

**ALLEGATO AL DOCUMENTO SULLE RENDITE DEL FONDO PENSIONI
DEL PERSONALE DEL GRUPPO BNL/BNPPARIBAS ITALIA**

Edizione 0		
Progressivo revisione	Data Approvazione al CdA	Stato di emissione documento
00	23/12/2014	prima emissione
01	28/01/2016	Aggiornamento base demografica
02	31/01/2017	Aggiornamento Base Finanziaria
03	01/03/2018	Aggiornamento Riforme Statutarie/Legge 205/2017
04	26/03/2019	Aggiornamento Basi tecniche

Fondo Pensioni del Personale del Gruppo BNL/BNP Paribas Italia

Basi tecniche adottate dal 1° gennaio 2019

Base Demografica	Base finanziaria
Tavola A62C	Tasso tecnico 0,5% annuo

Pagamento rendite

Rate mensili posticipate

Età del pensionato

L'età del pensionato si calcola in anni, con riferimento all'anniversario di nascita più vicino alla data di decorrenza della rendita. All'età così calcolata si applica il "fattore correttivo "Age-shifting" (allegato).

Coefficienti di trasformazione in rendita

ESEMPIO DI CALCOLO

Età pensionato:	65 anni
Sesso	Maschio
Montante accumulato	Euro 100.000,00
Rateazione	Mensile

Rendita vitalizia immediata rivalutabile

Coefficiente di conversione	21,8396
Rendita annua lorda iniziale	$(100.000,00 : 21,8396) = 4.578,84$

Rendita vitalizia immediata rivalutabile

età	Frazionamento Mensile	
	Maschi	Femmine
55	29,6096	32,8694
56	28,8301	32,0890
57	28,0509	31,3069
58	27,2720	30,5227
59	26,4930	29,7362
60	25,7145	28,9480
61	24,9366	28,1584
62	24,1600	27,3671
63	23,3849	26,5745
64	22,6116	25,7810
65	21,8396	24,9868
66	21,0693	24,1923
67	20,3002	23,3974
68	19,5331	22,6010
69	18,7688	21,8036
70	18,0086	21,0058

Rendita vitalizia immediata rivalutabile certa 5 anni e successivamente vitalizia

età	Frazionamento Mensile	
	Maschi	Femmine
55	29,6513	32,8975
56	28,8752	32,1187
57	28,0996	31,3383
58	27,3246	30,5561
59	26,5500	29,7717
60	25,7764	28,9860
61	25,0038	28,1990
62	24,2329	27,4107
63	23,4640	26,6213
64	22,6972	25,8313
65	21,9325	25,0409
66	21,1703	24,2503
67	20,4107	23,4597
68	19,6548	22,6684
69	18,9035	21,8770
70	18,1584	21,0863

**Rendita vitalizia immediata rivalutabile certa 10 anni e
successivamente vitalizia**

età	Frazionamento Mensile	
	Maschi	Femmine
55	29,7823	32,9817
56	29,0171	32,2083
57	28,2532	31,4338
58	27,4908	30,6580
59	26,7300	29,8808
60	25,9715	29,1028
61	25,2156	28,3242
62	24,4632	27,5451
63	23,7149	26,7661
64	22,9716	25,9876
65	22,2337	25,2101
66	21,5021	24,4343
67	20,7777	23,6606
68	20,0620	22,8890
69	19,3570	22,1208
70	18,6649	21,3575

Rendita vitalizia immediata rivalutabile reversibile

Reversibilità 60%

		REVERSIONARIA FEMMINA										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO MASCHIO	60	29,522	29,227	28,946	28,678	28,425	28,187	27,964	27,754	27,560	27,379	27,211
	61	29,031	28,722	28,426	28,143	27,875	27,622	27,383	27,159	26,950	26,755	26,574
	62	28,555	28,231	27,921	27,624	27,341	27,072	26,818	26,579	26,355	26,145	25,950
	63	28,092	27,755	27,430	27,119	26,821	26,537	26,268	26,014	25,774	25,550	25,340
	64	27,643	27,293	26,955	26,629	26,317	26,018	25,734	25,464	25,209	24,969	24,745
	65	27,206	26,844	26,493	26,154	25,827	25,514	25,214	24,930	24,659	24,404	24,164
	66	26,781	26,407	26,044	25,692	25,352	25,024	24,711	24,411	24,125	23,854	23,599
	67	26,367	25,983	25,608	25,244	24,891	24,550	24,222	23,907	23,606	23,320	23,049
	68	25,964	25,570	25,185	24,809	24,443	24,089	23,747	23,419	23,103	22,802	22,516
	69	25,572	25,169	24,773	24,387	24,010	23,643	23,288	22,946	22,616	22,300	21,998
70	25,190	24,778	24,374	23,977	23,589	23,211	22,844	22,488	22,144	21,814	21,497	

		REVERSIONARIO FEMMINA										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO FEMMINA	60	31,6023	31,366	31,144	30,937	30,745	30,567	30,403	30,252	30,115	29,989	29,875
	61	31,050	30,798	30,560	30,338	30,131	29,938	29,760	29,595	29,445	29,307	29,181
	62	30,512	30,244	29,991	29,753	29,530	29,322	29,129	28,950	28,785	28,635	28,497
	63	29,988	29,705	29,436	29,182	28,943	28,719	28,511	28,317	28,138	27,974	27,822
	64	29,478	29,180	28,895	28,626	28,371	28,131	27,907	27,698	27,504	27,325	27,160
	65	28,983	28,669	28,370	28,084	27,814	27,558	27,318	27,093	26,884	26,689	26,510
	66	28,501	28,173	27,859	27,558	27,272	27,000	26,744	26,503	26,278	26,068	25,873
	67	28,032	27,691	27,362	27,046	26,745	26,458	26,185	25,928	25,687	25,461	25,251
	68	27,576	27,222	26,879	26,549	26,232	25,929	25,641	25,368	25,111	24,869	24,642
	69	27,132	26,765	26,409	26,065	25,734	25,416	25,113	24,824	24,550	24,291	24,049
70	26,699	26,320	25,952	25,595	25,250	24,918	24,599	24,294	24,004	23,730	23,471	

		REVERSIONARIO MASCHIO										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO FEMMINA	60	30,816	30,637	30,471	30,318	30,178	30,049	29,933	29,827	29,731	29,644	29,566
	61	30,205	30,011	29,831	29,665	29,512	29,372	29,244	29,127	29,021	28,925	28,839
	62	29,607	29,398	29,204	29,024	28,857	28,704	28,564	28,436	28,319	28,213	28,118
	63	29,023	28,799	28,590	28,395	28,215	28,048	27,895	27,754	27,626	27,509	27,404
	64	28,453	28,214	27,990	27,780	27,585	27,404	27,237	27,084	26,943	26,815	26,699
	65	27,897	27,643	27,403	27,179	26,969	26,773	26,592	26,425	26,271	26,131	26,003
	66	27,355	27,086	26,832	26,592	26,366	26,156	25,960	25,779	25,612	25,458	25,318
	67	26,828	26,544	26,275	26,019	25,779	25,553	25,342	25,146	24,965	24,798	24,644
	68	26,315	26,016	25,732	25,461	25,206	24,965	24,738	24,527	24,331	24,149	23,982
	69	25,815	25,502	25,203	24,918	24,647	24,390	24,149	23,922	23,711	23,514	23,333
70	25,329	25,002	24,689	24,389	24,103	23,831	23,574	23,332	23,105	22,893	22,697	

		REVERSIONARIO MASCHIO										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO MASCHIO	60	28,502	28,265	28,042	27,832	27,637	27,455	27,287	27,131	26,987	26,855	26,735
	61	27,954	27,702	27,464	27,241	27,031	26,836	26,654	26,485	26,329	26,186	26,055
	62	27,420	27,153	26,901	26,663	26,439	26,230	26,034	25,852	25,684	25,528	25,385
	63	26,901	26,620	26,353	26,100	25,862	25,638	25,428	25,233	25,051	24,883	24,728
	64	26,396	26,101	25,820	25,553	25,300	25,061	24,837	24,627	24,431	24,250	24,082
	65	25,905	25,597	25,301	25,020	24,752	24,499	24,260	24,036	23,826	23,631	23,450
	66	25,429	25,107	24,798	24,502	24,220	23,952	23,698	23,459	23,235	23,025	22,831
	67	24,965	24,631	24,308	23,999	23,702	23,420	23,152	22,898	22,659	22,435	22,226
	68	24,515	24,168	23,833	23,510	23,200	22,903	22,621	22,352	22,098	21,859	21,635
	69	24,077	23,719	23,372	23,036	22,713	22,402	22,105	21,822	21,554	21,300	21,061
70	23,652	23,284	22,925	22,577	22,241	21,917	21,606	21,309	21,026	20,757	20,504	

Per combinazioni di età diverse da quelle nelle tabelle contattare direttamente il Fondo

Rendita vitalizia immediata rivalutabile reversibile

Reversibilità 80%

		REVERSIONARIO FEMMINA										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO MASCHIO	60	30,791	30,398	30,022	29,666	29,329	29,011	28,713	28,434	28,175	27,933	27,710
	61	30,396	29,984	29,589	29,212	28,855	28,517	28,199	27,900	27,621	27,361	27,120
	62	30,020	29,588	29,174	28,778	28,401	28,043	27,704	27,385	27,086	26,807	26,547
	63	29,661	29,212	28,779	28,363	27,966	27,588	27,229	26,890	26,571	26,271	25,992
	64	29,319	28,853	28,402	27,968	27,551	27,153	26,774	26,415	26,075	25,755	25,456
	65	28,994	28,512	28,044	27,591	27,156	26,738	26,339	25,959	25,599	25,259	24,939
	66	28,684	28,187	27,702	27,233	26,779	26,343	25,924	25,524	25,144	24,783	24,442
	67	28,389	27,877	27,378	26,892	26,421	25,966	25,529	25,109	24,708	24,327	23,966
	68	28,108	27,582	27,069	26,567	26,080	25,608	25,152	24,714	24,293	23,891	23,510
	69	27,839	27,302	26,775	26,259	25,756	25,268	24,795	24,338	23,898	23,477	23,074
70	27,583	27,035	26,495	25,966	25,449	24,945	24,455	23,981	23,523	23,082	22,660	

		REVERSIONARIO FEMMINA										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO FEMMINA	60	32,487	32,171	31,876	31,600	31,343	31,106	30,887	30,687	30,503	30,336	30,184
	61	32,013	31,677	31,361	31,064	30,787	30,530	30,293	30,074	29,873	29,689	29,522
	62	31,559	31,202	30,865	30,547	30,250	29,973	29,715	29,477	29,258	29,056	28,873
	63	31,125	30,747	30,389	30,050	29,732	29,434	29,156	28,898	28,659	28,439	28,238
	64	30,710	30,312	29,933	29,573	29,234	28,914	28,615	28,337	28,078	27,839	27,619
	65	30,314	29,896	29,497	29,116	28,755	28,415	28,095	27,795	27,516	27,256	27,017
	66	29,936	29,500	29,080	28,679	28,298	27,936	27,594	27,273	26,973	26,693	26,433
	67	29,577	29,122	28,683	28,262	27,860	27,477	27,114	26,772	26,450	26,148	25,868
	68	29,234	28,761	28,304	27,864	27,442	27,038	26,654	26,290	25,947	25,624	25,322
	69	28,907	28,418	27,944	27,485	27,043	26,620	26,215	25,830	25,465	25,120	24,797
70	28,596	28,091	27,600	27,124	26,664	26,221	25,796	25,390	25,003	24,637	24,292	

		REVERSIONARIO MASCHIO										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO FEMMINA	60	31,438	31,199	30,978	30,774	30,587	30,416	30,260	30,119	29,991	29,875	29,771
	61	30,887	30,628	30,388	30,167	29,963	29,776	29,605	29,449	29,308	29,180	29,065
	62	30,353	30,075	29,816	29,576	29,354	29,149	28,962	28,791	28,636	28,495	28,367
	63	29,838	29,540	29,261	29,002	28,761	28,539	28,334	28,147	27,976	27,821	27,680
	64	29,342	29,024	28,725	28,446	28,186	27,945	27,722	27,517	27,330	27,159	27,004
	65	28,866	28,527	28,208	27,909	27,629	27,368	27,127	26,904	26,699	26,512	26,341
	66	28,409	28,050	27,711	27,391	27,091	26,810	26,549	26,307	26,084	25,880	25,693
	67	27,971	27,593	27,233	26,893	26,572	26,271	25,990	25,729	25,487	25,264	25,059
	68	27,552	27,154	26,775	26,414	26,073	25,752	25,450	25,169	24,907	24,665	24,442
	69	27,151	26,735	26,336	25,955	25,594	25,252	24,930	24,628	24,346	24,084	23,842
70	26,769	26,334	25,916	25,516	25,135	24,772	24,430	24,107	23,804	23,522	23,260	

		REVERSIONARIO MASCHIO										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO MASCHIO	60	29,432	29,115	28,817	28,538	28,278	28,035	27,811	27,603	27,411	27,236	27,075
	61	28,959	28,624	28,307	28,008	27,729	27,469	27,226	27,001	26,794	26,603	26,427
	62	28,506	28,151	27,815	27,497	27,199	26,919	26,659	26,416	26,192	25,984	25,794
	63	28,072	27,698	27,342	27,005	26,688	26,389	26,109	25,848	25,606	25,382	25,175
	64	27,657	27,264	26,889	26,533	26,196	25,877	25,578	25,299	25,038	24,796	24,572
	65	27,260	26,849	26,455	26,080	25,723	25,385	25,067	24,768	24,488	24,228	23,986
	66	26,882	26,453	26,041	25,646	25,270	24,913	24,575	24,256	23,957	23,677	23,418
	67	26,520	26,074	25,644	25,231	24,836	24,460	24,102	23,764	23,445	23,146	22,867
	68	26,175	25,713	25,266	24,836	24,422	24,027	23,650	23,292	22,953	22,635	22,336
	69	25,846	25,369	24,906	24,459	24,027	23,613	23,217	22,840	22,482	22,143	21,825
70	25,534	25,042	24,564	24,100	23,652	23,220	22,805	22,409	22,031	21,673	21,335	

Per combinazioni di età diverse da quelle nelle tabelle contattare direttamente il Fondo

Rendita vitalizia immediata rivalutabile reversibile

Reversibilità 100%

		REVERSIONARIO FEMMINA										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO MASCHIO	60	32,061	31,568	31,099	30,654	30,232	29,835	29,463	29,114	28,789	28,488	28,209
	61	31,761	31,245	30,752	30,281	29,834	29,412	29,014	28,641	28,292	27,967	27,666
	62	31,485	30,945	30,428	29,933	29,461	29,013	28,590	28,192	27,818	27,468	27,143
	63	31,230	30,668	30,127	29,608	29,111	28,639	28,190	27,766	27,367	26,993	26,643
	64	30,996	30,413	29,850	29,307	28,786	28,289	27,815	27,365	26,941	26,541	26,166
	65	30,783	30,180	29,595	29,029	28,485	27,963	27,464	26,989	26,539	26,114	25,714
	66	30,588	29,966	29,361	28,774	28,207	27,661	27,138	26,638	26,162	25,711	25,285
	67	30,411	29,771	29,147	28,540	27,951	27,383	26,836	26,311	25,810	25,333	24,882
	68	30,251	29,595	28,952	28,326	27,717	27,127	26,557	26,009	25,483	24,981	24,504
	69	30,107	29,435	28,776	28,132	27,503	26,893	26,301	25,730	25,180	24,653	24,151
70	29,977	29,291	28,617	27,956	27,309	26,679	26,067	25,474	24,902	24,351	23,823	

		REVERSIONARIO FEMMINA										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO FEMMINA	60	33,371	32,977	32,607	32,262	31,942	31,645	31,372	31,121	30,891	30,682	30,492
	61	32,977	32,556	32,161	31,790	31,444	31,123	30,826	30,552	30,301	30,071	29,862
	62	32,607	32,161	31,739	31,342	30,970	30,624	30,302	30,004	29,730	29,478	29,249
	63	32,262	31,790	31,342	30,919	30,521	30,148	29,801	29,478	29,180	28,905	28,653
	64	31,942	31,444	30,970	30,521	30,096	29,697	29,323	28,975	28,652	28,353	28,078
	65	31,645	31,123	30,624	30,148	29,697	29,271	28,871	28,496	28,147	27,823	27,524
	66	31,372	30,826	30,302	29,801	29,323	28,871	28,444	28,043	27,667	27,317	26,993
	67	31,121	30,552	30,004	29,478	28,975	28,496	28,043	27,615	27,212	26,836	26,485
	68	30,891	30,301	29,730	29,180	28,652	28,147	27,667	27,212	26,783	26,379	26,002
	69	30,682	30,071	29,478	28,905	28,353	27,823	27,317	26,836	26,379	25,949	25,545
70	30,492	29,862	29,249	28,653	28,078	27,524	26,993	26,485	26,002	25,545	25,113	

		REVERSIONARIO MASCHIO										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO FEMMINA	60	32,061	31,761	31,485	31,230	30,996	30,783	30,588	30,411	30,251	30,107	29,977
	61	31,568	31,245	30,945	30,668	30,413	30,180	29,966	29,771	29,595	29,435	29,291
	62	31,099	30,752	30,428	30,127	29,850	29,595	29,361	29,147	28,952	28,776	28,617
	63	30,654	30,281	29,933	29,608	29,307	29,029	28,774	28,540	28,326	28,132	27,956
	64	30,232	29,834	29,461	29,111	28,786	28,485	28,207	27,951	27,717	27,503	27,309
	65	29,835	29,412	29,013	28,639	28,289	27,963	27,661	27,383	27,127	26,893	26,679
	66	29,463	29,014	28,590	28,190	27,815	27,464	27,138	26,836	26,557	26,301	26,067
	67	29,114	28,641	28,192	27,766	27,365	26,989	26,638	26,311	26,009	25,730	25,474
	68	28,789	28,292	27,818	27,367	26,941	26,539	26,162	25,810	25,483	25,180	24,902
	69	28,488	27,967	27,468	26,993	26,541	26,114	25,711	25,333	24,981	24,653	24,351
70	28,209	27,666	27,143	26,643	26,166	25,714	25,285	24,882	24,504	24,151	23,823	

		REVERSIONARIO MASCHIO										
		60	61	62	63	64	65	66	67	68	69	70
PENSIONATO MASCHIO	60	30,361	29,965	29,593	29,244	28,919	28,616	28,335	28,075	27,836	27,616	27,415
	61	29,965	29,545	29,149	28,776	28,427	28,101	27,798	27,517	27,258	27,019	26,800
	62	29,593	29,149	28,728	28,332	27,959	27,609	27,283	26,980	26,699	26,440	26,202
	63	29,244	28,776	28,332	27,910	27,513	27,140	26,790	26,464	26,161	25,881	25,623
	64	28,919	28,427	27,959	27,513	27,091	26,694	26,320	25,970	25,645	25,342	25,062
	65	28,616	28,101	27,609	27,140	26,694	26,271	25,873	25,500	25,150	24,824	24,523
	66	28,335	27,798	27,283	26,790	26,320	25,873	25,451	25,053	24,679	24,329	24,005
	67	28,075	27,517	26,980	26,464	25,970	25,500	25,053	24,630	24,231	23,858	23,509
	68	27,836	27,258	26,699	26,161	25,645	25,150	24,679	24,231	23,808	23,410	23,037
	69	27,616	27,019	26,440	25,881	25,342	24,824	24,329	23,858	23,410	22,987	22,589
70	27,415	26,800	26,202	25,623	25,062	24,523	24,005	23,509	23,037	22,589	22,167	

Per combinazioni di età diverse da quelle nelle tabelle contattare direttamente il Fondo

Rendita vitalizia immediata rivalutabile con pagamento di un capitale decrescente

età	Frazionamento Mensile	
	Maschi	Femmine
55	33,1921	35,7677
56	32,4584	35,0372
57	31,7349	34,3016
58	31,0058	33,5673
59	30,2710	32,8373
60	29,5356	32,1020
61	28,8072	31,3612
62	28,0730	30,6261
63	27,3326	29,8923
64	26,5969	29,1527
65	25,8654	28,4072
66	25,1273	27,6717
67	24,3826	26,9342
68	23,6487	26,1903
69	22,9156	25,4400
70	22,1757	24,7035

Rendita vitalizia immediata rivalutabile certa fino all'85° anno di età e successivamente vitalizia

età	Frazionamento Mensile	
	Maschi	Femmine
55	32,4644	34,5687
56	31,6352	33,7505
57	30,8029	32,9289
58	29,9675	32,1041
59	29,1290	31,2758
60	28,2876	30,4444
61	27,4434	29,6100
62	26,5966	28,7724
63	25,7473	27,9320
64	24,8957	27,0888
65	24,0420	26,2430
66	23,1863	25,3949
67	22,3288	24,5446
68	21,4698	23,6918
69	20,6098	22,8369
70	19,7495	21,9802

Tabella di Age - Shifting

La tavola demografica A62 C comporta l'utilizzo dello strumento di "age-shifting", che consiste nel rettificare l'età dell'assicurato, calcolata in anni e mesi compiuti, invecchiandola o ringiovanendola sommando algebricamente lo "shift" annuo corrispondente alla data di nascita contenuto nella Tabella di age-shifting (sotto riportata)

MASCHI		FEMMINE	
GENERAZIONE DEI NATI	CORREZIONE DELL'ETA'	GENERAZIONE DEI NATI	CORREZIONE DELL'ETA'
Fino al 1907	7	Fino al 1907	7
Dal 1908 al 1917	6	Dal 1908 al 1917	6
Dal 1918 al 1921	5	Dal 1918 al 1921	5
Dal 1922 al 1926	4	Dal 1922 al 1926	4
Dal 1927 al 1938	3	Dal 1927 al 1938	3
Dal 1939 al 1947	2	Dal 1939 al 1947	2
Dal 1948 al 1957	1	Dal 1948 al 1957	1
Dal 1958 al 1966	0	Dal 1958 al 1966	0
Dal 1967 al 1977	-1	Dal 1967 al 1977	-1
Dal 1978 al 1987	-2	Dal 1978 al 1987	-2
Dal 1988 al 1997	-3	Dal 1988 al 1997	-3
Dal 1998 al 2008	-4	Dal 1998 al 2008	-4
Dal 2009 al 2019	-5	Dal 2009 al 2019	-5
Dal 2020	-6	Dal 2020	-6