

MITTEILUNG AN DIE AHV-AUSGLEICHSKASSEN UND EL-DURCHFÜHRUNGSSTELLEN NR. 159

15. November 2004

Prognostische Rentenberechnung

Nach Rz 4022, 4025 und 4029 des Kreisschreibens über die Rentenvorausberechnung gibt das BSV jährlich die für die prognostische Rentenberechnung erforderlichen Diskontaufwertungsfaktoren sowie den Lohn-, Preis- und Rentenindex bekannt. Diese Faktoren wurden wiederum der Lohn- und Preisentwicklung angepasst. Als Beilage zu dieser AHV-Mitteilung erhalten Sie die ab dem 1. Januar 2005 gültigen Tabellen.

Diskontaufwertungsfaktoren für Berechnungsjahr 2005					
Preiswachstum ab 2005:			2%		
Lohnwachstum ab 2005:			3%		
Jahr des Versicherungsfalls					
	2005	2006	2007	2008	2009
1. IK-Eintrag					
1961	1.483				
1962	1.456	1.431			
1963	1.430	1.405	1.382		
1964	1.404	1.381	1.358	1.335	
1965	1.379	1.356	1.335	1.313	1.291
1966	1.354	1.332	1.311	1.290	1.269
1967	1.329	1.309	1.288	1.268	1.248
1968	1.305	1.284	1.265	1.246	1.226
1969	1.281	1.262	1.243	1.224	1.206
1970	1.257	1.238	1.220	1.203	1.185
1971	1.234	1.217	1.199	1.182	1.165
1972	1.213	1.196	1.179	1.163	1.146
1973	1.192	1.176	1.160	1.144	1.129
1974	1.173	1.157	1.142	1.127	1.111
1975	1.156	1.141	1.126	1.112	1.096
1976	1.140	1.125	1.111	1.097	1.082
1977	1.124	1.110	1.096	1.082	1.067
1978	1.107	1.093	1.080	1.066	1.053
1979	1.091	1.077	1.064	1.051	1.038
1980	1.074	1.062	1.049	1.036	1.023
1981	1.058	1.046	1.034	1.022	1.009
1982	1.043	1.032	1.020	1.008	0.996
1983	1.029	1.018	1.006	0.995	0.983
1984	1.015	1.004	0.994	0.983	0.971
1985	1.002	0.992	0.982	0.971	0.959
1986	1.000	0.979	0.968	0.958	0.947
1987	1.000	0.975	0.956	0.946	0.936
1988	1.000	0.975	0.951	0.934	0.924
1989	1.000	0.975	0.951	0.928	0.912
1990	1.000	0.975	0.951	0.928	0.905
1991	1.000	0.975	0.951	0.928	0.905
1992	1.000	0.975	0.951	0.928	0.905
1993	1.000	0.975	0.951	0.928	0.905
1994	1.000	0.975	0.951	0.928	0.905
1995	1.000	0.975	0.951	0.928	0.905
1996	1.000	0.975	0.951	0.928	0.905
1997	1.000	0.975	0.951	0.928	0.905
1998	1.000	0.975	0.951	0.928	0.905
1999	1.000	0.975	0.951	0.928	0.905
2000	1.000	0.975	0.951	0.928	0.905
2001	1.000	0.975	0.951	0.928	0.905
2002	1.000	0.975	0.951	0.928	0.905
2003	1.000	0.975	0.951	0.928	0.905
2004	1.000	0.975	0.951	0.928	0.905

Diskontaufwertungsfaktoren für Berechnungsjahr 2005					
Preiswachstum ab 2005:		2%			
Lohnwachstum ab 2005:		3%			
Jahr des Versicherungsfalls					
	2011	2012	2013	2014	2015
1. IK-Eintrag					
1961					
1962					
1963					
1964					
1965					
1966					
1967	1.208				
1968	1.188	1.169			
1969	1.168	1.150	1.132		
1970	1.150	1.132	1.114	1.097	
1971	1.131	1.114	1.097	1.079	1.063
1972	1.113	1.097	1.080	1.063	1.047
1973	1.096	1.080	1.064	1.048	1.032
1974	1.081	1.065	1.049	1.034	1.018
1975	1.066	1.051	1.035	1.020	1.005
1976	1.052	1.037	1.022	1.007	0.993
1977	1.038	1.024	1.009	0.995	0.980
1978	1.025	1.010	0.996	0.982	0.968
1979	1.011	0.997	0.983	0.969	0.955
1980	0.997	0.983	0.970	0.956	0.943
1981	0.983	0.970	0.957	0.943	0.930
1982	0.970	0.958	0.945	0.932	0.919
1983	0.959	0.946	0.934	0.921	0.908
1984	0.947	0.935	0.922	0.910	0.897
1985	0.936	0.924	0.912	0.899	0.887
1986	0.925	0.913	0.901	0.889	0.876
1987	0.913	0.902	0.890	0.879	0.866
1988	0.902	0.891	0.880	0.868	0.857
1989	0.892	0.881	0.870	0.858	0.847
1990	0.882	0.871	0.859	0.848	0.837
1991	0.872	0.861	0.851	0.840	0.828
1992	0.864	0.854	0.843	0.832	0.821
1993	0.861	0.847	0.836	0.826	0.815
1994	0.861	0.841	0.831	0.820	0.809
1995	0.861	0.840	0.825	0.813	0.802
1996	0.861	0.840	0.819	0.807	0.795
1997	0.861	0.840	0.819	0.800	0.789
1998	0.861	0.840	0.819	0.799	0.782
1999	0.861	0.840	0.819	0.799	0.779
2000	0.861	0.840	0.819	0.799	0.779
2001	0.861	0.840	0.819	0.799	0.779
2002	0.861	0.840	0.819	0.799	0.779
2003	0.861	0.840	0.819	0.799	0.779
2004	0.861	0.840	0.819	0.799	0.779

Diskontaufwertungsfaktoren für Berechnungsjahr 2005					
Preiswachstum ab 2005:		2%			
Lohnwachstum ab 2005:		3%			
Jahr des Versicherungsfalls					
	2017	2018	2019	2020	2021
1. IK-Eintrag					
1961					
1962					
1963					
1964					
1965					
1966					
1967					
1968					
1969					
1970					
1971					
1972					
1973	1.000				
1974	0.987	0.971			
1975	0.974	0.960	0.944		
1976	0.963	0.948	0.933	0.919	
1977	0.951	0.937	0.922	0.908	0.893
1978	0.939	0.925	0.910	0.897	0.882
1979	0.927	0.913	0.899	0.886	0.872
1980	0.915	0.902	0.888	0.875	0.861
1981	0.904	0.890	0.877	0.864	0.851
1982	0.893	0.879	0.867	0.854	0.841
1983	0.882	0.869	0.857	0.844	0.831
1984	0.872	0.860	0.847	0.835	0.822
1985	0.862	0.850	0.838	0.825	0.813
1986	0.852	0.840	0.828	0.815	0.803
1987	0.842	0.831	0.819	0.807	0.795
1988	0.833	0.821	0.810	0.798	0.786
1989	0.824	0.812	0.800	0.789	0.777
1990	0.814	0.803	0.791	0.780	0.768
1991	0.806	0.795	0.783	0.771	0.760
1992	0.799	0.788	0.776	0.765	0.754
1993	0.792	0.781	0.769	0.758	0.747
1994	0.786	0.775	0.763	0.752	0.740
1995	0.779	0.768	0.757	0.745	0.734
1996	0.773	0.762	0.750	0.739	0.727
1997	0.766	0.755	0.743	0.732	0.721
1998	0.759	0.748	0.736	0.725	0.714
1999	0.752	0.741	0.729	0.718	0.707
2000	0.744	0.733	0.721	0.710	0.699
2001	0.741	0.724	0.713	0.702	0.691
2002	0.741	0.723	0.705	0.694	0.683
2003	0.741	0.723	0.705	0.687	0.675
2004	0.741	0.723	0.705	0.687	0.670
					0.656

Diskontaufwertungsfaktoren für Berechnungsjahr 2005							
Preiswachstum ab 2005:			2%				
Lohnwachstum ab 2005:			3%				
Jahr des Versicherungsfalls							
	2023	2024	2025	2026	2027	2028	
1. IK-Eintrag							
1961							
1962							
1963							
1964							
1965							
1966							
1967							
1968							
1969							
1970							
1971							
1972							
1973							
1974							
1975							
1976							
1977							
1978							
1979	0.845						
1980	0.834	0.821					
1981	0.824	0.811	0.798				
1982	0.815	0.802	0.789	0.776			
1983	0.806	0.793	0.781	0.768	0.756		
1984	0.797	0.784	0.772	0.760	0.747	0.735	
1985	0.788	0.776	0.764	0.751	0.739	0.727	
1986	0.779	0.767	0.755	0.743	0.731	0.719	
1987	0.771	0.759	0.747	0.735	0.723	0.712	
1988	0.762	0.750	0.739	0.727	0.715	0.704	
1989	0.753	0.742	0.730	0.719	0.707	0.696	
1990	0.745	0.734	0.722	0.711	0.700	0.689	
1991	0.738	0.727	0.715	0.704	0.693	0.682	
1992	0.731	0.720	0.708	0.697	0.686	0.675	
1993	0.724	0.713	0.702	0.691	0.680	0.669	
1994	0.718	0.707	0.696	0.685	0.674	0.663	
1995	0.711	0.700	0.690	0.678	0.668	0.657	
1996	0.705	0.694	0.683	0.672	0.661	0.650	
1997	0.699	0.687	0.676	0.666	0.655	0.644	
1998	0.692	0.681	0.670	0.659	0.648	0.638	
1999	0.685	0.674	0.663	0.652	0.642	0.631	
2000	0.677	0.666	0.656	0.645	0.634	0.624	
2001	0.669	0.658	0.648	0.638	0.627	0.617	
2002	0.662	0.651	0.641	0.630	0.620	0.610	
2003	0.653	0.643	0.633	0.623	0.612	0.603	
2004	0.646	0.635	0.625	0.615	0.605	0.595	

Diskontaufwertungsfaktoren für Berechnungsjahr 2005					
Preiswachstum ab 2005:	2%				
Lohnwachstum ab 2005:	3%				
	Jahr des Versicherungsfalls				
	2029	2030	2031	2032	2033
1. IK-Eintrag					
1961					
1962					
1963					
1964					
1965					
1966					
1967					
1968					
1969					
1970					
1971					
1972					
1973					
1974					
1975					
1976					
1977					
1978					
1979					
1980					
1981					
1982					
1983					
1984					
1985	0.715				
1986	0.708	0.696			
1987	0.700	0.688	0.677		
1988	0.692	0.681	0.670	0.659	
1989	0.685	0.674	0.663	0.652	0.641
1990	0.678	0.667	0.656	0.645	0.634
1991	0.671	0.660	0.649	0.638	0.628
1992	0.664	0.654	0.643	0.632	0.622
1993	0.658	0.647	0.637	0.626	0.616
1994	0.652	0.641	0.631	0.621	0.610
1995	0.646	0.636	0.625	0.615	0.605
1996	0.640	0.629	0.619	0.609	0.599
1997	0.634	0.623	0.613	0.603	0.593
1998	0.627	0.617	0.607	0.596	0.587
1999	0.621	0.611	0.600	0.590	0.580
2000	0.614	0.604	0.594	0.584	0.574
2001	0.607	0.597	0.587	0.577	0.568
2002	0.600	0.590	0.580	0.571	0.561
2003	0.593	0.583	0.573	0.564	0.554
2004	0.585	0.576	0.566	0.557	0.548
					0.538

Diskontaufwertungsfaktoren für Berechnungsjahr 2005						
Preiswachstum ab 2005:	2%					
Lohnwachstum ab 2005:	3%					
	Jahr des Versicherungsfalls					
	2035	2036	2037	2038	2039	2040
1. IK-Eintrag						
1961						
1962						
1963						
1964						
1965						
1966						
1967						
1968						
1969						
1970						
1971						
1972						
1973						
1974						
1975						
1976						
1977						
1978						
1979						
1980						
1981						
1982						
1983						
1984						
1985						
1986						
1987						
1988						
1989						
1990						
1991	0.607					
1992	0.601	0.591				
1993	0.596	0.586	0.575			
1994	0.590	0.580	0.570	0.560		
1995	0.584	0.574	0.564	0.555	0.545	
1996	0.579	0.569	0.559	0.549	0.540	0.531
1997	0.573	0.563	0.553	0.544	0.534	0.525
1998	0.567	0.557	0.548	0.538	0.529	0.520
1999	0.561	0.551	0.542	0.533	0.523	0.514
2000	0.555	0.545	0.536	0.527	0.518	0.509
2001	0.549	0.539	0.530	0.521	0.512	0.503
2002	0.542	0.533	0.524	0.515	0.506	0.497
2003	0.536	0.527	0.518	0.509	0.501	0.492
2004	0.529	0.521	0.512	0.503	0.495	0.486

Lohnindex, Preisindex und Rentenindex			
für Berechnungsjahr 2005			
Preiswachstum ab 2005: 2%			
Lohnwachstum ab 2005: 3%			
Jahr	Lohnindex	Preisindex	Rentenindex
2003	206.8	180.9	191.80
2004	208.5	182.5	191.80
2005	214.7	186.1	195.50
2006	221.1	189.8	200.40
2007	227.7	193.5	205.45
2008	234.5	197.3	210.60
2009	241.5	201.2	215.90
2010	248.7	205.2	221.35
2011	256.1	209.3	226.95
2012	263.7	213.4	232.70
2013	271.6	217.6	238.55
2014	279.7	221.9	244.60
2015	288.0	226.3	250.80
2016	296.6	230.8	257.15
2017	305.4	235.4	263.70
2018	314.5	240.1	270.40
2019	323.9	244.9	277.30
2020	333.6	249.7	284.40
2021	343.6	254.6	291.65
2022	353.9	259.6	299.10
2023	364.5	264.7	306.75
2024	375.4	269.9	314.60
2025	386.6	275.2	322.65
2026	398.1	280.7	330.90
2027	410.0	286.3	339.40
2028	422.3	292.0	348.15
2029	434.9	297.8	357.15
2030	447.9	303.7	366.35
2031	461.3	309.7	375.80
2032	475.1	315.8	385.50
2033	489.3	322.1	395.45
2034	503.9	328.5	405.70
2035	519.0	335.0	416.20
2036	534.5	341.7	427.00
2037	550.5	348.5	438.10
2038	567.0	355.4	449.50
2039	584.0	362.5	461.20
2040	601.5	369.7	473.25
2041	619.5	377.0	485.60
2042	638.0	384.5	498.25
2043	657.1	392.1	511.25
2044	676.8	399.9	524.60
2045	697.1	407.8	538.35
2046	718.0	415.9	552.45
2047	739.5	424.2	566.95
2048	761.6	432.6	581.85