

Antonio Annibali

Attuario

I coefficienti di trasformazione per il calcolo della pensione con il sistema contributivo

Il problema dell'aggiornamento dei parametri previsti dalla legge dell'8 agosto 1995 n. 335

I coefficienti di trasformazione esprimono il rapporto fra la prima rata annua di pensione ed il montante contributivo individuale, costituito dai contributi versati dal lavoratore, in base all'aliquota di computo, e capitalizzati tramite un tasso annuo d'interesse pari alla media quinquennale del tasso di variazione del PIL nominale.

La metodologia per la determinazione dei coefficienti di trasformazione utilizzati per il calcolo della pensione nell'ambito del sistema contributivo è disciplinata nei commi 6-11 dell'art.1 della legge 335/95. Detta legge indica anche i tempi e le modalità di revisione dei coefficienti, stabilendo che questi dovranno essere rideterminati ogni dieci anni (nel 2005, 2015, ...) sulla base delle rilevazioni demografiche e dell'andamento effettivo del PIL di lungo periodo. In effetti, sulla base di quanto disposto dalla legge 247/2007, il primo aggiornamento è stato effettuato nell'anno 2010, con obbligo di successive revisioni triennali (biennali dal 2021).

Il presente studio riguarda l'aggiornamento dei coefficienti con decorrenza 2013, secondo quanto stabilito dal Decreto Interministeriale (Lavoro e Politiche Sociali / Economia e Finanze) del 15 maggio 2012, e il confronto con i valori dei coefficienti originari e quelli della revisione del 2010.

In base alla citata legge 335/95, le basi tecniche da utilizzare per il calcolo sono:

- *Tavola di sopravvivenza*
- *Probabilità di nuove nozze*
- *Probabilità di lasciare famiglia*
- *Differenza tra l'età del dante causa e quella del coniuge*
- *Aliquota di reversibilità*
- *Percentuale di mantenimento dell'aliquota di reversibilità per effetto dei requisiti reddituali*
- *Addendo correttivo per la modalità di erogazione della pensione*
- *Tasso differenziale di attualizzazione, in base al tasso di rendimento del sistema (media quinquennale del PIL) e al tasso di indicizzazione delle prestazioni previdenziali*
- *Pesi per la ponderazione dei valori attuali medi pensionistici in base al sesso del dante causa*

Coefficienti di trasformazione calcolati con riferimento all'intervallo di età di pensionamento 57-80, con riguardo a:

[1] - Legge Dini 335/1995

[2] - Revisione del 2010

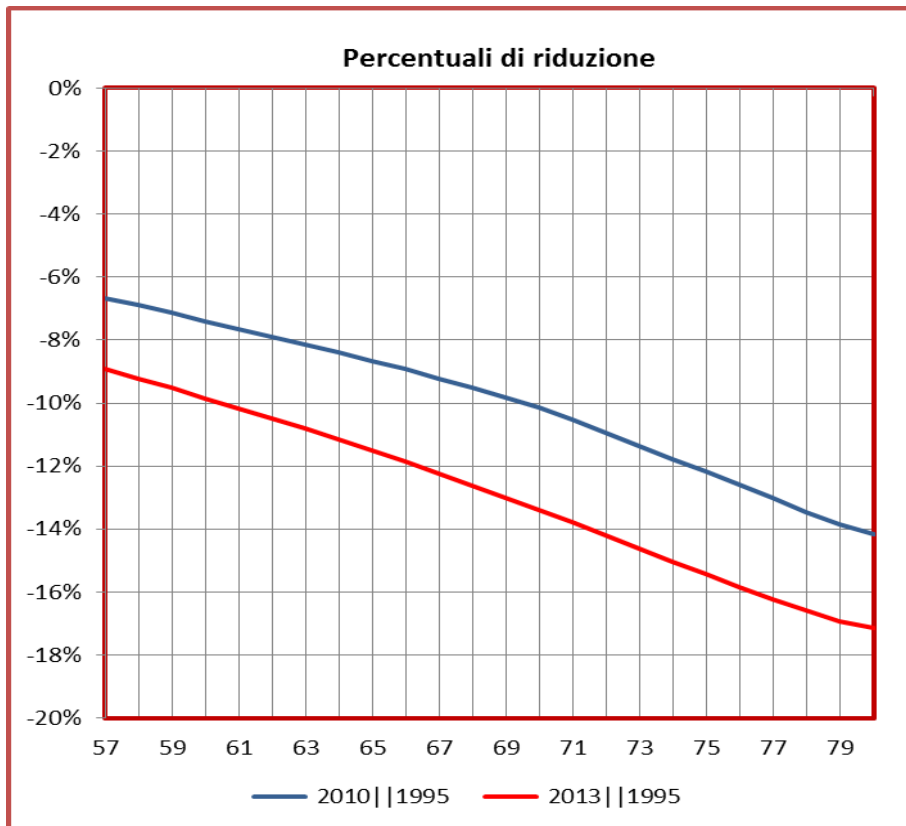
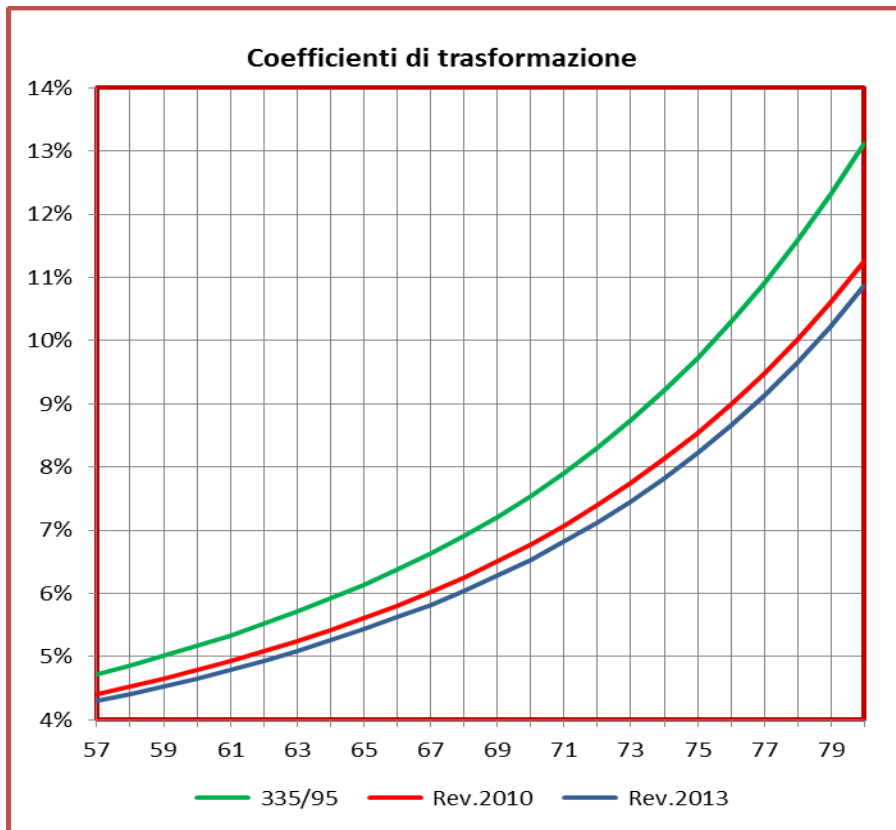
[3] - Revisione del 2013

[4] – Revisione del 2013 (Decreto interministeriale del 15 maggio 2012)

relative percentuali di riduzione

Età	Coefficients di trasformazione				Percentuali di riduzione		
	L.335-95	Rev.2010	Rev.2013	Min.2013	(10 95)	(13 95)	(13 10)
	[1]	[2]	[3]	[4]	[2]/[1]-1	[3]/[1]-1	[3]/[2]-1
57	4.723%	4.408%	4.301%	4.304%	-6.67%	-8.92%	-2.41%
58	4.861%	4.526%	4.413%	4.416%	-6.90%	-9.22%	-2.49%
59	5.009%	4.651%	4.532%	4.535%	-7.14%	-9.53%	-2.57%
60	5.167%	4.785%	4.658%	4.661%	-7.40%	-9.85%	-2.65%
61	5.335%	4.927%	4.793%	4.796%	-7.65%	-10.17%	-2.72%
62	5.516%	5.079%	4.937%	4.940%	-7.91%	-10.48%	-2.80%
63	5.709%	5.243%	5.092%	5.094%	-8.16%	-10.81%	-2.89%
64	5.916%	5.418%	5.256%	5.259%	-8.41%	-11.15%	-2.99%
65	6.138%	5.607%	5.433%	5.435%	-8.65%	-11.49%	-3.11%
66	6.378%	5.809%	5.621%	5.624%	-8.92%	-11.86%	-3.23%
67	6.636%	6.025%	5.824%	5.826%	-9.21%	-12.24%	-3.34%
68	6.917%	6.258%	6.043%	6.046%	-9.52%	-12.63%	-3.43%
69	7.220%	6.511%	6.282%	6.283%	-9.82%	-13.00%	-3.52%
70	7.551%	6.784%	6.541%	6.541%	-10.15%	-13.38%	-3.59%
71	7.913%	7.080%	6.823%		-10.52%	-13.77%	-3.63%
72	8.310%	7.401%	7.130%		-10.93%	-14.19%	-3.66%
73	8.743%	7.750%	7.464%		-11.36%	-14.62%	-3.69%
74	9.214%	8.129%	7.828%		-11.77%	-15.04%	-3.71%
75	9.726%	8.544%	8.225%		-12.15%	-15.43%	-3.73%
76	10.287%	8.994%	8.658%		-12.57%	-15.84%	-3.74%
77	10.903%	9.484%	9.134%		-13.01%	-16.23%	-3.69%
78	11.579%	10.021%	9.659%		-13.45%	-16.58%	-3.61%
79	12.318%	10.611%	10.234%		-13.86%	-16.92%	-3.55%
80	13.119%	11.259%	10.868%		-14.17%	-17.16%	-3.47%
				Medie	-10.01%	-12.94%	-3.26%

e grafici relativi ai coefficienti [1], [2] e [3] e alle percentuali di riduzione conseguenti alle revisioni 2010 e 2013, rispetto ai coefficienti base previsti dalla legge 335/95:



Roma, marzo 201311

Antonio Annibali

Coefficients di trasformazione – Revisione 2013

- Tavola di sopravvivenza (per morte) 2008 (Fonte: ISTAT)

$$l_{x,s} \quad x = (\alpha = 45), \dots, \omega \mid s = m, f$$

$$p_{x,s} = \frac{l_{x+1,s}}{l_{x,s}}, \quad q_{x,s} = 1 - p_{x,s} = \frac{l_{x,s} - l_{x+1,s}}{l_{x,s}}$$

$$e_{x,s} = \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}}{l_{x,s}}, \quad x + e_{x,s} = x + \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}}{l_{x,s}}$$

Tavola di sopravvivenza 2008										
Età	$l_{x,s}$		$p_{x,s}$		$q_{x,s}$		$e_{x,s}$		$x + e_{x,s}$	
	m	f	m	f	m	f	m	f	m	f
45	97047	98518	99.817%	99.897%	0.183%	0.103%	34.87	39.46	79.87	84.46
46	96869	98417	99.802%	99.887%	0.198%	0.113%	33.94	38.50	79.94	84.50
47	96677	98306	99.782%	99.877%	0.218%	0.123%	33.01	37.54	80.01	84.54
48	96466	98185	99.765%	99.863%	0.235%	0.137%	32.08	36.59	80.08	84.59
49	96239	98050	99.740%	99.850%	0.260%	0.150%	31.15	35.64	80.15	84.64
50	95989	97903	99.714%	99.836%	0.286%	0.164%	30.24	34.69	80.24	84.69
51	95714	97742	99.678%	99.813%	0.322%	0.187%	29.32	33.75	80.32	84.75
52	95406	97559	99.647%	99.798%	0.353%	0.202%	28.42	32.81	80.42	84.81
53	95069	97362	99.607%	99.779%	0.393%	0.221%	27.52	31.88	80.52	84.88
54	94695	97147	99.567%	99.759%	0.433%	0.241%	26.63	30.95	80.63	84.95
55	94285	96913	99.512%	99.733%	0.488%	0.267%	25.74	30.02	80.74	85.02
56	93825	96654	99.461%	99.704%	0.539%	0.296%	24.87	29.10	80.87	85.10
57	93319	96368	99.400%	99.674%	0.600%	0.326%	24.00	28.19	81.00	85.19
58	92759	96054	99.337%	99.653%	0.663%	0.347%	23.15	27.28	81.15	85.28
59	92144	95721	99.258%	99.615%	0.742%	0.385%	22.30	26.38	81.30	85.38
60	91460	95352	99.214%	99.597%	0.786%	0.403%	21.47	25.48	81.47	85.48
61	90741	94968	99.148%	99.562%	0.852%	0.438%	20.64	24.58	81.64	85.58
62	89968	94552	99.062%	99.520%	0.938%	0.480%	19.82	23.69	81.82	85.69
63	89124	94098	98.949%	99.467%	1.051%	0.533%	19.00	22.80	82.00	85.80
64	88187	93596	98.838%	99.420%	1.162%	0.580%	18.21	21.93	82.21	85.93
65	87162	93053	98.674%	99.342%	1.326%	0.658%	17.42	21.05	82.42	86.05
66	86006	92441	98.565%	99.283%	1.435%	0.717%	16.65	20.19	82.65	86.19
67	84772	91778	98.449%	99.226%	1.551%	0.774%	15.90	19.34	82.90	86.34
68	83457	91068	98.307%	99.164%	1.693%	0.836%	15.15	18.49	83.15	86.49
69	82044	90307	98.169%	99.093%	1.831%	0.907%	14.41	17.65	83.41	86.65
70	80542	89488	98.001%	99.001%	1.999%	0.999%	13.68	16.81	83.68	86.81
71	78932	88594	97.759%	98.879%	2.241%	1.121%	12.96	15.98	83.96	86.98
72	77163	87601	97.482%	98.715%	2.518%	1.285%	12.25	15.16	84.25	87.16
73	75220	86475	97.187%	98.545%	2.813%	1.455%	11.57	14.36	84.57	87.36
74	73104	85217	96.841%	98.352%	3.159%	1.648%	10.90	13.57	84.90	87.57
75	70795	83813	96.432%	98.102%	3.568%	1.898%	10.26	12.80	85.26	87.80

76	68269	82222	96.049%	97.853%	3.951%	2.147%	9.64	12.04	85.64	88.04
77	65572	80457	95.616%	97.580%	4.384%	2.420%	9.04	11.31	86.04	88.31
78	62697	78510	95.030%	97.205%	4.970%	2.795%	8.45	10.59	86.45	88.59
79	59581	76316	94.458%	96.803%	5.542%	3.197%	7.89	9.89	86.89	88.89
80	56279	73876	93.738%	96.326%	6.262%	3.674%	7.36	9.22	87.36	89.22
81	52755	71162	92.937%	95.721%	7.063%	4.279%	6.85	8.57	87.85	89.57
82	49029	68117	92.101%	95.081%	7.899%	4.919%	6.37	7.95	88.37	89.95
83	45156	64766	91.301%	94.406%	8.699%	5.594%	5.91	7.36	88.91	90.36
84	41228	61143	90.230%	93.530%	9.770%	6.470%	5.48	6.80	89.48	90.80
85	37200	57187	89.164%	92.553%	10.836%	7.447%	5.07	6.27	90.07	91.27
86	33169	52928	88.143%	91.685%	11.857%	8.315%	4.69	5.78	90.69	91.78
87	29236	48527	87.310%	90.904%	12.690%	9.096%	4.32	5.30	91.32	92.30
88	25526	44113	86.112%	89.797%	13.888%	10.203%	3.94	4.83	91.94	92.83
89	21981	39612	84.427%	88.276%	15.573%	11.724%	3.58	4.38	92.58	93.38
90	18558	34968	81.528%	85.801%	18.472%	14.199%	3.24	3.96	93.24	93.96
91	15130	30003	78.757%	83.268%	21.243%	16.732%	2.97	3.62	93.97	94.62
92	11916	24983	76.561%	81.355%	23.439%	18.645%	2.78	3.34	94.78	95.34
93	9123	20325	75.118%	79.729%	24.882%	20.271%	2.63	3.11	95.63	96.11
94	6853	16205	74.362%	78.605%	25.638%	21.395%	2.50	2.90	96.50	96.90
95	5096	12738	73.116%	77.367%	26.884%	22.633%	2.36	2.69	97.36	97.69
96	3726	9855	71.793%	75.586%	28.207%	24.414%	2.23	2.47	98.23	98.47
97	2675	7449	71.327%	74.158%	28.673%	25.842%	2.10	2.27	99.10	99.27
98	1908	5524	70.755%	72.520%	29.245%	27.480%	1.94	2.07	99.94	100.07
99	1350	4006	69.185%	70.220%	30.815%	29.780%	1.75	1.85	100.75	100.85
100	934	2813	65.953%	67.081%	34.047%	32.919%	1.53	1.63	101.53	101.63
101	616	1887	60.552%	62.904%	39.448%	37.096%	1.31	1.44	102.31	102.44
102	373	1187	57.373%	59.815%	42.627%	40.185%	1.17	1.28	103.17	103.28
103	214	710	54.206%	56.620%	45.794%	43.380%	1.04	1.14	104.04	104.14
104	116	402	50.862%	53.483%	49.138%	46.517%	0.92	1.02	104.92	105.02
105	59	215	47.458%	50.233%	52.542%	49.767%	0.81	0.90	105.81	105.90
106	28	108	42.857%	47.222%	57.143%	52.778%	0.71	0.80	106.71	106.80
107	12	51	41.667%	43.137%	58.333%	56.863%	0.67	0.69	107.67	107.69
108	5	22	40.000%	40.909%	60.000%	59.091%	0.60	0.59	108.60	108.59
109	2	9	50.000%	33.333%	50.000%	66.667%	0.50	0.44	109.50	109.44
110	1	3	0.000%	33.333%	100.000%	66.667%	0.00	0.33	110.00	110.33
111	0	1	0.000%	0.000%	100.000%	100.000%	0.00	0.00	111.00	111.00
112	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	112.00	112.00
113	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	113.00	113.00
114	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	114.00	114.00
115	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	115.00	115.00
116	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	116.00	116.00
117	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	117.00	117.00
118	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	118.00	118.00
119	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	119.00	119.00
120	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	120.00	120.00

- Tavola di sopravvivenza del superstite (per morte e nuove nozze) 2008 (Fonte: ISTAT)

$$l_{x,s}^{ved} \quad x = (\alpha = 45), \dots, \omega \mid s = m, f$$

$$p_{x,s}^{ved} = \frac{l_{x+1,s}^{ved}}{l_{x,s}^{ved}}, \quad q_{x,s}^{ved} = 1 - p_{x,s}^{ved} = \frac{l_{x,s}^{ved} - l_{x+1,s}^{ved}}{l_{x,s}^{ved}}$$

$$e_{x,s}^{ved} = \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}^{ved}}{l_{x,s}^{ved}}, \quad x + e_{x,s}^{ved} = x + \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}^{ved}}{l_{x,s}^{ved}}$$

Tavola di sopravvivenza & no nuove nozze										
ved	lx,s		px,s		qx,s		ex,s		x+ex,s	
Età	m	f	m	f	m	f	m	f	m	f
45	97047	98518	97.880%	99.350%	2.120%	0.650%	25.59	36.68	70.59	81.68
46	94990	97878	97.880%	99.350%	2.120%	0.650%	25.14	35.92	71.14	81.92
47	92976	97241	97.880%	99.350%	2.120%	0.650%	24.69	35.16	71.69	82.16
48	91005	96609	97.880%	99.350%	2.120%	0.650%	24.22	34.39	72.22	82.39
49	89075	95981	97.880%	99.350%	2.120%	0.650%	23.75	33.61	72.75	82.61
50	87187	95358	97.880%	99.350%	2.120%	0.650%	23.26	32.83	73.26	82.83
51	85339	94738	97.970%	99.390%	2.030%	0.610%	22.77	32.05	73.77	83.05
52	83606	94160	98.030%	99.440%	1.970%	0.560%	22.24	31.24	74.24	83.24
53	81959	93633	98.040%	99.490%	1.960%	0.510%	21.68	30.42	74.68	83.42
54	80353	93155	97.990%	99.510%	2.010%	0.490%	21.12	29.57	75.12	83.57
55	78738	92699	97.880%	99.490%	2.120%	0.510%	20.55	28.72	75.55	83.72
56	77069	92226	97.790%	99.480%	2.210%	0.520%	20.00	27.87	76.00	83.87
57	75365	91746	97.740%	99.450%	2.260%	0.550%	19.45	27.01	76.45	84.01
58	73662	91242	97.710%	99.430%	2.290%	0.570%	18.90	26.16	76.90	84.16
59	71975	90721	97.700%	99.410%	2.300%	0.590%	18.34	25.31	77.34	84.31
60	70320	90186	97.740%	99.390%	2.260%	0.610%	17.77	24.46	77.77	84.46
61	68731	89636	97.780%	99.360%	2.220%	0.640%	17.18	23.61	78.18	84.61
62	67205	89062	97.780%	99.330%	2.220%	0.670%	16.57	22.76	78.57	84.76
63	65713	88466	97.730%	99.290%	2.270%	0.710%	15.95	21.92	78.95	84.92
64	64221	87838	97.610%	99.240%	2.390%	0.760%	15.32	21.07	79.32	85.07
65	62686	87170	97.440%	99.180%	2.560%	0.820%	14.70	20.24	79.70	85.24
66	61081	86455	97.250%	99.130%	2.750%	0.870%	14.08	19.40	80.08	85.40
67	59402	85703	97.060%	99.060%	2.940%	0.940%	13.48	18.57	80.48	85.57
68	57655	84897	96.890%	98.990%	3.110%	1.010%	12.89	17.75	80.89	85.75
69	55862	84040	96.730%	98.900%	3.270%	1.100%	12.30	16.93	81.30	85.93
70	54036	83116	96.580%	98.780%	3.420%	1.220%	11.72	16.12	81.72	86.12
71	52188	82102	96.370%	98.630%	3.630%	1.370%	11.13	15.32	82.13	86.32
72	50293	80977	96.080%	98.470%	3.920%	1.530%	10.55	14.53	82.55	86.53
73	48322	79738	95.740%	98.280%	4.260%	1.720%	9.98	13.76	82.98	86.76
74	46263	78366	95.400%	98.080%	4.600%	1.920%	9.43	13.00	83.43	87.00
75	44135	76862	95.020%	97.860%	4.980%	2.140%	8.88	12.25	83.88	87.25
76	41937	75217	94.580%	97.580%	5.420%	2.420%	8.35	11.52	84.35	87.52
77	39664	73397	94.030%	97.250%	5.970%	2.750%	7.82	10.81	84.82	87.81
78	37296	71378	93.350%	96.860%	6.650%	3.140%	7.32	10.11	85.32	88.11
79	34816	69137	92.560%	96.400%	7.440%	3.600%	6.84	9.44	85.84	88.44

80	32226	66648	91.760%	95.870%	8.240%	4.130%	6.39	8.79	86.39	88.79
81	29570	63895	90.900%	95.280%	9.100%	4.720%	5.97	8.17	86.97	89.17
82	26879	60880	90.050%	94.610%	9.950%	5.390%	5.56	7.57	87.56	89.57
83	24205	57598	89.180%	93.870%	10.820%	6.130%	5.18	7.01	88.18	90.01
84	21586	54067	88.180%	93.020%	11.820%	6.980%	4.81	6.46	88.81	90.46
85	19034	50293	86.990%	92.020%	13.010%	7.980%	4.45	5.95	89.45	90.95
86	16558	46280	85.690%	90.860%	14.310%	9.140%	4.12	5.46	90.12	91.46
87	14189	42050	84.230%	89.590%	15.770%	10.410%	3.81	5.01	90.81	92.01
88	11951	37673	82.800%	88.220%	17.200%	11.780%	3.52	4.60	91.52	92.60
89	9895	33235	81.310%	86.790%	18.690%	13.210%	3.25	4.21	92.25	93.21
90	8046	28845	79.670%	85.250%	20.330%	14.750%	3.00	3.85	93.00	93.85
91	6410	24590	77.860%	83.550%	22.140%	16.450%	2.76	3.52	93.76	94.52
92	4991	20545	76.010%	81.650%	23.990%	18.350%	2.55	3.21	94.55	95.21
93	3794	16775	74.010%	79.680%	25.990%	20.320%	2.35	2.93	95.35	95.93
94	2808	13366	71.990%	77.690%	28.010%	22.310%	2.18	2.68	96.18	96.68
95	2021	10384	70.120%	75.770%	29.880%	24.230%	2.02	2.45	97.02	97.45
96	1417	7868	68.630%	73.920%	31.370%	26.080%	1.88	2.23	97.88	98.23
97	973	5816	67.020%	71.490%	32.980%	28.510%	1.74	2.02	98.74	99.02
98	652	4158	65.710%	69.470%	34.290%	30.530%	1.60	1.83	99.60	99.83
99	428	2889	63.610%	66.660%	36.390%	33.340%	1.44	1.63	100.44	100.63
100	272	1925	60.270%	63.420%	39.730%	36.580%	1.26	1.44	101.26	101.44
101	164	1221	55.600%	59.720%	44.400%	40.280%	1.10	1.28	102.10	102.28
102	91	729	52.240%	56.510%	47.760%	43.490%	0.97	1.14	102.97	103.14
103	48	412	48.840%	53.240%	51.160%	46.760%	0.86	1.01	103.86	104.01
104	23	219	45.420%	49.950%	54.580%	50.050%	0.76	0.90	104.76	104.90
105	11	110	42.030%	46.640%	57.970%	53.360%	0.67	0.79	105.67	105.79
106	4	51	38.680%	43.370%	61.320%	56.630%	0.59	0.70	106.59	106.70
107	2	22	35.430%	40.140%	64.570%	59.860%	0.51	0.62	107.51	107.62
108	1	9	32.280%	37.000%	67.720%	63.000%	0.45	0.55	108.45	108.55
109	0	3	29.270%	33.960%	70.730%	66.040%	0.39	0.48	109.39	109.48
110	0	1	26.410%	31.050%	73.590%	68.950%	0.34	0.43	110.34	110.43
111	0	0	23.730%	28.280%	76.270%	71.720%	0.30	0.38	111.30	111.38
112	0	0	21.230%	25.670%	78.770%	74.330%	0.26	0.33	112.26	112.33
113	0	0	18.930%	23.230%	81.070%	76.770%	0.22	0.28	113.22	113.28
114	0	0	16.830%	20.960%	83.170%	79.040%	0.17	0.21	114.17	114.21
115	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	115.00	115.00
116	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	116.00	116.00
117	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	117.00	117.00
118	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	118.00	118.00
119	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	119.00	119.00
120	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	120.00	120.00

- Probabilità di nuove nozze (dedotte dalle due precedenti tavole)

$$z_{x,s} = 1 - \frac{p_{x,s}^{ved}}{p_{x,s}} \quad x = (\alpha = 45), \dots, \omega \quad | \quad s = m, f$$

Nuove nozze 2008				
Età	zx,s		1-zx,s	
	m	f	m	f
45	1.940%	0.548%	98.060%	99.452%
46	1.926%	0.538%	98.074%	99.462%
47	1.906%	0.528%	98.094%	99.472%
48	1.889%	0.513%	98.111%	99.487%
49	1.865%	0.501%	98.135%	99.499%
50	1.839%	0.486%	98.161%	99.514%
51	1.714%	0.424%	98.286%	99.576%
52	1.623%	0.359%	98.377%	99.641%
53	1.573%	0.290%	98.427%	99.710%
54	1.584%	0.250%	98.416%	99.750%
55	1.640%	0.243%	98.360%	99.757%
56	1.680%	0.225%	98.320%	99.775%
57	1.670%	0.225%	98.330%	99.775%
58	1.638%	0.224%	98.362%	99.776%
59	1.569%	0.205%	98.431%	99.795%
60	1.486%	0.208%	98.514%	99.792%
61	1.380%	0.203%	98.620%	99.797%
62	1.294%	0.191%	98.706%	99.809%
63	1.232%	0.177%	98.768%	99.823%
64	1.242%	0.181%	98.758%	99.819%
65	1.250%	0.163%	98.750%	99.837%
66	1.334%	0.154%	98.666%	99.846%
67	1.411%	0.168%	98.589%	99.832%
68	1.441%	0.176%	98.559%	99.824%
69	1.466%	0.195%	98.534%	99.805%
70	1.450%	0.223%	98.550%	99.777%
71	1.421%	0.252%	98.579%	99.748%
72	1.438%	0.248%	98.562%	99.752%
73	1.489%	0.269%	98.511%	99.731%
74	1.489%	0.277%	98.511%	99.723%
75	1.464%	0.246%	98.536%	99.754%
76	1.530%	0.279%	98.470%	99.721%
77	1.658%	0.338%	98.342%	99.662%
78	1.768%	0.355%	98.232%	99.645%
79	2.009%	0.416%	97.991%	99.584%
80	2.110%	0.474%	97.890%	99.526%
81	2.192%	0.461%	97.808%	99.539%
82	2.226%	0.495%	97.774%	99.505%
83	2.323%	0.568%	97.677%	99.432%
84	2.272%	0.545%	97.728%	99.455%
85	2.438%	0.575%	97.562%	99.425%
86	2.782%	0.900%	97.218%	99.100%

87	3.528%	1.446%	96.472%	98.554%
88	3.846%	1.756%	96.154%	98.244%
89	3.692%	1.684%	96.308%	98.316%
90	2.279%	0.643%	97.721%	99.357%
91	1.139%	-0.338%	98.861%	100.338%
92	0.720%	-0.362%	99.280%	100.362%
93	1.475%	0.062%	98.525%	99.938%
94	3.189%	1.165%	96.811%	98.835%
95	4.098%	2.064%	95.902%	97.936%
96	4.405%	2.204%	95.595%	97.796%
97	6.039%	3.597%	93.961%	96.403%
98	7.130%	4.206%	92.870%	95.794%
99	8.058%	5.069%	91.942%	94.931%
100	8.617%	5.458%	91.383%	94.542%
101	8.178%	5.062%	91.822%	94.938%
102	8.946%	5.525%	91.054%	94.475%
103	9.899%	5.969%	90.101%	94.031%
104	10.700%	6.605%	89.300%	93.395%
105	11.437%	7.152%	88.563%	92.848%
106	9.747%	8.158%	90.253%	91.842%
107	14.968%	6.948%	85.032%	93.052%
108	19.300%	9.556%	80.700%	90.444%
109	41.460%	-1.880%	58.540%	101.880%
110	0.000%	6.850%	100.000%	93.150%
111	0.000%	0.000%	100.000%	100.000%
112	0.000%	0.000%	100.000%	100.000%
113	0.000%	0.000%	100.000%	100.000%
114	0.000%	0.000%	100.000%	100.000%
115	0.000%	0.000%	100.000%	100.000%
116	0.000%	0.000%	100.000%	100.000%
117	0.000%	0.000%	100.000%	100.000%
118	0.000%	0.000%	100.000%	100.000%
119	0.000%	0.000%	100.000%	100.000%
120	0.000%	0.000%	100.000%	100.000%

- Probabilità di lasciare famiglia

$$\Theta_{x,s} \quad x = (\alpha = 45), \dots, \omega \quad | \quad s = m, f$$

Lasciare famiglia 2008					
$\Theta_{x,s}$			$\Theta_{x,s}$		
Età	m	f	Età	m	f
45	69.370%	69.260%	83	66.410%	18.830%
46	69.370%	69.260%	84	63.780%	16.490%
47	69.370%	69.260%	85	62.310%	13.920%
48	69.370%	69.260%	86	60.410%	12.050%

49	69.370%	69.260%	87	58.210%	9.820%
50	69.370%	69.260%	88	56.120%	8.250%
51	67.670%	69.720%	89	52.500%	6.410%
52	70.680%	72.750%	90	51.050%	5.370%
53	71.060%	68.960%	91	47.890%	4.480%
54	70.170%	70.740%	92	44.770%	3.930%
55	73.430%	72.360%	93	42.150%	3.090%
56	75.080%	69.400%	94	36.700%	2.510%
57	76.200%	71.680%	95	34.980%	2.160%
58	76.060%	69.220%	96	28.570%	1.800%
59	76.280%	70.220%	97	25.430%	1.260%
60	76.710%	70.070%	98	23.000%	1.390%
61	78.850%	70.480%	99	18.710%	0.780%
62	78.910%	65.380%	100	19.880%	1.070%
63	79.070%	68.750%	101	11.820%	0.730%
64	78.010%	64.550%	102	13.770%	0.740%
65	78.180%	62.730%	103	8.330%	0.710%
66	79.070%	62.340%	104	11.110%	0.430%
67	77.360%	60.230%	105	8.330%	0.000%
68	77.610%	59.170%	106	12.500%	0.000%
69	78.030%	56.280%	107	0.000%	0.000%
70	77.200%	55.220%	108	0.000%	0.000%
71	77.720%	52.310%	109	0.000%	0.000%
72	77.850%	47.930%	110	0.000%	0.000%
73	77.280%	45.290%	111	0.000%	0.000%
74	76.310%	44.610%	112	0.000%	0.000%
75	75.290%	39.900%	113	0.000%	0.000%
76	75.280%	36.660%	114	0.000%	0.000%
77	74.670%	34.690%	115	0.000%	0.000%
78	72.830%	31.630%	116	0.000%	0.000%
79	72.320%	28.810%	117	0.000%	0.000%
80	70.910%	25.640%	118	0.000%	0.000%
81	69.370%	23.840%	119	0.000%	0.000%
82	67.610%	20.600%	120	0.000%	0.000%

- Differenza fra l'età del dante causa e quella del coniuge

$$\varepsilon_{x,s} \quad x = (\alpha = 45), \dots, \omega \quad | \quad s = m, f$$

Differenza età 2008					
	$\varepsilon_{x,s}$			$\varepsilon_{x,s}$	
Età	m	f	Età	m	f
45	3.560	-3.620	83	3.950	-3.130
46	3.560	-3.620	84	3.950	-3.130
47	3.560	-3.620	85	3.950	-3.130
48	3.560	-3.620	86	3.950	-3.130

49	3.560	-3.620	87	3.950	-3.130
50	3.560	-3.620	88	3.950	-3.130
51	3.610	-3.630	89	3.950	-3.130
52	3.660	-3.640	90	3.950	-3.130
53	3.700	-3.640	91	3.950	-3.130
54	3.730	-3.640	92	3.950	-3.130
55	3.750	-3.650	93	3.950	-3.130
56	3.770	-3.640	94	3.950	-3.130
57	3.790	-3.640	95	3.950	-3.130
58	3.800	-3.630	96	3.950	-3.130
59	3.810	-3.620	97	3.950	-3.130
60	3.820	-3.610	98	3.950	-3.130
61	3.820	-3.590	99	3.950	-3.130
62	3.830	-3.560	100	3.950	-3.130
63	3.830	-3.530	101	3.950	-3.130
64	3.840	-3.490	102	3.950	-3.130
65	3.850	-3.450	103	3.950	-3.130
66	3.860	-3.400	104	3.950	-3.130
67	3.880	-3.350	105	3.950	-3.130
68	3.890	-3.280	106	3.950	-3.130
69	3.920	-3.210	107	3.950	-3.130
70	3.950	-3.130	108	3.950	-3.130
71	3.950	-3.130	109	3.950	-3.130
72	3.950	-3.130	110	3.950	-3.130
73	3.950	-3.130	111	3.950	-3.130
74	3.950	-3.130	112	3.950	-3.130
75	3.950	-3.130	113	3.950	-3.130
76	3.950	-3.130	114	3.950	-3.130
77	3.950	-3.130	115	3.950	-3.130
78	3.950	-3.130	116	3.950	-3.130
79	3.950	-3.130	117	3.950	-3.130
80	3.950	-3.130	118	3.950	-3.130
81	3.950	-3.130	119	3.950	-3.130
82	3.950	-3.130	120	3.950	-3.130

- *Aliquota di reversibilità*

$$\eta = 0.60$$

- *Percentuale di mantenimento dell'aliquota di reversibilità per effetto dei requisiti reddituali*

$$\delta_s = \begin{cases} 0.90 & s = m \\ 0.70 & s = f \end{cases}$$

- *Addendo correttivo per la modalità di erogazione della pensione mensile (posticipazione, rispetto alla pensione annuale anticipata, di 0, 1,...,11 mesi per le rate mensili anticipate e di 6 mesi per la rata tredicesima)*

$$k = \frac{1}{13} \left(\frac{0+1+\dots+11}{12} \right) + \frac{1}{13} \cdot \frac{6}{12} = \frac{6}{13} = 0.4615$$

- *Tasso differenziale di attualizzazione, essendo:*

r = tasso di rendimento del sistema (media quinquennale del tasso di rendimento del PIL)

σ = tasso di indicizzazione delle prestazioni previdenziali

$$\lambda = \frac{1+r}{1+\sigma} - 1 = 0.015$$

- *Pesi relativi per la ponderazione dei valori attuali medi relativi alle pensioni dei dante causa distinti per sesso*

$$w_s = \begin{cases} 0.5 & s = m \\ 0.5 & s = f \end{cases}$$

I valori medi per la definizione dei coefficienti di trasformazione risultano:

- *Valore attuale medio delle pensioni dirette*

$$a_{x,s} = \frac{\sum_{t=0}^{\omega-x} l_{x+t,s} (1+\lambda)^{-t}}{l_{x,s}} = \frac{\sum_{t=0}^{\omega-x} (l_{x+t,s} (1+\lambda)^{-(x+t)})}{l_{x,s} (1+\lambda)^{-x}} = \frac{\sum_{t=0}^{\omega-x} D_{x+t,s}}{D_{x,s}} = \frac{N_{x,s}}{D_{x,s}} \quad x = 57, \dots, 80 \quad | \quad s = m, f$$

- *Valore attuale medio delle pensioni ai superstiti*

$$A_{x,s} = \sum_{t=0}^{\omega-x} \left(\frac{l_{x+t,s} - l_{x+t+1,s}}{l_{x,s}} (1+\lambda)^{-t} \Theta_{x+t,s} \eta \delta_s \sum_{\tau=1}^{\omega-x-t+\varepsilon_s} \left(\frac{l_{x+t+\tau-\varepsilon_s,s}^{ved}}{l_{x+t+1-\varepsilon_s,s}^{ved}} (1+\lambda)^{-\tau} \right) \right) \quad x = 57, \dots, 80 \quad | \quad s = m, f$$

$$= \frac{\eta \delta_s \sum_{t=0}^{\omega-x} \left((l_{x+t,s} - l_{x+t+1,s}) (1+\lambda)^{-(x+t)} \Theta_{x+t,s} \frac{\sum_{\tau=1}^{\omega-x-t+\varepsilon_s} (l_{x+t+\tau-\varepsilon_s,s}^{ved} (1+\lambda)^{-(x+t+\tau+1-\varepsilon_{x,s})})}{l_{x+t+1-\varepsilon_{x,s},s}^{ved} (1+\lambda)^{-(x+t+1-\varepsilon_{x,s})}} \right)}{l_{x,s} (1+\lambda)^{-x}}$$

$$\eta \delta_s \sum_{t=0}^{\omega-x} \left(c_{x+t,s} \Theta_{x+t,s} \frac{\sum_{\tau=1}^{\omega-x-t+\epsilon_s} \left(I_{x+t+\tau-\epsilon_{x,s},\hat{s}}^{ved} (1+\lambda)^{-(x+t+\tau-\epsilon_{x,s})} \right)}{D_{x+t+1-\epsilon_{x,s},\hat{s}}^{ved}} \right)$$

$$= \frac{\quad}{D_{x,s}}$$

$$\eta \delta_s \sum_{t=0}^{\omega-x} \left(c_{x+t,s} \Theta_{x+t,s} \frac{N_{x+t+1-\epsilon_{x,s},\hat{s}}^{ved}}{D_{x+t+1-\epsilon_{x,s},\hat{s}}^{ved}} \right)$$

$$= \frac{\quad}{D_{x,s}}$$

calcolando i valori dei simboli di commutazione per età non intere, in maniera lineare, facendo riferimento ai corrispondenti valori relativi alle età intere

$$N_{x+t+1-\epsilon_{x,s},\hat{s}}^{ved} = N_{[x+t+1-\epsilon_{x,s}],\hat{s}}^{ved} (1 - (x - \epsilon_{x+t,s} - [x - \epsilon_{x+t,s}])) + N_{[x+t-\epsilon_{x,s}],\hat{s}}^{ved} (x - \epsilon_{x+t,s} - [x - \epsilon_{x+t,s}])$$

$$D_{x+t+1-\epsilon_{x,s},\hat{s}}^{ved} = D_{[x+t+1-\epsilon_{x,s}],\hat{s}}^{ved} (1 - (x - \epsilon_{x+t,s} - [x - \epsilon_{x+t,s}])) + D_{[x+t-\epsilon_{x,s}],\hat{s}}^{ved} (x - \epsilon_{x+t,s} - [x - \epsilon_{x+t,s}])$$

si ottengono i divisori e i coefficienti di trasformazione della revisione 2013:

- Divisore all'età di pensionamento x

$$\Delta_x = \sum_{s=m,f} w_s (a_{x,s} + A_{x,s}) - k = \sum_{s=m,f} \frac{w_s}{D_{x,s}} \left(N_{x,s} + \eta \delta_s \sum_{t=0}^{\omega-x} \left(c_{x+t,s} \Theta_{x+t,s} \frac{N_{x+t+1-\epsilon_{x,s},\hat{s}}^{ved}}{D_{x+t+1-\epsilon_{x,s},\hat{s}}^{ved}} \right) \right) - k \quad x = 57, \dots, 80$$

- Coefficiente di trasformazione all'età di pensionamento x

$$\pi_x = \frac{1}{\Delta_x} = \frac{1}{\sum_{s=m,f} \frac{w_s}{D_{x,s}} \left(N_{x,s} + \eta \delta_s \sum_{t=0}^{\omega-x} \left(c_{x+t,s} \Theta_{x+t,s} \frac{N_{x+t+1-\epsilon_{x,s},\hat{s}}^{ved}}{D_{x+t+1-\epsilon_{x,s},\hat{s}}^{ved}} \right) \right) - k} \quad x = 57, \dots, 80$$

Revisione 2013									
Età	Divisori - Maschi			Divisori - Femmine			Totale	0.4615 Divisore calcolato	Coeff. Trasf. calcolato
	dante causa	super- stite	totale	dante causa	super- stite	totale			
50	24.6301	2.8953	27.5254	27.4334	0.4624	27.8958	27.7106	27.2491	3.670%
51	24.0535	2.9178	26.9713	26.8741	0.4615	27.3356	27.1534	26.6919	3.746%
52	23.4748	2.9394	26.4142	26.3115	0.4596	26.7711	26.5926	26.1311	3.827%
53	22.8928	2.9583	25.8511	25.7432	0.4567	26.1999	26.0255	25.5640	3.912%
54	22.3090	2.9750	25.2840	25.1699	0.4537	25.6236	25.4538	24.9923	4.001%
55	21.7226	2.9906	24.7133	24.5917	0.4498	25.0415	24.8774	24.4159	4.096%
56	21.1366	3.0015	24.1381	24.0097	0.4446	24.4544	24.2962	23.8347	4.196%
57	20.5495	3.0089	23.5584	23.4242	0.4391	23.8632	23.7108	23.2493	4.301%
58	19.9625	3.0126	22.9751	22.8349	0.4321	23.2670	23.1210	22.6595	4.413%

59	19.3754	3.0135	22.3889	22.2396	0.4251	22.6646	22.5268	22.0653	4.532%
60	18.7905	3.0106	21.8011	21.6416	0.4168	22.0583	21.9297	21.4682	4.658%
61	18.2005	3.0061	21.2066	21.0359	0.4082	21.4441	21.3253	20.8638	4.793%
62	17.6085	2.9971	20.6056	20.4259	0.3987	20.8246	20.7151	20.2536	4.937%
63	17.0172	2.9846	20.0018	19.8125	0.3894	20.2018	20.1018	19.6403	5.092%
64	16.4302	2.9671	19.3973	19.1971	0.3780	19.5750	19.4862	19.0247	5.256%
65	15.8459	2.9467	18.7926	18.5778	0.3668	18.9446	18.8686	18.4071	5.433%
66	15.2711	2.9195	18.1906	17.9596	0.3544	18.3140	18.2523	17.7908	5.621%
67	14.6960	2.8878	17.5838	17.3383	0.3412	17.6795	17.6317	17.1702	5.824%
68	14.1205	2.8555	16.9760	16.7127	0.3278	17.0405	17.0083	16.5468	6.043%
69	13.5467	2.8191	16.3657	16.0828	0.3140	16.3968	16.3812	15.9197	6.282%
70	12.9723	2.7786	15.7510	15.4491	0.3003	15.7494	15.7502	15.2887	6.541%
71	12.3998	2.7356	15.1354	14.8138	0.2858	15.0996	15.1175	14.6560	6.823%
72	11.8361	2.6852	14.5213	14.1800	0.2710	14.4510	14.4861	14.0246	7.130%
73	11.2827	2.6276	13.9103	13.5519	0.2562	13.8081	13.8592	13.3977	7.464%
74	10.7390	2.5644	13.3035	12.9282	0.2412	13.1694	13.2365	12.7750	7.828%
75	10.2075	2.4961	12.7036	12.3100	0.2249	12.5349	12.6192	12.1577	8.225%
76	9.6914	2.4219	12.1134	11.7018	0.2092	11.9109	12.0121	11.5506	8.658%
77	9.1847	2.3413	11.5259	11.1006	0.1938	11.2944	11.4101	10.9486	9.134%
78	8.6884	2.2554	10.9438	10.5063	0.1781	10.6844	10.8141	10.3526	9.659%
79	8.2118	2.1655	10.3773	9.9263	0.1626	10.0889	10.2331	9.7716	10.234%
80	7.7495	2.0693	9.8188	9.3594	0.1473	9.5067	9.6627	9.2012	10.868%

A titolo di controllo e di confronto, di seguito sono riportati i calcoli, effettuati con lo stesso modello di valutazione, della revisione dei coefficienti dell'anno 2010 e dei coefficienti originari allegati alla legge 335/1995.

Le formule di riferimento sono quelle indicate in precedenza (con riguardo alla revisione 2013), salvo diversa indicazione.

Coefficients di trasformazione – Revisione 2010

- Tavola di sopravvivenza (per morte) 2002 (Fonte: ISTAT)

$$l_{x,s} \quad x = (\alpha = 45), \dots, \omega \mid s = m, f$$

$$p_{x,s} = \frac{l_{x+1,s}}{l_{x,s}}, \quad q_{x,s} = 1 - p_{x,s} = \frac{l_{x,s} - l_{x+1,s}}{l_{x,s}}$$

$$e_{x,s} = \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}}{l_{x,s}}, \quad x + e_{x,s} = x + \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}}{l_{x,s}}$$

Tavola di sopravvivenza 2002										
Età	$l_{x,s}$		$p_{x,s}$		$q_{x,s}$		$e_{x,s}$		$x + e_{x,s}$	
	<i>m</i>	<i>f</i>	<i>m</i>	<i>f</i>	<i>m</i>	<i>f</i>	<i>m</i>	<i>f</i>	<i>m</i>	<i>f</i>
45	96300	98119	99.788%	99.881%	0.212%	0.119%	33.54	38.57	78.54	83.57
46	96096	98002	99.771%	99.866%	0.229%	0.134%	32.61	37.62	78.61	83.62
47	95876	97871	99.742%	99.856%	0.258%	0.144%	31.68	36.67	78.68	83.67
48	95629	97730	99.721%	99.843%	0.279%	0.157%	30.76	35.72	78.76	83.72
49	95362	97577	99.695%	99.826%	0.305%	0.174%	29.85	34.78	78.85	83.78
50	95071	97407	99.664%	99.813%	0.336%	0.187%	28.94	33.84	78.94	83.84
51	94752	97225	99.626%	99.793%	0.374%	0.207%	28.04	32.90	79.04	83.90
52	94398	97024	99.588%	99.769%	0.412%	0.231%	27.14	31.97	79.14	83.97
53	94009	96800	99.526%	99.743%	0.474%	0.257%	26.26	31.05	79.26	84.05
54	93563	96551	99.496%	99.718%	0.504%	0.282%	25.38	30.13	79.38	84.13
55	93091	96279	99.449%	99.690%	0.551%	0.310%	24.51	29.21	79.51	84.21
56	92578	95981	99.388%	99.662%	0.612%	0.338%	23.65	28.30	79.65	84.30
57	92011	95657	99.302%	99.634%	0.698%	0.366%	22.79	27.40	79.79	84.40
58	91369	95307	99.229%	99.608%	0.771%	0.392%	21.95	26.50	79.95	84.50
59	90665	94933	99.122%	99.568%	0.878%	0.432%	21.12	25.60	80.12	84.60
60	89869	94523	99.048%	99.538%	0.952%	0.462%	20.31	24.71	80.31	84.71
61	89013	94086	98.962%	99.514%	1.038%	0.486%	19.51	23.83	80.51	84.83
62	88089	93629	98.869%	99.468%	1.131%	0.532%	18.71	22.94	80.71	84.94
63	87093	93131	98.781%	99.432%	1.219%	0.568%	17.92	22.07	80.92	85.07
64	86031	92602	98.654%	99.372%	1.346%	0.628%	17.15	21.19	81.15	85.19
65	84873	92020	98.502%	99.287%	1.498%	0.713%	16.38	20.33	81.38	85.33
66	83602	91364	98.327%	99.198%	1.673%	0.802%	15.63	19.47	81.63	85.47
67	82203	90631	98.135%	99.118%	1.865%	0.882%	14.89	18.63	81.89	85.63
68	80670	89832	97.947%	99.029%	2.053%	0.971%	14.18	17.80	82.18	85.80
69	79014	88960	97.709%	98.922%	2.291%	1.078%	13.47	16.97	82.47	85.97
70	77204	88001	97.437%	98.806%	2.563%	1.194%	12.79	16.16	82.79	86.16
71	75225	86950	97.166%	98.666%	2.834%	1.334%	12.13	15.35	83.13	86.35
72	73093	85790	96.848%	98.500%	3.152%	1.500%	11.48	14.56	83.48	86.56
73	70789	84503	96.533%	98.307%	3.467%	1.693%	10.85	13.78	83.85	86.78
74	68335	83072	96.157%	98.082%	3.843%	1.918%	10.24	13.02	84.24	87.02
75	65709	81479	95.731%	97.802%	4.269%	2.198%	9.65	12.27	84.65	87.27

76	62904	79688	95.264%	97.484%	4.736%	2.516%	9.08	11.55	85.08	87.55
77	59925	77683	94.780%	97.171%	5.220%	2.829%	8.54	10.85	85.54	87.85
78	56797	75485	94.202%	96.768%	5.798%	3.232%	8.01	10.16	86.01	88.16
79	53504	73045	93.599%	96.320%	6.401%	3.680%	7.50	9.50	86.50	88.50
80	50079	70357	93.029%	95.902%	6.971%	4.098%	7.01	8.86	87.01	88.86
81	46588	67474	92.586%	95.486%	7.414%	4.514%	6.54	8.24	87.54	89.24
82	43134	64428	91.941%	94.948%	8.059%	5.052%	6.06	7.63	88.06	89.63
83	39658	61173	90.859%	94.086%	9.141%	5.914%	5.59	7.04	88.59	90.04
84	36033	57555	89.116%	92.758%	10.884%	7.242%	5.15	6.48	89.15	90.48
85	32111	53387	87.540%	91.389%	12.460%	8.611%	4.78	5.99	89.78	90.99
86	28110	48790	86.233%	90.275%	13.767%	9.725%	4.46	5.55	90.46	91.55
87	24240	44045	85.107%	89.295%	14.893%	10.705%	4.18	5.15	91.18	92.15
88	20630	39330	84.455%	88.556%	15.545%	11.444%	3.91	4.77	91.91	92.77
89	17423	34829	83.275%	87.327%	16.725%	12.673%	3.63	4.38	92.63	93.38
90	14509	30415	81.935%	85.918%	18.065%	14.082%	3.35	4.02	93.35	94.02
91	11888	26132	80.283%	84.314%	19.717%	15.686%	3.09	3.68	94.09	94.68
92	9544	22033	78.772%	82.708%	21.228%	17.292%	2.85	3.36	94.85	95.36
93	7518	18223	77.148%	80.958%	22.852%	19.042%	2.62	3.07	95.62	96.07
94	5800	14753	75.310%	78.994%	24.690%	21.006%	2.40	2.79	96.40	96.79
95	4368	11654	73.191%	76.823%	26.809%	23.177%	2.18	2.53	97.18	97.53
96	3197	8953	70.754%	74.411%	29.246%	25.589%	1.98	2.29	97.98	98.29
97	2262	6662	68.391%	72.050%	31.609%	27.950%	1.80	2.08	98.80	99.08
98	1547	4800	65.934%	69.604%	34.066%	30.396%	1.64	1.89	99.64	99.89
99	1020	3341	63.333%	67.046%	36.667%	32.954%	1.48	1.71	100.48	100.71
100	646	2240	60.836%	64.420%	39.164%	35.580%	1.34	1.55	101.34	101.55
101	393	1443	58.015%	61.746%	41.985%	38.254%	1.21	1.40	102.21	102.40
102	228	891	54.825%	59.147%	45.175%	40.853%	1.08	1.27	103.08	103.27
103	125	527	52.000%	56.357%	48.000%	43.643%	0.98	1.15	103.98	104.15
104	65	297	49.231%	53.872%	50.769%	46.128%	0.88	1.04	104.88	105.04
105	32	160	46.875%	50.625%	53.125%	49.375%	0.78	0.94	105.78	105.94
106	15	81	40.000%	48.148%	60.000%	51.852%	0.67	0.85	106.67	106.85
107	6	39	50.000%	46.154%	50.000%	53.846%	0.67	0.77	107.67	107.77
108	3	18	33.333%	44.444%	66.667%	55.556%	0.33	0.67	108.33	108.67
109	1	8	0.000%	37.500%	100.000%	62.500%	0.00	0.50	109.00	109.50
110	0	3	0.000%	33.333%	100.000%	66.667%	0.00	0.33	110.00	110.33
111	0	1	0.000%	0.000%	100.000%	100.000%	0.00	0.00	111.00	111.00
112	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	112.00	112.00
113	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	113.00	113.00
114	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	114.00	114.00
115	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	115.00	115.00
116	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	116.00	116.00
117	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	117.00	117.00
118	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	118.00	118.00
119	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	119.00	119.00
120	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	120.00	120.00

- Probabilità di nuove nozze 2002 (Fonte: Istat)

$$z_{x,s} \quad x = (\alpha = 45), \dots, \omega \quad | \quad s = m, f$$

Nuove nozze 2002				
Età	zx,s		1-zx,s	
	m	f	m	f
45	2.839%	0.449%	97.161%	99.551%
46	2.643%	0.405%	97.357%	99.595%
47	2.460%	0.372%	97.540%	99.628%
48	2.288%	0.340%	97.712%	99.660%
49	2.129%	0.307%	97.871%	99.693%
50	1.982%	0.285%	98.018%	99.715%
51	1.871%	0.227%	98.129%	99.773%
52	1.844%	0.239%	98.156%	99.761%
53	1.681%	0.241%	98.319%	99.759%
54	1.452%	0.218%	98.548%	99.782%
55	1.834%	0.136%	98.166%	99.864%
56	1.654%	0.166%	98.346%	99.834%
57	1.186%	0.113%	98.814%	99.887%
58	1.193%	0.108%	98.807%	99.892%
59	0.993%	0.060%	99.007%	99.940%
60	1.143%	0.086%	98.857%	99.914%
61	1.042%	0.068%	98.958%	99.932%
62	1.060%	0.058%	98.940%	99.942%
63	0.725%	0.047%	99.275%	99.953%
64	0.773%	0.043%	99.227%	99.957%
65	0.706%	0.031%	99.294%	99.969%
66	0.653%	0.020%	99.347%	99.980%
67	0.577%	0.015%	99.423%	99.985%
68	0.555%	0.019%	99.445%	99.981%
69	0.524%	0.016%	99.476%	99.984%
70	0.400%	0.017%	99.600%	99.983%
71	0.346%	0.011%	99.654%	99.989%
72	0.297%	0.013%	99.703%	99.987%
73	0.263%	0.009%	99.737%	99.991%
74	0.297%	0.007%	99.703%	99.993%
75	0.000%	0.000%	100.000%	100.000%
76	0.000%	0.000%	100.000%	100.000%
77	0.000%	0.000%	100.000%	100.000%
78	0.000%	0.000%	100.000%	100.000%
79	0.000%	0.000%	100.000%	100.000%
80	0.000%	0.000%	100.000%	100.000%
81	0.000%	0.000%	100.000%	100.000%
82	0.000%	0.000%	100.000%	100.000%
83	0.000%	0.000%	100.000%	100.000%

84	0.000%	0.000%	100.000%	100.000%
85	0.000%	0.000%	100.000%	100.000%
86	0.000%	0.000%	100.000%	100.000%
87	0.000%	0.000%	100.000%	100.000%
88	0.000%	0.000%	100.000%	100.000%
89	0.000%	0.000%	100.000%	100.000%
90	0.000%	0.000%	100.000%	100.000%
91	0.000%	0.000%	100.000%	100.000%
92	0.000%	0.000%	100.000%	100.000%
93	0.000%	0.000%	100.000%	100.000%
94	0.000%	0.000%	100.000%	100.000%
95	0.000%	0.000%	100.000%	100.000%
96	0.000%	0.000%	100.000%	100.000%
97	0.000%	0.000%	100.000%	100.000%
98	0.000%	0.000%	100.000%	100.000%
99	0.000%	0.000%	100.000%	100.000%
100	0.000%	0.000%	100.000%	100.000%
101	0.000%	0.000%	100.000%	100.000%
102	0.000%	0.000%	100.000%	100.000%
103	0.000%	0.000%	100.000%	100.000%
104	0.000%	0.000%	100.000%	100.000%
105	0.000%	0.000%	100.000%	100.000%
106	0.000%	0.000%	100.000%	100.000%
107	0.000%	0.000%	100.000%	100.000%
108	0.000%	0.000%	100.000%	100.000%
109	0.000%	0.000%	100.000%	100.000%
110	0.000%	0.000%	100.000%	100.000%
111	0.000%	0.000%	100.000%	100.000%
112	0.000%	0.000%	100.000%	100.000%
113	0.000%	0.000%	100.000%	100.000%
114	0.000%	0.000%	100.000%	100.000%
115	0.000%	0.000%	100.000%	100.000%
116	0.000%	0.000%	100.000%	100.000%
117	0.000%	0.000%	100.000%	100.000%
118	0.000%	0.000%	100.000%	100.000%
119	0.000%	0.000%	100.000%	100.000%
120	0.000%	0.000%	100.000%	100.000%

- *Tavola di sopravvivenza del superstite (per morte e nuove nozze) 2002 (Fonte: ISTAT)*

$$l_{x+1,s}^{ved} = l_{x,s}^{ved} p_{x,s} (1 - z_{x,s}) \quad x = (\alpha = 45), \dots, \omega \mid s = m, f$$

$$p_{x,s}^{ved} = \frac{l_{x+1,s}^{ved}}{l_{x,s}^{ved}}, \quad q_{x,s}^{ved} = 1 - p_{x,s}^{ved} = \frac{l_{x,s}^{ved} - l_{x+1,s}^{ved}}{l_{x,s}^{ved}}$$

$$e_{x,s}^{ved} = \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}^{ved}}{l_{x,s}^{ved}}, \quad x + e_{x,s}^{ved} = x + \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}^{ved}}{l_{x,s}^{ved}}$$

Tavola di sopravvivenza & no nuove nozze										
ved	lx,s		px,s		qx,s		ex,s		x+ex,s	
Età	m	f	m	f	m	f	m	f	m	f
45	96300	98119	96.955%	99.432%	3.045%	0.568%	25.61	37.27	70.61	82.27
46	93368	97562	97.134%	99.462%	2.866%	0.538%	25.42	36.49	71.42	82.49
47	90692	97037	97.289%	99.484%	2.711%	0.516%	25.17	35.69	72.17	82.69
48	88233	96536	97.439%	99.504%	2.561%	0.496%	24.87	34.87	72.87	82.87
49	85973	96058	97.572%	99.520%	2.428%	0.480%	24.52	34.04	73.52	83.04
50	83886	95596	97.689%	99.529%	2.311%	0.471%	24.13	33.21	74.13	83.21
51	81947	95146	97.762%	99.567%	2.238%	0.433%	23.71	32.37	74.71	83.37
52	80113	94734	97.752%	99.530%	2.248%	0.470%	23.25	31.51	75.25	83.51
53	78312	94289	97.852%	99.503%	2.148%	0.497%	22.78	30.65	75.78	83.65
54	76630	93820	98.051%	99.501%	1.949%	0.499%	22.28	29.81	76.28	83.81
55	75137	93352	97.625%	99.555%	2.375%	0.445%	21.73	28.96	76.73	83.96
56	73352	92937	97.744%	99.497%	2.256%	0.503%	21.25	28.09	77.25	84.09
57	71697	92469	98.125%	99.522%	1.875%	0.478%	20.74	27.23	77.74	84.23
58	70352	92027	98.046%	99.500%	1.954%	0.500%	20.14	26.36	78.14	84.36
59	68978	91567	98.138%	99.508%	1.862%	0.492%	19.54	25.49	78.54	84.49
60	67693	91117	97.916%	99.452%	2.084%	0.548%	18.91	24.62	78.91	84.62
61	66282	90618	97.931%	99.447%	2.069%	0.553%	18.32	23.75	79.32	84.75
62	64911	90116	97.821%	99.411%	2.179%	0.589%	17.70	22.89	79.70	84.89
63	63497	89585	98.065%	99.386%	1.935%	0.614%	17.10	22.02	80.10	85.02
64	62268	89035	97.891%	99.329%	2.109%	0.671%	16.43	21.16	80.43	85.16
65	60955	88437	97.807%	99.256%	2.193%	0.744%	15.79	20.30	80.79	85.30
66	59618	87780	97.685%	99.178%	2.315%	0.822%	15.14	19.45	81.14	85.45
67	58238	87058	97.569%	99.103%	2.431%	0.897%	14.50	18.61	81.50	85.61
68	56822	86277	97.403%	99.011%	2.597%	0.989%	13.86	17.78	81.86	85.78
69	55346	85424	97.198%	98.906%	2.802%	1.094%	13.23	16.96	82.23	85.96
70	53795	84489	97.047%	98.789%	2.953%	1.211%	12.61	16.15	82.61	86.15
71	52207	83466	96.830%	98.655%	3.170%	1.345%	12.00	15.35	83.00	86.35
72	50552	82343	96.560%	98.487%	3.440%	1.513%	11.39	14.55	83.39	86.55
73	48813	81097	96.280%	98.298%	3.720%	1.702%	10.80	13.78	83.80	86.78
74	46997	79717	95.872%	98.076%	4.128%	1.924%	10.21	13.02	84.21	87.02
75	45057	78183	95.731%	97.802%	4.269%	2.198%	9.65	12.27	84.65	87.27
76	43133	76464	95.264%	97.484%	4.736%	2.516%	9.08	11.55	85.08	87.55
77	41091	74541	94.780%	97.171%	5.220%	2.829%	8.54	10.85	85.54	87.85
78	38946	72432	94.202%	96.768%	5.798%	3.232%	8.01	10.16	86.01	88.16
79	36688	70090	93.599%	96.320%	6.401%	3.680%	7.50	9.50	86.50	88.50
80	34339	67511	93.029%	95.902%	6.971%	4.098%	7.01	8.86	87.01	88.86
81	31945	64745	92.586%	95.486%	7.414%	4.514%	6.54	8.24	87.54	89.24
82	29577	61822	91.941%	94.948%	8.059%	5.052%	6.06	7.63	88.06	89.63
83	27194	58698	90.859%	94.086%	9.141%	5.914%	5.59	7.04	88.59	90.04

84	24708	55227	89.116%	92.758%	10.884%	7.242%	5.15	6.48	89.15	90.48
85	22019	51227	87.540%	91.389%	12.460%	8.611%	4.78	5.99	89.78	90.99
86	19275	46816	86.233%	90.275%	13.767%	9.725%	4.46	5.55	90.46	91.55
87	16621	42263	85.107%	89.295%	14.893%	10.705%	4.18	5.15	91.18	92.15
88	14146	37739	84.455%	88.556%	15.545%	11.444%	3.91	4.77	91.91	92.77
89	11947	33420	83.275%	87.327%	16.725%	12.673%	3.63	4.38	92.63	93.38
90	9949	29185	81.935%	85.918%	18.065%	14.082%	3.35	4.02	93.35	94.02
91	8152	25075	80.283%	84.314%	19.717%	15.686%	3.09	3.68	94.09	94.68
92	6544	21142	78.772%	82.708%	21.228%	17.292%	2.85	3.36	94.85	95.36
93	5155	17486	77.148%	80.958%	22.852%	19.042%	2.62	3.07	95.62	96.07
94	3977	14156	75.310%	78.994%	24.690%	21.006%	2.40	2.79	96.40	96.79
95	2995	11183	73.191%	76.823%	26.809%	23.177%	2.18	2.53	97.18	97.53
96	2192	8591	70.754%	74.411%	29.246%	25.589%	1.98	2.29	97.98	98.29
97	1551	6393	68.391%	72.050%	31.609%	27.950%	1.80	2.08	98.80	99.08
98	1061	4606	65.934%	69.604%	34.066%	30.396%	1.64	1.89	99.64	99.89
99	699	3206	63.333%	67.046%	36.667%	32.954%	1.48	1.71	100.48	100.71
100	443	2149	60.836%	64.420%	39.164%	35.580%	1.34	1.55	101.34	101.55
101	269	1385	58.015%	61.746%	41.985%	38.254%	1.21	1.40	102.21	102.40
102	156	855	54.825%	59.147%	45.175%	40.853%	1.08	1.27	103.08	103.27
103	86	506	52.000%	56.357%	48.000%	43.643%	0.98	1.15	103.98	104.15
104	45	285	49.231%	53.872%	50.769%	46.128%	0.88	1.04	104.88	105.04
105	22	154	46.875%	50.625%	53.125%	49.375%	0.78	0.94	105.78	105.94
106	10	78	40.000%	48.148%	60.000%	51.852%	0.67	0.85	106.67	106.85
107	4	37	50.000%	46.154%	50.000%	53.846%	0.67	0.77	107.67	107.77
108	2	17	33.333%	44.444%	66.667%	55.556%	0.33	0.67	108.33	108.67
109	1	8	0.000%	37.500%	100.000%	62.500%	0.00	0.50	109.00	109.50
110	0	3	0.000%	33.333%	100.000%	66.667%	0.00	0.33	110.00	110.33
111	0	1	0.000%	0.000%	100.000%	100.000%	0.00	0.00	111.00	111.00
112	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	112.00	112.00
113	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	113.00	113.00
114	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	114.00	114.00
115	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	115.00	115.00
116	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	116.00	116.00
117	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	117.00	117.00
118	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	118.00	118.00
119	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	119.00	119.00
120	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	120.00	120.00

- Probabilità di lasciare famiglia 2002

$$\Theta_{x,s} \quad x = (\alpha = 45), \dots, \omega \mid s = m, f$$

Lasciare famiglia 2002					
$\Theta_{x,s}$			$\Theta_{x,s}$		
Età	m	f	Età	m	f
45	73.830%	72.060%	83	65.540%	14.960%

46	73.830%	72.060%	84	63.330%	13.520%
47	73.830%	72.060%	85	60.430%	11.090%
48	73.830%	72.060%	86	58.100%	10.100%
49	73.830%	72.060%	87	55.310%	8.660%
50	73.830%	72.060%	88	52.630%	7.680%
51	74.220%	75.910%	89	48.580%	6.210%
52	74.420%	74.370%	90	45.580%	5.130%
53	75.480%	74.340%	91	40.740%	4.370%
54	75.770%	73.810%	92	38.750%	3.400%
55	78.000%	72.510%	93	35.320%	3.040%
56	76.330%	72.860%	94	30.240%	2.810%
57	79.480%	72.050%	95	26.440%	1.780%
58	76.910%	69.480%	96	25.930%	1.710%
59	78.070%	70.730%	97	23.040%	1.000%
60	78.920%	68.260%	98	21.470%	1.480%
61	78.980%	67.270%	99	18.000%	1.210%
62	80.320%	67.840%	100	21.030%	0.600%
63	79.000%	64.810%	101	11.540%	0.810%
64	79.750%	61.670%	102	18.520%	0.770%
65	78.540%	61.180%	103	21.260%	1.290%
66	78.230%	59.370%	104	0.000%	0.000%
67	78.560%	56.630%	105	0.000%	0.000%
68	79.200%	54.120%	106	0.000%	0.000%
69	79.540%	52.700%	107	0.000%	0.000%
70	78.930%	49.060%	108	0.000%	0.000%
71	77.570%	45.400%	109	0.000%	0.000%
72	77.400%	42.790%	110	0.000%	0.000%
73	76.320%	39.570%	111	0.000%	0.000%
74	76.680%	37.510%	112	0.000%	0.000%
75	74.330%	35.220%	113	0.000%	0.000%
76	73.050%	32.940%	114	0.000%	0.000%
77	71.650%	31.590%	115	0.000%	0.000%
78	72.090%	27.420%	116	0.000%	0.000%
79	71.260%	26.230%	117	0.000%	0.000%
80	70.020%	21.630%	118	0.000%	0.000%
81	68.040%	19.550%	119	0.000%	0.000%
82	66.860%	17.700%	120	0.000%	0.000%

- Differenza fra l'età del dante causa e quella del coniuge

$$\varepsilon_{x,s} \quad x = (\alpha = 45), \dots, \omega \mid s = m, f$$

Differenza età 2002					
	$\varepsilon_{x,s}$			$\varepsilon_{x,s}$	
Età	m	f	Età	m	f
45	3.550	-3.510	83	3.680	-3.250

46	3.550	-3.510	84	3.680	-3.250
47	3.550	-3.510	85	3.680	-3.250
48	3.550	-3.510	86	3.680	-3.250
49	3.550	-3.510	87	3.680	-3.250
50	3.550	-3.510	88	3.680	-3.250
51	3.550	-3.510	89	3.680	-3.250
52	3.550	-3.510	90	3.680	-3.250
53	3.550	-3.510	91	3.680	-3.250
54	3.550	-3.510	92	3.680	-3.250
55	3.550	-3.510	93	3.680	-3.250
56	3.550	-3.510	94	3.680	-3.250
57	3.550	-3.510	95	3.680	-3.250
58	3.560	-3.490	96	3.680	-3.250
59	3.570	-3.470	97	3.680	-3.250
60	3.580	-3.450	98	3.680	-3.250
61	3.590	-3.420	99	3.680	-3.250
62	3.610	-3.390	100	3.680	-3.250
63	3.630	-3.350	101	3.680	-3.250
64	3.650	-3.310	102	3.680	-3.250
65	3.680	-3.250	103	3.680	-3.250
66	3.680	-3.250	104	3.680	-3.250
67	3.680	-3.250	105	3.680	-3.250
68	3.680	-3.250	106	3.680	-3.250
69	3.680	-3.250	107	3.680	-3.250
70	3.680	-3.250	108	3.680	-3.250
71	3.680	-3.250	109	3.680	-3.250
72	3.680	-3.250	110	3.680	-3.250
73	3.680	-3.250	111	3.680	-3.250
74	3.680	-3.250	112	3.680	-3.250
75	3.680	-3.250	113	3.680	-3.250
76	3.680	-3.250	114	3.680	-3.250
77	3.680	-3.250	115	3.680	-3.250
78	3.680	-3.250	116	3.680	-3.250
79	3.680	-3.250	117	3.680	-3.250
80	3.680	-3.250	118	3.680	-3.250
81	3.680	-3.250	119	3.680	-3.250
82	3.680	-3.250	120	3.680	-3.250

- *Aliquota di reversibilità*

$$\eta = 0.60$$

- *Percentuale di mantenimento dell'aliquota di reversibilità per effetto dei requisiti reddituali*

$$\delta_s = \begin{cases} 0.90 & s = m \\ 0.70 & s = f \end{cases}$$

- *Addendo correttivo per la modalità di erogazione della pensione mensile (posticipazione, rispetto alla pensione annuale anticipata, di 0, 1,...,11 mesi per le rate mensili anticipate e di 6 mesi per la rata tredicesima)*

$$k = \frac{1}{13} \left(\frac{0+1+\dots+11}{12} \right) + \frac{1}{13} \cdot \frac{6}{12} = \frac{6}{13} = 0.4615$$

- *Tasso differenziale di attualizzazione, essendo:*

r = tasso di rendimento del sistema (media quinquennale del tasso di rendimento del PIL)

σ = tasso di indicizzazione delle prestazioni previdenziali

$$\lambda = \frac{1+r}{1+\sigma} - 1 = 0.015$$

- *Pesi relativi per la ponderazione dei valori attuali medi relativi alle pensioni dei dante causa distinti per sesso*

$$w_s = \begin{cases} 0.5 & s = m \\ 0.5 & s = f \end{cases}$$

I Coefficienti di trasformazione all'età di pensionamento x risultano

$$\pi_x = \frac{1}{\Delta_x} = \frac{1}{\sum_{s=m,f} \frac{w_s}{D_{x,s}} \left(N_{x,s} + \eta \delta_s \sum_{t=0}^{\omega-x} \left(c_{x+t,s} \Theta_{x+t,s} \frac{N_{x+t+1-\varepsilon_{x,s},\hat{s}}^{ved}}{D_{x+t+1-\varepsilon_{x,s},\hat{s}}^{ved}} \right) \right)} - k \quad x = 57, \dots, 80$$

Revisione 2010									
Età	Divisori - Maschi			Divisori - Femmine			Totale	0.4615 Divisore calcolato	Coeff. Trasf. calcolato
	dante causa	super- stite	totale	dante causa	super- stite	totale			
50	23.7883	3.1474	26.9357	26.9079	0.5139	27.4217	27.1787	26.7172	3.743%
51	23.2080	3.1683	26.3763	26.3457	0.5118	26.8575	26.6169	26.1554	3.823%
52	22.6256	3.1870	25.8126	25.7792	0.5083	26.2875	26.0501	25.5886	3.908%
53	22.0408	3.2038	25.2446	25.2091	0.5040	25.7130	25.4788	25.0173	3.997%
54	21.4582	3.2164	24.6746	24.6356	0.4984	25.1340	24.9043	24.4428	4.091%
55	20.8704	3.2278	24.0982	24.0579	0.4920	24.5499	24.3241	23.8626	4.191%
56	20.2802	3.2356	23.5158	23.4764	0.4849	23.9613	23.7385	23.2770	4.296%
57	19.6900	3.2417	22.9317	22.8908	0.4766	23.3674	23.1496	22.6881	4.408%
58	19.1037	3.2406	22.3442	22.3008	0.4675	22.7683	22.5563	22.0948	4.526%
59	18.5179	3.2385	21.7564	21.7055	0.4583	22.1638	21.9601	21.4986	4.651%
60	17.9381	3.2300	21.1682	21.1072	0.4475	21.5547	21.3615	20.9000	4.785%
61	17.3576	3.2177	20.5753	20.5036	0.4366	20.9402	20.7577	20.2962	4.927%
62	16.7771	3.2020	19.9791	19.8928	0.4255	20.3183	20.1487	19.6872	5.079%

63	16.1969	3.1811	19.3779	19.2787	0.4131	19.6918	19.5349	19.0734	5.243%
64	15.6152	3.1590	18.7742	18.6589	0.4009	19.0598	18.9170	18.4555	5.418%
65	15.0369	3.1312	18.1681	18.0372	0.3883	18.4254	18.2968	17.8353	5.607%
66	14.4640	3.0998	17.5638	17.4169	0.3739	17.7908	17.6773	17.2158	5.809%
67	13.8985	3.0629	16.9614	16.7979	0.3585	17.1564	17.0589	16.5974	6.025%
68	13.3408	3.0193	16.3601	16.1775	0.3428	16.5203	16.4402	15.9787	6.258%
69	12.7885	2.9691	15.7575	15.5562	0.3268	15.8830	15.8202	15.3587	6.511%
70	12.2458	2.9110	15.1568	14.9355	0.3100	15.2455	15.2011	14.7396	6.784%
71	11.7148	2.8464	14.5611	14.3155	0.2934	14.6089	14.5850	14.1235	7.080%
72	11.1927	2.7782	13.9709	13.6980	0.2772	13.9751	13.9730	13.5115	7.401%
73	10.6823	2.7028	13.3851	13.0847	0.2607	13.3454	13.3653	12.9038	7.750%
74	10.1805	2.6238	12.8043	12.4773	0.2444	12.7217	12.7630	12.3015	8.129%
75	9.6906	2.5360	12.2266	11.8772	0.2277	12.1049	12.1657	11.7042	8.544%
76	9.2143	2.4471	11.6614	11.2885	0.2104	11.4990	11.5802	11.1187	8.994%
77	8.7520	2.3545	11.1064	10.7124	0.1929	10.9052	11.0058	10.5443	9.484%
78	8.3016	2.2595	10.5611	10.1451	0.1747	10.3198	10.4404	9.9789	10.021%
79	7.8672	2.1544	10.0216	9.5924	0.1581	9.7505	9.8861	9.4246	10.611%
80	7.4470	2.0439	9.4909	9.0544	0.1409	9.1954	9.3431	8.8816	11.259%

e le variazioni percentuali tra la Revisione 2013 e la Revisione 2010 risultano

Revisione 2013 Revisione 2010									
Età	Divisori - Maschi			Divisori - Femmine			Totale	Divisore calcolato	Coeff. Trasf. calcolato
	dante causa	super- stite	totale	dante causa	super- stite	totale			
50	3.54%	-8.01%	2.19%	1.95%	-10.01%	1.73%	1.96%	1.99%	-1.95%
51	3.64%	-7.91%	2.26%	2.01%	-9.84%	1.78%	2.02%	2.05%	-2.01%
52	3.75%	-7.77%	2.33%	2.06%	-9.59%	1.84%	2.08%	2.12%	-2.08%
53	3.87%	-7.66%	2.40%	2.12%	-9.38%	1.89%	2.15%	2.19%	-2.14%
54	3.96%	-7.50%	2.47%	2.17%	-8.97%	1.95%	2.21%	2.25%	-2.20%
55	4.08%	-7.35%	2.55%	2.22%	-8.58%	2.00%	2.27%	2.32%	-2.27%
56	4.22%	-7.23%	2.65%	2.27%	-8.30%	2.06%	2.35%	2.40%	-2.34%
57	4.36%	-7.18%	2.73%	2.33%	-7.87%	2.12%	2.42%	2.47%	-2.41%
58	4.50%	-7.04%	2.82%	2.40%	-7.59%	2.19%	2.50%	2.56%	-2.49%
59	4.63%	-6.95%	2.91%	2.46%	-7.25%	2.26%	2.58%	2.64%	-2.57%
60	4.75%	-6.79%	2.99%	2.53%	-6.87%	2.34%	2.66%	2.72%	-2.65%
61	4.86%	-6.58%	3.07%	2.60%	-6.51%	2.41%	2.73%	2.80%	-2.72%
62	4.96%	-6.40%	3.14%	2.68%	-6.32%	2.49%	2.81%	2.88%	-2.80%
63	5.07%	-6.18%	3.22%	2.77%	-5.74%	2.59%	2.90%	2.97%	-2.89%
64	5.22%	-6.08%	3.32%	2.88%	-5.71%	2.70%	3.01%	3.08%	-2.99%
65	5.38%	-5.89%	3.44%	3.00%	-5.54%	2.82%	3.13%	3.21%	-3.11%
66	5.58%	-5.82%	3.57%	3.12%	-5.21%	2.94%	3.25%	3.34%	-3.23%
67	5.74%	-5.72%	3.67%	3.22%	-4.81%	3.05%	3.36%	3.45%	-3.34%
68	5.84%	-5.42%	3.76%	3.31%	-4.36%	3.15%	3.46%	3.56%	-3.43%
69	5.93%	-5.05%	3.86%	3.39%	-3.93%	3.23%	3.55%	3.65%	-3.52%
70	5.93%	-4.55%	3.92%	3.44%	-3.13%	3.31%	3.61%	3.72%	-3.59%
71	5.85%	-3.89%	3.94%	3.48%	-2.61%	3.36%	3.65%	3.77%	-3.63%

72	5.75%	-3.35%	3.94%	3.52%	-2.23%	3.40%	3.67%	3.80%	-3.66%
73	5.62%	-2.78%	3.92%	3.57%	-1.70%	3.47%	3.70%	3.83%	-3.69%
74	5.49%	-2.26%	3.90%	3.61%	-1.30%	3.52%	3.71%	3.85%	-3.71%
75	5.33%	-1.57%	3.90%	3.64%	-1.22%	3.55%	3.73%	3.87%	-3.73%
76	5.18%	-1.03%	3.88%	3.66%	-0.61%	3.58%	3.73%	3.88%	-3.74%
77	4.94%	-0.56%	3.78%	3.62%	0.48%	3.57%	3.67%	3.83%	-3.69%
78	4.66%	-0.18%	3.62%	3.56%	1.98%	3.53%	3.58%	3.74%	-3.61%
79	4.38%	0.51%	3.55%	3.48%	2.80%	3.47%	3.51%	3.68%	-3.55%
80	4.06%	1.24%	3.45%	3.37%	4.52%	3.39%	3.42%	3.60%	-3.47%

Coefficients di trasformazione – Legge 335/95

- Tavola di sopravvivenza (per morte) 1990 (Fonte: ISTAT)

$$l_{x,s} \quad x = (\alpha = 45), \dots, \omega \mid s = m, f$$

$$p_{x,s} = \frac{l_{x+1,s}}{l_{x,s}}, \quad q_{x,s} = 1 - p_{x,s} = \frac{l_{x,s} - l_{x+1,s}}{l_{x,s}}$$

$$e_{x,s} = \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}}{l_{x,s}}, \quad x + e_{x,s} = x + \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}}{l_{x,s}}$$

Tavola di sopravvivenza 1990										
Età	$l_{x,s}$		$p_{x,s}$		$q_{x,s}$		$e_{x,s}$		$x + e_{x,s}$	
	m	f	m	f	m	f	m	f	m	f
45	94868	97437	99.727%	99.852%	0.273%	0.148%	30.70	36.22	75.70	81.22
46	94609	97293	99.698%	99.835%	0.302%	0.165%	29.78	35.27	75.78	81.27
47	94323	97132	99.661%	99.819%	0.339%	0.181%	28.87	34.33	75.87	81.33
48	94003	96956	99.621%	99.803%	0.379%	0.197%	27.97	33.39	75.97	81.39
49	93647	96765	99.578%	99.788%	0.422%	0.212%	27.08	32.46	76.08	81.46
50	93252	96560	99.537%	99.771%	0.463%	0.229%	26.19	31.53	76.19	81.53
51	92820	96339	99.491%	99.749%	0.509%	0.251%	25.32	30.60	76.32	81.60
52	92348	96097	99.439%	99.724%	0.561%	0.276%	24.44	29.68	76.44	81.68
53	91830	95832	99.377%	99.697%	0.623%	0.303%	23.58	28.76	76.58	81.76
54	91258	95542	99.299%	99.665%	0.701%	0.335%	22.73	27.85	76.73	81.85
55	90618	95222	99.200%	99.635%	0.800%	0.365%	21.89	26.94	76.89	81.94
56	89893	94874	99.097%	99.596%	0.903%	0.404%	21.07	26.04	77.07	82.04
57	89081	94491	98.990%	99.552%	1.010%	0.448%	20.26	25.14	77.26	82.14
58	88181	94068	98.874%	99.514%	1.126%	0.486%	19.47	24.26	77.47	82.26
59	87188	93611	98.751%	99.467%	1.249%	0.533%	18.69	23.37	77.69	82.37
60	86099	93112	98.616%	99.420%	1.384%	0.580%	17.92	22.50	77.92	82.50
61	84907	92572	98.476%	99.366%	1.524%	0.634%	17.18	21.63	78.18	82.63
62	83613	91985	98.312%	99.293%	1.688%	0.707%	16.44	20.77	78.44	82.77
63	82202	91335	98.146%	99.218%	1.854%	0.782%	15.72	19.92	78.72	82.92
64	80678	90621	97.961%	99.126%	2.039%	0.874%	15.02	19.07	79.02	83.07
65	79033	89829	97.752%	99.030%	2.248%	0.970%	14.33	18.24	79.33	83.24
66	77256	88958	97.547%	98.929%	2.453%	1.071%	13.66	17.42	79.66	83.42
67	75361	88005	97.330%	98.810%	2.670%	1.190%	13.01	16.61	80.01	83.61
68	73349	86958	97.042%	98.658%	2.958%	1.342%	12.36	15.81	80.36	83.81
69	71179	85791	96.846%	98.523%	3.154%	1.477%	11.74	15.02	80.74	84.02
70	68934	84524	96.574%	98.352%	3.426%	1.648%	11.12	14.25	81.12	84.25
71	66572	83131	96.266%	98.176%	3.734%	1.824%	10.52	13.49	81.52	84.49
72	64086	81615	95.896%	97.946%	4.104%	2.054%	9.93	12.74	81.93	84.74
73	61456	79939	95.429%	97.676%	4.571%	2.324%	9.35	12.01	82.35	85.01
74	58647	78081	94.880%	97.350%	5.120%	2.650%	8.80	11.29	82.80	85.29
75	55644	76012	94.395%	97.015%	5.605%	2.985%	8.27	10.60	83.27	85.60

76	52525	73743	93.830%	96.615%	6.170%	3.385%	7.76	9.93	83.76	85.93
77	49284	71247	93.237%	96.165%	6.763%	3.835%	7.27	9.27	84.27	86.27
78	45951	68515	92.525%	95.611%	7.475%	4.389%	6.80	8.64	84.80	86.64
79	42516	65508	91.664%	94.946%	8.336%	5.054%	6.35	8.04	85.35	87.04
80	38972	62197	90.842%	94.209%	9.158%	5.791%	5.93	7.47	85.93	87.47
81	35403	58595	89.888%	93.360%	10.112%	6.640%	5.53	6.93	86.53	87.93
82	31823	54704	88.923%	92.483%	11.077%	7.517%	5.15	6.42	87.15	88.42
83	28298	50592	87.826%	91.518%	12.174%	8.482%	4.79	5.94	87.79	88.94
84	24853	46301	86.702%	90.525%	13.298%	9.475%	4.45	5.49	88.45	89.49
85	21548	41914	85.530%	89.400%	14.470%	10.600%	4.14	5.07	89.14	90.07
86	18430	37471	84.292%	88.191%	15.708%	11.809%	3.84	4.67	89.84	90.67
87	15535	33046	82.974%	86.900%	17.026%	13.100%	3.55	4.29	90.55	91.29
88	12890	28717	81.513%	85.510%	18.487%	14.490%	3.28	3.94	91.28	91.94
89	10507	24556	79.899%	84.000%	20.101%	16.000%	3.03	3.61	92.03	92.61
90	8395	20627	78.237%	82.334%	21.763%	17.666%	2.79	3.29	92.79	93.29
91	6568	16983	76.446%	80.522%	23.554%	19.478%	2.56	3.00	93.56	94.00
92	5021	13675	74.567%	78.559%	25.433%	21.441%	2.35	2.73	94.35	94.73
93	3744	10743	72.569%	76.450%	27.431%	23.550%	2.15	2.47	95.15	95.47
94	2717	8213	70.445%	74.151%	29.555%	25.849%	1.97	2.23	95.97	96.23
95	1914	6090	68.182%	71.708%	31.818%	28.292%	1.79	2.01	96.79	97.01
96	1305	4367	65.824%	69.086%	34.176%	30.914%	1.63	1.80	97.63	97.80
97	859	3017	63.329%	66.291%	36.671%	33.709%	1.48	1.61	98.48	98.61
98	544	2000	60.846%	63.350%	39.154%	36.650%	1.33	1.43	99.33	99.43
99	331	1267	58.006%	60.142%	41.994%	39.858%	1.19	1.26	100.19	100.26
100	192	762	55.208%	56.955%	44.792%	43.045%	1.05	1.09	101.05	101.09
101	106	434	51.887%	53.456%	48.113%	46.544%	0.90	0.92	101.90	101.92
102	55	232	49.091%	49.569%	50.909%	50.431%	0.73	0.72	102.73	102.72
103	27	115	48.148%	46.087%	51.852%	53.913%	0.48	0.46	103.48	103.46
104	13	53	0.000%	0.000%	100.000%	100.000%	0.00	0.00	104.00	104.00
105	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	105.00	105.00
106	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	106.00	106.00
107	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	107.00	107.00
108	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	108.00	108.00
109	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	109.00	109.00
110	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	110.00	110.00
111	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	111.00	111.00
112	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	112.00	112.00
113	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	113.00	113.00
114	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	114.00	114.00
115	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	115.00	115.00
116	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	116.00	116.00
117	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	117.00	117.00
118	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	118.00	118.00
119	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	119.00	119.00
120	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	120.00	120.00

- Probabilità di nuove nozze 1989 (Fonte: INPS)

$$z_{x,s} \quad x = (\alpha = 45), \dots, \omega \quad | \quad s = m, f$$

Nuove nozze 1989				
Età	$z_{x,s}$		$1-z_{x,s}$	
	<i>m</i>	<i>f</i>	<i>m</i>	<i>f</i>
45	2.320%	0.410%	97.680%	99.590%
46	2.160%	0.370%	97.840%	99.630%
47	2.010%	0.340%	97.990%	99.660%
48	1.870%	0.310%	98.130%	99.690%
49	1.740%	0.280%	98.260%	99.720%
50	1.620%	0.260%	98.380%	99.740%
51	1.510%	0.230%	98.490%	99.770%
52	1.400%	0.210%	98.600%	99.790%
53	1.310%	0.190%	98.690%	99.810%
54	1.220%	0.180%	98.780%	99.820%
55	1.130%	0.160%	98.870%	99.840%
56	1.050%	0.140%	98.950%	99.860%
57	0.980%	0.130%	99.020%	99.870%
58	0.910%	0.120%	99.090%	99.880%
59	0.850%	0.110%	99.150%	99.890%
60	0.790%	0.100%	99.210%	99.900%
61	0.730%	0.090%	99.270%	99.910%
62	0.680%	0.080%	99.320%	99.920%
63	0.640%	0.080%	99.360%	99.920%
64	0.590%	0.070%	99.410%	99.930%
65	0.550%	0.060%	99.450%	99.940%
66	0.510%	0.060%	99.490%	99.940%
67	0.480%	0.050%	99.520%	99.950%
68	0.440%	0.050%	99.560%	99.950%
69	0.410%	0.040%	99.590%	99.960%
70	0.390%	0.040%	99.610%	99.960%
71	0.360%	0.030%	99.640%	99.970%
72	0.330%	0.030%	99.670%	99.970%
73	0.310%	0.030%	99.690%	99.970%
74	0.290%	0.030%	99.710%	99.970%
75	0.000%	0.000%	100.000%	100.000%
76	0.000%	0.000%	100.000%	100.000%
77	0.000%	0.000%	100.000%	100.000%
78	0.000%	0.000%	100.000%	100.000%
79	0.000%	0.000%	100.000%	100.000%
80	0.000%	0.000%	100.000%	100.000%
81	0.000%	0.000%	100.000%	100.000%
82	0.000%	0.000%	100.000%	100.000%
83	0.000%	0.000%	100.000%	100.000%

84	0.000%	0.000%	100.000%	100.000%
85	0.000%	0.000%	100.000%	100.000%
86	0.000%	0.000%	100.000%	100.000%
87	0.000%	0.000%	100.000%	100.000%
88	0.000%	0.000%	100.000%	100.000%
89	0.000%	0.000%	100.000%	100.000%
90	0.000%	0.000%	100.000%	100.000%
91	0.000%	0.000%	100.000%	100.000%
92	0.000%	0.000%	100.000%	100.000%
93	0.000%	0.000%	100.000%	100.000%
94	0.000%	0.000%	100.000%	100.000%
95	0.000%	0.000%	100.000%	100.000%
96	0.000%	0.000%	100.000%	100.000%
97	0.000%	0.000%	100.000%	100.000%
98	0.000%	0.000%	100.000%	100.000%
99	0.000%	0.000%	100.000%	100.000%
100	0.000%	0.000%	100.000%	100.000%
101	0.000%	0.000%	100.000%	100.000%
102	0.000%	0.000%	100.000%	100.000%
103	0.000%	0.000%	100.000%	100.000%
104	0.000%	0.000%	100.000%	100.000%
105	0.000%	0.000%	100.000%	100.000%
106	0.000%	0.000%	100.000%	100.000%
107	0.000%	0.000%	100.000%	100.000%
108	0.000%	0.000%	100.000%	100.000%
109	0.000%	0.000%	100.000%	100.000%
110	0.000%	0.000%	100.000%	100.000%
111	0.000%	0.000%	100.000%	100.000%
112	0.000%	0.000%	100.000%	100.000%
113	0.000%	0.000%	100.000%	100.000%
114	0.000%	0.000%	100.000%	100.000%
115	0.000%	0.000%	100.000%	100.000%
116	0.000%	0.000%	100.000%	100.000%
117	0.000%	0.000%	100.000%	100.000%
118	0.000%	0.000%	100.000%	100.000%
119	0.000%	0.000%	100.000%	100.000%
120	0.000%	0.000%	100.000%	100.000%

- Tavola di sopravvivenza del superstite (per morte e nuove nozze) (Fonti: ISTAT, INPS)

$$l_{x+1,s}^{ved} = l_{x,s}^{ved} p_{x,s} (1 - z_{x,s}) \quad x = (\alpha = 45), \dots, \omega \mid s = m, f$$

$$p_{x,s}^{ved} = \frac{l_{x+1,s}^{ved}}{l_{x,s}^{ved}}, \quad q_{x,s}^{ved} = 1 - p_{x,s}^{ved} = \frac{l_{x,s}^{ved} - l_{x+1,s}^{ved}}{l_{x,s}^{ved}}$$

$$e_{x,s}^{ved} = \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}^{ved}}{l_{x,s}^{ved}}, \quad x + e_{x,s}^{ved} = x + \frac{\sum_{t=1}^{\omega-x} l_{x+t,s}^{ved}}{l_{x,s}^{ved}}$$

Tavola di sopravvivenza & no nuove nozze										
ved	lx,s		px,s		qx,s		ex,s		x+ex,s	
Età	m	f	m	f	m	f	m	f	m	f
45	94868	97437	97.413%	99.443%	2.587%	0.557%	24.96	35.03	69.96	80.03
46	92414	96894	97.544%	99.465%	2.456%	0.535%	24.62	34.23	70.62	80.23
47	90145	96376	97.658%	99.479%	2.342%	0.521%	24.24	33.41	71.24	80.41
48	88033	95874	97.758%	99.494%	2.242%	0.506%	23.82	32.59	71.82	80.59
49	86060	95389	97.846%	99.509%	2.154%	0.491%	23.37	31.75	72.37	80.75
50	84206	94920	97.924%	99.512%	2.076%	0.488%	22.88	30.91	72.88	80.91
51	82458	94457	97.989%	99.519%	2.011%	0.481%	22.37	30.06	73.37	81.06
52	80800	94003	98.047%	99.515%	1.953%	0.485%	21.83	29.21	73.83	81.21
53	79221	93546	98.075%	99.508%	1.925%	0.492%	21.26	28.35	74.26	81.35
54	77697	93086	98.087%	99.486%	1.913%	0.514%	20.68	27.49	74.68	81.49
55	76211	92607	98.079%	99.475%	1.921%	0.525%	20.08	26.63	75.08	81.63
56	74746	92121	98.056%	99.457%	1.944%	0.543%	19.48	25.77	75.48	81.77
57	73294	91621	98.020%	99.423%	1.980%	0.577%	18.86	24.91	75.86	81.91
58	71842	91092	97.974%	99.395%	2.026%	0.605%	18.24	24.06	76.24	82.06
59	70387	90541	97.912%	99.358%	2.088%	0.642%	17.62	23.20	76.62	82.20
60	68917	89959	97.836%	99.321%	2.164%	0.679%	17.00	22.35	77.00	82.35
61	67426	89348	97.757%	99.276%	2.243%	0.724%	16.37	21.51	77.37	82.51
62	65913	88702	97.644%	99.214%	2.356%	0.786%	15.75	20.66	77.75	82.66
63	64360	88004	97.518%	99.139%	2.482%	0.861%	15.13	19.83	78.13	82.83
64	62763	87247	97.383%	99.057%	2.617%	0.943%	14.51	19.00	78.51	83.00
65	61120	86424	97.214%	98.971%	2.786%	1.029%	13.90	18.18	78.90	83.18
66	59418	85534	97.050%	98.869%	2.950%	1.131%	13.30	17.37	79.30	83.37
67	57665	84567	96.863%	98.761%	3.137%	1.239%	12.70	16.57	79.70	83.57
68	55856	83519	96.615%	98.609%	3.385%	1.391%	12.12	15.78	80.12	83.78
69	53965	82357	96.449%	98.484%	3.551%	1.516%	11.54	15.00	80.54	84.00
70	52048	81108	96.197%	98.313%	3.803%	1.687%	10.97	14.23	80.97	84.23
71	50069	79740	95.919%	98.147%	4.081%	1.853%	10.40	13.47	81.40	84.47
72	48026	78262	95.580%	97.917%	4.420%	2.083%	9.84	12.73	81.84	84.73
73	45903	76632	95.133%	97.646%	4.867%	2.354%	9.30	12.00	82.30	85.00
74	43669	74828	94.604%	97.321%	5.396%	2.679%	8.77	11.29	82.77	85.29
75	41313	72824	94.395%	97.015%	5.605%	2.985%	8.27	10.60	83.27	85.60
76	38997	70650	93.830%	96.615%	6.170%	3.385%	7.76	9.93	83.76	85.93
77	36591	68259	93.237%	96.165%	6.763%	3.835%	7.27	9.27	84.27	86.27
78	34116	65641	92.525%	95.611%	7.475%	4.389%	6.80	8.64	84.80	86.64
79	31566	62760	91.664%	94.946%	8.336%	5.054%	6.35	8.04	85.35	87.04
80	28935	59588	90.842%	94.209%	9.158%	5.791%	5.93	7.47	85.93	87.47
81	26285	56137	89.888%	93.360%	10.112%	6.640%	5.53	6.93	86.53	87.93
82	23627	52410	88.923%	92.483%	11.077%	7.517%	5.15	6.42	87.15	88.42
83	21010	48470	87.826%	91.518%	12.174%	8.482%	4.79	5.94	87.79	88.94

84	18452	44359	86.702%	90.525%	13.298%	9.475%	4.45	5.49	88.45	89.49
85	15998	40156	85.530%	89.400%	14.470%	10.600%	4.14	5.07	89.14	90.07
86	13683	35899	84.292%	88.191%	15.708%	11.809%	3.84	4.67	89.84	90.67
87	11534	31660	82.974%	86.900%	17.026%	13.100%	3.55	4.29	90.55	91.29
88	9570	27513	81.513%	85.510%	18.487%	14.490%	3.28	3.94	91.28	91.94
89	7801	23526	79.899%	84.000%	20.101%	16.000%	3.03	3.61	92.03	92.61
90	6233	19762	78.237%	82.334%	21.763%	17.666%	2.79	3.29	92.79	93.29
91	4876	16271	76.446%	80.522%	23.554%	19.478%	2.56	3.00	93.56	94.00
92	3728	13101	74.567%	78.559%	25.433%	21.441%	2.35	2.73	94.35	94.73
93	2780	10292	72.569%	76.450%	27.431%	23.550%	2.15	2.47	95.15	95.47
94	2017	7869	70.445%	74.151%	29.555%	25.849%	1.97	2.23	95.97	96.23
95	1421	5835	68.182%	71.708%	31.818%	28.292%	1.79	2.01	96.79	97.01
96	969	4184	65.824%	69.086%	34.176%	30.914%	1.63	1.80	97.63	97.80
97	638	2890	63.329%	66.291%	36.671%	33.709%	1.48	1.61	98.48	98.61
98	404	1916	60.846%	63.350%	39.154%	36.650%	1.33	1.43	99.33	99.43
99	246	1214	58.006%	60.142%	41.994%	39.858%	1.19	1.26	100.19	100.26
100	143	730	55.208%	56.955%	44.792%	43.045%	1.05	1.09	101.05	101.09
101	79	416	51.887%	53.456%	48.113%	46.544%	0.90	0.92	101.90	101.92
102	41	222	49.091%	49.569%	50.909%	50.431%	0.73	0.72	102.73	102.72
103	20	110	48.148%	46.087%	51.852%	53.913%	0.48	0.46	103.48	103.46
104	10	51	0.000%	0.000%	100.000%	100.000%	0.00	0.00	104.00	104.00
105	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	105.00	105.00
106	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	106.00	106.00
107	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	107.00	107.00
108	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	108.00	108.00
109	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	109.00	109.00
110	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	110.00	110.00
111	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	111.00	111.00
112	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	112.00	112.00
113	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	113.00	113.00
114	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	114.00	114.00
115	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	115.00	115.00
116	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	116.00	116.00
117	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	117.00	117.00
118	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	118.00	118.00
119	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	119.00	119.00
120	0	0	0.000%	0.000%	100.000%	100.000%	0.00	0.00	120.00	120.00

- Probabilità di lasciare famiglia 1989 (Fonte:INPS)

$$\Theta_{x,s} \quad x = (\alpha = 45), \dots, \omega \mid s = m, f$$

Lasciare famiglia 1989					
$\Theta_{x,s}$			$\Theta_{x,s}$		
Età	m	f	Età	m	f
45	90.675%	83.505%	83	55.536%	11.431%

46	90.853%	83.119%	84	52.812%	10.204%
47	91.067%	82.478%	85	50.087%	8.976%
48	91.155%	81.644%	86	47.363%	7.749%
49	91.185%	80.597%	87	44.638%	6.520%
50	91.287%	79.584%	88	42.037%	5.849%
51	91.300%	78.527%	89	39.437%	5.178%
52	91.332%	77.275%	90	36.836%	4.507%
53	91.419%	76.224%	91	34.236%	3.835%
54	91.418%	75.041%	92	31.635%	3.164%
55	91.377%	73.435%	93	29.418%	3.000%
56	91.261%	72.164%	94	27.258%	2.836%
57	91.145%	70.119%	95	25.033%	2.671%
58	91.028%	68.882%	96	25.033%	2.671%
59	90.912%	66.904%	97	25.033%	2.671%
60	90.479%	64.862%	98	25.033%	2.671%
61	89.740%	61.602%	99	25.033%	2.671%
62	89.276%	58.667%	100	25.033%	2.671%
63	88.685%	55.136%	101	25.033%	2.671%
64	88.289%	53.103%	102	25.033%	2.671%
65	88.001%	50.411%	103	25.033%	2.671%
66	87.612%	48.397%	104	0.000%	0.000%
67	87.044%	45.724%	105	0.000%	0.000%
68	86.257%	43.375%	106	0.000%	0.000%
69	85.472%	41.116%	107	0.000%	0.000%
70	84.610%	38.707%	108	0.000%	0.000%
71	83.631%	36.164%	109	0.000%	0.000%
72	81.394%	33.612%	110	0.000%	0.000%
73	79.158%	30.845%	111	0.000%	0.000%
74	76.921%	28.114%	112	0.000%	0.000%
75	74.685%	25.739%	113	0.000%	0.000%
76	72.448%	23.777%	114	0.000%	0.000%
77	70.283%	21.520%	115	0.000%	0.000%
78	67.975%	19.093%	116	0.000%	0.000%
79	65.564%	17.362%	117	0.000%	0.000%
80	63.130%	15.794%	118	0.000%	0.000%
81	60.695%	14.226%	119	0.000%	0.000%
82	58.261%	12.659%	120	0.000%	0.000%

- Differenza fra l'età del dante causa e quella del coniuge

$$\varepsilon_{x,s} \quad x = (\alpha = 45), \dots, \omega \quad | \quad s = m, f$$

Differenza età 2002					
	$\varepsilon_{x,s}$			$\varepsilon_{x,s}$	
Età	m	f	Età	m	f
45	3.000	-3.000	83	3.000	-3.000

46	3.000	-3.000	84	3.000	-3.000
47	3.000	-3.000	85	3.000	-3.000
48	3.000	-3.000	86	3.000	-3.000
49	3.000	-3.000	87	3.000	-3.000
50	3.000	-3.000	88	3.000	-3.000
51	3.000	-3.000	89	3.000	-3.000
52	3.000	-3.000	90	3.000	-3.000
53	3.000	-3.000	91	3.000	-3.000
54	3.000	-3.000	92	3.000	-3.000
55	3.000	-3.000	93	3.000	-3.000
56	3.000	-3.000	94	3.000	-3.000
57	3.000	-3.000	95	3.000	-3.000
58	3.000	-3.000	96	3.000	-3.000
59	3.000	-3.000	97	3.000	-3.000
60	3.000	-3.000	98	3.000	-3.000
61	3.000	-3.000	99	3.000	-3.000
62	3.000	-3.000	100	3.000	-3.000
63	3.000	-3.000	101	3.000	-3.000
64	3.000	-3.000	102	3.000	-3.000
65	3.000	-3.000	103	3.000	-3.000
66	3.000	-3.000	104	3.000	-3.000
67	3.000	-3.000	105	3.000	-3.000
68	3.000	-3.000	106	3.000	-3.000
69	3.000	-3.000	107	3.000	-3.000
70	3.000	-3.000	108	3.000	-3.000
71	3.000	-3.000	109	3.000	-3.000
72	3.000	-3.000	110	3.000	-3.000
73	3.000	-3.000	111	3.000	-3.000
74	3.000	-3.000	112	3.000	-3.000
75	3.000	-3.000	113	3.000	-3.000
76	3.000	-3.000	114	3.000	-3.000
77	3.000	-3.000	115	3.000	-3.000
78	3.000	-3.000	116	3.000	-3.000
79	3.000	-3.000	117	3.000	-3.000
80	3.000	-3.000	118	3.000	-3.000
81	3.000	-3.000	119	3.000	-3.000
82	3.000	-3.000	120	3.000	-3.000

- *Aliquota di reversibilità*

$$\eta = 0.60$$

- *Percentuale di mantenimento dell'aliquota di reversibilità per effetto dei requisiti reddituali*

$$\delta_s = \begin{cases} 0.90 & s = m \\ 0.70 & s = f \end{cases}$$

- *Addendo correttivo per la modalità di erogazione della pensione bimensile (posticipazione, rispetto alla pensione annuale anticipata, di 0, 2,...,10 mesi per le rate mensili anticipate e di 6 mesi per la rata tredicesima)*

$$k = \frac{2}{13} \left(\frac{0+2+\dots+10}{12} \right) + \frac{1}{13} \cdot \frac{6}{12} = \frac{5.5}{13} = 0.4231$$

- *Tasso differenziale di attualizzazione, essendo:*

r = tasso di rendimento del sistema (media quinquennale del tasso di rendimento del PIL)

σ = tasso di indicizzazione delle prestazioni previdenziali

$$\lambda = \frac{1+r}{1+\sigma} - 1 = 0.015$$

- *Pesi relativi per la ponderazione dei valori attuali medi relativi alle pensioni dei dante causa distinti per sesso*

$$w_s = \begin{cases} 0.5 & s = m \\ 0.5 & s = f \end{cases}$$

I Coefficiente di trasformazione all'età di pensionamento x risultano

$$\pi_x = \frac{1}{\Delta_x} = \frac{1}{\sum_{s=m,f} \frac{w_s}{D_{x,s}} \left(N_{x,s} + \eta \delta_s \sum_{t=0}^{\omega-x} \left(c_{x+t,s} \Theta_{x+t,s} \frac{N_{x+t+1-\varepsilon_{x,s},\hat{s}}^{ved}}{D_{x+t+1-\varepsilon_{x,s},\hat{s}}^{ved}} \right) \right)} - k \quad x = 57, \dots, 80$$

Legge Dini - 335/95									
Età	Divisori - Maschi			Divisori - Femmine			Totale	0.4231 Divisore calcolato	Coeff. Trasf. calcolato
	dante causa	super- stite	totale	dante causa	super- stite	totale			
50	21.9688	3.5147	25.4836	25.4989	0.4969	25.9958	25.7397	25.3166	3.950%
51	21.3824	3.5243	24.9067	24.9234	0.4917	25.4152	25.1609	24.7378	4.042%
52	20.7939	3.5311	24.3250	24.3434	0.4857	24.8292	24.5771	24.1540	4.140%
53	20.2041	3.5346	23.7387	23.7591	0.4790	24.2381	23.9884	23.5653	4.244%
54	19.6144	3.5342	23.1486	23.1706	0.4713	23.6419	23.3953	22.9722	4.353%
55	19.0270	3.5289	22.5559	22.5788	0.4627	23.0415	22.7987	22.3756	4.469%
56	18.4450	3.5174	21.9624	21.9828	0.4534	22.4362	22.1993	21.7762	4.592%
57	17.8681	3.4998	21.3679	21.3839	0.4432	21.8270	21.5975	21.1744	4.723%
58	17.2959	3.4763	20.7722	20.7827	0.4320	21.2147	20.9934	20.5703	4.861%
59	16.7287	3.4467	20.1754	20.1774	0.4202	20.5976	20.3865	19.9634	5.009%
60	16.1665	3.4110	19.5775	19.5694	0.4077	19.9771	19.7773	19.3542	5.167%
61	15.6101	3.3693	18.9794	18.9579	0.3947	19.3526	19.1660	18.7429	5.335%
62	15.0588	3.3224	18.3812	18.3436	0.3815	18.7251	18.5532	18.1301	5.516%

63	14.5146	3.2692	17.7838	17.7290	0.3679	18.0969	17.9404	17.5173	5.709%
64	13.9764	3.2103	17.1867	17.1137	0.3542	17.4679	17.3273	16.9042	5.916%
65	13.4452	3.1451	16.5903	16.4997	0.3397	16.8394	16.7148	16.2917	6.138%
66	12.9225	3.0727	15.9952	15.8862	0.3249	16.2111	16.1031	15.6800	6.378%
67	12.4056	2.9943	15.3999	15.2731	0.3097	15.5828	15.4914	15.0683	6.636%
68	11.8942	2.9105	14.8048	14.6616	0.2943	14.9559	14.8804	14.4573	6.917%
69	11.3948	2.8193	14.2140	14.0552	0.2784	14.3336	14.2738	13.8507	7.220%
70	10.8943	2.7257	13.6200	13.4496	0.2625	13.7122	13.6661	13.2430	7.551%
71	10.3990	2.6275	13.0265	12.8481	0.2466	13.0947	13.0606	12.6375	7.913%
72	9.9101	2.5245	12.4346	12.2492	0.2309	12.4801	12.4574	12.0343	8.310%
73	9.4308	2.4194	11.8502	11.6573	0.2153	11.8727	11.8614	11.4383	8.743%
74	8.9671	2.3105	11.2776	11.0746	0.2001	11.2747	11.2762	10.8531	9.214%
75	8.5230	2.1974	10.7204	10.5041	0.1853	10.6894	10.7049	10.2818	9.726%
76	8.0893	2.0837	10.1730	9.9434	0.1710	10.1145	10.1437	9.7206	10.287%
77	7.6688	1.9692	9.6381	9.3956	0.1569	9.5525	9.5953	9.1722	10.903%
78	7.2598	1.8546	9.1144	8.8613	0.1435	9.0048	9.0596	8.6365	11.579%
79	6.8671	1.7396	8.6067	8.3455	0.1310	8.4765	8.5416	8.1185	12.318%
80	6.4966	1.6238	8.1204	7.8526	0.1187	7.9713	8.0459	7.6228	13.119%

le variazioni percentuali tra la Revisione 2010 e la Legge Dini 335/1995

Revisione 2010 Legge Dini 335/95									
Età	Divisori - Maschi			Divisori - Femmine			Totale	Divisore calcolato	Coeff. Trasf. calcolato
	dante causa	super- stite	totale	dante causa	super- stite	totale			
50	8.28%	-10.45%	5.70%	5.53%	3.41%	5.49%	5.59%	5.53%	-5.24%
51	8.54%	-10.10%	5.90%	5.71%	4.09%	5.68%	5.79%	5.73%	-5.42%
52	8.81%	-9.74%	6.12%	5.90%	4.65%	5.87%	5.99%	5.94%	-5.61%
53	9.09%	-9.36%	6.34%	6.10%	5.22%	6.09%	6.21%	6.16%	-5.80%
54	9.40%	-8.99%	6.59%	6.32%	5.75%	6.31%	6.45%	6.40%	-6.02%
55	9.69%	-8.53%	6.84%	6.55%	6.34%	6.55%	6.69%	6.65%	-6.23%
56	9.95%	-8.01%	7.07%	6.79%	6.93%	6.80%	6.93%	6.89%	-6.45%
57	10.20%	-7.38%	7.32%	7.05%	7.54%	7.06%	7.19%	7.15%	-6.67%
58	10.45%	-6.78%	7.57%	7.30%	8.22%	7.32%	7.44%	7.41%	-6.90%
59	10.70%	-6.04%	7.84%	7.57%	9.07%	7.60%	7.72%	7.69%	-7.14%
60	10.96%	-5.31%	8.12%	7.86%	9.77%	7.90%	8.01%	7.99%	-7.40%
61	11.19%	-4.50%	8.41%	8.15%	10.63%	8.20%	8.31%	8.29%	-7.65%
62	11.41%	-3.63%	8.69%	8.45%	11.53%	8.51%	8.60%	8.59%	-7.91%
63	11.59%	-2.69%	8.96%	8.74%	12.29%	8.81%	8.89%	8.88%	-8.16%
64	11.73%	-1.60%	9.24%	9.03%	13.17%	9.11%	9.17%	9.18%	-8.41%
65	11.84%	-0.44%	9.51%	9.32%	14.30%	9.42%	9.46%	9.47%	-8.65%
66	11.93%	0.88%	9.81%	9.64%	15.09%	9.74%	9.78%	9.79%	-8.92%
67	12.03%	2.29%	10.14%	9.98%	15.75%	10.10%	10.12%	10.15%	-9.21%
68	12.16%	3.74%	10.51%	10.34%	16.47%	10.46%	10.48%	10.52%	-9.52%
69	12.23%	5.31%	10.86%	10.68%	17.39%	10.81%	10.83%	10.89%	-9.82%
70	12.41%	6.80%	11.28%	11.05%	18.07%	11.18%	11.23%	11.30%	-10.15%

71	12.65%	8.33%	11.78%	11.42%	19.00%	11.56%	11.67%	11.76%	-10.52%
72	12.94%	10.05%	12.35%	11.83%	20.05%	11.98%	12.17%	12.28%	-10.93%
73	13.27%	11.71%	12.95%	12.24%	21.07%	12.40%	12.68%	12.81%	-11.36%
74	13.53%	13.56%	13.54%	12.67%	22.14%	12.83%	13.19%	13.35%	-11.77%
75	13.70%	15.41%	14.05%	13.07%	22.86%	13.24%	13.65%	13.83%	-12.15%
76	13.91%	17.44%	14.63%	13.53%	23.05%	13.69%	14.16%	14.38%	-12.57%
77	14.12%	19.56%	15.24%	14.01%	22.89%	14.16%	14.70%	14.96%	-13.01%
78	14.35%	21.83%	15.87%	14.49%	21.71%	14.60%	15.24%	15.54%	-13.45%
79	14.56%	23.84%	16.44%	14.94%	20.73%	15.03%	15.74%	16.09%	-13.86%
80	14.63%	25.87%	16.88%	15.30%	18.69%	15.36%	16.12%	16.51%	-14.17%

e le variazioni percentuali tra la Revisione 2013 e la Legge Dini 335/1995

Revisione 2013 Legge Dini 335/95									
Età	Divisori - Maschi			Divisori - Femmine			Totale	Divisore calcolato	Coeff. Trasf. calcolato
	dante causa	super- stite	totale	dante causa	super- stite	totale			
50	12.11%	-17.62%	8.01%	7.59%	-6.95%	7.31%	7.66%	7.63%	-7.09%
51	12.49%	-17.21%	8.29%	7.83%	-6.16%	7.56%	7.92%	7.90%	-7.32%
52	12.89%	-16.76%	8.59%	8.08%	-5.39%	7.82%	8.20%	8.19%	-7.57%
53	13.31%	-16.30%	8.90%	8.35%	-4.65%	8.09%	8.49%	8.48%	-7.82%
54	13.74%	-15.82%	9.22%	8.63%	-3.73%	8.38%	8.80%	8.79%	-8.08%
55	14.17%	-15.25%	9.56%	8.91%	-2.79%	8.68%	9.12%	9.12%	-8.36%
56	14.59%	-14.67%	9.91%	9.22%	-1.94%	8.99%	9.45%	9.45%	-8.64%
57	15.01%	-14.03%	10.25%	9.54%	-0.93%	9.33%	9.79%	9.80%	-8.92%
58	15.42%	-13.34%	10.61%	9.87%	0.01%	9.67%	10.13%	10.16%	-9.22%
59	15.82%	-12.57%	10.97%	10.22%	1.17%	10.04%	10.50%	10.53%	-9.53%
60	16.23%	-11.74%	11.36%	10.59%	2.23%	10.42%	10.88%	10.92%	-9.85%
61	16.59%	-10.78%	11.73%	10.96%	3.43%	10.81%	11.27%	11.32%	-10.17%
62	16.93%	-9.79%	12.10%	11.35%	4.49%	11.21%	11.65%	11.71%	-10.48%
63	17.24%	-8.71%	12.47%	11.75%	5.85%	11.63%	12.05%	12.12%	-10.81%
64	17.56%	-7.58%	12.86%	12.17%	6.71%	12.06%	12.46%	12.54%	-11.15%
65	17.85%	-6.31%	13.27%	12.60%	7.97%	12.50%	12.89%	12.98%	-11.49%
66	18.17%	-4.99%	13.73%	13.05%	9.09%	12.97%	13.35%	13.46%	-11.86%
67	18.46%	-3.56%	14.18%	13.52%	10.18%	13.46%	13.82%	13.95%	-12.24%
68	18.72%	-1.89%	14.67%	13.99%	11.40%	13.94%	14.30%	14.45%	-12.63%
69	18.88%	-0.01%	15.14%	14.43%	12.78%	14.39%	14.76%	14.94%	-13.00%
70	19.07%	1.94%	15.65%	14.87%	14.38%	14.86%	15.25%	15.45%	-13.38%
71	19.24%	4.11%	16.19%	15.30%	15.90%	15.31%	15.75%	15.97%	-13.77%
72	19.43%	6.36%	16.78%	15.76%	17.37%	15.79%	16.29%	16.54%	-14.19%
73	19.64%	8.60%	17.38%	16.25%	19.01%	16.30%	16.84%	17.13%	-14.62%
74	19.76%	10.99%	17.96%	16.74%	20.55%	16.81%	17.38%	17.71%	-15.04%
75	19.76%	13.59%	18.50%	17.19%	21.37%	17.26%	17.88%	18.25%	-15.43%
76	19.81%	16.23%	19.07%	17.68%	22.31%	17.76%	18.42%	18.83%	-15.84%
77	19.77%	18.89%	19.59%	18.15%	23.48%	18.23%	18.91%	19.37%	-16.23%
78	19.68%	21.61%	20.07%	18.56%	24.12%	18.65%	19.37%	19.87%	-16.58%

79	19.58%	24.48%	20.57%	18.94%	24.11%	19.02%	19.80%	20.36%	-16.92%
80	19.29%	27.44%	20.92%	19.19%	24.05%	19.26%	20.10%	20.71%	-17.16%

Appendice:

Revisione 2013 – tavola di sopravvivenza 2011

Coefficienti di trasformazione calcolati con riferimento all'intervallo di età di pensionamento 57-80:

[1] - Legge Dini 335/1995

[2] - Revisione del 2010

[3] - Revisione del 2013

[4] - Revisione del 2013 (Decreto interministeriale del 15 maggio 2012)

[5] - Revisione del 2013 e Tavola di sopravvivenza 2011

relative percentuali di riduzione

Età	Coefficients di trasformazione				Percentuali di riduzione			Tav 2011	% Riduz.
	L.335-95	Rev.2010	Rev.2013	Min.2013	(10 /95)	(13 /95)	(13 /10)	Rev.2013	(13T /95)
	[1]	[2]	[3]	[4]	[2]/[1]-1	[3]/[1]-1	[3]/[2]-1	[5]	[5]/[1]-1
57	4.723%	4.408%	4.301%	4.304%	-6.67%	-8.92%	-2.41%	4.242%	-10.177%
58	4.861%	4.526%	4.413%	4.416%	-6.90%	-9.22%	-2.49%	4.351%	-10.496%
59	5.009%	4.651%	4.532%	4.535%	-7.14%	-9.53%	-2.57%	4.467%	-10.827%
60	5.167%	4.785%	4.658%	4.661%	-7.40%	-9.85%	-2.65%	4.590%	-11.168%
61	5.335%	4.927%	4.793%	4.796%	-7.65%	-10.17%	-2.72%	4.721%	-11.520%
62	5.516%	5.079%	4.937%	4.940%	-7.91%	-10.48%	-2.80%	4.860%	-11.880%
63	5.709%	5.243%	5.092%	5.094%	-8.16%	-10.81%	-2.89%	5.009%	-12.248%
64	5.916%	5.418%	5.256%	5.259%	-8.41%	-11.15%	-2.99%	5.169%	-12.623%
65	6.138%	5.607%	5.433%	5.435%	-8.65%	-11.49%	-3.11%	5.339%	-13.012%
66	6.378%	5.809%	5.621%	5.624%	-8.92%	-11.86%	-3.23%	5.522%	-13.412%
67	6.636%	6.025%	5.824%	5.826%	-9.21%	-12.24%	-3.34%	5.719%	-13.822%
68	6.917%	6.258%	6.043%	6.046%	-9.52%	-12.63%	-3.43%	5.931%	-14.255%
69	7.220%	6.511%	6.282%	6.283%	-9.82%	-13.00%	-3.52%	6.160%	-14.681%
70	7.551%	6.784%	6.541%	6.541%	-10.15%	-13.38%	-3.59%	6.408%	-15.143%
71	7.913%	7.080%	6.823%		-10.52%	-13.77%	-3.63%	6.676%	-15.633%
72	8.310%	7.401%	7.130%		-10.93%	-14.19%	-3.66%	6.967%	-16.159%
73	8.743%	7.750%	7.464%		-11.36%	-14.62%	-3.69%	7.283%	-16.695%
74	9.214%	8.129%	7.828%		-11.77%	-15.04%	-3.71%	7.627%	-17.227%
75	9.726%	8.544%	8.225%		-12.15%	-15.43%	-3.73%	8.001%	-17.732%
76	10.287%	8.994%	8.658%		-12.57%	-15.84%	-3.74%	8.410%	-18.246%
77	10.903%	9.484%	9.134%		-13.01%	-16.23%	-3.69%	8.859%	-18.742%
78	11.579%	10.021%	9.659%		-13.45%	-16.58%	-3.61%	9.353%	-19.226%
79	12.318%	10.611%	10.234%		-13.86%	-16.92%	-3.55%	9.893%	-19.685%
80	13.119%	11.259%	10.868%		-14.17%	-17.16%	-3.47%	10.487%	-20.058%
				Medie	-10.01%	-12.94%	-3.26%		-14.78%

e grafici relativi ai coefficienti [1], [2], [3] e [5] e alle percentuali di riduzione conseguenti alle revisioni 2010 e 2013, rispetto ai coefficienti base previsti dalla legge 335/95:

