
ABP STATISTICAL INFORMATION ON PARTICIPANTS 2016

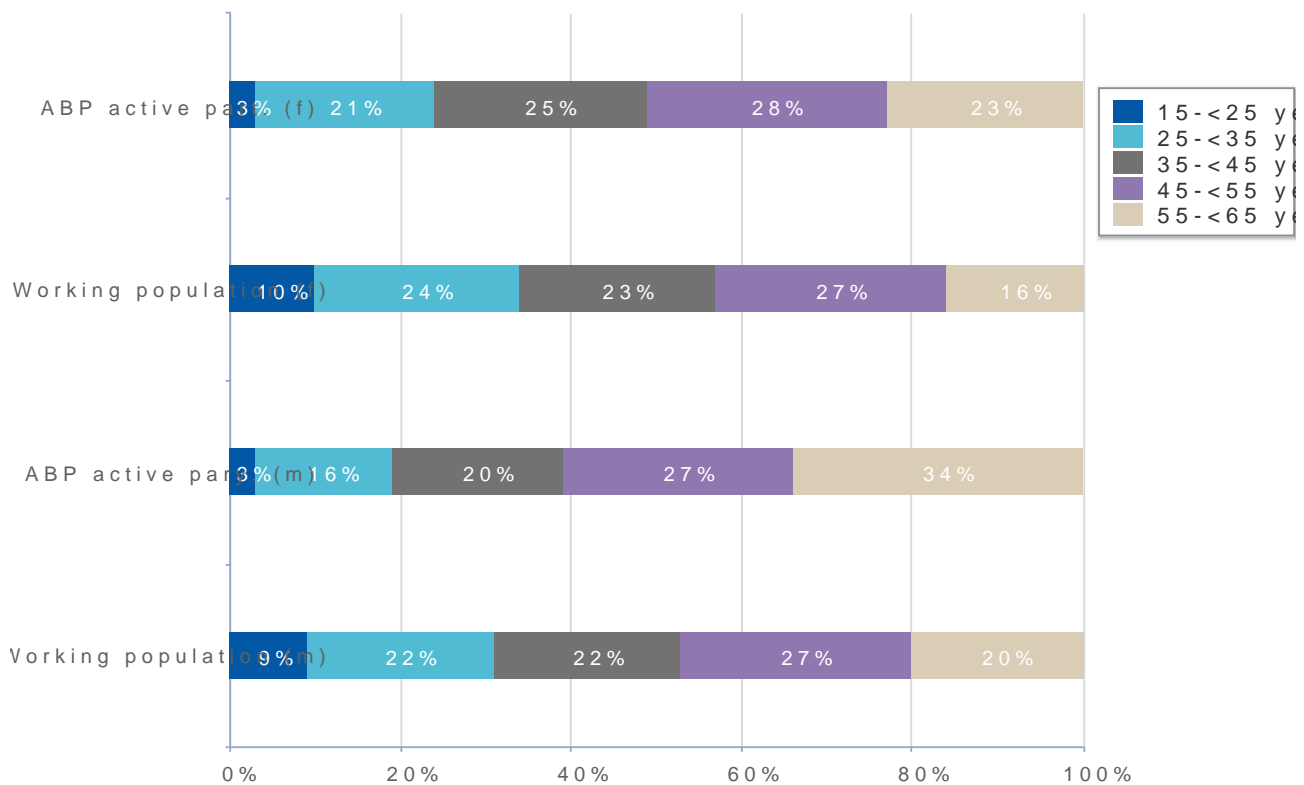


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Percentage distribution by age of Dutch working population and ABP active participants



ABP's active participant population is older than the Dutch working population as a whole. The percentage in the lowest age bracket is less than half that for the Dutch working population as a whole. The second and third age bracket also show a difference for the male participants, however this is not as large. For the female participants the second age bracket also shows this difference, however smaller compared to the male participants.

At the other end of the scale, the highest age brackets are relatively strongly represented in the ABP population compared with the Dutch working population as a whole. For the male participants this is +14%-points and for the female participants +7%-points higher compared to the Dutch working population.

The data for the Dutch working population were provided by CBS StatLine and relate to the position as at year-end 2016.

Number of participants

Number of persons

	2016	2015	2014	2013	2012
Active participants					
Male	528,770	524,484	535,142	540,917	556,491
Female	576,022	556,006	557,195	554,737	560,612
Total	1,104,792	1,080,490	1,092,337	1,095,654	1,117,103
In receipt of incapacity/disability pension					
Male	19,259	20,099	21,088	22,277	23,914
Female	22,481	23,007	23,403	24,106	25,219
Total	41,740	43,106	44,491	46,383	49,133
In receipt of retirement pension					
Male	378,450	371,226	362,915	350,717	344,294
Female	224,858	215,633	205,651	193,000	184,963
Total	603,308	586,859	568,566	543,717	529,257
In receipt of partner pension					
Male	24,718	23,586	22,478	21,397	20,162
Female	173,193	173,202	173,087	173,070	172,768
Total	197,911	196,788	195,565	194,467	192,930
In receipt of orphans' pension					
Male	3,840	3,988	4,171	4,412	4,602
Female	3,586	3,788	3,953	4,150	4,377
Total	7,426	7,776	8,124	8,562	8,979
Former participants					
Male	432,655	436,084	430,818	430,719	424,184
Female	500,471	505,502	496,330	491,631	488,951
Total	933,126	941,586	927,148	922,350	913,135

The long-term decline in the number of members came to a halt in 2016. Compared with 2015, we even saw growth. Processing the backlog of participants in receipt of unemployment benefit led to a one-off increase in the number of participants (and a decrease in the number of former participants).

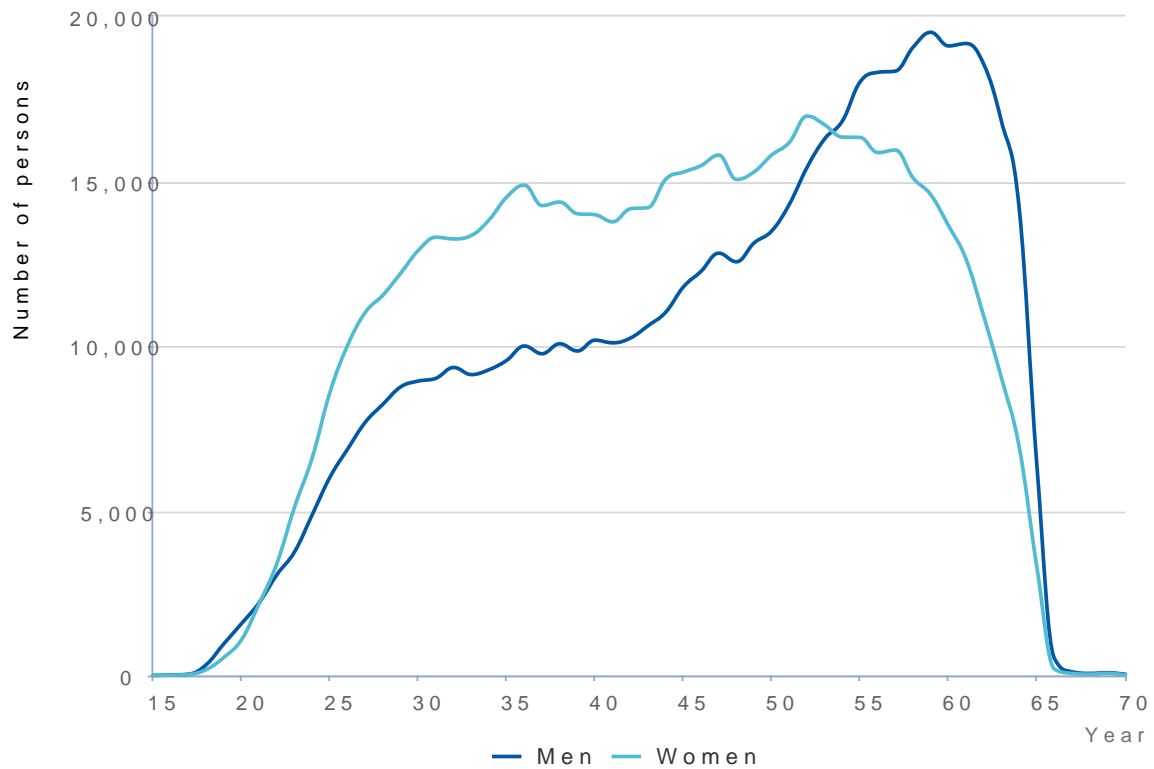
The increase in the number of participants in receipt of retirement pension can largely be explained by the progressively ageing population and the increase in life expectancy.

Index of number of participants

	2016	2015	2014	2013	2012
Active participants					
Male	95.0	94.2	96.2	97.2	100.0
Female	102.7	99.2	99.4	99.0	100.0
Total	98.9	96.7	97.8	98.1	100.0
In receipt of incapacity/disability pension					
Male	80.5	84.0	88.2	93.2	100.0
Female	89.1	91.2	92.8	95.6	100.0
Total	85.0	87.7	90.6	94.4	100.0
In receipt of retirement pension					
Male	109.9	107.8	105.4	101.9	100.0
Female	121.6	116.6	111.2	104.3	100.0
Total	114.0	110.9	107.4	102.7	100.0
In receipt of partner pension					
Male	122.6	117.0	111.5	106.1	100.0
Female	100.2	100.3	100.2	100.2	100.0
Total	102.6	102.0	101.4	100.8	100.0
In receipt of orphans' pension					
Male	83.4	86.7	90.6	95.9	100.0
Female	81.9	86.5	90.3	94.8	100.0
Total	82.7	86.6	90.5	95.4	100.0
Former participants					
Male	102.0	102.8	101.6	101.5	100.0
Female	102.4	103.4	101.5	100.5	100.0
Total	102.2	103.1	101.5	101.0	100.0

The numbers of participants are expressed as an index relative to the numbers as at year-end 2012.

Age distribution of active participants



Number of participants by age bracket

Number of persons

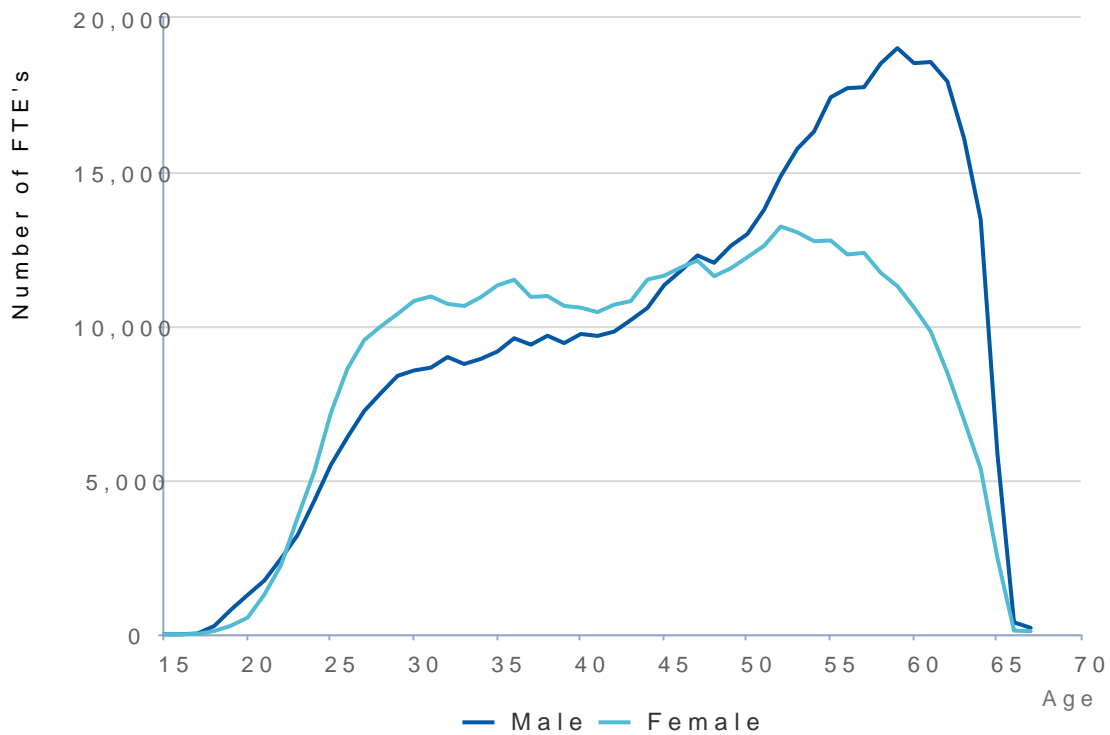
	2016	2015	2014	2013	2012
Age bracket - male					
15-<25	16,863	16,746	17,594	14,767	20,351
25-<35	83,297	81,380	83,347	83,605	87,577
35-<45	101,400	101,264	103,978	106,795	109,865
45-<55	138,906	142,545	149,641	155,713	163,952
55-<60	93,251	93,415	96,716	98,937	101,643
60-<67	94,755	88,837	83,569	80,838	72,854
>=67	298	297	297	262	249
Total	528,770	524,484	535,142	540,917	556,491
Age bracket - female					
15-<25	19,220	18,117	18,223	16,134	20,794
25-<35	120,034	117,740	120,288	121,512	127,157
35-<45	143,225	140,031	140,745	141,903	143,419
45-<55	158,887	156,511	158,669	160,108	162,453
55-<60	77,834	74,251	74,353	72,446	70,331
60-<67	56,633	49,187	44,754	42,494	36,334
>=67	189	169	163	140	124
Total	576,022	556,006	557,195	554,737	560,612

Males and females in the 60->67 age brackets are the only category to have grown in the past five years. The increase in male participants is approximately 30%, for the female participants this is even approximately 56%. This increase is mainly because people are working longer (see also the chart in chapter: the increase in the Average age of new recipients of early pension).

In contrast to 2015, the number of male active participants slightly increased with 0.8%. The number of female participants showed a higher increase compared to the male active participants. The increase for female active participants was 3.6%.

As at year-end 2016, 47.9% of the total number of active participants were men compared with 49.8% at the end of 2012.

Age distribution of active participants (in fte's)



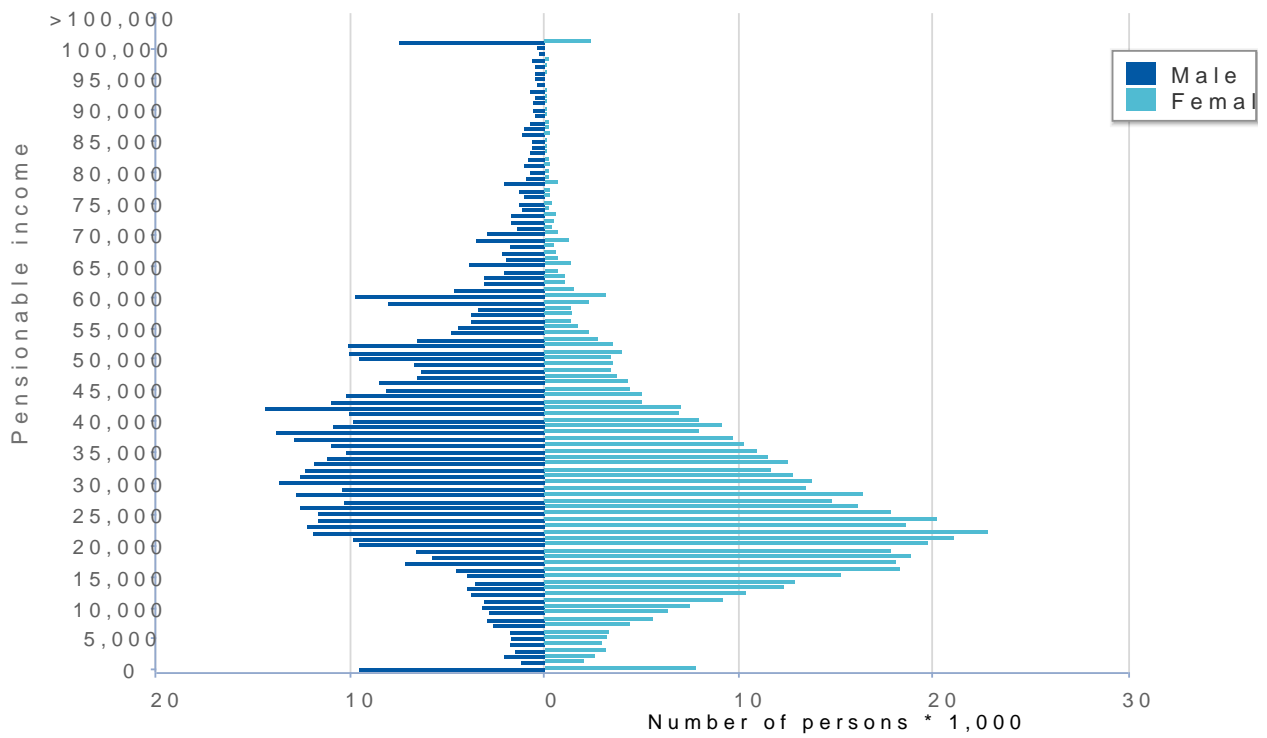
Number of participants by age bracket (fte)

Year	2016	2015	2014	2013	2012
Age bracket - male					
15-<25	14,119	14,141	14,718	12,580	17,144
25-<35	79,298	77,813	79,784	80,589	83,917
35-<45	97,375	97,660	100,406	103,560	106,179
45-<55	133,802	138,182	145,366	151,976	159,661
55-<60	90,459	91,516	95,196	97,961	100,532
60-<67	90,903	86,683	81,902	79,243	71,395
>=67	209	211	212	173	189
Total	506,165	506,206	517,584	526,082	539,017
Age bracket - female					
15-<25	13,527	12,344	12,428	11,429	14,559
25-<35	99,868	97,607	100,167	101,932	106,321
35-<45	109,499	107,033	107,336	107,942	108,128
45-<55	123,056	121,362	122,531	123,573	124,568
55-<60	60,520	58,324	58,569	57,340	55,591
60-<67	43,865	38,998	35,567	33,630	28,839
>=67	102	90	86	64	59
Total	450,436	435,758	436,684	435,910	438,065

The full-time equivalent average is calculated by dividing the number of full-time equivalents by the number of individuals. The full-time equivalent average as at year-end 2016 was 0.96 for males and 0.78 for females. The overall full-time equivalent average was 0.87.

In full-time equivalents, the proportion of men was 52.9% (55.2% at the end of 2012).

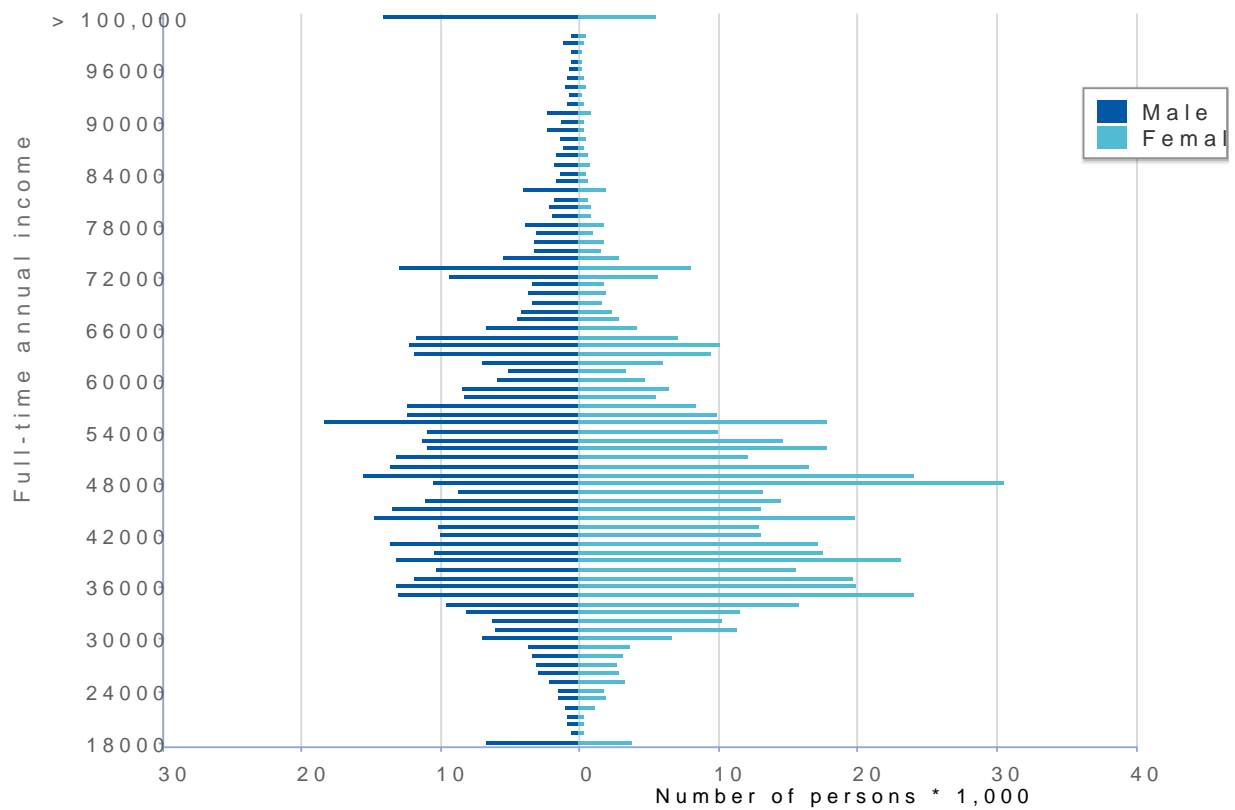
Distribution of active participants by pensionable income



The pensionable income is defined as the annual income less the contribution threshold.

The median divides the population into 2 equal parts. For the male participants the median is €36,900 and for female participants €25,150 (rounded amounts).

Distribution of active participants by full-time annual income



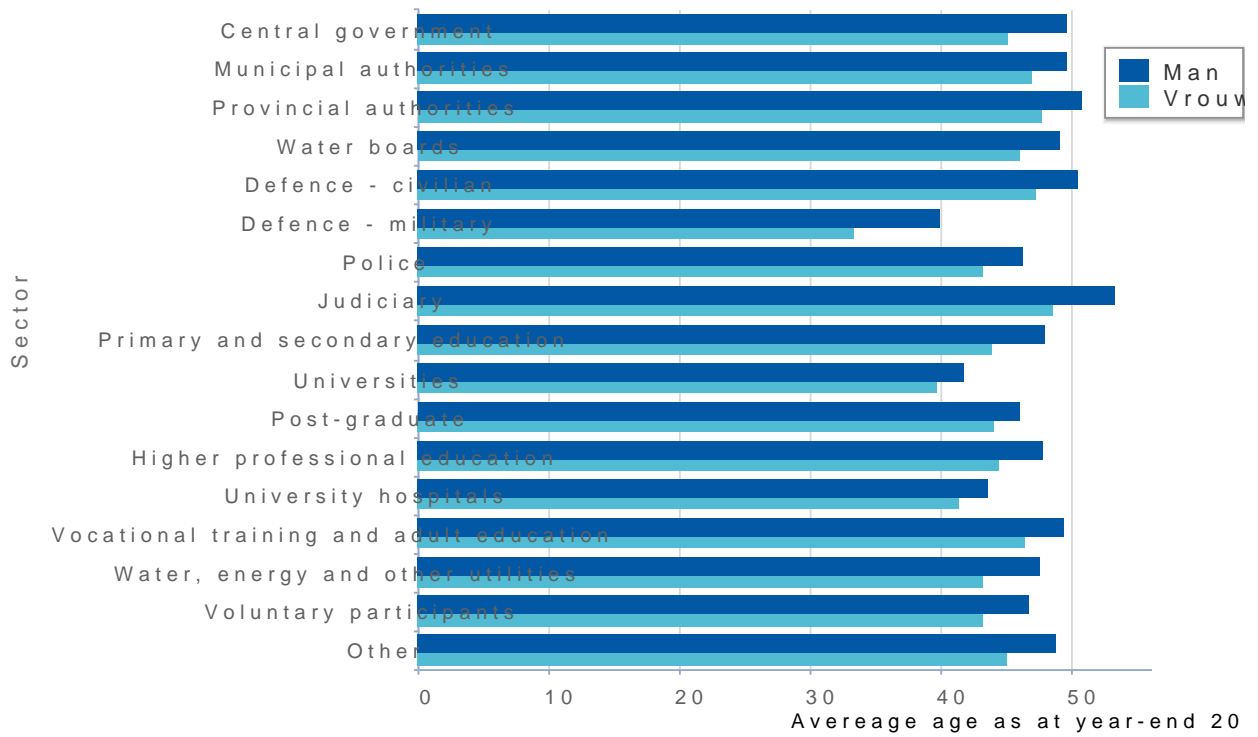
The median divides the population into 2 equal parts. For the male participants the median is €51,800 and for female participants €46,800 (rounded amounts).

Average accrued service years for participants

Age bracket	Average accrued service years			Number of persons		
	Male	Female	Total	Male	Female	Total
15-<20	0.59	0.33	0.49	1,357	782	2,139
20-<25	1.76	1.04	1.37	15,506	18,438	33,944
25-<30	3.99	3.17	3.51	37,578	53,402	90,980
30-<35	6.94	6.50	6.68	45,719	66,632	112,351
35-<40	10.12	9.39	9.69	49,244	72,046	121,290
40-<45	13.31	11.52	12.27	52,156	71,179	123,335
45-<50	16.45	12.96	14.53	62,559	76,884	139,443
50-<55	21.69	16.38	18.94	76,347	82,003	158,350
55-<60	27.43	19.41	23.78	93,251	77,834	171,085
60-<67	30.14	20.66	26.60	94,755	56,633	151,388
>=67	10.61	7.15	9.27	298	189	487
Total	18.51	12.40	15.33	528,770	576,022	1,104,792

As the table shows, female participants have accrued significantly fewer service years than their male counterparts. This is due to factors such as part-time working, which is more common among women than men, and career interruptions due to changes in family circumstances.

Average age of active participants by sector



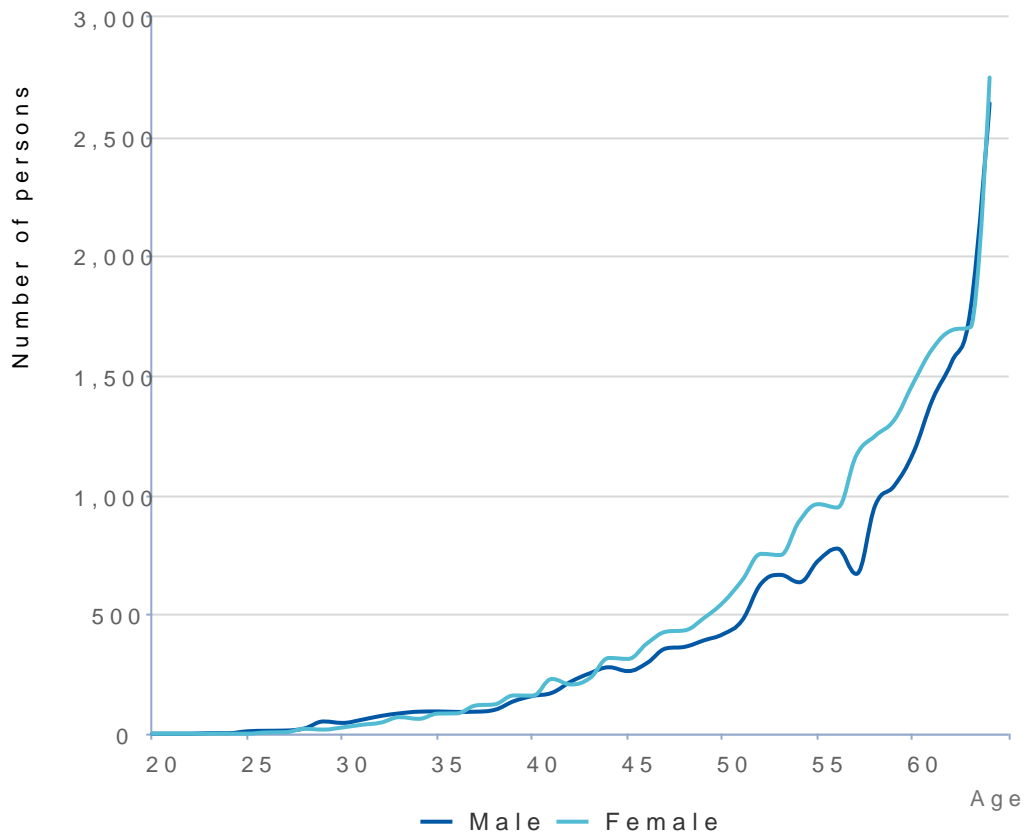
Number of participants by sector

Number of persons

Year	Situation at year end				
	2016	2015	2014	2013	2012
Sector					
Central government	131,904	130,900	131,357	131,562	132,641
Municipal authorities	192,500	189,486	191,666	199,790	205,126
Provincial authorities	12,576	12,755	12,723	12,973	13,772
Water boards	12,470	12,432	12,562	12,614	12,484
Defence - civilian	19,207	18,753	19,225	17,826	21,120
Defence - military	50,096	50,809	52,676	50,854	54,325
Police	63,843	63,575	64,422	65,523	65,809
Judiciary	3,335	3,416	3,480	3,521	3,585
Primary and secondary education	285,275	277,236	282,307	283,153	285,630
Universities	58,134	55,916	56,615	54,793	57,198
Post-graduate	6,197	6,102	6,185	6,363	6,511
Higher professional education	47,184	44,791	43,665	41,975	41,747
University hospitals	68,108	65,984	66,210	65,543	66,559
Vocational training and adult education	55,283	53,750	52,303	52,110	52,982
Water, energy and other utilities	35,975	36,061	38,201	39,182	39,808
Voluntary participants	46,456	42,842	43,115	41,092	41,065
Other	16,249	15,682	15,625	16,780	16,741
Total	1,104,792	1,080,490	1,092,337	1,095,654	1,117,103

The increase in the number of participants is mainly the result of an increase in the sectors related to education. This increase can be related to a growing number of students in these education sectors, as a result of which there was an expansion in the workforce.

Age distribution of recipients of incapacity pension



This population is expected to decline sharply in the coming years due to the concentration of recipients in the higher age brackets and the more stringent requirements applied to new recipients of state benefit under the Work and Income (Ability to Work) Act (WIA). This pension ends at 64 years of age.

Number of recipients (male) of incapacity pension

Number of persons					
Year	2016	2015	2014	2013	2012
By age bracket					
15-<25	2	10	12	20	26
25-<35	462	492	535	549	539
35-<45	1,590	1,658	1,760	1,916	2,062
45-<55	4,490	4,804	5,054	5,082	5,366
>=55	12,715	13,135	13,727	14,710	15,921
Total	19,259	20,099	21,088	22,277	23,914
Benefit amount (* € 1,000)					
<2.5	8,465	8,636	8,921	9,139	9,447
2.5-<5	4,391	4,665	4,980	5,451	5,976
5-<7.5	2,698	2,846	2,995	3,162	3,384
7.5-<10	1,333	1,413	1,479	1,602	1,766
10 -<12.5	797	852	915	979	1,104
12.5-<15	507	545	593	648	727
15-<17.5	339	363	376	401	483
17.5-<20	193	213	232	250	299
20=>	536	566	597	645	728
Total	19,259	20,099	21,088	22,277	23,914

A large proportion of incapacity pensions are at the lower end of the scale in terms of the benefit amount and higher age brackets, one reason being that these pensions supplement the state disability benefit (WAO) and the state benefit under the Work and Income (Ability to Work) Act (WIA).

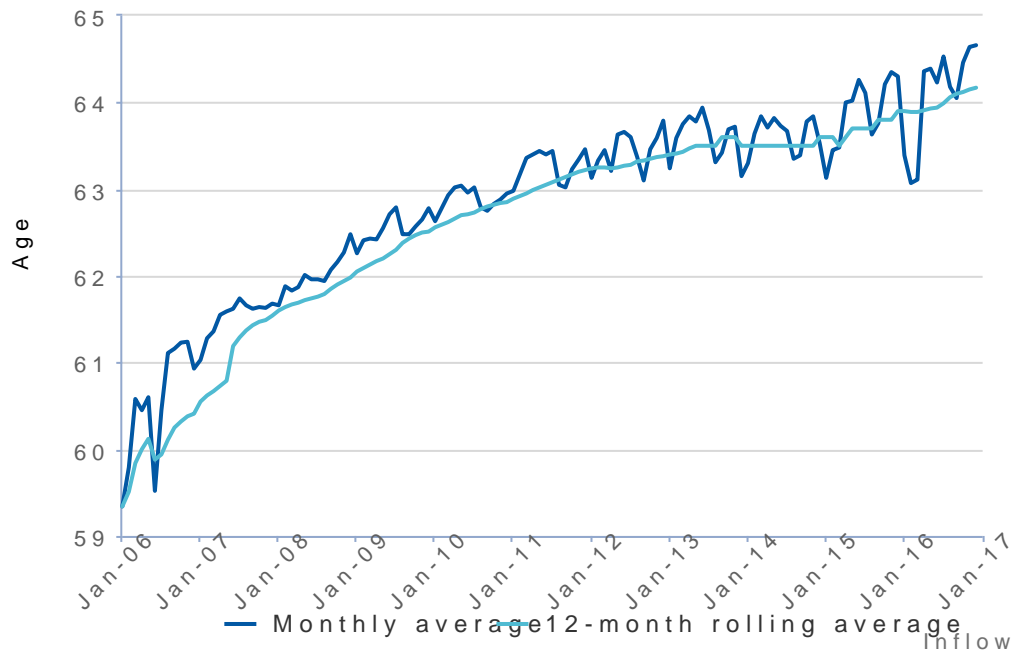
Number of recipients (female) of incapacity pension

Number of persons

Year	2016	2015	2014	2013	2012
By age bracket					
15-<25	-	-	3	6	13
25-<35	288	315	345	357	361
35-<45	1,714	1,805	1,902	2,029	2,166
45-<55	5,620	6,023	6,256	6,598	7,035
>=55	14,859	14,864	14,897	15,116	15,644
Total	22,481	23,007	23,403	24,106	25,219
Benefit amount (* € 1,000)					
<2.5	13,409	13,546	13,590	13,745	14,143
2.5-<5	4,295	4,501	4,725	5,103	5,513
5-<7.5	2,551	2,665	2,756	2,876	3,027
7.5-<10	1,131	1,176	1,196	1,237	1,285
10 -<12.5	506	516	530	531	583
12.5-<15	244	236	235	248	275
15-<17.5	144	155	158	151	162
17.5-<20	77	87	97	92	97
>=20	124	125	116	123	134
Total	22,481	23,007	23,403	24,106	25,219

A large proportion of incapacity/disability pensions are at the lower end of the scale in terms of the benefit amount, one reason being that these pensions supplement the state disability benefit (WAO) and the state benefit under the Work and Income (Ability to Work) Act (WIA).

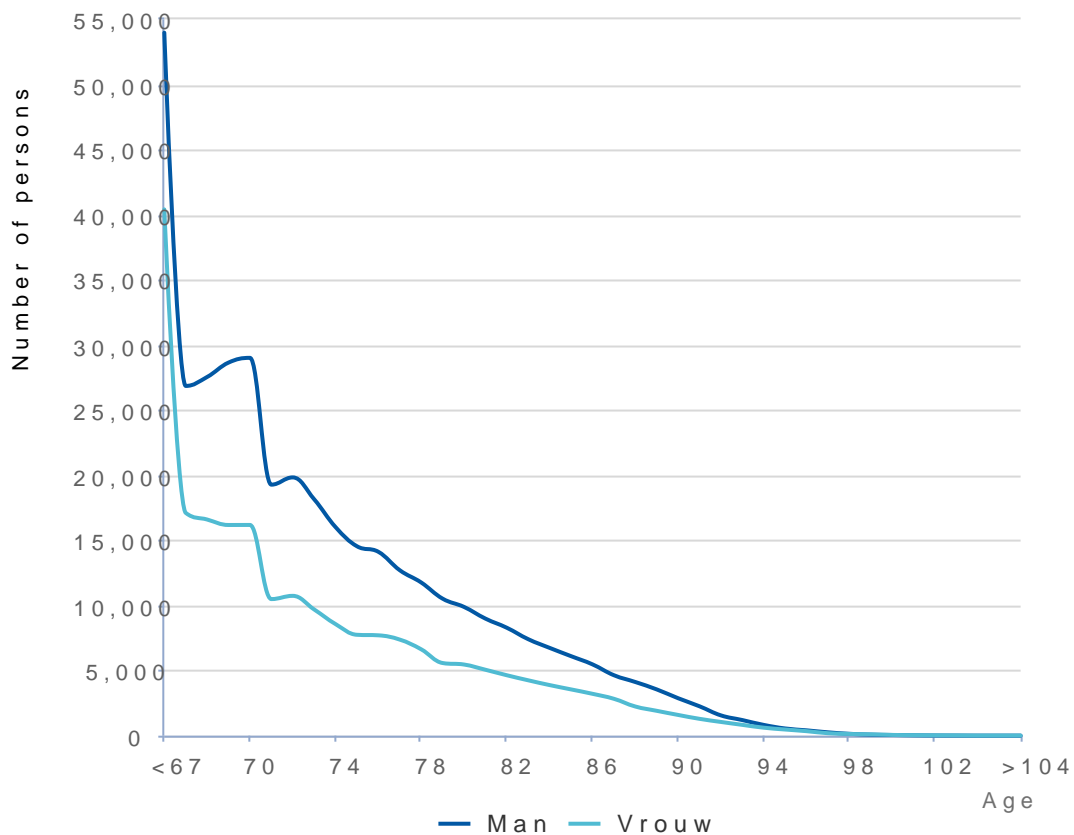
Average age of new recipients of early pension (from active participant category)



The chart is included in the monthly average and the 12 month rolling average. The monthly average is the average age at the first award of flexible pension ABP pension Choice respectively. The 12 month moving average is based on the numbers per month. For the comparability are only taken from the category active Awards (inflow from sleepers is also possible).

At the beginning of the series, the number of new recipients of an ABP Keuzepensioen was still very low and therefore had a minimal effect on the overall average. Over time, however, the numbers have increased. The influx arose when the participants received around 70% of their last-earned FPU salary. Owing to an increase in the qualifying age, this became later and later. The point where the curve levels out roughly coincides with the discontinuation of the FPU. For a while, the average age remained fairly constant. From 2015 onwards, however, the upward trend is resumed, with the increase in the AOW state pension age to 67.

Age distribution of retirement pension recipients (including ABP Keuzepensioen)



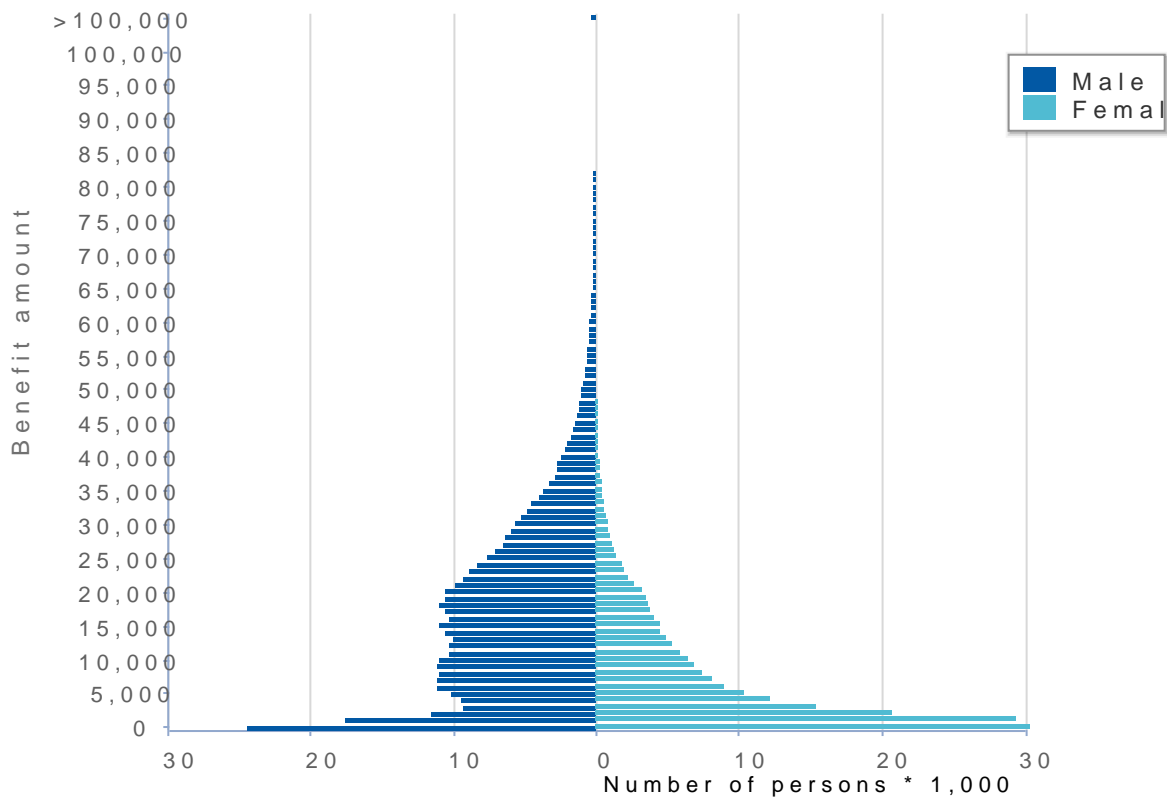
The population of retirement pension recipients is predominantly male, with almost twice as many men as women. In the oldest age bracket, however, the proportion of female recipients is higher because they live longer.

Number of retirement pension recipients (including ABP Keuzepensioen) by age bracket

Number of persons

Year	2016	2015	2014	2013	2012
Male					
<65	11,344	12,889	13,624	18,431	26,316
65-<70	125,680	134,029	132,990	125,756	119,628
70-<75	102,284	89,598	86,217	80,726	75,984
75-<80	63,648	61,096	58,095	55,929	54,098
80-<85	41,312	40,314	39,778	38,957	38,812
85-<90	23,903	23,737	23,314	22,707	21,741
90-<95	8,720	8,095	7,543	6,988	6,557
95-<100	1,445	1,366	1,263	1,136	1,072
>=100	114	102	91	87	86
Total	378,450	371,226	362,915	350,717	344,294
Female					
<65	12,061	12,178	11,588	12,374	15,365
65-<70	78,234	80,177	76,723	69,837	64,426
70-<75	55,666	47,808	45,585	42,809	40,368
75-<80	35,041	33,509	31,580	29,660	28,173
80-<85	23,304	22,417	21,761	21,067	20,110
85-<90	13,753	12,991	12,213	11,457	11,034
90-<95	5,387	5,237	4,971	4,599	4,283
95-<100	1,247	1,158	1,084	1,048	1,061
>=100	165	158	146	149	143
Total	224,858	215,633	205,651	193,000	184,963

Distribution of retirement pension recipients by benefit amount



The distribution by benefit amount is different from the distribution by income of active participants because the retirement pension is a 'second-pillar' pension that supplements the state pension (AOW), except in the case of recipients of early pension.

The median divides the population into 2 equal parts. For men the median is almost €16,000 and the mean is around €17,800. For women the median is almost €5,000 and the mean is around €8,300.

The distribution by benefit amount for female recipients of retirement pension is skewed much more towards the lower benefit amount brackets than for male recipients because the former are from an older generation for whom it was less common for women to be in paid employment.

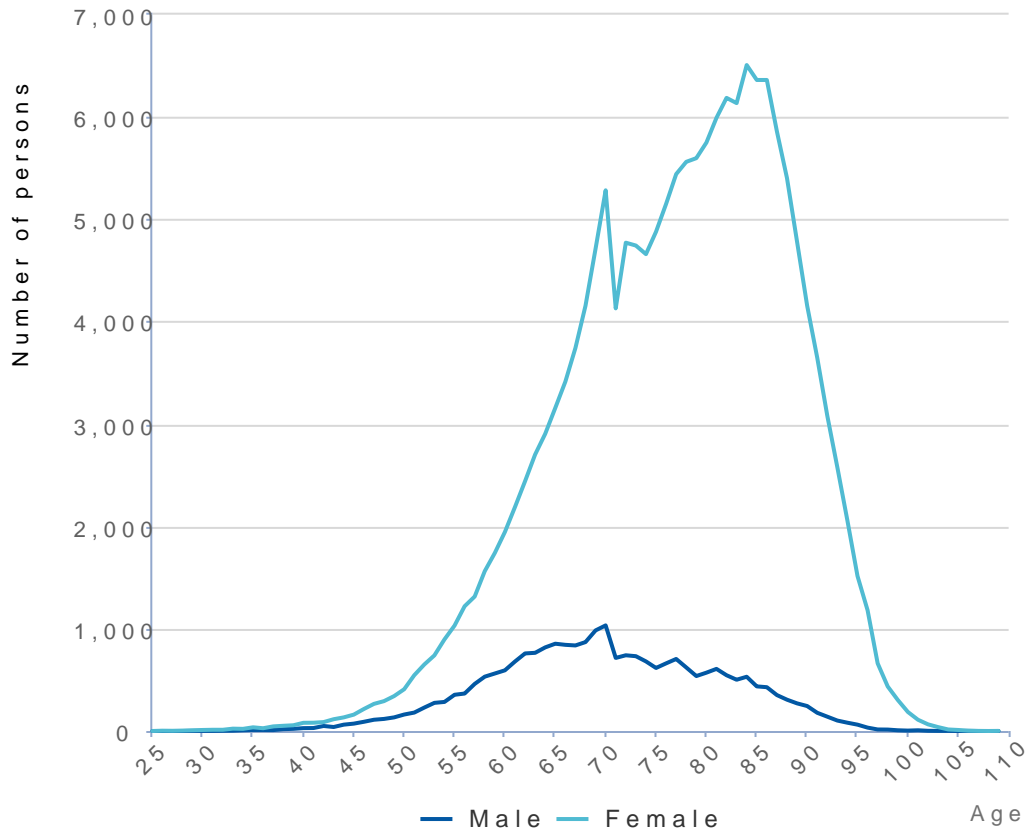
Number of retirement pension recipients (including ABP Keuzepensioen) by benefit amount

Number of persons

	2016	2015	2014	2013	2012
Male (€1,000)					
<5	73,469	72,187	71,257	68,687	66,025
5-<10	54,311	55,470	56,576	57,002	56,882
10-<15	51,734	51,558	50,871	49,719	48,373
15-<20	53,014	52,026	50,294	48,418	46,512
20-<25	46,835	45,635	43,834	41,031	38,952
25-<30	33,320	32,230	30,853	28,632	27,537
30-<35	23,977	23,126	22,188	20,317	20,128
35-<40	14,924	14,188	13,448	12,481	12,654
>=40	26,866	24,806	23,594	24,430	27,231
Total	378,450	371,226	362,915	350,717	344,294
Female (€1,000)					
<5	112,527	107,603	104,024	98,652	93,546
5-<10	41,752	40,796	38,750	36,527	34,685
10-<15	26,997	26,114	24,720	22,888	21,634
15-<20	19,367	18,647	17,466	15,856	15,322
20-<25	11,846	11,202	10,303	9,057	8,836
25-<30	5,692	5,219	4,736	4,205	4,250
30-<35	3,028	2,829	2,672	2,487	2,642
35-<40	1,682	1,499	1,376	1,271	1,455
>=40	1,967	1,724	1,604	2,057	2,593
Total	224,858	215,633	205,651	193,000	184,963

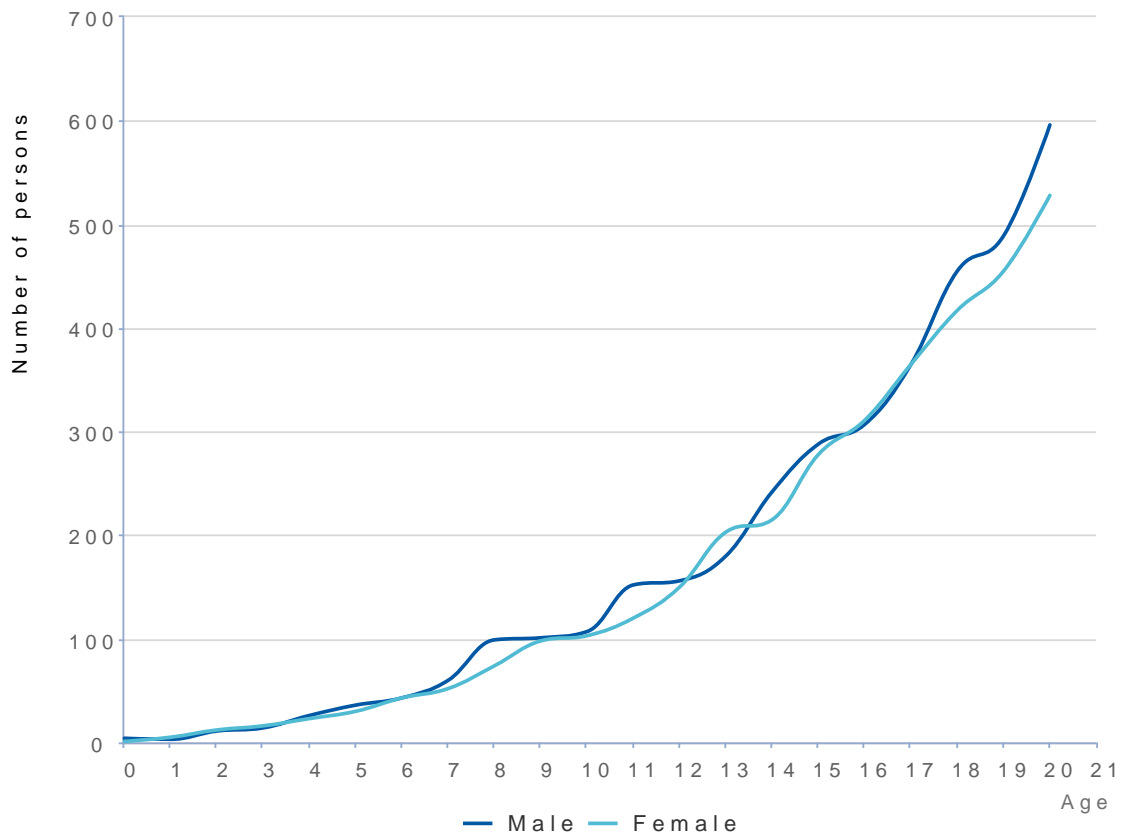
The benefit amount on which these categories are based is the supplementary pension ('second-pillar' pension) only, and does not include the state pension (AOW).

Age distribution of recipients of surviving dependants' pension



Women make up 90% of partner pension recipients. This is because a) in older generations the husband was generally the breadwinner, b) the widower's pension was not introduced until 1989, and c) on average women live longer than men, so there are fewer male recipients of partner pension.

Age distribution of recipients of orphans' pension



Number of recipients of surviving dependants'/ orphans' pension by age bracket

Number of persons

Year	2016	2015	2014	2013	2012
Male					
0-<10	401	419	452	468	462
10-<20	2,767	2,862	3,021	3,191	3,360
20-<30	710	750	753	815	842
30-<40	82	96	96	117	120
40-<50	730	776	833	865	914
50-<60	3,402	3,511	3,637	3,780	3,836
60-<70	7,994	7,911	7,438	6,975	6,451
70-<80	7,036	6,224	5,856	5,455	4,966
80-<90	4,544	4,236	3,896	3,580	3,314
90-<100	876	776	658	555	490
>=100	16	13	9	8	9
Total	28,558	27,574	26,649	25,809	24,764
Female					
0-<10	359	378	391	406	447
10-<20	2,649	2,709	2,942	3,083	3,191
20-<30	639	770	702	749	826
30-<40	295	326	315	335	354
40-<50	1,769	1,870	2,087	2,313	2,491
50-<60	10,102	10,692	11,183	11,725	12,160
60-<70	31,365	32,433	31,964	32,080	31,595
70-<80	50,222	48,426	48,379	48,206	48,198
80-<90	59,340	59,679	60,054	60,212	60,728
90-<100	19,611	19,306	18,634	17,740	16,804
>=100	428	401	389	371	351
Total	176,779	176,990	177,040	177,220	177,145

The numbers in the highest age brackets are rising. These numbers are expected to continue rise in future, given the increase in life expectancy.

Number of surviving dependants'/orphans' pension recipients by benefit amount

Number of persons

	2016	2015	2014	2013	2012
Male (€1,000)					
<2.5	13,899	13,182	12,855	12,529	12,068
2.5-<5	6,029	6,008	5,821	5,622	5,411
5 <7.5	2,901	2,805	2,677	2,572	2,475
7.5-<10	1,836	1,741	1,623	1,554	1,462
10-<12.5	1,171	1,121	1,069	1,016	991
12.5-<15	912	879	839	805	768
15-<17.5	611	593	588	566	537
17.5-<20	407	411	380	372	350
>=20	792	834	797	773	702
Total	28,558	27,574	26,649	25,809	24,764
Female (€1,000)					
<2.5	32,966	32,701	33,107	33,561	33,760
2.5-<5	33,907	34,640	35,066	35,652	35,910
5-<7.5	24,755	24,945	25,123	25,328	25,414
7.5-<10	18,625	18,816	18,876	19,061	18,986
10-<12.5	15,631	15,554	15,495	15,336	15,425
12.5-<15	12,789	12,722	12,594	12,519	12,412
15-<17.5	9,739	9,642	9,486	9,290	9,249
17.5-<20	7,212	7,038	6,876	6,727	6,669
>=20	21,155	20,932	20,417	19,746	19,320
Total	176,779	176,990	177,040	177,220	177,145

In the lower benefit classes, the number of participants is higher. There are two reasons for this:

- As a rule, the retirement pension, in comparison with the surviving dependants' pension is accrued over a longer period. This is because the surviving dependants' pension is awarded after death.
- The surviving dependants' pension is a fixed, lower percentage, derived from the retirement pension. Consequently, the surviving dependants' pension accrued is less than the retirement pension.

Number of recipients of orphans pension by age bracket and benefit amount

Number of persons

Age bracket	2016		2015		2014		2013		2012	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-<10	397	354	419	378	446	387	468	406	455	440
10-<20	2,741	2,617	2,862	2,709	2,980	2,894	3,191	3,083	3,317	3,147
>=20	702	615	707	701	745	672	753	661	830	790
Total	3,840	3,586	3,988	3,788	4,171	3,953	4,412	4,150	4,602	4,377

Number of persons

Benefit amount (* € 1,000)	2016		2015		2014		2013		2012	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<€ 2.5	2,248	2,029	2,236	2,071	2,370	2,238	2,514	2,343	2,632	2,474
€ 2.5-<€ 5	1,194	1,193	1,330	1,303	1,366	1,275	1,407	1,299	1,476	1,355
€ 5-<€ 7.5	308	266	315	309	330	339	335	346	359	379
€ 7.5-<€ 10	63	71	66	75	72	72	88	80	81	86
>=€ 10	27	27	41	30	33	29	68	82	54	83
Total	3,840	3,586	3,988	3,788	4,171	3,953	4,412	4,150	4,602	4,377

Number of recipients of partner pension by age bracket and benefit amount

Number of persons

Age bracket	2016		2015		2014		2013		2012	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
20-<30	38	63	43	69	55	83	62	88	62	87
30-<40	82	293	96	326	96	314	117	335	120	354
40-<50	730	1,769	776	1,870	833	2,087	865	2,313	914	2,491
50-<60	3,402	10,102	3,511	10,692	3,637	11,183	3,780	11,725	3,836	12,160
60-<70	7,994	31,365	7,911	32,433	7,438	31,964	6,975	32,080	6,451	31,595
70-<80	7,036	50,222	6,224	48,426	5,856	48,379	5,455	48,206	4,966	48,198
80-<90	4,544	59,340	4,236	59,679	3,896	60,054	3,580	60,212	3,314	60,728
90-<100	876	19,611	776	19,306	658	18,634	555	17,740	490	16,804
>=100	16	428	13	401	9	389	8	371	9	351
Total	24,718	173,193	23,586	173,202	22,478	173,087	21,397	173,070	20,162	172,768

Number of persons

Benefit amount (* € 1,000)	2016		2015		2014		2013		2012	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<€ 2.5	11,547	31,012	10,946	30,630	10,485	30,869	10,015	31,218	9,435	31,286
€ 2.5-<€ 5	4,875	32,746	4,678	33,337	4,455	33,791	4,215	34,353	3,935	34,555
€ 5-<€ 7.5	2,592	24,454	2,490	24,636	2,347	24,784	2,237	24,982	2,116	25,035
€ 7.5-<€ 10	1,768	18,537	1,675	18,741	1,551	18,804	1,466	18,981	1,381	18,900
€ 10-<€ 12.5	1,152	15,596	1,080	15,524	1,036	15,466	948	15,254	968	15,398
€ 12.5-<€ 15	902	12,746	879	12,722	839	12,594	805	12,519	753	12,394
€ 15-<€ 17.5	602	9,677	593	9,642	588	9,486	566	9,290	530	9,234
€ 17.5-<€ 20	412	7,158	411	7,038	380	6,876	372	6,727	348	6,663
=>20	868	21,267	834	20,932	797	20,417	773	19,746	696	19,303
Total	24,718	173,193	23,586	173,202	22,478	173,087	21,397	173,070	20,162	172,768

Average number of accrued years of pensioners taking retirement pension in 2016

	Average number of years	Number of persons
Active participants		
Male	29.92	13,044
Female	19.69	7,720
Total	26.12	20,764
Former participants		
Male	12.93	5,417
Female	8.17	5,986
Total	10.43	11,403

Sum of accrued pension rights

in €

	Sum of pension rights of married persons	Sum of pension rights of unmarried persons	Number of persons
Year-end 2016			
Active participants			
Male	7,201,863,888	7,444,127,690	528,770
Female	4,455,685,324	4,573,837,030	576,022
Total	11,657,549,212	12,017,964,720	1,104,792
Former participants			
Male	1,033,828,484	1,123,976,213	432,655
Female	789,987,311	871,547,187	500,471
Total	1,823,815,795	1,995,523,399	933,126

in €

	Sum of pension rights of married persons	Sum of pension rights of unmarried persons	Number of persons
Year-end 2015			
Active participants			
Male	7,314,489,335	7,585,702,100	524,484
Female	4,344,390,368	4,470,961,074	556,006
Total	11,658,879,703	12,056,663,174	1,080,490
Former participants			
Male	1,010,082,733	1,107,397,411	436,084
Female	756,362,095	841,319,657	505,502
Total	1,766,444,828	1,948,717,069	941,586

The above tables present the accumulated OP pension rights for all participants. In the table, an analysis by married and unmarried is given for all the participants, with the amounts calculated using the contribution threshold/pension base in a certain period (1986-1995). A retirement age of 67 has been used in the case of both men and women.

Sum of accrued pension rights of participants

in €

Total pension rights

Age bracket (married)	Male	Female	Total
15-<20	55,036	36,153	91,189
20-<25	6,578,294	6,242,477	12,820,770
25-<30	56,941,875	74,503,405	131,445,280
30-<35	163,586,355	233,819,815	397,406,169
35-<40	319,740,920	409,542,320	729,283,240
40-<45	503,117,916	536,130,925	1,039,248,840
45-<50	805,275,479	671,146,511	1,476,421,990
50-<55	1,296,503,708	850,644,303	2,147,148,011
55-<60	1,919,796,547	939,295,143	2,859,091,690
60-<67	2,125,105,025	732,753,153	2,857,858,178
>=67	5,162,733	1,571,120	6,733,854
Total	7,201,863,888	4,455,685,324	11,657,549,212

Age bracket (unmarried)	Male	Female	Total
15-<20	55,036	36,153	91,189
20-<25	6,578,294	6,242,477	12,820,770
25-<30	56,942,177	74,503,451	131,445,627
30-<35	163,587,172	233,819,815	397,406,987
35-<40	319,744,083	409,542,496	729,286,579
40-<45	503,572,563	536,354,518	1,039,927,082
45-<50	809,907,680	675,196,498	1,485,104,177
50-<55	1,331,496,504	879,791,441	2,211,287,944
55-<60	2,004,182,034	985,013,283	2,989,195,317
60-<67	2,242,764,485	771,734,185	3,014,498,669
>=67	5,297,663	1,602,714	6,900,377
Total	7,444,127,690	4,573,837,030	12,017,964,720

Sum of contribution bases at year-end 2016

in €

Sum of pensionable incomes

Age bracket	Man	Vrouw	Totaal
15-<20	1,923,134	2,633,386	4,556,520
20-<25	138,878,368	228,893,682	367,772,050
25-<30	742,742,000	1,090,530,484	1,833,272,484
30-<35	1,317,396,356	1,697,000,219	3,014,396,575
35-<40	1,827,443,353	2,089,206,692	3,916,650,045
40-<45	2,156,051,509	2,189,699,649	4,345,751,158
45-<50	2,713,860,671	2,371,748,959	5,085,609,630
50-<55	3,381,386,791	2,494,800,452	5,876,187,242
55-<60	4,245,030,999	2,360,068,169	6,605,099,168
60-<67	4,211,896,396	1,687,653,494	5,899,549,891
>=67	13,408,940	4,640,518	18,049,458
Total	20,750,018,517	16,216,875,705	36,966,894,221

Number of active participants by age bracket and gender

Number of persons

Age bracket	Man	Vrouw	Totaal
15-<20	1,357	782	2,139
20-<25	15,506	18,438	33,944
25-<30	37,578	53,402	90,980
30-<35	45,719	66,632	112,351
35-<40	49,244	72,046	121,290
40-<45	52,156	71,179	123,335
45-<50	62,559	76,884	139,443
50-<55	76,346	82,004	158,350
55-<60	93,252	77,833	171,085
60-<67	94,755	56,633	151,388
>=67	298	189	487
Total	528,770	576,022	1,104,792

Sum of benefit amounts (annual basis) of recipients of retirement benefit

in €

Age bracket	2016		2015		2014	
	Male	Female	Male	Female	Male	Female
<70	2,765,034,868	889,324,440	2,882,045,793	878,726,676	2,860,914,402	836,327,817
70-<75	1,841,663,093	447,077,822	1,579,763,929	370,348,797	1,489,455,866	341,402,602
75-<80	1,046,146,166	242,188,542	984,000,423	228,147,002	919,235,432	212,426,389
80-<85	651,576,753	154,498,206	623,816,801	148,129,770	600,821,418	142,739,479
85-<90	359,003,651	90,162,487	354,557,133	85,155,458	346,735,275	81,011,624
90-<95	136,610,417	37,867,870	126,140,893	36,857,106	116,434,157	35,428,087
95-<100	22,606,576	9,540,613	21,471,802	9,009,321	19,241,395	8,563,880
>=100	2,084,239	1,280,612	1,827,076	1,347,150	1,689,758	1,189,350
Total	6,824,725,763	1,871,940,593	6,573,623,849	1,757,721,280	6,354,527,703	1,659,089,228

Average benefit amount of recipients of retirement benefit

in €

Age bracket	2016		2015		2014	
	Male	Female	Male	Female	Male	Female
<70	20,282	10,270	19,711	9,841	19,562	9,707
70-<75	18,038	8,090	17,658	7,796	17,297	7,525
75-<80	16,455	6,930	16,120	6,821	15,836	6,734
80-<85	15,784	6,637	15,490	6,614	15,121	6,565
85-<90	15,065	6,567	14,978	6,566	14,899	6,646
90-<95	15,739	7,053	15,670	7,057	15,527	7,138
90-<95	15,954	7,688	16,000	7,814	15,480	7,930
>=100	19,121	7,857	18,455	8,581	18,986	8,146
Total	18,087	8,486	17,759	8,286	17,542	8,165

Sum of benefit amounts (annual basis) of recipients of surviving dependants' pension at year-end

in €

Age bracket	2016		2015		2014	
	Male	Female	Male	Female	Male	Female
20-<30	132,090	333,159	106,131	358,443	152,736	552,216
30-<40	779,071	3,088,279	884,816	3,323,287	870,892	3,078,325
40-<50	5,997,040	18,682,639	6,349,188	19,485,375	6,693,555	21,830,860
50-<60	26,879,625	131,091,324	27,348,236	138,411,678	27,776,709	142,938,420
60-<70	46,469,078	341,256,482	45,149,623	346,968,285	42,451,707	339,758,469
70-<80	27,239,737	470,139,311	23,548,223	449,541,285	21,774,015	444,884,535
80-<90	16,167,414	547,548,940	14,796,498	543,407,012	13,107,092	542,442,660
90-<100	2,993,774	182,622,623	2,721,679	178,806,300	2,456,930	170,415,748
>=100	51,996	3,923,868	55,268	3,856,320	44,678	3,377,111
Total	126,709,824	1,698,686,626	120,959,661	1,684,157,986	115,328,314	1,669,278,344

Average benefit amount of recipients of surviving dependants' pension

in €

Age bracket	2016		2015		2014	
	Male	Female	Male	Female	Male	Female
20-<30	3,476	5,288	2,468	5,195	2,777	6,653
30-<40	9,618	10,723	9,413	10,385	9,167	9,962
40-<50	8,531	10,762	8,387	10,636	8,213	10,623
50-<60	8,007	13,073	7,884	13,031	7,718	12,848
60-<70	5,859	10,922	5,743	10,733	5,736	10,649
70-<80	3,891	9,379	3,801	9,301	3,731	9,202
80-<90	3,571	9,251	3,505	9,137	3,371	9,049
90-<100	3,457	9,391	3,544	9,366	3,751	9,183
>=100	4,000	9,432	5,527	9,838	5,585	8,772
Total	5,168	9,846	5,165	9,766	5,160	9,665

Sum of benefit amounts (annual basis) of recipients of orphans pension at year-end

in €

Age bracket	2016		2015		2014	
	Male	Female	Male	Female	Male	Female
0-<10	1,033,993	929,723	1,064,530	1,012,732	1,162,746	1,013,635
10-<20	6,746,347	6,644,125	7,011,091	6,829,699	7,265,501	7,077,407
>=20	1,755,045	1,520,957	1,879,274	1,777,708	1,907,612	1,743,225
Total	9,535,386	9,094,805	9,954,895	9,620,139	10,335,859	9,834,267

Average benefit amount of orphans' pension recipients

in €

Age bracket	2016		2015		2014	
	Male	Female	Male	Female	Male	Female
0-<10	2,651	2,664	2,603	2,715	2,631	2,667
10-<20	2,602	2,662	2,579	2,634	2,563	2,566
>=20	2,945	2,859	3,036	2,773	2,769	2,741
Total	2,664	2,693	2,657	2,667	2,606	2,606

Sum of benefit amounts (annual basis) of recipients of incapacity pension as at year-end

in €

Age bracket	2016		2015		2014	
	Male	Female	Male	Female	Male	Female
15-<25	-	-	545	-	-	-
25-<35	937,160	385,993	882,464	369,310	783,043	365,492
35-<45	6,532,687	4,410,084	6,931,659	5,180,398	7,530,585	5,768,563
45-<55	20,964,623	17,697,056	22,862,216	19,302,442	23,887,500	20,158,665
>=55	63,009,100	45,057,327	66,182,235	45,022,053	70,244,191	45,307,197
Total	91,443,570	67,550,460	96,859,119	69,874,204	102,445,319	71,599,917

Average benefit amounts of recipients of incapacity

in €

Age bracket	2016		2015		2014	
	Male	Female	Male	Female	Male	Female
15-<25	-	-	54	-	-	-
25-<35	2,037	1,340	1,797	1,172	1,464	1,059
35-<45	4,109	2,573	4,181	2,870	4,279	3,033
45-<55	4,670	3,149	4,761	3,205	4,728	3,222
>=55	4,955	3,032	5,039	3,029	5,117	3,041
Total	4,749	3,005	4,820	3,037	4,858	3,059