים לחישוב עלות ריסק בגין ביטוח נכות - נשים - (לגיל 60)**

| גיל<br>בהפקד<br>ה | שנת לידה |        |        |        |        |        |        |        |        |        |
|-------------------|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                   | 1950     | 1955   | 1960   | 1965   | 1970   | 1975   | 1980   | 1985   | 1990   | 1995   |
| 18                |          |        |        |        |        |        |        |        |        | 0.5685 |
| 19                |          |        |        |        |        |        |        |        |        | 0.6052 |
| 20                |          |        |        |        |        |        |        |        |        | 0.6417 |
| 21                |          |        |        |        |        |        |        |        |        | 0.7278 |
| 22                |          |        |        |        |        |        |        |        | 0.7773 | 0.7773 |
| 23                |          |        |        |        |        |        |        |        | 0.8671 | 0.8671 |
| 24                |          |        |        |        |        |        |        |        | 0.9588 | 0.9588 |
| 25                |          |        |        |        |        |        |        |        | 1.0525 | 1.0525 |
| 26                |          |        |        |        |        |        |        |        | 1.1478 | 1.1478 |
| 27                |          |        |        |        |        |        |        | 1.2862 | 1.2862 | 1.2862 |
| 28                |          |        |        |        |        |        |        | 1.3850 | 1.3850 | 1.3850 |
| 29                |          |        |        |        |        |        |        | 1.5273 | 1.5273 | 1.5273 |
| 30                |          |        |        |        |        |        |        | 1.6713 | 1.6713 | 1.6713 |
| 31                |          |        |        |        |        |        |        | 1.8599 | 1.8599 | 1.8599 |
| 32                |          |        |        |        |        |        | 2.0065 | 2.0065 | 2.0065 | 2.0065 |
| 33                |          |        |        |        |        |        | 2.1973 | 2.1973 | 2.1973 | 2.1973 |
| 34                |          |        |        |        |        |        | 2.4326 | 2.4326 | 2.4326 | 2.4326 |
| 35                |          |        |        |        |        |        | 2.6233 | 2.6233 | 2.6233 | 2.6233 |
| 36                |          |        |        |        |        |        | 2.8570 | 2.8570 | 2.8570 | 2.8571 |
| 37                |          |        |        |        |        | 3.1330 | 3.1330 | 3.1330 | 3.1330 | 3.1331 |
| 38                |          |        |        |        |        | 3.4051 | 3.4051 | 3.4052 | 3.4052 | 3.4052 |
| 39                |          |        |        |        |        | 3.6715 | 3.6715 | 3.6716 | 3.6716 | 3.6716 |
| 40                |          |        |        |        |        | 3.9746 | 3.9747 | 3.9747 | 3.9748 | 3.9748 |
| 41                |          |        |        |        |        | 4.3116 | 4.3116 | 4.3117 | 4.3117 | 4.3117 |
| 42                |          |        |        |        | 4.6782 | 4.6783 | 4.6783 | 4.6784 | 4.6784 | 4.6785 |
| 43                |          |        |        |        | 5.0260 | 5.0261 | 5.0261 | 5.0262 | 5.0262 | 5.0263 |
| 44                |          |        |        |        | 5.3934 | 5.3935 | 5.3936 | 5.3937 | 5.3937 | 5.3938 |
| 45                |          |        |        |        | 5.7309 | 5.7310 | 5.7311 | 5.7312 | 5.7312 | 5.7313 |
| 46                |          |        |        |        | 6.1155 | 6.1156 | 6.1157 | 6.1158 | 6.1158 | 6.1159 |
| 47                |          |        |        | 6.4934 | 6.4935 | 6.4937 | 6.4938 | 6.4939 | 6.4940 | 6.4940 |
| 48                |          |        |        | 6.8526 | 6.8528 | 6.8530 | 6.8531 | 6.8532 | 6.8533 | 6.8534 |
| 49                |          |        |        | 7.1786 | 7.1788 | 7.1790 | 7.1792 | 7.1793 | 7.1794 | 7.1795 |
| 50                |          |        |        | 7.4545 | 7.4547 | 7.4549 | 7.4551 | 7.4552 | 7.4554 | 7.4555 |
| 51                |          |        |        | 7.6951 | 7.6954 | 7.6956 | 7.6958 | 7.6959 | 7.6961 | 7.6962 |
| 52                |          |        | 7.8711 | 7.8715 | 7.8718 | 7.8721 | 7.8723 | 7.8725 | 7.8726 | 7.8727 |
| 53                |          |        | 7.9193 | 7.9197 | 7.9201 | 7.9204 | 7.9206 | 7.9208 | 7.9210 | 7.9211 |
| 54                |          |        | 7.8352 | 7.8356 | 7.8360 | 7.8363 | 7.8366 | 7.8368 | 7.8370 | 7.8371 |
| 55                |          |        | 7.5738 | 7.5743 | 7.5747 | 7.5750 | 7.5753 | 7.5755 | 7.5757 | 7.5758 |
| 56                |          |        | 7.0834 | 7.0839 | 7.0843 | 7.0847 | 7.0849 | 7.0852 | 7.0853 | 7.0855 |
| 57                | 6.2969   | 6.2975 | 6.2980 | 6.2984 | 6.2987 | 6.2990 | 6.2992 | 6.2994 | 6.2995 | 6.2995 |
| 58                | 5.0400   | 5.0405 | 5.0409 | 5.0412 | 5.0415 | 5.0417 | 5.0419 | 5.0421 | 5.0422 | 5.0422 |
| 59                | 2.9331   | 2.9334 | 2.9337 | 2.9339 | 2.9341 | 2.9342 | 2.9343 | 2.9344 | 2.9345 | 2.9345 |

הערה: עלות הריסק לביטוח נכות תחושב ע"י הכפלת פנסיית הנכות + 94% משיעור דמי הגמולים מההכנסה הקובעת לנכות ושאינם במקדם המתאים בטבלה מחולק ב-1,000

**נספח י' 5: מקדמים לחישוב עלות ריסק בגין ביטוח נכות - נשים - (לגיל 67)**

| גיל<br>בהפקדה | שנת לידה |         |         |         |         |         |         |         |         |      |         |
|---------------|----------|---------|---------|---------|---------|---------|---------|---------|---------|------|---------|
|               | 1950     | 1955    | 1960    | 1965    | 1970    | 1975    | 1980    | 1985    | 1990    | 1995 |         |
| 18            |          |         |         |         |         |         |         |         |         |      | 0.5740  |
| 19            |          |         |         |         |         |         |         |         |         |      | 0.6116  |
| 20            |          |         |         |         |         |         |         |         |         |      | 0.6491  |
| 21            |          |         |         |         |         |         |         |         |         |      | 0.7373  |
| 22            |          |         |         |         |         |         |         |         |         |      | 0.7885  |
| 23            |          |         |         |         |         |         |         |         | 0.8810  |      | 0.8810  |
| 24            |          |         |         |         |         |         |         |         | 0.9760  |      | 0.9760  |
| 25            |          |         |         |         |         |         |         |         | 1.0734  |      | 1.0734  |
| 26            |          |         |         |         |         |         |         |         | 1.1732  |      | 1.1732  |
| 27            |          |         |         |         |         |         |         |         | 1.3179  |      | 1.3179  |
| 28            |          |         |         |         |         |         |         | 1.4228  | 1.4228  |      | 1.4228  |
| 29            |          |         |         |         |         |         |         | 1.5737  | 1.5737  |      | 1.5737  |
| 30            |          |         |         |         |         |         |         | 1.7277  | 1.7277  |      | 1.7277  |
| 31            |          |         |         |         |         |         |         | 1.9296  | 1.9296  |      | 1.9296  |
| 32            |          |         |         |         |         |         |         | 2.0899  | 2.0899  |      | 2.0899  |
| 33            |          |         |         |         |         |         | 2.2987  | 2.2987  | 2.2987  |      | 2.2987  |
| 34            |          |         |         |         |         |         | 2.5572  | 2.5573  | 2.5573  |      | 2.5573  |
| 35            |          |         |         |         |         |         | 2.7726  | 2.7726  | 2.7726  |      | 2.7726  |
| 36            |          |         |         |         |         |         | 3.0376  | 3.0376  | 3.0377  |      | 3.0377  |
| 37            |          |         |         |         |         |         | 3.3531  | 3.3531  | 3.3532  |      | 3.3532  |
| 38            |          |         |         |         |         | 3.6711  | 3.6711  | 3.6712  | 3.6712  |      | 3.6712  |
| 39            |          |         |         |         |         | 3.9906  | 3.9907  | 3.9907  | 3.9907  |      | 3.9908  |
| 40            |          |         |         |         |         | 4.3595  | 4.3595  | 4.3596  | 4.3596  |      | 4.3596  |
| 41            |          |         |         |         |         | 4.7771  | 4.7771  | 4.7772  | 4.7772  |      | 4.7773  |
| 42            |          |         |         |         |         | 5.2424  | 5.2424  | 5.2425  | 5.2425  |      | 5.2426  |
| 43            |          |         |         |         | 5.7039  | 5.7040  | 5.7041  | 5.7041  | 5.7042  |      | 5.7042  |
| 44            |          |         |         |         | 6.2090  | 6.2091  | 6.2092  | 6.2092  | 6.2093  |      | 6.2093  |
| 45            |          |         |         |         | 6.7048  | 6.7049  | 6.7050  | 6.7051  | 6.7051  |      | 6.7052  |
| 46            |          |         |         |         | 7.2868  | 7.2870  | 7.2871  | 7.2872  | 7.2873  |      | 7.2874  |
| 47            |          |         |         |         | 7.9006  | 7.9007  | 7.9009  | 7.9010  | 7.9011  |      | 7.9012  |
| 48            |          |         |         | 8.5397  | 8.5399  | 8.5401  | 8.5403  | 8.5404  | 8.5405  |      | 8.5406  |
| 49            |          |         |         | 9.1971  | 9.1974  | 9.1976  | 9.1978  | 9.1980  | 9.1981  |      | 9.1982  |
| 50            |          |         |         | 9.8637  | 9.8641  | 9.8644  | 9.8646  | 9.8648  | 9.8649  |      | 9.8651  |
| 51            |          |         |         | 10.5765 | 10.5769 | 10.5772 | 10.5775 | 10.5777 | 10.5779 |      | 10.5781 |
| 52            |          |         |         | 11.3203 | 11.3207 | 11.3211 | 11.3214 | 11.3217 | 11.3219 |      | 11.3221 |
| 53            |          |         | 12.0307 | 12.0314 | 12.0319 | 12.0324 | 12.0327 | 12.0331 | 12.0333 |      | 12.0335 |
| 54            |          |         | 12.7353 | 12.7361 | 12.7367 | 12.7372 | 12.7377 | 12.7380 | 12.7384 |      | 12.7386 |
| 55            |          |         | 13.4085 | 13.4094 | 13.4101 | 13.4107 | 13.4112 | 13.4116 | 13.4120 |      | 13.4123 |
| 56            |          |         | 14.0208 | 14.0218 | 14.0226 | 14.0233 | 14.0239 | 14.0244 | 14.0248 |      | 14.0251 |
| 57            |          |         | 14.5775 | 14.5787 | 14.5796 | 14.5804 | 14.5810 | 14.5815 | 14.5820 |      | 14.5823 |
| 58            |          | 15.0311 | 15.0326 | 15.0338 | 15.0349 | 15.0357 | 15.0365 | 15.0371 | 15.0375 |      | 15.0379 |
| 59            |          | 15.2955 | 15.2972 | 15.2986 | 15.2998 | 15.3007 | 15.3015 | 15.3022 | 15.3027 |      | 15.3032 |
| 60            |          | 15.3479 | 15.3497 | 15.3512 | 15.3525 | 15.3535 | 15.3544 | 15.3551 | 15.3557 |      | 15.3562 |
| 61            |          | 15.1465 | 15.1484 | 15.1501 | 15.1514 | 15.1525 | 15.1535 | 15.1542 | 15.1548 |      | 15.1553 |
| 62            |          | 14.6002 | 14.6023 | 14.6040 | 14.6054 | 14.6066 | 14.6075 | 14.6083 | 14.6089 |      | 14.6095 |
| 63            | 13.5795  | 13.5820 | 13.5840 | 13.5857 | 13.5871 | 13.5883 | 13.5892 | 13.5900 | 13.5907 |      | 13.5912 |
| 64            | 12.1039  | 12.1063 | 12.1083 | 12.1099 | 12.1112 | 12.1123 | 12.1132 | 12.1140 | 12.1146 |      | 12.1151 |
| 65            | 9.6703   | 9.6724  | 9.6740  | 9.6754  | 9.6766  | 9.6775  | 9.6783  | 9.6789  | 9.6794  |      | 9.6798  |
| 66            | 5.5998   | 5.6011  | 5.6021  | 5.6030  | 5.6037  | 5.6043  | 5.6047  | 5.6051  | 5.6054  |      | 5.6057  |

הערה: עלות הריסק לביטוח נכות תחושב על ידי הכפלת פנסיית הנכות + 94% משיעור דמי הגמולים מההכנסה הקובעת לנכות ושאינם במקדם המתאים בטבלה מחולק ב-1,000

**נספח יא1: מקדמים לחישוב עלות ריסק בגין ביטוח שאירים - לגברים**

סעיף 52[ב]2

| גיל<br>בהפקד<br>ה | שנת לידה |         |         |         |         |         |         |         |         |         |
|-------------------|----------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|                   | 1950     | 1955    | 1960    | 1965    | 1970    | 1975    | 1980    | 1985    | 1990    | 1995    |
| 18                | -        | -       | -       | -       | -       | -       | -       | -       | -       | 1.9148  |
| 19                | -        | -       | -       | -       | -       | -       | -       | -       | -       | 2.2584  |
| 20                | -        | -       | -       | -       | -       | -       | -       | -       | -       | 2.9898  |
| 21                | -        | -       | -       | -       | -       | -       | -       | -       | -       | 2.8575  |
| 22                | -        | -       | -       | -       | -       | -       | -       | -       | -       | 2.6337  |
| 23                | -        | -       | -       | -       | -       | -       | -       | -       | 2.6550  | 2.4839  |
| 24                | -        | -       | -       | -       | -       | -       | -       | -       | 2.5314  | 2.3784  |
| 25                | -        | -       | -       | -       | -       | -       | -       | -       | 2.4503  | 2.3113  |
| 26                | -        | -       | -       | -       | -       | -       | -       | -       | 2.4120  | 2.2843  |
| 27                | -        | -       | -       | -       | -       | -       | -       | -       | 2.3927  | 2.2716  |
| 28                | -        | -       | -       | -       | -       | -       | -       | 2.5316  | 2.3932  | 2.2727  |
| 29                | -        | -       | -       | -       | -       | -       | -       | 2.5573  | 2.4204  | 2.3013  |
| 30                | -        | -       | -       | -       | -       | -       | -       | 2.5527  | 2.4192  | 2.3030  |
| 31                | -        | -       | -       | -       | -       | -       | -       | 2.5600  | 2.4310  | 2.3186  |
| 32                | -        | -       | -       | -       | -       | -       | -       | 2.5641  | 2.4411  | 2.3338  |
| 33                | -        | -       | -       | -       | -       | -       | 2.7026  | 2.5672  | 2.4490  | 2.3457  |
| 34                | -        | -       | -       | -       | -       | -       | 2.7067  | 2.5745  | 2.4589  | 2.3580  |
| 35                | -        | -       | -       | -       | -       | -       | 2.7079  | 2.5814  | 2.4707  | 2.3740  |
| 36                | -        | -       | -       | -       | -       | -       | 2.8889  | 2.7611  | 2.6492  | 2.5512  |
| 37                | -        | -       | -       | -       | -       | -       | 3.0734  | 2.9429  | 2.8286  | 2.7284  |
| 38                | -        | -       | -       | -       | -       | 3.4432  | 3.2933  | 3.1617  | 3.0462  | 2.9448  |
| 39                | -        | -       | -       | -       | -       | 3.6864  | 3.5345  | 3.4010  | 3.2837  | 3.1806  |
| 40                | -        | -       | -       | -       | -       | 3.9605  | 3.8018  | 3.6623  | 3.5397  | 3.4318  |
| 41                | -        | -       | -       | -       | -       | 4.2652  | 4.0967  | 3.9485  | 3.8182  | 3.7037  |
| 42                | -        | -       | -       | -       | -       | 4.6038  | 4.4214  | 4.2611  | 4.1202  | 3.9965  |
| 43                | -        | -       | -       | -       | 5.1685  | 4.9409  | 4.7412  | 4.5660  | 4.4123  | 4.2774  |
| 44                | -        | -       | -       | -       | 5.5898  | 5.3480  | 5.1358  | 4.9497  | 4.7863  | 4.6430  |
| 45                | -        | -       | -       | -       | 5.9991  | 5.7370  | 5.5073  | 5.3059  | 5.1294  | 4.9747  |
| 46                | -        | -       | -       | -       | 6.4822  | 6.1895  | 5.9334  | 5.7094  | 5.5133  | 5.3418  |
| 47                | -        | -       | -       | -       | 7.0070  | 6.6812  | 6.3968  | 6.1483  | 5.9313  | 5.7417  |
| 48                | -        | -       | -       | 8.0543  | 7.6299  | 7.2601  | 6.9379  | 6.6571  | 6.4124  | 6.1992  |
| 49                | -        | -       | -       | 8.7550  | 8.2619  | 7.8338  | 7.4620  | 7.1392  | 6.8588  | 6.6154  |
| 50                | -        | -       | -       | 9.4672  | 8.9157  | 8.4379  | 8.0238  | 7.6651  | 7.3542  | 7.0848  |
| 51                | -        | -       | -       | 10.2929 | 9.6752  | 9.1411  | 8.6793  | 8.2799  | 7.9346  | 7.6360  |
| 52                | -        | -       | -       | 11.1219 | 10.4105 | 9.7976  | 9.2696  | 8.8147  | 8.4228  | 8.0851  |
| 53                | -        | -       | 13.0087 | 12.0474 | 11.2226 | 10.5148 | 9.9076  | 9.3865  | 8.9395  | 8.5559  |
| 54                | -        | -       | 14.1052 | 13.0584 | 12.1612 | 11.3920 | 10.7327 | 10.1676 | 9.6831  | 9.2679  |
| 55                | -        | -       | 15.2720 | 14.0713 | 13.0459 | 12.1703 | 11.4226 | 10.7841 | 10.2388 | 9.7732  |
| 56                | -        | -       | 16.4079 | 15.0733 | 13.9366 | 12.9684 | 12.1437 | 11.4413 | 10.8430 | 10.3335 |
| 57                | -        | -       | 17.7643 | 16.3001 | 15.0549 | 13.9960 | 13.0954 | 12.3295 | 11.6781 | 11.1242 |
| 58                | -        | 20.9309 | 19.0632 | 17.4770 | 16.1298 | 14.9856 | 14.0139 | 13.1886 | 12.4876 | 11.8923 |
| 59                | -        | 22.0607 | 20.1307 | 18.4908 | 17.0976 | 15.9138 | 14.9081 | 14.0536 | 13.3276 | 12.7107 |
| 60                | -        | 23.1763 | 21.2025 | 19.5243 | 18.0975 | 16.8843 | 15.8528 | 14.9758 | 14.2301 | 13.5961 |
| 61                | -        | 24.8214 | 22.7268 | 20.9464 | 19.4330 | 18.1466 | 17.0532 | 16.1238 | 15.3338 | 14.6624 |
| 62                | -        | 26.7445 | 24.5197 | 22.6287 | 21.0213 | 19.6550 | 18.4937 | 17.5065 | 16.6675 | 15.9543 |
| 63                | 31.4160  | 28.7148 | 26.4159 | 24.4592 | 22.7939 | 21.3766 | 20.1704 | 19.1437 | 18.2700 | 17.5263 |
| 64                | 33.6598  | 30.9231 | 28.5885 | 26.5969 | 24.8979 | 23.4485 | 22.2121 | 21.1573 | 20.2576 | 19.4900 |
| 65                | 36.1421  | 33.2611 | 30.8026 | 28.7048 | 26.9147 | 25.3872 | 24.0838 | 22.9715 | 22.0224 | 21.2125 |
| 66                | 38.6468  | 35.7161 | 33.2106 | 31.0685 | 29.2372 | 27.6716 | 26.3332 | 25.1889 | 24.2106 | 23.3743 |

הערה: עלות הריסק לעמית פעיל להבטחת פנסיית שאירים לאלמנה תחושב על ידי הכפלת הסכום בסיכון לפטירה במקדם המתאים בטבלה מחולק ב- 100,000

**נספח יא 2: מקדמים לחישוב עלות ריסק בגין ביטוח שאירים - לנשים**

סעיף 52 [ב]2

| גיל<br>בהפקד<br>ה | שנת לידה |         |         |         |         |         |         |         |        |        |
|-------------------|----------|---------|---------|---------|---------|---------|---------|---------|--------|--------|
|                   | 1950     | 1955    | 1960    | 1965    | 1970    | 1975    | 1980    | 1985    | 1990   | 1995   |
| 18                | -        | -       | -       | -       | -       | -       | -       | -       | -      | 0.5959 |
| 19                | -        | -       | -       | -       | -       | -       | -       | -       | -      | 0.8154 |
| 20                | -        | -       | -       | -       | -       | -       | -       | -       | -      | 0.8951 |
| 21                | -        | -       | -       | -       | -       | -       | -       | -       | -      | 0.8224 |
| 22                | -        | -       | -       | -       | -       | -       | -       | -       | -      | 0.7758 |
| 23                | -        | -       | -       | -       | -       | -       | -       | -       | 0.8187 | 0.7440 |
| 24                | -        | -       | -       | -       | -       | -       | -       | -       | 0.8048 | 0.7336 |
| 25                | -        | -       | -       | -       | -       | -       | -       | -       | 0.7955 | 0.7253 |
| 26                | -        | -       | -       | -       | -       | -       | -       | -       | 0.7992 | 0.7284 |
| 27                | -        | -       | -       | -       | -       | -       | -       | -       | 0.8199 | 0.7489 |
| 28                | -        | -       | -       | -       | -       | -       | -       | 0.9350  | 0.8473 | 0.7731 |
| 29                | -        | -       | -       | -       | -       | -       | -       | 0.9711  | 0.8789 | 0.8010 |
| 30                | -        | -       | -       | -       | -       | -       | -       | 1.0139  | 0.9181 | 0.8371 |
| 31                | -        | -       | -       | -       | -       | -       | -       | 1.0780  | 0.9782 | 0.8938 |
| 32                | -        | -       | -       | -       | -       | -       | -       | 1.1457  | 1.0412 | 0.9528 |
| 33                | -        | -       | -       | -       | -       | -       | 1.3360  | 1.2111  | 1.1053 | 1.0157 |
| 34                | -        | -       | -       | -       | -       | -       | 1.4019  | 1.2762  | 1.1695 | 1.0790 |
| 35                | -        | -       | -       | -       | -       | -       | 1.4829  | 1.3561  | 1.2484 | 1.1568 |
| 36                | -        | -       | -       | -       | -       | -       | 1.5609  | 1.4326  | 1.3233 | 1.2303 |
| 37                | -        | -       | -       | -       | -       | -       | 1.6601  | 1.5260  | 1.4118 | 1.3147 |
| 38                | -        | -       | -       | -       | -       | 1.9343  | 1.7693  | 1.6288  | 1.5092 | 1.4074 |
| 39                | -        | -       | -       | -       | -       | 2.0789  | 1.9062  | 1.7590  | 1.6337 | 1.5268 |
| 40                | -        | -       | -       | -       | -       | 2.2417  | 2.0605  | 1.9060  | 1.7742 | 1.6619 |
| 41                | -        | -       | -       | -       | -       | 2.3923  | 2.2037  | 2.0428  | 1.9055 | 1.7884 |
| 42                | -        | -       | -       | -       | -       | 2.5661  | 2.3684  | 2.1996  | 2.0556 | 1.9327 |
| 43                | -        | -       | -       | -       | 2.9653  | 2.7221  | 2.5145  | 2.3374  | 2.1862 | 2.0573 |
| 44                | -        | -       | -       | -       | 3.1464  | 2.8844  | 2.6612  | 2.4711  | 2.3091 | 2.1711 |
| 45                | -        | -       | -       | -       | 3.3105  | 3.0278  | 2.7875  | 2.5832  | 2.4095 | 2.2618 |
| 46                | -        | -       | -       | -       | 3.5030  | 3.1928  | 2.9298  | 2.7069  | 2.5179 | 2.3577 |
| 47                | -        | -       | -       | -       | 3.7139  | 3.3749  | 3.0882  | 2.8457  | 2.6408 | 2.4674 |
| 48                | -        | -       | -       | 4.4161  | 3.9755  | 3.6038  | 3.2901  | 3.0255  | 2.8022 | 2.6139 |
| 49                | -        | -       | -       | 4.7583  | 4.2728  | 3.8641  | 3.5201  | 3.2304  | 2.9865 | 2.7812 |
| 50                | -        | -       | -       | 5.1172  | 4.5812  | 4.1310  | 3.7529  | 3.4353  | 3.1686 | 2.9446 |
| 51                | -        | -       | -       | 5.5005  | 4.9075  | 4.4107  | 3.9945  | 3.6458  | 3.3538 | 3.1091 |
| 52                | -        | -       | -       | 5.9273  | 5.2715  | 4.7235  | 4.2655  | 3.8827  | 3.5629 | 3.2955 |
| 53                | -        | -       | 7.2370  | 6.3661  | 5.6402  | 5.0352  | 4.5310  | 4.1107  | 3.7604 | 3.4684 |
| 54                | -        | -       | 7.8067  | 6.8454  | 6.0460  | 5.3812  | 4.8284  | 4.3686  | 3.9864 | 3.6685 |
| 55                | -        | -       | 8.3666  | 7.3204  | 6.4520  | 5.7310  | 5.1326  | 4.6358  | 4.2233 | 3.8810 |
| 56                | -        | -       | 9.0463  | 7.9071  | 6.9625  | 6.1793  | 5.5299  | 4.9914  | 4.5449 | 4.1746 |
| 57                | -        | -       | 9.7637  | 8.5254  | 7.4998  | 6.6504  | 5.9470  | 5.3644  | 4.8818 | 4.4822 |
| 58                | -        | 12.1596 | 10.5371 | 9.1947  | 8.0839  | 7.1648  | 6.4044  | 5.7752  | 5.2546 | 4.8238 |
| 59                | -        | 13.2025 | 11.4306 | 9.9661  | 8.7556  | 7.7551  | 6.9281  | 6.2447  | 5.6797 | 5.2128 |
| 60                | -        | 14.2074 | 12.2873 | 10.7021 | 9.3933  | 8.3128  | 7.4207  | 6.6842  | 6.0762 | 5.5742 |
| 61                | -        | 15.3722 | 13.2806 | 11.5556 | 10.1329 | 8.9597  | 7.9921  | 7.1941  | 6.5360 | 5.9932 |
| 62                | -        | 16.4709 | 14.2122 | 12.3517 | 10.8191 | 9.5567  | 8.5168  | 7.6602  | 6.9546 | 6.3734 |
| 63                | 20.5737  | 17.6227 | 15.1942 | 13.1956 | 11.5508 | 10.1972 | 9.0832  | 8.1664  | 7.4120 | 6.7911 |
| 64                | 21.9750  | 18.8150 | 16.2163 | 14.0794 | 12.3221 | 10.8770 | 9.6886  | 8.7114  | 7.9078 | 7.2469 |
| 65                | 23.5112  | 20.1380 | 17.3652 | 15.0859 | 13.2122 | 11.6720 | 10.4059 | 9.3652  | 8.5096 | 7.8064 |
| 66                | 25.2209  | 21.6339 | 18.6851 | 16.2610 | 14.2682 | 12.6300 | 11.2833 | 10.1762 | 9.2661 | 8.5180 |

הערה: עלות הריסק לעמיתה פעילה להבטחת פניית שאירים לאלמן תחושב על ידי הכפלת הסכום בסיכון לפטירה במקדם המתאים בטבלה מחולק ב- 100,000