

Приложение 4 к Правилам № 2  
добровольного страхования  
дополнительной пенсии

**Размер страхового обеспечения (наследуемой дополнительной пенсии) в процентах от размера начисленного математического резерва по лицевому счету Застрахованного лица**

Размер периодической части наследуемой дополнительной пенсии определяется по формуле:

$$ДП = МР \cdot Т,$$

где  $ДП$  — размер периодической части страхового обеспечения (дополнительной пенсии);

$МР$  — размер начисленного математического резерва по лицевому счету Застрахованного лица;

$Т$  — тариф рассрочки (в процентах от размера начисленного математического резерва по лицевому счету застрахованного лица) для варианта наследуемой дополнительной пенсии с определенными периодичностью и периодом выплат, в зависимости от пола и возраста  $x$  застрахованного лица на дату заключения Соглашения о выплате, установленной на период выплаты нормы доходности  $i$ .

$PV$  — ожидаемая современная стоимость страхового обеспечения, выплачиваемого по договору страхования, для случая  $ДП = 1$ . Исходя из принципа эквивалентности,

$$ДП \cdot PV = МР,$$

$$ДП = МР \cdot \frac{1}{PV}.$$

Следовательно, тариф рассрочки  $Т$  определяется по формуле:

$$Т = \frac{1}{PV}.$$

Для варианта наследуемой дополнительной пенсии ожидаемая современная стоимость страхового обеспечения  $PV$  определяется по формуле:

$$PV = r \cdot \ddot{a}_{x:\bar{k}|}^{(r)} + k \cdot r \cdot \bar{A}_{x:\bar{k}|}^1 - r \cdot (I^{(r)}\bar{A})_{x:\bar{k}|}^1,$$

где  $r \cdot \ddot{a}_{x:\bar{k}|}^{(r)}$  — ожидаемая современная стоимость периодической выплаты дополнительной пенсии  $r$  раз в год в течение периода выплат продолжительностью  $k$  лет, пока застрахованный жив;

$(k \cdot r \cdot \bar{A}_{x:\bar{k}|}^1 - r \cdot (I^{(r)}\bar{A})_{x:\bar{k}|}^1)$  — ожидаемая современная стоимость оставшейся к выплате части страхового обеспечения в случае смерти застрахованного в течение периода выплат продолжительностью  $k$  лет при периодичности выплаты  $r$  раз в год.

Расчет  $\ddot{a}_{x:\bar{k}|}^{(r)}$  производится по формуле:

$$\ddot{a}_{x:\bar{k}|}^{(r)} = \frac{i \cdot d}{i^{(r)} \cdot d^{(r)}} \sum_{t=x}^{x+k-1} v^{t-x} \cdot \frac{l_t}{l_x} - \frac{i - i^{(r)}}{i^{(r)} \cdot d^{(r)}} \left( 1 - v^k \cdot \frac{l_{x+k}}{l_x} \right).$$

Расчет  $\bar{A}_{x:\bar{k}|}^1$  производится по формуле:

$$\bar{A}_{x:\bar{k}|}^1 = \frac{i}{\delta} \sum_{t=0}^{k-1} v^{t+1} \cdot \frac{d_{x+t}}{l_x}.$$

Расчет  $(I^{(r)}\bar{A})_{x:\bar{k}|}^1$  производится по формуле:

$$(I^{(r)}\bar{A})_{x:\bar{k}|}^1 = \frac{i}{\delta} \sum_{t=0}^{k-1} \left( t + \frac{i - d^{(r)}}{i \cdot d^{(r)}} \right) \cdot v^{t+1} \cdot \frac{d_{x+t}}{l_x},$$

где  $l_y$  — показатель, характеризующий число лиц из наблюдаемой совокупности, доживших до возраста  $y$  лет. Значения  $l_y$  приводятся для целых  $y$  ( $y = \overline{0, w}$ , где  $w$  — предельный возраст таблицы смертности, такой, что  $l_y = 0$  для всех  $y > w$ ).

Показатель  $d_y$  рассчитывается по формулам:

$$d_y = l_y - l_{y+1}, \quad y = \overline{0, w-1};$$

$$d_w = l_w;$$

$$d_y = 0, \quad y > w.$$

Величины  $i^{(r)}$ ,  $v$ ,  $d$ ,  $d^{(r)}$ ,  $\delta$  рассчитываются по формулам:

$$i^{(r)} = r \cdot \left( (1 + i)^{1/r} - 1 \right);$$

$$v = \frac{1}{1+i};$$

$$d = 1 - v;$$

$$d^{(r)} = r \cdot (1 - v^{1/r});$$

$$\delta = \ln(1 + i).$$

Тарифы рассрочки  $T$  для нормы доходности  $i = 1\%, 2\%, 3\%, 4\%, 5\%, 6\%, 7\%, 8\%, 9\%, 10\%, 11\%, 12\%$ ; возраста  $y = \overline{58,85}$  для женщин и  $y = \overline{63,85}$  для мужчин, а также для периода выплат  $k = 3, 5, 10, 15$  лет и периодичности выплат  $r = 1, 4, 12$  раз в год приведены в таблицах 7.1.–8.12. Тарифы в процентах округляются до четырех знаков после запятой.

Таблица 7.1. Женщины, норма доходности 1%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |         | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|---------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет  | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 33,6637%                          | 20,3957% | 10,4422% | 7,1205% | 8,4471%                                | 5,1177% | 2,6199% | 1,7863% | 2,8180%                             | 1,7073% | 0,8740% | 0,5959% |
| 59               | 33,6635%                          | 20,3953% | 10,4412% | 7,1188% | 8,4470%                                | 5,1175% | 2,6196% | 1,7858% | 2,8180%                             | 1,7072% | 0,8739% | 0,5957% |
| 60               | 33,6633%                          | 20,3949% | 10,4401% | 7,1170% | 8,4469%                                | 5,1174% | 2,6193% | 1,7853% | 2,8179%                             | 1,7072% | 0,8738% | 0,5956% |
| 61               | 33,6631%                          | 20,3944% | 10,4390% | 7,1151% | 8,4468%                                | 5,1172% | 2,6190% | 1,7848% | 2,8179%                             | 1,7071% | 0,8737% | 0,5954% |
| 62               | 33,6629%                          | 20,3940% | 10,4378% | 7,1130% | 8,4468%                                | 5,1171% | 2,6187% | 1,7842% | 2,8179%                             | 1,7071% | 0,8736% | 0,5952% |
| 63               | 33,6627%                          | 20,3935% | 10,4366% | 7,1107% | 8,4467%                                | 5,1169% | 2,6183% | 1,7836% | 2,8179%                             | 1,7070% | 0,8735% | 0,5950% |
| 64               | 33,6624%                          | 20,3930% | 10,4354% | 7,1083% | 8,4466%                                | 5,1168% | 2,6180% | 1,7829% | 2,8178%                             | 1,7070% | 0,8733% | 0,5947% |
| 65               | 33,6622%                          | 20,3925% | 10,4340% | 7,1055% | 8,4465%                                | 5,1166% | 2,6176% | 1,7822% | 2,8178%                             | 1,7069% | 0,8732% | 0,5945% |
| 66               | 33,6620%                          | 20,3920% | 10,4325% | 7,1023% | 8,4464%                                | 5,1164% | 2,6171% | 1,7813% | 2,8178%                             | 1,7068% | 0,8730% | 0,5942% |
| 67               | 33,6617%                          | 20,3914% | 10,4307% | 7,0985% | 8,4463%                                | 5,1163% | 2,6166% | 1,7803% | 2,8177%                             | 1,7068% | 0,8729% | 0,5938% |
| 68               | 33,6615%                          | 20,3908% | 10,4285% | 7,0942% | 8,4462%                                | 5,1160% | 2,6160% | 1,7791% | 2,8177%                             | 1,7067% | 0,8726% | 0,5934% |
| 69               | 33,6611%                          | 20,3899% | 10,4257% | 7,0890% | 8,4460%                                | 5,1158% | 2,6152% | 1,7777% | 2,8176%                             | 1,7066% | 0,8724% | 0,5929% |
| 70               | 33,6607%                          | 20,3888% | 10,4224% | 7,0831% | 8,4459%                                | 5,1154% | 2,6142% | 1,7760% | 2,8176%                             | 1,7065% | 0,8721% | 0,5924% |
| 71               | 33,6601%                          | 20,3874% | 10,4185% | 7,0763% | 8,4456%                                | 5,1149% | 2,6131% | 1,7742% | 2,8175%                             | 1,7063% | 0,8717% | 0,5918% |
| 72               | 33,6594%                          | 20,3857% | 10,4139% | 7,0687% | 8,4453%                                | 5,1144% | 2,6118% | 1,7721% | 2,8174%                             | 1,7061% | 0,8712% | 0,5911% |
| 73               | 33,6585%                          | 20,3837% | 10,4088% | 7,0604% | 8,4450%                                | 5,1137% | 2,6104% | 1,7699% | 2,8172%                             | 1,7059% | 0,8707% | 0,5903% |
| 74               | 33,6574%                          | 20,3814% | 10,4032% | 7,0515% | 8,4446%                                | 5,1130% | 2,6088% | 1,7675% | 2,8171%                             | 1,7056% | 0,8702% | 0,5895% |
| 75               | 33,6563%                          | 20,3790% | 10,3971% | 7,0420% | 8,4441%                                | 5,1122% | 2,6070% | 1,7649% | 2,8169%                             | 1,7053% | 0,8696% | 0,5886% |
| 76               | 33,6551%                          | 20,3762% | 10,3904% | 7,0319% | 8,4436%                                | 5,1113% | 2,6052% | 1,7622% | 2,8167%                             | 1,7050% | 0,8689% | 0,5877% |
| 77               | 33,6537%                          | 20,3732% | 10,3832% | 7,0213% | 8,4431%                                | 5,1103% | 2,6031% | 1,7593% | 2,8165%                             | 1,7047% | 0,8683% | 0,5867% |
| 78               | 33,6522%                          | 20,3699% | 10,3755% | 7,0101% | 8,4425%                                | 5,1092% | 2,6010% | 1,7563% | 2,8163%                             | 1,7043% | 0,8675% | 0,5857% |
| 79               | 33,6505%                          | 20,3662% | 10,3671% | 6,9983% | 8,4418%                                | 5,1081% | 2,5986% | 1,7532% | 2,8161%                             | 1,7039% | 0,8667% | 0,5847% |
| 80               | 33,6486%                          | 20,3622% | 10,3582% | 6,9861% | 8,4411%                                | 5,1068% | 2,5961% | 1,7499% | 2,8158%                             | 1,7034% | 0,8659% | 0,5836% |
| 81               | 33,6465%                          | 20,3578% | 10,3486% | 6,9735% | 8,4402%                                | 5,1053% | 2,5935% | 1,7466% | 2,8155%                             | 1,7029% | 0,8649% | 0,5824% |
| 82               | 33,6442%                          | 20,3529% | 10,3385% | 6,9606% | 8,4393%                                | 5,1038% | 2,5906% | 1,7431% | 2,8152%                             | 1,7024% | 0,8640% | 0,5813% |
| 83               | 33,6417%                          | 20,3476% | 10,3278% | 6,9473% | 8,4383%                                | 5,1021% | 2,5877% | 1,7396% | 2,8148%                             | 1,7018% | 0,8630% | 0,5801% |
| 84               | 33,6389%                          | 20,3419% | 10,3165% | 6,9339% | 8,4372%                                | 5,1003% | 2,5845% | 1,7361% | 2,8144%                             | 1,7012% | 0,8619% | 0,5789% |
| 85               | 33,6359%                          | 20,3357% | 10,3048% | 6,9204% | 8,4360%                                | 5,0983% | 2,5813% | 1,7325% | 2,8140%                             | 1,7005% | 0,8608% | 0,5777% |

Таблица 7.2. Женщины, норма доходности 2%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |         | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|---------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет  | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 33,9918%                          | 20,7912% | 10,8906% | 7,5868% | 8,5606%                                | 5,2358% | 2,7421% | 1,9098% | 2,8582%                             | 1,7481% | 0,9155% | 0,6376% |
| 59               | 33,9914%                          | 20,7904% | 10,8886% | 7,5833% | 8,5604%                                | 5,2356% | 2,7415% | 1,9088% | 2,8581%                             | 1,7480% | 0,9153% | 0,6372% |
| 60               | 33,9911%                          | 20,7896% | 10,8864% | 7,5795% | 8,5603%                                | 5,2353% | 2,7409% | 1,9078% | 2,8581%                             | 1,7479% | 0,9151% | 0,6369% |
| 61               | 33,9906%                          | 20,7887% | 10,8841% | 7,5754% | 8,5601%                                | 5,2350% | 2,7402% | 1,9067% | 2,8580%                             | 1,7478% | 0,9148% | 0,6365% |
| 62               | 33,9902%                          | 20,7877% | 10,8817% | 7,5711% | 8,5600%                                | 5,2347% | 2,7395% | 1,9055% | 2,8580%                             | 1,7477% | 0,9146% | 0,6361% |
| 63               | 33,9898%                          | 20,7867% | 10,8792% | 7,5664% | 8,5598%                                | 5,2343% | 2,7388% | 1,9042% | 2,8579%                             | 1,7476% | 0,9144% | 0,6357% |
| 64               | 33,9893%                          | 20,7857% | 10,8766% | 7,5612% | 8,5596%                                | 5,2340% | 2,7381% | 1,9028% | 2,8578%                             | 1,7475% | 0,9141% | 0,6352% |
| 65               | 33,9889%                          | 20,7847% | 10,8738% | 7,5554% | 8,5594%                                | 5,2337% | 2,7373% | 1,9011% | 2,8578%                             | 1,7474% | 0,9138% | 0,6346% |
| 66               | 33,9884%                          | 20,7837% | 10,8706% | 7,5488% | 8,5592%                                | 5,2334% | 2,7363% | 1,8993% | 2,8577%                             | 1,7472% | 0,9135% | 0,6340% |
| 67               | 33,9879%                          | 20,7825% | 10,8669% | 7,5410% | 8,5590%                                | 5,2330% | 2,7353% | 1,8972% | 2,8576%                             | 1,7471% | 0,9131% | 0,6333% |
| 68               | 33,9874%                          | 20,7812% | 10,8624% | 7,5319% | 8,5588%                                | 5,2325% | 2,7339% | 1,8946% | 2,8575%                             | 1,7469% | 0,9127% | 0,6324% |
| 69               | 33,9867%                          | 20,7795% | 10,8568% | 7,5213% | 8,5585%                                | 5,2319% | 2,7323% | 1,8917% | 2,8574%                             | 1,7467% | 0,9121% | 0,6314% |
| 70               | 33,9858%                          | 20,7773% | 10,8500% | 7,5089% | 8,5582%                                | 5,2312% | 2,7304% | 1,8883% | 2,8573%                             | 1,7465% | 0,9114% | 0,6303% |
| 71               | 33,9846%                          | 20,7745% | 10,8419% | 7,4948% | 8,5577%                                | 5,2303% | 2,7281% | 1,8845% | 2,8571%                             | 1,7462% | 0,9107% | 0,6290% |
| 72               | 33,9831%                          | 20,7710% | 10,8325% | 7,4790% | 8,5571%                                | 5,2291% | 2,7254% | 1,8802% | 2,8569%                             | 1,7457% | 0,9097% | 0,6275% |
| 73               | 33,9813%                          | 20,7669% | 10,8220% | 7,4618% | 8,5564%                                | 5,2278% | 2,7224% | 1,8755% | 2,8566%                             | 1,7453% | 0,9087% | 0,6259% |
| 74               | 33,9793%                          | 20,7624% | 10,8105% | 7,4434% | 8,5555%                                | 5,2263% | 2,7191% | 1,8705% | 2,8563%                             | 1,7448% | 0,9076% | 0,6242% |
| 75               | 33,9771%                          | 20,7574% | 10,7979% | 7,4237% | 8,5546%                                | 5,2247% | 2,7155% | 1,8652% | 2,8560%                             | 1,7442% | 0,9064% | 0,6224% |
| 76               | 33,9746%                          | 20,7518% | 10,7843% | 7,4029% | 8,5537%                                | 5,2229% | 2,7117% | 1,8596% | 2,8557%                             | 1,7436% | 0,9050% | 0,6205% |
| 77               | 33,9718%                          | 20,7457% | 10,7696% | 7,3810% | 8,5525%                                | 5,2209% | 2,7075% | 1,8536% | 2,8553%                             | 1,7429% | 0,9036% | 0,6185% |
| 78               | 33,9687%                          | 20,7390% | 10,7537% | 7,3579% | 8,5513%                                | 5,2187% | 2,7031% | 1,8474% | 2,8548%                             | 1,7421% | 0,9021% | 0,6164% |
| 79               | 33,9654%                          | 20,7316% | 10,7367% | 7,3339% | 8,5500%                                | 5,2163% | 2,6982% | 1,8410% | 2,8543%                             | 1,7412% | 0,9004% | 0,6142% |
| 80               | 33,9616%                          | 20,7235% | 10,7184% | 7,3089% | 8,5485%                                | 5,2137% | 2,6931% | 1,8343% | 2,8538%                             | 1,7403% | 0,8987% | 0,6120% |
| 81               | 33,9574%                          | 20,7146% | 10,6989% | 7,2831% | 8,5468%                                | 5,2109% | 2,6877% | 1,8274% | 2,8532%                             | 1,7393% | 0,8968% | 0,6096% |
| 82               | 33,9528%                          | 20,7048% | 10,6783% | 7,2567% | 8,5450%                                | 5,2077% | 2,6819% | 1,8204% | 2,8525%                             | 1,7382% | 0,8949% | 0,6073% |
| 83               | 33,9478%                          | 20,6942% | 10,6565% | 7,2297% | 8,5430%                                | 5,2043% | 2,6758% | 1,8132% | 2,8518%                             | 1,7370% | 0,8928% | 0,6048% |
| 84               | 33,9422%                          | 20,6826% | 10,6337% | 7,2025% | 8,5408%                                | 5,2006% | 2,6695% | 1,8060% | 2,8510%                             | 1,7357% | 0,8906% | 0,6024% |
| 85               | 33,9361%                          | 20,6701% | 10,6099% | 7,1750% | 8,5384%                                | 5,1966% | 2,6629% | 1,7988% | 2,8501%                             | 1,7343% | 0,8884% | 0,6000% |

Таблица 7.3. Женщины, норма доходности 3%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |         | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|---------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет  | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 34,3177%                          | 21,1864% | 11,3449% | 8,0648% | 8,6739%                                | 5,3544% | 2,8664% | 2,0370% | 2,8983%                             | 1,7891% | 0,9577% | 0,6805% |
| 59               | 34,3171%                          | 21,1852% | 11,3417% | 8,0592% | 8,6737%                                | 5,3541% | 2,8655% | 2,0355% | 2,8983%                             | 1,7890% | 0,9574% | 0,6800% |
| 60               | 34,3166%                          | 21,1839% | 11,3383% | 8,0533% | 8,6734%                                | 5,3536% | 2,8645% | 2,0338% | 2,8982%                             | 1,7888% | 0,9571% | 0,6795% |
| 61               | 34,3160%                          | 21,1825% | 11,3347% | 8,0469% | 8,6732%                                | 5,3532% | 2,8635% | 2,0321% | 2,8981%                             | 1,7887% | 0,9567% | 0,6789% |
| 62               | 34,3153%                          | 21,1810% | 11,3310% | 8,0401% | 8,6729%                                | 5,3527% | 2,8625% | 2,0302% | 2,8980%                             | 1,7885% | 0,9564% | 0,6782% |
| 63               | 34,3146%                          | 21,1795% | 11,3272% | 8,0328% | 8,6727%                                | 5,3522% | 2,8614% | 2,0281% | 2,8979%                             | 1,7883% | 0,9560% | 0,6775% |
| 64               | 34,3139%                          | 21,1780% | 11,3232% | 8,0247% | 8,6724%                                | 5,3517% | 2,8602% | 2,0259% | 2,8978%                             | 1,7882% | 0,9556% | 0,6768% |
| 65               | 34,3133%                          | 21,1765% | 11,3189% | 8,0157% | 8,6721%                                | 5,3512% | 2,8589% | 2,0234% | 2,8977%                             | 1,7880% | 0,9552% | 0,6759% |
| 66               | 34,3126%                          | 21,1750% | 11,3140% | 8,0054% | 8,6718%                                | 5,3507% | 2,8575% | 2,0205% | 2,8976%                             | 1,7878% | 0,9547% | 0,6749% |
| 67               | 34,3118%                          | 21,1732% | 11,3082% | 7,9933% | 8,6715%                                | 5,3501% | 2,8558% | 2,0171% | 2,8975%                             | 1,7876% | 0,9541% | 0,6738% |
| 68               | 34,3110%                          | 21,1712% | 11,3013% | 7,9792% | 8,6712%                                | 5,3494% | 2,8538% | 2,0132% | 2,8974%                             | 1,7874% | 0,9534% | 0,6724% |
| 69               | 34,3100%                          | 21,1686% | 11,2927% | 7,9626% | 8,6708%                                | 5,3486% | 2,8513% | 2,0087% | 2,8972%                             | 1,7871% | 0,9525% | 0,6709% |
| 70               | 34,3086%                          | 21,1652% | 11,2823% | 7,9434% | 8,6702%                                | 5,3475% | 2,8483% | 2,0034% | 2,8970%                             | 1,7867% | 0,9515% | 0,6691% |
| 71               | 34,3069%                          | 21,1610% | 11,2698% | 7,9215% | 8,6695%                                | 5,3460% | 2,8447% | 1,9974% | 2,8967%                             | 1,7862% | 0,9503% | 0,6670% |
| 72               | 34,3046%                          | 21,1557% | 11,2554% | 7,8969% | 8,6686%                                | 5,3443% | 2,8406% | 1,9907% | 2,8964%                             | 1,7855% | 0,9488% | 0,6648% |
| 73               | 34,3019%                          | 21,1495% | 11,2391% | 7,8702% | 8,6675%                                | 5,3423% | 2,8359% | 1,9834% | 2,8960%                             | 1,7848% | 0,9473% | 0,6623% |
| 74               | 34,2989%                          | 21,1427% | 11,2214% | 7,8417% | 8,6663%                                | 5,3400% | 2,8309% | 1,9756% | 2,8956%                             | 1,7840% | 0,9455% | 0,6596% |
| 75               | 34,2955%                          | 21,1351% | 11,2022% | 7,8113% | 8,6649%                                | 5,3375% | 2,8254% | 1,9673% | 2,8951%                             | 1,7832% | 0,9436% | 0,6568% |
| 76               | 34,2918%                          | 21,1267% | 11,1813% | 7,7791% | 8,6634%                                | 5,3348% | 2,8195% | 1,9586% | 2,8945%                             | 1,7822% | 0,9416% | 0,6539% |
| 77               | 34,2876%                          | 21,1175% | 11,1587% | 7,7453% | 8,6617%                                | 5,3318% | 2,8131% | 1,9495% | 2,8939%                             | 1,7811% | 0,9394% | 0,6508% |
| 78               | 34,2830%                          | 21,1073% | 11,1344% | 7,7098% | 8,6599%                                | 5,3285% | 2,8062% | 1,9399% | 2,8932%                             | 1,7800% | 0,9371% | 0,6475% |
| 79               | 34,2779%                          | 21,0961% | 11,1083% | 7,6728% | 8,6579%                                | 5,3248% | 2,7988% | 1,9300% | 2,8925%                             | 1,7787% | 0,9345% | 0,6442% |
| 80               | 34,2723%                          | 21,0838% | 11,0804% | 7,6345% | 8,6556%                                | 5,3208% | 2,7909% | 1,9197% | 2,8917%                             | 1,7773% | 0,9318% | 0,6407% |
| 81               | 34,2660%                          | 21,0703% | 11,0507% | 7,5951% | 8,6531%                                | 5,3165% | 2,7826% | 1,9091% | 2,8908%                             | 1,7758% | 0,9290% | 0,6371% |
| 82               | 34,2591%                          | 21,0556% | 11,0192% | 7,5547% | 8,6504%                                | 5,3117% | 2,7738% | 1,8983% | 2,8898%                             | 1,7741% | 0,9260% | 0,6335% |
| 83               | 34,2515%                          | 21,0395% | 10,9861% | 7,5136% | 8,6473%                                | 5,3065% | 2,7645% | 1,8874% | 2,8887%                             | 1,7723% | 0,9228% | 0,6298% |
| 84               | 34,2431%                          | 21,0220% | 10,9513% | 7,4720% | 8,6440%                                | 5,3009% | 2,7548% | 1,8764% | 2,8874%                             | 1,7703% | 0,9195% | 0,6261% |
| 85               | 34,2339%                          | 21,0031% | 10,9151% | 7,4304% | 8,6404%                                | 5,2949% | 2,7448% | 1,8654% | 2,8861%                             | 1,7682% | 0,9161% | 0,6223% |

Таблица 7.4. Женщины, норма доходности 4%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |         | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|---------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет  | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 34,6413%                          | 21,5811% | 11,8045% | 8,5535% | 8,7870%                                | 5,4735% | 2,9928% | 2,1676% | 2,9385%                             | 1,8304% | 1,0007% | 0,7247% |
| 59               | 34,6406%                          | 21,5795% | 11,8001% | 8,5457% | 8,7867%                                | 5,4730% | 2,9916% | 2,1655% | 2,9384%                             | 1,8302% | 1,0003% | 0,7240% |
| 60               | 34,6399%                          | 21,5778% | 11,7954% | 8,5374% | 8,7864%                                | 5,4724% | 2,9902% | 2,1632% | 2,9383%                             | 1,8300% | 0,9998% | 0,7232% |
| 61               | 34,6390%                          | 21,5759% | 11,7905% | 8,5286% | 8,7860%                                | 5,4718% | 2,9888% | 2,1607% | 2,9381%                             | 1,8298% | 0,9994% | 0,7224% |
| 62               | 34,6382%                          | 21,5739% | 11,7854% | 8,5192% | 8,7857%                                | 5,4712% | 2,9874% | 2,1581% | 2,9380%                             | 1,8295% | 0,9989% | 0,7215% |
| 63               | 34,6373%                          | 21,5719% | 11,7802% | 8,5090% | 8,7853%                                | 5,4705% | 2,9858% | 2,1553% | 2,9379%                             | 1,8293% | 0,9983% | 0,7205% |
| 64               | 34,6363%                          | 21,5699% | 11,7747% | 8,4979% | 8,7849%                                | 5,4698% | 2,9843% | 2,1522% | 2,9377%                             | 1,8291% | 0,9978% | 0,7194% |
| 65               | 34,6354%                          | 21,5678% | 11,7688% | 8,4854% | 8,7846%                                | 5,4692% | 2,9825% | 2,1487% | 2,9376%                             | 1,8288% | 0,9972% | 0,7183% |
| 66               | 34,6345%                          | 21,5657% | 11,7621% | 8,4712% | 8,7842%                                | 5,4685% | 2,9806% | 2,1447% | 2,9375%                             | 1,8286% | 0,9965% | 0,7169% |
| 67               | 34,6335%                          | 21,5634% | 11,7543% | 8,4546% | 8,7838%                                | 5,4677% | 2,9783% | 2,1401% | 2,9373%                             | 1,8283% | 0,9957% | 0,7153% |
| 68               | 34,6324%                          | 21,5606% | 11,7447% | 8,4351% | 8,7833%                                | 5,4667% | 2,9755% | 2,1346% | 2,9371%                             | 1,8280% | 0,9948% | 0,7135% |
| 69               | 34,6310%                          | 21,5571% | 11,7330% | 8,4122% | 8,7828%                                | 5,4656% | 2,9721% | 2,1283% | 2,9369%                             | 1,8276% | 0,9936% | 0,7113% |
| 70               | 34,6292%                          | 21,5526% | 11,7188% | 8,3858% | 8,7820%                                | 5,4641% | 2,9679% | 2,1210% | 2,9367%                             | 1,8270% | 0,9922% | 0,7088% |
| 71               | 34,6269%                          | 21,5469% | 11,7018% | 8,3555% | 8,7811%                                | 5,4621% | 2,9630% | 2,1127% | 2,9363%                             | 1,8263% | 0,9905% | 0,7060% |
| 72               | 34,6239%                          | 21,5398% | 11,6820% | 8,3218% | 8,7798%                                | 5,4598% | 2,9573% | 2,1034% | 2,9359%                             | 1,8255% | 0,9885% | 0,7028% |
| 73               | 34,6203%                          | 21,5315% | 11,6599% | 8,2850% | 8,7784%                                | 5,4570% | 2,9510% | 2,0933% | 2,9353%                             | 1,8245% | 0,9863% | 0,6994% |
| 74               | 34,6162%                          | 21,5223% | 11,6358% | 8,2457% | 8,7767%                                | 5,4540% | 2,9441% | 2,0826% | 2,9347%                             | 1,8235% | 0,9840% | 0,6958% |
| 75               | 34,6117%                          | 21,5121% | 11,6095% | 8,2040% | 8,7749%                                | 5,4507% | 2,9365% | 2,0712% | 2,9341%                             | 1,8223% | 0,9814% | 0,6919% |
| 76               | 34,6067%                          | 21,5008% | 11,5810% | 8,1600% | 8,7729%                                | 5,4470% | 2,9284% | 2,0593% | 2,9333%                             | 1,8210% | 0,9786% | 0,6878% |
| 77               | 34,6012%                          | 21,4884% | 11,5503% | 8,1136% | 8,7707%                                | 5,4429% | 2,9197% | 2,0467% | 2,9325%                             | 1,8195% | 0,9756% | 0,6836% |
| 78               | 34,5951%                          | 21,4747% | 11,5172% | 8,0652% | 8,7682%                                | 5,4384% | 2,9103% | 2,0336% | 2,9316%                             | 1,8180% | 0,9724% | 0,6791% |
| 79               | 34,5882%                          | 21,4596% | 11,4817% | 8,0148% | 8,7654%                                | 5,4335% | 2,9002% | 2,0200% | 2,9306%                             | 1,8162% | 0,9689% | 0,6745% |
| 80               | 34,5807%                          | 21,4431% | 11,4439% | 7,9626% | 8,7624%                                | 5,4281% | 2,8895% | 2,0059% | 2,9295%                             | 1,8143% | 0,9653% | 0,6698% |
| 81               | 34,5724%                          | 21,4250% | 11,4036% | 7,9090% | 8,7591%                                | 5,4222% | 2,8781% | 1,9916% | 2,9283%                             | 1,8123% | 0,9614% | 0,6649% |
| 82               | 34,5631%                          | 21,4052% | 11,3610% | 7,8542% | 8,7554%                                | 5,4158% | 2,8662% | 1,9769% | 2,9269%                             | 1,8100% | 0,9573% | 0,6599% |
| 83               | 34,5530%                          | 21,3836% | 11,3161% | 7,7986% | 8,7513%                                | 5,4088% | 2,8536% | 1,9621% | 2,9254%                             | 1,8076% | 0,9530% | 0,6549% |
| 84               | 34,5418%                          | 21,3601% | 11,2692% | 7,7424% | 8,7469%                                | 5,4013% | 2,8405% | 1,9471% | 2,9238%                             | 1,8049% | 0,9485% | 0,6499% |
| 85               | 34,5295%                          | 21,3347% | 11,2204% | 7,6861% | 8,7420%                                | 5,3931% | 2,8269% | 1,9322% | 2,9220%                             | 1,8020% | 0,9439% | 0,6448% |

Таблица 7.5. Женщины, норма доходности 5%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |         | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|---------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет  | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 34,9628%                          | 21,9753% | 12,2689% | 9,0520% | 8,8998%                                | 5,5930% | 3,1212% | 2,3015% | 2,9785%                             | 1,8718% | 1,0444% | 0,7701% |
| 59               | 34,9619%                          | 21,9733% | 12,2633% | 9,0418% | 8,8994%                                | 5,5923% | 3,1196% | 2,2987% | 2,9784%                             | 1,8715% | 1,0439% | 0,7691% |
| 60               | 34,9609%                          | 21,9711% | 12,2573% | 9,0311% | 8,8990%                                | 5,5916% | 3,1178% | 2,2957% | 2,9783%                             | 1,8713% | 1,0433% | 0,7681% |
| 61               | 34,9599%                          | 21,9687% | 12,2510% | 9,0196% | 8,8986%                                | 5,5908% | 3,1160% | 2,2925% | 2,9781%                             | 1,8710% | 1,0427% | 0,7670% |
| 62               | 34,9588%                          | 21,9662% | 12,2444% | 9,0074% | 8,8982%                                | 5,5900% | 3,1141% | 2,2891% | 2,9780%                             | 1,8707% | 1,0420% | 0,7658% |
| 63               | 34,9577%                          | 21,9637% | 12,2377% | 8,9942% | 8,8977%                                | 5,5892% | 3,1122% | 2,2854% | 2,9778%                             | 1,8704% | 1,0413% | 0,7645% |
| 64               | 34,9565%                          | 21,9611% | 12,2307% | 8,9798% | 8,8973%                                | 5,5883% | 3,1101% | 2,2813% | 2,9776%                             | 1,8701% | 1,0406% | 0,7632% |
| 65               | 34,9554%                          | 21,9586% | 12,2231% | 8,9637% | 8,8968%                                | 5,5875% | 3,1079% | 2,2768% | 2,9774%                             | 1,8698% | 1,0399% | 0,7616% |
| 66               | 34,9542%                          | 21,9559% | 12,2146% | 8,9453% | 8,8963%                                | 5,5866% | 3,1054% | 2,2717% | 2,9773%                             | 1,8695% | 1,0390% | 0,7599% |
| 67               | 34,9530%                          | 21,9529% | 12,2045% | 8,9239% | 8,8958%                                | 5,5856% | 3,1024% | 2,2657% | 2,9771%                             | 1,8692% | 1,0380% | 0,7578% |
| 68               | 34,9516%                          | 21,9494% | 12,1923% | 8,8989% | 8,8952%                                | 5,5844% | 3,0988% | 2,2587% | 2,9769%                             | 1,8687% | 1,0367% | 0,7554% |
| 69               | 34,9498%                          | 21,9450% | 12,1774% | 8,8694% | 8,8945%                                | 5,5829% | 3,0945% | 2,2505% | 2,9766%                             | 1,8682% | 1,0352% | 0,7526% |
| 70               | 34,9476%                          | 21,9394% | 12,1592% | 8,8353% | 8,8936%                                | 5,5810% | 3,0891% | 2,2410% | 2,9763%                             | 1,8675% | 1,0334% | 0,7494% |
| 71               | 34,9447%                          | 21,9321% | 12,1374% | 8,7963% | 8,8924%                                | 5,5786% | 3,0828% | 2,2302% | 2,9758%                             | 1,8667% | 1,0312% | 0,7457% |
| 72               | 34,9410%                          | 21,9232% | 12,1122% | 8,7528% | 8,8908%                                | 5,5756% | 3,0755% | 2,2182% | 2,9753%                             | 1,8656% | 1,0287% | 0,7416% |
| 73               | 34,9364%                          | 21,9127% | 12,0838% | 8,7054% | 8,8890%                                | 5,5721% | 3,0674% | 2,2052% | 2,9746%                             | 1,8644% | 1,0259% | 0,7372% |
| 74               | 34,9313%                          | 21,9010% | 12,0530% | 8,6549% | 8,8869%                                | 5,5683% | 3,0585% | 2,1914% | 2,9738%                             | 1,8630% | 1,0229% | 0,7325% |
| 75               | 34,9257%                          | 21,8882% | 12,0195% | 8,6014% | 8,8846%                                | 5,5640% | 3,0489% | 2,1767% | 2,9730%                             | 1,8615% | 1,0196% | 0,7275% |
| 76               | 34,9194%                          | 21,8740% | 11,9832% | 8,5449% | 8,8821%                                | 5,5593% | 3,0384% | 2,1613% | 2,9721%                             | 1,8599% | 1,0160% | 0,7223% |
| 77               | 34,9125%                          | 21,8583% | 11,9440% | 8,4856% | 8,8793%                                | 5,5542% | 3,0272% | 2,1452% | 2,9710%                             | 1,8581% | 1,0121% | 0,7168% |
| 78               | 34,9048%                          | 21,8410% | 11,9018% | 8,4236% | 8,8762%                                | 5,5485% | 3,0152% | 2,1284% | 2,9699%                             | 1,8561% | 1,0080% | 0,7111% |
| 79               | 34,8963%                          | 21,8221% | 11,8567% | 8,3593% | 8,8727%                                | 5,5423% | 3,0024% | 2,1110% | 2,9686%                             | 1,8539% | 1,0036% | 0,7052% |
| 80               | 34,8868%                          | 21,8012% | 11,8085% | 8,2928% | 8,8689%                                | 5,5355% | 2,9887% | 2,0930% | 2,9672%                             | 1,8515% | 0,9989% | 0,6991% |
| 81               | 34,8764%                          | 21,7784% | 11,7574% | 8,2246% | 8,8647%                                | 5,5280% | 2,9743% | 2,0747% | 2,9657%                             | 1,8488% | 0,9940% | 0,6929% |
| 82               | 34,8649%                          | 21,7535% | 11,7034% | 8,1550% | 8,8601%                                | 5,5199% | 2,9590% | 2,0560% | 2,9640%                             | 1,8460% | 0,9888% | 0,6866% |
| 83               | 34,8521%                          | 21,7264% | 11,6465% | 8,0844% | 8,8550%                                | 5,5111% | 2,9431% | 2,0372% | 2,9621%                             | 1,8429% | 0,9833% | 0,6802% |
| 84               | 34,8381%                          | 21,6969% | 11,5872% | 8,0134% | 8,8494%                                | 5,5016% | 2,9264% | 2,0182% | 2,9601%                             | 1,8395% | 0,9776% | 0,6738% |
| 85               | 34,8228%                          | 21,6649% | 11,5255% | 7,9422% | 8,8433%                                | 5,4913% | 2,9093% | 1,9993% | 2,9579%                             | 1,8359% | 0,9718% | 0,6674% |

Таблица 7.6. Женщины, норма доходности 6%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |         | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|---------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет  | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 35,2820%                          | 22,3689% | 12,7378% | 9,5593% | 9,0124%                                | 5,7129% | 3,2514% | 2,4384% | 3,0186%                             | 1,9134% | 1,0888% | 0,8165% |
| 59               | 35,2809%                          | 22,3664% | 12,7308% | 9,5466% | 9,0120%                                | 5,7121% | 3,2494% | 2,4349% | 3,0184%                             | 1,9131% | 1,0881% | 0,8152% |
| 60               | 35,2798%                          | 22,3638% | 12,7234% | 9,5332% | 9,0115%                                | 5,7112% | 3,2472% | 2,4311% | 3,0182%                             | 1,9128% | 1,0874% | 0,8140% |
| 61               | 35,2785%                          | 22,3609% | 12,7156% | 9,5189% | 9,0110%                                | 5,7102% | 3,2450% | 2,4271% | 3,0181%                             | 1,9124% | 1,0866% | 0,8126% |
| 62               | 35,2772%                          | 22,3579% | 12,7076% | 9,5037% | 9,0104%                                | 5,7092% | 3,2426% | 2,4228% | 3,0179%                             | 1,9121% | 1,0858% | 0,8111% |
| 63               | 35,2758%                          | 22,3548% | 12,6993% | 9,4874% | 9,0099%                                | 5,7082% | 3,2402% | 2,4182% | 3,0177%                             | 1,9117% | 1,0850% | 0,8096% |
| 64               | 35,2745%                          | 22,3517% | 12,6907% | 9,4695% | 9,0093%                                | 5,7072% | 3,2377% | 2,4132% | 3,0175%                             | 1,9114% | 1,0841% | 0,8078% |
| 65               | 35,2731%                          | 22,3486% | 12,6814% | 9,4497% | 9,0088%                                | 5,7061% | 3,2349% | 2,4076% | 3,0172%                             | 1,9110% | 1,0832% | 0,8059% |
| 66               | 35,2717%                          | 22,3453% | 12,6709% | 9,4270% | 9,0082%                                | 5,7050% | 3,2318% | 2,4012% | 3,0170%                             | 1,9106% | 1,0821% | 0,8037% |
| 67               | 35,2702%                          | 22,3418% | 12,6586% | 9,4006% | 9,0076%                                | 5,7038% | 3,2282% | 2,3938% | 3,0168%                             | 1,9102% | 1,0808% | 0,8012% |
| 68               | 35,2685%                          | 22,3375% | 12,6436% | 9,3697% | 9,0069%                                | 5,7024% | 3,2238% | 2,3851% | 3,0166%                             | 1,9097% | 1,0793% | 0,7982% |
| 69               | 35,2664%                          | 22,3322% | 12,6253% | 9,3333% | 9,0060%                                | 5,7006% | 3,2184% | 2,3750% | 3,0162%                             | 1,9090% | 1,0774% | 0,7948% |
| 70               | 35,2638%                          | 22,3253% | 12,6030% | 9,2912% | 9,0049%                                | 5,6983% | 3,2118% | 2,3632% | 3,0158%                             | 1,9082% | 1,0752% | 0,7908% |
| 71               | 35,2603%                          | 22,3166% | 12,5763% | 9,2431% | 9,0034%                                | 5,6953% | 3,2041% | 2,3499% | 3,0153%                             | 1,9071% | 1,0725% | 0,7862% |
| 72               | 35,2558%                          | 22,3057% | 12,5454% | 9,1893% | 9,0016%                                | 5,6917% | 3,1951% | 2,3350% | 3,0146%                             | 1,9059% | 1,0694% | 0,7811% |
| 73               | 35,2503%                          | 22,2930% | 12,5106% | 9,1308% | 8,9993%                                | 5,6874% | 3,1850% | 2,3189% | 3,0138%                             | 1,9044% | 1,0660% | 0,7756% |
| 74               | 35,2442%                          | 22,2789% | 12,4728% | 9,0687% | 8,9968%                                | 5,6828% | 3,1741% | 2,3018% | 3,0129%                             | 1,9027% | 1,0622% | 0,7698% |
| 75               | 35,2374%                          | 22,2634% | 12,4318% | 9,0028% | 8,9941%                                | 5,6776% | 3,1623% | 2,2837% | 3,0119%                             | 1,9009% | 1,0581% | 0,7637% |
| 76               | 35,2299%                          | 22,2462% | 12,3873% | 8,9334% | 8,9910%                                | 5,6719% | 3,1495% | 2,2647% | 3,0107%                             | 1,8989% | 1,0537% | 0,7572% |
| 77               | 35,2216%                          | 22,2272% | 12,3394% | 8,8606% | 8,9876%                                | 5,6656% | 3,1357% | 2,2448% | 3,0095%                             | 1,8967% | 1,0490% | 0,7505% |
| 78               | 35,2123%                          | 22,2063% | 12,2880% | 8,7847% | 8,9838%                                | 5,6588% | 3,1210% | 2,2241% | 3,0081%                             | 1,8942% | 1,0440% | 0,7434% |
| 79               | 35,2021%                          | 22,1834% | 12,2329% | 8,7059% | 8,9797%                                | 5,6512% | 3,1053% | 2,2028% | 3,0066%                             | 1,8916% | 1,0386% | 0,7362% |
| 80               | 35,1907%                          | 22,1582% | 12,1741% | 8,6248% | 8,9751%                                | 5,6429% | 3,0885% | 2,1808% | 3,0049%                             | 1,8886% | 1,0328% | 0,7287% |
| 81               | 35,1782%                          | 22,1307% | 12,1119% | 8,5416% | 8,9700%                                | 5,6339% | 3,0709% | 2,1584% | 3,0031%                             | 1,8855% | 1,0268% | 0,7211% |
| 82               | 35,1643%                          | 22,1006% | 12,0461% | 8,4568% | 8,9644%                                | 5,6241% | 3,0523% | 2,1356% | 3,0010%                             | 1,8820% | 1,0204% | 0,7134% |
| 83               | 35,1490%                          | 22,0678% | 11,9771% | 8,3710% | 8,9583%                                | 5,6134% | 3,0328% | 2,1126% | 2,9988%                             | 1,8782% | 1,0138% | 0,7056% |
| 84               | 35,1322%                          | 22,0321% | 11,9050% | 8,2847% | 8,9515%                                | 5,6018% | 3,0126% | 2,0895% | 2,9963%                             | 1,8742% | 1,0069% | 0,6978% |
| 85               | 35,1137%                          | 21,9936% | 11,8302% | 8,1984% | 8,9442%                                | 5,5893% | 2,9917% | 2,0666% | 2,9936%                             | 1,8698% | 0,9997% | 0,6901% |

Таблица 7.7. Женщины, норма доходности 7%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |          | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|----------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет   | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 35,5990%                          | 22,7617% | 13,2106% | 10,0745% | 9,1247%                                | 5,8331% | 3,3833% | 2,5781% | 3,0586%                             | 1,9551% | 1,1338% | 0,8638% |
| 59               | 35,5977%                          | 22,7588% | 13,2023% | 10,0592% | 9,1242%                                | 5,8321% | 3,3809% | 2,5738% | 3,0584%                             | 1,9548% | 1,1330% | 0,8624% |
| 60               | 35,5964%                          | 22,7557% | 13,1934% | 10,0430% | 9,1237%                                | 5,8310% | 3,3783% | 2,5692% | 3,0582%                             | 1,9544% | 1,1321% | 0,8608% |
| 61               | 35,5949%                          | 22,7523% | 13,1841% | 10,0257% | 9,1231%                                | 5,8299% | 3,3756% | 2,5644% | 3,0580%                             | 1,9540% | 1,1312% | 0,8591% |
| 62               | 35,5934%                          | 22,7487% | 13,1745% | 10,0074% | 9,1224%                                | 5,8287% | 3,3728% | 2,5592% | 3,0577%                             | 1,9536% | 1,1302% | 0,8574% |
| 63               | 35,5918%                          | 22,7451% | 13,1646% | 9,9877%  | 9,1218%                                | 5,8275% | 3,3698% | 2,5536% | 3,0575%                             | 1,9532% | 1,1292% | 0,8555% |
| 64               | 35,5902%                          | 22,7414% | 13,1542% | 9,9663%  | 9,1211%                                | 5,8263% | 3,3668% | 2,5476% | 3,0572%                             | 1,9527% | 1,1282% | 0,8534% |
| 65               | 35,5886%                          | 22,7378% | 13,1431% | 9,9425%  | 9,1205%                                | 5,8251% | 3,3635% | 2,5408% | 3,0570%                             | 1,9523% | 1,1270% | 0,8511% |
| 66               | 35,5870%                          | 22,7340% | 13,1307% | 9,9153%  | 9,1198%                                | 5,8238% | 3,3598% | 2,5331% | 3,0568%                             | 1,9518% | 1,1257% | 0,8484% |
| 67               | 35,5852%                          | 22,7298% | 13,1160% | 9,8837%  | 9,1191%                                | 5,8224% | 3,3555% | 2,5242% | 3,0565%                             | 1,9513% | 1,1242% | 0,8454% |
| 68               | 35,5833%                          | 22,7248% | 13,0983% | 9,8467%  | 9,1183%                                | 5,8207% | 3,3502% | 2,5138% | 3,0562%                             | 1,9507% | 1,1224% | 0,8418% |
| 69               | 35,5808%                          | 22,7185% | 13,0764% | 9,8032%  | 9,1172%                                | 5,8185% | 3,3437% | 2,5016% | 3,0558%                             | 1,9500% | 1,1202% | 0,8377% |
| 70               | 35,5777%                          | 22,7105% | 13,0499% | 9,7527%  | 9,1159%                                | 5,8158% | 3,3359% | 2,4875% | 3,0553%                             | 1,9490% | 1,1175% | 0,8328% |
| 71               | 35,5736%                          | 22,7002% | 13,0181% | 9,6951%  | 9,1142%                                | 5,8123% | 3,3266% | 2,4714% | 3,0547%                             | 1,9478% | 1,1143% | 0,8274% |
| 72               | 35,5683%                          | 22,6874% | 12,9812% | 9,6307%  | 9,1120%                                | 5,8080% | 3,3159% | 2,4535% | 3,0539%                             | 1,9462% | 1,1106% | 0,8213% |
| 73               | 35,5619%                          | 22,6724% | 12,9399% | 9,5607%  | 9,1094%                                | 5,8030% | 3,3038% | 2,4342% | 3,0529%                             | 1,9445% | 1,1064% | 0,8147% |
| 74               | 35,5548%                          | 22,6559% | 12,8949% | 9,4863%  | 9,1065%                                | 5,7975% | 3,2908% | 2,4136% | 3,0519%                             | 1,9425% | 1,1019% | 0,8077% |
| 75               | 35,5469%                          | 22,6375% | 12,8460% | 9,4077%  | 9,1032%                                | 5,7914% | 3,2767% | 2,3920% | 3,0507%                             | 1,9404% | 1,0971% | 0,8003% |
| 76               | 35,5381%                          | 22,6173% | 12,7932% | 9,3249%  | 9,0996%                                | 5,7847% | 3,2614% | 2,3692% | 3,0493%                             | 1,9380% | 1,0918% | 0,7925% |
| 77               | 35,5284%                          | 22,5950% | 12,7364% | 9,2382%  | 9,0956%                                | 5,7773% | 3,2450% | 2,3455% | 3,0479%                             | 1,9354% | 1,0862% | 0,7845% |
| 78               | 35,5176%                          | 22,5705% | 12,6753% | 9,1479%  | 9,0912%                                | 5,7691% | 3,2275% | 2,3208% | 3,0463%                             | 1,9325% | 1,0802% | 0,7761% |
| 79               | 35,5056%                          | 22,5435% | 12,6100% | 9,0544%  | 9,0863%                                | 5,7602% | 3,2088% | 2,2954% | 3,0445%                             | 1,9293% | 1,0737% | 0,7675% |
| 80               | 35,4923%                          | 22,5139% | 12,5405% | 8,9581%  | 9,0809%                                | 5,7504% | 3,1889% | 2,2692% | 3,0425%                             | 1,9259% | 1,0669% | 0,7586% |
| 81               | 35,4777%                          | 22,4816% | 12,4668% | 8,8596%  | 9,0750%                                | 5,7398% | 3,1679% | 2,2426% | 3,0403%                             | 1,9221% | 1,0598% | 0,7496% |
| 82               | 35,4615%                          | 22,4462% | 12,3891% | 8,7593%  | 9,0684%                                | 5,7282% | 3,1459% | 2,2156% | 3,0379%                             | 1,9180% | 1,0522% | 0,7404% |
| 83               | 35,4436%                          | 22,4077% | 12,3076% | 8,6580%  | 9,0612%                                | 5,7156% | 3,1229% | 2,1884% | 3,0353%                             | 1,9136% | 1,0443% | 0,7312% |
| 84               | 35,4240%                          | 22,3659% | 12,2226% | 8,5562%  | 9,0533%                                | 5,7020% | 3,0990% | 2,1611% | 3,0324%                             | 1,9088% | 1,0361% | 0,7220% |
| 85               | 35,4024%                          | 22,3207% | 12,1345% | 8,4545%  | 9,0447%                                | 5,6873% | 3,0743% | 2,1340% | 3,0292%                             | 1,9036% | 1,0277% | 0,7128% |

Таблица 7.8. Женщины, норма доходности 8%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |          | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|----------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет   | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 35,9138%                          | 23,1537% | 13,6870% | 10,5967% | 9,2368%                                | 5,9536% | 3,5168% | 2,7203% | 3,0985%                             | 1,9970% | 1,1795% | 0,9121% |
| 59               | 35,9124%                          | 23,1504% | 13,6772% | 10,5786% | 9,2362%                                | 5,9525% | 3,5140% | 2,7152% | 3,0983%                             | 1,9966% | 1,1785% | 0,9104% |
| 60               | 35,9108%                          | 23,1468% | 13,6668% | 10,5594% | 9,2356%                                | 5,9512% | 3,5109% | 2,7098% | 3,0980%                             | 1,9962% | 1,1774% | 0,9085% |
| 61               | 35,9091%                          | 23,1428% | 13,6559% | 10,5390% | 9,2349%                                | 5,9499% | 3,5077% | 2,7040% | 3,0978%                             | 1,9957% | 1,1763% | 0,9066% |
| 62               | 35,9074%                          | 23,1387% | 13,6447% | 10,5174% | 9,2342%                                | 5,9486% | 3,5044% | 2,6979% | 3,0975%                             | 1,9952% | 1,1752% | 0,9045% |
| 63               | 35,9056%                          | 23,1346% | 13,6331% | 10,4943% | 9,2334%                                | 5,9472% | 3,5010% | 2,6913% | 3,0973%                             | 1,9948% | 1,1740% | 0,9022% |
| 64               | 35,9037%                          | 23,1303% | 13,6210% | 10,4691% | 9,2327%                                | 5,9458% | 3,4974% | 2,6842% | 3,0970%                             | 1,9943% | 1,1728% | 0,8998% |
| 65               | 35,9019%                          | 23,1261% | 13,6080% | 10,4412% | 9,2319%                                | 5,9443% | 3,4936% | 2,6762% | 3,0967%                             | 1,9938% | 1,1714% | 0,8970% |
| 66               | 35,9000%                          | 23,1217% | 13,5935% | 10,4094% | 9,2311%                                | 5,9428% | 3,4892% | 2,6672% | 3,0964%                             | 1,9932% | 1,1699% | 0,8939% |
| 67               | 35,8980%                          | 23,1169% | 13,5764% | 10,3725% | 9,2303%                                | 5,9412% | 3,4841% | 2,6567% | 3,0961%                             | 1,9926% | 1,1682% | 0,8904% |
| 68               | 35,8958%                          | 23,1111% | 13,5557% | 10,3292% | 9,2294%                                | 5,9392% | 3,4780% | 2,6445% | 3,0958%                             | 1,9919% | 1,1660% | 0,8862% |
| 69               | 35,8930%                          | 23,1039% | 13,5303% | 10,2783% | 9,2282%                                | 5,9367% | 3,4704% | 2,6302% | 3,0953%                             | 1,9911% | 1,1634% | 0,8813% |
| 70               | 35,8894%                          | 23,0946% | 13,4994% | 10,2192% | 9,2267%                                | 5,9336% | 3,4613% | 2,6136% | 3,0948%                             | 1,9899% | 1,1603% | 0,8756% |
| 71               | 35,8847%                          | 23,0828% | 13,4624% | 10,1516% | 9,2247%                                | 5,9295% | 3,4504% | 2,5947% | 3,0940%                             | 1,9885% | 1,1565% | 0,8691% |
| 72               | 35,8787%                          | 23,0680% | 13,4194% | 10,0762% | 9,2222%                                | 5,9246% | 3,4378% | 2,5737% | 3,0931%                             | 1,9867% | 1,1522% | 0,8620% |
| 73               | 35,8714%                          | 23,0508% | 13,3712% | 9,9943%  | 9,2192%                                | 5,9188% | 3,4237% | 2,5509% | 3,0920%                             | 1,9847% | 1,1473% | 0,8542% |
| 74               | 35,8632%                          | 23,0317% | 13,3188% | 9,9074%  | 9,2158%                                | 5,9124% | 3,4085% | 2,5268% | 3,0908%                             | 1,9824% | 1,1421% | 0,8460% |
| 75               | 35,8542%                          | 23,0106% | 13,2620% | 9,8155%  | 9,2121%                                | 5,9053% | 3,3920% | 2,5014% | 3,0894%                             | 1,9799% | 1,1364% | 0,8373% |
| 76               | 35,8441%                          | 22,9873% | 13,2006% | 9,7189%  | 9,2079%                                | 5,8975% | 3,3742% | 2,4748% | 3,0879%                             | 1,9772% | 1,1302% | 0,8283% |
| 77               | 35,8329%                          | 22,9617% | 13,1345% | 9,6179%  | 9,2034%                                | 5,8890% | 3,3550% | 2,4470% | 3,0862%                             | 1,9741% | 1,1237% | 0,8188% |
| 78               | 35,8206%                          | 22,9334% | 13,0636% | 9,5129%  | 9,1983%                                | 5,8796% | 3,3346% | 2,4183% | 3,0843%                             | 1,9708% | 1,1166% | 0,8090% |
| 79               | 35,8069%                          | 22,9024% | 12,9878% | 9,4043%  | 9,1927%                                | 5,8693% | 3,3128% | 2,3886% | 3,0823%                             | 1,9672% | 1,1092% | 0,7990% |
| 80               | 35,7917%                          | 22,8683% | 12,9072% | 9,2925%  | 9,1865%                                | 5,8580% | 3,2897% | 2,3582% | 3,0800%                             | 1,9632% | 1,1012% | 0,7887% |
| 81               | 35,7749%                          | 22,8311% | 12,8219% | 9,1783%  | 9,1796%                                | 5,8457% | 3,2654% | 2,3273% | 3,0775%                             | 1,9588% | 1,0929% | 0,7781% |
| 82               | 35,7564%                          | 22,7905% | 12,7320% | 9,0623%  | 9,1721%                                | 5,8323% | 3,2398% | 2,2959% | 3,0747%                             | 1,9541% | 1,0841% | 0,7675% |
| 83               | 35,7360%                          | 22,7462% | 12,6379% | 8,9452%  | 9,1638%                                | 5,8178% | 3,2131% | 2,2644% | 3,0717%                             | 1,9490% | 1,0750% | 0,7568% |
| 84               | 35,7135%                          | 22,6981% | 12,5398% | 8,8277%  | 9,1547%                                | 5,8020% | 3,1854% | 2,2328% | 3,0684%                             | 1,9434% | 1,0655% | 0,7462% |
| 85               | 35,6889%                          | 22,6462% | 12,4382% | 8,7105%  | 9,1448%                                | 5,7851% | 3,1569% | 2,2015% | 3,0648%                             | 1,9375% | 1,0557% | 0,7356% |

Таблица 7.9. Женщины, норма доходности 9%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |          | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|----------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет   | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 36,2263%                          | 23,5448% | 14,1664% | 11,1250% | 9,3486%                                | 6,0744% | 3,6518% | 2,8649% | 3,1384%                             | 2,0391% | 1,2256% | 0,9613% |
| 59               | 36,2248%                          | 23,5410% | 14,1552% | 11,1040% | 9,3479%                                | 6,0731% | 3,6485% | 2,8589% | 3,1381%                             | 2,0386% | 1,2245% | 0,9593% |
| 60               | 36,2230%                          | 23,5369% | 14,1432% | 11,0817% | 9,3472%                                | 6,0717% | 3,6450% | 2,8526% | 3,1379%                             | 2,0381% | 1,2233% | 0,9571% |
| 61               | 36,2211%                          | 23,5325% | 14,1307% | 11,0580% | 9,3464%                                | 6,0702% | 3,6413% | 2,8459% | 3,1376%                             | 2,0376% | 1,2220% | 0,9548% |
| 62               | 36,2192%                          | 23,5278% | 14,1177% | 11,0330% | 9,3456%                                | 6,0686% | 3,6375% | 2,8388% | 3,1373%                             | 2,0370% | 1,2207% | 0,9523% |
| 63               | 36,2171%                          | 23,5231% | 14,1044% | 11,0062% | 9,3448%                                | 6,0671% | 3,6335% | 2,8311% | 3,1370%                             | 2,0365% | 1,2193% | 0,9497% |
| 64               | 36,2150%                          | 23,5183% | 14,0905% | 10,9772% | 9,3439%                                | 6,0654% | 3,6294% | 2,8229% | 3,1367%                             | 2,0359% | 1,2179% | 0,9469% |
| 65               | 36,2130%                          | 23,5135% | 14,0756% | 10,9451% | 9,3431%                                | 6,0638% | 3,6249% | 2,8137% | 3,1363%                             | 2,0353% | 1,2163% | 0,9437% |
| 66               | 36,2109%                          | 23,5085% | 14,0589% | 10,9086% | 9,3422%                                | 6,0621% | 3,6200% | 2,8033% | 3,1360%                             | 2,0347% | 1,2146% | 0,9402% |
| 67               | 36,2086%                          | 23,5030% | 14,0394% | 10,8662% | 9,3413%                                | 6,0603% | 3,6141% | 2,7912% | 3,1357%                             | 2,0341% | 1,2126% | 0,9360% |
| 68               | 36,2061%                          | 23,4965% | 14,0157% | 10,8164% | 9,3402%                                | 6,0580% | 3,6070% | 2,7770% | 3,1353%                             | 2,0333% | 1,2101% | 0,9312% |
| 69               | 36,2029%                          | 23,4883% | 13,9866% | 10,7578% | 9,3389%                                | 6,0552% | 3,5983% | 2,7605% | 3,1348%                             | 2,0323% | 1,2071% | 0,9255% |
| 70               | 36,1989%                          | 23,4778% | 13,9512% | 10,6898% | 9,3372%                                | 6,0516% | 3,5878% | 2,7413% | 3,1342%                             | 2,0310% | 1,2035% | 0,9189% |
| 71               | 36,1936%                          | 23,4643% | 13,9088% | 10,6121% | 9,3349%                                | 6,0470% | 3,5753% | 2,7195% | 3,1333%                             | 2,0293% | 1,1992% | 0,9115% |
| 72               | 36,1868%                          | 23,4476% | 13,8595% | 10,5253% | 9,3321%                                | 6,0413% | 3,5608% | 2,6952% | 3,1323%                             | 2,0273% | 1,1942% | 0,9032% |
| 73               | 36,1786%                          | 23,4281% | 13,8043% | 10,4311% | 9,3286%                                | 6,0347% | 3,5446% | 2,6689% | 3,1310%                             | 2,0250% | 1,1886% | 0,8942% |
| 74               | 36,1694%                          | 23,4065% | 13,7442% | 10,3312% | 9,3249%                                | 6,0274% | 3,5271% | 2,6411% | 3,1296%                             | 2,0224% | 1,1825% | 0,8847% |
| 75               | 36,1592%                          | 23,3826% | 13,6792% | 10,2258% | 9,3206%                                | 6,0194% | 3,5081% | 2,6119% | 3,1281%                             | 2,0196% | 1,1760% | 0,8748% |
| 76               | 36,1479%                          | 23,3561% | 13,6090% | 10,1151% | 9,3159%                                | 6,0105% | 3,4877% | 2,5813% | 3,1264%                             | 2,0164% | 1,1689% | 0,8643% |
| 77               | 36,1353%                          | 23,3271% | 13,5334% | 9,9994%  | 9,3108%                                | 6,0008% | 3,4657% | 2,5494% | 3,1244%                             | 2,0130% | 1,1614% | 0,8535% |
| 78               | 36,1214%                          | 23,2951% | 13,4525% | 9,8793%  | 9,3050%                                | 5,9901% | 3,4423% | 2,5164% | 3,1223%                             | 2,0092% | 1,1533% | 0,8422% |
| 79               | 36,1059%                          | 23,2599% | 13,3661% | 9,7552%  | 9,2987%                                | 5,9784% | 3,4174% | 2,4824% | 3,1200%                             | 2,0050% | 1,1448% | 0,8307% |
| 80               | 36,0888%                          | 23,2214% | 13,2742% | 9,6277%  | 9,2917%                                | 5,9656% | 3,3910% | 2,4477% | 3,1174%                             | 2,0005% | 1,1357% | 0,8189% |
| 81               | 36,0700%                          | 23,1792% | 13,1770% | 9,4976%  | 9,2839%                                | 5,9516% | 3,3631% | 2,4123% | 3,1146%                             | 1,9956% | 1,1261% | 0,8069% |
| 82               | 36,0491%                          | 23,1332% | 13,0748% | 9,3656%  | 9,2754%                                | 5,9364% | 3,3340% | 2,3765% | 3,1115%                             | 1,9902% | 1,1161% | 0,7947% |
| 83               | 36,0261%                          | 23,0831% | 12,9678% | 9,2324%  | 9,2661%                                | 5,9199% | 3,3035% | 2,3406% | 3,1080%                             | 1,9844% | 1,1057% | 0,7826% |
| 84               | 36,0008%                          | 23,0288% | 12,8564% | 9,0990%  | 9,2558%                                | 5,9020% | 3,2720% | 2,3047% | 3,1043%                             | 1,9781% | 1,0949% | 0,7704% |
| 85               | 35,9731%                          | 22,9701% | 12,7412% | 8,9661%  | 9,2446%                                | 5,8828% | 3,2396% | 2,2691% | 3,1002%                             | 1,9713% | 1,0838% | 0,7583% |

Таблица 7.10. Женщины, норма доходности 10%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |          | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|----------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет   | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 36,5367%                          | 23,9349% | 14,6485% | 11,6584% | 9,4601%                                | 6,1954% | 3,7882% | 3,0116% | 3,1782%                             | 2,0813% | 1,2723% | 1,0112% |
| 59               | 36,5350%                          | 23,9307% | 14,6357% | 11,6344% | 9,4594%                                | 6,1940% | 3,7845% | 3,0047% | 3,1779%                             | 2,0807% | 1,2710% | 1,0089% |
| 60               | 36,5331%                          | 23,9261% | 14,6222% | 11,6089% | 9,4586%                                | 6,1924% | 3,7804% | 2,9974% | 3,1776%                             | 2,0802% | 1,2696% | 1,0064% |
| 61               | 36,5309%                          | 23,9211% | 14,6079% | 11,5818% | 9,4577%                                | 6,1907% | 3,7762% | 2,9897% | 3,1773%                             | 2,0796% | 1,2682% | 1,0037% |
| 62               | 36,5287%                          | 23,9159% | 14,5932% | 11,5533% | 9,4568%                                | 6,1890% | 3,7718% | 2,9816% | 3,1770%                             | 2,0790% | 1,2667% | 1,0009% |
| 63               | 36,5264%                          | 23,9105% | 14,5780% | 11,5228% | 9,4559%                                | 6,1872% | 3,7673% | 2,9728% | 3,1766%                             | 2,0783% | 1,2651% | 0,9979% |
| 64               | 36,5241%                          | 23,9052% | 14,5623% | 11,4898% | 9,4549%                                | 6,1854% | 3,7626% | 2,9634% | 3,1763%                             | 2,0777% | 1,2635% | 0,9947% |
| 65               | 36,5218%                          | 23,8998% | 14,5454% | 11,4534% | 9,4540%                                | 6,1835% | 3,7576% | 2,9529% | 3,1759%                             | 2,0770% | 1,2617% | 0,9911% |
| 66               | 36,5195%                          | 23,8942% | 14,5266% | 11,4120% | 9,4530%                                | 6,1816% | 3,7519% | 2,9411% | 3,1756%                             | 2,0764% | 1,2597% | 0,9870% |
| 67               | 36,5170%                          | 23,8881% | 14,5045% | 11,3639% | 9,4519%                                | 6,1795% | 3,7453% | 2,9273% | 3,1752%                             | 2,0756% | 1,2574% | 0,9823% |
| 68               | 36,5142%                          | 23,8808% | 14,4777% | 11,3075% | 9,4507%                                | 6,1770% | 3,7372% | 2,9113% | 3,1747%                             | 2,0747% | 1,2547% | 0,9768% |
| 69               | 36,5107%                          | 23,8716% | 14,4449% | 11,2412% | 9,4492%                                | 6,1738% | 3,7274% | 2,8924% | 3,1742%                             | 2,0736% | 1,2512% | 0,9703% |
| 70               | 36,5062%                          | 23,8598% | 14,4049% | 11,1641% | 9,4473%                                | 6,1698% | 3,7155% | 2,8706% | 3,1735%                             | 2,0721% | 1,2471% | 0,9628% |
| 71               | 36,5003%                          | 23,8448% | 14,3569% | 11,0759% | 9,4449%                                | 6,1646% | 3,7013% | 2,8457% | 3,1726%                             | 2,0703% | 1,2422% | 0,9543% |
| 72               | 36,4928%                          | 23,8261% | 14,3012% | 10,9774% | 9,4417%                                | 6,1582% | 3,6848% | 2,8181% | 3,1714%                             | 2,0680% | 1,2365% | 0,9449% |
| 73               | 36,4836%                          | 23,8042% | 14,2387% | 10,8705% | 9,4378%                                | 6,1508% | 3,6664% | 2,7882% | 3,1700%                             | 2,0654% | 1,2302% | 0,9347% |
| 74               | 36,4734%                          | 23,7800% | 14,1709% | 10,7574% | 9,4336%                                | 6,1426% | 3,6465% | 2,7566% | 3,1684%                             | 2,0625% | 1,2233% | 0,9239% |
| 75               | 36,4620%                          | 23,7532% | 14,0975% | 10,6380% | 9,4289%                                | 6,1336% | 3,6250% | 2,7233% | 3,1667%                             | 2,0593% | 1,2159% | 0,9125% |
| 76               | 36,4494%                          | 23,7237% | 14,0182% | 10,5128% | 9,4236%                                | 6,1236% | 3,6018% | 2,6886% | 3,1647%                             | 2,0557% | 1,2079% | 0,9007% |
| 77               | 36,4354%                          | 23,6911% | 13,9331% | 10,3822% | 9,4178%                                | 6,1127% | 3,5770% | 2,6525% | 3,1626%                             | 2,0519% | 1,1993% | 0,8884% |
| 78               | 36,4199%                          | 23,6554% | 13,8418% | 10,2467% | 9,4114%                                | 6,1007% | 3,5505% | 2,6152% | 3,1603%                             | 2,0476% | 1,1902% | 0,8757% |
| 79               | 36,4028%                          | 23,6160% | 13,7445% | 10,1069% | 9,4043%                                | 6,0875% | 3,5223% | 2,5768% | 3,1577%                             | 2,0429% | 1,1805% | 0,8626% |
| 80               | 36,3838%                          | 23,5729% | 13,6412% | 9,9634%  | 9,3965%                                | 6,0731% | 3,4925% | 2,5375% | 3,1548%                             | 2,0378% | 1,1703% | 0,8493% |
| 81               | 36,3628%                          | 23,5258% | 13,5320% | 9,8171%  | 9,3879%                                | 6,0574% | 3,4612% | 2,4976% | 3,1516%                             | 2,0323% | 1,1595% | 0,8357% |
| 82               | 36,3396%                          | 23,4744% | 13,4172% | 9,6689%  | 9,3784%                                | 6,0404% | 3,4283% | 2,4574% | 3,1481%                             | 2,0263% | 1,1482% | 0,8221% |
| 83               | 36,3140%                          | 23,4185% | 13,2971% | 9,5195%  | 9,3679%                                | 6,0219% | 3,3941% | 2,4170% | 3,1443%                             | 2,0197% | 1,1365% | 0,8084% |
| 84               | 36,2859%                          | 23,3578% | 13,1722% | 9,3700%  | 9,3565%                                | 6,0019% | 3,3586% | 2,3766% | 3,1401%                             | 2,0127% | 1,1244% | 0,7947% |
| 85               | 36,2551%                          | 23,2923% | 13,0433% | 9,2213%  | 9,3440%                                | 5,9804% | 3,3222% | 2,3367% | 3,1355%                             | 2,0051% | 1,1119% | 0,7812% |

Таблица 7.11. Женщины, норма доходности 11%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |          | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|----------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет   | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 36,8449%                          | 24,3240% | 15,1329% | 12,1961% | 9,5714%                                | 6,3167% | 3,9259% | 3,1601% | 3,2180%                             | 2,1236% | 1,3195% | 1,0618% |
| 59               | 36,8430%                          | 24,3192% | 15,1185% | 12,1690% | 9,5706%                                | 6,3151% | 3,9216% | 3,1523% | 3,2177%                             | 2,1230% | 1,3180% | 1,0592% |
| 60               | 36,8409%                          | 24,3141% | 15,1033% | 12,1401% | 9,5697%                                | 6,3133% | 3,9171% | 3,1441% | 3,2173%                             | 2,1224% | 1,3165% | 1,0563% |
| 61               | 36,8386%                          | 24,3086% | 15,0873% | 12,1096% | 9,5687%                                | 6,3115% | 3,9123% | 3,1353% | 3,2170%                             | 2,1217% | 1,3148% | 1,0533% |
| 62               | 36,8361%                          | 24,3028% | 15,0707% | 12,0774% | 9,5677%                                | 6,3095% | 3,9074% | 3,1261% | 3,2166%                             | 2,1210% | 1,3131% | 1,0501% |
| 63               | 36,8336%                          | 24,2969% | 15,0537% | 12,0431% | 9,5667%                                | 6,3075% | 3,9023% | 3,1162% | 3,2162%                             | 2,1203% | 1,3113% | 1,0467% |
| 64               | 36,8311%                          | 24,2910% | 15,0360% | 12,0060% | 9,5656%                                | 6,3055% | 3,8970% | 3,1056% | 3,2158%                             | 2,1196% | 1,3095% | 1,0431% |
| 65               | 36,8285%                          | 24,2850% | 15,0171% | 11,9652% | 9,5645%                                | 6,3035% | 3,8913% | 3,0938% | 3,2154%                             | 2,1188% | 1,3075% | 1,0390% |
| 66               | 36,8260%                          | 24,2788% | 14,9960% | 11,9188% | 9,5635%                                | 6,3013% | 3,8850% | 3,0804% | 3,2150%                             | 2,1181% | 1,3053% | 1,0344% |
| 67               | 36,8232%                          | 24,2720% | 14,9714% | 11,8651% | 9,5623%                                | 6,2990% | 3,8775% | 3,0650% | 3,2146%                             | 2,1172% | 1,3027% | 1,0291% |
| 68               | 36,8201%                          | 24,2639% | 14,9415% | 11,8019% | 9,5610%                                | 6,2962% | 3,8685% | 3,0469% | 3,2141%                             | 2,1162% | 1,2996% | 1,0229% |
| 69               | 36,8162%                          | 24,2537% | 14,9048% | 11,7276% | 9,5593%                                | 6,2926% | 3,8575% | 3,0257% | 3,2135%                             | 2,1150% | 1,2958% | 1,0157% |
| 70               | 36,8113%                          | 24,2407% | 14,8601% | 11,6412% | 9,5572%                                | 6,2881% | 3,8441% | 3,0012% | 3,2127%                             | 2,1134% | 1,2911% | 1,0072% |
| 71               | 36,8048%                          | 24,2241% | 14,8065% | 11,5423% | 9,5545%                                | 6,2824% | 3,8281% | 2,9732% | 3,2117%                             | 2,1113% | 1,2856% | 0,9977% |
| 72               | 36,7965%                          | 24,2033% | 14,7442% | 11,4318% | 9,5510%                                | 6,2753% | 3,8096% | 2,9421% | 3,2104%                             | 2,1088% | 1,2792% | 0,9870% |
| 73               | 36,7864%                          | 24,1791% | 14,6743% | 11,3120% | 9,5467%                                | 6,2670% | 3,7890% | 2,9084% | 3,2089%                             | 2,1059% | 1,2721% | 0,9755% |
| 74               | 36,7752%                          | 24,1523% | 14,5985% | 11,1853% | 9,5420%                                | 6,2579% | 3,7667% | 2,8729% | 3,2071%                             | 2,1026% | 1,2644% | 0,9634% |
| 75               | 36,7627%                          | 24,1226% | 14,5165% | 11,0518% | 9,5368%                                | 6,2479% | 3,7425% | 2,8356% | 3,2052%                             | 2,0991% | 1,2560% | 0,9506% |
| 76               | 36,7488%                          | 24,0899% | 14,4280% | 10,9118% | 9,5310%                                | 6,2368% | 3,7166% | 2,7966% | 3,2031%                             | 2,0951% | 1,2471% | 0,9373% |
| 77               | 36,7334%                          | 24,0539% | 14,3330% | 10,7660% | 9,5246%                                | 6,2246% | 3,6888% | 2,7562% | 3,2007%                             | 2,0908% | 1,2375% | 0,9235% |
| 78               | 36,7163%                          | 24,0142% | 14,2313% | 10,6148% | 9,5175%                                | 6,2113% | 3,6592% | 2,7144% | 3,1981%                             | 2,0861% | 1,2273% | 0,9093% |
| 79               | 36,6974%                          | 23,9707% | 14,1230% | 10,4590% | 9,5097%                                | 6,1966% | 3,6277% | 2,6715% | 3,1952%                             | 2,0809% | 1,2164% | 0,8947% |
| 80               | 36,6765%                          | 23,9230% | 14,0079% | 10,2993% | 9,5010%                                | 6,1807% | 3,5944% | 2,6277% | 3,1920%                             | 2,0752% | 1,2050% | 0,8798% |
| 81               | 36,6534%                          | 23,8709% | 13,8865% | 10,1366% | 9,4915%                                | 6,1632% | 3,5594% | 2,5832% | 3,1885%                             | 2,0691% | 1,1930% | 0,8647% |
| 82               | 36,6279%                          | 23,8141% | 13,7590% | 9,9720%  | 9,4810%                                | 6,1443% | 3,5228% | 2,5384% | 3,1847%                             | 2,0624% | 1,1804% | 0,8495% |
| 83               | 36,5997%                          | 23,7522% | 13,6257% | 9,8063%  | 9,4694%                                | 6,1238% | 3,4847% | 2,4934% | 3,1804%                             | 2,0551% | 1,1673% | 0,8342% |
| 84               | 36,5688%                          | 23,6852% | 13,4873% | 9,6405%  | 9,4568%                                | 6,1016% | 3,4453% | 2,4486% | 3,1758%                             | 2,0473% | 1,1538% | 0,8190% |
| 85               | 36,5349%                          | 23,6128% | 13,3444% | 9,4758%  | 9,4430%                                | 6,0777% | 3,4048% | 2,4043% | 3,1707%                             | 2,0388% | 1,1400% | 0,8040% |

Таблица 7.12. Женщины, норма доходности 12%

| Возраст<br>(лет) | Выплата пенсии ежегодно в течение |          |          |          | Выплата пенсии ежеквартально в течение |         |         |         | Выплата пенсии ежемесячно в течение |         |         |         |
|------------------|-----------------------------------|----------|----------|----------|----------------------------------------|---------|---------|---------|-------------------------------------|---------|---------|---------|
|                  | 3 лет                             | 5 лет    | 10 лет   | 15 лет   | 3 лет                                  | 5 лет   | 10 лет  | 15 лет  | 3 лет                               | 5 лет   | 10 лет  | 15 лет  |
| 58               | 37,1510%                          | 24,7118% | 15,6190% | 12,7374% | 9,6824%                                | 6,4382% | 4,0648% | 3,3104% | 3,2577%                             | 2,1660% | 1,3671% | 1,1131% |
| 59               | 37,1488%                          | 24,7066% | 15,6031% | 12,7069% | 9,6815%                                | 6,4364% | 4,0600% | 3,3016% | 3,2573%                             | 2,1653% | 1,3655% | 1,1101% |
| 60               | 37,1465%                          | 24,7010% | 15,5861% | 12,6747% | 9,6805%                                | 6,4345% | 4,0549% | 3,2923% | 3,2570%                             | 2,1646% | 1,3637% | 1,1069% |
| 61               | 37,1440%                          | 24,6949% | 15,5683% | 12,6406% | 9,6794%                                | 6,4324% | 4,0496% | 3,2825% | 3,2566%                             | 2,1639% | 1,3619% | 1,1035% |
| 62               | 37,1413%                          | 24,6886% | 15,5499% | 12,6046% | 9,6783%                                | 6,4302% | 4,0441% | 3,2721% | 3,2562%                             | 2,1631% | 1,3600% | 1,0999% |
| 63               | 37,1386%                          | 24,6821% | 15,5310% | 12,5664% | 9,6772%                                | 6,4280% | 4,0384% | 3,2611% | 3,2557%                             | 2,1623% | 1,3580% | 1,0961% |
| 64               | 37,1358%                          | 24,6755% | 15,5113% | 12,5252% | 9,6760%                                | 6,4258% | 4,0325% | 3,2492% | 3,2553%                             | 2,1616% | 1,3559% | 1,0920% |
| 65               | 37,1330%                          | 24,6690% | 15,4904% | 12,4798% | 9,6749%                                | 6,4235% | 4,0261% | 3,2361% | 3,2549%                             | 2,1608% | 1,3537% | 1,0875% |
| 66               | 37,1302%                          | 24,6622% | 15,4670% | 12,4284% | 9,6737%                                | 6,4212% | 4,0191% | 3,2212% | 3,2545%                             | 2,1599% | 1,3513% | 1,0824% |
| 67               | 37,1273%                          | 24,6547% | 15,4397% | 12,3688% | 9,6724%                                | 6,4186% | 4,0108% | 3,2040% | 3,2540%                             | 2,1590% | 1,3484% | 1,0765% |
| 68               | 37,1238%                          | 24,6458% | 15,4066% | 12,2989% | 9,6710%                                | 6,4155% | 4,0007% | 3,1839% | 3,2535%                             | 2,1579% | 1,3449% | 1,0696% |
| 69               | 37,1196%                          | 24,6346% | 15,3660% | 12,2164% | 9,6691%                                | 6,4116% | 3,9885% | 3,1603% | 3,2528%                             | 2,1565% | 1,3407% | 1,0615% |
| 70               | 37,1142%                          | 24,6204% | 15,3165% | 12,1205% | 9,6668%                                | 6,4066% | 3,9736% | 3,1330% | 3,2519%                             | 2,1547% | 1,3355% | 1,0521% |
| 71               | 37,1072%                          | 24,6020% | 15,2571% | 12,0108% | 9,6638%                                | 6,4003% | 3,9559% | 3,1018% | 3,2508%                             | 2,1525% | 1,3293% | 1,0414% |
| 72               | 37,0980%                          | 24,5793% | 15,1880% | 11,8881% | 9,6599%                                | 6,3925% | 3,9353% | 3,0671% | 3,2494%                             | 2,1497% | 1,3222% | 1,0295% |
| 73               | 37,0870%                          | 24,5526% | 15,1107% | 11,7551% | 9,6553%                                | 6,3834% | 3,9123% | 3,0295% | 3,2477%                             | 2,1464% | 1,3143% | 1,0167% |
| 74               | 37,0747%                          | 24,5232% | 15,0267% | 11,6145% | 9,6502%                                | 6,3733% | 3,8875% | 2,9900% | 3,2458%                             | 2,1429% | 1,3057% | 1,0031% |
| 75               | 37,0611%                          | 24,4906% | 14,9360% | 11,4665% | 9,6444%                                | 6,3622% | 3,8607% | 2,9485% | 3,2437%                             | 2,1389% | 1,2964% | 0,9890% |
| 76               | 37,0459%                          | 24,4547% | 14,8381% | 11,3116% | 9,6381%                                | 6,3500% | 3,8319% | 2,9053% | 3,2413%                             | 2,1346% | 1,2865% | 0,9742% |
| 77               | 37,0291%                          | 24,4151% | 14,7331% | 11,1503% | 9,6311%                                | 6,3366% | 3,8010% | 2,8604% | 3,2387%                             | 2,1298% | 1,2758% | 0,9589% |
| 78               | 37,0105%                          | 24,3717% | 14,6208% | 10,9833% | 9,6233%                                | 6,3219% | 3,7682% | 2,8141% | 3,2359%                             | 2,1246% | 1,2645% | 0,9431% |
| 79               | 36,9898%                          | 24,3239% | 14,5012% | 10,8113% | 9,6147%                                | 6,3058% | 3,7333% | 2,7666% | 3,2327%                             | 2,1189% | 1,2525% | 0,9269% |
| 80               | 36,9670%                          | 24,2716% | 14,3743% | 10,6351% | 9,6052%                                | 6,2881% | 3,6965% | 2,7181% | 3,2292%                             | 2,1126% | 1,2398% | 0,9104% |
| 81               | 36,9418%                          | 24,2144% | 14,2405% | 10,4560% | 9,5947%                                | 6,2690% | 3,6578% | 2,6690% | 3,2253%                             | 2,1058% | 1,2265% | 0,8937% |
| 82               | 36,9139%                          | 24,1521% | 14,1001% | 10,2747% | 9,5832%                                | 6,2481% | 3,6174% | 2,6195% | 3,2211%                             | 2,0984% | 1,2126% | 0,8769% |
| 83               | 36,8832%                          | 24,0843% | 13,9535% | 10,0925% | 9,5706%                                | 6,2255% | 3,5754% | 2,5700% | 3,2165%                             | 2,0904% | 1,1982% | 0,8601% |
| 84               | 36,8494%                          | 24,0108% | 13,8014% | 9,9104%  | 9,5567%                                | 6,2011% | 3,5320% | 2,5207% | 3,2114%                             | 2,0818% | 1,1833% | 0,8434% |
| 85               | 36,8124%                          | 23,9315% | 13,6445% | 9,7297%  | 9,5416%                                | 6,1749% | 3,4874% | 2,4719% | 3,2058%                             | 2,0726% | 1,1680% | 0,8268% |