

## Viðauki A

### Forsendur fyrir reiknigrunn

Lífslíkur : Grunnur er lífslíkur meðal sjóðfélaga lífeyrissjóða árið 2014-2018, lífslíkur breytist síðan frá 2016 eftir reiknilíkani Félags íslenskra tryggingastærðfræðinga frá árinu 2020. Sérþækar lífslíkur fyrir þá sem ekki hafa orðið fyrir orkutapi og fyrir öryrkja.

Örorkulíkur : Grunnur er örorkulíkur hjá íslenskum lífeyrissjóðum árin 2011-2016. Aðlagð að reynslu Stapa með því að nota 40% álag fyrir karla. Miðað er við að meðalorkutap sé 90%.

Vextir: Miðað er við árlega raunvexti 3,375%

Kynjaskipting : Miðað er við að 62% réttinda ávinnist af körlum

### Tafla I

Skipting á iðgjaldi til uppsöfnunar eftirlaunaréttinda annars vegar og tryggingaverndar hins vegar. Taflan sýnir það hlutfall af iðgjaldi sem fer til tryggingaverndar sbr. gr. 17.1. Hinn hluti iðgjaldsins fer til uppsöfnunar eftirlaunaréttinda.

Aldur	Hlutfall	Aldur	Hlutfall	Aldur	Hlutfall	Aldur	Hlutfall
16	24,82%	30	37,84%	44	31,92%	58	14,54%
17	26,74%	31	37,99%	45	30,96%	59	12,97%
18	28,43%	32	38,01%	46	29,93%	60	11,36%
19	29,92%	33	37,95%	47	28,90%	61	9,69%
20	31,24%	34	37,80%	48	27,80%	62	7,85%
21	32,41%	35	37,55%	49	26,69%	63	5,93%
22	33,44%	36	37,23%	50	25,50%	64	4,45%
23	34,35%	37	36,84%	51	24,22%	65	2,76%
24	35,17%	38	36,38%	52	23,01%	66	2,57%
25	35,86%	39	35,77%	53	21,70%	67	2,57%
26	36,43%	40	35,13%	54	20,37%	68	2,57%
27	36,94%	41	34,45%	55	19,03%	69	2,57%
28	37,33%	42	33,66%	56	17,56%		
29	37,64%	43	32,82%	57	16,07%		

## Tafla II

Breyting á réttindasjóði í eftirlaun. Taflan sýnir hvernig hverjum 100.000 kr. í réttindasjóði er breytt í mánaðarleg eftirlaun miðað við aldur og fæðingarár sjóðfélaga við töku eftirlauna. Við úrskurð eftirlauna skal miðað við mánaðargildi. Mánaðargildi eru fundin með því að brúa línulega milli árgilda töflunnar.

Aldur	Fæðingarár																								
	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966
60	505	504	503	502	502	501	500	499	497	496	495	494	493	492	490	489	488	487	485	484	483	482	481	480	479
61	518	517	516	516	515	514	512	511	510	509	508	506	505	504	502	501	500	498	497	496	495	493	492	491	490
62	533	532	531	530	529	528	526	525	524	522	521	520	518	517	515	514	512	511	510	508	507	506	505	503	502
63	548	547	546	545	544	543	541	540	538	537	535	534	532	531	529	528	526	525	523	522	520	519	518	516	515
64	565	564	563	562	560	559	557	556	554	553	551	549	548	546	544	543	541	539	538	536	535	533	532	531	529
65	583	582	581	580	578	577	575	573	571	570	568	566	564	562	560	559	557	555	554	552	551	549	548	546	545
66	603	602	601	599	597	596	594	592	590	588	586	584	582	580	578	576	574	573	571	569	568	566	564	563	561
67	625	624	622	620	618	616	614	612	610	608	606	604	601	599	597	595	593	592	590	588	586	584	583	581	579
68	646	644	643	641	639	636	634	632	629	627	625	623	620	618	616	614	612	610	608	606	604	603	601	599	597
69	669	667	665	663	660	658	655	653	650	648	646	643	641	639	637	634	632	630	628	626	624	622	620	619	617
70	693	691	689	686	684	681	678	676	673	671	668	666	663	661	659	656	654	652	650	648	646	644	642	640	638
71	719	717	715	712	709	706	703	701	698	695	693	690	688	685	683	680	678	676	673	671	669	667	665	663	661
72	748	745	743	739	736	733	731	728	725	722	719	717	714	711	709	706	704	702	699	697	695	692	690	688	686
73	779	776	773	770	766	763	760	757	754	751	748	746	743	740	738	735	732	730	727	725	723	720	718	716	714
74	813	809	806	802	799	796	793	790	786	783	780	777	775	772	769	766	763	761	758	756	753	751	748	746	744
75	849	846	842	838	835	832	828	825	822	819	815	812	809	806	803	800	798	795	792	789	787	784	782	779	777
76	889	885	882	878	874	871	867	864	861	857	854	851	847	844	841	838	835	832	829	827	824	821	819	816	814
77	933	929	925	922	918	914	910	907	903	900	896	893	890	886	883	880	877	874	871	868	865	862	859	857	854
78	982	978	974	970	966	962	958	954	950	947	943	940	936	933	929	926	923	919	916	913	910	907	904	901	899
79	1.035	1.031	1.027	1.023	1.019	1.014	1.011	1.007	1.003	999	995	991	988	984	981	977	974	970	967	964	960	957	954	951	948
80	1.095	1.090	1.086	1.081	1.077	1.073	1.069	1.065	1.061	1.057	1.053	1.049	1.045	1.041	1.038	1.034	1.030	1.027	1.023	1.020	1.016	1.013	1.010	1.007	1.004

Aldur	Fæðingarár																								
	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
60	478	477	476	475	474	473	472	471	470	470	469	468	467	467	466	465	465	464	463	463	462	462	461	460	460
61	489	488	487	486	485	484	483	482	481	480	480	479	478	477	476	476	475	474	474	473	472	472	471	471	470
62	501	500	499	498	497	496	495	494	493	492	491	490	489	489	488	487	486	486	485	484	484	483	482	482	481
63	514	513	512	511	509	508	507	506	505	504	503	503	502	501	500	499	498	498	497	496	496	495	494	493	493
64	528	527	526	524	523	522	521	520	519	518	517	516	515	514	513	512	512	511	510	509	508	508	507	506	506
65	543	542	541	539	538	537	536	535	534	532	531	530	529	528	528	527	526	525	524	523	522	522	521	520	519
66	560	558	557	556	554	553	552	551	549	548	547	546	545	544	543	542	541	540	539	538	538	537	536	535	534
67	578	576	575	573	572	571	569	568	567	566	564	563	562	561	560	559	558	557	556	555	554	553	552	551	550
68	596	594	593	591	590	588	587	585	584	583	582	580	579	578	577	576	575	574	573	572	571	570	569	568	567
69	615	613	612	610	609	607	606	604	603	602	600	599	598	596	595	594	593	592	591	590	589	588	587	586	585
70	636	634	633	631	629	628	626	625	623	622	621	619	618	617	615	614	613	612	611	609	608	607	606	605	604
71	659	657	655	654	652	650	649	647	646	644	643	641	640	638	637	636	635	633	632	631	630	628	627	626	625
72	684	682	680	678	677	675	673	672	670	668	667	665	664	662	661	660	658	657	655	654	653	652	650	649	648
73	712	710	708	706	704	702	700	698	697	695	693	692	690	688	687	685	684	683	681	680	678	677	676	674	673
74	742	739	737	735	733	731	729	728	726	724	722	720	719	717	715	714	712	711	709	708	706	705	703	702	700
75	775	772	770	768	766	764	762	760	758	756	754	752	750	749	747	745	743	742	740	738	737	735	734	732	730
76	811	809	806	804	802	800	797	795	793	791	789	787	785	783	781	780	778	776	774	772	771	769	767	765	764
77	851	849	846	844	841	839	837	834	832	830	828	826	824	822	820	818	816	814	812	810	808	806	804	802	800
78	896	893	890	888	885	883	880	878	875	873	871	869	866	864	862	860	858	855	853	851	849	847	845	843	841
79	945	942	940	937	934	931	929	926	924	921	919	916	914	911	909	907	904	902	900	897	895	893	891	888	886
80	1.000	997	994	991	988	986	983	980	977	974	972	969	966	964	961	959	956	954	951	949	946	944	941	939	937

Aldur	Fæðingarár																							
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
60	459	459	458	458	457	457	456	456	455	455	454	454	453	453	452	452	452	451	451	450	450	449	449	448
61	470	469	468	468	467	467	466	466	465	465	464	464	463	463	462	462	461	461	460	460	459	459	458	458
62	480	480	479	479	478	477	477	476	476	475	475	474	474	473	473	472	471	471	470	470	469	469	468	468
63	492	492	491	490	490	489	488	488	487	487	486	485	485	484	484	483	483	482	481	481	480	480	479	479
64	505	504	503	503	502	501	501	500	500	499	498	498	497	496	496	495	494	494	493	493	492	491	491	490
65	519	518	517	516	516	515	514	514	513	512	511	511	510	509	509	508	507	507	506	505	505	504	504	503
66	533	533	532	531	530	530	529	528	527	526	526	525	524	524	523	522	521	521	520	519	519	518	517	517
67	550	549	548	547	546	545	545	544	543	542	541	540	540	539	538	537	537	536	535	534	534	533	532	531
68	566	565	564	563	562	561	560	560	559	558	557	556	555	554	554	553	552	551	550	550	549	548	547	546
69	584	583	582	581	580	579	578	577	576	575	574	573	572	571	570	570	569	568	567	566	565	564	564	563
70	603	602	601	600	599	598	597	596	595	594	593	592	591	590	589	588	587	586	585	584	583	582	581	580
71	624	623	622	620	619	618	617	616	615	614	613	612	611	610	609	608	607	606	605	604	603	602	601	600
72	647	645	644	643	642	641	639	638	637	636	635	634	632	631	630	629	628	627	626	625	624	623	622	621
73	672	670	669	668	666	665	664	662	661	660	659	658	656	655	654	653	652	650	649	648	647	646	645	644
74	699	697	696	695	693	692	690	689	688	686	685	684	682	681	680	679	677	676	675	673	672	671	670	669
75	729	727	726	724	723	721	720	718	717	715	714	713	711	710	708	707	706	704	703	701	700	699	698	696
76	762	760	759	757	755	754	752	751	749	747	746	744	743	741	740	738	737	735	734	732	731	729	728	727
77	799	797	795	793	791	790	788	786	784	783	781	779	778	776	774	773	771	770	768	766	765	763	762	760
78	839	837	835	833	831	829	827	826	824	822	820	818	816	815	813	811	809	808	806	804	802	801	799	797
79	884	882	880	878	876	874	871	869	867	865	863	861	859	858	856	854	852	850	848	846	844	842	841	839
80	934	932	930	927	925	923	921	918	916	914	912	910	908	905	903	901	899	897	895	893	891	889	887	885

### Tafla III

Breyting á réttindasjóði í örorkulífeyri. Taflan sýnir hvaða mánaðarlegan örorkulífeyri sjóðfélagi færi fyrir hverjar 100.000 kr. í réttindasjóði miðað við aldur og fæðingarár. Við úrskurð á lífeyri skal miða við mánaðargildi. Mánaðargildi eru fundin með því að brúa línulega milli árgilda töflunnar.

Aldur	Fæðingarár														
	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969
53															950
54														921	917
55													892	889	886
56												864	861	858	855
57											837	834	831	828	825
58										810	807	805	802	799	797
59									784	782	779	776	774	771	769
60								759	757	754	751	749	746	744	742
61							735	732	730	727	725	722	720	718	716
62						711	708	706	704	701	699	697	694	692	690
63					688	685	683	681	678	676	674	672	670	668	666
64				665	663	660	658	656	654	652	650	648	646	644	642
65			643	640	638	636	634	632	630	628	626	624	622	621	619
66		621	619	617	615	613	611	609	607	605	603	601	600	598	597
67	599	597	595	593	592	590	588	586	584	583	581	579	578	576	575

Aldur	Fæðingarár														
	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984
38															1.525
39														1.477	1.474
40													1.431	1.428	1.424
41												1.387	1.383	1.380	1.376
42											1.344	1.340	1.337	1.333	1.330
43										1.302	1.299	1.295	1.292	1.288	1.285
44									1.262	1.258	1.255	1.251	1.248	1.245	1.242
45								1.223	1.219	1.216	1.212	1.209	1.206	1.203	1.200
46							1.185	1.181	1.178	1.175	1.171	1.168	1.165	1.162	1.159
47						1.148	1.145	1.141	1.138	1.135	1.132	1.129	1.126	1.123	1.120
48					1.113	1.109	1.106	1.102	1.099	1.096	1.093	1.090	1.088	1.085	1.082
49				1.078	1.075	1.071	1.068	1.065	1.062	1.059	1.056	1.054	1.051	1.048	1.046
50			1.045	1.041	1.038	1.035	1.032	1.029	1.026	1.023	1.020	1.018	1.015	1.013	1.010
51		1.012	1.009	1.006	1.003	1.000	997	994	991	988	986	983	981	978	976
52	981	978	974	971	968	965	963	960	957	955	952	950	948	945	943
53	947	944	941	938	935	932	930	927	925	922	920	918	915	913	911
54	914	911	909	906	903	900	898	895	893	891	888	886	884	882	880
55	883	880	877	875	872	870	867	865	862	860	858	856	854	852	850
56	852	850	847	844	842	840	837	835	833	831	829	827	825	823	821
57	823	820	818	815	813	811	808	806	804	802	800	798	797	795	793
58	794	792	789	787	785	783	781	779	777	775	773	771	769	768	766
59	766	764	762	760	758	756	754	752	750	748	746	745	743	741	740
60	740	737	735	733	731	729	727	726	724	722	720	719	717	716	714
61	714	711	709	707	706	704	702	700	699	697	695	694	692	691	690
62	688	686	684	683	681	679	677	676	674	673	671	670	668	667	666
63	664	662	660	659	657	655	654	652	651	649	648	646	645	644	643
64	640	638	637	635	634	632	631	629	628	626	625	624	623	621	620
65	617	616	614	613	611	610	608	607	606	604	603	602	601	600	598
66	595	593	592	591	589	588	587	585	584	583	582	581	579	578	577
67	573	572	571	569	568	567	566	564	563	562	561	560	559	558	557

Aldur	Fæðingarár														
	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
23															2.453
24														2.376	2.371
25													2.302	2.297	2.293
26												2.230	2.226	2.221	2.216
27											2.161	2.156	2.152	2.147	2.143
28										2.093	2.089	2.084	2.080	2.076	2.071
29									2.028	2.023	2.019	2.015	2.011	2.007	2.002
30								1.965	1.960	1.956	1.952	1.948	1.944	1.940	1.936
31							1.903	1.899	1.895	1.891	1.887	1.883	1.879	1.875	1.871
32						1.844	1.840	1.836	1.832	1.828	1.824	1.820	1.816	1.813	1.809
33					1.786	1.782	1.778	1.774	1.770	1.767	1.763	1.759	1.756	1.752	1.749
34				1.731	1.727	1.723	1.719	1.715	1.711	1.708	1.704	1.701	1.697	1.694	1.690
35			1.677	1.673	1.669	1.665	1.661	1.658	1.654	1.651	1.647	1.644	1.640	1.637	1.634
36		1.624	1.620	1.617	1.613	1.609	1.606	1.602	1.599	1.595	1.592	1.589	1.586	1.583	1.579
37	1.574	1.570	1.566	1.562	1.559	1.555	1.552	1.549	1.545	1.542	1.539	1.536	1.533	1.530	1.527
38	1.521	1.517	1.514	1.510	1.507	1.503	1.500	1.497	1.494	1.490	1.487	1.484	1.481	1.479	1.476
39	1.470	1.466	1.463	1.459	1.456	1.453	1.450	1.447	1.444	1.441	1.438	1.435	1.432	1.429	1.426
40	1.421	1.417	1.414	1.410	1.407	1.404	1.401	1.398	1.395	1.392	1.389	1.387	1.384	1.381	1.379
41	1.373	1.369	1.366	1.363	1.360	1.357	1.354	1.351	1.348	1.346	1.343	1.340	1.338	1.335	1.333
42	1.327	1.323	1.320	1.317	1.314	1.311	1.309	1.306	1.303	1.301	1.298	1.295	1.293	1.290	1.288
43	1.282	1.279	1.276	1.273	1.270	1.267	1.265	1.262	1.259	1.257	1.254	1.252	1.250	1.247	1.245
44	1.239	1.236	1.233	1.230	1.227	1.225	1.222	1.220	1.217	1.215	1.212	1.210	1.208	1.205	1.203
45	1.197	1.194	1.191	1.189	1.186	1.184	1.181	1.179	1.176	1.174	1.172	1.169	1.167	1.165	1.163
46	1.157	1.154	1.151	1.149	1.146	1.144	1.141	1.139	1.137	1.135	1.132	1.130	1.128	1.126	1.124
47	1.118	1.115	1.112	1.110	1.108	1.105	1.103	1.101	1.099	1.096	1.094	1.092	1.090	1.088	1.086
48	1.080	1.077	1.075	1.073	1.070	1.068	1.066	1.064	1.062	1.060	1.058	1.056	1.054	1.052	1.050
49	1.043	1.041	1.039	1.036	1.034	1.032	1.030	1.028	1.026	1.024	1.022	1.020	1.018	1.016	1.014
50	1.008	1.006	1.004	1.001	999	997	995	993	991	989	988	986	984	982	980
51	974	972	970	968	966	964	962	960	958	956	954	953	951	949	947
52	941	939	937	935	933	931	929	927	926	924	922	921	919	917	916
53	909	907	905	903	901	900	898	896	894	893	891	890	888	886	885
54	878	876	874	873	871	869	868	866	864	863	861	860	858	857	855
55	848	847	845	843	841	840	838	837	835	834	832	831	829	828	826
56	819	818	816	814	813	811	810	808	807	805	804	802	801	800	798
57	791	790	788	787	785	784	782	781	779	778	777	775	774	773	771
58	764	763	761	760	758	757	756	754	753	752	750	749	748	746	745
59	738	737	735	734	732	731	730	728	727	726	725	723	722	721	720
60	713	711	710	709	707	706	705	704	702	701	700	699	698	696	695
61	688	687	686	684	683	682	681	679	678	677	676	675	674	673	672
62	664	663	662	661	660	658	657	656	655	654	653	652	651	650	649
63	641	640	639	638	637	636	635	633	632	631	630	629	628	627	626
64	619	618	617	616	615	614	613	612	611	610	609	608	607	606	605
65	597	596	595	594	593	592	591	590	589	588	587	586	586	585	584
66	576	575	574	573	572	571	571	570	569	568	567	566	565	564	563
67	556	555	554	553	552	551	550	550	549	548	547	546	545	545	544

Aldur	Fæðingarár													
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
16							3.061	3.055	3.050	3.044	3.038	3.032	3.027	
17						2.966	2.960	2.955	2.949	2.943	2.938	2.932	2.927	
18					2.874	2.868	2.862	2.857	2.851	2.846	2.841	2.835	2.830	
19				2.784	2.779	2.773	2.768	2.762	2.757	2.752	2.747	2.742	2.737	
20			2.697	2.692	2.687	2.681	2.676	2.671	2.666	2.661	2.656	2.651	2.646	
21		2.613	2.608	2.603	2.598	2.593	2.588	2.583	2.578	2.573	2.568	2.563	2.559	
22	2.532	2.527	2.522	2.517	2.512	2.507	2.502	2.497	2.492	2.488	2.483	2.479	2.474	
23	2.448	2.443	2.438	2.433	2.428	2.424	2.419	2.414	2.410	2.405	2.401	2.397	2.392	
24	2.367	2.362	2.357	2.352	2.348	2.343	2.339	2.334	2.330	2.326	2.321	2.317	2.313	
25	2.288	2.283	2.279	2.274	2.270	2.266	2.261	2.257	2.253	2.249	2.244	2.240	2.236	
26	2.212	2.207	2.203	2.199	2.195	2.190	2.186	2.182	2.178	2.174	2.170	2.166	2.162	
27	2.138	2.134	2.130	2.126	2.122	2.118	2.114	2.110	2.106	2.102	2.098	2.094	2.090	
28	2.067	2.063	2.059	2.055	2.051	2.047	2.043	2.040	2.036	2.032	2.028	2.025	2.021	
29	1.998	1.995	1.991	1.987	1.983	1.979	1.976	1.972	1.968	1.965	1.961	1.958	1.954	
30	1.932	1.928	1.924	1.921	1.917	1.913	1.910	1.906	1.903	1.899	1.896	1.893	1.889	
31	1.868	1.864	1.860	1.857	1.853	1.850	1.846	1.843	1.840	1.836	1.833	1.830	1.826	
32	1.805	1.802	1.798	1.795	1.792	1.788	1.785	1.782	1.778	1.775	1.772	1.769	1.766	
33	1.745	1.742	1.739	1.735	1.732	1.729	1.726	1.722	1.719	1.716	1.713	1.710	1.707	
34	1.687	1.684	1.681	1.677	1.674	1.671	1.668	1.665	1.662	1.659	1.656	1.653	1.650	
35	1.631	1.628	1.625	1.621	1.618	1.615	1.613	1.610	1.607	1.604	1.601	1.598	1.595	
36	1.576	1.573	1.570	1.567	1.565	1.562	1.559	1.556	1.553	1.550	1.548	1.545	1.542	
37	1.524	1.521	1.518	1.515	1.512	1.510	1.507	1.504	1.501	1.499	1.496	1.494	1.491	
38	1.473	1.470	1.467	1.465	1.462	1.459	1.457	1.454	1.451	1.449	1.446	1.444	1.441	
39	1.424	1.421	1.418	1.416	1.413	1.411	1.408	1.406	1.403	1.401	1.398	1.396	1.393	
40	1.376	1.373	1.371	1.368	1.366	1.363	1.361	1.359	1.356	1.354	1.352	1.349	1.347	
41	1.330	1.328	1.325	1.323	1.320	1.318	1.316	1.313	1.311	1.309	1.306	1.304	1.302	
42	1.286	1.283	1.281	1.279	1.276	1.274	1.272	1.269	1.267	1.265	1.263	1.261	1.259	
43	1.243	1.240	1.238	1.236	1.234	1.231	1.229	1.227	1.225	1.223	1.221	1.219	1.217	
44	1.201	1.199	1.197	1.194	1.192	1.190	1.188	1.186	1.184	1.182	1.180	1.178	1.176	
45	1.161	1.159	1.157	1.154	1.152	1.150	1.148	1.146	1.144	1.142	1.141	1.139	1.137	
46	1.122	1.120	1.118	1.116	1.114	1.112	1.110	1.108	1.106	1.104	1.102	1.101	1.099	
47	1.084	1.082	1.080	1.078	1.077	1.075	1.073	1.071	1.069	1.067	1.066	1.064	1.062	
48	1.048	1.046	1.044	1.042	1.040	1.039	1.037	1.035	1.033	1.032	1.030	1.028	1.027	
49	1.013	1.011	1.009	1.007	1.006	1.004	1.002	1.000	999	997	995	994	992	
50	979	977	975	974	972	970	969	967	965	964	962	961	959	
51	946	944	943	941	939	938	936	935	933	931	930	928	927	
52	914	912	911	909	908	906	905	903	902	900	899	897	896	
53	883	882	880	879	877	876	874	873	871	870	869	867	866	
54	854	852	851	849	848	846	845	844	842	841	840	838	837	
55	825	823	822	821	819	818	817	815	814	813	811	810	809	
56	797	796	794	793	792	790	789	788	786	785	784	783	782	
57	770	769	767	766	765	764	762	761	760	759	758	756	755	
58	744	743	741	740	739	738	737	735	734	733	732	731	730	
59	719	717	716	715	714	713	712	711	709	708	707	706	705	
60	694	693	692	691	690	689	688	686	685	684	683	682	681	
61	670	669	668	667	666	665	664	663	662	661	660	659	658	
62	648	646	645	644	643	642	641	640	639	638	638	637	636	
63	625	624	623	622	621	620	619	619	618	617	616	615	614	
64	604	603	602	601	600	599	598	597	596	595	595	594	593	
65	583	582	581	580	579	578	578	577	576	575	574	573	572	
66	563	562	561	560	559	558	558	557	556	555	554	553	553	
67	543	542	541	540	540	539	538	537	537	536	535	534	534	

## Tafla IV

Réttindatafla vegna framreiknings í örorku- og makalífeyri. Taflan sýnir rétt til mánaðarlegs lífeyris miðað við hvert 10.000 kr. mánaðarlegt iðgjald sem lagt er til grundvallar framreikningi miðað við aldur og fæðingarár.

Aldur	Fæðingarár															
	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	
52															871	
53														857	855	
54													845	842	840	
55												832	829	827	825	
56											819	817	815	812	810	
57										807	805	802	800	798	796	
58									795	793	790	788	786	784	782	
59								783	781	778	776	774	772	770	768	
60							771	769	767	764	762	760	758	756	754	
61						760	757	755	753	751	749	747	745	743	741	
62					748	746	744	742	740	737	735	734	732	730	728	
63				737	735	732	730	728	726	724	722	721	719	717	715	
64			723	720	718	717	715	713	711	709	707	706	704	702	701	
65		708	706	704	702	700	698	696	695	693	691	690	688	686	685	
66	683	681	679	677	675	674	672	670	669	667	666	664	663	661	660	

Aldur	Fæðingarár														
	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
37															1.143
38														1.116	1.114
39													1.092	1.090	1.088
40												1.069	1.067	1.065	1.063
41											1.047	1.045	1.043	1.041	1.039
42										1.027	1.025	1.023	1.021	1.019	1.017
43									1.008	1.006	1.004	1.002	1.000	998	996
44								990	988	986	984	982	980	978	976
45							973	971	969	967	965	963	961	959	957
46						957	955	952	950	948	946	944	943	941	939
47					941	939	937	935	933	931	929	927	925	923	922
48				926	924	922	920	918	915	914	912	910	908	906	905
49			912	909	907	905	903	901	899	897	895	893	891	890	888
50		898	895	893	891	889	887	885	883	881	879	877	875	874	872
51	884	882	879	877	875	873	871	869	867	865	863	862	860	858	857
52	868	866	864	861	859	857	855	853	851	850	848	846	845	843	841
53	853	850	848	846	844	842	840	838	836	835	833	831	830	828	826
54	838	835	833	831	829	827	825	823	822	820	818	816	815	813	812
55	823	820	818	816	814	812	811	809	807	805	804	802	801	799	798
56	808	806	804	802	800	798	796	794	793	791	790	788	787	785	784
57	794	792	790	788	786	784	782	781	779	777	776	774	773	771	770
58	780	778	776	774	772	770	768	767	765	764	762	761	759	758	757
59	766	764	762	760	758	757	755	753	752	750	749	748	746	745	744
60	752	750	749	747	745	744	742	740	739	738	736	735	733	732	731
61	739	737	736	734	732	731	729	728	726	725	724	722	721	720	719
62	726	725	723	721	720	718	717	715	714	713	711	710	709	708	707
63	714	712	711	709	708	706	705	703	702	701	700	698	697	696	695
64	699	698	696	695	694	692	691	690	688	687	686	685	684	683	682
65	683	682	681	679	678	677	675	674	673	672	671	670	669	668	667
66	659	657	656	655	654	653	651	650	649	648	647	646	645	644	643



Aldur	Fæðingarár														
	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
22															1.920
23														1.836	1.834
24													1.759	1.756	1.754
25												1.687	1.684	1.682	1.680
26											1.620	1.618	1.615	1.613	1.611
27										1.558	1.556	1.554	1.552	1.550	1.548
28									1.501	1.499	1.497	1.495	1.493	1.491	1.489
29								1.448	1.446	1.444	1.442	1.440	1.438	1.436	1.434
30							1.399	1.397	1.395	1.393	1.391	1.389	1.387	1.386	1.384
31						1.353	1.351	1.349	1.348	1.346	1.344	1.342	1.340	1.339	1.337
32					1.311	1.309	1.307	1.305	1.304	1.302	1.300	1.298	1.297	1.295	1.293
33				1.272	1.270	1.268	1.267	1.265	1.263	1.261	1.259	1.258	1.256	1.254	1.253
34			1.236	1.234	1.232	1.230	1.229	1.227	1.225	1.223	1.222	1.220	1.219	1.217	1.215
35		1.203	1.201	1.199	1.197	1.195	1.193	1.192	1.190	1.188	1.187	1.185	1.184	1.182	1.181
36	1.172	1.170	1.168	1.166	1.164	1.162	1.161	1.159	1.157	1.156	1.154	1.153	1.151	1.150	1.148
37	1.141	1.139	1.137	1.135	1.134	1.132	1.130	1.129	1.127	1.125	1.124	1.122	1.121	1.119	1.118
38	1.112	1.111	1.109	1.107	1.105	1.104	1.102	1.100	1.099	1.097	1.096	1.094	1.093	1.091	1.090
39	1.086	1.084	1.082	1.080	1.079	1.077	1.076	1.074	1.072	1.071	1.069	1.068	1.066	1.065	1.064
40	1.061	1.059	1.057	1.056	1.054	1.052	1.051	1.049	1.048	1.046	1.045	1.043	1.042	1.040	1.039
41	1.037	1.036	1.034	1.032	1.031	1.029	1.027	1.026	1.024	1.023	1.022	1.020	1.019	1.017	1.016
42	1.015	1.014	1.012	1.010	1.009	1.007	1.006	1.004	1.003	1.001	1.000	998	997	996	994
43	994	993	991	989	988	986	985	983	982	980	979	978	976	975	974
44	975	973	971	970	968	966	965	964	962	961	959	958	957	955	954
45	956	954	952	951	949	948	946	945	943	942	940	939	938	936	935
46	937	936	934	933	931	930	928	927	925	924	923	921	920	919	917
47	920	918	917	915	914	912	911	909	908	907	905	904	903	901	900
48	903	901	900	898	897	895	894	893	891	890	889	887	886	885	884
49	887	885	883	882	881	879	878	876	875	874	872	871	870	869	867
50	871	869	868	866	865	863	862	861	859	858	857	855	854	853	852
51	855	854	852	851	849	848	847	845	844	843	841	840	839	838	837
52	840	838	837	836	834	833	831	830	829	828	826	825	824	823	822
53	825	824	822	821	819	818	817	815	814	813	812	811	809	808	807
54	810	809	808	806	805	804	802	801	800	799	798	796	795	794	793
55	796	795	793	792	791	790	788	787	786	785	784	782	781	780	779
56	782	781	780	778	777	776	775	773	772	771	770	769	768	767	765
57	769	767	766	765	763	762	761	760	759	758	757	755	754	753	752
58	755	754	753	752	750	749	748	747	746	745	743	742	741	740	739
59	742	741	740	739	737	736	735	734	733	732	731	730	729	728	727
60	730	728	727	726	725	724	723	722	721	720	719	717	716	715	714
61	717	716	715	714	713	712	711	710	709	708	707	706	705	704	703
62	705	704	703	702	701	700	699	698	697	696	695	694	693	692	691
63	694	693	692	691	690	689	688	687	686	685	684	683	682	681	680
64	681	680	679	678	677	676	675	674	673	672	671	670	669	668	667
65	666	665	664	663	662	661	660	659	658	657	656	656	655	654	653
66	642	641	641	640	639	638	637	636	635	635	634	633	632	631	630

Aldur	Fæðingarár														
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
16						2.612	2.608	2.604	2.601	2.597	2.594	2.590	2.587	2.583	2.580
17					2.468	2.464	2.461	2.457	2.454	2.451	2.448	2.444	2.441	2.438	2.435
18				2.337	2.334	2.331	2.328	2.324	2.321	2.318	2.315	2.312	2.309	2.306	2.303
19			2.219	2.216	2.213	2.210	2.207	2.204	2.201	2.198	2.195	2.192	2.189	2.186	2.184
20		2.111	2.108	2.105	2.102	2.099	2.096	2.093	2.091	2.088	2.085	2.083	2.080	2.077	2.075
21	2.012	2.009	2.006	2.003	2.001	1.998	1.995	1.993	1.990	1.987	1.985	1.982	1.980	1.977	1.975
22	1.918	1.915	1.912	1.910	1.907	1.905	1.902	1.900	1.897	1.895	1.892	1.890	1.888	1.885	1.883
23	1.831	1.829	1.826	1.824	1.821	1.819	1.817	1.814	1.812	1.810	1.807	1.805	1.803	1.801	1.799
24	1.751	1.749	1.747	1.744	1.742	1.740	1.738	1.735	1.733	1.731	1.729	1.727	1.725	1.723	1.721
25	1.677	1.675	1.673	1.671	1.669	1.666	1.664	1.662	1.660	1.658	1.656	1.654	1.652	1.650	1.648
26	1.609	1.607	1.605	1.603	1.601	1.599	1.597	1.595	1.593	1.591	1.589	1.587	1.585	1.583	1.582
27	1.546	1.544	1.542	1.540	1.538	1.536	1.534	1.532	1.530	1.528	1.527	1.525	1.523	1.521	1.520
28	1.487	1.485	1.483	1.481	1.480	1.478	1.476	1.474	1.472	1.471	1.469	1.467	1.466	1.464	1.462
29	1.433	1.431	1.429	1.427	1.425	1.424	1.422	1.420	1.419	1.417	1.415	1.414	1.412	1.410	1.409
30	1.382	1.380	1.379	1.377	1.375	1.373	1.372	1.370	1.369	1.367	1.365	1.364	1.362	1.361	1.359
31	1.335	1.333	1.332	1.330	1.329	1.327	1.325	1.324	1.322	1.321	1.319	1.318	1.316	1.315	1.313
32	1.292	1.290	1.288	1.287	1.285	1.284	1.282	1.281	1.279	1.278	1.276	1.275	1.273	1.272	1.271
33	1.251	1.250	1.248	1.247	1.245	1.244	1.242	1.241	1.239	1.238	1.236	1.235	1.234	1.232	1.231
34	1.214	1.212	1.211	1.209	1.208	1.206	1.205	1.204	1.202	1.201	1.199	1.198	1.197	1.195	1.194
35	1.179	1.178	1.176	1.175	1.173	1.172	1.170	1.169	1.168	1.166	1.165	1.164	1.162	1.161	1.160
36	1.147	1.145	1.144	1.142	1.141	1.140	1.138	1.137	1.136	1.134	1.133	1.132	1.130	1.129	1.128
37	1.117	1.115	1.114	1.112	1.111	1.110	1.108	1.107	1.106	1.104	1.103	1.102	1.101	1.099	1.098
38	1.088	1.087	1.086	1.084	1.083	1.082	1.080	1.079	1.078	1.077	1.075	1.074	1.073	1.072	1.070
39	1.062	1.061	1.060	1.058	1.057	1.056	1.054	1.053	1.052	1.051	1.049	1.048	1.047	1.046	1.044
40	1.038	1.036	1.035	1.034	1.032	1.031	1.030	1.029	1.027	1.026	1.025	1.024	1.023	1.021	1.020
41	1.015	1.013	1.012	1.011	1.009	1.008	1.007	1.006	1.004	1.003	1.002	1.001	1.000	998	997
42	993	992	990	989	988	987	985	984	983	982	980	979	978	977	976
43	972	971	970	968	967	966	965	964	962	961	960	959	958	957	955
44	953	951	950	949	948	946	945	944	943	942	941	939	938	937	936
45	934	933	931	930	929	928	927	925	924	923	922	921	920	919	917
46	916	915	914	912	911	910	909	908	907	905	904	903	902	901	900
47	899	898	896	895	894	893	892	891	889	888	887	886	885	884	883
48	882	881	880	879	878	876	875	874	873	872	871	870	869	867	866
49	866	865	864	863	862	860	859	858	857	856	855	854	853	852	851
50	851	849	848	847	846	845	844	843	841	840	839	838	837	836	835
51	835	834	833	832	831	830	829	827	826	825	824	823	822	821	820
52	821	819	818	817	816	815	814	813	812	811	810	808	807	806	805
53	806	805	804	803	802	800	799	798	797	796	795	794	793	792	791
54	792	791	790	788	787	786	785	784	783	782	781	780	779	778	777
55	778	777	776	775	774	773	771	770	769	768	767	766	765	764	763
56	764	763	762	761	760	759	758	757	756	755	754	753	752	751	750
57	751	750	749	748	747	746	745	744	743	742	741	740	739	738	737
58	738	737	736	735	734	733	732	731	730	729	728	727	726	725	724
59	726	725	724	723	722	721	720	719	718	717	716	715	714	713	712
60	713	712	711	710	710	709	708	707	706	705	704	703	702	701	700
61	702	701	700	699	698	697	696	695	694	693	692	691	691	690	689
62	690	689	688	687	686	686	685	684	683	682	681	680	679	679	678
63	679	678	677	676	675	675	674	673	672	671	670	669	669	668	667
64	667	666	665	664	663	662	661	661	660	659	658	657	656	656	655
65	652	651	650	650	649	648	647	646	646	645	644	643	642	642	641
66	630	629	628	627	627	626	625	624	624	623	622	621	621	620	619

## Tafla V

Réttur til jöfnunariðgalds þeirra sem fengið fengið hafa úrskurðað viðmiðunariðgjald. Taflan sýnir rétt til jöfnunariðgalds sem hlutfall (%) af greiddu iðgjaldi mv. 10% iðgjald eða viðmiðunariðgjaldi hvort heldur sem lægra er miðað við aldur og fæðingarár.

Aldur	Fæðingarárgangur																	
	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972
42	1,97%	1,98%	2,01%	2,03%	1,97%	1,99%	2,02%	2,05%	1,98%	2,01%	2,03%	2,05%	2,06%	2,08%	2,08%	2,09%	2,08%	2,17%
43	4,08%	4,10%	4,13%	4,16%	4,10%	4,13%	4,17%	4,20%	4,14%	4,17%	4,19%	4,22%	4,24%	4,25%	4,26%	4,27%	4,27%	4,37%
44	6,18%	6,21%	6,24%	6,28%	6,22%	6,26%	6,30%	6,33%	6,27%	6,31%	6,34%	6,37%	6,39%	6,42%	6,43%	6,44%	6,45%	6,55%
45	8,27%	8,30%	8,34%	8,38%	8,33%	8,37%	8,42%	8,46%	8,41%	8,45%	8,48%	8,52%	8,55%	8,57%	8,59%	8,61%	8,62%	8,71%
46	10,36%	10,40%	10,44%	10,49%	10,44%	10,49%	10,54%	10,59%	10,54%	10,58%	10,63%	10,67%	10,70%	10,73%	10,76%	10,78%	10,78%	10,87%
47	12,45%	12,50%	12,55%	12,60%	12,56%	12,62%	12,67%	12,73%	12,68%	12,73%	12,78%	12,82%	12,86%	12,90%	12,93%	12,94%	12,94%	13,03%
48	14,57%	14,62%	14,68%	14,74%	14,70%	14,76%	14,82%	14,88%	14,84%	14,90%	14,95%	15,00%	15,05%	15,09%	15,11%	15,11%	15,12%	15,21%
49	16,70%	16,76%	16,83%	16,89%	16,86%	16,93%	17,00%	17,06%	17,02%	17,09%	17,15%	17,20%	17,25%	17,28%	17,30%	17,31%	17,31%	17,41%
50	18,87%	18,94%	19,01%	19,08%	19,05%	19,13%	19,20%	19,27%	19,24%	19,31%	19,37%	19,43%	19,47%	19,50%	19,52%	19,53%	19,53%	19,63%
51	21,08%	21,15%	21,23%	21,31%	21,28%	21,36%	21,44%	21,52%	21,49%	21,57%	21,64%	21,68%	21,72%	21,75%	21,77%	21,78%	21,78%	21,89%
52	23,33%	23,41%	23,49%	23,58%	23,55%	23,64%	23,73%	23,81%	23,79%	23,87%	23,92%	23,97%	24,01%	24,04%	24,06%	24,07%	24,07%	24,18%
53	25,63%	25,71%	25,80%	25,90%	25,88%	25,97%	26,07%	26,16%	26,13%	26,20%	26,26%	26,31%	26,34%	26,37%	26,39%	26,40%	26,40%	26,51%
54	27,98%	28,08%	28,17%	28,27%	28,26%	28,36%	28,46%	28,55%	28,52%	28,58%	28,64%	28,69%	28,72%	28,75%	28,77%	28,78%	28,77%	28,88%
55	30,40%	30,50%	30,60%	30,71%	30,70%	30,80%	30,91%	30,99%	30,95%	31,01%	31,07%	31,11%	31,15%	31,17%	31,19%	31,19%	31,19%	31,29%
56	32,88%	32,98%	33,09%	33,20%	33,20%	33,31%	33,40%	33,48%	33,43%	33,49%	33,55%	33,59%	33,62%	33,64%	33,66%	33,66%	33,65%	33,75%
57	35,42%	35,53%	35,65%	35,76%	35,76%	35,85%	35,94%	36,02%	35,97%	36,03%	36,08%	36,12%	36,14%	36,16%	36,17%	36,17%	36,16%	36,26%
58	38,04%	38,15%	38,27%	38,39%	38,37%	38,46%	38,54%	38,62%	38,56%	38,61%	38,66%	38,69%	38,71%	38,73%	38,73%	38,72%	38,71%	38,80%
59	40,71%	40,83%	40,95%	41,06%	41,03%	41,12%	41,19%	41,26%	41,19%	41,24%	41,28%	41,31%	41,33%	41,34%	41,33%	41,32%	41,29%	41,39%
60	43,46%	43,58%	43,69%	43,78%	43,74%	43,82%	43,89%	43,95%	43,88%	43,92%	43,95%	43,97%	43,98%	43,98%	43,97%	43,95%	43,91%	44,00%
61	46,28%	46,38%	46,48%	46,57%	46,52%	46,59%	46,65%	46,70%	46,61%	46,64%	46,66%	46,67%	46,67%	46,66%	46,64%	46,61%	46,57%	46,65%
62	49,16%	49,25%	49,33%	49,41%	49,35%	49,41%	49,45%	49,49%	49,39%	49,41%	49,42%	49,42%	49,41%	49,39%	49,36%	49,32%	49,26%	49,34%
63	52,11%	52,19%	52,26%	52,32%	52,24%	52,28%	52,32%	52,34%	52,23%	52,23%	52,23%	52,21%	52,19%	52,16%	52,11%	52,06%	51,99%	52,06%
64	55,75%	55,80%	55,85%	55,88%	55,77%	55,79%	55,80%	55,81%	55,66%	55,64%	55,62%	55,58%	55,53%	55,48%	55,41%	55,34%	55,25%	55,30%
65	59,61%	59,66%	59,69%	59,72%	59,60%	59,61%	59,61%	59,60%	59,44%	59,41%	59,38%	59,33%	59,27%	59,21%	59,13%	59,04%	58,95%	58,99%
66	66,08%	66,10%	66,11%	66,11%	65,96%	65,95%	65,93%	65,89%	65,70%	65,65%	65,59%	65,52%	65,44%	65,36%	65,26%	65,15%	65,03%	65,05%
67	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%

Aldur	Fæðingarágangur									
	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982
42	2,16%	2,14%	2,20%	2,15%	2,19%	2,23%	2,26%	2,28%	2,29%	2,30%
43	4,36%	4,33%	4,39%	4,34%	4,39%	4,42%	4,46%	4,48%	4,50%	4,51%
44	6,53%	6,50%	6,56%	6,52%	6,57%	6,61%	6,64%	6,67%	6,68%	6,70%
45	8,69%	8,66%	8,73%	8,69%	8,74%	8,78%	8,81%	8,84%	8,86%	8,88%
46	10,85%	10,82%	10,89%	10,85%	10,90%	10,95%	10,98%	11,01%	11,03%	11,05%
47	13,02%	12,99%	13,06%	13,02%	13,07%	13,12%	13,15%	13,19%	13,21%	13,23%
48	15,20%	15,17%	15,24%	15,20%	15,25%	15,30%	15,34%	15,37%	15,40%	15,41%
49	17,39%	17,37%	17,44%	17,40%	17,45%	17,50%	17,54%	17,57%	17,60%	17,62%
50	19,61%	19,59%	19,66%	19,62%	19,68%	19,73%	19,77%	19,80%	19,82%	19,84%
51	21,87%	21,84%	21,92%	21,87%	21,93%	21,98%	22,02%	22,05%	22,08%	22,10%
52	24,16%	24,13%	24,21%	24,16%	24,22%	24,27%	24,31%	24,34%	24,37%	24,38%
53	26,49%	26,46%	26,53%	26,48%	26,54%	26,59%	26,63%	26,66%	26,69%	26,70%
54	28,86%	28,82%	28,90%	28,85%	28,91%	28,95%	28,99%	29,03%	29,05%	29,06%
55	31,27%	31,23%	31,31%	31,25%	31,31%	31,36%	31,40%	31,43%	31,45%	31,46%
56	33,73%	33,69%	33,76%	33,70%	33,76%	33,80%	33,84%	33,86%	33,88%	33,90%
57	36,22%	36,18%	36,25%	36,19%	36,24%	36,28%	36,32%	36,34%	36,36%	36,37%
58	38,77%	38,72%	38,78%	38,71%	38,76%	38,80%	38,83%	38,85%	38,87%	38,87%
59	41,34%	41,29%	41,35%	41,27%	41,32%	41,35%	41,38%	41,40%	41,41%	41,41%
60	43,95%	43,89%	43,95%	43,86%	43,90%	43,93%	43,95%	43,96%	43,97%	43,97%
61	46,59%	46,52%	46,57%	46,48%	46,51%	46,53%	46,55%	46,56%	46,55%	46,55%
62	49,26%	49,18%	49,23%	49,12%	49,15%	49,16%	49,17%	49,17%	49,16%	49,15%
63	51,97%	51,87%	51,91%	51,79%	51,81%	51,82%	51,82%	51,81%	51,80%	51,77%
64	55,19%	55,08%	55,10%	54,96%	54,97%	54,96%	54,95%	54,93%	54,90%	54,87%
65	58,87%	58,75%	58,76%	58,62%	58,61%	58,60%	58,58%	58,55%	58,52%	58,48%
66	64,91%	64,77%	64,77%	64,60%	64,58%	64,56%	64,52%	64,48%	64,44%	64,38%
67	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%