
ABP STATISTICAL INFORMATION ON PARTICIPANTS 2017

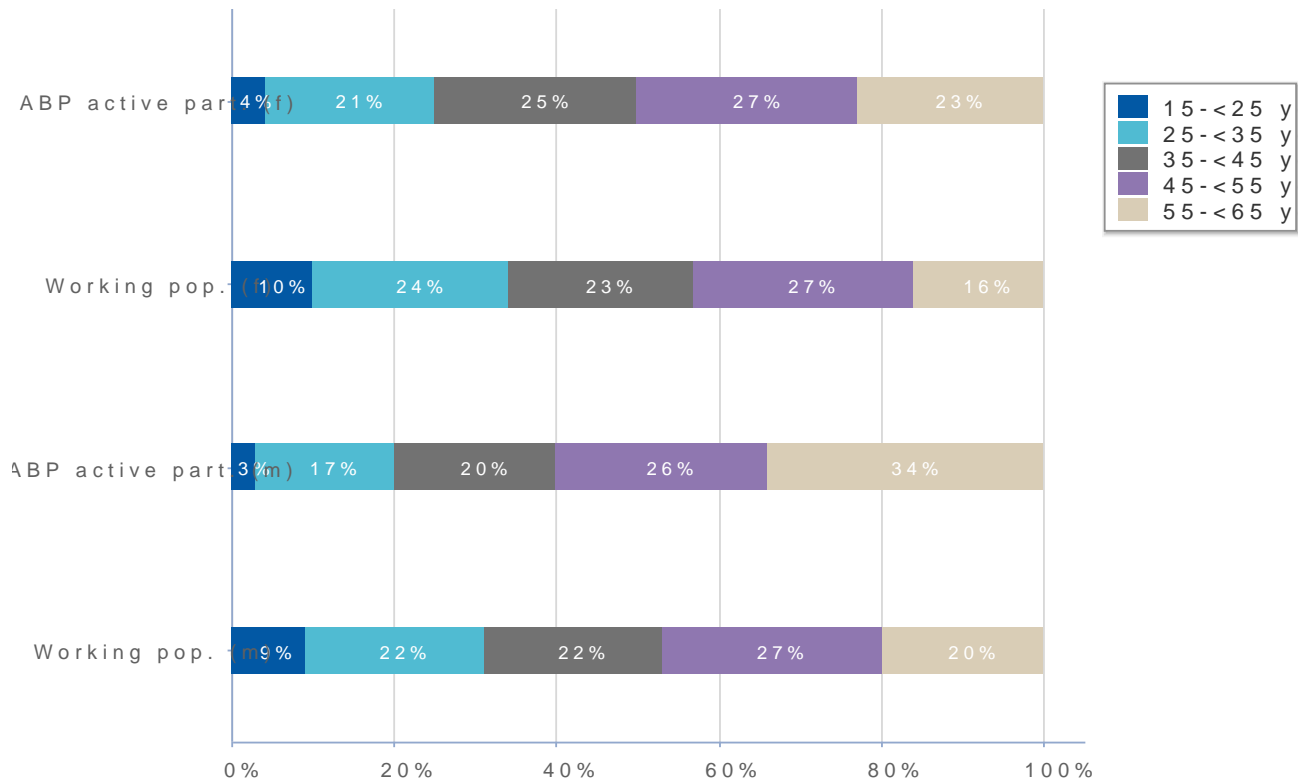


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Percentage distribution by age of Dutch working population and ABP active participants



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 2017.

Number of participants

Number of persons

	2017	2016	2015	2014	2013
Active participants					
Male	525,680	528,770	524,484	535,142	540,917
Female	585,426	576,022	556,006	557,195	554,737
Total	1,111,106	1,104,792	1,080,490	1,092,337	1,095,654
In receipt of incapacity/disability pension					
Male	18,809	19,259	20,099	21,088	22,277
Female	22,297	22,481	23,007	23,403	24,106
Total	41,106	41,740	43,106	44,491	46,383
In receipt of retirement pension					
Male	386,149	378,450	371,226	362,915	350,717
Female	235,069	224,858	215,633	205,651	193,000
Total	621,218	603,308	586,859	568,566	543,717
In receipt of partner pension					
Male	25,795	24,718	23,586	22,478	21,397
Female	173,183	173,193	173,202	173,087	173,070
Total	198,978	197,911	196,788	195,565	194,467
In receipt of orphans' pension					
Male	3,659	3,840	3,988	4,171	4,412
Female	3,493	3,586	3,788	3,953	4,150
Total	7,152	7,426	7,776	8,124	8,562
Former participants					
Male	437,785	432,655	436,084	430,818	430,719
Female	508,312	500,471	505,502	496,330	491,631
Total	946,097	933,126	941,586	927,148	922,350

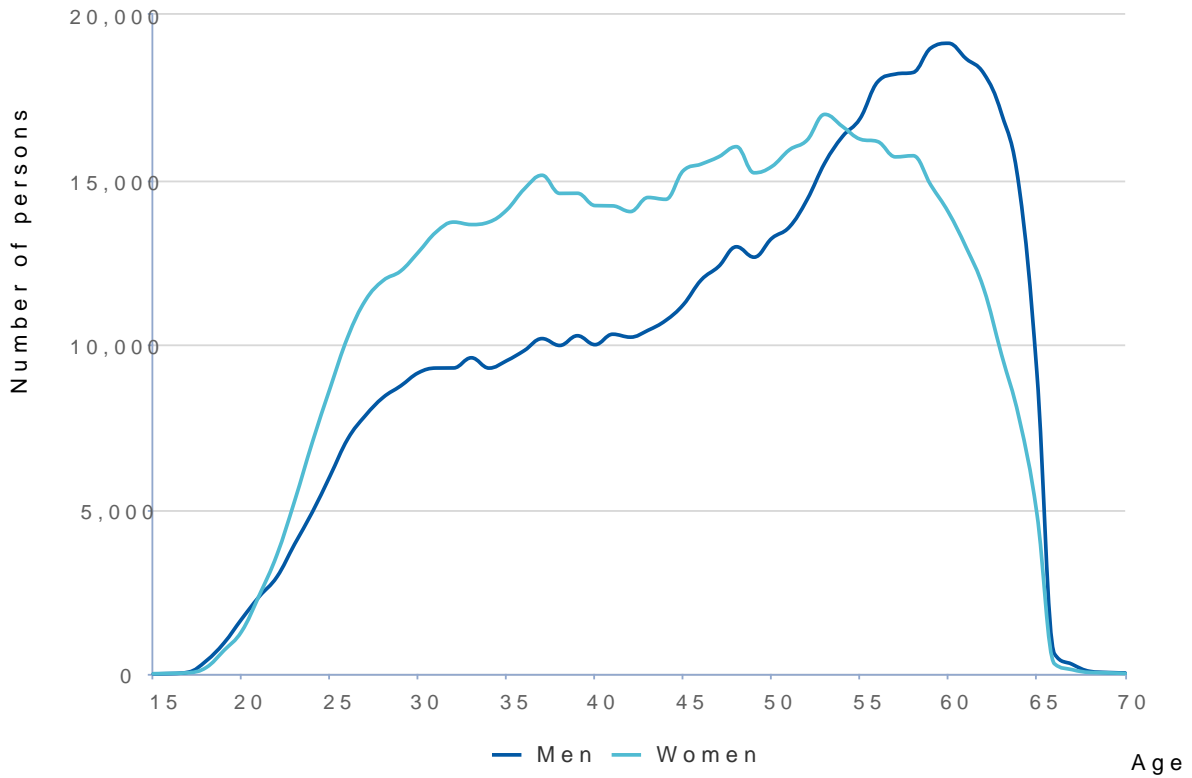
The increase in the number of participants continued in 2017. The total number of pensioners increased for the 5th consecutive year as a result of the ageing population and the rising life expectancy. The downward trend of recent years continues for participants with incapacity pension and orphans' pension. The increase in the number of former participants is the result of the fact that until 1 November 2017 no outgoing value transfer has been possible.

Index of number of participants

	2017	2016	2015	2014	2013
Active participants					
Male	97.2	97.8	97.0	98.9	100.0
Female	105.5	103.8	100.2	100.4	100.0
Total	101.4	100.8	98.6	99.7	100.0
In receipt of incapacity/disability pension					
Male	84.4	86.5	90.2	94.7	100.0
Female	92.5	93.3	95.4	97.1	100.0
Total	88.6	90.0	92.9	95.9	100.0
In receipt of retirement pension					
Male	110.1	107.9	105.8	103.5	100.0
Female	121.8	116.5	111.7	106.6	100.0
Total	114.3	111.0	107.9	104.6	100.0
In receipt of partner pension					
Male	120.6	115.5	110.2	105.1	100.0
Female	100.1	100.1	100.1	100.0	100.0
Total	102.3	101.8	101.2	100.6	100.0
In receipt of orphans' pension					
Male	82.9	87.0	90.4	94.5	100.0
Female	84.2	86.4	91.3	95.3	100.0
Total	83.5	86.7	90.8	94.9	100.0
Former participants					
Male	101.6	100.4	101.2	100.0	100.0
Female	103.4	101.8	102.8	101.0	100.0
Total	102.6	101.2	102.1	100.5	100.0

The numbers of participants are expressed as an index relative to the numbers as at year-end 2013.

Age distribution of active participants



Number of participants by age bracket

Number of persons

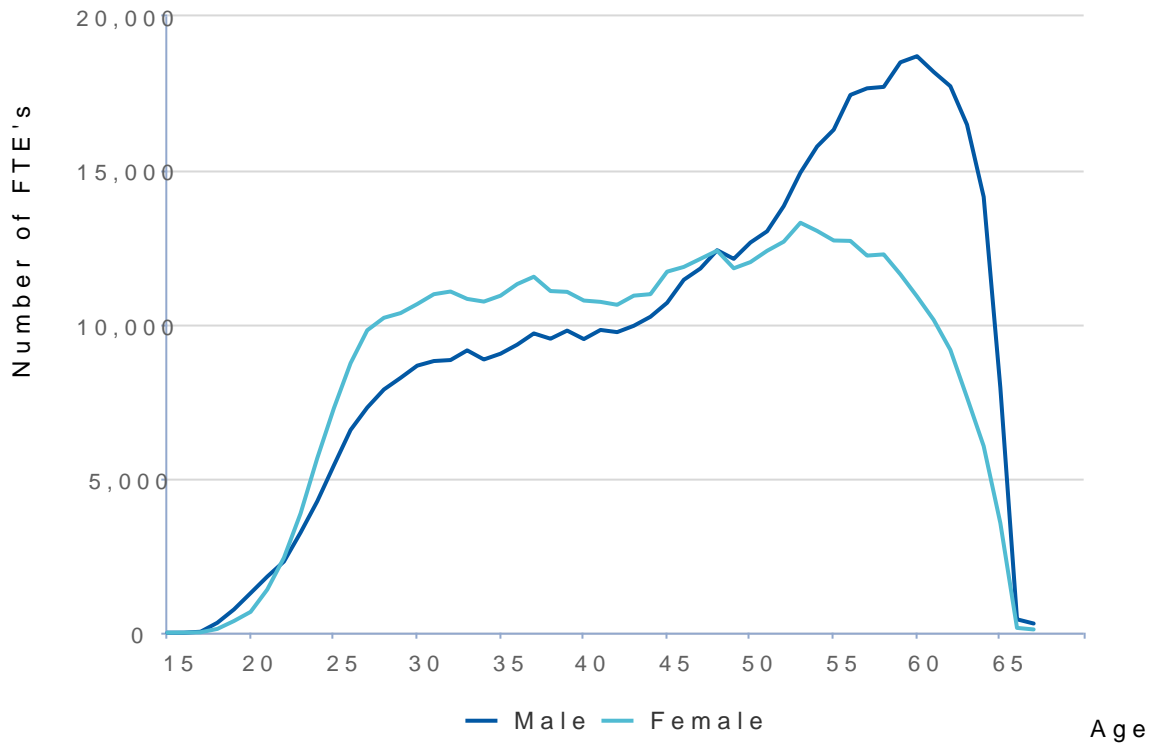
	2017	2016	2015	2014	2013
Age bracket - male					
15-<25	17,210	16,863	16,746	17,594	14,767
25-<35	84,670	83,297	81,380	83,347	83,605
35-<45	101,394	101,400	101,264	103,978	106,795
45-<55	134,122	138,906	142,545	149,641	155,713
55-<60	90,274	93,251	93,415	96,716	98,937
60-<67	97,572	94,755	88,837	83,569	80,838
>=67	438	298	297	297	262
Total	525,680	528,770	524,484	535,142	540,917
Age bracket - female					
15-<25	20,538	19,220	18,117	18,223	16,134
25-<35	121,637	120,034	117,740	120,288	121,512
35-<45	144,402	143,225	140,031	140,745	141,903
45-<55	158,738	158,887	156,511	158,669	160,108
55-<60	78,631	77,834	74,251	74,353	72,446
60-<67	61,263	56,633	49,187	44,754	42,494
>=67	217	189	169	163	140
Total	585,426	576,022	556,006	557,195	554,737

The number of both men and women in the 60->67 age brackets are the only category to have shown an increase in the past five years. The increase in the number of male participants is approximately 21%, for the number of female participants the increase is even larger with approximately 44%. People working longer is the most important reason for the increase (this is also visible in the higher average qualifying age for early pension in the chart "average age of new recipients of early pension").

In contrast to 2016, the number of male active participants slightly increased with 0.6%. Compared to the male active participants the number of female participants showed an increase. The increase for female active participants was 1.6%.

As at year-end 2017, 47.3% of the total number of active participants were men compared with 49.4% at the end of 2013.

Age distribution of active participants (in fte's)



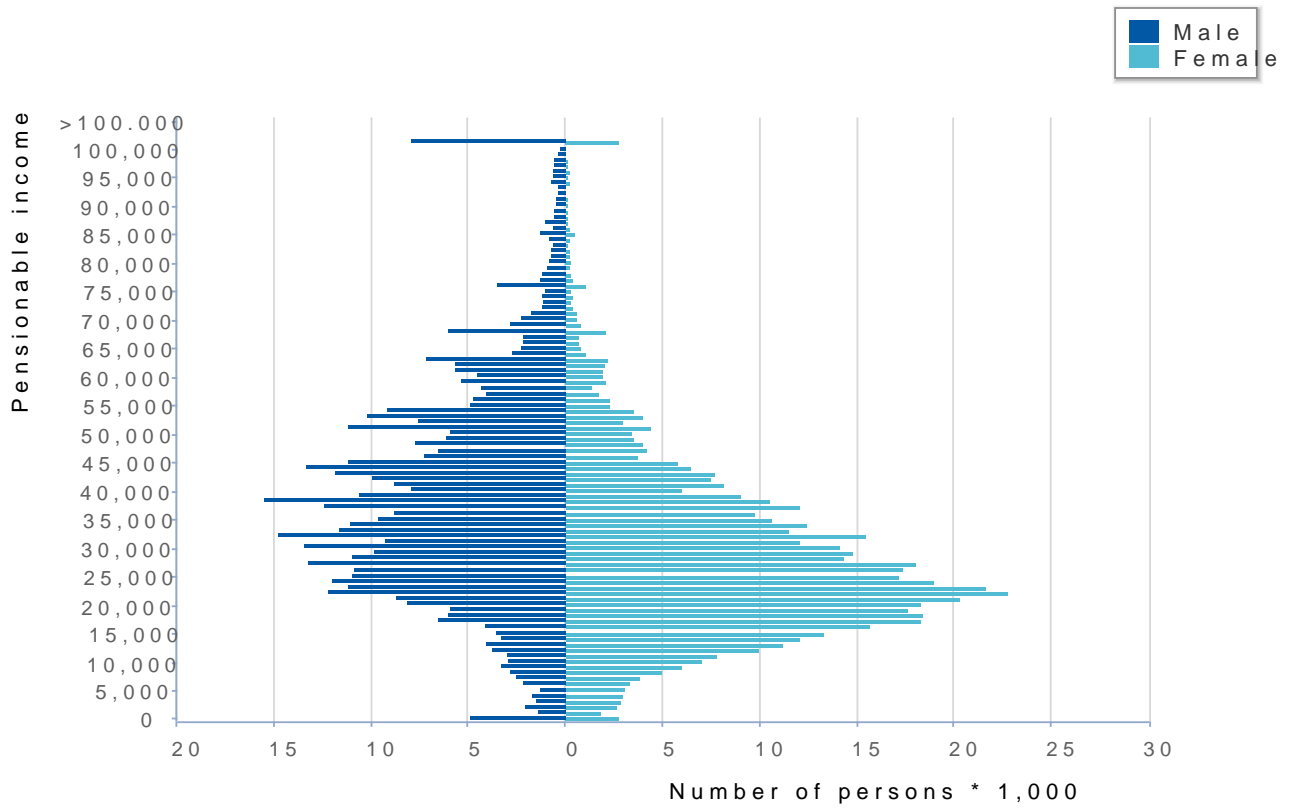
Number of participants by age bracket (fte)

Year	2017	2016	2015	2014	2013
Age bracket - male					
15-<25	14,394	14,119	14,141	14,718	12,580
25-<35	80,555	79,298	77,813	79,784	80,589
35-<45	97,205	97,375	97,660	100,406	103,560
45-<55	129,119	133,802	138,182	145,366	151,976
55-<60	87,855	90,459	91,516	95,196	97,961
60-<67	94,606	90,903	86,683	81,902	79,243
>=67	314	209	211	212	173
Total	504,048	506,165	506,206	517,584	526,082
Age bracket - female					
15-<25	14,828	13,527	12,344	12,428	11,429
25-<35	101,506	99,868	97,607	100,167	101,932
35-<45	110,619	109,499	107,033	107,336	107,942
45-<55	123,817	123,056	121,362	122,531	123,573
55-<60	61,739	60,520	58,324	58,569	57,340
60-<67	48,105	43,865	38,998	35,567	33,630
>=67	114	102	90	86	64
Total	460,728	450,436	435,758	436,684	435,910

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 2017 was 0.96 for males and 0.79 for females. The overall full-time equivalent average was 0.87.

In full-time equivalents, the total number of male participants of men was 52.2% (54.7% at the end of 2013).

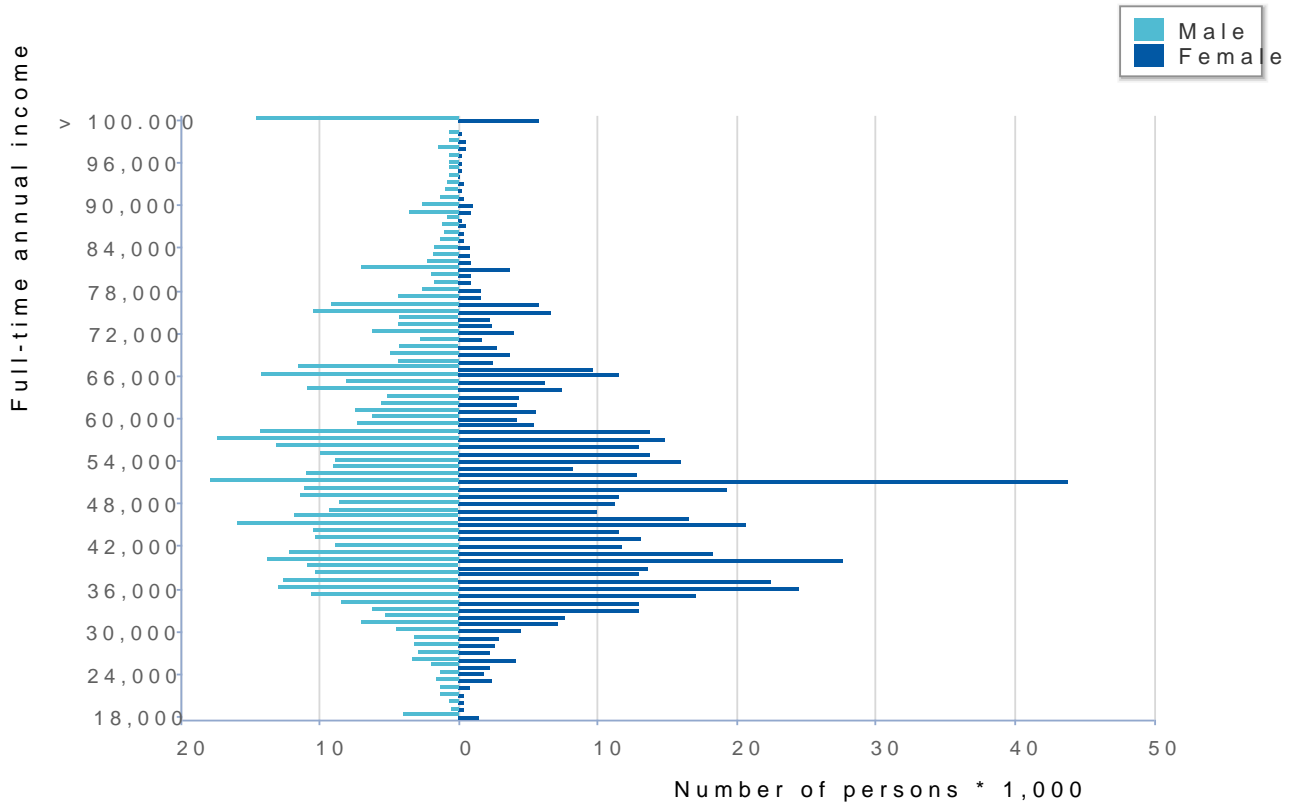
Distribution of active participants by pensionable income



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 €37,900 (2016: €36,900) and for female participants €26,300 (2016: €25,150) (rounded amounts).

Distribution of active participants by full-time annual income



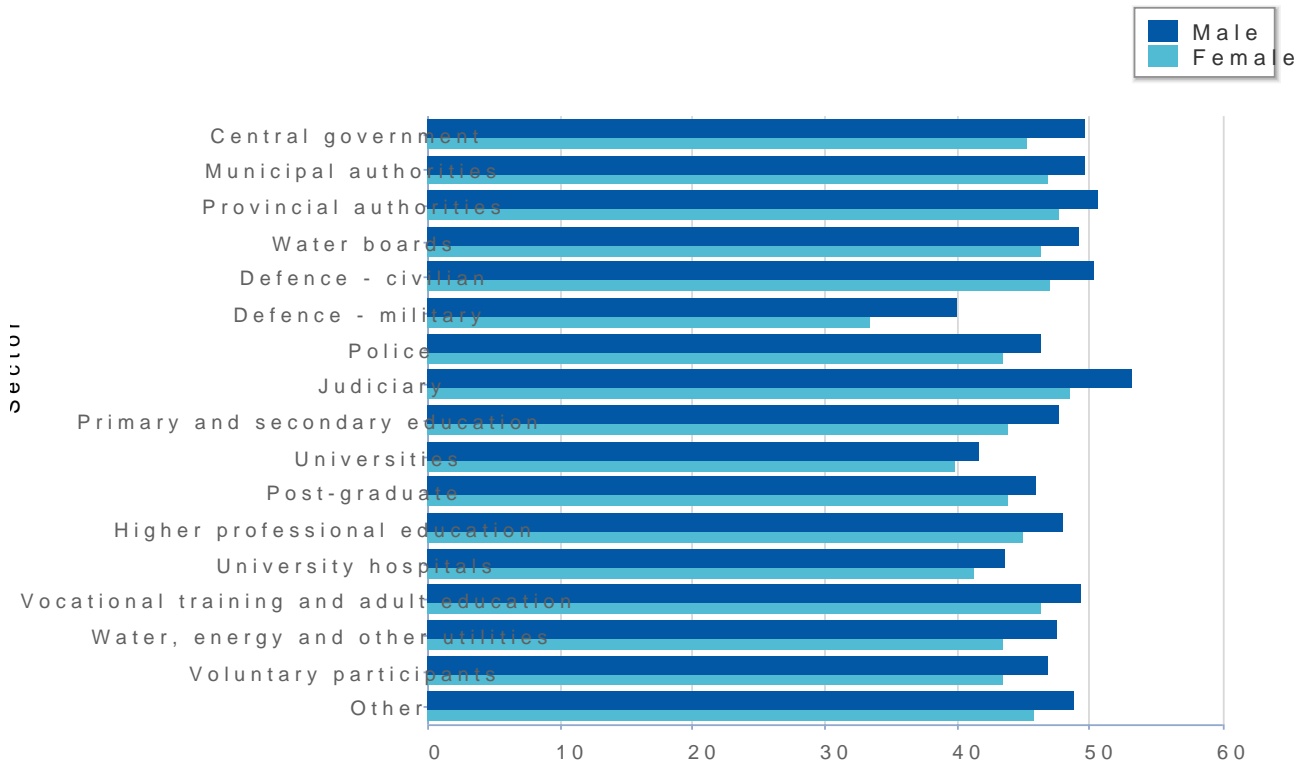
The median divides the population into 2 equal parts. For the male participants the median is €52,700 (2016: €51,800) and for female participants €48,400 (2016: €46,800) (rounded amounts).

Average accrued service years for participants

	Average accrued service years			Number of persons		
	Male	Female	Total	Male	Female	Total
Age bracket						
15-<20	0.54	0.34	0.46	1,400	962	2,362
20-<25	1.79	1.03	1.37	15,810	19,576	35,386
25-<30	3.75	2.99	3.30	38,094	54,373	92,467
30-<35	6.71	6.22	6.42	46,576	67,264	113,840
35-<40	9.94	9.31	9.57	49,723	73,097	122,820
40-<45	13.21	11.52	12.23	51,671	71,305	122,976
45-<50	16.33	13.01	14.47	61,135	77,645	138,780
50-<55	21.06	16.14	18.47	72,987	81,093	154,080
55-<60	27.05	19.45	23.51	90,274	78,631	168,905
60-<67	30.20	20.93	26.63	97,572	61,263	158,835
>=67	13.43	9.04	11.99	438	217	655
Total	18.25	12.36	15.14	525,680	585,426	1,111,106

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



Average age as at year-end 2

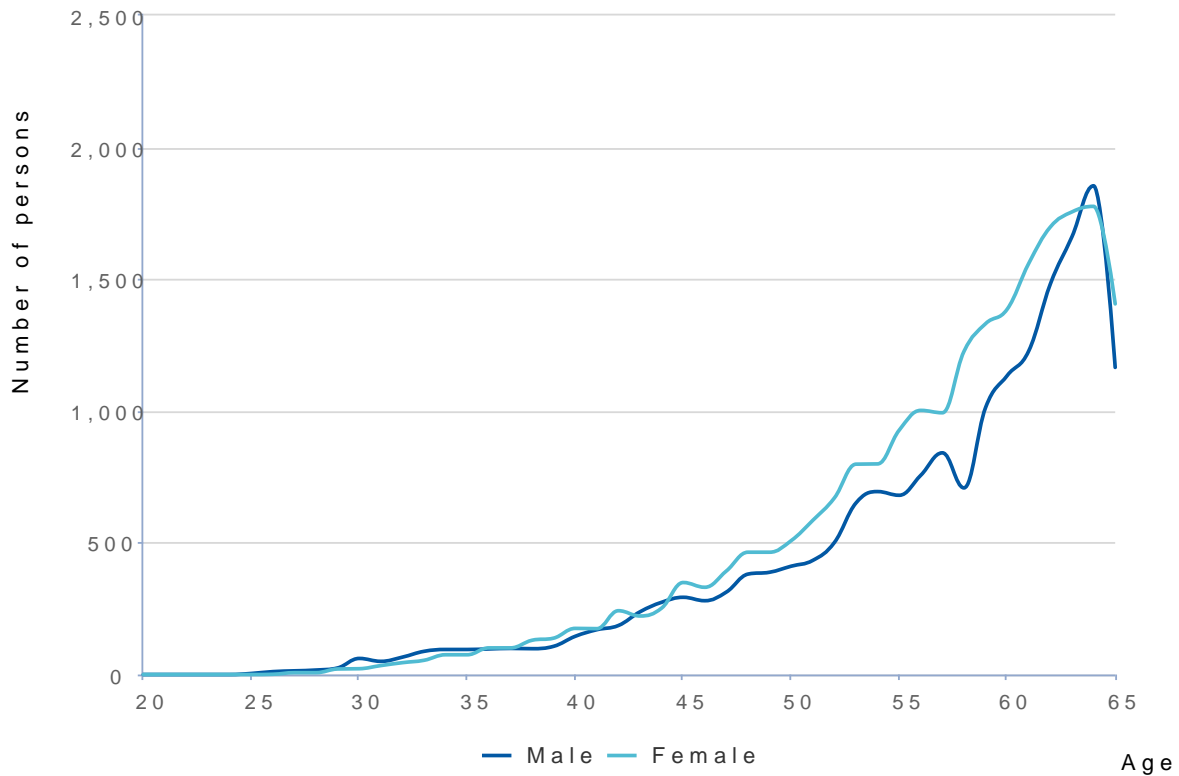
Number of participants by sector

Number of persons

Sector	Situation at year end				
	2017	2016	2015	2014	2013
Central government	132,633	131,904	130,900	131,357	131,562
Municipal authorities	195,333	192,500	189,486	191,666	199,790
Provincial authorities	12,596	12,576	12,755	12,723	12,973
Water boards	12,646	12,470	12,432	12,562	12,614
Defence - civilian	18,781	19,207	18,753	19,225	17,826
Defence - military	49,531	50,096	50,809	52,676	50,854
Police	63,161	63,843	63,575	64,422	65,523
Judiciary	3,511	3,335	3,416	3,480	3,521
Primary and secondary education	284,097	285,275	277,236	282,307	283,153
Universities	59,637	58,134	55,916	56,615	54,793
Post-graduate	6,244	6,197	6,102	6,185	6,363
Higher professional education	46,996	47,184	44,791	43,665	41,975
University hospitals	70,099	68,108	65,984	66,210	65,543
Vocational training and adult education	56,444	55,283	53,750	52,303	52,110
Water, energy and other utilities	35,451	35,975	36,061	38,201	39,182
Voluntary participants	46,217	46,456	42,842	43,115	41,092
Other	17,729	16,249	15,682	15,625	16,780
Total	1,111,106	1,104,792	1,080,490	1,092,337	1,095,654

The 2016 increase continues in 2017, in particular in the sectors of municipal authorities, universities and university hospitals.

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). That is why there is also a small group of 65-year-olds in the population.

Number of recipients (male) of incapacity pension

Number of persons

Year	2017	2016	2015	2014	2013
By age bracket					
15-<25	-	2	10	12	20
25-<35	431	462	492	535	549
35-<45	1,509	1,590	1,658	1,760	1,916
45-<55	4,345	4,490	4,804	5,054	5,082
>=55	12,524	12,715	13,135	13,727	14,710
Total	18,809	19,259	20,099	21,088	22,277
Gross benefit amount (* € 1,000)					
<2.5	8,476	8,465	8,636	8,921	9,139
2.5-<5	4,163	4,391	4,665	4,980	5,451
5-<7.5	2,611	2,698	2,846	2,995	3,162
7.5-<10	1,268	1,333	1,413	1,479	1,602
10 -<12.5	775	797	852	915	979
12.5-<15	504	507	545	593	648
15-<17.5	309	339	363	376	401
17.5-<20	189	193	213	232	250
20=>	514	536	566	597	645
Total	18,809	19,259	20,099	21,088	22,277

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).

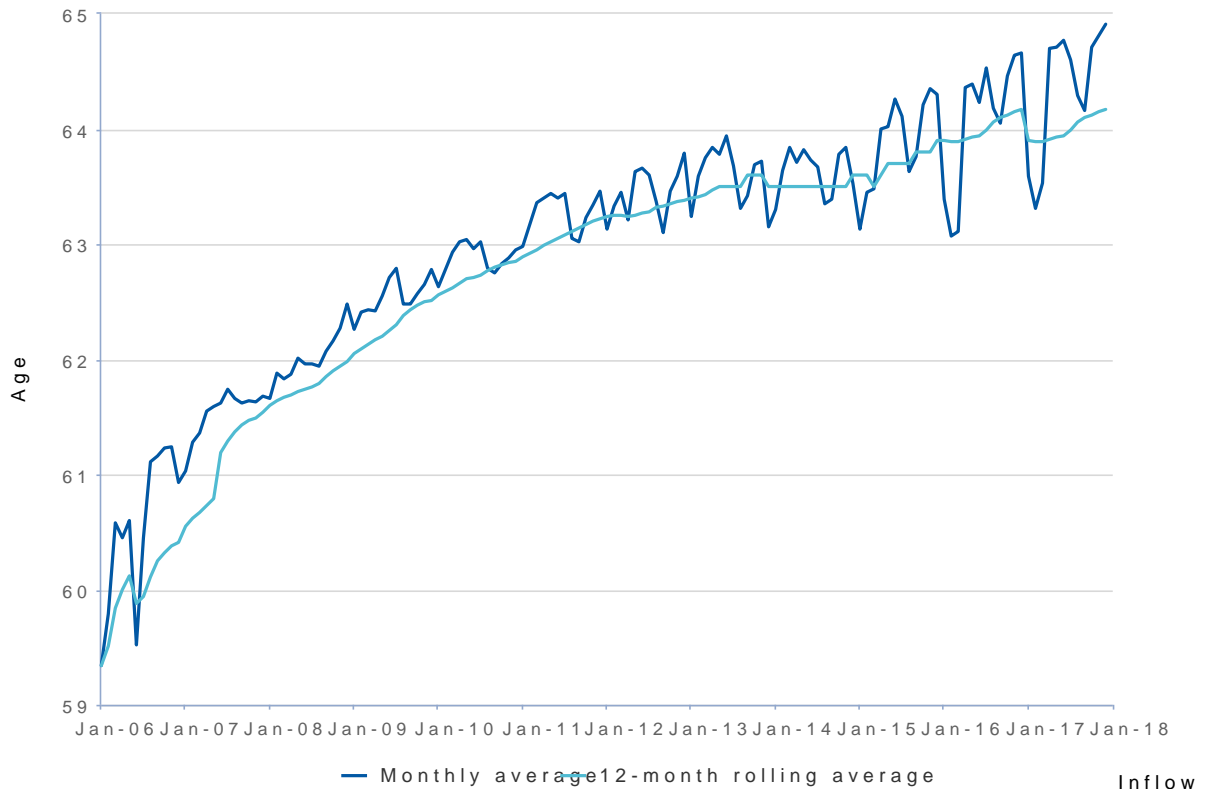
Number of recipients (female) of incapacity pension

Number of persons

Year	2017	2016	2015	2014	2013
By age bracket					
15-<25	-	-	-	3	6
25-<35	266	288	315	345	357
35-<45	1,610	1,714	1,805	1,902	2,029
45-<55	5,361	5,620	6,023	6,256	6,598
>=55	15,060	14,859	14,864	14,897	15,116
Total	22,297	22,481	23,007	23,403	24,106
Gross benefit amount (* € 1,000)					
<2.5	13,554	13,409	13,546	13,590	13,745
2.5-<5	4,132	4,295	4,501	4,725	5,103
5-<7.5	2,439	2,551	2,665	2,756	2,876
7.5-<10	1,122	1,131	1,176	1,196	1,237
10 -<12.5	488	506	516	530	531
12.5-<15	228	244	236	235	248
15-<17.5	140	144	155	158	151
17.5-<20	78	77	87	97	92
>=20	116	124	125	116	123
Total	22,297	22,481	23,007	23,403	24,106

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).

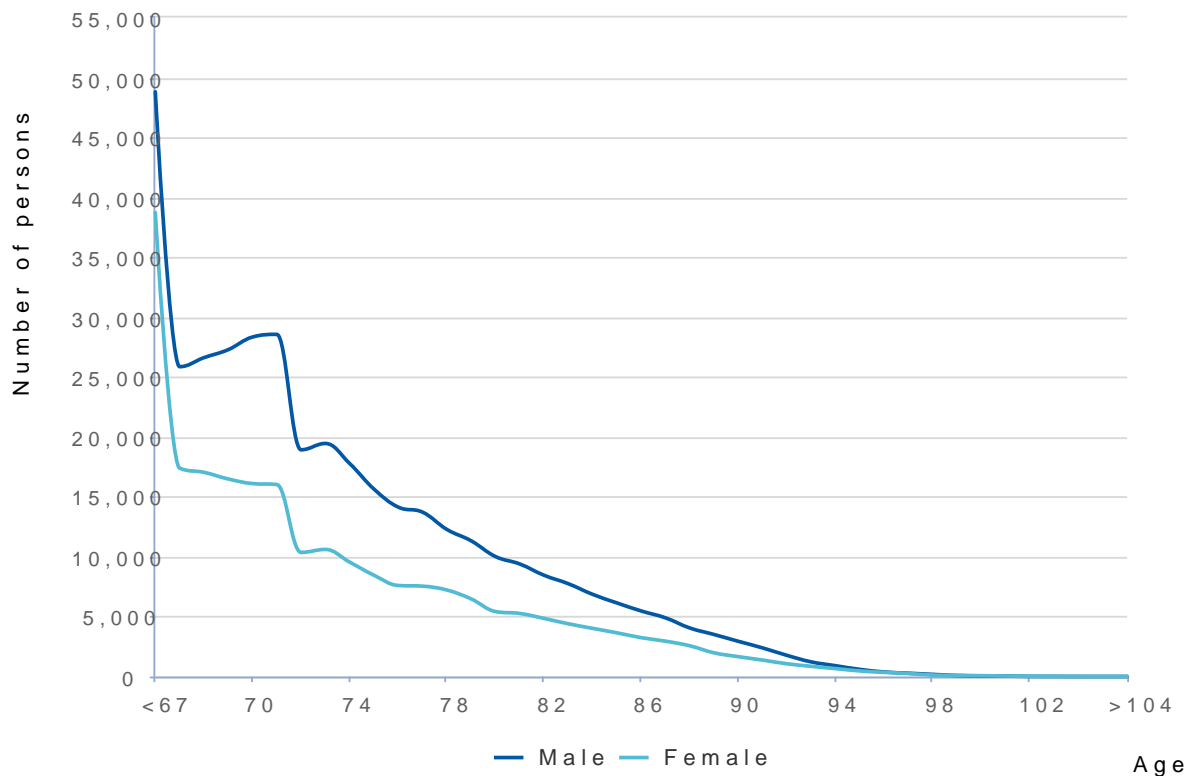
Average age of new recipients of early pension (from active participant category)



The chart includes the average age at the first award of flexible pension ABP or pension Choice respectively. The month moving average is based on the monthly figures. To be able to compare these figures only the first award for the category active participants is included (inflow from former participants 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 receiving 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)



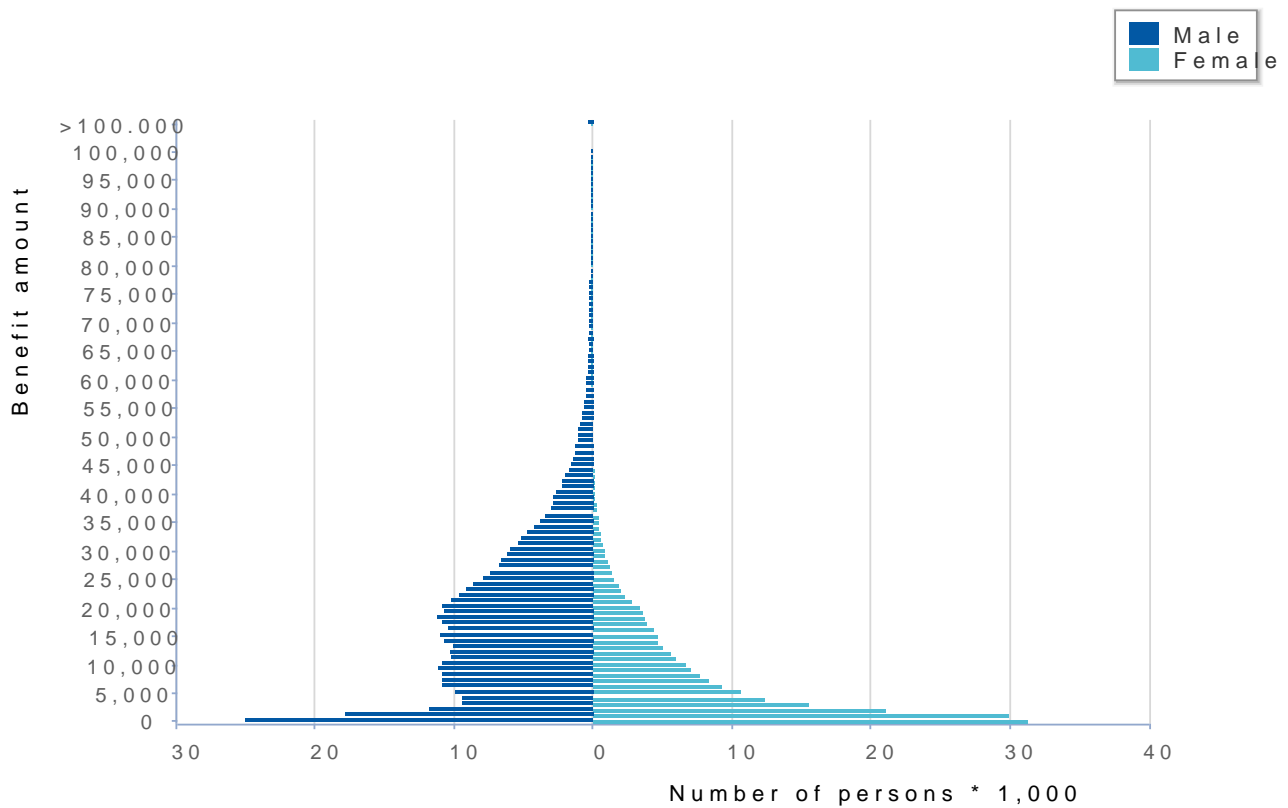
The population of retirement pension recipients is predominantly male, with almost twice as many men as women. In the oldest age bracket, however, the proportion of female recipients is higher because they live longer.

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

Number of persons

Year	2017	2016	2015	2014	2013
Male					
<65	10,329	11,344	12,889	13,624	18,431
65-<70	118,230	125,680	134,029	132,990	125,756
70-<75	113,052	102,284	89,598	86,217	80,726
75-<80	67,115	63,648	61,096	58,095	55,929
80-<85	42,474	41,312	40,314	39,778	38,957
85-<90	24,078	23,903	23,737	23,314	22,707
90-<95	9,220	8,720	8,095	7,543	6,988
95-<100	1,528	1,445	1,366	1,263	1,136
>=100	123	114	102	91	87
Total	386,149	378,450	371,226	362,915	350,717
Female					
<65	12,846	12,061	12,178	11,588	12,374
65-<70	76,811	78,234	80,177	76,723	69,837
70-<75	62,654	55,666	47,808	45,585	42,809
75-<80	37,302	35,041	33,509	31,580	29,660
80-<85	23,973	23,304	22,417	21,761	21,067
85-<90	14,394	13,753	12,991	12,213	11,457
90-<95	5,614	5,387	5,237	4,971	4,599
95-<100	1,297	1,247	1,158	1,084	1,048
>=100	178	165	158	146	149
Total	235,069	224,858	215,633	205,651	193,000

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 €16,300 (2016: €16,000) and the mean is around €18,400 (2016: €17,800). For women the median is this €5,400 (2016: € 5,000) and the mean is around €8,700.

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.

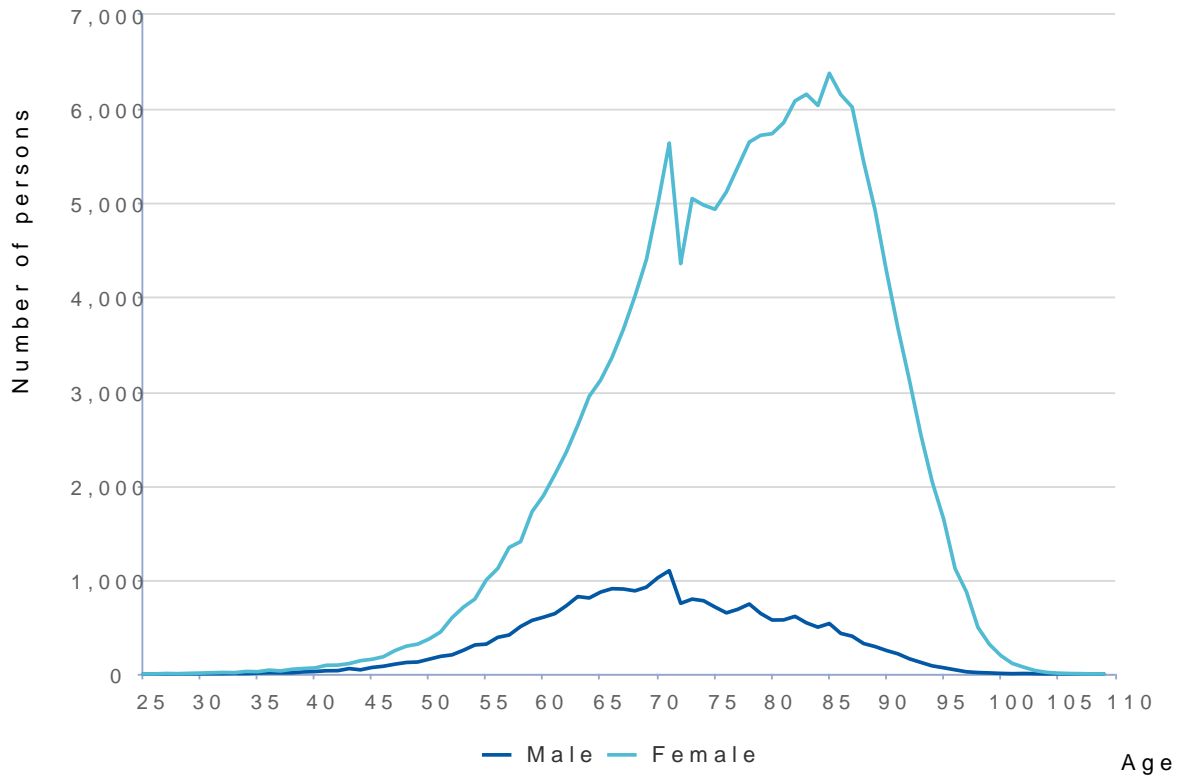
Number of retirement pension recipients (including ABP Keuzepensioen) by benefit amount

Number of persons

	2017	2016	2015	2014	2013
Male (€1,000, gross)					
<5	74,615	73,469	72,187	71,257	68,687
5-<10	53,161	54,311	55,470	56,576	57,002
10-<15	51,691	51,734	51,558	50,871	49,719
15-<20	53,994	53,014	52,026	50,294	48,418
20-<25	48,241	46,835	45,635	43,834	41,031
25-<30	34,573	33,320	32,230	30,853	28,632
30-<35	25,027	23,977	23,126	22,188	20,317
35-<40	15,660	14,924	14,188	13,448	12,481
>=40	29,187	26,866	24,806	23,594	24,430
Total	386,149	378,450	371,226	362,915	350,717
Female (€1,000, gross)					
<5	116,001	112,527	107,603	104,024	98,652
5-<10	43,491	41,752	40,796	38,750	36,527
10-<15	28,337	26,997	26,114	24,720	22,888
15-<20	20,485	19,367	18,647	17,466	15,856
20-<25	12,708	11,846	11,202	10,303	9,057
25-<30	6,342	5,692	5,219	4,736	4,205
30-<35	3,370	3,028	2,829	2,672	2,487
35-<40	1,927	1,682	1,499	1,376	1,271
>=40	2,408	1,967	1,724	1,604	2,057
Total	235,069	224,858	215,633	205,651	193,000

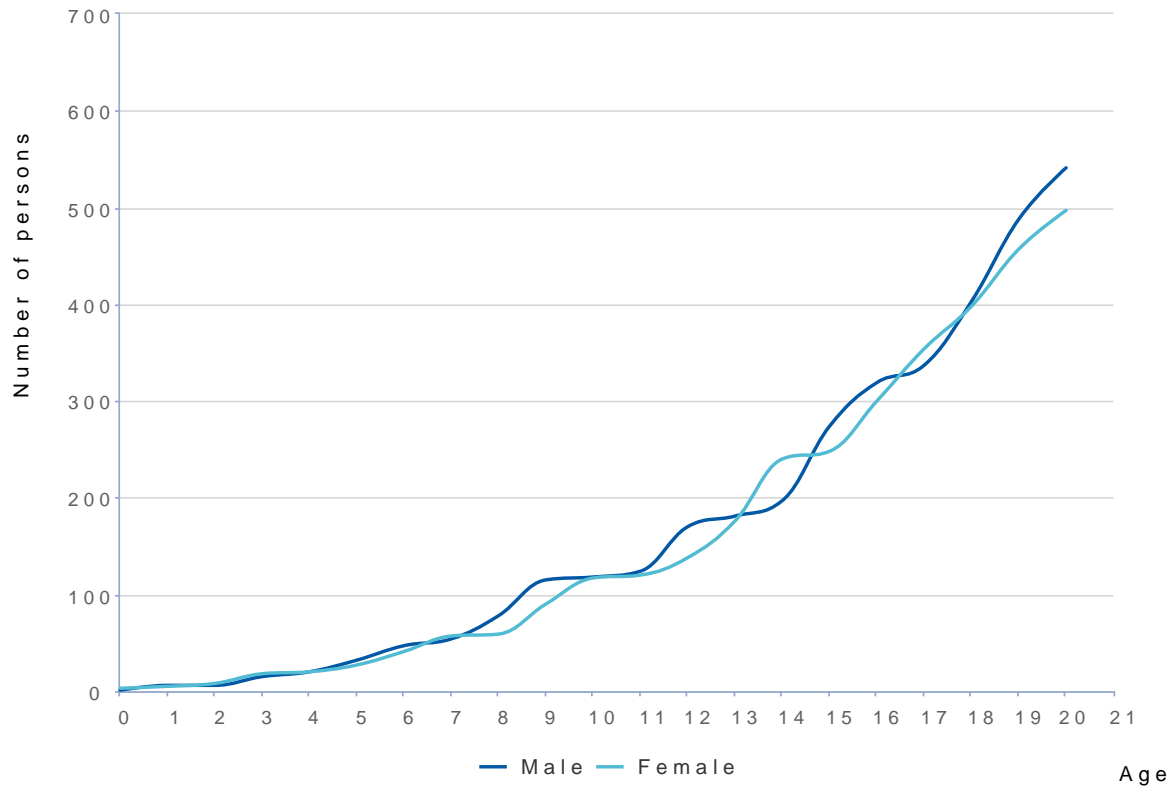
The benefit amount on which these categories are based is the supplementary pension ('second-pillar' pension) only, and does not include the state pension (AOW).

Age distribution of recipients of surviving dependants' pension



Women make up 87% of partner pension recipients. This is because in older generations the husband was generally the breadwinner and, 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	2017	2016	2015	2014	2013
Male					
0-<10	377	401	419	452	468
10-<20	2,639	2,767	2,862	3,021	3,191
20-<30	679	710	750	753	815
30-<40	76	82	96	96	117
40-<50	690	730	776	833	865
50-<60	3,290	3,402	3,511	3,637	3,780
60-<70	8,071	7,994	7,911	7,438	6,975
70-<80	7,864	7,036	6,224	5,856	5,455
80-<90	4,771	4,544	4,236	3,896	3,580
90-<100	982	876	776	658	555
>=100	15	16	13	9	8
Total	29,454	28,558	27,574	26,649	25,809
Female					
0-<10	335	359	378	391	406
10-<20	2,576	2,649	2,709	2,942	3,083
20-<30	634	639	770	702	749
30-<40	276	295	326	315	335
40-<50	1,690	1,769	1,870	2,087	2,313
50-<60	9,504	10,102	10,692	11,183	11,725
60-<70	30,520	31,365	32,433	31,964	32,080
70-<80	51,825	50,222	48,426	48,379	48,206
80-<90	58,792	59,340	59,679	60,054	60,212
90-<100	20,085	19,611	19,306	18,634	17,740
>=100	439	428	401	389	371
Total	176,676	176,779	176,990	177,040	177,220

The increase in the number of persons is especially visible in the age groups between 60 years and 100 years for men and 70 years and 100 years for women. Given the higher life expectancy this is also expected in the future.

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

Number of persons

	2017	2016	2015	2014	2013
Male (€1,000, gross)					
<2.5	14,489	13,899	13,182	12,855	12,529
2.5-<5	6,104	6,029	6,008	5,821	5,622
5 <7.5	2,966	2,901	2,805	2,677	2,572
7.5-<10	1,920	1,836	1,741	1,623	1,554
10-<12.5	1,220	1,171	1,121	1,069	1,016
12.5-<15	937	912	879	839	805
15-<17.5	626	611	593	588	566
17.5-<20	409	407	411	380	372
>=20	783	792	834	797	773
Total	29,454	28,558	27,574	26,649	25,809
Female (€1,000, gross)					
<2.5	33,050	32,966	32,701	33,107	33,561
2.5-<5	33,310	33,907	34,640	35,066	35,652
5-<7.5	24,638	24,755	24,945	25,123	25,328
7.5-<10	18,582	18,625	18,816	18,876	19,061
10-<12.5	15,662	15,631	15,554	15,495	15,336
12.5-<15	12,914	12,789	12,722	12,594	12,519
15-<17.5	9,835	9,739	9,642	9,486	9,290
17.5-<20	7,334	7,212	7,038	6,876	6,727
>=20	21,351	21,155	20,932	20,417	19,746
Total	176,676	176,779	176,990	177,040	177,220

In the lower gross 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	2017		2016		2015		2014		2013	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0-<10	374	328	397	354	419	378	446	387	468	406
10-<20	2,611	2,548	2,741	2,617	2,862	2,709	2,980	2,894	3,191	3,083
>=20	674	617	702	615	707	701	745	672	753	661
Total	3,659	3,493	3,840	3,586	3,988	3,788	4,171	3,953	4,412	4,150

Number of persons

Gross benefit amount (* € 1,000)	2017		2016		2015		2014		2013	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<€ 2.5	2,127	1,955	2,248	2,029	2,236	2,071	2,370	2,238	2,514	2,343
€ 2.5-<€ 5	1,178	1,173	1,194	1,193	1,330	1,303	1,366	1,275	1,407	1,299
€ 5-<€ 7.5	274	278	308	266	315	309	330	339	335	346
€ 7.5-<€ 10	57	63	63	71	66	75	72	72	88	80
>=€ 10	23	24	27	27	41	30	33	29	68	82
Total	3,659	3,493	3,840	3,586	3,988	3,788	4,171	3,953	4,412	4,150

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

Number of persons

Age bracket	2017		2016		2015		2014		2013	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
20-<30	36	54	38	63	43	69	55	83	62	88
30-<40	76	274	82	293	96	326	96	314	117	335
40-<50	690	1,690	730	1,769	776	1,870	833	2,087	865	2,313
50-<60	3,290	9,504	3,402	10,102	3,511	10,692	3,637	11,183	3,780	11,725
60-<70	8,071	30,520	7,994	31,365	7,911	32,433	7,438	31,964	6,975	32,080
70-<80	7,864	51,825	7,036	50,222	6,224	48,426	5,856	48,379	5,455	48,206
80-<90	4,771	58,792	4,544	59,340	4,236	59,679	3,896	60,054	3,580	60,212
90-<100	982	20,085	876	19,611	776	19,306	658	18,634	555	17,740
>=100	15	439	16	428	13	401	9	389	8	371
Total	25,795	173,183	24,718	173,193	23,586	173,202	22,478	173,087	21,397	173,070

Number of persons

Gross benefit amount (* € 1,000)	2017		2016		2015		2014		2013	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<€ 2.5	12,133	31,036	11,547	31,012	10,946	30,630	10,485	30,869	10,015	31,218
€ 2.5-<€ 5	5,013	32,222	4,875	32,746	4,678	33,337	4,455	33,791	4,215	34,353
€ 5-<€ 7.5	2,706	24,338	2,592	24,454	2,490	24,636	2,347	24,784	2,237	24,982
€ 7.5-<€ 10	1,858	18,477	1,768	18,537	1,675	18,741	1,551	18,804	1,466	18,981
€ 10-<€ 12.5	1,201	15,626	1,152	15,596	1,080	15,524	1,036	15,466	948	15,254
€ 12.5-<€ 15	926	12,875	902	12,746	879	12,722	839	12,594	805	12,519
€ 15-<€ 17.5	621	9,763	602	9,677	593	9,642	588	9,486	566	9,290
€ 17.5-<€ 20	427	7,270	412	7,158	411	7,038	380	6,876	372	6,727
=>20	910	21,576	868	21,267	834	20,932	797	20,417	773	19,746
Total	25,795	173,183	24,718	173,193	23,586	173,202	22,478	173,087	21,397	173,070

Average number of accrued years of pensioners taking retirement pension in 2017

	Average number of years	Number of persons
Active participants		
Male	29.92	12,934
Female	20.29	8,326
Total	26.15	21,260
Former participants		
Male	11.79	5,130
Female	8.35	6,077
Total	9.93	11,207

Sum of accrued pension rights

in €

Year-end 2017	Sum of pension rights of married persons	Sum of pension rights of unmarried persons	Number of persons
Active participants			
Male	7,466,738,934	7,700,431,317	525,680
Female	4,670,114,175	4,783,787,966	585,426
Total	12,136,853,109	12,484,219,283	1,111,106
Former participants			
Male	1,065,076,952	1,150,744,613	437,785
Female	841,388,998	920,529,119	508,312
Total	1,906,465,950	2,071,273,732	946,097

in €

Year-end 2016	Sum of pension rights of married persons	Sum of pension rights of unmarried persons	Number of persons
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

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 € (gross)

Total pension rights

Age bracket (married)	Male	Female	Total
15-<20	63,074	51,322	114,396
20-<25	6,172,424	6,580,169	12,752,593
25-<30	53,305,701	70,825,194	124,130,895
30-<35	158,783,038	225,152,684	383,935,722
35-<40	315,245,459	413,910,125	729,155,584
40-<45	494,209,327	542,721,085	1,036,930,412
45-<50	782,486,771	694,421,405	1,476,908,176
50-<55	1,237,894,279	860,332,816	2,098,227,095
55-<60	1,948,995,686	986,623,846	2,935,619,532
60-<67	2,460,694,330	867,502,388	3,328,196,718
>=67	8,888,844	1,993,142	10,881,986
Total	7,466,738,933	4,670,114,176	12,136,853,109

Age bracket (unmarried)	Male	Female	Total
15-<20	63,074	51,322	114,396
20-<25	6,172,424	6,580,169	12,752,593
25-<30	53,305,886	70,825,240	124,131,126
30-<35	158,784,502	225,153,284	383,937,786
35-<40	315,248,819	413,910,917	729,159,736
40-<45	494,461,238	542,813,859	1,037,275,097
45-<50	785,274,379	696,582,389	1,481,856,768
50-<55	1,263,900,169	883,905,021	2,147,805,190
55-<60	2,026,227,911	1,030,848,306	3,057,076,217
60-<67	2,587,832,717	911,066,712	3,498,899,429
>=67	9,160,199	2,050,748	11,210,947
Total	7,700,431,318	4,783,787,967	12,484,219,285

Sum of contribution bases at year-end

in €

Age bracket	Sum of pensionable incomes		
	Male	Female	Total
15-<20	2,506,866	3,576,574	6,083,440
20-<25	141,228,605	252,346,314	393,574,919
25-<30	766,218,693	1,143,032,060	1,909,250,753
30-<35	1,364,408,785	1,760,109,925	3,124,518,710
35-<40	1,884,149,593	2,183,400,779	4,067,550,372
40-<45	2,191,730,282	2,272,408,060	4,464,138,342
45-<50	2,708,518,414	2,507,943,599	5,216,462,013
50-<55	3,317,486,003	2,578,498,287	5,895,984,290
55-<60	4,213,775,912	2,496,383,057	6,710,158,969
60-<67	4,507,505,209	1,915,645,672	6,423,150,881
>=67	19,829,055	5,324,581	25,153,637
Total	21,117,357,417	17,118,668,908	38,236,026,325

Number of active participants by age bracket and gender

Number of persons

Age bracket	Male	Female	Total
15-<20	1,400	962	2,362
20-<25	15,810	19,576	35,386
25-<30	38,094	54,373	92,467
30-<35	46,576	67,264	113,840
35-<40	49,723	73,097	122,820
40-<45	51,671	71,305	122,976
45-<50	61,135	77,645	138,780
50-<55	72,987	81,093	154,080
55-<60	90,274	78,631	168,905
60-<67	97,572	61,263	158,835
>=67	438	217	655
Total	525,680	585,426	1,111,106

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

in € (gross)

Age bracket	2017		2016		2015	
	Male	Female	Male	Female	Male	Female
<70	2,690,524,656	927,106,655	2,765,034,868	889,324,440	2,882,045,793	878,726,676
70-<75	2,046,206,647	508,424,765	1,841,663,093	447,077,822	1,579,763,929	370,348,797
75-<80	1,132,485,454	264,741,067	1,046,146,166	242,188,542	984,000,423	228,147,002
80-<85	676,565,973	160,839,340	651,576,753	154,498,206	623,816,801	148,129,770
85-<90	368,609,433	93,890,462	359,003,651	90,162,487	354,557,133	85,155,458
90-<95	143,972,701	38,377,829	136,610,417	37,867,870	126,140,893	36,857,106
95-<100	24,143,409	9,585,169	22,606,576	9,540,613	21,471,802	9,009,321
>=100	2,178,461	1,534,556	2,084,239	1,280,612	1,827,076	1,347,150
Total	7,084,686,733	2,004,499,844	6,824,725,763	1,871,940,593	6,573,623,849	1,757,721,280

Average benefit amount of recipients of retirement benefit

in € (gross)

Age bracket	2017		2016		2015	
	Male	Female	Male	Female	Male	Female
<70	21,074	10,890	20,282	10,270	19,711	9,841
70-<75	18,140	8,187	18,038	8,090	17,658	7,796
75-<80	16,904	7,124	16,455	6,930	16,120	6,821
80-<85	15,947	6,718	15,784	6,637	15,490	6,614
85-<90	15,357	6,535	15,065	6,567	14,978	6,566
90-<95	15,700	6,859	15,739	7,053	15,670	7,057
90-<95	16,204	7,459	15,954	7,688	16,000	7,814
>=100	18,619	8,719	19,121	7,857	18,455	8,581
Total	18,418	8,724	18,087	8,486	17,759	8,286

Sum of benefit amounts (annual basis) of recipients of surviving dependants' pension

in € (gross)

Age bracket	2017		2016		2015	
	Male	Female	Male	Female	Male	Female
20-<30	117,639	300,603	132,090	333,159	106,131	358,443
30-<40	690,954	2,865,060	779,071	3,088,279	884,816	3,323,287
40-<50	5,777,467	17,986,057	5,997,040	18,682,639	6,349,188	19,485,375
50-<60	26,280,249	123,880,176	26,879,625	131,091,324	27,348,236	138,411,678
60-<70	47,647,130	337,965,017	46,469,078	341,256,482	45,149,623	346,968,285
70-<80	30,992,161	488,727,291	27,239,737	470,139,311	23,548,223	449,541,285
80-<90	16,958,698	547,254,684	16,167,414	547,548,940	14,796,498	543,407,012
90-<100	3,266,286	187,213,268	2,993,774	182,622,623	2,721,679	178,806,300
>=100	34,233	3,939,220	51,996	3,923,868	55,268	3,856,320
Total	131,764,817	1,710,131,375	126,709,824	1,698,686,626	120,959,661	1,684,157,986

Average benefit amount of recipients of surviving dependants' pension

in €

Age bracket	2017		2016		2015	
	Male	Female	Male	Female	Male	Female
20-<30	3,268	5,567	3,476	5,288	2,468	5,195
30-<40	9,092	10,533	9,618	10,723	9,413	10,385
40-<50	8,636	10,887	8,531	10,762	8,387	10,636
50-<60	8,111	13,163	8,007	13,073	7,884	13,031
60-<70	5,963	11,121	5,859	10,922	5,743	10,733
70-<80	3,961	9,456	3,891	9,379	3,801	9,301
80-<90	3,575	9,342	3,571	9,251	3,505	9,137
90-<100	3,388	9,424	3,457	9,391	3,544	9,366
>=100	2,853	9,357	4,000	9,432	5,527	9,838
Total	5,156	9,924	5,168	9,846	5,165	9,766

Sum of benefit amounts (annual basis) of recipients of orphans pension

in €

Age bracket	2017		2016		2015	
	Male	Female	Male	Female	Male	Female
0-<10	990,603	822,778	1,033,993	929,723	1,064,530	1,012,732
10-<20	6,463,433	6,517,946	6,746,347	6,644,125	7,011,091	6,829,699
>=20	1,557,802	1,574,958	1,755,045	1,520,957	1,879,274	1,777,708
Total	9,011,839	8,915,682	9,535,386	9,094,805	9,954,895	9,620,139

Average benefit amount of orphans' pension recipients

in € (gross)						
Age bracket	2017		2016		2015	
	Male	Female	Male	Female	Male	Female
0-<10	2,699	2,539	2,651	2,664	2,603	2,715
10-<20	2,620	2,689	2,602	2,662	2,579	2,634
>=20	2,848	3,023	2,945	2,859	3,036	2,773
Total	2,665	2,727	2,664	2,693	2,657	2,667

Sum of benefit amounts (annual basis) of recipients of incapacity pension

in € (gross)

Age bracket	2017		2016		2015	
	Male	Female	Male	Female	Male	Female
15-<25	-	-	-	-	545	-
25-<35	1,024,731	371,701	937,160	385,993	882,464	369,310
35-<45	5,922,188	3,855,418	6,532,687	4,410,084	6,931,659	5,180,398
45-<55	20,222,176	16,556,067	20,964,623	17,697,056	22,862,216	19,302,442
>=55	60,656,829	44,637,105	63,009,100	45,057,327	66,182,235	45,022,053
Total	87,825,924	65,420,291	91,443,570	67,550,460	96,859,119	69,874,204

Average benefit amounts of recipients of incapacity

in € (gross)

Age bracket	2017		2016		2015	
	Male	Female	Male	Female	Male	Female
15-<25	-	-	-	-	54	-
25-<35	2,383	1,397	2,037	1,340	1,797	1,172
35-<45	3,932	2,395	4,109	2,573	4,181	2,870
45-<55	4,656	3,088	4,670	3,149	4,761	3,205
>=55	4,844	2,964	4,955	3,032	5,039	3,029
Total	4,671	2,934	4,749	3,005	4,820	3,037