

**Beispiele für den Verlauf von Risiko- und Sparbeiträgen sowie vom  
Deckungskapital und von Schadenssummen**

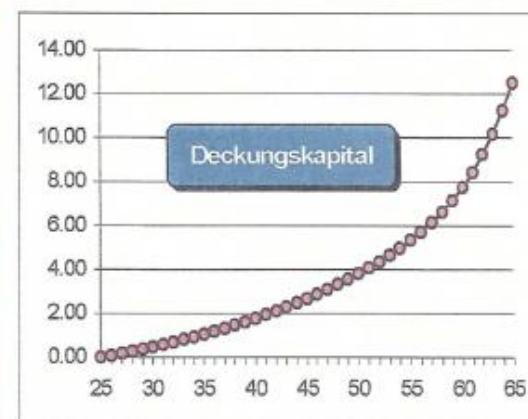
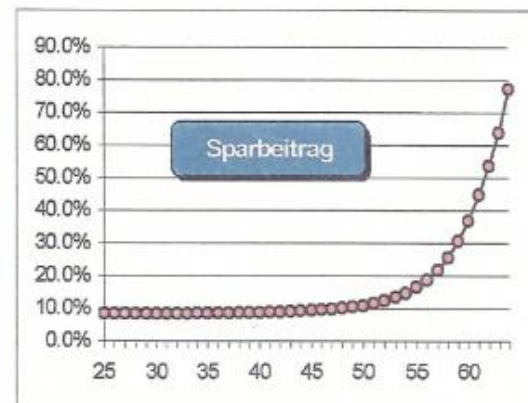
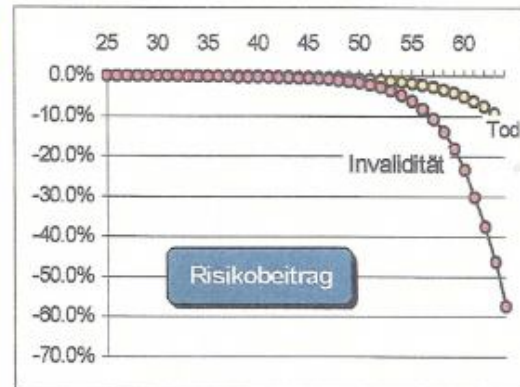
**Aus dem Skript für die PVE-Ausbildung von Peter Eugster**

# 1. Aufgeschobene Altersrente für Aktive

Periodischer Gesamtbeitrag für das Eintrittsalter 25: 8.4%

x	DK	Schadenssumme		Risikobeitrag		Sparbeitrag
		Tod	Inv.	Tod	Inv.	
25	0.00	0.00	0.00	0.0%	0.0%	8.4%
26	0.09	0.00	0.00	0.0%	0.0%	8.4%
27	0.18	0.00	0.00	0.0%	0.0%	8.4%
28	0.27	0.00	0.00	0.0%	0.0%	8.4%
29	0.37	0.00	0.00	0.0%	0.0%	8.4%
30	0.47	0.00	0.00	0.0%	0.0%	8.4%
31	0.58	0.00	0.00	0.0%	-0.1%	8.5%
32	0.69	0.00	0.00	0.0%	-0.1%	8.5%
33	0.81	0.00	0.00	-0.1%	-0.1%	8.5%
34	0.93	0.00	0.00	-0.1%	-0.1%	8.5%
35	1.05	0.00	0.00	-0.1%	-0.1%	8.6%
36	1.18	0.00	0.00	-0.1%	-0.2%	8.6%
37	1.32	0.00	0.00	-0.1%	-0.2%	8.7%
38	1.46	0.00	0.00	-0.1%	-0.2%	8.7%
39	1.61	0.00	0.00	-0.2%	-0.3%	8.8%
40	1.77	0.00	0.00	-0.2%	-0.3%	8.9%
41	1.93	0.00	0.00	-0.2%	-0.4%	9.0%
42	2.10	0.00	0.00	-0.3%	-0.4%	9.0%
43	2.28	0.00	0.00	-0.3%	-0.5%	9.1%
44	2.47	0.00	0.00	-0.4%	-0.5%	9.3%
45	2.66	0.00	0.00	-0.4%	-0.6%	9.4%
46	2.87	0.00	0.00	-0.5%	-0.8%	9.6%
47	3.08	0.00	0.00	-0.5%	-0.9%	9.8%
48	3.31	0.00	0.00	-0.6%	-1.1%	10.1%
49	3.55	0.00	0.00	-0.7%	-1.4%	10.5%
50	3.80	0.00	0.00	-0.8%	-1.8%	10.9%
51	4.06	0.00	0.00	-0.9%	-2.3%	11.6%
52	4.35	0.00	0.00	-1.1%	-2.9%	12.4%
53	4.65	0.00	0.00	-1.3%	-3.8%	13.5%
54	4.97	0.00	0.00	-1.6%	-4.9%	14.8%
55	5.33	0.00	0.00	-1.9%	-6.4%	16.6%
56	5.71	0.00	0.00	-2.3%	-8.3%	18.9%
57	6.14	0.00	0.00	-2.8%	-10.7%	21.8%
58	6.61	0.00	0.00	-3.4%	-13.9%	25.7%
59	7.14	0.00	0.00	-4.2%	-18.1%	30.7%
60	7.75	0.00	0.00	-5.1%	-23.5%	37.0%
61	8.44	0.00	0.00	-6.3%	-30.1%	44.8%
62	9.25	0.00	0.00	-7.7%	-37.5%	53.5%
63	10.17	0.00	0.00	-9.3%	-46.3%	63.9%
64	11.24	0.00	0.00	-11.4%	-57.4%	77.2%
65	12.50	0.00	0.00			

Tabelle 2

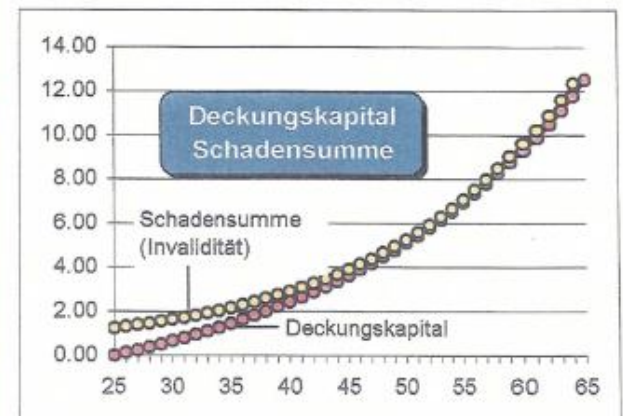
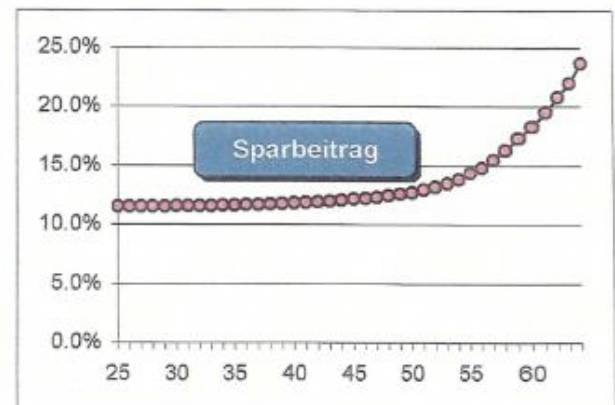
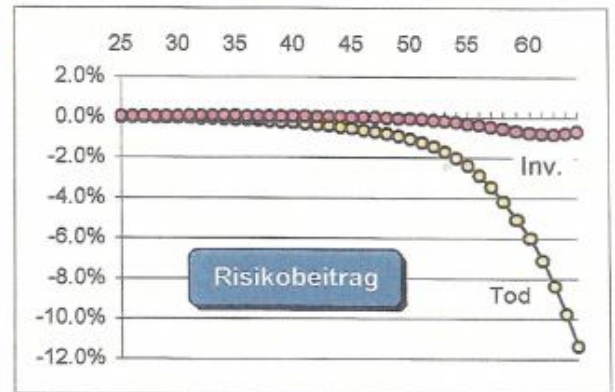


Graphik 2, 3 und 4

## 2. Aufgeschobene Altersrente für Aktive und Invalide

Periodischer Gesamtbeitrag für das Eintrittsalter 25: 11.6%

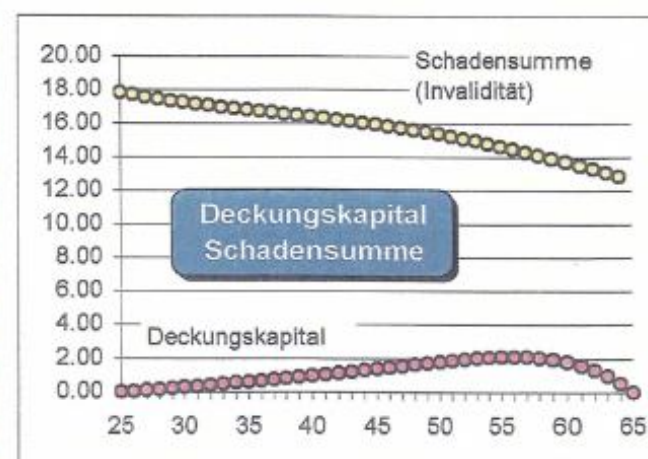
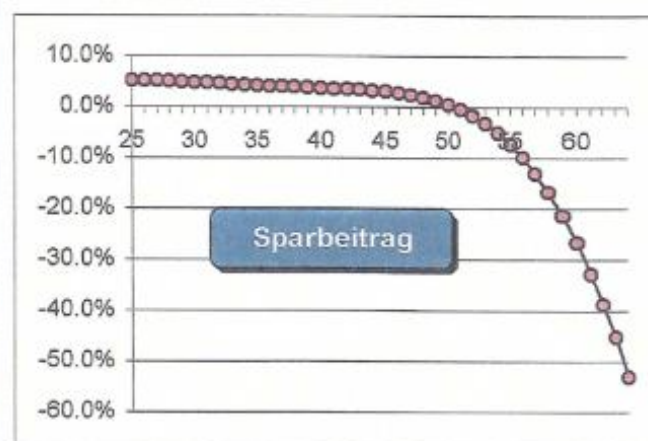
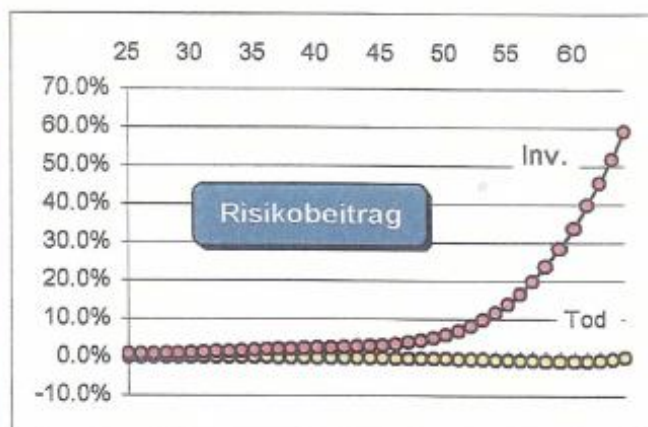
x	DK	Schadenssumme		Risikobeitrag		Sparbeitrag
		Tod	Inv.	Tod	Inv.	
25	0.00	0.00	1.25	0.0%	0.1%	11.5%
26	0.12	0.00	1.31	0.0%	0.1%	11.5%
27	0.24	0.00	1.38	0.0%	0.1%	11.5%
28	0.37	0.00	1.46	0.0%	0.1%	11.5%
29	0.51	0.00	1.54	0.0%	0.1%	11.5%
30	0.65	0.00	1.63	0.0%	0.1%	11.6%
31	0.80	0.00	1.72	-0.1%	0.1%	11.6%
32	0.95	0.00	1.82	-0.1%	0.1%	11.6%
33	1.11	0.00	1.92	-0.1%	0.1%	11.6%
34	1.27	0.00	2.03	-0.1%	0.1%	11.6%
35	1.44	0.00	2.16	-0.1%	0.1%	11.6%
36	1.62	0.00	2.28	-0.1%	0.1%	11.7%
37	1.81	0.00	2.42	-0.2%	0.1%	11.7%
38	2.00	0.00	2.57	-0.2%	0.1%	11.7%
39	2.20	0.00	2.72	-0.2%	0.0%	11.8%
40	2.41	0.00	2.89	-0.3%	0.0%	11.8%
41	2.63	0.00	3.06	-0.3%	0.0%	11.9%
42	2.86	0.00	3.25	-0.4%	0.0%	11.9%
43	3.10	0.00	3.45	-0.4%	0.0%	12.0%
44	3.35	0.00	3.66	-0.5%	0.0%	12.0%
45	3.61	0.00	3.88	-0.6%	0.0%	12.1%
46	3.88	0.00	4.12	-0.6%	0.0%	12.2%
47	4.16	0.00	4.37	-0.7%	0.0%	12.3%
48	4.45	0.00	4.64	-0.8%	0.0%	12.4%
49	4.76	0.00	4.93	-0.9%	-0.1%	12.6%
50	5.08	0.00	5.23	-1.1%	-0.1%	12.7%
51	5.42	0.00	5.56	-1.3%	-0.1%	12.9%
52	5.77	0.00	5.90	-1.5%	-0.1%	13.2%
53	6.14	0.00	6.27	-1.7%	-0.2%	13.5%
54	6.52	0.00	6.66	-2.0%	-0.3%	13.8%
55	6.93	0.00	7.07	-2.4%	-0.3%	14.3%
56	7.35	0.00	7.51	-2.9%	-0.4%	14.8%
57	7.80	0.00	7.99	-3.5%	-0.5%	15.5%
58	8.28	0.00	8.49	-4.2%	-0.6%	16.3%
59	8.78	0.00	9.03	-5.1%	-0.7%	17.3%
60	9.31	0.00	9.60	-6.0%	-0.7%	18.3%
61	9.87	0.00	10.22	-7.1%	-0.8%	19.5%
62	10.47	0.00	10.88	-8.4%	-0.8%	20.8%
63	11.10	0.00	11.59	-9.8%	-0.8%	22.0%
64	11.78	0.00	12.34	-11.4%	-0.7%	23.7%
65	12.50	0.00				



### 3. Anwartschaftliche Invalidenversicherung für Aktive mit lebenslänglicher Laufzeit

Periodischer Gesamtbeitrag für das Eintrittsalter 25: 6.04%

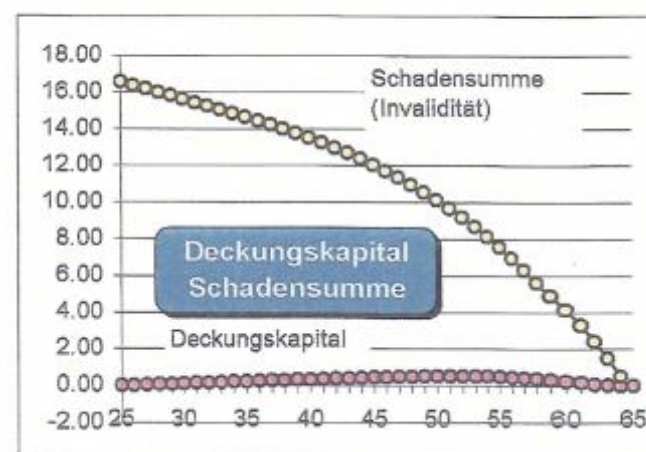
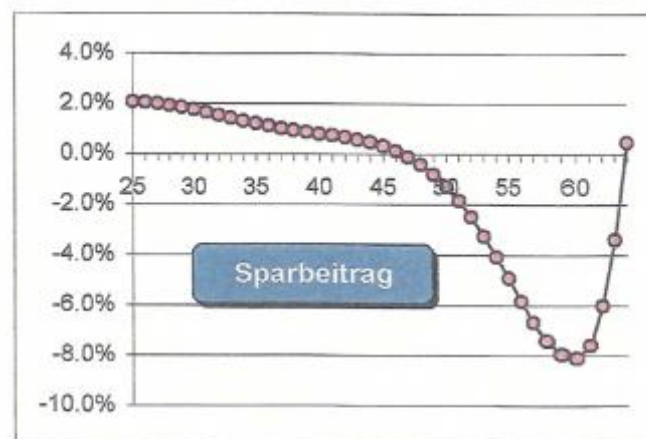
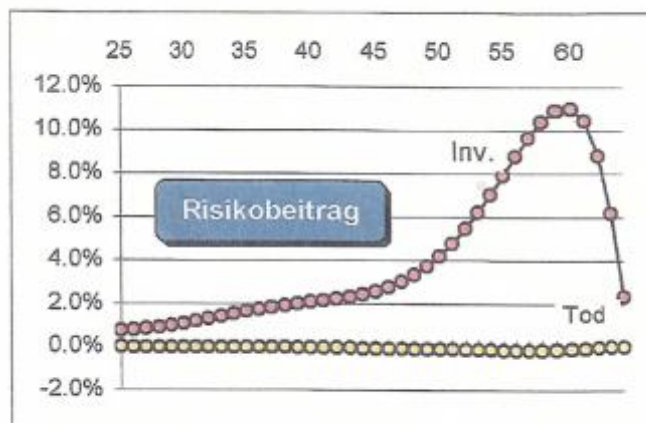
x	DK	Schadenssumme		Risikobeitrag		Sparbeitrag
		Tod	Inv.	Tod	Inv.	
25	0.00	0.00	17.83	0.0%	0.8%	5.2%
26	0.05	0.00	17.69	0.0%	0.9%	5.2%
27	0.11	0.00	17.57	0.0%	0.9%	5.1%
28	0.17	0.00	17.45	0.0%	1.0%	5.1%
29	0.23	0.00	17.35	0.0%	1.1%	5.0%
30	0.29	0.00	17.24	0.0%	1.2%	4.9%
31	0.35	0.00	17.15	0.0%	1.3%	4.8%
32	0.41	0.00	17.06	0.0%	1.4%	4.6%
33	0.46	0.00	16.97	0.0%	1.6%	4.5%
34	0.54	0.00	16.89	0.0%	1.7%	4.4%
35	0.61	0.00	16.80	0.0%	1.8%	4.3%
36	0.68	0.00	16.72	-0.1%	2.0%	4.1%
37	0.75	0.00	16.64	-0.1%	2.1%	4.0%
38	0.82	0.00	16.56	-0.1%	2.2%	3.9%
39	0.90	0.00	16.48	-0.1%	2.3%	3.8%
40	0.97	0.00	16.40	-0.1%	2.4%	3.7%
41	1.05	0.00	16.31	-0.1%	2.5%	3.6%
42	1.13	0.00	16.23	-0.1%	2.7%	3.5%
43	1.21	0.00	16.13	-0.2%	2.8%	3.4%
44	1.30	0.00	16.04	-0.2%	3.0%	3.2%
45	1.38	0.00	15.94	-0.2%	3.2%	3.0%
46	1.47	0.00	15.84	-0.2%	3.5%	2.7%
47	1.56	0.00	15.73	-0.3%	3.9%	2.4%
48	1.64	0.00	15.62	-0.3%	4.4%	1.9%
49	1.73	0.00	15.50	-0.3%	5.1%	1.3%
50	1.81	0.00	15.37	-0.4%	5.9%	0.5%
51	1.89	0.00	15.24	-0.4%	7.0%	-0.5%
52	1.96	0.00	15.10	-0.5%	8.2%	-1.7%
53	2.02	0.00	14.95	-0.5%	9.8%	-3.2%
54	2.07	0.00	14.80	-0.6%	11.7%	-5.0%
55	2.10	0.00	14.64	-0.7%	14.0%	-7.2%
56	2.10	0.00	14.47	-0.8%	16.7%	-9.9%
57	2.09	0.00	14.30	-0.9%	19.9%	-13.0%
58	2.03	0.00	14.11	-0.9%	23.8%	-16.8%
59	1.94	0.00	13.92	-1.0%	28.4%	-21.3%
60	1.80	0.00	13.73	-1.0%	33.7%	-26.7%
61	1.59	0.00	13.52	-0.9%	39.8%	-32.8%
62	1.31	0.00	13.31	-0.7%	45.5%	-38.8%
63	0.96	0.00	13.09	-0.4%	51.7%	-45.2%
64	0.53	0.00	12.86	0.0%	59.1%	-53.0%
65	0.00	0.00				



#### 4. Anwartschaftliche Invalidenversicherung für Aktive mit temporärer Laufzeit

Periodischer Gesamtbeitrag für das Eintrittsalter 25: 2.83%

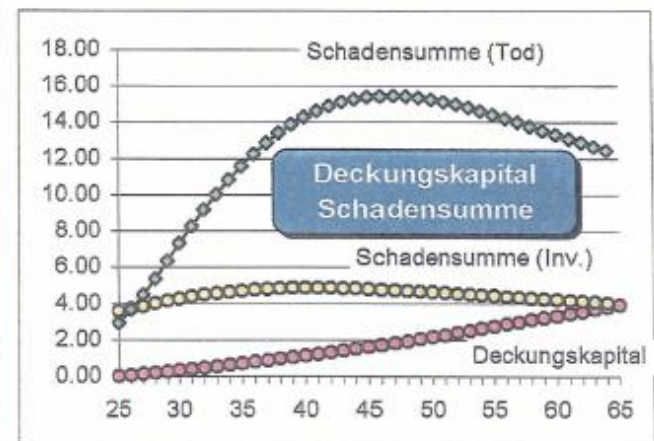
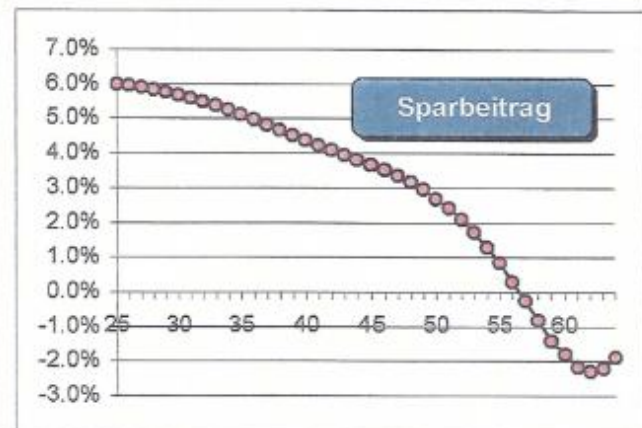
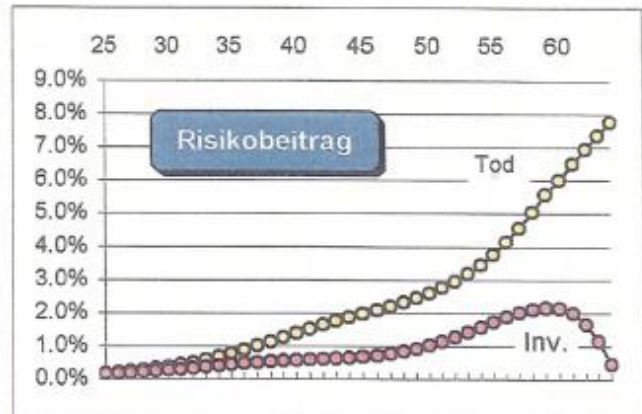
x	DK	Schadenssumme		Risikobeitrag		Sparbeitrag
		Tod	Inv.	Tod	Inv.	
25	0.00	0.00	16.58	0.0%	0.8%	2.1%
26	0.02	0.00	16.38	0.0%	0.8%	2.0%
27	0.04	0.00	16.19	0.0%	0.8%	2.0%
28	0.07	0.00	16.00	0.0%	0.9%	1.9%
29	0.09	0.00	15.81	0.0%	1.0%	1.8%
30	0.11	0.00	15.62	0.0%	1.1%	1.8%
31	0.13	0.00	15.43	0.0%	1.2%	1.7%
32	0.16	0.00	15.24	0.0%	1.3%	1.5%
33	0.18	0.00	15.05	0.0%	1.4%	1.4%
34	0.20	0.00	14.85	0.0%	1.5%	1.3%
35	0.22	0.00	14.65	0.0%	1.6%	1.2%
36	0.24	0.00	14.44	0.0%	1.7%	1.1%
37	0.27	0.00	14.22	0.0%	1.8%	1.0%
38	0.29	0.00	14.00	0.0%	1.8%	0.9%
39	0.31	0.00	13.76	0.0%	2.0%	0.9%
40	0.33	0.00	13.51	0.0%	2.1%	0.8%
41	0.35	0.00	13.25	0.0%	2.1%	0.7%
42	0.37	0.00	12.98	0.0%	2.2%	0.7%
43	0.39	0.00	12.69	-0.1%	2.3%	0.6%
44	0.42	0.00	12.38	-0.1%	2.4%	0.5%
45	0.44	0.00	12.06	-0.1%	2.6%	0.3%
46	0.46	0.00	11.72	-0.1%	2.8%	0.1%
47	0.48	0.00	11.38	-0.1%	3.0%	-0.1%
48	0.50	0.00	10.97	-0.1%	3.3%	-0.4%
49	0.51	0.00	10.57	-0.1%	3.7%	-0.8%
50	0.52	0.00	10.14	-0.1%	4.2%	-1.3%
51	0.53	0.00	9.68	-0.1%	4.8%	-1.8%
52	0.53	0.00	9.20	-0.1%	5.5%	-2.5%
53	0.53	0.00	8.69	-0.1%	6.2%	-3.2%
54	0.52	0.00	8.14	-0.1%	7.0%	-4.1%
55	0.49	0.00	7.57	-0.2%	7.9%	-4.9%
56	0.46	0.00	6.98	-0.2%	8.8%	-5.8%
57	0.42	0.00	6.31	-0.2%	9.6%	-6.7%
58	0.37	0.00	5.62	-0.1%	10.4%	-7.4%
59	0.31	0.00	4.89	-0.1%	10.9%	-7.9%
60	0.24	0.00	4.12	-0.1%	11.0%	-8.1%
61	0.16	0.00	3.30	-0.1%	10.5%	-7.6%
62	0.09	0.00	2.43	0.0%	8.8%	-6.0%
63	0.03	0.00	1.50	0.0%	6.2%	-3.4%
64	0.00	0.00	0.51	0.0%	2.3%	0.5%
65	0.00	0.00				



## 5. Anwartschaftliche Witwenrentenversicherung für Aktive

Periodischer Gesamtbeitrag für das Eintrittsalter 25: 6.34%

x+t	DK	Schadenssumme		Risikobeitrag		Sparbeitrag
		Tod	Inv.	Tod	Inv.	
25	0.00	2.92	3.57	0.2%	0.2%	6.0%
26	0.06	3.67	3.72	0.2%	0.2%	6.0%
27	0.13	4.48	3.86	0.2%	0.2%	5.9%
28	0.19	5.39	4.00	0.3%	0.2%	5.8%
29	0.26	6.34	4.14	0.3%	0.2%	5.8%
30	0.33	7.32	4.26	0.4%	0.3%	5.7%
31	0.40	8.26	4.37	0.4%	0.3%	5.6%
32	0.48	9.17	4.48	0.5%	0.3%	5.5%
33	0.56	10.03	4.57	0.6%	0.4%	5.4%
34	0.63	10.83	4.64	0.7%	0.4%	5.2%
35	0.71	11.57	4.71	0.8%	0.4%	5.1%
36	0.79	12.25	4.76	0.9%	0.5%	5.0%
37	0.88	12.86	4.80	1.0%	0.5%	4.8%
38	0.96	13.40	4.83	1.1%	0.5%	4.7%
39	1.05	13.87	4.85	1.3%	0.6%	4.5%
40	1.14	14.28	4.86	1.4%	0.6%	4.4%
41	1.23	14.62	4.86	1.5%	0.6%	4.2%
42	1.32	14.90	4.85	1.6%	0.6%	4.1%
43	1.42	15.12	4.84	1.8%	0.6%	4.0%
44	1.52	15.28	4.82	1.9%	0.7%	3.8%
45	1.62	15.39	4.79	2.0%	0.7%	3.7%
46	1.72	15.44	4.76	2.1%	0.7%	3.5%
47	1.83	15.46	4.73	2.2%	0.8%	3.4%
48	1.93	15.43	4.69	2.3%	0.8%	3.2%
49	2.04	15.36	4.66	2.5%	0.9%	3.0%
50	2.16	15.27	4.62	2.6%	1.0%	2.7%
51	2.27	15.14	4.58	2.8%	1.1%	2.4%
52	2.39	14.99	4.54	3.0%	1.3%	2.1%
53	2.50	14.82	4.49	3.2%	1.4%	1.7%
54	2.62	14.63	4.45	3.5%	1.6%	1.3%
55	2.74	14.43	4.41	3.8%	1.7%	0.9%
56	2.86	14.22	4.37	4.1%	1.9%	0.3%
57	2.98	14.00	4.33	4.6%	2.0%	-0.2%
58	3.09	13.78	4.29	5.0%	2.1%	-0.8%
59	3.21	13.56	4.25	5.6%	2.2%	-1.4%
60	3.32	13.34	4.21	6.0%	2.1%	-1.8%
61	3.44	13.11	4.17	6.5%	2.0%	-2.2%
62	3.55	12.89	4.12	7.0%	1.7%	-2.3%
63	3.67	12.67	4.08	7.3%	1.2%	-2.2%
64	3.79	12.45	4.03	7.8%	0.5%	-1.9%
65	3.93					



## 6. Kombinierte Versicherung für Aktive

Periodischer Gesamtbeitrag für das Eintrittsalter 25: 18.2%

x+t	DK	Schadenssumme		Risikobeitrag		Sparbeitrag
		Tod	Inv.	Tod	Inv.	
25	0.00	1.75	19.97	0.1%	0.9%	17.2%
26	0.18	2.20	19.93	0.1%	1.0%	17.1%
27	0.36	2.70	19.89	0.1%	1.0%	17.1%
28	0.56	3.23	19.86	0.1%	1.1%	17.0%
29	0.76	3.80	19.83	0.2%	1.2%	16.9%
30	0.96	4.39	19.80	0.2%	1.3%	16.7%
31	1.17	4.96	19.77	0.2%	1.4%	16.6%
32	1.39	5.50	19.74	0.2%	1.6%	16.4%
33	1.62	6.02	19.71	0.3%	1.7%	16.2%
34	1.85	6.50	19.67	0.3%	1.8%	16.1%
35	2.09	6.94	19.63	0.3%	2.0%	15.9%
36	2.34	7.35	19.58	0.4%	2.1%	15.7%
37	2.60	7.72	19.52	0.4%	2.2%	15.6%
38	2.87	8.04	19.46	0.4%	2.3%	15.5%
39	3.14	8.32	19.39	0.5%	2.4%	15.3%
40	3.43	8.57	19.31	0.5%	2.5%	15.2%
41	3.72	8.77	19.23	0.5%	2.5%	15.1%
42	4.03	8.94	19.14	0.6%	2.6%	15.0%
43	4.35	9.07	19.04	0.6%	2.7%	14.9%
44	4.67	9.17	18.93	0.6%	2.8%	14.8%
45	5.02	9.23	18.82	0.6%	3.0%	14.7%
46	5.37	9.27	18.70	0.5%	3.2%	14.5%
47	5.73	9.27	18.57	0.5%	3.5%	14.2%
48	6.11	9.26	18.43	0.5%	3.8%	13.9%
49	6.50	9.22	18.29	0.4%	4.2%	13.6%
50	6.90	9.16	18.14	0.4%	4.8%	13.0%
51	7.31	9.08	17.98	0.3%	5.4%	12.5%
52	7.74	8.99	17.82	0.2%	6.1%	11.9%
53	8.17	8.89	17.65	0.1%	6.9%	11.3%
54	8.61	8.78	17.47	-0.1%	7.7%	10.5%
55	9.07	8.66	17.29	-0.3%	8.6%	9.9%
56	9.53	8.53	17.10	-0.5%	9.5%	9.2%
57	10.01	8.40	16.90	-0.9%	10.4%	8.7%
58	10.50	8.27	16.69	-1.3%	11.1%	8.4%
59	11.01	8.14	16.47	-1.9%	11.5%	8.6%
60	11.54	8.00	16.25	-2.5%	11.6%	9.2%
61	12.09	7.87	16.02	-3.3%	10.8%	10.6%
62	12.69	7.73	15.78	-4.2%	9.0%	13.4%
63	13.34	7.60	15.53	-5.3%	6.1%	17.3%
64	14.05	7.47	15.28	-6.7%	2.0%	23.0%
65	14.85					

