

נספח י"ב : בסיסים טכניים ואקטואריים

שיעור ריבית – לעמיתים שהצטרפו לקרן עד ליום 31/12/1994 מחושבות זכויות הפנסיה החל מיום 1.1.2008 לפי ריבית בשיעור 5% ; לעמיתים שהצטרפו לקרן בין 1/1/1995 לבין 29/3/1995 – ריבית בשיעור 4.6%.

המקדמים בנספחים לתקנון חושבו על ידי אקטואר החברה המנהלת על בסיס ההנחות שנקבעו בחוזר פנסיה 6-3-2017 מרשות שוק ההון, ביטוח וחסכון (להלן החוזר):

לוחות תמותה לפנסיונרים - לפי לוח פ-3 בחוזר. קצב ירידה בתמותה - לפי לוח פ-6 בחוזר.

תמותה אלמנים/אלמנות - לפני גיל 60 לגבר ולפני גיל 55 לאשה ולאחר מות המבוטח לפי לוח פ-2 של בחוזר. מגיל 60 לגבר ומגיל 55 לאשה ולאחר מות המבוטח או הפנסיונר לפי לוח פ-5, לאחר פרישת המבוטח ולפני מותו לפי לוח פ-3 של החוזר. קצב ירידה בתמותה - לפי לוח פ-6 בחוזר.

שיעורי יציאה לנכות – לפי לוח פ-8 בחוזר

שיעורי החלמה מנכות – לפי לוח פ-9 בחוזר

תמותה נכים לפני גיל פרישה – לפי לוח פ-7 בחוזר

תמותת פעילים - לפי לוח פ-1 בחוזר. קצב ירידה בתמותה - לפי לוח פ-6 בחוזר.

שיעורי עזיבה והקפאה – 0%

נישואים – לפי לוח פ-10 בחוזר.

הוצאות ניהול - בשיעור של 7.0% מההפקדות השוטפות על ידי ועבור עמיתי הקרן ובשיעור של 0.1% מכלל נכסי הקרן לשנה.

הפרש גיל בין בני הזוג - לפני גיל פרישה, גבר 3 שלש מבוגר מאשתו, לאחר גיל פרישה פנסיונר 5 שנים מבוגר מאשתו, פנסיונרית 3 שנים צעירה מבעלה.

מס' וגיל ילדים ממוצע – לפי לוח פ-11 בחוזר.

קרן פנסיה ה.ע.ל

מסלול פנסיה מקיפה

נספח א' לעמיתי תקופת ביניים – מקדם פנסיה שנתי לזקנה לפי גיל, מין ושנת לידה

החל מ- 01/01/2008 עד 31/12/2012

גברים										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
18	7.93%									
19	7.47%									
20	7.15%									
21	6.81%									
22	6.05%	6.04%								
23	5.86%	5.85%								
24	5.66%	5.66%								
25	5.47%	5.46%								
26	5.27%	5.27%								
27	5.07%	5.07%	5.06%							
28	4.85%	4.85%	4.85%							
29	4.64%	4.64%	4.64%							
30	4.44%	4.44%	4.44%							
31	4.24%	4.24%	4.24%							
32	4.05%	4.05%	4.05%	4.05%						
33	3.85%	3.85%	3.85%	3.85%						
34	3.67%	3.67%	3.67%	3.67%						
35	3.51%	3.51%	3.51%	3.51%						
36	3.37%	3.37%	3.37%	3.37%						
37	3.23%	3.23%	3.23%	3.23%	3.23%					
38	3.10%	3.10%	3.10%	3.10%	3.11%					
39	2.98%	2.98%	2.98%	2.98%	2.98%					
40	2.86%	2.86%	2.86%	2.86%	2.86%					
41	2.74%	2.74%	2.74%	2.75%	2.75%					
42	2.63%	2.63%	2.63%	2.63%	2.64%	2.64%				
43	2.52%	2.52%	2.52%	2.52%	2.53%	2.53%				
44	2.41%	2.41%	2.42%	2.42%	2.42%	2.42%				
45	2.31%	2.31%	2.31%	2.32%	2.32%	2.32%				
46	2.21%	2.21%	2.22%	2.22%	2.22%	2.22%				
47	2.11%	2.12%	2.12%	2.12%	2.13%	2.13%	2.13%			
48	2.02%	2.02%	2.03%	2.03%	2.03%	2.04%	2.04%			
49	1.93%	1.93%	1.94%	1.94%	1.94%	1.95%	1.95%			
50	1.85%	1.85%	1.85%	1.85%	1.86%	1.86%	1.87%			
51	1.76%	1.76%	1.77%	1.77%	1.77%	1.78%	1.78%			
52	1.69%	1.69%	1.69%	1.69%	1.70%	1.70%	1.71%	1.71%		
53	1.61%	1.61%	1.62%	1.62%	1.62%	1.63%	1.63%	1.64%		
54	1.54%	1.55%	1.55%	1.55%	1.56%	1.56%	1.56%	1.57%		
55	1.48%	1.48%	1.48%	1.49%	1.49%	1.49%	1.50%	1.51%		
56	1.42%	1.42%	1.42%	1.42%	1.43%	1.43%	1.44%	1.44%		
57	1.36%	1.36%	1.36%	1.37%	1.37%	1.38%	1.38%	1.39%	1.39%	
58	1.30%	1.31%	1.31%	1.31%	1.32%	1.32%	1.33%	1.33%	1.34%	
59	1.25%	1.26%	1.26%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%	
60	1.21%	1.21%	1.21%	1.22%	1.22%	1.22%	1.23%	1.24%	1.24%	
61	1.16%	1.17%	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%	
62	1.12%	1.13%	1.13%	1.13%	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%
63	1.09%	1.09%	1.09%	1.09%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%
64	1.05%	1.05%	1.06%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%	1.09%
65	1.03%	1.04%	1.04%	1.04%	1.05%	1.05%	1.05%	1.06%	1.07%	1.07%

קרן פנסיה ה.ע.ל

נשים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	6.49%								
19	6.18%								
20	5.88%								
21	5.57%								
22	5.10%	5.11%							
23	4.89%	4.90%							
24	4.68%	4.69%							
25	4.48%	4.49%							
26	4.29%	4.30%							
27	4.10%	4.11%	4.12%						
28	3.91%	3.92%	3.93%						
29	3.73%	3.74%	3.74%						
30	3.56%	3.56%	3.57%						
31	3.39%	3.39%	3.40%						
32	3.23%	3.23%	3.24%	3.25%					
33	3.07%	3.07%	3.08%	3.08%					
34	2.92%	2.92%	2.93%	2.93%					
35	2.78%	2.78%	2.79%	2.80%					
36	2.65%	2.66%	2.66%	2.67%					
37	2.53%	2.54%	2.54%	2.55%	2.55%				
38	2.42%	2.42%	2.43%	2.43%	2.44%				
39	2.31%	2.32%	2.32%	2.33%	2.33%				
40	2.21%	2.22%	2.22%	2.23%	2.23%				
41	2.11%	2.12%	2.12%	2.13%	2.14%				
42	2.02%	2.03%	2.03%	2.04%	2.04%	2.05%			
43	1.93%	1.94%	1.94%	1.95%	1.95%	1.96%			
44	1.85%	1.85%	1.86%	1.86%	1.87%	1.88%			
45	1.77%	1.77%	1.78%	1.78%	1.79%	1.80%			
46	1.69%	1.70%	1.70%	1.71%	1.71%	1.72%			
47	1.62%	1.62%	1.63%	1.63%	1.64%	1.64%	1.65%		
48	1.55%	1.55%	1.56%	1.56%	1.57%	1.57%	1.58%		
49	1.48%	1.49%	1.49%	1.49%	1.50%	1.51%	1.51%		
50	1.42%	1.42%	1.43%	1.43%	1.43%	1.44%	1.45%		
51	1.36%	1.36%	1.36%	1.37%	1.37%	1.38%	1.39%		
52	1.30%	1.30%	1.31%	1.31%	1.32%	1.32%	1.33%	1.34%	
53	1.25%	1.25%	1.25%	1.26%	1.26%	1.27%	1.27%	1.28%	
54	1.20%	1.20%	1.20%	1.21%	1.21%	1.22%	1.22%	1.23%	
55	1.15%	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	
56	1.10%	1.11%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	
57	1.06%	1.06%	1.07%	1.07%	1.07%	1.08%	1.08%	1.09%	1.10%
58	1.02%	1.02%	1.02%	1.03%	1.03%	1.04%	1.04%	1.05%	1.05%
59	0.98%	0.98%	0.99%	0.99%	0.99%	1.00%	1.00%	1.01%	1.01%
60	0.96%	0.97%	0.97%	0.97%	0.98%	0.98%	0.98%	0.99%	1.00%

קרן פנסיה ה.ע.ל

החל מה – 01/01/2013

גיל	גברים								
	שנת לידה								
	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	7.93%								
19	7.47%								
20	7.15%								
21	6.81%								
22	6.05%	6.04%							
23	5.86%	5.85%							
24	5.66%	5.66%							
25	5.47%	5.46%							
26	5.27%	5.27%							
27	5.07%	5.07%	5.06%						
28	4.85%	4.85%	4.85%						
29	4.64%	4.64%	4.64%						
30	4.44%	4.44%	4.44%						
31	4.24%	4.24%	4.24%						
32	4.05%	4.05%	4.05%	4.05%					
33	3.85%	3.85%	3.85%	3.85%					
34	3.67%	3.67%	3.67%	3.67%					
35	3.51%	3.51%	3.51%	3.51%					
36	3.37%	3.37%	3.37%	3.37%					
37	3.23%	3.23%	3.23%	3.23%	3.23%				
38	3.10%	3.10%	3.10%	3.10%	3.11%				
39	2.98%	2.98%	2.98%	2.98%	2.98%				
40	2.86%	2.86%	2.86%	2.86%	2.86%				
41	2.74%	2.74%	2.74%	2.75%	2.75%				
42	2.63%	2.63%	2.63%	2.63%	2.64%	2.64%			
43	2.52%	2.52%	2.52%	2.52%	2.53%	2.53%			
44	2.41%	2.41%	2.42%	2.42%	2.42%	2.42%			
45	2.31%	2.31%	2.31%	2.32%	2.32%	2.32%			
46	2.21%	2.21%	2.22%	2.22%	2.22%	2.22%			
47	2.11%	2.12%	2.12%	2.12%	2.13%	2.13%	2.13%		
48	2.02%	2.02%	2.03%	2.03%	2.03%	2.04%	2.04%		
49	1.93%	1.93%	1.94%	1.94%	1.94%	1.95%	1.95%		
50	1.85%	1.85%	1.85%	1.85%	1.86%	1.86%	1.87%		
51	1.76%	1.76%	1.77%	1.77%	1.77%	1.78%	1.78%		
52	1.69%	1.69%	1.69%	1.69%	1.70%	1.70%	1.71%	1.71%	
53	1.61%	1.61%	1.62%	1.62%	1.62%	1.63%	1.63%	1.64%	
54	1.54%	1.55%	1.55%	1.55%	1.56%	1.56%	1.56%	1.57%	
55	1.48%	1.48%	1.48%	1.49%	1.49%	1.49%	1.50%	1.51%	
56	1.42%	1.42%	1.42%	1.42%	1.43%	1.43%	1.44%	1.44%	
57	1.36%	1.36%	1.36%	1.37%	1.37%	1.38%	1.38%	1.39%	1.39%
58	1.30%	1.31%	1.31%	1.31%	1.32%	1.32%	1.33%	1.33%	1.34%
59	1.25%	1.26%	1.26%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%
60	1.21%	1.21%	1.21%	1.22%	1.22%	1.22%	1.23%	1.24%	1.24%
61	1.16%	1.17%	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%
62	1.12%	1.13%	1.13%	1.13%	1.14%	1.14%	1.15%	1.15%	1.16%
63	1.09%	1.09%	1.09%	1.09%	1.10%	1.10%	1.11%	1.11%	1.12%
64	1.05%	1.05%	1.06%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%
65	1.12%	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%	1.16%	1.16%
66	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.12%	1.12%

קרן פנסיה ה.ע.ל

נשים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	6.49%								
19	6.18%								
20	5.88%								
21	5.57%								
22	5.10%	5.11%							
23	4.89%	4.90%							
24	4.68%	4.69%							
25	4.48%	4.49%							
26	4.29%	4.30%							
27	4.10%	4.11%	4.12%						
28	3.91%	3.92%	3.93%						
29	3.73%	3.74%	3.74%						
30	3.56%	3.56%	3.57%						
31	3.39%	3.39%	3.40%						
32	3.23%	3.23%	3.24%	3.25%					
33	3.07%	3.07%	3.08%	3.08%					
34	2.92%	2.92%	2.93%	2.93%					
35	2.78%	2.78%	2.79%	2.80%					
36	2.65%	2.66%	2.66%	2.67%					
37	2.53%	2.54%	2.54%	2.55%	2.55%				
38	2.42%	2.42%	2.43%	2.43%	2.44%				
39	2.31%	2.32%	2.32%	2.33%	2.33%				
40	2.21%	2.22%	2.22%	2.23%	2.23%				
41	2.11%	2.12%	2.12%	2.13%	2.14%				
42	2.02%	2.03%	2.03%	2.04%	2.04%	2.05%			
43	1.93%	1.94%	1.94%	1.95%	1.95%	1.96%			
44	1.85%	1.85%	1.86%	1.86%	1.87%	1.88%			
45	1.77%	1.77%	1.78%	1.78%	1.79%	1.80%			
46	1.69%	1.70%	1.70%	1.71%	1.71%	1.72%			
47	1.62%	1.62%	1.63%	1.63%	1.64%	1.64%	1.65%		
48	1.55%	1.55%	1.56%	1.56%	1.57%	1.57%	1.58%		
49	1.48%	1.49%	1.49%	1.49%	1.50%	1.51%	1.51%		
50	1.42%	1.42%	1.43%	1.43%	1.43%	1.44%	1.45%		
51	1.36%	1.36%	1.36%	1.37%	1.37%	1.38%	1.39%		
52	1.30%	1.30%	1.31%	1.31%	1.32%	1.32%	1.33%	1.34%	
53	1.25%	1.25%	1.25%	1.26%	1.26%	1.27%	1.27%	1.28%	
54	1.20%	1.20%	1.20%	1.21%	1.21%	1.22%	1.22%	1.23%	
55	1.15%	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	
56	1.10%	1.11%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	
57	1.06%	1.06%	1.07%	1.07%	1.07%	1.08%	1.08%	1.09%	1.10%
58	1.02%	1.02%	1.02%	1.03%	1.03%	1.04%	1.04%	1.05%	1.05%
59	0.98%	0.98%	0.99%	0.99%	0.99%	1.00%	1.00%	1.01%	1.01%
60	1.16%	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	1.05%	
61	1.12%	1.12%	1.12%	1.13%	1.13%	1.14%	1.14%	1.01%	
62	1.08%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%		
63	1.04%	1.04%	1.04%	1.05%	1.05%	1.06%	1.03%		

קרן פנסיה ה.ע.ל

החל מה – 01/12/2018

גברים										שנת לידה
1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	גיל
									8.30%	18
									7.94%	19
									7.59%	20
									7.26%	21
									6.94%	22
								6.65%	6.64%	23
								6.36%	6.35%	24
								6.08%	6.07%	25
								5.66%	5.65%	26
								5.32%	5.32%	27
							5.08%	5.08%	5.07%	28
							4.75%	4.74%	4.73%	29
							4.49%	4.49%	4.49%	30
							4.28%	4.27%	4.27%	31
							4.10%	4.10%	4.09%	32
						3.88%	3.87%	3.87%	3.87%	33
						3.78%	3.77%	3.77%	3.77%	34
						3.63%	3.62%	3.62%	3.61%	35
						3.48%	3.47%	3.47%	3.47%	36
						3.33%	3.33%	3.32%	3.31%	37
					3.20%	3.19%	3.18%	3.14%	3.14%	38
					3.03%	3.02%	3.02%	3.05%	3.05%	39
					2.94%	2.93%	2.93%	2.92%	2.92%	40
					2.81%	2.81%	2.80%	2.80%	2.79%	41
					2.69%	2.69%	2.68%	2.68%	2.67%	42
				2.59%	2.58%	2.57%	2.57%	2.56%	2.56%	43
				2.46%	2.45%	2.44%	2.44%	2.44%	2.43%	44
				2.38%	2.37%	2.36%	2.36%	2.35%	2.35%	45
				2.28%	2.27%	2.26%	2.26%	2.25%	2.25%	46
				2.18%	2.16%	2.15%	2.15%	2.15%	2.14%	47
			2.08%	2.08%	2.08%	2.08%	2.07%	2.07%	2.07%	48
			2.01%	2.00%	2.00%	1.99%	1.99%	1.97%	1.97%	49
			1.92%	1.91%	1.90%	1.90%	1.89%	1.90%	1.90%	50
			1.85%	1.83%	1.83%	1.83%	1.82%	1.82%	1.81%	51
			1.77%	1.77%	1.76%	1.75%	1.75%	1.75%	1.74%	52
		1.70%	1.69%	1.69%	1.68%	1.68%	1.67%	1.67%	1.67%	53
		1.64%	1.63%	1.63%	1.62%	1.62%	1.61%	1.61%	1.61%	54
		1.57%	1.57%	1.56%	1.55%	1.55%	1.55%	1.54%	1.54%	55
		1.51%	1.51%	1.50%	1.50%	1.49%	1.49%	1.49%	1.48%	56
		1.46%	1.45%	1.44%	1.44%	1.44%	1.43%	1.43%	1.43%	57
	1.41%	1.40%	1.40%	1.39%	1.39%	1.38%	1.38%	1.37%	1.37%	58
	1.36%	1.35%	1.34%	1.34%	1.33%	1.33%	1.33%	1.32%	1.32%	59
	1.31%	1.30%	1.29%	1.29%	1.28%	1.28%	1.28%	1.27%	1.27%	60
	1.26%	1.25%	1.25%	1.24%	1.24%	1.23%	1.23%	1.23%	1.22%	61
	1.21%	1.21%	1.20%	1.20%	1.19%	1.19%	1.18%	1.18%	1.18%	62
1.18%	1.17%	1.16%	1.16%	1.15%	1.15%	1.15%	1.14%	1.14%	1.14%	63
1.14%	1.13%	1.12%	1.12%	1.11%	1.11%	1.11%	1.10%	1.10%	1.10%	64
1.22%	1.21%	1.21%	1.20%	1.19%	1.19%	1.18%	1.18%	1.18%	1.17%	65
1.17%	1.16%	1.15%	1.15%	1.14%	1.14%	1.13%	1.13%	1.13%	1.12%	66
1.14%	1.14%	1.13%	1.12%	1.12%	1.11%	1.11%	1.10%	1.10%	1.10%	67

קרן פנסיה ה.ע.ל

נשים									
1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה
									גיל
								6.20%	18
								5.93%	19
								5.65%	20
								5.35%	21
								5.11%	22
							4.88%	4.86%	23
							4.57%	4.56%	24
							4.36%	4.35%	25
							4.14%	4.13%	26
							3.99%	3.98%	27
						3.82%	3.82%	3.81%	28
						3.66%	3.65%	3.65%	29
						3.49%	3.48%	3.48%	30
						3.32%	3.31%	3.31%	31
						3.20%	3.19%	3.19%	32
					3.07%	3.06%	3.06%	3.05%	33
					2.94%	2.93%	2.93%	2.92%	34
					2.82%	2.81%	2.80%	2.80%	35
					2.69%	2.68%	2.67%	2.67%	36
					2.59%	2.58%	2.57%	2.57%	37
				2.48%	2.48%	2.47%	2.46%	2.46%	38
				2.38%	2.37%	2.37%	2.36%	2.36%	39
				2.27%	2.26%	2.26%	2.25%	2.25%	40
				2.18%	2.18%	2.17%	2.17%	2.16%	41
				2.09%	2.08%	2.08%	2.07%	2.06%	42
			2.01%	2.00%	1.99%	1.99%	1.98%	1.98%	43
			1.93%	1.92%	1.91%	1.91%	1.90%	1.90%	44
			1.85%	1.84%	1.84%	1.83%	1.83%	1.82%	45
			1.77%	1.76%	1.76%	1.75%	1.75%	1.74%	46
			1.70%	1.69%	1.69%	1.68%	1.68%	1.67%	47
		1.64%	1.63%	1.62%	1.62%	1.61%	1.61%	1.60%	48
		1.57%	1.56%	1.56%	1.55%	1.55%	1.54%	1.54%	49
		1.50%	1.50%	1.49%	1.49%	1.48%	1.48%	1.47%	50
		1.44%	1.44%	1.43%	1.42%	1.42%	1.42%	1.41%	51
		1.38%	1.38%	1.37%	1.37%	1.36%	1.36%	1.36%	52
	1.34%	1.33%	1.32%	1.32%	1.31%	1.31%	1.30%	1.30%	53
	1.28%	1.28%	1.27%	1.26%	1.26%	1.25%	1.25%	1.25%	54
	1.23%	1.22%	1.22%	1.21%	1.21%	1.20%	1.20%	1.20%	55
	1.18%	1.18%	1.17%	1.16%	1.16%	1.16%	1.15%	1.15%	56
	1.14%	1.13%	1.12%	1.12%	1.11%	1.11%	1.11%	1.10%	57
1.10%	1.09%	1.08%	1.08%	1.07%	1.07%	1.07%	1.06%	1.06%	58
1.06%	1.05%	1.04%	1.04%	1.03%	1.03%	1.03%	1.02%	1.02%	59
1.27%	1.26%	1.25%	1.25%	1.24%	1.23%	1.23%	1.22%	1.22%	60
	1.21%	1.20%	1.19%	1.19%	1.18%	1.18%	1.17%	1.17%	61
	1.16%	1.15%	1.14%	1.13%	1.13%	1.12%	1.12%	1.12%	62
		1.10%	1.09%	1.09%	1.08%	1.08%	1.07%	1.07%	63
		1.07%	1.07%	1.06%	1.06%	1.05%	1.05%	1.05%	64

קרן פנסיה ה.ע.ל

נספח א' 1 לעמיתת תקופת בנייים – מקדם פנסיה שנתי לזקנה לפי גיל, מין ושנת לידה –
 החל מ-01/01/2002 ועד 31/12/2007

גברים											
שנת לידה											
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942	1937
18	8.58%										
19	8.15%										
20	7.73%	7.75%									
21	7.33%	7.34%									
22	6.93%	6.95%									
23	6.57%	6.58%									
24	6.23%	6.24%									
25	5.91%	5.92%	5.93%								
26	5.61%	5.62%	5.63%								
27	5.32%	5.33%	5.34%								
28	5.05%	5.06%	5.07%								
29	4.81%	4.81%	4.82%								
30	4.57%	4.58%	4.59%	4.60%							
31	4.35%	4.36%	4.36%	4.37%							
32	4.14%	4.14%	4.15%	4.16%							
33	3.94%	3.94%	3.95%	3.96%							
34	3.76%	3.76%	3.77%	3.78%							
35	3.58%	3.59%	3.59%	3.60%	3.61%						
36	3.42%	3.42%	3.43%	3.44%	3.44%						
37	3.26%	3.27%	3.28%	3.28%	3.29%						
38	3.12%	3.12%	3.13%	3.13%	3.14%						
39	2.98%	2.98%	2.99%	3.00%	3.00%						
40	2.85%	2.85%	2.86%	2.86%	2.87%	2.88%					
41	2.72%	2.73%	2.73%	2.74%	2.75%	2.75%					
42	2.60%	2.61%	2.61%	2.62%	2.63%	2.63%					
43	2.49%	2.49%	2.50%	2.51%	2.51%	2.52%					
44	2.38%	2.38%	2.39%	2.40%	2.40%	2.41%					
45	2.28%	2.28%	2.29%	2.29%	2.30%	2.31%	2.31%				
46	2.18%	2.19%	2.19%	2.20%	2.20%	2.21%	2.22%				
47	2.09%	2.10%	2.10%	2.11%	2.11%	2.12%	2.13%				
48	2.00%	2.01%	2.01%	2.02%	2.02%	2.03%	2.03%				
49	1.92%	1.92%	1.93%	1.93%	1.94%	1.95%	1.95%				
50	1.83%	1.84%	1.84%	1.85%	1.85%	1.86%	1.87%	1.87%			
51	1.76%	1.76%	1.77%	1.77%	1.78%	1.79%	1.79%	1.80%			
52	1.68%	1.69%	1.69%	1.70%	1.70%	1.71%	1.72%	1.72%			
53	1.61%	1.62%	1.62%	1.63%	1.63%	1.64%	1.64%	1.65%			
54	1.55%	1.55%	1.56%	1.56%	1.57%	1.57%	1.58%	1.58%			
55	1.48%	1.49%	1.49%	1.50%	1.50%	1.51%	1.51%	1.52%	1.52%		
56	1.42%	1.42%	1.43%	1.44%	1.44%	1.45%	1.45%	1.46%	1.46%		
57	1.36%	1.37%	1.37%	1.38%	1.38%	1.39%	1.39%	1.40%	1.40%		
58	1.31%	1.31%	1.32%	1.32%	1.33%	1.33%	1.34%	1.34%	1.35%		
59	1.26%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%	1.29%	1.30%		
60	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	1.24%	1.25%	1.25%	1.26%	
61	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%	1.20%	1.21%	1.21%	
62	1.13%	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	
63	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	1.14%	1.14%	
64	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	
65	1.07%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%

קרן פנסיה ה.ע.ל

נשים										
שנת לידה										
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942
18	6.83%									
19	6.49%									
20	6.17%	6.19%								
21	5.85%	5.87%								
22	5.56%	5.58%								
23	5.27%	5.29%								
24	5.01%	5.02%								
25	4.76%	4.78%	4.79%							
26	4.53%	4.54%	4.56%							
27	4.31%	4.32%	4.34%							
28	4.10%	4.11%	4.12%							
29	3.90%	3.91%	3.92%							
30	3.71%	3.72%	3.74%	3.75%						
31	3.53%	3.55%	3.56%	3.57%						
32	3.36%	3.37%	3.39%	3.40%						
33	3.21%	3.22%	3.23%	3.24%						
34	3.06%	3.06%	3.07%	3.08%						
35	2.92%	2.92%	2.93%	2.94%	2.95%					
36	2.78%	2.79%	2.80%	2.81%	2.81%					
37	2.65%	2.66%	2.67%	2.68%	2.69%					
38	2.53%	2.54%	2.55%	2.56%	2.57%					
39	2.42%	2.42%	2.43%	2.44%	2.45%					
40	2.31%	2.31%	2.32%	2.33%	2.34%	2.35%				
41	2.20%	2.21%	2.22%	2.23%	2.23%	2.24%				
42	2.10%	2.11%	2.12%	2.13%	2.13%	2.14%				
43	2.01%	2.02%	2.02%	2.03%	2.04%	2.05%				
44	1.92%	1.93%	1.93%	1.94%	1.95%	1.96%				
45	1.84%	1.84%	1.85%	1.86%	1.86%	1.87%	1.88%			
46	1.75%	1.76%	1.77%	1.77%	1.78%	1.79%	1.79%			
47	1.68%	1.68%	1.69%	1.70%	1.70%	1.71%	1.72%			
48	1.60%	1.61%	1.61%	1.62%	1.63%	1.63%	1.64%			
49	1.53%	1.54%	1.54%	1.55%	1.56%	1.56%	1.57%			
50	1.47%	1.47%	1.48%	1.48%	1.49%	1.49%	1.50%	1.50%		
51	1.40%	1.41%	1.41%	1.42%	1.42%	1.43%	1.43%	1.44%		
52	1.34%	1.35%	1.35%	1.36%	1.36%	1.37%	1.37%	1.38%		
53	1.29%	1.29%	1.30%	1.30%	1.31%	1.31%	1.32%	1.32%		
54	1.23%	1.24%	1.24%	1.25%	1.25%	1.26%	1.26%	1.27%		
55	1.18%	1.19%	1.19%	1.20%	1.20%	1.21%	1.21%	1.22%	1.22%	
56	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.17%	
57	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	
58	1.06%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%	1.08%	1.09%	
59	1.02%	1.02%	1.03%	1.03%	1.03%	1.04%	1.04%	1.05%	1.05%	
60	1.00%	1.01%	1.01%	1.02%	1.02%	1.02%	1.03%	1.03%	1.04%	1.04%

קרן פנסיה ה.ע.ל

גברים										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
18	153.29%									
19	145.36%									
20	137.88%									
21	130.74%									
22	123.93%	123.96%								
23	117.89%	117.92%								
24	112.03%	112.07%								
25	106.37%	106.41%								
26	100.90%	100.95%								
27	95.63%	95.68%	95.74%							
28	90.56%	90.62%	90.68%							
29	85.71%	85.77%	85.83%							
30	81.07%	81.13%	81.19%							
31	76.63%	76.69%	76.76%							
32	72.39%	72.45%	72.52%	72.59%						
33	68.34%	68.40%	68.47%	68.55%						
34	64.49%	64.55%	64.62%	64.70%						
35	60.82%	60.88%	60.94%	61.02%						
36	57.30%	57.36%	57.43%	57.51%						
37	53.93%	53.99%	54.06%	54.14%	54.23%					
38	50.70%	50.76%	50.83%	50.91%	51.00%					
39	47.60%	47.66%	47.73%	47.80%	47.89%					
40	44.63%	44.68%	44.75%	44.82%	44.91%					
41	41.77%	41.83%	41.89%	41.96%	42.05%					
42	39.03%	39.08%	39.15%	39.22%	39.30%	39.39%				
43	36.40%	36.46%	36.52%	36.58%	36.66%	36.75%				
44	33.89%	33.94%	33.99%	34.06%	34.14%	34.22%				
45	31.48%	31.52%	31.58%	31.64%	31.71%	31.80%				
46	29.17%	29.21%	29.26%	29.32%	29.39%	29.47%				
47	26.95%	27.00%	27.05%	27.11%	27.17%	27.25%	27.34%			
48	24.84%	24.88%	24.93%	24.98%	25.05%	25.12%	25.21%			
49	22.82%	22.86%	22.90%	22.96%	23.02%	23.09%	23.17%			
50	20.89%	20.93%	20.97%	21.02%	21.07%	21.14%	21.22%			
51	19.04%	19.08%	19.12%	19.16%	19.22%	19.28%	19.35%			
52	17.28%	17.31%	17.35%	17.39%	17.44%	17.50%	17.57%	17.64%		
53	15.60%	15.63%	15.66%	15.70%	15.74%	15.80%	15.86%	15.93%		
54	13.98%	14.01%	14.04%	14.08%	14.12%	14.17%	14.22%	14.29%		
55	12.44%	12.47%	12.49%	12.53%	12.56%	12.61%	12.66%	12.72%		
56	10.96%	10.99%	11.01%	11.04%	11.07%	11.11%	11.16%	11.21%		
57	9.55%	9.57%	9.59%	9.62%	9.65%	9.68%	9.72%	9.77%	9.83%	
58	8.19%	8.21%	8.23%	8.25%	8.27%	8.31%	8.34%	8.38%	8.43%	
59	6.89%	6.90%	6.92%	6.94%	6.96%	6.98%	7.01%	7.05%	7.09%	
60	5.63%	5.64%	5.66%	5.67%	5.69%	5.71%	5.74%	5.77%	5.80%	
61	4.42%	4.43%	4.44%	4.46%	4.47%	4.49%	4.51%	4.53%	4.56%	
62	3.26%	3.27%	3.27%	3.28%	3.30%	3.31%	3.32%	3.34%	3.36%	3.37%
63	2.14%	2.14%	2.15%	2.15%	2.16%	2.17%	2.18%	2.19%	2.20%	2.21%
64	1.05%	1.05%	1.06%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%	1.09%

קרן פנסיה ה.ע.ל

נשים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	118.23%								
19	111.73%								
20	105.55%								
21	99.68%								
22	94.11%	94.30%							
23	89.01%	89.19%							
24	84.13%	84.29%							
25	79.45%	79.60%							
26	74.97%	75.11%							
27	70.68%	70.81%	70.97%						
28	66.58%	66.70%	66.86%						
29	62.67%	62.79%	62.93%						
30	58.94%	59.05%	59.19%						
31	55.38%	55.49%	55.61%						
32	51.99%	52.09%	52.21%	52.35%					
33	48.77%	48.86%	48.97%	49.10%					
34	45.70%	45.79%	45.89%	46.02%					
35	42.78%	42.87%	42.97%	43.09%					
36	40.00%	40.08%	40.18%	40.29%					
37	37.35%	37.43%	37.52%	37.62%	37.75%				
38	34.82%	34.89%	34.98%	35.07%	35.19%				
39	32.40%	32.47%	32.55%	32.64%	32.75%				
40	30.09%	30.15%	30.22%	30.31%	30.42%				
41	27.88%	27.94%	28.00%	28.09%	28.18%				
42	25.76%	25.82%	25.88%	25.96%	26.05%	26.15%			
43	23.74%	23.79%	23.85%	23.92%	24.00%	24.10%			
44	21.80%	21.85%	21.91%	21.97%	22.05%	22.14%			
45	19.95%	20.00%	20.05%	20.11%	20.18%	20.26%			
46	18.18%	18.22%	18.27%	18.33%	18.39%	18.47%			
47	16.49%	16.53%	16.57%	16.62%	16.68%	16.75%	16.83%		
48	14.87%	14.90%	14.94%	14.99%	15.04%	15.10%	15.18%		
49	13.32%	13.35%	13.38%	13.43%	13.47%	13.53%	13.60%		
50	11.84%	11.86%	11.89%	11.93%	11.97%	12.03%	12.08%		
51	10.42%	10.44%	10.47%	10.50%	10.54%	10.58%	10.64%		
52	9.06%	9.08%	9.11%	9.13%	9.17%	9.21%	9.25%	9.31%	
53	7.76%	7.78%	7.80%	7.82%	7.85%	7.88%	7.92%	7.97%	
54	6.51%	6.53%	6.54%	6.56%	6.59%	6.62%	6.65%	6.69%	
55	5.32%	5.33%	5.34%	5.36%	5.38%	5.40%	5.43%	5.46%	
56	4.17%	4.18%	4.19%	4.20%	4.21%	4.23%	4.25%	4.28%	
57	3.06%	3.07%	3.08%	3.09%	3.10%	3.11%	3.13%	3.15%	3.17%
58	2.00%	2.01%	2.01%	2.02%	2.02%	2.03%	2.04%	2.06%	2.07%
59	0.98%	0.98%	0.99%	0.99%	0.99%	1.00%	1.00%	1.01%	1.01%

קרן פנסיה ה.ע.ל

גברים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	155.49%								
19	147.56%								
20	140.09%								
21	132.94%								
22	126.13%	126.16%							
23	120.09%	120.13%							
24	114.23%	114.28%							
25	108.57%	108.62%							
26	103.10%	103.15%							
27	97.83%	97.89%	97.95%						
28	92.76%	92.82%	92.89%						
29	87.91%	87.97%	88.04%						
30	83.27%	83.33%	83.41%						
31	78.83%	78.90%	78.97%						
32	74.59%	74.66%	74.73%	74.82%					
33	70.54%	70.61%	70.68%	70.77%					
34	66.69%	66.76%	66.83%	66.92%					
35	63.02%	63.08%	63.16%	63.25%					
36	59.50%	59.57%	59.64%	59.73%					
37	56.13%	56.20%	56.28%	56.36%	56.46%				
38	52.90%	52.97%	53.04%	53.13%	53.23%				
39	49.80%	49.87%	49.94%	50.03%	50.12%				
40	46.83%	46.89%	46.96%	47.05%	47.14%				
41	43.97%	44.03%	44.10%	44.18%	44.28%				
42	41.23%	41.29%	41.36%	41.44%	41.53%	41.64%			
43	38.61%	38.66%	38.73%	38.81%	38.90%	39.00%			
44	36.09%	36.14%	36.21%	36.28%	36.37%	36.47%			
45	33.68%	33.73%	33.79%	33.86%	33.95%	34.04%			
46	31.37%	31.42%	31.48%	31.55%	31.63%	31.72%			
47	29.16%	29.20%	29.26%	29.33%	29.41%	29.49%	29.60%		
48	27.04%	27.09%	27.14%	27.21%	27.28%	27.37%	27.47%		
49	25.02%	25.07%	25.12%	25.18%	25.25%	25.33%	25.42%		
50	23.09%	23.13%	23.18%	23.24%	23.31%	23.38%	23.47%		
51	21.24%	21.28%	21.33%	21.39%	21.45%	21.52%	21.61%		
52	19.48%	19.52%	19.56%	19.61%	19.67%	19.74%	19.82%	19.92%	
53	17.80%	17.83%	17.87%	17.92%	17.98%	18.04%	18.12%	18.20%	
54	16.18%	16.22%	16.26%	16.30%	16.35%	16.41%	16.48%	16.56%	
55	14.64%	14.67%	14.71%	14.75%	14.80%	14.85%	14.92%	14.99%	
56	13.16%	13.19%	13.22%	13.26%	13.31%	13.36%	13.42%	13.49%	
57	11.75%	11.77%	11.80%	11.84%	11.88%	11.93%	11.98%	12.04%	12.11%
58	10.39%	10.41%	10.44%	10.47%	10.51%	10.55%	10.60%	10.66%	10.72%
59	9.09%	9.11%	9.13%	9.16%	9.19%	9.23%	9.27%	9.32%	9.38%
60	7.83%	7.85%	7.87%	7.90%	7.92%	7.96%	8.00%	8.04%	8.09%
61	6.62%	6.64%	6.66%	6.68%	6.70%	6.73%	6.77%	6.81%	6.85%
62	5.46%	5.47%	5.49%	5.51%	5.53%	5.55%	5.58%	5.62%	5.65%
63	4.34%	4.35%	4.36%	4.38%	4.39%	4.41%	4.44%	4.46%	4.49%
64	3.25%	3.26%	3.27%	3.28%	3.29%	3.31%	3.33%	3.35%	3.37%
65	2.20%	2.21%	2.21%	2.22%	2.23%	2.24%	2.26%	2.27%	2.29%
66	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.12%	1.12%

קרן פנסיה ה.ע.ל

מ – 01/01/2013

קרן פנסיה ה.ע.ל

גיל	נשים								
	שנת לידה								
	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	122.61%								
19	116.12%								
20	109.94%								
21	104.07%								
22	98.50%	98.70%							
23	93.40%	93.59%							
24	88.52%	88.69%							
25	83.84%	84.00%							
26	79.35%	79.51%							
27	75.07%	75.21%	75.39%						
28	70.97%	71.10%	71.27%						
29	67.06%	67.19%	67.34%						
30	63.33%	63.45%	63.60%						
31	59.77%	59.89%	60.03%						
32	56.38%	56.49%	56.63%	52.35%					
33	53.15%	53.26%	53.38%	53.53%					
34	50.09%	50.19%	50.31%	50.45%					
35	47.17%	47.27%	47.38%	47.52%					
36	44.39%	44.48%	44.59%	44.72%					
37	41.74%	41.83%	41.93%	42.05%	42.20%				
38	39.21%	39.29%	39.39%	39.51%	39.64%				
39	36.79%	36.87%	36.96%	37.07%	37.20%				
40	34.48%	34.55%	34.64%	34.74%	34.87%				
41	32.26%	32.33%	32.42%	32.52%	32.63%				
42	30.15%	30.22%	30.30%	30.39%	30.50%	30.63%			
43	28.13%	28.19%	28.26%	28.35%	28.45%	28.58%			
44	26.19%	26.25%	26.32%	26.40%	26.50%	26.61%			
45	24.34%	24.40%	24.46%	24.54%	24.63%	24.74%			
46	22.57%	22.62%	22.68%	22.76%	22.84%	22.94%			
47	20.88%	20.93%	20.98%	21.05%	21.13%	21.22%	21.30%		
48	19.26%	19.30%	19.36%	19.42%	19.49%	19.58%	19.64%		
49	17.71%	17.75%	17.80%	17.86%	17.92%	18.00%	18.06%		
50	16.23%	16.26%	16.31%	16.36%	16.42%	16.50%	16.55%		
51	14.81%	14.84%	14.88%	14.93%	14.99%	15.06%	15.10%		
52	13.45%	13.48%	13.52%	13.56%	13.62%	13.68%	13.72%	11.36%	
53	12.15%	12.18%	12.21%	12.25%	12.30%	12.36%	12.39%	10.03%	
54	10.90%	10.93%	10.96%	11.00%	11.04%	11.09%	11.12%	8.74%	
55	9.70%	9.73%	9.76%	9.79%	9.83%	9.87%	9.89%	7.52%	
56	8.55%	8.57%	8.60%	8.63%	8.66%	8.71%	8.72%	6.34%	
57	7.45%	7.47%	7.49%	7.52%	7.55%	7.58%	7.59%	5.20%	3.17%
58	6.39%	6.41%	6.42%	6.45%	6.48%	6.51%	6.51%	4.11%	2.07%
59	5.37%	5.38%	5.40%	5.42%	5.44%	5.47%	5.47%	3.06%	1.01%
60	4.39%	4.40%	4.41%	4.43%	4.45%	4.47%	4.47%	2.06%	0.00%
61	3.23%	3.24%	3.25%	3.26%	3.28%	3.29%	3.28%	1.01%	0.00%
62	2.11%	2.12%	2.13%	2.13%	2.14%	2.15%	2.14%		
63	1.04%	1.04%	1.04%	1.05%	1.05%	1.06%	1.03%		

קרן פנסיה ה.ע.ל

מ – 01/12/2018

גברים										שנת לידה
1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	גיל
										18
									163.1%	19
									154.8%	20
									146.9%	21
									139.3%	22
									132.0%	23
								125.3%	125.1%	24
								118.6%	118.5%	25
								112.3%	112.1%	26
								106.2%	106.1%	27
								100.5%	100.4%	28
							95.4%	95.2%	95.1%	29
							90.3%	90.1%	90.0%	30
							85.5%	85.4%	85.3%	31
							81.1%	80.9%	80.8%	32
							76.8%	76.6%	76.5%	33
						72.8%	72.7%	72.5%	72.4%	34
						69.0%	68.8%	68.7%	68.6%	35
						65.2%	65.0%	64.9%	64.8%	36
						61.5%	61.4%	61.3%	61.2%	37
						58.1%	57.9%	57.8%	57.7%	38
					54.9%	54.7%	54.6%	54.5%	54.4%	39
					51.7%	51.5%	51.4%	51.4%	51.3%	40
					48.6%	48.5%	48.4%	48.3%	48.2%	41
					45.7%	45.6%	45.5%	45.4%	45.3%	42
					42.9%	42.8%	42.7%	42.6%	42.5%	43
				40.3%	40.2%	40.1%	40.0%	39.9%	39.8%	44
				37.7%	37.6%	37.5%	37.4%	37.4%	37.3%	45
				35.3%	35.2%	35.1%	35.0%	34.9%	34.9%	46
				32.9%	32.8%	32.7%	32.6%	32.6%	32.5%	47
				30.6%	30.5%	30.4%	30.4%	30.3%	30.3%	48
			28.6%	28.5%	28.4%	28.3%	28.2%	28.2%	28.1%	49
			26.5%	26.4%	26.3%	26.2%	26.2%	26.1%	26.0%	50
			24.5%	24.4%	24.3%	24.2%	24.2%	24.1%	24.1%	51
			22.6%	22.5%	22.4%	22.3%	22.3%	22.2%	22.2%	52
			20.7%	20.6%	20.6%	20.5%	20.4%	20.4%	20.4%	53
		19.0%	18.9%	18.9%	18.8%	18.7%	18.7%	18.7%	18.6%	54
		17.3%	17.3%	17.2%	17.1%	17.1%	17.0%	17.0%	17.0%	55
		15.7%	15.6%	15.6%	15.5%	15.5%	15.4%	15.4%	15.3%	56
		14.1%	14.1%	14.0%	13.9%	13.9%	13.9%	13.8%	13.8%	57
		12.6%	12.6%	12.5%	12.5%	12.4%	12.4%	12.3%	12.3%	58
	11.2%	11.2%	11.1%	11.1%	11.0%	11.0%	10.9%	10.9%	10.9%	59
	9.8%	9.8%	9.7%	9.7%	9.6%	9.6%	9.6%	9.5%	9.5%	60
	8.5%	8.4%	8.4%	8.3%	8.3%	8.3%	8.2%	8.2%	8.2%	61
	7.2%	7.1%	7.1%	7.0%	7.0%	7.0%	7.0%	6.9%	6.9%	62
	5.9%	5.9%	5.8%	5.8%	5.8%	5.8%	5.7%	5.7%	5.7%	63
4.7%	4.7%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.5%	4.5%	64
3.5%	3.5%	3.5%	3.5%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	65
2.4%	2.4%	2.4%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	66
1.2%	1.2%	1.2%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	

קרן פנסיה ה.ע.ל

נשים									
1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה
									גיל
								122.0%	18
								115.8%	19
								109.9%	20
								104.3%	21
								98.9%	22
							94.0%	93.8%	23
							89.1%	88.9%	24
							84.5%	84.4%	25
							80.2%	80.0%	26
							76.0%	75.9%	27
						72.2%	72.0%	71.9%	28
						68.4%	68.2%	68.1%	29
						64.7%	64.6%	64.4%	30
						61.2%	61.1%	61.0%	31
						57.9%	57.8%	57.7%	32
					54.9%	54.7%	54.6%	54.5%	33
					51.8%	51.7%	51.5%	51.4%	34
					48.9%	48.7%	48.6%	48.5%	35
					46.1%	45.9%	45.8%	45.7%	36
					43.4%	43.2%	43.1%	43.0%	37
				40.9%	40.8%	40.7%	40.6%	40.5%	38
				38.4%	38.3%	38.2%	38.1%	38.0%	39
				36.1%	35.9%	35.8%	35.7%	35.6%	40
				33.8%	33.7%	33.6%	33.5%	33.4%	41
				31.6%	31.5%	31.4%	31.3%	31.2%	42
			29.6%	29.5%	29.4%	29.3%	29.2%	29.2%	43
			27.6%	27.5%	27.4%	27.3%	27.3%	27.2%	44
			25.7%	25.6%	25.5%	25.4%	25.3%	25.3%	45
			23.9%	23.8%	23.7%	23.6%	23.5%	23.5%	46
			22.1%	22.0%	21.9%	21.8%	21.8%	21.7%	47
		20.5%	20.4%	20.3%	20.2%	20.2%	20.1%	20.0%	48
		18.9%	18.8%	18.7%	18.6%	18.5%	18.5%	18.4%	49
		17.3%	17.2%	17.1%	17.0%	17.0%	16.9%	16.9%	50
		15.8%	15.7%	15.6%	15.6%	15.5%	15.5%	15.4%	51
		14.3%	14.3%	14.2%	14.1%	14.1%	14.1%	14.0%	52
	11.9%	13.0%	12.9%	12.8%	12.8%	12.7%	12.7%	12.7%	53
	10.6%	11.6%	11.6%	11.5%	11.5%	11.4%	11.4%	11.4%	54
	9.3%	10.4%	10.3%	10.2%	10.2%	10.2%	10.1%	10.1%	55
	8.1%	9.1%	9.1%	9.0%	9.0%	9.0%	8.9%	8.9%	56
	6.9%	8.0%	7.9%	7.9%	7.8%	7.8%	7.8%	7.8%	57
3.4%	5.8%	6.8%	6.8%	6.8%	6.7%	6.7%	6.7%	6.7%	58
2.3%	4.7%	5.7%	5.7%	5.7%	5.7%	5.6%	5.6%	5.6%	59
1.3%	3.6%	4.7%	4.7%	4.6%	4.6%	4.6%	4.6%	4.6%	60
	2.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	61
	1.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	62
		1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	63

קרן פנסיה ה.ע.ל

נספח – ד' לעמית תקופת הביניים

מקדמים להתאמת פנסיה בפרישה מוקדמת או מאוחרת

קרן פנסיה ה.ע.ל

גברים															שנת לידה
1920	1925	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	גיל
64.07%	64.14%	64.22%	64.41%	64.65%	64.89%	64.94%	65.02%	65.08%	65.14%	65.19%	65.24%	65.28%	65.31%	65.34%	60
68.10%	68.16%	68.25%	68.43%	68.65%	68.88%	68.91%	68.98%	69.04%	69.09%	69.13%	69.17%	69.21%	69.24%	69.27%	61
72.44%	72.50%	72.59%	72.75%	72.96%	73.16%	73.17%	73.23%	73.28%	73.33%	73.37%	73.40%	73.43%	73.46%	73.48%	62
77.12%	77.17%	77.27%	77.42%	77.60%	77.77%	77.75%	77.80%	77.85%	77.89%	77.92%	77.95%	77.98%	78.00%	78.02%	63
82.18%	82.22%	82.31%	82.43%	82.58%	82.71%	82.69%	82.73%	82.77%	82.80%	82.82%	82.85%	82.87%	82.89%	82.90%	64
87.64%	87.67%	87.75%	87.83%	87.95%	88.03%	88.02%	88.04%	88.07%	88.09%	88.11%	88.13%	88.14%	88.15%	88.17%	65
93.56%	93.58%	93.62%	93.67%	93.73%	93.77%	93.76%	93.78%	93.79%	93.81%	93.82%	93.83%	93.83%	93.84%	93.85%	66
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	67
107.48%	107.46%	107.44%	107.38%	107.30%	107.21%	107.16%	107.11%	107.07%	107.03%	107.00%	106.97%	106.95%	106.93%	106.91%	68
115.72%	115.67%	115.64%	115.49%	115.31%	115.12%	115.01%	114.90%	114.81%	114.73%	114.66%	114.60%	114.55%	114.50%	114.47%	69
124.84%	124.75%	124.69%	124.44%	124.14%	123.83%	123.64%	123.46%	123.31%	123.17%	123.06%	122.96%	122.88%	122.81%	122.74%	70
134.96%	134.83%	134.72%	134.35%	133.89%	133.44%	133.17%	132.90%	132.67%	132.48%	132.31%	132.16%	132.04%	131.94%	131.84%	71
146.24%	146.05%	145.88%	145.35%	144.70%	144.09%	143.71%	143.34%	143.02%	142.75%	142.52%	142.32%	142.15%	142.01%	141.88%	72
158.86%	158.60%	158.34%	157.62%	156.74%	155.93%	155.43%	154.94%	154.52%	154.16%	153.85%	153.58%	153.36%	153.16%	152.99%	73
173.06%	172.71%	172.33%	171.35%	170.21%	169.16%	168.51%	167.87%	167.32%	166.86%	166.46%	166.11%	165.82%	165.56%	165.34%	74
189.10%	188.64%	188.09%	186.81%	185.34%	184.02%	183.19%	182.36%	181.67%	181.07%	180.55%	180.12%	179.74%	179.41%	179.13%	75
207.34%	206.73%	205.96%	204.28%	202.43%	200.78%	199.72%	198.69%	197.80%	197.05%	196.40%	195.84%	195.37%	194.96%	194.61%	76
228.18%	227.38%	226.33%	224.15%	221.84%	219.79%	218.46%	217.16%	216.05%	215.11%	214.30%	213.60%	213.01%	212.49%	212.05%	77
252.15%	251.11%	249.66%	246.88%	244.01%	241.49%	239.81%	238.20%	236.82%	235.64%	234.63%	233.77%	233.03%	232.39%	231.84%	78
279.89%	278.53%	276.55%	273.03%	269.48%	266.38%	264.29%	262.28%	260.58%	259.12%	257.87%	256.80%	255.88%	255.09%	254.41%	79
312.20%	310.42%	307.73%	303.31%	298.94%	295.14%	292.53%	290.05%	287.94%	286.13%	284.59%	283.27%	282.13%	281.15%	280.31%	80
350.10%	347.76%	344.13%	338.60%	333.24%	328.59%	325.33%	322.27%	319.67%	317.44%	315.54%	313.91%	312.51%	311.30%	310.26%	81
394.89%	391.79%	386.95%	380.06%	373.47%	367.78%	363.72%	359.95%	356.74%	354.00%	351.65%	349.64%	347.91%	346.42%	345.14%	82
448.26%	444.15%	437.74%	429.17%	421.06%	414.08%	409.04%	404.38%	400.42%	397.04%	394.15%	391.66%	389.53%	387.69%	386.10%	83
512.38%	506.86%	498.47%	487.80%	477.82%	469.25%	462.97%	457.22%	452.33%	448.15%	444.57%	441.50%	438.86%	436.59%	434.62%	84
590.16%	582.70%	571.79%	558.48%	546.15%	535.59%	527.76%	520.64%	514.58%	509.41%	504.98%	501.17%	497.90%	495.08%	492.64%	85
685.27%	675.16%	661.06%	644.44%	629.16%	616.08%	606.31%	597.47%	589.94%	583.50%	577.99%	573.26%	569.19%	565.67%	562.64%	86
802.82%	789.12%	770.92%	750.08%	731.05%	714.80%	702.54%	691.51%	682.12%	674.09%	667.20%	661.29%	656.20%	651.81%	648.01%	87
949.65%	931.12%	907.62%	881.36%	857.54%	837.22%	821.78%	807.94%	796.15%	786.07%	777.43%	770.00%	763.60%	758.07%	753.29%	88
1135.06%	1110.10%	1079.68%	1046.40%	1016.37%	990.80%	971.23%	953.76%	938.86%	926.13%	915.21%	905.82%	897.72%	890.72%	884.66%	89
1371.97%	1338.45%	1298.92%	1256.45%	1218.31%	1185.86%	1160.90%	1138.67%	1119.72%	1103.51%	1089.60%	1077.63%	1067.31%	1058.38%	1050.65%	90

קרן פנסיה ה.ע.ל

נשים (גיל פרישה תקנוני)												
1920	1925	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980
57.26%	57.30%	57.42%	57.61%	57.85%	58.12%	58.35%	58.51%	58.64%	58.75%	58.84%	58.92%	58.99%
60.70%	60.74%	60.85%	61.04%	61.28%	61.54%	61.76%	61.91%	62.03%	62.13%	62.22%	62.30%	62.36%
64.40%	64.44%	64.55%	64.73%	64.95%	65.21%	65.41%	65.55%	65.66%	65.76%	65.84%	65.91%	65.97%
68.38%	68.42%	68.52%	68.69%	68.90%	69.14%	69.33%	69.45%	69.56%	69.64%	69.72%	69.79%	69.84%
72.67%	72.71%	72.80%	72.95%	73.15%	73.37%	73.53%	73.64%	73.73%	73.81%	73.88%	73.94%	73.99%
77.30%	77.33%	77.41%	77.55%	77.73%	77.92%	78.06%	78.15%	78.23%	78.29%	78.35%	78.40%	78.44%
82.31%	82.33%	82.40%	82.52%	82.66%	82.82%	82.93%	83.00%	83.06%	83.12%	83.16%	83.20%	83.24%
87.73%	87.75%	87.80%	87.88%	87.99%	88.11%	88.18%	88.23%	88.27%	88.31%	88.35%	88.38%	88.40%
93.61%	93.62%	93.65%	93.69%	93.75%	93.82%	93.85%	93.88%	93.91%	93.93%	93.94%	93.96%	93.97%
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
107.22%	107.20%	107.17%	107.11%	107.03%	106.95%	106.88%	106.81%	106.76%	106.72%	106.68%	106.65%	106.62%
115.15%	115.12%	115.04%	114.91%	114.74%	114.55%	114.39%	114.25%	114.14%	114.04%	113.96%	113.89%	113.83%
123.89%	123.84%	123.71%	123.49%	123.20%	122.89%	122.62%	122.39%	122.20%	122.04%	121.90%	121.79%	121.69%
133.57%	133.48%	133.28%	132.95%	132.52%	132.06%	131.66%	131.32%	131.04%	130.80%	130.60%	130.44%	130.29%
144.31%	144.19%	143.90%	143.43%	142.81%	142.17%	141.62%	141.16%	140.77%	140.44%	140.16%	139.93%	139.73%
156.27%	156.11%	155.72%	155.07%	154.23%	153.37%	152.64%	152.02%	151.50%	151.07%	150.70%	150.39%	150.13%
169.67%	169.45%	168.92%	168.05%	166.93%	165.81%	164.86%	164.06%	163.39%	162.83%	162.35%	161.95%	161.61%
184.73%	184.44%	183.73%	182.58%	181.12%	179.69%	178.48%	177.47%	176.61%	175.89%	175.29%	174.78%	174.35%
201.74%	201.36%	200.44%	198.93%	197.05%	195.25%	193.73%	192.45%	191.38%	190.48%	189.72%	189.07%	188.53%
221.05%	220.56%	219.36%	217.40%	215.01%	212.76%	210.87%	209.28%	207.95%	206.83%	205.88%	205.08%	204.41%
243.12%	242.47%	240.92%	238.38%	235.37%	232.59%	230.24%	228.28%	226.63%	225.25%	224.08%	223.09%	222.25%
268.47%	267.63%	265.61%	262.34%	258.58%	255.15%	252.27%	249.85%	247.82%	246.12%	244.68%	243.46%	242.44%
297.81%	296.71%	294.09%	289.88%	285.21%	280.99%	277.45%	274.49%	272.00%	269.91%	268.14%	266.65%	265.39%
331.98%	330.55%	327.12%	321.74%	315.96%	310.78%	306.44%	302.81%	299.77%	297.20%	295.04%	293.22%	291.67%
372.09%	370.21%	365.72%	358.87%	351.72%	345.37%	340.06%	335.61%	331.88%	328.74%	326.10%	323.86%	321.96%
419.55%	417.06%	411.13%	402.46%	393.63%	385.84%	379.33%	373.88%	369.31%	365.47%	362.22%	359.48%	357.16%
476.21%	472.87%	465.03%	454.09%	443.16%	433.59%	425.60%	418.91%	413.31%	408.59%	404.61%	401.25%	398.39%
544.45%	539.94%	529.56%	515.76%	502.23%	490.45%	480.61%	472.39%	465.50%	459.69%	454.80%	450.65%	447.13%
627.46%	621.29%	607.55%	590.15%	573.36%	558.80%	546.66%	536.51%	528.00%	520.83%	514.78%	509.66%	505.31%
729.48%	720.91%	702.78%	680.81%	659.89%	641.82%	626.76%	614.18%	603.62%	594.74%	587.23%	580.87%	575.47%
856.21%	844.15%	820.31%	792.47%	766.27%	743.72%	724.95%	709.26%	696.11%	685.03%	675.66%	667.72%	660.98%
1015.45%	998.33%	967.01%	931.56%	898.55%	870.25%	846.68%	827.00%	810.49%	796.58%	784.82%	774.85%	766.37%
1217.94%	1193.55%	1152.34%	1106.93%	1065.03%	1029.21%	999.41%	974.53%	953.65%	936.06%	921.18%	908.55%	897.81%
1478.90%	1444.15%	1389.66%	1331.01%	1277.36%	1231.63%	1193.60%	1161.85%	1135.21%	1112.76%	1093.76%	1077.63%	1063.89%
1819.84%	1770.36%	1697.86%	1621.39%	1551.98%	1492.97%	1443.94%	1403.01%	1368.67%	1339.72%	1315.22%	1294.40%	1276.66%
2271.48%	2201.26%	2103.96%	2003.19%	1912.36%	1835.34%	1771.38%	1718.01%	1673.24%	1635.49%	1603.52%	1576.35%	1553.18%

קרן פנסיה ה.ע.ל

נספח – ד' 1 לעמיתי תקופת הביניים

הגדלת פנסיה בעת פרישה מאוחרת

החל מ-01/01/2002 ועד 31/12/2007

גברים								
שנת לידה								
גיל	1987	1982	1977	1972	1967	1962	1957	1952
60	0.94%	0.94%	0.95%	0.95%	0.95%	0.96%	0.96%	0.97%
61	0.95%	0.96%	0.96%	0.97%	0.97%	0.97%	0.98%	0.98%
62	0.97%	0.97%	0.98%	0.98%	0.99%	0.99%	0.99%	1.00%
63	0.99%	0.99%	0.99%	1.00%	1.00%	1.01%	1.01%	1.02%
64	1.00%	1.01%	1.01%	1.02%	1.02%	1.02%	1.03%	1.03%
65	1.02%	1.03%	1.03%	1.03%	1.04%	1.04%	1.05%	1.05%
66	1.04%	1.05%	1.05%	1.06%	1.06%	1.07%	1.07%	1.08%
67	1.06%	1.07%	1.07%	1.08%	1.08%	1.09%	1.09%	1.10%
68	1.08%	1.09%	1.09%	1.10%	1.11%	1.11%	1.12%	1.12%
69	1.11%	1.11%	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%
70	1.13%	1.14%	1.15%	1.15%	1.16%	1.17%	1.17%	1.18%
71	1.16%	1.17%	1.17%	1.18%	1.19%	1.19%	1.20%	1.21%
72	1.19%	1.20%	1.20%	1.21%	1.22%	1.23%	1.23%	1.24%
73	1.22%	1.23%	1.24%	1.25%	1.25%	1.26%	1.27%	1.28%
74	1.26%	1.26%	1.27%	1.28%	1.29%	1.30%	1.31%	1.32%
75	1.29%	1.30%	1.31%	1.32%	1.33%	1.34%	1.35%	1.36%
76	1.33%	1.34%	1.35%	1.36%	1.37%	1.38%	1.39%	1.40%
77	1.37%	1.38%	1.40%	1.41%	1.42%	1.43%	1.44%	1.45%
78	1.42%	1.43%	1.44%	1.45%	1.46%	1.48%	1.49%	1.50%
79	1.47%	1.48%	1.49%	1.51%	1.52%	1.53%	1.54%	1.56%
80	1.52%	1.54%	1.55%	1.56%	1.57%	1.59%	1.60%	1.61%
81	1.58%	1.59%	1.61%	1.62%	1.64%	1.65%	1.67%	1.68%
82	1.64%	1.66%	1.67%	1.69%	1.70%	1.72%	1.74%	1.75%
83	1.71%	1.73%	1.74%	1.76%	1.78%	1.80%	1.81%	1.83%
84	1.79%	1.80%	1.82%	1.84%	1.86%	1.88%	1.90%	1.92%
85	1.87%	1.89%	1.91%	1.93%	1.95%	1.97%	1.99%	2.01%

קרן פנסיה ה.ע.ל

נשים								
שנת לידה								
גיל	1987	1982	1977	1972	1967	1962	1957	1952
60	0.96%	0.96%	0.96%	0.97%	0.97%	0.98%	0.98%	0.98%
61	0.97%	0.98%	0.98%	0.99%	0.99%	0.99%	1.00%	1.00%
62	0.99%	0.99%	1.00%	1.00%	1.01%	1.01%	1.02%	1.02%
63	1.01%	1.01%	1.02%	1.02%	1.03%	1.03%	1.04%	1.04%
64	1.03%	1.03%	1.04%	1.04%	1.05%	1.05%	1.06%	1.06%
65	1.05%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%	1.09%
66	1.07%	1.08%	1.08%	1.09%	1.10%	1.10%	1.11%	1.11%
67	1.10%	1.10%	1.11%	1.12%	1.12%	1.13%	1.14%	1.14%
68	1.12%	1.13%	1.14%	1.14%	1.15%	1.16%	1.16%	1.17%
69	1.15%	1.16%	1.17%	1.17%	1.18%	1.19%	1.20%	1.20%
70	1.18%	1.19%	1.20%	1.21%	1.21%	1.22%	1.23%	1.24%
71	1.22%	1.22%	1.23%	1.24%	1.25%	1.26%	1.27%	1.27%
72	1.25%	1.26%	1.27%	1.28%	1.29%	1.30%	1.30%	1.31%
73	1.29%	1.30%	1.31%	1.32%	1.33%	1.34%	1.35%	1.36%
74	1.33%	1.34%	1.35%	1.36%	1.37%	1.38%	1.39%	1.40%
75	1.37%	1.38%	1.39%	1.41%	1.42%	1.43%	1.44%	1.45%
76	1.42%	1.43%	1.44%	1.46%	1.47%	1.48%	1.49%	1.51%
77	1.47%	1.48%	1.50%	1.51%	1.52%	1.54%	1.55%	1.56%
78	1.53%	1.54%	1.55%	1.57%	1.58%	1.60%	1.61%	1.63%
79	1.58%	1.60%	1.61%	1.63%	1.64%	1.66%	1.68%	1.69%
80	1.65%	1.66%	1.68%	1.70%	1.71%	1.73%	1.75%	1.77%
81	1.71%	1.73%	1.75%	1.77%	1.79%	1.81%	1.82%	1.84%
82	1.79%	1.81%	1.83%	1.85%	1.87%	1.89%	1.91%	1.93%
83	1.87%	1.89%	1.91%	1.93%	1.95%	1.97%	2.00%	2.02%
84	1.95%	1.97%	1.99%	2.02%	2.04%	2.07%	2.09%	2.12%
85	2.04%	2.06%	2.09%	2.11%	2.14%	2.17%	2.19%	2.22%

קרן פנסיה ה.ע.ל.

נספח – ד' 1 לעמיתי תקופת הביניים

הגדלת פנסיה בעת פרישה מאוחרת

החל מ-01/01/2008 ועד ה - 31/12/2012

גברים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
65	1.03%	1.04%	1.04%	1.04%	1.05%	1.05%	1.05%	1.06%	1.07%
66	1.06%	1.06%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%	1.09%
67	1.07%	1.08%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%
68	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.14%
69	1.12%	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%	1.15%	1.16%
70	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	1.18%	1.19%
71	1.18%	1.18%	1.18%	1.19%	1.19%	1.20%	1.20%	1.21%	1.22%
72	1.21%	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	1.25%	1.26%
73	1.24%	1.25%	1.25%	1.25%	1.26%	1.27%	1.27%	1.28%	1.29%
74	1.28%	1.29%	1.29%	1.30%	1.30%	1.31%	1.31%	1.32%	1.33%
75	1.32%	1.32%	1.33%	1.33%	1.34%	1.35%	1.35%	1.36%	1.37%
76	1.37%	1.37%	1.38%	1.38%	1.39%	1.40%	1.40%	1.41%	1.42%
77	1.42%	1.42%	1.42%	1.43%	1.44%	1.44%	1.45%	1.46%	1.47%
78	1.48%	1.48%	1.48%	1.49%	1.50%	1.50%	1.51%	1.52%	1.53%
79	1.53%	1.54%	1.54%	1.55%	1.55%	1.56%	1.57%	1.58%	1.59%
80	1.60%	1.61%	1.61%	1.62%	1.63%	1.63%	1.64%	1.65%	1.67%
81	1.67%	1.68%	1.68%	1.69%	1.70%	1.70%	1.71%	1.72%	1.74%
82	1.76%	1.77%	1.77%	1.78%	1.79%	1.79%	1.80%	1.82%	1.83%
83	1.84%	1.85%	1.86%	1.86%	1.87%	1.88%	1.89%	1.90%	1.91%
84	1.95%	1.96%	1.96%	1.97%	1.98%	1.99%	2.00%	2.01%	2.03%
85	2.05%	2.06%	2.07%	2.07%	2.08%	2.09%	2.10%	2.11%	2.13%
86	2.19%	2.19%	2.20%	2.21%	2.22%	2.22%	2.24%	2.25%	2.26%
87	2.31%	2.31%	2.32%	2.33%	2.34%	2.35%	2.36%	2.37%	2.39%
88	2.46%	2.47%	2.48%	2.49%	2.50%	2.51%	2.52%	2.53%	2.55%
89	2.61%	2.62%	2.62%	2.63%	2.64%	2.65%	2.67%	2.68%	2.70%
90	2.80%	2.81%	2.82%	2.83%	2.84%	2.85%	2.86%	2.87%	2.89%

קרן פנסיה ה.ע.ל

נשים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
60	0.96%	0.97%	0.97%	0.97%	0.98%	0.98%	0.98%	0.99%	1.00%
61	0.98%	0.98%	0.98%	0.99%	0.99%	0.99%	1.00%	1.01%	1.01%
62	1.00%	1.00%	1.00%	1.00%	1.01%	1.01%	1.02%	1.03%	1.03%
63	1.01%	1.01%	1.02%	1.02%	1.03%	1.03%	1.04%	1.04%	1.05%
64	1.03%	1.04%	1.04%	1.04%	1.05%	1.05%	1.06%	1.07%	1.07%
65	1.05%	1.05%	1.06%	1.06%	1.07%	1.07%	1.08%	1.09%	1.09%
66	1.08%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.12%
67	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.13%	1.14%	1.15%
68	1.13%	1.13%	1.13%	1.14%	1.14%	1.15%	1.16%	1.17%	1.18%
69	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	1.20%	1.21%
70	1.19%	1.19%	1.19%	1.20%	1.21%	1.21%	1.22%	1.23%	1.24%
71	1.22%	1.22%	1.23%	1.23%	1.24%	1.25%	1.25%	1.27%	1.28%
72	1.26%	1.26%	1.27%	1.27%	1.28%	1.29%	1.30%	1.31%	1.32%
73	1.29%	1.30%	1.30%	1.31%	1.32%	1.33%	1.34%	1.35%	1.36%
74	1.34%	1.35%	1.35%	1.36%	1.37%	1.38%	1.39%	1.40%	1.42%
75	1.39%	1.39%	1.40%	1.41%	1.42%	1.42%	1.44%	1.45%	1.46%
76	1.45%	1.45%	1.46%	1.47%	1.48%	1.49%	1.50%	1.51%	1.53%
77	1.50%	1.51%	1.52%	1.52%	1.53%	1.54%	1.56%	1.57%	1.59%
78	1.58%	1.58%	1.59%	1.60%	1.61%	1.62%	1.63%	1.65%	1.66%
79	1.64%	1.65%	1.66%	1.67%	1.68%	1.69%	1.70%	1.72%	1.74%
80	1.73%	1.74%	1.75%	1.76%	1.77%	1.78%	1.79%	1.81%	1.83%
81	1.81%	1.82%	1.83%	1.84%	1.85%	1.87%	1.88%	1.90%	1.92%
82	1.92%	1.93%	1.94%	1.95%	1.96%	1.98%	1.99%	2.01%	2.03%
83	2.03%	2.03%	2.04%	2.06%	2.07%	2.08%	2.10%	2.12%	2.14%
84	2.16%	2.17%	2.18%	2.19%	2.20%	2.22%	2.24%	2.26%	2.28%
85	2.29%	2.30%	2.31%	2.32%	2.33%	2.35%	2.37%	2.39%	2.41%
86	2.45%	2.46%	2.47%	2.49%	2.50%	2.52%	2.54%	2.56%	2.58%
87	2.61%	2.62%	2.63%	2.64%	2.66%	2.68%	2.70%	2.72%	2.74%
88	2.81%	2.82%	2.84%	2.85%	2.87%	2.88%	2.90%	2.93%	2.95%
89	3.00%	3.02%	3.03%	3.04%	3.06%	3.07%	3.09%	3.12%	3.14%
90	3.25%	3.26%	3.27%	3.29%	3.30%	3.32%	3.34%	3.36%	3.39%

קרן פנסיה ה.ע.ל

החל מ-01/01/2013

גברים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
65									
66									1.09%
67	1.07%	1.08%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%
68	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.14%
69	1.12%	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%	1.15%	1.16%
70	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	1.18%	1.19%
71	1.18%	1.18%	1.18%	1.19%	1.19%	1.20%	1.20%	1.21%	1.22%
72	1.21%	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	1.25%	1.26%
73	1.24%	1.25%	1.25%	1.25%	1.26%	1.27%	1.27%	1.28%	1.29%
74	1.28%	1.29%	1.29%	1.30%	1.30%	1.31%	1.31%	1.32%	1.33%
75	1.32%	1.32%	1.33%	1.33%	1.34%	1.35%	1.35%	1.36%	1.37%
76	1.37%	1.37%	1.38%	1.38%	1.39%	1.40%	1.40%	1.41%	1.42%
77	1.42%	1.42%	1.42%	1.43%	1.44%	1.44%	1.45%	1.46%	1.47%
78	1.48%	1.48%	1.48%	1.49%	1.50%	1.50%	1.51%	1.52%	1.53%
79	1.53%	1.54%	1.54%	1.55%	1.55%	1.56%	1.57%	1.58%	1.59%
80	1.60%	1.61%	1.61%	1.62%	1.63%	1.63%	1.64%	1.65%	1.67%
81	1.67%	1.68%	1.68%	1.69%	1.70%	1.70%	1.71%	1.72%	1.74%
82	1.76%	1.77%	1.77%	1.78%	1.79%	1.79%	1.80%	1.82%	1.83%
83	1.84%	1.85%	1.86%	1.86%	1.87%	1.88%	1.89%	1.90%	1.91%
84	1.95%	1.96%	1.96%	1.97%	1.98%	1.99%	2.00%	2.01%	2.03%
85	2.05%	2.06%	2.07%	2.07%	2.08%	2.09%	2.10%	2.11%	2.13%
86	2.19%	2.19%	2.20%	2.21%	2.22%	2.22%	2.24%	2.25%	2.26%
87	2.31%	2.31%	2.32%	2.33%	2.34%	2.35%	2.36%	2.37%	2.39%
88	2.46%	2.47%	2.48%	2.49%	2.50%	2.51%	2.52%	2.53%	2.55%
89	2.61%	2.62%	2.62%	2.63%	2.64%	2.65%	2.67%	2.68%	2.70%
90	2.80%	2.81%	2.82%	2.83%	2.84%	2.85%	2.86%	2.87%	2.89%

קרן פנסיה ה.ע.ל

נשים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
60									1.00%
61								1.01%	1.01%
62								1.03%	1.03%
63								1.04%	1.05%
64	1.03%	1.04%	1.04%	1.04%	1.05%	1.05%	1.06%	1.07%	1.07%
65	1.05%	1.05%	1.06%	1.06%	1.07%	1.07%	1.08%	1.09%	1.09%
66	1.08%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.12%
67	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.13%	1.14%	1.15%
68	1.13%	1.13%	1.13%	1.14%	1.14%	1.15%	1.16%	1.17%	1.18%
69	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	1.20%	1.21%
70	1.19%	1.19%	1.19%	1.20%	1.21%	1.21%	1.22%	1.23%	1.24%
71	1.22%	1.22%	1.23%	1.23%	1.24%	1.25%	1.25%	1.27%	1.28%
72	1.26%	1.26%	1.27%	1.27%	1.28%	1.29%	1.30%	1.31%	1.32%
73	1.29%	1.30%	1.30%	1.31%	1.32%	1.33%	1.34%	1.35%	1.36%
74	1.34%	1.35%	1.35%	1.36%	1.37%	1.38%	1.39%	1.40%	1.42%
75	1.39%	1.39%	1.40%	1.41%	1.42%	1.42%	1.44%	1.45%	1.46%
76	1.45%	1.45%	1.46%	1.47%	1.48%	1.49%	1.50%	1.51%	1.53%
77	1.50%	1.51%	1.52%	1.52%	1.53%	1.54%	1.56%	1.57%	1.59%
78	1.58%	1.58%	1.59%	1.60%	1.61%	1.62%	1.63%	1.65%	1.66%
79	1.64%	1.65%	1.66%	1.67%	1.68%	1.69%	1.70%	1.72%	1.74%
80	1.73%	1.74%	1.75%	1.76%	1.77%	1.78%	1.79%	1.81%	1.83%
81	1.81%	1.82%	1.83%	1.84%	1.85%	1.87%	1.88%	1.90%	1.92%
82	1.92%	1.93%	1.94%	1.95%	1.96%	1.98%	1.99%	2.01%	2.03%
83	2.03%	2.03%	2.04%	2.06%	2.07%	2.08%	2.10%	2.12%	2.14%
84	2.16%	2.17%	2.18%	2.19%	2.20%	2.22%	2.24%	2.26%	2.28%
85	2.29%	2.30%	2.31%	2.32%	2.33%	2.35%	2.37%	2.39%	2.41%
86	2.45%	2.46%	2.47%	2.49%	2.50%	2.52%	2.54%	2.56%	2.58%
87	2.61%	2.62%	2.63%	2.64%	2.66%	2.68%	2.70%	2.72%	2.74%
88	2.81%	2.82%	2.84%	2.85%	2.87%	2.88%	2.90%	2.93%	2.95%
89	3.00%	3.02%	3.03%	3.04%	3.06%	3.07%	3.09%	3.12%	3.14%
90	3.25%	3.26%	3.27%	3.29%	3.30%	3.32%	3.34%	3.36%	3.39%

קרן פנסיה ה.ע.ל

החל מ-01/12/2018

גברים											שנת לידה
1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	גיל
											65
	1.10%	1.09%	1.08%	1.08%	1.07%	1.07%	1.07%	1.06%	1.06%	1.06%	66
	1.12%	1.11%	1.11%	1.10%	1.09%	1.09%	1.09%	1.08%	1.08%	1.08%	67
	1.14%	1.14%	1.13%	1.12%	1.12%	1.11%	1.11%	1.10%	1.10%	1.10%	68
	1.17%	1.16%	1.15%	1.15%	1.14%	1.14%	1.13%	1.13%	1.12%	1.12%	69
1.21%	1.20%	1.19%	1.18%	1.17%	1.17%	1.16%	1.16%	1.15%	1.15%	1.15%	70
1.24%	1.23%	1.22%	1.21%	1.20%	1.19%	1.19%	1.18%	1.18%	1.18%	1.17%	71
1.27%	1.26%	1.25%	1.24%	1.23%	1.22%	1.22%	1.21%	1.21%	1.21%	1.20%	72
1.31%	1.29%	1.28%	1.27%	1.27%	1.26%	1.25%	1.25%	1.24%	1.24%	1.23%	73
1.35%	1.33%	1.32%	1.31%	1.30%	1.30%	1.29%	1.28%	1.28%	1.27%	1.27%	74
1.39%	1.38%	1.37%	1.35%	1.34%	1.34%	1.33%	1.32%	1.32%	1.31%	1.31%	75
1.44%	1.42%	1.41%	1.40%	1.39%	1.38%	1.37%	1.37%	1.36%	1.36%	1.35%	76
1.50%	1.48%	1.46%	1.45%	1.44%	1.43%	1.42%	1.42%	1.41%	1.41%	1.40%	77
1.56%	1.54%	1.52%	1.51%	1.50%	1.49%	1.48%	1.47%	1.46%	1.46%	1.45%	78
1.62%	1.60%	1.59%	1.57%	1.56%	1.55%	1.54%	1.53%	1.52%	1.52%	1.51%	79
1.69%	1.67%	1.66%	1.64%	1.63%	1.62%	1.61%	1.60%	1.59%	1.58%	1.58%	80
1.77%	1.75%	1.73%	1.72%	1.70%	1.69%	1.68%	1.67%	1.66%	1.66%	1.65%	81
1.86%	1.84%	1.82%	1.80%	1.79%	1.78%	1.76%	1.76%	1.75%	1.74%	1.73%	82
1.96%	1.94%	1.92%	1.90%	1.88%	1.87%	1.86%	1.85%	1.84%	1.83%	1.82%	83
2.07%	2.04%	2.02%	2.00%	1.99%	1.97%	1.96%	1.95%	1.94%	1.93%	1.93%	84
2.19%	2.16%	2.14%	2.12%	2.10%	2.09%	2.08%	2.07%	2.06%	2.05%	2.04%	85
2.32%	2.29%	2.27%	2.25%	2.23%	2.22%	2.20%	2.19%	2.18%	2.17%	2.16%	86
2.46%	2.43%	2.41%	2.39%	2.37%	2.36%	2.34%	2.33%	2.32%	2.31%	2.30%	87
2.62%	2.59%	2.57%	2.55%	2.53%	2.51%	2.50%	2.49%	2.47%	2.47%	2.46%	88
2.79%	2.76%	2.74%	2.72%	2.70%	2.68%	2.67%	2.66%	2.64%	2.63%	2.63%	89
2.98%	2.95%	2.93%	2.91%	2.89%	2.87%	2.86%	2.84%	2.83%	2.82%	2.81%	90
3.19%	3.16%	3.14%	3.12%	3.10%	3.08%	3.07%	3.05%	3.04%	3.03%	3.02%	

קרן פנסיה ה.ע.ל

מסלול פנסיית זקנה

נספח ה'1 לעמיתי תקופת בנייים- מקדם פנסיה שנתי לזקנה

מקדמים החל מה- 01/01/2008 ועד 31/12/2012

גברים										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
18	8.56%									
19	8.18%									
20	7.82%									
21	7.48%									
22	7.15%	7.17%								
23	6.84%	6.85%								
24	6.54%	6.55%								
25	6.25%	6.26%								
26	5.97%	5.99%								
27	5.71%	5.72%	5.74%							
28	5.46%	5.47%	5.49%							
29	5.22%	5.23%	5.24%							
30	4.99%	5.00%	5.01%							
31	4.77%	4.78%	4.79%							
32	4.56%	4.57%	4.58%	4.60%						
33	4.36%	4.37%	4.38%	4.39%						
34	4.17%	4.18%	4.19%	4.20%						
35	3.98%	3.99%	4.00%	4.02%						
36	3.81%	3.82%	3.83%	3.84%						
37	3.64%	3.65%	3.66%	3.67%	3.68%					
38	3.48%	3.49%	3.50%	3.51%	3.52%					
39	3.33%	3.34%	3.34%	3.35%	3.37%					
40	3.18%	3.19%	3.20%	3.21%	3.22%					
41	3.04%	3.05%	3.06%	3.07%	3.08%					
42	2.91%	2.92%	2.92%	2.93%	2.94%	2.95%				
43	2.78%	2.79%	2.79%	2.80%	2.81%	2.82%				
44	2.66%	2.66%	2.67%	2.68%	2.69%	2.70%				
45	2.54%	2.55%	2.55%	2.56%	2.57%	2.58%				
46	2.43%	2.44%	2.44%	2.45%	2.46%	2.47%				
47	2.32%	2.33%	2.33%	2.34%	2.35%	2.36%	2.37%			
48	2.22%	2.23%	2.23%	2.24%	2.25%	2.26%	2.27%			
49	2.12%	2.13%	2.13%	2.14%	2.15%	2.16%	2.17%			
50	2.03%	2.03%	2.04%	2.05%	2.05%	2.06%	2.07%			
51	1.94%	1.94%	1.95%	1.96%	1.96%	1.97%	1.98%			
52	1.86%	1.86%	1.86%	1.87%	1.88%	1.88%	1.89%	1.90%		
53	1.77%	1.78%	1.78%	1.79%	1.79%	1.80%	1.81%	1.82%		
54	1.70%	1.70%	1.70%	1.71%	1.71%	1.72%	1.73%	1.74%		
55	1.62%	1.62%	1.63%	1.63%	1.64%	1.65%	1.65%	1.66%		
56	1.55%	1.55%	1.56%	1.56%	1.57%	1.57%	1.58%	1.59%		
57	1.48%	1.48%	1.49%	1.49%	1.50%	1.50%	1.51%	1.52%	1.53%	
58	1.42%	1.42%	1.42%	1.43%	1.43%	1.44%	1.45%	1.45%	1.46%	
59	1.35%	1.36%	1.36%	1.36%	1.37%	1.38%	1.38%	1.39%	1.40%	
60	1.29%	1.30%	1.30%	1.30%	1.31%	1.31%	1.32%	1.33%	1.34%	
61	1.24%	1.24%	1.24%	1.25%	1.25%	1.26%	1.26%	1.27%	1.28%	
62	1.18%	1.19%	1.19%	1.19%	1.20%	1.20%	1.21%	1.21%	1.22%	1.22%
63	1.13%	1.13%	1.14%	1.14%	1.14%	1.15%	1.15%	1.16%	1.17%	1.17%
64	1.08%	1.08%	1.09%	1.09%	1.09%	1.10%	1.10%	1.11%	1.12%	1.12%
65	1.03%	1.04%	1.04%	1.04%	1.05%	1.05%	1.05%	1.06%	1.07%	1.07%

קרן פנסיה ה.ע.ל

נשים (גיל פרישה תקנוני)									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	6.37%								
19	6.09%								
20	5.82%								
21	5.57%								
22	5.32%								
23	5.09%	5.10%							
24	4.86%	4.88%							
25	4.65%	4.66%							
26	4.45%	4.46%							
27	4.25%	4.26%							
28	4.06%	4.07%	4.08%						
29	3.88%	3.89%	3.90%						
30	3.71%	3.72%	3.73%						
31	3.55%	3.56%	3.57%						
32	3.39%	3.40%	3.41%						
33	3.25%	3.25%	3.26%	3.27%					
34	3.10%	3.11%	3.12%	3.13%					
35	2.97%	2.97%	2.98%	2.99%					
36	2.84%	2.84%	2.85%	2.86%					
37	2.71%	2.72%	2.72%	2.73%					
38	2.59%	2.60%	2.60%	2.61%	2.62%				
39	2.48%	2.48%	2.49%	2.50%	2.51%				
40	2.37%	2.37%	2.38%	2.39%	2.40%				
41	2.26%	2.27%	2.28%	2.28%	2.29%				
42	2.17%	2.17%	2.18%	2.18%	2.19%				
43	2.07%	2.07%	2.08%	2.09%	2.09%	2.10%			
44	1.98%	1.98%	1.99%	1.99%	2.00%	2.01%			
45	1.89%	1.90%	1.90%	1.91%	1.91%	1.92%			
46	1.81%	1.81%	1.82%	1.82%	1.83%	1.84%			
47	1.73%	1.73%	1.74%	1.74%	1.75%	1.76%			
48	1.65%	1.66%	1.66%	1.67%	1.67%	1.68%	1.69%		
49	1.58%	1.58%	1.59%	1.59%	1.60%	1.61%	1.61%		
50	1.51%	1.51%	1.52%	1.52%	1.53%	1.54%	1.54%		
51	1.44%	1.45%	1.45%	1.46%	1.46%	1.47%	1.48%		
52	1.38%	1.38%	1.39%	1.39%	1.40%	1.40%	1.41%		
53	1.32%	1.32%	1.33%	1.33%	1.34%	1.34%	1.35%	1.36%	
54	1.26%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%	1.30%	
55	1.21%	1.21%	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	
56	1.15%	1.16%	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	
57	1.10%	1.11%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	
58	1.05%	1.06%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%	1.09%
59	1.01%	1.01%	1.01%	1.02%	1.02%	1.02%	1.03%	1.04%	1.04%
60	0.96%	0.97%	0.97%	0.97%	0.98%	0.98%	0.98%	0.99%	1.00%

קרן פנסיה ה.ע.ל

נשים (גיל פרישה 65)									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	8.70%								
19	8.32%								
20	7.96%								
21	7.61%								
22	7.27%								
23	6.95%	6.97%							
24	6.65%	6.66%							
25	6.35%	6.37%							
26	6.07%	6.09%							
27	5.81%	5.82%							
28	5.55%	5.57%	5.59%						
29	5.31%	5.32%	5.34%						
30	5.07%	5.09%	5.10%						
31	4.85%	4.86%	4.88%						
32	4.64%	4.65%	4.67%						
33	4.43%	4.45%	4.46%	4.48%					
34	4.24%	4.25%	4.26%	4.28%					
35	4.05%	4.06%	4.08%	4.09%					
36	3.87%	3.88%	3.90%	3.91%					
37	3.70%	3.71%	3.73%	3.74%					
38	3.54%	3.55%	3.56%	3.58%	3.59%				
39	3.39%	3.39%	3.41%	3.42%	3.43%				
40	3.24%	3.25%	3.26%	3.27%	3.28%				
41	3.09%	3.10%	3.11%	3.12%	3.14%				
42	2.96%	2.97%	2.98%	2.99%	3.00%				
43	2.83%	2.84%	2.84%	2.86%	2.87%	2.88%			
44	2.70%	2.71%	2.72%	2.73%	2.74%	2.76%			
45	2.58%	2.59%	2.60%	2.61%	2.62%	2.63%			
46	2.47%	2.48%	2.49%	2.50%	2.51%	2.52%			
47	2.36%	2.37%	2.38%	2.39%	2.40%	2.41%			
48	2.26%	2.26%	2.27%	2.28%	2.29%	2.30%	2.32%		
49	2.16%	2.17%	2.17%	2.18%	2.19%	2.20%	2.21%		
50	2.06%	2.07%	2.08%	2.08%	2.09%	2.10%	2.12%		
51	1.97%	1.98%	1.99%	1.99%	2.00%	2.01%	2.02%		
52	1.89%	1.89%	1.90%	1.90%	1.91%	1.92%	1.93%		
53	1.80%	1.81%	1.81%	1.82%	1.83%	1.84%	1.85%	1.86%	
54	1.72%	1.73%	1.73%	1.74%	1.75%	1.76%	1.77%	1.78%	
55	1.65%	1.65%	1.66%	1.66%	1.67%	1.68%	1.69%	1.70%	
56	1.58%	1.58%	1.59%	1.59%	1.60%	1.61%	1.62%	1.63%	
57	1.51%	1.51%	1.52%	1.52%	1.53%	1.54%	1.55%	1.56%	
58	1.44%	1.44%	1.45%	1.45%	1.46%	1.47%	1.48%	1.49%	1.50%
59	1.38%	1.38%	1.39%	1.39%	1.40%	1.40%	1.41%	1.42%	1.43%
60	1.32%	1.32%	1.32%	1.33%	1.34%	1.34%	1.35%	1.36%	1.37%
61	1.26%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%	1.30%	1.31%
62	1.20%	1.21%	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	1.25%
63	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	1.20%
64	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.14%	1.14%
65	1.05%	1.05%	1.06%	1.06%	1.07%	1.07%	1.08%	1.09%	1.09%

קרן פנסיה ה.ע.ל

מקדמים החל מה- 01/01/2013

גברים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	8.56%								
19	8.18%								
20	7.82%								
21	7.48%								
22	7.15%	7.17%							
23	6.84%	6.85%							
24	6.54%	6.55%							
25	6.25%	6.26%							
26	5.97%	5.99%							
27	5.71%	5.72%	5.74%						
28	5.46%	5.47%	5.49%						
29	5.22%	5.23%	5.24%						
30	4.99%	5.00%	5.01%						
31	4.77%	4.78%	4.79%						
32	4.56%	4.57%	4.58%	4.60%					
33	4.36%	4.37%	4.38%	4.39%					
34	4.17%	4.18%	4.19%	4.20%					
35	3.98%	3.99%	4.00%	4.02%					
36	3.81%	3.82%	3.83%	3.84%					
37	3.64%	3.65%	3.66%	3.67%	3.68%				
38	3.48%	3.49%	3.50%	3.51%	3.52%				
39	3.33%	3.34%	3.34%	3.35%	3.37%				
40	3.18%	3.19%	3.20%	3.21%	3.22%				
41	3.04%	3.05%	3.06%	3.07%	3.08%				
42	2.91%	2.92%	2.92%	2.93%	2.94%	2.95%			
43	2.78%	2.79%	2.79%	2.80%	2.81%	2.82%			
44	2.66%	2.66%	2.67%	2.68%	2.69%	2.70%			
45	2.54%	2.55%	2.55%	2.56%	2.57%	2.58%			
46	2.43%	2.44%	2.44%	2.45%	2.46%	2.47%			
47	2.32%	2.33%	2.33%	2.34%	2.35%	2.36%	2.37%		
48	2.22%	2.23%	2.23%	2.24%	2.25%	2.26%	2.27%		
49	2.12%	2.13%	2.13%	2.14%	2.15%	2.16%	2.17%		
50	2.03%	2.03%	2.04%	2.05%	2.05%	2.06%	2.07%		
51	1.94%	1.94%	1.95%	1.96%	1.96%	1.97%	1.98%		
52	1.86%	1.86%	1.86%	1.87%	1.88%	1.88%	1.89%	1.90%	
53	1.77%	1.78%	1.78%	1.79%	1.79%	1.80%	1.81%	1.82%	
54	1.70%	1.70%	1.70%	1.71%	1.71%	1.72%	1.73%	1.74%	
55	1.62%	1.62%	1.63%	1.63%	1.64%	1.65%	1.65%	1.66%	
56	1.55%	1.55%	1.56%	1.56%	1.57%	1.57%	1.58%	1.59%	
57	1.48%	1.48%	1.49%	1.49%	1.50%	1.50%	1.51%	1.52%	1.53%
58	1.42%	1.42%	1.42%	1.43%	1.43%	1.44%	1.45%	1.45%	1.46%
59	1.35%	1.36%	1.36%	1.36%	1.37%	1.38%	1.38%	1.39%	1.40%
60	1.29%	1.30%	1.30%	1.30%	1.31%	1.31%	1.32%	1.33%	1.34%
61	1.24%	1.24%	1.24%	1.25%	1.25%	1.26%	1.26%	1.27%	1.28%
62	1.18%	1.19%	1.19%	1.19%	1.20%	1.20%	1.21%	1.21%	1.22%
63	1.13%	1.13%	1.14%	1.14%	1.14%	1.15%	1.15%	1.16%	1.17%
64	1.08%	1.08%	1.09%	1.09%	1.09%	1.10%	1.10%	1.11%	1.12%
65	1.16%	1.16%	1.16%	1.17%	1.18%	1.18%	1.19%	1.20%	1.21%
66	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.14%	1.14%

קרן פנסיה ה.ע.ל

נשים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	6.37%								
19	6.09%								
20	5.82%								
21	5.57%								
22	5.32%								
23	5.09%	5.10%							
24	4.86%	4.88%							
25	4.65%	4.66%							
26	4.45%	4.46%							
27	4.25%	4.26%							
28	4.06%	4.07%	4.08%						
29	3.88%	3.89%	3.90%						
30	3.71%	3.72%	3.73%						
31	3.55%	3.56%	3.57%						
32	3.39%	3.40%	3.41%						
33	3.25%	3.25%	3.26%	3.27%					
34	3.10%	3.11%	3.12%	3.13%					
35	2.97%	2.97%	2.98%	2.99%					
36	2.84%	2.84%	2.85%	2.86%					
37	2.71%	2.72%	2.72%	2.73%					
38	2.59%	2.60%	2.60%	2.61%	2.62%				
39	2.48%	2.48%	2.49%	2.50%	2.51%				
40	2.37%	2.37%	2.38%	2.39%	2.40%				
41	2.26%	2.27%	2.28%	2.28%	2.29%				
42	2.17%	2.17%	2.18%	2.18%	2.19%				
43	2.07%	2.07%	2.08%	2.09%	2.09%	2.10%			
44	1.98%	1.98%	1.99%	1.99%	2.00%	2.01%			
45	1.89%	1.90%	1.90%	1.91%	1.91%	1.92%			
46	1.81%	1.81%	1.82%	1.82%	1.83%	1.84%			
47	1.73%	1.73%	1.74%	1.74%	1.75%	1.76%			
48	1.65%	1.66%	1.66%	1.67%	1.67%	1.68%	1.69%		
49	1.58%	1.58%	1.59%	1.59%	1.60%	1.61%	1.61%		
50	1.51%	1.51%	1.52%	1.52%	1.53%	1.54%	1.54%		
51	1.44%	1.45%	1.45%	1.46%	1.46%	1.47%	1.48%		
52	1.38%	1.38%	1.39%	1.39%	1.40%	1.40%	1.41%		
53	1.32%	1.32%	1.33%	1.33%	1.34%	1.34%	1.35%	1.36%	
54	1.26%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%	1.30%	
55	1.21%	1.21%	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	
56	1.15%	1.16%	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	
57	1.10%	1.11%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	
58	1.05%	1.06%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%	1.09%
59	1.01%	1.01%	1.01%	1.02%	1.02%	1.02%	1.03%	1.04%	1.04%
60	1.21%	1.21%	1.21%	1.22%	1.23%	1.23%	1.24%	1.17%	
61	1.15%	1.15%	1.16%	1.16%	1.17%	1.18%	1.18%	1.18%	
62	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.13%		
63	1.05%	1.05%	1.05%	1.06%	1.06%	1.07%	1.07%		

קרן פנסיה ה.ע.ל

מקדמים החל מה- 01/12/2018

גברים										שנת לידה
1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	גיל
									8.37%	18
									8.01%	19
									7.66%	20
									7.33%	21
									7.02%	22
								6.73%	6.71%	23
								6.44%	6.43%	24
								6.16%	6.15%	25
								5.90%	5.88%	26
								5.64%	5.63%	27
							5.41%	5.40%	5.39%	28
							5.18%	5.17%	5.16%	29
							4.96%	4.95%	4.94%	30
							4.75%	4.73%	4.72%	31
							4.54%	4.53%	4.52%	32
						4.36%	4.35%	4.33%	4.33%	33
						4.17%	4.16%	4.15%	4.14%	34
						3.99%	3.98%	3.97%	3.96%	35
						3.82%	3.81%	3.80%	3.79%	36
						3.66%	3.65%	3.64%	3.63%	37
					3.51%	3.50%	3.49%	3.48%	3.47%	38
					3.36%	3.35%	3.34%	3.33%	3.32%	39
					3.22%	3.20%	3.19%	3.19%	3.18%	40
					3.08%	3.07%	3.06%	3.05%	3.04%	41
					2.94%	2.93%	2.93%	2.92%	2.91%	42
				2.83%	2.82%	2.81%	2.80%	2.79%	2.79%	43
				2.71%	2.70%	2.69%	2.68%	2.67%	2.67%	44
				2.59%	2.58%	2.57%	2.56%	2.56%	2.55%	45
				2.48%	2.47%	2.46%	2.45%	2.45%	2.44%	46
				2.37%	2.36%	2.36%	2.35%	2.34%	2.34%	47
			2.28%	2.27%	2.26%	2.25%	2.25%	2.24%	2.24%	48
			2.18%	2.17%	2.16%	2.16%	2.15%	2.14%	2.14%	49
			2.09%	2.08%	2.07%	2.06%	2.06%	2.05%	2.05%	50
			2.00%	1.99%	1.98%	1.98%	1.97%	1.96%	1.96%	51
			1.91%	1.90%	1.90%	1.89%	1.88%	1.88%	1.88%	52
		1.84%	1.83%	1.82%	1.82%	1.81%	1.80%	1.80%	1.79%	53
		1.76%	1.75%	1.74%	1.74%	1.73%	1.73%	1.72%	1.72%	54
		1.69%	1.68%	1.67%	1.66%	1.66%	1.65%	1.65%	1.64%	55
		1.61%	1.61%	1.60%	1.59%	1.59%	1.58%	1.58%	1.57%	56
		1.54%	1.54%	1.53%	1.52%	1.52%	1.51%	1.51%	1.51%	57
	1.49%	1.48%	1.47%	1.46%	1.46%	1.45%	1.45%	1.44%	1.44%	58
	1.42%	1.41%	1.41%	1.40%	1.39%	1.39%	1.39%	1.38%	1.38%	59
	1.36%	1.35%	1.35%	1.34%	1.33%	1.33%	1.33%	1.32%	1.32%	60
	1.30%	1.30%	1.29%	1.28%	1.28%	1.27%	1.27%	1.27%	1.26%	61
	1.25%	1.24%	1.23%	1.23%	1.22%	1.22%	1.21%	1.21%	1.21%	62
1.20%	1.19%	1.19%	1.18%	1.17%	1.17%	1.17%	1.16%	1.16%	1.16%	63
1.15%	1.14%	1.14%	1.13%	1.12%	1.12%	1.12%	1.11%	1.11%	1.11%	64
1.22%	1.21%	1.21%	1.20%	1.19%	1.19%	1.18%	1.18%	1.18%	1.17%	65
1.17%	1.16%	1.15%	1.15%	1.14%	1.14%	1.13%	1.13%	1.13%	1.12%	66
1.14%	1.14%	1.13%	1.12%	1.12%	1.11%	1.11%	1.10%	1.10%	1.10%	67

קרן פנסיה ה.ע.ל

נשים									
1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה
									גיל
								6.22%	18
								5.95%	19
								5.70%	20
								5.45%	21
								5.22%	22
							5.01%	4.99%	23
							4.79%	4.78%	24
							4.58%	4.57%	25
							4.39%	4.38%	26
							4.20%	4.19%	27
						4.03%	4.02%	4.01%	28
						3.86%	3.84%	3.84%	29
						3.69%	3.68%	3.67%	30
						3.53%	3.52%	3.51%	31
						3.38%	3.37%	3.36%	32
					3.24%	3.23%	3.22%	3.22%	33
					3.10%	3.09%	3.09%	3.08%	34
					2.97%	2.96%	2.95%	2.95%	35
					2.84%	2.83%	2.83%	2.82%	36
					2.72%	2.71%	2.70%	2.70%	37
				2.61%	2.60%	2.60%	2.59%	2.58%	38
				2.50%	2.49%	2.48%	2.48%	2.47%	39
				2.39%	2.38%	2.38%	2.37%	2.36%	40
				2.29%	2.28%	2.27%	2.27%	2.26%	41
				2.19%	2.18%	2.18%	2.17%	2.17%	42
			2.11%	2.10%	2.09%	2.08%	2.08%	2.07%	43
			2.02%	2.01%	2.00%	1.99%	1.99%	1.98%	44
			1.93%	1.92%	1.91%	1.91%	1.90%	1.90%	45
			1.85%	1.84%	1.83%	1.83%	1.82%	1.82%	46
			1.77%	1.76%	1.75%	1.75%	1.74%	1.74%	47
		1.70%	1.69%	1.68%	1.68%	1.67%	1.67%	1.66%	48
		1.63%	1.62%	1.61%	1.61%	1.60%	1.60%	1.59%	49
		1.56%	1.55%	1.54%	1.54%	1.53%	1.53%	1.52%	50
		1.49%	1.48%	1.48%	1.47%	1.47%	1.46%	1.46%	51
		1.43%	1.42%	1.41%	1.41%	1.40%	1.40%	1.40%	52
	1.37%	1.37%	1.36%	1.35%	1.35%	1.34%	1.34%	1.34%	53
	1.31%	1.31%	1.30%	1.29%	1.29%	1.28%	1.28%	1.28%	54
	1.26%	1.25%	1.24%	1.24%	1.23%	1.23%	1.23%	1.22%	55
	1.20%	1.20%	1.19%	1.18%	1.18%	1.18%	1.17%	1.17%	56
	1.15%	1.14%	1.14%	1.13%	1.13%	1.13%	1.12%	1.12%	57
1.11%	1.10%	1.10%	1.09%	1.08%	1.08%	1.08%	1.07%	1.07%	58
1.06%	1.06%	1.05%	1.04%	1.04%	1.03%	1.03%	1.03%	1.03%	59
1.27%	1.26%	1.25%	1.25%	1.24%	1.23%	1.23%	1.22%	1.22%	60
	1.21%	1.20%	1.19%	1.19%	1.18%	1.18%	1.17%	1.17%	61
	1.16%	1.15%	1.14%	1.13%	1.13%	1.12%	1.12%	1.12%	62
		1.10%	1.09%	1.09%	1.08%	1.08%	1.07%	1.07%	63
		1.07%	1.07%	1.06%	1.06%	1.05%	1.05%	1.05%	64

קרן פנסיה ה.ע.ל

נשים (גיל פרישה 65)										
1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה גיל
										18
									8.44%	19
									8.08%	20
									7.73%	21
									7.40%	22
									7.08%	23
								6.79%	6.77%	24
								6.50%	6.48%	25
								6.22%	6.20%	26
								5.95%	5.94%	27
								5.70%	5.68%	28
							5.47%	5.45%	5.44%	29
							5.24%	5.22%	5.20%	30
							5.01%	4.99%	4.98%	31
							4.79%	4.78%	4.77%	32
							4.59%	4.57%	4.56%	33
						4.41%	4.39%	4.38%	4.36%	34
						4.22%	4.20%	4.19%	4.18%	35
						4.04%	4.02%	4.01%	4.00%	36
						3.86%	3.85%	3.84%	3.82%	37
						3.70%	3.68%	3.67%	3.66%	38
					3.55%	3.54%	3.52%	3.51%	3.50%	39
					3.40%	3.39%	3.37%	3.36%	3.35%	40
					3.26%	3.24%	3.23%	3.22%	3.21%	41
					3.12%	3.10%	3.09%	3.08%	3.07%	42
					2.98%	2.97%	2.96%	2.95%	2.94%	43
				2.87%	2.85%	2.84%	2.83%	2.82%	2.81%	44
				2.75%	2.73%	2.72%	2.71%	2.70%	2.69%	45
				2.63%	2.61%	2.60%	2.59%	2.58%	2.57%	46
				2.51%	2.50%	2.49%	2.48%	2.47%	2.46%	47
				2.41%	2.39%	2.38%	2.37%	2.36%	2.36%	48
			2.32%	2.30%	2.29%	2.28%	2.27%	2.26%	2.26%	49
			2.22%	2.20%	2.19%	2.18%	2.17%	2.17%	2.16%	50
			2.12%	2.11%	2.10%	2.09%	2.08%	2.07%	2.07%	51
			2.03%	2.02%	2.01%	2.00%	1.99%	1.98%	1.98%	52
			1.94%	1.93%	1.92%	1.91%	1.90%	1.90%	1.89%	53
		1.87%	1.86%	1.85%	1.84%	1.83%	1.82%	1.82%	1.81%	54
		1.79%	1.78%	1.77%	1.76%	1.75%	1.74%	1.74%	1.73%	55
		1.72%	1.70%	1.69%	1.68%	1.68%	1.67%	1.66%	1.66%	56
		1.64%	1.63%	1.62%	1.61%	1.60%	1.60%	1.59%	1.59%	57
		1.57%	1.56%	1.55%	1.54%	1.53%	1.53%	1.52%	1.52%	58
	1.52%	1.50%	1.49%	1.48%	1.48%	1.47%	1.46%	1.46%	1.45%	59
	1.45%	1.44%	1.43%	1.42%	1.41%	1.41%	1.40%	1.40%	1.39%	60
	1.39%	1.38%	1.37%	1.36%	1.35%	1.34%	1.34%	1.34%	1.33%	61
	1.33%	1.32%	1.31%	1.30%	1.29%	1.29%	1.28%	1.28%	1.27%	62
	1.27%	1.26%	1.25%	1.24%	1.24%	1.23%	1.23%	1.22%	1.22%	63
1.23%	1.22%	1.21%	1.20%	1.19%	1.18%	1.18%	1.17%	1.17%	1.17%	64
1.18%	1.17%	1.16%	1.15%	1.14%	1.13%	1.13%	1.12%	1.12%	1.12%	65
1.13%	1.11%	1.10%	1.10%	1.09%	1.08%	1.08%	1.07%	1.07%	1.07%	

קרן פנסיה ה.ע.ל

מסלול פנסיית זקנה

נספח ה' 1 א': לעמיתית תקופת הביניים - מקדם פנסיה שנתי לאישה לגיל 60

מקדמים החל מה- 01/01/2002 ועד 31/12/2007

גברים											
שנת לידה											
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942	1937
18	8.68%										
19	8.30%										
20	7.93%	7.97%									
21	7.58%	7.62%									
22	7.25%	7.28%									
23	6.93%	6.96%									
24	6.62%	6.65%									
25	6.33%	6.36%	6.39%								
26	6.06%	6.08%	6.11%								
27	5.79%	5.81%	5.84%								
28	5.53%	5.56%	5.58%								
29	5.29%	5.31%	5.34%								
30	5.06%	5.08%	5.10%	5.13%							
31	4.84%	4.86%	4.88%	4.90%							
32	4.62%	4.64%	4.66%	4.68%							
33	4.42%	4.44%	4.46%	4.48%							
34	4.23%	4.24%	4.26%	4.28%							
35	4.04%	4.06%	4.08%	4.09%	4.11%						
36	3.86%	3.88%	3.90%	3.91%	3.93%						
37	3.69%	3.71%	3.72%	3.74%	3.76%						
38	3.53%	3.55%	3.56%	3.58%	3.59%						
39	3.37%	3.39%	3.40%	3.42%	3.44%						
40	3.23%	3.24%	3.25%	3.27%	3.28%	3.30%					
41	3.08%	3.10%	3.11%	3.13%	3.14%	3.15%					
42	2.95%	2.96%	2.97%	2.99%	3.00%	3.02%					
43	2.82%	2.83%	2.84%	2.86%	2.87%	2.88%					
44	2.69%	2.71%	2.72%	2.73%	2.74%	2.76%					
45	2.58%	2.59%	2.60%	2.61%	2.62%	2.63%	2.65%				
46	2.46%	2.47%	2.48%	2.50%	2.51%	2.52%	2.53%				
47	2.35%	2.37%	2.38%	2.39%	2.40%	2.41%	2.42%				
48	2.25%	2.26%	2.27%	2.28%	2.29%	2.30%	2.31%				
49	2.15%	2.16%	2.17%	2.18%	2.19%	2.20%	2.21%				
50	2.06%	2.07%	2.08%	2.09%	2.09%	2.10%	2.11%	2.12%			
51	1.97%	1.98%	1.98%	1.99%	2.00%	2.01%	2.02%	2.03%			
52	1.88%	1.89%	1.90%	1.91%	1.91%	1.92%	1.93%	1.94%			
53	1.80%	1.81%	1.81%	1.82%	1.83%	1.84%	1.85%	1.86%			
54	1.72%	1.73%	1.73%	1.74%	1.75%	1.76%	1.77%	1.77%			
55	1.64%	1.65%	1.66%	1.67%	1.67%	1.68%	1.69%	1.70%	1.70%		
56	1.57%	1.58%	1.58%	1.59%	1.60%	1.61%	1.61%	1.62%	1.63%		
57	1.50%	1.51%	1.52%	1.52%	1.53%	1.54%	1.54%	1.55%	1.56%		
58	1.44%	1.44%	1.45%	1.46%	1.46%	1.47%	1.48%	1.48%	1.49%		
59	1.37%	1.38%	1.38%	1.39%	1.40%	1.40%	1.41%	1.42%	1.42%		
60	1.31%	1.32%	1.32%	1.33%	1.34%	1.34%	1.35%	1.35%	1.36%	1.37%	
61	1.25%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%	1.30%	1.30%	1.31%	
62	1.20%	1.20%	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	1.24%	1.25%	
63	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	
64	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	1.14%	1.14%	
65	1.07%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%

קרן פנסיה ה.ע.ל

נשים (גיל תקנוני)										
שנת לידה										
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942
18	6.49%									
19	6.21%									
20	5.94%	5.96%								
21	5.67%	5.70%								
22	5.43%	5.45%								
23	5.19%	5.21%								
24	4.96%	4.98%								
25	4.74%	4.76%	4.78%							
26	4.53%	4.55%	4.57%							
27	4.33%	4.35%	4.37%							
28	4.14%	4.16%	4.17%							
29	3.96%	3.98%	3.99%							
30	3.79%	3.80%	3.82%	3.83%						
31	3.62%	3.63%	3.65%	3.66%						
32	3.46%	3.47%	3.49%	3.50%						
33	3.31%	3.32%	3.33%	3.35%						
34	3.16%	3.17%	3.19%	3.20%						
35	3.02%	3.04%	3.05%	3.06%	3.07%					
36	2.89%	2.90%	2.91%	2.92%	2.94%					
37	2.76%	2.77%	2.78%	2.80%	2.81%					
38	2.64%	2.65%	2.66%	2.67%	2.68%					
39	2.53%	2.54%	2.55%	2.56%	2.57%					
40	2.41%	2.42%	2.43%	2.44%	2.45%	2.46%				
41	2.31%	2.32%	2.33%	2.34%	2.34%	2.35%				
42	2.21%	2.22%	2.22%	2.23%	2.24%	2.25%				
43	2.11%	2.12%	2.13%	2.13%	2.14%	2.15%				
44	2.02%	2.02%	2.03%	2.04%	2.05%	2.06%				
45	1.93%	1.94%	1.94%	1.95%	1.96%	1.97%	1.97%			
46	1.84%	1.85%	1.86%	1.87%	1.87%	1.88%	1.89%			
47	1.76%	1.77%	1.78%	1.78%	1.79%	1.80%	1.80%			
48	1.68%	1.69%	1.70%	1.70%	1.71%	1.72%	1.73%			
49	1.61%	1.62%	1.62%	1.63%	1.64%	1.64%	1.65%			
50	1.54%	1.55%	1.55%	1.56%	1.56%	1.57%	1.58%	1.58%		
51	1.47%	1.48%	1.48%	1.49%	1.50%	1.50%	1.51%	1.51%		
52	1.41%	1.41%	1.42%	1.42%	1.43%	1.44%	1.44%	1.45%		
53	1.35%	1.35%	1.36%	1.36%	1.37%	1.37%	1.38%	1.38%		
54	1.29%	1.29%	1.30%	1.30%	1.31%	1.31%	1.32%	1.32%		
55	1.23%	1.23%	1.24%	1.24%	1.25%	1.25%	1.26%	1.26%	1.27%	
56	1.18%	1.18%	1.18%	1.19%	1.19%	1.20%	1.20%	1.21%	1.21%	
57	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	
58	1.07%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.10%	1.11%	
59	1.03%	1.03%	1.04%	1.04%	1.04%	1.05%	1.05%	1.06%	1.06%	
60	1.00%	1.01%	1.01%	1.02%	1.02%	1.02%	1.03%	1.03%	1.04%	1.04%

קרן פנסיה ה.ע.ל

נשים (גיל 65)										
שנת לידה										
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942
18	8.93%									
19	8.54%									
20	8.16%	8.20%								
21	7.80%	7.84%								
22	7.46%	7.50%								
23	7.13%	7.17%								
24	6.82%	6.85%								
25	6.52%	6.55%	6.58%							
26	6.23%	6.26%	6.29%							
27	5.96%	5.99%	6.02%							
28	5.70%	5.72%	5.75%							
29	5.45%	5.47%	5.50%							
30	5.21%	5.23%	5.26%	5.28%						
31	4.98%	5.00%	5.03%	5.05%						
32	4.76%	4.78%	4.81%	4.83%						
33	4.55%	4.57%	4.59%	4.62%						
34	4.35%	4.37%	4.39%	4.41%						
35	4.16%	4.18%	4.20%	4.22%	4.24%					
36	3.97%	3.99%	4.01%	4.03%	4.05%					
37	3.80%	3.82%	3.84%	3.86%	3.88%					
38	3.63%	3.65%	3.67%	3.69%	3.71%					
39	3.47%	3.49%	3.51%	3.52%	3.54%					
40	3.32%	3.34%	3.35%	3.37%	3.39%	3.40%				
41	3.17%	3.19%	3.21%	3.22%	3.24%	3.25%				
42	3.03%	3.05%	3.06%	3.08%	3.10%	3.11%				
43	2.90%	2.92%	2.93%	2.94%	2.96%	2.97%				
44	2.77%	2.79%	2.80%	2.81%	2.83%	2.84%				
45	2.65%	2.66%	2.68%	2.69%	2.70%	2.72%	2.73%			
46	2.54%	2.55%	2.56%	2.57%	2.59%	2.60%	2.61%			
47	2.42%	2.44%	2.45%	2.46%	2.47%	2.48%	2.50%			
48	2.32%	2.33%	2.34%	2.35%	2.36%	2.38%	2.39%			
49	2.22%	2.23%	2.24%	2.25%	2.26%	2.27%	2.28%			
50	2.12%	2.13%	2.14%	2.15%	2.16%	2.17%	2.18%	2.19%		
51	2.02%	2.03%	2.04%	2.05%	2.07%	2.08%	2.09%	2.10%		
52	1.94%	1.95%	1.95%	1.96%	1.97%	1.98%	1.99%	2.00%		
53	1.85%	1.86%	1.87%	1.88%	1.89%	1.90%	1.91%	1.92%		
54	1.77%	1.78%	1.79%	1.80%	1.80%	1.81%	1.82%	1.83%		
55	1.69%	1.70%	1.71%	1.72%	1.73%	1.73%	1.74%	1.75%	1.76%	
56	1.62%	1.62%	1.63%	1.64%	1.65%	1.66%	1.67%	1.67%	1.68%	
57	1.55%	1.55%	1.56%	1.57%	1.58%	1.58%	1.59%	1.60%	1.61%	
58	1.48%	1.49%	1.49%	1.50%	1.51%	1.51%	1.52%	1.53%	1.54%	
59	1.41%	1.42%	1.43%	1.43%	1.44%	1.45%	1.46%	1.46%	1.47%	
60	1.35%	1.36%	1.36%	1.37%	1.38%	1.38%	1.39%	1.40%	1.41%	1.41%
61	1.29%	1.30%	1.30%	1.31%	1.32%	1.32%	1.33%	1.34%	1.34%	1.35%
62	1.23%	1.24%	1.25%	1.25%	1.26%	1.27%	1.27%	1.28%	1.29%	1.29%
63	1.18%	1.19%	1.19%	1.20%	1.20%	1.21%	1.22%	1.22%	1.23%	1.24%
64	1.13%	1.13%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%
65	1.10%	1.11%	1.11%	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%	1.15%

קרן פנסיה ה.ע.ל

נספח ז': מקדמים לעמיתי תקופת הביניים - מקדמים להיוון פנסיה ל - 5 שנים

גברים											
1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה גיל פרישה
52.58	52.68	52.82	52.89	52.96	53.01	53.05	53.09	53.12	53.15	53.18	65
52.48	52.62	52.76	52.83	52.89	52.95	52.99	53.03	53.07	53.10	53.12	66
52.38	52.55	52.68	52.76	52.83	52.88	52.93	52.97	53.01	53.04	53.07	67
52.28	52.48	52.60	52.69	52.76	52.82	52.87	52.91	52.95	52.99	53.01	68
52.19	52.41	52.52	52.61	52.68	52.75	52.81	52.85	52.89	52.93	52.96	69
52.10	52.33	52.43	52.53	52.61	52.68	52.74	52.79	52.83	52.87	52.90	70
51.99	52.23	52.33	52.43	52.52	52.60	52.66	52.72	52.76	52.80	52.84	71
51.87	52.11	52.20	52.32	52.41	52.50	52.57	52.63	52.68	52.72	52.76	72

נשים											
1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה גיל פרישה
53.45	53.45	53.48	53.52	53.55	53.58	53.60	53.62	53.64	53.65	53.66	60
53.41	53.41	53.45	53.49	53.53	53.56	53.59	53.61	53.62	53.64	53.65	61
53.35	53.36	53.41	53.46	53.50	53.54	53.57	53.59	53.61	53.62	53.64	62
53.30	53.31	53.37	53.43	53.48	53.51	53.55	53.57	53.59	53.61	53.62	63
53.23	53.26	53.33	53.39	53.45	53.49	53.52	53.55	53.57	53.59	53.61	64
53.15	53.20	53.29	53.35	53.41	53.46	53.49	53.52	53.55	53.57	53.59	65
53.07	53.14	53.23	53.31	53.37	53.42	53.46	53.50	53.52	53.55	53.57	66
52.98	53.08	53.18	53.26	53.32	53.38	53.43	53.46	53.49	53.52	53.54	67
52.88	53.01	53.11	53.20	53.27	53.33	53.38	53.42	53.46	53.49	53.51	68
52.78	52.92	53.04	53.14	53.22	53.28	53.34	53.38	53.42	53.45	53.47	69

קרן פנסיה ה.ע.ל

מסלול פנסיית מקיפה
נספח ט' לעמיתית תקופת הביניים -
מקדם פנסיה שנתי לזקנה עד 31/12/01

מקדם פנסיה שנתי אישה	מקדם פנסיה שנתי גבר	גיל
6.10	7.82	18
5.84	7.48	19
5.59	7.07	20
5.34	6.71	21
5.10	6.34	22
4.88	6.02	23
4.67	5.73	24
4.47	5.48	25
4.27	5.25	26
4.08	5.04	27
3.91	4.84	28
3.75	4.66	29
3.60	4.49	30
3.44	4.31	31
3.29	4.13	32
3.15	3.96	33
3.01	3.76	34
2.89	3.62	35
2.76	3.46	36
2.65	3.31	37
2.54	3.17	38
2.43	3.03	39
2.34	2.90	40
2.24	2.77	41
2.14	2.64	42
2.05	2.53	43
1.96	2.42	44
1.88	2.32	45
1.79	2.21	46
1.71	2.11	47
1.63	2.01	48
1.55	1.92	49
1.49	1.83	50
1.42	1.74	51
1.37	1.66	52
1.32	1.58	53
1.28	1.51	54
1.24	1.45	55
1.20	1.39	56
1.16	1.32	57
1.13	1.25	58
1.10	1.20	59
0.00	1.19	60
0.00	1.18	61
0.00	1.17	62
0.00	1.16	63
0.00	1.15	64

קרן פנסיה ה.ע.ל

מסלול פנסיית זקנה
נספח י' - לעמית תקופת הביניים
מקדמי פנסיית יסוד לתשלומים עד 31/12/01

<u>מקדם</u> <u>פנסיה שנתי</u> <u>לאישה</u> <u>לגיל- 65</u>	<u>מקדם</u> <u>פנסיה שנתי</u> <u>לאישה</u> <u>לגיל- 60</u>	<u>מקדם</u> <u>פנסיה</u> <u>שנתי לגבר</u> <u>לגיל - 65</u>	<u>גיל</u>	<u>מקדם</u> <u>פנסיה</u> <u>שנתי</u> <u>לאישה</u> <u>לגיל- 65</u>	<u>מקדם פנסיה</u> <u>שנתי לאישה</u> <u>לגיל- 60</u>	<u>מקדם</u> <u>פנסיה</u> <u>שנתי לגבר</u> <u>לגיל - 65</u>	<u>גיל</u>
3.47	2.45	3.29	42	10.21	7.21	9.70	18
3.31	2.34	3.15	43	9.76	6.89	9.27	19
3.17	2.24	3.01	44	9.33	6.59	8.86	20
3.03	2.14	2.88	45	8.92	6.30	8.47	21
2.90	2.04	2.75	46	8.53	6.02	8.10	22
2.77	1.95	2.63	47	8.15	5.76	7.74	23
2.65	1.87	2.51	48	7.79	5.51	7.40	24
2.53	1.79	2.40	49	7.45	5.26	7.08	25
2.42	1.71	2.30	50	7.12	5.03	6.76	26
2.31	1.63	2.19	51	6.81	4.81	6.47	27
2.21	1.56	2.10	52	6.51	4.60	6.18	28
2.11	1.49	2.01	53	6.22	4.40	5.91	29
2.02	1.43	1.92	54	5.95	4.20	5.65	30
1.93	1.36	1.83	55	5.69	4.02	5.40	31
1.84	1.30	1.75	56	5.44	3.84	5.16	32
1.76	1.24	1.67	57	5.20	3.67	4.94	33
1.69	1.19	1.60	58	4.97	3.51	4.72	34
1.61	1.14	1.53	59	4.75	3.36	4.51	35
1.54		1.46	60	4.54	3.21	4.31	36
1.47		1.40	61	4.34	3.07	4.12	37
1.41		1.34	62	4.15	2.93	3.94	38
1.35		1.28	63	3.97	2.80	3.77	39
1.29		1.22	64	3.79	2.68	3.60	40
				3.63	2.56	3.44	41

קרן פנסיה ה.ע.ל

נספח יא - לעמיתי תקופת בניים
הגדלת פנסיה בעת פרישה מאוחרת
עד 31/12/2001

70	69	68	67	66	65
1.76	1.65	1.54	1.44	1.35	1.35
1.71	1.60	1.50	1.40	1.35	
1.64	1.54	1.44	1.40		
1.59	1.49	1.44			
1.54	1.49				
1.54					

70	69	68	67	66	65	64	63	62	61	60
2.28	2.13	2.00	1.87	1.75	1.64	1.54	1.44	1.35	1.26	1.26
2.20	2.06	1.93	1.81	1.69	1.58	1.48	1.39	1.30	1.26	
2.09	1.96	1.83	1.72	1.61	1.50	1.41	1.32	1.30		
2.05	1.92	1.80	1.68	1.57	1.47	1.38	1.32			
1.97	1.85	1.73	1.62	1.52	1.42	1.38				
1.87	1.75	1.64	1.54	1.44	1.42					
1.82	1.70	1.59	1.49	1.44						
1.81	1.70	1.59	1.49							
1.80	1.70	1.59								
1.74	1.70									
1.74										

נספח יד' - גיל הזכאות לקבלת קצבת זקנה

נשים		גברים	
גיל זכאות	חודש לידה	גיל זכאות	חודש לידה
60	עד דצמבר 1952	65 לגבר	עד דצמבר 1947
60 ו 4 חודשים	ינואר 1953 עד מאי 1953	65 ו 4 חודשים	ינואר 1948 עד מאי 1948
60 ו 8 חודשים	יוני 1953 עד ינואר 1954	65 ו 8 חודשים	יוני 1948 עד ינואר 1949
61	פברואר 1954 עד ספטמבר 1954	66	פברואר 1949 עד ספטמבר 1949
61 ו 4 חודשים	אוקטובר 1954 עד מאי 1955	66 ו 4 חודשים	אוקטובר 1949 עד מאי 1950
61 ו 8 חודשים	יוני 1955 עד ינואר 1956	66 ו 8 חודשים	יוני 1950 עד ינואר 1951
62	פברואר 1956 עד ספטמבר 1956	גיל הפרישה לגבר כאמור בסעיף 3 לחוק גיל פרישה	פברואר 1951 ואילך
גיל הפרישה לאישה שנולדה בחודשים ינואר עד אוגוסט 1955, כאמור בחלק ב' לתוספת לחוק גיל פרישה 62 ו- 4 חודשים	אוקטובר 1956 עד מאי 1957		
גיל הפרישה לאישה שנולדה בחודשים ספטמבר 1955 עד אפריל 1956, כאמור בחלק ב' לתוספת לחוק גיל פרישה 62 ו- 8 חודשים	יוני 1957 עד ינואר 1958		
גיל הפרישה לאישה שנולדה בחודשים מאי 1956 עד דצמבר 1956, כאמור בחלק ב' לתוספת לחוק גיל פרישה 63	פברואר 1958 עד ספטמבר 1958		
גיל הפרישה לאישה שנולדה בחודשים ינואר עד אוגוסט 1957, כאמור בחלק ב' לתוספת לחוק גיל פרישה 63 ו- 4 חודשים	אוקטובר 1958 עד מאי 1959		
גיל הפרישה לאישה שנולדה בחודשים ספטמבר 1957 עד אפריל 1958, כאמור בחלק ב' לתוספת לחוק גיל פרישה 63 ו- 8 חודשים	יוני 1959 עד ינואר 1960		
גיל הפרישה לגבר כאמור בסעיף 3 לחוק גיל פרישה 64	פברואר 1960 ואילך		