

קרן פנסיה ה.ע.ל

נשים									
1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה
									גיל
								142.1%	18
								134.5%	19
								127.2%	20
								120.3%	21
								113.7%	22
							107.6%	107.4%	23
							101.6%	101.5%	24
							96.0%	95.9%	25
							90.7%	90.5%	26
							85.7%	85.5%	27
						81.1%	81.0%	80.8%	28
						76.7%	76.5%	76.4%	29
						72.4%	72.2%	72.1%	30
						68.3%	68.1%	68.0%	31
						64.4%	64.2%	64.1%	32
					60.8%	60.7%	60.5%	60.4%	33
					57.3%	57.1%	57.0%	56.9%	34
					53.9%	53.8%	53.6%	53.5%	35
					50.7%	50.5%	50.4%	50.3%	36
					47.6%	47.5%	47.3%	47.3%	37
				44.8%	44.6%	44.5%	44.4%	44.3%	38
				42.0%	41.8%	41.7%	41.6%	41.5%	39
				39.3%	39.2%	39.0%	39.0%	38.9%	40
				36.7%	36.6%	36.5%	36.4%	36.3%	41
				34.3%	34.2%	34.1%	34.0%	33.9%	42
			32.1%	31.9%	31.8%	31.7%	31.6%	31.6%	43
			29.8%	29.7%	29.6%	29.5%	29.4%	29.4%	44
			27.7%	27.6%	27.5%	27.4%	27.3%	27.3%	45
			25.6%	25.5%	25.4%	25.4%	25.3%	25.2%	46
			23.7%	23.6%	23.5%	23.4%	23.4%	23.3%	47
		21.9%	21.8%	21.7%	21.6%	21.6%	21.5%	21.5%	48
		20.1%	20.0%	19.9%	19.9%	19.8%	19.8%	19.7%	49
		18.4%	18.3%	18.2%	18.2%	18.1%	18.1%	18.0%	50
		16.8%	16.7%	16.6%	16.6%	16.5%	16.5%	16.4%	51
		15.2%	15.1%	15.1%	15.0%	15.0%	14.9%	14.9%	52
	12.7%	13.7%	13.7%	13.6%	13.5%	13.5%	13.5%	13.4%	53
	11.2%	12.3%	12.2%	12.2%	12.1%	12.1%	12.1%	12.0%	54
	9.8%	10.9%	10.9%	10.8%	10.8%	10.7%	10.7%	10.7%	55
	8.5%	9.6%	9.6%	9.5%	9.5%	9.5%	9.4%	9.4%	56
	7.3%	8.4%	8.3%	8.3%	8.3%	8.2%	8.2%	8.2%	57
3.6%	6.1%	7.2%	7.1%	7.1%	7.1%	7.0%	7.0%	7.0%	58
2.5%	4.9%	6.0%	6.0%	6.0%	5.9%	5.9%	5.9%	5.9%	59
1.3%	3.8%	4.9%	4.9%	4.9%	4.9%	4.8%	4.8%	4.8%	60
	2.5%	3.6%	3.6%	3.6%	3.6%	3.5%	3.5%	3.5%	61
	1.2%	2.4%	2.3%	2.3%	2.3%	2.3%	2.3%	2.3%	62
		1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	63

קרן פנסיה ה.ע.ל

החל מ – 01/01/2013

גברים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	181.82%								
19	171.94%								
20	162.69%								
21	153.88%								
22	145.52%	145.51%							
23	138.17%	138.17%							
24	131.06%	131.08%							
25	124.21%	124.24%							
26	117.62%	117.65%							
27	111.29%	111.33%	111.37%						
28	105.22%	105.26%	105.31%						
29	99.43%	99.48%	99.53%						
30	93.92%	93.97%	94.02%						
31	88.66%	88.71%	88.77%						
32	83.66%	83.72%	83.78%	83.85%					
33	78.90%	78.96%	79.03%	79.10%					
34	74.40%	74.46%	74.53%	74.60%					
35	70.12%	70.18%	70.25%	70.33%					
36	66.04%	66.10%	66.17%	66.25%					
37	62.14%	62.20%	62.28%	62.36%	62.45%				
38	58.42%	58.48%	58.55%	58.63%	58.73%				
39	54.86%	54.92%	54.99%	55.07%	55.17%				
40	51.45%	51.51%	51.58%	51.66%	51.76%				
41	48.19%	48.25%	48.32%	48.40%	48.49%				
42	45.08%	45.14%	45.21%	45.28%	45.37%	45.48%			
43	42.10%	42.16%	42.23%	42.30%	42.39%	42.49%			
44	39.26%	39.32%	39.38%	39.46%	39.54%	39.64%			
45	36.55%	36.61%	36.67%	36.74%	36.82%	36.92%			
46	33.97%	34.02%	34.08%	34.15%	34.23%	34.32%			
47	31.50%	31.55%	31.61%	31.67%	31.75%	31.84%	31.94%		
48	29.15%	29.19%	29.25%	29.31%	29.39%	29.48%	29.58%		
49	26.91%	26.95%	27.01%	27.07%	27.14%	27.22%	27.32%		
50	24.78%	24.82%	24.87%	24.93%	25.00%	25.07%	25.17%		
51	22.75%	22.79%	22.83%	22.89%	22.95%	23.03%	23.11%		
52	20.81%	20.85%	20.90%	20.95%	21.01%	21.08%	21.16%	21.26%	
53	18.97%	19.01%	19.05%	19.10%	19.16%	19.22%	19.30%	19.39%	
54	17.22%	17.25%	17.29%	17.34%	17.39%	17.45%	17.52%	17.61%	
55	15.55%	13.27%	13.30%	13.33%	13.37%	13.41%	13.47%	13.53%	
56	13.95%	13.98%	14.01%	14.05%	14.09%	14.15%	14.21%	14.28%	
57	12.43%	12.45%	12.48%	12.52%	12.56%	12.60%	12.66%	12.72%	12.73%
58	10.97%	10.99%	11.02%	11.05%	11.09%	11.13%	11.18%	11.24%	11.24%
59	9.57%	9.59%	9.62%	9.65%	9.68%	9.72%	9.76%	9.82%	9.81%
60	8.24%	8.26%	8.28%	8.30%	8.33%	8.36%	8.40%	8.45%	8.44%
61	6.96%	6.97%	6.99%	7.01%	7.04%	7.07%	7.10%	7.14%	7.12%
62	5.72%	5.74%	5.75%	5.77%	5.79%	5.82%	5.85%	5.88%	5.86%
63	4.54%	4.55%	4.56%	4.58%	4.60%	4.62%	4.64%	4.67%	4.64%
64	3.40%	3.41%	3.42%	3.43%	3.44%	3.46%	3.48%	3.50%	3.46%
65	2.30%	2.31%	2.32%	2.32%	2.33%	2.35%	2.36%	2.38%	2.33%
66	1.13%	1.13%	1.14%	1.14%	1.14%	1.15%	1.16%	1.17%	1.14%

קרן פנסיה ה.ע.ל

עד 31/12/2012

נשים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	142.34%								
19	134.31%								
20	126.70%								
21	119.50%								
22	112.72%	112.93%							
23	106.55%	106.75%							
24	100.66%	100.84%							
25	95.04%	95.21%							
26	89.68%	89.84%							
27	84.57%	84.72%	84.90%						
28	79.71%	79.85%	80.02%						
29	75.09%	75.22%	75.38%						
30	70.70%	70.83%	70.98%						
31	66.53%	66.65%	66.80%						
32	62.58%	62.69%	62.83%	62.99%					
33	58.83%	58.94%	59.07%	59.22%					
34	55.28%	55.39%	55.51%	55.65%					
35	51.92%	52.02%	52.14%	52.28%					
36	48.74%	48.83%	48.94%	49.07%					
37	45.71%	45.80%	45.90%	46.03%	46.17%				
38	42.82%	42.91%	43.01%	43.13%	43.27%				
39	40.08%	40.16%	40.26%	40.37%	40.50%				
40	37.47%	37.55%	37.64%	37.74%	37.87%				
41	34.98%	35.05%	35.14%	35.24%	35.36%				
42	32.61%	32.68%	32.76%	32.85%	32.97%	33.10%			
43	30.35%	30.42%	30.49%	30.58%	30.69%	30.81%			
44	28.20%	28.26%	28.33%	28.41%	28.51%	28.63%			
45	26.15%	26.20%	26.27%	26.35%	26.44%	26.55%			
46	24.19%	24.25%	24.31%	24.38%	24.47%	24.57%			
47	22.33%	22.38%	22.44%	22.51%	22.59%	22.68%	22.79%		
48	20.56%	20.60%	20.65%	20.72%	20.79%	20.88%	20.98%		
49	18.86%	18.91%	18.96%	19.01%	19.08%	19.16%	19.25%		
50	17.25%	17.29%	17.34%	17.39%	17.45%	17.53%	17.61%		
51	15.71%	15.75%	15.79%	15.84%	15.90%	15.97%	16.04%		
52	14.25%	14.28%	14.32%	14.36%	14.42%	14.48%	14.55%	12.24%	
53	12.85%	12.88%	12.91%	12.95%	13.00%	13.06%	13.12%	10.81%	
54	11.51%	11.54%	11.57%	11.60%	11.65%	11.70%	11.75%	9.44%	
55	10.23%	10.25%	10.28%	10.32%	10.36%	10.40%	10.45%	8.13%	
56	9.01%	9.03%	9.05%	9.08%	9.12%	9.16%	9.20%	6.87%	
57	7.84%	7.86%	7.88%	7.90%	7.94%	7.97%	8.01%	5.67%	3.33%
58	6.72%	6.73%	6.75%	6.78%	6.80%	6.84%	6.87%	4.52%	2.17%
59	5.64%	5.66%	5.67%	5.69%	5.72%	5.75%	5.77%	3.42%	1.06%
60	4.61%	4.63%	4.64%	4.66%	4.68%	4.70%	4.72%	2.37%	
61	3.39%	3.40%	3.41%	3.42%	3.44%	3.45%	3.47%	1.11%	
62	2.21%	2.22%	2.23%	2.23%	2.24%	2.26%	2.27%		
63	1.08%	1.09%	1.09%	1.09%	1.10%	1.10%	1.11%		

קרן פנסיה ה.ע.ל

עד 31/12/2002

גברים										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
18	179.52%									
19	169.64%									
20	160.39%									
21	151.57%									
22	143.22%	143.20%								
23	135.86%	135.86%								
24	128.76%	128.77%								
25	121.91%	121.93%								
26	115.32%	115.34%								
27	108.99%	109.02%	109.05%							
28	102.92%	102.95%	102.99%							
29	97.13%	97.17%	97.22%							
30	91.61%	91.66%	91.71%							
31	86.36%	86.41%	86.46%							
32	81.36%	81.41%	81.46%	81.53%						
33	76.60%	76.65%	76.71%	76.78%						
34	72.10%	72.15%	72.21%	72.28%						
35	67.81%	67.87%	67.93%	68.00%						
36	63.73%	63.79%	63.85%	63.93%						
37	59.84%	59.90%	59.96%	60.03%	60.12%					
38	56.12%	56.17%	56.24%	56.31%	56.39%					
39	52.55%	52.61%	52.67%	52.75%	52.83%					
40	49.15%	49.20%	49.27%	49.34%	49.42%					
41	45.89%	45.94%	46.01%	46.08%	46.16%					
42	42.78%	42.83%	42.89%	42.96%	43.04%	43.13%				
43	39.80%	39.85%	39.91%	39.98%	40.06%	40.15%				
44	36.96%	37.01%	37.07%	37.13%	37.21%	37.30%				
45	34.25%	34.30%	34.35%	34.42%	34.49%	34.57%				
46	31.66%	31.71%	31.76%	31.82%	31.89%	31.97%				
47	29.20%	29.24%	29.29%	29.35%	29.42%	29.49%	29.58%			
48	26.84%	26.89%	26.93%	26.99%	27.05%	27.13%	27.22%			
49	24.61%	24.65%	24.69%	24.74%	24.80%	24.88%	24.96%			
50	22.47%	22.51%	22.55%	22.60%	22.66%	22.73%	22.81%			
51	20.44%	20.48%	20.52%	20.57%	20.62%	20.68%	20.75%			
52	18.51%	18.54%	18.58%	18.63%	18.68%	18.73%	18.80%	18.88%		
53	16.67%	16.70%	16.74%	16.78%	16.82%	16.88%	16.94%	17.01%		
54	14.92%	14.94%	14.98%	15.01%	15.06%	15.10%	15.16%	15.23%		
55	13.24%	13.27%	13.30%	13.33%	13.37%	13.41%	13.47%	13.53%		
56	11.65%	11.67%	11.70%	11.73%	11.76%	11.80%	11.85%	11.90%		
57	10.12%	10.14%	10.17%	10.19%	10.22%	10.26%	10.30%	10.35%	10.41%	
58	8.67%	8.68%	8.70%	8.73%	8.75%	8.78%	8.82%	8.86%	8.91%	
59	7.27%	7.29%	7.30%	7.32%	7.34%	7.37%	7.40%	7.44%	7.48%	
60	5.93%	5.95%	5.96%	5.98%	6.00%	6.02%	6.04%	6.07%	6.11%	
61	4.65%	4.66%	4.67%	4.69%	4.70%	4.72%	4.74%	4.76%	4.79%	
62	3.42%	3.43%	3.44%	3.45%	3.46%	3.47%	3.49%	3.51%	3.53%	3.53%
63	2.24%	2.24%	2.25%	2.26%	2.26%	2.27%	2.28%	2.29%	2.31%	2.31%
64	1.10%	1.10%	1.10%	1.11%	1.11%	1.11%	1.12%	1.13%	1.13%	1.13%

קרן פנסיה ה.ע.ל

נשים									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	137.72%								
19	129.69%								
20	122.09%								
21	114.89%								
22	108.11%	108.30%							
23	101.94%	102.12%							
24	96.04%	96.22%							
25	90.42%	90.58%							
26	85.06%	85.21%							
27	79.96%	80.10%	80.26%						
28	75.09%	75.22%	75.38%						
29	70.47%	70.60%	70.74%						
30	66.09%	66.20%	66.34%						
31	61.92%	62.03%	62.16%						
32	57.97%	58.07%	58.19%	58.33%					
33	54.22%	54.31%	54.43%	54.56%					
34	50.67%	50.76%	50.87%	51.00%					
35	47.31%	47.40%	47.50%	47.62%					
36	44.12%	44.20%	44.30%	44.41%					
37	41.09%	41.17%	41.26%	41.37%	41.50%				
38	38.21%	38.28%	38.37%	38.47%	38.59%				
39	35.47%	35.54%	35.62%	35.71%	35.83%				
40	32.85%	32.92%	32.99%	33.08%	33.19%				
41	30.37%	30.43%	30.50%	30.58%	30.68%				
42	28.00%	28.05%	28.12%	28.20%	28.29%	28.40%			
43	25.74%	25.79%	25.85%	25.92%	26.01%	26.11%			
44	23.59%	23.63%	23.69%	23.76%	23.84%	23.93%			
45	21.53%	21.58%	21.63%	21.69%	21.76%	21.85%			
46	19.58%	19.62%	19.67%	19.72%	19.79%	19.87%			
47	17.72%	17.75%	17.80%	17.85%	17.91%	17.98%	18.06%		
48	15.94%	15.97%	16.01%	16.06%	16.12%	16.18%	16.26%		
49	14.25%	14.28%	14.31%	14.36%	14.41%	14.46%	14.53%		
50	12.64%	12.66%	12.69%	12.73%	12.77%	12.83%	12.89%		
51	11.10%	11.12%	11.15%	11.18%	11.22%	11.27%	11.32%		
52	9.63%	9.65%	9.68%	9.71%	9.74%	9.78%	9.82%	9.88%	
53	8.23%	8.25%	8.27%	8.29%	8.32%	8.36%	8.40%	8.44%	
54	6.89%	6.91%	6.93%	6.95%	6.97%	7.00%	7.03%	7.07%	
55	5.62%	5.63%	5.64%	5.66%	5.68%	5.70%	5.73%	5.76%	
56	4.39%	4.40%	4.41%	4.43%	4.44%	4.46%	4.48%	4.51%	
57	3.22%	3.23%	3.24%	3.25%	3.26%	3.27%	3.29%	3.31%	3.33%
58	2.10%	2.11%	2.11%	2.12%	2.13%	2.13%	2.14%	2.16%	2.17%
59	1.03%	1.03%	1.03%	1.04%	1.04%	1.04%	1.05%	1.06%	1.06%

קרן פנסיה ה.ע.ל

נספח ד' - מקדמים להתאמת פנסיה בפרישה מוקדמת או מאוחרת

קרן פנסיה ה.ע.ל

נשים															שנת לידה
1920	1925	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	גיל
55.82%	55.86%	55.97%	56.15%	56.38%	56.65%	56.87%	57.02%	57.15%	57.26%	57.35%	57.42%	57.49%	57.55%	57.60%	55
59.34%	59.38%	59.49%	59.67%	59.90%	60.16%	60.37%	60.51%	60.63%	60.73%	60.82%	60.90%	60.96%	61.01%	61.06%	56
63.14%	63.18%	63.28%	63.45%	63.68%	63.92%	64.12%	64.26%	64.37%	64.47%	64.55%	64.62%	64.68%	64.73%	64.77%	57
67.23%	67.27%	67.37%	67.53%	67.74%	67.98%	68.16%	68.28%	68.38%	68.47%	68.55%	68.61%	68.67%	68.71%	68.75%	58
71.66%	71.69%	71.78%	71.93%	72.13%	72.34%	72.50%	72.61%	72.70%	72.78%	72.85%	72.90%	72.95%	73.00%	73.03%	59
76.44%	76.47%	76.55%	76.68%	76.86%	77.05%	77.18%	77.27%	77.35%	77.42%	77.48%	77.53%	77.57%	77.60%	77.64%	60
81.62%	81.65%	81.71%	81.82%	81.97%	82.12%	82.23%	82.30%	82.37%	82.42%	82.47%	82.51%	82.54%	82.57%	82.60%	61
87.24%	87.26%	87.31%	87.39%	87.50%	87.61%	87.68%	87.74%	87.78%	87.82%	87.85%	87.88%	87.91%	87.93%	87.95%	62
93.35%	93.36%	93.39%	93.43%	93.49%	93.56%	93.59%	93.62%	93.64%	93.67%	93.68%	93.70%	93.71%	93.72%	93.73%	63
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%	64
107.51%	107.50%	107.46%	107.41%	107.33%	107.25%	107.17%	107.11%	107.06%	107.01%	106.98%	106.94%	106.92%	106.89%	106.87%	65
115.78%	115.75%	115.68%	115.55%	115.38%	115.19%	115.03%	114.89%	114.77%	114.67%	114.59%	114.52%	114.46%	114.41%	114.36%	66
124.92%	124.87%	124.73%	124.51%	124.23%	123.91%	123.64%	123.41%	123.21%	123.05%	122.91%	122.80%	122.70%	122.61%	122.54%	67
135.04%	134.96%	134.76%	134.43%	133.99%	133.52%	133.12%	132.78%	132.49%	132.25%	132.04%	131.87%	131.73%	131.61%	131.50%	68
146.29%	146.18%	145.89%	145.41%	144.79%	144.14%	143.58%	143.11%	142.71%	142.37%	142.09%	141.86%	141.65%	141.48%	141.34%	69
158.86%	158.70%	158.30%	157.64%	156.79%	155.91%	155.16%	154.54%	154.01%	153.56%	153.19%	152.87%	152.60%	152.37%	152.18%	70
172.94%	172.72%	172.19%	171.31%	170.16%	169.02%	168.04%	167.23%	166.54%	165.96%	165.47%	165.06%	164.71%	164.42%	164.17%	71
188.80%	188.51%	187.80%	186.63%	185.13%	183.66%	182.42%	181.37%	180.50%	179.76%	179.14%	178.61%	178.17%	177.79%	177.48%	72
206.74%	206.36%	205.43%	203.89%	201.95%	200.10%	198.53%	197.21%	196.11%	195.18%	194.40%	193.74%	193.18%	192.70%	192.30%	73
227.15%	226.65%	225.43%	223.42%	220.96%	218.63%	216.68%	215.03%	213.66%	212.50%	211.52%	210.69%	210.00%	209.41%	208.91%	74
250.50%	249.85%	248.26%	245.65%	242.53%	239.65%	237.22%	235.18%	233.47%	232.04%	230.82%	229.80%	228.94%	228.21%	227.58%	75
277.37%	276.52%	274.45%	271.07%	267.17%	263.60%	260.60%	258.09%	255.98%	254.21%	252.71%	251.45%	250.38%	249.48%	248.71%	76
308.51%	307.40%	304.70%	300.34%	295.48%	291.08%	287.38%	284.29%	281.70%	279.52%	277.68%	276.13%	274.81%	273.70%	272.76%	77
344.85%	343.39%	339.85%	334.26%	328.21%	322.80%	318.26%	314.47%	311.28%	308.60%	306.34%	304.44%	302.82%	301.45%	300.29%	78
387.58%	385.64%	380.99%	373.84%	366.35%	359.69%	354.12%	349.46%	345.55%	342.26%	339.49%	337.14%	335.16%	333.48%	332.05%	79
438.22%	435.65%	429.49%	420.40%	411.12%	402.92%	396.08%	390.35%	385.55%	381.51%	378.10%	375.22%	372.78%	370.71%	368.95%	80
498.77%	495.31%	487.13%	475.62%	464.11%	454.02%	445.59%	438.54%	432.64%	427.67%	423.47%	419.93%	416.92%	414.37%	412.20%	81
571.84%	567.15%	556.26%	541.72%	527.42%	514.96%	504.56%	495.87%	488.58%	482.45%	477.27%	472.90%	469.18%	466.03%	463.34%	82
660.88%	654.44%	639.98%	621.58%	603.79%	588.34%	575.47%	564.71%	555.69%	548.10%	541.69%	536.27%	531.66%	527.75%	524.41%	83
770.51%	761.54%	742.38%	719.07%	696.84%	677.63%	661.61%	648.24%	637.02%	627.58%	619.61%	612.86%	607.12%	602.24%	598.08%	84
906.97%	894.28%	868.99%	839.37%	811.45%	787.41%	767.40%	750.68%	736.66%	724.85%	714.88%	706.43%	699.25%	693.13%	687.91%	85
1078.77%	1060.67%	1027.35%	989.52%	954.24%	923.98%	898.79%	877.75%	860.11%	845.25%	832.69%	822.05%	812.99%	805.27%	798.67%	86
1297.68%	1271.79%	1227.80%	1179.19%	1134.29%	1095.89%	1063.94%	1037.27%	1014.90%	996.06%	980.13%	966.61%	955.10%	945.28%	936.89%	87
1580.41%	1543.36%	1485.00%	1422.05%	1364.38%	1315.21%	1274.33%	1240.21%	1211.59%	1187.47%	1167.07%	1149.75%	1135.00%	1122.41%	1111.63%	88
1950.58%	1897.63%	1819.73%	1737.41%	1662.59%	1598.96%	1546.10%	1501.99%	1464.99%	1433.82%	1407.43%	1385.02%	1365.92%	1349.60%	1335.61%	89
2442.06%	2366.63%	2261.75%	2152.95%	2054.75%	1971.47%	1902.33%	1844.64%	1796.27%	1755.49%	1720.97%	1691.64%	1666.63%	1645.24%	1626.90%	90

קרן פנסיה ה.ע.ל

גברים															
1920	1925	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה
															גיל
62.82%	62.88%	62.95%	63.13%	63.37%	63.61%	63.66%	63.73%	63.80%	63.86%	63.91%	63.95%	63.99%	64.02%	64.05%	60
66.95%	67.01%	67.09%	67.27%	67.49%	67.71%	67.74%	67.81%	67.87%	67.92%	67.97%	68.01%	68.04%	68.07%	68.10%	61
71.42%	71.48%	71.57%	71.72%	71.93%	72.13%	72.14%	72.20%	72.25%	72.30%	72.34%	72.37%	72.40%	72.43%	72.45%	62
76.26%	76.30%	76.40%	76.54%	76.72%	76.89%	76.88%	76.93%	76.97%	77.01%	77.05%	77.08%	77.10%	77.13%	77.15%	63
81.49%	81.53%	81.61%	81.73%	81.88%	82.01%	81.99%	82.03%	82.07%	82.10%	82.13%	82.15%	82.17%	82.19%	82.21%	64
87.15%	87.18%	87.25%	87.34%	87.45%	87.54%	87.52%	87.55%	87.58%	87.60%	87.62%	87.63%	87.65%	87.66%	87.67%	65
93.30%	93.32%	93.36%	93.41%	93.47%	93.51%	93.50%	93.52%	93.53%	93.54%	93.56%	93.56%	93.57%	93.58%	93.59%	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
107.78%	107.76%	107.74%	107.68%	107.60%	107.51%	107.46%	107.41%	107.37%	107.33%	107.30%	107.27%	107.25%	107.23%	107.21%	68
116.37%	116.32%	116.29%	116.14%	115.96%	115.77%	115.65%	115.54%	115.45%	115.37%	115.30%	115.24%	115.18%	115.14%	115.10%	69
125.88%	125.80%	125.74%	125.49%	125.18%	124.87%	124.68%	124.49%	124.34%	124.20%	124.09%	123.99%	123.90%	123.83%	123.77%	70
136.46%	136.33%	136.23%	135.86%	135.39%	134.93%	134.65%	134.38%	134.15%	133.95%	133.78%	133.63%	133.51%	133.40%	133.31%	71
148.28%	148.09%	147.92%	147.39%	146.73%	146.10%	145.71%	145.34%	145.01%	144.74%	144.50%	144.30%	144.13%	143.98%	143.85%	72
161.52%	161.26%	161.01%	160.27%	159.37%	158.54%	158.03%	157.52%	157.09%	156.72%	156.41%	156.14%	155.91%	155.71%	155.53%	73
176.43%	176.09%	175.71%	174.72%	173.54%	172.47%	171.80%	171.14%	170.58%	170.10%	169.69%	169.33%	169.03%	168.77%	168.55%	74
193.32%	192.86%	192.32%	191.00%	189.49%	188.12%	187.27%	186.42%	185.70%	185.09%	184.56%	184.11%	183.72%	183.38%	183.10%	75
212.55%	211.93%	211.17%	209.44%	207.53%	205.82%	204.73%	203.66%	202.75%	201.97%	201.30%	200.72%	200.23%	199.81%	199.45%	76
234.56%	233.75%	232.69%	230.45%	228.05%	225.93%	224.55%	223.20%	222.06%	221.08%	220.24%	219.52%	218.90%	218.37%	217.91%	77
259.92%	258.86%	257.39%	254.51%	251.53%	248.90%	247.17%	245.49%	244.06%	242.83%	241.79%	240.89%	240.12%	239.46%	238.89%	78
289.31%	287.93%	285.91%	282.25%	278.55%	275.32%	273.14%	271.05%	269.27%	267.75%	266.45%	265.34%	264.38%	263.56%	262.85%	79
323.61%	321.79%	319.03%	314.42%	309.85%	305.88%	303.15%	300.56%	298.36%	296.48%	294.86%	293.48%	292.30%	291.28%	290.40%	80
363.91%	361.51%	357.76%	351.99%	346.36%	341.48%	338.07%	334.87%	332.14%	329.81%	327.82%	326.11%	324.64%	323.38%	322.29%	81
411.62%	408.43%	403.41%	396.19%	389.26%	383.27%	379.02%	375.06%	371.68%	368.80%	366.34%	364.23%	362.41%	360.85%	359.50%	82
468.58%	464.32%	457.65%	448.63%	440.09%	432.73%	427.42%	422.52%	418.35%	414.79%	411.74%	409.12%	406.88%	404.94%	403.27%	83
537.14%	531.40%	522.62%	511.36%	500.81%	491.75%	485.12%	479.06%	473.89%	469.48%	465.70%	462.46%	459.67%	457.27%	455.20%	84
620.45%	612.66%	601.20%	587.13%	574.06%	562.86%	554.58%	547.04%	540.63%	535.15%	530.45%	526.43%	522.96%	519.97%	517.40%	85
722.54%	711.94%	697.07%	679.44%	663.20%	649.30%	638.93%	629.54%	621.54%	614.71%	608.86%	603.84%	599.52%	595.79%	592.57%	86
848.96%	834.52%	815.27%	793.10%	772.82%	755.50%	742.46%	730.71%	720.71%	712.16%	704.84%	698.54%	693.12%	688.45%	684.41%	87
1007.18%	987.59%	962.64%	934.63%	909.17%	887.45%	870.98%	856.20%	843.61%	832.85%	823.63%	815.70%	808.87%	802.97%	797.87%	88
1207.41%	1180.90%	1148.51%	1112.90%	1080.73%	1053.31%	1032.38%	1013.67%	997.73%	984.10%	972.41%	962.35%	953.69%	946.20%	939.72%	89
1463.78%	1428.06%	1385.83%	1340.26%	1299.28%	1264.41%	1237.62%	1213.75%	1193.41%	1176.01%	1161.09%	1148.24%	1137.16%	1127.59%	1119.29%	90

קרן פנסיה ה.ע.ל

**נספח ד' 1- מקדמי הפנסיה לזקנה מתשלומים לאחר גיל פרישה
החל מ-01/01/2002 ועד 31/12/2007**

גברים										
שנת לידה										
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942
65	1.10%	1.10%	1.11%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	1.14%
66	1.12%	1.12%	1.13%	1.13%	1.13%	1.14%	1.14%	1.15%	1.15%	1.16%
67	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	1.18%
68	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	1.19%	1.20%	1.20%	1.21%
69	1.18%	1.19%	1.19%	1.20%	1.20%	1.21%	1.22%	1.22%	1.23%	1.24%
70	1.21%	1.21%	1.22%	1.22%	1.23%	1.24%	1.24%	1.25%	1.26%	1.26%
71	1.23%	1.24%	1.25%	1.25%	1.26%	1.27%	1.27%	1.28%	1.29%	1.30%
72	1.26%	1.27%	1.28%	1.28%	1.29%	1.30%	1.31%	1.31%	1.32%	1.33%
73	1.29%	1.30%	1.31%	1.32%	1.32%	1.33%	1.34%	1.35%	1.36%	1.36%
74	1.33%	1.34%	1.34%	1.35%	1.36%	1.37%	1.38%	1.39%	1.39%	1.40%
75	1.36%	1.37%	1.38%	1.39%	1.40%	1.41%	1.42%	1.43%	1.44%	1.45%
76	1.40%	1.41%	1.42%	1.43%	1.44%	1.45%	1.46%	1.47%	1.48%	1.49%
77	1.44%	1.45%	1.46%	1.47%	1.49%	1.50%	1.51%	1.52%	1.53%	1.54%
78	1.49%	1.50%	1.51%	1.52%	1.53%	1.55%	1.56%	1.57%	1.58%	1.59%
79	1.54%	1.55%	1.56%	1.57%	1.59%	1.60%	1.61%	1.62%	1.64%	1.65%
80	1.59%	1.60%	1.62%	1.63%	1.64%	1.66%	1.67%	1.68%	1.70%	1.71%
81	1.65%	1.66%	1.68%	1.69%	1.70%	1.72%	1.73%	1.75%	1.76%	1.78%
82	1.71%	1.73%	1.74%	1.76%	1.77%	1.79%	1.80%	1.82%	1.84%	1.85%
83	1.78%	1.80%	1.81%	1.83%	1.85%	1.86%	1.88%	1.90%	1.92%	1.93%
84	1.86%	1.87%	1.89%	1.91%	1.93%	1.94%	1.96%	1.98%	2.00%	2.02%
85	1.94%	1.95%	1.97%	1.99%	2.01%	2.03%	2.05%	2.07%	2.10%	2.12%

קרן פנסיה ה.ע.ל

נשים										
שנת לידה										
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942
60	1.04%	1.04%	1.04%	1.04%	1.05%	1.05%	1.06%	1.06%	1.06%	1.07%
61	1.05%	1.05%	1.06%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%	1.09%
62	1.07%	1.07%	1.07%	1.08%	1.08%	1.09%	1.09%	1.09%	1.10%	1.10%
63	1.08%	1.09%	1.09%	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%
64	1.10%	1.11%	1.11%	1.12%	1.12%	1.12%	1.13%	1.13%	1.14%	1.15%
65	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%
66	1.15%	1.15%	1.15%	1.16%	1.16%	1.17%	1.18%	1.18%	1.19%	1.19%
67	1.17%	1.17%	1.18%	1.18%	1.19%	1.20%	1.20%	1.21%	1.22%	1.22%
68	1.20%	1.20%	1.21%	1.21%	1.22%	1.22%	1.23%	1.24%	1.24%	1.25%
69	1.22%	1.23%	1.23%	1.24%	1.25%	1.25%	1.26%	1.27%	1.28%	1.28%
70	1.25%	1.26%	1.27%	1.27%	1.28%	1.29%	1.30%	1.30%	1.31%	1.32%
71	1.29%	1.29%	1.30%	1.31%	1.31%	1.32%	1.33%	1.34%	1.35%	1.36%
72	1.32%	1.33%	1.34%	1.34%	1.35%	1.36%	1.37%	1.38%	1.39%	1.40%
73	1.36%	1.37%	1.37%	1.38%	1.39%	1.40%	1.41%	1.42%	1.43%	1.44%
74	1.40%	1.41%	1.42%	1.43%	1.44%	1.45%	1.46%	1.47%	1.48%	1.49%
75	1.45%	1.45%	1.46%	1.47%	1.48%	1.50%	1.51%	1.52%	1.53%	1.54%
76	1.49%	1.50%	1.51%	1.52%	1.53%	1.55%	1.56%	1.57%	1.59%	1.60%
77	1.54%	1.55%	1.56%	1.58%	1.59%	1.60%	1.62%	1.63%	1.64%	1.66%
78	1.60%	1.61%	1.62%	1.64%	1.65%	1.66%	1.68%	1.69%	1.71%	1.72%
79	1.66%	1.67%	1.68%	1.70%	1.71%	1.73%	1.75%	1.76%	1.78%	1.80%
80	1.72%	1.73%	1.75%	1.77%	1.78%	1.80%	1.82%	1.84%	1.85%	1.87%
81	1.79%	1.80%	1.82%	1.84%	1.86%	1.88%	1.90%	1.92%	1.94%	1.96%
82	1.87%	1.88%	1.90%	1.92%	1.94%	1.96%	1.98%	2.00%	2.02%	2.04%
83	1.95%	1.96%	1.98%	2.00%	2.03%	2.05%	2.07%	2.09%	2.12%	2.14%
84	2.04%	2.05%	2.07%	2.10%	2.12%	2.14%	2.17%	2.19%	2.22%	2.25%
85	2.13%	2.14%	2.17%	2.19%	2.22%	2.25%	2.27%	2.30%	2.33%	2.36%

קרן פנסיה ה.ע.ל

החל מ-01/01/2008 ועד 31/12/2012

גברים										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
65	1.08%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.11%	1.11%
66	1.10%	1.10%	1.11%	1.11%	1.11%	1.12%	1.12%	1.13%	1.14%	1.14%
67	1.12%	1.12%	1.13%	1.13%	1.13%	1.14%	1.14%	1.15%	1.16%	1.16%
68	1.14%	1.15%	1.15%	1.15%	1.16%	1.16%	1.17%	1.18%	1.18%	1.18%
69	1.17%	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%	1.21%	1.21%
70	1.20%	1.20%	1.20%	1.21%	1.21%	1.22%	1.22%	1.23%	1.24%	1.24%
71	1.22%	1.22%	1.23%	1.23%	1.24%	1.24%	1.25%	1.26%	1.27%	1.27%
72	1.26%	1.26%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%	1.30%	1.30%
73	1.29%	1.29%	1.29%	1.30%	1.30%	1.31%	1.32%	1.33%	1.33%	1.34%
74	1.33%	1.33%	1.34%	1.34%	1.35%	1.35%	1.36%	1.37%	1.38%	1.38%
75	1.37%	1.37%	1.37%	1.38%	1.38%	1.39%	1.40%	1.41%	1.42%	1.42%
76	1.41%	1.42%	1.42%	1.43%	1.43%	1.44%	1.45%	1.46%	1.47%	1.47%
77	1.46%	1.46%	1.47%	1.47%	1.48%	1.49%	1.50%	1.51%	1.52%	1.52%
78	1.52%	1.52%	1.53%	1.53%	1.54%	1.55%	1.56%	1.57%	1.58%	1.58%
79	1.58%	1.58%	1.59%	1.59%	1.60%	1.61%	1.61%	1.62%	1.64%	1.64%
80	1.65%	1.65%	1.66%	1.66%	1.67%	1.68%	1.69%	1.70%	1.71%	1.72%
81	1.72%	1.72%	1.73%	1.73%	1.74%	1.75%	1.76%	1.77%	1.78%	1.79%
82	1.81%	1.81%	1.82%	1.82%	1.83%	1.84%	1.85%	1.86%	1.87%	1.88%
83	1.89%	1.90%	1.90%	1.91%	1.92%	1.92%	1.93%	1.95%	1.96%	1.96%
84	2.00%	2.00%	2.01%	2.02%	2.03%	2.04%	2.05%	2.06%	2.07%	2.08%
85	2.10%	2.11%	2.11%	2.12%	2.13%	2.14%	2.15%	2.16%	2.18%	2.18%
86	2.23%	2.24%	2.25%	2.25%	2.26%	2.27%	2.28%	2.30%	2.31%	2.32%
87	2.36%	2.36%	2.37%	2.38%	2.39%	2.40%	2.41%	2.42%	2.44%	2.45%
88	2.51%	2.52%	2.53%	2.54%	2.55%	2.56%	2.57%	2.58%	2.60%	2.61%
89	2.66%	2.67%	2.67%	2.68%	2.69%	2.70%	2.72%	2.73%	2.75%	2.76%
90	2.85%	2.86%	2.87%	2.88%	2.89%	2.90%	2.91%	2.92%	2.94%	2.96%

קרן פנסיה ה.ע.ל

נשים										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
60	1.01%	1.01%	1.01%	1.02%	1.02%	1.02%	1.03%	1.04%	1.04%	
61	1.02%	1.03%	1.03%	1.03%	1.03%	1.04%	1.04%	1.05%	1.06%	
62	1.04%	1.04%	1.05%	1.05%	1.05%	1.06%	1.06%	1.07%	1.08%	1.09%
63	1.06%	1.06%	1.06%	1.07%	1.07%	1.07%	1.08%	1.09%	1.10%	1.10%
64	1.08%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.12%	1.13%
65	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.14%	1.15%
66	1.12%	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%	1.16%	1.17%	1.18%
67	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.18%	1.19%	1.20%
68	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%	1.21%	1.22%	1.23%
69	1.20%	1.20%	1.20%	1.21%	1.21%	1.22%	1.23%	1.24%	1.25%	1.26%
70	1.23%	1.23%	1.24%	1.24%	1.25%	1.26%	1.27%	1.28%	1.29%	1.30%
71	1.26%	1.26%	1.27%	1.27%	1.28%	1.29%	1.30%	1.31%	1.32%	1.34%
72	1.30%	1.30%	1.31%	1.32%	1.32%	1.33%	1.34%	1.35%	1.37%	1.38%
73	1.34%	1.34%	1.35%	1.35%	1.36%	1.37%	1.38%	1.39%	1.41%	1.42%
74	1.39%	1.39%	1.40%	1.40%	1.41%	1.42%	1.43%	1.44%	1.46%	1.48%
75	1.43%	1.44%	1.44%	1.45%	1.46%	1.47%	1.48%	1.49%	1.51%	1.53%
76	1.49%	1.50%	1.50%	1.51%	1.52%	1.53%	1.54%	1.56%	1.57%	1.59%
77	1.55%	1.55%	1.56%	1.57%	1.58%	1.59%	1.60%	1.61%	1.63%	1.65%
78	1.62%	1.62%	1.63%	1.64%	1.65%	1.66%	1.67%	1.69%	1.71%	1.73%
79	1.69%	1.69%	1.70%	1.71%	1.72%	1.73%	1.75%	1.76%	1.78%	1.80%
80	1.77%	1.78%	1.79%	1.80%	1.81%	1.82%	1.84%	1.85%	1.87%	1.90%
81	1.86%	1.87%	1.87%	1.88%	1.90%	1.91%	1.92%	1.94%	1.96%	1.99%
82	1.97%	1.98%	1.98%	1.99%	2.01%	2.02%	2.04%	2.06%	2.08%	2.10%
83	2.07%	2.08%	2.09%	2.10%	2.11%	2.13%	2.14%	2.16%	2.18%	2.21%
84	2.21%	2.21%	2.22%	2.24%	2.25%	2.26%	2.28%	2.30%	2.32%	2.35%
85	2.33%	2.34%	2.35%	2.36%	2.38%	2.39%	2.41%	2.43%	2.46%	2.48%
86	2.50%	2.51%	2.52%	2.53%	2.55%	2.56%	2.58%	2.60%	2.63%	2.66%
87	2.66%	2.67%	2.68%	2.69%	2.71%	2.72%	2.74%	2.76%	2.79%	2.82%
88	2.86%	2.87%	2.88%	2.90%	2.91%	2.93%	2.95%	2.97%	3.00%	3.03%
89	3.05%	3.06%	3.07%	3.09%	3.10%	3.12%	3.14%	3.16%	3.19%	3.22%
90	3.30%	3.31%	3.32%	3.34%	3.35%	3.37%	3.39%	3.41%	3.44%	3.47%

קרן פנסיה ה.ע.ל

החל מ – 01/01/2013

גברים											
שנת לידה											
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945	1940
65										1.11%	
66									1.14%	1.14%	
67	1.12%	1.12%	1.13%	1.13%	1.13%	1.14%	1.14%	1.15%	1.16%	1.16%	1.17%
68	1.14%	1.15%	1.15%	1.15%	1.16%	1.16%	1.17%	1.18%	1.18%	1.18%	1.20%
69	1.17%	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%	1.21%	1.21%	1.22%
70	1.20%	1.20%	1.20%	1.21%	1.21%	1.22%	1.22%	1.23%	1.24%	1.24%	1.25%
71	1.22%	1.22%	1.23%	1.23%	1.24%	1.24%	1.25%	1.26%	1.27%	1.27%	1.28%
72	1.26%	1.26%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%	1.30%	1.30%	1.32%
73	1.29%	1.29%	1.29%	1.30%	1.30%	1.31%	1.32%	1.33%	1.33%	1.34%	1.35%
74	1.33%	1.33%	1.34%	1.34%	1.35%	1.35%	1.36%	1.37%	1.38%	1.38%	1.39%
75	1.37%	1.37%	1.37%	1.38%	1.38%	1.39%	1.40%	1.41%	1.42%	1.42%	1.43%
76	1.41%	1.42%	1.42%	1.43%	1.43%	1.44%	1.45%	1.46%	1.47%	1.47%	1.49%
77	1.46%	1.46%	1.47%	1.47%	1.48%	1.49%	1.50%	1.51%	1.52%	1.52%	1.53%
78	1.52%	1.52%	1.53%	1.53%	1.54%	1.55%	1.56%	1.57%	1.58%	1.58%	1.60%
79	1.58%	1.58%	1.59%	1.59%	1.60%	1.61%	1.61%	1.62%	1.64%	1.64%	1.66%
80	1.65%	1.65%	1.66%	1.66%	1.67%	1.68%	1.69%	1.70%	1.71%	1.72%	1.73%
81	1.72%	1.72%	1.73%	1.73%	1.74%	1.75%	1.76%	1.77%	1.78%	1.79%	1.80%
82	1.81%	1.81%	1.82%	1.82%	1.83%	1.84%	1.85%	1.86%	1.87%	1.88%	1.90%
83	1.89%	1.90%	1.90%	1.91%	1.92%	1.92%	1.93%	1.95%	1.96%	1.96%	1.98%
84	2.00%	2.00%	2.01%	2.02%	2.03%	2.04%	2.05%	2.06%	2.07%	2.08%	2.10%
85	2.10%	2.11%	2.11%	2.12%	2.13%	2.14%	2.15%	2.16%	2.18%	2.18%	2.20%
86	2.23%	2.24%	2.25%	2.25%	2.26%	2.27%	2.28%	2.30%	2.31%	2.32%	2.34%
87	2.36%	2.36%	2.37%	2.38%	2.39%	2.40%	2.41%	2.42%	2.44%	2.45%	2.47%
88	2.51%	2.52%	2.53%	2.54%	2.55%	2.56%	2.57%	2.58%	2.60%	2.61%	2.63%
89	2.66%	2.67%	2.67%	2.68%	2.69%	2.70%	2.72%	2.73%	2.75%	2.76%	2.78%
90	2.85%	2.86%	2.87%	2.88%	2.89%	2.90%	2.91%	2.92%	2.94%	2.96%	2.98%

קרן פנסיה ה.ע.ל

נשים											
שנת לידה											
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945	1940
60									1.04%		
61								1.05%	1.06%		
62								1.07%	1.08%	1.09%	
63								1.09%	1.10%	1.10%	
64	1.08%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.12%	1.13%	
65	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.14%	1.15%	
66	1.12%	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%	1.16%	1.17%	1.18%	
67	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.18%	1.19%	1.20%	1.22%
68	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%	1.21%	1.22%	1.23%	1.25%
69	1.20%	1.20%	1.20%	1.21%	1.21%	1.22%	1.23%	1.24%	1.25%	1.26%	1.28%
70	1.23%	1.23%	1.24%	1.24%	1.25%	1.26%	1.27%	1.28%	1.29%	1.30%	1.32%
71	1.26%	1.26%	1.27%	1.27%	1.28%	1.29%	1.30%	1.31%	1.32%	1.34%	1.35%
72	1.30%	1.30%	1.31%	1.32%	1.32%	1.33%	1.34%	1.35%	1.37%	1.38%	1.40%
73	1.34%	1.34%	1.35%	1.35%	1.36%	1.37%	1.38%	1.39%	1.41%	1.42%	1.44%
74	1.39%	1.39%	1.40%	1.40%	1.41%	1.42%	1.43%	1.44%	1.46%	1.48%	1.50%
75	1.43%	1.44%	1.44%	1.45%	1.46%	1.47%	1.48%	1.49%	1.51%	1.53%	1.55%
76	1.49%	1.50%	1.50%	1.51%	1.52%	1.53%	1.54%	1.56%	1.57%	1.59%	1.61%
77	1.55%	1.55%	1.56%	1.57%	1.58%	1.59%	1.60%	1.61%	1.63%	1.65%	1.67%
78	1.62%	1.62%	1.63%	1.64%	1.65%	1.66%	1.67%	1.69%	1.71%	1.73%	1.75%
79	1.69%	1.69%	1.70%	1.71%	1.72%	1.73%	1.75%	1.76%	1.78%	1.80%	1.83%
80	1.77%	1.78%	1.79%	1.80%	1.81%	1.82%	1.84%	1.85%	1.87%	1.90%	1.92%
81	1.86%	1.87%	1.87%	1.88%	1.90%	1.91%	1.92%	1.94%	1.96%	1.99%	2.01%
82	1.97%	1.98%	1.98%	1.99%	2.01%	2.02%	2.04%	2.06%	2.08%	2.10%	2.13%
83	2.07%	2.08%	2.09%	2.10%	2.11%	2.13%	2.14%	2.16%	2.18%	2.21%	2.24%
84	2.21%	2.21%	2.22%	2.24%	2.25%	2.26%	2.28%	2.30%	2.32%	2.35%	2.38%
85	2.33%	2.34%	2.35%	2.36%	2.38%	2.39%	2.41%	2.43%	2.46%	2.48%	2.51%
86	2.50%	2.51%	2.52%	2.53%	2.55%	2.56%	2.58%	2.60%	2.63%	2.66%	2.69%
87	2.66%	2.67%	2.68%	2.69%	2.71%	2.72%	2.74%	2.76%	2.79%	2.82%	2.85%
88	2.86%	2.87%	2.88%	2.90%	2.91%	2.93%	2.95%	2.97%	3.00%	3.03%	3.06%
89	3.05%	3.06%	3.07%	3.09%	3.10%	3.12%	3.14%	3.16%	3.19%	3.22%	3.25%
90	3.30%	3.31%	3.32%	3.34%	3.35%	3.37%	3.39%	3.41%	3.44%	3.47%	3.50%

קרן פנסיה ה.ע.ל

החל מ – 01/12/2018

גברים											
1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה
											גיל
	1.15%	1.14%	1.13%	1.13%	1.12%	1.12%	1.11%	1.11%	1.11%	1.10%	65
	1.17%	1.16%	1.15%	1.15%	1.14%	1.14%	1.13%	1.13%	1.13%	1.12%	66
	1.19%	1.18%	1.18%	1.17%	1.16%	1.16%	1.15%	1.15%	1.15%	1.14%	67
	1.22%	1.21%	1.20%	1.19%	1.19%	1.18%	1.18%	1.17%	1.17%	1.17%	68
1.26%	1.24%	1.23%	1.23%	1.22%	1.21%	1.21%	1.20%	1.20%	1.19%	1.19%	69
1.29%	1.27%	1.26%	1.25%	1.25%	1.24%	1.23%	1.23%	1.23%	1.22%	1.22%	70
1.32%	1.30%	1.30%	1.29%	1.28%	1.27%	1.26%	1.26%	1.26%	1.25%	1.25%	71
1.36%	1.34%	1.33%	1.32%	1.31%	1.30%	1.30%	1.29%	1.29%	1.28%	1.28%	72
1.40%	1.38%	1.37%	1.36%	1.35%	1.34%	1.33%	1.33%	1.32%	1.32%	1.32%	73
1.44%	1.42%	1.41%	1.40%	1.39%	1.38%	1.37%	1.37%	1.36%	1.36%	1.35%	74
1.49%	1.47%	1.46%	1.45%	1.44%	1.43%	1.42%	1.41%	1.41%	1.40%	1.40%	75
1.54%	1.52%	1.51%	1.50%	1.49%	1.48%	1.47%	1.46%	1.46%	1.45%	1.45%	76
1.60%	1.58%	1.57%	1.55%	1.54%	1.53%	1.52%	1.52%	1.51%	1.50%	1.50%	77
1.67%	1.65%	1.63%	1.62%	1.60%	1.59%	1.58%	1.58%	1.57%	1.56%	1.56%	78
1.74%	1.72%	1.70%	1.69%	1.67%	1.66%	1.65%	1.64%	1.64%	1.63%	1.62%	79
1.82%	1.80%	1.78%	1.76%	1.75%	1.74%	1.73%	1.72%	1.71%	1.70%	1.70%	80
1.91%	1.89%	1.87%	1.85%	1.83%	1.82%	1.81%	1.80%	1.79%	1.79%	1.78%	81
2.01%	1.98%	1.96%	1.94%	1.93%	1.92%	1.90%	1.89%	1.88%	1.88%	1.87%	82
2.11%	2.09%	2.07%	2.05%	2.03%	2.02%	2.01%	2.00%	1.99%	1.98%	1.97%	83
2.23%	2.21%	2.19%	2.17%	2.15%	2.14%	2.12%	2.11%	2.10%	2.09%	2.09%	84
2.37%	2.34%	2.32%	2.30%	2.28%	2.26%	2.25%	2.24%	2.23%	2.22%	2.21%	85
2.51%	2.48%	2.46%	2.44%	2.42%	2.40%	2.39%	2.38%	2.37%	2.36%	2.35%	86
2.67%	2.64%	2.62%	2.60%	2.58%	2.56%	2.55%	2.53%	2.52%	2.51%	2.50%	87
2.84%	2.81%	2.79%	2.77%	2.75%	2.73%	2.72%	2.71%	2.69%	2.68%	2.67%	88
3.03%	3.00%	2.98%	2.96%	2.94%	2.92%	2.91%	2.89%	2.88%	2.87%	2.86%	89
3.24%	3.21%	3.19%	3.17%	3.15%	3.13%	3.12%	3.10%	3.09%	3.08%	3.07%	90

קרן פנסיה ה.ע.ל

החל מ – 01/12/2018

נשים											שנת לידה
1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	
											גיל
		1.06%	1.06%	1.05%	1.04%	1.04%	1.04%	1.03%	1.03%	1.03%	60
		1.08%	1.07%	1.07%	1.06%	1.05%	1.05%	1.05%	1.04%	1.04%	61
		1.10%	1.09%	1.08%	1.08%	1.07%	1.07%	1.06%	1.06%	1.06%	62
		1.12%	1.11%	1.10%	1.09%	1.09%	1.08%	1.08%	1.08%	1.07%	63
	1.15%	1.14%	1.13%	1.12%	1.11%	1.11%	1.10%	1.10%	1.10%	1.09%	64
	1.17%	1.16%	1.15%	1.14%	1.13%	1.13%	1.12%	1.12%	1.12%	1.11%	65
	1.20%	1.18%	1.17%	1.17%	1.16%	1.15%	1.15%	1.14%	1.14%	1.13%	66
	1.22%	1.21%	1.20%	1.19%	1.18%	1.18%	1.17%	1.17%	1.16%	1.16%	67
	1.25%	1.24%	1.23%	1.22%	1.21%	1.20%	1.20%	1.19%	1.19%	1.18%	68
1.30%	1.29%	1.27%	1.26%	1.25%	1.24%	1.23%	1.22%	1.22%	1.21%	1.21%	69
1.34%	1.32%	1.30%	1.29%	1.28%	1.27%	1.26%	1.26%	1.25%	1.25%	1.24%	70
1.38%	1.36%	1.34%	1.33%	1.32%	1.31%	1.30%	1.29%	1.28%	1.28%	1.27%	71
1.42%	1.40%	1.38%	1.37%	1.36%	1.34%	1.34%	1.33%	1.32%	1.32%	1.31%	72
1.47%	1.45%	1.43%	1.41%	1.40%	1.39%	1.38%	1.37%	1.36%	1.36%	1.35%	73
1.52%	1.50%	1.48%	1.46%	1.45%	1.43%	1.42%	1.42%	1.41%	1.40%	1.40%	74
1.58%	1.55%	1.53%	1.51%	1.50%	1.49%	1.48%	1.47%	1.46%	1.45%	1.45%	75
1.64%	1.61%	1.59%	1.57%	1.56%	1.54%	1.53%	1.52%	1.51%	1.51%	1.50%	76
1.71%	1.68%	1.66%	1.64%	1.62%	1.61%	1.60%	1.59%	1.58%	1.57%	1.56%	77
1.78%	1.76%	1.73%	1.71%	1.69%	1.68%	1.67%	1.65%	1.65%	1.64%	1.63%	78
1.87%	1.84%	1.81%	1.79%	1.77%	1.76%	1.74%	1.73%	1.72%	1.71%	1.71%	79
1.96%	1.93%	1.91%	1.88%	1.86%	1.85%	1.83%	1.82%	1.81%	1.80%	1.79%	80
2.07%	2.03%	2.01%	1.98%	1.96%	1.95%	1.93%	1.92%	1.91%	1.90%	1.89%	81
2.18%	2.15%	2.12%	2.10%	2.08%	2.06%	2.04%	2.03%	2.02%	2.00%	2.00%	82
2.31%	2.28%	2.25%	2.22%	2.20%	2.18%	2.16%	2.15%	2.14%	2.13%	2.12%	83
2.45%	2.42%	2.39%	2.36%	2.34%	2.32%	2.30%	2.28%	2.27%	2.26%	2.25%	84
2.61%	2.57%	2.54%	2.51%	2.49%	2.47%	2.45%	2.43%	2.42%	2.41%	2.40%	85
2.78%	2.74%	2.71%	2.68%	2.66%	2.63%	2.62%	2.60%	2.58%	2.57%	2.56%	86
2.96%	2.93%	2.89%	2.87%	2.84%	2.82%	2.80%	2.78%	2.77%	2.75%	2.74%	87
3.17%	3.13%	3.10%	3.07%	3.04%	3.02%	3.00%	2.98%	2.96%	2.95%	2.94%	88
3.39%	3.35%	3.32%	3.29%	3.26%	3.24%	3.22%	3.20%	3.18%	3.17%	3.15%	89
3.63%	3.59%	3.56%	3.53%	3.50%	3.48%	3.46%	3.44%	3.42%	3.40%	3.39%	90

**נספח ה - לתקנות
(עמיתים בפנסיה זקנה בלבד)**

בהתאם למוגדר בתקנה 7 ה' מפורטים להלן התנאים המיוחדים שיחולו על עמית בקרן הזכאי לפנסיית זקנה בלבד, ללא זכאות לפנסיית שאירי עמית ולפנסיית נכות :

1. כל התקנות הבאות לא יחולו על העמיתים במסלולים פנסיית זקנה לעמית ופנסיית זקנה מיוחד לעמית :

פרק ה – חישוב הפנסיה ודרך עדכונה

תקנה 22, תקנה 23 – ב.

פרק ז - פנסיית שאירי עמית

מתקנה 34 ועד תקנה 41 (כולל).

פרק ח – פנסיית נכות

מתקנה 42 ועד תקנה 49 (כולל).

2. כל שאר התקנות נשארות ללא שינוי.

קרן פנסיה ה.ע.ל

מסלול פנסיית זקנה

נספח ה'1: מקדם פנסיה שנתי לזקנה

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

גברים (גיל פרישה תקנוני)										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
18	10.69%									
19	10.18%									
20	9.70%									
21	9.24%									
22	8.80%	8.82%								
23	8.38%	8.40%								
24	7.98%	8.00%								
25	7.60%	7.62%								
26	7.24%	7.25%								
27	6.89%	6.91%	6.92%							
28	6.56%	6.58%	6.59%							
29	6.25%	6.27%	6.28%							
30	5.95%	5.97%	5.98%							
31	5.67%	5.68%	5.70%							
32	5.40%	5.41%	5.43%	5.44%						
33	5.14%	5.15%	5.17%	5.18%						
34	4.90%	4.91%	4.92%	4.94%						
35	4.67%	4.68%	4.69%	4.70%						
36	4.44%	4.45%	4.46%	4.48%						
37	4.23%	4.24%	4.25%	4.26%	4.28%					
38	4.03%	4.04%	4.05%	4.06%	4.07%					
39	3.84%	3.85%	3.86%	3.87%	3.88%					
40	3.66%	3.66%	3.67%	3.68%	3.70%					
41	3.48%	3.49%	3.50%	3.51%	3.52%					
42	3.32%	3.32%	3.33%	3.34%	3.35%	3.36%				
43	3.16%	3.16%	3.17%	3.18%	3.19%	3.20%				
44	3.01%	3.01%	3.02%	3.03%	3.04%	3.05%				
45	2.86%	2.87%	2.88%	2.89%	2.90%	2.91%				
46	2.73%	2.73%	2.74%	2.75%	2.76%	2.77%				
47	2.60%	2.60%	2.61%	2.62%	2.63%	2.64%	2.65%			
48	2.47%	2.48%	2.49%	2.49%	2.50%	2.51%	2.52%			
49	2.36%	2.36%	2.37%	2.37%	2.38%	2.39%	2.40%			
50	2.24%	2.25%	2.25%	2.26%	2.27%	2.28%	2.29%			
51	2.14%	2.14%	2.15%	2.15%	2.16%	2.17%	2.18%			
52	2.04%	2.04%	2.04%	2.05%	2.06%	2.07%	2.08%	2.09%		
53	1.94%	1.94%	1.95%	1.95%	1.96%	1.97%	1.98%	1.99%		
54	1.85%	1.85%	1.85%	1.86%	1.87%	1.87%	1.88%	1.89%		
55	1.76%	1.76%	1.77%	1.77%	1.78%	1.78%	1.79%	1.80%		
56	1.67%	1.68%	1.68%	1.69%	1.69%	1.70%	1.71%	1.72%		
57	1.59%	1.60%	1.60%	1.61%	1.61%	1.62%	1.63%	1.63%	1.64%	
58	1.52%	1.52%	1.53%	1.53%	1.54%	1.54%	1.55%	1.56%	1.57%	
59	1.45%	1.45%	1.45%	1.46%	1.46%	1.47%	1.47%	1.48%	1.49%	
60	1.38%	1.38%	1.38%	1.39%	1.39%	1.40%	1.40%	1.41%	1.42%	
61	1.31%	1.31%	1.32%	1.32%	1.33%	1.33%	1.34%	1.34%	1.35%	
62	1.25%	1.25%	1.26%	1.26%	1.26%	1.27%	1.27%	1.28%	1.29%	1.29%
63	1.19%	1.19%	1.20%	1.20%	1.20%	1.21%	1.21%	1.22%	1.23%	1.23%
64	1.13%	1.14%	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%
65	1.08%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.11%	1.11%

קרן פנסיה ה.ע.ל

נשים - גיל פרישה 65										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
18	10.85%									
19	10.33%									
20	9.84%									
21	9.37%									
22	8.93%	8.95%								
23	8.50%	8.53%								
24	8.10%	8.12%								
25	7.71%	7.73%								
26	7.34%	7.36%								
27	7.00%	7.01%	7.04%							
28	6.66%	6.68%	6.70%							
29	6.34%	6.36%	6.38%							
30	6.04%	6.06%	6.08%							
31	5.75%	5.77%	5.79%							
32	5.48%	5.50%	5.51%	5.53%						
33	5.22%	5.23%	5.25%	5.27%						
34	4.97%	4.98%	5.00%	5.02%						
35	4.73%	4.75%	4.76%	4.78%						
36	4.51%	4.52%	4.54%	4.55%						
37	4.29%	4.31%	4.32%	4.33%	4.35%					
38	4.09%	4.10%	4.11%	4.13%	4.15%					
39	3.90%	3.91%	3.92%	3.93%	3.95%					
40	3.71%	3.72%	3.73%	3.74%	3.76%					
41	3.53%	3.54%	3.55%	3.57%	3.58%					
42	3.36%	3.37%	3.38%	3.40%	3.41%	3.43%				
43	3.20%	3.21%	3.22%	3.23%	3.25%	3.26%				
44	3.05%	3.06%	3.07%	3.08%	3.09%	3.11%				
45	2.91%	2.91%	2.92%	2.93%	2.95%	2.96%				
46	2.77%	2.78%	2.78%	2.79%	2.81%	2.82%				
47	2.64%	2.64%	2.65%	2.66%	2.67%	2.69%	2.70%			
48	2.51%	2.52%	2.53%	2.53%	2.55%	2.56%	2.57%			
49	2.39%	2.40%	2.41%	2.41%	2.42%	2.44%	2.45%			
50	2.28%	2.28%	2.29%	2.30%	2.31%	2.32%	2.33%			
51	2.17%	2.17%	2.18%	2.19%	2.20%	2.21%	2.22%			
52	2.07%	2.07%	2.08%	2.09%	2.09%	2.10%	2.12%	2.13%		
53	1.97%	1.97%	1.98%	1.99%	1.99%	2.00%	2.02%	2.03%		
54	1.87%	1.88%	1.88%	1.89%	1.90%	1.91%	1.92%	1.93%		
55	1.78%	1.79%	1.79%	1.80%	1.81%	1.82%	1.83%	1.84%		
56	1.70%	1.70%	1.71%	1.72%	1.72%	1.73%	1.74%	1.75%		
57	1.62%	1.62%	1.63%	1.63%	1.64%	1.65%	1.66%	1.67%	1.68%	
58	1.54%	1.55%	1.55%	1.56%	1.56%	1.57%	1.58%	1.59%	1.60%	
59	1.47%	1.47%	1.48%	1.48%	1.49%	1.50%	1.50%	1.51%	1.53%	
60	1.40%	1.40%	1.41%	1.41%	1.42%	1.42%	1.43%	1.44%	1.45%	
61	1.33%	1.34%	1.34%	1.34%	1.35%	1.36%	1.36%	1.37%	1.38%	
62	1.27%	1.27%	1.28%	1.28%	1.29%	1.29%	1.30%	1.31%	1.32%	1.33%
63	1.21%	1.21%	1.21%	1.22%	1.22%	1.23%	1.24%	1.25%	1.26%	1.27%
64	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	1.20%	1.21%
65	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.14%	1.15%

קרן פנסיה ה.ע.ל

נשים - (גיל פרישה תקנוני)									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	
18	7.83%								
19	7.46%								
20	7.10%								
21	6.76%								
22	6.44%	6.46%							
23	6.14%	6.15%							
24	5.84%	5.86%							
25	5.57%	5.58%							
26	5.30%	5.31%							
27	5.05%	5.06%	5.07%						
28	4.81%	4.82%	4.83%						
29	4.58%	4.59%	4.60%						
30	4.36%	4.37%	4.38%						
31	4.15%	4.16%	4.17%						
32	3.96%	3.96%	3.97%	3.99%					
33	3.77%	3.77%	3.78%	3.80%					
34	3.59%	3.60%	3.60%	3.62%					
35	3.42%	3.42%	3.43%	3.44%					
36	3.25%	3.26%	3.27%	3.28%					
37	3.10%	3.11%	3.11%	3.12%	3.13%				
38	2.95%	2.96%	2.97%	2.97%	2.98%				
39	2.81%	2.82%	2.82%	2.83%	2.84%				
40	2.68%	2.68%	2.69%	2.70%	2.71%				
41	2.55%	2.56%	2.56%	2.57%	2.58%				
42	2.43%	2.43%	2.44%	2.45%	2.46%	2.47%			
43	2.31%	2.32%	2.32%	2.33%	2.34%	2.35%			
44	2.20%	2.21%	2.21%	2.22%	2.23%	2.24%			
45	2.10%	2.10%	2.11%	2.11%	2.12%	2.13%			
46	2.00%	2.00%	2.01%	2.01%	2.02%	2.03%			
47	1.90%	1.91%	1.91%	1.92%	1.92%	1.93%	1.94%		
48	1.81%	1.82%	1.82%	1.83%	1.83%	1.84%	1.85%		
49	1.73%	1.73%	1.73%	1.74%	1.75%	1.75%	1.76%		
50	1.64%	1.65%	1.65%	1.66%	1.66%	1.67%	1.68%		
51	1.57%	1.57%	1.57%	1.58%	1.58%	1.59%	1.60%		
52	1.49%	1.49%	1.50%	1.50%	1.51%	1.51%	1.52%	1.53%	
53	1.42%	1.42%	1.43%	1.43%	1.44%	1.44%	1.45%	1.46%	
54	1.35%	1.35%	1.36%	1.36%	1.37%	1.37%	1.38%	1.39%	
55	1.29%	1.29%	1.29%	1.30%	1.30%	1.31%	1.31%	1.32%	
56	1.23%	1.23%	1.23%	1.24%	1.24%	1.25%	1.25%	1.26%	
57	1.17%	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%	
58	1.11%	1.11%	1.12%	1.12%	1.12%	1.13%	1.14%	1.14%	
59	1.06%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%	1.09%	
60	1.01%	1.01%	1.01%	1.02%	1.02%	1.02%	1.03%	1.04%	

קרן פנסיה ה.ע.ל

מקדמים החל מה- 01/01/2013

גברים (גיל פרישה תקנוני)									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	10.69%								
19	10.18%								
20	9.70%								
21	9.24%								
22	8.80%	8.82%							
23	8.38%	8.40%							
24	7.98%	8.00%							
25	7.60%	7.62%							
26	7.24%	7.25%							
27	6.89%	6.91%	6.92%						
28	6.56%	6.58%	6.59%						
29	6.25%	6.27%	6.28%						
30	5.95%	5.97%	5.98%						
31	5.67%	5.68%	5.70%						
32	5.40%	5.41%	5.43%	5.44%					
33	5.14%	5.15%	5.17%	5.18%					
34	4.90%	4.91%	4.92%	4.94%					
35	4.67%	4.68%	4.69%	4.70%					
36	4.44%	4.45%	4.46%	4.48%					
37	4.23%	4.24%	4.25%	4.26%	4.28%				
38	4.03%	4.04%	4.05%	4.06%	4.07%				
39	3.84%	3.85%	3.86%	3.87%	3.88%				
40	3.66%	3.66%	3.67%	3.68%	3.70%				
41	3.48%	3.49%	3.50%	3.51%	3.52%				
42	3.32%	3.32%	3.33%	3.34%	3.35%	3.36%			
43	3.16%	3.16%	3.17%	3.18%	3.19%	3.20%			
44	3.01%	3.01%	3.02%	3.03%	3.04%	3.05%			
45	2.86%	2.87%	2.88%	2.89%	2.90%	2.91%			
46	2.73%	2.73%	2.74%	2.75%	2.76%	2.77%			
47	2.60%	2.60%	2.61%	2.62%	2.63%	2.64%	2.65%		
48	2.47%	2.48%	2.49%	2.49%	2.50%	2.51%	2.52%		
49	2.36%	2.36%	2.37%	2.37%	2.38%	2.39%	2.40%		
50	2.24%	2.25%	2.25%	2.26%	2.27%	2.28%	2.29%		
51	2.14%	2.14%	2.15%	2.15%	2.16%	2.17%	2.18%		
52	2.04%	2.04%	2.04%	2.05%	2.06%	2.07%	2.08%	2.09%	
53	1.94%	1.94%	1.95%	1.95%	1.96%	1.97%	1.98%	1.99%	
54	1.85%	1.85%	1.85%	1.86%	1.87%	1.87%	1.88%	1.89%	
55	1.76%	1.76%	1.77%	1.77%	1.78%	1.78%	1.79%	1.80%	
56	1.67%	1.68%	1.68%	1.69%	1.69%	1.70%	1.71%	1.72%	
57	1.59%	1.60%	1.60%	1.61%	1.61%	1.62%	1.63%	1.63%	1.64%
58	1.52%	1.52%	1.53%	1.53%	1.54%	1.54%	1.55%	1.56%	1.57%
59	1.45%	1.45%	1.45%	1.46%	1.46%	1.47%	1.47%	1.48%	1.49%
60	1.38%	1.38%	1.38%	1.39%	1.39%	1.40%	1.40%	1.41%	1.42%
61	1.31%	1.31%	1.32%	1.32%	1.33%	1.33%	1.34%	1.34%	1.35%
62	1.25%	1.25%	1.26%	1.26%	1.26%	1.27%	1.27%	1.28%	1.29%
63	1.19%	1.19%	1.20%	1.20%	1.20%	1.21%	1.21%	1.22%	1.23%
64	1.13%	1.14%	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%
65	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	1.25%	1.26%	1.26%
⁷⁵ 66	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	1.19%

קרן פנסיה ה.ע.ל

נשים - (גיל פרישה תקנוני)									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	7.83%								
19	7.46%								
20	7.10%								
21	6.76%								
22	6.44%	6.46%							
23	6.14%	6.15%							
24	5.84%	5.86%							
25	5.57%	5.58%							
26	5.30%	5.31%							
27	5.05%	5.06%	5.07%						
28	4.81%	4.82%	4.83%						
29	4.58%	4.59%	4.60%						
30	4.36%	4.37%	4.38%						
31	4.15%	4.16%	4.17%						
32	3.96%	3.96%	3.97%	3.99%					
33	3.77%	3.77%	3.78%	3.80%					
34	3.59%	3.60%	3.60%	3.62%					
35	3.42%	3.42%	3.43%	3.44%					
36	3.25%	3.26%	3.27%	3.28%					
37	3.10%	3.11%	3.11%	3.12%	3.13%				
38	2.95%	2.96%	2.97%	2.97%	2.98%				
39	2.81%	2.82%	2.82%	2.83%	2.84%				
40	2.68%	2.68%	2.69%	2.70%	2.71%				
41	2.55%	2.56%	2.56%	2.57%	2.58%				
42	2.43%	2.43%	2.44%	2.45%	2.46%	2.47%			
43	2.31%	2.32%	2.32%	2.33%	2.34%	2.35%			
44	2.20%	2.21%	2.21%	2.22%	2.23%	2.24%			
45	2.10%	2.10%	2.11%	2.11%	2.12%	2.13%			
46	2.00%	2.00%	2.01%	2.01%	2.02%	2.03%			
47	1.90%	1.91%	1.91%	1.92%	1.92%	1.93%	1.94%		
48	1.81%	1.82%	1.82%	1.83%	1.83%	1.84%	1.85%		
49	1.73%	1.73%	1.73%	1.74%	1.75%	1.75%	1.76%		
50	1.64%	1.65%	1.65%	1.66%	1.66%	1.67%	1.68%		
51	1.57%	1.57%	1.57%	1.58%	1.58%	1.59%	1.60%		
52	1.49%	1.49%	1.50%	1.50%	1.51%	1.51%	1.52%	1.53%	
53	1.42%	1.42%	1.43%	1.43%	1.44%	1.44%	1.45%	1.46%	
54	1.35%	1.35%	1.36%	1.36%	1.37%	1.37%	1.38%	1.39%	
55	1.29%	1.29%	1.29%	1.30%	1.30%	1.31%	1.31%	1.32%	
56	1.23%	1.23%	1.23%	1.24%	1.24%	1.25%	1.25%	1.26%	
57	1.17%	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%	1.21%
58	1.11%	1.11%	1.12%	1.12%	1.12%	1.13%	1.14%	1.14%	1.15%
59	1.06%	1.06%	1.06%	1.07%	1.07%	1.08%	1.08%	1.09%	1.09%
60	1.27%	1.28%	1.28%	1.29%	1.30%	1.30%	1.31%	1.31%	
61	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	1.24%	1.24%	
62	1.15%	1.16%	1.16%	1.16%	1.17%	1.18%	1.18%		
63	1.09%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%		

קרן פנסיה ה.ע.ל

נשים - גיל פרישה 65 *										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
18	10.85%									
19	10.33%									
20	9.84%									
21	9.37%									
22	8.93%	8.95%								
23	8.50%	8.53%								
24	8.10%	8.12%								
25	7.71%	7.73%								
26	7.34%	7.36%								
27	7.00%	7.01%	7.04%							
28	6.66%	6.68%	6.70%							
29	6.34%	6.36%	6.38%							
30	6.04%	6.06%	6.08%							
31	5.75%	5.77%	5.79%							
32	5.48%	5.50%	5.51%	5.53%						
33	5.22%	5.23%	5.25%	5.27%						
34	4.97%	4.98%	5.00%	5.02%						
35	4.73%	4.75%	4.76%	4.78%						
36	4.51%	4.52%	4.54%	4.55%						
37	4.29%	4.31%	4.32%	4.33%	4.35%					
38	4.09%	4.10%	4.11%	4.13%	4.15%					
39	3.90%	3.91%	3.92%	3.93%	3.95%					
40	3.71%	3.72%	3.73%	3.74%	3.76%					
41	3.53%	3.54%	3.55%	3.57%	3.58%					
42	3.36%	3.37%	3.38%	3.40%	3.41%	3.43%				
43	3.20%	3.21%	3.22%	3.23%	3.25%	3.26%				
44	3.05%	3.06%	3.07%	3.08%	3.09%	3.11%				
45	2.91%	2.91%	2.92%	2.93%	2.95%	2.96%				
46	2.77%	2.78%	2.78%	2.79%	2.81%	2.82%				
47	2.64%	2.64%	2.65%	2.66%	2.67%	2.69%	2.70%			
48	2.51%	2.52%	2.53%	2.53%	2.55%	2.56%	2.57%			
49	2.39%	2.40%	2.41%	2.41%	2.42%	2.44%	2.45%			
50	2.28%	2.28%	2.29%	2.30%	2.31%	2.32%	2.33%			
51	2.17%	2.17%	2.18%	2.19%	2.20%	2.21%	2.22%			
52	2.07%	2.07%	2.08%	2.09%	2.09%	2.10%	2.12%	2.13%		
53	1.97%	1.97%	1.98%	1.99%	1.99%	2.00%	2.02%	2.03%		
54	1.87%	1.88%	1.88%	1.89%	1.90%	1.91%	1.92%	1.93%		
55	1.78%	1.79%	1.79%	1.80%	1.81%	1.82%	1.83%	1.84%		
56	1.70%	1.70%	1.71%	1.72%	1.72%	1.73%	1.74%	1.75%		
57	1.62%	1.62%	1.63%	1.63%	1.64%	1.65%	1.66%	1.67%	1.68%	
58	1.54%	1.55%	1.55%	1.56%	1.56%	1.57%	1.58%	1.59%	1.60%	
59	1.47%	1.47%	1.48%	1.48%	1.49%	1.50%	1.50%	1.51%	1.53%	
60	1.40%	1.40%	1.41%	1.41%	1.42%	1.42%	1.43%	1.44%	1.45%	
61	1.33%	1.34%	1.34%	1.34%	1.35%	1.36%	1.36%	1.37%	1.38%	
62	1.27%	1.27%	1.28%	1.28%	1.29%	1.29%	1.30%	1.31%	1.32%	1.33%
63	1.21%	1.21%	1.21%	1.22%	1.22%	1.23%	1.24%	1.25%	1.26%	1.27%
64	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	1.20%	1.21%
65	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.14%	1.15%

* ללא שינוי

קרן פנסיה ה.ע.ל

מקדמים החל מה- 01/12/2018

גברים (גיל פרישה תקנוני)										שנת לידה
1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	גיל
									10.46%	18
									9.97%	19
									9.50%	20
									9.06%	21
									8.64%	22
								8.25%	8.23%	23
								7.87%	7.85%	24
								7.50%	7.48%	25
								7.15%	7.13%	26
								6.82%	6.80%	27
							6.51%	6.50%	6.48%	28
							6.21%	6.19%	6.18%	29
							5.92%	5.90%	5.89%	30
							5.64%	5.63%	5.62%	31
							5.38%	5.37%	5.36%	32
						5.14%	5.13%	5.12%	5.11%	33
						4.90%	4.89%	4.88%	4.87%	34
						4.67%	4.66%	4.65%	4.64%	35
						4.46%	4.44%	4.43%	4.42%	36
						4.25%	4.24%	4.23%	4.22%	37
					4.06%	4.05%	4.04%	4.03%	4.02%	38
					3.87%	3.86%	3.85%	3.84%	3.83%	39
					3.69%	3.68%	3.67%	3.66%	3.65%	40
					3.52%	3.51%	3.50%	3.49%	3.48%	41
					3.36%	3.35%	3.34%	3.33%	3.32%	42
				3.21%	3.20%	3.19%	3.18%	3.17%	3.17%	43
				3.06%	3.05%	3.04%	3.03%	3.02%	3.02%	44
				2.92%	2.91%	2.90%	2.89%	2.88%	2.88%	45
				2.78%	2.77%	2.76%	2.76%	2.75%	2.74%	46
				2.65%	2.64%	2.63%	2.63%	2.62%	2.61%	47
			2.54%	2.53%	2.52%	2.51%	2.50%	2.50%	2.49%	48
			2.42%	2.41%	2.40%	2.39%	2.39%	2.38%	2.38%	49
			2.31%	2.30%	2.29%	2.28%	2.28%	2.27%	2.27%	50
			2.20%	2.19%	2.18%	2.18%	2.17%	2.16%	2.16%	51
			2.10%	2.09%	2.08%	2.07%	2.07%	2.06%	2.06%	52
		2.01%	2.00%	1.99%	1.98%	1.98%	1.97%	1.97%	1.96%	53
		1.92%	1.91%	1.90%	1.89%	1.89%	1.88%	1.88%	1.87%	54
		1.83%	1.82%	1.81%	1.80%	1.80%	1.79%	1.79%	1.78%	55
		1.74%	1.73%	1.73%	1.72%	1.71%	1.71%	1.70%	1.70%	56
		1.66%	1.65%	1.65%	1.64%	1.63%	1.63%	1.62%	1.62%	57
	1.59%	1.58%	1.58%	1.57%	1.56%	1.56%	1.55%	1.55%	1.55%	58
	1.52%	1.51%	1.50%	1.50%	1.49%	1.48%	1.48%	1.48%	1.47%	59
	1.45%	1.44%	1.43%	1.43%	1.42%	1.42%	1.41%	1.41%	1.40%	60
	1.38%	1.37%	1.37%	1.36%	1.35%	1.35%	1.35%	1.34%	1.34%	61
	1.32%	1.31%	1.30%	1.30%	1.29%	1.29%	1.28%	1.28%	1.28%	62
1.26%	1.26%	1.25%	1.24%	1.24%	1.23%	1.23%	1.22%	1.22%	1.22%	63
1.20%	1.20%	1.19%	1.18%	1.18%	1.17%	1.17%	1.17%	1.16%	1.16%	64
1.28%	1.27%	1.26%	1.26%	1.25%	1.24%	1.24%	1.24%	1.23%	1.23%	65
1.22%	1.21%	1.20%	1.20%	1.19%	1.19%	1.18%	1.18%	1.17%	1.17%	66
1.19%	1.18%	1.18%	1.17%	1.16%	1.16%	1.15%	1.15%	1.15%	1.14%	67

קרן פנסיה ה.ע.ל

נשים (גיל פרישה תקנוני)									
1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה
									גיל
								7.66%	18
								7.30%	19
								6.96%	20
								6.64%	21
								6.33%	22
							6.04%	6.03%	23
							5.76%	5.75%	24
							5.49%	5.48%	25
							5.24%	5.23%	26
							4.99%	4.98%	27
						4.77%	4.76%	4.75%	28
						4.55%	4.54%	4.53%	29
						4.34%	4.33%	4.32%	30
						4.13%	4.12%	4.11%	31
						3.94%	3.93%	3.92%	32
					3.77%	3.76%	3.75%	3.74%	33
					3.59%	3.58%	3.57%	3.56%	34
					3.43%	3.42%	3.41%	3.40%	35
					3.27%	3.26%	3.25%	3.24%	36
					3.11%	3.10%	3.10%	3.09%	37
				2.98%	2.97%	2.96%	2.95%	2.94%	38
				2.84%	2.83%	2.82%	2.81%	2.81%	39
				2.71%	2.70%	2.69%	2.68%	2.68%	40
				2.58%	2.57%	2.56%	2.56%	2.55%	41
				2.46%	2.45%	2.44%	2.44%	2.43%	42
			2.36%	2.35%	2.34%	2.33%	2.32%	2.32%	43
			2.25%	2.24%	2.23%	2.22%	2.22%	2.21%	44
			2.14%	2.13%	2.12%	2.12%	2.11%	2.11%	45
			2.04%	2.03%	2.03%	2.02%	2.01%	2.01%	46
			1.95%	1.94%	1.93%	1.92%	1.92%	1.92%	47
		1.86%	1.86%	1.85%	1.84%	1.83%	1.83%	1.83%	48
		1.78%	1.77%	1.76%	1.75%	1.75%	1.74%	1.74%	49
		1.69%	1.69%	1.68%	1.67%	1.67%	1.66%	1.66%	50
		1.62%	1.61%	1.60%	1.59%	1.59%	1.59%	1.58%	51
		1.54%	1.53%	1.53%	1.52%	1.52%	1.51%	1.51%	52
	1.48%	1.47%	1.46%	1.45%	1.45%	1.44%	1.44%	1.44%	53
	1.41%	1.40%	1.39%	1.39%	1.38%	1.38%	1.37%	1.37%	54
	1.34%	1.33%	1.33%	1.32%	1.32%	1.31%	1.31%	1.31%	55
	1.28%	1.27%	1.27%	1.26%	1.26%	1.25%	1.25%	1.25%	56
	1.22%	1.21%	1.21%	1.20%	1.20%	1.19%	1.19%	1.19%	57
1.17%	1.16%	1.16%	1.15%	1.15%	1.14%	1.14%	1.13%	1.13%	58
1.12%	1.11%	1.10%	1.10%	1.09%	1.09%	1.08%	1.08%	1.08%	59
1.35%	1.33%	1.32%	1.32%	1.31%	1.30%	1.30%	1.30%	1.29%	60
	1.27%	1.26%	1.26%	1.25%	1.24%	1.24%	1.23%	1.23%	61
	1.21%	1.20%	1.20%	1.19%	1.19%	1.18%	1.18%	1.17%	62
		1.15%	1.14%	1.13%	1.13%	1.13%	1.12%	1.12%	63
		1.12%	1.11%	1.11%	1.10%	1.10%	1.10%	1.09%	64

קרן פנסיה ה.ע.ל

נשים										
1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה
										גיל
									10.53%	18
									10.04%	19
									9.57%	20
									9.13%	21
									8.70%	22
								8.32%	8.30%	23
								7.93%	7.91%	24
								7.56%	7.54%	25
								7.21%	7.19%	26
								6.87%	6.85%	27
							6.57%	6.55%	6.53%	28
							6.26%	6.24%	6.23%	29
							5.97%	5.95%	5.94%	30
							5.69%	5.68%	5.66%	31
							5.43%	5.41%	5.40%	32
						5.19%	5.17%	5.16%	5.14%	33
						4.95%	4.93%	4.92%	4.90%	34
						4.72%	4.70%	4.69%	4.68%	35
						4.50%	4.48%	4.47%	4.46%	36
						4.29%	4.27%	4.26%	4.25%	37
					4.11%	4.09%	4.07%	4.06%	4.05%	38
					3.92%	3.90%	3.88%	3.87%	3.86%	39
					3.73%	3.72%	3.70%	3.69%	3.68%	40
					3.56%	3.54%	3.53%	3.52%	3.51%	41
					3.39%	3.38%	3.37%	3.36%	3.35%	42
				3.25%	3.24%	3.22%	3.21%	3.20%	3.19%	43
				3.10%	3.08%	3.07%	3.06%	3.05%	3.04%	44
				2.96%	2.94%	2.93%	2.92%	2.91%	2.90%	45
				2.82%	2.80%	2.79%	2.78%	2.77%	2.76%	46
				2.69%	2.67%	2.66%	2.65%	2.64%	2.63%	47
			2.58%	2.56%	2.55%	2.54%	2.53%	2.52%	2.51%	48
			2.46%	2.44%	2.43%	2.42%	2.41%	2.40%	2.39%	49
			2.34%	2.33%	2.32%	2.31%	2.30%	2.29%	2.28%	50
			2.23%	2.22%	2.21%	2.20%	2.19%	2.18%	2.18%	51
			2.13%	2.12%	2.10%	2.10%	2.09%	2.08%	2.07%	52
		2.04%	2.03%	2.02%	2.01%	2.00%	1.99%	1.98%	1.98%	53
		1.95%	1.93%	1.92%	1.91%	1.90%	1.90%	1.89%	1.89%	54
		1.86%	1.84%	1.83%	1.82%	1.82%	1.81%	1.80%	1.80%	55
		1.77%	1.76%	1.75%	1.74%	1.73%	1.72%	1.72%	1.71%	56
		1.69%	1.68%	1.67%	1.66%	1.65%	1.64%	1.64%	1.63%	57
	1.62%	1.61%	1.60%	1.59%	1.58%	1.57%	1.57%	1.56%	1.56%	58
	1.55%	1.53%	1.52%	1.51%	1.51%	1.50%	1.49%	1.49%	1.48%	59
	1.48%	1.46%	1.45%	1.44%	1.44%	1.43%	1.42%	1.42%	1.42%	60
	1.41%	1.39%	1.38%	1.38%	1.37%	1.36%	1.36%	1.35%	1.35%	61
	1.34%	1.33%	1.32%	1.31%	1.30%	1.30%	1.29%	1.29%	1.29%	62
1.29%	1.28%	1.27%	1.26%	1.25%	1.24%	1.24%	1.23%	1.23%	1.23%	63
1.23%	1.22%	1.21%	1.20%	1.19%	1.19%	1.18%	1.18%	1.17%	1.17%	64
1.17%	1.16%	1.15%	1.14%	1.13%	1.13%	1.12%	1.12%	1.12%	1.11%	65

קרן פנסיה ה.ע.ל

מסלול פנסיית זקנה
נספח ה' 1 א': מקדם פנסיה שנתי לזקנה
מקדמים החל מה- 01/01/2002 ועד 31/12/2007

גברים (גיל פרישה תקנוני)											
שנת לידה											
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942	1937
18	14.03%										
19	13.29%										
20	12.59%	12.64%									
21	11.93%	11.98%									
22	11.30%	11.34%									
23	10.70%	10.74%									
24	10.14%	10.18%									
25	9.60%	9.64%	9.68%								
26	9.10%	9.13%	9.17%								
27	8.62%	8.65%	8.69%								
28	8.16%	8.19%	8.23%								
29	7.73%	7.76%	7.79%								
30	7.32%	7.35%	7.38%	7.41%							
31	6.94%	6.96%	6.99%	7.02%							
32	6.57%	6.60%	6.62%	6.65%							
33	6.22%	6.25%	6.27%	6.30%							
34	5.90%	5.92%	5.94%	5.97%							
35	5.58%	5.61%	5.63%	5.65%	5.68%						
36	5.29%	5.31%	5.33%	5.35%	5.38%						
37	5.01%	5.03%	5.05%	5.07%	5.09%						
38	4.75%	4.77%	4.78%	4.80%	4.82%						
39	4.50%	4.51%	4.53%	4.55%	4.57%						
40	4.26%	4.28%	4.29%	4.31%	4.33%	4.35%					
41	4.03%	4.05%	4.07%	4.08%	4.10%	4.12%					
42	3.82%	3.84%	3.85%	3.87%	3.88%	3.90%					
43	3.62%	3.63%	3.65%	3.66%	3.68%	3.69%					
44	3.43%	3.44%	3.46%	3.47%	3.48%	3.50%					
45	3.25%	3.26%	3.27%	3.29%	3.30%	3.31%	3.33%				
46	3.08%	3.09%	3.10%	3.11%	3.13%	3.14%	3.15%				
47	2.91%	2.93%	2.94%	2.95%	2.96%	2.97%	2.99%				
48	2.76%	2.77%	2.78%	2.79%	2.81%	2.82%	2.83%				
49	2.61%	2.63%	2.64%	2.65%	2.66%	2.67%	2.68%				
50	2.48%	2.49%	2.50%	2.51%	2.52%	2.53%	2.54%	2.55%			
51	2.35%	2.36%	2.36%	2.37%	2.38%	2.39%	2.40%	2.41%			
52	2.22%	2.23%	2.24%	2.25%	2.26%	2.27%	2.28%	2.29%			
53	2.11%	2.11%	2.12%	2.13%	2.14%	2.15%	2.16%	2.17%			
54	1.99%	2.00%	2.01%	2.02%	2.03%	2.03%	2.04%	2.05%			
55	1.89%	1.90%	1.90%	1.91%	1.92%	1.93%	1.94%	1.94%	1.95%		
56	1.79%	1.80%	1.80%	1.81%	1.82%	1.83%	1.83%	1.84%	1.85%		
57	1.69%	1.70%	1.71%	1.72%	1.72%	1.73%	1.74%	1.74%	1.75%		
58	1.61%	1.61%	1.62%	1.62%	1.63%	1.64%	1.65%	1.65%	1.66%		
59	1.52%	1.53%	1.53%	1.54%	1.55%	1.55%	1.56%	1.56%	1.57%		
60	1.44%	1.45%	1.45%	1.46%	1.46%	1.47%	1.48%	1.48%	1.49%	1.50%	
61	1.36%	1.37%	1.38%	1.38%	1.39%	1.39%	1.40%	1.40%	1.41%	1.42%	
62	1.29%	1.30%	1.30%	1.31%	1.31%	1.32%	1.32%	1.33%	1.34%	1.34%	
63	1.22%	1.23%	1.23%	1.24%	1.24%	1.25%	1.25%	1.26%	1.27%	1.27%	
64	1.16%	1.16%	1.17%	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%	1.20%	
65	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%

קרן פנסיה ה.ע.ל

נשים - גיל פרישה 65											
שנת לידה											
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942	1937
18	14.35%										
19	13.59%										
20	12.87%	12.93%									
21	12.19%	12.25%									
22	11.55%	11.60%									
23	10.94%	10.99%									
24	10.36%	10.41%									
25	9.82%	9.86%	9.90%								
26	9.30%	9.34%	9.38%								
27	8.81%	8.85%	8.89%								
28	8.34%	8.38%	8.42%								
29	7.90%	7.94%	7.97%								
30	7.49%	7.52%	7.55%	7.59%							
31	7.09%	7.12%	7.15%	7.19%							
32	6.72%	6.75%	6.78%	6.81%							
33	6.36%	6.39%	6.42%	6.45%							
34	6.03%	6.05%	6.08%	6.11%							
35	5.71%	5.73%	5.76%	5.79%	5.81%						
36	5.41%	5.43%	5.46%	5.48%	5.50%						
37	5.12%	5.15%	5.17%	5.19%	5.21%						
38	4.85%	4.87%	4.90%	4.92%	4.94%						
39	4.60%	4.62%	4.64%	4.66%	4.68%						
40	4.35%	4.37%	4.39%	4.41%	4.43%	4.45%					
41	4.12%	4.14%	4.16%	4.18%	4.20%	4.22%					
42	3.91%	3.92%	3.94%	3.96%	3.98%	3.99%					
43	3.70%	3.72%	3.73%	3.75%	3.77%	3.78%					
44	3.51%	3.52%	3.54%	3.55%	3.57%	3.58%					
45	3.32%	3.33%	3.35%	3.36%	3.38%	3.40%	3.41%				
46	3.15%	3.16%	3.17%	3.19%	3.20%	3.22%	3.23%				
47	2.98%	2.99%	3.01%	3.02%	3.03%	3.05%	3.06%				
48	2.82%	2.83%	2.85%	2.86%	2.87%	2.89%	2.90%				
49	2.67%	2.68%	2.70%	2.71%	2.72%	2.73%	2.75%				
50	2.53%	2.54%	2.55%	2.57%	2.58%	2.59%	2.60%	2.61%			
51	2.40%	2.41%	2.42%	2.43%	2.44%	2.45%	2.46%	2.48%			
52	2.27%	2.28%	2.29%	2.30%	2.31%	2.32%	2.33%	2.34%			
53	2.15%	2.16%	2.17%	2.18%	2.19%	2.20%	2.21%	2.22%			
54	2.04%	2.05%	2.06%	2.07%	2.08%	2.08%	2.09%	2.10%			
55	1.93%	1.94%	1.95%	1.96%	1.97%	1.97%	1.98%	1.99%	2.00%		
56	1.83%	1.84%	1.85%	1.85%	1.86%	1.87%	1.88%	1.89%	1.90%		
57	1.73%	1.74%	1.75%	1.76%	1.76%	1.77%	1.78%	1.79%	1.80%		
58	1.64%	1.65%	1.66%	1.66%	1.67%	1.68%	1.69%	1.69%	1.70%		
59	1.55%	1.56%	1.57%	1.58%	1.58%	1.59%	1.60%	1.60%	1.61%		
60	1.47%	1.48%	1.49%	1.49%	1.50%	1.51%	1.51%	1.52%	1.53%	1.53%	
61	1.39%	1.40%	1.41%	1.41%	1.42%	1.43%	1.43%	1.44%	1.45%	1.45%	
62	1.32%	1.33%	1.33%	1.34%	1.34%	1.35%	1.36%	1.36%	1.37%	1.38%	
63	1.25%	1.26%	1.26%	1.27%	1.27%	1.28%	1.29%	1.29%	1.30%	1.30%	
64	1.19%	1.19%	1.20%	1.20%	1.21%	1.21%	1.22%	1.22%	1.23%	1.24%	
65	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.18%

קרן פנסיה ה.ע.ל

נשים - גיל פרישה תקנוני										
שנת לידה										
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942
18	10.09%									
19	9.56%									
20	9.05%	9.08%								
21	8.57%	8.60%								
22	8.12%	8.15%								
23	7.69%	7.72%								
24	7.29%	7.31%								
25	6.90%	6.93%	6.95%							
26	6.54%	6.56%	6.58%							
27	6.19%	6.21%	6.24%							
28	5.87%	5.89%	5.91%							
29	5.56%	5.58%	5.60%							
30	5.26%	5.28%	5.30%	5.32%						
31	4.99%	5.00%	5.02%	5.04%						
32	4.72%	4.74%	4.76%	4.77%						
33	4.47%	4.49%	4.50%	4.52%						
34	4.24%	4.25%	4.27%	4.28%						
35	4.01%	4.03%	4.04%	4.06%	4.07%					
36	3.80%	3.82%	3.83%	3.84%	3.86%					
37	3.60%	3.61%	3.63%	3.64%	3.65%					
38	3.41%	3.42%	3.44%	3.45%	3.46%					
39	3.23%	3.24%	3.25%	3.27%	3.28%					
40	3.06%	3.07%	3.08%	3.09%	3.10%	3.12%				
41	2.90%	2.91%	2.92%	2.93%	2.94%	2.95%				
42	2.75%	2.76%	2.77%	2.78%	2.79%	2.80%				
43	2.60%	2.61%	2.62%	2.63%	2.64%	2.65%				
44	2.46%	2.47%	2.48%	2.49%	2.50%	2.51%				
45	2.33%	2.34%	2.35%	2.36%	2.37%	2.38%	2.38%			
46	2.21%	2.22%	2.23%	2.23%	2.24%	2.25%	2.26%			
47	2.09%	2.10%	2.11%	2.12%	2.12%	2.13%	2.14%			
48	1.98%	1.99%	2.00%	2.00%	2.01%	2.02%	2.03%			
49	1.88%	1.89%	1.89%	1.90%	1.91%	1.91%	1.92%			
50	1.78%	1.79%	1.79%	1.80%	1.81%	1.81%	1.82%	1.82%		
51	1.69%	1.69%	1.70%	1.70%	1.71%	1.72%	1.72%	1.73%		
52	1.60%	1.60%	1.61%	1.61%	1.62%	1.63%	1.63%	1.64%		
53	1.51%	1.52%	1.52%	1.53%	1.53%	1.54%	1.55%	1.55%		
54	1.43%	1.44%	1.44%	1.45%	1.45%	1.46%	1.46%	1.47%		
55	1.36%	1.36%	1.37%	1.37%	1.38%	1.38%	1.39%	1.39%	1.40%	
56	1.29%	1.29%	1.29%	1.30%	1.30%	1.31%	1.31%	1.32%	1.32%	
57	1.22%	1.22%	1.23%	1.23%	1.24%	1.24%	1.24%	1.25%	1.25%	
58	1.15%	1.16%	1.16%	1.17%	1.17%	1.17%	1.18%	1.18%	1.19%	
59	1.09%	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.12%	
60	1.04%	1.04%	1.04%	1.05%	1.05%	1.05%	1.06%	1.06%	1.07%	1.07%

קרן פנסיה ה.ע.ל

מסלול פנסיית זקנה מיוחד
נספח ה' 2 : מקדם פנסיה שנתי לזקנה
החל מה- 01/01/2008 ועד 31/12/2012

גברים – גיל פרישה תקנוני										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
18	11.18%									
19	10.65%									
20	10.14%									
21	9.65%									
22	9.19%	9.17%								
23	8.75%	8.73%								
24	8.33%	8.31%								
25	7.93%	7.91%								
26	7.55%	7.53%								
27	7.19%	7.17%	7.20%							
28	6.84%	6.82%	6.86%							
29	6.52%	6.50%	6.53%							
30	6.20%	6.19%	6.22%							
31	5.91%	5.89%	5.92%							
32	5.62%	5.61%	5.63%	5.66%						
33	5.35%	5.34%	5.36%	5.39%						
34	5.10%	5.08%	5.11%	5.13%						
35	4.85%	4.84%	4.86%	4.89%						
36	4.62%	4.61%	4.63%	4.65%						
37	4.40%	4.38%	4.40%	4.43%	4.46%					
38	4.19%	4.17%	4.19%	4.21%	4.24%					
39	3.99%	3.97%	3.99%	4.01%	4.04%					
40	3.79%	3.78%	3.80%	3.82%	3.84%					
41	3.61%	3.60%	3.62%	3.63%	3.66%					
42	3.44%	3.43%	3.44%	3.46%	3.48%	3.50%				
43	3.27%	3.26%	3.28%	3.29%	3.31%	3.34%				
44	3.12%	3.10%	3.12%	3.13%	3.15%	3.17%				
45	2.97%	2.95%	2.97%	2.98%	3.00%	3.02%				
46	2.82%	2.81%	2.82%	2.84%	2.85%	2.87%				
47	2.69%	2.68%	2.69%	2.70%	2.72%	2.73%	2.76%			
48	2.56%	2.55%	2.56%	2.57%	2.58%	2.60%	2.62%			
49	2.43%	2.42%	2.43%	2.45%	2.46%	2.48%	2.49%			
50	2.32%	2.31%	2.32%	2.33%	2.34%	2.35%	2.37%			
51	2.20%	2.20%	2.20%	2.21%	2.23%	2.24%	2.26%			
52	2.10%	2.09%	2.10%	2.11%	2.12%	2.13%	2.15%	2.16%		
53	2.00%	1.99%	1.99%	2.00%	2.01%	2.03%	2.04%	2.06%		
54	1.90%	1.89%	1.90%	1.91%	1.92%	1.93%	1.94%	1.96%		
55	1.81%	1.80%	1.80%	1.81%	1.82%	1.83%	1.84%	1.86%		
56	1.72%	1.71%	1.72%	1.72%	1.73%	1.74%	1.75%	1.77%		
57	1.63%	1.63%	1.63%	1.64%	1.65%	1.66%	1.67%	1.68%	1.69%	
58	1.55%	1.55%	1.55%	1.56%	1.56%	1.57%	1.58%	1.59%	1.61%	
59	1.48%	1.47%	1.48%	1.48%	1.49%	1.49%	1.50%	1.51%	1.53%	
60	1.40%	1.40%	1.40%	1.41%	1.41%	1.42%	1.43%	1.44%	1.45%	
61	1.34%	1.33%	1.33%	1.34%	1.34%	1.35%	1.36%	1.37%	1.38%	
62	1.27%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%	1.30%	1.31%	1.31%
63	1.21%	1.20%	1.20%	1.21%	1.21%	1.22%	1.22%	1.23%	1.24%	1.24%
64	1.15%	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%	1.18%
65	1.08%	1.08%	1.08%	1.09%	1.09%	1.10%	1.10%	1.11%	1.11%	1.11%

קרן פנסיה ה.ע.ל

נשים - גיל פרישה *65										
שנת לידה										
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950	1945
18	11.05%									
19	10.52%									
20	10.02%									
21	9.54%									
22	9.09%	9.12%								
23	8.65%	8.69%								
24	8.24%	8.27%								
25	7.85%	7.88%								
26	7.47%	7.50%								
27	7.12%	7.14%	7.18%							
28	6.78%	6.80%	6.84%							
29	6.45%	6.48%	6.51%							
30	6.15%	6.17%	6.20%							
31	5.85%	5.88%	5.90%							
32	5.57%	5.60%	5.62%	5.65%						
33	5.31%	5.33%	5.35%	5.38%						
34	5.05%	5.07%	5.10%	5.13%						
35	4.81%	4.83%	4.85%	4.88%						
36	4.58%	4.60%	4.62%	4.65%						
37	4.36%	4.38%	4.40%	4.42%	4.45%					
38	4.15%	4.17%	4.19%	4.21%	4.24%					
39	3.95%	3.97%	3.99%	4.01%	4.04%					
40	3.77%	3.78%	3.80%	3.82%	3.84%					
41	3.58%	3.60%	3.61%	3.63%	3.66%					
42	3.41%	3.43%	3.44%	3.46%	3.48%	3.51%				
43	3.25%	3.26%	3.28%	3.29%	3.31%	3.34%				
44	3.09%	3.11%	3.12%	3.14%	3.16%	3.18%				
45	2.95%	2.96%	2.97%	2.98%	3.00%	3.03%				
46	2.80%	2.81%	2.83%	2.84%	2.86%	2.88%				
47	2.67%	2.68%	2.69%	2.70%	2.72%	2.74%	2.76%			
48	2.54%	2.55%	2.56%	2.57%	2.59%	2.61%	2.63%			
49	2.42%	2.43%	2.44%	2.45%	2.47%	2.48%	2.50%			
50	2.30%	2.31%	2.32%	2.33%	2.35%	2.36%	2.38%			
51	2.19%	2.20%	2.21%	2.22%	2.23%	2.25%	2.27%			
52	2.09%	2.09%	2.10%	2.11%	2.13%	2.14%	2.16%	2.18%		
53	1.99%	1.99%	2.00%	2.01%	2.02%	2.04%	2.05%	2.07%		
54	1.89%	1.90%	1.91%	1.91%	1.92%	1.94%	1.95%	1.97%		
55	1.80%	1.81%	1.81%	1.82%	1.83%	1.84%	1.86%	1.87%		
56	1.71%	1.72%	1.73%	1.73%	1.74%	1.75%	1.77%	1.78%		
57	1.63%	1.64%	1.64%	1.65%	1.66%	1.67%	1.68%	1.70%	1.71%	
58	1.55%	1.56%	1.56%	1.57%	1.58%	1.59%	1.60%	1.61%	1.63%	
59	1.48%	1.48%	1.49%	1.49%	1.50%	1.51%	1.52%	1.53%	1.55%	
60	1.41%	1.41%	1.42%	1.42%	1.43%	1.44%	1.45%	1.46%	1.47%	
61	1.34%	1.34%	1.35%	1.35%	1.36%	1.37%	1.38%	1.39%	1.40%	
62	1.27%	1.28%	1.28%	1.29%	1.29%	1.30%	1.31%	1.32%	1.33%	1.34%
63	1.21%	1.21%	1.22%	1.22%	1.23%	1.24%	1.24%	1.25%	1.26%	1.28%
64	1.15%	1.16%	1.16%	1.16%	1.17%	1.17%	1.18%	1.19%	1.20%	1.21%
65	1.10%	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.14%	1.15%

* ללא שינוי

קרן פנסיה ה.ע.ל

מקדמים החל מה – 01/01/2013

גברים - גיל פרישה תקנוני									
שנת לידה									
גיל	1990	1985	1980	1975	1970	1965	1960	1955	1950
18	11.18%								
19	10.65%								
20	10.14%								
21	9.65%								
22	9.19%	9.17%							
23	8.75%	8.73%							
24	8.33%	8.31%							
25	7.93%	7.91%							
26	7.55%	7.53%							
27	7.19%	7.17%	7.20%						
28	6.84%	6.82%	6.86%						
29	6.52%	6.50%	6.53%						
30	6.20%	6.19%	6.22%						
31	5.91%	5.89%	5.92%						
32	5.62%	5.61%	5.63%	5.66%					
33	5.35%	5.34%	5.36%	5.39%					
34	5.10%	5.08%	5.11%	5.13%					
35	4.85%	4.84%	4.86%	4.89%					
36	4.62%	4.61%	4.63%	4.65%					
37	4.40%	4.38%	4.40%	4.43%	4.46%				
38	4.19%	4.17%	4.19%	4.21%	4.24%				
39	3.99%	3.97%	3.99%	4.01%	4.04%				
40	3.79%	3.78%	3.80%	3.82%	3.84%				
41	3.61%	3.60%	3.62%	3.63%	3.66%				
42	3.44%	3.43%	3.44%	3.46%	3.48%	3.50%			
43	3.27%	3.26%	3.28%	3.29%	3.31%	3.34%			
44	3.12%	3.10%	3.12%	3.13%	3.15%	3.17%			
45	2.97%	2.95%	2.97%	2.98%	3.00%	3.02%			
46	2.82%	2.81%	2.82%	2.84%	2.85%	2.87%			
47	2.69%	2.68%	2.69%	2.70%	2.72%	2.73%	2.76%		
48	2.56%	2.55%	2.56%	2.57%	2.58%	2.60%	2.62%		
49	2.43%	2.42%	2.43%	2.45%	2.46%	2.48%	2.49%		
50	2.32%	2.31%	2.32%	2.33%	2.34%	2.35%	2.37%		
51	2.20%	2.20%	2.20%	2.21%	2.23%	2.24%	2.26%		
52	2.10%	2.09%	2.10%	2.11%	2.12%	2.13%	2.15%	2.16%	
53	2.00%	1.99%	1.99%	2.00%	2.01%	2.03%	2.04%	2.06%	
54	1.90%	1.89%	1.90%	1.91%	1.92%	1.93%	1.94%	1.96%	
55	1.81%	1.80%	1.80%	1.81%	1.82%	1.83%	1.84%	1.86%	
56	1.72%	1.71%	1.72%	1.72%	1.73%	1.74%	1.75%	1.77%	
57	1.63%	1.63%	1.63%	1.64%	1.65%	1.66%	1.67%	1.68%	1.69%
58	1.55%	1.55%	1.55%	1.56%	1.56%	1.57%	1.58%	1.59%	1.61%
59	1.48%	1.47%	1.48%	1.48%	1.49%	1.49%	1.50%	1.51%	1.53%
60	1.40%	1.40%	1.40%	1.41%	1.41%	1.42%	1.43%	1.44%	1.45%
61	1.34%	1.33%	1.33%	1.34%	1.34%	1.35%	1.36%	1.37%	1.38%
62	1.27%	1.26%	1.27%	1.27%	1.28%	1.28%	1.29%	1.30%	1.31%
63	1.21%	1.20%	1.20%	1.21%	1.21%	1.22%	1.22%	1.23%	1.24%
64	1.15%	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.17%
65	1.20%	1.21%	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	1.25%
66	1.15%	1.15%	1.15%	1.16%	1.16%	1.17%	1.18%	1.18%	1.16%
67	1.10%								

קרן פנסיה ה.ע.ל

מקדמים החל מה – 01/12/2018

גברים (גיל פרישה תקנוני)										
1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה גיל
									10.81%	18
									10.32%	19
									9.84%	20
									9.38%	21
									8.94%	22
								8.55%	8.52%	23
								8.15%	8.12%	24
								7.77%	7.74%	25
								7.41%	7.38%	26
								7.06%	7.03%	27
							6.76%	6.73%	6.70%	28
							6.44%	6.41%	6.39%	29
							6.14%	6.11%	6.09%	30
							5.85%	5.82%	5.80%	31
							5.58%	5.55%	5.53%	32
						5.34%	5.31%	5.29%	5.27%	33
						5.09%	5.07%	5.04%	5.03%	34
						4.85%	4.83%	4.81%	4.79%	35
						4.63%	4.60%	4.58%	4.57%	36
						4.41%	4.39%	4.37%	4.35%	37
					4.23%	4.20%	4.18%	4.16%	4.15%	38
					4.03%	4.01%	3.99%	3.97%	3.96%	39
					3.84%	3.82%	3.80%	3.78%	3.77%	40
					3.66%	3.64%	3.62%	3.61%	3.59%	41
					3.49%	3.47%	3.45%	3.44%	3.43%	42
				3.35%	3.33%	3.31%	3.29%	3.28%	3.27%	43
				3.19%	3.17%	3.15%	3.14%	3.13%	3.11%	44
				3.04%	3.02%	3.01%	2.99%	2.98%	2.97%	45
				2.90%	2.88%	2.87%	2.85%	2.84%	2.83%	46
				2.77%	2.75%	2.73%	2.72%	2.71%	2.70%	47
			2.66%	2.64%	2.62%	2.60%	2.59%	2.58%	2.57%	48
			2.53%	2.51%	2.50%	2.48%	2.47%	2.46%	2.45%	49
			2.41%	2.39%	2.38%	2.36%	2.35%	2.34%	2.33%	50
			2.30%	2.28%	2.27%	2.25%	2.24%	2.23%	2.22%	51
			2.19%	2.17%	2.16%	2.15%	2.14%	2.13%	2.12%	52
		2.10%	2.08%	2.07%	2.06%	2.04%	2.03%	2.03%	2.02%	53
		2.00%	1.99%	1.97%	1.96%	1.95%	1.94%	1.93%	1.92%	54
		1.91%	1.89%	1.88%	1.86%	1.85%	1.84%	1.84%	1.83%	55
		1.81%	1.80%	1.79%	1.77%	1.76%	1.76%	1.75%	1.74%	56
		1.73%	1.71%	1.70%	1.69%	1.68%	1.67%	1.66%	1.66%	57
	1.66%	1.64%	1.63%	1.62%	1.61%	1.60%	1.59%	1.58%	1.58%	58
	1.57%	1.56%	1.55%	1.54%	1.53%	1.52%	1.51%	1.51%	1.50%	59
	1.49%	1.48%	1.47%	1.46%	1.45%	1.44%	1.44%	1.43%	1.43%	60
	1.42%	1.41%	1.40%	1.39%	1.38%	1.37%	1.37%	1.36%	1.36%	61
	1.34%	1.33%	1.32%	1.32%	1.31%	1.30%	1.30%	1.30%	1.29%	62
1.28%	1.27%	1.26%	1.26%	1.25%	1.24%	1.24%	1.23%	1.23%	1.23%	63
1.22%	1.21%	1.20%	1.19%	1.18%	1.18%	1.18%	1.17%	1.17%	1.17%	64
1.28%	1.27%	1.26%	1.26%	1.25%	1.24%	1.24%	1.24%	1.23%	1.23%	65
1.22%	1.21%	1.20%	1.20%	1.19%	1.19%	1.18%	1.18%	1.17%	1.17%	66
1.19%	1.18%	1.18%	1.17%	1.16%	1.16%	1.15%	1.15%	1.15%	1.14%	67

קרן פנסיה ה.ע.ל

נשים (גיל פרישה 65)										
1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה גיל
									10.66%	18
									10.17%	19
									9.69%	20
									9.24%	21
									8.81%	22
								8.43%	8.40%	23
								8.04%	8.01%	24
								7.66%	7.63%	25
								7.30%	7.28%	26
								6.96%	6.94%	27
							6.67%	6.64%	6.61%	28
							6.36%	6.33%	6.30%	29
							6.06%	6.03%	6.01%	30
							5.78%	5.75%	5.73%	31
							5.51%	5.48%	5.46%	32
						5.28%	5.25%	5.22%	5.20%	33
						5.03%	5.00%	4.98%	4.96%	34
						4.79%	4.77%	4.75%	4.73%	35
						4.57%	4.55%	4.53%	4.51%	36
						4.36%	4.33%	4.31%	4.30%	37
					4.18%	4.15%	4.13%	4.11%	4.10%	38
					3.98%	3.96%	3.94%	3.92%	3.91%	39
					3.80%	3.77%	3.75%	3.74%	3.72%	40
					3.62%	3.60%	3.58%	3.56%	3.55%	41
					3.45%	3.43%	3.41%	3.40%	3.38%	42
				3.31%	3.29%	3.27%	3.25%	3.24%	3.23%	43
				3.16%	3.14%	3.12%	3.10%	3.09%	3.08%	44
				3.01%	2.99%	2.97%	2.96%	2.94%	2.93%	45
				2.87%	2.85%	2.83%	2.82%	2.81%	2.79%	46
				2.74%	2.72%	2.70%	2.69%	2.67%	2.66%	47
			2.63%	2.61%	2.59%	2.57%	2.56%	2.55%	2.54%	48
			2.51%	2.49%	2.47%	2.45%	2.44%	2.43%	2.42%	49
			2.39%	2.37%	2.35%	2.34%	2.33%	2.32%	2.31%	50
			2.28%	2.26%	2.24%	2.23%	2.22%	2.21%	2.20%	51
			2.17%	2.15%	2.14%	2.12%	2.11%	2.10%	2.10%	52
		2.09%	2.07%	2.05%	2.04%	2.02%	2.01%	2.00%	2.00%	53
		1.99%	1.97%	1.95%	1.94%	1.93%	1.92%	1.91%	1.90%	54
		1.90%	1.88%	1.86%	1.85%	1.84%	1.83%	1.82%	1.81%	55
		1.81%	1.79%	1.77%	1.76%	1.75%	1.74%	1.73%	1.73%	56
		1.72%	1.70%	1.69%	1.68%	1.67%	1.66%	1.65%	1.65%	57
	1.65%	1.64%	1.62%	1.61%	1.60%	1.59%	1.58%	1.57%	1.57%	58
	1.57%	1.56%	1.54%	1.53%	1.52%	1.51%	1.51%	1.50%	1.49%	59
	1.50%	1.48%	1.47%	1.46%	1.45%	1.44%	1.43%	1.43%	1.42%	60
	1.42%	1.41%	1.40%	1.39%	1.38%	1.37%	1.37%	1.36%	1.36%	61
	1.35%	1.34%	1.33%	1.32%	1.31%	1.31%	1.30%	1.30%	1.29%	62
1.30%	1.29%	1.28%	1.26%	1.26%	1.25%	1.24%	1.24%	1.23%	1.23%	63
1.24%	1.22%	1.21%	1.20%	1.19%	1.19%	1.18%	1.18%	1.17%	1.17%	64
1.17%	1.16%	1.15%	1.14%	1.13%	1.13%	1.12%	1.12%	1.12%	1.11%	65

קרן פנסיה ה.ע.ל

נספח ה' 2 א': מקדם פנסיה שנתי לזקנה
 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	15.98%										
19	15.13%										
20	14.32%	14.42%									
21	13.56%	13.65%									
22	12.83%	12.92%									
23	12.15%	12.23%									
24	11.50%	11.58%									
25	10.88%	10.96%	11.03%								
26	10.30%	10.37%	10.44%								
27	9.75%	9.82%	9.88%								
28	9.23%	9.29%	9.36%								
29	8.74%	8.80%	8.86%								
30	8.27%	8.33%	8.38%	8.44%							
31	7.83%	7.88%	7.94%	7.99%							
32	7.41%	7.46%	7.51%	7.56%							
33	7.02%	7.06%	7.11%	7.16%							
34	6.64%	6.69%	6.73%	6.78%							
35	6.29%	6.33%	6.37%	6.42%	6.46%						
36	5.95%	5.99%	6.03%	6.07%	6.11%						
37	5.63%	5.67%	5.71%	5.75%	5.79%						
38	5.33%	5.36%	5.40%	5.44%	5.48%						
39	5.04%	5.08%	5.11%	5.14%	5.18%						
40	4.77%	4.80%	4.83%	4.87%	4.90%	4.94%					
41	4.51%	4.54%	4.57%	4.61%	4.64%	4.67%					
42	4.27%	4.30%	4.33%	4.36%	4.39%	4.42%					
43	4.04%	4.07%	4.09%	4.12%	4.15%	4.18%					
44	3.82%	3.84%	3.87%	3.90%	3.92%	3.95%					
45	3.61%	3.64%	3.66%	3.68%	3.71%	3.73%	3.76%				
46	3.41%	3.44%	3.46%	3.48%	3.51%	3.53%	3.55%				
47	3.23%	3.25%	3.27%	3.29%	3.31%	3.33%	3.36%				
48	3.05%	3.07%	3.09%	3.11%	3.13%	3.15%	3.17%				
49	2.88%	2.90%	2.92%	2.94%	2.96%	2.98%	3.00%				
50	2.72%	2.74%	2.76%	2.77%	2.79%	2.81%	2.83%	2.85%			
51	2.57%	2.59%	2.60%	2.62%	2.64%	2.65%	2.67%	2.69%			
52	2.43%	2.44%	2.46%	2.47%	2.49%	2.50%	2.52%	2.54%			
53	2.29%	2.30%	2.32%	2.33%	2.35%	2.36%	2.38%	2.39%			
54	2.16%	2.17%	2.19%	2.20%	2.21%	2.23%	2.24%	2.25%			
55	2.04%	2.05%	2.06%	2.07%	2.09%	2.10%	2.11%	2.12%	2.14%		
56	1.92%	1.93%	1.94%	1.95%	1.96%	1.98%	1.99%	2.00%	2.01%		
57	1.81%	1.82%	1.83%	1.84%	1.85%	1.86%	1.87%	1.88%	1.89%		
58	1.70%	1.71%	1.72%	1.73%	1.74%	1.75%	1.76%	1.77%	1.78%		
59	1.60%	1.61%	1.62%	1.63%	1.64%	1.65%	1.66%	1.67%	1.68%		
60	1.51%	1.52%	1.52%	1.53%	1.54%	1.55%	1.56%	1.56%	1.57%	1.58%	
61	1.42%	1.42%	1.43%	1.44%	1.45%	1.45%	1.46%	1.47%	1.48%	1.49%	
62	1.33%	1.34%	1.34%	1.35%	1.36%	1.36%	1.37%	1.38%	1.39%	1.39%	
63	1.25%	1.26%	1.26%	1.27%	1.27%	1.28%	1.29%	1.29%	1.30%	1.30%	
64	1.17%	1.18%	1.18%	1.19%	1.19%	1.20%	1.20%	1.21%	1.21%	1.22%	
65	1.10%	1.10%	1.11%	1.11%	1.12%	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%

קרן פנסיה ה.ע.ל

נשים											
שנת לידה											
גיל	1987	1982	1977	1972	1967	1962	1957	1952	1947	1942	1937
18	15.59%										
19	14.76%										
20	13.98%	14.07%									
21	13.24%	13.32%									
22	12.54%	12.61%									
23	11.87%	11.94%									
24	11.24%	11.31%									
25	10.65%	10.71%	10.78%								
26	10.08%	10.14%	10.21%								
27	9.55%	9.61%	9.66%								
28	9.04%	9.10%	9.15%								
29	8.56%	8.61%	8.67%								
30	8.11%	8.16%	8.21%	8.26%							
31	7.68%	7.72%	7.77%	7.82%							
32	7.27%	7.31%	7.36%	7.40%							
33	6.88%	6.92%	6.97%	7.01%							
34	6.52%	6.56%	6.60%	6.64%							
35	6.17%	6.21%	6.24%	6.28%	6.32%						
36	5.84%	5.88%	5.91%	5.95%	5.99%						
37	5.53%	5.56%	5.60%	5.63%	5.67%						
38	5.23%	5.27%	5.30%	5.33%	5.36%						
39	4.96%	4.98%	5.02%	5.05%	5.08%						
40	4.69%	4.72%	4.75%	4.78%	4.81%	4.84%					
41	4.44%	4.47%	4.49%	4.52%	4.55%	4.58%					
42	4.20%	4.23%	4.25%	4.28%	4.30%	4.33%					
43	3.98%	4.00%	4.02%	4.05%	4.07%	4.10%					
44	3.76%	3.78%	3.81%	3.83%	3.85%	3.88%					
45	3.56%	3.58%	3.60%	3.62%	3.65%	3.67%	3.69%				
46	3.37%	3.39%	3.41%	3.43%	3.45%	3.47%	3.49%				
47	3.18%	3.20%	3.22%	3.24%	3.26%	3.28%	3.30%				
48	3.01%	3.03%	3.05%	3.06%	3.08%	3.10%	3.12%				
49	2.85%	2.86%	2.88%	2.90%	2.92%	2.93%	2.95%				
50	2.69%	2.71%	2.72%	2.74%	2.76%	2.77%	2.79%	2.81%			
51	2.54%	2.56%	2.57%	2.59%	2.60%	2.62%	2.64%	2.65%			
52	2.40%	2.42%	2.43%	2.45%	2.46%	2.48%	2.49%	2.51%			
53	2.27%	2.28%	2.30%	2.31%	2.32%	2.34%	2.35%	2.37%			
54	2.15%	2.16%	2.17%	2.18%	2.19%	2.21%	2.22%	2.23%			
55	2.03%	2.04%	2.05%	2.06%	2.07%	2.08%	2.10%	2.11%	2.12%		
56	1.91%	1.92%	1.93%	1.94%	1.96%	1.97%	1.98%	1.99%	2.00%		
57	1.81%	1.82%	1.83%	1.84%	1.85%	1.86%	1.87%	1.88%	1.89%		
58	1.70%	1.71%	1.72%	1.73%	1.74%	1.75%	1.76%	1.77%	1.78%		
59	1.61%	1.62%	1.62%	1.63%	1.64%	1.65%	1.66%	1.67%	1.68%		
60	1.52%	1.52%	1.53%	1.54%	1.55%	1.56%	1.56%	1.57%	1.58%	1.59%	
61	1.43%	1.44%	1.44%	1.45%	1.46%	1.47%	1.47%	1.48%	1.49%	1.50%	
62	1.35%	1.35%	1.36%	1.37%	1.37%	1.38%	1.39%	1.39%	1.40%	1.41%	
63	1.27%	1.27%	1.28%	1.29%	1.29%	1.30%	1.31%	1.31%	1.32%	1.33%	
64	1.19%	1.20%	1.20%	1.21%	1.22%	1.22%	1.23%	1.23%	1.24%	1.25%	
65	1.12%	1.13%	1.13%	1.14%	1.14%	1.15%	1.15%	1.16%	1.16%	1.17%	1.18%

נספח ו

חישוב ערכי פדיון

על פי תקנה 14 – ב לתקנות הפנסיה המקיפה, וכמוגדר בתקנה 41 לתקנות מס הכנסה (כללים לאישור ולניהול קופות גמל) תשכ"ד – 1964, יבוצע חישוב ערכי פדיון כספים להחזרה מקרן הפנסיה כדלהלן:

כל סכום שהופקד בקרן יוחזר בהתאם לנוסחה:

בפנסיה מקיפה

[מקדם ריבית] X [הפרשי הצמדה] X [סכום שהופקד בקרן] X 0.75 = [סכום להחזרה]

בפנסיית זקנה בלבד:

[מקדם ריבית] X [הפרשי הצמדה] X [סכום שהופקד בקרן] X 0.9 = [סכום להחזרה]

בפנסיה מקיפה ובפנסיית זקנה בלבד

הערכים של סכומי החזרה (ערכי הפדיון) כמפורט בנוסחאות לחישוב בפנסיה מקיפה ובפנסיית זקנה בלבד, יופחתו החל מיום 1.10.2008 בשיעור של 2%; כלומר: ערכי הפדיון המחושבים לפי הנוסחאות, אשר ישולמו החל מיום 1.10.2008, יוכפלו במקדם 0.98. החל מיום 1.7.09, יוכפלו ערכי הפדיון המחושבים בנוסף ב – 0.89 (הן במסלול פנסיה מקיפה והן במסלול פנסיית זקנה בלבד), למעט לעמיתי הביניים. החל מיום 1.10.09, יוכפלו ערכי הפדיון המחושבים בנוסף ב – 1.084 (הן במסלול פנסיה מקיפה והן במסלול פנסיית זקנה בלבד), למעט לעמיתי הביניים, החל מיום 1.01.2013 יוכפלו ערכי הפדיון המחושבים בנוסף ב – 0.9825.

מקרא לסימונים:

[הפרשי הצמדה] = מדד המחירים לצרכן אחרון ידוע במועד החזרת הכספים מחולק במדד

מחירים לצרכן שפורסם בגין החודש בו הסכום הופקד בקרן.

[מקדם ריבית] = 1.003273 מועלה בחזקת [תקופה]. (תקופה) 1.003273.

[תקופה] = 1 – [חודש בו הופקד הסכום בקרן] – [חודש בו משולם סכום החזרה]

מדד מחירים לצרכן – מדד המחירים לצרכן, כולל ירקות ופירות, כפי שהוא מתפרסם על ידי הלשכה המרכזית לסטטיסטיקה.

קרן פנסיה ה.ע.ל

מקדמי היוון ל- 5 שנים

גברים											
1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה גיל פרישה
52.10	52.19	52.34	52.41	52.47	52.52	52.56	52.60	52.63	52.66	52.68	65
52.00	52.13	52.27	52.34	52.40	52.46	52.50	52.54	52.58	52.61	52.63	66
51.90	52.07	52.20	52.27	52.34	52.40	52.44	52.49	52.52	52.55	52.58	67
51.80	52.00	52.12	52.20	52.27	52.33	52.38	52.43	52.46	52.50	52.52	68
51.71	51.93	52.04	52.12	52.20	52.26	52.32	52.36	52.41	52.44	52.47	69
51.62	51.85	51.95	52.04	52.12	52.19	52.25	52.30	52.35	52.38	52.41	70
51.51	51.75	51.84	51.95	52.04	52.11	52.17	52.23	52.28	52.32	52.35	71
נשים											
1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	שנת לידה גיל פרישה
52.96	52.96	52.98	53.02	53.05	53.08	53.10	53.12	53.14	53.15	53.16	60
52.91	52.91	52.95	53.00	53.03	53.06	53.09	53.11	53.13	53.14	53.15	61
52.86	52.87	52.92	52.97	53.01	53.04	53.07	53.09	53.11	53.13	53.14	62
52.80	52.82	52.88	52.94	52.98	53.02	53.05	53.07	53.09	53.11	53.13	63
52.74	52.76	52.84	52.90	52.95	52.99	53.02	53.05	53.08	53.09	53.11	64
52.66	52.71	52.79	52.86	52.91	52.96	53.00	53.03	53.05	53.07	53.09	65
52.58	52.65	52.74	52.81	52.88	52.92	52.97	53.00	53.03	53.05	53.07	66
52.49	52.59	52.69	52.77	52.83	52.89	52.93	52.97	53.00	53.02	53.04	67
52.39	52.52	52.62	52.71	52.78	52.84	52.89	52.93	52.96	52.99	53.01	68
52.30	52.44	52.55	52.65	52.72	52.79	52.84	52.89	52.92	52.95	52.98	69
52.19	52.35	52.47	52.57	52.66	52.73	52.79	52.83	52.87	52.91	52.93	70
51.39	51.63	51.72	51.83	51.93	52.01	52.08	52.14	52.19	52.23	52.27	72

*הערה : אם ההיוון הינו לתקופה של פחות מ-5 שנים, יותאמו המקדמים בהתאם

קרן פנסיה ה.ע.ל

נספח ח

מנגנון האיזון האוטומטי יופעל ע"פ העקרונות הבאים :

1. מדי תקופה ייערך לקרן הפנסיה מאזן אקטוארי מלא ומפורט, לתאריך הדין והחשבון הכספי, ובו יירשם העודף או הגרעון צבור + עתיד. המאזן ייערך ע"פ הנחות שיפרט אקטואר החברה המנהלת וע"פ הנחיות שיקבע הממונה.
כל עודף / גרעון אקטוארי יוצג בנפרד הן במאזן האקטוארי והן במאזן החשבונאי.
2. אם המאזן האקטוארי של הקרן יצביע על עודף אקטוארי בשיעור של למעלה מ- 5% מסך כל ההתחייבויות הצבורות והעתידיות של הקרן, תהיה רשאית החברה המנהלת להגדיל זכויות לעמיתיה ולפנסיונרים בגין ההפרש שמעל ל- 5% מההתחייבויות בכפוף לתקנון ובאישור הממונה.
3. אם המאזן האקטוארי של הקרן יצביע על גרעון אקטוארי בשיעור של למעלה מ- 5% מסך כל ההתחייבויות הצבורות והעתידיות של הקרן, יופעל מנגנון איזון אוטומטי בקרן ע"י הקטנת זכויות לעמיתים ולפנסיונרים בגובה יתרת הגרעון.
4. החברה המנהלת תהיה רשאית, באישור הממונה, להפעיל את מנגנון האיזון האקטוארי, לצורך הקטנת הגרעון האקטוארי או ביטולו, אף אם הגרעון הכולל של הקרן אינו עולה על 5% מכלל ההתחייבויות.
5. אם הגרעון האקטוארי עולה על 3% מסך כל ההתחייבויות הצבורות והעתידיות של הקרן במשך 3 שנים רצופות, יופעל מנגנון איזון אוטומטי בקרן.

קרן פנסיה ה.ע.ל

מסלול פנסיה מקיפה
נספח ט' - מקדם פנסיה שנתי לזקנה
מ 1/1/1992 עד 31/12/2001

גיל	מקדם פנסיה שנתי גבר	מקדם פנסיה שנתי אישה
18	11.06	8.42
19	10.50	8.01
20	9.82	7.60
21	9.23	7.21
22	8.63	6.84
23	8.11	6.48
24	7.67	6.15
25	7.28	5.84
26	6.92	5.54
27	6.59	5.25
28	6.29	5.00
29	6.02	4.75
30	5.77	4.53
31	5.49	4.29
32	5.23	4.07
33	4.97	3.86
34	4.72	3.67
35	4.48	3.49
36	4.25	3.31
37	4.03	3.16
38	3.83	3.00
39	3.63	2.85
40	3.45	2.72
41	3.27	2.59
42	3.09	2.46
43	2.93	2.33
44	2.79	2.21
45	2.65	2.10
46	2.51	1.99
47	2.38	1.88
48	2.25	1.78
49	2.13	1.68
50	2.01	1.60
51	1.91	1.52
52	1.80	1.45
53	1.71	1.39
54	1.63	1.33
55	1.55	1.28
56	1.46	1.23
57	1.38	1.19
58	1.31	1.14
59	1.24	1.09
60	1.20	
61	1.19	
62	1.18	
63	1.17	
64	1.16	

קרן פנסיה ה.ע.ל

נספח ט'2- מקדם פנסיה שנתי לזקנה

לפני 31/12/1991

גיל	מקדם פנסיה שנתי גבר	מקדם פנסיה שנתי אישה
18	10.87	8.56
19	10.27	7.96
20	9.92	7.78
21	9.33	7.61
22	8.82	7.09
23	8.56	6.66
24	7.96	6.31
25	7.44	6.03
26	7.00	5.68
27	6.66	5.51
28	6.56	5.33
29	6.29	5.16
30	6.12	4.72
31	5.68	4.63
32	5.51	4.46
33	5.24	4.06
34	4.89	3.97
35	4.68	3.80
36	4.33	3.44
37	4.24	3.39
38	4.06	3.21
39	3.89	2.94
40	3.53	2.86
41	3.48	2.77
42	3.30	2.59
43	3.21	2.41
44	2.94	2.32
45	2.77	2.16
46	2.68	2.07
47	2.59	1.98
48	2.34	1.80
49	2.25	1.71
50	2.16	1.64
51	2.07	1.55
52	1.89	1.50
53	1.80	1.45
54	1.73	1.39
55	1.64	1.34
56	1.55	1.27
57	1.50	1.25
58	1.45	1.19
59	1.35	1.15
60	1.28	
61	1.27	
62	1.26	
63	1.25	
64	1.24	

קרן פנסיה ה.ע.ל

מסלול פנסיית זיקנה

נספח י' - מקדם פנסיה שנתי לזיקנה

מ1/1/1992 עד 31/12/2001

גיל	מקדם פנסיה שנתי לגבר לגיל 65	מקדם פנסיה שנתי לאישה לגיל 65	מקדם פנסיה שנתי לאישה לגיל 60
18	14.41	15.07	10.31
19	13.65	14.29	9.77
20	12.94	13.54	9.26
21	12.26	12.83	8.79
22	11.63	12.17	8.33
23	11.02	11.54	7.89
24	10.45	10.93	7.48
25	9.90	10.36	7.09
26	9.38	9.83	6.72
27	8.90	9.31	6.37
28	8.44	8.82	6.04
29	7.99	8.36	5.72
30	7.58	7.93	5.43
31	7.19	7.52	5.14
32	6.81	7.12	4.88
33	6.45	6.75	4.62
34	6.12	6.40	4.38
35	5.80	6.06	4.15
36	5.49	5.75	3.94
37	5.21	5.45	3.73
38	4.94	5.17	3.53
39	4.68	4.89	3.35
40	4.43	4.65	3.17
41	4.20	4.40	3.01
42	3.98	4.17	2.85
43	3.78	3.96	2.70
44	3.58	3.74	2.57
45	3.39	3.55	2.43
46	3.22	3.37	2.30
47	3.05	3.19	2.18
48	2.89	3.03	2.07
49	2.74	2.87	1.96
50	2.59	2.71	1.86
51	2.47	2.58	1.77
52	2.34	2.44	1.67
53	2.21	2.32	1.58
54	2.10	2.19	1.50
55	1.99	2.08	1.43
56	1.89	1.97	1.35
57	1.78	1.87	1.28
58	1.69	1.77	1.21
59	1.60	1.67	1.15
60	1.52	1.59	
61	1.44	1.51	
62	1.36	1.43	
63	1.30	1.35	
64	1.22	1.29	

קרן פנסיה ה.ע.ל

נספח י' 2- מקדם פנסיה שנתי לזיקנה לפני 31/12/1991

גיל	מקדם פנסיה שנתי לגבר לגיל 65	מקדם פנסיה שנתי לאישה לגיל 65	מקדם פנסיה שנתי לאישה לגיל 60
18	9.78	10.22	6.94
19	9.26	9.67	6.57
20	8.75	9.15	6.28
21	8.28	8.66	5.94
22	7.92	8.28	5.62
23	7.49	7.83	5.32
24	7.09	7.41	5.03
25	6.70	7.00	4.81
26	6.35	6.63	4.55
27	6.00	6.27	4.31
28	5.74	6.00	4.07
29	5.43	5.67	3.85
30	5.14	5.37	3.64
31	4.86	5.08	3.45
32	4.60	4.81	3.26
33	4.35	4.54	3.12
34	4.12	4.30	2.95
35	3.93	4.12	2.79
36	3.72	3.89	2.64
37	3.52	3.68	2.53
38	3.33	3.48	2.39
39	3.15	3.29	2.26
40	2.99	3.12	2.14
41	2.85	2.98	2.03
42	2.70	2.82	1.92
43	2.55	2.67	1.81
44	2.41	2.53	1.71
45	2.28	2.38	1.64
46	2.16	2.26	1.55
47	2.04	2.13	1.47
48	1.96	2.04	1.39
49	1.85	1.93	1.32
50	1.75	1.83	1.26
51	1.65	1.73	1.18
52	1.57	1.63	1.12
53	1.48	1.55	1.07
54	1.41	1.48	1.00
55	1.34	1.40	0.95
56	1.27	1.32	0.91
57	1.20	1.26	0.86
58	1.13	1.18	0.81
59	1.07	1.12	0.77
60	1.01	1.06	
61	0.97	1.01	
62	0.92	0.96	
63	0.86	0.91	
64	0.82	0.86	

קרן פנסיה ה.ע.ל

נספח יא'

הגדלת פנסיה בעת פרישה מאוחרת

עד 31/12/2001

גברים	65	66	67	68	69	70
65	1.36	1.36	1.46	1.57	1.69	1.82
66		1.36	1.41	1.51	1.63	1.76
67			1.41	1.45	1.56	1.68
68				1.45	1.5	1.61
69					1.5	1.55
70						1.55

נשים	60	61	62	63	64	65	66	67	68	69	70
60	1.27	1.27	1.36	1.47	1.58	1.7	1.84	1.98	2.13	2.29	2.47
61		1.27	1.31	1.41	1.51	1.63	1.76	1.89	2.04	2.2	2.37
62			1.31	1.33	1.43	1.54	1.66	1.78	1.92	2.07	2.23
63				1.33	1.39	1.49	1.61	1.73	1.87	2.01	2.16
64					1.39	1.43	1.54	1.65	1.78	1.92	2.07
65						1.43	1.45	1.56	1.68	1.81	1.95
66							1.45	1.5	1.65	1.76	1.9
67								1.5	1.6	1.72	1.85
68									1.6	1.71	1.8
69										1.71	1.75
70											1.75