

Viðauki Töflur um grundvöll lífeyrisréttinda

Tafla I

Réttindatafla fyrir mánaðarlegar iðgjaldagreiðslur.

Árleg lífeyrisréttindi frá 70 ára aldri fyrir hvert 10.000.- króna iðgjald sem sjóðfélagi greiðir á hverju aldursári. Taflan gildir um réttindaöflun fyrir iðgjöld greidd vegna iðgjaldatímabila janúar 2024 og síðar.

Tafla II (a)

Lækkun eftirlauna í % miðað við rétt við 70 ára aldur fyrir hvern mánuð sem töku lífeyris er flýtt.

Á við um réttindi sem myndast hafa vegna iðgjalda frá 1. janúar 2024.

Tafla II (b)

Lækkun eftirlauna í % miðað við rétt við 67 ára aldur fyrir hvern mánuð sem töku lífeyris er flýtt.

Á við um réttindi sem myndast hafa vegna iðgjalda til ársloka 2023.

Tafla III (a)

Hækkun eftirlauna í % miðað við rétt við 70 ára aldur fyrir hvern mánuð sem töku lífeyris er frestað.

Á við um réttindi sem myndast hafa vegna iðgjalda frá 1. janúar 2024.

Tafla III (b)

Hækkun eftirlauna í % miðað við rétt við 70 ára aldur fyrir hvern mánuð sem töku lífeyris er frestað.

Á við um réttindi sem myndast hafa vegna iðgjalda til ársloka 2023.

Tafla IV

Lífeyrisréttindi fyrir eingreiðslu iðgjalda sem ekki veita rétt til framreiknings.

Tafla I - Árleg lífeyrisréttindi frá 70 ára aldri fyrir hvert 10.000.- króna iðgjald sem sjóðfélagi greiðir á hverju aldursári.

	Fæðingarár									
	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964
16	4.042	4.029	4.016	4.002	3.989	3.976	3.963	3.950	3.937	3.924
17	3.832	3.819	3.807	3.794	3.782	3.770	3.757	3.745	3.733	3.722
18	3.639	3.628	3.616	3.604	3.593	3.581	3.570	3.558	3.547	3.536
19	3.463	3.452	3.441	3.430	3.419	3.408	3.397	3.387	3.376	3.366
20	3.300	3.290	3.280	3.269	3.259	3.249	3.239	3.229	3.219	3.209
21	3.150	3.140	3.131	3.121	3.111	3.101	3.092	3.082	3.073	3.064
22	3.011	3.001	2.992	2.983	2.974	2.964	2.955	2.946	2.937	2.929
23	2.881	2.872	2.863	2.855	2.846	2.837	2.828	2.820	2.811	2.803
24	2.760	2.752	2.743	2.735	2.727	2.718	2.710	2.702	2.694	2.686
25	2.648	2.640	2.632	2.624	2.616	2.608	2.600	2.592	2.584	2.577
26	2.543	2.535	2.528	2.520	2.512	2.505	2.497	2.490	2.482	2.475
27	2.446	2.438	2.431	2.424	2.416	2.409	2.402	2.395	2.388	2.381
28	2.355	2.348	2.341	2.334	2.327	2.320	2.313	2.306	2.299	2.292
29	2.271	2.264	2.257	2.250	2.243	2.237	2.230	2.223	2.217	2.210
30	2.191	2.185	2.178	2.172	2.165	2.158	2.152	2.146	2.139	2.133
31	2.117	2.111	2.105	2.098	2.092	2.086	2.079	2.073	2.067	2.061
32	2.048	2.042	2.036	2.030	2.024	2.017	2.011	2.005	1.999	1.993
33	1.984	1.978	1.972	1.966	1.960	1.954	1.948	1.942	1.936	1.930
34	1.923	1.917	1.911	1.905	1.899	1.893	1.888	1.882	1.876	1.870
35	1.865	1.859	1.854	1.848	1.842	1.837	1.831	1.825	1.820	1.814
36	1.811	1.805	1.800	1.794	1.788	1.783	1.777	1.772	1.766	1.761
37	1.760	1.754	1.749	1.743	1.738	1.732	1.727	1.721	1.716	1.711
38	1.711	1.706	1.700	1.695	1.689	1.684	1.679	1.674	1.668	1.663
39	1.665	1.659	1.654	1.649	1.644	1.638	1.633	1.628	1.623	1.618
40	1.621	1.615	1.610	1.605	1.600	1.595	1.589	1.584	1.579	1.574
41	1.578	1.573	1.568	1.563	1.558	1.553	1.548	1.543	1.538	1.533
42	1.538	1.533	1.528	1.523	1.518	1.513	1.508	1.503	1.498	1.493
43	1.499	1.494	1.489	1.484	1.479	1.474	1.469	1.465	1.460	1.455
44	1.462	1.457	1.452	1.447	1.442	1.437	1.432	1.428	1.423	1.418
45	1.425	1.421	1.416	1.411	1.406	1.401	1.397	1.392	1.387	1.383
46	1.390	1.386	1.381	1.376	1.371	1.367	1.362	1.357	1.353	1.348
47	1.356	1.352	1.347	1.342	1.338	1.333	1.328	1.324	1.319	1.315
48	1.324	1.319	1.314	1.310	1.305	1.300	1.296	1.291	1.287	1.283
49	1.291	1.287	1.282	1.278	1.273	1.269	1.264	1.260	1.255	1.251
50	1.260	1.256	1.251	1.247	1.242	1.238	1.233	1.229	1.225	1.220
51	1.230	1.225	1.221	1.216	1.212	1.207	1.203	1.199	1.195	1.190
52	1.200	1.195	1.191	1.187	1.182	1.178	1.174	1.169	1.165	1.161
53	1.170	1.166	1.162	1.158	1.153	1.149	1.145	1.141	1.137	1.133
54	1.142	1.138	1.133	1.129	1.125	1.121	1.117	1.113	1.109	1.105
55	1.114	1.110	1.106	1.101	1.097	1.093	1.089	1.085	1.082	1.078
56	1.086	1.082	1.078	1.074	1.070	1.066	1.062	1.059	1.055	1.051
57	1.059	1.055	1.051	1.047	1.043	1.040	1.036	1.032	1.029	1.025
58	1.033	1.029	1.025	1.021	1.017	1.014	1.010	1.007	1.003	1.000
59	1.007	1.003	999	996	992	989	985	982	978	975
60	982	978	974	971	967	964	960	957	954	951
61	957	953	950	946	943	940	936	933	930	927
62	932	929	926	922	919	916	913	910	907	904
63	908	905	902	899	896	893	890	887	884	881
64	882	879	876	873	870	867	865	862	859	857
65	858	855	852	849	846	843	841	838	836	833
66	826	823	821	818	815	813	810	808	806	803
67	795	792	790	787	785	783	780	778	776	774
68	764	761	759	757	755	752	750	748	746	744
69	732	730	728	726	724	722	720	718	716	714

Tafla I - Árleg lífeyrisréttindi frá 70 ára aldri fyrir hvert 10.000.- króna iðgjald sem sjóðfélagi greiðir á hverju aldursári.

	Fæðingarár									
	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974
16	3.912	3.900	3.888	3.876	3.865	3.853	3.842	3.832	3.821	3.811
17	3.710	3.699	3.687	3.677	3.666	3.655	3.645	3.635	3.625	3.616
18	3.525	3.515	3.504	3.494	3.484	3.474	3.464	3.455	3.445	3.436
19	3.355	3.345	3.336	3.326	3.316	3.307	3.298	3.289	3.280	3.272
20	3.199	3.190	3.180	3.171	3.162	3.153	3.145	3.136	3.128	3.120
21	3.054	3.045	3.037	3.028	3.019	3.011	3.003	2.995	2.987	2.980
22	2.920	2.911	2.903	2.895	2.887	2.879	2.871	2.864	2.856	2.849
23	2.795	2.787	2.779	2.771	2.763	2.756	2.748	2.741	2.734	2.727
24	2.678	2.670	2.663	2.655	2.648	2.641	2.634	2.627	2.620	2.614
25	2.569	2.562	2.555	2.547	2.540	2.534	2.527	2.520	2.514	2.508
26	2.468	2.461	2.454	2.447	2.440	2.434	2.427	2.421	2.415	2.409
27	2.374	2.367	2.360	2.354	2.347	2.341	2.335	2.329	2.323	2.317
28	2.286	2.279	2.273	2.266	2.260	2.254	2.248	2.242	2.237	2.231
29	2.204	2.197	2.191	2.185	2.179	2.173	2.167	2.162	2.156	2.151
30	2.127	2.121	2.115	2.109	2.103	2.097	2.092	2.086	2.081	2.076
31	2.055	2.049	2.043	2.037	2.032	2.026	2.021	2.015	2.010	2.005
32	1.987	1.982	1.976	1.970	1.965	1.960	1.954	1.949	1.944	1.939
33	1.924	1.919	1.913	1.908	1.903	1.897	1.892	1.887	1.882	1.878
34	1.865	1.859	1.854	1.849	1.844	1.839	1.834	1.829	1.824	1.819
35	1.809	1.803	1.798	1.793	1.788	1.783	1.778	1.773	1.769	1.764
36	1.756	1.751	1.745	1.740	1.735	1.731	1.726	1.721	1.717	1.712
37	1.706	1.701	1.695	1.691	1.686	1.681	1.676	1.672	1.667	1.663
38	1.658	1.653	1.648	1.643	1.638	1.634	1.629	1.625	1.620	1.616
39	1.613	1.608	1.603	1.598	1.594	1.589	1.584	1.580	1.576	1.572
40	1.569	1.565	1.560	1.555	1.551	1.546	1.542	1.537	1.533	1.529
41	1.528	1.523	1.519	1.514	1.510	1.505	1.501	1.497	1.492	1.488
42	1.488	1.484	1.479	1.475	1.470	1.466	1.462	1.457	1.453	1.449
43	1.450	1.446	1.441	1.437	1.432	1.428	1.424	1.420	1.416	1.412
44	1.414	1.409	1.405	1.400	1.396	1.392	1.388	1.384	1.380	1.376
45	1.378	1.374	1.369	1.365	1.361	1.357	1.353	1.349	1.345	1.342
46	1.344	1.339	1.335	1.331	1.327	1.323	1.319	1.315	1.312	1.308
47	1.311	1.306	1.302	1.298	1.294	1.290	1.286	1.283	1.279	1.276
48	1.278	1.274	1.270	1.266	1.262	1.258	1.255	1.251	1.248	1.244
49	1.247	1.243	1.238	1.235	1.231	1.227	1.224	1.220	1.217	1.214
50	1.216	1.212	1.208	1.204	1.201	1.197	1.194	1.190	1.187	1.184
51	1.186	1.182	1.179	1.175	1.171	1.168	1.165	1.161	1.158	1.155
52	1.157	1.154	1.150	1.146	1.143	1.139	1.136	1.133	1.130	1.127
53	1.129	1.125	1.122	1.118	1.115	1.111	1.108	1.105	1.102	1.099
54	1.101	1.098	1.094	1.091	1.087	1.084	1.081	1.078	1.075	1.072
55	1.074	1.071	1.067	1.064	1.061	1.058	1.054	1.051	1.049	1.046
56	1.048	1.044	1.041	1.038	1.035	1.032	1.029	1.026	1.023	1.020
57	1.022	1.019	1.015	1.012	1.009	1.006	1.003	1.000	998	995
58	997	993	990	987	984	981	978	976	973	970
59	972	969	966	963	960	957	954	952	949	947
60	948	945	942	939	936	933	931	928	926	923
61	924	921	918	916	913	910	908	905	903	901
62	901	898	895	893	890	888	885	883	881	878
63	878	876	873	871	868	866	863	861	859	857
64	854	852	849	847	844	842	840	838	836	834
65	831	828	826	824	821	819	817	815	813	811
66	801	799	797	794	792	790	788	786	785	783
67	771	769	767	765	763	762	760	758	756	755
68	742	740	738	736	735	733	731	730	728	726
69	713	711	709	707	706	704	703	701	700	698

Tafla I - Árleg lífeyrisréttindi frá 70 ára aldri fyrir hvert 10.000.- króna iðgjald sem sjóðfélagi greiðir á hverju aldursári.

	Fæðingarár									
	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
16	3.801	3.791	3.782	3.773	3.764	3.755	3.747	3.738	3.730	3.722
17	3.606	3.597	3.588	3.580	3.571	3.563	3.555	3.547	3.540	3.533
18	3.428	3.419	3.411	3.403	3.395	3.387	3.380	3.372	3.365	3.358
19	3.264	3.256	3.248	3.240	3.233	3.225	3.218	3.211	3.205	3.198
20	3.112	3.105	3.097	3.090	3.083	3.076	3.070	3.063	3.057	3.050
21	2.972	2.965	2.958	2.951	2.944	2.938	2.932	2.925	2.919	2.914
22	2.842	2.835	2.828	2.822	2.816	2.809	2.803	2.797	2.792	2.786
23	2.720	2.714	2.708	2.701	2.695	2.689	2.684	2.678	2.673	2.667
24	2.607	2.601	2.595	2.589	2.583	2.578	2.572	2.567	2.562	2.556
25	2.502	2.496	2.490	2.484	2.479	2.473	2.468	2.463	2.458	2.453
26	2.403	2.397	2.392	2.386	2.381	2.376	2.371	2.366	2.361	2.356
27	2.311	2.306	2.300	2.295	2.290	2.285	2.280	2.276	2.271	2.266
28	2.226	2.220	2.215	2.210	2.205	2.201	2.196	2.191	2.187	2.182
29	2.146	2.141	2.136	2.131	2.126	2.121	2.117	2.112	2.108	2.104
30	2.071	2.066	2.061	2.056	2.051	2.047	2.043	2.038	2.034	2.030
31	2.000	1.996	1.991	1.986	1.982	1.977	1.973	1.969	1.965	1.961
32	1.935	1.930	1.925	1.921	1.917	1.912	1.908	1.904	1.900	1.896
33	1.873	1.868	1.864	1.860	1.855	1.851	1.847	1.843	1.840	1.836
34	1.815	1.810	1.806	1.802	1.798	1.794	1.790	1.786	1.783	1.779
35	1.760	1.755	1.751	1.747	1.743	1.739	1.735	1.732	1.729	1.725
36	1.708	1.704	1.699	1.695	1.692	1.688	1.684	1.681	1.678	1.674
37	1.659	1.655	1.650	1.647	1.643	1.639	1.636	1.633	1.629	1.626
38	1.612	1.608	1.604	1.600	1.597	1.593	1.590	1.587	1.584	1.581
39	1.568	1.564	1.560	1.556	1.553	1.549	1.546	1.543	1.540	1.537
40	1.525	1.521	1.518	1.514	1.511	1.508	1.504	1.501	1.498	1.495
41	1.484	1.481	1.477	1.474	1.471	1.467	1.464	1.461	1.458	1.455
42	1.446	1.442	1.439	1.435	1.432	1.429	1.426	1.423	1.420	1.417
43	1.409	1.405	1.402	1.398	1.395	1.392	1.389	1.386	1.383	1.381
44	1.373	1.369	1.366	1.363	1.360	1.357	1.354	1.351	1.348	1.345
45	1.338	1.335	1.332	1.328	1.325	1.322	1.319	1.317	1.314	1.311
46	1.305	1.301	1.298	1.295	1.292	1.289	1.286	1.284	1.281	1.278
47	1.272	1.269	1.266	1.263	1.260	1.257	1.254	1.252	1.249	1.246
48	1.241	1.238	1.235	1.232	1.229	1.226	1.223	1.221	1.218	1.216
49	1.210	1.207	1.204	1.201	1.199	1.196	1.193	1.191	1.188	1.186
50	1.181	1.178	1.175	1.172	1.169	1.166	1.164	1.161	1.159	1.156
51	1.152	1.149	1.146	1.143	1.141	1.138	1.135	1.133	1.130	1.128
52	1.124	1.121	1.118	1.115	1.113	1.110	1.107	1.105	1.103	1.100
53	1.096	1.093	1.091	1.088	1.085	1.083	1.080	1.078	1.076	1.073
54	1.069	1.066	1.064	1.061	1.059	1.056	1.054	1.052	1.049	1.047
55	1.043	1.040	1.038	1.035	1.033	1.030	1.028	1.026	1.024	1.021
56	1.017	1.015	1.012	1.010	1.007	1.005	1.003	1.001	999	996
57	992	990	987	985	983	980	978	976	974	972
58	968	966	963	961	959	956	954	952	950	948
59	944	942	939	937	935	933	931	929	927	925
60	921	919	916	914	912	910	908	906	904	903
61	898	896	894	892	890	888	886	884	882	881
62	876	874	872	870	868	866	864	863	861	859
63	855	853	851	849	847	845	843	842	840	838
64	832	830	828	826	825	823	821	820	818	816
65	809	808	806	804	802	801	799	798	796	795
66	781	779	778	776	774	773	771	770	768	767
67	753	751	750	748	747	745	744	742	741	740
68	725	723	722	721	719	718	717	715	714	713
69	697	696	694	693	692	690	689	688	687	686

Tafla I - Árleg lífeyrisréttindi frá 70 ára aldri fyrir hvert 10.000.- króna iðgjald sem sjóðfélagi greiðir á hverju aldursári.

	Fæðingarár									
	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
16	3.715	3.707	3.700	3.693	3.686	3.679	3.672	3.665	3.659	3.652
17	3.525	3.518	3.511	3.505	3.498	3.492	3.485	3.479	3.473	3.467
18	3.352	3.345	3.338	3.332	3.326	3.320	3.314	3.308	3.302	3.296
19	3.192	3.186	3.179	3.173	3.168	3.162	3.156	3.151	3.145	3.140
20	3.044	3.038	3.033	3.027	3.021	3.016	3.011	3.005	3.000	2.995
21	2.908	2.902	2.897	2.891	2.886	2.881	2.876	2.871	2.866	2.861
22	2.781	2.775	2.770	2.765	2.760	2.755	2.750	2.745	2.741	2.736
23	2.662	2.657	2.652	2.647	2.642	2.638	2.633	2.628	2.624	2.619
24	2.551	2.547	2.542	2.537	2.533	2.528	2.524	2.519	2.515	2.511
25	2.448	2.443	2.439	2.434	2.430	2.426	2.421	2.417	2.413	2.410
26	2.352	2.347	2.343	2.339	2.334	2.330	2.326	2.323	2.319	2.315
27	2.262	2.258	2.253	2.249	2.245	2.242	2.238	2.234	2.231	2.227
28	2.178	2.174	2.170	2.166	2.162	2.159	2.155	2.152	2.148	2.145
29	2.100	2.096	2.092	2.088	2.085	2.081	2.078	2.075	2.071	2.068
30	2.026	2.022	2.019	2.015	2.012	2.009	2.005	2.002	1.999	1.996
31	1.957	1.954	1.950	1.947	1.944	1.941	1.938	1.935	1.932	1.929
32	1.893	1.890	1.886	1.883	1.880	1.877	1.874	1.871	1.868	1.865
33	1.833	1.830	1.826	1.823	1.820	1.817	1.814	1.811	1.809	1.806
34	1.776	1.773	1.770	1.767	1.764	1.761	1.758	1.755	1.752	1.750
35	1.722	1.719	1.716	1.713	1.710	1.707	1.705	1.702	1.699	1.697
36	1.671	1.668	1.665	1.663	1.660	1.657	1.654	1.652	1.649	1.646
37	1.623	1.620	1.617	1.615	1.612	1.609	1.606	1.604	1.601	1.599
38	1.578	1.575	1.572	1.569	1.566	1.564	1.561	1.559	1.556	1.554
39	1.534	1.531	1.528	1.526	1.523	1.520	1.518	1.515	1.513	1.510
40	1.492	1.490	1.487	1.484	1.482	1.479	1.477	1.474	1.472	1.469
41	1.453	1.450	1.447	1.445	1.442	1.440	1.437	1.435	1.432	1.430
42	1.415	1.412	1.409	1.407	1.404	1.402	1.399	1.397	1.395	1.392
43	1.378	1.375	1.373	1.370	1.368	1.365	1.363	1.361	1.358	1.356
44	1.343	1.340	1.337	1.335	1.333	1.330	1.328	1.326	1.323	1.321
45	1.309	1.306	1.303	1.301	1.299	1.296	1.294	1.292	1.290	1.287
46	1.276	1.273	1.271	1.268	1.266	1.264	1.262	1.259	1.257	1.255
47	1.244	1.242	1.239	1.237	1.235	1.232	1.230	1.228	1.226	1.224
48	1.213	1.211	1.208	1.206	1.204	1.202	1.200	1.197	1.195	1.193
49	1.183	1.181	1.179	1.176	1.174	1.172	1.170	1.168	1.166	1.164
50	1.154	1.152	1.150	1.147	1.145	1.143	1.141	1.139	1.137	1.135
51	1.126	1.124	1.121	1.119	1.117	1.115	1.113	1.111	1.109	1.107
52	1.098	1.096	1.094	1.092	1.090	1.088	1.086	1.084	1.082	1.080
53	1.071	1.069	1.067	1.065	1.063	1.061	1.059	1.057	1.055	1.053
54	1.045	1.043	1.041	1.039	1.037	1.035	1.033	1.031	1.029	1.028
55	1.019	1.017	1.015	1.013	1.011	1.010	1.008	1.006	1.004	1.002
56	994	992	990	989	987	985	983	981	980	978
57	970	968	966	964	963	961	959	957	956	954
58	946	944	943	941	939	937	936	934	932	931
59	923	921	920	918	916	914	913	911	910	908
60	901	899	897	896	894	892	891	889	888	886
61	879	877	875	874	872	871	869	868	866	865
62	858	856	854	853	851	850	848	847	845	844
63	837	835	834	832	831	829	828	826	825	823
64	815	813	812	810	809	808	806	805	803	802
65	793	792	790	789	787	786	785	783	782	781
66	766	764	763	762	760	759	758	756	755	754
67	738	737	736	735	733	732	731	730	729	728
68	712	710	709	708	707	706	705	703	702	701
69	684	683	682	681	680	679	678	677	676	675

Tafla I - Árleg lífeyrisréttindi frá 70 ára aldri fyrir hvert 10.000.- króna iðgjald sem sjóðfélagi greiðir á hverju aldursári.

	Fæðingarár									
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
16	3.646	3.640	3.633	3.627	3.621	3.615	3.609	3.603	3.597	3.592
17	3.461	3.455	3.449	3.443	3.437	3.432	3.426	3.421	3.415	3.410
18	3.291	3.285	3.280	3.274	3.269	3.263	3.258	3.253	3.248	3.243
19	3.134	3.129	3.124	3.119	3.113	3.108	3.104	3.099	3.094	3.089
20	2.990	2.985	2.980	2.975	2.970	2.965	2.961	2.956	2.952	2.947
21	2.856	2.851	2.847	2.842	2.837	2.833	2.829	2.824	2.820	2.816
22	2.731	2.727	2.723	2.718	2.714	2.710	2.706	2.701	2.697	2.693
23	2.615	2.611	2.607	2.603	2.599	2.595	2.591	2.587	2.583	2.579
24	2.507	2.503	2.499	2.495	2.491	2.488	2.484	2.480	2.477	2.473
25	2.406	2.402	2.398	2.395	2.391	2.388	2.384	2.381	2.377	2.374
26	2.312	2.308	2.304	2.301	2.298	2.294	2.291	2.288	2.284	2.281
27	2.224	2.220	2.217	2.214	2.211	2.207	2.204	2.201	2.198	2.195
28	2.142	2.139	2.135	2.132	2.129	2.126	2.123	2.120	2.117	2.114
29	2.065	2.062	2.059	2.056	2.053	2.050	2.047	2.044	2.041	2.039
30	1.993	1.990	1.987	1.984	1.981	1.979	1.976	1.973	1.970	1.968
31	1.926	1.923	1.920	1.917	1.914	1.912	1.909	1.906	1.904	1.901
32	1.863	1.860	1.857	1.854	1.852	1.849	1.846	1.844	1.841	1.839
33	1.803	1.800	1.798	1.795	1.793	1.790	1.787	1.785	1.783	1.780
34	1.747	1.744	1.742	1.739	1.737	1.734	1.732	1.729	1.727	1.725
35	1.694	1.691	1.689	1.686	1.684	1.682	1.679	1.677	1.675	1.672
36	1.644	1.641	1.639	1.636	1.634	1.632	1.629	1.627	1.625	1.623
37	1.596	1.594	1.591	1.589	1.587	1.584	1.582	1.580	1.578	1.575
38	1.551	1.549	1.546	1.544	1.542	1.540	1.537	1.535	1.533	1.531
39	1.508	1.506	1.503	1.501	1.499	1.497	1.495	1.492	1.490	1.488
40	1.467	1.465	1.462	1.460	1.458	1.456	1.454	1.451	1.449	1.447
41	1.428	1.425	1.423	1.421	1.419	1.417	1.415	1.412	1.410	1.408
42	1.390	1.388	1.386	1.383	1.381	1.379	1.377	1.375	1.373	1.371
43	1.354	1.352	1.350	1.347	1.345	1.343	1.341	1.339	1.337	1.335
44	1.319	1.317	1.315	1.313	1.311	1.309	1.307	1.305	1.303	1.301
45	1.285	1.283	1.281	1.279	1.277	1.275	1.273	1.271	1.269	1.267
46	1.253	1.251	1.249	1.247	1.245	1.243	1.241	1.239	1.237	1.235
47	1.222	1.220	1.218	1.216	1.214	1.212	1.210	1.208	1.206	1.204
48	1.191	1.189	1.187	1.185	1.184	1.182	1.180	1.178	1.176	1.174
49	1.162	1.160	1.158	1.156	1.154	1.152	1.150	1.149	1.147	1.145
50	1.133	1.131	1.129	1.128	1.126	1.124	1.122	1.120	1.118	1.117
51	1.105	1.103	1.102	1.100	1.098	1.096	1.094	1.093	1.091	1.089
52	1.078	1.076	1.074	1.073	1.071	1.069	1.067	1.066	1.064	1.062
53	1.052	1.050	1.048	1.046	1.045	1.043	1.041	1.039	1.038	1.036
54	1.026	1.024	1.022	1.021	1.019	1.017	1.016	1.014	1.012	1.011
55	1.001	999	997	996	994	992	991	989	987	986
56	976	974	973	971	970	968	966	965	963	962
57	952	951	949	947	946	944	943	941	940	938
58	929	927	926	924	923	921	920	918	917	915
59	906	905	903	902	900	899	897	896	894	893
60	884	883	881	880	878	877	876	874	873	871
61	863	862	860	859	857	856	854	853	852	850
62	842	841	839	838	837	835	834	833	831	830
63	822	821	819	818	817	815	814	813	811	810
64	801	799	798	797	795	794	793	792	790	789
65	780	778	777	776	774	773	772	771	770	768
66	753	752	750	749	748	747	746	745	743	742
67	726	725	724	723	722	721	720	719	717	716
68	700	699	698	697	696	695	694	693	692	691
69	674	673	672	671	670	669	668	667	666	665

Tafla I - Árleg lífeyrisréttindi frá 70 ára aldri fyrir hvert 10.000.- króna iðgjald sem sjóðfélagi greiðir á hverju aldursári.

	Fæðingarár										
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
16	3.586	3.580	3.575	3.569	3.564	3.558	3.553	3.547	3.542	3.537	3.532
17	3.404	3.399	3.394	3.389	3.383	3.378	3.373	3.368	3.363	3.358	3.353
18	3.238	3.233	3.228	3.223	3.218	3.213	3.208	3.204	3.199	3.194	3.190
19	3.084	3.080	3.075	3.070	3.066	3.061	3.057	3.052	3.048	3.043	3.039
20	2.943	2.938	2.934	2.929	2.925	2.921	2.917	2.912	2.908	2.904	2.900
21	2.811	2.807	2.803	2.799	2.795	2.791	2.787	2.783	2.779	2.775	2.771
22	2.689	2.685	2.681	2.678	2.674	2.670	2.666	2.662	2.659	2.655	2.651
23	2.576	2.572	2.568	2.564	2.561	2.557	2.554	2.550	2.547	2.543	2.540
24	2.469	2.466	2.462	2.459	2.456	2.452	2.449	2.445	2.442	2.439	2.436
25	2.370	2.367	2.364	2.360	2.357	2.354	2.351	2.348	2.344	2.341	2.338
26	2.278	2.275	2.272	2.269	2.265	2.262	2.259	2.256	2.253	2.250	2.247
27	2.192	2.189	2.186	2.183	2.180	2.177	2.174	2.171	2.168	2.166	2.163
28	2.111	2.108	2.106	2.103	2.100	2.097	2.094	2.092	2.089	2.086	2.084
29	2.036	2.033	2.030	2.028	2.025	2.022	2.020	2.017	2.014	2.012	2.009
30	1.965	1.962	1.960	1.957	1.955	1.952	1.949	1.947	1.944	1.942	1.939
31	1.899	1.896	1.893	1.891	1.888	1.886	1.884	1.881	1.879	1.876	1.874
32	1.836	1.834	1.831	1.829	1.827	1.824	1.822	1.819	1.817	1.815	1.812
33	1.778	1.775	1.773	1.771	1.768	1.766	1.764	1.761	1.759	1.757	1.754
34	1.722	1.720	1.718	1.715	1.713	1.711	1.709	1.706	1.704	1.702	1.700
35	1.670	1.668	1.665	1.663	1.661	1.659	1.656	1.654	1.652	1.650	1.648
36	1.620	1.618	1.616	1.614	1.611	1.609	1.607	1.605	1.603	1.601	1.599
37	1.573	1.571	1.569	1.567	1.565	1.563	1.560	1.558	1.556	1.554	1.552
38	1.529	1.526	1.524	1.522	1.520	1.518	1.516	1.514	1.512	1.510	1.508
39	1.486	1.484	1.482	1.480	1.478	1.476	1.474	1.472	1.470	1.468	1.466
40	1.445	1.443	1.441	1.439	1.437	1.435	1.433	1.431	1.429	1.427	1.425
41	1.406	1.404	1.402	1.400	1.398	1.396	1.394	1.393	1.391	1.389	1.387
42	1.369	1.367	1.365	1.363	1.361	1.359	1.357	1.355	1.354	1.352	1.350
43	1.333	1.331	1.329	1.327	1.325	1.324	1.322	1.320	1.318	1.316	1.314
44	1.299	1.297	1.295	1.293	1.291	1.289	1.287	1.286	1.284	1.282	1.280
45	1.265	1.264	1.262	1.260	1.258	1.256	1.254	1.253	1.251	1.249	1.247
46	1.233	1.232	1.230	1.228	1.226	1.224	1.223	1.221	1.219	1.217	1.216
47	1.202	1.201	1.199	1.197	1.195	1.194	1.192	1.190	1.188	1.187	1.185
48	1.172	1.171	1.169	1.167	1.165	1.164	1.162	1.160	1.159	1.157	1.155
49	1.143	1.142	1.140	1.138	1.136	1.135	1.133	1.131	1.130	1.128	1.126
50	1.115	1.113	1.112	1.110	1.108	1.106	1.105	1.103	1.102	1.100	1.098
51	1.087	1.086	1.084	1.082	1.081	1.079	1.077	1.076	1.074	1.073	1.071
52	1.061	1.059	1.057	1.056	1.054	1.052	1.051	1.049	1.048	1.046	1.045
53	1.034	1.033	1.031	1.030	1.028	1.026	1.025	1.023	1.022	1.020	1.019
54	1.009	1.007	1.006	1.004	1.003	1.001	1.000	998	997	995	994
55	984	983	981	980	978	977	975	974	972	971	969
56	960	959	957	956	954	953	951	950	948	947	945
57	937	935	934	932	931	929	928	926	925	924	922
58	914	912	911	909	908	907	905	904	902	901	900
59	892	890	889	887	886	885	883	882	881	879	878
60	870	869	867	866	864	863	862	860	859	858	857
61	849	848	846	845	844	842	841	840	839	837	836
62	829	827	826	825	823	822	821	820	818	817	816
63	809	808	806	805	804	803	801	800	799	798	797
64	788	787	786	784	783	782	781	780	778	777	776
65	767	766	765	764	763	761	760	759	758	757	756
66	741	740	739	738	737	736	735	733	732	731	730
67	715	714	713	712	711	710	709	708	707	706	705
68	690	689	688	687	686	685	684	683	682	681	680
69	664	663	662	661	660	659	659	658	657	656	655

Tafla II (a) - Lækkun lífeyris með 70 ára viðmiðunaráldri fyrir hvern mánuð sem töku lífeyris er flýtt.

Fæð. Ár	Aldur									
	60-	61-	62-	63-	64-	65-	66-	67-	68-	69-
1955	0,25%	0,27%	0,30%	0,33%	0,36%	0,40%	0,44%	0,49%	0,55%	0,62%
1956	0,25%	0,27%	0,30%	0,33%	0,36%	0,40%	0,44%	0,49%	0,55%	0,62%
1957	0,25%	0,27%	0,30%	0,33%	0,36%	0,40%	0,44%	0,49%	0,55%	0,62%
1958	0,25%	0,27%	0,30%	0,33%	0,36%	0,40%	0,44%	0,49%	0,55%	0,62%
1959	0,25%	0,27%	0,30%	0,33%	0,36%	0,39%	0,44%	0,49%	0,55%	0,62%
1960	0,25%	0,27%	0,30%	0,32%	0,36%	0,39%	0,44%	0,49%	0,54%	0,61%
1961	0,25%	0,27%	0,30%	0,32%	0,36%	0,39%	0,44%	0,49%	0,54%	0,61%
1962	0,25%	0,27%	0,30%	0,32%	0,36%	0,39%	0,44%	0,48%	0,54%	0,61%
1963	0,25%	0,27%	0,30%	0,32%	0,36%	0,39%	0,43%	0,48%	0,54%	0,61%
1964	0,25%	0,27%	0,30%	0,32%	0,35%	0,39%	0,43%	0,48%	0,54%	0,61%
1965	0,25%	0,27%	0,29%	0,32%	0,35%	0,39%	0,43%	0,48%	0,54%	0,60%
1966	0,25%	0,27%	0,29%	0,32%	0,35%	0,39%	0,43%	0,48%	0,54%	0,60%
1967	0,25%	0,27%	0,29%	0,32%	0,35%	0,39%	0,43%	0,48%	0,54%	0,60%
1968	0,25%	0,27%	0,29%	0,32%	0,35%	0,39%	0,43%	0,48%	0,53%	0,60%
1969	0,25%	0,27%	0,29%	0,32%	0,35%	0,39%	0,43%	0,48%	0,53%	0,60%
1970	0,25%	0,27%	0,29%	0,32%	0,35%	0,39%	0,43%	0,48%	0,53%	0,60%
1971	0,25%	0,27%	0,29%	0,32%	0,35%	0,39%	0,43%	0,48%	0,53%	0,60%
1972	0,25%	0,27%	0,29%	0,32%	0,35%	0,39%	0,43%	0,47%	0,53%	0,59%
1973	0,25%	0,27%	0,29%	0,32%	0,35%	0,39%	0,43%	0,47%	0,53%	0,59%
1974	0,25%	0,27%	0,29%	0,32%	0,35%	0,39%	0,43%	0,47%	0,53%	0,59%
1975	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,43%	0,47%	0,53%	0,59%
1976	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,47%	0,53%	0,59%
1977	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,47%	0,52%	0,59%
1978	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,47%	0,52%	0,59%
1979	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,47%	0,52%	0,59%
1980	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,47%	0,52%	0,58%
1981	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,47%	0,52%	0,58%
1982	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,47%	0,52%	0,58%
1983	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,47%	0,52%	0,58%
1984	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,47%	0,52%	0,58%
1985	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,46%	0,52%	0,58%
1986	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,46%	0,52%	0,58%
1987	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,46%	0,52%	0,58%
1988	0,25%	0,27%	0,29%	0,32%	0,35%	0,38%	0,42%	0,46%	0,52%	0,58%
1989	0,25%	0,27%	0,29%	0,32%	0,34%	0,38%	0,42%	0,46%	0,51%	0,58%
1990	0,25%	0,27%	0,29%	0,32%	0,34%	0,38%	0,42%	0,46%	0,51%	0,57%
1991	0,25%	0,27%	0,29%	0,31%	0,34%	0,38%	0,42%	0,46%	0,51%	0,57%
1992	0,25%	0,27%	0,29%	0,31%	0,34%	0,38%	0,42%	0,46%	0,51%	0,57%
1993	0,25%	0,27%	0,29%	0,31%	0,34%	0,38%	0,42%	0,46%	0,51%	0,57%
1994	0,25%	0,27%	0,29%	0,31%	0,34%	0,38%	0,42%	0,46%	0,51%	0,57%
1995	0,25%	0,27%	0,29%	0,31%	0,34%	0,38%	0,41%	0,46%	0,51%	0,57%
1996	0,25%	0,27%	0,29%	0,31%	0,34%	0,38%	0,41%	0,46%	0,51%	0,57%
1997	0,25%	0,27%	0,29%	0,31%	0,34%	0,38%	0,41%	0,46%	0,51%	0,57%
1998	0,24%	0,27%	0,29%	0,31%	0,34%	0,38%	0,41%	0,46%	0,51%	0,57%
1999	0,24%	0,27%	0,29%	0,31%	0,34%	0,38%	0,41%	0,46%	0,51%	0,57%
2000	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,46%	0,51%	0,57%

Tafla II (a) - Lækkun lífeyris með 70 ára viðmiðunaráldri fyrir hvern mánuð sem töku lífeyris er flýtt.

Fæð. Ár	Aldur									
	60-	61-	62-	63-	64-	65-	66-	67-	68-	69-
2001	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,46%	0,51%	0,57%
2002	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,46%	0,51%	0,56%
2003	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2004	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2005	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2006	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2007	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2008	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2009	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2010	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2011	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2012	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2013	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%
2014	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,55%
2015	0,24%	0,26%	0,29%	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,55%

Tafla II (b) - Lækkun ellilífeyris í % þegar taka lífeyris hefst fyrir 67 ára aldur fyrir hvern mánuð sem töku er flýtt.

Fæð. Ár	60-	61-	62-	63-	64-	65-	66-	Fæð. Ár	60-	61-	62-	63-	64-	65-	66-
1955	0,32%	0,35%	0,38%	0,42%	0,46%	0,51%	0,57%	1986	0,31%	0,33%	0,36%	0,40%	0,43%	0,48%	0,53%
1956	0,32%	0,34%	0,38%	0,42%	0,46%	0,51%	0,57%	1987	0,31%	0,33%	0,36%	0,40%	0,43%	0,48%	0,53%
1957	0,32%	0,34%	0,38%	0,41%	0,46%	0,51%	0,56%	1988	0,31%	0,33%	0,36%	0,39%	0,43%	0,48%	0,53%
1958	0,31%	0,34%	0,38%	0,41%	0,46%	0,51%	0,56%	1989	0,31%	0,33%	0,36%	0,39%	0,43%	0,48%	0,53%
1959	0,31%	0,34%	0,38%	0,41%	0,46%	0,50%	0,56%	1990	0,30%	0,33%	0,36%	0,39%	0,43%	0,48%	0,53%
1960	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%	1991	0,30%	0,33%	0,36%	0,39%	0,43%	0,48%	0,53%
1961	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%	1992	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,53%
1962	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,56%	1993	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1963	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,55%	1994	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1964	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,55%	1995	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1965	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,55%	1996	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1966	0,31%	0,34%	0,37%	0,41%	0,45%	0,50%	0,55%	1997	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1967	0,31%	0,34%	0,37%	0,41%	0,45%	0,49%	0,55%	1998	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1968	0,31%	0,34%	0,37%	0,41%	0,45%	0,49%	0,55%	1999	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1969	0,31%	0,34%	0,37%	0,40%	0,45%	0,49%	0,55%	2000	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1970	0,31%	0,34%	0,37%	0,40%	0,44%	0,49%	0,55%	2001	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1971	0,31%	0,34%	0,37%	0,40%	0,44%	0,49%	0,54%	2002	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1972	0,31%	0,34%	0,37%	0,40%	0,44%	0,49%	0,54%	2003	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1973	0,31%	0,34%	0,37%	0,40%	0,44%	0,49%	0,54%	2004	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1974	0,31%	0,34%	0,37%	0,40%	0,44%	0,49%	0,54%	2005	0,30%	0,33%	0,36%	0,39%	0,43%	0,47%	0,52%
1975	0,31%	0,34%	0,37%	0,40%	0,44%	0,49%	0,54%	2006	0,30%	0,33%	0,36%	0,39%	0,42%	0,47%	0,52%
1976	0,31%	0,34%	0,37%	0,40%	0,44%	0,49%	0,54%	2007	0,30%	0,33%	0,36%	0,39%	0,42%	0,47%	0,51%
1977	0,31%	0,33%	0,37%	0,40%	0,44%	0,49%	0,54%	2008	0,30%	0,33%	0,36%	0,39%	0,42%	0,47%	0,51%
1978	0,31%	0,33%	0,36%	0,40%	0,44%	0,48%	0,54%	2009	0,30%	0,33%	0,35%	0,39%	0,42%	0,47%	0,51%
1979	0,31%	0,33%	0,36%	0,40%	0,44%	0,48%	0,54%	2010	0,30%	0,33%	0,35%	0,39%	0,42%	0,46%	0,51%
1980	0,31%	0,33%	0,36%	0,40%	0,44%	0,48%	0,53%	2011	0,30%	0,33%	0,35%	0,39%	0,42%	0,46%	0,51%
1981	0,31%	0,33%	0,36%	0,40%	0,44%	0,48%	0,53%	2012	0,30%	0,33%	0,35%	0,39%	0,42%	0,46%	0,51%
1982	0,31%	0,33%	0,36%	0,40%	0,44%	0,48%	0,53%	2013	0,30%	0,33%	0,35%	0,39%	0,42%	0,46%	0,51%
1983	0,31%	0,33%	0,36%	0,40%	0,44%	0,48%	0,53%	2014	0,30%	0,33%	0,35%	0,39%	0,42%	0,46%	0,51%
1984	0,31%	0,33%	0,36%	0,40%	0,44%	0,48%	0,53%	2015	0,30%	0,33%	0,35%	0,39%	0,42%	0,46%	0,51%
1985	0,31%	0,33%	0,36%	0,40%	0,43%	0,48%	0,53%								

Tafla III (a) - Hækkun lífeyris miðað við rétt við 70 ára aldur fyrir hvern mánuð sem töku er frestað.

Fæð.ár	Aldur									
	70	71	72	73	74	75	76	77	78	79
1955 og fyrr	0,67%	0,75%	0,85%	0,96%	1,09%	1,25%	1,44%	1,67%	1,96%	2,31%
1956	0,67%	0,75%	0,84%	0,95%	1,09%	1,24%	1,43%	1,67%	1,95%	2,30%
1957	0,67%	0,75%	0,84%	0,95%	1,08%	1,24%	1,43%	1,66%	1,94%	2,29%
1958	0,66%	0,74%	0,84%	0,95%	1,08%	1,23%	1,42%	1,65%	1,93%	2,27%
1959	0,66%	0,74%	0,83%	0,94%	1,07%	1,23%	1,41%	1,64%	1,92%	2,26%
1960	0,66%	0,74%	0,83%	0,94%	1,07%	1,22%	1,41%	1,63%	1,91%	2,25%
1961	0,66%	0,74%	0,83%	0,94%	1,06%	1,22%	1,40%	1,62%	1,90%	2,23%
1962	0,66%	0,73%	0,83%	0,93%	1,06%	1,21%	1,40%	1,62%	1,89%	2,22%
1963	0,65%	0,73%	0,82%	0,93%	1,06%	1,21%	1,39%	1,61%	1,88%	2,21%
1964	0,65%	0,73%	0,82%	0,93%	1,05%	1,20%	1,38%	1,60%	1,87%	2,20%
1965	0,65%	0,73%	0,82%	0,92%	1,05%	1,20%	1,38%	1,59%	1,86%	2,19%
1966	0,65%	0,73%	0,82%	0,92%	1,04%	1,19%	1,37%	1,59%	1,85%	2,18%
1967	0,65%	0,72%	0,81%	0,92%	1,04%	1,19%	1,37%	1,58%	1,84%	2,16%
1968	0,65%	0,72%	0,81%	0,91%	1,04%	1,18%	1,36%	1,57%	1,83%	2,15%
1969	0,64%	0,72%	0,81%	0,91%	1,03%	1,18%	1,35%	1,57%	1,82%	2,14%
1970	0,64%	0,72%	0,81%	0,91%	1,03%	1,18%	1,35%	1,56%	1,82%	2,13%
1971	0,64%	0,72%	0,80%	0,91%	1,03%	1,17%	1,34%	1,55%	1,81%	2,12%
1972	0,64%	0,71%	0,80%	0,90%	1,02%	1,17%	1,34%	1,55%	1,80%	2,11%
1973	0,64%	0,71%	0,80%	0,90%	1,02%	1,16%	1,33%	1,54%	1,79%	2,10%
1974	0,64%	0,71%	0,80%	0,90%	1,02%	1,16%	1,33%	1,53%	1,78%	2,09%
1975	0,64%	0,71%	0,80%	0,90%	1,01%	1,16%	1,32%	1,53%	1,78%	2,08%
1976	0,63%	0,71%	0,79%	0,89%	1,01%	1,15%	1,32%	1,52%	1,77%	2,07%
1977	0,63%	0,71%	0,79%	0,89%	1,01%	1,15%	1,31%	1,52%	1,76%	2,06%
1978	0,63%	0,70%	0,79%	0,89%	1,01%	1,14%	1,31%	1,51%	1,75%	2,05%
1979	0,63%	0,70%	0,79%	0,89%	1,00%	1,14%	1,31%	1,51%	1,75%	2,05%
1980	0,63%	0,70%	0,79%	0,88%	1,00%	1,14%	1,30%	1,50%	1,74%	2,04%
1981	0,63%	0,70%	0,78%	0,88%	1,00%	1,13%	1,30%	1,49%	1,73%	2,03%
1982	0,63%	0,70%	0,78%	0,88%	0,99%	1,13%	1,29%	1,49%	1,73%	2,02%
1983	0,63%	0,70%	0,78%	0,88%	0,99%	1,13%	1,29%	1,48%	1,72%	2,01%
1984	0,62%	0,70%	0,78%	0,87%	0,99%	1,12%	1,28%	1,48%	1,71%	2,00%
1985	0,62%	0,69%	0,78%	0,87%	0,99%	1,12%	1,28%	1,47%	1,71%	1,99%
1986	0,62%	0,69%	0,77%	0,87%	0,98%	1,12%	1,28%	1,47%	1,70%	1,99%
1987	0,62%	0,69%	0,77%	0,87%	0,98%	1,11%	1,27%	1,46%	1,69%	1,98%
1988	0,62%	0,69%	0,77%	0,87%	0,98%	1,11%	1,27%	1,46%	1,69%	1,97%
1989	0,62%	0,69%	0,77%	0,86%	0,98%	1,11%	1,26%	1,45%	1,68%	1,96%
1990	0,62%	0,69%	0,77%	0,86%	0,97%	1,10%	1,26%	1,45%	1,68%	1,95%
1991	0,62%	0,69%	0,77%	0,86%	0,97%	1,10%	1,26%	1,44%	1,67%	1,95%
1992	0,62%	0,69%	0,77%	0,86%	0,97%	1,10%	1,25%	1,44%	1,66%	1,94%
1993	0,62%	0,68%	0,76%	0,86%	0,97%	1,09%	1,25%	1,43%	1,66%	1,93%
1994	0,61%	0,68%	0,76%	0,85%	0,96%	1,09%	1,25%	1,43%	1,65%	1,92%
1995	0,61%	0,68%	0,76%	0,85%	0,96%	1,09%	1,24%	1,42%	1,65%	1,92%
1996	0,61%	0,68%	0,76%	0,85%	0,96%	1,09%	1,24%	1,42%	1,64%	1,91%
1997	0,61%	0,68%	0,76%	0,85%	0,96%	1,08%	1,23%	1,42%	1,63%	1,90%
1998	0,61%	0,68%	0,76%	0,85%	0,95%	1,08%	1,23%	1,41%	1,63%	1,89%
1999	0,61%	0,68%	0,75%	0,85%	0,95%	1,08%	1,23%	1,41%	1,62%	1,89%
2000	0,61%	0,68%	0,75%	0,84%	0,95%	1,07%	1,22%	1,40%	1,62%	1,88%

Tafla III (a) - Hækkun lífeyris miðað við rétt við 70 ára aldur fyrir hvern mánuð sem töku er frestað.

Fæð.ár	Aldur									
	70	71	72	73	74	75	76	77	78	79
2001	0,61%	0,67%	0,75%	0,84%	0,95%	1,07%	1,22%	1,40%	1,61%	1,87%
2002	0,61%	0,67%	0,75%	0,84%	0,94%	1,07%	1,22%	1,39%	1,61%	1,87%
2003	0,61%	0,67%	0,75%	0,84%	0,94%	1,07%	1,21%	1,39%	1,60%	1,86%
2004	0,60%	0,67%	0,75%	0,84%	0,94%	1,06%	1,21%	1,38%	1,60%	1,85%
2005	0,60%	0,67%	0,75%	0,83%	0,94%	1,06%	1,21%	1,38%	1,59%	1,85%
2006	0,60%	0,67%	0,74%	0,83%	0,94%	1,06%	1,20%	1,38%	1,59%	1,84%
2007	0,60%	0,67%	0,74%	0,83%	0,93%	1,06%	1,20%	1,37%	1,58%	1,83%
2008	0,60%	0,67%	0,74%	0,83%	0,93%	1,05%	1,20%	1,37%	1,57%	1,83%
2009	0,60%	0,66%	0,74%	0,83%	0,93%	1,05%	1,19%	1,36%	1,57%	1,82%
2010	0,60%	0,66%	0,74%	0,83%	0,93%	1,05%	1,19%	1,36%	1,56%	1,81%
2011	0,60%	0,66%	0,74%	0,82%	0,93%	1,04%	1,19%	1,36%	1,56%	1,81%
2012	0,60%	0,66%	0,74%	0,82%	0,92%	1,04%	1,18%	1,35%	1,55%	1,80%
2013	0,60%	0,66%	0,73%	0,82%	0,92%	1,04%	1,18%	1,35%	1,55%	1,80%
2014	0,60%	0,66%	0,73%	0,82%	0,92%	1,04%	1,18%	1,34%	1,55%	1,79%
2015	0,59%	0,66%	0,73%	0,82%	0,92%	1,03%	1,17%	1,34%	1,54%	1,78%

Tafla III (b) - Hækkun ellilífeyris í % þegar taka lífeyris hefst eftir 67 ára aldur fyrir hvern mánuð sem töku er frestað.

Fæð.ár	Aldur												
	67	68	69	70	71	72	73	74	75	76	77	78	79
1955 og fyrr	0,60%	0,67%	0,74%	0,83%	0,93%	1,05%	1,19%	1,35%	1,55%	1,78%	2,07%	2,43%	2,86%
1956	0,60%	0,67%	0,74%	0,83%	0,93%	1,04%	1,18%	1,34%	1,54%	1,78%	2,06%	2,41%	2,84%
1957	0,60%	0,66%	0,74%	0,82%	0,92%	1,04%	1,18%	1,34%	1,53%	1,77%	2,05%	2,40%	2,82%
1958	0,60%	0,66%	0,74%	0,82%	0,92%	1,03%	1,17%	1,33%	1,52%	1,76%	2,04%	2,38%	2,81%
1959	0,60%	0,66%	0,73%	0,82%	0,92%	1,03%	1,17%	1,33%	1,52%	1,75%	2,03%	2,37%	2,79%
1960	0,60%	0,66%	0,73%	0,82%	0,91%	1,03%	1,16%	1,32%	1,51%	1,74%	2,01%	2,35%	2,77%
1961	0,59%	0,66%	0,73%	0,81%	0,91%	1,02%	1,16%	1,31%	1,50%	1,73%	2,00%	2,34%	2,75%
1962	0,59%	0,66%	0,73%	0,81%	0,91%	1,02%	1,15%	1,31%	1,50%	1,72%	1,99%	2,33%	2,74%
1963	0,59%	0,65%	0,72%	0,81%	0,90%	1,02%	1,15%	1,30%	1,49%	1,71%	1,98%	2,31%	2,72%
1964	0,59%	0,65%	0,72%	0,80%	0,90%	1,01%	1,14%	1,30%	1,48%	1,70%	1,97%	2,30%	2,71%
1965	0,59%	0,65%	0,72%	0,80%	0,90%	1,01%	1,14%	1,29%	1,48%	1,70%	1,96%	2,29%	2,69%
1966	0,59%	0,65%	0,72%	0,80%	0,89%	1,00%	1,13%	1,29%	1,47%	1,69%	1,95%	2,28%	2,68%
1967	0,59%	0,65%	0,72%	0,80%	0,89%	1,00%	1,13%	1,28%	1,46%	1,68%	1,94%	2,26%	2,66%
1968	0,58%	0,65%	0,71%	0,80%	0,89%	1,00%	1,13%	1,28%	1,46%	1,67%	1,93%	2,25%	2,65%
1969	0,58%	0,64%	0,71%	0,79%	0,89%	0,99%	1,12%	1,27%	1,45%	1,67%	1,93%	2,24%	2,63%
1970	0,58%	0,64%	0,71%	0,79%	0,88%	0,99%	1,12%	1,27%	1,45%	1,66%	1,92%	2,23%	2,62%
1971	0,58%	0,64%	0,71%	0,79%	0,88%	0,99%	1,11%	1,26%	1,44%	1,65%	1,91%	2,22%	2,60%
1972	0,58%	0,64%	0,71%	0,79%	0,88%	0,98%	1,11%	1,26%	1,43%	1,64%	1,90%	2,21%	2,59%
1973	0,58%	0,64%	0,71%	0,78%	0,88%	0,98%	1,11%	1,25%	1,43%	1,64%	1,89%	2,20%	2,58%
1974	0,58%	0,64%	0,70%	0,78%	0,87%	0,98%	1,10%	1,25%	1,42%	1,63%	1,88%	2,19%	2,56%
1975	0,58%	0,64%	0,70%	0,78%	0,87%	0,98%	1,10%	1,24%	1,42%	1,62%	1,87%	2,18%	2,55%
1976	0,58%	0,63%	0,70%	0,78%	0,87%	0,97%	1,10%	1,24%	1,41%	1,62%	1,87%	2,17%	2,54%
1977	0,57%	0,63%	0,70%	0,78%	0,87%	0,97%	1,09%	1,24%	1,41%	1,61%	1,86%	2,16%	2,53%
1978	0,57%	0,63%	0,70%	0,78%	0,86%	0,97%	1,09%	1,23%	1,40%	1,61%	1,85%	2,15%	2,51%
1979	0,57%	0,63%	0,70%	0,77%	0,86%	0,97%	1,09%	1,23%	1,40%	1,60%	1,84%	2,14%	2,50%
1980	0,57%	0,63%	0,70%	0,77%	0,86%	0,96%	1,08%	1,22%	1,39%	1,59%	1,84%	2,13%	2,49%
1981	0,57%	0,63%	0,69%	0,77%	0,86%	0,96%	1,08%	1,22%	1,39%	1,59%	1,83%	2,12%	2,48%
1982	0,57%	0,63%	0,69%	0,77%	0,86%	0,96%	1,08%	1,22%	1,38%	1,58%	1,82%	2,11%	2,47%
1983	0,57%	0,63%	0,69%	0,77%	0,85%	0,95%	1,07%	1,21%	1,38%	1,58%	1,81%	2,10%	2,46%
1984	0,57%	0,62%	0,69%	0,76%	0,85%	0,95%	1,07%	1,21%	1,37%	1,57%	1,81%	2,09%	2,45%
1985	0,57%	0,62%	0,69%	0,76%	0,85%	0,95%	1,07%	1,21%	1,37%	1,56%	1,80%	2,08%	2,43%
1986	0,57%	0,62%	0,69%	0,76%	0,85%	0,95%	1,06%	1,20%	1,36%	1,56%	1,79%	2,08%	2,42%
1987	0,56%	0,62%	0,69%	0,76%	0,85%	0,95%	1,06%	1,20%	1,36%	1,55%	1,79%	2,07%	2,41%
1988	0,56%	0,62%	0,68%	0,76%	0,84%	0,94%	1,06%	1,19%	1,36%	1,55%	1,78%	2,06%	2,40%
1989	0,56%	0,62%	0,68%	0,76%	0,84%	0,94%	1,06%	1,19%	1,35%	1,54%	1,77%	2,05%	2,39%
1990	0,56%	0,62%	0,68%	0,76%	0,84%	0,94%	1,05%	1,19%	1,35%	1,54%	1,77%	2,04%	2,38%
1991	0,56%	0,62%	0,68%	0,75%	0,84%	0,94%	1,05%	1,18%	1,34%	1,53%	1,76%	2,04%	2,37%
1992	0,56%	0,62%	0,68%	0,75%	0,84%	0,93%	1,05%	1,18%	1,34%	1,53%	1,75%	2,03%	2,36%
1993	0,56%	0,61%	0,68%	0,75%	0,83%	0,93%	1,04%	1,18%	1,34%	1,52%	1,75%	2,02%	2,35%
1994	0,56%	0,61%	0,68%	0,75%	0,83%	0,93%	1,04%	1,17%	1,33%	1,52%	1,74%	2,01%	2,34%
1995	0,56%	0,61%	0,68%	0,75%	0,83%	0,93%	1,04%	1,17%	1,33%	1,51%	1,73%	2,00%	2,33%
1996	0,56%	0,61%	0,67%	0,75%	0,83%	0,93%	1,04%	1,17%	1,32%	1,51%	1,73%	2,00%	2,32%
1997	0,56%	0,61%	0,67%	0,75%	0,83%	0,92%	1,03%	1,16%	1,32%	1,50%	1,72%	1,99%	2,31%
1998	0,56%	0,61%	0,67%	0,74%	0,83%	0,92%	1,03%	1,16%	1,32%	1,50%	1,72%	1,98%	2,30%
1999	0,55%	0,61%	0,67%	0,74%	0,82%	0,92%	1,03%	1,16%	1,31%	1,49%	1,71%	1,97%	2,29%
2000	0,55%	0,61%	0,67%	0,74%	0,82%	0,92%	1,03%	1,16%	1,31%	1,49%	1,70%	1,97%	2,29%
2001	0,55%	0,61%	0,67%	0,74%	0,82%	0,91%	1,02%	1,15%	1,30%	1,48%	1,70%	1,96%	2,28%
2002	0,55%	0,61%	0,67%	0,74%	0,82%	0,91%	1,02%	1,15%	1,30%	1,48%	1,69%	1,95%	2,27%
2003	0,55%	0,61%	0,67%	0,74%	0,82%	0,91%	1,02%	1,15%	1,30%	1,47%	1,69%	1,94%	2,26%
2004	0,55%	0,60%	0,67%	0,74%	0,82%	0,91%	1,02%	1,14%	1,29%	1,47%	1,68%	1,94%	2,25%
2005	0,55%	0,60%	0,66%	0,73%	0,81%	0,91%	1,01%	1,14%	1,29%	1,47%	1,68%	1,93%	2,24%

Tafla III (b) - Hækkun ellilífeyris í % þegar taka lífeyris hefst eftir 67 ára aldur fyrir hvern mánuð sem töku er frestað.

Fæð.ár	Aldur												
	67	68	69	70	71	72	73	74	75	76	77	78	79
2006	0,55%	0,60%	0,66%	0,73%	0,81%	0,90%	1,01%	1,14%	1,29%	1,46%	1,67%	1,92%	2,23%
2007	0,55%	0,60%	0,66%	0,73%	0,81%	0,90%	1,01%	1,13%	1,28%	1,46%	1,67%	1,92%	2,22%
2008	0,55%	0,60%	0,66%	0,73%	0,81%	0,90%	1,01%	1,13%	1,28%	1,45%	1,66%	1,91%	2,22%
2009	0,55%	0,60%	0,66%	0,73%	0,81%	0,90%	1,00%	1,13%	1,27%	1,45%	1,65%	1,90%	2,21%
2010	0,55%	0,60%	0,66%	0,73%	0,81%	0,90%	1,00%	1,13%	1,27%	1,44%	1,65%	1,90%	2,20%
2011	0,55%	0,60%	0,66%	0,73%	0,80%	0,90%	1,00%	1,12%	1,27%	1,44%	1,64%	1,89%	2,19%
2012	0,55%	0,60%	0,66%	0,72%	0,80%	0,89%	1,00%	1,12%	1,26%	1,43%	1,64%	1,88%	2,18%
2013	0,54%	0,60%	0,66%	0,72%	0,80%	0,89%	1,00%	1,12%	1,26%	1,43%	1,63%	1,88%	2,17%
2014	0,54%	0,60%	0,65%	0,72%	0,80%	0,89%	0,99%	1,11%	1,26%	1,43%	1,63%	1,87%	2,17%
2015	0,54%	0,59%	0,65%	0,72%	0,80%	0,89%	0,99%	1,11%	1,25%	1,42%	1,62%	1,87%	2,16%

Tafla IV - Árleg lífeyrisréttindi frá 67 ára aldri fyrir hvert 10.000.- króna iðgjald sem sjóðfélagi greiðir á hverju aldursári. Lífeyrisréttindi fyrir eingreiðslu iðgjalda sem ekki veita rétt til framreiknings.

Aldur	Lífeyrisréttindi	Aldur	Lífeyrisréttindi	Aldur	Lífeyrisréttindi	Aldur	Lífeyrisréttindi	Aldur	Lífeyrisréttindi
16	3578	26	2636	36	1996	46	1515	56	1133
17	3469	27	2562	37	1942	47	1473	57	1099
18	3358	28	2490	38	1890	48	1432	58	1064
19	3253	29	2421	39	1839	49	1391	59	1031
20	3153	30	2354	40	1789	50	1352	60	997
21	3057	31	2290	41	1740	51	1314	61	964
22	2966	32	2227	42	1693	52	1276	62	930
23	2878	33	2167	43	1647	53	1239	63	896
24	2794	34	2108	44	1602	54	1203	64	862
25	2714	35	2051	45	1558	55	1168	65	828
								66	793

Reykjavík, 21. júlí 2024

Stjórn Lífeyrissjóðs bankamanna

Sigurður Kári Tryggvason
formaður

Erla Hrönn Aðalgeirsdóttir
varaformaður

Ástríður H. Gísladóttir

Jón Fannar Guðmundsson

Sindri Reynisson

Steinun Anna Hannesdóttir