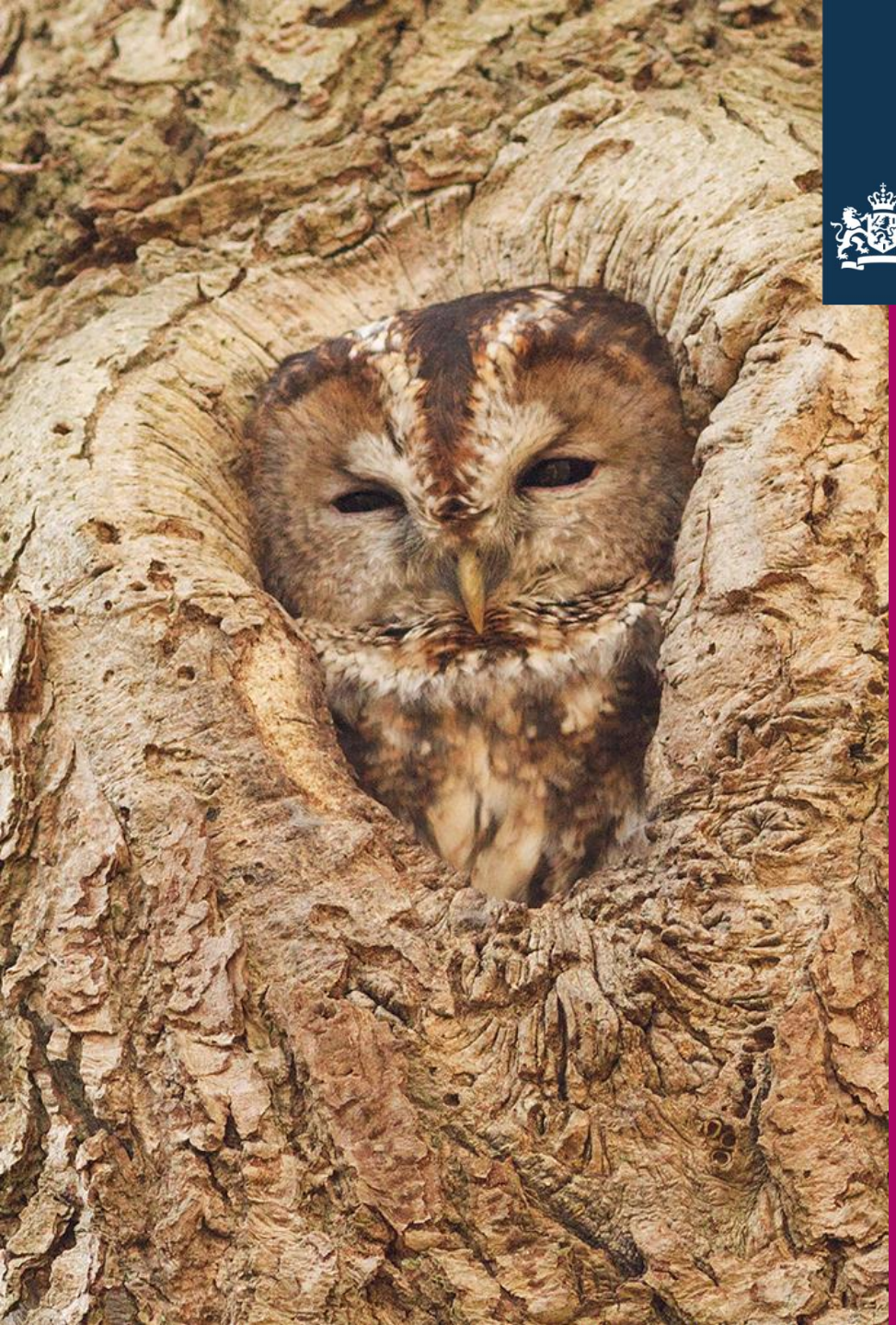


Centraal Planbureau

De wereld verandert, het Pensioen ook?

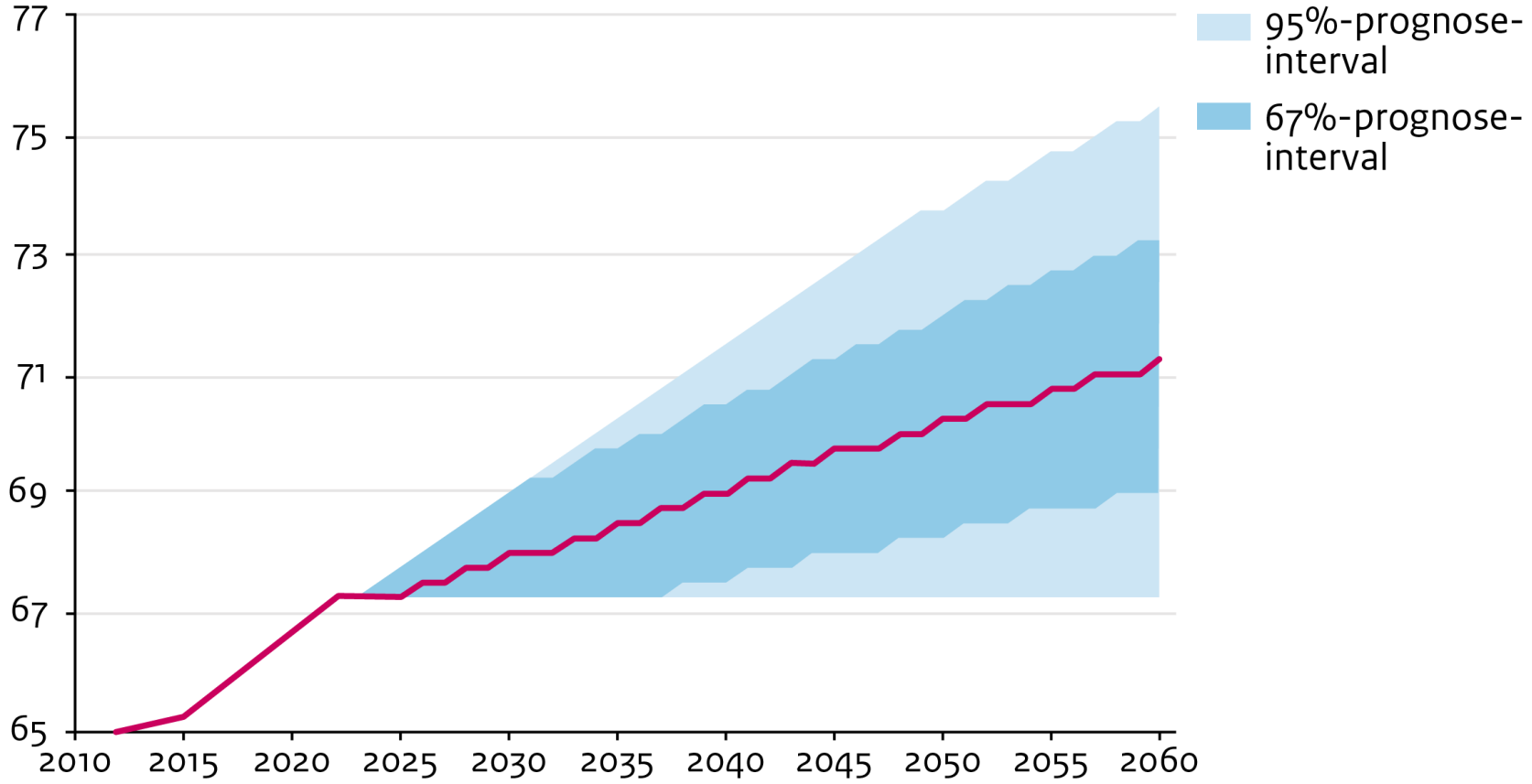
Laura van Geest

Pensioenen, financiële planning en keuzearchitectuur

Amsterdam

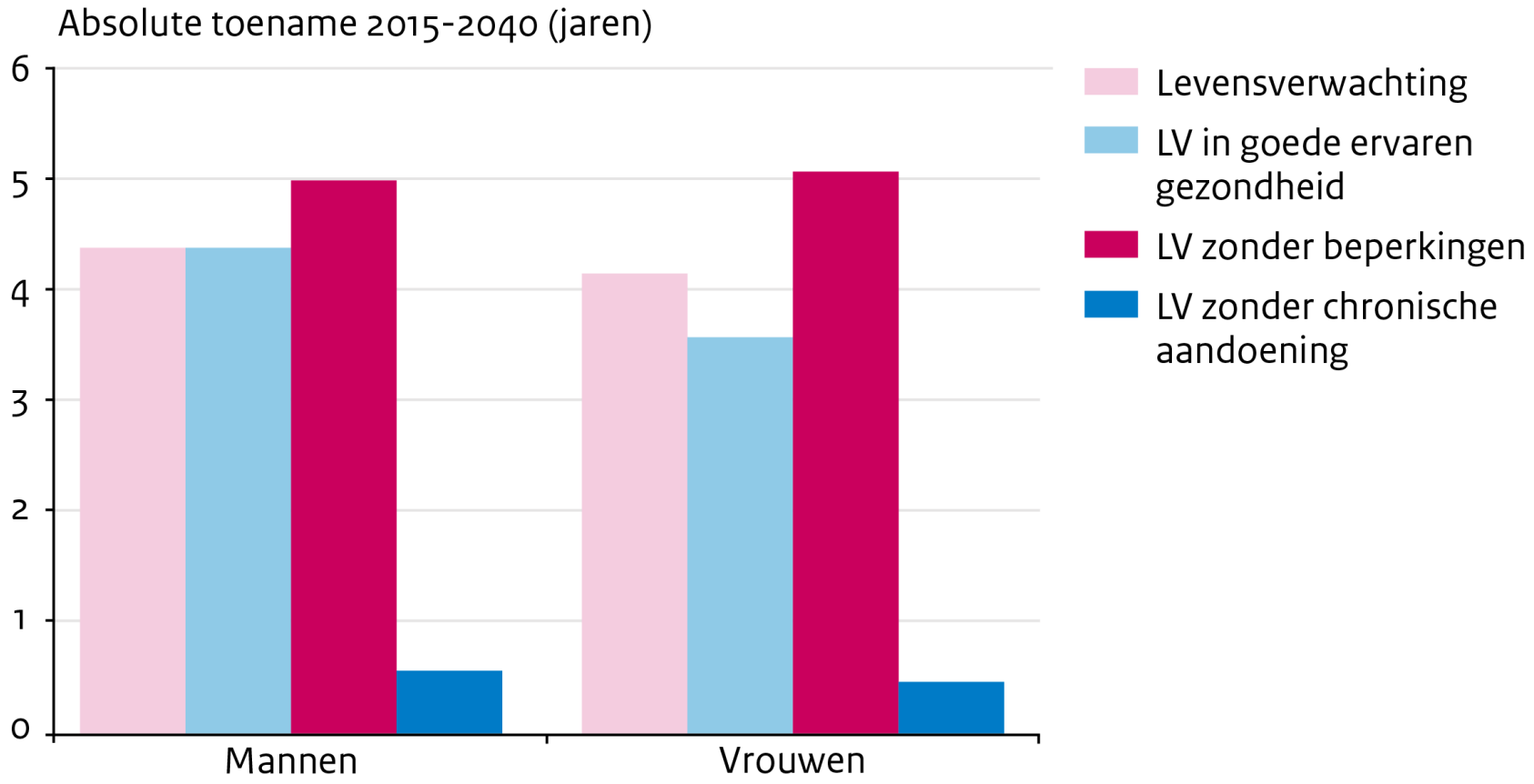
3 oktober 2018

Prognose ontwikkeling AOW-leeftijd



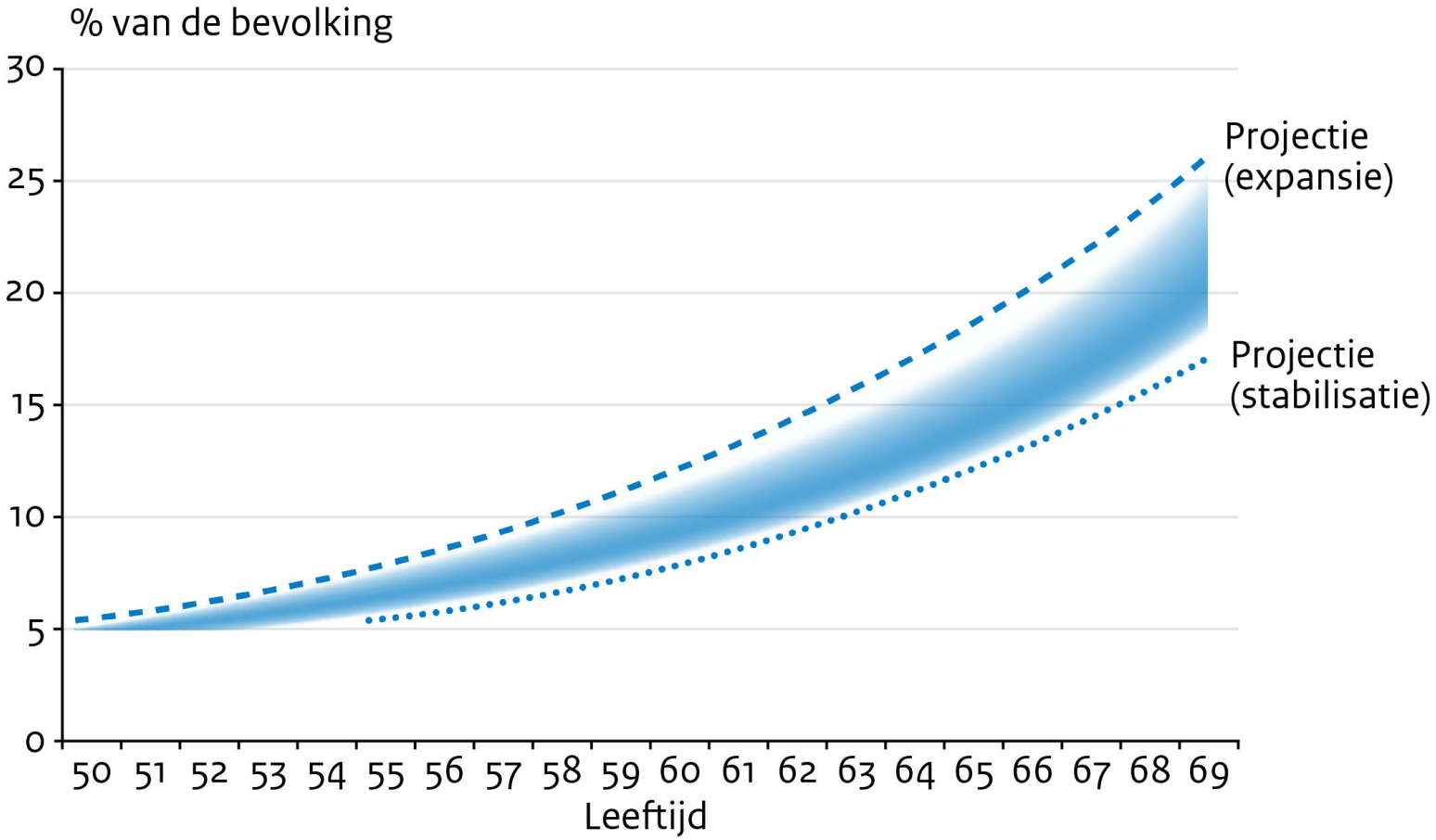
Bron: CBS (2017)

Gezonde levensverwachting: RIVM-prognoses

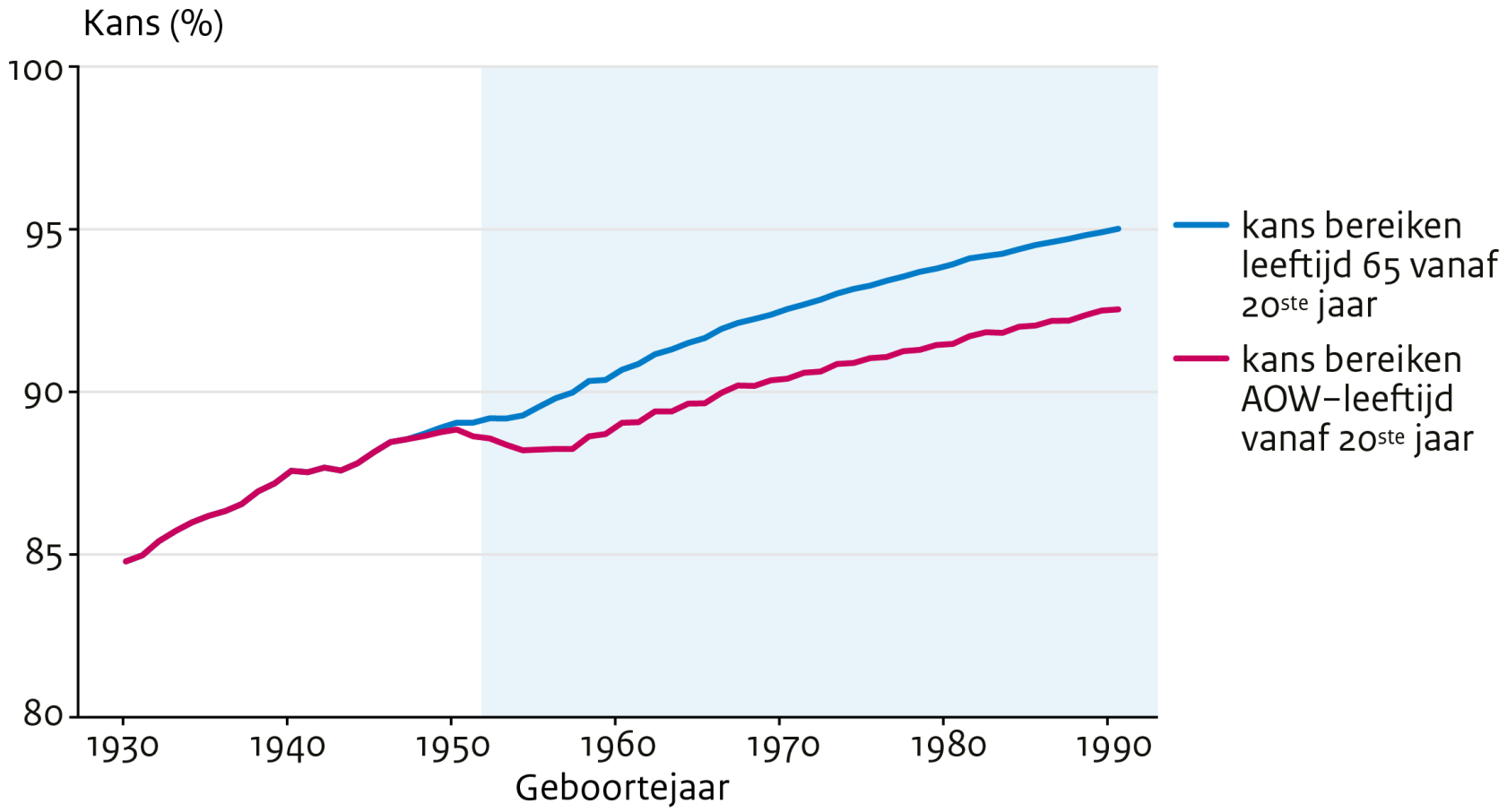


Bron: CBS, NIVEL, RIVM

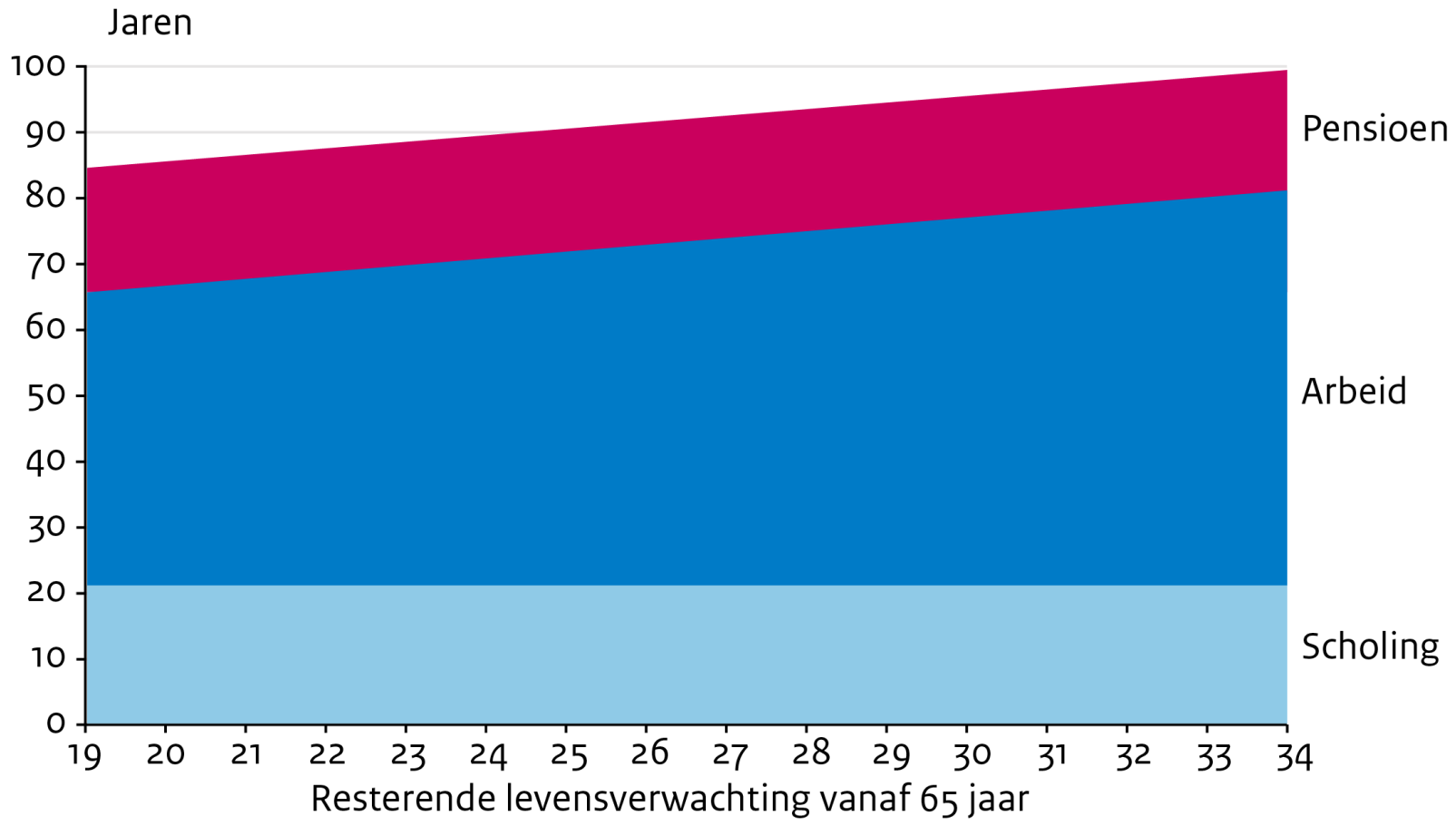
Bandbreedte % AO bij hogere AOW-leeftijd (70)



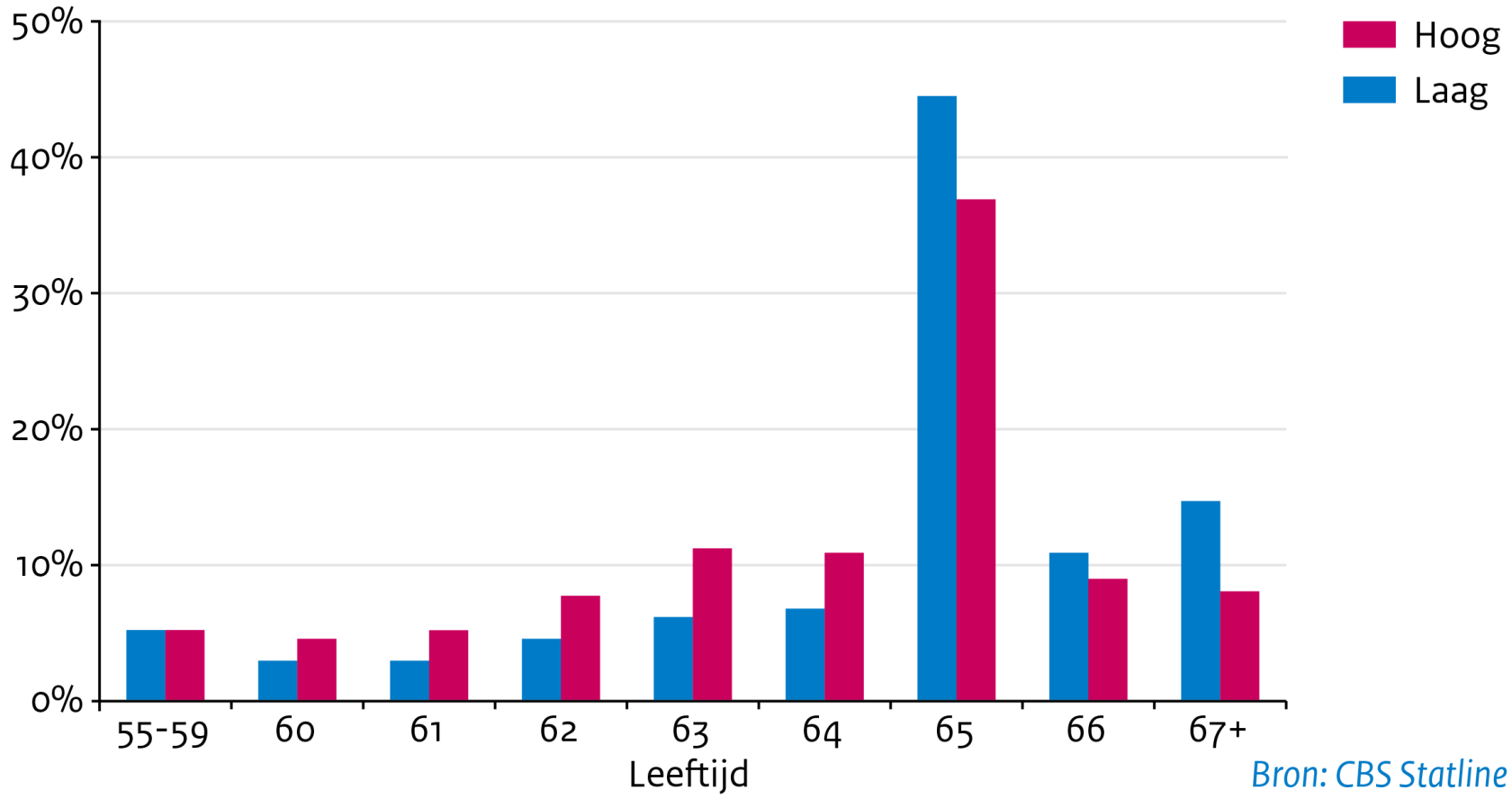
MEV-kader 2019



Krimpend aandeel pensioenjaren

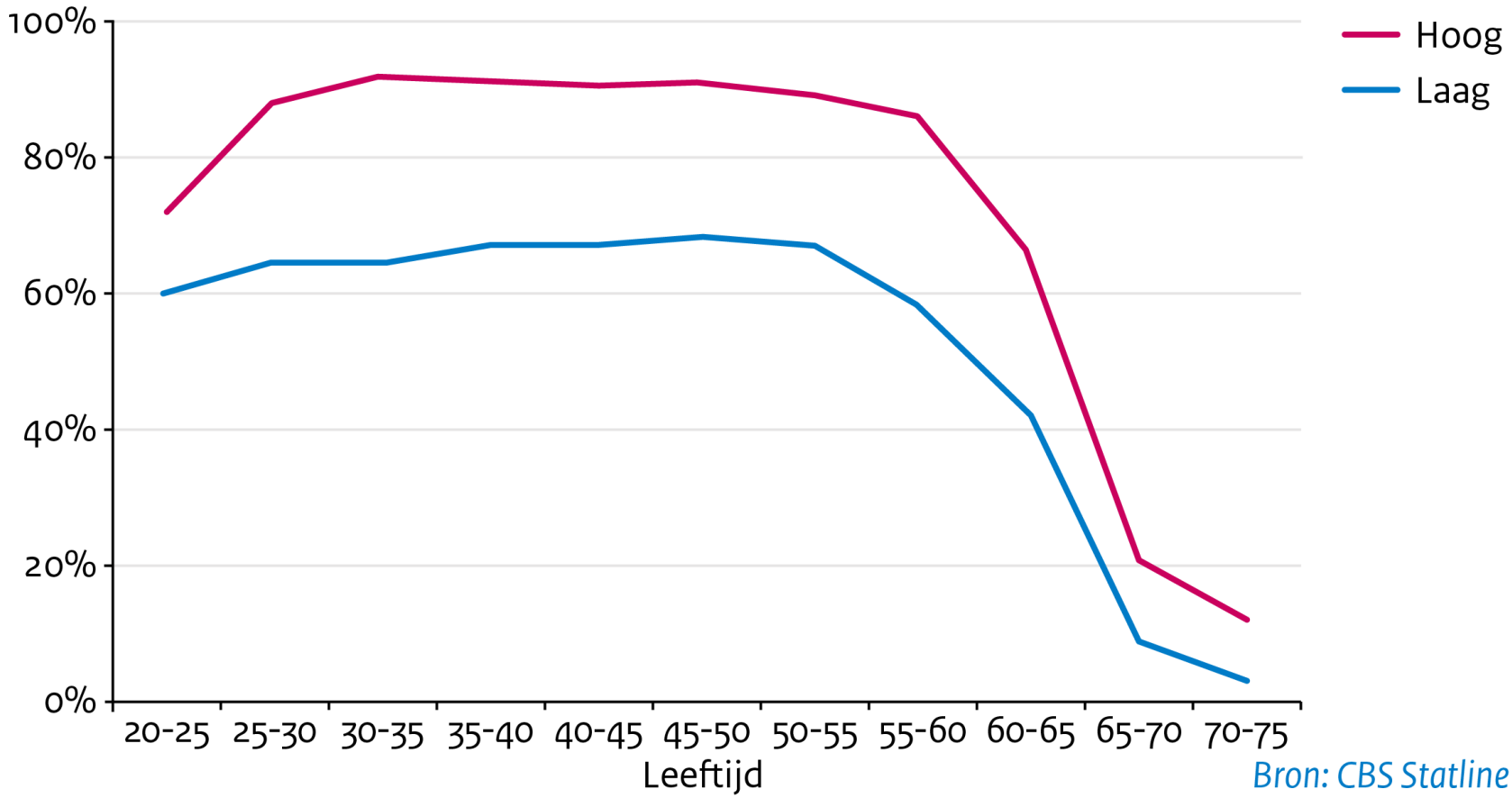


Pensioenleeftijd naar opleiding



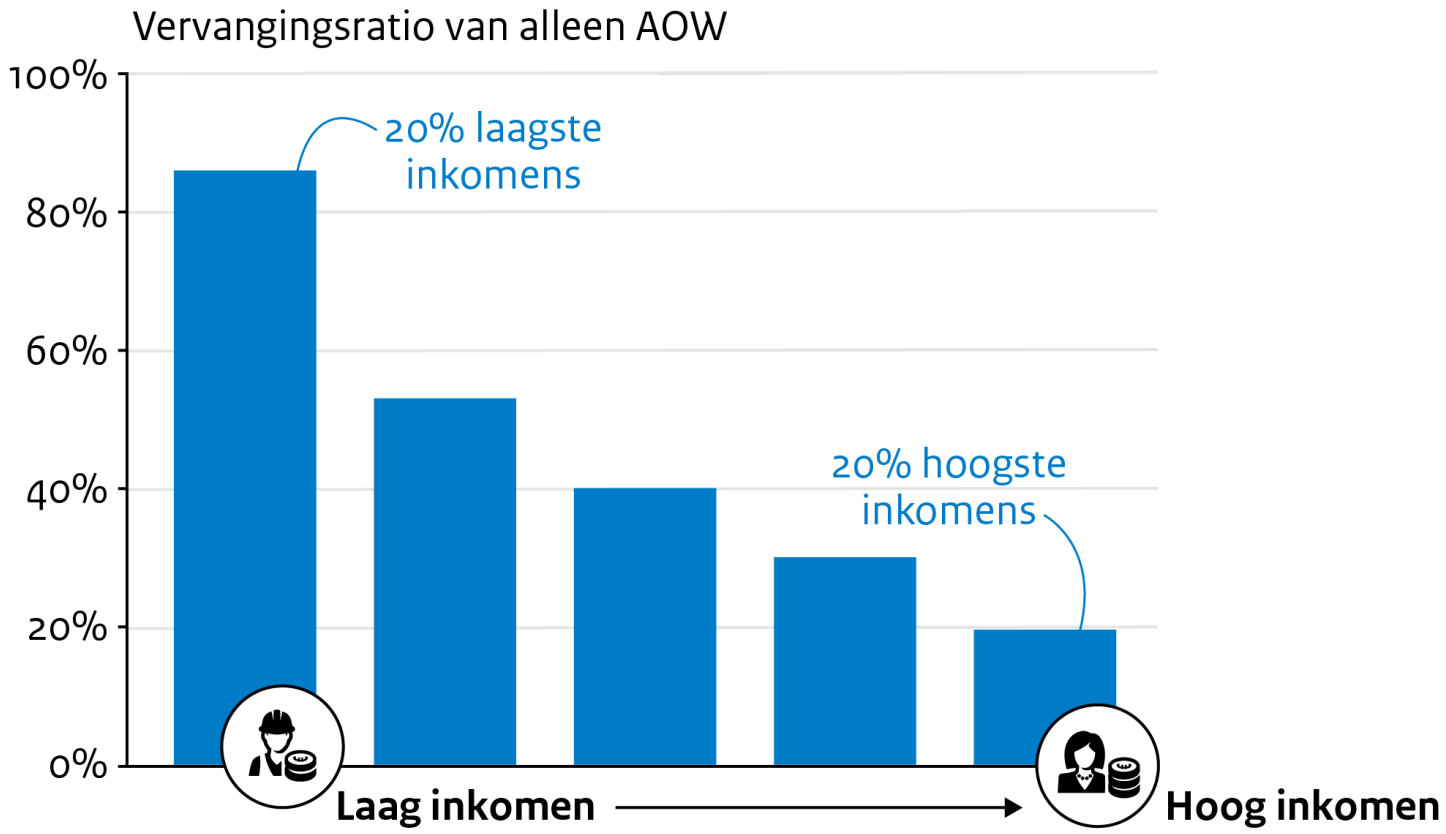
Bron: CBS Statline

… en arbeidsparticipatie naar opleiding

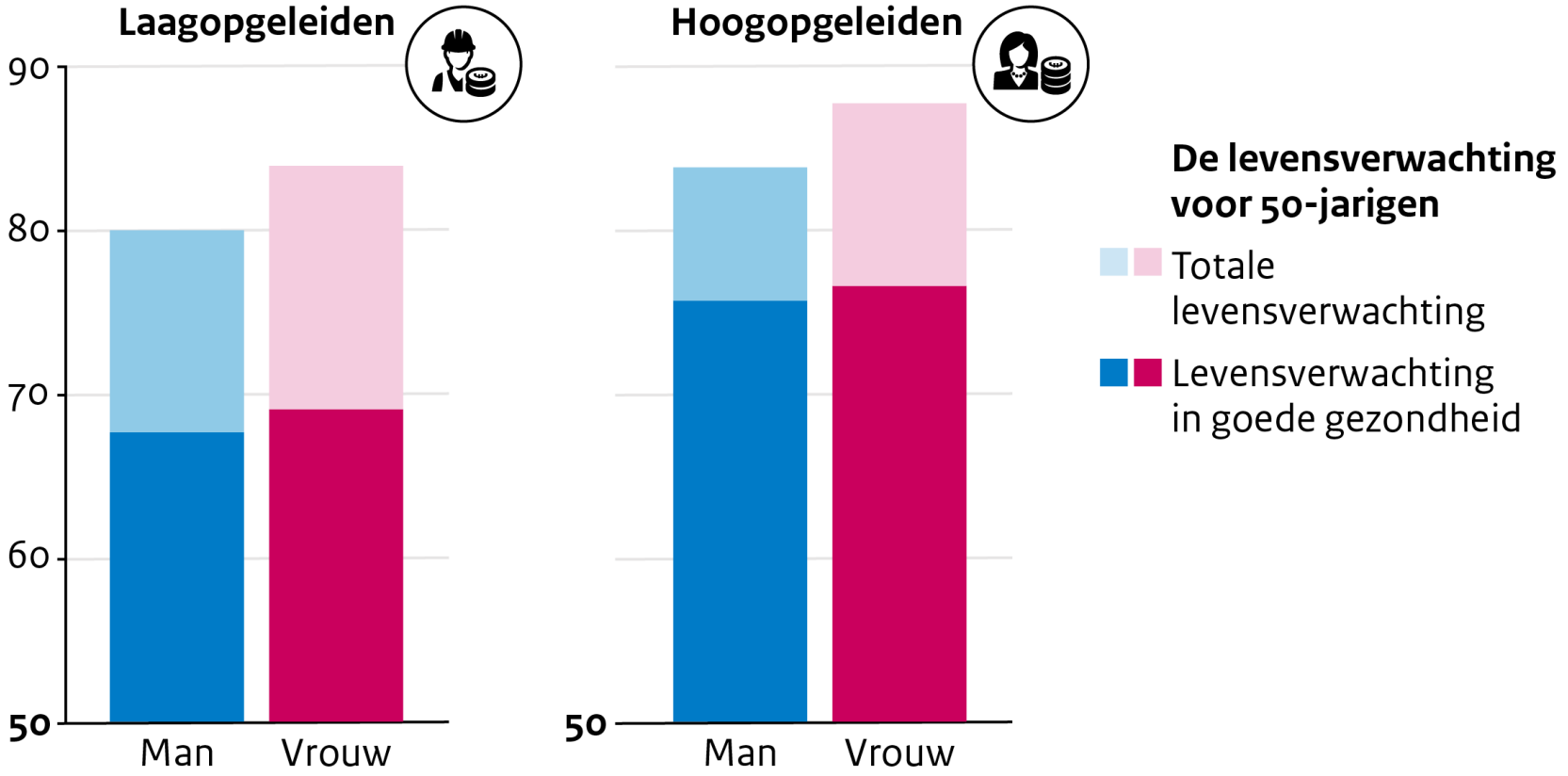


Bron: CBS Statline

AOW veel belangrijker voor lage inkomens



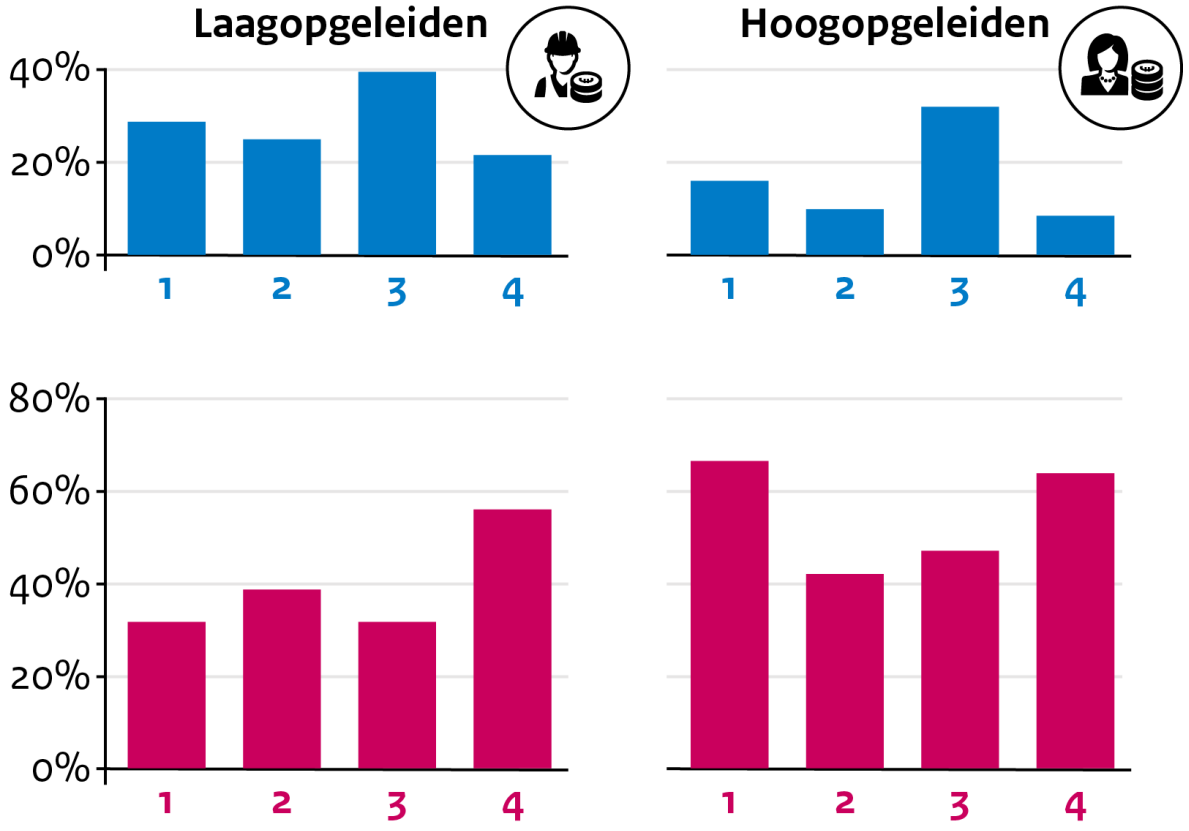
Kortere levensverwachting voor laagopgeleiden



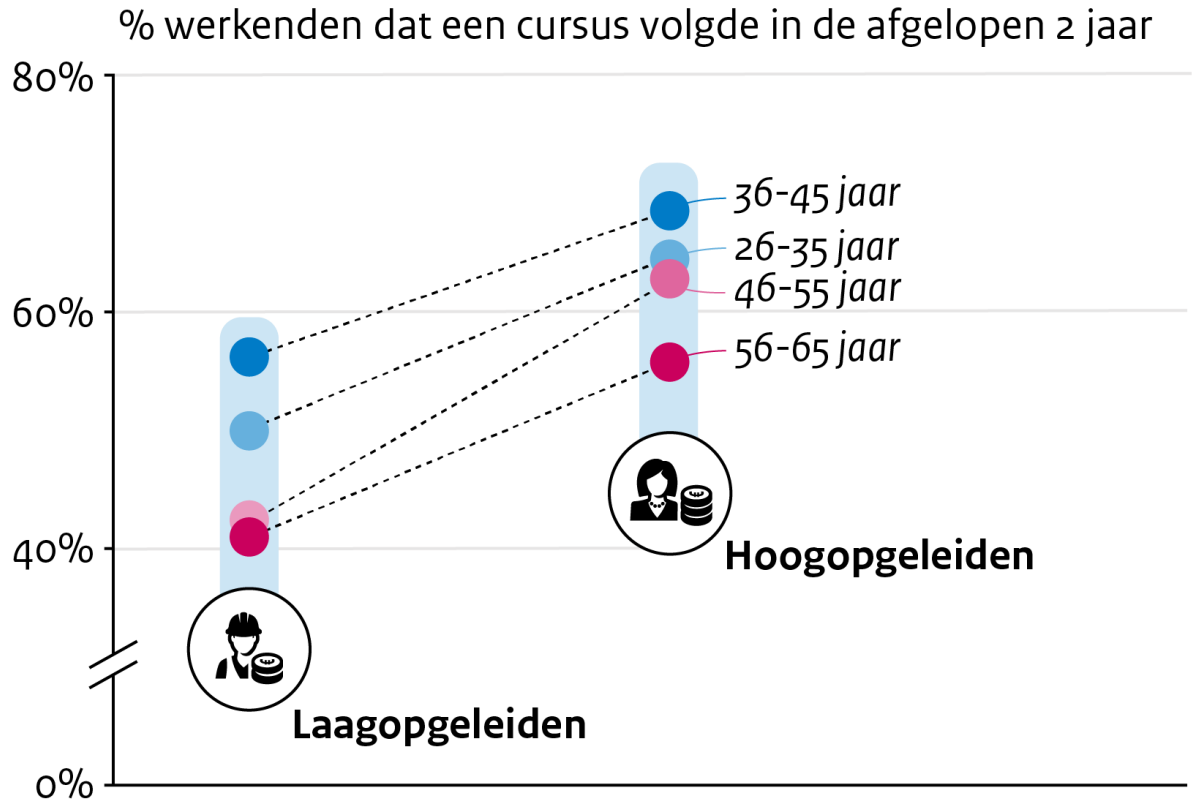
Hoogopgeleiden hebben gezondere leefstijl

Slechte leefgewoonten
1 Roken (algemeen)
2 Dagelijkse rokers
3 Matig overgewicht
4 Ernstig overgewicht

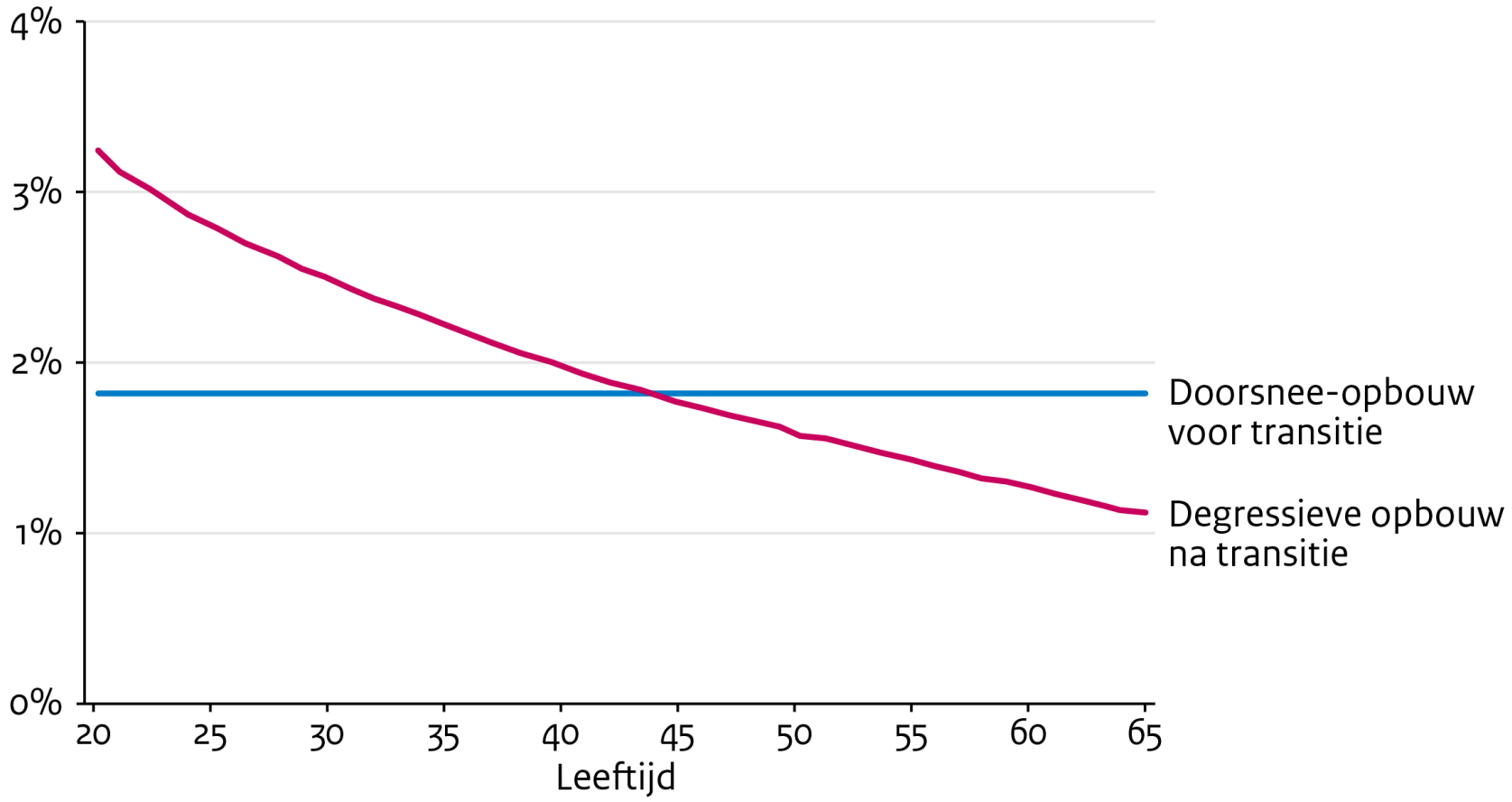
Goede leefgewoonten
1 Voldoende bewegen
2 Voldoende fruit
3 Voldoende groente
4 Voldoende vis



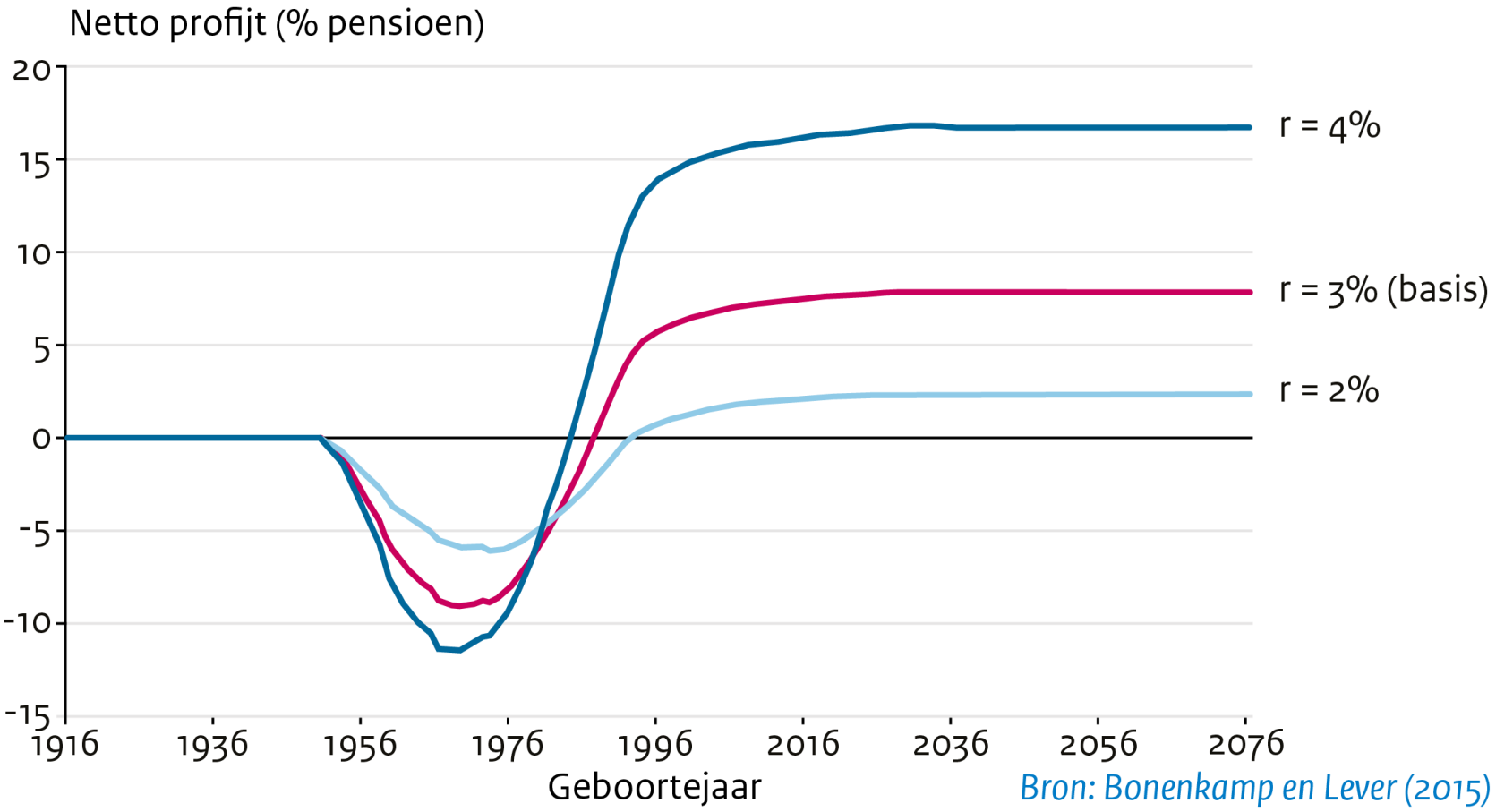
Laagopgeleiden zijn moeilijker breed inzetbaar



Van doorsnee-opbouw naar degressieve opbouw



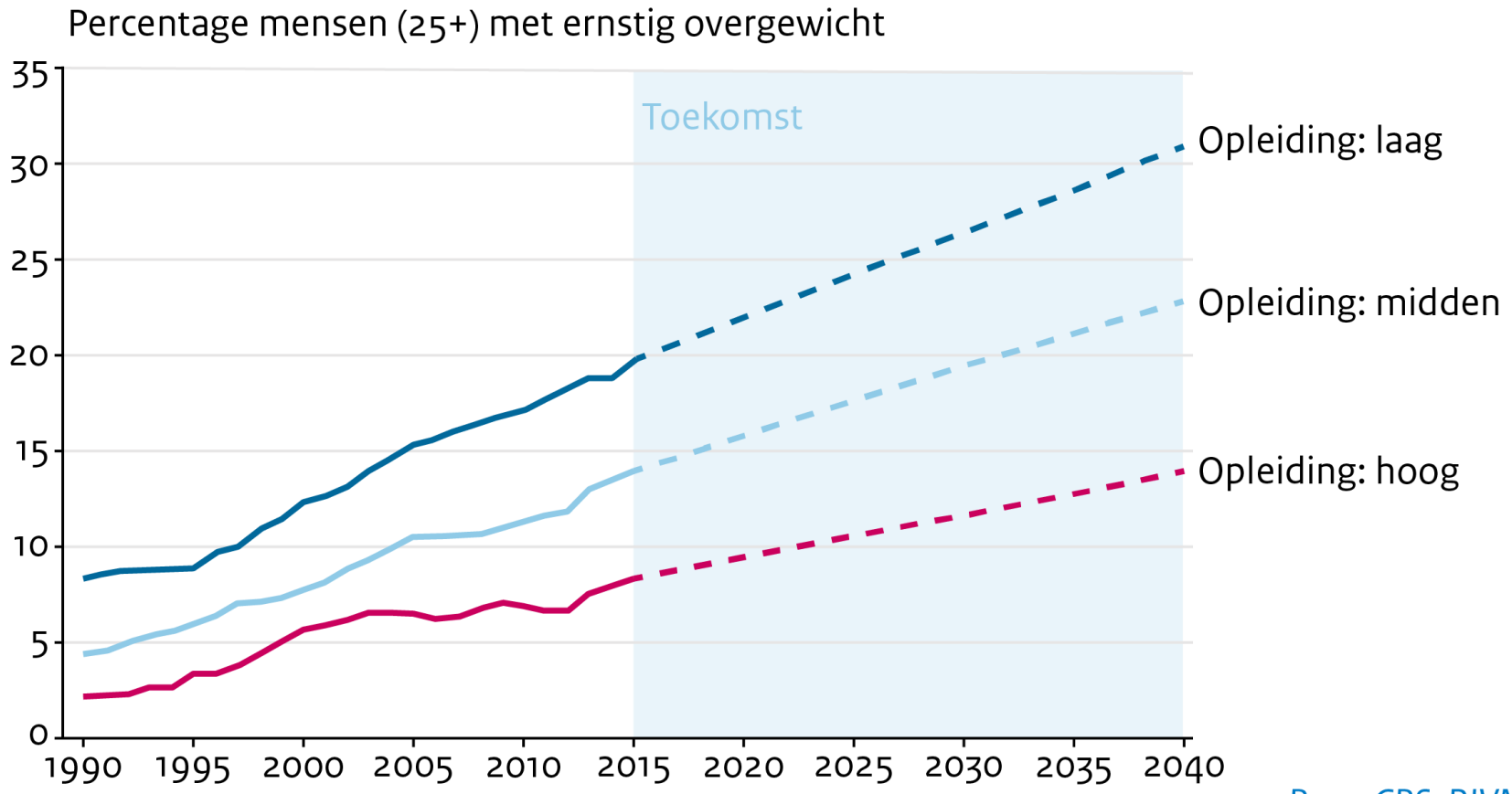
Generatie-effecten naar renteniveau



Bron: Bonenkamp en Lever (2015)

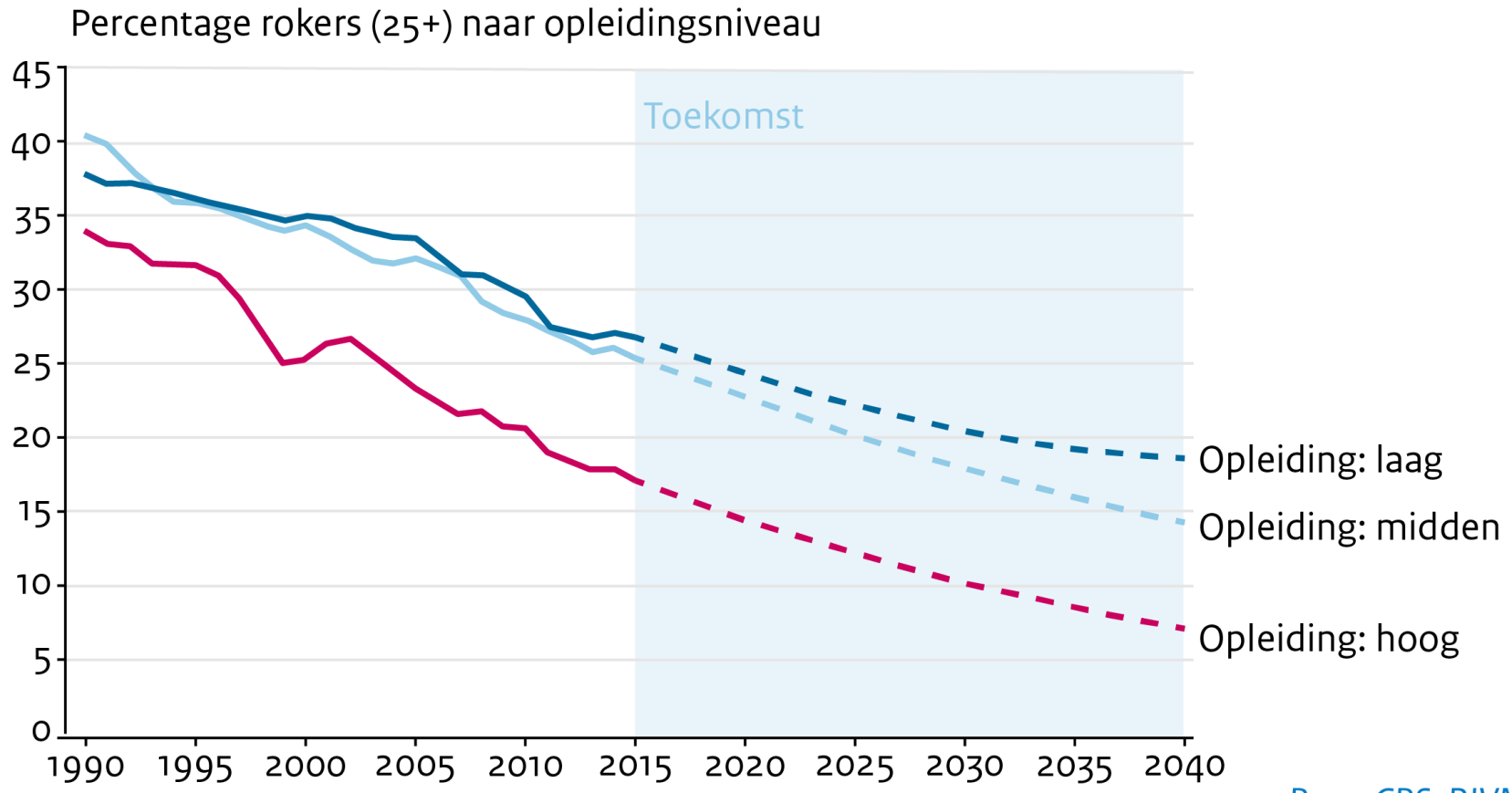
Adapt or Perish

Prognose obesitas



Bron: CBS, RIVM

Prognose roken



Bron: CBS, RIVM