

Simulations de carrières et retraites à points dans 3 cadres macro-économiques:  
modèle du gouvernement Philippe (âge-pivot bloqué)  
modèle du gouvernement Philippe corrigé (âge-pivot glissant)  
modèle Destinie2 (avec revalorisation de la fonction publique)  
*version avec tableaux détaillés*

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4 mars 2020

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Ce document présente des simulations (sous forme de graphes synthétiques et de tableaux) de l'évolution de la carrière et des possibles retraites (dans un système à points) pour plusieurs métiers de la fonction publique et trajectoires du privé.

Nous considérons 3 cadres macro-économiques :

- un modèle avec âge-pivot bloqué à 65 ans, qui se veut aussi près que possible de celui utilisé par le gouvernement Philippe pour la génération de ses cas-types ;
- une version corrigée (âge pivot glissant) du modèle du gouvernement Philippe, ce qui permet de quantifier la différence ;
- un modèle indépendant, issu du simulateur Destinie2, également utilisé pour étudier les retraites par le COR (Conseil d'Orientation des Retraites), avec âge pivot glissant ; par rapport aux deux précédents modèles, ce dernier a pour principale différence de prévoir une revalorisation sérieuse de la fonction publique (via une indexation du point d'indice proche de l'évolution de salaire moyen et un taux de prime fixe).

De ces simulations, on peut tirer les enseignements suivants :

- **Le blocage de l'âge pivot dans les simulations diffusées par le gouvernement Philippe a un effet significatif sur le niveau des pensions (de 12% sur la génération 2003).**
- **Pour la fonction publique :**
  - Pour les deux premiers modèles qui se basent sur des projections régressives des salaires dans la fonction publique (décrochage de 1.3% par an par rapport au SMIC), **on observe au cours du temps, une *smicardisation* de l'ensemble des salaires qui induit une retraite minimum pour les fonctionnaires en bas et en milieu de l'échelle (catégories C, mais aussi B).**
  - Dans le dernier modèle qui est moins régressif sur la rémunération dans le public, le système de retraites par points fait que **le taux de remplacement est d'autant plus faible que la carrière est revalorisée** c'est-à-dire recouvre le profil croissant (voulu par les grilles indiciaires). Par exemple, la revalorisation d'un professeur des écoles de la génération 2003 (page 140) fait baisser son taux de remplacement brut jusqu'à environ 37% s'il part à 62 ans, 47% s'il part à 65 ans, et 55% même s'il part à 67 ans.
- **Dans le privé** (situation pour laquelle les deux derniers modèles sont très proches) :
  - **Une retraite par points peut avoir des effets significativement anti-redistributifs** : pour des rémunérations évoluant au cours de la carrière entre  $i \times \text{SMIC}$  et  $(i + 1) \times \text{SMIC}$ , (voir pages 315 à 395) on observe que **le taux de remplacement est d'autant plus grand que le salaire est élevé** (que  $i$  est grand). Le meilleur taux de remplacement (et donc le meilleur rendement du système) est notamment obtenu pour les salariés étant toute leur vie au plafond “10 SMIC” (voir à partir de la page 400), et donc notamment pour ceux dont le salaire est au-dessus du plafond.
  - Globalement, le choix d'une indexation des retraites sur l'indice des prix fait chuter le revenu des retraités par rapport au SMIC, entraînant ceux qui sont partis avec les retraites les plus faibles vers la pauvreté. En particulier, **au cours de leur vieillesse, beaucoup de retraités se retrouvent très en dessous du seuil “85% du SMIC”, même s'ils ont effectué une “carrière complète”.**
  - Enfin, le système de retraites par points et son âge pivot glissant engendrent une grande **inégalité entre les générations actuelles et futures** ; toujours sur l'exemple d'un professeur des écoles : né en 1975, il partirait en retraite à 65 ans selon le modèle du gouvernement corrigé (âge pivot glissant) avec  $1.22 \times \text{SMIC}$  (page 128) ; s'il est né en 2003, ce sera avec  $0.88 \times \text{SMIC}$  (page 140).

Dans la version *non synthétique*, toutes les simulations sont accompagnées de tableaux détaillés qui permettent de vérifier tous les calculs. Ces simulations ont été produites à l'aide d'un code source informatique qui est publiquement accessible à l'adresse [https://github.com/brunoscherrer/salaires\\_pensions](https://github.com/brunoscherrer/salaires_pensions). Je remercie d'avance ceux qui pourraient trouver des erreurs de me les signaler afin que je les corrige.

*Je remercie chaleureusement Claire Mathieu, Michaël Zemmour et Michaël Baudouin pour les échanges qui m'ont permis de corriger un certain nombre d'erreurs ; toutes les erreurs restantes sont miennes.*

1	Infirmière en soins généraux (CN, CS, puis HC)	8
2	Aide-soignante (CN puis HC)	25
3	Technicien hospitalier	42
4	Adjoint Technique (devenant principal C2 puis C1)	59
5	Rédacteur territorial (C2 puis C1)	76
6	Secrétaire administratif	93
7	ATSEM (C2 puis C1)	110
8	Professeur des écoles	127
9	Professeur certifié	144
10	Professeur agrégé	161
11	BIATSS (CN puis CS)	178
12	Maître de Conférences (thèse, ATER, CN puis HC)	195
13	Chargé de Recherche (thèse, ATER, CN puis HC)	212
14	Professeur d'Université (thèse, ATER, MCF, PR2 puis PR1)	229
15	Directeur de Recherche (thèse, ATER, CRCN, DR2 puis DR1)	246
16	Magistrat (second puis premier grade)	263
17	Salarié privé au salaire moyen durant toute sa carrière	280
18	Salarié privé au SMIC durant toute sa carrière	297
19	Salarié privé évoluant du SMIC à 2*SMIC	314
20	Salarié privé évoluant de 1.5*SMIC à 2.5*SMIC	331
21	Salarié privé évoluant de 2*SMIC à 3*SMIC	348
22	Salarié privé évoluant du 3*SMIC à 4*SMIC	365
23	Salarié privé évoluant du 3*SMIC à 4*SMIC	382
24	Salarié privé à 10*SMIC durant toute sa carrière	399

# PRECISIONS METHODOLOGIQUES

Toutes les quantités en euros sont donnés en **euros constants 2019** (corrigés de l'inflation).

La page qui suit contient des graphiques qui permettent d'observer et de comparer le comportement des variables macro-économiques dans les différents modèles :

- “Gouvernement (âge-pivot bloqué à 65 ans)”
- “Gouvernement corrigé (âge-pivot glissant)”
- “Destinie2 (revalorisation de la fonction publique)”

Dans la version *non-synthétique de ce document* de ce document, trois pages suivent avec des tableaux détaillant les valeurs numériques au cours du temps.

Ces trois modèles ont en commun de considérer pour l'avenir

- l'hypothèse (par ailleurs discutable) d'une croissance de 1.3% par an et d'une inflation de 1.75% par an ;
- une augmentation des salaires (dont SMIC et salaire moyen SMPT) selon la croissance ;
- une indexation des retraites sur l'indice des prix.

Pour les deux premiers modèles, le valeur du point de la fonction publique est supposée indexée sur l'inflation, ce qui induit un décrochage de 1.3% par rapport au SMIC (nous nous plaçons au plus proche des hypothèses du gouvernement Philippe dans ses simulations, quand bien même ce dernier a déjà annoncé un gel du point d'indice pour les années à venir) ; pour le troisième, l'indexation de l'indice de la fonction publique est faite sur le salaire moyen.

Jusqu'à 2019, les valeurs d'inflation, de croissance et du point d'indice de la fonction publique sont celles historiques du COR récupérées via le modèle Destinie2<sup>1</sup>.

La valeur du point-retraite (achat et service) est supposée indexée progressivement entre 2028 et 2043 de l'inflation au salaire moyen (le vrai index cible “revenu moyen par tête” n'étant à l'heure actuelle pas existant). Le minimum retraite dit de “85% du SMIC net” correspond à 71% du SMIC brut.

Le reste du document contient des simulations détaillées pour des carrières dans le public et le privé.

Par simplification, mais aussi parce que c'est intéressant en soi (cela permet de voir quel aurait été l'effet d'une retraite par points si elle avait été mise en place dans le passé), **nous avons simulé pour toutes les générations une retraite par points pure, c'est-à-dire que nous négligeons la transition complexe entre le système actuel et le système prévu par le gouvernement Philippe.**

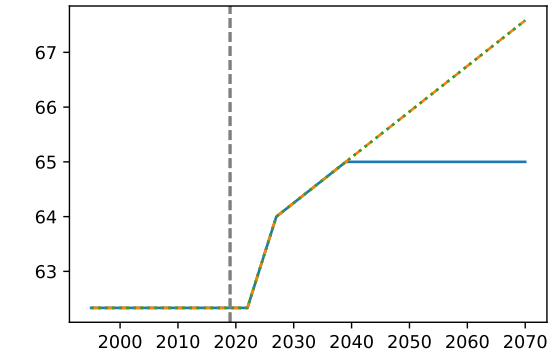
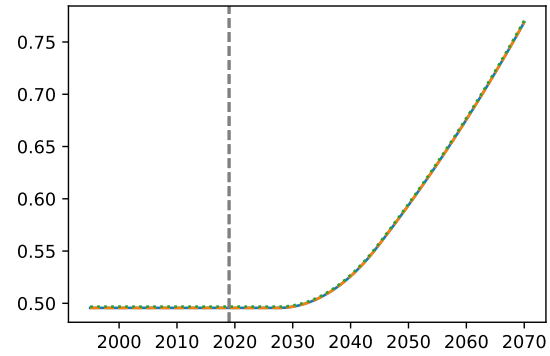
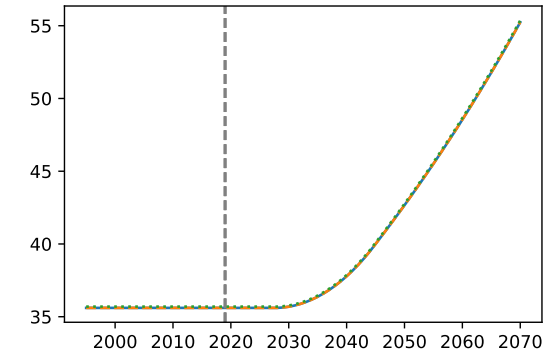
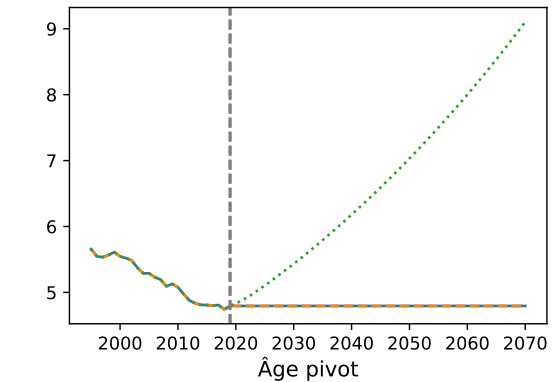
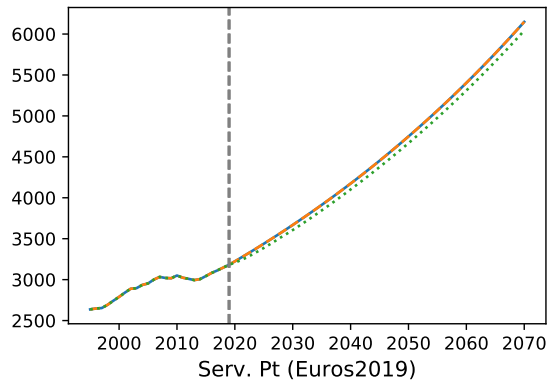
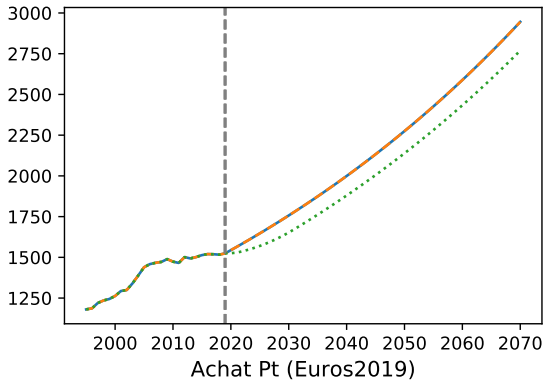
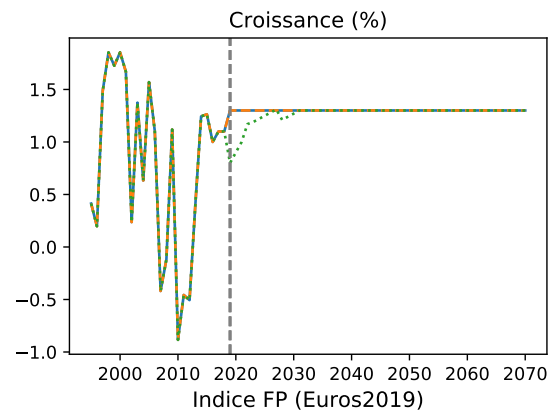
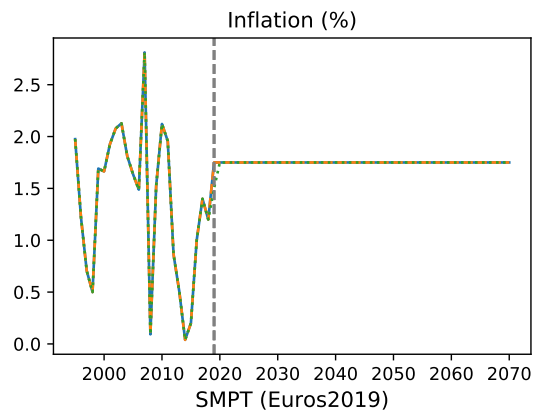
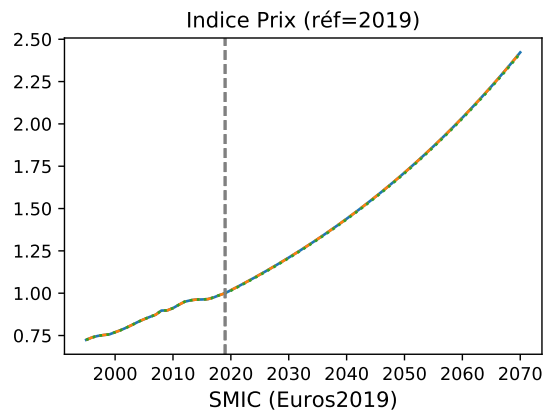
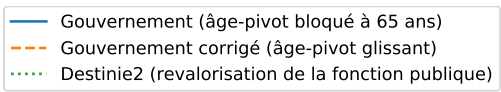
Les revenus (salaires, retraites) sont mensuels et les taux de remplacement sont des valeurs *brutes*.

Pour la fonction publique, les taux de primes en fin de carrière sont tirés de l'étude d'impact diffusée le 24 janvier 2020, et sont supposés augmenter de 0.23 points par an pour les deux premiers modèles tandis qu'ils sont fixes pour le troisième.

Pour chaque carrière, âge de début de carrière, et année de naissance, nous décrivons synthétiquement les retraites possibles à différents âges de départ dans ces trois modèles sous forme de tableau, ainsi que graphiquement en rappelant le revenu (salaire et retraites possibles) tout au long de la carrière (courbe verte). Les courbes en grisé donnent l'évolution des carrières pour les autres générations, ce qui permet d'“apprécier” la dévalorisation induite dans le temps par les deux premiers modèles pour l'ensemble des métiers de la fonction publique.

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1. [https://github.com/InseeFr/Destinie-2/raw/release\\_ssparam/parametres/Projection\\_COR\\_2018/ParamSociaux\\_2018.xls](https://github.com/InseeFr/Destinie-2/raw/release_ssparam/parametres/Projection_COR_2018/ParamSociaux_2018.xls).



## Description détaillée du modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Indice Prix (réf=2019)	Inflation (%)	Croissance (%)	SMIC(€ 2019)	Variation SMIC (%)	SMPT(€ 2019)	Variation SMPT (%)	Indice FP(€ 2019)	Variation Indice FP (%)	Achat Pt(€ 2019)	Serv. Pt(€ 2019)	Variation Pt (%)	Age pivot
1995	0.72	1.98	0.41	1180.55	-	2636.56	-	5.66	-	35.61	0.50	-	62.33
1996	0.74	1.22	0.20	1186.80	0.53	2647.46	0.41	5.55	-1.94	35.61	0.50	0.00	62.33
1997	0.75	0.70	1.49	1219.47	2.75	2652.68	0.20	5.53	-0.22	35.61	0.50	0.00	62.33
1998	0.75	0.50	1.85	1235.19	1.29	2692.11	1.49	5.57	0.58	35.61	0.50	-0.00	62.33
1999	0.76	1.69	1.73	1244.33	0.74	2741.99	1.85	5.61	0.81	35.61	0.50	0.00	62.33
2000	0.77	1.66	1.85	1262.69	1.48	2789.32	1.73	5.55	-1.18	35.61	0.50	0.00	62.33
2001	0.78	1.92	1.67	1293.24	2.42	2841.01	1.85	5.52	-0.45	35.61	0.50	0.00	62.33
2002	0.80	2.98	0.24	1329.25	0.46	2888.44	1.67	5.49	-0.62	35.61	0.50	0.00	62.33
2003	0.81	2.13	1.37	1339.90	3.13	2895.27	0.24	5.47	-2.04	35.61	0.50	0.00	62.33
2004	0.83	1.81	0.63	1388.62	3.64	2935.07	1.37	5.29	-1.58	35.61	0.50	0.00	62.33
2005	0.85	1.64	1.57	1439.19	3.64	2953.63	0.63	5.29	-0.01	35.61	0.50	-0.00	62.33
2006	0.86	1.49	1.10	1458.33	1.33	3000.00	1.57	5.23	-1.12	35.61	0.50	-0.00	62.33
2007	0.87	2.81	-0.42	1466.48	0.56	3033.08	1.10	5.19	-0.68	35.61	0.50	0.00	62.33
2008	0.90	0.09	-0.12	1472.01	0.38	3020.36	-0.42	5.09	-1.95	35.61	0.50	0.00	62.33
2009	0.90	1.53	1.12	1489.22	1.17	3016.76	-0.12	5.13	0.71	35.61	0.50	-0.00	62.33
2010	0.91	2.12	-0.88	1473.50	-1.06	3050.50	1.12	5.08	-1.01	35.61	0.50	0.00	62.33
2011	0.93	1.96	-0.46	1465.69	-0.53	3023.52	-0.88	4.97	-2.08	35.61	0.50	0.00	62.33
2012	0.95	0.86	-0.51	1501.45	2.44	3009.71	-0.46	4.88	-1.92	35.61	0.50	-0.00	62.33
2013	0.96	0.50	0.40	1493.34	-0.54	2994.48	-0.51	4.83	-0.86	35.61	0.50	-0.00	62.33
2014	0.96	0.04	1.24	1501.62	0.55	3006.42	0.40	4.81	-0.50	35.61	0.50	0.00	62.33
2015	0.96	0.20	1.26	1513.63	0.80	3043.81	1.24	4.81	-0.04	35.61	0.50	-0.00	62.33
2016	0.96	1.00	1.00	1520.05	0.42	3082.28	1.26	4.80	-0.20	35.61	0.50	-0.00	62.33
2017	0.97	1.40	1.10	1519.00	-0.07	3113.10	1.00	4.81	0.20	35.61	0.50	0.00	62.33
2018	0.99	1.20	1.10	1516.45	-0.17	3147.35	1.10	4.74	-1.38	35.61	0.50	-0.00	62.33
2019	1.00	1.75	1.30	1524.25	0.51	3181.97	1.10	4.79	1.10	35.61	0.50	0.00	62.33
2020	1.02	1.75	1.30	1544.07	1.30	3223.33	1.30	4.79	0.00	35.61	0.50	-0.00	62.33
2021	1.04	1.75	1.30	1564.14	1.30	3265.24	1.30	4.79	0.00	35.61	0.50	0.00	62.33
2022	1.05	1.75	1.30	1584.47	1.30	3307.69	1.30	4.79	0.00	35.61	0.50	0.00	62.33
2023	1.07	1.75	1.30	1605.07	1.30	3350.69	1.30	4.79	0.00	35.61	0.50	0.00	62.67
2024	1.09	1.75	1.30	1625.94	1.30	3394.24	1.30	4.79	-0.00	35.61	0.50	0.00	63.00
2025	1.11	1.75	1.30	1647.07	1.30	3438.37	1.30	4.79	0.00	35.61	0.50	-0.00	63.33
2026	1.13	1.75	1.30	1668.49	1.30	3483.07	1.30	4.79	0.00	35.61	0.50	-0.00	63.67
2027	1.15	1.75	1.30	1690.18	1.30	3528.35	1.30	4.79	-0.00	35.61	0.50	0.00	64.00
2028	1.17	1.75	1.30	1712.15	1.30	3574.22	1.30	4.79	0.00	35.61	0.50	0.00	64.08
2029	1.19	1.75	1.30	1734.41	1.30	3620.68	1.30	4.79	0.00	35.63	0.50	0.08	64.17
2030	1.21	1.75	1.30	1756.95	1.30	3667.75	1.30	4.79	0.00	35.69	0.50	0.15	64.25
2031	1.23	1.75	1.30	1779.79	1.30	3715.43	1.30	4.79	0.00	35.77	0.50	0.23	64.33
2032	1.25	1.75	1.30	1802.93	1.30	3763.73	1.30	4.79	0.00	35.88	0.50	0.30	64.42
2033	1.27	1.75	1.30	1826.37	1.30	3812.66	1.30	4.79	0.00	36.02	0.50	0.38	64.50
2034	1.30	1.75	1.30	1850.11	1.30	3862.22	1.30	4.79	-0.00	36.18	0.50	0.46	64.58
2035	1.32	1.75	1.30	1874.16	1.30	3912.43	1.30	4.79	0.00	36.37	0.51	0.53	64.67
2036	1.34	1.75	1.30	1898.53	1.30	3963.30	1.30	4.79	0.00	36.59	0.51	0.61	64.75
2037	1.37	1.75	1.30	1923.21	1.30	4014.82	1.30	4.79	0.00	36.85	0.51	0.69	64.83
2038	1.39	1.75	1.30	1948.21	1.30	4067.01	1.30	4.79	0.00	37.13	0.52	0.76	64.92
2039	1.41	1.75	1.30	1973.54	1.30	4119.88	1.30	4.79	0.00	37.44	0.52	0.84	65.00
2040	1.44	1.75	1.30	1999.19	1.30	4173.44	1.30	4.79	0.00	37.78	0.53	0.92	65.00
2041	1.46	1.75	1.30	2025.18	1.30	4227.69	1.30	4.79	0.00	38.16	0.53	0.99	65.00
2042	1.49	1.75	1.30	2051.51	1.30	4282.65	1.30	4.79	0.00	38.56	0.54	1.07	65.00
2043	1.52	1.75	1.30	2078.18	1.30	4338.33	1.30	4.79	0.00	39.01	0.54	1.15	65.00
2044	1.54	1.75	1.30	2105.20	1.30	4394.73	1.30	4.79	0.00	39.48	0.55	1.22	65.00
2045	1.57	1.75	1.30	2132.56	1.30	4451.86	1.30	4.79	-0.00	40.00	0.56	1.30	65.00
2046	1.60	1.75	1.30	2160.29	1.30	4509.73	1.30	4.79	0.00	40.52	0.56	1.30	65.00
2047	1.63	1.75	1.30	2188.37	1.30	4568.36	1.30	4.79	0.00	41.04	0.57	1.30	65.00
2048	1.65	1.75	1.30	2216.82	1.30	4627.75	1.30	4.79	-0.00	41.58	0.58	1.30	65.00
2049	1.68	1.75	1.30	2245.64	1.30	4687.91	1.30	4.79	0.00	42.12	0.59	1.30	65.00
2050	1.71	1.75	1.30	2274.83	1.30	4748.85	1.30	4.79	0.00	42.66	0.59	1.30	65.00
2051	1.74	1.75	1.30	2304.40	1.30	4810.59	1.30	4.79	0.00	43.22	0.60	1.30	65.00
2052	1.77	1.75	1.30	2334.36	1.30	4873.12	1.30	4.79	0.00	43.78	0.61	1.30	65.00
2053	1.80	1.75	1.30	2364.71	1.30	4936.48	1.30	4.79	-0.00	44.35	0.62	1.30	65.00
2054	1.84	1.75	1.30	2395.45	1.30	5000.65	1.30	4.79	0.00	44.93	0.63	1.30	65.00
2055	1.87	1.75	1.30	2426.59	1.30	5065.66	1.30	4.79	0.00	45.51	0.63	1.30	65.00
2056	1.90	1.75	1.30	2458.13	1.30	5131.51	1.30	4.79	0.00	46.10	0.64	1.30	65.00
2057	1.93	1.75	1.30	2490.09	1.30	5198.22	1.30	4.79	0.00	46.70	0.65	1.30	65.00
2058	1.97	1.75	1.30	2522.46	1.30	5265.80	1.30	4.79	0.00	47.31	0.66	1.30	65.00
2059	2.00	1.75	1.30	2555.25	1.30	5334.25	1.30	4.79	0.00	47.92	0.67	1.30	65.00
2060	2.04	1.75	1.30	2588.47	1.30	5403.60	1.30	4.79	0.00	48.55	0.68	1.30	65.00
2061	2.07	1.75	1.30	2622.12	1.30	5473.85	1.30	4.79	0.00	49.18	0.68	1.30	65.00
2062	2.11	1.75	1.30	2656.21	1.30	5545.01	1.30	4.79	0.00	49.82	0.69	1.30	65.00
2063	2.15	1.75	1.30	2690.74	1.30	5617.09	1.30	4.79	0.00	50.47	0.70	1.30	65.00
2064	2.18	1.75	1.30	2725.72	1.30	5690.11	1.30	4.79	-0.00	51.12	0.71	1.30	65.00
2065	2.22	1.75	1.30	2761.15	1.30	5764.08	1.30	4.79	0.00	51.79	0.72	1.30	65.00
2066	2.26	1.75	1.30	2797.05	1.30	5839.02	1.30	4.79	0.00	52.46	0.73	1.30	65.00
2067	2.30	1.75	1.30	2833.41	1.30	5914.92	1.30	4.79	0.00	53.14	0.74	1.30	65.00
2068	2.34	1.75	1.30	2870.25	1.30	5991.82	1.30	4.79	0.00	53.83	0.75	1.30	65.00
2069	2.38	1.75	1.30	2907.56	1.30	6069.71	1.30	4.79	0.00	54.53	0.76	1.30	65.00
2070	2.42	1.75	1.30	2945.36	1.30	6148.62	1.30	4.79	0.00	55.24	0.77	1.30	65.00

## Description détaillée du modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Indice Prix [réf=2019]	Inflation (%)	Croissance (%)	SMIC(€ 2019)	Variation SMIC (%)	SMPT(€ 2019)	Variation SMPT (%)	Indice FP(€ 2019)	Variation Indice FP (%)	Achat Pt(€ 2019)	Serv. Pt(€ 2019)	Variation Pt (%)	Age pivot
1995	0.72	1.98	0.41	1180.55	-	2636.56	-	5.66	-	35.61	0.50	-	62.33
1996	0.74	1.22	0.20	1186.80	0.53	2647.46	0.41	5.55	-1.94	35.61	0.50	0.00	62.33
1997	0.75	0.70	1.49	1219.47	2.75	2652.68	0.20	5.53	-0.22	35.61	0.50	0.00	62.33
1998	0.75	0.50	1.85	1235.19	1.29	2692.11	1.49	5.57	0.58	35.61	0.50	-0.00	62.33
1999	0.76	1.69	1.73	1244.33	0.74	2741.99	1.85	5.61	0.81	35.61	0.50	0.00	62.33
2000	0.77	1.66	1.85	1262.69	1.48	2789.32	1.73	5.55	-1.18	35.61	0.50	0.00	62.33
2001	0.78	1.92	1.67	1293.24	2.42	2841.01	1.85	5.52	-0.45	35.61	0.50	0.00	62.33
2002	0.80	2.98	0.24	1329.25	0.46	2888.44	1.67	5.49	-0.62	35.61	0.50	0.00	62.33
2003	0.81	2.13	1.37	1339.90	3.13	2893.27	0.24	5.47	-2.04	35.61	0.50	0.00	62.33
2004	0.83	1.81	0.63	1388.62	3.64	2935.07	1.37	5.29	-1.58	35.61	0.50	0.00	62.33
2005	0.85	1.64	1.57	1439.19	3.64	2953.63	0.63	5.29	-0.01	35.61	0.50	-0.00	62.33
2006	0.86	1.49	1.10	1458.33	1.33	3000.00	1.57	5.23	-1.12	35.61	0.50	-0.00	62.33
2007	0.87	2.81	-0.42	1466.48	0.56	3033.08	1.10	5.19	-0.68	35.61	0.50	0.00	62.33
2008	0.90	0.09	-0.12	1472.01	0.38	3020.36	-0.42	5.09	-1.95	35.61	0.50	0.00	62.33
2009	0.90	1.53	1.12	1489.22	1.17	3016.76	-0.12	5.13	0.71	35.61	0.50	-0.00	62.33
2010	0.91	2.12	-0.88	1473.50	-1.06	3050.50	1.12	5.08	-1.01	35.61	0.50	0.00	62.33
2011	0.93	1.96	-0.46	1465.69	-0.53	3023.52	-0.88	4.97	-2.08	35.61	0.50	0.00	62.33
2012	0.95	0.86	-0.51	1501.45	2.44	3009.71	-0.46	4.88	-1.92	35.61	0.50	-0.00	62.33
2013	0.96	0.50	0.40	1493.34	-0.54	2994.48	-0.51	4.83	-0.86	35.61	0.50	-0.00	62.33
2014	0.96	0.04	1.24	1501.62	0.55	3006.42	0.40	4.81	-0.50	35.61	0.50	0.00	62.33
2015	0.96	0.20	1.26	1513.63	0.80	3043.81	1.24	4.81	-0.04	35.61	0.50	-0.00	62.33
2016	0.96	1.00	1.00	1520.05	0.42	3082.28	1.26	4.80	-0.20	35.61	0.50	-0.00	62.33
2017	0.97	1.40	1.10	1519.00	-0.07	3113.10	1.00	4.81	0.20	35.61	0.50	0.00	62.33
2018	0.99	1.20	1.10	1516.45	-0.17	3147.35	1.10	4.74	-1.38	35.61	0.50	-0.00	62.33
2019	1.00	1.75	1.30	1524.25	0.51	3181.97	1.10	4.79	1.10	35.61	0.50	0.00	62.33
2020	1.02	1.75	1.30	1544.07	1.30	3223.33	1.30	4.79	0.00	35.61	0.50	-0.00	62.33
2021	1.04	1.75	1.30	1564.14	1.30	3265.24	1.30	4.79	0.00	35.61	0.50	0.00	62.33
2022	1.05	1.75	1.30	1584.47	1.30	3307.69	1.30	4.79	0.00	35.61	0.50	0.00	62.33
2023	1.07	1.75	1.30	1605.07	1.30	3350.69	1.30	4.79	0.00	35.61	0.50	0.00	62.67
2024	1.09	1.75	1.30	1625.94	1.30	3394.24	1.30	4.79	-0.00	35.61	0.50	0.00	63.00
2025	1.11	1.75	1.30	1647.07	1.30	3438.37	1.30	4.79	0.00	35.61	0.50	-0.00	63.33
2026	1.13	1.75	1.30	1668.49	1.30	3483.07	1.30	4.79	0.00	35.61	0.50	-0.00	63.67
2027	1.15	1.75	1.30	1690.18	1.30	3528.35	1.30	4.79	-0.00	35.61	0.50	0.00	64.00
2028	1.17	1.75	1.30	1712.15	1.30	3574.22	1.30	4.79	0.00	35.61	0.50	0.00	64.08
2029	1.19	1.75	1.30	1734.41	1.30	3620.68	1.30	4.79	0.00	35.63	0.50	0.08	64.17
2030	1.21	1.75	1.30	1756.95	1.30	3667.75	1.30	4.79	0.00	35.69	0.50	0.15	64.25
2031	1.23	1.75	1.30	1779.79	1.30	3715.43	1.30	4.79	0.00	35.77	0.50	0.23	64.33
2032	1.25	1.75	1.30	1802.93	1.30	3763.73	1.30	4.79	0.00	35.88	0.50	0.30	64.42
2033	1.27	1.75	1.30	1826.37	1.30	3812.66	1.30	4.79	0.00	36.02	0.50	0.38	64.50
2034	1.30	1.75	1.30	1850.11	1.30	3862.22	1.30	4.79	-0.00	36.18	0.50	0.46	64.58
2035	1.32	1.75	1.30	1874.16	1.30	3912.43	1.30	4.79	0.00	36.37	0.51	0.53	64.67
2036	1.34	1.75	1.30	1898.53	1.30	3963.30	1.30	4.79	0.00	36.59	0.51	0.61	64.75
2037	1.37	1.75	1.30	1923.21	1.30	4014.82	1.30	4.79	0.00	36.85	0.51	0.69	64.83
2038	1.39	1.75	1.30	1948.21	1.30	4067.01	1.30	4.79	0.00	37.13	0.52	0.76	64.92
2039	1.41	1.75	1.30	1973.54	1.30	4119.88	1.30	4.79	0.00	37.44	0.52	0.84	65.00
2040	1.44	1.75	1.30	1999.19	1.30	4173.44	1.30	4.79	0.00	37.78	0.53	0.92	65.08
2041	1.46	1.75	1.30	2025.18	1.30	4227.69	1.30	4.79	0.00	38.16	0.53	0.99	65.17
2042	1.49	1.75	1.30	2051.51	1.30	4282.65	1.30	4.79	0.00	38.56	0.54	1.07	65.25
2043	1.52	1.75	1.30	2078.18	1.30	4338.33	1.30	4.79	0.00	39.01	0.54	1.15	65.33
2044	1.54	1.75	1.30	2105.20	1.30	4394.73	1.30	4.79	0.00	39.48	0.55	1.22	65.42
2045	1.57	1.75	1.30	2132.56	1.30	4451.86	1.30	4.79	-0.00	40.00	0.56	1.30	65.50
2046	1.60	1.75	1.30	2160.29	1.30	4509.73	1.30	4.79	0.00	40.52	0.56	1.30	65.58
2047	1.63	1.75	1.30	2188.37	1.30	4568.36	1.30	4.79	0.00	41.04	0.57	1.30	65.67
2048	1.65	1.75	1.30	2216.82	1.30	4627.75	1.30	4.79	-0.00	41.58	0.58	1.30	65.75
2049	1.68	1.75	1.30	2245.64	1.30	4687.91	1.30	4.79	0.00	42.12	0.59	1.30	65.83
2050	1.71	1.75	1.30	2274.83	1.30	4748.85	1.30	4.79	0.00	42.66	0.59	1.30	65.92
2051	1.74	1.75	1.30	2304.40	1.30	4810.59	1.30	4.79	0.00	43.22	0.60	1.30	66.00
2052	1.77	1.75	1.30	2334.36	1.30	4873.12	1.30	4.79	0.00	43.78	0.61	1.30	66.08
2053	1.80	1.75	1.30	2364.71	1.30	4936.48	1.30	4.79	-0.00	44.35	0.62	1.30	66.17
2054	1.84	1.75	1.30	2395.45	1.30	5000.65	1.30	4.79	0.00	44.93	0.63	1.30	66.25
2055	1.87	1.75	1.30	2426.59	1.30	5065.66	1.30	4.79	0.00	45.51	0.63	1.30	66.33
2056	1.90	1.75	1.30	2458.13	1.30	5131.51	1.30	4.79	0.00	46.10	0.64	1.30	66.42
2057	1.93	1.75	1.30	2490.09	1.30	5198.22	1.30	4.79	0.00	46.70	0.65	1.30	66.50
2058	1.97	1.75	1.30	2522.46	1.30	5265.80	1.30	4.79	0.00	47.31	0.66	1.30	66.58
2059	2.00	1.75	1.30	2555.25	1.30	5334.25	1.30	4.79	0.00	47.92	0.67	1.30	66.67
2060	2.04	1.75	1.30	2588.47	1.30	5403.60	1.30	4.79	0.00	48.55	0.68	1.30	66.75
2061	2.07	1.75	1.30	2622.12	1.30	5473.85	1.30	4.79	0.00	49.18	0.68	1.30	66.83
2062	2.11	1.75	1.30	2656.21	1.30	5545.01	1.30	4.79	0.00	49.82	0.69	1.30	66.92
2063	2.15	1.75	1.30	2690.74	1.30	5617.09	1.30	4.79	0.00	50.47	0.70	1.30	67.00
2064	2.18	1.75	1.30	2725.72	1.30	5690.11	1.30	4.79	-0.00	51.12	0.71	1.30	67.08
2065	2.22	1.75	1.30	2761.15	1.30	5764.08	1.30	4.79	0.00	51.79	0.72	1.30	67.17
2066	2.26	1.75	1.30	2797.05	1.30	5839.02	1.30	4.79	0.00	52.46	0.73	1.30	67.25
2067	2.30	1.75	1.30	2833.41	1.30	5914.92	1.30	4.79	0.00	53.14	0.74	1.30	67.33
2068	2.34	1.75	1.30	2870.25	1.30	5991.82	1.30	4.79	0.00	53.83	0.75	1.30	67.42
2069	2.38	1.75	1.30	2907.56	1.30	6069.71	1.30	4.79	0.00	54.53	0.76	1.30	67.50
2070	2.42	1.75	1.30	2945.36	1.30	6148.62	1.30	4.79	0.00	55.24	0.77	1.30	67.58

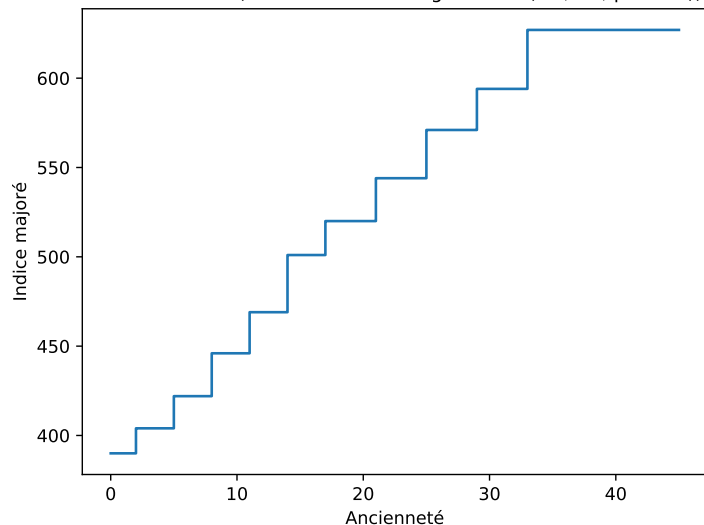
## Description détaillée du modèle *Destinie2* (revalorisation de la fonction publique)

Année	Indice Prix [réf= 2019]	Inflation (%)	Croissance (%)	SMIC(€ 2019)	Variation SMIC (%)	SMPT(€ 2019)	Variation SMPT (%)	Indice FP(€ 2019)	Variation Indice FP (%)	Achat Pt(€ 2019)	Serv. Pt(€ 2019)	Variation Pt (%)	Age pivot
1995	0.72	1.98	0.41	1180.55	-	2636.56	-	5.66	-	33.38	0.46	-	62.33
1996	0.74	1.22	0.20	1186.80	0.53	2647.46	0.41	5.55	-1.94	33.38	0.46	0.00	62.33
1997	0.75	0.70	1.49	1219.47	2.75	2652.68	0.20	5.53	-0.22	33.38	0.46	0.00	62.33
1998	0.75	0.50	1.85	1235.19	1.29	2692.11	1.49	5.57	0.58	33.38	0.46	0.00	62.33
1999	0.76	1.69	1.73	1244.33	0.74	2741.99	1.85	5.61	0.81	33.38	0.46	0.00	62.33
2000	0.77	1.66	1.85	1262.69	1.48	2789.32	1.73	5.55	-1.18	33.38	0.46	0.00	62.33
2001	0.78	1.92	1.67	1293.24	2.42	2841.01	1.85	5.52	-0.45	33.38	0.46	0.00	62.33
2002	0.80	2.98	0.24	1299.25	0.46	2888.44	1.67	5.49	-0.62	33.38	0.46	0.00	62.33
2003	0.81	2.13	1.37	1339.90	3.13	2893.27	0.24	5.37	-2.04	33.38	0.46	0.00	62.33
2004	0.83	1.81	0.63	1388.62	3.64	2935.07	1.37	5.29	-1.58	33.38	0.46	0.00	62.33
2005	0.85	1.64	1.57	1439.19	3.64	2953.63	0.63	5.29	-0.01	33.38	0.46	-0.00	62.33
2006	0.86	1.49	1.10	1458.33	1.33	3000.00	1.57	5.23	-1.12	33.38	0.46	-0.00	62.33
2007	0.87	2.81	-0.42	1466.48	0.56	3033.08	1.10	5.19	-0.68	33.38	0.46	0.00	62.33
2008	0.90	0.09	-0.12	1472.01	0.38	3020.36	-0.42	5.09	-1.95	33.38	0.46	0.00	62.33
2009	0.90	1.53	1.12	1489.22	1.17	3016.76	-0.12	5.13	0.71	33.38	0.46	-0.00	62.33
2010	0.91	2.12	-0.88	1473.50	-1.06	3050.50	1.12	5.08	-1.01	33.38	0.46	0.00	62.33
2011	0.93	1.96	-0.46	1465.69	-0.53	3023.52	-0.88	4.97	-2.08	33.38	0.46	0.00	62.33
2012	0.95	0.86	-0.51	1501.45	2.44	3009.71	-0.46	4.88	-1.92	33.38	0.46	0.00	62.33
2013	0.96	0.50	0.40	1493.34	-0.54	2994.48	-0.51	4.83	-0.86	33.38	0.46	-0.00	62.33
2014	0.96	0.04	1.24	1501.62	0.55	3006.42	0.40	4.81	-0.50	33.38	0.46	0.00	62.33
2015	0.96	0.20	1.26	1513.63	0.80	3043.81	1.24	4.81	-0.04	33.38	0.46	-0.00	62.33
2016	0.96	1.00	1.00	1520.05	0.42	3082.28	1.26	4.80	-0.20	33.38	0.46	-0.00	62.33
2017	0.97	1.40	1.10	1519.00	-0.07	3113.10	1.00	4.81	0.20	33.38	0.46	0.00	62.33
2018	0.99	1.20	1.10	1516.45	-0.17	3147.35	1.10	4.74	-1.38	33.38	0.46	-0.00	62.33
2019	1.00	8.54	-5.74	1524.25	0.51	3181.97	1.10	4.79	1.10	33.38	0.46	0.00	62.33
2020	1.09	1.75	0.90	1426.66	-6.40	2999.35	-5.74	4.52	-5.74	33.38	0.46	-0.00	62.33
2021	1.10	1.75	1.00	1429.59	0.21	3026.34	0.90	4.56	0.90	33.38	0.46	-0.00	62.33
2022	1.12	1.75	1.17	1437.39	0.55	3056.61	1.00	4.61	1.00	33.38	0.46	0.00	62.33
2023	1.14	1.75	1.19	1446.40	0.63	3092.37	1.17	4.66	1.17	33.38	0.46	0.00	62.67
2024	1.16	1.75	1.22	1456.62	0.71	3139.17	1.19	4.71	1.19	33.38	0.46	0.00	63.00
2025	1.18	1.75	1.25	1468.09	0.79	3167.35	1.22	4.77	1.22	33.38	0.46	0.00	63.33
2026	1.20	1.75	1.28	1480.83	0.87	3206.94	1.25	4.83	1.25	33.38	0.46	-0.00	63.67
2027	1.23	1.75	1.31	1494.87	0.95	3247.99	1.28	4.89	1.28	33.38	0.46	0.00	64.00
2028	1.25	1.75	1.31	1510.25	1.03	3290.53	1.31	4.96	1.31	33.38	0.46	-0.00	64.08
2029	1.27	1.75	1.34	1527.00	1.11	3330.35	1.31	5.02	1.21	33.40	0.46	0.07	64.17
2030	1.29	1.75	1.37	1545.16	1.19	3371.65	1.34	5.08	1.24	33.45	0.47	0.15	64.25
2031	1.31	1.75	1.30	1564.78	1.27	3414.47	1.37	5.14	1.27	33.53	0.47	0.22	64.33
2032	1.34	1.75	1.30	1585.13	1.30	3458.85	1.30	5.21	1.30	33.63	0.47	0.30	64.42
2033	1.36	1.75	1.30	1605.73	1.30	3503.82	1.30	5.28	1.30	33.76	0.47	0.38	64.50
2034	1.38	1.75	1.30	1626.61	1.30	3549.37	1.30	5.35	1.30	33.91	0.47	0.46	64.58
2035	1.41	1.75	1.30	1647.75	1.30	3595.51	1.30	5.42	1.30	34.09	0.47	0.53	64.67
2036	1.43	1.75	1.30	1669.17	1.30	3642.25	1.30	5.49	1.30	34.30	0.48	0.61	64.75
2037	1.46	1.75	1.30	1690.87	1.30	3689.60	1.30	5.56	1.30	34.53	0.48	0.69	64.83
2038	1.48	1.75	1.30	1712.85	1.30	3737.57	1.30	5.63	1.30	34.80	0.48	0.76	64.92
2039	1.51	1.75	1.30	1735.12	1.30	3786.16	1.30	5.70	1.30	35.09	0.49	0.84	65.00
2040	1.54	1.75	1.30	1757.68	1.30	3835.38	1.30	5.78	1.30	35.41	0.49	0.92	65.08
2041	1.56	1.75	1.30	1780.53	1.30	3885.24	1.30	5.85	1.30	35.76	0.50	0.99	65.17
2042	1.59	1.75	1.30	1803.67	1.30	3935.74	1.30	5.93	1.30	36.14	0.50	1.07	65.25
2043	1.62	1.75	1.30	1827.12	1.30	3986.91	1.30	6.01	1.30	36.56	0.51	1.15	65.33
2044	1.65	1.75	1.30	1850.87	1.30	4038.74	1.30	6.09	1.30	37.01	0.52	1.22	65.42
2045	1.67	1.75	1.30	1874.94	1.30	4091.24	1.30	6.16	1.30	37.49	0.52	1.30	65.50
2046	1.70	1.75	1.30	1899.31	1.30	4144.43	1.30	6.24	1.30	37.97	0.53	1.30	65.58
2047	1.73	1.75	1.30	1924.00	1.30	4198.31	1.30	6.33	1.30	38.47	0.54	1.30	65.67
2048	1.76	1.75	1.30	1949.01	1.30	4252.88	1.30	6.41	1.30	38.97	0.54	1.30	65.75
2049	1.80	1.75	1.30	1974.35	1.30	4308.17	1.30	6.49	1.30	39.47	0.55	1.30	65.83
2050	1.83	1.75	1.30	2000.02	1.30	4364.18	1.30	6.58	1.30	39.99	0.56	1.30	65.92
2051	1.86	1.75	1.30	2026.02	1.30	4420.91	1.30	6.66	1.30	40.51	0.56	1.30	66.00
2052	1.89	1.75	1.30	2052.36	1.30	4478.38	1.30	6.75	1.30	41.03	0.57	1.30	66.08
2053	1.92	1.75	1.30	2079.04	1.30	4536.60	1.30	6.84	1.30	41.57	0.58	1.30	66.17
2054	1.96	1.75	1.30	2106.06	1.30	4595.58	1.30	6.92	1.30	42.11	0.59	1.30	66.25
2055	1.99	1.75	1.30	2133.44	1.30	4655.32	1.30	7.01	1.30	42.66	0.59	1.30	66.33
2056	2.03	1.75	1.30	2161.18	1.30	4715.84	1.30	7.11	1.30	43.21	0.60	1.30	66.42
2057	2.06	1.75	1.30	2189.27	1.30	4777.15	1.30	7.20	1.30	43.77	0.61	1.30	66.50
2058	2.10	1.75	1.30	2217.73	1.30	4839.25	1.30	7.29	1.30	44.34	0.62	1.30	66.58
2059	2.14	1.75	1.30	2246.56	1.30	4902.16	1.30	7.39	1.30	44.92	0.63	1.30	66.67
2060	2.17	1.75	1.30	2275.77	1.30	4965.89	1.30	7.48	1.30	45.50	0.63	1.30	66.75
2061	2.21	1.75	1.30	2305.35	1.30	5030.44	1.30	7.58	1.30	46.09	0.64	1.30	66.83
2062	2.25	1.75	1.30	2335.32	1.30	5095.84	1.30	7.68	1.30	46.69	0.65	1.30	66.92
2063	2.29	1.75	1.30	2365.68	1.30	5162.08	1.30	7.78	1.30	47.30	0.66	1.30	67.00
2064	2.33	1.75	1.30	2396.44	1.30	5229.19	1.30	7.88	1.30	47.91	0.67	1.30	67.08
2065	2.37	1.75	1.30	2427.59	1.30	5297.17	1.30	7.98	1.30	48.54	0.68	1.30	67.17
2066	2.41	1.75	1.30	2459.15	1.30	5366.03	1.30	8.09	1.30	49.17	0.68	1.30	67.25
2067	2.45	1.75	1.30	2491.12	1.30	5435.79	1.30	8.19	1.30	49.81	0.69	1.30	67.33
2068	2.50	1.75	1.30	2523.50	1.30	5506.46	1.30	8.30	1.30	50.45	0.70	1.30	67.42
2069	2.54	1.75	1.30	2556.31	1.30	5578.04	1.30	8.40	1.30	51.11	0.71	1.30	67.50
2070	2.58	1.75	1.30	2589.54	1.30	5650.56	1.30	8.51	1.30	51.78	0.72	1.30	67.58



# Infirmière en soins généraux (CN, CS, puis HC)

Grille indiciaire (Infirmière en soins généraux (CN, CS, puis HC))



Indice majoré	Durée (années)
390	2.00
404	3.00
422	3.00
446	3.00
469	3.00
501	3.00
520	4.00
544	4.00
571	4.00
594	4.00
627	

**Début de carrière à 22 ans / Quotité : 100%**

**Date de naissance (et année de début de carrière)**

1.1	Génération 1975 (début en 1997)	9
1.2	Génération 1980 (début en 2002)	13
1.3	Génération 1990 (début en 2012)	17
1.4	Génération 2003 (début en 2025)	21

[Retourner à la liste des métiers](#)

# 1.1 Génération 1975 (début en 1997)

Infirmière en soins généraux (CN, CS, puis HC) / Début de carrière à 22 ans / Quotité : 100%

## Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

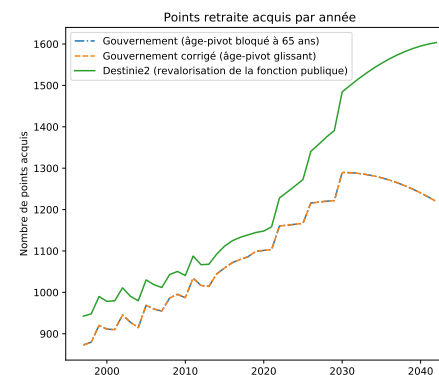
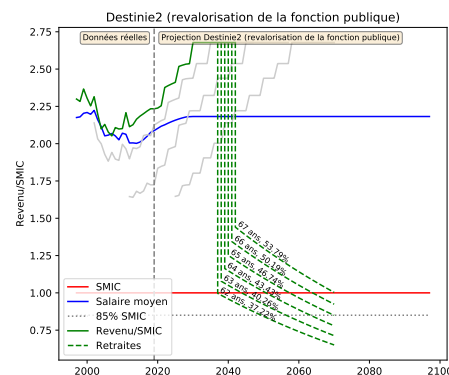
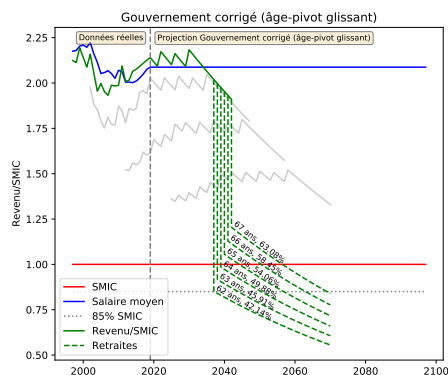
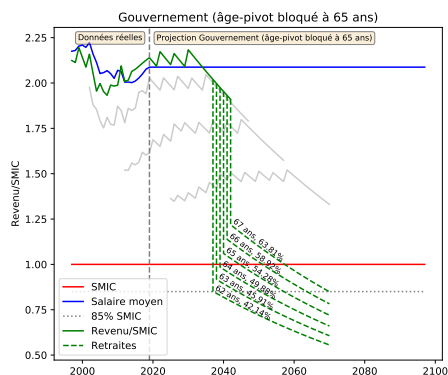
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1636.88	<b>42.14</b>	1923.21	<b>0.85</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1786.41	<b>45.91</b>	1948.21	<b>0.92</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1944.26	<b>49.88</b>	1973.54	<b>0.99</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2040	65	100.00%	65 ans 0 mois	0.00%	2119.69	<b>54.28</b>	1999.19	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>
2041	66	100.00%	65 ans 0 mois	5.00%	2304.94	<b>58.92</b>	2025.18	<b>1.14</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>
2042	67	100.00%	65 ans 0 mois	10.00%	2500.52	<b>63.81</b>	2051.51	<b>1.22</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>

## Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1636.88	<b>42.14</b>	1923.21	<b>0.85</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1786.41	<b>45.91</b>	1948.21	<b>0.92</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1944.26	<b>49.88</b>	1973.54	<b>0.99</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	2110.86	<b>54.06</b>	1999.19	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.76</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2286.65	<b>58.45</b>	2025.18	<b>1.13</b>	<b>1.07</b>	<b>1.01</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2472.11	<b>63.08</b>	2051.51	<b>1.21</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>

## Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1747.02	<b>38.58</b>	1690.87	<b>1.03</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1912.07	<b>41.69</b>	1712.85	<b>1.12</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	2087.30	<b>44.92</b>	1735.12	<b>1.20</b>	<b>1.11</b>	<b>1.04</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	2273.28	<b>48.30</b>	1757.68	<b>1.29</b>	<b>1.21</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2470.65	<b>51.82</b>	1780.53	<b>1.39</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2680.05	<b>55.49</b>	1803.67	<b>1.49</b>	<b>1.43</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.10</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	390.0	5.53	2158.40	20.01	0.00	2590.29	1219.47	<b>2.12</b>	872.96	872.96	35.61	0.50
1998	23	100	390.0	5.57	2170.92	20.24	0.00	2610.31	1235.19	<b>2.11</b>	879.71	1752.67	35.61	0.50
1999	24	100	404.0	5.61	2267.03	20.47	0.00	2731.09	1244.33	<b>2.19</b>	920.41	2673.08	35.61	0.50
2000	25	100	404.0	5.55	2240.25	20.70	0.00	2703.99	1262.69	<b>2.14</b>	911.28	3584.35	35.61	0.50
2001	26	100	404.0	5.52	2230.28	20.93	2.77	2699.85	1293.24	<b>2.09</b>	909.88	4494.23	35.61	0.50
2002	27	100	422.0	5.49	2315.21	21.16	0.00	2805.11	1299.25	<b>2.16</b>	945.35	5439.59	35.61	0.50
2003	28	100	422.0	5.37	2268.09	21.39	0.00	2753.23	1339.90	<b>2.05</b>	927.87	6367.46	35.61	0.50
2004	29	100	422.0	5.29	2232.26	21.62	0.00	2714.88	1388.62	<b>1.96</b>	914.95	7282.41	35.61	0.50
2005	30	100	446.0	5.29	2358.96	21.85	0.00	2874.39	1439.19	<b>2.00</b>	968.71	8251.11	35.61	0.50
2006	31	100	446.0	5.23	2332.63	22.08	0.00	2847.68	1458.33	<b>1.95</b>	959.70	9210.82	35.61	0.50
2007	32	100	446.0	5.19	2316.74	22.31	0.00	2833.60	1466.48	<b>1.93</b>	954.96	10165.77	35.61	0.50
2008	33	100	469.0	5.09	2388.64	22.54	0.00	2927.04	1472.01	<b>1.99</b>	986.45	11152.22	35.61	0.50
2009	34	100	469.0	5.13	2405.56	22.77	0.00	2953.31	1489.22	<b>1.98</b>	995.30	12147.52	35.61	0.50
2010	35	100	469.0	5.08	2381.26	23.00	0.00	2928.95	1473.50	<b>1.99</b>	987.09	13134.62	35.61	0.50
2011	36	100	501.0	4.97	2490.89	23.23	0.00	3069.52	1465.69	<b>2.09</b>	1034.47	14169.08	35.61	0.50
2012	37	100	501.0	4.88	2443.09	23.46	0.00	3016.24	1501.45	<b>2.01</b>	1016.51	15185.59	35.61	0.50
2013	38	100	501.0	4.83	2422.16	23.69	13.99	3009.96	1493.34	<b>2.02</b>	1014.39	16199.99	35.61	0.50
2014	39	100	520.0	4.81	2501.43	23.92	0.00	3099.78	1501.62	<b>2.06</b>	1044.66	17244.65	35.61	0.50
2015	40	100	520.0	4.81	2500.46	24.15	37.54	3141.86	1513.63	<b>2.08</b>	1058.84	18303.50	35.61	0.50
2016	41	100	520.0	4.80	2495.47	24.38	76.40	3180.25	1520.05	<b>2.09</b>	1071.78	19375.28	35.61	0.50
2017	42	100	520.0	4.81	2500.50	24.61	87.65	3203.52	1519.00	<b>2.11</b>	1079.63	20454.91	35.61	0.50
2018	43	100	544.0	4.74	2579.79	24.84	2.20	3222.81	1516.45	<b>2.13</b>	1086.12	21541.03	35.61	0.50
2019	44	100	544.0	4.79	2608.17	25.07	0.00	3262.03	1524.25	<b>2.14</b>	1099.34	22640.38	35.61	0.50
2020	45	100	544.0	4.79	2608.17	25.30	0.00	3268.03	1544.07	<b>2.12</b>	1101.37	23741.74	35.61	0.50
2021	46	100	544.0	4.79	2608.17	25.53	0.00	3274.03	1564.14	<b>2.09</b>	1103.39	24845.13	35.61	0.50
2022	47	100	571.0	4.79	2737.62	25.76	0.00	3442.82	1584.47	<b>2.17</b>	1160.27	26005.40	35.61	0.50
2023	48	100	571.0	4.79	2737.62	25.99	0.00	3449.12	1605.07	<b>2.15</b>	1162.40	27167.80	35.61	0.50
2024	49	100	571.0	4.79	2737.62	26.22	0.00	3455.42	1625.94	<b>2.13</b>	1164.52	28332.32	35.61	0.50
2025	50	100	571.0	4.79	2737.62	26.45	0.00	3461.71	1647.07	<b>2.10</b>	1166.64	29498.96	35.61	0.50
2026	51	100	594.0	4.79	2847.89	26.68	0.00	3607.70	1668.49	<b>2.16</b>	1215.84	30714.80	35.61	0.50
2027	52	100	594.0	4.79	2847.89	26.91	0.00	3614.25	1690.18	<b>2.14</b>	1218.05	31932.84	35.61	0.50
2028	53	100	594.0	4.79	2847.89	27.14	0.00	3620.80	1712.15	<b>2.11</b>	1220.25	33153.10	35.61	0.50
2029	54	100	594.0	4.79	2847.89	27.37	0.00	3627.35	1734.41	<b>2.09</b>	1221.53	34374.63	35.63	0.50
2030	55	100	627.0	4.79	3006.10	27.60	0.00	3835.79	1756.95	<b>2.18</b>	1289.76	35664.40	35.69	0.50
2031	56	100	627.0	4.79	3006.10	27.83	0.00	3842.70	1779.79	<b>2.16</b>	1289.15	36953.54	35.77	0.50
2032	57	100	627.0	4.79	3006.10	28.06	0.00	3849.62	1802.93	<b>2.14</b>	1287.55	38241.09	35.88	0.50
2033	58	100	627.0	4.79	3006.10	28.29	0.00	3856.53	1826.37	<b>2.11</b>	1284.97	39526.06	36.02	0.50
2034	59	100	627.0	4.79	3006.10	28.52	0.00	3863.44	1850.11	<b>2.09</b>	1281.42	40807.48	36.18	0.50
2035	60	100	627.0	4.79	3006.10	28.75	0.00	3870.36	1874.16	<b>2.07</b>	1276.90	42084.38	36.37	0.51
2036	61	100	627.0	4.79	3006.10	28.98	0.00	3877.27	1898.53	<b>2.04</b>	1271.43	43355.81	36.59	0.51
2037	62	100	627.0	4.79	3006.10	29.21	0.00	3884.19	1923.21	<b>2.02</b>	1265.02	44620.83	36.85	0.51
2038	63	100	627.0	4.79	3006.10	29.44	0.00	3891.10	1948.21	<b>2.00</b>	1257.68	45878.51	37.13	0.52
2039	64	100	627.0	4.79	3006.10	29.67	0.00	3898.01	1973.54	<b>1.98</b>	1249.43	47127.94	37.44	0.52
2040	65	100	627.0	4.79	3006.10	29.90	0.00	3904.93	1999.19	<b>1.95</b>	1240.28	48368.22	37.78	0.53
2041	66	100	627.0	4.79	3006.10	30.13	0.00	3911.84	2025.18	<b>1.93</b>	1230.27	49598.49	38.16	0.53
2042	67	100	627.0	4.79	3006.10	30.36	0.00	3918.76	2051.51	<b>1.91</b>	1219.40	50817.89	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	390.0	5.53	2158.40	20.01	0.00	2590.29	1219.47	<b>2.12</b>	872.96	872.96	35.61	0.50
1998	23	100	390.0	5.57	2170.92	20.24	0.00	2610.31	1235.19	<b>2.11</b>	879.71	1752.67	35.61	0.50
1999	24	100	404.0	5.61	2267.03	20.47	0.00	2731.09	1244.33	<b>2.19</b>	920.41	2673.08	35.61	0.50
2000	25	100	404.0	5.55	2240.25	20.70	0.00	2703.99	1262.69	<b>2.14</b>	911.28	3584.35	35.61	0.50
2001	26	100	404.0	5.52	2230.28	20.93	2.77	2699.85	1293.24	<b>2.09</b>	909.88	4494.23	35.61	0.50
2002	27	100	422.0	5.49	2315.21	21.16	0.00	2805.11	1299.25	<b>2.16</b>	945.35	5439.59	35.61	0.50
2003	28	100	422.0	5.37	2268.09	21.39	0.00	2753.23	1339.90	<b>2.05</b>	927.87	6367.46	35.61	0.50
2004	29	100	422.0	5.29	2232.26	21.62	0.00	2714.88	1388.62	<b>1.96</b>	914.95	7282.41	35.61	0.50
2005	30	100	446.0	5.29	2358.96	21.85	0.00	2874.39	1439.19	<b>2.00</b>	968.71	8251.11	35.61	0.50
2006	31	100	446.0	5.23	2332.63	22.08	0.00	2847.68	1458.33	<b>1.95</b>	959.70	9210.82	35.61	0.50
2007	32	100	446.0	5.19	2316.74	22.31	0.00	2833.60	1466.48	<b>1.93</b>	954.96	10165.77	35.61	0.50
2008	33	100	469.0	5.09	2388.64	22.54	0.00	2927.04	1472.01	<b>1.99</b>	986.45	11152.22	35.61	0.50
2009	34	100	469.0	5.13	2405.56	22.77	0.00	2953.31	1489.22	<b>1.98</b>	995.30	12147.52	35.61	0.50
2010	35	100	469.0	5.08	2381.26	23.00	0.00	2928.95	1473.50	<b>1.99</b>	987.09	13134.62	35.61	0.50
2011	36	100	501.0	4.97	2490.89	23.23	0.00	3069.52	1465.69	<b>2.09</b>	1034.47	14169.08	35.61	0.50
2012	37	100	501.0	4.88	2443.09	23.46	0.00	3016.24	1501.45	<b>2.01</b>	1016.51	15185.59	35.61	0.50
2013	38	100	501.0	4.83	2422.16	23.69	13.99	3009.96	1493.34	<b>2.02</b>	1014.39	16199.99	35.61	0.50
2014	39	100	520.0	4.81	2501.43	23.92	0.00	3099.78	1501.62	<b>2.06</b>	1044.66	17244.65	35.61	0.50
2015	40	100	520.0	4.81	2500.46	24.15	37.54	3141.86	1513.63	<b>2.08</b>	1058.84	18303.50	35.61	0.50
2016	41	100	520.0	4.80	2495.47	24.38	76.40	3180.25	1520.05	<b>2.09</b>	1071.78	19375.28	35.61	0.50
2017	42	100	520.0	4.81	2500.50	24.61	87.65	3203.52	1519.00	<b>2.11</b>	1079.63	20454.91	35.61	0.50
2018	43	100	544.0	4.74	2579.79	24.84	2.20	3222.81	1516.45	<b>2.13</b>	1086.12	21541.03	35.61	0.50
2019	44	100	544.0	4.79	2608.17	25.07	0.00	3262.03	1524.25	<b>2.14</b>	1099.34	22640.38	35.61	0.50
2020	45	100	544.0	4.79	2608.17	25.30	0.00	3268.03	1544.07	<b>2.12</b>	1101.37	23741.74	35.61	0.50
2021	46	100	544.0	4.79	2608.17	25.53	0.00	3274.03	1564.14	<b>2.09</b>	1103.39	24845.13	35.61	0.50
2022	47	100	571.0	4.79	2737.62	25.76	0.00	3442.82	1584.47	<b>2.17</b>	1160.27	26005.40	35.61	0.50
2023	48	100	571.0	4.79	2737.62	25.99	0.00	3449.12	1605.07	<b>2.15</b>	1162.40	27167.80	35.61	0.50
2024	49	100	571.0	4.79	2737.62	26.22	0.00	3455.42	1625.94	<b>2.13</b>	1164.52	28332.32	35.61	0.50
2025	50	100	571.0	4.79	2737.62	26.45	0.00	3461.71	1647.07	<b>2.10</b>	1166.64	29498.96	35.61	0.50
2026	51	100	594.0	4.79	2847.89	26.68	0.00	3607.70	1668.49	<b>2.16</b>	1215.84	30714.80	35.61	0.50
2027	52	100	594.0	4.79	2847.89	26.91	0.00	3614.25	1690.18	<b>2.14</b>	1218.05	31932.84	35.61	0.50
2028	53	100	594.0	4.79	2847.89	27.14	0.00	3620.80	1712.15	<b>2.11</b>	1220.25	33153.10	35.61	0.50
2029	54	100	594.0	4.79	2847.89	27.37	0.00	3627.35	1734.41	<b>2.09</b>	1221.53	34374.63	35.63	0.50
2030	55	100	627.0	4.79	3006.10	27.60	0.00	3835.79	1756.95	<b>2.18</b>	1289.76	35664.40	35.69	0.50
2031	56	100	627.0	4.79	3006.10	27.83	0.00	3842.70	1779.79	<b>2.16</b>	1289.15	36953.54	35.77	0.50
2032	57	100	627.0	4.79	3006.10	28.06	0.00	3849.62	1802.93	<b>2.14</b>	1287.55	38241.09	35.88	0.50
2033	58	100	627.0	4.79	3006.10	28.29	0.00	3856.53	1826.37	<b>2.11</b>	1284.97	39526.06	36.02	0.50
2034	59	100	627.0	4.79	3006.10	28.52	0.00	3863.44	1850.11	<b>2.09</b>	1281.42	40807.48	36.18	0.50
2035	60	100	627.0	4.79	3006.10	28.75	0.00	3870.36	1874.16	<b>2.07</b>	1276.90	42084.38	36.37	0.51
2036	61	100	627.0	4.79	3006.10	28.98	0.00	3877.27	1898.53	<b>2.04</b>	1271.43	43355.81	36.59	0.51
2037	62	100	627.0	4.79	3006.10	29.21	0.00	3884.19	1923.21	<b>2.02</b>	1265.02	44620.83	36.85	0.51
2038	63	100	627.0	4.79	3006.10	29.44	0.00	3891.10	1948.21	<b>2.00</b>	1257.68	45878.51	37.13	0.52
2039	64	100	627.0	4.79	3006.10	29.67	0.00	3898.01	1973.54	<b>1.98</b>	1249.43	47127.94	37.44	0.52
2040	65	100	627.0	4.79	3006.10	29.90	0.00	3904.93	1999.19	<b>1.95</b>	1240.28	48368.22	37.78	0.53
2041	66	100	627.0	4.79	3006.10	30.13	0.00	3911.84	2025.18	<b>1.93</b>	1230.27	49598.49	38.16	0.53
2042	67	100	627.0	4.79	3006.10	30.36	0.00	3918.76	2051.51	<b>1.91</b>	1219.40	50817.89	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	390.0	5.53	2158.40	29.90	0.00	2803.76	1219.47	<b>2.30</b>	1007.97	1007.97	33.38	0.46
1998	23	100	390.0	5.57	2170.92	29.90	0.00	2820.02	1235.19	<b>2.28</b>	1013.81	2021.78	33.38	0.46
1999	24	100	404.0	5.61	2267.03	29.90	0.00	2944.87	1244.33	<b>2.37</b>	1058.70	3080.48	33.38	0.46
2000	25	100	404.0	5.55	2240.25	29.90	0.00	2910.09	1262.69	<b>2.30</b>	1046.20	4126.68	33.38	0.46
2001	26	100	404.0	5.52	2230.28	29.90	16.80	2913.94	1293.24	<b>2.25</b>	1047.58	5174.25	33.38	0.46
2002	27	100	422.0	5.49	2315.21	29.90	0.00	3007.45	1299.25	<b>2.31</b>	1081.20	6255.45	33.38	0.46
2003	28	100	422.0	5.37	2268.09	29.90	0.00	2946.25	1339.90	<b>2.20</b>	1059.19	7314.65	33.38	0.46
2004	29	100	422.0	5.29	2232.26	29.90	14.60	2914.31	1388.62	<b>2.10</b>	1047.71	8362.36	33.38	0.46
2005	30	100	446.0	5.29	2358.96	29.90	0.00	3064.29	1439.19	<b>2.13</b>	1101.63	9463.99	33.38	0.46
2006	31	100	446.0	5.23	2332.63	29.90	0.00	3030.09	1458.33	<b>2.08</b>	1089.34	10553.33	33.38	0.46
2007	32	100	446.0	5.19	2316.74	29.90	0.00	3009.44	1466.48	<b>2.05</b>	1081.91	11635.24	33.38	0.46
2008	33	100	469.0	5.09	2388.64	29.90	0.00	3102.84	1472.01	<b>2.11</b>	1115.49	12750.73	33.38	0.46
2009	34	100	469.0	5.13	2405.56	29.90	99.76	3224.59	1489.22	<b>2.17</b>	1159.26	13909.99	33.38	0.46
2010	35	100	469.0	5.08	2381.26	29.90	80.45	3173.71	1473.50	<b>2.15</b>	1140.97	15050.96	33.38	0.46
2011	36	100	501.0	4.97	2490.89	29.90	0.00	3235.67	1465.69	<b>2.21</b>	1163.24	16214.20	33.38	0.46
2012	37	100	501.0	4.88	2443.09	29.90	11.83	3185.41	1501.45	<b>2.12</b>	1145.18	17359.38	33.38	0.46
2013	38	100	501.0	4.83	2422.16	29.90	77.61	3224.00	1493.34	<b>2.16</b>	1159.05	18518.42	33.38	0.46
2014	39	100	520.0	4.81	2501.43	29.90	10.16	3259.53	1501.62	<b>2.17</b>	1171.82	19690.24	33.38	0.46
2015	40	100	520.0	4.81	2500.46	29.90	76.47	3324.57	1513.63	<b>2.20</b>	1195.20	20885.45	33.38	0.46
2016	41	100	520.0	4.80	2495.47	29.90	126.84	3368.45	1520.05	<b>2.22</b>	1210.98	22096.42	33.38	0.46
2017	42	100	520.0	4.81	2500.50	29.90	147.43	3395.57	1519.00	<b>2.24</b>	1220.73	23317.15	33.38	0.46
2018	43	100	544.0	4.74	2579.79	29.90	55.99	3407.13	1516.45	<b>2.25</b>	1224.89	24542.04	33.38	0.46
2019	44	100	544.0	4.79	2608.17	29.90	38.62	3426.62	1524.25	<b>2.25</b>	1231.89	25773.93	33.38	0.46
2020	45	100	544.0	4.52	2458.48	29.90	17.55	3211.12	1426.66	<b>2.25</b>	1154.42	26928.35	33.38	0.46
2021	46	100	544.0	4.56	2480.61	29.90	0.00	3222.31	1429.59	<b>2.25</b>	1158.44	28086.79	33.38	0.46
2022	47	100	571.0	4.61	2629.76	29.90	0.00	3416.06	1437.39	<b>2.38</b>	1228.09	29314.88	33.38	0.46
2023	48	100	571.0	4.66	2660.53	29.90	0.00	3456.03	1446.40	<b>2.39</b>	1242.46	30557.34	33.38	0.46
2024	49	100	571.0	4.71	2692.19	29.90	0.00	3497.15	1456.62	<b>2.40</b>	1257.25	31814.59	33.38	0.46
2025	50	100	571.0	4.77	2725.03	29.90	0.00	3539.82	1468.09	<b>2.41</b>	1272.59	33087.18	33.38	0.46
2026	51	100	594.0	4.83	2870.23	29.90	0.00	3728.43	1480.83	<b>2.52</b>	1340.40	34427.58	33.38	0.46
2027	52	100	594.0	4.89	2906.97	29.90	0.00	3776.16	1494.87	<b>2.53</b>	1357.55	35785.13	33.38	0.46
2028	53	100	594.0	4.96	2945.05	29.90	0.00	3825.63	1510.25	<b>2.53</b>	1375.34	37160.46	33.38	0.46
2029	54	100	594.0	5.02	2980.69	29.90	0.00	3871.92	1527.00	<b>2.54</b>	1390.99	38551.46	33.40	0.46
2030	55	100	627.0	5.08	3185.30	29.90	0.00	4137.70	1545.16	<b>2.68</b>	1484.32	40035.78	33.45	0.47
2031	56	100	627.0	5.14	3225.75	29.90	0.00	4190.25	1564.78	<b>2.68</b>	1499.83	41535.61	33.53	0.47
2032	57	100	627.0	5.21	3267.69	29.90	0.00	4244.72	1585.13	<b>2.68</b>	1514.72	43050.33	33.63	0.47
2033	58	100	627.0	5.28	3310.17	29.90	0.00	4299.91	1605.73	<b>2.68</b>	1528.59	44578.92	33.76	0.47
2034	59	100	627.0	5.35	3353.20	29.90	0.00	4355.80	1626.61	<b>2.68</b>	1541.42	46120.34	33.91	0.47
2035	60	100	627.0	5.42	3396.79	29.90	0.00	4412.43	1647.75	<b>2.68</b>	1553.18	47673.52	34.09	0.47
2036	61	100	627.0	5.49	3440.95	29.90	0.00	4469.79	1669.17	<b>2.68</b>	1563.83	49237.35	34.30	0.48
2037	62	100	627.0	5.56	3485.68	29.90	0.00	4527.90	1690.87	<b>2.68</b>	1573.37	50810.72	34.53	0.48
2038	63	100	627.0	5.63	3530.99	29.90	0.00	4586.76	1712.85	<b>2.68</b>	1581.76	52392.47	34.80	0.48
2039	64	100	627.0	5.70	3576.90	29.90	0.00	4646.39	1735.12	<b>2.68</b>	1588.98	53981.46	35.09	0.49
2040	65	100	627.0	5.78	3623.40	29.90	0.00	4706.79	1757.68	<b>2.68</b>	1595.03	55576.49	35.41	0.49
2041	66	100	627.0	5.85	3670.50	29.90	0.00	4767.98	1780.53	<b>2.68</b>	1599.89	57176.38	35.76	0.50
2042	67	100	627.0	5.93	3718.22	29.90	0.00	4829.96	1803.67	<b>2.68</b>	1603.54	58779.92	36.14	0.50

## 1.2 Génération 1980 (début en 2002)

Infirmière en soins généraux (CN, CS, puis HC) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

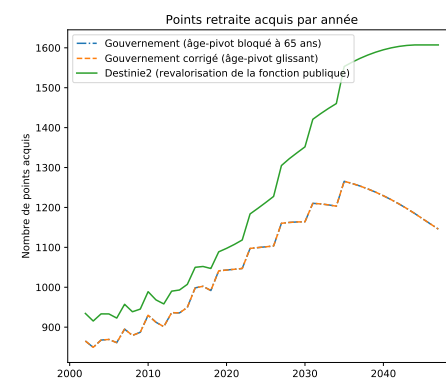
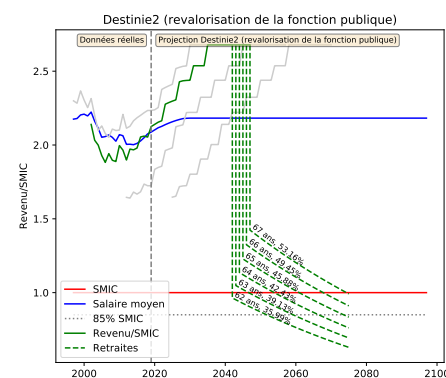
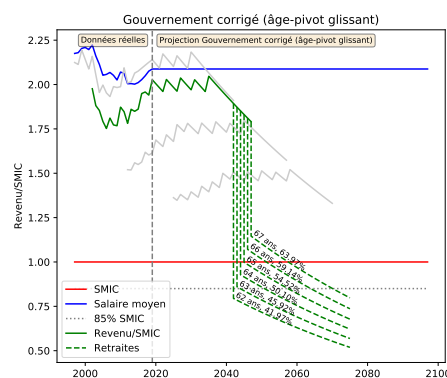
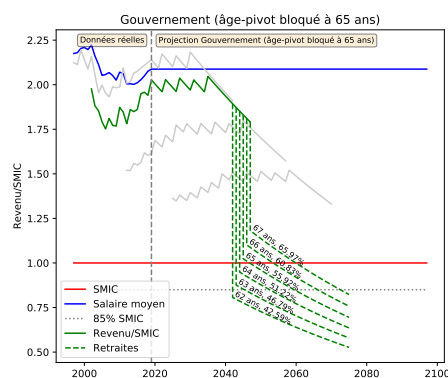
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1654.36	<b>42.59</b>	2051.51	<b>0.81</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1820.50	<b>46.79</b>	2078.18	<b>0.88</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	1996.69	<b>51.22</b>	2105.20	<b>0.95</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>
2045	65	100.00%	65 ans 0 mois	0.00%	2183.46	<b>55.92</b>	2132.56	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2046	66	100.00%	65 ans 0 mois	5.00%	2379.61	<b>60.83</b>	2160.29	<b>1.10</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>
2047	67	100.00%	65 ans 0 mois	10.00%	2585.33	<b>65.97</b>	2188.37	<b>1.18</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1630.03	<b>41.97</b>	2051.51	<b>0.79</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1786.79	<b>45.92</b>	2078.18	<b>0.86</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1952.90	<b>50.10</b>	2105.20	<b>0.93</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	2128.87	<b>54.52</b>	2132.56	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2313.50	<b>59.14</b>	2160.29	<b>1.07</b>	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2506.99	<b>63.97</b>	2188.37	<b>1.15</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1788.00	<b>37.02</b>	1803.67	<b>0.99</b>	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1967.62	<b>40.21</b>	1827.12	<b>1.08</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	2159.13	<b>43.56</b>	1850.87	<b>1.17</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	2363.23	<b>47.07</b>	1874.94	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2578.75	<b>50.70</b>	1899.31	<b>1.36</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>1.00</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2806.06	<b>54.46</b>	1924.00	<b>1.46</b>	<b>1.40</b>	<b>1.32</b>	<b>1.23</b>	<b>1.16</b>	<b>1.08</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	390.0	5.49	2139.65	20.01	0.00	2567.79	1299.25	<b>1.98</b>	865.38	865.38	35.61	0.50
2003	23	100	390.0	5.37	2096.10	20.24	0.00	2520.35	1339.90	<b>1.88</b>	849.39	1714.77	35.61	0.50
2004	24	100	404.0	5.29	2137.05	20.47	0.00	2574.50	1388.62	<b>1.85</b>	867.64	2582.40	35.61	0.50
2005	25	100	404.0	5.29	2136.82	20.70	0.00	2579.14	1439.19	<b>1.79</b>	869.20	3451.60	35.61	0.50
2006	26	100	404.0	5.23	2112.97	20.93	0.00	2555.21	1458.33	<b>1.75</b>	861.14	4312.74	35.61	0.50
2007	27	100	422.0	5.19	2192.07	21.16	0.00	2655.91	1466.48	<b>1.81</b>	895.08	5207.82	35.61	0.50
2008	28	100	422.0	5.09	2149.26	21.39	0.00	2608.99	1472.01	<b>1.77</b>	879.26	6087.08	35.61	0.50
2009	29	100	422.0	5.13	2164.49	21.62	0.00	2632.46	1489.22	<b>1.77</b>	887.17	6974.25	35.61	0.50
2010	30	100	446.0	5.08	2264.49	21.85	0.00	2759.28	1473.50	<b>1.87</b>	929.91	7904.16	35.61	0.50
2011	31	100	446.0	4.97	2217.44	22.08	0.00	2707.05	1465.69	<b>1.85</b>	912.31	8816.47	35.61	0.50
2012	32	100	446.0	4.88	2274.89	22.31	14.23	2674.34	1501.45	<b>1.78</b>	901.28	9717.75	35.61	0.50
2013	33	100	469.0	4.83	2267.45	22.54	0.00	2778.54	1493.34	<b>1.86</b>	936.40	10654.15	35.61	0.50
2014	34	100	469.0	4.81	2256.10	22.77	6.56	2776.38	1501.62	<b>1.85</b>	935.67	11589.82	35.61	0.50
2015	35	100	469.0	4.81	2255.22	23.00	43.40	2817.32	1513.63	<b>1.86</b>	949.47	12539.29	35.61	0.50
2016	36	100	501.0	4.80	2404.28	23.23	0.00	2962.80	1520.05	<b>1.95</b>	998.50	13537.79	35.61	0.50
2017	37	100	501.0	4.81	2409.13	23.46	0.00	2974.32	1519.00	<b>1.96</b>	1002.38	14540.17	35.61	0.50
2018	38	100	501.0	4.74	2375.87	23.69	3.93	2942.65	1516.45	<b>1.94</b>	991.71	15531.88	35.61	0.50
2019	39	100	520.0	4.79	2493.10	23.92	0.00	3089.45	1524.25	<b>2.03</b>	1041.18	16573.06	35.61	0.50
2020	40	100	520.0	4.79	2493.10	24.15	0.00	3095.18	1544.07	<b>2.00</b>	1043.11	17616.18	35.61	0.50
2021	41	100	520.0	4.79	2493.10	24.38	0.00	3100.92	1564.14	<b>1.98</b>	1045.05	18661.22	35.61	0.50
2022	42	100	520.0	4.79	2493.10	24.61	0.00	3106.65	1584.47	<b>1.96</b>	1046.98	19708.20	35.61	0.50
2023	43	100	544.0	4.79	2608.17	24.84	0.00	3256.03	1605.07	<b>2.03</b>	1097.32	20805.53	35.61	0.50
2024	44	100	544.0	4.79	2608.17	25.07	0.00	3262.03	1625.94	<b>2.01</b>	1099.34	21904.87	35.61	0.50
2025	45	100	544.0	4.79	2608.17	25.30	0.00	3268.03	1647.07	<b>1.98</b>	1101.37	23006.24	35.61	0.50
2026	46	100	544.0	4.79	2608.17	25.53	0.00	3274.03	1668.49	<b>1.96</b>	1103.39	24109.63	35.61	0.50
2027	47	100	571.0	4.79	2737.62	25.76	0.00	3442.82	1690.18	<b>2.04</b>	1160.27	25269.90	35.61	0.50
2028	48	100	571.0	4.79	2737.62	25.99	0.00	3449.12	1712.15	<b>2.01</b>	1162.40	26432.30	35.61	0.50
2029	49	100	571.0	4.79	2737.62	26.22	0.00	3455.42	1734.41	<b>1.99</b>	1163.63	27595.93	35.63	0.50
2030	50	100	571.0	4.79	2737.62	26.45	0.00	3461.71	1756.95	<b>1.97</b>	1163.98	28759.91	35.69	0.50
2031	51	100	594.0	4.79	2847.89	26.68	0.00	3607.70	1779.79	<b>2.03</b>	1210.31	29970.22	35.77	0.50
2032	52	100	594.0	4.79	2847.89	26.91	0.00	3614.25	1802.93	<b>2.00</b>	1208.83	31179.05	35.88	0.50
2033	53	100	594.0	4.79	2847.89	27.14	0.00	3620.80	1826.37	<b>1.98</b>	1206.43	32385.48	36.02	0.50
2034	54	100	594.0	4.79	2847.89	27.37	0.00	3627.35	1850.11	<b>1.96</b>	1203.11	33588.59	36.18	0.50
2035	55	100	627.0	4.79	3006.10	27.60	0.00	3835.79	1874.16	<b>2.05</b>	1265.50	34854.09	36.37	0.51
2036	56	100	627.0	4.79	3006.10	27.83	0.00	3842.70	1898.53	<b>2.02</b>	1260.10	36114.18	36.59	0.51
2037	57	100	627.0	4.79	3006.10	28.06	0.00	3849.62	1923.21	<b>2.00</b>	1253.76	37367.94	36.85	0.51
2038	58	100	627.0	4.79	3006.10	28.29	0.00	3856.53	1948.21	<b>1.98</b>	1246.50	38614.45	37.13	0.52
2039	59	100	627.0	4.79	3006.10	28.52	0.00	3863.44	1973.54	<b>1.96</b>	1238.35	39852.79	37.44	0.52
2040	60	100	627.0	4.79	3006.10	28.75	0.00	3870.36	1999.19	<b>1.94</b>	1229.30	41082.10	37.78	0.53
2041	61	100	627.0	4.79	3006.10	28.98	0.00	3877.27	2025.18	<b>1.91</b>	1219.40	42301.49	38.16	0.53
2042	62	100	627.0	4.79	3006.10	29.21	0.00	3884.19	2051.51	<b>1.89</b>	1208.65	43510.14	38.56	0.54
2043	63	100	627.0	4.79	3006.10	29.44	0.00	3891.10	2078.18	<b>1.87</b>	1197.08	44707.21	39.01	0.54
2044	64	100	627.0	4.79	3006.10	29.67	0.00	3898.01	2105.20	<b>1.85</b>	1184.71	45891.93	39.48	0.55
2045	65	100	627.0	4.79	3006.10	29.90	0.00	3904.93	2132.56	<b>1.83</b>	1171.58	47063.51	40.00	0.56
2046	66	100	627.0	4.79	3006.10	30.13	0.00	3911.84	2160.29	<b>1.81</b>	1158.60	48222.11	40.52	0.56
2047	67	100	627.0	4.79	3006.10	30.36	0.00	3918.76	2188.37	<b>1.79</b>	1145.75	49367.86	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	390.0	5.49	2139.65	20.01	0.00	2567.79	1299.25	<b>1.98</b>	865.38	865.38	35.61	0.50
2003	23	100	390.0	5.37	2096.10	20.24	0.00	2520.35	1339.90	<b>1.88</b>	849.39	1714.77	35.61	0.50
2004	24	100	404.0	5.29	2137.05	20.47	0.00	2574.50	1388.62	<b>1.85</b>	867.64	2582.40	35.61	0.50
2005	25	100	404.0	5.29	2136.82	20.70	0.00	2579.14	1439.19	<b>1.79</b>	869.20	3451.60	35.61	0.50
2006	26	100	404.0	5.23	2112.97	20.93	0.00	2555.21	1458.33	<b>1.75</b>	861.14	4312.74	35.61	0.50
2007	27	100	422.0	5.19	2192.07	21.16	0.00	2655.91	1466.48	<b>1.81</b>	895.08	5207.82	35.61	0.50
2008	28	100	422.0	5.09	2149.26	21.39	0.00	2608.99	1472.01	<b>1.77</b>	879.26	6087.08	35.61	0.50
2009	29	100	422.0	5.13	2164.49	21.62	0.00	2632.46	1489.22	<b>1.77</b>	887.17	6974.25	35.61	0.50
2010	30	100	446.0	5.08	2264.49	21.85	0.00	2759.28	1473.50	<b>1.87</b>	929.91	7904.16	35.61	0.50
2011	31	100	446.0	4.97	2217.44	22.08	0.00	2707.05	1465.69	<b>1.85</b>	912.31	8816.47	35.61	0.50
2012	32	100	446.0	4.88	2174.89	22.31	14.23	2674.34	1501.45	<b>1.78</b>	901.28	9717.75	35.61	0.50
2013	33	100	469.0	4.83	2267.45	22.54	0.00	2778.54	1493.34	<b>1.86</b>	936.40	10654.15	35.61	0.50
2014	34	100	469.0	4.81	2256.10	22.77	6.56	2776.38	1501.62	<b>1.85</b>	935.67	11589.82	35.61	0.50
2015	35	100	469.0	4.81	2255.22	23.00	43.40	2817.32	1513.63	<b>1.86</b>	949.47	12539.29	35.61	0.50
2016	36	100	501.0	4.80	2404.28	23.23	0.00	2962.80	1520.05	<b>1.95</b>	998.50	13537.79	35.61	0.50
2017	37	100	501.0	4.81	2409.13	23.46	0.00	2974.32	1519.00	<b>1.96</b>	1002.38	14540.17	35.61	0.50
2018	38	100	501.0	4.74	2375.87	23.69	3.93	2942.65	1516.45	<b>1.94</b>	991.71	15531.88	35.61	0.50
2019	39	100	520.0	4.79	2493.10	23.92	0.00	3089.45	1524.25	<b>2.03</b>	1041.18	16573.06	35.61	0.50
2020	40	100	520.0	4.79	2493.10	24.15	0.00	3095.18	1544.07	<b>2.00</b>	1043.11	17616.18	35.61	0.50
2021	41	100	520.0	4.79	2493.10	24.38	0.00	3100.92	1564.14	<b>1.98</b>	1045.05	18661.22	35.61	0.50
2022	42	100	520.0	4.79	2493.10	24.61	0.00	3106.65	1584.47	<b>1.96</b>	1046.98	19708.20	35.61	0.50
2023	43	100	544.0	4.79	2608.17	24.84	0.00	3256.03	1605.07	<b>2.03</b>	1097.32	20805.53	35.61	0.50
2024	44	100	544.0	4.79	2608.17	25.07	0.00	3262.03	1625.94	<b>2.01</b>	1099.34	21904.87	35.61	0.50
2025	45	100	544.0	4.79	2608.17	25.30	0.00	3268.03	1647.07	<b>1.98</b>	1101.37	23006.24	35.61	0.50
2026	46	100	544.0	4.79	2608.17	25.53	0.00	3274.03	1668.49	<b>1.96</b>	1103.39	24109.63	35.61	0.50
2027	47	100	571.0	4.79	2737.62	25.76	0.00	3442.82	1690.18	<b>2.04</b>	1160.27	25269.90	35.61	0.50
2028	48	100	571.0	4.79	2737.62	25.99	0.00	3449.12	1712.15	<b>2.01</b>	1162.40	26432.30	35.61	0.50
2029	49	100	571.0	4.79	2737.62	26.22	0.00	3455.42	1734.41	<b>1.99</b>	1163.63	27595.93	35.63	0.50
2030	50	100	571.0	4.79	2737.62	26.45	0.00	3461.71	1756.95	<b>1.97</b>	1163.98	28759.91	35.69	0.50
2031	51	100	594.0	4.79	2847.89	26.68	0.00	3607.70	1779.79	<b>2.03</b>	1210.31	29970.22	35.77	0.50
2032	52	100	594.0	4.79	2847.89	26.91	0.00	3614.25	1802.93	<b>2.00</b>	1208.83	31179.05	35.88	0.50
2033	53	100	594.0	4.79	2847.89	27.14	0.00	3620.80	1826.37	<b>1.98</b>	1206.43	32385.48	36.02	0.50
2034	54	100	594.0	4.79	2847.89	27.37	0.00	3627.35	1850.11	<b>1.96</b>	1203.11	33588.59	36.18	0.50
2035	55	100	627.0	4.79	3006.10	27.60	0.00	3835.79	1874.16	<b>2.05</b>	1265.50	34854.09	36.37	0.51
2036	56	100	627.0	4.79	3006.10	27.83	0.00	3842.70	1898.53	<b>2.02</b>	1260.10	36114.18	36.59	0.51
2037	57	100	627.0	4.79	3006.10	28.06	0.00	3849.62	1923.21	<b>2.00</b>	1253.76	37367.94	36.85	0.51
2038	58	100	627.0	4.79	3006.10	28.29	0.00	3856.53	1948.21	<b>1.98</b>	1246.50	38614.45	37.13	0.52
2039	59	100	627.0	4.79	3006.10	28.52	0.00	3863.44	1973.54	<b>1.96</b>	1238.35	39852.79	37.44	0.52
2040	60	100	627.0	4.79	3006.10	28.75	0.00	3870.36	1999.19	<b>1.94</b>	1229.30	41082.10	37.78	0.53
2041	61	100	627.0	4.79	3006.10	28.98	0.00	3877.27	2025.18	<b>1.91</b>	1219.40	42301.49	38.16	0.53
2042	62	100	627.0	4.79	3006.10	29.21	0.00	3884.19	2051.51	<b>1.89</b>	1208.65	43510.14	38.56	0.54
2043	63	100	627.0	4.79	3006.10	29.44	0.00	3891.10	2078.18	<b>1.87</b>	1197.08	44707.21	39.01	0.54
2044	64	100	627.0	4.79	3006.10	29.67	0.00	3898.01	2105.20	<b>1.85</b>	1184.71	45891.93	39.48	0.55
2045	65	100	627.0	4.79	3006.10	29.90	0.00	3904.93	2132.56	<b>1.83</b>	1171.58	47063.51	40.00	0.56
2046	66	100	627.0	4.79	3006.10	30.13	0.00	3911.84	2160.29	<b>1.81</b>	1158.60	48222.11	40.52	0.56
2047	67	100	627.0	4.79	3006.10	30.36	0.00	3918.76	2188.37	<b>1.79</b>	1145.75	49367.86	41.04	0.57



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	390.0	5.49	2139.65	29.90	0.00	2779.40	1299.25	<b>2.14</b>	999.21	999.21	33.38	0.46
2003	23	100	390.0	5.37	2096.10	29.90	0.00	2722.84	1339.90	<b>2.03</b>	978.88	1978.09	33.38	0.46
2004	24	100	404.0	5.29	2137.05	29.90	0.00	2776.02	1388.62	<b>2.00</b>	998.00	2976.09	33.38	0.46
2005	25	100	404.0	5.29	2136.82	29.90	0.00	2775.72	1439.19	<b>1.93</b>	997.89	3973.98	33.38	0.46
2006	26	100	404.0	5.23	2112.97	29.90	0.00	2744.75	1458.33	<b>1.88</b>	986.75	4960.73	33.38	0.46
2007	27	100	422.0	5.19	2192.07	29.90	0.00	2847.50	1466.48	<b>1.94</b>	1023.69	5984.42	33.38	0.46
2008	28	100	422.0	5.09	2149.26	29.90	0.00	2791.89	1472.01	<b>1.90</b>	1003.70	6988.13	33.38	0.46
2009	29	100	422.0	5.13	2164.49	29.90	0.00	2811.68	1489.22	<b>1.89</b>	1010.82	7998.94	33.38	0.46
2010	30	100	446.0	5.08	2264.49	29.90	0.00	2941.57	1473.50	<b>2.00</b>	1057.51	9056.45	33.38	0.46
2011	31	100	446.0	4.97	2217.44	29.90	145.60	3026.06	1465.69	<b>2.06</b>	1087.89	10144.34	33.38	0.46
2012	32	100	446.0	4.88	2174.89	29.90	158.47	2983.66	1501.45	<b>1.99</b>	1072.64	11216.98	33.38	0.46
2013	33	100	469.0	4.83	2267.45	29.90	12.95	2958.37	1493.34	<b>1.98</b>	1063.55	12280.53	33.38	0.46
2014	34	100	469.0	4.81	2256.10	29.90	97.76	3028.44	1501.62	<b>2.02</b>	1088.74	13369.27	33.38	0.46
2015	35	100	469.0	4.81	2255.22	29.90	161.18	3090.71	1513.63	<b>2.04</b>	1111.13	14480.40	33.38	0.46
2016	36	100	501.0	4.80	2404.28	29.90	3.60	3126.77	1520.05	<b>2.06</b>	1124.09	15604.50	33.38	0.46
2017	37	100	501.0	4.81	2409.13	29.90	15.36	3144.83	1519.00	<b>2.07</b>	1130.58	16735.08	33.38	0.46
2018	38	100	501.0	4.74	2375.87	29.90	76.56	3162.81	1516.45	<b>2.09</b>	1137.05	17872.13	33.38	0.46
2019	39	100	520.0	4.79	2493.10	29.90	0.00	3238.54	1524.25	<b>2.12</b>	1164.27	19036.41	33.38	0.46
2020	40	100	520.0	4.52	2350.02	29.90	0.00	3052.67	1426.66	<b>2.14</b>	1097.45	20133.86	33.38	0.46
2021	41	100	520.0	4.56	2371.17	29.90	0.00	3080.15	1429.59	<b>2.15</b>	1107.33	21241.19	33.38	0.46
2022	42	100	520.0	4.61	2394.88	29.90	0.00	3110.95	1437.39	<b>2.16</b>	1118.40	22359.60	33.38	0.46
2023	43	100	544.0	4.66	2534.73	29.90	0.00	3292.61	1446.40	<b>2.28</b>	1183.71	23543.31	33.38	0.46
2024	44	100	544.0	4.71	2564.89	29.90	0.00	3331.79	1456.62	<b>2.29</b>	1197.80	24741.11	33.38	0.46
2025	45	100	544.0	4.77	2596.18	29.90	0.00	3372.44	1468.09	<b>2.30</b>	1212.41	25953.52	33.38	0.46
2026	46	100	544.0	4.83	2628.63	29.90	0.00	3414.59	1480.83	<b>2.31</b>	1227.57	27181.09	33.38	0.46
2027	47	100	571.0	4.89	2794.41	29.90	0.00	3629.94	1494.87	<b>2.43</b>	1304.99	28486.07	33.38	0.46
2028	48	100	571.0	4.96	2831.02	29.90	0.00	3677.50	1510.25	<b>2.44</b>	1322.08	29808.16	33.38	0.46
2029	49	100	571.0	5.02	2865.28	29.90	0.00	3721.99	1527.00	<b>2.44</b>	1337.13	31145.29	33.40	0.46
2030	50	100	571.0	5.08	2900.81	29.90	0.00	3768.15	1545.16	<b>2.44</b>	1351.75	32497.04	33.45	0.47
2031	51	100	594.0	5.14	3055.97	29.90	0.00	3969.71	1564.78	<b>2.54</b>	1420.89	33917.93	33.53	0.47
2032	52	100	594.0	5.21	3095.70	29.90	0.00	4021.32	1585.13	<b>2.54</b>	1435.00	35352.93	33.63	0.47
2033	53	100	594.0	5.28	3135.95	29.90	0.00	4073.59	1605.73	<b>2.54</b>	1448.14	36801.07	33.76	0.47
2034	54	100	594.0	5.35	3176.71	29.90	0.00	4126.55	1626.61	<b>2.54</b>	1460.29	38261.36	33.91	0.47
2035	55	100	627.0	5.42	3396.79	29.90	0.00	4412.43	1647.75	<b>2.68</b>	1553.18	39814.54	34.09	0.47
2036	56	100	627.0	5.49	3440.95	29.90	0.00	4469.79	1669.17	<b>2.68</b>	1563.83	41378.37	34.30	0.48
2037	57	100	627.0	5.56	3485.68	29.90	0.00	4527.90	1690.87	<b>2.68</b>	1573.37	42951.74	34.53	0.48
2038	58	100	627.0	5.63	3530.99	29.90	0.00	4586.76	1712.85	<b>2.68</b>	1581.76	44533.50	34.80	0.48
2039	59	100	627.0	5.70	3576.90	29.90	0.00	4646.39	1735.12	<b>2.68</b>	1588.98	46122.48	35.09	0.49
2040	60	100	627.0	5.78	3623.40	29.90	0.00	4706.79	1757.68	<b>2.68</b>	1595.03	47717.51	35.41	0.49
2041	61	100	627.0	5.85	3670.50	29.90	0.00	4767.98	1780.53	<b>2.68</b>	1599.89	49317.40	35.76	0.50
2042	62	100	627.0	5.93	3718.22	29.90	0.00	4829.96	1803.67	<b>2.68</b>	1603.54	50920.94	36.14	0.50
2043	63	100	627.0	6.01	3766.55	29.90	0.00	4892.75	1827.12	<b>2.68</b>	1605.98	52526.92	36.56	0.51
2044	64	100	627.0	6.09	3815.52	29.90	0.00	4956.36	1850.87	<b>2.68</b>	1607.20	54134.11	37.01	0.52
2045	65	100	627.0	6.16	3865.12	29.90	0.00	5020.79	1874.94	<b>2.68</b>	1607.20	55741.31	37.49	0.52
2046	66	100	627.0	6.24	3915.37	29.90	0.00	5086.06	1899.31	<b>2.68</b>	1607.20	57348.51	37.97	0.53
2047	67	100	627.0	6.33	3966.27	29.90	0.00	5152.18	1924.00	<b>2.68</b>	1607.20	58955.71	38.47	0.54

### 1.3 Génération 1990 (début en 2012)

Infirmière en soins généraux (CN, CS, puis HC) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

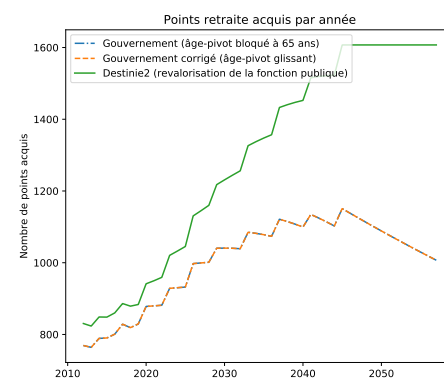
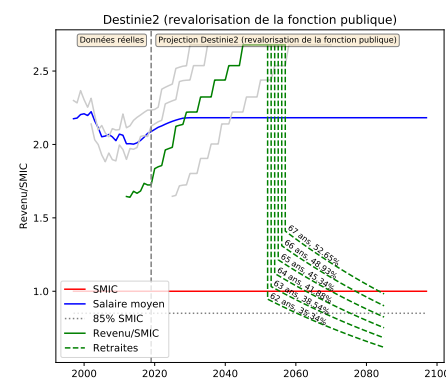
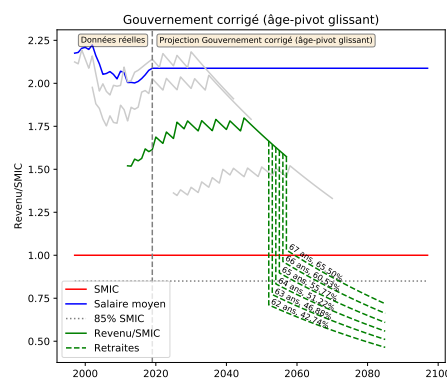
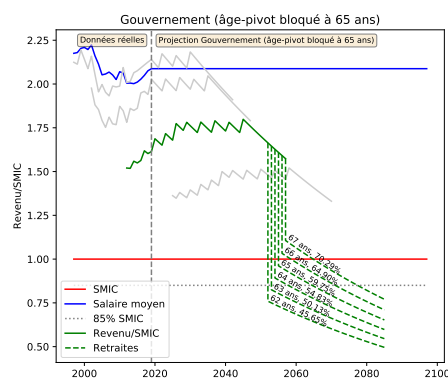
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	1773.04	<b>45.65</b>	2334.36	<b>0.76</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	1950.49	<b>50.13</b>	2364.71	<b>0.82</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	2137.16	<b>54.83</b>	2395.45	<b>0.89</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2055	65	100.00%	65 ans 0 mois	0.00%	2333.24	<b>59.75</b>	2426.59	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>
2056	66	100.00%	65 ans 0 mois	5.00%	2538.93	<b>64.90</b>	2458.13	<b>1.03</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2057	67	100.00%	65 ans 0 mois	10.00%	2754.41	<b>70.29</b>	2490.09	<b>1.11</b>	<b>1.06</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1660.06	<b>42.74</b>	2334.36	<b>0.71</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1824.07	<b>46.88</b>	2364.71	<b>0.77</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1996.56	<b>51.22</b>	2395.45	<b>0.83</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2177.70	<b>55.77</b>	2426.59	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2367.65	<b>60.53</b>	2458.13	<b>0.96</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2566.61	<b>65.50</b>	2490.09	<b>1.03</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1965.65	<b>35.77</b>	2052.36	<b>0.96</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	2171.11	<b>39.00</b>	2079.04	<b>1.04</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2388.77	<b>42.36</b>	2106.06	<b>1.13</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2619.01	<b>45.84</b>	2133.44	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2862.22	<b>49.46</b>	2161.18	<b>1.32</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3118.79	<b>53.20</b>	2189.27	<b>1.42</b>	<b>1.37</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>	<b>1.06</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	390.0	4.88	1901.81	20.01	0.00	2282.36	1501.45	<b>1.52</b>	769.18	769.18	35.61	0.50
2013	23	100	390.0	4.83	1885.51	20.24	0.00	2267.14	1493.34	<b>1.52</b>	764.05	1533.24	35.61	0.50
2014	24	100	404.0	4.81	1943.42	20.47	0.00	2341.24	1501.62	<b>1.56</b>	789.03	2322.26	35.61	0.50
2015	25	100	404.0	4.81	1942.66	20.70	0.00	2344.79	1513.63	<b>1.55</b>	790.22	3112.49	35.61	0.50
2016	26	100	404.0	4.80	1938.78	20.93	31.55	2376.12	1520.05	<b>1.56</b>	800.78	3913.27	35.61	0.50
2017	27	100	422.0	4.81	2029.25	21.16	0.00	2458.64	1519.00	<b>1.62</b>	828.59	4741.86	35.61	0.50
2018	28	100	422.0	4.74	2001.23	21.39	0.87	2430.17	1516.45	<b>1.60</b>	819.00	5560.86	35.61	0.50
2019	29	100	422.0	4.79	2023.25	21.62	0.00	2460.67	1524.25	<b>1.61</b>	829.28	6390.13	35.61	0.50
2020	30	100	446.0	4.79	2138.31	21.85	0.00	2605.53	1544.07	<b>1.69</b>	878.10	7268.23	35.61	0.50
2021	31	100	446.0	4.79	2138.31	22.08	0.00	2610.45	1564.14	<b>1.67</b>	879.75	8147.98	35.61	0.50
2022	32	100	446.0	4.79	2138.31	22.31	0.00	2615.37	1584.47	<b>1.65</b>	881.41	9029.40	35.61	0.50
2023	33	100	469.0	4.79	2248.58	22.54	0.00	2755.41	1605.07	<b>1.72</b>	928.61	9958.00	35.61	0.50
2024	34	100	469.0	4.79	2248.58	22.77	0.00	2760.59	1625.94	<b>1.70</b>	930.35	10888.36	35.61	0.50
2025	35	100	469.0	4.79	2248.58	23.00	0.00	2765.76	1647.07	<b>1.68</b>	932.09	11820.45	35.61	0.50
2026	36	100	501.0	4.79	2402.01	23.23	0.00	2959.99	1668.49	<b>1.77</b>	997.55	12818.00	35.61	0.50
2027	37	100	501.0	4.79	2402.01	23.46	0.00	2965.52	1690.18	<b>1.75</b>	999.41	13817.42	35.61	0.50
2028	38	100	501.0	4.79	2402.01	23.69	0.00	2971.04	1712.15	<b>1.74</b>	1001.28	14818.69	35.61	0.50
2029	39	100	520.0	4.79	2493.10	23.92	0.00	3089.45	1734.41	<b>1.78</b>	1040.39	15859.09	35.63	0.50
2030	40	100	520.0	4.79	2493.10	24.15	0.00	3095.18	1756.95	<b>1.76</b>	1040.74	16899.83	35.69	0.50
2031	41	100	520.0	4.79	2493.10	24.38	0.00	3100.92	1779.79	<b>1.74</b>	1040.29	17940.12	35.77	0.50
2032	42	100	520.0	4.79	2493.10	24.61	0.00	3106.65	1802.93	<b>1.72</b>	1039.05	18979.17	35.88	0.50
2033	43	100	544.0	4.79	2608.17	24.84	0.00	3256.03	1826.37	<b>1.78</b>	1084.89	20064.06	36.02	0.50
2034	44	100	544.0	4.79	2608.17	25.07	0.00	3262.03	1850.11	<b>1.76</b>	1081.94	21146.01	36.18	0.50
2035	45	100	544.0	4.79	2608.17	25.30	0.00	3268.03	1874.16	<b>1.74</b>	1078.18	22224.19	36.37	0.51
2036	46	100	544.0	4.79	2608.17	25.53	0.00	3274.03	1898.53	<b>1.72</b>	1073.62	23297.81	36.59	0.51
2037	47	100	571.0	4.79	2737.62	25.76	0.00	3442.82	1923.21	<b>1.79</b>	1121.27	24419.08	36.85	0.51
2038	48	100	571.0	4.79	2737.62	25.99	0.00	3449.12	1948.21	<b>1.77</b>	1114.82	25533.90	37.13	0.52
2039	49	100	571.0	4.79	2737.62	26.22	0.00	3455.42	1973.54	<b>1.75</b>	1107.56	26641.47	37.44	0.52
2040	50	100	571.0	4.79	2737.62	26.45	0.00	3461.71	1999.19	<b>1.73</b>	1099.51	27740.98	37.78	0.53
2041	51	100	594.0	4.79	2847.89	26.68	0.00	3607.70	2025.18	<b>1.78</b>	1134.62	28875.59	38.16	0.53
2042	52	100	594.0	4.79	2847.89	26.91	0.00	3614.25	2051.51	<b>1.76</b>	1124.65	30000.24	38.56	0.54
2043	53	100	594.0	4.79	2847.89	27.14	0.00	3620.80	2078.18	<b>1.74</b>	1113.92	31114.16	39.01	0.54
2044	54	100	594.0	4.79	2847.89	27.37	0.00	3627.35	2105.20	<b>1.72</b>	1102.45	32216.62	39.48	0.55
2045	55	100	627.0	4.79	3006.10	27.60	0.00	3835.79	2132.56	<b>1.80</b>	1150.84	33367.46	40.00	0.56
2046	56	100	627.0	4.79	3006.10	27.83	0.00	3842.70	2160.29	<b>1.78</b>	1138.12	34505.58	40.52	0.56
2047	57	100	627.0	4.79	3006.10	28.06	0.00	3849.62	2188.37	<b>1.76</b>	1125.53	35631.11	41.04	0.57
2048	58	100	627.0	4.79	3006.10	28.29	0.00	3856.53	2216.82	<b>1.74</b>	1113.09	36744.20	41.58	0.58
2049	59	100	627.0	4.79	3006.10	28.52	0.00	3863.44	2245.64	<b>1.72</b>	1100.77	37844.97	42.12	0.59
2050	60	100	627.0	4.79	3006.10	28.75	0.00	3870.36	2274.83	<b>1.70</b>	1088.59	38933.56	42.66	0.59
2051	61	100	627.0	4.79	3006.10	28.98	0.00	3877.27	2304.40	<b>1.68</b>	1076.54	40010.10	43.22	0.60
2052	62	100	627.0	4.79	3006.10	29.21	0.00	3884.19	2334.36	<b>1.66</b>	1064.62	41074.72	43.78	0.61
2053	63	100	627.0	4.79	3006.10	29.44	0.00	3891.10	2364.71	<b>1.65</b>	1052.83	42127.55	44.35	0.62
2054	64	100	627.0	4.79	3006.10	29.67	0.00	3898.01	2395.45	<b>1.63</b>	1041.16	43168.71	44.93	0.63
2055	65	100	627.0	4.79	3006.10	29.90	0.00	3904.93	2426.59	<b>1.61</b>	1029.62	44198.34	45.51	0.63
2056	66	100	627.0	4.79	3006.10	30.13	0.00	3911.84	2458.13	<b>1.59</b>	1018.21	45216.55	46.10	0.64
2057	67	100	627.0	4.79	3006.10	30.36	0.00	3918.76	2490.09	<b>1.57</b>	1006.92	46223.47	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	390.0	4.88	1901.81	20.01	0.00	2282.36	1501.45	<b>1.52</b>	769.18	769.18	35.61	0.50
2013	23	100	390.0	4.83	1885.51	20.24	0.00	2267.14	1493.34	<b>1.52</b>	764.05	1533.24	35.61	0.50
2014	24	100	404.0	4.81	1943.42	20.47	0.00	2341.24	1501.62	<b>1.56</b>	789.03	2322.26	35.61	0.50
2015	25	100	404.0	4.81	1942.66	20.70	0.00	2344.79	1513.63	<b>1.55</b>	790.22	3112.49	35.61	0.50
2016	26	100	404.0	4.80	1938.78	20.93	31.55	2376.12	1520.05	<b>1.56</b>	800.78	3913.27	35.61	0.50
2017	27	100	422.0	4.81	2029.25	21.16	0.00	2458.64	1519.00	<b>1.62</b>	828.59	4741.86	35.61	0.50
2018	28	100	422.0	4.74	2001.23	21.39	0.87	2430.17	1516.45	<b>1.60</b>	819.00	5560.86	35.61	0.50
2019	29	100	422.0	4.79	2023.25	21.62	0.00	2460.67	1524.25	<b>1.61</b>	829.28	6390.13	35.61	0.50
2020	30	100	446.0	4.79	2138.31	21.85	0.00	2605.53	1544.07	<b>1.69</b>	878.10	7268.23	35.61	0.50
2021	31	100	446.0	4.79	2138.31	22.08	0.00	2610.45	1564.14	<b>1.67</b>	879.75	8147.98	35.61	0.50
2022	32	100	446.0	4.79	2138.31	22.31	0.00	2615.37	1584.47	<b>1.65</b>	881.41	9029.40	35.61	0.50
2023	33	100	469.0	4.79	2248.58	22.54	0.00	2755.41	1605.07	<b>1.72</b>	928.61	9958.00	35.61	0.50
2024	34	100	469.0	4.79	2248.58	22.77	0.00	2760.59	1625.94	<b>1.70</b>	930.35	10888.36	35.61	0.50
2025	35	100	469.0	4.79	2248.58	23.00	0.00	2765.76	1647.07	<b>1.68</b>	932.09	11820.45	35.61	0.50
2026	36	100	501.0	4.79	2402.01	23.23	0.00	2959.99	1668.49	<b>1.77</b>	997.55	12818.00	35.61	0.50
2027	37	100	501.0	4.79	2402.01	23.46	0.00	2965.52	1690.18	<b>1.75</b>	999.41	13817.42	35.61	0.50
2028	38	100	501.0	4.79	2402.01	23.69	0.00	2971.04	1712.15	<b>1.74</b>	1001.28	14818.69	35.61	0.50
2029	39	100	520.0	4.79	2493.10	23.92	0.00	3089.45	1734.41	<b>1.78</b>	1040.39	15859.09	35.63	0.50
2030	40	100	520.0	4.79	2493.10	24.15	0.00	3095.18	1756.95	<b>1.76</b>	1040.74	16899.83	35.69	0.50
2031	41	100	520.0	4.79	2493.10	24.38	0.00	3100.92	1779.79	<b>1.74</b>	1040.29	17940.12	35.77	0.50
2032	42	100	520.0	4.79	2493.10	24.61	0.00	3106.65	1802.93	<b>1.72</b>	1039.05	18979.17	35.88	0.50
2033	43	100	544.0	4.79	2608.17	24.84	0.00	3256.03	1826.37	<b>1.78</b>	1084.89	20064.06	36.02	0.50
2034	44	100	544.0	4.79	2608.17	25.07	0.00	3262.03	1850.11	<b>1.76</b>	1081.94	21146.01	36.18	0.50
2035	45	100	544.0	4.79	2608.17	25.30	0.00	3268.03	1874.16	<b>1.74</b>	1078.18	22224.19	36.37	0.51
2036	46	100	544.0	4.79	2608.17	25.53	0.00	3274.03	1898.53	<b>1.72</b>	1073.62	23297.81	36.59	0.51
2037	47	100	571.0	4.79	2737.62	25.76	0.00	3442.82	1923.21	<b>1.79</b>	1121.27	24419.08	36.85	0.51
2038	48	100	571.0	4.79	2737.62	25.99	0.00	3449.12	1948.21	<b>1.77</b>	1114.82	25533.90	37.13	0.52
2039	49	100	571.0	4.79	2737.62	26.22	0.00	3455.42	1973.54	<b>1.75</b>	1107.56	26641.47	37.44	0.52
2040	50	100	571.0	4.79	2737.62	26.45	0.00	3461.71	1999.19	<b>1.73</b>	1099.51	27740.98	37.78	0.53
2041	51	100	594.0	4.79	2847.89	26.68	0.00	3607.70	2025.18	<b>1.78</b>	1134.62	28875.59	38.16	0.53
2042	52	100	594.0	4.79	2847.89	26.91	0.00	3614.25	2051.51	<b>1.76</b>	1124.65	30000.24	38.56	0.54
2043	53	100	594.0	4.79	2847.89	27.14	0.00	3620.80	2078.18	<b>1.74</b>	1113.92	31114.16	39.01	0.54
2044	54	100	594.0	4.79	2847.89	27.37	0.00	3627.35	2105.20	<b>1.72</b>	1102.45	32216.62	39.48	0.55
2045	55	100	627.0	4.79	3006.10	27.60	0.00	3835.79	2132.56	<b>1.80</b>	1150.84	33367.46	40.00	0.56
2046	56	100	627.0	4.79	3006.10	27.83	0.00	3842.70	2160.29	<b>1.78</b>	1138.12	34505.58	40.52	0.56
2047	57	100	627.0	4.79	3006.10	28.06	0.00	3849.62	2188.37	<b>1.76</b>	1125.53	35631.11	41.04	0.57
2048	58	100	627.0	4.79	3006.10	28.29	0.00	3856.53	2216.82	<b>1.74</b>	1113.09	36744.20	41.58	0.58
2049	59	100	627.0	4.79	3006.10	28.52	0.00	3863.44	2245.64	<b>1.72</b>	1100.77	37844.97	42.12	0.59
2050	60	100	627.0	4.79	3006.10	28.75	0.00	3870.36	2274.83	<b>1.70</b>	1088.59	38933.56	42.66	0.59
2051	61	100	627.0	4.79	3006.10	28.98	0.00	3877.27	2304.40	<b>1.68</b>	1076.54	40010.10	43.22	0.60
2052	62	100	627.0	4.79	3006.10	29.21	0.00	3884.19	2334.36	<b>1.66</b>	1064.62	41074.72	43.78	0.61
2053	63	100	627.0	4.79	3006.10	29.44	0.00	3891.10	2364.71	<b>1.65</b>	1052.83	42127.55	44.35	0.62
2054	64	100	627.0	4.79	3006.10	29.67	0.00	3898.01	2395.45	<b>1.63</b>	1041.16	43168.71	44.93	0.63
2055	65	100	627.0	4.79	3006.10	29.90	0.00	3904.93	2426.59	<b>1.61</b>	1029.62	44198.34	45.51	0.63
2056	66	100	627.0	4.79	3006.10	30.13	0.00	3911.84	2458.13	<b>1.59</b>	1018.21	45216.55	46.10	0.64
2057	67	100	627.0	4.79	3006.10	30.36	0.00	3918.76	2490.09	<b>1.57</b>	1006.92	46223.47	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	390.0	4.88	1901.81	29.90	0.00	2470.45	1501.45	<b>1.65</b>	888.14	888.14	33.38	0.46
2013	23	100	390.0	4.83	1885.51	29.90	0.00	2449.28	1493.34	<b>1.64</b>	880.53	1768.67	33.38	0.46
2014	24	100	404.0	4.81	1943.42	29.90	0.00	2524.51	1501.62	<b>1.68</b>	907.58	2676.25	33.38	0.46
2015	25	100	404.0	4.81	1942.66	29.90	0.00	2523.52	1513.63	<b>1.67</b>	907.22	3583.47	33.38	0.46
2016	26	100	404.0	4.80	1938.78	29.90	217.25	2735.73	1520.05	<b>1.80</b>	983.51	4566.98	33.38	0.46
2017	27	100	422.0	4.81	2029.25	29.90	83.29	2719.29	1519.00	<b>1.79</b>	977.60	5544.58	33.38	0.46
2018	28	100	422.0	4.74	2001.23	29.90	80.54	2680.14	1516.45	<b>1.77</b>	963.53	6508.11	33.38	0.46
2019	29	100	422.0	4.79	2023.25	29.90	77.64	2705.84	1524.25	<b>1.78</b>	972.77	7480.87	33.38	0.46
2020	30	100	446.0	4.52	2015.59	29.90	0.00	2618.25	1426.66	<b>1.84</b>	941.28	8422.15	33.38	0.46
2021	31	100	446.0	4.56	2033.73	29.90	0.00	2641.82	1429.59	<b>1.85</b>	949.75	9371.90	33.38	0.46
2022	32	100	446.0	4.61	2054.07	29.90	0.00	2668.24	1437.39	<b>1.86</b>	959.25	10331.15	33.38	0.46
2023	33	100	469.0	4.66	2185.27	29.90	0.00	2838.66	1446.40	<b>1.96</b>	1020.52	11351.67	33.38	0.46
2024	34	100	469.0	4.71	2211.27	29.90	0.00	2872.44	1456.62	<b>1.97</b>	1032.66	12384.33	33.38	0.46
2025	35	100	469.0	4.77	2238.25	29.90	0.00	2907.49	1468.09	<b>1.98</b>	1045.26	13429.59	33.38	0.46
2026	36	100	501.0	4.83	2420.85	29.90	0.00	3144.69	1480.83	<b>2.12</b>	1130.54	14560.12	33.38	0.46
2027	37	100	501.0	4.89	2451.84	29.90	0.00	3184.94	1494.87	<b>2.13</b>	1145.01	15705.13	33.38	0.46
2028	38	100	501.0	4.96	2483.96	29.90	0.00	3226.66	1510.25	<b>2.14</b>	1160.01	16865.13	33.38	0.46
2029	39	100	520.0	5.02	2609.36	29.90	0.00	3389.56	1527.00	<b>2.22</b>	1217.70	18082.84	33.40	0.46
2030	40	100	520.0	5.08	2641.71	29.90	0.00	3431.59	1545.16	<b>2.22</b>	1231.02	19313.86	33.45	0.47
2031	41	100	520.0	5.14	2675.26	29.90	0.00	3475.17	1564.78	<b>2.22</b>	1243.88	20557.74	33.53	0.47
2032	42	100	520.0	5.21	2710.04	29.90	0.00	3520.35	1585.13	<b>2.22</b>	1256.23	21813.96	33.63	0.47
2033	43	100	544.0	5.28	2871.98	29.90	0.00	3730.70	1605.73	<b>2.32</b>	1326.24	23140.20	33.76	0.47
2034	44	100	544.0	5.35	2909.31	29.90	0.00	3779.20	1626.61	<b>2.32</b>	1337.37	24477.58	33.91	0.47
2035	45	100	544.0	5.42	2947.13	29.90	0.00	3828.33	1647.75	<b>2.32</b>	1347.57	25825.15	34.09	0.47
2036	46	100	544.0	5.49	2985.45	29.90	0.00	3878.10	1669.17	<b>2.32</b>	1356.82	27181.97	34.30	0.48
2037	47	100	571.0	5.56	3174.36	29.90	0.00	4123.49	1690.87	<b>2.44</b>	1432.84	28614.81	34.53	0.48
2038	48	100	571.0	5.63	3215.63	29.90	0.00	4177.10	1712.85	<b>2.44</b>	1440.48	30055.29	34.80	0.48
2039	49	100	571.0	5.70	3257.43	29.90	0.00	4231.40	1735.12	<b>2.44</b>	1447.07	31502.36	35.09	0.49
2040	50	100	571.0	5.78	3299.78	29.90	0.00	4286.41	1757.68	<b>2.44</b>	1452.57	32954.93	35.41	0.49
2041	51	100	594.0	5.85	3477.32	29.90	0.00	4517.03	1780.53	<b>2.54</b>	1515.68	34470.62	35.76	0.50
2042	52	100	594.0	5.93	3522.52	29.90	0.00	4575.76	1803.67	<b>2.54</b>	1519.14	35989.76	36.14	0.50
2043	53	100	594.0	6.01	3568.31	29.90	0.00	4635.24	1827.12	<b>2.54</b>	1521.45	37511.21	36.56	0.51
2044	54	100	594.0	6.09	3614.70	29.90	0.00	4695.50	1850.87	<b>2.54</b>	1522.61	39033.82	37.01	0.52
2045	55	100	627.0	6.16	3865.12	29.90	0.00	5020.79	1874.94	<b>2.68</b>	1607.20	40641.01	37.49	0.52
2046	56	100	627.0	6.24	3915.37	29.90	0.00	5086.06	1899.31	<b>2.68</b>	1607.20	42248.21	37.97	0.53
2047	57	100	627.0	6.33	3966.27	29.90	0.00	5152.18	1924.00	<b>2.68</b>	1607.20	43855.41	38.47	0.54
2048	58	100	627.0	6.41	4017.83	29.90	0.00	5219.16	1949.01	<b>2.68</b>	1607.20	45462.61	38.97	0.54
2049	59	100	627.0	6.49	4070.06	29.90	0.00	5287.01	1974.35	<b>2.68</b>	1607.20	47069.80	39.47	0.55
2050	60	100	627.0	6.58	4122.97	29.90	0.00	5355.74	2000.02	<b>2.68</b>	1607.20	48677.00	39.99	0.56
2051	61	100	627.0	6.66	4176.57	29.90	0.00	5425.36	2026.02	<b>2.68</b>	1607.20	50284.20	40.51	0.56
2052	62	100	627.0	6.75	4230.87	29.90	0.00	5495.89	2052.36	<b>2.68</b>	1607.20	51891.40	41.03	0.57
2053	63	100	627.0	6.84	4285.87	29.90	0.00	5567.34	2079.04	<b>2.68</b>	1607.20	53498.59	41.57	0.58
2054	64	100	627.0	6.92	4341.58	29.90	0.00	5639.72	2106.06	<b>2.68</b>	1607.20	55105.79	42.11	0.59
2055	65	100	627.0	7.01	4398.02	29.90	0.00	5713.03	2133.44	<b>2.68</b>	1607.20	56712.99	42.66	0.59
2056	66	100	627.0	7.11	4455.20	29.90	0.00	5787.30	2161.18	<b>2.68</b>	1607.20	58320.19	43.21	0.60
2057	67	100	627.0	7.20	4513.12	29.90	0.00	5862.54	2189.27	<b>2.68</b>	1607.20	59927.38	43.77	0.61

# 1.4 Génération 2003 (début en 2025)

Infirmière en soins généraux (CN, CS, puis HC) / Début de carrière à 22 ans / Quotité : 100%

## Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

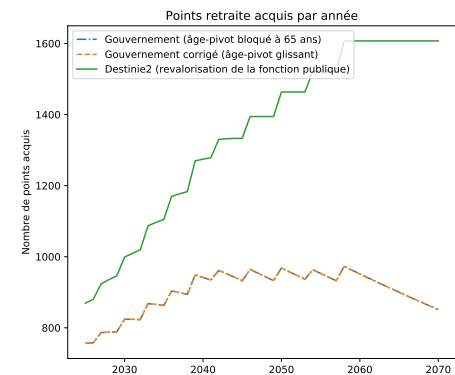
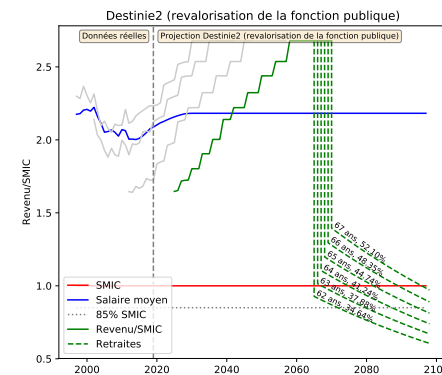
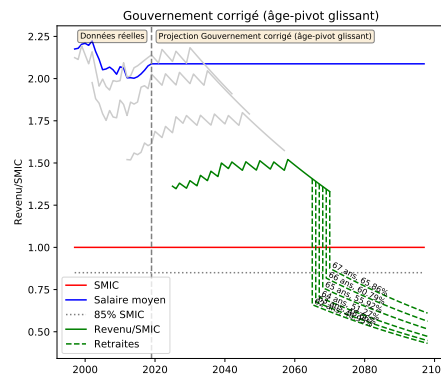
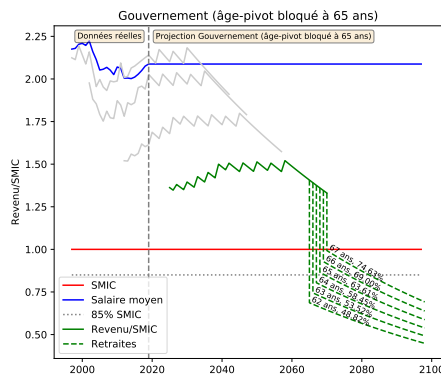
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	1896.25	<b>48.82</b>	2761.15	<b>0.69</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	2082.64	<b>53.52</b>	2797.05	<b>0.74</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	2278.46	<b>58.45</b>	2833.41	<b>0.80</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2483.92	<b>63.61</b>	2870.25	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2699.19	<b>69.00</b>	2907.56	<b>0.93</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>
2070	67	100.00%	65 ans 0 mois	10.00%	2924.48	<b>74.63</b>	2945.36	<b>0.99</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>

## Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1823.65	<b>46.95</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1893.54	<b>48.66</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1998.65	<b>51.27</b>	2833.41	<b>0.71</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>	<b>0.50</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2183.78	<b>55.92</b>	2870.25	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2377.86	<b>60.79</b>	2907.56	<b>0.82</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2581.08	<b>65.86</b>	2945.36	<b>0.88</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>

## Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2251.95	<b>34.64</b>	2427.59	<b>0.93</b>	<b>0.84</b>	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2494.39	<b>37.88</b>	2459.15	<b>1.01</b>	<b>0.93</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>	<b>0.72</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2751.26	<b>41.24</b>	2491.12	<b>1.10</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	3023.00	<b>44.74</b>	2523.50	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3310.09	<b>48.35</b>	2556.31	<b>1.29</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3612.97	<b>52.10</b>	2589.54	<b>1.40</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	390.0	4.79	1869.82	20.01	0.00	2243.98	1647.07	<b>1.36</b>	756.25	756.25	35.61	0.50
2026	23	100	390.0	4.79	1869.82	20.24	0.00	2248.28	1668.49	<b>1.35</b>	757.70	1513.94	35.61	0.50
2027	24	100	404.0	4.79	1936.95	20.47	0.00	2333.44	1690.18	<b>1.38</b>	786.40	2300.34	35.61	0.50
2028	25	100	404.0	4.79	1936.95	20.70	0.00	2337.89	1712.15	<b>1.37</b>	787.90	3088.24	35.61	0.50
2029	26	100	404.0	4.79	1936.95	20.93	0.00	2342.35	1734.41	<b>1.35</b>	788.80	3877.04	35.63	0.50
2030	27	100	422.0	4.79	2023.25	21.16	0.00	2451.37	1756.95	<b>1.40</b>	824.26	4701.30	35.69	0.50
2031	28	100	422.0	4.79	2023.25	21.39	0.00	2456.02	1779.79	<b>1.38</b>	823.94	5525.24	35.77	0.50
2032	29	100	422.0	4.79	2023.25	21.62	0.00	2460.67	1802.93	<b>1.36</b>	823.00	6348.24	35.88	0.50
2033	30	100	446.0	4.79	2138.31	21.85	0.00	2605.53	1826.37	<b>1.43</b>	868.15	7216.39	36.02	0.50
2034	31	100	446.0	4.79	2138.31	22.08	0.00	2610.45	1850.11	<b>1.41</b>	865.83	8082.22	36.18	0.50
2035	32	100	446.0	4.79	2138.31	22.31	0.00	2615.37	1874.16	<b>1.40</b>	862.86	8945.08	36.37	0.51
2036	33	100	469.0	4.79	2248.58	22.54	0.00	2755.41	1898.53	<b>1.45</b>	903.55	9848.63	36.59	0.51
2037	34	100	469.0	4.79	2248.58	22.77	0.00	2760.59	1923.21	<b>1.44</b>	899.08	10747.71	36.85	0.51
2038	35	100	469.0	4.79	2248.58	23.00	0.00	2765.76	1948.21	<b>1.42</b>	893.95	11641.66	37.13	0.52
2039	36	100	501.0	4.79	2402.01	23.23	0.00	2959.99	1973.54	<b>1.50</b>	948.76	12590.42	37.44	0.52
2040	37	100	501.0	4.79	2402.01	23.46	0.00	2965.52	1999.19	<b>1.48</b>	941.91	13532.33	37.78	0.53
2041	38	100	501.0	4.79	2402.01	23.69	0.00	2971.04	2025.18	<b>1.47</b>	934.39	14466.72	38.16	0.53
2042	39	100	520.0	4.79	2493.10	23.92	0.00	3089.45	2051.51	<b>1.51</b>	961.35	15428.06	38.56	0.54
2043	40	100	520.0	4.79	2493.10	24.15	0.00	3095.18	2078.18	<b>1.49</b>	952.22	16380.28	39.01	0.54
2044	41	100	520.0	4.79	2493.10	24.38	0.00	3100.92	2105.20	<b>1.47</b>	942.45	17322.73	39.48	0.55
2045	42	100	520.0	4.79	2493.10	24.61	0.00	3106.65	2132.56	<b>1.46</b>	932.08	18254.81	40.00	0.56
2046	43	100	544.0	4.79	2608.17	24.84	0.00	3256.03	2160.29	<b>1.51</b>	964.36	19219.17	40.52	0.56
2047	44	100	544.0	4.79	2608.17	25.07	0.00	3262.03	2188.37	<b>1.49</b>	953.74	20172.91	41.04	0.57
2048	45	100	544.0	4.79	2608.17	25.30	0.00	3268.03	2216.82	<b>1.47</b>	943.23	21116.15	41.58	0.58
2049	46	100	544.0	4.79	2608.17	25.53	0.00	3274.03	2245.64	<b>1.46</b>	932.84	22048.98	42.12	0.59
2050	47	100	571.0	4.79	2737.62	25.76	0.00	3442.82	2274.83	<b>1.51</b>	968.34	23017.32	42.66	0.59
2051	48	100	571.0	4.79	2737.62	25.99	0.00	3449.12	2304.40	<b>1.50</b>	957.66	23974.99	43.22	0.60
2052	49	100	571.0	4.79	2737.62	26.22	0.00	3455.42	2334.36	<b>1.48</b>	947.10	24922.08	43.78	0.61
2053	50	100	571.0	4.79	2737.62	26.45	0.00	3461.71	2364.71	<b>1.46</b>	936.65	25858.73	44.35	0.62
2054	51	100	594.0	4.79	2847.89	26.68	0.00	3607.70	2395.45	<b>1.51</b>	963.62	26822.35	44.93	0.63
2055	52	100	594.0	4.79	2847.89	26.91	0.00	3614.25	2426.59	<b>1.49</b>	952.98	27775.34	45.51	0.63
2056	53	100	594.0	4.79	2847.89	27.14	0.00	3620.80	2458.13	<b>1.47</b>	942.46	28717.79	46.10	0.64
2057	54	100	594.0	4.79	2847.89	27.37	0.00	3627.35	2490.09	<b>1.46</b>	932.05	29649.84	46.70	0.65
2058	55	100	627.0	4.79	3006.10	27.60	0.00	3835.79	2522.46	<b>1.52</b>	972.95	30622.79	47.31	0.66
2059	56	100	627.0	4.79	3006.10	27.83	0.00	3842.70	2555.25	<b>1.50</b>	962.20	31584.99	47.92	0.67
2060	57	100	627.0	4.79	3006.10	28.06	0.00	3849.62	2588.47	<b>1.49</b>	951.56	32536.55	48.55	0.68
2061	58	100	627.0	4.79	3006.10	28.29	0.00	3856.53	2622.12	<b>1.47</b>	941.04	33477.59	49.18	0.68
2062	59	100	627.0	4.79	3006.10	28.52	0.00	3863.44	2656.21	<b>1.45</b>	930.62	34408.21	49.82	0.69
2063	60	100	627.0	4.79	3006.10	28.75	0.00	3870.36	2690.74	<b>1.44</b>	920.33	35328.54	50.47	0.70
2064	61	100	627.0	4.79	3006.10	28.98	0.00	3877.27	2725.72	<b>1.42</b>	910.14	36238.67	51.12	0.71
2065	62	100	627.0	4.79	3006.10	29.21	0.00	3884.19	2761.15	<b>1.41</b>	900.06	37138.74	51.79	0.72
2066	63	100	627.0	4.79	3006.10	29.44	0.00	3891.10	2797.05	<b>1.39</b>	890.09	38028.83	52.46	0.73
2067	64	100	627.0	4.79	3006.10	29.67	0.00	3898.01	2833.41	<b>1.38</b>	880.23	38909.06	53.14	0.74
2068	65	100	627.0	4.79	3006.10	29.90	0.00	3904.93	2870.25	<b>1.36</b>	870.47	39779.53	53.83	0.75
2069	66	100	627.0	4.79	3006.10	30.13	0.00	3911.84	2907.56	<b>1.35</b>	860.83	40640.36	54.53	0.76
2070	67	100	627.0	4.79	3006.10	30.36	0.00	3918.76	2945.36	<b>1.33</b>	851.28	41491.64	55.24	0.77

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

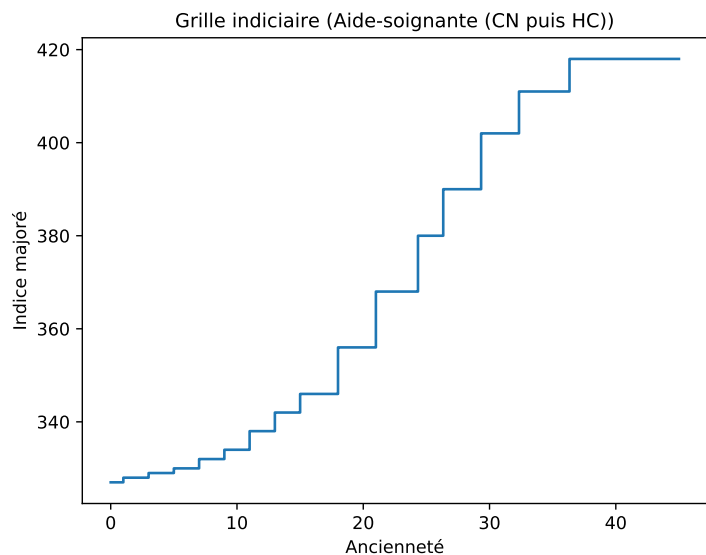
Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	390.0	4.79	1869.82	20.01	0.00	2243.98	1647.07	<b>1.36</b>	756.25	756.25	35.61	0.50
2026	23	100	390.0	4.79	1869.82	20.24	0.00	2248.28	1668.49	<b>1.35</b>	757.70	1513.94	35.61	0.50
2027	24	100	404.0	4.79	1936.95	20.47	0.00	2333.44	1690.18	<b>1.38</b>	786.40	2300.34	35.61	0.50
2028	25	100	404.0	4.79	1936.95	20.70	0.00	2337.89	1712.15	<b>1.37</b>	787.90	3088.24	35.61	0.50
2029	26	100	404.0	4.79	1936.95	20.93	0.00	2342.35	1734.41	<b>1.35</b>	788.80	3877.04	35.63	0.50
2030	27	100	422.0	4.79	2023.25	21.16	0.00	2451.37	1756.95	<b>1.40</b>	824.26	4701.30	35.69	0.50
2031	28	100	422.0	4.79	2023.25	21.39	0.00	2456.02	1779.79	<b>1.38</b>	823.94	5525.24	35.77	0.50
2032	29	100	422.0	4.79	2023.25	21.62	0.00	2460.67	1802.93	<b>1.36</b>	823.00	6348.24	35.88	0.50
2033	30	100	446.0	4.79	2138.31	21.85	0.00	2605.53	1826.37	<b>1.43</b>	868.15	7216.39	36.02	0.50
2034	31	100	446.0	4.79	2138.31	22.08	0.00	2610.45	1850.11	<b>1.41</b>	865.83	8082.22	36.18	0.50
2035	32	100	446.0	4.79	2138.31	22.31	0.00	2615.37	1874.16	<b>1.40</b>	862.86	8945.08	36.37	0.51
2036	33	100	469.0	4.79	2248.58	22.54	0.00	2755.41	1898.53	<b>1.45</b>	903.55	9848.63	36.59	0.51
2037	34	100	469.0	4.79	2248.58	22.77	0.00	2760.59	1923.21	<b>1.44</b>	899.08	10747.71	36.85	0.51
2038	35	100	469.0	4.79	2248.58	23.00	0.00	2765.76	1948.21	<b>1.42</b>	893.95	11641.66	37.13	0.52
2039	36	100	501.0	4.79	2402.01	23.23	0.00	2959.99	1973.54	<b>1.50</b>	948.76	12590.42	37.44	0.52
2040	37	100	501.0	4.79	2402.01	23.46	0.00	2965.52	1999.19	<b>1.48</b>	941.91	13532.33	37.78	0.53
2041	38	100	501.0	4.79	2402.01	23.69	0.00	2971.04	2025.18	<b>1.47</b>	934.39	14466.72	38.16	0.53
2042	39	100	520.0	4.79	2493.10	23.92	0.00	3089.45	2051.51	<b>1.51</b>	961.35	15428.06	38.56	0.54
2043	40	100	520.0	4.79	2493.10	24.15	0.00	3095.18	2078.18	<b>1.49</b>	952.22	16380.28	39.01	0.54
2044	41	100	520.0	4.79	2493.10	24.38	0.00	3100.92	2105.20	<b>1.47</b>	942.45	17322.73	39.48	0.55
2045	42	100	520.0	4.79	2493.10	24.61	0.00	3106.65	2132.56	<b>1.46</b>	932.08	18254.81	40.00	0.56
2046	43	100	544.0	4.79	2608.17	24.84	0.00	3256.03	2160.29	<b>1.51</b>	964.36	19219.17	40.52	0.56
2047	44	100	544.0	4.79	2608.17	25.07	0.00	3262.03	2188.37	<b>1.49</b>	953.74	20172.91	41.04	0.57
2048	45	100	544.0	4.79	2608.17	25.30	0.00	3268.03	2216.82	<b>1.47</b>	943.23	21116.15	41.58	0.58
2049	46	100	544.0	4.79	2608.17	25.53	0.00	3274.03	2245.64	<b>1.46</b>	932.84	22048.98	42.12	0.59
2050	47	100	571.0	4.79	2737.62	25.76	0.00	3442.82	2274.83	<b>1.51</b>	968.34	23017.32	42.66	0.59
2051	48	100	571.0	4.79	2737.62	25.99	0.00	3449.12	2304.40	<b>1.50</b>	957.66	23974.99	43.22	0.60
2052	49	100	571.0	4.79	2737.62	26.22	0.00	3455.42	2334.36	<b>1.48</b>	947.10	24922.08	43.78	0.61
2053	50	100	571.0	4.79	2737.62	26.45	0.00	3461.71	2364.71	<b>1.46</b>	936.65	25858.73	44.35	0.62
2054	51	100	594.0	4.79	2847.89	26.68	0.00	3607.70	2395.45	<b>1.51</b>	963.62	26822.35	44.93	0.63
2055	52	100	594.0	4.79	2847.89	26.91	0.00	3614.25	2426.59	<b>1.49</b>	952.98	27775.34	45.51	0.63
2056	53	100	594.0	4.79	2847.89	27.14	0.00	3620.80	2458.13	<b>1.47</b>	942.46	28717.79	46.10	0.64
2057	54	100	594.0	4.79	2847.89	27.37	0.00	3627.35	2490.09	<b>1.46</b>	932.05	29649.84	46.70	0.65
2058	55	100	627.0	4.79	3006.10	27.60	0.00	3835.79	2522.46	<b>1.52</b>	972.95	30622.79	47.31	0.66
2059	56	100	627.0	4.79	3006.10	27.83	0.00	3842.70	2555.25	<b>1.50</b>	962.20	31584.99	47.92	0.67
2060	57	100	627.0	4.79	3006.10	28.06	0.00	3849.62	2588.47	<b>1.49</b>	951.56	32536.55	48.55	0.68
2061	58	100	627.0	4.79	3006.10	28.29	0.00	3856.53	2622.12	<b>1.47</b>	941.04	33477.59	49.18	0.68
2062	59	100	627.0	4.79	3006.10	28.52	0.00	3863.44	2656.21	<b>1.45</b>	930.62	34408.21	49.82	0.69
2063	60	100	627.0	4.79	3006.10	28.75	0.00	3870.36	2690.74	<b>1.44</b>	920.33	35328.54	50.47	0.70
2064	61	100	627.0	4.79	3006.10	28.98	0.00	3877.27	2725.72	<b>1.42</b>	910.14	36238.67	51.12	0.71
2065	62	100	627.0	4.79	3006.10	29.21	0.00	3884.19	2761.15	<b>1.41</b>	900.06	37138.74	51.79	0.72
2066	63	100	627.0	4.79	3006.10	29.44	0.00	3891.10	2797.05	<b>1.39</b>	890.09	38028.83	52.46	0.73
2067	64	100	627.0	4.79	3006.10	29.67	0.00	3898.01	2833.41	<b>1.38</b>	880.23	38909.06	53.14	0.74
2068	65	100	627.0	4.79	3006.10	29.90	0.00	3904.93	2870.25	<b>1.36</b>	870.47	39779.53	53.83	0.75
2069	66	100	627.0	4.79	3006.10	30.13	0.00	3911.84	2907.56	<b>1.35</b>	860.83	40640.36	54.53	0.76
2070	67	100	627.0	4.79	3006.10	30.36	0.00	3918.76	2945.36	<b>1.33</b>	851.28	41491.64	55.24	0.77



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	390.0	4.77	1861.23	29.90	0.00	2417.74	1468.09	<b>1.65</b>	869.19	869.19	33.38	0.46
2026	23	100	390.0	4.83	1884.50	29.90	0.00	2447.96	1480.83	<b>1.65</b>	880.06	1749.25	33.38	0.46
2027	24	100	404.0	4.89	1977.13	29.90	0.00	2568.30	1494.87	<b>1.72</b>	923.32	2672.57	33.38	0.46
2028	25	100	404.0	4.96	2003.03	29.90	0.00	2601.94	1510.25	<b>1.72</b>	935.41	3607.98	33.38	0.46
2029	26	100	404.0	5.02	2027.27	29.90	0.00	2633.42	1527.00	<b>1.72</b>	946.06	4554.04	33.40	0.46
2030	27	100	422.0	5.08	2143.85	29.90	0.00	2784.86	1545.16	<b>1.80</b>	999.02	5553.06	33.45	0.47
2031	28	100	422.0	5.14	2171.08	29.90	0.00	2820.23	1564.78	<b>1.80</b>	1009.46	6562.52	33.53	0.47
2032	29	100	422.0	5.21	2199.30	29.90	0.00	2856.90	1585.13	<b>1.80</b>	1019.48	7581.99	33.63	0.47
2033	30	100	446.0	5.28	2354.60	29.90	0.00	3058.62	1605.73	<b>1.90</b>	1087.32	8669.32	33.76	0.47
2034	31	100	446.0	5.35	2385.21	29.90	0.00	3098.39	1626.61	<b>1.90</b>	1096.45	9765.77	33.91	0.47
2035	32	100	446.0	5.42	2416.22	29.90	0.00	3138.67	1647.75	<b>1.90</b>	1104.81	10870.58	34.09	0.47
2036	33	100	469.0	5.49	2573.85	29.90	0.00	3343.43	1669.17	<b>2.00</b>	1169.76	12040.33	34.30	0.48
2037	34	100	469.0	5.56	2607.31	29.90	0.00	3386.90	1690.87	<b>2.00</b>	1176.89	13217.22	34.53	0.48
2038	35	100	469.0	5.63	2641.21	29.90	0.00	3430.93	1712.85	<b>2.00</b>	1183.16	14400.39	34.80	0.48
2039	36	100	501.0	5.70	2858.09	29.90	0.00	3712.66	1735.12	<b>2.14</b>	1269.67	15670.06	35.09	0.49
2040	37	100	501.0	5.78	2895.25	29.90	0.00	3760.93	1757.68	<b>2.14</b>	1274.50	16944.55	35.41	0.49
2041	38	100	501.0	5.85	2932.89	29.90	0.00	3809.82	1780.53	<b>2.14</b>	1278.38	18222.93	35.76	0.50
2042	39	100	520.0	5.93	3083.69	29.90	0.00	4005.71	1803.67	<b>2.22</b>	1329.89	19552.82	36.14	0.50
2043	40	100	520.0	6.01	3123.78	29.90	0.00	4057.79	1827.12	<b>2.22</b>	1331.91	20884.73	36.56	0.51
2044	41	100	520.0	6.09	3164.39	29.90	0.00	4110.54	1850.87	<b>2.22</b>	1332.92	22217.66	37.01	0.52
2045	42	100	520.0	6.16	3205.52	29.90	0.00	4163.97	1874.94	<b>2.22</b>	1332.92	23550.58	37.49	0.52
2046	43	100	544.0	6.24	3397.07	29.90	0.00	4412.79	1899.31	<b>2.32</b>	1394.44	24945.02	37.97	0.53
2047	44	100	544.0	6.33	3441.23	29.90	0.00	4470.15	1924.00	<b>2.32</b>	1394.44	26339.46	38.47	0.54
2048	45	100	544.0	6.41	3485.96	29.90	0.00	4528.27	1949.01	<b>2.32</b>	1394.44	27733.91	38.97	0.54
2049	46	100	544.0	6.49	3531.28	29.90	0.00	4587.13	1974.35	<b>2.32</b>	1394.44	29128.35	39.47	0.55
2050	47	100	571.0	6.58	3754.73	29.90	0.00	4877.40	2000.02	<b>2.44</b>	1463.65	30592.00	39.99	0.56
2051	48	100	571.0	6.66	3803.54	29.90	0.00	4940.80	2026.02	<b>2.44</b>	1463.65	32055.65	40.51	0.56
2052	49	100	571.0	6.75	3852.99	29.90	0.00	5005.03	2052.36	<b>2.44</b>	1463.65	33519.30	41.03	0.57
2053	50	100	571.0	6.84	3903.08	29.90	0.00	5070.10	2079.04	<b>2.44</b>	1463.65	34982.96	41.57	0.58
2054	51	100	594.0	6.92	4113.08	29.90	0.00	5342.89	2106.06	<b>2.54</b>	1522.61	36505.56	42.11	0.59
2055	52	100	594.0	7.01	4166.55	29.90	0.00	5412.35	2133.44	<b>2.54</b>	1522.61	38028.17	42.66	0.59
2056	53	100	594.0	7.11	4220.71	29.90	0.00	5482.71	2161.18	<b>2.54</b>	1522.61	39550.78	43.21	0.60
2057	54	100	594.0	7.20	4275.58	29.90	0.00	5553.98	2189.27	<b>2.54</b>	1522.61	41073.39	43.77	0.61
2058	55	100	627.0	7.29	4571.79	29.90	0.00	5938.75	2217.73	<b>2.68</b>	1607.20	42680.59	44.34	0.62
2059	56	100	627.0	7.39	4631.22	29.90	0.00	6015.95	2246.56	<b>2.68</b>	1607.20	44287.78	44.92	0.63
2060	57	100	627.0	7.48	4691.42	29.90	0.00	6094.16	2275.77	<b>2.68</b>	1607.20	45894.98	45.50	0.63
2061	58	100	627.0	7.58	4752.41	29.90	0.00	6173.38	2305.35	<b>2.68</b>	1607.20	47502.18	46.09	0.64
2062	59	100	627.0	7.68	4814.19	29.90	0.00	6253.64	2335.32	<b>2.68</b>	1607.20	49109.38	46.69	0.65
2063	60	100	627.0	7.78	4876.78	29.90	0.00	6334.94	2365.68	<b>2.68</b>	1607.20	50716.57	47.30	0.66
2064	61	100	627.0	7.88	4940.18	29.90	0.00	6417.29	2396.44	<b>2.68</b>	1607.20	52323.77	47.91	0.67
2065	62	100	627.0	7.98	5004.40	29.90	0.00	6500.72	2427.59	<b>2.68</b>	1607.20	53930.97	48.54	0.68
2066	63	100	627.0	8.09	5069.46	29.90	0.00	6585.22	2459.15	<b>2.68</b>	1607.20	55538.17	49.17	0.68
2067	64	100	627.0	8.19	5135.36	29.90	0.00	6670.83	2491.12	<b>2.68</b>	1607.20	57145.36	49.81	0.69
2068	65	100	627.0	8.30	5202.12	29.90	0.00	6757.55	2523.50	<b>2.68</b>	1607.20	58752.56	50.45	0.70
2069	66	100	627.0	8.40	5269.75	29.90	0.00	6845.40	2556.31	<b>2.68</b>	1607.20	60359.76	51.11	0.71
2070	67	100	627.0	8.51	5338.25	29.90	0.00	6934.39	2589.54	<b>2.68</b>	1607.20	61966.95	51.78	0.72

# Aide-soignante (CN puis HC)



Indice majoré	Durée (années)
327	1.00
328	2.00
329	2.00
330	2.00
332	2.00
334	2.00
338	2.00
342	2.00
346	3.00
356	3.00
368	3.33
380	2.00
390	3.00
402	3.00
411	4.00
418	

Début de carrière à 22 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

2.1	Génération 1975 (début en 1997)	26
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[Retourner à la liste des métiers](#)

## 2.1 Génération 1975 (début en 1997)

Aide-soignante (CN puis HC) / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

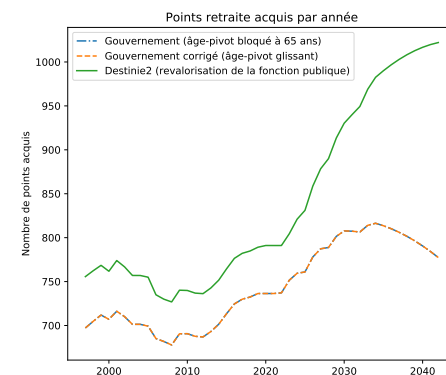
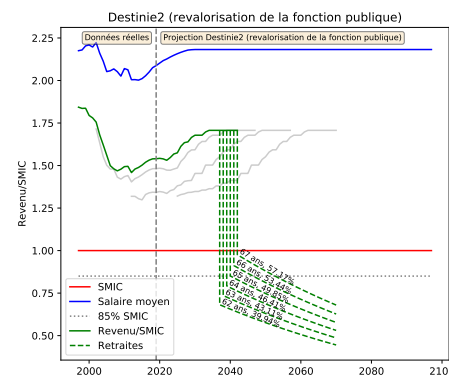
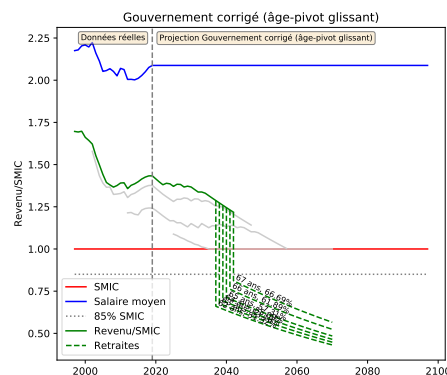
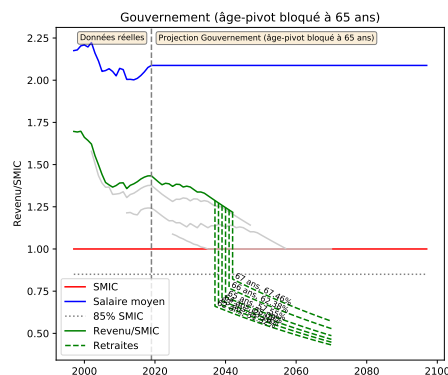
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>51.32</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>53.18</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1368.62	<b>55.09</b>	1973.54	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 0 mois	0.00%	1432.55	<b>57.55</b>	1999.19	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>
2041	66	100.00%	65 ans 0 mois	5.00%	1555.56	<b>62.38</b>	2025.18	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2042	67	100.00%	65 ans 0 mois	10.00%	1685.31	<b>67.46</b>	2051.51	<b>0.82</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>51.32</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>53.18</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1368.62	<b>55.09</b>	1973.54	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1426.58	<b>57.31</b>	1999.19	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1543.21	<b>61.89</b>	2025.18	<b>0.76</b>	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1666.16	<b>66.69</b>	2051.51	<b>0.81</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1205.85	<b>41.78</b>	1690.87	<b>0.71</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>	<b>0.53</b>	<b>0.50</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1316.72	<b>45.04</b>	1712.85	<b>0.77</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1434.24	<b>48.43</b>	1735.12	<b>0.83</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1558.79	<b>51.96</b>	1757.68	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1690.79	<b>55.63</b>	1780.53	<b>0.95</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1830.66	<b>59.46</b>	1803.67	<b>1.01</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	327.0	5.53	1809.73	14.31	0.00	2068.71	1219.47	<b>1.70</b>	697.18	697.18	35.61	0.50
1998	23	100	328.0	5.57	1825.80	14.54	0.00	2091.27	1235.19	<b>1.69</b>	704.78	1401.96	35.61	0.50
1999	24	100	328.0	5.61	1840.56	14.77	0.00	2112.41	1244.33	<b>1.70</b>	711.91	2113.87	35.61	0.50
2000	25	100	329.0	5.55	1824.37	15.00	0.00	2098.02	1262.69	<b>1.66</b>	707.06	2820.93	35.61	0.50
2001	26	100	329.0	5.52	1816.25	15.23	32.34	2125.20	1293.24	<b>1.64</b>	716.22	3537.15	35.61	0.50
2002	27	100	330.0	5.49	1810.47	15.46	16.59	2106.96	1299.25	<b>1.62</b>	710.07	4247.22	35.61	0.50
2003	28	100	330.0	5.37	1773.62	15.69	29.13	2081.04	1339.90	<b>1.55</b>	701.34	4948.55	35.61	0.50
2004	29	100	332.0	5.29	1756.19	15.92	45.26	2081.03	1388.62	<b>1.50</b>	701.33	5649.89	35.61	0.50
2005	30	100	332.0	5.29	1756.00	16.15	35.21	2074.80	1439.19	<b>1.44</b>	699.23	6349.12	35.61	0.50
2006	31	100	334.0	5.23	1746.86	16.38	0.00	2033.00	1458.33	<b>1.39</b>	685.14	7034.26	35.61	0.50
2007	32	100	334.0	5.19	1734.96	16.61	0.00	2023.13	1466.48	<b>1.38</b>	681.82	7716.08	35.61	0.50
2008	33	100	338.0	5.09	1721.45	16.84	0.00	2011.34	1472.01	<b>1.37</b>	677.85	8393.93	35.61	0.50
2009	34	100	338.0	5.13	1733.65	17.07	19.46	2049.04	1489.22	<b>1.38</b>	690.55	9084.48	35.61	0.50
2010	35	100	342.0	5.08	1736.44	17.30	12.60	2049.45	1473.50	<b>1.39</b>	690.69	9775.17	35.61	0.50
2011	36	100	342.0	4.97	1700.37	17.53	42.13	2040.57	1465.69	<b>1.39</b>	687.70	10462.87	35.61	0.50
2012	37	100	346.0	4.88	1687.25	17.76	51.56	2038.46	1501.45	<b>1.36</b>	686.99	11149.85	35.61	0.50
2013	38	100	346.0	4.83	1672.79	17.99	82.86	2056.58	1493.34	<b>1.38</b>	693.09	11842.95	35.61	0.50
2014	39	100	346.0	4.81	1664.42	18.22	113.59	2081.26	1501.62	<b>1.39</b>	701.41	12544.36	35.61	0.50
2015	40	100	356.0	4.81	1711.85	18.45	89.17	2116.85	1513.63	<b>1.40</b>	713.41	13257.76	35.61	0.50
2016	41	100	356.0	4.80	1708.43	18.68	122.40	2149.97	1520.05	<b>1.41</b>	724.57	13982.33	35.61	0.50
2017	42	100	356.0	4.81	1711.88	18.91	130.28	2165.87	1519.00	<b>1.43</b>	729.93	14712.26	35.61	0.50
2018	43	100	368.0	4.74	1745.15	19.14	94.04	2173.21	1516.45	<b>1.43</b>	732.40	15444.65	35.61	0.50
2019	44	100	368.0	4.79	1764.35	19.37	78.96	2185.06	1524.25	<b>1.43</b>	736.39	16181.05	35.61	0.50
2020	45	100	368.0	4.79	1764.35	19.60	74.96	2185.12	1544.07	<b>1.42</b>	736.41	16917.46	35.61	0.50
2021	46	100	376.0	4.79	1802.70	19.83	24.91	2185.09	1564.14	<b>1.40</b>	736.40	17653.86	35.61	0.50
2022	47	100	380.0	4.79	1821.88	20.06	0.00	2187.35	1584.47	<b>1.38</b>	737.16	18391.02	35.61	0.50
2023	48	100	386.7	4.79	1853.84	20.29	0.00	2229.99	1605.07	<b>1.39</b>	751.53	19142.56	35.61	0.50
2024	49	100	390.0	4.79	1869.82	20.52	0.00	2253.51	1625.94	<b>1.39</b>	759.46	19902.02	35.61	0.50
2025	50	100	390.0	4.79	1869.82	20.75	0.00	2257.81	1647.07	<b>1.37</b>	760.91	20662.93	35.61	0.50
2026	51	100	398.0	4.79	1908.18	20.98	0.00	2308.52	1668.49	<b>1.38</b>	778.00	21440.93	35.61	0.50
2027	52	100	402.0	4.79	1927.36	21.21	0.00	2336.15	1690.18	<b>1.38</b>	787.31	22228.24	35.61	0.50
2028	53	100	402.0	4.79	1927.36	21.44	0.00	2340.58	1712.15	<b>1.37</b>	788.81	23017.04	35.61	0.50
2029	54	100	408.0	4.79	1956.12	21.67	0.00	2380.02	1734.41	<b>1.37</b>	801.49	23818.53	35.63	0.50
2030	55	100	411.0	4.79	1970.51	21.90	0.00	2402.05	1756.95	<b>1.37</b>	807.68	24626.21	35.69	0.50
2031	56	100	411.0	4.79	1970.51	22.13	0.00	2406.58	1779.79	<b>1.35</b>	807.36	25433.56	35.77	0.50
2032	57	100	411.0	4.79	1970.51	22.36	0.00	2411.11	1802.93	<b>1.34</b>	806.42	26239.99	35.88	0.50
2033	58	100	415.7	4.79	1992.88	22.59	0.00	2443.07	1826.37	<b>1.34</b>	814.02	27054.00	36.02	0.50
2034	59	100	418.0	4.79	2004.07	22.82	0.00	2461.40	1850.11	<b>1.33</b>	816.39	27870.39	36.18	0.50
2035	60	100	418.0	4.79	2004.07	23.05	0.00	2466.01	1874.16	<b>1.32</b>	813.58	28683.97	36.37	0.51
2036	61	100	418.0	4.79	2004.07	23.28	0.00	2470.62	1898.53	<b>1.30</b>	810.16	29494.14	36.59	0.51
2037	62	100	418.0	4.79	2004.07	23.51	0.00	2475.22	1923.21	<b>1.29</b>	806.14	30300.28	36.85	0.51
2038	63	100	418.0	4.79	2004.07	23.74	0.00	2479.83	1948.21	<b>1.27</b>	801.53	31101.81	37.13	0.52
2039	64	100	418.0	4.79	2004.07	23.97	0.00	2484.44	1973.54	<b>1.26</b>	796.34	31898.15	37.44	0.52
2040	65	100	418.0	4.79	2004.07	24.20	0.00	2489.05	1999.19	<b>1.25</b>	790.57	32688.72	37.78	0.53
2041	66	100	418.0	4.79	2004.07	24.43	0.00	2493.66	2025.18	<b>1.23</b>	784.25	33472.97	38.16	0.53
2042	67	100	418.0	4.79	2004.07	24.66	0.00	2498.27	2051.51	<b>1.22</b>	777.39	34250.36	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	327.0	5.53	1809.73	14.31	0.00	2068.71	1219.47	<b>1.70</b>	697.18	697.18	35.61	0.50
1998	23	100	328.0	5.57	1825.80	14.54	0.00	2091.27	1235.19	<b>1.69</b>	704.78	1401.96	35.61	0.50
1999	24	100	328.0	5.61	1840.56	14.77	0.00	2112.41	1244.33	<b>1.70</b>	711.91	2113.87	35.61	0.50
2000	25	100	329.0	5.55	1824.37	15.00	0.00	2098.02	1262.69	<b>1.66</b>	707.06	2820.93	35.61	0.50
2001	26	100	329.0	5.52	1816.25	15.23	32.34	2125.20	1293.24	<b>1.64</b>	716.22	3537.15	35.61	0.50
2002	27	100	330.0	5.49	1810.47	15.46	16.59	2106.96	1299.25	<b>1.62</b>	710.07	4247.22	35.61	0.50
2003	28	100	330.0	5.37	1773.62	15.69	29.13	2081.04	1339.90	<b>1.55</b>	701.34	4948.55	35.61	0.50
2004	29	100	332.0	5.29	1756.19	15.92	45.26	2081.03	1388.62	<b>1.50</b>	701.33	5649.89	35.61	0.50
2005	30	100	332.0	5.29	1756.00	16.15	35.21	2074.80	1439.19	<b>1.44</b>	699.23	6349.12	35.61	0.50
2006	31	100	334.0	5.23	1746.86	16.38	0.00	2033.00	1458.33	<b>1.39</b>	685.14	7034.26	35.61	0.50
2007	32	100	334.0	5.19	1734.96	16.61	0.00	2023.13	1466.48	<b>1.38</b>	681.82	7716.08	35.61	0.50
2008	33	100	338.0	5.09	1721.45	16.84	0.00	2011.34	1472.01	<b>1.37</b>	677.85	8393.93	35.61	0.50
2009	34	100	338.0	5.13	1733.65	17.07	19.46	2049.04	1489.22	<b>1.38</b>	690.55	9084.48	35.61	0.50
2010	35	100	342.0	5.08	1736.44	17.30	12.60	2049.45	1473.50	<b>1.39</b>	690.69	9775.17	35.61	0.50
2011	36	100	342.0	4.97	1700.37	17.53	42.13	2040.57	1465.69	<b>1.39</b>	687.70	10462.87	35.61	0.50
2012	37	100	346.0	4.88	1687.25	17.76	51.56	2038.46	1501.45	<b>1.36</b>	686.99	11149.85	35.61	0.50
2013	38	100	346.0	4.83	1672.79	17.99	82.86	2056.58	1493.34	<b>1.38</b>	693.09	11842.95	35.61	0.50
2014	39	100	346.0	4.81	1664.42	18.22	113.59	2081.26	1501.62	<b>1.39</b>	701.41	12544.36	35.61	0.50
2015	40	100	356.0	4.81	1711.85	18.45	89.17	2116.85	1513.63	<b>1.40</b>	713.41	13257.76	35.61	0.50
2016	41	100	356.0	4.80	1708.43	18.68	122.40	2149.97	1520.05	<b>1.41</b>	724.57	13982.33	35.61	0.50
2017	42	100	356.0	4.81	1711.88	18.91	130.28	2165.87	1519.00	<b>1.43</b>	729.93	14712.26	35.61	0.50
2018	43	100	368.0	4.74	1745.15	19.14	94.04	2173.21	1516.45	<b>1.43</b>	732.40	15444.65	35.61	0.50
2019	44	100	368.0	4.79	1764.35	19.37	78.96	2185.06	1524.25	<b>1.43</b>	736.39	16181.05	35.61	0.50
2020	45	100	368.0	4.79	1764.35	19.60	74.96	2185.12	1544.07	<b>1.42</b>	736.41	16917.46	35.61	0.50
2021	46	100	376.0	4.79	1802.70	19.83	24.91	2185.09	1564.14	<b>1.40</b>	736.40	17653.86	35.61	0.50
2022	47	100	380.0	4.79	1821.88	20.06	0.00	2187.35	1584.47	<b>1.38</b>	737.16	18391.02	35.61	0.50
2023	48	100	386.7	4.79	1853.84	20.29	0.00	2229.99	1605.07	<b>1.39</b>	751.53	19142.56	35.61	0.50
2024	49	100	390.0	4.79	1869.82	20.52	0.00	2253.51	1625.94	<b>1.39</b>	759.46	19902.02	35.61	0.50
2025	50	100	390.0	4.79	1869.82	20.75	0.00	2257.81	1647.07	<b>1.37</b>	760.91	20662.93	35.61	0.50
2026	51	100	398.0	4.79	1908.18	20.98	0.00	2308.52	1668.49	<b>1.38</b>	778.00	21440.93	35.61	0.50
2027	52	100	402.0	4.79	1927.36	21.21	0.00	2336.15	1690.18	<b>1.38</b>	787.31	22228.24	35.61	0.50
2028	53	100	402.0	4.79	1927.36	21.44	0.00	2340.58	1712.15	<b>1.37</b>	788.81	23017.04	35.61	0.50
2029	54	100	408.0	4.79	1956.12	21.67	0.00	2380.02	1734.41	<b>1.37</b>	801.49	23818.53	35.63	0.50
2030	55	100	411.0	4.79	1970.51	21.90	0.00	2402.05	1756.95	<b>1.37</b>	807.68	24626.21	35.69	0.50
2031	56	100	411.0	4.79	1970.51	22.13	0.00	2406.58	1779.79	<b>1.35</b>	807.36	25433.56	35.77	0.50
2032	57	100	411.0	4.79	1970.51	22.36	0.00	2411.11	1802.93	<b>1.34</b>	806.42	26239.99	35.88	0.50
2033	58	100	415.7	4.79	1992.88	22.59	0.00	2443.07	1826.37	<b>1.34</b>	814.02	27054.00	36.02	0.50
2034	59	100	418.0	4.79	2004.07	22.82	0.00	2461.40	1850.11	<b>1.33</b>	816.39	27870.39	36.18	0.50
2035	60	100	418.0	4.79	2004.07	23.05	0.00	2466.01	1874.16	<b>1.32</b>	813.58	28683.97	36.37	0.51
2036	61	100	418.0	4.79	2004.07	23.28	0.00	2470.62	1898.53	<b>1.30</b>	810.16	29494.14	36.59	0.51
2037	62	100	418.0	4.79	2004.07	23.51	0.00	2475.22	1923.21	<b>1.29</b>	806.14	30300.28	36.85	0.51
2038	63	100	418.0	4.79	2004.07	23.74	0.00	2479.83	1948.21	<b>1.27</b>	801.53	31101.81	37.13	0.52
2039	64	100	418.0	4.79	2004.07	23.97	0.00	2484.44	1973.54	<b>1.26</b>	796.34	31898.15	37.44	0.52
2040	65	100	418.0	4.79	2004.07	24.20	0.00	2489.05	1999.19	<b>1.25</b>	790.57	32688.72	37.78	0.53
2041	66	100	418.0	4.79	2004.07	24.43	0.00	2493.66	2025.18	<b>1.23</b>	784.25	33472.97	38.16	0.53
2042	67	100	418.0	4.79	2004.07	24.66	0.00	2498.27	2051.51	<b>1.22</b>	777.39	34250.36	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	327.0	5.53	1809.73	24.20	0.00	2247.69	1219.47	1.84	808.06	808.06	33.38	0.46
1998	23	100	328.0	5.57	1825.80	24.20	0.00	2267.64	1235.19	1.84	815.23	1623.29	33.38	0.46
1999	24	100	328.0	5.61	1840.56	24.20	0.00	2285.97	1244.33	1.84	821.82	2445.11	33.38	0.46
2000	25	100	329.0	5.55	1824.37	24.20	0.00	2265.86	1262.69	1.79	814.59	3259.70	33.38	0.46
2001	26	100	329.0	5.52	1816.25	24.20	46.39	2302.17	1293.24	1.78	827.64	4087.34	33.38	0.46
2002	27	100	330.0	5.49	1810.47	24.20	32.08	2280.68	1299.25	1.76	819.92	4907.26	33.38	0.46
2003	28	100	330.0	5.37	1773.62	24.20	48.79	2251.64	1339.90	1.68	809.48	5716.74	33.38	0.46
2004	29	100	332.0	5.29	1756.19	24.20	70.34	2251.52	1388.62	1.62	809.44	6526.18	33.38	0.46
2005	30	100	332.0	5.29	1756.00	24.20	64.84	2245.79	1439.19	1.56	807.37	7333.55	33.38	0.46
2006	31	100	334.0	5.23	1746.86	24.20	16.60	2186.20	1458.33	1.50	785.95	8119.50	33.38	0.46
2007	32	100	334.0	5.19	1734.96	24.20	16.62	2171.44	1466.48	1.48	780.65	8900.15	33.38	0.46
2008	33	100	338.0	5.09	1721.45	24.20	23.93	2161.97	1472.01	1.47	777.24	9677.39	33.38	0.46
2009	34	100	338.0	5.13	1733.65	24.20	163.20	2316.39	1489.22	1.56	832.76	10510.15	33.38	0.46
2010	35	100	342.0	5.08	1736.44	24.20	111.11	2267.77	1473.50	1.54	815.28	11325.42	33.38	0.46
2011	36	100	342.0	4.97	1700.37	24.20	125.31	2237.17	1465.69	1.53	804.28	12129.70	33.38	0.46
2012	37	100	346.0	4.88	1687.25	24.20	150.98	2246.54	1501.45	1.50	807.64	12937.34	33.38	0.46
2013	38	100	346.0	4.83	1672.79	24.20	202.87	2280.48	1493.34	1.53	819.85	13757.19	33.38	0.46
2014	39	100	346.0	4.81	1664.42	24.20	229.37	2296.58	1501.62	1.53	825.63	14582.82	33.38	0.46
2015	40	100	356.0	4.81	1711.85	24.20	208.11	2334.23	1513.63	1.54	839.17	15421.99	33.38	0.46
2016	41	100	356.0	4.80	1708.43	24.20	252.28	2374.16	1520.05	1.56	853.52	16275.52	33.38	0.46
2017	42	100	356.0	4.81	1711.88	24.20	266.75	2392.90	1519.00	1.58	860.26	17135.78	33.38	0.46
2018	43	100	368.0	4.74	1745.15	24.20	231.33	2398.81	1516.45	1.58	862.39	17998.16	33.38	0.46
2019	44	100	368.0	4.79	1764.35	24.20	220.77	2412.09	1524.25	1.58	867.16	18865.32	33.38	0.46
2020	45	100	368.0	4.52	1663.09	24.20	196.28	2261.84	1426.66	1.59	813.15	19678.47	33.38	0.46
2021	46	100	376.0	4.56	1714.54	24.20	132.32	2261.77	1429.59	1.58	813.12	20491.59	33.38	0.46
2022	47	100	380.0	4.61	1750.10	24.20	87.80	2261.43	1437.39	1.57	813.00	21304.59	33.38	0.46
2023	48	100	386.7	4.66	1801.64	24.20	23.91	2261.55	1446.40	1.56	813.04	22117.63	33.38	0.46
2024	49	100	390.0	4.71	1838.80	24.20	0.00	2283.79	1456.62	1.57	821.04	22938.67	33.38	0.46
2025	50	100	390.0	4.77	1861.23	24.20	0.00	2311.65	1468.09	1.57	831.05	23769.72	33.38	0.46
2026	51	100	398.0	4.83	1923.15	24.20	0.00	2388.56	1480.83	1.61	858.70	24628.42	33.38	0.46
2027	52	100	402.0	4.89	1967.35	24.20	0.00	2443.44	1494.87	1.63	878.43	25506.85	33.38	0.46
2028	53	100	402.0	4.96	1993.12	24.20	0.00	2475.45	1510.25	1.64	889.94	26396.79	33.38	0.46
2029	54	100	408.0	5.02	2047.34	24.20	0.00	2542.80	1527.00	1.67	913.51	27310.30	33.40	0.46
2030	55	100	411.0	5.08	2087.97	24.20	0.00	2593.26	1545.16	1.68	930.28	28240.58	33.45	0.47
2031	56	100	411.0	5.14	2114.49	24.20	0.00	2626.19	1564.78	1.68	940.00	29180.59	33.53	0.47
2032	57	100	411.0	5.21	2141.98	24.20	0.00	2660.33	1585.13	1.68	949.33	30129.92	33.63	0.47
2033	58	100	415.7	5.28	2194.46	24.20	0.00	2725.52	1605.73	1.70	968.91	31098.82	33.76	0.47
2034	59	100	418.0	5.35	2235.47	24.20	0.00	2776.45	1626.61	1.71	982.52	32081.35	33.91	0.47
2035	60	100	418.0	5.42	2264.53	24.20	0.00	2812.54	1647.75	1.71	990.02	33071.36	34.09	0.47
2036	61	100	418.0	5.49	2293.97	24.20	0.00	2849.10	1669.17	1.71	996.81	34068.17	34.30	0.48
2037	62	100	418.0	5.56	2323.79	24.20	0.00	2886.14	1690.87	1.71	1002.89	35071.05	34.53	0.48
2038	63	100	418.0	5.63	2354.00	24.20	0.00	2923.66	1712.85	1.71	1008.23	36079.29	34.80	0.48
2039	64	100	418.0	5.70	2384.60	24.20	0.00	2961.67	1735.12	1.71	1012.84	37092.13	35.09	0.49
2040	65	100	418.0	5.78	2415.60	24.20	0.00	3000.17	1757.68	1.71	1016.70	38108.82	35.41	0.49
2041	66	100	418.0	5.85	2447.00	24.20	0.00	3039.17	1780.53	1.71	1019.79	39128.61	35.76	0.50
2042	67	100	418.0	5.93	2478.81	24.20	0.00	3078.68	1803.67	1.71	1022.12	40150.73	36.14	0.50

## 2.2 Génération 1980 (début en 2002)

Aide-soignante (CN puis HC) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

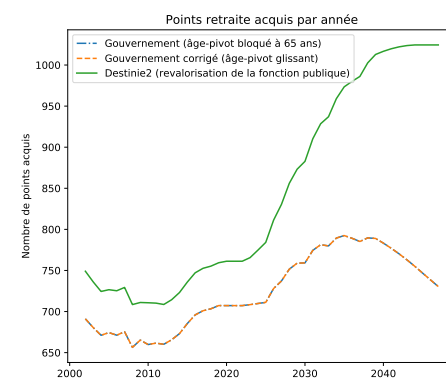
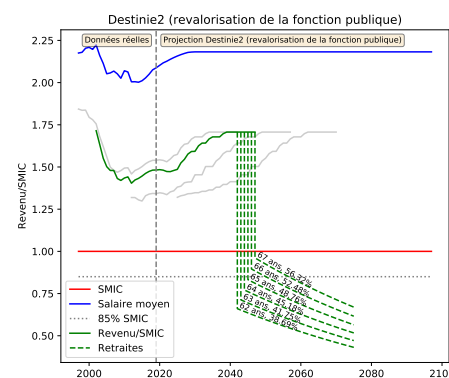
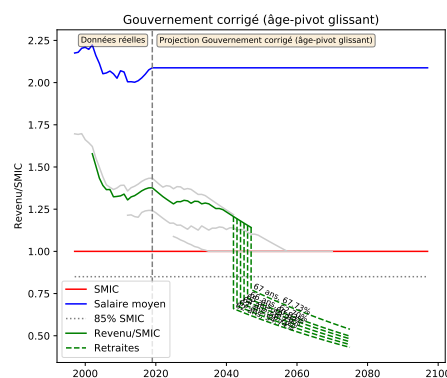
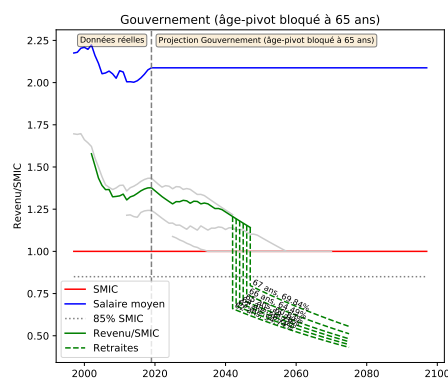
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1354.95	<b>54.74</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1406.88	<b>56.73</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	1459.93	<b>58.76</b>	2105.20	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 0 mois	0.00%	1514.12	<b>60.83</b>	2132.56	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2046	66	100.00%	65 ans 0 mois	5.00%	1608.15	<b>64.49</b>	2160.29	<b>0.74</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>
2047	67	100.00%	65 ans 0 mois	10.00%	1744.89	<b>69.84</b>	2188.37	<b>0.80</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1354.95	<b>54.74</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1406.88	<b>56.73</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1459.93	<b>58.76</b>	2105.20	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1514.12	<b>60.83</b>	2132.56	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1563.48	<b>62.70</b>	2160.29	<b>0.72</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>	<b>0.53</b>
2047	67	100.00%	65 ans 8 mois	6.67%	1692.01	<b>67.73</b>	2188.37	<b>0.77</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1232.95	<b>40.05</b>	1803.67	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1353.67	<b>43.40</b>	1827.12	<b>0.74</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1482.18	<b>46.92</b>	1850.87	<b>0.80</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1618.95	<b>50.59</b>	1874.94	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1763.15	<b>54.39</b>	1899.31	<b>0.93</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>
2047	67	100.00%	65 ans 8 mois	6.67%	1915.03	<b>58.31</b>	1924.00	<b>1.00</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	327.0	5.49	1794.01	14.31	0.00	2050.73	1299.25	<b>1.58</b>	691.12	691.12	35.61	0.50
2003	23	100	328.0	5.37	1762.88	14.54	0.00	2019.20	1339.90	<b>1.51</b>	680.49	1371.62	35.61	0.50
2004	24	100	328.0	5.29	1735.03	14.77	0.00	1991.29	1388.62	<b>1.43</b>	671.09	2042.71	35.61	0.50
2005	25	100	329.0	5.29	1740.13	15.00	0.00	2001.15	1439.19	<b>1.39</b>	674.41	2717.12	35.61	0.50
2006	26	100	329.0	5.23	1720.71	15.23	8.81	1991.59	1458.33	<b>1.37</b>	671.19	3388.31	35.61	0.50
2007	27	100	330.0	5.19	1714.18	15.46	25.08	2004.27	1466.48	<b>1.37</b>	675.46	4063.77	35.61	0.50
2008	28	100	330.0	5.09	1680.70	15.69	3.36	1947.76	1472.01	<b>1.32</b>	656.42	4720.19	35.61	0.50
2009	29	100	332.0	5.13	1702.87	15.92	0.00	1973.97	1489.22	<b>1.33</b>	665.25	5385.44	35.61	0.50
2010	30	100	332.0	5.08	1685.67	16.15	0.00	1957.91	1473.50	<b>1.33</b>	659.84	6045.28	35.61	0.50
2011	31	100	334.0	4.97	1660.59	16.38	30.41	1963.01	1465.69	<b>1.34</b>	661.56	6706.84	35.61	0.50
2012	32	100	334.0	4.88	1628.73	16.61	59.62	1958.88	1501.45	<b>1.30</b>	660.17	7367.00	35.61	0.50
2013	33	100	338.0	4.83	1634.11	16.84	65.87	1975.17	1493.34	<b>1.32</b>	665.66	8032.66	35.61	0.50
2014	34	100	338.0	4.81	1625.93	17.07	93.85	1997.33	1501.62	<b>1.33</b>	673.12	8705.78	35.61	0.50
2015	35	100	342.0	4.81	1644.53	17.30	104.75	2033.79	1513.63	<b>1.34</b>	685.41	9391.19	35.61	0.50
2016	36	100	342.0	4.80	1641.25	17.53	135.99	2064.95	1520.05	<b>1.36</b>	695.91	10087.11	35.61	0.50
2017	37	100	346.0	4.81	1663.79	17.76	120.66	2079.94	1519.00	<b>1.37</b>	700.97	10788.07	35.61	0.50
2018	38	100	346.0	4.74	1640.82	17.99	150.93	2086.94	1516.45	<b>1.38</b>	703.32	11491.39	35.61	0.50
2019	39	100	346.0	4.79	1658.87	18.22	137.55	2098.67	1524.25	<b>1.38</b>	707.28	12198.67	35.61	0.50
2020	40	100	356.0	4.79	1706.81	18.45	76.83	2098.55	1544.07	<b>1.36</b>	707.24	12905.91	35.61	0.50
2021	41	100	356.0	4.79	1706.81	18.68	72.84	2098.49	1564.14	<b>1.34</b>	707.22	13613.13	35.61	0.50
2022	42	100	356.0	4.79	1706.81	18.91	68.92	2098.50	1584.47	<b>1.32</b>	707.22	14320.34	35.61	0.50
2023	43	100	368.0	4.79	1764.35	19.14	0.00	2102.04	1605.07	<b>1.31</b>	708.41	15028.76	35.61	0.50
2024	44	100	368.0	4.79	1764.35	19.37	0.00	2106.10	1625.94	<b>1.30</b>	709.78	15738.54	35.61	0.50
2025	45	100	368.0	4.79	1764.35	19.60	0.00	2110.16	1647.07	<b>1.28</b>	711.15	16449.69	35.61	0.50
2026	46	100	376.0	4.79	1802.70	19.83	0.00	2160.18	1668.49	<b>1.29</b>	728.01	17177.70	35.61	0.50
2027	47	100	380.0	4.79	1821.88	20.06	0.00	2187.35	1690.18	<b>1.29</b>	737.16	17914.86	35.61	0.50
2028	48	100	386.7	4.79	1853.84	20.29	0.00	2229.99	1712.15	<b>1.30</b>	751.53	18666.39	35.61	0.50
2029	49	100	390.0	4.79	1869.82	20.52	0.00	2253.51	1734.41	<b>1.30</b>	758.88	19425.28	35.63	0.50
2030	50	100	390.0	4.79	1869.82	20.75	0.00	2257.81	1756.95	<b>1.29</b>	759.18	20184.46	35.69	0.50
2031	51	100	398.0	4.79	1908.18	20.98	0.00	2308.52	1779.79	<b>1.30</b>	774.46	20958.91	35.77	0.50
2032	52	100	402.0	4.79	1927.36	21.21	0.00	2336.15	1802.93	<b>1.30</b>	781.35	21740.27	35.88	0.50
2033	53	100	402.0	4.79	1927.36	21.44	0.00	2340.58	1826.37	<b>1.28</b>	779.87	22520.13	36.02	0.50
2034	54	100	408.0	4.79	1956.12	21.67	0.00	2380.02	1850.11	<b>1.29</b>	789.40	23309.53	36.18	0.50
2035	55	100	411.0	4.79	1970.51	21.90	0.00	2402.05	1874.16	<b>1.28</b>	792.48	24102.01	36.37	0.51
2036	56	100	411.0	4.79	1970.51	22.13	0.00	2406.58	1898.53	<b>1.27</b>	789.16	24891.18	36.59	0.51
2037	57	100	411.0	4.79	1970.51	22.36	0.00	2411.11	1923.21	<b>1.25</b>	785.26	25676.44	36.85	0.51
2038	58	100	415.7	4.79	1992.88	22.59	0.00	2443.07	1948.21	<b>1.25</b>	789.65	26466.09	37.13	0.52
2039	59	100	418.0	4.79	2004.07	22.82	0.00	2461.40	1973.54	<b>1.25</b>	788.95	27255.04	37.44	0.52
2040	60	100	418.0	4.79	2004.07	23.05	0.00	2466.01	1999.19	<b>1.23</b>	783.25	28038.29	37.78	0.53
2041	61	100	418.0	4.79	2004.07	23.28	0.00	2470.62	2025.18	<b>1.22</b>	777.00	28815.29	38.16	0.53
2042	62	100	418.0	4.79	2004.07	23.51	0.00	2475.22	2051.51	<b>1.21</b>	770.22	29585.51	38.56	0.54
2043	63	100	418.0	4.79	2004.07	23.74	0.00	2479.83	2078.18	<b>1.19</b>	762.91	30348.42	39.01	0.54
2044	64	100	418.0	4.79	2004.07	23.97	0.00	2484.44	2105.20	<b>1.18</b>	755.09	31103.51	39.48	0.55
2045	65	100	418.0	4.79	2004.07	24.20	0.00	2489.05	2132.56	<b>1.17</b>	746.78	31850.29	40.00	0.56
2046	66	100	418.0	4.79	2004.07	24.43	0.00	2493.66	2160.29	<b>1.15</b>	738.57	32588.86	40.52	0.56
2047	67	100	418.0	4.79	2004.07	24.66	0.00	2498.27	2188.37	<b>1.14</b>	730.43	33319.29	41.04	0.57



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	327.0	5.49	1794.01	14.31	0.00	2050.73	1299.25	<b>1.58</b>	691.12	691.12	35.61	0.50
2003	23	100	328.0	5.37	1762.88	14.54	0.00	2019.20	1339.90	<b>1.51</b>	680.49	1371.62	35.61	0.50
2004	24	100	328.0	5.29	1735.03	14.77	0.00	1991.29	1388.62	<b>1.43</b>	671.09	2042.71	35.61	0.50
2005	25	100	329.0	5.29	1740.13	15.00	0.00	2001.15	1439.19	<b>1.39</b>	674.41	2717.12	35.61	0.50
2006	26	100	329.0	5.23	1720.71	15.23	8.81	1991.59	1458.33	<b>1.37</b>	671.19	3388.31	35.61	0.50
2007	27	100	330.0	5.19	1714.18	15.46	25.08	2004.27	1466.48	<b>1.37</b>	675.46	4063.77	35.61	0.50
2008	28	100	330.0	5.09	1680.70	15.69	3.36	1947.76	1472.01	<b>1.32</b>	656.42	4720.19	35.61	0.50
2009	29	100	332.0	5.13	1702.87	15.92	0.00	1973.97	1489.22	<b>1.33</b>	665.25	5385.44	35.61	0.50
2010	30	100	332.0	5.08	1685.67	16.15	0.00	1957.91	1473.50	<b>1.33</b>	659.84	6045.28	35.61	0.50
2011	31	100	334.0	4.97	1660.59	16.38	30.41	1963.01	1465.69	<b>1.34</b>	661.56	6706.84	35.61	0.50
2012	32	100	334.0	4.88	1628.73	16.61	59.62	1958.88	1501.45	<b>1.30</b>	660.17	7367.00	35.61	0.50
2013	33	100	338.0	4.83	1634.11	16.84	65.87	1975.17	1493.34	<b>1.32</b>	665.66	8032.66	35.61	0.50
2014	34	100	338.0	4.81	1625.93	17.07	93.85	1997.33	1501.62	<b>1.33</b>	673.12	8705.78	35.61	0.50
2015	35	100	342.0	4.81	1644.53	17.30	104.75	2033.79	1513.63	<b>1.34</b>	685.41	9391.19	35.61	0.50
2016	36	100	342.0	4.80	1641.25	17.53	135.99	2064.95	1520.05	<b>1.36</b>	695.91	10087.11	35.61	0.50
2017	37	100	346.0	4.81	1663.79	17.76	120.66	2079.94	1519.00	<b>1.37</b>	700.97	10788.07	35.61	0.50
2018	38	100	346.0	4.74	1640.82	17.99	150.93	2086.94	1516.45	<b>1.38</b>	703.32	11491.39	35.61	0.50
2019	39	100	346.0	4.79	1658.87	18.22	137.55	2098.67	1524.25	<b>1.38</b>	707.28	12198.67	35.61	0.50
2020	40	100	356.0	4.79	1706.81	18.45	76.83	2098.55	1544.07	<b>1.36</b>	707.24	12905.91	35.61	0.50
2021	41	100	356.0	4.79	1706.81	18.68	72.84	2098.49	1564.14	<b>1.34</b>	707.22	13613.13	35.61	0.50
2022	42	100	356.0	4.79	1706.81	18.91	68.92	2098.50	1584.47	<b>1.32</b>	707.22	14320.34	35.61	0.50
2023	43	100	368.0	4.79	1764.35	19.14	0.00	2102.04	1605.07	<b>1.31</b>	708.41	15028.76	35.61	0.50
2024	44	100	368.0	4.79	1764.35	19.37	0.00	2106.10	1625.94	<b>1.30</b>	709.78	15738.54	35.61	0.50
2025	45	100	368.0	4.79	1764.35	19.60	0.00	2110.16	1647.07	<b>1.28</b>	711.15	16449.69	35.61	0.50
2026	46	100	376.0	4.79	1802.70	19.83	0.00	2160.18	1668.49	<b>1.29</b>	728.01	17177.70	35.61	0.50
2027	47	100	380.0	4.79	1821.88	20.06	0.00	2187.35	1690.18	<b>1.29</b>	737.16	17914.86	35.61	0.50
2028	48	100	386.7	4.79	1853.84	20.29	0.00	2229.99	1712.15	<b>1.30</b>	751.53	18666.39	35.61	0.50
2029	49	100	390.0	4.79	1869.82	20.52	0.00	2253.51	1734.41	<b>1.30</b>	758.88	19425.28	35.63	0.50
2030	50	100	390.0	4.79	1869.82	20.75	0.00	2257.81	1756.95	<b>1.29</b>	759.18	20184.46	35.69	0.50
2031	51	100	398.0	4.79	1908.18	20.98	0.00	2308.52	1779.79	<b>1.30</b>	774.46	20958.91	35.77	0.50
2032	52	100	402.0	4.79	1927.36	21.21	0.00	2336.15	1802.93	<b>1.30</b>	781.35	21740.27	35.88	0.50
2033	53	100	402.0	4.79	1927.36	21.44	0.00	2340.58	1826.37	<b>1.28</b>	779.87	22520.13	36.02	0.50
2034	54	100	408.0	4.79	1956.12	21.67	0.00	2380.02	1850.11	<b>1.29</b>	789.40	23309.53	36.18	0.50
2035	55	100	411.0	4.79	1970.51	21.90	0.00	2402.05	1874.16	<b>1.28</b>	792.48	24102.01	36.37	0.51
2036	56	100	411.0	4.79	1970.51	22.13	0.00	2406.58	1898.53	<b>1.27</b>	789.16	24891.18	36.59	0.51
2037	57	100	411.0	4.79	1970.51	22.36	0.00	2411.11	1923.21	<b>1.25</b>	785.26	25676.44	36.85	0.51
2038	58	100	415.7	4.79	1992.88	22.59	0.00	2443.07	1948.21	<b>1.25</b>	789.65	26466.09	37.13	0.52
2039	59	100	418.0	4.79	2004.07	22.82	0.00	2461.40	1973.54	<b>1.25</b>	788.95	27255.04	37.44	0.52
2040	60	100	418.0	4.79	2004.07	23.05	0.00	2466.01	1999.19	<b>1.23</b>	783.25	28038.29	37.78	0.53
2041	61	100	418.0	4.79	2004.07	23.28	0.00	2470.62	2025.18	<b>1.22</b>	777.00	28815.29	38.16	0.53
2042	62	100	418.0	4.79	2004.07	23.51	0.00	2475.22	2051.51	<b>1.21</b>	770.22	29585.51	38.56	0.54
2043	63	100	418.0	4.79	2004.07	23.74	0.00	2479.83	2078.18	<b>1.19</b>	762.91	30348.42	39.01	0.54
2044	64	100	418.0	4.79	2004.07	23.97	0.00	2484.44	2105.20	<b>1.18</b>	755.09	31103.51	39.48	0.55
2045	65	100	418.0	4.79	2004.07	24.20	0.00	2489.05	2132.56	<b>1.17</b>	746.78	31850.29	40.00	0.56
2046	66	100	418.0	4.79	2004.07	24.43	0.00	2493.66	2160.29	<b>1.15</b>	738.57	32588.86	40.52	0.56
2047	67	100	418.0	4.79	2004.07	24.66	0.00	2498.27	2188.37	<b>1.14</b>	730.43	33319.29	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	327.0	5.49	1794.01	24.20	0.00	2228.16	1299.25	<b>1.71</b>	801.04	801.04	33.38	0.46
2003	23	100	328.0	5.37	1762.88	24.20	0.00	2189.49	1339.90	<b>1.63</b>	787.14	1588.17	33.38	0.46
2004	24	100	328.0	5.29	1735.03	24.20	0.00	2154.90	1388.62	<b>1.55</b>	774.70	2362.87	33.38	0.46
2005	25	100	329.0	5.29	1740.13	24.20	0.00	2161.24	1439.19	<b>1.50</b>	776.98	3139.85	33.38	0.46
2006	26	100	329.0	5.23	1720.71	24.20	20.30	2157.42	1458.33	<b>1.48</b>	775.61	3915.46	33.38	0.46
2007	27	100	330.0	5.19	1714.18	24.20	40.48	2169.49	1466.48	<b>1.48</b>	779.94	4695.40	33.38	0.46
2008	28	100	330.0	5.09	1680.70	24.20	19.98	2107.41	1472.01	<b>1.43</b>	757.63	5453.03	33.38	0.46
2009	29	100	332.0	5.13	1702.87	24.20	0.00	2114.97	1489.22	<b>1.42</b>	760.34	6213.37	33.38	0.46
2010	30	100	332.0	5.08	1685.67	24.20	20.39	2113.99	1473.50	<b>1.43</b>	759.99	6973.37	33.38	0.46
2011	31	100	334.0	4.97	1660.59	24.20	196.78	2259.24	1465.69	<b>1.54</b>	812.21	7785.58	33.38	0.46
2012	32	100	334.0	4.88	1628.73	24.20	194.65	2217.53	1501.45	<b>1.48</b>	797.22	8582.79	33.38	0.46
2013	33	100	338.0	4.83	1634.11	24.20	159.96	2189.53	1493.34	<b>1.47</b>	787.15	9369.94	33.38	0.46
2014	34	100	338.0	4.81	1625.93	24.20	213.33	2232.73	1501.62	<b>1.49</b>	802.68	10172.63	33.38	0.46
2015	35	100	342.0	4.81	1644.53	24.20	250.26	2292.77	1513.63	<b>1.51</b>	824.26	10996.89	33.38	0.46
2016	36	100	342.0	4.80	1641.25	24.20	277.29	2315.72	1520.05	<b>1.52</b>	832.52	11829.41	33.38	0.46
2017	37	100	346.0	4.81	1663.79	24.20	260.59	2327.03	1519.00	<b>1.53</b>	836.58	12665.99	33.38	0.46
2018	38	100	346.0	4.74	1640.82	24.20	302.31	2340.21	1516.45	<b>1.54</b>	841.32	13507.31	33.38	0.46
2019	39	100	346.0	4.79	1658.87	24.20	294.88	2355.20	1524.25	<b>1.55</b>	846.71	14354.01	33.38	0.46
2020	40	100	356.0	4.52	1608.86	24.20	207.00	2205.20	1426.66	<b>1.55</b>	792.78	15146.80	33.38	0.46
2021	41	100	356.0	4.56	1623.34	24.20	188.71	2204.90	1429.59	<b>1.54</b>	792.67	15939.47	33.38	0.46
2022	42	100	356.0	4.61	1639.57	24.20	169.56	2205.91	1437.39	<b>1.53</b>	793.04	16732.51	33.38	0.46
2023	43	100	368.0	4.66	1714.67	24.20	76.35	2205.96	1446.40	<b>1.53</b>	793.06	17525.57	33.38	0.46
2024	44	100	368.0	4.71	1735.07	24.20	50.54	2205.49	1456.62	<b>1.51</b>	792.89	18318.46	33.38	0.46
2025	45	100	368.0	4.77	1756.24	24.20	24.32	2205.57	1468.09	<b>1.50</b>	792.91	19111.37	33.38	0.46
2026	46	100	376.0	4.83	1816.85	24.20	0.00	2256.53	1480.83	<b>1.52</b>	811.24	19922.61	33.38	0.46
2027	47	100	380.0	4.89	1859.68	24.20	0.00	2309.72	1494.87	<b>1.55</b>	830.36	20752.97	33.38	0.46
2028	48	100	386.7	4.96	1917.10	24.20	0.00	2381.03	1510.25	<b>1.58</b>	856.00	21608.96	33.38	0.46
2029	49	100	390.0	5.02	1957.02	24.20	0.00	2430.62	1527.00	<b>1.59</b>	873.20	22482.17	33.40	0.46
2030	50	100	390.0	5.08	1981.29	24.20	0.00	2460.76	1545.16	<b>1.59</b>	882.75	23364.92	33.45	0.47
2031	51	100	398.0	5.14	2047.61	24.20	0.00	2543.13	1564.78	<b>1.63</b>	910.27	24275.19	33.53	0.47
2032	52	100	402.0	5.21	2095.07	24.20	0.00	2602.08	1585.13	<b>1.64</b>	928.54	25203.73	33.63	0.47
2033	53	100	402.0	5.28	2122.31	24.20	0.00	2635.91	1605.73	<b>1.64</b>	937.05	26140.78	33.76	0.47
2034	54	100	408.0	5.35	2181.99	24.20	0.00	2710.03	1626.61	<b>1.67</b>	959.02	27099.80	33.91	0.47
2035	55	100	411.0	5.42	2226.60	24.20	0.00	2765.44	1647.75	<b>1.68</b>	973.44	28073.23	34.09	0.47
2036	56	100	411.0	5.49	2255.55	24.20	0.00	2801.39	1669.17	<b>1.68</b>	980.12	29053.35	34.30	0.48
2037	57	100	411.0	5.56	2284.87	24.20	0.00	2837.81	1690.87	<b>1.68</b>	986.09	30039.44	34.53	0.48
2038	58	100	415.7	5.63	2340.86	24.20	0.00	2907.34	1712.85	<b>1.70</b>	1002.61	31042.04	34.80	0.48
2039	59	100	418.0	5.70	2384.60	24.20	0.00	2961.67	1735.12	<b>1.71</b>	1012.84	32054.88	35.09	0.49
2040	60	100	418.0	5.78	2415.60	24.20	0.00	3000.17	1757.68	<b>1.71</b>	1016.70	33071.58	35.41	0.49
2041	61	100	418.0	5.85	2447.00	24.20	0.00	3039.17	1780.53	<b>1.71</b>	1019.79	34091.37	35.76	0.50
2042	62	100	418.0	5.93	2478.81	24.20	0.00	3078.68	1803.67	<b>1.71</b>	1022.12	35113.49	36.14	0.50
2043	63	100	418.0	6.01	2511.04	24.20	0.00	3118.71	1827.12	<b>1.71</b>	1023.67	36137.16	36.56	0.51
2044	64	100	418.0	6.09	2543.68	24.20	0.00	3159.25	1850.87	<b>1.71</b>	1024.45	37161.61	37.01	0.52
2045	65	100	418.0	6.16	2576.75	24.20	0.00	3200.32	1874.94	<b>1.71</b>	1024.45	38186.06	37.49	0.52
2046	66	100	418.0	6.24	2610.24	24.20	0.00	3241.92	1899.31	<b>1.71</b>	1024.45	39210.50	37.97	0.53
2047	67	100	418.0	6.33	2644.18	24.20	0.00	3284.07	1924.00	<b>1.71</b>	1024.45	40234.95	38.47	0.54

## 2.3 Génération 1990 (début en 2012)

Aide-soignante (CN puis HC) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

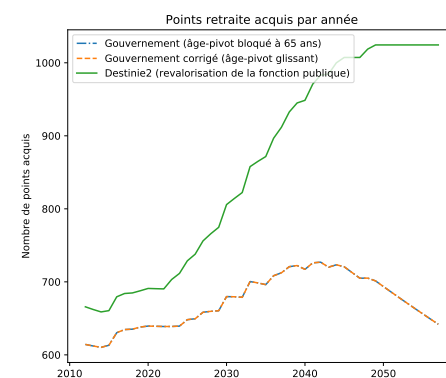
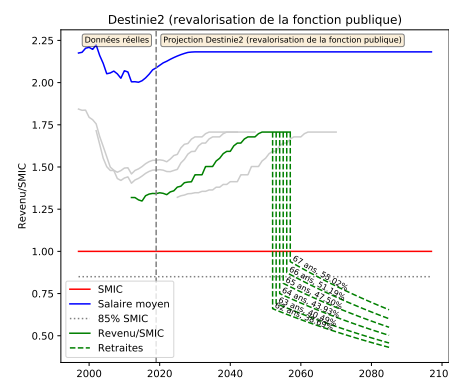
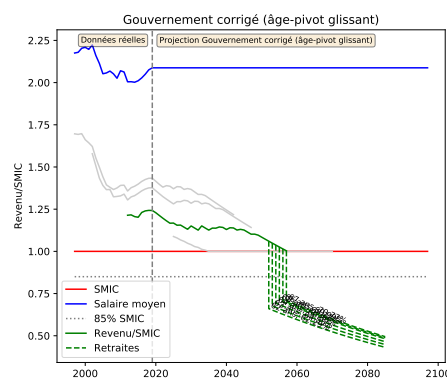
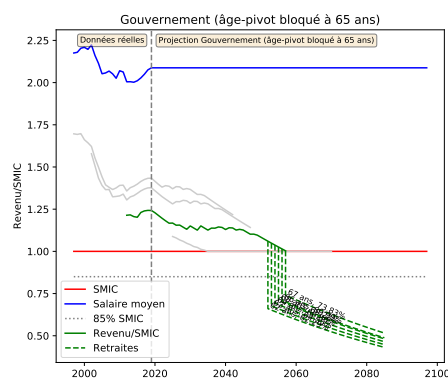
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	1541.76	<b>62.29</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	1600.85	<b>64.55</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	1661.22	<b>66.86</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	65 ans 0 mois	0.00%	1722.88	<b>69.22</b>	2426.59	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	65 ans 0 mois	5.00%	1745.28	<b>69.99</b>	2458.13	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2057	67	100.00%	65 ans 0 mois	10.00%	1844.59	<b>73.83</b>	2490.09	<b>0.74</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1541.76	<b>62.29</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1600.85	<b>64.55</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1661.22	<b>66.86</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1722.88	<b>69.22</b>	2426.59	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1745.28	<b>69.99</b>	2458.13	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2057	67	100.00%	66 ans 6 mois	2.50%	1767.96	<b>70.77</b>	2490.09	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1355.51	<b>38.69</b>	2052.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1462.29	<b>41.21</b>	2079.04	<b>0.70</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1606.37	<b>44.69</b>	2106.06	<b>0.76</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1758.60	<b>48.29</b>	2133.44	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1919.22	<b>52.03</b>	2161.18	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2088.49	<b>55.89</b>	2189.27	<b>0.95</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	327.0	4.88	1594.59	14.31	0.00	1822.78	1501.45	<b>1.21</b>	614.30	614.30	35.61	0.50
2013	23	100	328.0	4.83	1585.77	14.54	0.00	1816.34	1493.34	<b>1.22</b>	612.13	1226.43	35.61	0.50
2014	24	100	328.0	4.81	1577.83	14.77	0.00	1810.87	1501.62	<b>1.21</b>	610.29	1836.71	35.61	0.50
2015	25	100	329.0	4.81	1582.02	15.00	0.00	1819.32	1513.63	<b>1.20</b>	613.13	2449.85	35.61	0.50
2016	26	100	329.0	4.80	1578.86	15.23	51.15	1870.47	1520.05	<b>1.23</b>	630.37	3080.22	35.61	0.50
2017	27	100	330.0	4.81	1586.85	15.46	51.01	1883.20	1519.00	<b>1.24</b>	634.66	3714.88	35.61	0.50
2018	28	100	330.0	4.74	1564.94	15.69	74.24	1884.72	1516.45	<b>1.24</b>	635.17	4350.05	35.61	0.50
2019	29	100	332.0	4.79	1591.75	15.92	48.30	1893.46	1524.25	<b>1.24</b>	638.12	4988.17	35.61	0.50
2020	30	100	332.0	4.79	1591.75	16.15	48.57	1897.38	1544.07	<b>1.23</b>	639.44	5627.61	35.61	0.50
2021	31	100	334.0	4.79	1601.34	16.38	32.81	1896.44	1564.14	<b>1.21</b>	639.12	6266.74	35.61	0.50
2022	32	100	334.0	4.79	1601.34	16.61	28.24	1895.56	1584.47	<b>1.20</b>	638.83	6905.57	35.61	0.50
2023	33	100	338.0	4.79	1620.51	16.84	2.30	1895.71	1605.07	<b>1.18</b>	638.88	7544.44	35.61	0.50
2024	34	100	338.0	4.79	1620.51	17.07	0.00	1897.14	1625.94	<b>1.17</b>	639.36	8183.80	35.61	0.50
2025	35	100	342.0	4.79	1639.69	17.30	0.00	1923.36	1647.07	<b>1.17</b>	648.20	8832.00	35.61	0.50
2026	36	100	342.0	4.79	1639.69	17.53	0.00	1927.13	1668.49	<b>1.16</b>	649.47	9481.46	35.61	0.50
2027	37	100	346.0	4.79	1658.87	17.76	0.00	1953.49	1690.18	<b>1.16</b>	658.35	10139.81	35.61	0.50
2028	38	100	346.0	4.79	1658.87	17.99	0.00	1957.30	1712.15	<b>1.14</b>	659.63	10799.45	35.61	0.50
2029	39	100	346.0	4.79	1658.87	18.22	0.00	1961.12	1734.41	<b>1.13</b>	660.42	11459.86	35.63	0.50
2030	40	100	356.0	4.79	1706.81	18.45	0.00	2021.72	1756.95	<b>1.15</b>	679.79	12139.66	35.69	0.50
2031	41	100	356.0	4.79	1706.81	18.68	0.00	2025.65	1779.79	<b>1.14</b>	679.56	12819.22	35.77	0.50
2032	42	100	356.0	4.79	1706.81	18.91	0.00	2029.57	1802.93	<b>1.13</b>	678.81	13498.03	35.88	0.50
2033	43	100	368.0	4.79	1764.35	19.14	0.00	2102.04	1826.37	<b>1.15</b>	700.39	14198.42	36.02	0.50
2034	44	100	368.0	4.79	1764.35	19.37	0.00	2106.10	1850.11	<b>1.14</b>	698.55	14896.97	36.18	0.50
2035	45	100	368.0	4.79	1764.35	19.60	0.00	2110.16	1874.16	<b>1.13</b>	696.18	15593.15	36.37	0.51
2036	46	100	376.0	4.79	1802.70	19.83	0.00	2160.18	1898.53	<b>1.14</b>	708.36	16301.51	36.59	0.51
2037	47	100	380.0	4.79	1821.88	20.06	0.00	2187.35	1923.21	<b>1.14</b>	712.39	17013.90	36.85	0.51
2038	48	100	386.7	4.79	1853.84	20.29	0.00	2229.99	1948.21	<b>1.14</b>	720.78	17734.67	37.13	0.52
2039	49	100	390.0	4.79	1869.82	20.52	0.00	2253.51	1973.54	<b>1.14</b>	722.32	18456.99	37.44	0.52
2040	50	100	390.0	4.79	1869.82	20.75	0.00	2257.81	1999.19	<b>1.13</b>	717.13	19174.12	37.78	0.53
2041	51	100	398.0	4.79	1908.18	20.98	0.00	2308.52	2025.18	<b>1.14</b>	726.02	19900.14	38.16	0.53
2042	52	100	402.0	4.79	1927.36	21.21	0.00	2336.15	2051.51	<b>1.14</b>	726.94	20627.08	38.56	0.54
2043	53	100	402.0	4.79	1927.36	21.44	0.00	2340.58	2078.18	<b>1.13</b>	720.07	21347.15	39.01	0.54
2044	54	100	408.0	4.79	1956.12	21.67	0.00	2380.02	2105.20	<b>1.13</b>	723.35	22070.50	39.48	0.55
2045	55	100	411.0	4.79	1970.51	21.90	0.00	2402.05	2132.56	<b>1.13</b>	720.68	22791.18	40.00	0.56
2046	56	100	411.0	4.79	1970.51	22.13	0.00	2406.58	2160.29	<b>1.11</b>	712.77	23503.96	40.52	0.56
2047	57	100	411.0	4.79	1970.51	22.36	0.00	2411.11	2188.37	<b>1.10</b>	704.95	24208.91	41.04	0.57
2048	58	100	415.7	4.79	1992.88	22.59	0.00	2443.07	2216.82	<b>1.10</b>	705.13	24914.04	41.58	0.58
2049	59	100	418.0	4.79	2004.07	22.82	0.00	2461.40	2245.64	<b>1.10</b>	701.30	25615.34	42.12	0.59
2050	60	100	418.0	4.79	2004.07	23.05	0.00	2466.01	2274.83	<b>1.08</b>	693.60	26308.94	42.66	0.59
2051	61	100	418.0	4.79	2004.07	23.28	0.00	2470.62	2304.40	<b>1.07</b>	685.98	26994.91	43.22	0.60
2052	62	100	418.0	4.79	2004.07	23.51	0.00	2475.22	2334.36	<b>1.06</b>	678.44	27673.35	43.78	0.61
2053	63	100	418.0	4.79	2004.07	23.74	0.00	2479.83	2364.71	<b>1.05</b>	670.98	28344.33	44.35	0.62
2054	64	100	418.0	4.79	2004.07	23.97	0.00	2484.44	2395.45	<b>1.04</b>	663.60	29007.92	44.93	0.63
2055	65	100	418.0	4.79	2004.07	24.20	0.00	2489.05	2426.59	<b>1.03</b>	656.30	29664.22	45.51	0.63
2056	66	100	418.0	4.79	2004.07	24.43	0.00	2493.66	2458.13	<b>1.01</b>	649.07	30313.29	46.10	0.64
2057	67	100	418.0	4.79	2004.07	24.66	0.00	2498.27	2490.09	<b>1.00</b>	641.93	30955.22	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	327.0	4.88	1594.59	14.31	0.00	1822.78	1501.45	<b>1.21</b>	614.30	614.30	35.61	0.50
2013	23	100	328.0	4.83	1585.77	14.54	0.00	1816.34	1493.34	<b>1.22</b>	612.13	1226.43	35.61	0.50
2014	24	100	328.0	4.81	1577.83	14.77	0.00	1810.87	1501.62	<b>1.21</b>	610.29	1836.71	35.61	0.50
2015	25	100	329.0	4.81	1582.02	15.00	0.00	1819.32	1513.63	<b>1.20</b>	613.13	2449.85	35.61	0.50
2016	26	100	329.0	4.80	1578.86	15.23	51.15	1870.47	1520.05	<b>1.23</b>	630.37	3080.22	35.61	0.50
2017	27	100	330.0	4.81	1586.85	15.46	51.01	1883.20	1519.00	<b>1.24</b>	634.66	3714.88	35.61	0.50
2018	28	100	330.0	4.74	1564.94	15.69	74.24	1884.72	1516.45	<b>1.24</b>	635.17	4350.05	35.61	0.50
2019	29	100	332.0	4.79	1591.75	15.92	48.30	1893.46	1524.25	<b>1.24</b>	638.12	4988.17	35.61	0.50
2020	30	100	332.0	4.79	1591.75	16.15	48.57	1897.38	1544.07	<b>1.23</b>	639.44	5627.61	35.61	0.50
2021	31	100	334.0	4.79	1601.34	16.38	32.81	1896.44	1564.14	<b>1.21</b>	639.12	6266.74	35.61	0.50
2022	32	100	334.0	4.79	1601.34	16.61	28.24	1895.56	1584.47	<b>1.20</b>	638.83	6905.57	35.61	0.50
2023	33	100	338.0	4.79	1620.51	16.84	2.30	1895.71	1605.07	<b>1.18</b>	638.88	7544.44	35.61	0.50
2024	34	100	338.0	4.79	1620.51	17.07	0.00	1897.14	1625.94	<b>1.17</b>	639.36	8183.80	35.61	0.50
2025	35	100	342.0	4.79	1639.69	17.30	0.00	1923.36	1647.07	<b>1.17</b>	648.20	8832.00	35.61	0.50
2026	36	100	342.0	4.79	1639.69	17.53	0.00	1927.13	1668.49	<b>1.16</b>	649.47	9481.46	35.61	0.50
2027	37	100	346.0	4.79	1658.87	17.76	0.00	1953.49	1690.18	<b>1.16</b>	658.35	10139.81	35.61	0.50
2028	38	100	346.0	4.79	1658.87	17.99	0.00	1957.30	1712.15	<b>1.14</b>	659.63	10799.45	35.61	0.50
2029	39	100	346.0	4.79	1658.87	18.22	0.00	1961.12	1734.41	<b>1.13</b>	660.42	11459.86	35.63	0.50
2030	40	100	356.0	4.79	1706.81	18.45	0.00	2021.72	1756.95	<b>1.15</b>	679.79	12139.66	35.69	0.50
2031	41	100	356.0	4.79	1706.81	18.68	0.00	2025.65	1779.79	<b>1.14</b>	679.56	12819.22	35.77	0.50
2032	42	100	356.0	4.79	1706.81	18.91	0.00	2029.57	1802.93	<b>1.13</b>	678.81	13498.03	35.88	0.50
2033	43	100	368.0	4.79	1764.35	19.14	0.00	2102.04	1826.37	<b>1.15</b>	700.39	14198.42	36.02	0.50
2034	44	100	368.0	4.79	1764.35	19.37	0.00	2106.10	1850.11	<b>1.14</b>	698.55	14896.97	36.18	0.50
2035	45	100	368.0	4.79	1764.35	19.60	0.00	2110.16	1874.16	<b>1.13</b>	696.18	15593.15	36.37	0.51
2036	46	100	376.0	4.79	1802.70	19.83	0.00	2160.18	1898.53	<b>1.14</b>	708.36	16301.51	36.59	0.51
2037	47	100	380.0	4.79	1821.88	20.06	0.00	2187.35	1923.21	<b>1.14</b>	712.39	17013.90	36.85	0.51
2038	48	100	386.7	4.79	1853.84	20.29	0.00	2229.99	1948.21	<b>1.14</b>	720.78	17734.67	37.13	0.52
2039	49	100	390.0	4.79	1869.82	20.52	0.00	2253.51	1973.54	<b>1.14</b>	722.32	18456.99	37.44	0.52
2040	50	100	390.0	4.79	1869.82	20.75	0.00	2257.81	1999.19	<b>1.13</b>	717.13	19174.12	37.78	0.53
2041	51	100	398.0	4.79	1908.18	20.98	0.00	2308.52	2025.18	<b>1.14</b>	726.02	19900.14	38.16	0.53
2042	52	100	402.0	4.79	1927.36	21.21	0.00	2336.15	2051.51	<b>1.14</b>	726.94	20627.08	38.56	0.54
2043	53	100	402.0	4.79	1927.36	21.44	0.00	2340.58	2078.18	<b>1.13</b>	720.07	21347.15	39.01	0.54
2044	54	100	408.0	4.79	1956.12	21.67	0.00	2380.02	2105.20	<b>1.13</b>	723.35	22070.50	39.48	0.55
2045	55	100	411.0	4.79	1970.51	21.90	0.00	2402.05	2132.56	<b>1.13</b>	720.68	22791.18	40.00	0.56
2046	56	100	411.0	4.79	1970.51	22.13	0.00	2406.58	2160.29	<b>1.11</b>	712.77	23503.96	40.52	0.56
2047	57	100	411.0	4.79	1970.51	22.36	0.00	2411.11	2188.37	<b>1.10</b>	704.95	24208.91	41.04	0.57
2048	58	100	415.7	4.79	1992.88	22.59	0.00	2443.07	2216.82	<b>1.10</b>	705.13	24914.04	41.58	0.58
2049	59	100	418.0	4.79	2004.07	22.82	0.00	2461.40	2245.64	<b>1.10</b>	701.30	25615.34	42.12	0.59
2050	60	100	418.0	4.79	2004.07	23.05	0.00	2466.01	2274.83	<b>1.08</b>	693.60	26308.94	42.66	0.59
2051	61	100	418.0	4.79	2004.07	23.28	0.00	2470.62	2304.40	<b>1.07</b>	685.98	26994.91	43.22	0.60
2052	62	100	418.0	4.79	2004.07	23.51	0.00	2475.22	2334.36	<b>1.06</b>	678.44	27673.35	43.78	0.61
2053	63	100	418.0	4.79	2004.07	23.74	0.00	2479.83	2364.71	<b>1.05</b>	670.98	28344.33	44.35	0.62
2054	64	100	418.0	4.79	2004.07	23.97	0.00	2484.44	2395.45	<b>1.04</b>	663.60	29007.92	44.93	0.63
2055	65	100	418.0	4.79	2004.07	24.20	0.00	2489.05	2426.59	<b>1.03</b>	656.30	29664.22	45.51	0.63
2056	66	100	418.0	4.79	2004.07	24.43	0.00	2493.66	2458.13	<b>1.01</b>	649.07	30313.29	46.10	0.64
2057	67	100	418.0	4.79	2004.07	24.66	0.00	2498.27	2490.09	<b>1.00</b>	641.93	30955.22	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	327.0	4.88	1594.59	24.20	0.00	1980.49	1501.45	<b>1.32</b>	712.00	712.00	33.38	0.46
2013	23	100	328.0	4.83	1585.77	24.20	0.00	1969.52	1493.34	<b>1.32</b>	708.05	1420.05	33.38	0.46
2014	24	100	328.0	4.81	1577.83	24.20	0.00	1959.66	1501.62	<b>1.31</b>	704.51	2124.56	33.38	0.46
2015	25	100	329.0	4.81	1582.02	24.20	0.00	1964.87	1513.63	<b>1.30</b>	706.38	2830.94	33.38	0.46
2016	26	100	329.0	4.80	1578.86	24.20	200.54	2161.48	1520.05	<b>1.42</b>	777.07	3608.01	33.38	0.46
2017	27	100	330.0	4.81	1586.85	24.20	170.12	2141.00	1519.00	<b>1.41</b>	769.70	4377.71	33.38	0.46
2018	28	100	330.0	4.74	1564.94	24.20	155.47	2099.13	1516.45	<b>1.38</b>	754.65	5132.36	33.38	0.46
2019	29	100	332.0	4.79	1591.75	24.20	146.93	2123.88	1524.25	<b>1.39</b>	763.55	5895.91	33.38	0.46
2020	30	100	332.0	4.52	1500.40	24.20	149.97	2013.46	1426.66	<b>1.41</b>	723.85	6619.76	33.38	0.46
2021	31	100	334.0	4.56	1523.02	24.20	110.37	2001.96	1429.59	<b>1.40</b>	719.72	7339.48	33.38	0.46
2022	32	100	334.0	4.61	1538.25	24.20	85.72	1996.22	1437.39	<b>1.39</b>	717.65	8057.13	33.38	0.46
2023	33	100	338.0	4.66	1574.88	24.20	44.65	2000.66	1446.40	<b>1.38</b>	719.25	8776.38	33.38	0.46
2024	34	100	338.0	4.71	1593.63	24.20	23.79	2003.08	1456.62	<b>1.38</b>	720.12	9496.50	33.38	0.46
2025	35	100	342.0	4.77	1632.16	24.20	0.00	2027.14	1468.09	<b>1.38</b>	728.77	10225.27	33.38	0.46
2026	36	100	342.0	4.83	1652.56	24.20	0.00	2052.48	1480.83	<b>1.39</b>	737.88	10963.15	33.38	0.46
2027	37	100	346.0	4.89	1693.29	24.20	0.00	2103.06	1494.87	<b>1.41</b>	756.06	11719.21	33.38	0.46
2028	38	100	346.0	4.96	1715.47	24.20	0.00	2130.61	1510.25	<b>1.41</b>	765.97	12485.18	33.38	0.46
2029	39	100	346.0	5.02	1736.23	24.20	0.00	2156.39	1527.00	<b>1.41</b>	774.69	13259.87	33.40	0.46
2030	40	100	356.0	5.08	1808.56	24.20	0.00	2246.23	1545.16	<b>1.45</b>	805.79	14065.66	33.45	0.47
2031	41	100	356.0	5.14	1831.53	24.20	0.00	2274.76	1564.78	<b>1.45</b>	814.21	14879.87	33.53	0.47
2032	42	100	356.0	5.21	1855.34	24.20	0.00	2304.33	1585.13	<b>1.45</b>	822.29	15702.17	33.63	0.47
2033	43	100	368.0	5.28	1942.81	24.20	0.00	2412.97	1605.73	<b>1.50</b>	857.80	16559.96	33.76	0.47
2034	44	100	368.0	5.35	1968.07	24.20	0.00	2444.34	1626.61	<b>1.50</b>	865.00	17424.96	33.91	0.47
2035	45	100	368.0	5.42	1993.65	24.20	0.00	2476.11	1647.75	<b>1.50</b>	871.59	18296.55	34.09	0.47
2036	46	100	376.0	5.49	2063.47	24.20	0.00	2562.83	1669.17	<b>1.54</b>	896.65	19193.20	34.30	0.48
2037	47	100	380.0	5.56	2112.53	24.20	0.00	2623.77	1690.87	<b>1.55</b>	911.71	20104.92	34.53	0.48
2038	48	100	386.7	5.63	2177.54	24.20	0.00	2704.50	1712.85	<b>1.58</b>	932.66	21037.57	34.80	0.48
2039	49	100	390.0	5.70	2224.86	24.20	0.00	2763.28	1735.12	<b>1.59</b>	944.99	21982.57	35.09	0.49
2040	50	100	390.0	5.78	2253.79	24.20	0.00	2799.20	1757.68	<b>1.59</b>	948.59	22931.16	35.41	0.49
2041	51	100	398.0	5.85	2329.92	24.20	0.00	2893.76	1780.53	<b>1.63</b>	971.00	23902.15	35.76	0.50
2042	52	100	402.0	5.93	2383.93	24.20	0.00	2960.84	1803.67	<b>1.64</b>	982.99	24885.15	36.14	0.50
2043	53	100	402.0	6.01	2414.92	24.20	0.00	2999.33	1827.12	<b>1.64</b>	984.49	25869.63	36.56	0.51
2044	54	100	408.0	6.09	2482.83	24.20	0.00	3083.67	1850.87	<b>1.67</b>	999.94	26869.57	37.01	0.52
2045	55	100	411.0	6.16	2533.60	24.20	0.00	3146.73	1874.94	<b>1.68</b>	1007.29	27876.87	37.49	0.52
2046	56	100	411.0	6.24	2566.53	24.20	0.00	3187.63	1899.31	<b>1.68</b>	1007.29	28884.16	37.97	0.53
2047	57	100	411.0	6.33	2599.90	24.20	0.00	3229.07	1924.00	<b>1.68</b>	1007.29	29891.45	38.47	0.54
2048	58	100	415.7	6.41	2663.60	24.20	0.00	3308.19	1949.01	<b>1.70</b>	1018.73	30910.19	38.97	0.54
2049	59	100	418.0	6.49	2713.37	24.20	0.00	3370.01	1974.35	<b>1.71</b>	1024.45	31934.63	39.47	0.55
2050	60	100	418.0	6.58	2748.65	24.20	0.00	3413.82	2000.02	<b>1.71</b>	1024.45	32959.08	39.99	0.56
2051	61	100	418.0	6.66	2784.38	24.20	0.00	3458.20	2026.02	<b>1.71</b>	1024.45	33983.53	40.51	0.56
2052	62	100	418.0	6.75	2820.58	24.20	0.00	3503.16	2052.36	<b>1.71</b>	1024.45	35007.98	41.03	0.57
2053	63	100	418.0	6.84	2857.24	24.20	0.00	3548.70	2079.04	<b>1.71</b>	1024.45	36032.43	41.57	0.58
2054	64	100	418.0	6.92	2894.39	24.20	0.00	3594.83	2106.06	<b>1.71</b>	1024.45	37056.88	42.11	0.59
2055	65	100	418.0	7.01	2932.02	24.20	0.00	3641.56	2133.44	<b>1.71</b>	1024.45	38081.33	42.66	0.59
2056	66	100	418.0	7.11	2970.13	24.20	0.00	3688.90	2161.18	<b>1.71</b>	1024.45	39105.78	43.21	0.60
2057	67	100	418.0	7.20	3008.74	24.20	0.00	3736.86	2189.27	<b>1.71</b>	1024.45	40130.23	43.77	0.61

## 2.4 Génération 2003 (début en 2025)

Aide-soignante (CN puis HC) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

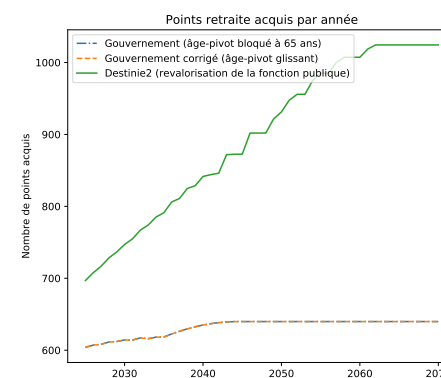
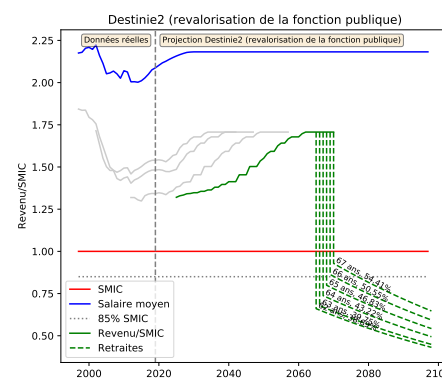
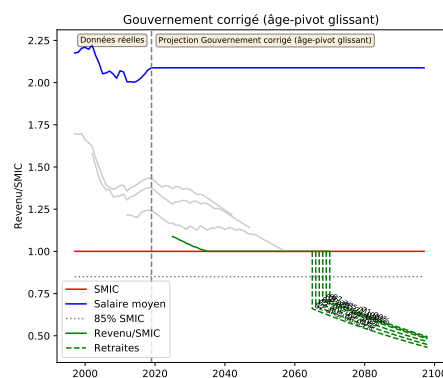
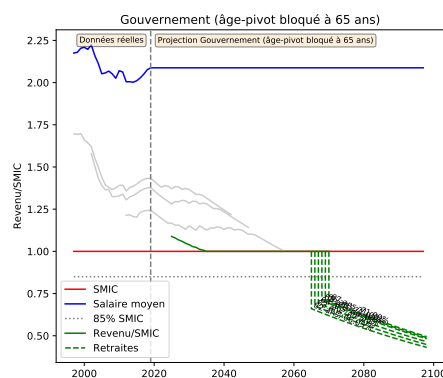
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	1823.65	<b>66.05</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	1893.54	<b>67.70</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	1964.94	<b>69.35</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2037.87	<b>71.00</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2064.37	<b>71.00</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	65 ans 0 mois	10.00%	2091.20	<b>71.00</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1823.65	<b>66.05</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1893.54	<b>67.70</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1964.94	<b>69.35</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2037.87	<b>71.00</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2064.37	<b>71.00</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2091.20	<b>71.00</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1603.34	<b>38.69</b>	2427.59	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1668.54	<b>39.75</b>	2459.15	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1837.93	<b>43.22</b>	2491.12	<b>0.74</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2016.93	<b>46.83</b>	2523.50	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2205.85	<b>50.55</b>	2556.31	<b>0.86</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2404.97	<b>54.41</b>	2589.54	<b>0.93</b>	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	327.0	4.79	1567.78	14.31	0.00	1792.12	1647.07	1.09	603.97	603.97	35.61	0.50
2026	23	100	328.0	4.79	1572.57	14.54	0.00	1801.22	1668.49	1.08	607.03	1211.00	35.61	0.50
2027	24	100	328.0	4.79	1572.57	14.77	0.00	1804.84	1690.18	1.07	608.25	1819.25	35.61	0.50
2028	25	100	329.0	4.79	1577.36	15.00	0.00	1813.97	1712.15	1.06	611.33	2430.58	35.61	0.50
2029	26	100	329.0	4.79	1577.36	15.23	0.00	1817.60	1734.41	1.05	612.09	3042.67	35.63	0.50
2030	27	100	330.0	4.79	1582.16	15.46	0.00	1826.76	1756.95	1.04	614.24	3656.91	35.69	0.50
2031	28	100	330.0	4.79	1582.16	15.69	0.00	1830.40	1779.79	1.03	614.06	4270.97	35.77	0.50
2032	29	100	332.0	4.79	1591.75	15.92	0.00	1845.15	1802.93	1.02	617.13	4888.10	35.88	0.50
2033	30	100	332.0	4.79	1591.75	16.15	0.00	1848.82	1826.37	1.01	616.01	5504.12	36.02	0.50
2034	31	100	334.0	4.79	1601.34	16.38	0.00	1863.64	1850.11	1.01	618.13	6122.24	36.18	0.50
2035	32	100	334.0	4.79	1601.34	16.61	0.00	1874.16	1874.16	1.00	618.32	6740.56	36.37	0.51
2036	33	100	338.0	4.79	1620.51	16.84	0.00	1898.53	1898.53	1.00	622.56	7363.13	36.59	0.51
2037	34	100	338.0	4.79	1620.51	17.07	0.00	1923.21	1923.21	1.00	626.36	7989.49	36.85	0.51
2038	35	100	342.0	4.79	1639.69	17.30	0.00	1948.21	1948.21	1.00	629.70	8619.19	37.13	0.52
2039	36	100	342.0	4.79	1639.69	17.53	0.00	1973.54	1973.54	1.00	632.58	9251.76	37.44	0.52
2040	37	100	346.0	4.79	1658.87	17.76	0.00	1999.19	1999.19	1.00	634.98	9886.75	37.78	0.53
2041	38	100	346.0	4.79	1658.87	17.99	3.74	2025.18	2025.18	1.00	636.92	10523.66	38.16	0.53
2042	39	100	346.0	4.79	1658.87	18.22	25.41	2051.51	2051.51	1.00	638.37	11162.03	38.56	0.54
2043	40	100	356.0	4.79	1706.81	18.45	0.00	2078.18	2078.18	1.00	639.34	11801.37	39.01	0.54
2044	41	100	356.0	4.79	1706.81	18.68	12.87	2105.20	2105.20	1.00	639.83	12441.20	39.48	0.55
2045	42	100	356.0	4.79	1706.81	18.91	35.44	2132.56	2132.56	1.00	639.83	13081.03	40.00	0.56
2046	43	100	368.0	4.79	1764.35	19.14	0.00	2160.29	2160.29	1.00	639.83	13720.85	40.52	0.56
2047	44	100	368.0	4.79	1764.35	19.37	12.95	2188.37	2188.37	1.00	639.83	14360.68	41.04	0.57
2048	45	100	368.0	4.79	1764.35	19.60	36.44	2216.82	2216.82	1.00	639.83	15000.51	41.58	0.58
2049	46	100	376.0	4.79	1802.70	19.83	14.33	2245.64	2245.64	1.00	639.83	15640.33	42.12	0.59
2050	47	100	380.0	4.79	1821.88	20.06	15.43	2274.83	2274.83	1.00	639.83	16280.16	42.66	0.59
2051	48	100	386.7	4.79	1853.84	20.29	1.43	2304.40	2304.40	1.00	639.83	16919.99	43.22	0.60
2052	49	100	390.0	4.79	1869.82	20.52	6.91	2334.36	2334.36	1.00	639.83	17559.81	43.78	0.61
2053	50	100	390.0	4.79	1869.82	20.75	31.99	2364.71	2364.71	1.00	639.83	18199.64	44.35	0.62
2054	51	100	398.0	4.79	1908.18	20.98	11.06	2395.45	2395.45	1.00	639.83	18839.47	44.93	0.63
2055	52	100	402.0	4.79	1927.36	21.21	13.58	2426.59	2426.59	1.00	639.83	19479.29	45.51	0.63
2056	53	100	402.0	4.79	1927.36	21.44	39.69	2458.13	2458.13	1.00	639.83	20119.12	46.10	0.64
2057	54	100	408.0	4.79	1956.12	21.67	31.20	2490.09	2490.09	1.00	639.83	20758.95	46.70	0.65
2058	55	100	411.0	4.79	1970.51	21.90	40.52	2522.46	2522.46	1.00	639.83	21398.77	47.31	0.66
2059	56	100	411.0	4.79	1970.51	22.13	67.74	2555.25	2555.25	1.00	639.83	22038.60	47.92	0.67
2060	57	100	411.0	4.79	1970.51	22.36	95.37	2588.47	2588.47	1.00	639.83	22678.43	48.55	0.68
2061	58	100	415.7	4.79	1992.88	22.59	96.00	2622.12	2622.12	1.00	639.83	23318.25	49.18	0.68
2062	59	100	418.0	4.79	2004.07	22.82	110.68	2656.21	2656.21	1.00	639.83	23958.08	49.82	0.69
2063	60	100	418.0	4.79	2004.07	23.05	139.51	2690.74	2690.74	1.00	639.83	24597.91	50.47	0.70
2064	61	100	418.0	4.79	2004.07	23.28	168.77	2725.72	2725.72	1.00	639.83	25237.73	51.12	0.71
2065	62	100	418.0	4.79	2004.07	23.51	198.47	2761.15	2761.15	1.00	639.83	25877.56	51.79	0.72
2066	63	100	418.0	4.79	2004.07	23.74	228.62	2797.05	2797.05	1.00	639.83	26517.39	52.46	0.73
2067	64	100	418.0	4.79	2004.07	23.97	259.22	2833.41	2833.41	1.00	639.83	27157.21	53.14	0.74
2068	65	100	418.0	4.79	2004.07	24.20	290.28	2870.25	2870.25	1.00	639.83	27797.04	53.83	0.75
2069	66	100	418.0	4.79	2004.07	24.43	321.80	2907.56	2907.56	1.00	639.83	28436.87	54.53	0.76
2070	67	100	418.0	4.79	2004.07	24.66	353.79	2945.36	2945.36	1.00	639.83	29076.69	55.24	0.77



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	327.0	4.79	1567.78	14.31	0.00	1792.12	1647.07	1.09	603.97	603.97	35.61	0.50
2026	23	100	328.0	4.79	1572.57	14.54	0.00	1801.22	1668.49	1.08	607.03	1211.00	35.61	0.50
2027	24	100	328.0	4.79	1572.57	14.77	0.00	1804.84	1690.18	1.07	608.25	1819.25	35.61	0.50
2028	25	100	329.0	4.79	1577.36	15.00	0.00	1813.97	1712.15	1.06	611.33	2430.58	35.61	0.50
2029	26	100	329.0	4.79	1577.36	15.23	0.00	1817.60	1734.41	1.05	612.09	3042.67	35.63	0.50
2030	27	100	330.0	4.79	1582.16	15.46	0.00	1826.76	1756.95	1.04	614.24	3656.91	35.69	0.50
2031	28	100	330.0	4.79	1582.16	15.69	0.00	1830.40	1779.79	1.03	614.06	4270.97	35.77	0.50
2032	29	100	332.0	4.79	1591.75	15.92	0.00	1845.15	1802.93	1.02	617.13	4888.10	35.88	0.50
2033	30	100	332.0	4.79	1591.75	16.15	0.00	1848.82	1826.37	1.01	616.01	5504.12	36.02	0.50
2034	31	100	334.0	4.79	1601.34	16.38	0.00	1863.64	1850.11	1.01	618.13	6122.24	36.18	0.50
2035	32	100	334.0	4.79	1601.34	16.61	0.00	1874.16	1874.16	1.00	618.32	6740.56	36.37	0.51
2036	33	100	338.0	4.79	1620.51	16.84	0.00	1898.53	1898.53	1.00	622.56	7363.13	36.59	0.51
2037	34	100	338.0	4.79	1620.51	17.07	0.00	1923.21	1923.21	1.00	626.36	7989.49	36.85	0.51
2038	35	100	342.0	4.79	1639.69	17.30	0.00	1948.21	1948.21	1.00	629.70	8619.19	37.13	0.52
2039	36	100	342.0	4.79	1639.69	17.53	0.00	1973.54	1973.54	1.00	632.58	9251.76	37.44	0.52
2040	37	100	346.0	4.79	1658.87	17.76	0.00	1999.19	1999.19	1.00	634.98	9886.75	37.78	0.53
2041	38	100	346.0	4.79	1658.87	17.99	3.74	2025.18	2025.18	1.00	636.92	10523.66	38.16	0.53
2042	39	100	346.0	4.79	1658.87	18.22	25.41	2051.51	2051.51	1.00	638.37	11162.03	38.56	0.54
2043	40	100	356.0	4.79	1706.81	18.45	0.00	2078.18	2078.18	1.00	639.34	11801.37	39.01	0.54
2044	41	100	356.0	4.79	1706.81	18.68	12.87	2105.20	2105.20	1.00	639.83	12441.20	39.48	0.55
2045	42	100	356.0	4.79	1706.81	18.91	35.44	2132.56	2132.56	1.00	639.83	13081.03	40.00	0.56
2046	43	100	368.0	4.79	1764.35	19.14	0.00	2160.29	2160.29	1.00	639.83	13720.85	40.52	0.56
2047	44	100	368.0	4.79	1764.35	19.37	12.95	2188.37	2188.37	1.00	639.83	14360.68	41.04	0.57
2048	45	100	368.0	4.79	1764.35	19.60	36.44	2216.82	2216.82	1.00	639.83	15000.51	41.58	0.58
2049	46	100	376.0	4.79	1802.70	19.83	14.33	2245.64	2245.64	1.00	639.83	15640.33	42.12	0.59
2050	47	100	380.0	4.79	1821.88	20.06	15.43	2274.83	2274.83	1.00	639.83	16280.16	42.66	0.59
2051	48	100	386.7	4.79	1853.84	20.29	1.43	2304.40	2304.40	1.00	639.83	16919.99	43.22	0.60
2052	49	100	390.0	4.79	1869.82	20.52	6.91	2334.36	2334.36	1.00	639.83	17559.81	43.78	0.61
2053	50	100	390.0	4.79	1869.82	20.75	31.99	2364.71	2364.71	1.00	639.83	18199.64	44.35	0.62
2054	51	100	398.0	4.79	1908.18	20.98	11.06	2395.45	2395.45	1.00	639.83	18839.47	44.93	0.63
2055	52	100	402.0	4.79	1927.36	21.21	13.58	2426.59	2426.59	1.00	639.83	19479.29	45.51	0.63
2056	53	100	402.0	4.79	1927.36	21.44	39.69	2458.13	2458.13	1.00	639.83	20119.12	46.10	0.64
2057	54	100	408.0	4.79	1956.12	21.67	31.20	2490.09	2490.09	1.00	639.83	20758.95	46.70	0.65
2058	55	100	411.0	4.79	1970.51	21.90	40.52	2522.46	2522.46	1.00	639.83	21398.77	47.31	0.66
2059	56	100	411.0	4.79	1970.51	22.13	67.74	2555.25	2555.25	1.00	639.83	22038.60	47.92	0.67
2060	57	100	411.0	4.79	1970.51	22.36	95.37	2588.47	2588.47	1.00	639.83	22678.43	48.55	0.68
2061	58	100	415.7	4.79	1992.88	22.59	96.00	2622.12	2622.12	1.00	639.83	23318.25	49.18	0.68
2062	59	100	418.0	4.79	2004.07	22.82	110.68	2656.21	2656.21	1.00	639.83	23958.08	49.82	0.69
2063	60	100	418.0	4.79	2004.07	23.05	139.51	2690.74	2690.74	1.00	639.83	24597.91	50.47	0.70
2064	61	100	418.0	4.79	2004.07	23.28	168.77	2725.72	2725.72	1.00	639.83	25237.73	51.12	0.71
2065	62	100	418.0	4.79	2004.07	23.51	198.47	2761.15	2761.15	1.00	639.83	25877.56	51.79	0.72
2066	63	100	418.0	4.79	2004.07	23.74	228.62	2797.05	2797.05	1.00	639.83	26517.39	52.46	0.73
2067	64	100	418.0	4.79	2004.07	23.97	259.22	2833.41	2833.41	1.00	639.83	27157.21	53.14	0.74
2068	65	100	418.0	4.79	2004.07	24.20	290.28	2870.25	2870.25	1.00	639.83	27797.04	53.83	0.75
2069	66	100	418.0	4.79	2004.07	24.43	321.80	2907.56	2907.56	1.00	639.83	28436.87	54.53	0.76
2070	67	100	418.0	4.79	2004.07	24.66	353.79	2945.36	2945.36	1.00	639.83	29076.69	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	327.0	4.77	1560.57	24.20	0.00	1938.23	1468.09	<b>1.32</b>	696.81	696.81	33.38	0.46
2026	23	100	328.0	4.83	1584.91	24.20	0.00	1968.46	1480.83	<b>1.33</b>	707.67	1404.48	33.38	0.46
2027	24	100	328.0	4.89	1605.20	24.20	0.00	1993.66	1494.87	<b>1.33</b>	716.73	2121.21	33.38	0.46
2028	25	100	329.0	4.96	1631.18	24.20	0.00	2025.93	1510.25	<b>1.34</b>	728.33	2849.54	33.38	0.46
2029	26	100	329.0	5.02	1650.92	24.20	0.00	2050.44	1527.00	<b>1.34</b>	736.63	3586.17	33.40	0.46
2030	27	100	330.0	5.08	1676.47	24.20	0.00	2082.18	1545.16	<b>1.35</b>	746.94	4333.11	33.45	0.47
2031	28	100	330.0	5.14	1697.76	24.20	0.00	2108.62	1564.78	<b>1.35</b>	754.75	5087.86	33.53	0.47
2032	29	100	332.0	5.21	1730.26	24.20	0.00	2148.98	1585.13	<b>1.36</b>	766.86	5854.72	33.63	0.47
2033	30	100	332.0	5.28	1752.75	24.20	0.00	2176.92	1605.73	<b>1.36</b>	773.88	6628.60	33.76	0.47
2034	31	100	334.0	5.35	1786.23	24.20	0.00	2218.50	1626.61	<b>1.36</b>	785.08	7413.68	33.91	0.47
2035	32	100	334.0	5.42	1809.45	24.20	0.00	2247.34	1647.75	<b>1.36</b>	791.06	8204.74	34.09	0.47
2036	33	100	338.0	5.49	1854.93	24.20	0.00	2303.82	1669.17	<b>1.38</b>	806.03	9010.77	34.30	0.48
2037	34	100	338.0	5.56	1879.04	24.20	0.00	2333.77	1690.87	<b>1.38</b>	810.95	9821.72	34.53	0.48
2038	35	100	342.0	5.63	1926.00	24.20	0.00	2392.09	1712.85	<b>1.40</b>	824.92	10646.64	34.80	0.48
2039	36	100	342.0	5.70	1951.03	24.20	0.00	2423.19	1735.12	<b>1.40</b>	828.69	11475.32	35.09	0.49
2040	37	100	346.0	5.78	1999.51	24.20	0.00	2483.40	1757.68	<b>1.41</b>	841.57	12316.89	35.41	0.49
2041	38	100	346.0	5.85	2025.51	24.20	0.00	2515.68	1780.53	<b>1.41</b>	844.13	13161.03	35.76	0.50
2042	39	100	346.0	5.93	2051.84	24.20	0.00	2548.38	1803.67	<b>1.41</b>	846.06	14007.08	36.14	0.50
2043	40	100	356.0	6.01	2138.59	24.20	0.00	2656.12	1827.12	<b>1.45</b>	871.83	14878.92	36.56	0.51
2044	41	100	356.0	6.09	2166.39	24.20	0.00	2690.65	1850.87	<b>1.45</b>	872.50	15751.42	37.01	0.52
2045	42	100	356.0	6.16	2194.55	24.20	0.00	2725.63	1874.94	<b>1.45</b>	872.50	16623.91	37.49	0.52
2046	43	100	368.0	6.24	2298.01	24.20	0.00	2854.13	1899.31	<b>1.50</b>	901.91	17525.82	37.97	0.53
2047	44	100	368.0	6.33	2327.89	24.20	0.00	2891.24	1924.00	<b>1.50</b>	901.91	18427.73	38.47	0.54
2048	45	100	368.0	6.41	2358.15	24.20	0.00	2928.82	1949.01	<b>1.50</b>	901.91	19329.64	38.97	0.54
2049	46	100	376.0	6.49	2440.74	24.20	0.00	3031.40	1974.35	<b>1.54</b>	921.51	20251.15	39.47	0.55
2050	47	100	380.0	6.58	2498.77	24.20	0.00	3103.47	2000.02	<b>1.55</b>	931.32	21182.47	39.99	0.56
2051	48	100	386.7	6.66	2575.66	24.20	0.00	3198.97	2026.02	<b>1.58</b>	947.66	22130.12	40.51	0.56
2052	49	100	390.0	6.75	2631.64	24.20	0.00	3268.50	2052.36	<b>1.59</b>	955.83	23085.95	41.03	0.57
2053	50	100	390.0	6.84	2665.85	24.20	0.00	3310.99	2079.04	<b>1.59</b>	955.83	24041.78	41.57	0.58
2054	51	100	398.0	6.92	2755.90	24.20	0.00	3422.83	2106.06	<b>1.63</b>	975.43	25017.21	42.11	0.59
2055	52	100	402.0	7.01	2819.79	24.20	0.00	3502.17	2133.44	<b>1.64</b>	985.24	26002.44	42.66	0.59
2056	53	100	402.0	7.11	2856.44	24.20	0.00	3547.70	2161.18	<b>1.64</b>	985.24	26987.68	43.21	0.60
2057	54	100	408.0	7.20	2936.76	24.20	0.00	3647.46	2189.27	<b>1.67</b>	999.94	27987.62	43.77	0.61
2058	55	100	411.0	7.29	2996.82	24.20	0.00	3722.05	2217.73	<b>1.68</b>	1007.29	28994.91	44.34	0.62
2059	56	100	411.0	7.39	3035.78	24.20	0.00	3770.43	2246.56	<b>1.68</b>	1007.29	30002.21	44.92	0.63
2060	57	100	411.0	7.48	3075.24	24.20	0.00	3819.45	2275.77	<b>1.68</b>	1007.29	31009.50	45.50	0.63
2061	58	100	415.7	7.58	3150.59	24.20	0.00	3913.03	2305.35	<b>1.70</b>	1018.73	32028.23	46.09	0.64
2062	59	100	418.0	7.68	3209.46	24.20	0.00	3986.15	2335.32	<b>1.71</b>	1024.45	33052.68	46.69	0.65
2063	60	100	418.0	7.78	3251.19	24.20	0.00	4037.97	2365.68	<b>1.71</b>	1024.45	34077.13	47.30	0.66
2064	61	100	418.0	7.88	3293.45	24.20	0.00	4090.47	2396.44	<b>1.71</b>	1024.45	35101.58	47.91	0.67
2065	62	100	418.0	7.98	3336.27	24.20	0.00	4143.64	2427.59	<b>1.71</b>	1024.45	36126.03	48.54	0.68
2066	63	100	418.0	8.09	3379.64	24.20	0.00	4197.51	2459.15	<b>1.71</b>	1024.45	37150.48	49.17	0.68
2067	64	100	418.0	8.19	3423.57	24.20	0.00	4252.08	2491.12	<b>1.71</b>	1024.45	38174.93	49.81	0.69
2068	65	100	418.0	8.30	3468.08	24.20	0.00	4307.35	2523.50	<b>1.71</b>	1024.45	39199.38	50.45	0.70
2069	66	100	418.0	8.40	3513.16	24.20	0.00	4363.35	2556.31	<b>1.71</b>	1024.45	40223.82	51.11	0.71
2070	67	100	418.0	8.51	3558.84	24.20	0.00	4420.07	2589.54	<b>1.71</b>	1024.45	41248.27	51.78	0.72

# Technicien hospitalier



Indice majoré	Durée (années)
339	2.00
344	2.00
349	2.00
356	2.00
366	2.00
379	2.00
394	2.00
413	3.00
429	3.00
440	3.00
453	3.00
477	4.00
503	

Début de carrière à 22 ans / Quotité : 100%

Date de naissance (et année de début de carrière)

3.1	Génération 1975 (début en 1997)	43
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[Retourner à la liste des métiers](#)

### 3.1 Génération 1975 (début en 1997)

Technicien hospitalier / Début de carrière à 22 ans / Quotité : 100%

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

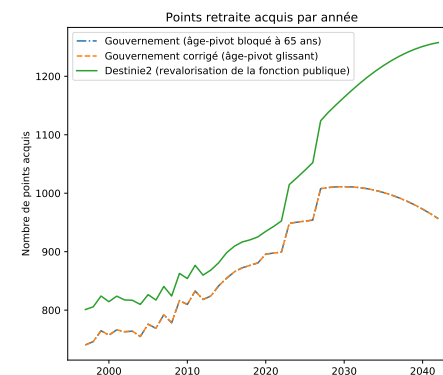
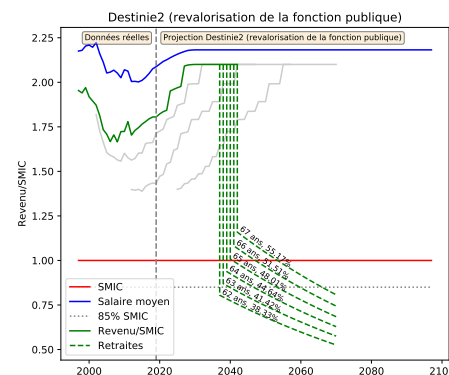
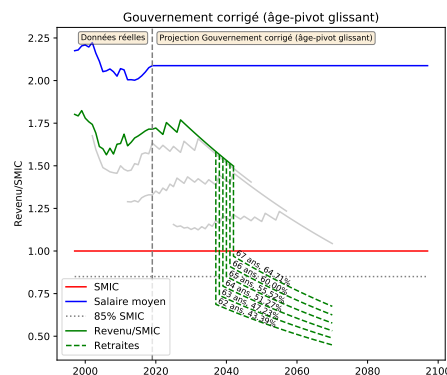
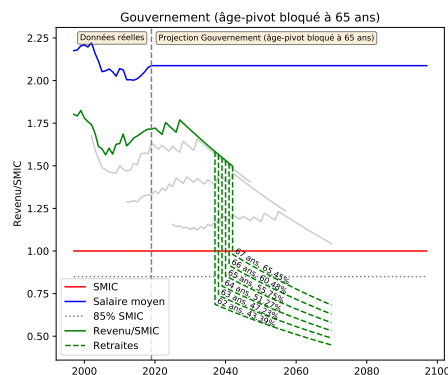
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1321.60	<b>43.39</b>	1923.21	<b>0.69</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1441.19	<b>47.23</b>	1948.21	<b>0.74</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1567.38	<b>51.27</b>	1973.54	<b>0.79</b>	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2040	65	100.00%	65 ans 0 mois	0.00%	1707.62	<b>55.75</b>	1999.19	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2041	66	100.00%	65 ans 0 mois	5.00%	1855.64	<b>60.48</b>	2025.18	<b>0.92</b>	<b>0.87</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>
2042	67	100.00%	65 ans 0 mois	10.00%	2011.85	<b>65.45</b>	2051.51	<b>0.98</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1321.60	<b>43.39</b>	1923.21	<b>0.69</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1441.19	<b>47.23</b>	1948.21	<b>0.74</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1567.38	<b>51.27</b>	1973.54	<b>0.79</b>	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1700.50	<b>55.52</b>	1999.19	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1840.91	<b>60.00</b>	2025.18	<b>0.91</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1988.99	<b>64.71</b>	2051.51	<b>0.97</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1409.15	<b>39.68</b>	1690.87	<b>0.83</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1540.99	<b>42.84</b>	1712.85	<b>0.90</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1680.89	<b>46.12</b>	1735.12	<b>0.97</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1829.29	<b>49.55</b>	1757.68	<b>1.04</b>	<b>0.98</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1986.70	<b>53.13</b>	1780.53	<b>1.12</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2153.64	<b>56.85</b>	1803.67	<b>1.19</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	339.0	5.53	1876.15	17.11	0.00	2197.15	1219.47	<b>1.80</b>	740.47	740.47	35.61	0.50
1998	23	100	339.0	5.57	1887.03	17.34	0.00	2214.24	1235.19	<b>1.79</b>	746.23	1486.69	35.61	0.50
1999	24	100	344.0	5.61	1930.34	17.57	0.00	2269.50	1244.33	<b>1.82</b>	764.85	2251.54	35.61	0.50
2000	25	100	344.0	5.55	1907.54	17.80	0.00	2247.09	1262.69	<b>1.78</b>	757.30	3008.84	35.61	0.50
2001	26	100	349.0	5.52	1926.66	18.03	0.00	2274.03	1293.24	<b>1.76</b>	766.38	3775.21	35.61	0.50
2002	27	100	349.0	5.49	1914.71	18.26	0.00	2264.34	1299.25	<b>1.74</b>	763.11	4538.32	35.61	0.50
2003	28	100	356.0	5.37	1913.36	18.49	0.00	2267.15	1339.90	<b>1.69</b>	764.06	5302.38	35.61	0.50
2004	29	100	356.0	5.29	1883.14	18.72	4.17	2239.83	1388.62	<b>1.61</b>	754.85	6057.23	35.61	0.50
2005	30	100	366.0	5.29	1935.83	18.95	0.00	2302.67	1439.19	<b>1.60</b>	776.03	6833.25	35.61	0.50
2006	31	100	366.0	5.23	1914.22	19.18	0.00	2281.37	1458.33	<b>1.56</b>	768.85	7602.10	35.61	0.50
2007	32	100	379.0	5.19	1968.71	19.41	0.00	2350.84	1466.48	<b>1.60</b>	792.26	8394.36	35.61	0.50
2008	33	100	379.0	5.09	1930.26	19.64	0.00	2309.37	1472.01	<b>1.57</b>	778.28	9172.65	35.61	0.50
2009	34	100	394.0	5.13	2020.88	19.87	0.00	2422.43	1489.22	<b>1.63</b>	816.39	9989.04	35.61	0.50
2010	35	100	394.0	5.08	2000.47	20.10	0.00	2402.56	1473.50	<b>1.63</b>	809.69	10798.73	35.61	0.50
2011	36	100	413.0	4.97	2053.37	20.33	0.00	2470.82	1465.69	<b>1.69</b>	832.70	11631.42	35.61	0.50
2012	37	100	413.0	4.88	2013.97	20.56	0.00	2428.04	1501.45	<b>1.62</b>	818.28	12449.70	35.61	0.50
2013	38	100	413.0	4.83	1996.71	20.79	33.68	2445.51	1493.34	<b>1.64</b>	824.17	13273.87	35.61	0.50
2014	39	100	429.0	4.81	2063.68	21.02	0.00	2497.47	1501.62	<b>1.66</b>	841.68	14115.55	35.61	0.50
2015	40	100	429.0	4.81	2062.88	21.25	34.25	2535.48	1513.63	<b>1.68</b>	854.49	14970.03	35.61	0.50
2016	41	100	429.0	4.80	2058.76	21.48	67.14	2568.12	1520.05	<b>1.69</b>	865.49	15835.52	35.61	0.50
2017	42	100	440.0	4.81	2115.81	21.71	13.80	2588.95	1519.00	<b>1.70</b>	872.51	16708.03	35.61	0.50
2018	43	100	440.0	4.74	2086.59	21.94	56.70	2601.10	1516.45	<b>1.72</b>	876.60	17584.63	35.61	0.50
2019	44	100	440.0	4.79	2109.55	22.17	36.37	2613.60	1524.25	<b>1.71</b>	880.81	18465.45	35.61	0.50
2020	45	100	453.0	4.79	2171.87	22.40	0.00	2658.37	1544.07	<b>1.72</b>	895.90	19361.35	35.61	0.50
2021	46	100	453.0	4.79	2171.87	22.63	0.00	2663.37	1564.14	<b>1.70</b>	897.59	20258.94	35.61	0.50
2022	47	100	453.0	4.79	2171.87	22.86	0.00	2668.36	1584.47	<b>1.68</b>	899.27	21158.21	35.61	0.50
2023	48	100	477.0	4.79	2286.94	23.09	0.00	2814.99	1605.07	<b>1.75</b>	948.69	22106.90	35.61	0.50
2024	49	100	477.0	4.79	2286.94	23.32	0.00	2820.25	1625.94	<b>1.73</b>	950.46	23057.35	35.61	0.50
2025	50	100	477.0	4.79	2286.94	23.55	0.00	2825.51	1647.07	<b>1.72</b>	952.23	24009.59	35.61	0.50
2026	51	100	477.0	4.79	2286.94	23.78	0.00	2830.77	1668.49	<b>1.70</b>	954.01	24963.59	35.61	0.50
2027	52	100	503.0	4.79	2411.59	24.01	0.00	2990.62	1690.18	<b>1.77</b>	1007.87	25971.47	35.61	0.50
2028	53	100	503.0	4.79	2411.59	24.24	0.00	2996.16	1712.15	<b>1.75</b>	1009.74	26981.21	35.61	0.50
2029	54	100	503.0	4.79	2411.59	24.47	0.00	3001.71	1734.41	<b>1.73</b>	1010.84	27992.06	35.63	0.50
2030	55	100	503.0	4.79	2411.59	24.70	0.00	3007.26	1756.95	<b>1.71</b>	1011.18	29003.23	35.69	0.50
2031	56	100	503.0	4.79	2411.59	24.93	0.00	3012.80	1779.79	<b>1.69</b>	1010.73	30013.97	35.77	0.50
2032	57	100	503.0	4.79	2411.59	25.16	0.00	3018.35	1802.93	<b>1.67</b>	1009.52	31023.49	35.88	0.50
2033	58	100	503.0	4.79	2411.59	25.39	0.00	3023.90	1826.37	<b>1.66</b>	1007.54	32031.03	36.02	0.50
2034	59	100	503.0	4.79	2411.59	25.62	0.00	3029.44	1850.11	<b>1.64</b>	1004.80	33035.83	36.18	0.50
2035	60	100	503.0	4.79	2411.59	25.85	0.00	3034.99	1874.16	<b>1.62</b>	1001.30	34037.13	36.37	0.51
2036	61	100	503.0	4.79	2411.59	26.08	0.00	3040.54	1898.53	<b>1.60</b>	997.05	35034.18	36.59	0.51
2037	62	100	503.0	4.79	2411.59	26.31	0.00	3046.08	1923.21	<b>1.58</b>	992.06	36026.24	36.85	0.51
2038	63	100	503.0	4.79	2411.59	26.54	0.00	3051.63	1948.21	<b>1.57</b>	986.35	37012.59	37.13	0.52
2039	64	100	503.0	4.79	2411.59	26.77	0.00	3057.18	1973.54	<b>1.55</b>	979.92	37992.50	37.44	0.52
2040	65	100	503.0	4.79	2411.59	27.00	0.00	3062.72	1999.19	<b>1.53</b>	972.78	38965.29	37.78	0.53
2041	66	100	503.0	4.79	2411.59	27.23	0.00	3068.27	2025.18	<b>1.52</b>	964.97	39930.25	38.16	0.53
2042	67	100	503.0	4.79	2411.59	27.46	0.00	3073.82	2051.51	<b>1.50</b>	956.48	40886.74	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	339.0	5.53	1876.15	17.11	0.00	2197.15	1219.47	<b>1.80</b>	740.47	740.47	35.61	0.50
1998	23	100	339.0	5.57	1887.03	17.34	0.00	2214.24	1235.19	<b>1.79</b>	746.23	1486.69	35.61	0.50
1999	24	100	344.0	5.61	1930.34	17.57	0.00	2269.50	1244.33	<b>1.82</b>	764.85	2251.54	35.61	0.50
2000	25	100	344.0	5.55	1907.54	17.80	0.00	2247.09	1262.69	<b>1.78</b>	757.30	3008.84	35.61	0.50
2001	26	100	349.0	5.52	1926.66	18.03	0.00	2274.03	1293.24	<b>1.76</b>	766.38	3775.21	35.61	0.50
2002	27	100	349.0	5.49	1914.71	18.26	0.00	2264.34	1299.25	<b>1.74</b>	763.11	4538.32	35.61	0.50
2003	28	100	356.0	5.37	1913.36	18.49	0.00	2267.15	1339.90	<b>1.69</b>	764.06	5302.38	35.61	0.50
2004	29	100	356.0	5.29	1883.14	18.72	4.17	2239.83	1388.62	<b>1.61</b>	754.85	6057.23	35.61	0.50
2005	30	100	366.0	5.29	1935.83	18.95	0.00	2302.67	1439.19	<b>1.60</b>	776.03	6833.25	35.61	0.50
2006	31	100	366.0	5.23	1914.22	19.18	0.00	2281.37	1458.33	<b>1.56</b>	768.85	7602.10	35.61	0.50
2007	32	100	379.0	5.19	1968.71	19.41	0.00	2350.84	1466.48	<b>1.60</b>	792.26	8394.36	35.61	0.50
2008	33	100	379.0	5.09	1930.26	19.64	0.00	2309.37	1472.01	<b>1.57</b>	778.28	9172.65	35.61	0.50
2009	34	100	394.0	5.13	2020.88	19.87	0.00	2422.43	1489.22	<b>1.63</b>	816.39	9989.04	35.61	0.50
2010	35	100	394.0	5.08	2000.47	20.10	0.00	2402.56	1473.50	<b>1.63</b>	809.69	10798.73	35.61	0.50
2011	36	100	413.0	4.97	2053.37	20.33	0.00	2470.82	1465.69	<b>1.69</b>	832.70	11631.42	35.61	0.50
2012	37	100	413.0	4.88	2013.97	20.56	0.00	2428.04	1501.45	<b>1.62</b>	818.28	12449.70	35.61	0.50
2013	38	100	413.0	4.83	1996.71	20.79	33.68	2445.51	1493.34	<b>1.64</b>	824.17	13273.87	35.61	0.50
2014	39	100	429.0	4.81	2063.68	21.02	0.00	2497.47	1501.62	<b>1.66</b>	841.68	14115.55	35.61	0.50
2015	40	100	429.0	4.81	2062.88	21.25	34.25	2535.48	1513.63	<b>1.68</b>	854.49	14970.03	35.61	0.50
2016	41	100	429.0	4.80	2058.76	21.48	67.14	2568.12	1520.05	<b>1.69</b>	865.49	15835.52	35.61	0.50
2017	42	100	440.0	4.81	2115.81	21.71	13.80	2588.95	1519.00	<b>1.70</b>	872.51	16708.03	35.61	0.50
2018	43	100	440.0	4.74	2086.59	21.94	56.70	2601.10	1516.45	<b>1.72</b>	876.60	17584.63	35.61	0.50
2019	44	100	440.0	4.79	2109.55	22.17	36.37	2613.60	1524.25	<b>1.71</b>	880.81	18465.45	35.61	0.50
2020	45	100	453.0	4.79	2171.87	22.40	0.00	2658.37	1544.07	<b>1.72</b>	895.90	19361.35	35.61	0.50
2021	46	100	453.0	4.79	2171.87	22.63	0.00	2663.37	1564.14	<b>1.70</b>	897.59	20258.94	35.61	0.50
2022	47	100	453.0	4.79	2171.87	22.86	0.00	2668.36	1584.47	<b>1.68</b>	899.27	21158.21	35.61	0.50
2023	48	100	477.0	4.79	2286.94	23.09	0.00	2814.99	1605.07	<b>1.75</b>	948.69	22106.90	35.61	0.50
2024	49	100	477.0	4.79	2286.94	23.32	0.00	2820.25	1625.94	<b>1.73</b>	950.46	23057.35	35.61	0.50
2025	50	100	477.0	4.79	2286.94	23.55	0.00	2825.51	1647.07	<b>1.72</b>	952.23	24009.59	35.61	0.50
2026	51	100	477.0	4.79	2286.94	23.78	0.00	2830.77	1668.49	<b>1.70</b>	954.01	24963.59	35.61	0.50
2027	52	100	503.0	4.79	2411.59	24.01	0.00	2990.62	1690.18	<b>1.77</b>	1007.87	25971.47	35.61	0.50
2028	53	100	503.0	4.79	2411.59	24.24	0.00	2996.16	1712.15	<b>1.75</b>	1009.74	26981.21	35.61	0.50
2029	54	100	503.0	4.79	2411.59	24.47	0.00	3001.71	1734.41	<b>1.73</b>	1010.84	27992.06	35.63	0.50
2030	55	100	503.0	4.79	2411.59	24.70	0.00	3007.26	1756.95	<b>1.71</b>	1011.18	29003.23	35.69	0.50
2031	56	100	503.0	4.79	2411.59	24.93	0.00	3012.80	1779.79	<b>1.69</b>	1010.73	30013.97	35.77	0.50
2032	57	100	503.0	4.79	2411.59	25.16	0.00	3018.35	1802.93	<b>1.67</b>	1009.52	31023.49	35.88	0.50
2033	58	100	503.0	4.79	2411.59	25.39	0.00	3023.90	1826.37	<b>1.66</b>	1007.54	32031.03	36.02	0.50
2034	59	100	503.0	4.79	2411.59	25.62	0.00	3029.44	1850.11	<b>1.64</b>	1004.80	33035.83	36.18	0.50
2035	60	100	503.0	4.79	2411.59	25.85	0.00	3034.99	1874.16	<b>1.62</b>	1001.30	34037.13	36.37	0.51
2036	61	100	503.0	4.79	2411.59	26.08	0.00	3040.54	1898.53	<b>1.60</b>	997.05	35034.18	36.59	0.51
2037	62	100	503.0	4.79	2411.59	26.31	0.00	3046.08	1923.21	<b>1.58</b>	992.06	36026.24	36.85	0.51
2038	63	100	503.0	4.79	2411.59	26.54	0.00	3051.63	1948.21	<b>1.57</b>	986.35	37012.59	37.13	0.52
2039	64	100	503.0	4.79	2411.59	26.77	0.00	3057.18	1973.54	<b>1.55</b>	979.92	37992.50	37.44	0.52
2040	65	100	503.0	4.79	2411.59	27.00	0.00	3062.72	1999.19	<b>1.53</b>	972.78	38965.29	37.78	0.53
2041	66	100	503.0	4.79	2411.59	27.23	0.00	3068.27	2025.18	<b>1.52</b>	964.97	39930.25	38.16	0.53
2042	67	100	503.0	4.79	2411.59	27.46	0.00	3073.82	2051.51	<b>1.50</b>	956.48	40886.74	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	339.0	5.53	1876.15	27.00	0.00	2382.71	1219.47	<b>1.95</b>	856.60	856.60	33.38	0.46
1998	23	100	339.0	5.57	1887.03	27.00	0.00	2396.52	1235.19	<b>1.94</b>	861.57	1718.16	33.38	0.46
1999	24	100	344.0	5.61	1930.34	27.00	0.00	2451.53	1244.33	<b>1.97</b>	881.34	2599.50	33.38	0.46
2000	25	100	344.0	5.55	1907.54	27.00	0.00	2422.58	1262.69	<b>1.92</b>	870.93	3470.43	33.38	0.46
2001	26	100	349.0	5.52	1926.66	27.00	4.00	2450.85	1293.24	<b>1.90</b>	881.10	4351.53	33.38	0.46
2002	27	100	349.0	5.49	1914.71	27.00	0.00	2431.68	1299.25	<b>1.87</b>	874.20	5225.73	33.38	0.46
2003	28	100	356.0	5.37	1913.36	27.00	0.00	2429.97	1339.90	<b>1.81</b>	873.59	6099.32	33.38	0.46
2004	29	100	356.0	5.29	1883.14	27.00	17.06	2408.65	1388.62	<b>1.73</b>	865.92	6965.25	33.38	0.46
2005	30	100	366.0	5.29	1935.83	27.00	0.00	2458.50	1439.19	<b>1.71</b>	883.85	7849.10	33.38	0.46
2006	31	100	366.0	5.23	1914.22	27.00	0.00	2431.06	1458.33	<b>1.67</b>	873.98	8723.08	33.38	0.46
2007	32	100	379.0	5.19	1968.71	27.00	0.00	2500.26	1466.48	<b>1.70</b>	898.86	9621.94	33.38	0.46
2008	33	100	379.0	5.09	1930.26	27.00	0.00	2451.43	1472.01	<b>1.67</b>	881.31	10503.24	33.38	0.46
2009	34	100	394.0	5.13	2020.88	27.00	33.95	2600.47	1489.22	<b>1.75</b>	934.88	11438.13	33.38	0.46
2010	35	100	394.0	5.08	2000.47	27.00	20.99	2561.58	1473.50	<b>1.74</b>	920.90	12359.03	33.38	0.46
2011	36	100	413.0	4.97	2053.37	27.00	0.00	2607.78	1465.69	<b>1.78</b>	937.51	13296.54	33.38	0.46
2012	37	100	413.0	4.88	2013.97	27.00	0.00	2557.74	1501.45	<b>1.70</b>	919.52	14216.06	33.38	0.46
2013	38	100	413.0	4.83	1996.71	27.00	61.49	2597.31	1493.34	<b>1.74</b>	933.75	15149.81	33.38	0.46
2014	39	100	429.0	4.81	2063.68	27.00	4.37	2625.25	1501.62	<b>1.75</b>	943.79	16093.61	33.38	0.46
2015	40	100	429.0	4.81	2062.88	27.00	56.38	2676.23	1513.63	<b>1.77</b>	962.12	17055.73	33.38	0.46
2016	41	100	429.0	4.80	2058.76	27.00	96.11	2710.74	1520.05	<b>1.78</b>	974.53	18030.26	33.38	0.46
2017	42	100	440.0	4.81	2115.81	27.00	47.00	2734.08	1519.00	<b>1.80</b>	982.92	19013.17	33.38	0.46
2018	43	100	440.0	4.74	2086.59	27.00	93.05	2743.02	1516.45	<b>1.81</b>	986.13	19999.31	33.38	0.46
2019	44	100	440.0	4.79	2109.55	27.00	79.31	2758.43	1524.25	<b>1.81</b>	991.67	20990.98	33.38	0.46
2020	45	100	453.0	4.52	2047.23	27.00	0.00	2599.98	1426.66	<b>1.82</b>	934.71	21925.69	33.38	0.46
2021	46	100	453.0	4.56	2065.65	27.00	0.00	2623.38	1429.59	<b>1.84</b>	943.12	22868.81	33.38	0.46
2022	47	100	453.0	4.61	2086.31	27.00	0.00	2649.61	1437.39	<b>1.84</b>	952.55	23821.36	33.38	0.46
2023	48	100	477.0	4.66	2222.54	27.00	0.00	2822.62	1446.40	<b>1.95</b>	1014.75	24836.11	33.38	0.46
2024	49	100	477.0	4.71	2248.99	27.00	0.00	2856.22	1456.62	<b>1.96</b>	1026.83	25862.94	33.38	0.46
2025	50	100	477.0	4.77	2276.43	27.00	0.00	2891.07	1468.09	<b>1.97</b>	1039.36	26902.30	33.38	0.46
2026	51	100	477.0	4.83	2304.89	27.00	0.00	2927.20	1480.83	<b>1.98</b>	1052.35	27954.65	33.38	0.46
2027	52	100	503.0	4.89	2461.63	27.00	0.00	3126.27	1494.87	<b>2.09</b>	1123.91	29078.56	33.38	0.46
2028	53	100	503.0	4.96	2493.88	27.00	0.00	3167.22	1510.25	<b>2.10</b>	1138.64	30217.19	33.38	0.46
2029	54	100	503.0	5.02	2524.05	27.00	0.00	3205.55	1527.00	<b>2.10</b>	1151.60	31368.79	33.40	0.46
2030	55	100	503.0	5.08	2555.35	27.00	0.00	3245.30	1545.16	<b>2.10</b>	1164.19	32532.98	33.45	0.47
2031	56	100	503.0	5.14	2587.80	27.00	0.00	3286.51	1564.78	<b>2.10</b>	1176.35	33709.33	33.53	0.47
2032	57	100	503.0	5.21	2621.44	27.00	0.00	3329.24	1585.13	<b>2.10</b>	1188.03	34897.36	33.63	0.47
2033	58	100	503.0	5.28	2655.52	27.00	0.00	3372.52	1605.73	<b>2.10</b>	1198.91	36096.27	33.76	0.47
2034	59	100	503.0	5.35	2690.05	27.00	0.00	3416.36	1626.61	<b>2.10</b>	1208.97	37305.24	33.91	0.47
2035	60	100	503.0	5.42	2725.02	27.00	0.00	3460.77	1647.75	<b>2.10</b>	1218.19	38523.44	34.09	0.47
2036	61	100	503.0	5.49	2760.44	27.00	0.00	3505.76	1669.17	<b>2.10</b>	1226.55	39749.99	34.30	0.48
2037	62	100	503.0	5.56	2796.33	27.00	0.00	3551.34	1690.87	<b>2.10</b>	1234.03	40984.01	34.53	0.48
2038	63	100	503.0	5.63	2832.68	27.00	0.00	3597.50	1712.85	<b>2.10</b>	1240.61	42224.62	34.80	0.48
2039	64	100	503.0	5.70	2869.50	27.00	0.00	3644.27	1735.12	<b>2.10</b>	1246.28	43470.90	35.09	0.49
2040	65	100	503.0	5.78	2906.81	27.00	0.00	3691.65	1757.68	<b>2.10</b>	1251.02	44721.92	35.41	0.49
2041	66	100	503.0	5.85	2944.60	27.00	0.00	3739.64	1780.53	<b>2.10</b>	1254.83	45976.75	35.76	0.50
2042	67	100	503.0	5.93	2982.88	27.00	0.00	3788.25	1803.67	<b>2.10</b>	1257.69	47234.44	36.14	0.50

## 3.2 Génération 1980 (début en 2002)

Technicien hospitalier / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

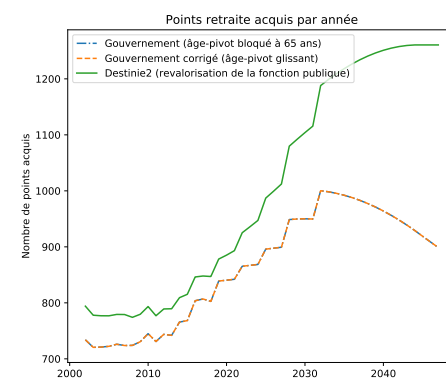
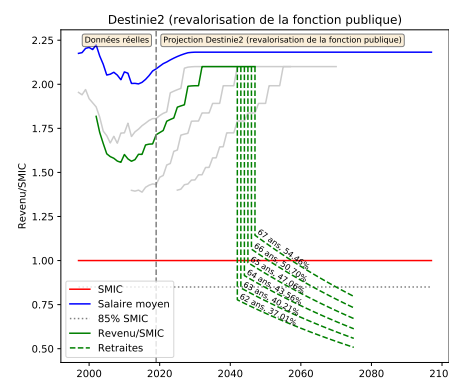
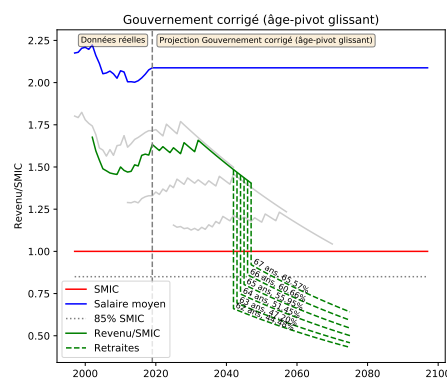
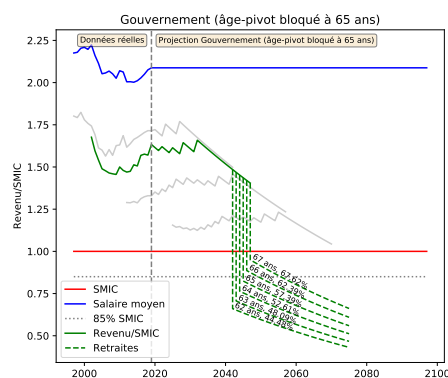
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1354.95	<b>44.48</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1467.43	<b>48.09</b>	2078.18	<b>0.71</b>	<b>0.65</b>	<b>0.60</b>	<b>0.57</b>	<b>0.53</b>	<b>0.50</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	1608.33	<b>52.61</b>	2105.20	<b>0.76</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>
2045	65	100.00%	65 ans 0 mois	0.00%	1757.61	<b>57.39</b>	2132.56	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>
2046	66	100.00%	65 ans 0 mois	5.00%	1914.33	<b>62.39</b>	2160.29	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2047	67	100.00%	65 ans 0 mois	10.00%	2078.62	<b>67.62</b>	2188.37	<b>0.95</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1354.95	<b>44.48</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1440.26	<b>47.20</b>	2078.18	<b>0.69</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1573.06	<b>51.45</b>	2105.20	<b>0.75</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.53</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1713.67	<b>55.95</b>	2132.56	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1861.15	<b>60.66</b>	2160.29	<b>0.86</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2015.64	<b>65.57</b>	2188.37	<b>0.92</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1444.74	<b>38.14</b>	1803.67	<b>0.80</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.60</b>	<b>0.56</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1588.45	<b>41.39</b>	1827.12	<b>0.87</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1741.59	<b>44.80</b>	1850.87	<b>0.94</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1904.70	<b>48.37</b>	1874.94	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>	<b>0.78</b>	<b>0.74</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2076.84	<b>52.06</b>	1899.31	<b>1.09</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2258.30	<b>55.88</b>	1924.00	<b>1.17</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>





Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	339.0	5.49	1859.85	17.11	0.00	2178.07	1299.25	<b>1.68</b>	734.03	734.03	35.61	0.50
2003	23	100	339.0	5.37	1822.00	17.34	0.00	2137.93	1339.90	<b>1.60</b>	720.51	1454.54	35.61	0.50
2004	24	100	344.0	5.29	1819.66	17.57	0.00	2139.38	1388.62	<b>1.54</b>	721.00	2175.54	35.61	0.50
2005	25	100	344.0	5.29	1819.47	17.80	0.00	2143.33	1439.19	<b>1.49</b>	722.33	2897.87	35.61	0.50
2006	26	100	349.0	5.23	1825.31	18.03	0.00	2154.42	1458.33	<b>1.48</b>	726.06	3623.93	35.61	0.50
2007	27	100	349.0	5.19	1812.87	18.26	3.68	2147.59	1466.48	<b>1.46</b>	723.76	4347.70	35.61	0.50
2008	28	100	356.0	5.09	1813.12	18.49	0.00	2148.37	1472.01	<b>1.46</b>	724.03	5071.72	35.61	0.50
2009	29	100	356.0	5.13	1825.97	18.72	0.00	2167.79	1489.22	<b>1.46</b>	730.57	5802.30	35.61	0.50
2010	30	100	366.0	5.08	1858.30	18.95	0.00	2210.45	1473.50	<b>1.50</b>	744.95	6547.24	35.61	0.50
2011	31	100	366.0	4.97	1819.69	19.18	0.00	2168.71	1465.69	<b>1.48</b>	730.88	7278.12	35.61	0.50
2012	32	100	379.0	4.88	1848.17	19.41	0.00	2206.90	1501.45	<b>1.47</b>	743.75	8021.88	35.61	0.50
2013	33	100	379.0	4.83	1832.33	19.64	9.33	2201.53	1493.34	<b>1.47</b>	741.94	8763.82	35.61	0.50
2014	34	100	394.0	4.81	1895.32	19.87	0.00	2271.92	1501.62	<b>1.51</b>	765.66	9529.48	35.61	0.50
2015	35	100	394.0	4.81	1894.58	20.10	4.21	2279.60	1513.63	<b>1.51</b>	768.25	10297.74	35.61	0.50
2016	36	100	413.0	4.80	1981.98	20.33	0.00	2384.91	1520.05	<b>1.57</b>	803.74	11101.48	35.61	0.50
2017	37	100	413.0	4.81	1985.97	20.56	0.00	2394.29	1519.00	<b>1.58</b>	806.90	11908.38	35.61	0.50
2018	38	100	413.0	4.74	1958.55	20.79	15.68	2381.42	1516.45	<b>1.57</b>	802.57	12710.95	35.61	0.50
2019	39	100	429.0	4.79	2056.81	21.02	0.00	2489.15	1524.25	<b>1.63</b>	838.87	13549.82	35.61	0.50
2020	40	100	429.0	4.79	2056.81	21.25	0.00	2493.88	1544.07	<b>1.62</b>	840.47	14390.29	35.61	0.50
2021	41	100	429.0	4.79	2056.81	21.48	0.00	2498.61	1564.14	<b>1.60</b>	842.06	15232.35	35.61	0.50
2022	42	100	440.0	4.79	2109.55	21.71	0.00	2567.53	1584.47	<b>1.62</b>	865.29	16097.64	35.61	0.50
2023	43	100	440.0	4.79	2109.55	21.94	0.00	2572.38	1605.07	<b>1.60</b>	866.92	16964.56	35.61	0.50
2024	44	100	440.0	4.79	2109.55	22.17	0.00	2577.23	1625.94	<b>1.59</b>	868.56	17833.12	35.61	0.50
2025	45	100	453.0	4.79	2171.87	22.40	0.00	2658.37	1647.07	<b>1.61</b>	895.90	18729.03	35.61	0.50
2026	46	100	453.0	4.79	2171.87	22.63	0.00	2663.37	1668.49	<b>1.60</b>	897.59	19626.61	35.61	0.50
2027	47	100	453.0	4.79	2171.87	22.86	0.00	2668.36	1690.18	<b>1.58</b>	899.27	20525.88	35.61	0.50
2028	48	100	477.0	4.79	2286.94	23.09	0.00	2814.99	1712.15	<b>1.64</b>	948.69	21474.57	35.61	0.50
2029	49	100	477.0	4.79	2286.94	23.32	0.00	2820.25	1734.41	<b>1.63</b>	949.74	22424.31	35.63	0.50
2030	50	100	477.0	4.79	2286.94	23.55	0.00	2825.51	1756.95	<b>1.61</b>	950.06	23374.37	35.69	0.50
2031	51	100	477.0	4.79	2286.94	23.78	0.00	2830.77	1779.79	<b>1.59</b>	949.67	24324.04	35.77	0.50
2032	52	100	503.0	4.79	2411.59	24.01	0.00	2990.62	1802.93	<b>1.66</b>	1000.25	25324.29	35.88	0.50
2033	53	100	503.0	4.79	2411.59	24.24	0.00	2996.16	1826.37	<b>1.64</b>	998.30	26322.59	36.02	0.50
2034	54	100	503.0	4.79	2411.59	24.47	0.00	3001.71	1850.11	<b>1.62</b>	995.60	27318.19	36.18	0.50
2035	55	100	503.0	4.79	2411.59	24.70	0.00	3007.26	1874.16	<b>1.60</b>	992.15	28310.34	36.37	0.51
2036	56	100	503.0	4.79	2411.59	24.93	0.00	3012.80	1898.53	<b>1.59</b>	987.96	29298.29	36.59	0.51
2037	57	100	503.0	4.79	2411.59	25.16	0.00	3018.35	1923.21	<b>1.57</b>	983.03	30281.32	36.85	0.51
2038	58	100	503.0	4.79	2411.59	25.39	0.00	3023.90	1948.21	<b>1.55</b>	977.38	31258.71	37.13	0.52
2039	59	100	503.0	4.79	2411.59	25.62	0.00	3029.44	1973.54	<b>1.54</b>	971.03	32229.73	37.44	0.52
2040	60	100	503.0	4.79	2411.59	25.85	0.00	3034.99	1999.19	<b>1.52</b>	963.97	33193.71	37.78	0.53
2041	61	100	503.0	4.79	2411.59	26.08	0.00	3040.54	2025.18	<b>1.50</b>	956.24	34149.95	38.16	0.53
2042	62	100	503.0	4.79	2411.59	26.31	0.00	3046.08	2051.51	<b>1.48</b>	947.85	35097.81	38.56	0.54
2043	63	100	503.0	4.79	2411.59	26.54	0.00	3051.63	2078.18	<b>1.47</b>	938.82	36036.62	39.01	0.54
2044	64	100	503.0	4.79	2411.59	26.77	0.00	3057.18	2105.20	<b>1.45</b>	929.16	36965.78	39.48	0.55
2045	65	100	503.0	4.79	2411.59	27.00	0.00	3062.72	2132.56	<b>1.44</b>	918.90	37884.68	40.00	0.56
2046	66	100	503.0	4.79	2411.59	27.23	0.00	3068.27	2160.29	<b>1.42</b>	908.75	38793.44	40.52	0.56
2047	67	100	503.0	4.79	2411.59	27.46	0.00	3073.82	2188.37	<b>1.40</b>	898.71	39692.15	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	339.0	5.49	1859.85	17.11	0.00	2178.07	1299.25	<b>1.68</b>	734.03	734.03	35.61	0.50
2003	23	100	339.0	5.37	1822.00	17.34	0.00	2137.93	1339.90	<b>1.60</b>	720.51	1454.54	35.61	0.50
2004	24	100	344.0	5.29	1819.66	17.57	0.00	2139.38	1388.62	<b>1.54</b>	721.00	2175.54	35.61	0.50
2005	25	100	344.0	5.29	1819.47	17.80	0.00	2143.33	1439.19	<b>1.49</b>	722.33	2897.87	35.61	0.50
2006	26	100	349.0	5.23	1825.31	18.03	0.00	2154.42	1458.33	<b>1.48</b>	726.06	3623.93	35.61	0.50
2007	27	100	349.0	5.19	1812.87	18.26	3.68	2147.59	1466.48	<b>1.46</b>	723.76	4347.70	35.61	0.50
2008	28	100	356.0	5.09	1813.12	18.49	0.00	2148.37	1472.01	<b>1.46</b>	724.03	5071.72	35.61	0.50
2009	29	100	356.0	5.13	1825.97	18.72	0.00	2167.79	1489.22	<b>1.46</b>	730.57	5802.30	35.61	0.50
2010	30	100	366.0	5.08	1858.30	18.95	0.00	2210.45	1473.50	<b>1.50</b>	744.95	6547.24	35.61	0.50
2011	31	100	366.0	4.97	1819.69	19.18	0.00	2168.71	1465.69	<b>1.48</b>	730.88	7278.12	35.61	0.50
2012	32	100	379.0	4.88	1848.17	19.41	0.00	2206.90	1501.45	<b>1.47</b>	743.75	8021.88	35.61	0.50
2013	33	100	379.0	4.83	1832.33	19.64	9.33	2201.53	1493.34	<b>1.47</b>	741.94	8763.82	35.61	0.50
2014	34	100	394.0	4.81	1895.32	19.87	0.00	2271.92	1501.62	<b>1.51</b>	765.66	9529.48	35.61	0.50
2015	35	100	394.0	4.81	1894.58	20.10	4.21	2279.60	1513.63	<b>1.51</b>	768.25	10297.74	35.61	0.50
2016	36	100	413.0	4.80	1981.98	20.33	0.00	2384.91	1520.05	<b>1.57</b>	803.74	11101.48	35.61	0.50
2017	37	100	413.0	4.81	1985.97	20.56	0.00	2394.29	1519.00	<b>1.58</b>	806.90	11908.38	35.61	0.50
2018	38	100	413.0	4.74	1958.55	20.79	15.68	2381.42	1516.45	<b>1.57</b>	802.57	12710.95	35.61	0.50
2019	39	100	429.0	4.79	2056.81	21.02	0.00	2489.15	1524.25	<b>1.63</b>	838.87	13549.82	35.61	0.50
2020	40	100	429.0	4.79	2056.81	21.25	0.00	2493.88	1544.07	<b>1.62</b>	840.47	14390.29	35.61	0.50
2021	41	100	429.0	4.79	2056.81	21.48	0.00	2498.61	1564.14	<b>1.60</b>	842.06	15232.35	35.61	0.50
2022	42	100	440.0	4.79	2109.55	21.71	0.00	2567.53	1584.47	<b>1.62</b>	865.29	16097.64	35.61	0.50
2023	43	100	440.0	4.79	2109.55	21.94	0.00	2572.38	1605.07	<b>1.60</b>	866.92	16964.56	35.61	0.50
2024	44	100	440.0	4.79	2109.55	22.17	0.00	2577.23	1625.94	<b>1.59</b>	868.56	17833.12	35.61	0.50
2025	45	100	453.0	4.79	2171.87	22.40	0.00	2658.37	1647.07	<b>1.61</b>	895.90	18729.03	35.61	0.50
2026	46	100	453.0	4.79	2171.87	22.63	0.00	2663.37	1668.49	<b>1.60</b>	897.59	19626.61	35.61	0.50
2027	47	100	453.0	4.79	2171.87	22.86	0.00	2668.36	1690.18	<b>1.58</b>	899.27	20525.88	35.61	0.50
2028	48	100	477.0	4.79	2286.94	23.09	0.00	2814.99	1712.15	<b>1.64</b>	948.69	21474.57	35.61	0.50
2029	49	100	477.0	4.79	2286.94	23.32	0.00	2820.25	1734.41	<b>1.63</b>	949.74	22424.31	35.63	0.50
2030	50	100	477.0	4.79	2286.94	23.55	0.00	2825.51	1756.95	<b>1.61</b>	950.06	23374.37	35.69	0.50
2031	51	100	477.0	4.79	2286.94	23.78	0.00	2830.77	1779.79	<b>1.59</b>	949.67	24324.04	35.77	0.50
2032	52	100	503.0	4.79	2411.59	24.01	0.00	2990.62	1802.93	<b>1.66</b>	1000.25	25324.29	35.88	0.50
2033	53	100	503.0	4.79	2411.59	24.24	0.00	2996.16	1826.37	<b>1.64</b>	998.30	26322.59	36.02	0.50
2034	54	100	503.0	4.79	2411.59	24.47	0.00	3001.71	1850.11	<b>1.62</b>	995.60	27318.19	36.18	0.50
2035	55	100	503.0	4.79	2411.59	24.70	0.00	3007.26	1874.16	<b>1.60</b>	992.15	28310.34	36.37	0.51
2036	56	100	503.0	4.79	2411.59	24.93	0.00	3012.80	1898.53	<b>1.59</b>	987.96	29298.29	36.59	0.51
2037	57	100	503.0	4.79	2411.59	25.16	0.00	3018.35	1923.21	<b>1.57</b>	983.03	30281.32	36.85	0.51
2038	58	100	503.0	4.79	2411.59	25.39	0.00	3023.90	1948.21	<b>1.55</b>	977.38	31258.71	37.13	0.52
2039	59	100	503.0	4.79	2411.59	25.62	0.00	3029.44	1973.54	<b>1.54</b>	971.03	32229.73	37.44	0.52
2040	60	100	503.0	4.79	2411.59	25.85	0.00	3034.99	1999.19	<b>1.52</b>	963.97	33193.71	37.78	0.53
2041	61	100	503.0	4.79	2411.59	26.08	0.00	3040.54	2025.18	<b>1.50</b>	956.24	34149.95	38.16	0.53
2042	62	100	503.0	4.79	2411.59	26.31	0.00	3046.08	2051.51	<b>1.48</b>	947.85	35097.81	38.56	0.54
2043	63	100	503.0	4.79	2411.59	26.54	0.00	3051.63	2078.18	<b>1.47</b>	938.82	36036.62	39.01	0.54
2044	64	100	503.0	4.79	2411.59	26.77	0.00	3057.18	2105.20	<b>1.45</b>	929.16	36965.78	39.48	0.55
2045	65	100	503.0	4.79	2411.59	27.00	0.00	3062.72	2132.56	<b>1.44</b>	918.90	37884.68	40.00	0.56
2046	66	100	503.0	4.79	2411.59	27.23	0.00	3068.27	2160.29	<b>1.42</b>	908.75	38793.44	40.52	0.56
2047	67	100	503.0	4.79	2411.59	27.46	0.00	3073.82	2188.37	<b>1.40</b>	898.71	39692.15	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	339.0	5.49	1859.85	27.00	0.00	2362.01	1299.25	<b>1.82</b>	849.16	849.16	33.38	0.46
2003	23	100	339.0	5.37	1822.00	27.00	0.00	2313.94	1339.90	<b>1.73</b>	831.87	1681.03	33.38	0.46
2004	24	100	344.0	5.29	1819.66	27.00	0.00	2310.97	1388.62	<b>1.66</b>	830.81	2511.84	33.38	0.46
2005	25	100	344.0	5.29	1819.47	27.00	0.00	2310.72	1439.19	<b>1.61</b>	830.72	3342.56	33.38	0.46
2006	26	100	349.0	5.23	1825.31	27.00	0.00	2318.15	1458.33	<b>1.59</b>	833.39	4175.94	33.38	0.46
2007	27	100	349.0	5.19	1812.87	27.00	15.19	2317.54	1466.48	<b>1.58</b>	833.17	5009.11	33.38	0.46
2008	28	100	356.0	5.09	1813.12	27.00	0.00	2302.67	1472.01	<b>1.56</b>	827.82	5836.94	33.38	0.46
2009	29	100	356.0	5.13	1825.97	27.00	0.00	2318.98	1489.22	<b>1.56</b>	833.69	6670.63	33.38	0.46
2010	30	100	366.0	5.08	1858.30	27.00	0.00	2360.04	1473.50	<b>1.60</b>	848.45	7519.08	33.38	0.46
2011	31	100	366.0	4.97	1819.69	27.00	159.06	2470.07	1465.69	<b>1.69</b>	888.01	8407.08	33.38	0.46
2012	32	100	379.0	4.88	1848.17	27.00	90.81	2437.98	1501.45	<b>1.62</b>	876.47	9283.55	33.38	0.46
2013	33	100	379.0	4.83	1832.33	27.00	84.11	2411.17	1493.34	<b>1.61</b>	866.83	10150.38	33.38	0.46
2014	34	100	394.0	4.81	1895.32	27.00	54.25	2461.31	1501.62	<b>1.64</b>	884.85	11035.24	33.38	0.46
2015	35	100	394.0	4.81	1894.58	27.00	113.72	2519.84	1513.63	<b>1.66</b>	905.90	11941.13	33.38	0.46
2016	36	100	413.0	4.80	1981.98	27.00	31.35	2548.46	1520.05	<b>1.68</b>	916.19	12857.32	33.38	0.46
2017	37	100	413.0	4.81	1985.97	27.00	39.36	2561.54	1519.00	<b>1.69</b>	920.89	13778.21	33.38	0.46
2018	38	100	413.0	4.74	1958.55	27.00	88.44	2575.80	1516.45	<b>1.70</b>	926.01	14704.22	33.38	0.46
2019	39	100	429.0	4.79	2056.81	27.00	0.00	2612.15	1524.25	<b>1.71</b>	939.08	15643.31	33.38	0.46
2020	40	100	429.0	4.52	1938.76	27.00	0.00	2462.23	1426.66	<b>1.73</b>	885.19	16528.49	33.38	0.46
2021	41	100	429.0	4.56	1956.21	27.00	0.00	2484.39	1429.59	<b>1.74</b>	893.15	17421.65	33.38	0.46
2022	42	100	440.0	4.61	2026.44	27.00	0.00	2573.57	1437.39	<b>1.79</b>	925.22	18346.86	33.38	0.46
2023	43	100	440.0	4.66	2050.15	27.00	0.00	2603.68	1446.40	<b>1.80</b>	936.04	19282.90	33.38	0.46
2024	44	100	440.0	4.71	2074.54	27.00	0.00	2634.67	1456.62	<b>1.81</b>	947.18	20230.08	33.38	0.46
2025	45	100	453.0	4.77	2161.89	27.00	0.00	2745.60	1468.09	<b>1.87</b>	987.06	21217.14	33.38	0.46
2026	46	100	453.0	4.83	2188.92	27.00	0.00	2779.92	1480.83	<b>1.88</b>	999.40	22216.54	33.38	0.46
2027	47	100	453.0	4.89	2216.93	27.00	0.00	2815.51	1494.87	<b>1.88</b>	1012.19	23228.74	33.38	0.46
2028	48	100	477.0	4.96	2364.97	27.00	0.00	3003.51	1510.25	<b>1.99</b>	1079.78	24308.52	33.38	0.46
2029	49	100	477.0	5.02	2393.58	27.00	0.00	3039.85	1527.00	<b>1.99</b>	1092.07	25400.59	33.40	0.46
2030	50	100	477.0	5.08	2423.26	27.00	0.00	3077.55	1545.16	<b>1.99</b>	1104.01	26504.60	33.45	0.47
2031	51	100	477.0	5.14	2454.04	27.00	0.00	3116.63	1564.78	<b>1.99</b>	1115.55	27620.15	33.53	0.47
2032	52	100	503.0	5.21	2621.44	27.00	0.00	3329.24	1585.13	<b>2.10</b>	1188.03	28808.18	33.63	0.47
2033	53	100	503.0	5.28	2655.52	27.00	0.00	3372.52	1605.73	<b>2.10</b>	1198.91	30007.09	33.76	0.47
2034	54	100	503.0	5.35	2690.05	27.00	0.00	3416.36	1626.61	<b>2.10</b>	1208.97	31216.06	33.91	0.47
2035	55	100	503.0	5.42	2725.02	27.00	0.00	3460.77	1647.75	<b>2.10</b>	1218.19	32434.25	34.09	0.47
2036	56	100	503.0	5.49	2760.44	27.00	0.00	3505.76	1669.17	<b>2.10</b>	1226.55	33660.80	34.30	0.48
2037	57	100	503.0	5.56	2796.33	27.00	0.00	3551.34	1690.87	<b>2.10</b>	1234.03	34894.83	34.53	0.48
2038	58	100	503.0	5.63	2832.68	27.00	0.00	3597.50	1712.85	<b>2.10</b>	1240.61	36135.44	34.80	0.48
2039	59	100	503.0	5.70	2869.50	27.00	0.00	3644.27	1735.12	<b>2.10</b>	1246.28	37381.71	35.09	0.49
2040	60	100	503.0	5.78	2906.81	27.00	0.00	3691.65	1757.68	<b>2.10</b>	1251.02	38632.73	35.41	0.49
2041	61	100	503.0	5.85	2944.60	27.00	0.00	3739.64	1780.53	<b>2.10</b>	1254.83	39887.56	35.76	0.50
2042	62	100	503.0	5.93	2982.88	27.00	0.00	3788.25	1803.67	<b>2.10</b>	1257.69	41145.26	36.14	0.50
2043	63	100	503.0	6.01	3021.65	27.00	0.00	3837.50	1827.12	<b>2.10</b>	1259.60	42404.86	36.56	0.51
2044	64	100	503.0	6.09	3060.93	27.00	0.00	3887.39	1850.87	<b>2.10</b>	1260.56	43665.42	37.01	0.52
2045	65	100	503.0	6.16	3100.73	27.00	0.00	3937.92	1874.94	<b>2.10</b>	1260.56	44925.98	37.49	0.52
2046	66	100	503.0	6.24	3141.04	27.00	0.00	3989.12	1899.31	<b>2.10</b>	1260.56	46186.55	37.97	0.53
2047	67	100	503.0	6.33	3181.87	27.00	0.00	4040.97	1924.00	<b>2.10</b>	1260.56	47447.11	38.47	0.54

### 3.3 Génération 1990 (début en 2012)

Technicien hospitalier / Début de carrière à 22 ans / Quotité : 100%

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

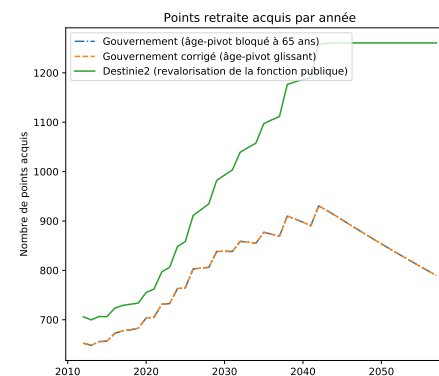
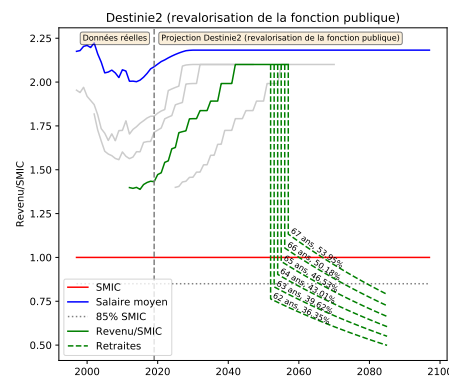
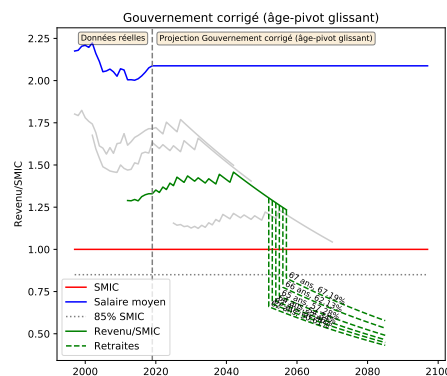
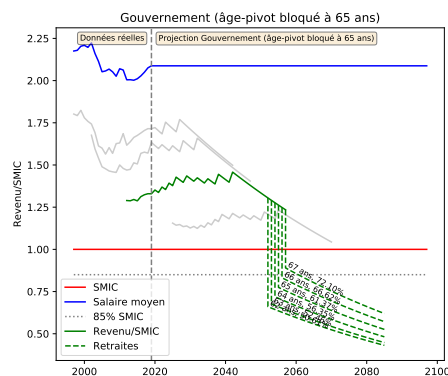
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	1541.76	<b>50.61</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	1600.85	<b>52.46</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	1722.75	<b>56.35</b>	2395.45	<b>0.72</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2055	65	100.00%	65 ans 0 mois	0.00%	1879.63	<b>61.37</b>	2426.59	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2056	66	100.00%	65 ans 0 mois	5.00%	2044.11	<b>66.62</b>	2458.13	<b>0.83</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2057	67	100.00%	65 ans 0 mois	10.00%	2216.35	<b>72.10</b>	2490.09	<b>0.89</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1541.76	<b>50.61</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1600.85	<b>52.46</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1661.22	<b>54.34</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1754.32	<b>57.28</b>	2426.59	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1906.22	<b>62.13</b>	2458.13	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2065.24	<b>67.19</b>	2490.09	<b>0.83</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1588.46	<b>36.85</b>	2052.36	<b>0.77</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.58</b>	<b>0.54</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1752.94	<b>40.14</b>	2079.04	<b>0.84</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1927.07	<b>43.57</b>	2106.06	<b>0.92</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2111.15	<b>47.11</b>	2133.44	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2305.48	<b>50.79</b>	2161.18	<b>1.07</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2510.37	<b>54.60</b>	2189.27	<b>1.15</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	339.0	4.88	1653.11	17.11	0.00	1935.96	1501.45	<b>1.29</b>	652.44	652.44	35.61	0.50
2013	23	100	339.0	4.83	1638.95	17.34	0.00	1923.14	1493.34	<b>1.29</b>	648.12	1300.56	35.61	0.50
2014	24	100	344.0	4.81	1654.79	17.57	0.00	1945.54	1501.62	<b>1.30</b>	655.67	1956.23	35.61	0.50
2015	25	100	344.0	4.81	1654.15	17.80	0.00	1948.59	1513.63	<b>1.29</b>	656.70	2612.93	35.61	0.50
2016	26	100	349.0	4.80	1674.84	18.03	18.10	1994.91	1520.05	<b>1.31</b>	672.31	3285.24	35.61	0.50
2017	27	100	349.0	4.81	1678.22	18.26	25.94	2010.60	1519.00	<b>1.32</b>	677.60	3962.84	35.61	0.50
2018	28	100	356.0	4.74	1688.24	18.49	16.06	2016.46	1516.45	<b>1.33</b>	679.57	4642.41	35.61	0.50
2019	29	100	356.0	4.79	1706.81	18.72	0.00	2026.33	1524.25	<b>1.33</b>	682.90	5325.31	35.61	0.50
2020	30	100	366.0	4.79	1754.76	18.95	0.00	2087.29	1544.07	<b>1.35</b>	703.44	6028.75	35.61	0.50
2021	31	100	366.0	4.79	1754.76	19.18	0.00	2091.32	1564.14	<b>1.34</b>	704.80	6733.55	35.61	0.50
2022	32	100	379.0	4.79	1817.09	19.41	0.00	2169.78	1584.47	<b>1.37</b>	731.24	7464.79	35.61	0.50
2023	33	100	379.0	4.79	1817.09	19.64	0.00	2173.96	1605.07	<b>1.35</b>	732.65	8197.44	35.61	0.50
2024	34	100	394.0	4.79	1889.00	19.87	0.00	2264.35	1625.94	<b>1.39</b>	763.11	8960.56	35.61	0.50
2025	35	100	394.0	4.79	1889.00	20.10	0.00	2268.69	1647.07	<b>1.38</b>	764.58	9725.13	35.61	0.50
2026	36	100	413.0	4.79	1980.10	20.33	0.00	2382.65	1668.49	<b>1.43</b>	802.98	10528.12	35.61	0.50
2027	37	100	413.0	4.79	1980.10	20.56	0.00	2387.20	1690.18	<b>1.41</b>	804.52	11332.63	35.61	0.50
2028	38	100	413.0	4.79	1980.10	20.79	0.00	2391.76	1712.15	<b>1.40</b>	806.05	12138.68	35.61	0.50
2029	39	100	429.0	4.79	2056.81	21.02	0.00	2489.15	1734.41	<b>1.44</b>	838.24	12976.92	35.63	0.50
2030	40	100	429.0	4.79	2056.81	21.25	0.00	2493.88	1756.95	<b>1.42</b>	838.55	13815.47	35.69	0.50
2031	41	100	429.0	4.79	2056.81	21.48	0.00	2498.61	1779.79	<b>1.40</b>	838.23	14653.71	35.77	0.50
2032	42	100	440.0	4.79	2109.55	21.71	0.00	2567.53	1802.93	<b>1.42</b>	858.74	15512.44	35.88	0.50
2033	43	100	440.0	4.79	2109.55	21.94	0.00	2572.38	1826.37	<b>1.41</b>	857.10	16369.54	36.02	0.50
2034	44	100	440.0	4.79	2109.55	22.17	0.00	2577.23	1850.11	<b>1.39</b>	854.81	17224.35	36.18	0.50
2035	45	100	453.0	4.79	2171.87	22.40	0.00	2658.37	1874.16	<b>1.42</b>	877.05	18101.40	36.37	0.51
2036	46	100	453.0	4.79	2171.87	22.63	0.00	2663.37	1898.53	<b>1.40</b>	873.37	18974.77	36.59	0.51
2037	47	100	453.0	4.79	2171.87	22.86	0.00	2668.36	1923.21	<b>1.39</b>	869.04	19843.81	36.85	0.51
2038	48	100	477.0	4.79	2286.94	23.09	0.00	2814.99	1948.21	<b>1.44</b>	909.86	20753.67	37.13	0.52
2039	49	100	477.0	4.79	2286.94	23.32	0.00	2820.25	1973.54	<b>1.43</b>	903.97	21657.65	37.44	0.52
2040	50	100	477.0	4.79	2286.94	23.55	0.00	2825.51	1999.19	<b>1.41</b>	897.44	22555.09	37.78	0.53
2041	51	100	477.0	4.79	2286.94	23.78	0.00	2830.77	2025.18	<b>1.40</b>	890.27	23445.36	38.16	0.53
2042	52	100	503.0	4.79	2411.59	24.01	0.00	2990.62	2051.51	<b>1.46</b>	930.59	24375.96	38.56	0.54
2043	53	100	503.0	4.79	2411.59	24.24	0.00	2996.16	2078.18	<b>1.44</b>	921.75	25297.71	39.01	0.54
2044	54	100	503.0	4.79	2411.59	24.47	0.00	3001.71	2105.20	<b>1.43</b>	912.30	26210.01	39.48	0.55
2045	55	100	503.0	4.79	2411.59	24.70	0.00	3007.26	2132.56	<b>1.41</b>	902.26	27112.27	40.00	0.56
2046	56	100	503.0	4.79	2411.59	24.93	0.00	3012.80	2160.29	<b>1.39</b>	892.32	28004.60	40.52	0.56
2047	57	100	503.0	4.79	2411.59	25.16	0.00	3018.35	2188.37	<b>1.38</b>	882.49	28887.09	41.04	0.57
2048	58	100	503.0	4.79	2411.59	25.39	0.00	3023.90	2216.82	<b>1.36</b>	872.77	29759.86	41.58	0.58
2049	59	100	503.0	4.79	2411.59	25.62	0.00	3029.44	2245.64	<b>1.35</b>	863.15	30623.01	42.12	0.59
2050	60	100	503.0	4.79	2411.59	25.85	0.00	3034.99	2274.83	<b>1.33</b>	853.63	31476.64	42.66	0.59
2051	61	100	503.0	4.79	2411.59	26.08	0.00	3040.54	2304.40	<b>1.32</b>	844.22	32320.86	43.22	0.60
2052	62	100	503.0	4.79	2411.59	26.31	0.00	3046.08	2334.36	<b>1.30</b>	834.90	33155.76	43.78	0.61
2053	63	100	503.0	4.79	2411.59	26.54	0.00	3051.63	2364.71	<b>1.29</b>	825.69	33981.45	44.35	0.62
2054	64	100	503.0	4.79	2411.59	26.77	0.00	3057.18	2395.45	<b>1.28</b>	816.58	34798.03	44.93	0.63
2055	65	100	503.0	4.79	2411.59	27.00	0.00	3062.72	2426.59	<b>1.26</b>	807.56	35605.58	45.51	0.63
2056	66	100	503.0	4.79	2411.59	27.23	0.00	3068.27	2458.13	<b>1.25</b>	798.64	36404.22	46.10	0.64
2057	67	100	503.0	4.79	2411.59	27.46	0.00	3073.82	2490.09	<b>1.23</b>	789.82	37194.04	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	339.0	4.88	1653.11	17.11	0.00	1935.96	1501.45	<b>1.29</b>	652.44	652.44	35.61	0.50
2013	23	100	339.0	4.83	1638.95	17.34	0.00	1923.14	1493.34	<b>1.29</b>	648.12	1300.56	35.61	0.50
2014	24	100	344.0	4.81	1654.79	17.57	0.00	1945.54	1501.62	<b>1.30</b>	655.67	1956.23	35.61	0.50
2015	25	100	344.0	4.81	1654.15	17.80	0.00	1948.59	1513.63	<b>1.29</b>	656.70	2612.93	35.61	0.50
2016	26	100	349.0	4.80	1674.84	18.03	18.10	1994.91	1520.05	<b>1.31</b>	672.31	3285.24	35.61	0.50
2017	27	100	349.0	4.81	1678.22	18.26	25.94	2010.60	1519.00	<b>1.32</b>	677.60	3962.84	35.61	0.50
2018	28	100	356.0	4.74	1688.24	18.49	16.06	2016.46	1516.45	<b>1.33</b>	679.57	4642.41	35.61	0.50
2019	29	100	356.0	4.79	1706.81	18.72	0.00	2026.33	1524.25	<b>1.33</b>	682.90	5325.31	35.61	0.50
2020	30	100	366.0	4.79	1754.76	18.95	0.00	2087.29	1544.07	<b>1.35</b>	703.44	6028.75	35.61	0.50
2021	31	100	366.0	4.79	1754.76	19.18	0.00	2091.32	1564.14	<b>1.34</b>	704.80	6733.55	35.61	0.50
2022	32	100	379.0	4.79	1817.09	19.41	0.00	2169.78	1584.47	<b>1.37</b>	731.24	7464.79	35.61	0.50
2023	33	100	379.0	4.79	1817.09	19.64	0.00	2173.96	1605.07	<b>1.35</b>	732.65	8197.44	35.61	0.50
2024	34	100	394.0	4.79	1889.00	19.87	0.00	2264.35	1625.94	<b>1.39</b>	763.11	8960.56	35.61	0.50
2025	35	100	394.0	4.79	1889.00	20.10	0.00	2268.69	1647.07	<b>1.38</b>	764.58	9725.13	35.61	0.50
2026	36	100	413.0	4.79	1980.10	20.33	0.00	2382.65	1668.49	<b>1.43</b>	802.98	10528.12	35.61	0.50
2027	37	100	413.0	4.79	1980.10	20.56	0.00	2387.20	1690.18	<b>1.41</b>	804.52	11332.63	35.61	0.50
2028	38	100	413.0	4.79	1980.10	20.79	0.00	2391.76	1712.15	<b>1.40</b>	806.05	12138.68	35.61	0.50
2029	39	100	429.0	4.79	2056.81	21.02	0.00	2489.15	1734.41	<b>1.44</b>	838.24	12976.92	35.63	0.50
2030	40	100	429.0	4.79	2056.81	21.25	0.00	2493.88	1756.95	<b>1.42</b>	838.55	13815.47	35.69	0.50
2031	41	100	429.0	4.79	2056.81	21.48	0.00	2498.61	1779.79	<b>1.40</b>	838.23	14653.71	35.77	0.50
2032	42	100	440.0	4.79	2109.55	21.71	0.00	2567.53	1802.93	<b>1.42</b>	858.74	15512.44	35.88	0.50
2033	43	100	440.0	4.79	2109.55	21.94	0.00	2572.38	1826.37	<b>1.41</b>	857.10	16369.54	36.02	0.50
2034	44	100	440.0	4.79	2109.55	22.17	0.00	2577.23	1850.11	<b>1.39</b>	854.81	17224.35	36.18	0.50
2035	45	100	453.0	4.79	2171.87	22.40	0.00	2658.37	1874.16	<b>1.42</b>	877.05	18101.40	36.37	0.51
2036	46	100	453.0	4.79	2171.87	22.63	0.00	2663.37	1898.53	<b>1.40</b>	873.37	18974.77	36.59	0.51
2037	47	100	453.0	4.79	2171.87	22.86	0.00	2668.36	1923.21	<b>1.39</b>	869.04	19843.81	36.85	0.51
2038	48	100	477.0	4.79	2286.94	23.09	0.00	2814.99	1948.21	<b>1.44</b>	909.86	20753.67	37.13	0.52
2039	49	100	477.0	4.79	2286.94	23.32	0.00	2820.25	1973.54	<b>1.43</b>	903.97	21657.65	37.44	0.52
2040	50	100	477.0	4.79	2286.94	23.55	0.00	2825.51	1999.19	<b>1.41</b>	897.44	22555.09	37.78	0.53
2041	51	100	477.0	4.79	2286.94	23.78	0.00	2830.77	2025.18	<b>1.40</b>	890.27	23445.36	38.16	0.53
2042	52	100	503.0	4.79	2411.59	24.01	0.00	2990.62	2051.51	<b>1.46</b>	930.59	24375.96	38.56	0.54
2043	53	100	503.0	4.79	2411.59	24.24	0.00	2996.16	2078.18	<b>1.44</b>	921.75	25297.71	39.01	0.54
2044	54	100	503.0	4.79	2411.59	24.47	0.00	3001.71	2105.20	<b>1.43</b>	912.30	26210.01	39.48	0.55
2045	55	100	503.0	4.79	2411.59	24.70	0.00	3007.26	2132.56	<b>1.41</b>	902.26	27112.27	40.00	0.56
2046	56	100	503.0	4.79	2411.59	24.93	0.00	3012.80	2160.29	<b>1.39</b>	892.32	28004.60	40.52	0.56
2047	57	100	503.0	4.79	2411.59	25.16	0.00	3018.35	2188.37	<b>1.38</b>	882.49	28887.09	41.04	0.57
2048	58	100	503.0	4.79	2411.59	25.39	0.00	3023.90	2216.82	<b>1.36</b>	872.77	29759.86	41.58	0.58
2049	59	100	503.0	4.79	2411.59	25.62	0.00	3029.44	2245.64	<b>1.35</b>	863.15	30623.01	42.12	0.59
2050	60	100	503.0	4.79	2411.59	25.85	0.00	3034.99	2274.83	<b>1.33</b>	853.63	31476.64	42.66	0.59
2051	61	100	503.0	4.79	2411.59	26.08	0.00	3040.54	2304.40	<b>1.32</b>	844.22	32320.86	43.22	0.60
2052	62	100	503.0	4.79	2411.59	26.31	0.00	3046.08	2334.36	<b>1.30</b>	834.90	33155.76	43.78	0.61
2053	63	100	503.0	4.79	2411.59	26.54	0.00	3051.63	2364.71	<b>1.29</b>	825.69	33981.45	44.35	0.62
2054	64	100	503.0	4.79	2411.59	26.77	0.00	3057.18	2395.45	<b>1.28</b>	816.58	34798.03	44.93	0.63
2055	65	100	503.0	4.79	2411.59	27.00	0.00	3062.72	2426.59	<b>1.26</b>	807.56	35605.58	45.51	0.63
2056	66	100	503.0	4.79	2411.59	27.23	0.00	3068.27	2458.13	<b>1.25</b>	798.64	36404.22	46.10	0.64
2057	67	100	503.0	4.79	2411.59	27.46	0.00	3073.82	2490.09	<b>1.23</b>	789.82	37194.04	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	339.0	4.88	1653.11	27.00	0.00	2099.45	1501.45	1.40	754.77	754.77	33.38	0.46
2013	23	100	339.0	4.83	1638.95	27.00	0.00	2081.46	1493.34	1.39	748.30	1503.06	33.38	0.46
2014	24	100	344.0	4.81	1654.79	27.00	0.00	2101.59	1501.62	1.40	755.53	2258.60	33.38	0.46
2015	25	100	344.0	4.81	1654.15	27.00	0.00	2100.77	1513.63	1.39	755.24	3013.84	33.38	0.46
2016	26	100	349.0	4.80	1674.84	27.00	173.99	2301.03	1520.05	1.51	827.24	3841.07	33.38	0.46
2017	27	100	349.0	4.81	1678.22	27.00	150.22	2281.56	1519.00	1.50	820.24	4661.31	33.38	0.46
2018	28	100	356.0	4.74	1688.24	27.00	97.52	2241.59	1516.45	1.48	805.86	5467.17	33.38	0.46
2019	29	100	356.0	4.79	1706.81	27.00	98.01	2265.66	1524.25	1.49	814.52	6281.69	33.38	0.46
2020	30	100	366.0	4.52	1654.05	27.00	46.09	2146.73	1426.66	1.50	771.76	7053.46	33.38	0.46
2021	31	100	366.0	4.56	1668.94	27.00	15.76	2135.31	1429.59	1.49	767.66	7821.11	33.38	0.46
2022	32	100	379.0	4.61	1745.50	27.00	0.00	2216.78	1437.39	1.54	796.95	8618.06	33.38	0.46
2023	33	100	379.0	4.66	1765.92	27.00	0.00	2242.72	1446.40	1.55	806.27	9424.33	33.38	0.46
2024	34	100	394.0	4.71	1857.66	27.00	0.00	2359.23	1456.62	1.62	848.16	10272.49	33.38	0.46
2025	35	100	394.0	4.77	1880.32	27.00	0.00	2388.01	1468.09	1.63	858.50	11130.99	33.38	0.46
2026	36	100	413.0	4.83	1995.63	27.00	0.00	2534.46	1480.83	1.71	911.15	12042.15	33.38	0.46
2027	37	100	413.0	4.89	2021.18	27.00	0.00	2566.90	1494.87	1.72	922.82	12964.96	33.38	0.46
2028	38	100	413.0	4.96	2047.66	27.00	0.00	2600.52	1510.25	1.72	934.90	13899.86	33.38	0.46
2029	39	100	429.0	5.02	2152.72	27.00	0.00	2733.96	1527.00	1.79	982.18	14882.04	33.40	0.46
2030	40	100	429.0	5.08	2179.41	27.00	0.00	2767.86	1545.16	1.79	992.92	15874.96	33.45	0.47
2031	41	100	429.0	5.14	2207.09	27.00	0.00	2803.01	1564.78	1.79	1003.29	16878.25	33.53	0.47
2032	42	100	440.0	5.21	2293.11	27.00	0.00	2912.25	1585.13	1.84	1039.23	17917.48	33.63	0.47
2033	43	100	440.0	5.28	2322.92	27.00	0.00	2950.11	1605.73	1.84	1048.75	18966.23	33.76	0.47
2034	44	100	440.0	5.35	2353.12	27.00	0.00	2988.46	1626.61	1.84	1057.55	20023.78	33.91	0.47
2035	45	100	453.0	5.42	2454.14	27.00	0.00	3116.76	1647.75	1.89	1097.10	21120.88	34.09	0.47
2036	46	100	453.0	5.49	2486.04	27.00	0.00	3157.28	1669.17	1.89	1104.63	22225.50	34.30	0.48
2037	47	100	453.0	5.56	2518.36	27.00	0.00	3198.32	1690.87	1.89	1111.36	23336.86	34.53	0.48
2038	48	100	477.0	5.63	2686.26	27.00	0.00	3411.55	1712.85	1.99	1176.48	24513.35	34.80	0.48
2039	49	100	477.0	5.70	2721.18	27.00	0.00	3455.90	1735.12	1.99	1181.86	25695.20	35.09	0.49
2040	50	100	477.0	5.78	2756.56	27.00	0.00	3500.83	1757.68	1.99	1186.36	26881.56	35.41	0.49
2041	51	100	477.0	5.85	2792.39	27.00	0.00	3546.34	1780.53	1.99	1189.97	28071.53	35.76	0.50
2042	52	100	503.0	5.93	2982.88	27.00	0.00	3788.25	1803.67	2.10	1257.69	29329.22	36.14	0.50
2043	53	100	503.0	6.01	3021.65	27.00	0.00	3837.50	1827.12	2.10	1259.60	30588.82	36.56	0.51
2044	54	100	503.0	6.09	3060.93	27.00	0.00	3887.39	1850.87	2.10	1260.56	31849.39	37.01	0.52
2045	55	100	503.0	6.16	3100.73	27.00	0.00	3937.92	1874.94	2.10	1260.56	33109.95	37.49	0.52
2046	56	100	503.0	6.24	3141.04	27.00	0.00	3989.12	1899.31	2.10	1260.56	34370.51	37.97	0.53
2047	57	100	503.0	6.33	3181.87	27.00	0.00	4040.97	1924.00	2.10	1260.56	35631.07	38.47	0.54
2048	58	100	503.0	6.41	3223.23	27.00	0.00	4093.51	1949.01	2.10	1260.56	36891.63	38.97	0.54
2049	59	100	503.0	6.49	3265.14	27.00	0.00	4146.72	1974.35	2.10	1260.56	38152.20	39.47	0.55
2050	60	100	503.0	6.58	3307.58	27.00	0.00	4200.63	2000.02	2.10	1260.56	39412.76	39.99	0.56
2051	61	100	503.0	6.66	3350.58	27.00	0.00	4255.24	2026.02	2.10	1260.56	40673.32	40.51	0.56
2052	62	100	503.0	6.75	3394.14	27.00	0.00	4310.56	2052.36	2.10	1260.56	41933.88	41.03	0.57
2053	63	100	503.0	6.84	3438.26	27.00	0.00	4366.59	2079.04	2.10	1260.56	43194.45	41.57	0.58
2054	64	100	503.0	6.92	3482.96	27.00	0.00	4423.36	2106.06	2.10	1260.56	44455.01	42.11	0.59
2055	65	100	503.0	7.01	3528.24	27.00	0.00	4480.86	2133.44	2.10	1260.56	45715.57	42.66	0.59
2056	66	100	503.0	7.11	3574.11	27.00	0.00	4539.11	2161.18	2.10	1260.56	46976.13	43.21	0.60
2057	67	100	503.0	7.20	3620.57	27.00	0.00	4598.12	2189.27	2.10	1260.56	48236.69	43.77	0.61

### 3.4 Génération 2003 (début en 2025)

Technicien hospitalier / Début de carrière à 22 ans / Quotité : 100%

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

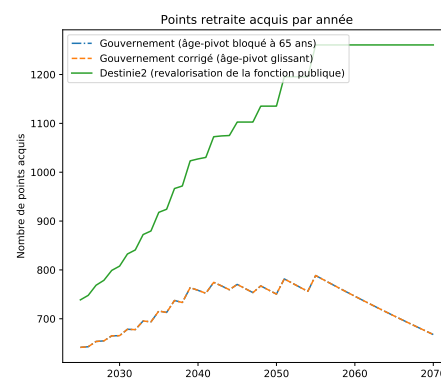
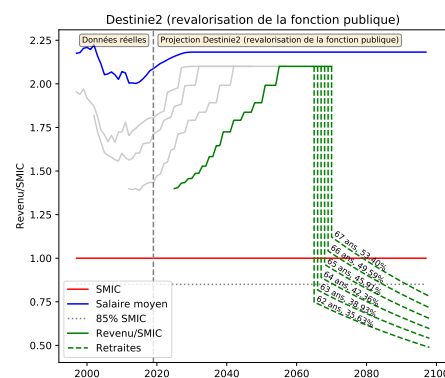
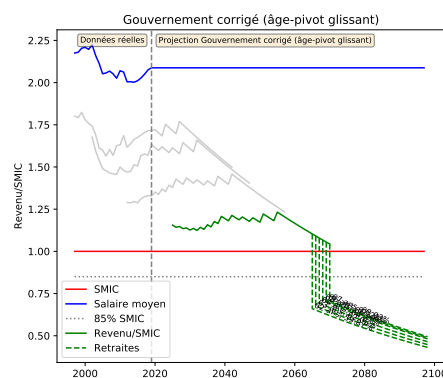
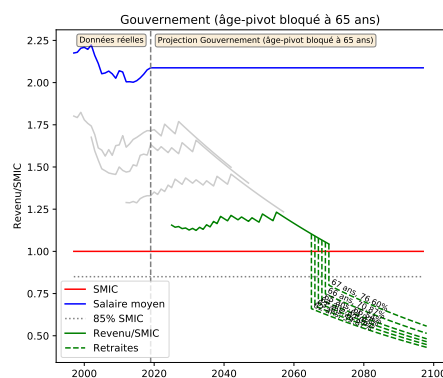
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	1823.65	<b>59.87</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	1893.54	<b>62.05</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	1964.94	<b>64.27</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2037.87	<b>66.54</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2174.39	<b>70.87</b>	2907.56	<b>0.75</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.59</b>	<b>0.55</b>
2070	67	100.00%	65 ans 0 mois	10.00%	2354.61	<b>76.60</b>	2945.36	<b>0.80</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1823.65	<b>59.87</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1893.54	<b>62.05</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1964.94	<b>64.27</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2037.87	<b>66.54</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2064.37	<b>67.28</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2091.20	<b>68.03</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1816.86	<b>35.63</b>	2427.59	<b>0.75</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2010.83	<b>38.93</b>	2459.15	<b>0.82</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2216.21	<b>42.36</b>	2491.12	<b>0.89</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2433.36	<b>45.91</b>	2523.50	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2662.63	<b>49.59</b>	2556.31	<b>1.04</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2904.39	<b>53.40</b>	2589.54	<b>1.12</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>





Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	339.0	4.79	1625.31	17.11	0.00	1903.40	1647.07	<b>1.16</b>	641.47	641.47	35.61	0.50
2026	23	100	339.0	4.79	1625.31	17.34	0.00	1907.14	1668.49	<b>1.14</b>	642.73	1284.20	35.61	0.50
2027	24	100	344.0	4.79	1649.28	17.57	0.00	1939.06	1690.18	<b>1.15</b>	653.49	1937.68	35.61	0.50
2028	25	100	344.0	4.79	1649.28	17.80	0.00	1942.85	1712.15	<b>1.13</b>	654.77	2592.45	35.61	0.50
2029	26	100	349.0	4.79	1673.25	18.03	0.00	1974.94	1734.41	<b>1.14</b>	665.07	3257.52	35.63	0.50
2030	27	100	349.0	4.79	1673.25	18.26	0.00	1978.79	1756.95	<b>1.13</b>	665.36	3922.88	35.69	0.50
2031	28	100	356.0	4.79	1706.81	18.49	0.00	2022.40	1779.79	<b>1.14</b>	678.47	4601.36	35.77	0.50
2032	29	100	356.0	4.79	1706.81	18.72	0.00	2026.33	1802.93	<b>1.12</b>	677.73	5279.08	35.88	0.50
2033	30	100	366.0	4.79	1754.76	18.95	0.00	2087.29	1826.37	<b>1.14</b>	695.47	5974.55	36.02	0.50
2034	31	100	366.0	4.79	1754.76	19.18	0.00	2091.32	1850.11	<b>1.13</b>	693.64	6668.20	36.18	0.50
2035	32	100	379.0	4.79	1817.09	19.41	0.00	2169.78	1874.16	<b>1.16</b>	715.85	7384.05	36.37	0.51
2036	33	100	379.0	4.79	1817.09	19.64	0.00	2173.96	1898.53	<b>1.15</b>	712.88	8096.93	36.59	0.51
2037	34	100	394.0	4.79	1889.00	19.87	0.00	2264.35	1923.21	<b>1.18</b>	737.46	8834.40	36.85	0.51
2038	35	100	394.0	4.79	1889.00	20.10	0.00	2268.69	1948.21	<b>1.16</b>	733.29	9567.68	37.13	0.52
2039	36	100	413.0	4.79	1980.10	20.33	0.00	2382.65	1973.54	<b>1.21</b>	763.71	10331.39	37.44	0.52
2040	37	100	413.0	4.79	1980.10	20.56	0.00	2387.20	1999.19	<b>1.19</b>	758.22	11089.61	37.78	0.53
2041	38	100	413.0	4.79	1980.10	20.79	0.00	2391.76	2025.18	<b>1.18</b>	752.20	11841.82	38.16	0.53
2042	39	100	429.0	4.79	2056.81	21.02	0.00	2489.15	2051.51	<b>1.21</b>	774.55	12616.37	38.56	0.54
2043	40	100	429.0	4.79	2056.81	21.25	0.00	2493.88	2078.18	<b>1.20</b>	767.23	13383.60	39.01	0.54
2044	41	100	429.0	4.79	2056.81	21.48	0.00	2498.61	2105.20	<b>1.19</b>	759.40	14142.99	39.48	0.55
2045	42	100	440.0	4.79	2109.55	21.71	0.00	2567.53	2132.56	<b>1.20</b>	770.33	14913.32	40.00	0.56
2046	43	100	440.0	4.79	2109.55	21.94	0.00	2572.38	2160.29	<b>1.19</b>	761.88	15675.20	40.52	0.56
2047	44	100	440.0	4.79	2109.55	22.17	0.00	2577.23	2188.37	<b>1.18</b>	753.52	16428.72	41.04	0.57
2048	45	100	453.0	4.79	2171.87	22.40	0.00	2658.37	2216.82	<b>1.20</b>	767.27	17195.99	41.58	0.58
2049	46	100	453.0	4.79	2171.87	22.63	0.00	2663.37	2245.64	<b>1.19</b>	758.85	17954.84	42.12	0.59
2050	47	100	453.0	4.79	2171.87	22.86	0.00	2668.36	2274.83	<b>1.17</b>	750.51	18705.35	42.66	0.59
2051	48	100	477.0	4.79	2286.94	23.09	0.00	2814.99	2304.40	<b>1.22</b>	781.59	19486.95	43.22	0.60
2052	49	100	477.0	4.79	2286.94	23.32	0.00	2820.25	2334.36	<b>1.21</b>	773.01	20259.95	43.78	0.61
2053	50	100	477.0	4.79	2286.94	23.55	0.00	2825.51	2364.71	<b>1.19</b>	764.51	21024.46	44.35	0.62
2054	51	100	477.0	4.79	2286.94	23.78	0.00	2830.77	2395.45	<b>1.18</b>	756.10	21780.56	44.93	0.63
2055	52	100	503.0	4.79	2411.59	24.01	0.00	2990.62	2426.59	<b>1.23</b>	788.55	22569.11	45.51	0.63
2056	53	100	503.0	4.79	2411.59	24.24	0.00	2996.16	2458.13	<b>1.22</b>	779.87	23348.98	46.10	0.64
2057	54	100	503.0	4.79	2411.59	24.47	0.00	3001.71	2490.09	<b>1.21</b>	771.29	24120.27	46.70	0.65
2058	55	100	503.0	4.79	2411.59	24.70	0.00	3007.26	2522.46	<b>1.19</b>	762.80	24883.06	47.31	0.66
2059	56	100	503.0	4.79	2411.59	24.93	0.00	3012.80	2555.25	<b>1.18</b>	754.40	25637.46	47.92	0.67
2060	57	100	503.0	4.79	2411.59	25.16	0.00	3018.35	2588.47	<b>1.17</b>	746.09	26383.54	48.55	0.68
2061	58	100	503.0	4.79	2411.59	25.39	0.00	3023.90	2622.12	<b>1.15</b>	737.86	27121.41	49.18	0.68
2062	59	100	503.0	4.79	2411.59	25.62	0.00	3029.44	2656.21	<b>1.14</b>	729.73	27851.14	49.82	0.69
2063	60	100	503.0	4.79	2411.59	25.85	0.00	3034.99	2690.74	<b>1.13</b>	721.69	28572.83	50.47	0.70
2064	61	100	503.0	4.79	2411.59	26.08	0.00	3040.54	2725.72	<b>1.12</b>	713.73	29286.55	51.12	0.71
2065	62	100	503.0	4.79	2411.59	26.31	0.00	3046.08	2761.15	<b>1.10</b>	705.85	29992.40	51.79	0.72
2066	63	100	503.0	4.79	2411.59	26.54	0.00	3051.63	2797.05	<b>1.09</b>	698.06	30690.47	52.46	0.73
2067	64	100	503.0	4.79	2411.59	26.77	0.00	3057.18	2833.41	<b>1.08</b>	690.36	31380.82	53.14	0.74
2068	65	100	503.0	4.79	2411.59	27.00	0.00	3062.72	2870.25	<b>1.07</b>	682.73	32063.56	53.83	0.75
2069	66	100	503.0	4.79	2411.59	27.23	0.00	3068.27	2907.56	<b>1.06</b>	675.19	32738.75	54.53	0.76
2070	67	100	503.0	4.79	2411.59	27.46	0.00	3073.82	2945.36	<b>1.04</b>	667.73	33406.48	55.24	0.77

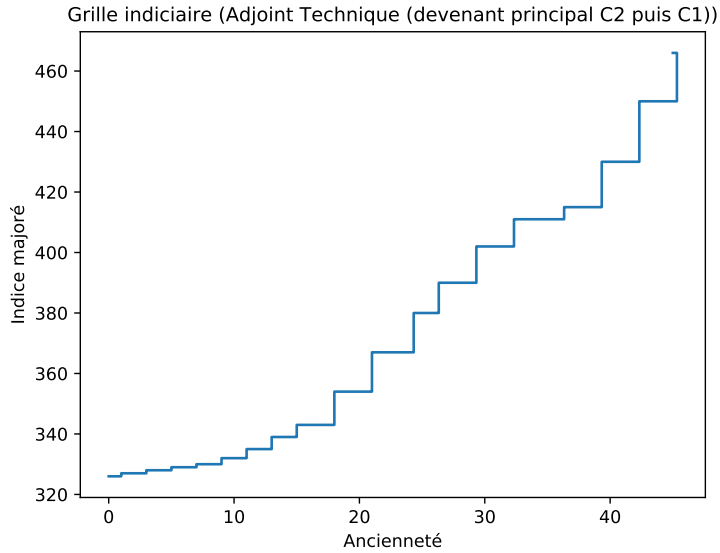
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	339.0	4.79	1625.31	17.11	0.00	1903.40	1647.07	<b>1.16</b>	641.47	641.47	35.61	0.50
2026	23	100	339.0	4.79	1625.31	17.34	0.00	1907.14	1668.49	<b>1.14</b>	642.73	1284.20	35.61	0.50
2027	24	100	344.0	4.79	1649.28	17.57	0.00	1939.06	1690.18	<b>1.15</b>	653.49	1937.68	35.61	0.50
2028	25	100	344.0	4.79	1649.28	17.80	0.00	1942.85	1712.15	<b>1.13</b>	654.77	2592.45	35.61	0.50
2029	26	100	349.0	4.79	1673.25	18.03	0.00	1974.94	1734.41	<b>1.14</b>	665.07	3257.52	35.63	0.50
2030	27	100	349.0	4.79	1673.25	18.26	0.00	1978.79	1756.95	<b>1.13</b>	665.36	3922.88	35.69	0.50
2031	28	100	356.0	4.79	1706.81	18.49	0.00	2022.40	1779.79	<b>1.14</b>	678.47	4601.36	35.77	0.50
2032	29	100	356.0	4.79	1706.81	18.72	0.00	2026.33	1802.93	<b>1.12</b>	677.73	5279.08	35.88	0.50
2033	30	100	366.0	4.79	1754.76	18.95	0.00	2087.29	1826.37	<b>1.14</b>	695.47	5974.55	36.02	0.50
2034	31	100	366.0	4.79	1754.76	19.18	0.00	2091.32	1850.11	<b>1.13</b>	693.64	6668.20	36.18	0.50
2035	32	100	379.0	4.79	1817.09	19.41	0.00	2169.78	1874.16	<b>1.16</b>	715.85	7384.05	36.37	0.51
2036	33	100	379.0	4.79	1817.09	19.64	0.00	2173.96	1898.53	<b>1.15</b>	712.88	8096.93	36.59	0.51
2037	34	100	394.0	4.79	1889.00	19.87	0.00	2264.35	1923.21	<b>1.18</b>	737.46	8834.40	36.85	0.51
2038	35	100	394.0	4.79	1889.00	20.10	0.00	2268.69	1948.21	<b>1.16</b>	733.29	9567.68	37.13	0.52
2039	36	100	413.0	4.79	1980.10	20.33	0.00	2382.65	1973.54	<b>1.21</b>	763.71	10331.39	37.44	0.52
2040	37	100	413.0	4.79	1980.10	20.56	0.00	2387.20	1999.19	<b>1.19</b>	758.22	11089.61	37.78	0.53
2041	38	100	413.0	4.79	1980.10	20.79	0.00	2391.76	2025.18	<b>1.18</b>	752.20	11841.82	38.16	0.53
2042	39	100	429.0	4.79	2056.81	21.02	0.00	2489.15	2051.51	<b>1.21</b>	774.55	12616.37	38.56	0.54
2043	40	100	429.0	4.79	2056.81	21.25	0.00	2493.88	2078.18	<b>1.20</b>	767.23	13383.60	39.01	0.54
2044	41	100	429.0	4.79	2056.81	21.48	0.00	2498.61	2105.20	<b>1.19</b>	759.40	14142.99	39.48	0.55
2045	42	100	440.0	4.79	2109.55	21.71	0.00	2567.53	2132.56	<b>1.20</b>	770.33	14913.32	40.00	0.56
2046	43	100	440.0	4.79	2109.55	21.94	0.00	2572.38	2160.29	<b>1.19</b>	761.88	15675.20	40.52	0.56
2047	44	100	440.0	4.79	2109.55	22.17	0.00	2577.23	2188.37	<b>1.18</b>	753.52	16428.72	41.04	0.57
2048	45	100	453.0	4.79	2171.87	22.40	0.00	2658.37	2216.82	<b>1.20</b>	767.27	17195.99	41.58	0.58
2049	46	100	453.0	4.79	2171.87	22.63	0.00	2663.37	2245.64	<b>1.19</b>	758.85	17954.84	42.12	0.59
2050	47	100	453.0	4.79	2171.87	22.86	0.00	2668.36	2274.83	<b>1.17</b>	750.51	18705.35	42.66	0.59
2051	48	100	477.0	4.79	2286.94	23.09	0.00	2814.99	2304.40	<b>1.22</b>	781.59	19486.95	43.22	0.60
2052	49	100	477.0	4.79	2286.94	23.32	0.00	2820.25	2334.36	<b>1.21</b>	773.01	20259.95	43.78	0.61
2053	50	100	477.0	4.79	2286.94	23.55	0.00	2825.51	2364.71	<b>1.19</b>	764.51	21024.46	44.35	0.62
2054	51	100	477.0	4.79	2286.94	23.78	0.00	2830.77	2395.45	<b>1.18</b>	756.10	21780.56	44.93	0.63
2055	52	100	503.0	4.79	2411.59	24.01	0.00	2990.62	2426.59	<b>1.23</b>	788.55	22569.11	45.51	0.63
2056	53	100	503.0	4.79	2411.59	24.24	0.00	2996.16	2458.13	<b>1.22</b>	779.87	23348.98	46.10	0.64
2057	54	100	503.0	4.79	2411.59	24.47	0.00	3001.71	2490.09	<b>1.21</b>	771.29	24120.27	46.70	0.65
2058	55	100	503.0	4.79	2411.59	24.70	0.00	3007.26	2522.46	<b>1.19</b>	762.80	24883.06	47.31	0.66
2059	56	100	503.0	4.79	2411.59	24.93	0.00	3012.80	2555.25	<b>1.18</b>	754.40	25637.46	47.92	0.67
2060	57	100	503.0	4.79	2411.59	25.16	0.00	3018.35	2588.47	<b>1.17</b>	746.09	26383.54	48.55	0.68
2061	58	100	503.0	4.79	2411.59	25.39	0.00	3023.90	2622.12	<b>1.15</b>	737.86	27121.41	49.18	0.68
2062	59	100	503.0	4.79	2411.59	25.62	0.00	3029.44	2656.21	<b>1.14</b>	729.73	27851.14	49.82	0.69
2063	60	100	503.0	4.79	2411.59	25.85	0.00	3034.99	2690.74	<b>1.13</b>	721.69	28572.83	50.47	0.70
2064	61	100	503.0	4.79	2411.59	26.08	0.00	3040.54	2725.72	<b>1.12</b>	713.73	29286.55	51.12	0.71
2065	62	100	503.0	4.79	2411.59	26.31	0.00	3046.08	2761.15	<b>1.10</b>	705.85	29992.40	51.79	0.72
2066	63	100	503.0	4.79	2411.59	26.54	0.00	3051.63	2797.05	<b>1.09</b>	698.06	30690.47	52.46	0.73
2067	64	100	503.0	4.79	2411.59	26.77	0.00	3057.18	2833.41	<b>1.08</b>	690.36	31380.82	53.14	0.74
2068	65	100	503.0	4.79	2411.59	27.00	0.00	3062.72	2870.25	<b>1.07</b>	682.73	32063.56	53.83	0.75
2069	66	100	503.0	4.79	2411.59	27.23	0.00	3068.27	2907.56	<b>1.06</b>	675.19	32738.75	54.53	0.76
2070	67	100	503.0	4.79	2411.59	27.46	0.00	3073.82	2945.36	<b>1.04</b>	667.73	33406.48	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	339.0	4.77	1617.84	27.00	0.00	2054.66	1468.09	1.40	738.66	738.66	33.38	0.46
2026	23	100	339.0	4.83	1638.06	27.00	0.00	2080.34	1480.83	1.40	747.90	1486.56	33.38	0.46
2027	24	100	344.0	4.89	1683.50	27.00	0.00	2138.04	1494.87	1.43	768.64	2255.20	33.38	0.46
2028	25	100	344.0	4.96	1705.55	27.00	0.00	2166.05	1510.25	1.43	778.71	3033.91	33.38	0.46
2029	26	100	349.0	5.02	1751.28	27.00	0.00	2224.13	1527.00	1.46	799.02	3832.93	33.40	0.46
2030	27	100	349.0	5.08	1773.00	27.00	0.00	2251.71	1545.16	1.46	807.76	4640.69	33.45	0.47
2031	28	100	356.0	5.14	1831.53	27.00	0.00	2326.04	1564.78	1.49	832.57	5473.25	33.53	0.47
2032	29	100	356.0	5.21	1855.34	27.00	0.00	2356.28	1585.13	1.49	840.83	6314.08	33.63	0.47
2033	30	100	366.0	5.28	1932.25	27.00	0.00	2453.96	1605.73	1.53	872.37	7186.45	33.76	0.47
2034	31	100	366.0	5.35	1957.37	27.00	0.00	2485.86	1626.61	1.53	879.69	8066.14	33.91	0.47
2035	32	100	379.0	5.42	2053.24	27.00	0.00	2607.62	1647.75	1.58	917.88	8984.02	34.09	0.47
2036	33	100	379.0	5.49	2079.93	27.00	0.00	2641.52	1669.17	1.58	924.18	9908.20	34.30	0.48
2037	34	100	394.0	5.56	2190.36	27.00	0.00	2781.76	1690.87	1.65	966.61	10874.82	34.53	0.48
2038	35	100	394.0	5.63	2218.84	27.00	0.00	2817.92	1712.85	1.65	971.77	11846.59	34.80	0.48
2039	36	100	413.0	5.70	2356.07	27.00	0.00	2992.21	1735.12	1.72	1023.29	12869.87	35.09	0.49
2040	37	100	413.0	5.78	2386.70	27.00	0.00	3031.11	1757.68	1.72	1027.18	13897.05	35.41	0.49
2041	38	100	413.0	5.85	2417.73	27.00	0.00	3070.52	1780.53	1.72	1030.31	14927.36	35.76	0.50
2042	39	100	429.0	5.93	2544.04	27.00	0.00	3230.94	1803.67	1.79	1072.66	16000.02	36.14	0.50
2043	40	100	429.0	6.01	2577.12	27.00	0.00	3272.94	1827.12	1.79	1074.30	17074.32	36.56	0.51
2044	41	100	429.0	6.09	2610.62	27.00	0.00	3315.49	1850.87	1.79	1075.11	18149.43	37.01	0.52
2045	42	100	440.0	6.16	2712.37	27.00	0.00	3444.70	1874.94	1.84	1102.68	19252.11	37.49	0.52
2046	43	100	440.0	6.24	2747.63	27.00	0.00	3489.49	1899.31	1.84	1102.68	20354.79	37.97	0.53
2047	44	100	440.0	6.33	2783.35	27.00	0.00	3534.85	1924.00	1.84	1102.68	21457.47	38.47	0.54
2048	45	100	453.0	6.41	2902.83	27.00	0.00	3686.60	1949.01	1.89	1135.26	22592.72	38.97	0.54
2049	46	100	453.0	6.49	2940.57	27.00	0.00	3734.52	1974.35	1.89	1135.26	23727.98	39.47	0.55
2050	47	100	453.0	6.58	2978.80	27.00	0.00	3783.07	2000.02	1.89	1135.26	24863.24	39.99	0.56
2051	48	100	477.0	6.66	3177.39	27.00	0.00	4035.29	2026.02	1.99	1195.40	26058.64	40.51	0.56
2052	49	100	477.0	6.75	3218.70	27.00	0.00	4087.74	2052.36	1.99	1195.40	27254.05	41.03	0.57
2053	50	100	477.0	6.84	3260.54	27.00	0.00	4140.89	2079.04	1.99	1195.40	28449.45	41.57	0.58
2054	51	100	477.0	6.92	3302.93	27.00	0.00	4194.72	2106.06	1.99	1195.40	29644.85	42.11	0.59
2055	52	100	503.0	7.01	3528.24	27.00	0.00	4480.86	2133.44	2.10	1260.56	30905.42	42.66	0.59
2056	53	100	503.0	7.11	3574.11	27.00	0.00	4539.11	2161.18	2.10	1260.56	32165.98	43.21	0.60
2057	54	100	503.0	7.20	3620.57	27.00	0.00	4598.12	2189.27	2.10	1260.56	33426.54	43.77	0.61
2058	55	100	503.0	7.29	3667.64	27.00	0.00	4657.90	2217.73	2.10	1260.56	34687.10	44.34	0.62
2059	56	100	503.0	7.39	3715.32	27.00	0.00	4718.45	2246.56	2.10	1260.56	35947.66	44.92	0.63
2060	57	100	503.0	7.48	3763.62	27.00	0.00	4779.79	2275.77	2.10	1260.56	37208.23	45.50	0.63
2061	58	100	503.0	7.58	3812.54	27.00	0.00	4841.93	2305.35	2.10	1260.56	38468.79	46.09	0.64
2062	59	100	503.0	7.68	3862.11	27.00	0.00	4904.87	2335.32	2.10	1260.56	39729.35	46.69	0.65
2063	60	100	503.0	7.78	3912.31	27.00	0.00	4968.64	2365.68	2.10	1260.56	40989.91	47.30	0.66
2064	61	100	503.0	7.88	3963.17	27.00	0.00	5033.23	2396.44	2.10	1260.56	42250.48	47.91	0.67
2065	62	100	503.0	7.98	4014.69	27.00	0.00	5098.66	2427.59	2.10	1260.56	43511.04	48.54	0.68
2066	63	100	503.0	8.09	4066.88	27.00	0.00	5164.94	2459.15	2.10	1260.56	44771.60	49.17	0.68
2067	64	100	503.0	8.19	4119.75	27.00	0.00	5232.09	2491.12	2.10	1260.56	46032.16	49.81	0.69
2068	65	100	503.0	8.30	4173.31	27.00	0.00	5300.11	2523.50	2.10	1260.56	47292.72	50.45	0.70
2069	66	100	503.0	8.40	4227.56	27.00	0.00	5369.01	2556.31	2.10	1260.56	48553.29	51.11	0.71
2070	67	100	503.0	8.51	4282.52	27.00	0.00	5438.80	2589.54	2.10	1260.56	49813.85	51.78	0.72

# Adjoint Technique (devenant principal C2 puis C1)



Indice majoré	Durée (années)
326	1.00
327	2.00
328	2.00
329	2.00
330	2.00
332	2.00
335	2.00
339	2.00
343	3.00
354	3.00
367	3.33
380	2.00
390	3.00
402	3.00
411	4.00
415	3.00
430	3.00
450	3.00
466	

Début de carrière à 22 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

4.1	Génération 1975 (début en 1997)	60
4.2	Génération 1980 (début en 2002)	64
4.3	Génération 1990 (début en 2012)	68
4.4	Génération 2003 (début en 2025)	72

[Retourner à la liste des métiers](#)

## 4.1 Génération 1975 (début en 1997)

Adjoint Technique (devenant principal C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

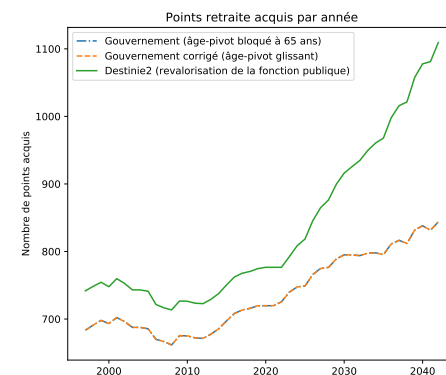
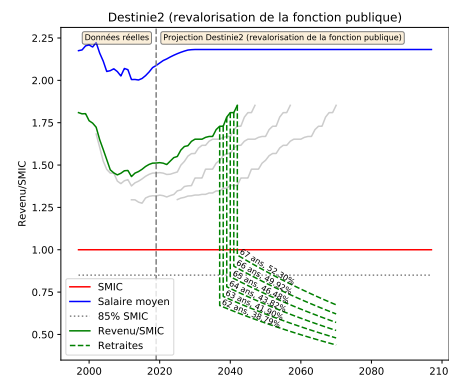
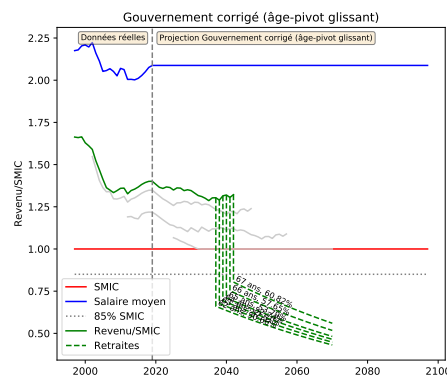
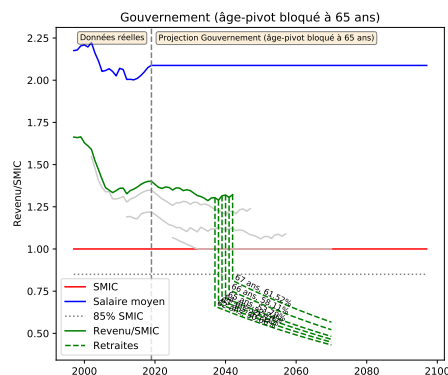
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>50.66</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>52.51</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1368.62	<b>52.74</b>	1973.54	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 0 mois	0.00%	1419.43	<b>53.79</b>	1999.19	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2041	66	100.00%	65 ans 0 mois	5.00%	1536.24	<b>58.11</b>	2025.18	<b>0.76</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>
2042	67	100.00%	65 ans 0 mois	10.00%	1668.13	<b>61.52</b>	2051.51	<b>0.81</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>50.66</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>52.51</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1368.62	<b>52.74</b>	1973.54	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1419.43	<b>53.79</b>	1999.19	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1524.05	<b>57.65</b>	2025.18	<b>0.75</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1649.17	<b>60.82</b>	2051.51	<b>0.80</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1186.03	<b>40.57</b>	1690.87	<b>0.70</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1296.16	<b>43.77</b>	1712.85	<b>0.76</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.53</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1414.21	<b>45.71</b>	1735.12	<b>0.82</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1540.10	<b>48.42</b>	1757.68	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1673.69	<b>51.95</b>	1780.53	<b>0.94</b>	<b>0.89</b>	<b>0.84</b>	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1816.59	<b>54.37</b>	1803.67	<b>1.01</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	326.0	5.53	1804.20	12.41	0.00	2028.10	1219.47	<b>1.66</b>	683.49	683.49	35.61	0.50
1998	23	100	327.0	5.57	1820.23	12.64	0.00	2050.31	1235.19	<b>1.66</b>	690.98	1374.47	35.61	0.50
1999	24	100	327.0	5.61	1834.94	12.87	0.00	2071.10	1244.33	<b>1.66</b>	697.99	2072.46	35.61	0.50
2000	25	100	328.0	5.55	1818.82	13.10	0.00	2057.09	1262.69	<b>1.63</b>	693.26	2765.72	35.61	0.50
2001	26	100	328.0	5.52	1810.73	13.33	31.52	2083.61	1293.24	<b>1.61</b>	702.20	3467.92	35.61	0.50
2002	27	100	329.0	5.49	1804.98	13.56	16.02	2065.76	1299.25	<b>1.59</b>	696.19	4164.11	35.61	0.50
2003	28	100	329.0	5.37	1768.25	13.79	28.27	2040.36	1339.90	<b>1.52</b>	687.63	4851.74	35.61	0.50
2004	29	100	330.0	5.29	1745.61	14.02	50.01	2040.36	1388.62	<b>1.47</b>	687.62	5539.36	35.61	0.50
2005	30	100	330.0	5.29	1745.42	14.25	40.09	2034.23	1439.19	<b>1.41</b>	685.56	6224.92	35.61	0.50
2006	31	100	332.0	5.23	1736.40	14.48	0.00	1987.83	1458.33	<b>1.36</b>	669.92	6894.84	35.61	0.50
2007	32	100	332.0	5.19	1724.57	14.71	0.00	1978.25	1466.48	<b>1.35</b>	666.70	7561.54	35.61	0.50
2008	33	100	335.0	5.09	1706.17	14.94	2.12	1963.19	1472.01	<b>1.33</b>	661.62	8223.16	35.61	0.50
2009	34	100	335.0	5.13	1718.26	15.17	25.12	2004.04	1489.22	<b>1.35</b>	675.39	8898.54	35.61	0.50
2010	35	100	339.0	5.08	1721.21	15.40	16.90	2003.18	1473.50	<b>1.36</b>	675.10	9573.64	35.61	0.50
2011	36	100	339.0	4.97	1685.45	15.63	45.43	1994.32	1465.69	<b>1.36</b>	672.11	10245.75	35.61	0.50
2012	37	100	343.0	4.88	1672.62	15.86	54.12	1992.01	1501.45	<b>1.33</b>	671.33	10917.08	35.61	0.50
2013	38	100	343.0	4.83	1658.29	16.09	85.21	2010.31	1493.34	<b>1.35</b>	677.50	11594.58	35.61	0.50
2014	39	100	343.0	4.81	1649.98	16.32	114.90	2034.16	1501.62	<b>1.35</b>	685.54	12280.12	35.61	0.50
2015	40	100	354.0	4.81	1702.23	16.55	84.96	2068.92	1513.63	<b>1.37</b>	697.25	12977.37	35.61	0.50
2016	41	100	354.0	4.80	1698.84	16.78	117.40	2101.30	1520.05	<b>1.38</b>	708.16	13685.53	35.61	0.50
2017	42	100	354.0	4.81	1702.26	17.01	125.10	2116.92	1519.00	<b>1.39</b>	713.43	14398.96	35.61	0.50
2018	43	100	367.0	4.74	1740.41	17.24	83.57	2124.03	1516.45	<b>1.40</b>	715.82	15114.78	35.61	0.50
2019	44	100	367.0	4.79	1759.55	17.47	68.67	2135.62	1524.25	<b>1.40</b>	719.73	15834.51	35.61	0.50
2020	45	100	367.0	4.79	1759.55	17.70	64.68	2135.68	1544.07	<b>1.38</b>	719.75	16554.26	35.61	0.50
2021	46	100	375.7	4.79	1801.31	17.93	11.37	2135.66	1564.14	<b>1.37</b>	719.74	17274.00	35.61	0.50
2022	47	100	380.0	4.79	1821.88	18.16	0.00	2152.73	1584.47	<b>1.36</b>	725.50	17999.50	35.61	0.50
2023	48	100	386.7	4.79	1854.00	18.39	0.00	2194.95	1605.07	<b>1.37</b>	739.73	18739.22	35.61	0.50
2024	49	100	390.0	4.79	1869.82	18.62	0.00	2217.99	1625.94	<b>1.36</b>	747.49	19486.71	35.61	0.50
2025	50	100	390.0	4.79	1869.82	18.85	0.00	2222.29	1647.07	<b>1.35</b>	748.94	20235.65	35.61	0.50
2026	51	100	398.0	4.79	1908.37	19.08	0.00	2272.49	1668.49	<b>1.36</b>	765.86	21001.51	35.61	0.50
2027	52	100	402.0	4.79	1927.36	19.31	0.00	2299.53	1690.18	<b>1.36</b>	774.97	21776.48	35.61	0.50
2028	53	100	402.0	4.79	1927.36	19.54	0.00	2303.96	1712.15	<b>1.35</b>	776.46	22552.94	35.61	0.50
2029	54	100	408.0	4.79	1956.27	19.77	0.00	2343.02	1734.41	<b>1.35</b>	789.03	23341.97	35.63	0.50
2030	55	100	411.0	4.79	1970.51	20.00	0.00	2364.61	1756.95	<b>1.35</b>	795.09	24137.06	35.69	0.50
2031	56	100	411.0	4.79	1970.51	20.23	0.00	2369.14	1779.79	<b>1.33</b>	794.80	24931.85	35.77	0.50
2032	57	100	411.0	4.79	1970.51	20.46	0.00	2373.67	1802.93	<b>1.32</b>	793.90	25725.76	35.88	0.50
2033	58	100	413.7	4.79	1983.36	20.69	0.00	2393.71	1826.37	<b>1.31</b>	797.57	26523.32	36.02	0.50
2034	59	100	415.0	4.79	1989.69	20.92	0.00	2405.93	1850.11	<b>1.30</b>	797.99	27321.32	36.18	0.50
2035	60	100	415.0	4.79	1989.69	21.15	0.00	2410.50	1874.16	<b>1.29</b>	795.27	28116.59	36.37	0.51
2036	61	100	425.0	4.79	2037.87	21.38	0.00	2473.57	1898.53	<b>1.30</b>	811.13	28927.72	36.59	0.51
2037	62	100	430.0	4.79	2061.60	21.61	0.00	2507.11	1923.21	<b>1.30</b>	816.53	29744.24	36.85	0.51
2038	63	100	430.0	4.79	2061.60	21.84	0.00	2511.86	1948.21	<b>1.29</b>	811.88	30556.12	37.13	0.52
2039	64	100	443.4	4.79	2125.85	22.07	0.00	2595.02	1973.54	<b>1.31</b>	831.78	31387.90	37.44	0.52
2040	65	100	450.0	4.79	2157.49	22.30	0.00	2638.61	1999.19	<b>1.32</b>	838.08	32225.98	37.78	0.53
2041	66	100	450.0	4.79	2157.49	22.53	0.00	2643.57	2025.18	<b>1.31</b>	831.40	33057.38	38.16	0.53
2042	67	100	460.7	4.79	2208.89	22.76	0.00	2711.63	2051.51	<b>1.32</b>	843.78	33901.16	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	326.0	5.53	1804.20	12.41	0.00	2028.10	1219.47	<b>1.66</b>	683.49	683.49	35.61	0.50
1998	23	100	327.0	5.57	1820.23	12.64	0.00	2050.31	1235.19	<b>1.66</b>	690.98	1374.47	35.61	0.50
1999	24	100	327.0	5.61	1834.94	12.87	0.00	2071.10	1244.33	<b>1.66</b>	697.99	2072.46	35.61	0.50
2000	25	100	328.0	5.55	1818.82	13.10	0.00	2057.09	1262.69	<b>1.63</b>	693.26	2765.72	35.61	0.50
2001	26	100	328.0	5.52	1810.73	13.33	31.52	2083.61	1293.24	<b>1.61</b>	702.20	3467.92	35.61	0.50
2002	27	100	329.0	5.49	1804.98	13.56	16.02	2065.76	1299.25	<b>1.59</b>	696.19	4164.11	35.61	0.50
2003	28	100	329.0	5.37	1768.25	13.79	28.27	2040.36	1339.90	<b>1.52</b>	687.63	4851.74	35.61	0.50
2004	29	100	330.0	5.29	1745.61	14.02	50.01	2040.36	1388.62	<b>1.47</b>	687.62	5539.36	35.61	0.50
2005	30	100	330.0	5.29	1745.42	14.25	40.09	2034.23	1439.19	<b>1.41</b>	685.56	6224.92	35.61	0.50
2006	31	100	332.0	5.23	1736.40	14.48	0.00	1987.83	1458.33	<b>1.36</b>	669.92	6894.84	35.61	0.50
2007	32	100	332.0	5.19	1724.57	14.71	0.00	1978.25	1466.48	<b>1.35</b>	666.70	7561.54	35.61	0.50
2008	33	100	335.0	5.09	1706.17	14.94	2.12	1963.19	1472.01	<b>1.33</b>	661.62	8223.16	35.61	0.50
2009	34	100	335.0	5.13	1718.26	15.17	25.12	2004.04	1489.22	<b>1.35</b>	675.39	8898.54	35.61	0.50
2010	35	100	339.0	5.08	1721.21	15.40	16.90	2003.18	1473.50	<b>1.36</b>	675.10	9573.64	35.61	0.50
2011	36	100	339.0	4.97	1685.45	15.63	45.43	1994.32	1465.69	<b>1.36</b>	672.11	10245.75	35.61	0.50
2012	37	100	343.0	4.88	1672.62	15.86	54.12	1992.01	1501.45	<b>1.33</b>	671.33	10917.08	35.61	0.50
2013	38	100	343.0	4.83	1658.29	16.09	85.21	2010.31	1493.34	<b>1.35</b>	677.50	11594.58	35.61	0.50
2014	39	100	343.0	4.81	1649.98	16.32	114.90	2034.16	1501.62	<b>1.35</b>	685.54	12280.12	35.61	0.50
2015	40	100	354.0	4.81	1702.23	16.55	84.96	2068.92	1513.63	<b>1.37</b>	697.25	12977.37	35.61	0.50
2016	41	100	354.0	4.80	1698.84	16.78	117.40	2101.30	1520.05	<b>1.38</b>	708.16	13685.53	35.61	0.50
2017	42	100	354.0	4.81	1702.26	17.01	125.10	2116.92	1519.00	<b>1.39</b>	713.43	14398.96	35.61	0.50
2018	43	100	367.0	4.74	1740.41	17.24	83.57	2124.03	1516.45	<b>1.40</b>	715.82	15114.78	35.61	0.50
2019	44	100	367.0	4.79	1759.55	17.47	68.67	2135.62	1524.25	<b>1.40</b>	719.73	15834.51	35.61	0.50
2020	45	100	367.0	4.79	1759.55	17.70	64.68	2135.68	1544.07	<b>1.38</b>	719.75	16554.26	35.61	0.50
2021	46	100	375.7	4.79	1801.31	17.93	11.37	2135.66	1564.14	<b>1.37</b>	719.74	17274.00	35.61	0.50
2022	47	100	380.0	4.79	1821.88	18.16	0.00	2152.73	1584.47	<b>1.36</b>	725.50	17999.50	35.61	0.50
2023	48	100	386.7	4.79	1854.00	18.39	0.00	2194.95	1605.07	<b>1.37</b>	739.73	18739.22	35.61	0.50
2024	49	100	390.0	4.79	1869.82	18.62	0.00	2217.99	1625.94	<b>1.36</b>	747.49	19486.71	35.61	0.50
2025	50	100	390.0	4.79	1869.82	18.85	0.00	2222.29	1647.07	<b>1.35</b>	748.94	20235.65	35.61	0.50
2026	51	100	398.0	4.79	1908.37	19.08	0.00	2272.49	1668.49	<b>1.36</b>	765.86	21001.51	35.61	0.50
2027	52	100	402.0	4.79	1927.36	19.31	0.00	2299.53	1690.18	<b>1.36</b>	774.97	21776.48	35.61	0.50
2028	53	100	402.0	4.79	1927.36	19.54	0.00	2303.96	1712.15	<b>1.35</b>	776.46	22552.94	35.61	0.50
2029	54	100	408.0	4.79	1956.27	19.77	0.00	2343.02	1734.41	<b>1.35</b>	789.03	23341.97	35.63	0.50
2030	55	100	411.0	4.79	1970.51	20.00	0.00	2364.61	1756.95	<b>1.35</b>	795.09	24137.06	35.69	0.50
2031	56	100	411.0	4.79	1970.51	20.23	0.00	2369.14	1779.79	<b>1.33</b>	794.80	24931.85	35.77	0.50
2032	57	100	411.0	4.79	1970.51	20.46	0.00	2373.67	1802.93	<b>1.32</b>	793.90	25725.76	35.88	0.50
2033	58	100	413.7	4.79	1983.36	20.69	0.00	2393.71	1826.37	<b>1.31</b>	797.57	26523.32	36.02	0.50
2034	59	100	415.0	4.79	1989.69	20.92	0.00	2405.93	1850.11	<b>1.30</b>	797.99	27321.32	36.18	0.50
2035	60	100	415.0	4.79	1989.69	21.15	0.00	2410.50	1874.16	<b>1.29</b>	795.27	28116.59	36.37	0.51
2036	61	100	425.0	4.79	2037.87	21.38	0.00	2473.57	1898.53	<b>1.30</b>	811.13	28927.72	36.59	0.51
2037	62	100	430.0	4.79	2061.60	21.61	0.00	2507.11	1923.21	<b>1.30</b>	816.53	29744.24	36.85	0.51
2038	63	100	430.0	4.79	2061.60	21.84	0.00	2511.86	1948.21	<b>1.29</b>	811.88	30556.12	37.13	0.52
2039	64	100	443.4	4.79	2125.85	22.07	0.00	2595.02	1973.54	<b>1.31</b>	831.78	31387.90	37.44	0.52
2040	65	100	450.0	4.79	2157.49	22.30	0.00	2638.61	1999.19	<b>1.32</b>	838.08	32225.98	37.78	0.53
2041	66	100	450.0	4.79	2157.49	22.53	0.00	2643.57	2025.18	<b>1.31</b>	831.40	33057.38	38.16	0.53
2042	67	100	460.7	4.79	2208.89	22.76	0.00	2711.63	2051.51	<b>1.32</b>	843.78	33901.16	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	326.0	5.53	1804.20	22.30	0.00	2206.54	1219.47	<b>1.81</b>	793.26	793.26	33.38	0.46
1998	23	100	327.0	5.57	1820.23	22.30	0.00	2226.14	1235.19	<b>1.80</b>	800.31	1593.57	33.38	0.46
1999	24	100	327.0	5.61	1834.94	22.30	0.00	2244.14	1244.33	<b>1.80</b>	806.78	2400.36	33.38	0.46
2000	25	100	328.0	5.55	1818.82	22.30	0.00	2224.42	1262.69	<b>1.76</b>	799.69	3200.05	33.38	0.46
2001	26	100	328.0	5.52	1810.73	22.30	45.52	2260.04	1293.24	<b>1.75</b>	812.50	4012.55	33.38	0.46
2002	27	100	329.0	5.49	1804.98	22.30	31.46	2238.95	1299.25	<b>1.72</b>	804.92	4817.46	33.38	0.46
2003	28	100	329.0	5.37	1768.25	22.30	47.87	2210.44	1339.90	<b>1.65</b>	794.67	5612.13	33.38	0.46
2004	29	100	330.0	5.29	1745.61	22.30	75.45	2210.33	1388.62	<b>1.59</b>	794.63	6406.76	33.38	0.46
2005	30	100	330.0	5.29	1745.42	22.30	70.05	2204.69	1439.19	<b>1.53</b>	792.60	7199.36	33.38	0.46
2006	31	100	332.0	5.23	1736.40	22.30	22.58	2146.19	1458.33	<b>1.47</b>	771.57	7970.93	33.38	0.46
2007	32	100	332.0	5.19	1724.57	22.30	22.56	2131.71	1466.48	<b>1.45</b>	766.36	8737.29	33.38	0.46
2008	33	100	335.0	5.09	1706.17	22.30	35.76	2122.41	1472.01	<b>1.44</b>	763.02	9500.31	33.38	0.46
2009	34	100	335.0	5.13	1718.26	22.30	172.57	2274.00	1489.22	<b>1.53</b>	817.52	10317.83	33.38	0.46
2010	35	100	339.0	5.08	1721.21	22.30	121.24	2226.28	1473.50	<b>1.51</b>	800.36	11118.19	33.38	0.46
2011	36	100	339.0	4.97	1685.45	22.30	134.92	2196.23	1465.69	<b>1.50</b>	789.56	11907.75	33.38	0.46
2012	37	100	343.0	4.88	1672.62	22.30	159.82	2205.43	1501.45	<b>1.47</b>	792.87	12700.61	33.38	0.46
2013	38	100	343.0	4.83	1658.29	22.30	210.67	2238.75	1493.34	<b>1.50</b>	804.84	13505.46	33.38	0.46
2014	39	100	343.0	4.81	1649.98	22.30	236.62	2254.56	1501.62	<b>1.50</b>	810.53	14315.98	33.38	0.46
2015	40	100	354.0	4.81	1702.23	22.30	209.69	2291.52	1513.63	<b>1.51</b>	823.81	15139.80	33.38	0.46
2016	41	100	354.0	4.80	1698.84	22.30	253.04	2330.71	1520.05	<b>1.53</b>	837.91	15977.71	33.38	0.46
2017	42	100	354.0	4.81	1702.26	22.30	267.25	2349.12	1519.00	<b>1.55</b>	844.52	16822.23	33.38	0.46
2018	43	100	367.0	4.74	1740.41	22.30	226.40	2354.92	1516.45	<b>1.55</b>	846.61	17668.83	33.38	0.46
2019	44	100	367.0	4.79	1759.55	22.30	216.02	2367.95	1524.25	<b>1.55</b>	851.29	18520.13	33.38	0.46
2020	45	100	367.0	4.52	1658.57	22.30	192.02	2220.45	1426.66	<b>1.56</b>	798.27	19318.39	33.38	0.46
2021	46	100	375.7	4.56	1713.21	22.30	125.13	2220.39	1429.59	<b>1.55</b>	798.24	20116.64	33.38	0.46
2022	47	100	380.0	4.61	1750.10	22.30	79.67	2220.05	1437.39	<b>1.54</b>	798.12	20914.76	33.38	0.46
2023	48	100	386.7	4.66	1801.80	22.30	16.57	2220.17	1446.40	<b>1.53</b>	798.17	21712.93	33.38	0.46
2024	49	100	390.0	4.71	1838.80	22.30	0.00	2248.85	1456.62	<b>1.54</b>	808.48	22521.40	33.38	0.46
2025	50	100	390.0	4.77	1861.23	22.30	0.00	2276.29	1468.09	<b>1.55</b>	818.34	23339.74	33.38	0.46
2026	51	100	398.0	4.83	1923.35	22.30	0.00	2352.25	1480.83	<b>1.59</b>	845.65	24185.39	33.38	0.46
2027	52	100	402.0	4.89	1967.35	22.30	0.00	2406.06	1494.87	<b>1.61</b>	864.99	25050.39	33.38	0.46
2028	53	100	402.0	4.96	1993.12	22.30	0.00	2437.58	1510.25	<b>1.61</b>	876.33	25926.71	33.38	0.46
2029	54	100	408.0	5.02	2047.49	22.30	0.00	2504.08	1527.00	<b>1.64</b>	899.60	26826.31	33.40	0.46
2030	55	100	411.0	5.08	2087.97	22.30	0.00	2553.59	1545.16	<b>1.65</b>	916.05	27742.36	33.45	0.47
2031	56	100	411.0	5.14	2114.49	22.30	0.00	2586.02	1564.78	<b>1.65</b>	925.62	28667.98	33.53	0.47
2032	57	100	411.0	5.21	2141.98	22.30	0.00	2619.64	1585.13	<b>1.65</b>	934.81	29602.79	33.63	0.47
2033	58	100	413.7	5.28	2183.97	22.30	0.00	2671.00	1605.73	<b>1.66</b>	949.52	30552.32	33.76	0.47
2034	59	100	415.0	5.35	2219.42	22.30	0.00	2714.35	1626.61	<b>1.67</b>	960.55	31512.86	33.91	0.47
2035	60	100	415.0	5.42	2248.27	22.30	0.00	2749.64	1647.75	<b>1.67</b>	967.87	32480.74	34.09	0.47
2036	61	100	425.0	5.49	2332.66	22.30	0.00	2852.84	1669.17	<b>1.71</b>	998.11	33478.85	34.30	0.48
2037	62	100	430.0	5.56	2390.50	22.30	0.00	2923.58	1690.87	<b>1.73</b>	1015.89	34494.75	34.53	0.48
2038	63	100	430.0	5.63	2421.57	22.30	0.00	2961.59	1712.85	<b>1.73</b>	1021.31	35516.06	34.80	0.48
2039	64	100	443.4	5.70	2529.50	22.30	0.00	3093.58	1735.12	<b>1.78</b>	1057.95	36574.01	35.09	0.49
2040	65	100	450.0	5.78	2600.52	22.30	0.00	3180.44	1757.68	<b>1.81</b>	1077.78	37651.79	35.41	0.49
2041	66	100	450.0	5.85	2634.33	22.30	0.00	3221.79	1780.53	<b>1.81</b>	1081.06	38732.86	35.76	0.50
2042	67	100	460.7	5.93	2732.15	22.30	0.00	3341.42	1803.67	<b>1.85</b>	1109.34	39842.20	36.14	0.50



## 4.2 Génération 1980 (début en 2002)

Adjoint Technique (devenant principal C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

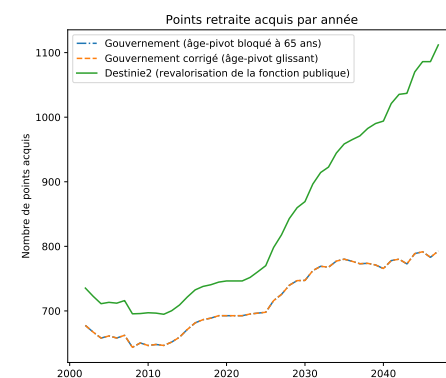
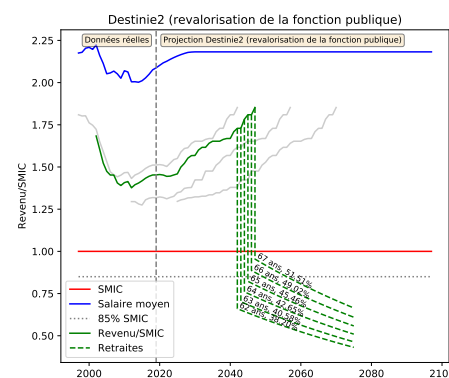
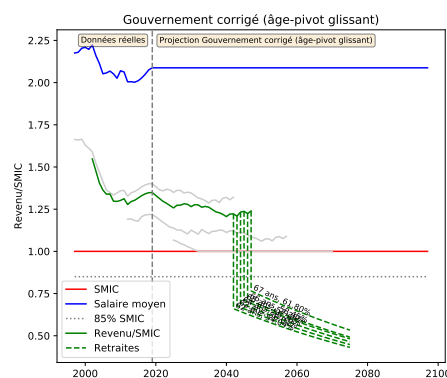
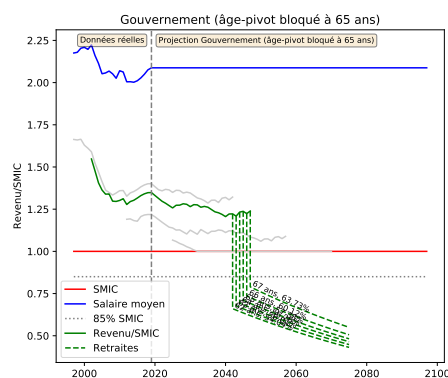
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1354.95	<b>54.04</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1406.88	<b>56.01</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	1459.93	<b>56.26</b>	2105.20	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 0 mois	0.00%	1514.12	<b>57.38</b>	2132.56	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2046	66	100.00%	65 ans 0 mois	5.00%	1589.20	<b>60.12</b>	2160.29	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.58</b>	<b>0.54</b>
2047	67	100.00%	65 ans 0 mois	10.00%	1728.04	<b>63.73</b>	2188.37	<b>0.79</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1354.95	<b>54.04</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1406.88	<b>56.01</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1459.93	<b>56.26</b>	2105.20	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1514.12	<b>57.38</b>	2132.56	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1545.06	<b>58.45</b>	2160.29	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>
2047	67	100.00%	65 ans 8 mois	6.67%	1675.68	<b>61.80</b>	2188.37	<b>0.77</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1212.41	<b>38.88</b>	1803.67	<b>0.67</b>	<b>0.61</b>	<b>0.57</b>	<b>0.53</b>	<b>0.50</b>	<b>0.47</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1332.26	<b>42.17</b>	1827.12	<b>0.73</b>	<b>0.67</b>	<b>0.62</b>	<b>0.59</b>	<b>0.55</b>	<b>0.51</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1461.20	<b>44.28</b>	1850.87	<b>0.79</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1599.26	<b>47.14</b>	1874.94	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1745.04	<b>50.78</b>	1899.31	<b>0.92</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>
2047	67	100.00%	65 ans 8 mois	6.67%	1900.01	<b>53.31</b>	1924.00	<b>0.99</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	326.0	5.49	1788.53	12.41	0.00	2010.48	1299.25	<b>1.55</b>	677.56	677.56	35.61	0.50
2003	23	100	327.0	5.37	1757.50	12.64	0.00	1979.65	1339.90	<b>1.48</b>	667.17	1344.72	35.61	0.50
2004	24	100	327.0	5.29	1729.74	12.87	0.00	1952.36	1388.62	<b>1.41</b>	657.97	2002.69	35.61	0.50
2005	25	100	328.0	5.29	1734.84	13.10	0.00	1962.10	1439.19	<b>1.36</b>	661.25	2663.94	35.61	0.50
2006	26	100	328.0	5.23	1715.48	13.33	8.46	1952.61	1458.33	<b>1.34</b>	658.05	3322.00	35.61	0.50
2007	27	100	329.0	5.19	1708.98	13.56	24.35	1965.07	1466.48	<b>1.34</b>	662.25	3984.25	35.61	0.50
2008	28	100	329.0	5.09	1675.61	13.79	3.01	1909.69	1472.01	<b>1.30</b>	643.59	4627.84	35.61	0.50
2009	29	100	330.0	5.13	1692.61	14.02	0.00	1929.92	1489.22	<b>1.30</b>	650.41	5278.24	35.61	0.50
2010	30	100	330.0	5.08	1675.52	14.25	3.92	1918.20	1473.50	<b>1.30</b>	646.46	5924.70	35.61	0.50
2011	31	100	332.0	4.97	1650.65	14.48	33.25	1922.92	1465.69	<b>1.31</b>	648.05	6572.75	35.61	0.50
2012	32	100	332.0	4.88	1618.98	14.71	61.32	1918.48	1501.45	<b>1.28</b>	646.54	7219.29	35.61	0.50
2013	33	100	335.0	4.83	1619.61	14.94	72.27	1933.85	1493.34	<b>1.29</b>	651.73	7871.02	35.61	0.50
2014	34	100	335.0	4.81	1611.50	15.17	100.29	1956.25	1501.62	<b>1.30</b>	659.28	8530.30	35.61	0.50
2015	35	100	339.0	4.81	1630.11	15.40	110.67	1991.81	1513.63	<b>1.32</b>	671.27	9201.57	35.61	0.50
2016	36	100	339.0	4.80	1626.85	15.63	141.09	2022.22	1520.05	<b>1.33</b>	681.51	9883.08	35.61	0.50
2017	37	100	343.0	4.81	1649.37	15.86	125.92	2036.88	1519.00	<b>1.34</b>	686.45	10569.53	35.61	0.50
2018	38	100	343.0	4.74	1626.59	16.09	155.53	2043.84	1516.45	<b>1.35</b>	688.80	11258.33	35.61	0.50
2019	39	100	343.0	4.79	1644.49	16.32	142.42	2055.29	1524.25	<b>1.35</b>	692.66	11950.99	35.61	0.50
2020	40	100	354.0	4.79	1697.23	16.55	77.04	2055.16	1544.07	<b>1.33</b>	692.61	12643.60	35.61	0.50
2021	41	100	354.0	4.79	1697.23	16.78	73.08	2055.10	1564.14	<b>1.31</b>	692.59	13336.20	35.61	0.50
2022	42	100	354.0	4.79	1697.23	17.01	69.20	2055.12	1584.47	<b>1.30</b>	692.60	14028.80	35.61	0.50
2023	43	100	367.0	4.79	1759.55	17.24	0.00	2062.90	1605.07	<b>1.29</b>	695.22	14724.02	35.61	0.50
2024	44	100	367.0	4.79	1759.55	17.47	0.00	2066.95	1625.94	<b>1.27</b>	696.59	15420.61	35.61	0.50
2025	45	100	367.0	4.79	1759.55	17.70	0.00	2070.99	1647.07	<b>1.26</b>	697.95	16118.56	35.61	0.50
2026	46	100	375.7	4.79	1801.31	17.93	0.00	2124.29	1668.49	<b>1.27</b>	715.91	16834.47	35.61	0.50
2027	47	100	380.0	4.79	1821.88	18.16	0.00	2152.73	1690.18	<b>1.27</b>	725.50	17559.97	35.61	0.50
2028	48	100	386.7	4.79	1854.00	18.39	0.00	2194.95	1712.15	<b>1.28</b>	739.73	18299.69	35.61	0.50
2029	49	100	390.0	4.79	1869.82	18.62	0.00	2217.99	1734.41	<b>1.28</b>	746.92	19046.61	35.63	0.50
2030	50	100	390.0	4.79	1869.82	18.85	0.00	2222.29	1756.95	<b>1.26</b>	747.23	19793.84	35.69	0.50
2031	51	100	398.0	4.79	1908.37	19.08	0.00	2272.49	1779.79	<b>1.28</b>	762.37	20556.22	35.77	0.50
2032	52	100	402.0	4.79	1927.36	19.31	0.00	2299.53	1802.93	<b>1.28</b>	769.10	21325.32	35.88	0.50
2033	53	100	402.0	4.79	1927.36	19.54	0.00	2303.96	1826.37	<b>1.26</b>	767.66	22092.99	36.02	0.50
2034	54	100	408.0	4.79	1956.27	19.77	0.00	2343.02	1850.11	<b>1.27</b>	777.13	22870.12	36.18	0.50
2035	55	100	411.0	4.79	1970.51	20.00	0.00	2364.61	1874.16	<b>1.26</b>	780.13	23650.24	36.37	0.51
2036	56	100	411.0	4.79	1970.51	20.23	0.00	2369.14	1898.53	<b>1.25</b>	776.89	24427.13	36.59	0.51
2037	57	100	411.0	4.79	1970.51	20.46	0.00	2373.67	1923.21	<b>1.23</b>	773.07	25200.20	36.85	0.51
2038	58	100	413.7	4.79	1983.36	20.69	0.00	2393.71	1948.21	<b>1.23</b>	773.69	25973.89	37.13	0.52
2039	59	100	415.0	4.79	1989.69	20.92	0.00	2405.93	1973.54	<b>1.22</b>	771.17	26745.06	37.44	0.52
2040	60	100	415.0	4.79	1989.69	21.15	0.00	2410.50	1999.19	<b>1.21</b>	765.62	27510.69	37.78	0.53
2041	61	100	425.0	4.79	2037.87	21.38	0.00	2473.57	2025.18	<b>1.22</b>	777.93	28288.62	38.16	0.53
2042	62	100	430.0	4.79	2061.60	21.61	0.00	2507.11	2051.51	<b>1.22</b>	780.14	29068.76	38.56	0.54
2043	63	100	430.0	4.79	2061.60	21.84	0.00	2511.86	2078.18	<b>1.21</b>	772.76	29841.52	39.01	0.54
2044	64	100	443.4	4.79	2125.85	22.07	0.00	2595.02	2105.20	<b>1.23</b>	788.70	30630.22	39.48	0.55
2045	65	100	450.0	4.79	2157.49	22.30	0.00	2638.61	2132.56	<b>1.24</b>	791.65	31421.87	40.00	0.56
2046	66	100	450.0	4.79	2157.49	22.53	0.00	2643.57	2160.29	<b>1.22</b>	782.96	32204.84	40.52	0.56
2047	67	100	460.7	4.79	2208.89	22.76	0.00	2711.63	2188.37	<b>1.24</b>	792.82	32997.65	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	326.0	5.49	1788.53	12.41	0.00	2010.48	1299.25	<b>1.55</b>	677.56	677.56	35.61	0.50
2003	23	100	327.0	5.37	1757.50	12.64	0.00	1979.65	1339.90	<b>1.48</b>	667.17	1344.72	35.61	0.50
2004	24	100	327.0	5.29	1729.74	12.87	0.00	1952.36	1388.62	<b>1.41</b>	657.97	2002.69	35.61	0.50
2005	25	100	328.0	5.29	1734.84	13.10	0.00	1962.10	1439.19	<b>1.36</b>	661.25	2663.94	35.61	0.50
2006	26	100	328.0	5.23	1715.48	13.33	8.46	1952.61	1458.33	<b>1.34</b>	658.05	3322.00	35.61	0.50
2007	27	100	329.0	5.19	1708.98	13.56	24.35	1965.07	1466.48	<b>1.34</b>	662.25	3984.25	35.61	0.50
2008	28	100	329.0	5.09	1675.61	13.79	3.01	1909.69	1472.01	<b>1.30</b>	643.59	4627.84	35.61	0.50
2009	29	100	330.0	5.13	1692.61	14.02	0.00	1929.92	1489.22	<b>1.30</b>	650.41	5278.24	35.61	0.50
2010	30	100	330.0	5.08	1675.52	14.25	3.92	1918.20	1473.50	<b>1.30</b>	646.46	5924.70	35.61	0.50
2011	31	100	332.0	4.97	1650.65	14.48	33.25	1922.92	1465.69	<b>1.31</b>	648.05	6572.75	35.61	0.50
2012	32	100	332.0	4.88	1618.98	14.71	61.32	1918.48	1501.45	<b>1.28</b>	646.54	7219.29	35.61	0.50
2013	33	100	335.0	4.83	1619.61	14.94	72.27	1933.85	1493.34	<b>1.29</b>	651.73	7871.02	35.61	0.50
2014	34	100	335.0	4.81	1611.50	15.17	100.29	1956.25	1501.62	<b>1.30</b>	659.28	8530.30	35.61	0.50
2015	35	100	339.0	4.81	1630.11	15.40	110.67	1991.81	1513.63	<b>1.32</b>	671.27	9201.57	35.61	0.50
2016	36	100	339.0	4.80	1626.85	15.63	141.09	2022.22	1520.05	<b>1.33</b>	681.51	9883.08	35.61	0.50
2017	37	100	343.0	4.81	1649.37	15.86	125.92	2036.88	1519.00	<b>1.34</b>	686.45	10569.53	35.61	0.50
2018	38	100	343.0	4.74	1626.59	16.09	155.53	2043.84	1516.45	<b>1.35</b>	688.80	11258.33	35.61	0.50
2019	39	100	343.0	4.79	1644.49	16.32	142.42	2055.29	1524.25	<b>1.35</b>	692.66	11950.99	35.61	0.50
2020	40	100	354.0	4.79	1697.23	16.55	77.04	2055.16	1544.07	<b>1.33</b>	692.61	12643.60	35.61	0.50
2021	41	100	354.0	4.79	1697.23	16.78	73.08	2055.10	1564.14	<b>1.31</b>	692.59	13336.20	35.61	0.50
2022	42	100	354.0	4.79	1697.23	17.01	69.20	2055.12	1584.47	<b>1.30</b>	692.60	14028.80	35.61	0.50
2023	43	100	367.0	4.79	1759.55	17.24	0.00	2062.90	1605.07	<b>1.29</b>	695.22	14724.02	35.61	0.50
2024	44	100	367.0	4.79	1759.55	17.47	0.00	2066.95	1625.94	<b>1.27</b>	696.59	15420.61	35.61	0.50
2025	45	100	367.0	4.79	1759.55	17.70	0.00	2070.99	1647.07	<b>1.26</b>	697.95	16118.56	35.61	0.50
2026	46	100	375.7	4.79	1801.31	17.93	0.00	2124.29	1668.49	<b>1.27</b>	715.91	16834.47	35.61	0.50
2027	47	100	380.0	4.79	1821.88	18.16	0.00	2152.73	1690.18	<b>1.27</b>	725.50	17559.97	35.61	0.50
2028	48	100	386.7	4.79	1854.00	18.39	0.00	2194.95	1712.15	<b>1.28</b>	739.73	18299.69	35.61	0.50
2029	49	100	390.0	4.79	1869.82	18.62	0.00	2217.99	1734.41	<b>1.28</b>	746.92	19046.61	35.63	0.50
2030	50	100	390.0	4.79	1869.82	18.85	0.00	2222.29	1756.95	<b>1.26</b>	747.23	19793.84	35.69	0.50
2031	51	100	398.0	4.79	1908.37	19.08	0.00	2272.49	1779.79	<b>1.28</b>	762.37	20556.22	35.77	0.50
2032	52	100	402.0	4.79	1927.36	19.31	0.00	2299.53	1802.93	<b>1.28</b>	769.10	21325.32	35.88	0.50
2033	53	100	402.0	4.79	1927.36	19.54	0.00	2303.96	1826.37	<b>1.26</b>	767.66	22092.99	36.02	0.50
2034	54	100	408.0	4.79	1956.27	19.77	0.00	2343.02	1850.11	<b>1.27</b>	777.13	22870.12	36.18	0.50
2035	55	100	411.0	4.79	1970.51	20.00	0.00	2364.61	1874.16	<b>1.26</b>	780.13	23650.24	36.37	0.51
2036	56	100	411.0	4.79	1970.51	20.23	0.00	2369.14	1898.53	<b>1.25</b>	776.89	24427.13	36.59	0.51
2037	57	100	411.0	4.79	1970.51	20.46	0.00	2373.67	1923.21	<b>1.23</b>	773.07	25200.20	36.85	0.51
2038	58	100	413.7	4.79	1983.36	20.69	0.00	2393.71	1948.21	<b>1.23</b>	773.69	25973.89	37.13	0.52
2039	59	100	415.0	4.79	1989.69	20.92	0.00	2405.93	1973.54	<b>1.22</b>	771.17	26745.06	37.44	0.52
2040	60	100	415.0	4.79	1989.69	21.15	0.00	2410.50	1999.19	<b>1.21</b>	765.62	27510.69	37.78	0.53
2041	61	100	425.0	4.79	2037.87	21.38	0.00	2473.57	2025.18	<b>1.22</b>	777.93	28288.62	38.16	0.53
2042	62	100	430.0	4.79	2061.60	21.61	0.00	2507.11	2051.51	<b>1.22</b>	780.14	29068.76	38.56	0.54
2043	63	100	430.0	4.79	2061.60	21.84	0.00	2511.86	2078.18	<b>1.21</b>	772.76	29841.52	39.01	0.54
2044	64	100	443.4	4.79	2125.85	22.07	0.00	2595.02	2105.20	<b>1.23</b>	788.70	30630.22	39.48	0.55
2045	65	100	450.0	4.79	2157.49	22.30	0.00	2638.61	2132.56	<b>1.24</b>	791.65	31421.87	40.00	0.56
2046	66	100	450.0	4.79	2157.49	22.53	0.00	2643.57	2160.29	<b>1.22</b>	782.96	32204.84	40.52	0.56
2047	67	100	460.7	4.79	2208.89	22.76	0.00	2711.63	2188.37	<b>1.24</b>	792.82	32997.65	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	326.0	5.49	1788.53	22.30	0.00	2187.37	1299.25	<b>1.68</b>	786.37	786.37	33.38	0.46
2003	23	100	327.0	5.37	1757.50	22.30	0.00	2149.42	1339.90	<b>1.60</b>	772.73	1559.10	33.38	0.46
2004	24	100	327.0	5.29	1729.74	22.30	0.00	2115.47	1388.62	<b>1.52</b>	760.52	2319.63	33.38	0.46
2005	25	100	328.0	5.29	1734.84	22.30	0.00	2121.71	1439.19	<b>1.47</b>	762.77	3082.39	33.38	0.46
2006	26	100	328.0	5.23	1715.48	22.30	19.91	2117.94	1458.33	<b>1.45</b>	761.41	3843.81	33.38	0.46
2007	27	100	329.0	5.19	1708.98	22.30	39.70	2129.79	1466.48	<b>1.45</b>	765.67	4609.48	33.38	0.46
2008	28	100	329.0	5.09	1675.61	22.30	19.58	2068.85	1472.01	<b>1.41</b>	743.76	5353.24	33.38	0.46
2009	29	100	330.0	5.13	1692.61	22.30	0.00	2070.07	1489.22	<b>1.39</b>	744.20	6097.45	33.38	0.46
2010	30	100	330.0	5.08	1675.52	22.30	24.60	2073.76	1473.50	<b>1.41</b>	745.53	6842.98	33.38	0.46
2011	31	100	332.0	4.97	1650.65	22.30	197.10	2215.84	1465.69	<b>1.51</b>	796.61	7639.59	33.38	0.46
2012	32	100	332.0	4.88	1618.98	22.30	194.40	2174.41	1501.45	<b>1.45</b>	781.71	8421.30	33.38	0.46
2013	33	100	335.0	4.83	1619.61	22.30	165.58	2146.36	1493.34	<b>1.44</b>	771.63	9192.93	33.38	0.46
2014	34	100	335.0	4.81	1611.50	22.30	218.66	2189.53	1501.62	<b>1.46</b>	787.15	9980.08	33.38	0.46
2015	35	100	339.0	4.81	1630.11	22.30	254.61	2248.23	1513.63	<b>1.49</b>	808.25	10788.33	33.38	0.46
2016	36	100	339.0	4.80	1626.85	22.30	280.96	2270.60	1520.05	<b>1.49</b>	816.30	11604.62	33.38	0.46
2017	37	100	343.0	4.81	1649.37	22.30	264.49	2281.66	1519.00	<b>1.50</b>	820.27	12424.90	33.38	0.46
2018	38	100	343.0	4.74	1626.59	22.30	305.39	2294.72	1516.45	<b>1.51</b>	824.96	13249.86	33.38	0.46
2019	39	100	343.0	4.79	1644.49	22.30	298.15	2309.36	1524.25	<b>1.52</b>	830.23	14080.09	33.38	0.46
2020	40	100	354.0	4.52	1599.82	22.30	205.69	2162.27	1426.66	<b>1.52</b>	777.35	14857.44	33.38	0.46
2021	41	100	354.0	4.56	1614.22	22.30	187.79	2161.98	1429.59	<b>1.51</b>	777.24	15634.68	33.38	0.46
2022	42	100	354.0	4.61	1630.36	22.30	169.06	2162.99	1437.39	<b>1.50</b>	777.61	16412.29	33.38	0.46
2023	43	100	367.0	4.66	1710.01	22.30	71.69	2163.02	1446.40	<b>1.50</b>	777.62	17189.91	33.38	0.46
2024	44	100	367.0	4.71	1730.36	22.30	46.34	2162.56	1456.62	<b>1.48</b>	777.46	17967.36	33.38	0.46
2025	45	100	367.0	4.77	1751.47	22.30	20.59	2162.64	1468.09	<b>1.47</b>	777.48	18744.85	33.38	0.46
2026	46	100	375.7	4.83	1815.45	22.30	0.00	2220.29	1480.83	<b>1.50</b>	798.21	19543.05	33.38	0.46
2027	47	100	380.0	4.89	1859.68	22.30	0.00	2274.39	1494.87	<b>1.52</b>	817.66	20360.71	33.38	0.46
2028	48	100	386.7	4.96	1917.26	22.30	0.00	2344.81	1510.25	<b>1.55</b>	842.97	21203.69	33.38	0.46
2029	49	100	390.0	5.02	1957.02	22.30	0.00	2393.43	1527.00	<b>1.57</b>	859.85	22063.53	33.40	0.46
2030	50	100	390.0	5.08	1981.29	22.30	0.00	2423.11	1545.16	<b>1.57</b>	869.25	22932.78	33.45	0.47
2031	51	100	398.0	5.14	2047.81	22.30	0.00	2504.47	1564.78	<b>1.60</b>	896.43	23829.21	33.53	0.47
2032	52	100	402.0	5.21	2095.07	22.30	0.00	2562.27	1585.13	<b>1.62</b>	914.34	24743.55	33.63	0.47
2033	53	100	402.0	5.28	2122.31	22.30	0.00	2595.58	1605.73	<b>1.62</b>	922.71	25666.27	33.76	0.47
2034	54	100	408.0	5.35	2182.15	22.30	0.00	2668.76	1626.61	<b>1.64</b>	944.42	26610.68	33.91	0.47
2035	55	100	411.0	5.42	2226.60	22.30	0.00	2723.14	1647.75	<b>1.65</b>	958.54	27569.23	34.09	0.47
2036	56	100	411.0	5.49	2255.55	22.30	0.00	2758.54	1669.17	<b>1.65</b>	965.12	28534.35	34.30	0.48
2037	57	100	411.0	5.56	2284.87	22.30	0.00	2794.40	1690.87	<b>1.65</b>	971.01	29505.35	34.53	0.48
2038	58	100	413.7	5.63	2329.67	22.30	0.00	2849.18	1712.85	<b>1.66</b>	982.55	30487.90	34.80	0.48
2039	59	100	415.0	5.70	2367.48	22.30	0.00	2895.43	1735.12	<b>1.67</b>	990.19	31478.09	35.09	0.49
2040	60	100	415.0	5.78	2398.26	22.30	0.00	2933.07	1757.68	<b>1.67</b>	993.96	32472.05	35.41	0.49
2041	61	100	425.0	5.85	2488.27	22.30	0.00	3043.16	1780.53	<b>1.71</b>	1021.13	33493.17	35.76	0.50
2042	62	100	430.0	5.93	2549.97	22.30	0.00	3118.62	1803.67	<b>1.73</b>	1035.37	34528.55	36.14	0.50
2043	63	100	430.0	6.01	2583.12	22.30	0.00	3159.16	1827.12	<b>1.73</b>	1036.95	35565.50	36.56	0.51
2044	64	100	443.4	6.09	2698.25	22.30	0.00	3299.96	1850.87	<b>1.78</b>	1070.08	36635.57	37.01	0.52
2045	65	100	450.0	6.16	2774.01	22.30	0.00	3392.61	1874.94	<b>1.81</b>	1086.00	37721.58	37.49	0.52
2046	66	100	450.0	6.24	2810.07	22.30	0.00	3436.72	1899.31	<b>1.81</b>	1086.00	38807.58	37.97	0.53
2047	67	100	460.7	6.33	2914.42	22.30	0.00	3564.33	1924.00	<b>1.85</b>	1111.88	39919.46	38.47	0.54

### 4.3 Génération 1990 (début en 2012)

Adjoint Technique (devenant principal C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

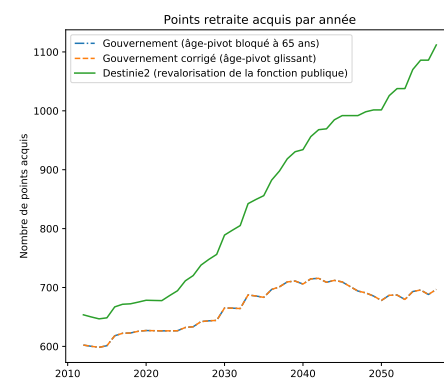
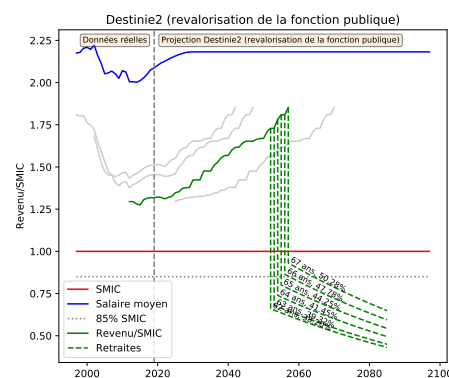
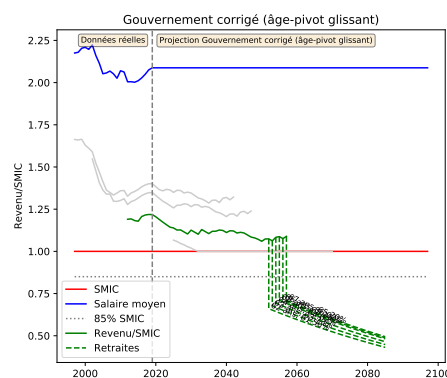
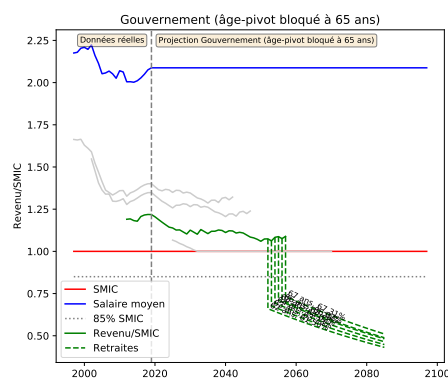
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	1541.76	<b>61.50</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	1600.85	<b>63.73</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	1661.22	<b>64.02</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	65 ans 0 mois	0.00%	1722.88	<b>65.29</b>	2426.59	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	65 ans 0 mois	5.00%	1745.28	<b>66.02</b>	2458.13	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2057	67	100.00%	65 ans 0 mois	10.00%	1825.27	<b>67.31</b>	2490.09	<b>0.73</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1541.76	<b>61.50</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1600.85	<b>63.73</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1661.22	<b>64.02</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1722.88	<b>65.29</b>	2426.59	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1745.28	<b>66.02</b>	2458.13	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2057	67	100.00%	66 ans 6 mois	2.50%	1767.96	<b>65.20</b>	2490.09	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1355.51	<b>38.20</b>	2052.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1438.86	<b>40.03</b>	2079.04	<b>0.69</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1583.33	<b>42.17</b>	2106.06	<b>0.75</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1736.89	<b>44.99</b>	2133.44	<b>0.81</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1899.17	<b>48.57</b>	2161.18	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2071.78	<b>51.08</b>	2189.27	<b>0.95</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	326.0	4.88	1589.72	12.41	0.00	1787.00	1501.45	<b>1.19</b>	602.24	602.24	35.61	0.50
2013	23	100	327.0	4.83	1580.93	12.64	0.00	1780.76	1493.34	<b>1.19</b>	600.14	1202.38	35.61	0.50
2014	24	100	327.0	4.81	1573.02	12.87	0.00	1775.46	1501.62	<b>1.18</b>	598.35	1800.73	35.61	0.50
2015	25	100	328.0	4.81	1577.21	13.10	0.00	1783.83	1513.63	<b>1.18</b>	601.17	2401.90	35.61	0.50
2016	26	100	328.0	4.80	1574.06	13.33	49.98	1833.87	1520.05	<b>1.21</b>	618.04	3019.94	35.61	0.50
2017	27	100	329.0	4.81	1582.05	13.56	49.80	1846.37	1519.00	<b>1.22</b>	622.25	3642.19	35.61	0.50
2018	28	100	329.0	4.74	1560.20	13.79	72.53	1847.88	1516.45	<b>1.22</b>	622.76	4264.95	35.61	0.50
2019	29	100	330.0	4.79	1582.16	14.02	52.47	1856.45	1524.25	<b>1.22</b>	625.65	4890.59	35.61	0.50
2020	30	100	330.0	4.79	1582.16	14.25	52.66	1860.28	1544.07	<b>1.20</b>	626.94	5517.53	35.61	0.50
2021	31	100	332.0	4.79	1591.75	14.48	37.13	1859.37	1564.14	<b>1.19</b>	626.63	6144.16	35.61	0.50
2022	32	100	332.0	4.79	1591.75	14.71	32.61	1858.51	1584.47	<b>1.17</b>	626.34	6770.50	35.61	0.50
2023	33	100	335.0	4.79	1606.13	14.94	12.56	1858.65	1605.07	<b>1.16</b>	626.39	7396.88	35.61	0.50
2024	34	100	335.0	4.79	1606.13	15.17	9.42	1859.20	1625.94	<b>1.14</b>	626.57	8023.46	35.61	0.50
2025	35	100	339.0	4.79	1625.31	15.40	0.00	1875.61	1647.07	<b>1.14</b>	632.10	8655.56	35.61	0.50
2026	36	100	339.0	4.79	1625.31	15.63	0.00	1879.34	1668.49	<b>1.13</b>	633.36	9288.92	35.61	0.50
2027	37	100	343.0	4.79	1644.49	15.86	0.00	1905.30	1690.18	<b>1.13</b>	642.11	9931.03	35.61	0.50
2028	38	100	343.0	4.79	1644.49	16.09	0.00	1909.08	1712.15	<b>1.12</b>	643.38	10574.42	35.61	0.50
2029	39	100	343.0	4.79	1644.49	16.32	0.00	1912.87	1734.41	<b>1.10</b>	644.17	11218.59	35.63	0.50
2030	40	100	354.0	4.79	1697.23	16.55	0.00	1978.12	1756.95	<b>1.13</b>	665.13	11883.72	35.69	0.50
2031	41	100	354.0	4.79	1697.23	16.78	0.00	1982.02	1779.79	<b>1.11</b>	664.93	12548.64	35.77	0.50
2032	42	100	354.0	4.79	1697.23	17.01	0.00	1985.92	1802.93	<b>1.10</b>	664.21	13212.86	35.88	0.50
2033	43	100	367.0	4.79	1759.55	17.24	0.00	2062.90	1826.37	<b>1.13</b>	687.34	13900.20	36.02	0.50
2034	44	100	367.0	4.79	1759.55	17.47	0.00	2066.95	1850.11	<b>1.12</b>	685.56	14585.76	36.18	0.50
2035	45	100	367.0	4.79	1759.55	17.70	0.00	2070.99	1874.16	<b>1.11</b>	683.26	15269.02	36.37	0.51
2036	46	100	375.7	4.79	1801.31	17.93	0.00	2124.29	1898.53	<b>1.12</b>	696.59	15965.62	36.59	0.51
2037	47	100	380.0	4.79	1821.88	18.16	0.00	2152.73	1923.21	<b>1.12</b>	701.11	16666.73	36.85	0.51
2038	48	100	386.7	4.79	1854.00	18.39	0.00	2194.95	1948.21	<b>1.13</b>	709.45	17376.18	37.13	0.52
2039	49	100	390.0	4.79	1869.82	18.62	0.00	2217.99	1973.54	<b>1.12</b>	710.93	18087.11	37.44	0.52
2040	50	100	390.0	4.79	1869.82	18.85	0.00	2222.29	1999.19	<b>1.11</b>	705.84	18792.95	37.78	0.53
2041	51	100	398.0	4.79	1908.37	19.08	0.00	2272.49	2025.18	<b>1.12</b>	714.69	19507.65	38.16	0.53
2042	52	100	402.0	4.79	1927.36	19.31	0.00	2299.53	2051.51	<b>1.12</b>	715.55	20223.19	38.56	0.54
2043	53	100	402.0	4.79	1927.36	19.54	0.00	2303.96	2078.18	<b>1.11</b>	708.80	20932.00	39.01	0.54
2044	54	100	408.0	4.79	1956.27	19.77	0.00	2343.02	2105.20	<b>1.11</b>	712.11	21644.11	39.48	0.55
2045	55	100	411.0	4.79	1970.51	20.00	0.00	2364.61	2132.56	<b>1.11</b>	709.45	22353.55	40.00	0.56
2046	56	100	411.0	4.79	1970.51	20.23	0.00	2369.14	2160.29	<b>1.10</b>	701.68	23055.24	40.52	0.56
2047	57	100	411.0	4.79	1970.51	20.46	0.00	2373.67	2188.37	<b>1.08</b>	694.01	23749.24	41.04	0.57
2048	58	100	413.7	4.79	1983.36	20.69	0.00	2393.71	2216.82	<b>1.08</b>	690.88	24440.13	41.58	0.58
2049	59	100	415.0	4.79	1989.69	20.92	0.00	2405.93	2245.64	<b>1.07</b>	685.50	25125.62	42.12	0.59
2050	60	100	415.0	4.79	1989.69	21.15	0.00	2410.50	2274.83	<b>1.06</b>	677.99	25803.61	42.66	0.59
2051	61	100	425.0	4.79	2037.87	21.38	0.00	2473.57	2304.40	<b>1.07</b>	686.80	26490.40	43.22	0.60
2052	62	100	430.0	4.79	2061.60	21.61	0.00	2507.11	2334.36	<b>1.07</b>	687.18	27177.58	43.78	0.61
2053	63	100	430.0	4.79	2061.60	21.84	0.00	2511.86	2364.71	<b>1.06</b>	679.64	27857.22	44.35	0.62
2054	64	100	443.4	4.79	2125.85	22.07	0.00	2595.02	2395.45	<b>1.08</b>	693.13	28550.35	44.93	0.63
2055	65	100	450.0	4.79	2157.49	22.30	0.00	2638.61	2426.59	<b>1.09</b>	695.73	29246.09	45.51	0.63
2056	66	100	450.0	4.79	2157.49	22.53	0.00	2643.57	2458.13	<b>1.08</b>	688.09	29934.18	46.10	0.64
2057	67	100	460.7	4.79	2208.89	22.76	0.00	2711.63	2490.09	<b>1.09</b>	696.75	30630.93	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	326.0	4.88	1589.72	12.41	0.00	1787.00	1501.45	<b>1.19</b>	602.24	602.24	35.61	0.50
2013	23	100	327.0	4.83	1580.93	12.64	0.00	1780.76	1493.34	<b>1.19</b>	600.14	1202.38	35.61	0.50
2014	24	100	327.0	4.81	1573.02	12.87	0.00	1775.46	1501.62	<b>1.18</b>	598.35	1800.73	35.61	0.50
2015	25	100	328.0	4.81	1577.21	13.10	0.00	1783.83	1513.63	<b>1.18</b>	601.17	2401.90	35.61	0.50
2016	26	100	328.0	4.80	1574.06	13.33	49.98	1833.87	1520.05	<b>1.21</b>	618.04	3019.94	35.61	0.50
2017	27	100	329.0	4.81	1582.05	13.56	49.80	1846.37	1519.00	<b>1.22</b>	622.25	3642.19	35.61	0.50
2018	28	100	329.0	4.74	1560.20	13.79	72.53	1847.88	1516.45	<b>1.22</b>	622.76	4264.95	35.61	0.50
2019	29	100	330.0	4.79	1582.16	14.02	52.47	1856.45	1524.25	<b>1.22</b>	625.65	4890.59	35.61	0.50
2020	30	100	330.0	4.79	1582.16	14.25	52.66	1860.28	1544.07	<b>1.20</b>	626.94	5517.53	35.61	0.50
2021	31	100	332.0	4.79	1591.75	14.48	37.13	1859.37	1564.14	<b>1.19</b>	626.63	6144.16	35.61	0.50
2022	32	100	332.0	4.79	1591.75	14.71	32.61	1858.51	1584.47	<b>1.17</b>	626.34	6770.50	35.61	0.50
2023	33	100	335.0	4.79	1606.13	14.94	12.56	1858.65	1605.07	<b>1.16</b>	626.39	7396.88	35.61	0.50
2024	34	100	335.0	4.79	1606.13	15.17	9.42	1859.20	1625.94	<b>1.14</b>	626.57	8023.46	35.61	0.50
2025	35	100	339.0	4.79	1625.31	15.40	0.00	1875.61	1647.07	<b>1.14</b>	632.10	8655.56	35.61	0.50
2026	36	100	339.0	4.79	1625.31	15.63	0.00	1879.34	1668.49	<b>1.13</b>	633.36	9288.92	35.61	0.50
2027	37	100	343.0	4.79	1644.49	15.86	0.00	1905.30	1690.18	<b>1.13</b>	642.11	9931.03	35.61	0.50
2028	38	100	343.0	4.79	1644.49	16.09	0.00	1909.08	1712.15	<b>1.12</b>	643.38	10574.42	35.61	0.50
2029	39	100	343.0	4.79	1644.49	16.32	0.00	1912.87	1734.41	<b>1.10</b>	644.17	11218.59	35.63	0.50
2030	40	100	354.0	4.79	1697.23	16.55	0.00	1978.12	1756.95	<b>1.13</b>	665.13	11883.72	35.69	0.50
2031	41	100	354.0	4.79	1697.23	16.78	0.00	1982.02	1779.79	<b>1.11</b>	664.93	12548.64	35.77	0.50
2032	42	100	354.0	4.79	1697.23	17.01	0.00	1985.92	1802.93	<b>1.10</b>	664.21	13212.86	35.88	0.50
2033	43	100	367.0	4.79	1759.55	17.24	0.00	2062.90	1826.37	<b>1.13</b>	687.34	13900.20	36.02	0.50
2034	44	100	367.0	4.79	1759.55	17.47	0.00	2066.95	1850.11	<b>1.12</b>	685.56	14585.76	36.18	0.50
2035	45	100	367.0	4.79	1759.55	17.70	0.00	2070.99	1874.16	<b>1.11</b>	683.26	15269.02	36.37	0.51
2036	46	100	375.7	4.79	1801.31	17.93	0.00	2124.29	1898.53	<b>1.12</b>	696.59	15965.62	36.59	0.51
2037	47	100	380.0	4.79	1821.88	18.16	0.00	2152.73	1923.21	<b>1.12</b>	701.11	16666.73	36.85	0.51
2038	48	100	386.7	4.79	1854.00	18.39	0.00	2194.95	1948.21	<b>1.13</b>	709.45	17376.18	37.13	0.52
2039	49	100	390.0	4.79	1869.82	18.62	0.00	2217.99	1973.54	<b>1.12</b>	710.93	18087.11	37.44	0.52
2040	50	100	390.0	4.79	1869.82	18.85	0.00	2222.29	1999.19	<b>1.11</b>	705.84	18792.95	37.78	0.53
2041	51	100	398.0	4.79	1908.37	19.08	0.00	2272.49	2025.18	<b>1.12</b>	714.69	19507.65	38.16	0.53
2042	52	100	402.0	4.79	1927.36	19.31	0.00	2299.53	2051.51	<b>1.12</b>	715.55	20223.19	38.56	0.54
2043	53	100	402.0	4.79	1927.36	19.54	0.00	2303.96	2078.18	<b>1.11</b>	708.80	20932.00	39.01	0.54
2044	54	100	408.0	4.79	1956.27	19.77	0.00	2343.02	2105.20	<b>1.11</b>	712.11	21644.11	39.48	0.55
2045	55	100	411.0	4.79	1970.51	20.00	0.00	2364.61	2132.56	<b>1.11</b>	709.45	22353.55	40.00	0.56
2046	56	100	411.0	4.79	1970.51	20.23	0.00	2369.14	2160.29	<b>1.10</b>	701.68	23055.24	40.52	0.56
2047	57	100	411.0	4.79	1970.51	20.46	0.00	2373.67	2188.37	<b>1.08</b>	694.01	23749.24	41.04	0.57
2048	58	100	413.7	4.79	1983.36	20.69	0.00	2393.71	2216.82	<b>1.08</b>	690.88	24440.13	41.58	0.58
2049	59	100	415.0	4.79	1989.69	20.92	0.00	2405.93	2245.64	<b>1.07</b>	685.50	25125.62	42.12	0.59
2050	60	100	415.0	4.79	1989.69	21.15	0.00	2410.50	2274.83	<b>1.06</b>	677.99	25803.61	42.66	0.59
2051	61	100	425.0	4.79	2037.87	21.38	0.00	2473.57	2304.40	<b>1.07</b>	686.80	26490.40	43.22	0.60
2052	62	100	430.0	4.79	2061.60	21.61	0.00	2507.11	2334.36	<b>1.07</b>	687.18	27177.58	43.78	0.61
2053	63	100	430.0	4.79	2061.60	21.84	0.00	2511.86	2364.71	<b>1.06</b>	679.64	27857.22	44.35	0.62
2054	64	100	443.4	4.79	2125.85	22.07	0.00	2595.02	2395.45	<b>1.08</b>	693.13	28550.35	44.93	0.63
2055	65	100	450.0	4.79	2157.49	22.30	0.00	2638.61	2426.59	<b>1.09</b>	695.73	29246.09	45.51	0.63
2056	66	100	450.0	4.79	2157.49	22.53	0.00	2643.57	2458.13	<b>1.08</b>	688.09	29934.18	46.10	0.64
2057	67	100	460.7	4.79	2208.89	22.76	0.00	2711.63	2490.09	<b>1.09</b>	696.75	30630.93	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	326.0	4.88	1589.72	22.30	0.00	1944.23	1501.45	<b>1.29</b>	698.96	698.96	33.38	0.46
2013	23	100	327.0	4.83	1580.93	22.30	0.00	1933.48	1493.34	<b>1.29</b>	695.10	1394.06	33.38	0.46
2014	24	100	327.0	4.81	1573.02	22.30	0.00	1923.80	1501.62	<b>1.28</b>	691.62	2085.68	33.38	0.46
2015	25	100	328.0	4.81	1577.21	22.30	0.00	1928.93	1513.63	<b>1.27</b>	693.46	2779.14	33.38	0.46
2016	26	100	328.0	4.80	1574.06	22.30	196.85	2121.93	1520.05	<b>1.40</b>	762.85	3541.98	33.38	0.46
2017	27	100	329.0	4.81	1582.05	22.30	166.98	2101.82	1519.00	<b>1.38</b>	755.62	4297.60	33.38	0.46
2018	28	100	329.0	4.74	1560.20	22.30	152.60	2060.72	1516.45	<b>1.36</b>	740.84	5038.44	33.38	0.46
2019	29	100	330.0	4.79	1582.16	22.30	150.04	2085.02	1524.25	<b>1.37</b>	749.58	5788.02	33.38	0.46
2020	30	100	330.0	4.52	1491.36	22.30	152.69	1976.62	1426.66	<b>1.39</b>	710.61	6498.63	33.38	0.46
2021	31	100	332.0	4.56	1513.90	22.30	113.83	1965.33	1429.59	<b>1.37</b>	706.55	7205.18	33.38	0.46
2022	32	100	332.0	4.61	1529.04	22.30	89.68	1959.70	1437.39	<b>1.36</b>	704.52	7909.70	33.38	0.46
2023	33	100	335.0	4.66	1560.91	22.30	55.06	1964.05	1446.40	<b>1.36</b>	706.09	8615.79	33.38	0.46
2024	34	100	335.0	4.71	1579.48	22.30	34.72	1966.42	1456.62	<b>1.35</b>	706.94	9322.73	33.38	0.46
2025	35	100	339.0	4.77	1617.84	22.30	0.00	1978.62	1468.09	<b>1.35</b>	711.33	10034.06	33.38	0.46
2026	36	100	339.0	4.83	1638.06	22.30	0.00	2003.35	1480.83	<b>1.35</b>	720.22	10754.27	33.38	0.46
2027	37	100	343.0	4.89	1678.61	22.30	0.00	2052.94	1494.87	<b>1.37</b>	738.04	11492.32	33.38	0.46
2028	38	100	343.0	4.96	1700.60	22.30	0.00	2079.83	1510.25	<b>1.38</b>	747.71	12240.03	33.38	0.46
2029	39	100	343.0	5.02	1721.17	22.30	0.00	2104.99	1527.00	<b>1.38</b>	756.22	12996.25	33.40	0.46
2030	40	100	354.0	5.08	1798.40	22.30	0.00	2199.44	1545.16	<b>1.42</b>	789.01	13785.26	33.45	0.47
2031	41	100	354.0	5.14	1821.24	22.30	0.00	2227.37	1564.78	<b>1.42</b>	797.25	14582.51	33.53	0.47
2032	42	100	354.0	5.21	1844.91	22.30	0.00	2256.33	1585.13	<b>1.42</b>	805.16	15387.67	33.63	0.47
2033	43	100	367.0	5.28	1937.53	22.30	0.00	2369.60	1605.73	<b>1.48</b>	842.38	16230.05	33.76	0.47
2034	44	100	367.0	5.35	1962.72	22.30	0.00	2400.40	1626.61	<b>1.48</b>	849.45	17079.50	33.91	0.47
2035	45	100	367.0	5.42	1988.23	22.30	0.00	2431.61	1647.75	<b>1.48</b>	855.93	17935.43	34.09	0.47
2036	46	100	375.7	5.49	2061.88	22.30	0.00	2521.68	1669.17	<b>1.51</b>	882.25	18817.68	34.30	0.48
2037	47	100	380.0	5.56	2112.53	22.30	0.00	2583.63	1690.87	<b>1.53</b>	897.77	19715.45	34.53	0.48
2038	48	100	386.7	5.63	2177.73	22.30	0.00	2663.36	1712.85	<b>1.55</b>	918.47	20633.91	34.80	0.48
2039	49	100	390.0	5.70	2224.86	22.30	0.00	2721.01	1735.12	<b>1.57</b>	930.54	21564.45	35.09	0.49
2040	50	100	390.0	5.78	2253.79	22.30	0.00	2756.38	1757.68	<b>1.57</b>	934.08	22498.53	35.41	0.49
2041	51	100	398.0	5.85	2330.15	22.30	0.00	2849.78	1780.53	<b>1.60</b>	956.24	23454.77	35.76	0.50
2042	52	100	402.0	5.93	2383.93	22.30	0.00	2915.54	1803.67	<b>1.62</b>	967.95	24422.72	36.14	0.50
2043	53	100	402.0	6.01	2414.92	22.30	0.00	2953.45	1827.12	<b>1.62</b>	969.43	25392.15	36.56	0.51
2044	54	100	408.0	6.09	2483.01	22.30	0.00	3036.72	1850.87	<b>1.64</b>	984.72	26376.87	37.01	0.52
2045	55	100	411.0	6.16	2533.60	22.30	0.00	3098.59	1874.94	<b>1.65</b>	991.88	27368.75	37.49	0.52
2046	56	100	411.0	6.24	2566.53	22.30	0.00	3138.87	1899.31	<b>1.65</b>	991.88	28360.64	37.97	0.53
2047	57	100	411.0	6.33	2599.90	22.30	0.00	3179.67	1924.00	<b>1.65</b>	991.88	29352.52	38.47	0.54
2048	58	100	413.7	6.41	2650.87	22.30	0.00	3242.01	1949.01	<b>1.66</b>	998.35	30350.87	38.97	0.54
2049	59	100	415.0	6.49	2693.90	22.30	0.00	3294.64	1974.35	<b>1.67</b>	1001.54	31352.41	39.47	0.55
2050	60	100	415.0	6.58	2728.92	22.30	0.00	3337.47	2000.02	<b>1.67</b>	1001.54	32353.95	39.99	0.56
2051	61	100	425.0	6.66	2831.34	22.30	0.00	3462.73	2026.02	<b>1.71</b>	1025.79	33379.74	40.51	0.56
2052	62	100	430.0	6.75	2901.55	22.30	0.00	3548.60	2052.36	<b>1.73</b>	1037.74	34417.47	41.03	0.57
2053	63	100	430.0	6.84	2939.27	22.30	0.00	3594.73	2079.04	<b>1.73</b>	1037.74	35455.21	41.57	0.58
2054	64	100	443.4	6.92	3070.27	22.30	0.00	3754.94	2106.06	<b>1.78</b>	1070.08	36525.29	42.11	0.59
2055	65	100	450.0	7.01	3156.48	22.30	0.00	3860.37	2133.44	<b>1.81</b>	1086.00	37611.29	42.66	0.59
2056	66	100	450.0	7.11	3197.51	22.30	0.00	3910.56	2161.18	<b>1.81</b>	1086.00	38697.30	43.21	0.60
2057	67	100	460.7	7.20	3316.24	22.30	0.00	4053.76	2189.27	<b>1.85</b>	1111.88	39809.17	43.77	0.61



## 4.4 Génération 2003 (début en 2025)

Adjoint Technique (devenant principal C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

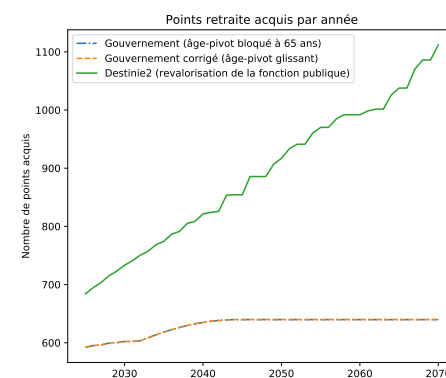
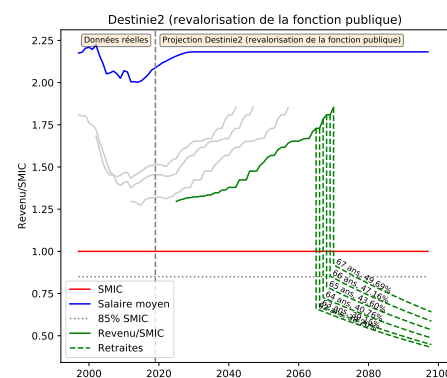
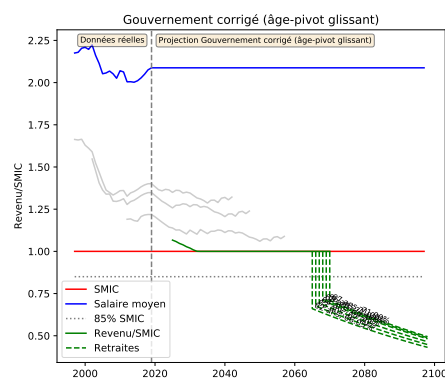
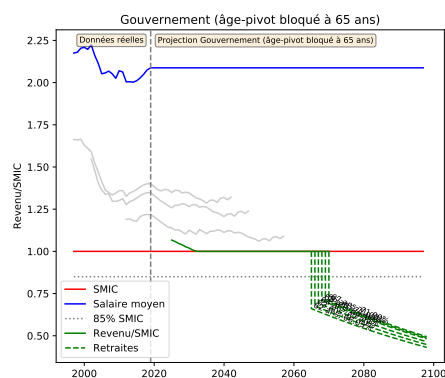
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	1823.65	<b>66.05</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	1893.54	<b>67.70</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	1964.94	<b>69.35</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2037.87	<b>71.00</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2064.37	<b>71.00</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	65 ans 0 mois	10.00%	2091.20	<b>71.00</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1823.65	<b>66.05</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1893.54	<b>67.70</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1964.94	<b>69.35</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2037.87	<b>71.00</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2064.37	<b>71.00</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2091.20	<b>71.00</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1603.34	<b>38.20</b>	2427.59	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1664.79	<b>39.15</b>	2459.15	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1810.34	<b>40.76</b>	2491.12	<b>0.73</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	1990.62	<b>43.60</b>	2523.50	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2181.18	<b>47.16</b>	2556.31	<b>0.85</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2383.84	<b>49.69</b>	2589.54	<b>0.92</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	326.0	4.79	1562.98	12.41	0.00	1756.95	1647.07	1.07	592.11	592.11	35.61	0.50
2026	23	100	327.0	4.79	1567.78	12.64	0.00	1765.94	1668.49	1.06	595.14	1187.26	35.61	0.50
2027	24	100	327.0	4.79	1567.78	12.87	0.00	1769.55	1690.18	1.05	596.36	1783.62	35.61	0.50
2028	25	100	328.0	4.79	1572.57	13.10	0.00	1778.58	1712.15	1.04	599.40	2383.02	35.61	0.50
2029	26	100	328.0	4.79	1572.57	13.33	0.00	1782.19	1734.41	1.03	600.16	2983.18	35.63	0.50
2030	27	100	329.0	4.79	1577.36	13.56	0.00	1791.26	1756.95	1.02	602.30	3585.48	35.69	0.50
2031	28	100	329.0	4.79	1577.36	13.79	0.00	1794.88	1779.79	1.01	602.15	4187.63	35.77	0.50
2032	29	100	330.0	4.79	1582.16	14.02	0.00	1803.98	1802.93	1.00	603.36	4790.99	35.88	0.50
2033	30	100	330.0	4.79	1582.16	14.25	0.00	1826.37	1826.37	1.00	608.53	5399.52	36.02	0.50
2034	31	100	332.0	4.79	1591.75	14.48	0.00	1850.11	1850.11	1.00	613.64	6013.17	36.18	0.50
2035	32	100	332.0	4.79	1591.75	14.71	0.00	1874.16	1874.16	1.00	618.32	6631.49	36.37	0.51
2036	33	100	335.0	4.79	1606.13	14.94	0.00	1898.53	1898.53	1.00	622.56	7254.05	36.59	0.51
2037	34	100	335.0	4.79	1606.13	15.17	12.51	1923.21	1923.21	1.00	626.36	7880.41	36.85	0.51
2038	35	100	339.0	4.79	1625.31	15.40	10.90	1948.21	1948.21	1.00	629.70	8510.11	37.13	0.52
2039	36	100	339.0	4.79	1625.31	15.63	31.68	1973.54	1973.54	1.00	632.58	9142.68	37.44	0.52
2040	37	100	343.0	4.79	1644.49	15.86	30.57	1999.19	1999.19	1.00	634.98	9777.67	37.78	0.53
2041	38	100	343.0	4.79	1644.49	16.09	51.95	2025.18	2025.18	1.00	636.92	10414.58	38.16	0.53
2042	39	100	343.0	4.79	1644.49	16.32	73.66	2051.51	2051.51	1.00	638.37	11052.95	38.56	0.54
2043	40	100	354.0	4.79	1697.23	16.55	34.24	2078.18	2078.18	1.00	639.34	11692.29	39.01	0.54
2044	41	100	354.0	4.79	1697.23	16.78	56.50	2105.20	2105.20	1.00	639.83	12332.12	39.48	0.55
2045	42	100	354.0	4.79	1697.23	17.01	79.09	2132.56	2132.56	1.00	639.83	12971.95	40.00	0.56
2046	43	100	367.0	4.79	1759.55	17.24	28.96	2160.29	2160.29	1.00	639.83	13611.77	40.52	0.56
2047	44	100	367.0	4.79	1759.55	17.47	52.11	2188.37	2188.37	1.00	639.83	14251.60	41.04	0.57
2048	45	100	367.0	4.79	1759.55	17.70	75.61	2216.82	2216.82	1.00	639.83	14891.43	41.58	0.58
2049	46	100	375.7	4.79	1801.31	17.93	50.22	2245.64	2245.64	1.00	639.83	15531.26	42.12	0.59
2050	47	100	380.0	4.79	1821.88	18.16	50.04	2274.83	2274.83	1.00	639.83	16171.08	42.66	0.59
2051	48	100	386.7	4.79	1854.00	18.39	36.46	2304.40	2304.40	1.00	639.83	16810.91	43.22	0.60
2052	49	100	390.0	4.79	1869.82	18.62	42.44	2334.36	2334.36	1.00	639.83	17450.74	43.78	0.61
2053	50	100	390.0	4.79	1869.82	18.85	67.52	2364.71	2364.71	1.00	639.83	18090.56	44.35	0.62
2054	51	100	398.0	4.79	1908.37	19.08	47.09	2395.45	2395.45	1.00	639.83	18730.39	44.93	0.63
2055	52	100	402.0	4.79	1927.36	19.31	50.20	2426.59	2426.59	1.00	639.83	19370.22	45.51	0.63
2056	53	100	402.0	4.79	1927.36	19.54	76.31	2458.13	2458.13	1.00	639.83	20010.04	46.10	0.64
2057	54	100	408.0	4.79	1956.27	19.77	68.20	2490.09	2490.09	1.00	639.83	20649.87	46.70	0.65
2058	55	100	411.0	4.79	1970.51	20.00	77.96	2522.46	2522.46	1.00	639.83	21289.70	47.31	0.66
2059	56	100	411.0	4.79	1970.51	20.23	105.18	2555.25	2555.25	1.00	639.83	21929.52	47.92	0.67
2060	57	100	411.0	4.79	1970.51	20.46	132.81	2588.47	2588.47	1.00	639.83	22569.35	48.55	0.68
2061	58	100	413.7	4.79	1983.36	20.69	145.36	2622.12	2622.12	1.00	639.83	23209.18	49.18	0.68
2062	59	100	415.0	4.79	1989.69	20.92	166.15	2656.21	2656.21	1.00	639.83	23849.00	49.82	0.69
2063	60	100	415.0	4.79	1989.69	21.15	195.01	2690.74	2690.74	1.00	639.83	24488.83	50.47	0.70
2064	61	100	425.0	4.79	2037.87	21.38	165.82	2725.72	2725.72	1.00	639.83	25128.66	51.12	0.71
2065	62	100	430.0	4.79	2061.60	21.61	166.58	2761.15	2761.15	1.00	639.83	25768.48	51.79	0.72
2066	63	100	430.0	4.79	2061.60	21.84	196.60	2797.05	2797.05	1.00	639.83	26408.31	52.46	0.73
2067	64	100	443.4	4.79	2125.85	22.07	148.64	2833.41	2833.41	1.00	639.83	27048.14	53.14	0.74
2068	65	100	450.0	4.79	2157.49	22.30	140.72	2870.25	2870.25	1.00	639.83	27687.96	53.83	0.75
2069	66	100	450.0	4.79	2157.49	22.53	171.89	2907.56	2907.56	1.00	639.83	28327.79	54.53	0.76
2070	67	100	460.7	4.79	2208.89	22.76	140.44	2945.36	2945.36	1.00	639.83	28967.62	55.24	0.77

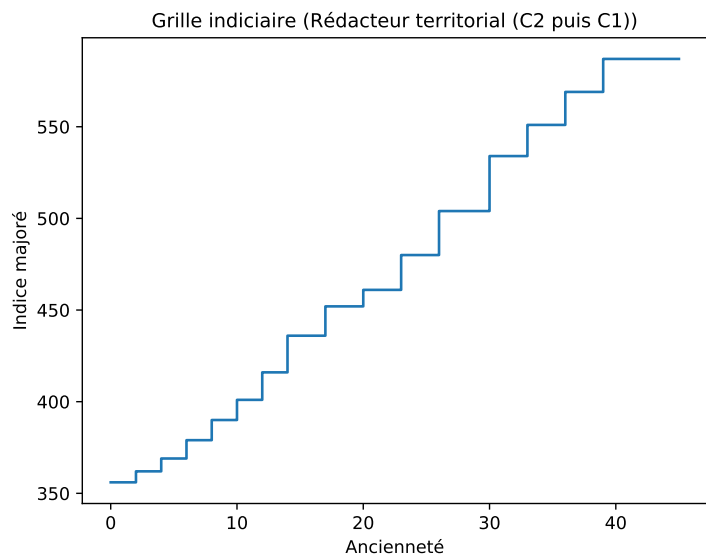
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	326.0	4.79	1562.98	12.41	0.00	1756.95	1647.07	1.07	592.11	592.11	35.61	0.50
2026	23	100	327.0	4.79	1567.78	12.64	0.00	1765.94	1668.49	1.06	595.14	1187.26	35.61	0.50
2027	24	100	327.0	4.79	1567.78	12.87	0.00	1769.55	1690.18	1.05	596.36	1783.62	35.61	0.50
2028	25	100	328.0	4.79	1572.57	13.10	0.00	1778.58	1712.15	1.04	599.40	2383.02	35.61	0.50
2029	26	100	328.0	4.79	1572.57	13.33	0.00	1782.19	1734.41	1.03	600.16	2983.18	35.63	0.50
2030	27	100	329.0	4.79	1577.36	13.56	0.00	1791.26	1756.95	1.02	602.30	3585.48	35.69	0.50
2031	28	100	329.0	4.79	1577.36	13.79	0.00	1794.88	1779.79	1.01	602.15	4187.63	35.77	0.50
2032	29	100	330.0	4.79	1582.16	14.02	0.00	1803.98	1802.93	1.00	603.36	4790.99	35.88	0.50
2033	30	100	330.0	4.79	1582.16	14.25	0.00	1826.37	1826.37	1.00	608.53	5399.52	36.02	0.50
2034	31	100	332.0	4.79	1591.75	14.48	0.00	1850.11	1850.11	1.00	613.64	6013.17	36.18	0.50
2035	32	100	332.0	4.79	1591.75	14.71	0.00	1874.16	1874.16	1.00	618.32	6631.49	36.37	0.51
2036	33	100	335.0	4.79	1606.13	14.94	0.00	1898.53	1898.53	1.00	622.56	7254.05	36.59	0.51
2037	34	100	335.0	4.79	1606.13	15.17	12.51	1923.21	1923.21	1.00	626.36	7880.41	36.85	0.51
2038	35	100	339.0	4.79	1625.31	15.40	10.90	1948.21	1948.21	1.00	629.70	8510.11	37.13	0.52
2039	36	100	339.0	4.79	1625.31	15.63	31.68	1973.54	1973.54	1.00	632.58	9142.68	37.44	0.52
2040	37	100	343.0	4.79	1644.49	15.86	30.57	1999.19	1999.19	1.00	634.98	9777.67	37.78	0.53
2041	38	100	343.0	4.79	1644.49	16.09	51.95	2025.18	2025.18	1.00	636.92	10414.58	38.16	0.53
2042	39	100	343.0	4.79	1644.49	16.32	73.66	2051.51	2051.51	1.00	638.37	11052.95	38.56	0.54
2043	40	100	354.0	4.79	1697.23	16.55	34.24	2078.18	2078.18	1.00	639.34	11692.29	39.01	0.54
2044	41	100	354.0	4.79	1697.23	16.78	56.50	2105.20	2105.20	1.00	639.83	12332.12	39.48	0.55
2045	42	100	354.0	4.79	1697.23	17.01	79.09	2132.56	2132.56	1.00	639.83	12971.95	40.00	0.56
2046	43	100	367.0	4.79	1759.55	17.24	28.96	2160.29	2160.29	1.00	639.83	13611.77	40.52	0.56
2047	44	100	367.0	4.79	1759.55	17.47	52.11	2188.37	2188.37	1.00	639.83	14251.60	41.04	0.57
2048	45	100	367.0	4.79	1759.55	17.70	75.61	2216.82	2216.82	1.00	639.83	14891.43	41.58	0.58
2049	46	100	375.7	4.79	1801.31	17.93	50.22	2245.64	2245.64	1.00	639.83	15531.26	42.12	0.59
2050	47	100	380.0	4.79	1821.88	18.16	50.04	2274.83	2274.83	1.00	639.83	16171.08	42.66	0.59
2051	48	100	386.7	4.79	1854.00	18.39	36.46	2304.40	2304.40	1.00	639.83	16810.91	43.22	0.60
2052	49	100	390.0	4.79	1869.82	18.62	42.44	2334.36	2334.36	1.00	639.83	17450.74	43.78	0.61
2053	50	100	390.0	4.79	1869.82	18.85	67.52	2364.71	2364.71	1.00	639.83	18090.56	44.35	0.62
2054	51	100	398.0	4.79	1908.37	19.08	47.09	2395.45	2395.45	1.00	639.83	18730.39	44.93	0.63
2055	52	100	402.0	4.79	1927.36	19.31	50.20	2426.59	2426.59	1.00	639.83	19370.22	45.51	0.63
2056	53	100	402.0	4.79	1927.36	19.54	76.31	2458.13	2458.13	1.00	639.83	20010.04	46.10	0.64
2057	54	100	408.0	4.79	1956.27	19.77	68.20	2490.09	2490.09	1.00	639.83	20649.87	46.70	0.65
2058	55	100	411.0	4.79	1970.51	20.00	77.96	2522.46	2522.46	1.00	639.83	21289.70	47.31	0.66
2059	56	100	411.0	4.79	1970.51	20.23	105.18	2555.25	2555.25	1.00	639.83	21929.52	47.92	0.67
2060	57	100	411.0	4.79	1970.51	20.46	132.81	2588.47	2588.47	1.00	639.83	22569.35	48.55	0.68
2061	58	100	413.7	4.79	1983.36	20.69	145.36	2622.12	2622.12	1.00	639.83	23209.18	49.18	0.68
2062	59	100	415.0	4.79	1989.69	20.92	166.15	2656.21	2656.21	1.00	639.83	23849.00	49.82	0.69
2063	60	100	415.0	4.79	1989.69	21.15	195.01	2690.74	2690.74	1.00	639.83	24488.83	50.47	0.70
2064	61	100	425.0	4.79	2037.87	21.38	165.82	2725.72	2725.72	1.00	639.83	25128.66	51.12	0.71
2065	62	100	430.0	4.79	2061.60	21.61	166.58	2761.15	2761.15	1.00	639.83	25768.48	51.79	0.72
2066	63	100	430.0	4.79	2061.60	21.84	196.60	2797.05	2797.05	1.00	639.83	26408.31	52.46	0.73
2067	64	100	443.4	4.79	2125.85	22.07	148.64	2833.41	2833.41	1.00	639.83	27048.14	53.14	0.74
2068	65	100	450.0	4.79	2157.49	22.30	140.72	2870.25	2870.25	1.00	639.83	27687.96	53.83	0.75
2069	66	100	450.0	4.79	2157.49	22.53	171.89	2907.56	2907.56	1.00	639.83	28327.79	54.53	0.76
2070	67	100	460.7	4.79	2208.89	22.76	140.44	2945.36	2945.36	1.00	639.83	28967.62	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	326.0	4.77	1555.80	22.30	0.00	1902.74	1468.09	<b>1.30</b>	684.05	684.05	33.38	0.46
2026	23	100	327.0	4.83	1580.08	22.30	0.00	1932.44	1480.83	<b>1.30</b>	694.72	1378.77	33.38	0.46
2027	24	100	327.0	4.89	1600.30	22.30	0.00	1957.17	1494.87	<b>1.31</b>	703.62	2082.39	33.38	0.46
2028	25	100	328.0	4.96	1626.23	22.30	0.00	1988.87	1510.25	<b>1.32</b>	715.01	2797.40	33.38	0.46
2029	26	100	328.0	5.02	1645.90	22.30	0.00	2012.94	1527.00	<b>1.32</b>	723.15	3520.55	33.40	0.46
2030	27	100	329.0	5.08	1671.39	22.30	0.00	2044.11	1545.16	<b>1.32</b>	733.29	4253.84	33.45	0.47
2031	28	100	329.0	5.14	1692.62	22.30	0.00	2070.07	1564.78	<b>1.32</b>	740.95	4994.79	33.53	0.47
2032	29	100	330.0	5.21	1719.83	22.30	0.00	2103.36	1585.13	<b>1.33</b>	750.58	5745.36	33.63	0.47
2033	30	100	330.0	5.28	1742.19	22.30	0.00	2130.70	1605.73	<b>1.33</b>	757.45	6502.81	33.76	0.47
2034	31	100	332.0	5.35	1775.54	22.30	0.00	2171.48	1626.61	<b>1.33</b>	768.44	7271.25	33.91	0.47
2035	32	100	332.0	5.42	1798.62	22.30	0.00	2199.71	1647.75	<b>1.33</b>	774.30	8045.55	34.09	0.47
2036	33	100	335.0	5.49	1838.46	22.30	0.00	2248.44	1669.17	<b>1.35</b>	786.66	8832.21	34.30	0.48
2037	34	100	335.0	5.56	1862.36	22.30	0.00	2277.67	1690.87	<b>1.35</b>	791.45	9623.66	34.53	0.48
2038	35	100	339.0	5.63	1909.10	22.30	0.00	2334.83	1712.85	<b>1.36</b>	805.17	10428.83	34.80	0.48
2039	36	100	339.0	5.70	1933.92	22.30	0.00	2365.18	1735.12	<b>1.36</b>	808.85	11237.69	35.09	0.49
2040	37	100	343.0	5.78	1982.18	22.30	0.00	2424.20	1757.68	<b>1.38</b>	821.51	12059.20	35.41	0.49
2041	38	100	343.0	5.85	2007.95	22.30	0.00	2455.72	1780.53	<b>1.38</b>	824.01	12883.21	35.76	0.50
2042	39	100	343.0	5.93	2034.05	22.30	0.00	2487.64	1803.67	<b>1.38</b>	825.89	13709.10	36.14	0.50
2043	40	100	354.0	6.01	2126.57	22.30	0.00	2600.80	1827.12	<b>1.42</b>	853.67	14562.77	36.56	0.51
2044	41	100	354.0	6.09	2154.22	22.30	0.00	2634.61	1850.87	<b>1.42</b>	854.32	15417.10	37.01	0.52
2045	42	100	354.0	6.16	2182.22	22.30	0.00	2668.86	1874.94	<b>1.42</b>	854.32	16271.42	37.49	0.52
2046	43	100	367.0	6.24	2291.77	22.30	0.00	2802.83	1899.31	<b>1.48</b>	885.70	17157.12	37.97	0.53
2047	44	100	367.0	6.33	2321.56	22.30	0.00	2839.27	1924.00	<b>1.48</b>	885.70	18042.82	38.47	0.54
2048	45	100	367.0	6.41	2351.74	22.30	0.00	2876.18	1949.01	<b>1.48</b>	885.70	18928.51	38.97	0.54
2049	46	100	375.7	6.49	2438.86	22.30	0.00	2982.72	1974.35	<b>1.51</b>	906.72	19835.23	39.47	0.55
2050	47	100	380.0	6.58	2498.77	22.30	0.00	3056.00	2000.02	<b>1.53</b>	917.07	20752.30	39.99	0.56
2051	48	100	386.7	6.66	2575.88	22.30	0.00	3150.31	2026.02	<b>1.55</b>	933.24	21685.54	40.51	0.56
2052	49	100	390.0	6.75	2631.64	22.30	0.00	3218.49	2052.36	<b>1.57</b>	941.20	22626.74	41.03	0.57
2053	50	100	390.0	6.84	2665.85	22.30	0.00	3260.33	2079.04	<b>1.57</b>	941.20	23567.95	41.57	0.58
2054	51	100	398.0	6.92	2756.18	22.30	0.00	3370.81	2106.06	<b>1.60</b>	960.61	24528.55	42.11	0.59
2055	52	100	402.0	7.01	2819.79	22.30	0.00	3448.60	2133.44	<b>1.62</b>	970.16	25498.72	42.66	0.59
2056	53	100	402.0	7.11	2856.44	22.30	0.00	3493.43	2161.18	<b>1.62</b>	970.16	26468.88	43.21	0.60
2057	54	100	408.0	7.20	2936.98	22.30	0.00	3591.93	2189.27	<b>1.64</b>	984.72	27453.60	43.77	0.61
2058	55	100	411.0	7.29	2996.82	22.30	0.00	3665.11	2217.73	<b>1.65</b>	991.88	28445.48	44.34	0.62
2059	56	100	411.0	7.39	3035.78	22.30	0.00	3712.75	2246.56	<b>1.65</b>	991.88	29437.36	44.92	0.63
2060	57	100	411.0	7.48	3075.24	22.30	0.00	3761.02	2275.77	<b>1.65</b>	991.88	30429.25	45.50	0.63
2061	58	100	413.7	7.58	3135.53	22.30	0.00	3834.76	2305.35	<b>1.66</b>	998.35	31427.60	46.09	0.64
2062	59	100	415.0	7.68	3186.43	22.30	0.00	3897.00	2335.32	<b>1.67</b>	1001.54	32429.14	46.69	0.65
2063	60	100	415.0	7.78	3227.85	22.30	0.00	3947.66	2365.68	<b>1.67</b>	1001.54	33430.67	47.30	0.66
2064	61	100	425.0	7.88	3349.00	22.30	0.00	4095.83	2396.44	<b>1.71</b>	1025.79	34456.47	47.91	0.67
2065	62	100	430.0	7.98	3432.04	22.30	0.00	4197.39	2427.59	<b>1.73</b>	1037.74	35494.20	48.54	0.68
2066	63	100	430.0	8.09	3476.66	22.30	0.00	4251.96	2459.15	<b>1.73</b>	1037.74	36531.94	49.17	0.68
2067	64	100	443.4	8.19	3631.61	22.30	0.00	4441.46	2491.12	<b>1.78</b>	1070.08	37602.02	49.81	0.69
2068	65	100	450.0	8.30	3733.58	22.30	0.00	4566.17	2523.50	<b>1.81</b>	1086.00	38688.02	50.45	0.70
2069	66	100	450.0	8.40	3782.12	22.30	0.00	4625.53	2556.31	<b>1.81</b>	1086.00	39774.02	51.11	0.71
2070	67	100	460.7	8.51	3922.55	22.30	0.00	4797.28	2589.54	<b>1.85</b>	1111.88	40885.90	51.78	0.72

# Rédacteur territorial (C2 puis C1)



Indice majoré	Durée (années)
356	2.00
362	2.00
369	2.00
379	2.00
390	2.00
401	2.00
416	2.00
436	3.00
452	3.00
461	3.00
480	3.00
504	4.00
534	3.00
551	3.00
569	3.00
587	

Début de carrière à 22 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

5.1	Génération 1975 (début en 1997)	77
5.2	Génération 1980 (début en 2002)	81
5.3	Génération 1990 (début en 2012)	85
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[Retourner à la liste des métiers](#)

## 5.1 Génération 1975 (début en 1997)

Rédacteur territorial (C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

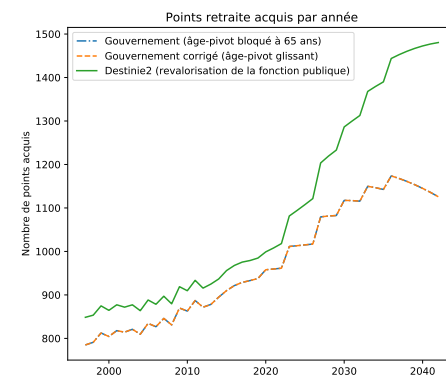
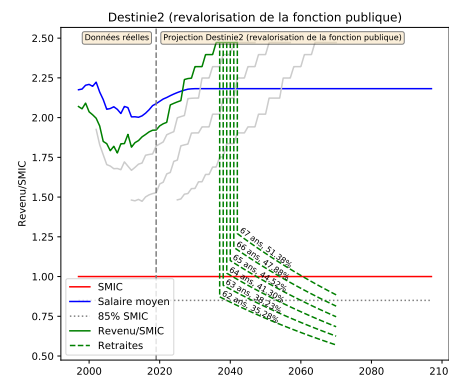
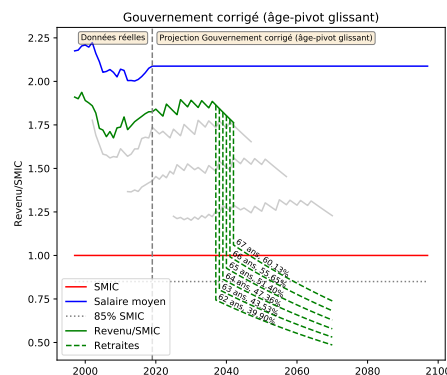
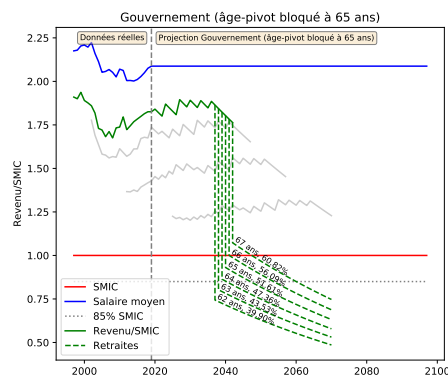
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1430.63	<b>39.90</b>	1923.21	<b>0.74</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1563.72	<b>43.53</b>	1948.21	<b>0.80</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1704.37	<b>47.36</b>	1973.54	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2040	65	100.00%	65 ans 0 mois	0.00%	1860.68	<b>51.61</b>	1999.19	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>
2041	66	100.00%	65 ans 0 mois	5.00%	2025.90	<b>56.09</b>	2025.18	<b>1.00</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2042	67	100.00%	65 ans 0 mois	10.00%	2200.46	<b>60.82</b>	2051.51	<b>1.07</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1430.63	<b>39.90</b>	1923.21	<b>0.74</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1563.72	<b>43.53</b>	1948.21	<b>0.80</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1704.37	<b>47.36</b>	1973.54	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1852.93	<b>51.40</b>	1999.19	<b>0.93</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2009.82	<b>55.65</b>	2025.18	<b>0.99</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2175.46	<b>60.13</b>	2051.51	<b>1.06</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1527.29	<b>36.54</b>	1690.87	<b>0.90</b>	<b>0.81</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1674.41	<b>39.54</b>	1712.85	<b>0.98</b>	<b>0.89</b>	<b>0.84</b>	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1830.78	<b>42.68</b>	1735.12	<b>1.06</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1996.92	<b>45.95</b>	1757.68	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2173.38	<b>49.37</b>	1780.53	<b>1.22</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2360.78	<b>52.94</b>	1803.67	<b>1.31</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	356.0	5.53	1970.23	18.21	0.00	2329.01	1219.47	<b>1.91</b>	784.90	784.90	35.61	0.50
1998	23	100	356.0	5.57	1981.66	18.44	0.00	2347.07	1235.19	<b>1.90</b>	790.99	1575.90	35.61	0.50
1999	24	100	362.0	5.61	2031.34	18.67	0.00	2410.60	1244.33	<b>1.94</b>	812.40	2388.30	35.61	0.50
2000	25	100	362.0	5.55	2007.36	18.90	0.00	2386.75	1262.69	<b>1.89</b>	804.36	3192.66	35.61	0.50
2001	26	100	369.0	5.52	2037.07	19.13	0.00	2426.76	1293.24	<b>1.88</b>	817.85	4010.51	35.61	0.50
2002	27	100	369.0	5.49	2024.44	19.36	0.00	2416.37	1299.25	<b>1.86</b>	814.34	4824.85	35.61	0.50
2003	28	100	379.0	5.37	2036.98	19.59	0.00	2436.03	1339.90	<b>1.82</b>	820.97	5645.82	35.61	0.50
2004	29	100	379.0	5.29	2004.80	19.82	0.00	2402.16	1388.62	<b>1.73</b>	809.56	6455.38	35.61	0.50
2005	30	100	390.0	5.29	2062.77	20.05	0.00	2476.35	1439.19	<b>1.72</b>	834.56	7289.94	35.61	0.50
2006	31	100	390.0	5.23	2039.75	20.28	0.00	2453.41	1458.33	<b>1.68</b>	826.83	8116.77	35.61	0.50
2007	32	100	401.0	5.19	2082.99	20.51	0.00	2510.21	1466.48	<b>1.71</b>	845.97	8962.74	35.61	0.50
2008	33	100	401.0	5.09	2042.31	20.74	0.00	2465.89	1472.01	<b>1.68</b>	831.03	9793.77	35.61	0.50
2009	34	100	416.0	5.13	2133.72	20.97	0.00	2581.16	1489.22	<b>1.73</b>	869.88	10663.65	35.61	0.50
2010	35	100	416.0	5.08	2112.17	21.20	0.00	2559.95	1473.50	<b>1.74</b>	862.73	11526.38	35.61	0.50
2011	36	100	436.0	4.97	2167.72	21.43	0.00	2632.26	1465.69	<b>1.80</b>	887.10	12413.49	35.61	0.50
2012	37	100	436.0	4.88	2126.13	21.66	0.00	2586.64	1501.45	<b>1.72</b>	871.73	13285.22	35.61	0.50
2013	38	100	436.0	4.83	2107.91	21.89	36.17	2605.50	1493.34	<b>1.74</b>	878.09	14163.31	35.61	0.50
2014	39	100	452.0	4.81	2174.32	22.12	0.00	2655.28	1501.62	<b>1.77</b>	894.86	15058.17	35.61	0.50
2015	40	100	452.0	4.81	2173.47	22.35	40.58	2699.83	1513.63	<b>1.78</b>	909.87	15968.04	35.61	0.50
2016	41	100	452.0	4.80	2169.14	22.58	75.32	2734.25	1520.05	<b>1.80</b>	921.47	16889.52	35.61	0.50
2017	42	100	461.0	4.81	2216.79	22.81	33.57	2756.00	1519.00	<b>1.81</b>	928.81	17818.32	35.61	0.50
2018	43	100	461.0	4.74	2186.18	23.04	78.48	2768.36	1516.45	<b>1.83</b>	932.97	18751.29	35.61	0.50
2019	44	100	461.0	4.79	2210.23	23.27	57.84	2782.39	1524.25	<b>1.83</b>	937.70	19688.99	35.61	0.50
2020	45	100	480.0	4.79	2301.32	23.50	0.00	2842.13	1544.07	<b>1.84</b>	957.83	20646.83	35.61	0.50
2021	46	100	480.0	4.79	2301.32	23.73	0.00	2847.43	1564.14	<b>1.82</b>	959.62	21606.45	35.61	0.50
2022	47	100	480.0	4.79	2301.32	23.96	0.00	2852.72	1584.47	<b>1.80</b>	961.40	22567.85	35.61	0.50
2023	48	100	504.0	4.79	2416.39	24.19	0.00	3000.91	1605.07	<b>1.87</b>	1011.34	23579.19	35.61	0.50
2024	49	100	504.0	4.79	2416.39	24.42	0.00	3006.47	1625.94	<b>1.85</b>	1013.22	24592.41	35.61	0.50
2025	50	100	504.0	4.79	2416.39	24.65	0.00	3012.03	1647.07	<b>1.83</b>	1015.09	25607.50	35.61	0.50
2026	51	100	504.0	4.79	2416.39	24.88	0.00	3017.59	1668.49	<b>1.81</b>	1016.96	26624.46	35.61	0.50
2027	52	100	534.0	4.79	2560.22	25.11	0.00	3203.09	1690.18	<b>1.90</b>	1079.48	27703.94	35.61	0.50
2028	53	100	534.0	4.79	2560.22	25.34	0.00	3208.98	1712.15	<b>1.87</b>	1081.47	28785.41	35.61	0.50
2029	54	100	534.0	4.79	2560.22	25.57	0.00	3214.87	1734.41	<b>1.85</b>	1082.63	29868.04	35.63	0.50
2030	55	100	551.0	4.79	2641.73	25.80	0.00	3323.29	1756.95	<b>1.89</b>	1117.44	30985.48	35.69	0.50
2031	56	100	551.0	4.79	2641.73	26.03	0.00	3329.37	1779.79	<b>1.87</b>	1116.93	32102.41	35.77	0.50
2032	57	100	551.0	4.79	2641.73	26.26	0.00	3335.44	1802.93	<b>1.85</b>	1115.58	33217.99	35.88	0.50
2033	58	100	569.0	4.79	2728.03	26.49	0.00	3450.68	1826.37	<b>1.89</b>	1149.74	34367.73	36.02	0.50
2034	59	100	569.0	4.79	2728.03	26.72	0.00	3456.95	1850.11	<b>1.87</b>	1146.59	35514.33	36.18	0.50
2035	60	100	569.0	4.79	2728.03	26.95	0.00	3463.23	1874.16	<b>1.85</b>	1142.58	36656.91	36.37	0.51
2036	61	100	587.0	4.79	2814.33	27.18	0.00	3579.26	1898.53	<b>1.89</b>	1173.71	37830.62	36.59	0.51
2037	62	100	587.0	4.79	2814.33	27.41	0.00	3585.73	1923.21	<b>1.86</b>	1167.82	38998.43	36.85	0.51
2038	63	100	587.0	4.79	2814.33	27.64	0.00	3592.21	1948.21	<b>1.84</b>	1161.07	40159.50	37.13	0.52
2039	64	100	587.0	4.79	2814.33	27.87	0.00	3598.68	1973.54	<b>1.82</b>	1153.48	41312.99	37.44	0.52
2040	65	100	587.0	4.79	2814.33	28.10	0.00	3605.15	1999.19	<b>1.80</b>	1145.07	42458.05	37.78	0.53
2041	66	100	587.0	4.79	2814.33	28.33	0.00	3611.62	2025.18	<b>1.78</b>	1135.85	43593.91	38.16	0.53
2042	67	100	587.0	4.79	2814.33	28.56	0.00	3618.10	2051.51	<b>1.76</b>	1125.85	44719.75	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	356.0	5.53	1970.23	18.21	0.00	2329.01	1219.47	<b>1.91</b>	784.90	784.90	35.61	0.50
1998	23	100	356.0	5.57	1981.66	18.44	0.00	2347.07	1235.19	<b>1.90</b>	790.99	1575.90	35.61	0.50
1999	24	100	362.0	5.61	2031.34	18.67	0.00	2410.60	1244.33	<b>1.94</b>	812.40	2388.30	35.61	0.50
2000	25	100	362.0	5.55	2007.36	18.90	0.00	2386.75	1262.69	<b>1.89</b>	804.36	3192.66	35.61	0.50
2001	26	100	369.0	5.52	2037.07	19.13	0.00	2426.76	1293.24	<b>1.88</b>	817.85	4010.51	35.61	0.50
2002	27	100	369.0	5.49	2024.44	19.36	0.00	2416.37	1299.25	<b>1.86</b>	814.34	4824.85	35.61	0.50
2003	28	100	379.0	5.37	2036.98	19.59	0.00	2436.03	1339.90	<b>1.82</b>	820.97	5645.82	35.61	0.50
2004	29	100	379.0	5.29	2004.80	19.82	0.00	2402.16	1388.62	<b>1.73</b>	809.56	6455.38	35.61	0.50
2005	30	100	390.0	5.29	2062.77	20.05	0.00	2476.35	1439.19	<b>1.72</b>	834.56	7289.94	35.61	0.50
2006	31	100	390.0	5.23	2039.75	20.28	0.00	2453.41	1458.33	<b>1.68</b>	826.83	8116.77	35.61	0.50
2007	32	100	401.0	5.19	2082.99	20.51	0.00	2510.21	1466.48	<b>1.71</b>	845.97	8962.74	35.61	0.50
2008	33	100	401.0	5.09	2042.31	20.74	0.00	2465.89	1472.01	<b>1.68</b>	831.03	9793.77	35.61	0.50
2009	34	100	416.0	5.13	2133.72	20.97	0.00	2581.16	1489.22	<b>1.73</b>	869.88	10663.65	35.61	0.50
2010	35	100	416.0	5.08	2112.17	21.20	0.00	2559.95	1473.50	<b>1.74</b>	862.73	11526.38	35.61	0.50
2011	36	100	436.0	4.97	2167.72	21.43	0.00	2632.26	1465.69	<b>1.80</b>	887.10	12413.49	35.61	0.50
2012	37	100	436.0	4.88	2126.13	21.66	0.00	2586.64	1501.45	<b>1.72</b>	871.73	13285.22	35.61	0.50
2013	38	100	436.0	4.83	2107.91	21.89	36.17	2605.50	1493.34	<b>1.74</b>	878.09	14163.31	35.61	0.50
2014	39	100	452.0	4.81	2174.32	22.12	0.00	2655.28	1501.62	<b>1.77</b>	894.86	15058.17	35.61	0.50
2015	40	100	452.0	4.81	2173.47	22.35	40.58	2699.83	1513.63	<b>1.78</b>	909.87	15968.04	35.61	0.50
2016	41	100	452.0	4.80	2169.14	22.58	75.32	2734.25	1520.05	<b>1.80</b>	921.47	16889.52	35.61	0.50
2017	42	100	461.0	4.81	2216.79	22.81	33.57	2756.00	1519.00	<b>1.81</b>	928.81	17818.32	35.61	0.50
2018	43	100	461.0	4.74	2186.18	23.04	78.48	2768.36	1516.45	<b>1.83</b>	932.97	18751.29	35.61	0.50
2019	44	100	461.0	4.79	2210.23	23.27	57.84	2782.39	1524.25	<b>1.83</b>	937.70	19688.99	35.61	0.50
2020	45	100	480.0	4.79	2301.32	23.50	0.00	2842.13	1544.07	<b>1.84</b>	957.83	20646.83	35.61	0.50
2021	46	100	480.0	4.79	2301.32	23.73	0.00	2847.43	1564.14	<b>1.82</b>	959.62	21606.45	35.61	0.50
2022	47	100	480.0	4.79	2301.32	23.96	0.00	2852.72	1584.47	<b>1.80</b>	961.40	22567.85	35.61	0.50
2023	48	100	504.0	4.79	2416.39	24.19	0.00	3000.91	1605.07	<b>1.87</b>	1011.34	23579.19	35.61	0.50
2024	49	100	504.0	4.79	2416.39	24.42	0.00	3006.47	1625.94	<b>1.85</b>	1013.22	24592.41	35.61	0.50
2025	50	100	504.0	4.79	2416.39	24.65	0.00	3012.03	1647.07	<b>1.83</b>	1015.09	25607.50	35.61	0.50
2026	51	100	504.0	4.79	2416.39	24.88	0.00	3017.59	1668.49	<b>1.81</b>	1016.96	26624.46	35.61	0.50
2027	52	100	534.0	4.79	2560.22	25.11	0.00	3203.09	1690.18	<b>1.90</b>	1079.48	27703.94	35.61	0.50
2028	53	100	534.0	4.79	2560.22	25.34	0.00	3208.98	1712.15	<b>1.87</b>	1081.47	28785.41	35.61	0.50
2029	54	100	534.0	4.79	2560.22	25.57	0.00	3214.87	1734.41	<b>1.85</b>	1082.63	29868.04	35.63	0.50
2030	55	100	551.0	4.79	2641.73	25.80	0.00	3323.29	1756.95	<b>1.89</b>	1117.44	30985.48	35.69	0.50
2031	56	100	551.0	4.79	2641.73	26.03	0.00	3329.37	1779.79	<b>1.87</b>	1116.93	32102.41	35.77	0.50
2032	57	100	551.0	4.79	2641.73	26.26	0.00	3335.44	1802.93	<b>1.85</b>	1115.58	33217.99	35.88	0.50
2033	58	100	569.0	4.79	2728.03	26.49	0.00	3450.68	1826.37	<b>1.89</b>	1149.74	34367.73	36.02	0.50
2034	59	100	569.0	4.79	2728.03	26.72	0.00	3456.95	1850.11	<b>1.87</b>	1146.59	35514.33	36.18	0.50
2035	60	100	569.0	4.79	2728.03	26.95	0.00	3463.23	1874.16	<b>1.85</b>	1142.58	36656.91	36.37	0.51
2036	61	100	587.0	4.79	2814.33	27.18	0.00	3579.26	1898.53	<b>1.89</b>	1173.71	37830.62	36.59	0.51
2037	62	100	587.0	4.79	2814.33	27.41	0.00	3585.73	1923.21	<b>1.86</b>	1167.82	38998.43	36.85	0.51
2038	63	100	587.0	4.79	2814.33	27.64	0.00	3592.21	1948.21	<b>1.84</b>	1161.07	40159.50	37.13	0.52
2039	64	100	587.0	4.79	2814.33	27.87	0.00	3598.68	1973.54	<b>1.82</b>	1153.48	41312.99	37.44	0.52
2040	65	100	587.0	4.79	2814.33	28.10	0.00	3605.15	1999.19	<b>1.80</b>	1145.07	42458.05	37.78	0.53
2041	66	100	587.0	4.79	2814.33	28.33	0.00	3611.62	2025.18	<b>1.78</b>	1135.85	43593.91	38.16	0.53
2042	67	100	587.0	4.79	2814.33	28.56	0.00	3618.10	2051.51	<b>1.76</b>	1125.85	44719.75	38.56	0.54



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	356.0	5.53	1970.23	28.10	0.00	2523.86	1219.47	<b>2.07</b>	907.34	907.34	33.38	0.46
1998	23	100	356.0	5.57	1981.66	28.10	0.00	2538.50	1235.19	<b>2.06</b>	912.61	1819.95	33.38	0.46
1999	24	100	362.0	5.61	2031.34	28.10	0.00	2602.15	1244.33	<b>2.09</b>	935.49	2755.44	33.38	0.46
2000	25	100	362.0	5.55	2007.36	28.10	0.00	2571.42	1262.69	<b>2.04</b>	924.44	3679.88	33.38	0.46
2001	26	100	369.0	5.52	2037.07	28.10	0.00	2609.48	1293.24	<b>2.02</b>	938.12	4618.01	33.38	0.46
2002	27	100	369.0	5.49	2024.44	28.10	0.00	2593.30	1299.25	<b>2.00</b>	932.31	5550.32	33.38	0.46
2003	28	100	379.0	5.37	2036.98	28.10	0.00	2609.37	1339.90	<b>1.95</b>	938.09	6488.40	33.38	0.46
2004	29	100	379.0	5.29	2004.80	28.10	1.01	2569.16	1388.62	<b>1.85</b>	923.63	7412.03	33.38	0.46
2005	30	100	390.0	5.29	2062.77	28.10	0.00	2642.41	1439.19	<b>1.84</b>	949.96	8361.99	33.38	0.46
2006	31	100	390.0	5.23	2039.75	28.10	0.00	2612.92	1458.33	<b>1.79</b>	939.36	9301.35	33.38	0.46
2007	32	100	401.0	5.19	2082.99	28.10	0.00	2668.31	1466.48	<b>1.82</b>	959.27	10260.63	33.38	0.46
2008	33	100	401.0	5.09	2042.31	28.10	0.00	2616.20	1472.01	<b>1.78</b>	940.54	11201.17	33.38	0.46
2009	34	100	416.0	5.13	2133.72	28.10	51.87	2785.17	1489.22	<b>1.87</b>	1001.28	12202.45	33.38	0.46
2010	35	100	416.0	5.08	2112.17	28.10	35.52	2741.21	1473.50	<b>1.86</b>	985.48	13187.93	33.38	0.46
2011	36	100	436.0	4.97	2167.72	28.10	0.00	2776.85	1465.69	<b>1.89</b>	998.29	14186.23	33.38	0.46
2012	37	100	436.0	4.88	2126.13	28.10	7.13	2730.70	1501.45	<b>1.82</b>	981.70	15167.93	33.38	0.46
2013	38	100	436.0	4.83	2107.91	28.10	74.72	2774.95	1493.34	<b>1.86</b>	997.61	16165.54	33.38	0.46
2014	39	100	452.0	4.81	2174.32	28.10	17.75	2803.06	1501.62	<b>1.87</b>	1007.72	17173.26	33.38	0.46
2015	40	100	452.0	4.81	2173.47	28.10	71.69	2855.91	1513.63	<b>1.89</b>	1026.72	18199.97	33.38	0.46
2016	41	100	452.0	4.80	2169.14	28.10	115.65	2894.31	1520.05	<b>1.90</b>	1040.52	19240.50	33.38	0.46
2017	42	100	461.0	4.81	2216.79	28.10	79.59	2919.30	1519.00	<b>1.92</b>	1049.51	20290.00	33.38	0.46
2018	43	100	461.0	4.74	2186.18	28.10	127.91	2928.40	1516.45	<b>1.93</b>	1052.78	21342.78	33.38	0.46
2019	44	100	461.0	4.79	2210.23	28.10	113.45	2944.76	1524.25	<b>1.93</b>	1058.66	22401.44	33.38	0.46
2020	45	100	480.0	4.52	2169.25	28.10	0.00	2778.80	1426.66	<b>1.95</b>	999.00	23400.44	33.38	0.46
2021	46	100	480.0	4.56	2188.77	28.10	0.00	2803.81	1429.59	<b>1.96</b>	1007.99	24408.43	33.38	0.46
2022	47	100	480.0	4.61	2210.66	28.10	0.00	2831.85	1437.39	<b>1.97</b>	1018.07	25426.49	33.38	0.46
2023	48	100	504.0	4.66	2348.35	28.10	0.00	3008.23	1446.40	<b>2.08</b>	1081.48	26507.97	33.38	0.46
2024	49	100	504.0	4.71	2376.29	28.10	0.00	3044.03	1456.62	<b>2.09</b>	1094.35	27602.32	33.38	0.46
2025	50	100	504.0	4.77	2405.28	28.10	0.00	3081.17	1468.09	<b>2.10</b>	1107.70	28710.02	33.38	0.46
2026	51	100	504.0	4.83	2435.35	28.10	0.00	3119.68	1480.83	<b>2.11</b>	1121.55	29831.57	33.38	0.46
2027	52	100	534.0	4.89	2613.34	28.10	0.00	3347.69	1494.87	<b>2.24</b>	1203.51	31035.08	33.38	0.46
2028	53	100	534.0	4.96	2647.57	28.10	0.00	3391.54	1510.25	<b>2.25</b>	1219.28	32254.36	33.38	0.46
2029	54	100	534.0	5.02	2679.61	28.10	0.00	3432.58	1527.00	<b>2.25</b>	1233.16	33487.52	33.40	0.46
2030	55	100	551.0	5.08	2799.20	28.10	0.00	3585.78	1545.16	<b>2.32</b>	1286.33	34773.85	33.45	0.47
2031	56	100	551.0	5.14	2834.75	28.10	0.00	3631.32	1564.78	<b>2.32</b>	1299.77	36073.62	33.53	0.47
2032	57	100	551.0	5.21	2871.60	28.10	0.00	3678.52	1585.13	<b>2.32</b>	1312.67	37386.29	33.63	0.47
2033	58	100	569.0	5.28	3003.96	28.10	0.00	3848.08	1605.73	<b>2.40</b>	1367.97	38754.26	33.76	0.47
2034	59	100	569.0	5.35	3043.01	28.10	0.00	3898.10	1626.61	<b>2.40</b>	1379.45	40133.71	33.91	0.47
2035	60	100	569.0	5.42	3082.57	28.10	0.00	3948.78	1647.75	<b>2.40</b>	1389.97	41523.68	34.09	0.47
2036	61	100	587.0	5.49	3221.43	28.10	0.00	4126.65	1669.17	<b>2.47</b>	1443.78	42967.46	34.30	0.48
2037	62	100	587.0	5.56	3263.31	28.10	0.00	4180.30	1690.87	<b>2.47</b>	1452.58	44420.04	34.53	0.48
2038	63	100	587.0	5.63	3305.73	28.10	0.00	4234.64	1712.85	<b>2.47</b>	1460.33	45880.37	34.80	0.48
2039	64	100	587.0	5.70	3348.71	28.10	0.00	4289.69	1735.12	<b>2.47</b>	1467.00	47347.37	35.09	0.49
2040	65	100	587.0	5.78	3392.24	28.10	0.00	4345.46	1757.68	<b>2.47</b>	1472.58	48819.95	35.41	0.49
2041	66	100	587.0	5.85	3436.34	28.10	0.00	4401.95	1780.53	<b>2.47</b>	1477.07	50297.02	35.76	0.50
2042	67	100	587.0	5.93	3481.01	28.10	0.00	4459.17	1803.67	<b>2.47</b>	1480.44	51777.46	36.14	0.50

## 5.2 Génération 1980 (début en 2002)

Rédacteur territorial (C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

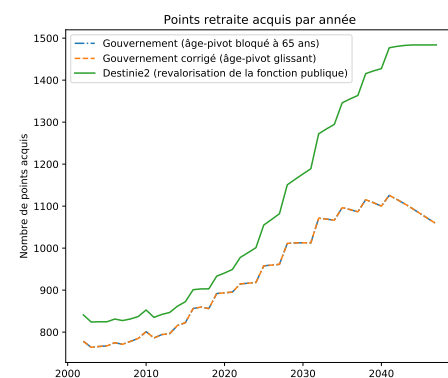
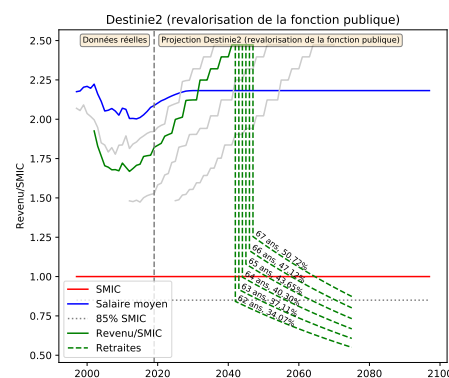
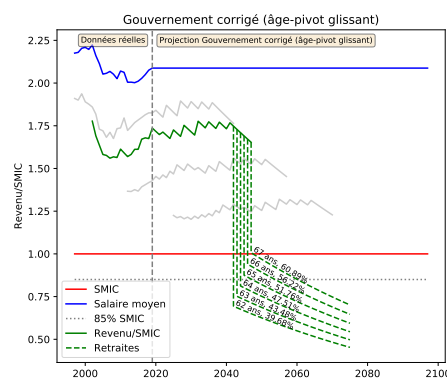
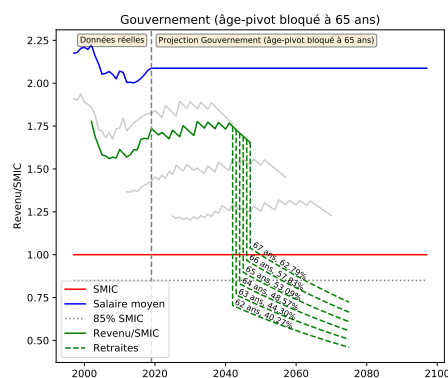
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1443.92	<b>40.27</b>	2051.51	<b>0.70</b>	<b>0.63</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1591.38	<b>44.30</b>	2078.18	<b>0.77</b>	<b>0.70</b>	<b>0.66</b>	<b>0.61</b>	<b>0.58</b>	<b>0.54</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	1747.92	<b>48.57</b>	2105.20	<b>0.83</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>
2045	65	100.00%	65 ans 0 mois	0.00%	1914.02	<b>53.09</b>	2132.56	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2046	66	100.00%	65 ans 0 mois	5.00%	2088.63	<b>57.83</b>	2160.29	<b>0.97</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>
2047	67	100.00%	65 ans 0 mois	10.00%	2271.93	<b>62.79</b>	2188.37	<b>1.04</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1422.69	<b>39.68</b>	2051.51	<b>0.69</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>	<b>0.48</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1561.91	<b>43.48</b>	2078.18	<b>0.75</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>	<b>0.53</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1709.59	<b>47.51</b>	2105.20	<b>0.81</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1866.17	<b>51.76</b>	2132.56	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2030.62	<b>56.22</b>	2160.29	<b>0.94</b>	<b>0.89</b>	<b>0.84</b>	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2203.09	<b>60.89</b>	2188.37	<b>1.01</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1566.16	<b>35.12</b>	1803.67	<b>0.87</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>	<b>0.60</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1726.34	<b>38.22</b>	1827.12	<b>0.94</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1897.31	<b>41.46</b>	1850.87	<b>1.03</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	2079.69	<b>44.87</b>	1874.94	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2272.48	<b>48.40</b>	1899.31	<b>1.20</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2476.00	<b>52.05</b>	1924.00	<b>1.29</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	356.0	5.49	1953.11	18.21	0.00	2308.78	1299.25	<b>1.78</b>	778.09	778.09	35.61	0.50
2003	23	100	356.0	5.37	1913.36	18.44	0.00	2266.19	1339.90	<b>1.69</b>	763.73	1541.82	35.61	0.50
2004	24	100	362.0	5.29	1914.88	18.67	0.00	2272.39	1388.62	<b>1.64</b>	765.82	2307.64	35.61	0.50
2005	25	100	362.0	5.29	1914.67	18.90	0.00	2276.54	1439.19	<b>1.58</b>	767.22	3074.86	35.61	0.50
2006	26	100	369.0	5.23	1929.91	19.13	0.00	2299.11	1458.33	<b>1.58</b>	774.83	3849.69	35.61	0.50
2007	27	100	369.0	5.19	1916.76	19.36	0.00	2287.85	1466.48	<b>1.56</b>	771.03	4620.72	35.61	0.50
2008	28	100	379.0	5.09	1930.26	19.59	0.00	2308.40	1472.01	<b>1.57</b>	777.96	5398.68	35.61	0.50
2009	29	100	379.0	5.13	1943.94	19.82	0.00	2329.23	1489.22	<b>1.56</b>	784.98	6183.66	35.61	0.50
2010	30	100	390.0	5.08	1980.16	20.05	0.00	2377.18	1473.50	<b>1.61</b>	801.14	6984.80	35.61	0.50
2011	31	100	390.0	4.97	1939.02	20.28	0.00	2332.25	1465.69	<b>1.59</b>	786.00	7770.80	35.61	0.50
2012	32	100	401.0	4.88	1955.45	20.51	0.00	2356.51	1501.45	<b>1.57</b>	794.17	8564.97	35.61	0.50
2013	33	100	401.0	4.83	1938.70	20.74	22.03	2362.81	1493.34	<b>1.58</b>	796.29	9361.26	35.61	0.50
2014	34	100	416.0	4.81	2001.15	20.97	0.00	2420.79	1501.62	<b>1.61</b>	815.83	10177.10	35.61	0.50
2015	35	100	416.0	4.81	2000.36	21.20	15.77	2440.21	1513.63	<b>1.61</b>	822.38	10999.48	35.61	0.50
2016	36	100	436.0	4.80	2092.35	21.43	0.00	2540.74	1520.05	<b>1.67</b>	856.26	11855.74	35.61	0.50
2017	37	100	436.0	4.81	2096.57	21.66	0.00	2550.69	1519.00	<b>1.68</b>	859.61	12715.35	35.61	0.50
2018	38	100	436.0	4.74	2067.62	21.89	19.88	2540.11	1516.45	<b>1.68</b>	856.05	13571.40	35.61	0.50
2019	39	100	452.0	4.79	2167.08	22.12	0.00	2646.44	1524.25	<b>1.74</b>	891.88	14463.28	35.61	0.50
2020	40	100	452.0	4.79	2167.08	22.35	0.00	2651.42	1544.07	<b>1.72</b>	893.56	15356.84	35.61	0.50
2021	41	100	452.0	4.79	2167.08	22.58	0.00	2656.41	1564.14	<b>1.70</b>	895.24	16252.08	35.61	0.50
2022	42	100	461.0	4.79	2210.23	22.81	0.00	2714.38	1584.47	<b>1.71</b>	914.78	17166.86	35.61	0.50
2023	43	100	461.0	4.79	2210.23	23.04	0.00	2719.47	1605.07	<b>1.69</b>	916.49	18083.36	35.61	0.50
2024	44	100	461.0	4.79	2210.23	23.27	0.00	2724.55	1625.94	<b>1.68</b>	918.21	19001.56	35.61	0.50
2025	45	100	480.0	4.79	2301.32	23.50	0.00	2842.13	1647.07	<b>1.73</b>	957.83	19959.40	35.61	0.50
2026	46	100	480.0	4.79	2301.32	23.73	0.00	2847.43	1668.49	<b>1.71</b>	959.62	20919.01	35.61	0.50
2027	47	100	480.0	4.79	2301.32	23.96	0.00	2852.72	1690.18	<b>1.69</b>	961.40	21880.42	35.61	0.50
2028	48	100	504.0	4.79	2416.39	24.19	0.00	3000.91	1712.15	<b>1.75</b>	1011.34	22891.76	35.61	0.50
2029	49	100	504.0	4.79	2416.39	24.42	0.00	3006.47	1734.41	<b>1.73</b>	1012.45	23904.21	35.63	0.50
2030	50	100	504.0	4.79	2416.39	24.65	0.00	3012.03	1756.95	<b>1.71</b>	1012.78	24916.99	35.69	0.50
2031	51	100	504.0	4.79	2416.39	24.88	0.00	3017.59	1779.79	<b>1.70</b>	1012.34	25929.32	35.77	0.50
2032	52	100	534.0	4.79	2560.22	25.11	0.00	3203.09	1802.93	<b>1.78</b>	1071.31	27000.63	35.88	0.50
2033	53	100	534.0	4.79	2560.22	25.34	0.00	3208.98	1826.37	<b>1.76</b>	1069.21	28069.85	36.02	0.50
2034	54	100	534.0	4.79	2560.22	25.57	0.00	3214.87	1850.11	<b>1.74</b>	1066.30	29136.15	36.18	0.50
2035	55	100	551.0	4.79	2641.73	25.80	0.00	3323.29	1874.16	<b>1.77</b>	1096.42	30232.56	36.37	0.51
2036	56	100	551.0	4.79	2641.73	26.03	0.00	3329.37	1898.53	<b>1.75</b>	1091.76	31324.32	36.59	0.51
2037	57	100	551.0	4.79	2641.73	26.26	0.00	3335.44	1923.21	<b>1.73</b>	1086.30	32410.63	36.85	0.51
2038	58	100	569.0	4.79	2728.03	26.49	0.00	3450.68	1948.21	<b>1.77</b>	1115.33	33525.95	37.13	0.52
2039	59	100	569.0	4.79	2728.03	26.72	0.00	3456.95	1973.54	<b>1.75</b>	1108.06	34634.01	37.44	0.52
2040	60	100	569.0	4.79	2728.03	26.95	0.00	3463.23	1999.19	<b>1.73</b>	1099.99	35734.00	37.78	0.53
2041	61	100	587.0	4.79	2814.33	27.18	0.00	3579.26	2025.18	<b>1.77</b>	1125.67	36859.67	38.16	0.53
2042	62	100	587.0	4.79	2814.33	27.41	0.00	3585.73	2051.51	<b>1.75</b>	1115.78	37975.45	38.56	0.54
2043	63	100	587.0	4.79	2814.33	27.64	0.00	3592.21	2078.18	<b>1.73</b>	1105.12	39080.57	39.01	0.54
2044	64	100	587.0	4.79	2814.33	27.87	0.00	3598.68	2105.20	<b>1.71</b>	1093.74	40174.31	39.48	0.55
2045	65	100	587.0	4.79	2814.33	28.10	0.00	3605.15	2132.56	<b>1.69</b>	1081.64	41255.95	40.00	0.56
2046	66	100	587.0	4.79	2814.33	28.33	0.00	3611.62	2160.29	<b>1.67</b>	1069.68	42325.63	40.52	0.56
2047	67	100	587.0	4.79	2814.33	28.56	0.00	3618.10	2188.37	<b>1.65</b>	1057.84	43383.48	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	356.0	5.49	1953.11	18.21	0.00	2308.78	1299.25	<b>1.78</b>	778.09	778.09	35.61	0.50
2003	23	100	356.0	5.37	1913.36	18.44	0.00	2266.19	1339.90	<b>1.69</b>	763.73	1541.82	35.61	0.50
2004	24	100	362.0	5.29	1914.88	18.67	0.00	2272.39	1388.62	<b>1.64</b>	765.82	2307.64	35.61	0.50
2005	25	100	362.0	5.29	1914.67	18.90	0.00	2276.54	1439.19	<b>1.58</b>	767.22	3074.86	35.61	0.50
2006	26	100	369.0	5.23	1929.91	19.13	0.00	2299.11	1458.33	<b>1.58</b>	774.83	3849.69	35.61	0.50
2007	27	100	369.0	5.19	1916.76	19.36	0.00	2287.85	1466.48	<b>1.56</b>	771.03	4620.72	35.61	0.50
2008	28	100	379.0	5.09	1930.26	19.59	0.00	2308.40	1472.01	<b>1.57</b>	777.96	5398.68	35.61	0.50
2009	29	100	379.0	5.13	1943.94	19.82	0.00	2329.23	1489.22	<b>1.56</b>	784.98	6183.66	35.61	0.50
2010	30	100	390.0	5.08	1980.16	20.05	0.00	2377.18	1473.50	<b>1.61</b>	801.14	6984.80	35.61	0.50
2011	31	100	390.0	4.97	1939.02	20.28	0.00	2332.25	1465.69	<b>1.59</b>	786.00	7770.80	35.61	0.50
2012	32	100	401.0	4.88	1955.45	20.51	0.00	2356.51	1501.45	<b>1.57</b>	794.17	8564.97	35.61	0.50
2013	33	100	401.0	4.83	1938.70	20.74	22.03	2362.81	1493.34	<b>1.58</b>	796.29	9361.26	35.61	0.50
2014	34	100	416.0	4.81	2001.15	20.97	0.00	2420.79	1501.62	<b>1.61</b>	815.83	10177.10	35.61	0.50
2015	35	100	416.0	4.81	2000.36	21.20	15.77	2440.21	1513.63	<b>1.61</b>	822.38	10999.48	35.61	0.50
2016	36	100	436.0	4.80	2092.35	21.43	0.00	2540.74	1520.05	<b>1.67</b>	856.26	11855.74	35.61	0.50
2017	37	100	436.0	4.81	2096.57	21.66	0.00	2550.69	1519.00	<b>1.68</b>	859.61	12715.35	35.61	0.50
2018	38	100	436.0	4.74	2067.62	21.89	19.88	2540.11	1516.45	<b>1.68</b>	856.05	13571.40	35.61	0.50
2019	39	100	452.0	4.79	2167.08	22.12	0.00	2646.44	1524.25	<b>1.74</b>	891.88	14463.28	35.61	0.50
2020	40	100	452.0	4.79	2167.08	22.35	0.00	2651.42	1544.07	<b>1.72</b>	893.56	15356.84	35.61	0.50
2021	41	100	452.0	4.79	2167.08	22.58	0.00	2656.41	1564.14	<b>1.70</b>	895.24	16252.08	35.61	0.50
2022	42	100	461.0	4.79	2210.23	22.81	0.00	2714.38	1584.47	<b>1.71</b>	914.78	17166.86	35.61	0.50
2023	43	100	461.0	4.79	2210.23	23.04	0.00	2719.47	1605.07	<b>1.69</b>	916.49	18083.36	35.61	0.50
2024	44	100	461.0	4.79	2210.23	23.27	0.00	2724.55	1625.94	<b>1.68</b>	918.21	19001.56	35.61	0.50
2025	45	100	480.0	4.79	2301.32	23.50	0.00	2842.13	1647.07	<b>1.73</b>	957.83	19959.40	35.61	0.50
2026	46	100	480.0	4.79	2301.32	23.73	0.00	2847.43	1668.49	<b>1.71</b>	959.62	20919.01	35.61	0.50
2027	47	100	480.0	4.79	2301.32	23.96	0.00	2852.72	1690.18	<b>1.69</b>	961.40	21880.42	35.61	0.50
2028	48	100	504.0	4.79	2416.39	24.19	0.00	3000.91	1712.15	<b>1.75</b>	1011.34	22891.76	35.61	0.50
2029	49	100	504.0	4.79	2416.39	24.42	0.00	3006.47	1734.41	<b>1.73</b>	1012.45	23904.21	35.63	0.50
2030	50	100	504.0	4.79	2416.39	24.65	0.00	3012.03	1756.95	<b>1.71</b>	1012.78	24916.99	35.69	0.50
2031	51	100	504.0	4.79	2416.39	24.88	0.00	3017.59	1779.79	<b>1.70</b>	1012.34	25929.32	35.77	0.50
2032	52	100	534.0	4.79	2560.22	25.11	0.00	3203.09	1802.93	<b>1.78</b>	1071.31	27000.63	35.88	0.50
2033	53	100	534.0	4.79	2560.22	25.34	0.00	3208.98	1826.37	<b>1.76</b>	1069.21	28069.85	36.02	0.50
2034	54	100	534.0	4.79	2560.22	25.57	0.00	3214.87	1850.11	<b>1.74</b>	1066.30	29136.15	36.18	0.50
2035	55	100	551.0	4.79	2641.73	25.80	0.00	3323.29	1874.16	<b>1.77</b>	1096.42	30232.56	36.37	0.51
2036	56	100	551.0	4.79	2641.73	26.03	0.00	3329.37	1898.53	<b>1.75</b>	1091.76	31324.32	36.59	0.51
2037	57	100	551.0	4.79	2641.73	26.26	0.00	3335.44	1923.21	<b>1.73</b>	1086.30	32410.63	36.85	0.51
2038	58	100	569.0	4.79	2728.03	26.49	0.00	3450.68	1948.21	<b>1.77</b>	1115.33	33525.95	37.13	0.52
2039	59	100	569.0	4.79	2728.03	26.72	0.00	3456.95	1973.54	<b>1.75</b>	1108.06	34634.01	37.44	0.52
2040	60	100	569.0	4.79	2728.03	26.95	0.00	3463.23	1999.19	<b>1.73</b>	1099.99	35734.00	37.78	0.53
2041	61	100	587.0	4.79	2814.33	27.18	0.00	3579.26	2025.18	<b>1.77</b>	1125.67	36859.67	38.16	0.53
2042	62	100	587.0	4.79	2814.33	27.41	0.00	3585.73	2051.51	<b>1.75</b>	1115.78	37975.45	38.56	0.54
2043	63	100	587.0	4.79	2814.33	27.64	0.00	3592.21	2078.18	<b>1.73</b>	1105.12	39080.57	39.01	0.54
2044	64	100	587.0	4.79	2814.33	27.87	0.00	3598.68	2105.20	<b>1.71</b>	1093.74	40174.31	39.48	0.55
2045	65	100	587.0	4.79	2814.33	28.10	0.00	3605.15	2132.56	<b>1.69</b>	1081.64	41255.95	40.00	0.56
2046	66	100	587.0	4.79	2814.33	28.33	0.00	3611.62	2160.29	<b>1.67</b>	1069.68	42325.63	40.52	0.56
2047	67	100	587.0	4.79	2814.33	28.56	0.00	3618.10	2188.37	<b>1.65</b>	1057.84	43383.48	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	356.0	5.49	1953.11	28.10	0.00	2501.94	1299.25	<b>1.93</b>	899.46	899.46	33.38	0.46
2003	23	100	356.0	5.37	1913.36	28.10	0.00	2451.02	1339.90	<b>1.83</b>	881.16	1780.62	33.38	0.46
2004	24	100	362.0	5.29	1914.88	28.10	0.00	2452.96	1388.62	<b>1.77</b>	881.85	2662.47	33.38	0.46
2005	25	100	362.0	5.29	1914.67	28.10	0.00	2452.69	1439.19	<b>1.70</b>	881.76	3544.23	33.38	0.46
2006	26	100	369.0	5.23	1929.91	28.10	0.00	2472.22	1458.33	<b>1.70</b>	888.78	4433.01	33.38	0.46
2007	27	100	369.0	5.19	1916.76	28.10	6.23	2461.60	1466.48	<b>1.68</b>	884.96	5317.97	33.38	0.46
2008	28	100	379.0	5.09	1930.26	28.10	0.00	2472.67	1472.01	<b>1.68</b>	888.94	6206.91	33.38	0.46
2009	29	100	379.0	5.13	1943.94	28.10	0.00	2490.19	1489.22	<b>1.67</b>	895.24	7102.15	33.38	0.46
2010	30	100	390.0	5.08	1980.16	28.10	0.00	2536.58	1473.50	<b>1.72</b>	911.92	8014.06	33.38	0.46
2011	31	100	390.0	4.97	1939.02	28.10	162.04	2645.91	1465.69	<b>1.81</b>	951.22	8965.29	33.38	0.46
2012	32	100	401.0	4.88	1955.45	28.10	111.99	2616.92	1501.45	<b>1.74</b>	940.80	9906.09	33.38	0.46
2013	33	100	401.0	4.83	1938.70	28.10	104.38	2587.85	1493.34	<b>1.73</b>	930.35	10836.43	33.38	0.46
2014	34	100	416.0	4.81	2001.15	28.10	77.87	2641.34	1501.62	<b>1.76</b>	949.58	11786.01	33.38	0.46
2015	35	100	416.0	4.81	2000.36	28.10	140.67	2703.14	1513.63	<b>1.79</b>	971.80	12757.81	33.38	0.46
2016	36	100	436.0	4.80	2092.35	28.10	54.55	2734.86	1520.05	<b>1.80</b>	983.20	13741.00	33.38	0.46
2017	37	100	436.0	4.81	2096.57	28.10	63.02	2748.73	1519.00	<b>1.81</b>	988.18	14729.19	33.38	0.46
2018	38	100	436.0	4.74	2067.62	28.10	115.27	2763.90	1516.45	<b>1.82</b>	993.64	15722.83	33.38	0.46
2019	39	100	452.0	4.79	2167.08	28.10	4.42	2780.45	1524.25	<b>1.82</b>	999.59	16722.41	33.38	0.46
2020	40	100	452.0	4.52	2042.71	28.10	0.00	2616.71	1426.66	<b>1.83</b>	940.72	17663.14	33.38	0.46
2021	41	100	452.0	4.56	2061.09	28.10	0.00	2640.26	1429.59	<b>1.85</b>	949.19	18612.32	33.38	0.46
2022	42	100	461.0	4.61	2123.15	28.10	0.00	2719.76	1437.39	<b>1.89</b>	977.77	19590.09	33.38	0.46
2023	43	100	461.0	4.66	2147.99	28.10	0.00	2751.58	1446.40	<b>1.90</b>	989.21	20579.30	33.38	0.46
2024	44	100	461.0	4.71	2173.55	28.10	0.00	2784.32	1456.62	<b>1.91</b>	1000.98	21580.29	33.38	0.46
2025	45	100	480.0	4.77	2290.75	28.10	0.00	2934.45	1468.09	<b>2.00</b>	1054.95	22635.24	33.38	0.46
2026	46	100	480.0	4.83	2319.38	28.10	0.00	2971.13	1480.83	<b>2.01</b>	1068.14	23703.38	33.38	0.46
2027	47	100	480.0	4.89	2349.07	28.10	0.00	3009.16	1494.87	<b>2.01</b>	1081.81	24785.19	33.38	0.46
2028	48	100	504.0	4.96	2498.83	28.10	0.00	3201.01	1510.25	<b>2.12</b>	1150.78	25935.97	33.38	0.46
2029	49	100	504.0	5.02	2529.07	28.10	0.00	3239.74	1527.00	<b>2.12</b>	1163.88	27099.85	33.40	0.46
2030	50	100	504.0	5.08	2560.43	28.10	0.00	3279.91	1545.16	<b>2.12</b>	1176.61	28276.46	33.45	0.47
2031	51	100	504.0	5.14	2592.95	28.10	0.00	3321.57	1564.78	<b>2.12</b>	1188.90	29465.36	33.53	0.47
2032	52	100	534.0	5.21	2783.01	28.10	0.00	3565.03	1585.13	<b>2.25</b>	1272.17	30737.53	33.63	0.47
2033	53	100	534.0	5.28	2819.18	28.10	0.00	3611.37	1605.73	<b>2.25</b>	1283.82	32021.35	33.76	0.47
2034	54	100	534.0	5.35	2855.83	28.10	0.00	3658.32	1626.61	<b>2.25</b>	1294.60	33315.95	33.91	0.47
2035	55	100	551.0	5.42	2985.06	28.10	0.00	3823.86	1647.75	<b>2.32</b>	1346.00	34661.95	34.09	0.47
2036	56	100	551.0	5.49	3023.86	28.10	0.00	3873.57	1669.17	<b>2.32</b>	1355.23	36017.18	34.30	0.48
2037	57	100	551.0	5.56	3063.17	28.10	0.00	3923.93	1690.87	<b>2.32</b>	1363.50	37380.68	34.53	0.48
2038	58	100	569.0	5.63	3204.36	28.10	0.00	4104.79	1712.85	<b>2.40</b>	1415.55	38796.23	34.80	0.48
2039	59	100	569.0	5.70	3246.02	28.10	0.00	4158.15	1735.12	<b>2.40</b>	1422.02	40218.24	35.09	0.49
2040	60	100	569.0	5.78	3288.22	28.10	0.00	4212.21	1757.68	<b>2.40</b>	1427.43	41645.67	35.41	0.49
2041	61	100	587.0	5.85	3436.34	28.10	0.00	4401.95	1780.53	<b>2.47</b>	1477.07	43122.74	35.76	0.50
2042	62	100	587.0	5.93	3481.01	28.10	0.00	4459.17	1803.67	<b>2.47</b>	1480.44	44603.17	36.14	0.50
2043	63	100	587.0	6.01	3526.26	28.10	0.00	4517.14	1827.12	<b>2.47</b>	1482.69	46085.86	36.56	0.51
2044	64	100	587.0	6.09	3572.10	28.10	0.00	4575.87	1850.87	<b>2.47</b>	1483.82	47569.68	37.01	0.52
2045	65	100	587.0	6.16	3618.54	28.10	0.00	4635.35	1874.94	<b>2.47</b>	1483.82	49053.49	37.49	0.52
2046	66	100	587.0	6.24	3665.58	28.10	0.00	4695.61	1899.31	<b>2.47</b>	1483.82	50537.31	37.97	0.53
2047	67	100	587.0	6.33	3713.24	28.10	0.00	4756.66	1924.00	<b>2.47</b>	1483.82	52021.12	38.47	0.54

### 5.3 Génération 1990 (début en 2012)

Rédacteur territorial (C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

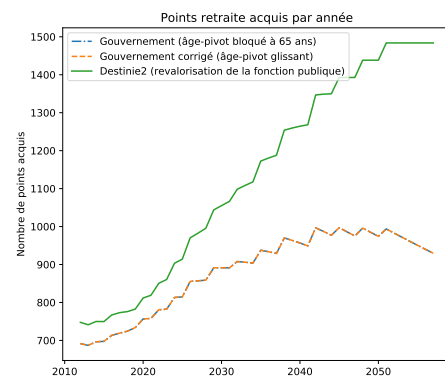
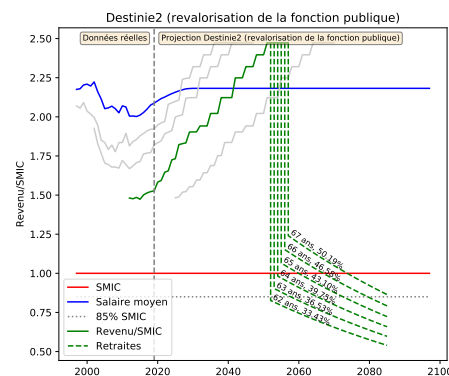
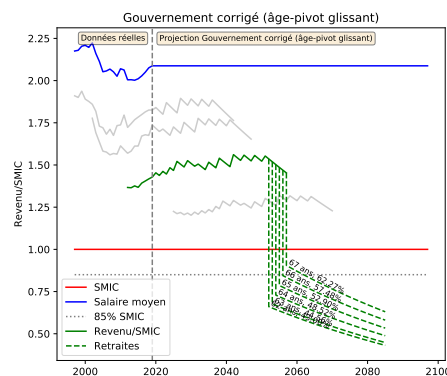
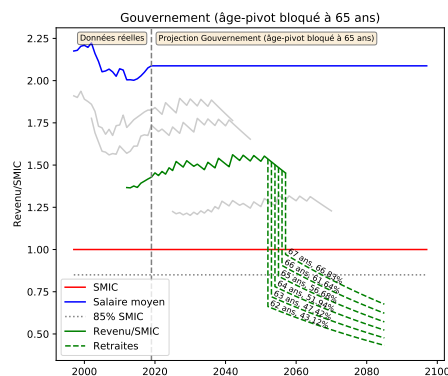
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	1546.31	<b>43.12</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	1703.55	<b>47.42</b>	2364.71	<b>0.72</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	1869.16	<b>51.94</b>	2395.45	<b>0.78</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>
2055	65	100.00%	65 ans 0 mois	0.00%	2043.29	<b>56.68</b>	2426.59	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2056	66	100.00%	65 ans 0 mois	5.00%	2226.14	<b>61.64</b>	2458.13	<b>0.91</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.66</b>
2057	67	100.00%	65 ans 0 mois	10.00%	2417.86	<b>66.83</b>	2490.09	<b>0.97</b>	<b>0.93</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1541.76	<b>43.00</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1600.85	<b>44.56</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1746.19	<b>48.52</b>	2395.45	<b>0.73</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1907.08	<b>52.90</b>	2426.59	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2075.96	<b>57.48</b>	2458.13	<b>0.84</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2253.00	<b>62.27</b>	2490.09	<b>0.90</b>	<b>0.87</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1718.21	<b>33.86</b>	2052.36	<b>0.84</b>	<b>0.76</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1901.01	<b>36.98</b>	2079.04	<b>0.91</b>	<b>0.84</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2094.91	<b>40.23</b>	2106.06	<b>0.99</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2300.26	<b>43.61</b>	2133.44	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2517.41	<b>47.12</b>	2161.18	<b>1.16</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2746.73	<b>50.75</b>	2189.27	<b>1.25</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	356.0	4.88	1736.01	18.21	0.00	2052.14	1501.45	<b>1.37</b>	691.60	691.60	35.61	0.50
2013	23	100	356.0	4.83	1721.14	18.44	0.00	2038.51	1493.34	<b>1.37</b>	687.00	1378.60	35.61	0.50
2014	24	100	362.0	4.81	1741.38	18.67	0.00	2066.50	1501.62	<b>1.38</b>	696.44	2075.03	35.61	0.50
2015	25	100	362.0	4.81	1740.70	18.90	0.00	2069.69	1513.63	<b>1.37</b>	697.51	2772.55	35.61	0.50
2016	26	100	369.0	4.80	1770.82	19.13	7.18	2116.76	1520.05	<b>1.39</b>	713.37	3485.92	35.61	0.50
2017	27	100	369.0	4.81	1774.39	19.36	16.03	2133.95	1519.00	<b>1.40</b>	719.17	4205.09	35.61	0.50
2018	28	100	379.0	4.74	1797.32	19.59	0.00	2149.41	1516.45	<b>1.42</b>	724.38	4929.46	35.61	0.50
2019	29	100	379.0	4.79	1817.09	19.82	0.00	2177.23	1524.25	<b>1.43</b>	733.75	5663.22	35.61	0.50
2020	30	100	390.0	4.79	1869.82	20.05	0.00	2244.72	1544.07	<b>1.45</b>	756.50	6419.72	35.61	0.50
2021	31	100	390.0	4.79	1869.82	20.28	0.00	2249.03	1564.14	<b>1.44</b>	757.95	7177.67	35.61	0.50
2022	32	100	401.0	4.79	1922.56	20.51	0.00	2316.88	1584.47	<b>1.46</b>	780.82	7958.48	35.61	0.50
2023	33	100	401.0	4.79	1922.56	20.74	0.00	2321.30	1605.07	<b>1.45</b>	782.31	8740.79	35.61	0.50
2024	34	100	416.0	4.79	1994.48	20.97	0.00	2412.72	1625.94	<b>1.48</b>	813.12	9553.91	35.61	0.50
2025	35	100	416.0	4.79	1994.48	21.20	0.00	2417.31	1647.07	<b>1.47</b>	814.66	10368.57	35.61	0.50
2026	36	100	436.0	4.79	2090.37	21.43	0.00	2538.33	1668.49	<b>1.52</b>	855.45	11224.02	35.61	0.50
2027	37	100	436.0	4.79	2090.37	21.66	0.00	2543.14	1690.18	<b>1.50</b>	857.07	12081.09	35.61	0.50
2028	38	100	436.0	4.79	2090.37	21.89	0.00	2547.95	1712.15	<b>1.49</b>	858.69	12939.78	35.61	0.50
2029	39	100	452.0	4.79	2167.08	22.12	0.00	2646.44	1734.41	<b>1.53</b>	891.20	13830.98	35.63	0.50
2030	40	100	452.0	4.79	2167.08	22.35	0.00	2651.42	1756.95	<b>1.51</b>	891.53	14722.51	35.69	0.50
2031	41	100	452.0	4.79	2167.08	22.58	0.00	2656.41	1779.79	<b>1.49</b>	891.17	15613.68	35.77	0.50
2032	42	100	461.0	4.79	2210.23	22.81	0.00	2714.38	1802.93	<b>1.51</b>	907.86	16521.53	35.88	0.50
2033	43	100	461.0	4.79	2210.23	23.04	0.00	2719.47	1826.37	<b>1.49</b>	906.11	17427.64	36.02	0.50
2034	44	100	461.0	4.79	2210.23	23.27	0.00	2724.55	1850.11	<b>1.47</b>	903.67	18331.31	36.18	0.50
2035	45	100	480.0	4.79	2301.32	23.50	0.00	2842.13	1874.16	<b>1.52</b>	937.67	19268.98	36.37	0.51
2036	46	100	480.0	4.79	2301.32	23.73	0.00	2847.43	1898.53	<b>1.50</b>	933.73	20202.71	36.59	0.51
2037	47	100	480.0	4.79	2301.32	23.96	0.00	2852.72	1923.21	<b>1.48</b>	929.09	21131.80	36.85	0.51
2038	48	100	504.0	4.79	2416.39	24.19	0.00	3000.91	1948.21	<b>1.54</b>	969.95	22101.75	37.13	0.52
2039	49	100	504.0	4.79	2416.39	24.42	0.00	3006.47	1973.54	<b>1.52</b>	963.66	23065.41	37.44	0.52
2040	50	100	504.0	4.79	2416.39	24.65	0.00	3012.03	1999.19	<b>1.51</b>	956.68	24022.09	37.78	0.53
2041	51	100	504.0	4.79	2416.39	24.88	0.00	3017.59	2025.18	<b>1.49</b>	949.03	24971.12	38.16	0.53
2042	52	100	534.0	4.79	2560.22	25.11	0.00	3203.09	2051.51	<b>1.56</b>	996.71	25967.83	38.56	0.54
2043	53	100	534.0	4.79	2560.22	25.34	0.00	3208.98	2078.18	<b>1.54</b>	987.23	26955.06	39.01	0.54
2044	54	100	534.0	4.79	2560.22	25.57	0.00	3214.87	2105.20	<b>1.53</b>	977.09	27932.14	39.48	0.55
2045	55	100	551.0	4.79	2641.73	25.80	0.00	3323.29	2132.56	<b>1.56</b>	997.08	28929.22	40.00	0.56
2046	56	100	551.0	4.79	2641.73	26.03	0.00	3329.37	2160.29	<b>1.54</b>	986.08	29915.30	40.52	0.56
2047	57	100	551.0	4.79	2641.73	26.26	0.00	3335.44	2188.37	<b>1.52</b>	975.20	30890.51	41.04	0.57
2048	58	100	569.0	4.79	2728.03	26.49	0.00	3450.68	2216.82	<b>1.56</b>	995.95	31886.45	41.58	0.58
2049	59	100	569.0	4.79	2728.03	26.72	0.00	3456.95	2245.64	<b>1.54</b>	984.96	32871.41	42.12	0.59
2050	60	100	569.0	4.79	2728.03	26.95	0.00	3463.23	2274.83	<b>1.52</b>	974.08	33845.49	42.66	0.59
2051	61	100	587.0	4.79	2814.33	27.18	0.00	3579.26	2304.40	<b>1.55</b>	993.80	34839.29	43.22	0.60
2052	62	100	587.0	4.79	2814.33	27.41	0.00	3585.73	2334.36	<b>1.54</b>	982.82	35822.10	43.78	0.61
2053	63	100	587.0	4.79	2814.33	27.64	0.00	3592.21	2364.71	<b>1.52</b>	971.96	36794.06	44.35	0.62
2054	64	100	587.0	4.79	2814.33	27.87	0.00	3598.68	2395.45	<b>1.50</b>	961.21	37755.27	44.93	0.63
2055	65	100	587.0	4.79	2814.33	28.10	0.00	3605.15	2426.59	<b>1.49</b>	950.58	38705.85	45.51	0.63
2056	66	100	587.0	4.79	2814.33	28.33	0.00	3611.62	2458.13	<b>1.47</b>	940.07	39645.92	46.10	0.64
2057	67	100	587.0	4.79	2814.33	28.56	0.00	3618.10	2490.09	<b>1.45</b>	929.67	40575.58	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	356.0	4.88	1736.01	18.21	0.00	2052.14	1501.45	<b>1.37</b>	691.60	691.60	35.61	0.50
2013	23	100	356.0	4.83	1721.14	18.44	0.00	2038.51	1493.34	<b>1.37</b>	687.00	1378.60	35.61	0.50
2014	24	100	362.0	4.81	1741.38	18.67	0.00	2066.50	1501.62	<b>1.38</b>	696.44	2075.03	35.61	0.50
2015	25	100	362.0	4.81	1740.70	18.90	0.00	2069.69	1513.63	<b>1.37</b>	697.51	2772.55	35.61	0.50
2016	26	100	369.0	4.80	1770.82	19.13	7.18	2116.76	1520.05	<b>1.39</b>	713.37	3485.92	35.61	0.50
2017	27	100	369.0	4.81	1774.39	19.36	16.03	2133.95	1519.00	<b>1.40</b>	719.17	4205.09	35.61	0.50
2018	28	100	379.0	4.74	1797.32	19.59	0.00	2149.41	1516.45	<b>1.42</b>	724.38	4929.46	35.61	0.50
2019	29	100	379.0	4.79	1817.09	19.82	0.00	2177.23	1524.25	<b>1.43</b>	733.75	5663.22	35.61	0.50
2020	30	100	390.0	4.79	1869.82	20.05	0.00	2244.72	1544.07	<b>1.45</b>	756.50	6419.72	35.61	0.50
2021	31	100	390.0	4.79	1869.82	20.28	0.00	2249.03	1564.14	<b>1.44</b>	757.95	7177.67	35.61	0.50
2022	32	100	401.0	4.79	1922.56	20.51	0.00	2316.88	1584.47	<b>1.46</b>	780.82	7958.48	35.61	0.50
2023	33	100	401.0	4.79	1922.56	20.74	0.00	2321.30	1605.07	<b>1.45</b>	782.31	8740.79	35.61	0.50
2024	34	100	416.0	4.79	1994.48	20.97	0.00	2412.72	1625.94	<b>1.48</b>	813.12	9553.91	35.61	0.50
2025	35	100	416.0	4.79	1994.48	21.20	0.00	2417.31	1647.07	<b>1.47</b>	814.66	10368.57	35.61	0.50
2026	36	100	436.0	4.79	2090.37	21.43	0.00	2538.33	1668.49	<b>1.52</b>	855.45	11224.02	35.61	0.50
2027	37	100	436.0	4.79	2090.37	21.66	0.00	2543.14	1690.18	<b>1.50</b>	857.07	12081.09	35.61	0.50
2028	38	100	436.0	4.79	2090.37	21.89	0.00	2547.95	1712.15	<b>1.49</b>	858.69	12939.78	35.61	0.50
2029	39	100	452.0	4.79	2167.08	22.12	0.00	2646.44	1734.41	<b>1.53</b>	891.20	13830.98	35.63	0.50
2030	40	100	452.0	4.79	2167.08	22.35	0.00	2651.42	1756.95	<b>1.51</b>	891.53	14722.51	35.69	0.50
2031	41	100	452.0	4.79	2167.08	22.58	0.00	2656.41	1779.79	<b>1.49</b>	891.17	15613.68	35.77	0.50
2032	42	100	461.0	4.79	2210.23	22.81	0.00	2714.38	1802.93	<b>1.51</b>	907.86	16521.53	35.88	0.50
2033	43	100	461.0	4.79	2210.23	23.04	0.00	2719.47	1826.37	<b>1.49</b>	906.11	17427.64	36.02	0.50
2034	44	100	461.0	4.79	2210.23	23.27	0.00	2724.55	1850.11	<b>1.47</b>	903.67	18331.31	36.18	0.50
2035	45	100	480.0	4.79	2301.32	23.50	0.00	2842.13	1874.16	<b>1.52</b>	937.67	19268.98	36.37	0.51
2036	46	100	480.0	4.79	2301.32	23.73	0.00	2847.43	1898.53	<b>1.50</b>	933.73	20202.71	36.59	0.51
2037	47	100	480.0	4.79	2301.32	23.96	0.00	2852.72	1923.21	<b>1.48</b>	929.09	21131.80	36.85	0.51
2038	48	100	504.0	4.79	2416.39	24.19	0.00	3000.91	1948.21	<b>1.54</b>	969.95	22101.75	37.13	0.52
2039	49	100	504.0	4.79	2416.39	24.42	0.00	3006.47	1973.54	<b>1.52</b>	963.66	23065.41	37.44	0.52
2040	50	100	504.0	4.79	2416.39	24.65	0.00	3012.03	1999.19	<b>1.51</b>	956.68	24022.09	37.78	0.53
2041	51	100	504.0	4.79	2416.39	24.88	0.00	3017.59	2025.18	<b>1.49</b>	949.03	24971.12	38.16	0.53
2042	52	100	534.0	4.79	2560.22	25.11	0.00	3203.09	2051.51	<b>1.56</b>	996.71	25967.83	38.56	0.54
2043	53	100	534.0	4.79	2560.22	25.34	0.00	3208.98	2078.18	<b>1.54</b>	987.23	26955.06	39.01	0.54
2044	54	100	534.0	4.79	2560.22	25.57	0.00	3214.87	2105.20	<b>1.53</b>	977.09	27932.14	39.48	0.55
2045	55	100	551.0	4.79	2641.73	25.80	0.00	3323.29	2132.56	<b>1.56</b>	997.08	28929.22	40.00	0.56
2046	56	100	551.0	4.79	2641.73	26.03	0.00	3329.37	2160.29	<b>1.54</b>	986.08	29915.30	40.52	0.56
2047	57	100	551.0	4.79	2641.73	26.26	0.00	3335.44	2188.37	<b>1.52</b>	975.20	30890.51	41.04	0.57
2048	58	100	569.0	4.79	2728.03	26.49	0.00	3450.68	2216.82	<b>1.56</b>	995.95	31886.45	41.58	0.58
2049	59	100	569.0	4.79	2728.03	26.72	0.00	3456.95	2245.64	<b>1.54</b>	984.96	32871.41	42.12	0.59
2050	60	100	569.0	4.79	2728.03	26.95	0.00	3463.23	2274.83	<b>1.52</b>	974.08	33845.49	42.66	0.59
2051	61	100	587.0	4.79	2814.33	27.18	0.00	3579.26	2304.40	<b>1.55</b>	993.80	34839.29	43.22	0.60
2052	62	100	587.0	4.79	2814.33	27.41	0.00	3585.73	2334.36	<b>1.54</b>	982.82	35822.10	43.78	0.61
2053	63	100	587.0	4.79	2814.33	27.64	0.00	3592.21	2364.71	<b>1.52</b>	971.96	36794.06	44.35	0.62
2054	64	100	587.0	4.79	2814.33	27.87	0.00	3598.68	2395.45	<b>1.50</b>	961.21	37755.27	44.93	0.63
2055	65	100	587.0	4.79	2814.33	28.10	0.00	3605.15	2426.59	<b>1.49</b>	950.58	38705.85	45.51	0.63
2056	66	100	587.0	4.79	2814.33	28.33	0.00	3611.62	2458.13	<b>1.47</b>	940.07	39645.92	46.10	0.64
2057	67	100	587.0	4.79	2814.33	28.56	0.00	3618.10	2490.09	<b>1.45</b>	929.67	40575.58	46.70	0.65



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	356.0	4.88	1736.01	28.10	0.00	2223.83	1501.45	1.48	799.48	799.48	33.38	0.46
2013	23	100	356.0	4.83	1721.14	28.10	0.00	2204.78	1493.34	1.48	792.63	1592.11	33.38	0.46
2014	24	100	362.0	4.81	1741.38	28.10	0.00	2230.71	1501.62	1.49	801.95	2394.07	33.38	0.46
2015	25	100	362.0	4.81	1740.70	28.10	0.00	2229.84	1513.63	1.47	801.64	3195.71	33.38	0.46
2016	26	100	369.0	4.80	1770.82	28.10	171.45	2439.87	1520.05	1.61	877.15	4072.85	33.38	0.46
2017	27	100	369.0	4.81	1774.39	28.10	146.83	2419.82	1519.00	1.59	869.94	4942.80	33.38	0.46
2018	28	100	379.0	4.74	1797.32	28.10	75.83	2378.19	1516.45	1.57	854.97	5797.77	33.38	0.46
2019	29	100	379.0	4.79	1817.09	28.10	75.77	2403.46	1524.25	1.58	864.06	6661.83	33.38	0.46
2020	30	100	390.0	4.52	1762.51	28.10	19.20	2276.98	1426.66	1.60	818.59	7480.41	33.38	0.46
2021	31	100	390.0	4.56	1778.38	28.10	0.00	2278.10	1429.59	1.59	818.99	8299.40	33.38	0.46
2022	32	100	401.0	4.61	1846.82	28.10	0.00	2365.78	1437.39	1.65	850.51	9149.91	33.38	0.46
2023	33	100	401.0	4.66	1868.43	28.10	0.00	2393.46	1446.40	1.65	860.46	10010.38	33.38	0.46
2024	34	100	416.0	4.71	1961.39	28.10	0.00	2512.53	1456.62	1.72	903.27	10913.65	33.38	0.46
2025	35	100	416.0	4.77	1985.31	28.10	0.00	2543.19	1468.09	1.73	914.29	11827.94	33.38	0.46
2026	36	100	436.0	4.83	2106.77	28.10	0.00	2698.77	1480.83	1.82	970.23	12798.17	33.38	0.46
2027	37	100	436.0	4.89	2133.74	28.10	0.00	2733.32	1494.87	1.83	982.64	13780.81	33.38	0.46
2028	38	100	436.0	4.96	2161.69	28.10	0.00	2769.12	1510.25	1.83	995.52	14776.33	33.38	0.46
2029	39	100	452.0	5.02	2268.13	28.10	0.00	2905.48	1527.00	1.90	1043.80	15820.13	33.40	0.46
2030	40	100	452.0	5.08	2296.26	28.10	0.00	2941.51	1545.16	1.90	1055.21	16875.34	33.45	0.47
2031	41	100	452.0	5.14	2325.42	28.10	0.00	2978.87	1564.78	1.90	1066.24	17941.57	33.53	0.47
2032	42	100	461.0	5.21	2402.56	28.10	0.00	3077.68	1585.13	1.94	1098.26	19039.83	33.63	0.47
2033	43	100	461.0	5.28	2433.79	28.10	0.00	3117.69	1605.73	1.94	1108.32	20148.15	33.76	0.47
2034	44	100	461.0	5.35	2465.43	28.10	0.00	3158.22	1626.61	1.94	1117.62	21265.77	33.91	0.47
2035	45	100	480.0	5.42	2600.41	28.10	0.00	3331.13	1647.75	2.02	1172.56	22438.33	34.09	0.47
2036	46	100	480.0	5.49	2634.22	28.10	0.00	3374.43	1669.17	2.02	1180.60	23618.93	34.30	0.48
2037	47	100	480.0	5.56	2668.46	28.10	0.00	3418.30	1690.87	2.02	1187.80	24806.74	34.53	0.48
2038	48	100	504.0	5.63	2838.31	28.10	0.00	3635.88	1712.85	2.12	1253.84	26060.58	34.80	0.48
2039	49	100	504.0	5.70	2875.21	28.10	0.00	3683.14	1735.12	2.12	1259.57	27320.15	35.09	0.49
2040	50	100	504.0	5.78	2912.59	28.10	0.00	3731.02	1757.68	2.12	1264.37	28584.51	35.41	0.49
2041	51	100	504.0	5.85	2950.45	28.10	0.00	3779.53	1780.53	2.12	1268.21	29852.73	35.76	0.50
2042	52	100	534.0	5.93	3166.71	28.10	0.00	4056.56	1803.67	2.25	1346.77	31199.50	36.14	0.50
2043	53	100	534.0	6.01	3207.88	28.10	0.00	4109.29	1827.12	2.25	1348.82	32548.31	36.56	0.51
2044	54	100	534.0	6.09	3249.58	28.10	0.00	4162.71	1850.87	2.25	1349.84	33898.16	37.01	0.52
2045	55	100	551.0	6.16	3396.62	28.10	0.00	4351.07	1874.94	2.32	1392.81	35290.97	37.49	0.52
2046	56	100	551.0	6.24	3440.78	28.10	0.00	4407.64	1899.31	2.32	1392.81	36683.78	37.97	0.53
2047	57	100	551.0	6.33	3485.51	28.10	0.00	4464.94	1924.00	2.32	1392.81	38076.60	38.47	0.54
2048	58	100	569.0	6.41	3646.16	28.10	0.00	4670.74	1949.01	2.40	1438.31	39514.91	38.97	0.54
2049	59	100	569.0	6.49	3693.56	28.10	0.00	4731.46	1974.35	2.40	1438.31	40953.23	39.47	0.55
2050	60	100	569.0	6.58	3741.58	28.10	0.00	4792.96	2000.02	2.40	1438.31	42391.54	39.99	0.56
2051	61	100	587.0	6.66	3910.12	28.10	0.00	5008.87	2026.02	2.47	1483.82	43875.36	40.51	0.56
2052	62	100	587.0	6.75	3960.95	28.10	0.00	5073.98	2052.36	2.47	1483.82	45359.17	41.03	0.57
2053	63	100	587.0	6.84	4012.45	28.10	0.00	5139.94	2079.04	2.47	1483.82	46842.99	41.57	0.58
2054	64	100	587.0	6.92	4064.61	28.10	0.00	5206.76	2106.06	2.47	1483.82	48326.80	42.11	0.59
2055	65	100	587.0	7.01	4117.45	28.10	0.00	5274.45	2133.44	2.47	1483.82	49810.62	42.66	0.59
2056	66	100	587.0	7.11	4170.97	28.10	0.00	5343.02	2161.18	2.47	1483.82	51294.43	43.21	0.60
2057	67	100	587.0	7.20	4225.20	28.10	0.00	5412.48	2189.27	2.47	1483.82	52778.25	43.77	0.61

## 5.4 Génération 2003 (début en 2025)

Rédacteur territorial (C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

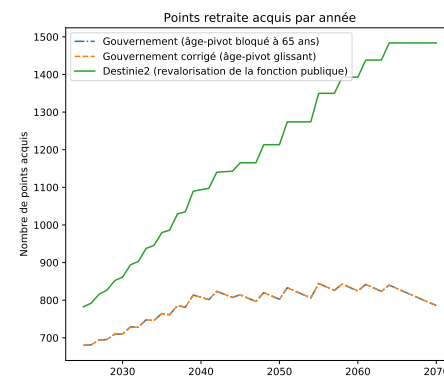
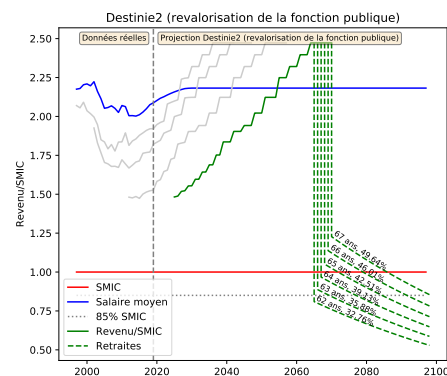
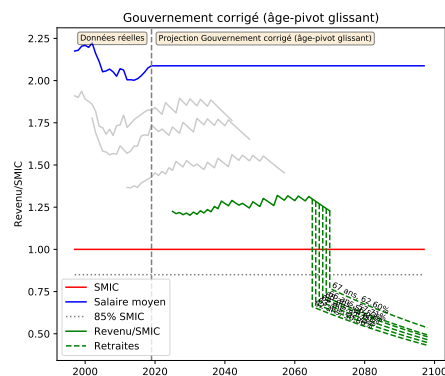
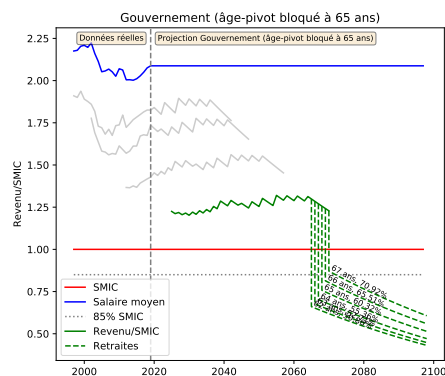
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	1823.65	<b>50.86</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	1893.54	<b>52.71</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	1992.34	<b>55.36</b>	2833.41	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>	<b>0.50</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2174.64	<b>60.32</b>	2870.25	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.59</b>	<b>0.55</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2365.84	<b>65.51</b>	2907.56	<b>0.81</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>
2070	67	100.00%	65 ans 0 mois	10.00%	2566.12	<b>70.92</b>	2945.36	<b>0.87</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1823.65	<b>50.86</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1893.54	<b>52.71</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1964.94	<b>54.60</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2037.87	<b>56.53</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2084.19	<b>57.71</b>	2907.56	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2264.79	<b>62.60</b>	2945.36	<b>0.77</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1966.22	<b>32.76</b>	2427.59	<b>0.81</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2181.51	<b>35.88</b>	2459.15	<b>0.89</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2409.93	<b>39.13</b>	2491.12	<b>0.97</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2651.88	<b>42.51</b>	2523.50	<b>1.05</b>	<b>0.99</b>	<b>0.92</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2907.77	<b>46.01</b>	2556.31	<b>1.14</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3178.03	<b>49.64</b>	2589.54	<b>1.23</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	356.0	4.79	1706.81	18.21	0.00	2017.63	1647.07	<b>1.22</b>	679.96	679.96	35.61	0.50
2026	23	100	356.0	4.79	1706.81	18.44	0.00	2021.55	1668.49	<b>1.21</b>	681.29	1361.25	35.61	0.50
2027	24	100	362.0	4.79	1735.58	18.67	0.00	2059.61	1690.18	<b>1.22</b>	694.11	2055.37	35.61	0.50
2028	25	100	362.0	4.79	1735.58	18.90	0.00	2063.61	1712.15	<b>1.21</b>	695.46	2750.83	35.61	0.50
2029	26	100	369.0	4.79	1769.14	19.13	0.00	2107.58	1734.41	<b>1.22</b>	709.74	3460.57	35.63	0.50
2030	27	100	369.0	4.79	1769.14	19.36	0.00	2111.65	1756.95	<b>1.20</b>	710.03	4170.60	35.69	0.50
2031	28	100	379.0	4.79	1817.09	19.59	0.00	2173.05	1779.79	<b>1.22</b>	729.01	4899.61	35.77	0.50
2032	29	100	379.0	4.79	1817.09	19.82	0.00	2177.23	1802.93	<b>1.21</b>	728.20	5627.81	35.88	0.50
2033	30	100	390.0	4.79	1869.82	20.05	0.00	2244.72	1826.37	<b>1.23</b>	747.93	6375.74	36.02	0.50
2034	31	100	390.0	4.79	1869.82	20.28	0.00	2249.03	1850.11	<b>1.22</b>	745.95	7121.69	36.18	0.50
2035	32	100	401.0	4.79	1922.56	20.51	0.00	2316.88	1874.16	<b>1.24</b>	764.38	7886.07	36.37	0.51
2036	33	100	401.0	4.79	1922.56	20.74	0.00	2321.30	1898.53	<b>1.22</b>	761.20	8647.27	36.59	0.51
2037	34	100	416.0	4.79	1994.48	20.97	0.00	2412.72	1923.21	<b>1.25</b>	785.79	9433.06	36.85	0.51
2038	35	100	416.0	4.79	1994.48	21.20	0.00	2417.31	1948.21	<b>1.24</b>	781.32	10214.38	37.13	0.52
2039	36	100	436.0	4.79	2090.37	21.43	0.00	2538.33	1973.54	<b>1.29</b>	813.61	11027.99	37.44	0.52
2040	37	100	436.0	4.79	2090.37	21.66	0.00	2543.14	1999.19	<b>1.27</b>	807.75	11835.74	37.78	0.53
2041	38	100	436.0	4.79	2090.37	21.89	0.00	2547.95	2025.18	<b>1.26</b>	801.33	12637.07	38.16	0.53
2042	39	100	452.0	4.79	2167.08	22.12	0.00	2646.44	2051.51	<b>1.29</b>	823.49	13460.56	38.56	0.54
2043	40	100	452.0	4.79	2167.08	22.35	0.00	2651.42	2078.18	<b>1.28</b>	815.70	14276.26	39.01	0.54
2044	41	100	452.0	4.79	2167.08	22.58	0.00	2656.41	2105.20	<b>1.26</b>	807.35	15083.61	39.48	0.55
2045	42	100	461.0	4.79	2210.23	22.81	0.00	2714.38	2132.56	<b>1.27</b>	814.39	15898.00	40.00	0.56
2046	43	100	461.0	4.79	2210.23	23.04	0.00	2719.47	2160.29	<b>1.26</b>	805.44	16703.44	40.52	0.56
2047	44	100	461.0	4.79	2210.23	23.27	0.00	2724.55	2188.37	<b>1.25</b>	796.59	17500.04	41.04	0.57
2048	45	100	480.0	4.79	2301.32	23.50	0.00	2842.13	2216.82	<b>1.28</b>	820.31	18320.34	41.58	0.58
2049	46	100	480.0	4.79	2301.32	23.73	0.00	2847.43	2245.64	<b>1.27</b>	811.29	19131.63	42.12	0.59
2050	47	100	480.0	4.79	2301.32	23.96	0.00	2852.72	2274.83	<b>1.25</b>	802.37	19934.00	42.66	0.59
2051	48	100	504.0	4.79	2416.39	24.19	0.00	3000.91	2304.40	<b>1.30</b>	833.22	20767.21	43.22	0.60
2052	49	100	504.0	4.79	2416.39	24.42	0.00	3006.47	2334.36	<b>1.29</b>	824.05	21591.26	43.78	0.61
2053	50	100	504.0	4.79	2416.39	24.65	0.00	3012.03	2364.71	<b>1.27</b>	814.97	22406.23	44.35	0.62
2054	51	100	504.0	4.79	2416.39	24.88	0.00	3017.59	2395.45	<b>1.26</b>	806.00	23212.23	44.93	0.63
2055	52	100	534.0	4.79	2560.22	25.11	0.00	3203.09	2426.59	<b>1.32</b>	844.57	24056.80	45.51	0.63
2056	53	100	534.0	4.79	2560.22	25.34	0.00	3208.98	2458.13	<b>1.31</b>	835.26	24892.07	46.10	0.64
2057	54	100	534.0	4.79	2560.22	25.57	0.00	3214.87	2490.09	<b>1.29</b>	826.06	25718.13	46.70	0.65
2058	55	100	551.0	4.79	2641.73	25.80	0.00	3323.29	2522.46	<b>1.32</b>	842.96	26561.09	47.31	0.66
2059	56	100	551.0	4.79	2641.73	26.03	0.00	3329.37	2555.25	<b>1.30</b>	833.66	27394.75	47.92	0.67
2060	57	100	551.0	4.79	2641.73	26.26	0.00	3335.44	2588.47	<b>1.29</b>	824.47	28219.21	48.55	0.68
2061	58	100	569.0	4.79	2728.03	26.49	0.00	3450.68	2622.12	<b>1.32</b>	842.00	29061.22	49.18	0.68
2062	59	100	569.0	4.79	2728.03	26.72	0.00	3456.95	2656.21	<b>1.30</b>	832.71	29893.93	49.82	0.69
2063	60	100	569.0	4.79	2728.03	26.95	0.00	3463.23	2690.74	<b>1.29</b>	823.52	30717.44	50.47	0.70
2064	61	100	587.0	4.79	2814.33	27.18	0.00	3579.26	2725.72	<b>1.31</b>	840.18	31557.63	51.12	0.71
2065	62	100	587.0	4.79	2814.33	27.41	0.00	3585.73	2761.15	<b>1.30</b>	830.90	32388.53	51.79	0.72
2066	63	100	587.0	4.79	2814.33	27.64	0.00	3592.21	2797.05	<b>1.28</b>	821.72	33210.25	52.46	0.73
2067	64	100	587.0	4.79	2814.33	27.87	0.00	3598.68	2833.41	<b>1.27</b>	812.64	34022.88	53.14	0.74
2068	65	100	587.0	4.79	2814.33	28.10	0.00	3605.15	2870.25	<b>1.26</b>	803.65	34826.53	53.83	0.75
2069	66	100	587.0	4.79	2814.33	28.33	0.00	3611.62	2907.56	<b>1.24</b>	794.76	35621.29	54.53	0.76
2070	67	100	587.0	4.79	2814.33	28.56	0.00	3618.10	2945.36	<b>1.23</b>	785.97	36407.26	55.24	0.77

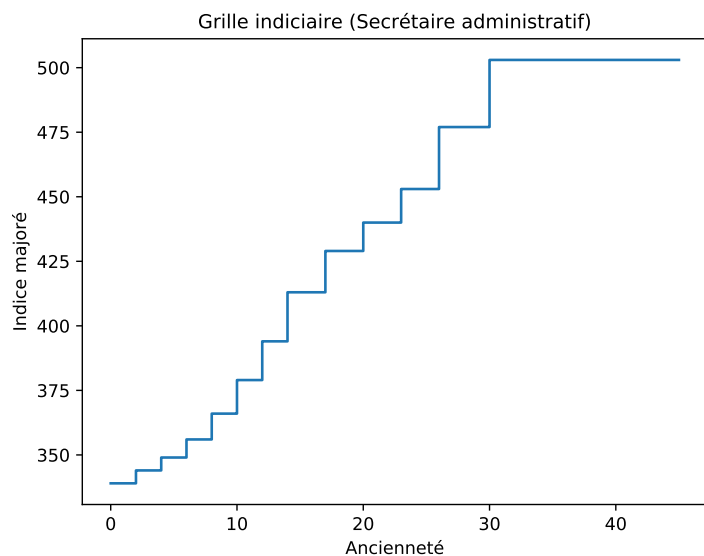
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	356.0	4.79	1706.81	18.21	0.00	2017.63	1647.07	<b>1.22</b>	679.96	679.96	35.61	0.50
2026	23	100	356.0	4.79	1706.81	18.44	0.00	2021.55	1668.49	<b>1.21</b>	681.29	1361.25	35.61	0.50
2027	24	100	362.0	4.79	1735.58	18.67	0.00	2059.61	1690.18	<b>1.22</b>	694.11	2055.37	35.61	0.50
2028	25	100	362.0	4.79	1735.58	18.90	0.00	2063.61	1712.15	<b>1.21</b>	695.46	2750.83	35.61	0.50
2029	26	100	369.0	4.79	1769.14	19.13	0.00	2107.58	1734.41	<b>1.22</b>	709.74	3460.57	35.63	0.50
2030	27	100	369.0	4.79	1769.14	19.36	0.00	2111.65	1756.95	<b>1.20</b>	710.03	4170.60	35.69	0.50
2031	28	100	379.0	4.79	1817.09	19.59	0.00	2173.05	1779.79	<b>1.22</b>	729.01	4899.61	35.77	0.50
2032	29	100	379.0	4.79	1817.09	19.82	0.00	2177.23	1802.93	<b>1.21</b>	728.20	5627.81	35.88	0.50
2033	30	100	390.0	4.79	1869.82	20.05	0.00	2244.72	1826.37	<b>1.23</b>	747.93	6375.74	36.02	0.50
2034	31	100	390.0	4.79	1869.82	20.28	0.00	2249.03	1850.11	<b>1.22</b>	745.95	7121.69	36.18	0.50
2035	32	100	401.0	4.79	1922.56	20.51	0.00	2316.88	1874.16	<b>1.24</b>	764.38	7886.07	36.37	0.51
2036	33	100	401.0	4.79	1922.56	20.74	0.00	2321.30	1898.53	<b>1.22</b>	761.20	8647.27	36.59	0.51
2037	34	100	416.0	4.79	1994.48	20.97	0.00	2412.72	1923.21	<b>1.25</b>	785.79	9433.06	36.85	0.51
2038	35	100	416.0	4.79	1994.48	21.20	0.00	2417.31	1948.21	<b>1.24</b>	781.32	10214.38	37.13	0.52
2039	36	100	436.0	4.79	2090.37	21.43	0.00	2538.33	1973.54	<b>1.29</b>	813.61	11027.99	37.44	0.52
2040	37	100	436.0	4.79	2090.37	21.66	0.00	2543.14	1999.19	<b>1.27</b>	807.75	11835.74	37.78	0.53
2041	38	100	436.0	4.79	2090.37	21.89	0.00	2547.95	2025.18	<b>1.26</b>	801.33	12637.07	38.16	0.53
2042	39	100	452.0	4.79	2167.08	22.12	0.00	2646.44	2051.51	<b>1.29</b>	823.49	13460.56	38.56	0.54
2043	40	100	452.0	4.79	2167.08	22.35	0.00	2651.42	2078.18	<b>1.28</b>	815.70	14276.26	39.01	0.54
2044	41	100	452.0	4.79	2167.08	22.58	0.00	2656.41	2105.20	<b>1.26</b>	807.35	15083.61	39.48	0.55
2045	42	100	461.0	4.79	2210.23	22.81	0.00	2714.38	2132.56	<b>1.27</b>	814.39	15898.00	40.00	0.56
2046	43	100	461.0	4.79	2210.23	23.04	0.00	2719.47	2160.29	<b>1.26</b>	805.44	16703.44	40.52	0.56
2047	44	100	461.0	4.79	2210.23	23.27	0.00	2724.55	2188.37	<b>1.25</b>	796.59	17500.04	41.04	0.57
2048	45	100	480.0	4.79	2301.32	23.50	0.00	2842.13	2216.82	<b>1.28</b>	820.31	18320.34	41.58	0.58
2049	46	100	480.0	4.79	2301.32	23.73	0.00	2847.43	2245.64	<b>1.27</b>	811.29	19131.63	42.12	0.59
2050	47	100	480.0	4.79	2301.32	23.96	0.00	2852.72	2274.83	<b>1.25</b>	802.37	19934.00	42.66	0.59
2051	48	100	504.0	4.79	2416.39	24.19	0.00	3000.91	2304.40	<b>1.30</b>	833.22	20767.21	43.22	0.60
2052	49	100	504.0	4.79	2416.39	24.42	0.00	3006.47	2334.36	<b>1.29</b>	824.05	21591.26	43.78	0.61
2053	50	100	504.0	4.79	2416.39	24.65	0.00	3012.03	2364.71	<b>1.27</b>	814.97	22406.23	44.35	0.62
2054	51	100	504.0	4.79	2416.39	24.88	0.00	3017.59	2395.45	<b>1.26</b>	806.00	23212.23	44.93	0.63
2055	52	100	534.0	4.79	2560.22	25.11	0.00	3203.09	2426.59	<b>1.32</b>	844.57	24056.80	45.51	0.63
2056	53	100	534.0	4.79	2560.22	25.34	0.00	3208.98	2458.13	<b>1.31</b>	835.26	24892.07	46.10	0.64
2057	54	100	534.0	4.79	2560.22	25.57	0.00	3214.87	2490.09	<b>1.29</b>	826.06	25718.13	46.70	0.65
2058	55	100	551.0	4.79	2641.73	25.80	0.00	3323.29	2522.46	<b>1.32</b>	842.96	26561.09	47.31	0.66
2059	56	100	551.0	4.79	2641.73	26.03	0.00	3329.37	2555.25	<b>1.30</b>	833.66	27394.75	47.92	0.67
2060	57	100	551.0	4.79	2641.73	26.26	0.00	3335.44	2588.47	<b>1.29</b>	824.47	28219.21	48.55	0.68
2061	58	100	569.0	4.79	2728.03	26.49	0.00	3450.68	2622.12	<b>1.32</b>	842.00	29061.22	49.18	0.68
2062	59	100	569.0	4.79	2728.03	26.72	0.00	3456.95	2656.21	<b>1.30</b>	832.71	29893.93	49.82	0.69
2063	60	100	569.0	4.79	2728.03	26.95	0.00	3463.23	2690.74	<b>1.29</b>	823.52	30717.44	50.47	0.70
2064	61	100	587.0	4.79	2814.33	27.18	0.00	3579.26	2725.72	<b>1.31</b>	840.18	31557.63	51.12	0.71
2065	62	100	587.0	4.79	2814.33	27.41	0.00	3585.73	2761.15	<b>1.30</b>	830.90	32388.53	51.79	0.72
2066	63	100	587.0	4.79	2814.33	27.64	0.00	3592.21	2797.05	<b>1.28</b>	821.72	33210.25	52.46	0.73
2067	64	100	587.0	4.79	2814.33	27.87	0.00	3598.68	2833.41	<b>1.27</b>	812.64	34022.88	53.14	0.74
2068	65	100	587.0	4.79	2814.33	28.10	0.00	3605.15	2870.25	<b>1.26</b>	803.65	34826.53	53.83	0.75
2069	66	100	587.0	4.79	2814.33	28.33	0.00	3611.62	2907.56	<b>1.24</b>	794.76	35621.29	54.53	0.76
2070	67	100	587.0	4.79	2814.33	28.56	0.00	3618.10	2945.36	<b>1.23</b>	785.97	36407.26	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	356.0	4.77	1698.97	28.10	0.00	2176.38	1468.09	<b>1.48</b>	782.42	782.42	33.38	0.46
2026	23	100	356.0	4.83	1720.21	28.10	0.00	2203.59	1480.83	<b>1.49</b>	792.20	1574.63	33.38	0.46
2027	24	100	362.0	4.89	1771.59	28.10	0.00	2269.41	1494.87	<b>1.52</b>	815.87	2390.49	33.38	0.46
2028	25	100	362.0	4.96	1794.80	28.10	0.00	2299.14	1510.25	<b>1.52</b>	826.55	3217.04	33.38	0.46
2029	26	100	369.0	5.02	1851.64	28.10	0.00	2371.95	1527.00	<b>1.55</b>	852.13	4069.17	33.40	0.46
2030	27	100	369.0	5.08	1874.60	28.10	0.00	2401.36	1545.16	<b>1.55</b>	861.44	4930.62	33.45	0.47
2031	28	100	379.0	5.14	1949.86	28.10	0.00	2497.77	1564.78	<b>1.60</b>	894.03	5824.65	33.53	0.47
2032	29	100	379.0	5.21	1975.20	28.10	0.00	2530.24	1585.13	<b>1.60</b>	902.91	6727.56	33.63	0.47
2033	30	100	390.0	5.28	2058.95	28.10	0.00	2637.52	1605.73	<b>1.64</b>	937.62	7665.18	33.76	0.47
2034	31	100	390.0	5.35	2085.72	28.10	0.00	2671.81	1626.61	<b>1.64</b>	945.49	8610.67	33.91	0.47
2035	32	100	401.0	5.42	2172.43	28.10	0.00	2782.82	1647.75	<b>1.69</b>	979.57	9590.25	34.09	0.47
2036	33	100	401.0	5.49	2200.67	28.10	0.00	2819.06	1669.17	<b>1.69</b>	986.30	10576.55	34.30	0.48
2037	34	100	416.0	5.56	2312.67	28.10	0.00	2962.53	1690.87	<b>1.75</b>	1029.43	11605.97	34.53	0.48
2038	35	100	416.0	5.63	2342.73	28.10	0.00	3001.04	1712.85	<b>1.75</b>	1034.92	12640.89	34.80	0.48
2039	36	100	436.0	5.70	2487.28	28.10	0.00	3186.21	1735.12	<b>1.84</b>	1089.63	13730.52	35.09	0.49
2040	37	100	436.0	5.78	2519.62	28.10	0.00	3227.63	1757.68	<b>1.84</b>	1093.78	14824.30	35.41	0.49
2041	38	100	436.0	5.85	2552.37	28.10	0.00	3269.59	1780.53	<b>1.84</b>	1097.11	15921.40	35.76	0.50
2042	39	100	452.0	5.93	2680.44	28.10	0.00	3433.64	1803.67	<b>1.90</b>	1139.96	17061.36	36.14	0.50
2043	40	100	452.0	6.01	2715.28	28.10	0.00	3478.28	1827.12	<b>1.90</b>	1141.70	18203.06	36.56	0.51
2044	41	100	452.0	6.09	2750.58	28.10	0.00	3523.50	1850.87	<b>1.90</b>	1142.56	19345.62	37.01	0.52
2045	42	100	461.0	6.16	2841.82	28.10	0.00	3640.37	1874.94	<b>1.94</b>	1165.31	20510.93	37.49	0.52
2046	43	100	461.0	6.24	2878.76	28.10	0.00	3687.70	1899.31	<b>1.94</b>	1165.31	21676.25	37.97	0.53
2047	44	100	461.0	6.33	2916.19	28.10	0.00	3735.64	1924.00	<b>1.94</b>	1165.31	22841.56	38.47	0.54
2048	45	100	480.0	6.41	3075.85	28.10	0.00	3940.16	1949.01	<b>2.02</b>	1213.34	24054.90	38.97	0.54
2049	46	100	480.0	6.49	3115.84	28.10	0.00	3991.39	1974.35	<b>2.02</b>	1213.34	25268.24	39.47	0.55
2050	47	100	480.0	6.58	3156.34	28.10	0.00	4043.27	2000.02	<b>2.02</b>	1213.34	26481.58	39.99	0.56
2051	48	100	504.0	6.66	3357.24	28.10	0.00	4300.63	2026.02	<b>2.12</b>	1274.01	27755.59	40.51	0.56
2052	49	100	504.0	6.75	3400.89	28.10	0.00	4356.54	2052.36	<b>2.12</b>	1274.01	29029.60	41.03	0.57
2053	50	100	504.0	6.84	3445.10	28.10	0.00	4413.17	2079.04	<b>2.12</b>	1274.01	30303.61	41.57	0.58
2054	51	100	504.0	6.92	3489.88	28.10	0.00	4470.54	2106.06	<b>2.12</b>	1274.01	31577.62	42.11	0.59
2055	52	100	534.0	7.01	3745.69	28.10	0.00	4798.22	2133.44	<b>2.25</b>	1349.84	32927.46	42.66	0.59
2056	53	100	534.0	7.11	3794.38	28.10	0.00	4860.60	2161.18	<b>2.25</b>	1349.84	34277.30	43.21	0.60
2057	54	100	534.0	7.20	3843.71	28.10	0.00	4923.79	2189.27	<b>2.25</b>	1349.84	35627.14	43.77	0.61
2058	55	100	551.0	7.29	4017.63	28.10	0.00	5146.58	2217.73	<b>2.32</b>	1392.81	37019.96	44.34	0.62
2059	56	100	551.0	7.39	4069.86	28.10	0.00	5213.49	2246.56	<b>2.32</b>	1392.81	38412.77	44.92	0.63
2060	57	100	551.0	7.48	4122.77	28.10	0.00	5281.26	2275.77	<b>2.32</b>	1392.81	39805.58	45.50	0.63
2061	58	100	569.0	7.58	4312.80	28.10	0.00	5524.69	2305.35	<b>2.40</b>	1438.31	41243.90	46.09	0.64
2062	59	100	569.0	7.68	4368.86	28.10	0.00	5596.51	2335.32	<b>2.40</b>	1438.31	42682.21	46.69	0.65
2063	60	100	569.0	7.78	4425.66	28.10	0.00	5669.27	2365.68	<b>2.40</b>	1438.31	44120.53	47.30	0.66
2064	61	100	587.0	7.88	4625.01	28.10	0.00	5924.64	2396.44	<b>2.47</b>	1483.82	45604.34	47.91	0.67
2065	62	100	587.0	7.98	4685.14	28.10	0.00	6001.66	2427.59	<b>2.47</b>	1483.82	47088.16	48.54	0.68
2066	63	100	587.0	8.09	4746.05	28.10	0.00	6079.69	2459.15	<b>2.47</b>	1483.82	48571.97	49.17	0.68
2067	64	100	587.0	8.19	4807.75	28.10	0.00	6158.72	2491.12	<b>2.47</b>	1483.82	50055.79	49.81	0.69
2068	65	100	587.0	8.30	4870.25	28.10	0.00	6238.78	2523.50	<b>2.47</b>	1483.82	51539.60	50.45	0.70
2069	66	100	587.0	8.40	4933.56	28.10	0.00	6319.89	2556.31	<b>2.47</b>	1483.82	53023.42	51.11	0.71
2070	67	100	587.0	8.51	4997.70	28.10	0.00	6402.05	2589.54	<b>2.47</b>	1483.82	54507.23	51.78	0.72

# Secrétaire administratif



Indice majoré	Durée (années)
339	2.00
344	2.00
349	2.00
356	2.00
366	2.00
379	2.00
394	2.00
413	3.00
429	3.00
440	3.00
453	3.00
477	4.00
503	

Début de carrière à 22 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

6.1	Génération 1975 (début en 1997)	94
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[Retourner à la liste des métiers](#)

## 6.1 Génération 1975 (début en 1997)

Secrétaire administratif / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

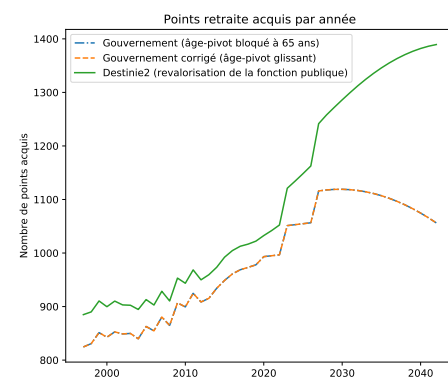
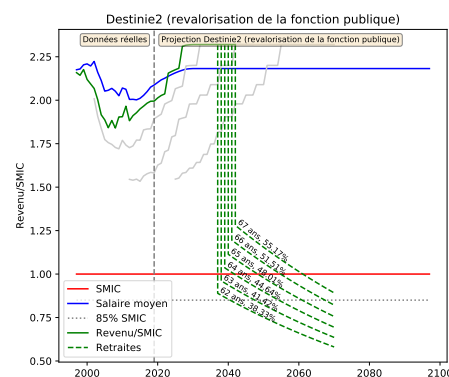
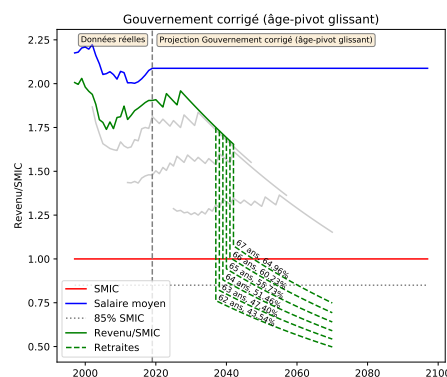
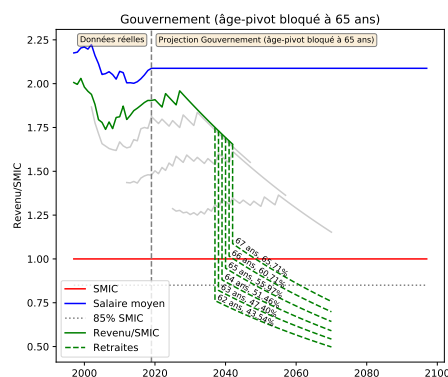
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1465.93	<b>43.54</b>	1923.21	<b>0.76</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>	<b>0.53</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1598.43	<b>47.40</b>	1948.21	<b>0.82</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1738.22	<b>51.46</b>	1973.54	<b>0.88</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2040	65	100.00%	65 ans 0 mois	0.00%	1893.56	<b>55.97</b>	1999.19	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>
2041	66	100.00%	65 ans 0 mois	5.00%	2057.51	<b>60.71</b>	2025.18	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>	<b>0.75</b>
2042	67	100.00%	65 ans 0 mois	10.00%	2230.51	<b>65.71</b>	2051.51	<b>1.09</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1465.93	<b>43.54</b>	1923.21	<b>0.76</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>	<b>0.53</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1598.43	<b>47.40</b>	1948.21	<b>0.82</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1738.22	<b>51.46</b>	1973.54	<b>0.88</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1885.67	<b>55.73</b>	1999.19	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2041.18	<b>60.23</b>	2025.18	<b>1.01</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2205.16	<b>64.96</b>	2051.51	<b>1.07</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1556.72	<b>39.68</b>	1690.87	<b>0.92</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1702.37	<b>42.84</b>	1712.85	<b>0.99</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1856.92	<b>46.12</b>	1735.12	<b>1.07</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.76</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	2020.86	<b>49.55</b>	1757.68	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2194.76	<b>53.13</b>	1780.53	<b>1.23</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2379.18	<b>56.85</b>	1803.67	<b>1.32</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	339.0	5.53	1876.15	30.41	0.00	2446.68	1219.47	<b>2.01</b>	824.56	824.56	35.61	0.50
1998	23	100	339.0	5.57	1887.03	30.64	0.00	2465.21	1235.19	<b>2.00</b>	830.81	1655.37	35.61	0.50
1999	24	100	344.0	5.61	1930.34	30.87	0.00	2526.23	1244.33	<b>2.03</b>	851.37	2506.74	35.61	0.50
2000	25	100	344.0	5.55	1907.54	31.10	0.00	2500.79	1262.69	<b>1.98</b>	842.80	3349.54	35.61	0.50
2001	26	100	349.0	5.52	1926.66	31.33	0.00	2530.28	1293.24	<b>1.96</b>	852.73	4202.27	35.61	0.50
2002	27	100	349.0	5.49	1914.71	31.56	0.00	2518.99	1299.25	<b>1.94</b>	848.93	5051.20	35.61	0.50
2003	28	100	356.0	5.37	1913.36	31.79	0.00	2521.62	1339.90	<b>1.88</b>	849.82	5901.02	35.61	0.50
2004	29	100	356.0	5.29	1883.14	32.02	5.85	2491.97	1388.62	<b>1.79</b>	839.83	6740.84	35.61	0.50
2005	30	100	366.0	5.29	1935.83	32.25	0.00	2560.13	1439.19	<b>1.78</b>	862.80	7603.64	35.61	0.50
2006	31	100	366.0	5.23	1914.22	32.48	0.00	2535.96	1458.33	<b>1.74</b>	854.65	8458.29	35.61	0.50
2007	32	100	379.0	5.19	1968.71	32.71	0.00	2612.67	1466.48	<b>1.78</b>	880.50	9338.79	35.61	0.50
2008	33	100	379.0	5.09	1930.26	32.94	0.00	2566.09	1472.01	<b>1.74</b>	864.80	10203.60	35.61	0.50
2009	34	100	394.0	5.13	2020.88	33.17	0.00	2691.20	1489.22	<b>1.81</b>	906.97	11110.57	35.61	0.50
2010	35	100	394.0	5.08	2000.47	33.40	0.00	2668.62	1473.50	<b>1.81</b>	899.36	12009.92	35.61	0.50
2011	36	100	413.0	4.97	2053.37	33.63	0.00	2743.92	1465.69	<b>1.87</b>	924.73	12934.66	35.61	0.50
2012	37	100	413.0	4.88	2013.97	33.86	0.00	2695.90	1501.45	<b>1.80</b>	908.55	13843.21	35.61	0.50
2013	38	100	413.0	4.83	1996.71	34.09	38.68	2716.07	1493.34	<b>1.82</b>	915.35	14758.55	35.61	0.50
2014	39	100	429.0	4.81	2063.68	34.32	0.00	2771.94	1501.62	<b>1.85</b>	934.18	15692.73	35.61	0.50
2015	40	100	429.0	4.81	2062.88	34.55	39.66	2815.26	1513.63	<b>1.86</b>	948.78	16641.51	35.61	0.50
2016	41	100	429.0	4.80	2058.76	34.78	76.59	2851.39	1520.05	<b>1.88</b>	960.95	17602.46	35.61	0.50
2017	42	100	440.0	4.81	2115.81	35.01	17.94	2874.49	1519.00	<b>1.89</b>	968.74	18571.20	35.61	0.50
2018	43	100	440.0	4.74	2086.59	35.24	65.85	2887.76	1516.45	<b>1.90</b>	973.21	19544.41	35.61	0.50
2019	44	100	440.0	4.79	2109.55	35.47	44.04	2901.84	1524.25	<b>1.90</b>	977.96	20522.36	35.61	0.50
2020	45	100	453.0	4.79	2171.87	35.70	0.00	2947.23	1544.07	<b>1.91</b>	993.25	21515.62	35.61	0.50
2021	46	100	453.0	4.79	2171.87	35.93	0.00	2952.23	1564.14	<b>1.89</b>	994.94	22510.55	35.61	0.50
2022	47	100	453.0	4.79	2171.87	36.16	0.00	2957.22	1584.47	<b>1.87</b>	996.62	23507.17	35.61	0.50
2023	48	100	477.0	4.79	2286.94	36.39	0.00	3119.16	1605.07	<b>1.94</b>	1051.19	24558.37	35.61	0.50
2024	49	100	477.0	4.79	2286.94	36.62	0.00	3124.42	1625.94	<b>1.92</b>	1052.97	25611.33	35.61	0.50
2025	50	100	477.0	4.79	2286.94	36.85	0.00	3129.68	1647.07	<b>1.90</b>	1054.74	26666.07	35.61	0.50
2026	51	100	477.0	4.79	2286.94	37.08	0.00	3134.94	1668.49	<b>1.88</b>	1056.51	27722.58	35.61	0.50
2027	52	100	503.0	4.79	2411.59	37.31	0.00	3311.36	1690.18	<b>1.96</b>	1115.97	28838.55	35.61	0.50
2028	53	100	503.0	4.79	2411.59	37.54	0.00	3316.91	1712.15	<b>1.94</b>	1117.84	29956.39	35.61	0.50
2029	54	100	503.0	4.79	2411.59	37.77	0.00	3322.45	1734.41	<b>1.92</b>	1118.86	31075.25	35.63	0.50
2030	55	100	503.0	4.79	2411.59	38.00	0.00	3328.00	1756.95	<b>1.89</b>	1119.02	32194.27	35.69	0.50
2031	56	100	503.0	4.79	2411.59	38.23	0.00	3333.55	1779.79	<b>1.87</b>	1118.34	33312.61	35.77	0.50
2032	57	100	503.0	4.79	2411.59	38.46	0.00	3339.09	1802.93	<b>1.85</b>	1116.80	34429.40	35.88	0.50
2033	58	100	503.0	4.79	2411.59	38.69	0.00	3344.64	1826.37	<b>1.83</b>	1114.41	35543.82	36.02	0.50
2034	59	100	503.0	4.79	2411.59	38.92	0.00	3350.19	1850.11	<b>1.81</b>	1111.18	36655.00	36.18	0.50
2035	60	100	503.0	4.79	2411.59	39.15	0.00	3355.73	1874.16	<b>1.79</b>	1107.12	37762.12	36.37	0.51
2036	61	100	503.0	4.79	2411.59	39.38	0.00	3361.28	1898.53	<b>1.77</b>	1102.23	38864.34	36.59	0.51
2037	62	100	503.0	4.79	2411.59	39.61	0.00	3366.83	1923.21	<b>1.75</b>	1096.52	39960.87	36.85	0.51
2038	63	100	503.0	4.79	2411.59	39.84	0.00	3372.37	1948.21	<b>1.73</b>	1090.02	41050.88	37.13	0.52
2039	64	100	503.0	4.79	2411.59	40.07	0.00	3377.92	1973.54	<b>1.71</b>	1082.72	42133.61	37.44	0.52
2040	65	100	503.0	4.79	2411.59	40.30	0.00	3383.47	1999.19	<b>1.69</b>	1074.66	43208.26	37.78	0.53
2041	66	100	503.0	4.79	2411.59	40.53	0.00	3389.01	2025.18	<b>1.67</b>	1065.84	44274.10	38.16	0.53
2042	67	100	503.0	4.79	2411.59	40.76	0.00	3394.56	2051.51	<b>1.65</b>	1056.29	45330.39	38.56	0.54



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	339.0	5.53	1876.15	30.41	0.00	2446.68	1219.47	<b>2.01</b>	824.56	824.56	35.61	0.50
1998	23	100	339.0	5.57	1887.03	30.64	0.00	2465.21	1235.19	<b>2.00</b>	830.81	1655.37	35.61	0.50
1999	24	100	344.0	5.61	1930.34	30.87	0.00	2526.23	1244.33	<b>2.03</b>	851.37	2506.74	35.61	0.50
2000	25	100	344.0	5.55	1907.54	31.10	0.00	2500.79	1262.69	<b>1.98</b>	842.80	3349.54	35.61	0.50
2001	26	100	349.0	5.52	1926.66	31.33	0.00	2530.28	1293.24	<b>1.96</b>	852.73	4202.27	35.61	0.50
2002	27	100	349.0	5.49	1914.71	31.56	0.00	2518.99	1299.25	<b>1.94</b>	848.93	5051.20	35.61	0.50
2003	28	100	356.0	5.37	1913.36	31.79	0.00	2521.62	1339.90	<b>1.88</b>	849.82	5901.02	35.61	0.50
2004	29	100	356.0	5.29	1883.14	32.02	5.85	2491.97	1388.62	<b>1.79</b>	839.83	6740.84	35.61	0.50
2005	30	100	366.0	5.29	1935.83	32.25	0.00	2560.13	1439.19	<b>1.78</b>	862.80	7603.64	35.61	0.50
2006	31	100	366.0	5.23	1914.22	32.48	0.00	2535.96	1458.33	<b>1.74</b>	854.65	8458.29	35.61	0.50
2007	32	100	379.0	5.19	1968.71	32.71	0.00	2612.67	1466.48	<b>1.78</b>	880.50	9338.79	35.61	0.50
2008	33	100	379.0	5.09	1930.26	32.94	0.00	2566.09	1472.01	<b>1.74</b>	864.80	10203.60	35.61	0.50
2009	34	100	394.0	5.13	2020.88	33.17	0.00	2691.20	1489.22	<b>1.81</b>	906.97	11110.57	35.61	0.50
2010	35	100	394.0	5.08	2000.47	33.40	0.00	2668.62	1473.50	<b>1.81</b>	899.36	12009.92	35.61	0.50
2011	36	100	413.0	4.97	2053.37	33.63	0.00	2743.92	1465.69	<b>1.87</b>	924.73	12934.66	35.61	0.50
2012	37	100	413.0	4.88	2013.97	33.86	0.00	2695.90	1501.45	<b>1.80</b>	908.55	13843.21	35.61	0.50
2013	38	100	413.0	4.83	1996.71	34.09	38.68	2716.07	1493.34	<b>1.82</b>	915.35	14758.55	35.61	0.50
2014	39	100	429.0	4.81	2063.68	34.32	0.00	2771.94	1501.62	<b>1.85</b>	934.18	15692.73	35.61	0.50
2015	40	100	429.0	4.81	2062.88	34.55	39.66	2815.26	1513.63	<b>1.86</b>	948.78	16641.51	35.61	0.50
2016	41	100	429.0	4.80	2058.76	34.78	76.59	2851.39	1520.05	<b>1.88</b>	960.95	17602.46	35.61	0.50
2017	42	100	440.0	4.81	2115.81	35.01	17.94	2874.49	1519.00	<b>1.89</b>	968.74	18571.20	35.61	0.50
2018	43	100	440.0	4.74	2086.59	35.24	65.85	2887.76	1516.45	<b>1.90</b>	973.21	19544.41	35.61	0.50
2019	44	100	440.0	4.79	2109.55	35.47	44.04	2901.84	1524.25	<b>1.90</b>	977.96	20522.36	35.61	0.50
2020	45	100	453.0	4.79	2171.87	35.70	0.00	2947.23	1544.07	<b>1.91</b>	993.25	21515.62	35.61	0.50
2021	46	100	453.0	4.79	2171.87	35.93	0.00	2952.23	1564.14	<b>1.89</b>	994.94	22510.55	35.61	0.50
2022	47	100	453.0	4.79	2171.87	36.16	0.00	2957.22	1584.47	<b>1.87</b>	996.62	23507.17	35.61	0.50
2023	48	100	477.0	4.79	2286.94	36.39	0.00	3119.16	1605.07	<b>1.94</b>	1051.19	24558.37	35.61	0.50
2024	49	100	477.0	4.79	2286.94	36.62	0.00	3124.42	1625.94	<b>1.92</b>	1052.97	25611.33	35.61	0.50
2025	50	100	477.0	4.79	2286.94	36.85	0.00	3129.68	1647.07	<b>1.90</b>	1054.74	26666.07	35.61	0.50
2026	51	100	477.0	4.79	2286.94	37.08	0.00	3134.94	1668.49	<b>1.88</b>	1056.51	27722.58	35.61	0.50
2027	52	100	503.0	4.79	2411.59	37.31	0.00	3311.36	1690.18	<b>1.96</b>	1115.97	28838.55	35.61	0.50
2028	53	100	503.0	4.79	2411.59	37.54	0.00	3316.91	1712.15	<b>1.94</b>	1117.84	29956.39	35.61	0.50
2029	54	100	503.0	4.79	2411.59	37.77	0.00	3322.45	1734.41	<b>1.92</b>	1118.86	31075.25	35.63	0.50
2030	55	100	503.0	4.79	2411.59	38.00	0.00	3328.00	1756.95	<b>1.89</b>	1119.02	32194.27	35.69	0.50
2031	56	100	503.0	4.79	2411.59	38.23	0.00	3333.55	1779.79	<b>1.87</b>	1118.34	33312.61	35.77	0.50
2032	57	100	503.0	4.79	2411.59	38.46	0.00	3339.09	1802.93	<b>1.85</b>	1116.80	34429.40	35.88	0.50
2033	58	100	503.0	4.79	2411.59	38.69	0.00	3344.64	1826.37	<b>1.83</b>	1114.41	35543.82	36.02	0.50
2034	59	100	503.0	4.79	2411.59	38.92	0.00	3350.19	1850.11	<b>1.81</b>	1111.18	36655.00	36.18	0.50
2035	60	100	503.0	4.79	2411.59	39.15	0.00	3355.73	1874.16	<b>1.79</b>	1107.12	37762.12	36.37	0.51
2036	61	100	503.0	4.79	2411.59	39.38	0.00	3361.28	1898.53	<b>1.77</b>	1102.23	38864.34	36.59	0.51
2037	62	100	503.0	4.79	2411.59	39.61	0.00	3366.83	1923.21	<b>1.75</b>	1096.52	39960.87	36.85	0.51
2038	63	100	503.0	4.79	2411.59	39.84	0.00	3372.37	1948.21	<b>1.73</b>	1090.02	41050.88	37.13	0.52
2039	64	100	503.0	4.79	2411.59	40.07	0.00	3377.92	1973.54	<b>1.71</b>	1082.72	42133.61	37.44	0.52
2040	65	100	503.0	4.79	2411.59	40.30	0.00	3383.47	1999.19	<b>1.69</b>	1074.66	43208.26	37.78	0.53
2041	66	100	503.0	4.79	2411.59	40.53	0.00	3389.01	2025.18	<b>1.67</b>	1065.84	44274.10	38.16	0.53
2042	67	100	503.0	4.79	2411.59	40.76	0.00	3394.56	2051.51	<b>1.65</b>	1056.29	45330.39	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	339.0	5.53	1876.15	40.30	0.00	2632.23	1219.47	<b>2.16</b>	946.30	946.30	33.38	0.46
1998	23	100	339.0	5.57	1887.03	40.30	0.00	2647.50	1235.19	<b>2.14</b>	951.79	1898.10	33.38	0.46
1999	24	100	344.0	5.61	1930.34	40.30	0.00	2708.26	1244.33	<b>2.18</b>	973.64	2871.73	33.38	0.46
2000	25	100	344.0	5.55	1907.54	40.30	0.00	2676.28	1262.69	<b>2.12</b>	962.14	3833.87	33.38	0.46
2001	26	100	349.0	5.52	1926.66	40.30	4.42	2707.51	1293.24	<b>2.09</b>	973.37	4807.24	33.38	0.46
2002	27	100	349.0	5.49	1914.71	40.30	0.00	2686.34	1299.25	<b>2.07</b>	965.75	5773.00	33.38	0.46
2003	28	100	356.0	5.37	1913.36	40.30	0.00	2684.45	1339.90	<b>2.00</b>	965.08	6738.07	33.38	0.46
2004	29	100	356.0	5.29	1883.14	40.30	18.85	2660.89	1388.62	<b>1.92</b>	956.61	7694.68	33.38	0.46
2005	30	100	366.0	5.29	1935.83	40.30	0.00	2715.97	1439.19	<b>1.89</b>	976.41	8671.09	33.38	0.46
2006	31	100	366.0	5.23	1914.22	40.30	0.00	2685.66	1458.33	<b>1.84</b>	965.51	9636.60	33.38	0.46
2007	32	100	379.0	5.19	1968.71	40.30	0.00	2762.10	1466.48	<b>1.88</b>	992.99	10629.59	33.38	0.46
2008	33	100	379.0	5.09	1930.26	40.30	0.00	2708.16	1472.01	<b>1.84</b>	973.60	11603.19	33.38	0.46
2009	34	100	394.0	5.13	2020.88	40.30	37.51	2872.80	1489.22	<b>1.93</b>	1032.79	12635.98	33.38	0.46
2010	35	100	394.0	5.08	2000.47	40.30	23.19	2829.84	1473.50	<b>1.92</b>	1017.34	13653.32	33.38	0.46
2011	36	100	413.0	4.97	2053.37	40.30	0.00	2880.88	1465.69	<b>1.97</b>	1035.69	14689.01	33.38	0.46
2012	37	100	413.0	4.88	2013.97	40.30	0.00	2825.60	1501.45	<b>1.88</b>	1015.82	15704.83	33.38	0.46
2013	38	100	413.0	4.83	1996.71	40.30	67.93	2869.31	1493.34	<b>1.92</b>	1031.54	16736.37	33.38	0.46
2014	39	100	429.0	4.81	2063.68	40.30	4.83	2900.18	1501.62	<b>1.93</b>	1042.63	17779.00	33.38	0.46
2015	40	100	429.0	4.81	2062.88	40.30	62.28	2956.50	1513.63	<b>1.95</b>	1062.88	18841.88	33.38	0.46
2016	41	100	429.0	4.80	2058.76	40.30	106.18	2994.62	1520.05	<b>1.97</b>	1076.58	19918.46	33.38	0.46
2017	42	100	440.0	4.81	2115.81	40.30	51.93	3020.40	1519.00	<b>1.99</b>	1085.85	21004.32	33.38	0.46
2018	43	100	440.0	4.74	2086.59	40.30	102.79	3030.28	1516.45	<b>2.00</b>	1089.41	22093.72	33.38	0.46
2019	44	100	440.0	4.79	2109.55	40.30	87.62	3047.31	1524.25	<b>2.00</b>	1095.53	23189.25	33.38	0.46
2020	45	100	453.0	4.52	2047.23	40.30	0.00	2872.26	1426.66	<b>2.01</b>	1032.59	24221.84	33.38	0.46
2021	46	100	453.0	4.56	2065.65	40.30	0.00	2898.11	1429.59	<b>2.03</b>	1041.89	25263.73	33.38	0.46
2022	47	100	453.0	4.61	2086.31	40.30	0.00	2927.09	1437.39	<b>2.04</b>	1052.31	26316.04	33.38	0.46
2023	48	100	477.0	4.66	2222.54	40.30	0.00	3118.22	1446.40	<b>2.16</b>	1121.02	27437.06	33.38	0.46
2024	49	100	477.0	4.71	2248.99	40.30	0.00	3155.34	1456.62	<b>2.17</b>	1134.36	28571.42	33.38	0.46
2025	50	100	477.0	4.77	2276.43	40.30	0.00	3193.83	1468.09	<b>2.18</b>	1148.20	29719.63	33.38	0.46
2026	51	100	477.0	4.83	2304.89	40.30	0.00	3233.75	1480.83	<b>2.18</b>	1162.55	30882.18	33.38	0.46
2027	52	100	503.0	4.89	2461.63	40.30	0.00	3453.67	1494.87	<b>2.31</b>	1241.61	32123.79	33.38	0.46
2028	53	100	503.0	4.96	2493.88	40.30	0.00	3498.91	1510.25	<b>2.32</b>	1257.88	33381.67	33.38	0.46
2029	54	100	503.0	5.02	2524.05	40.30	0.00	3541.25	1527.00	<b>2.32</b>	1272.20	34653.87	33.40	0.46
2030	55	100	503.0	5.08	2555.35	40.30	0.00	3585.16	1545.16	<b>2.32</b>	1286.11	35939.98	33.45	0.47
2031	56	100	503.0	5.14	2587.80	40.30	0.00	3630.69	1564.78	<b>2.32</b>	1299.54	37239.52	33.53	0.47
2032	57	100	503.0	5.21	2621.44	40.30	0.00	3677.89	1585.13	<b>2.32</b>	1312.44	38551.97	33.63	0.47
2033	58	100	503.0	5.28	2655.52	40.30	0.00	3725.70	1605.73	<b>2.32</b>	1324.46	39876.43	33.76	0.47
2034	59	100	503.0	5.35	2690.05	40.30	0.00	3774.13	1626.61	<b>2.32</b>	1335.58	41212.01	33.91	0.47
2035	60	100	503.0	5.42	2725.02	40.30	0.00	3823.20	1647.75	<b>2.32</b>	1345.77	42557.78	34.09	0.47
2036	61	100	503.0	5.49	2760.44	40.30	0.00	3872.90	1669.17	<b>2.32</b>	1355.00	43912.78	34.30	0.48
2037	62	100	503.0	5.56	2796.33	40.30	0.00	3923.25	1690.87	<b>2.32</b>	1363.26	45276.04	34.53	0.48
2038	63	100	503.0	5.63	2832.68	40.30	0.00	3974.25	1712.85	<b>2.32</b>	1370.53	46646.57	34.80	0.48
2039	64	100	503.0	5.70	2869.50	40.30	0.00	4025.91	1735.12	<b>2.32</b>	1376.79	48023.37	35.09	0.49
2040	65	100	503.0	5.78	2906.81	40.30	0.00	4078.25	1757.68	<b>2.32</b>	1382.03	49405.40	35.41	0.49
2041	66	100	503.0	5.85	2944.60	40.30	0.00	4131.27	1780.53	<b>2.32</b>	1386.24	50791.64	35.76	0.50
2042	67	100	503.0	5.93	2982.88	40.30	0.00	4184.97	1803.67	<b>2.32</b>	1389.40	52181.04	36.14	0.50

## 6.2 Génération 1980 (début en 2002)

Secrétaire administratif / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

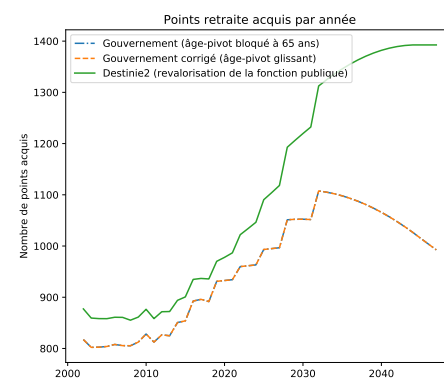
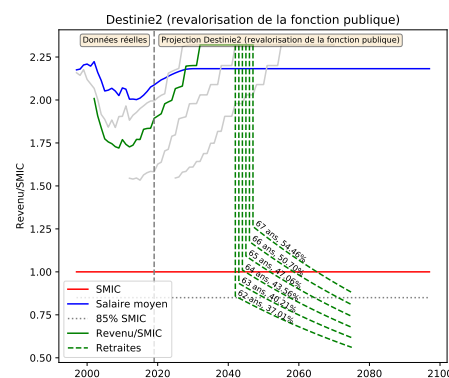
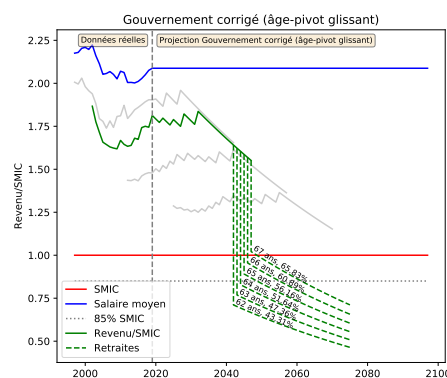
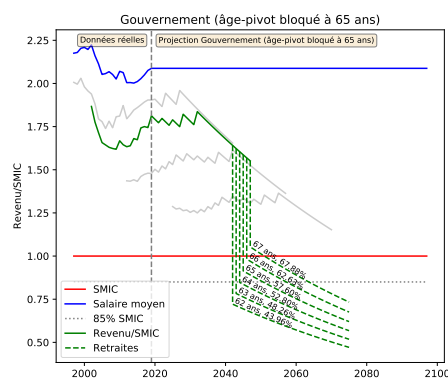
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1480.11	<b>43.96</b>	2051.51	<b>0.72</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>	<b>0.50</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1627.38	<b>48.26</b>	2078.18	<b>0.78</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	1783.47	<b>52.80</b>	2105.20	<b>0.85</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2045	65	100.00%	65 ans 0 mois	0.00%	1948.84	<b>57.60</b>	2132.56	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>
2046	66	100.00%	65 ans 0 mois	5.00%	2122.41	<b>62.63</b>	2160.29	<b>0.98</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2047	67	100.00%	65 ans 0 mois	10.00%	2304.36	<b>67.88</b>	2188.37	<b>1.05</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1458.34	<b>43.31</b>	2051.51	<b>0.71</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1597.24	<b>47.36</b>	2078.18	<b>0.77</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1744.36	<b>51.64</b>	2105.20	<b>0.83</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1900.11	<b>56.16</b>	2132.56	<b>0.89</b>	<b>0.84</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2063.45	<b>60.89</b>	2160.29	<b>0.96</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2234.53	<b>65.83</b>	2188.37	<b>1.02</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1596.04	<b>38.14</b>	1803.67	<b>0.88</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1754.80	<b>41.39</b>	1827.12	<b>0.96</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1923.97	<b>44.80</b>	1850.87	<b>1.04</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	2104.16	<b>48.37</b>	1874.94	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.92</b>	<b>0.87</b>	<b>0.81</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2294.34	<b>52.06</b>	1899.31	<b>1.21</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2494.79	<b>55.88</b>	1924.00	<b>1.30</b>	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	339.0	5.49	1859.85	30.41	0.00	2425.43	1299.25	<b>1.87</b>	817.40	817.40	35.61	0.50
2003	23	100	339.0	5.37	1822.00	30.64	0.00	2380.26	1339.90	<b>1.78</b>	802.18	1619.57	35.61	0.50
2004	24	100	344.0	5.29	1819.66	30.87	0.00	2381.39	1388.62	<b>1.71</b>	802.56	2422.13	35.61	0.50
2005	25	100	344.0	5.29	1819.47	31.10	0.00	2385.32	1439.19	<b>1.66</b>	803.88	3226.01	35.61	0.50
2006	26	100	349.0	5.23	1825.31	31.33	0.00	2397.18	1458.33	<b>1.64</b>	807.88	4033.89	35.61	0.50
2007	27	100	349.0	5.19	1812.87	31.56	5.27	2390.29	1466.48	<b>1.63</b>	805.56	4839.45	35.61	0.50
2008	28	100	356.0	5.09	1813.12	31.79	0.00	2389.52	1472.01	<b>1.62</b>	805.30	5644.75	35.61	0.50
2009	29	100	356.0	5.13	1825.97	32.02	0.00	2410.65	1489.22	<b>1.62</b>	812.42	6457.16	35.61	0.50
2010	30	100	366.0	5.08	1858.30	32.25	0.00	2457.60	1473.50	<b>1.67</b>	828.24	7285.41	35.61	0.50
2011	31	100	366.0	4.97	1819.69	32.48	0.00	2410.73	1465.69	<b>1.64</b>	812.44	8097.85	35.61	0.50
2012	32	100	379.0	4.88	1848.17	32.71	0.00	2452.71	1501.45	<b>1.63</b>	826.59	8924.44	35.61	0.50
2013	33	100	379.0	4.83	1832.33	32.94	11.54	2447.45	1493.34	<b>1.64</b>	824.82	9749.26	35.61	0.50
2014	34	100	394.0	4.81	1895.32	33.17	0.00	2523.99	1501.62	<b>1.68</b>	850.62	10599.88	35.61	0.50
2015	35	100	394.0	4.81	1894.58	33.40	6.19	2533.56	1513.63	<b>1.67</b>	853.84	11453.72	35.61	0.50
2016	36	100	413.0	4.80	1981.98	33.63	0.00	2648.51	1520.05	<b>1.74</b>	892.58	12346.30	35.61	0.50
2017	37	100	413.0	4.81	1985.97	33.86	0.00	2658.42	1519.00	<b>1.75</b>	895.92	13242.22	35.61	0.50
2018	38	100	413.0	4.74	1958.55	34.09	19.05	2645.27	1516.45	<b>1.74</b>	891.49	14133.71	35.61	0.50
2019	39	100	429.0	4.79	2056.81	34.32	0.00	2762.70	1524.25	<b>1.81</b>	931.06	15064.77	35.61	0.50
2020	40	100	429.0	4.79	2056.81	34.55	0.00	2767.43	1544.07	<b>1.79</b>	932.66	15997.43	35.61	0.50
2021	41	100	429.0	4.79	2056.81	34.78	0.00	2772.16	1564.14	<b>1.77</b>	934.25	16931.69	35.61	0.50
2022	42	100	440.0	4.79	2109.55	35.01	0.00	2848.10	1584.47	<b>1.80</b>	959.84	17891.53	35.61	0.50
2023	43	100	440.0	4.79	2109.55	35.24	0.00	2852.95	1605.07	<b>1.78</b>	961.48	18853.01	35.61	0.50
2024	44	100	440.0	4.79	2109.55	35.47	0.00	2857.80	1625.94	<b>1.76</b>	963.11	19816.12	35.61	0.50
2025	45	100	453.0	4.79	2171.87	35.70	0.00	2947.23	1647.07	<b>1.79</b>	993.25	20809.37	35.61	0.50
2026	46	100	453.0	4.79	2171.87	35.93	0.00	2952.23	1668.49	<b>1.77</b>	994.94	21804.31	35.61	0.50
2027	47	100	453.0	4.79	2171.87	36.16	0.00	2957.22	1690.18	<b>1.75</b>	996.62	22800.93	35.61	0.50
2028	48	100	477.0	4.79	2286.94	36.39	0.00	3119.16	1712.15	<b>1.82</b>	1051.19	23852.12	35.61	0.50
2029	49	100	477.0	4.79	2286.94	36.62	0.00	3124.42	1734.41	<b>1.80</b>	1052.17	24904.29	35.63	0.50
2030	50	100	477.0	4.79	2286.94	36.85	0.00	3129.68	1756.95	<b>1.78</b>	1052.34	25956.63	35.69	0.50
2031	51	100	477.0	4.79	2286.94	37.08	0.00	3134.94	1779.79	<b>1.76</b>	1051.71	27008.34	35.77	0.50
2032	52	100	503.0	4.79	2411.59	37.31	0.00	3311.36	1802.93	<b>1.84</b>	1107.52	28115.86	35.88	0.50
2033	53	100	503.0	4.79	2411.59	37.54	0.00	3316.91	1826.37	<b>1.82</b>	1105.17	29221.03	36.02	0.50
2034	54	100	503.0	4.79	2411.59	37.77	0.00	3322.45	1850.11	<b>1.80</b>	1101.98	30323.01	36.18	0.50
2035	55	100	503.0	4.79	2411.59	38.00	0.00	3328.00	1874.16	<b>1.78</b>	1097.97	31420.98	36.37	0.51
2036	56	100	503.0	4.79	2411.59	38.23	0.00	3333.55	1898.53	<b>1.76</b>	1093.13	32514.11	36.59	0.51
2037	57	100	503.0	4.79	2411.59	38.46	0.00	3339.09	1923.21	<b>1.74</b>	1087.49	33601.60	36.85	0.51
2038	58	100	503.0	4.79	2411.59	38.69	0.00	3344.64	1948.21	<b>1.72</b>	1081.05	34682.66	37.13	0.52
2039	59	100	503.0	4.79	2411.59	38.92	0.00	3350.19	1973.54	<b>1.70</b>	1073.83	35756.49	37.44	0.52
2040	60	100	503.0	4.79	2411.59	39.15	0.00	3355.73	1999.19	<b>1.68</b>	1065.85	36822.34	37.78	0.53
2041	61	100	503.0	4.79	2411.59	39.38	0.00	3361.28	2025.18	<b>1.66</b>	1057.12	37879.46	38.16	0.53
2042	62	100	503.0	4.79	2411.59	39.61	0.00	3366.83	2051.51	<b>1.64</b>	1047.66	38927.12	38.56	0.54
2043	63	100	503.0	4.79	2411.59	39.84	0.00	3372.37	2078.18	<b>1.62</b>	1037.49	39964.61	39.01	0.54
2044	64	100	503.0	4.79	2411.59	40.07	0.00	3377.92	2105.20	<b>1.60</b>	1026.64	40991.25	39.48	0.55
2045	65	100	503.0	4.79	2411.59	40.30	0.00	3383.47	2132.56	<b>1.59</b>	1015.13	42006.38	40.00	0.56
2046	66	100	503.0	4.79	2411.59	40.53	0.00	3389.01	2160.29	<b>1.57</b>	1003.75	43010.13	40.52	0.56
2047	67	100	503.0	4.79	2411.59	40.76	0.00	3394.56	2188.37	<b>1.55</b>	992.49	44002.62	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	339.0	5.49	1859.85	30.41	0.00	2425.43	1299.25	<b>1.87</b>	817.40	817.40	35.61	0.50
2003	23	100	339.0	5.37	1822.00	30.64	0.00	2380.26	1339.90	<b>1.78</b>	802.18	1619.57	35.61	0.50
2004	24	100	344.0	5.29	1819.66	30.87	0.00	2381.39	1388.62	<b>1.71</b>	802.56	2422.13	35.61	0.50
2005	25	100	344.0	5.29	1819.47	31.10	0.00	2385.32	1439.19	<b>1.66</b>	803.88	3226.01	35.61	0.50
2006	26	100	349.0	5.23	1825.31	31.33	0.00	2397.18	1458.33	<b>1.64</b>	807.88	4033.89	35.61	0.50
2007	27	100	349.0	5.19	1812.87	31.56	5.27	2390.29	1466.48	<b>1.63</b>	805.56	4839.45	35.61	0.50
2008	28	100	356.0	5.09	1813.12	31.79	0.00	2389.52	1472.01	<b>1.62</b>	805.30	5644.75	35.61	0.50
2009	29	100	356.0	5.13	1825.97	32.02	0.00	2410.65	1489.22	<b>1.62</b>	812.42	6457.16	35.61	0.50
2010	30	100	366.0	5.08	1858.30	32.25	0.00	2457.60	1473.50	<b>1.67</b>	828.24	7285.41	35.61	0.50
2011	31	100	366.0	4.97	1819.69	32.48	0.00	2410.73	1465.69	<b>1.64</b>	812.44	8097.85	35.61	0.50
2012	32	100	379.0	4.88	1848.17	32.71	0.00	2452.71	1501.45	<b>1.63</b>	826.59	8924.44	35.61	0.50
2013	33	100	379.0	4.83	1832.33	32.94	11.54	2447.45	1493.34	<b>1.64</b>	824.82	9749.26	35.61	0.50
2014	34	100	394.0	4.81	1895.32	33.17	0.00	2523.99	1501.62	<b>1.68</b>	850.62	10599.88	35.61	0.50
2015	35	100	394.0	4.81	1894.58	33.40	6.19	2533.56	1513.63	<b>1.67</b>	853.84	11453.72	35.61	0.50
2016	36	100	413.0	4.80	1981.98	33.63	0.00	2648.51	1520.05	<b>1.74</b>	892.58	12346.30	35.61	0.50
2017	37	100	413.0	4.81	1985.97	33.86	0.00	2658.42	1519.00	<b>1.75</b>	895.92	13242.22	35.61	0.50
2018	38	100	413.0	4.74	1958.55	34.09	19.05	2645.27	1516.45	<b>1.74</b>	891.49	14133.71	35.61	0.50
2019	39	100	429.0	4.79	2056.81	34.32	0.00	2762.70	1524.25	<b>1.81</b>	931.06	15064.77	35.61	0.50
2020	40	100	429.0	4.79	2056.81	34.55	0.00	2767.43	1544.07	<b>1.79</b>	932.66	15997.43	35.61	0.50
2021	41	100	429.0	4.79	2056.81	34.78	0.00	2772.16	1564.14	<b>1.77</b>	934.25	16931.69	35.61	0.50
2022	42	100	440.0	4.79	2109.55	35.01	0.00	2848.10	1584.47	<b>1.80</b>	959.84	17891.53	35.61	0.50
2023	43	100	440.0	4.79	2109.55	35.24	0.00	2852.95	1605.07	<b>1.78</b>	961.48	18853.01	35.61	0.50
2024	44	100	440.0	4.79	2109.55	35.47	0.00	2857.80	1625.94	<b>1.76</b>	963.11	19816.12	35.61	0.50
2025	45	100	453.0	4.79	2171.87	35.70	0.00	2947.23	1647.07	<b>1.79</b>	993.25	20809.37	35.61	0.50
2026	46	100	453.0	4.79	2171.87	35.93	0.00	2952.23	1668.49	<b>1.77</b>	994.94	21804.31	35.61	0.50
2027	47	100	453.0	4.79	2171.87	36.16	0.00	2957.22	1690.18	<b>1.75</b>	996.62	22800.93	35.61	0.50
2028	48	100	477.0	4.79	2286.94	36.39	0.00	3119.16	1712.15	<b>1.82</b>	1051.19	23852.12	35.61	0.50
2029	49	100	477.0	4.79	2286.94	36.62	0.00	3124.42	1734.41	<b>1.80</b>	1052.17	24904.29	35.63	0.50
2030	50	100	477.0	4.79	2286.94	36.85	0.00	3129.68	1756.95	<b>1.78</b>	1052.34	25956.63	35.69	0.50
2031	51	100	477.0	4.79	2286.94	37.08	0.00	3134.94	1779.79	<b>1.76</b>	1051.71	27008.34	35.77	0.50
2032	52	100	503.0	4.79	2411.59	37.31	0.00	3311.36	1802.93	<b>1.84</b>	1107.52	28115.86	35.88	0.50
2033	53	100	503.0	4.79	2411.59	37.54	0.00	3316.91	1826.37	<b>1.82</b>	1105.17	29221.03	36.02	0.50
2034	54	100	503.0	4.79	2411.59	37.77	0.00	3322.45	1850.11	<b>1.80</b>	1101.98	30323.01	36.18	0.50
2035	55	100	503.0	4.79	2411.59	38.00	0.00	3328.00	1874.16	<b>1.78</b>	1097.97	31420.98	36.37	0.51
2036	56	100	503.0	4.79	2411.59	38.23	0.00	3333.55	1898.53	<b>1.76</b>	1093.13	32514.11	36.59	0.51
2037	57	100	503.0	4.79	2411.59	38.46	0.00	3339.09	1923.21	<b>1.74</b>	1087.49	33601.60	36.85	0.51
2038	58	100	503.0	4.79	2411.59	38.69	0.00	3344.64	1948.21	<b>1.72</b>	1081.05	34682.66	37.13	0.52
2039	59	100	503.0	4.79	2411.59	38.92	0.00	3350.19	1973.54	<b>1.70</b>	1073.83	35756.49	37.44	0.52
2040	60	100	503.0	4.79	2411.59	39.15	0.00	3355.73	1999.19	<b>1.68</b>	1065.85	36822.34	37.78	0.53
2041	61	100	503.0	4.79	2411.59	39.38	0.00	3361.28	2025.18	<b>1.66</b>	1057.12	37879.46	38.16	0.53
2042	62	100	503.0	4.79	2411.59	39.61	0.00	3366.83	2051.51	<b>1.64</b>	1047.66	38927.12	38.56	0.54
2043	63	100	503.0	4.79	2411.59	39.84	0.00	3372.37	2078.18	<b>1.62</b>	1037.49	39964.61	39.01	0.54
2044	64	100	503.0	4.79	2411.59	40.07	0.00	3377.92	2105.20	<b>1.60</b>	1026.64	40991.25	39.48	0.55
2045	65	100	503.0	4.79	2411.59	40.30	0.00	3383.47	2132.56	<b>1.59</b>	1015.13	42006.38	40.00	0.56
2046	66	100	503.0	4.79	2411.59	40.53	0.00	3389.01	2160.29	<b>1.57</b>	1003.75	43010.13	40.52	0.56
2047	67	100	503.0	4.79	2411.59	40.76	0.00	3394.56	2188.37	<b>1.55</b>	992.49	44002.62	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	339.0	5.49	1859.85	40.30	0.00	2609.37	1299.25	<b>2.01</b>	938.08	938.08	33.38	0.46
2003	23	100	339.0	5.37	1822.00	40.30	0.00	2556.26	1339.90	<b>1.91</b>	918.99	1857.07	33.38	0.46
2004	24	100	344.0	5.29	1819.66	40.30	0.00	2552.99	1388.62	<b>1.84</b>	917.81	2774.89	33.38	0.46
2005	25	100	344.0	5.29	1819.47	40.30	0.00	2552.71	1439.19	<b>1.77</b>	917.72	3692.60	33.38	0.46
2006	26	100	349.0	5.23	1825.31	40.30	0.00	2560.91	1458.33	<b>1.76</b>	920.66	4613.27	33.38	0.46
2007	27	100	349.0	5.19	1812.87	40.30	16.78	2560.24	1466.48	<b>1.75</b>	920.42	5533.69	33.38	0.46
2008	28	100	356.0	5.09	1813.12	40.30	0.00	2543.81	1472.01	<b>1.73</b>	914.52	6448.21	33.38	0.46
2009	29	100	356.0	5.13	1825.97	40.30	0.00	2561.84	1489.22	<b>1.72</b>	921.00	7369.20	33.38	0.46
2010	30	100	366.0	5.08	1858.30	40.30	0.00	2607.19	1473.50	<b>1.77</b>	937.30	8306.51	33.38	0.46
2011	31	100	366.0	4.97	1819.69	40.30	175.72	2728.75	1465.69	<b>1.86</b>	981.00	9287.51	33.38	0.46
2012	32	100	379.0	4.88	1848.17	40.30	100.32	2693.30	1501.45	<b>1.79</b>	968.26	10255.77	33.38	0.46
2013	33	100	379.0	4.83	1832.33	40.30	92.91	2663.68	1493.34	<b>1.78</b>	957.61	11213.37	33.38	0.46
2014	34	100	394.0	4.81	1895.32	40.30	59.94	2719.07	1501.62	<b>1.81</b>	977.52	12190.89	33.38	0.46
2015	35	100	394.0	4.81	1894.58	40.30	125.63	2783.72	1513.63	<b>1.84</b>	1000.77	13191.66	33.38	0.46
2016	36	100	413.0	4.80	1981.98	40.30	34.64	2815.35	1520.05	<b>1.85</b>	1012.13	14203.79	33.38	0.46
2017	37	100	413.0	4.81	1985.97	40.30	43.48	2829.80	1519.00	<b>1.86</b>	1017.33	15221.12	33.38	0.46
2018	38	100	413.0	4.74	1958.55	40.30	97.70	2845.55	1516.45	<b>1.88</b>	1022.99	16244.12	33.38	0.46
2019	39	100	429.0	4.79	2056.81	40.30	0.00	2885.70	1524.25	<b>1.89</b>	1037.43	17281.54	33.38	0.46
2020	40	100	429.0	4.52	1938.76	40.30	0.00	2720.09	1426.66	<b>1.91</b>	977.89	18259.43	33.38	0.46
2021	41	100	429.0	4.56	1956.21	40.30	0.00	2744.57	1429.59	<b>1.92</b>	986.69	19246.12	33.38	0.46
2022	42	100	440.0	4.61	2026.44	40.30	0.00	2843.09	1437.39	<b>1.98</b>	1022.11	20268.23	33.38	0.46
2023	43	100	440.0	4.66	2050.15	40.30	0.00	2876.35	1446.40	<b>1.99</b>	1034.07	21302.29	33.38	0.46
2024	44	100	440.0	4.71	2074.54	40.30	0.00	2910.58	1456.62	<b>2.00</b>	1046.37	22348.67	33.38	0.46
2025	45	100	453.0	4.77	2161.89	40.30	0.00	3033.14	1468.09	<b>2.07</b>	1090.43	23439.10	33.38	0.46
2026	46	100	453.0	4.83	2188.92	40.30	0.00	3071.05	1480.83	<b>2.07</b>	1104.06	24543.16	33.38	0.46
2027	47	100	453.0	4.89	2216.93	40.30	0.00	3110.36	1494.87	<b>2.08</b>	1118.19	25661.35	33.38	0.46
2028	48	100	477.0	4.96	2364.97	40.30	0.00	3318.05	1510.25	<b>2.20</b>	1192.86	26854.21	33.38	0.46
2029	49	100	477.0	5.02	2393.58	40.30	0.00	3358.20	1527.00	<b>2.20</b>	1206.44	28060.65	33.40	0.46
2030	50	100	477.0	5.08	2423.26	40.30	0.00	3399.84	1545.16	<b>2.20</b>	1219.63	29280.28	33.45	0.47
2031	51	100	477.0	5.14	2454.04	40.30	0.00	3443.02	1564.78	<b>2.20</b>	1232.37	30512.65	33.53	0.47
2032	52	100	503.0	5.21	2621.44	40.30	0.00	3677.89	1585.13	<b>2.32</b>	1312.44	31825.09	33.63	0.47
2033	53	100	503.0	5.28	2655.52	40.30	0.00	3725.70	1605.73	<b>2.32</b>	1324.46	33149.56	33.76	0.47
2034	54	100	503.0	5.35	2690.05	40.30	0.00	3774.13	1626.61	<b>2.32</b>	1335.58	34485.14	33.91	0.47
2035	55	100	503.0	5.42	2725.02	40.30	0.00	3823.20	1647.75	<b>2.32</b>	1345.77	35830.91	34.09	0.47
2036	56	100	503.0	5.49	2760.44	40.30	0.00	3872.90	1669.17	<b>2.32</b>	1355.00	37185.91	34.30	0.48
2037	57	100	503.0	5.56	2796.33	40.30	0.00	3923.25	1690.87	<b>2.32</b>	1363.26	38549.17	34.53	0.48
2038	58	100	503.0	5.63	2832.68	40.30	0.00	3974.25	1712.85	<b>2.32</b>	1370.53	39919.70	34.80	0.48
2039	59	100	503.0	5.70	2869.50	40.30	0.00	4025.91	1735.12	<b>2.32</b>	1376.79	41296.49	35.09	0.49
2040	60	100	503.0	5.78	2906.81	40.30	0.00	4078.25	1757.68	<b>2.32</b>	1382.03	42678.53	35.41	0.49
2041	61	100	503.0	5.85	2944.60	40.30	0.00	4131.27	1780.53	<b>2.32</b>	1386.24	44064.77	35.76	0.50
2042	62	100	503.0	5.93	2982.88	40.30	0.00	4184.97	1803.67	<b>2.32</b>	1389.40	45454.17	36.14	0.50
2043	63	100	503.0	6.01	3021.65	40.30	0.00	4239.38	1827.12	<b>2.32</b>	1391.52	46845.68	36.56	0.51
2044	64	100	503.0	6.09	3060.93	40.30	0.00	4294.49	1850.87	<b>2.32</b>	1392.57	48238.26	37.01	0.52
2045	65	100	503.0	6.16	3100.73	40.30	0.00	4350.32	1874.94	<b>2.32</b>	1392.57	49630.83	37.49	0.52
2046	66	100	503.0	6.24	3141.04	40.30	0.00	4406.87	1899.31	<b>2.32</b>	1392.57	51023.41	37.97	0.53
2047	67	100	503.0	6.33	3181.87	40.30	0.00	4464.16	1924.00	<b>2.32</b>	1392.57	52415.98	38.47	0.54

### 6.3 Génération 1990 (début en 2012)

Secrétaire administratif / Début de carrière à 22 ans / Quotité : 100%

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

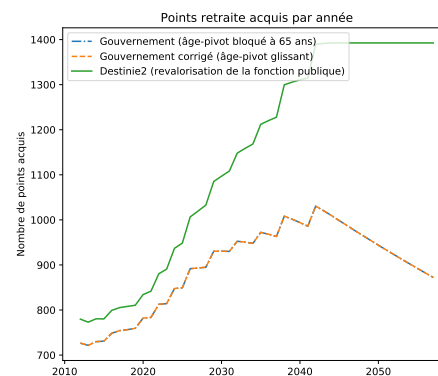
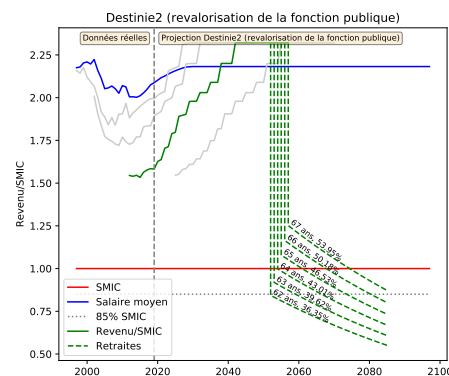
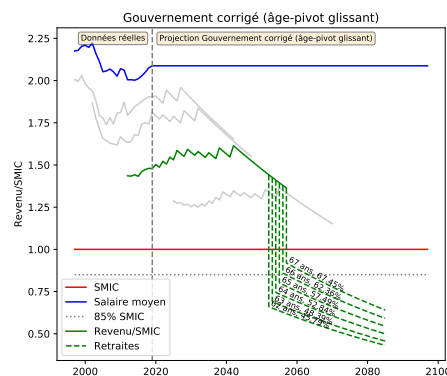
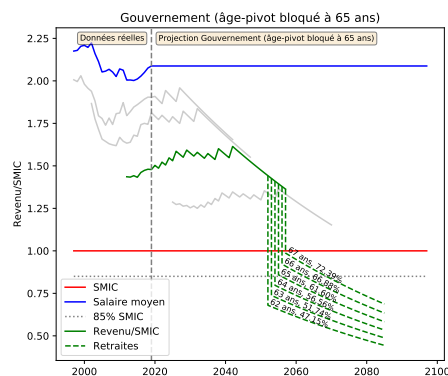
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	1587.40	<b>47.15</b>	2334.36	<b>0.68</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>	<b>0.51</b>	<b>0.47</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	1744.88	<b>51.74</b>	2364.71	<b>0.74</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	1910.43	<b>56.56</b>	2395.45	<b>0.80</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2055	65	100.00%	65 ans 0 mois	0.00%	2084.21	<b>61.60</b>	2426.59	<b>0.86</b>	<b>0.81</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>
2056	66	100.00%	65 ans 0 mois	5.00%	2266.41	<b>66.88</b>	2458.13	<b>0.92</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>
2057	67	100.00%	65 ans 0 mois	10.00%	2457.17	<b>72.39</b>	2490.09	<b>0.99</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1541.76	<b>45.79</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1631.78	<b>48.39</b>	2364.71	<b>0.69</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>	<b>0.49</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1784.74	<b>52.84</b>	2395.45	<b>0.75</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.53</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1945.27	<b>57.49</b>	2426.59	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2113.51	<b>62.36</b>	2458.13	<b>0.86</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2289.64	<b>67.45</b>	2490.09	<b>0.92</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1754.81	<b>36.85</b>	2052.36	<b>0.86</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1936.52	<b>40.14</b>	2079.04	<b>0.93</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2128.88	<b>43.57</b>	2106.06	<b>1.01</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2332.24	<b>47.11</b>	2133.44	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2546.92	<b>50.79</b>	2161.18	<b>1.18</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2773.27	<b>54.60</b>	2189.27	<b>1.27</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	339.0	4.88	1653.11	30.41	0.00	2155.82	1501.45	<b>1.44</b>	726.54	726.54	35.61	0.50
2013	23	100	339.0	4.83	1638.95	30.64	0.00	2141.12	1493.34	<b>1.43</b>	721.58	1448.12	35.61	0.50
2014	24	100	344.0	4.81	1654.79	30.87	0.00	2165.63	1501.62	<b>1.44</b>	729.84	2177.97	35.61	0.50
2015	25	100	344.0	4.81	1654.15	31.10	0.00	2168.59	1513.63	<b>1.43</b>	730.84	2908.81	35.61	0.50
2016	26	100	349.0	4.80	1674.84	31.33	21.24	2220.81	1520.05	<b>1.46</b>	748.44	3657.25	35.61	0.50
2017	27	100	349.0	4.81	1678.22	31.56	30.24	2238.11	1519.00	<b>1.47</b>	754.27	4411.51	35.61	0.50
2018	28	100	356.0	4.74	1688.24	31.79	19.60	2244.53	1516.45	<b>1.48</b>	756.43	5167.95	35.61	0.50
2019	29	100	356.0	4.79	1706.81	32.02	0.00	2253.34	1524.25	<b>1.48</b>	759.40	5927.35	35.61	0.50
2020	30	100	366.0	4.79	1754.76	32.25	0.00	2320.67	1544.07	<b>1.50</b>	782.09	6709.44	35.61	0.50
2021	31	100	366.0	4.79	1754.76	32.48	0.00	2324.70	1564.14	<b>1.49</b>	783.45	7492.90	35.61	0.50
2022	32	100	379.0	4.79	1817.09	32.71	0.00	2411.45	1584.47	<b>1.52</b>	812.69	8305.59	35.61	0.50
2023	33	100	379.0	4.79	1817.09	32.94	0.00	2415.63	1605.07	<b>1.51</b>	814.10	9119.69	35.61	0.50
2024	34	100	394.0	4.79	1889.00	33.17	0.00	2515.58	1625.94	<b>1.55</b>	847.78	9967.47	35.61	0.50
2025	35	100	394.0	4.79	1889.00	33.40	0.00	2519.93	1647.07	<b>1.53</b>	849.25	10816.71	35.61	0.50
2026	36	100	413.0	4.79	1980.10	33.63	0.00	2646.00	1668.49	<b>1.59</b>	891.74	11708.45	35.61	0.50
2027	37	100	413.0	4.79	1980.10	33.86	0.00	2650.56	1690.18	<b>1.57</b>	893.27	12601.72	35.61	0.50
2028	38	100	413.0	4.79	1980.10	34.09	0.00	2655.11	1712.15	<b>1.55</b>	894.80	13496.52	35.61	0.50
2029	39	100	429.0	4.79	2056.81	34.32	0.00	2762.70	1734.41	<b>1.59</b>	930.36	14426.88	35.63	0.50
2030	40	100	429.0	4.79	2056.81	34.55	0.00	2767.43	1756.95	<b>1.58</b>	930.54	15357.42	35.69	0.50
2031	41	100	429.0	4.79	2056.81	34.78	0.00	2772.16	1779.79	<b>1.56</b>	930.00	16287.42	35.77	0.50
2032	42	100	440.0	4.79	2109.55	35.01	0.00	2848.10	1802.93	<b>1.58</b>	952.58	17240.00	35.88	0.50
2033	43	100	440.0	4.79	2109.55	35.24	0.00	2852.95	1826.37	<b>1.56</b>	950.58	18190.58	36.02	0.50
2034	44	100	440.0	4.79	2109.55	35.47	0.00	2857.80	1850.11	<b>1.54</b>	947.87	19138.45	36.18	0.50
2035	45	100	453.0	4.79	2171.87	35.70	0.00	2947.23	1874.16	<b>1.57</b>	972.35	20110.80	36.37	0.51
2036	46	100	453.0	4.79	2171.87	35.93	0.00	2952.23	1898.53	<b>1.56</b>	968.09	21078.89	36.59	0.51
2037	47	100	453.0	4.79	2171.87	36.16	0.00	2957.22	1923.21	<b>1.54</b>	963.12	22042.01	36.85	0.51
2038	48	100	477.0	4.79	2286.94	36.39	0.00	3119.16	1948.21	<b>1.60</b>	1008.17	23050.18	37.13	0.52
2039	49	100	477.0	4.79	2286.94	36.62	0.00	3124.42	1973.54	<b>1.58</b>	1001.47	24051.65	37.44	0.52
2040	50	100	477.0	4.79	2286.94	36.85	0.00	3129.68	1999.19	<b>1.57</b>	994.05	25045.70	37.78	0.53
2041	51	100	477.0	4.79	2286.94	37.08	0.00	3134.94	2025.18	<b>1.55</b>	985.93	26031.63	38.16	0.53
2042	52	100	503.0	4.79	2411.59	37.31	0.00	3311.36	2051.51	<b>1.61</b>	1030.40	27062.03	38.56	0.54
2043	53	100	503.0	4.79	2411.59	37.54	0.00	3316.91	2078.18	<b>1.60</b>	1020.43	28082.46	39.01	0.54
2044	54	100	503.0	4.79	2411.59	37.77	0.00	3322.45	2105.20	<b>1.58</b>	1009.79	29092.24	39.48	0.55
2045	55	100	503.0	4.79	2411.59	38.00	0.00	3328.00	2132.56	<b>1.56</b>	998.49	30090.74	40.00	0.56
2046	56	100	503.0	4.79	2411.59	38.23	0.00	3333.55	2160.29	<b>1.54</b>	987.32	31078.05	40.52	0.56
2047	57	100	503.0	4.79	2411.59	38.46	0.00	3339.09	2188.37	<b>1.53</b>	976.27	32054.33	41.04	0.57
2048	58	100	503.0	4.79	2411.59	38.69	0.00	3344.64	2216.82	<b>1.51</b>	965.34	33019.67	41.58	0.58
2049	59	100	503.0	4.79	2411.59	38.92	0.00	3350.19	2245.64	<b>1.49</b>	954.53	33974.20	42.12	0.59
2050	60	100	503.0	4.79	2411.59	39.15	0.00	3355.73	2274.83	<b>1.48</b>	943.85	34918.05	42.66	0.59
2051	61	100	503.0	4.79	2411.59	39.38	0.00	3361.28	2304.40	<b>1.46</b>	933.27	35851.32	43.22	0.60
2052	62	100	503.0	4.79	2411.59	39.61	0.00	3366.83	2334.36	<b>1.44</b>	922.82	36774.14	43.78	0.61
2053	63	100	503.0	4.79	2411.59	39.84	0.00	3372.37	2364.71	<b>1.43</b>	912.47	37686.61	44.35	0.62
2054	64	100	503.0	4.79	2411.59	40.07	0.00	3377.92	2395.45	<b>1.41</b>	902.25	38588.86	44.93	0.63
2055	65	100	503.0	4.79	2411.59	40.30	0.00	3383.47	2426.59	<b>1.39</b>	892.13	39480.99	45.51	0.63
2056	66	100	503.0	4.79	2411.59	40.53	0.00	3389.01	2458.13	<b>1.38</b>	882.12	40363.11	46.10	0.64
2057	67	100	503.0	4.79	2411.59	40.76	0.00	3394.56	2490.09	<b>1.36</b>	872.23	41235.34	46.70	0.65



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	339.0	4.88	1653.11	30.41	0.00	2155.82	1501.45	1.44	726.54	726.54	35.61	0.50
2013	23	100	339.0	4.83	1638.95	30.64	0.00	2141.12	1493.34	1.43	721.58	1448.12	35.61	0.50
2014	24	100	344.0	4.81	1654.79	30.87	0.00	2165.63	1501.62	1.44	729.84	2177.97	35.61	0.50
2015	25	100	344.0	4.81	1654.15	31.10	0.00	2168.59	1513.63	1.43	730.84	2908.81	35.61	0.50
2016	26	100	349.0	4.80	1674.84	31.33	21.24	2220.81	1520.05	1.46	748.44	3657.25	35.61	0.50
2017	27	100	349.0	4.81	1678.22	31.56	30.24	2238.11	1519.00	1.47	754.27	4411.51	35.61	0.50
2018	28	100	356.0	4.74	1688.24	31.79	19.60	2244.53	1516.45	1.48	756.43	5167.95	35.61	0.50
2019	29	100	356.0	4.79	1706.81	32.02	0.00	2253.34	1524.25	1.48	759.40	5927.35	35.61	0.50
2020	30	100	366.0	4.79	1754.76	32.25	0.00	2320.67	1544.07	1.50	782.09	6709.44	35.61	0.50
2021	31	100	366.0	4.79	1754.76	32.48	0.00	2324.70	1564.14	1.49	783.45	7492.90	35.61	0.50
2022	32	100	379.0	4.79	1817.09	32.71	0.00	2411.45	1584.47	1.52	812.69	8305.59	35.61	0.50
2023	33	100	379.0	4.79	1817.09	32.94	0.00	2415.63	1605.07	1.51	814.10	9119.69	35.61	0.50
2024	34	100	394.0	4.79	1889.00	33.17	0.00	2515.58	1625.94	1.55	847.78	9967.47	35.61	0.50
2025	35	100	394.0	4.79	1889.00	33.40	0.00	2519.93	1647.07	1.53	849.25	10816.71	35.61	0.50
2026	36	100	413.0	4.79	1980.10	33.63	0.00	2646.00	1668.49	1.59	891.74	11708.45	35.61	0.50
2027	37	100	413.0	4.79	1980.10	33.86	0.00	2650.56	1690.18	1.57	893.27	12601.72	35.61	0.50
2028	38	100	413.0	4.79	1980.10	34.09	0.00	2655.11	1712.15	1.55	894.80	13496.52	35.61	0.50
2029	39	100	429.0	4.79	2056.81	34.32	0.00	2762.70	1734.41	1.59	930.36	14426.88	35.63	0.50
2030	40	100	429.0	4.79	2056.81	34.55	0.00	2767.43	1756.95	1.58	930.54	15357.42	35.69	0.50
2031	41	100	429.0	4.79	2056.81	34.78	0.00	2772.16	1779.79	1.56	930.00	16287.42	35.77	0.50
2032	42	100	440.0	4.79	2109.55	35.01	0.00	2848.10	1802.93	1.58	952.58	17240.00	35.88	0.50
2033	43	100	440.0	4.79	2109.55	35.24	0.00	2852.95	1826.37	1.56	950.58	18190.58	36.02	0.50
2034	44	100	440.0	4.79	2109.55	35.47	0.00	2857.80	1850.11	1.54	947.87	19138.45	36.18	0.50
2035	45	100	453.0	4.79	2171.87	35.70	0.00	2947.23	1874.16	1.57	972.35	20110.80	36.37	0.51
2036	46	100	453.0	4.79	2171.87	35.93	0.00	2952.23	1898.53	1.56	968.09	21078.89	36.59	0.51
2037	47	100	453.0	4.79	2171.87	36.16	0.00	2957.22	1923.21	1.54	963.12	22042.01	36.85	0.51
2038	48	100	477.0	4.79	2286.94	36.39	0.00	3119.16	1948.21	1.60	1008.17	23050.18	37.13	0.52
2039	49	100	477.0	4.79	2286.94	36.62	0.00	3124.42	1973.54	1.58	1001.47	24051.65	37.44	0.52
2040	50	100	477.0	4.79	2286.94	36.85	0.00	3129.68	1999.19	1.57	994.05	25045.70	37.78	0.53
2041	51	100	477.0	4.79	2286.94	37.08	0.00	3134.94	2025.18	1.55	985.93	26031.63	38.16	0.53
2042	52	100	503.0	4.79	2411.59	37.31	0.00	3311.36	2051.51	1.61	1030.40	27062.03	38.56	0.54
2043	53	100	503.0	4.79	2411.59	37.54	0.00	3316.91	2078.18	1.60	1020.43	28082.46	39.01	0.54
2044	54	100	503.0	4.79	2411.59	37.77	0.00	3322.45	2105.20	1.58	1009.79	29092.24	39.48	0.55
2045	55	100	503.0	4.79	2411.59	38.00	0.00	3328.00	2132.56	1.56	998.49	30090.74	40.00	0.56
2046	56	100	503.0	4.79	2411.59	38.23	0.00	3333.55	2160.29	1.54	987.32	31078.05	40.52	0.56
2047	57	100	503.0	4.79	2411.59	38.46	0.00	3339.09	2188.37	1.53	976.27	32054.33	41.04	0.57
2048	58	100	503.0	4.79	2411.59	38.69	0.00	3344.64	2216.82	1.51	965.34	33019.67	41.58	0.58
2049	59	100	503.0	4.79	2411.59	38.92	0.00	3350.19	2245.64	1.49	954.53	33974.20	42.12	0.59
2050	60	100	503.0	4.79	2411.59	39.15	0.00	3355.73	2274.83	1.48	943.85	34918.05	42.66	0.59
2051	61	100	503.0	4.79	2411.59	39.38	0.00	3361.28	2304.40	1.46	933.27	35851.32	43.22	0.60
2052	62	100	503.0	4.79	2411.59	39.61	0.00	3366.83	2334.36	1.44	922.82	36774.14	43.78	0.61
2053	63	100	503.0	4.79	2411.59	39.84	0.00	3372.37	2364.71	1.43	912.47	37686.61	44.35	0.62
2054	64	100	503.0	4.79	2411.59	40.07	0.00	3377.92	2395.45	1.41	902.25	38588.86	44.93	0.63
2055	65	100	503.0	4.79	2411.59	40.30	0.00	3383.47	2426.59	1.39	892.13	39480.99	45.51	0.63
2056	66	100	503.0	4.79	2411.59	40.53	0.00	3389.01	2458.13	1.38	882.12	40363.11	46.10	0.64
2057	67	100	503.0	4.79	2411.59	40.76	0.00	3394.56	2490.09	1.36	872.23	41235.34	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	339.0	4.88	1653.11	40.30	0.00	2319.32	1501.45	<b>1.54</b>	833.81	833.81	33.38	0.46
2013	23	100	339.0	4.83	1638.95	40.30	0.00	2299.44	1493.34	<b>1.54</b>	826.66	1660.47	33.38	0.46
2014	24	100	344.0	4.81	1654.79	40.30	0.00	2321.68	1501.62	<b>1.55</b>	834.66	2495.13	33.38	0.46
2015	25	100	344.0	4.81	1654.15	40.30	0.00	2320.77	1513.63	<b>1.53</b>	834.33	3329.46	33.38	0.46
2016	26	100	349.0	4.80	1674.84	40.30	192.21	2542.01	1520.05	<b>1.67</b>	913.87	4243.33	33.38	0.46
2017	27	100	349.0	4.81	1678.22	40.30	165.96	2520.50	1519.00	<b>1.66</b>	906.13	5149.46	33.38	0.46
2018	28	100	356.0	4.74	1688.24	40.30	107.73	2476.34	1516.45	<b>1.63</b>	890.26	6039.72	33.38	0.46
2019	29	100	356.0	4.79	1706.81	40.30	108.27	2502.93	1524.25	<b>1.64</b>	899.82	6939.54	33.38	0.46
2020	30	100	366.0	4.52	1654.05	40.30	50.92	2371.55	1426.66	<b>1.66</b>	852.59	7792.13	33.38	0.46
2021	31	100	366.0	4.56	1668.94	40.30	17.41	2358.93	1429.59	<b>1.65</b>	848.05	8640.18	33.38	0.46
2022	32	100	379.0	4.61	1745.50	40.30	0.00	2448.93	1437.39	<b>1.70</b>	880.41	9520.58	33.38	0.46
2023	33	100	379.0	4.66	1765.92	40.30	0.00	2477.59	1446.40	<b>1.71</b>	890.71	10411.29	33.38	0.46
2024	34	100	394.0	4.71	1857.66	40.30	0.00	2606.29	1456.62	<b>1.79</b>	936.98	11348.27	33.38	0.46
2025	35	100	394.0	4.77	1880.32	40.30	0.00	2638.09	1468.09	<b>1.80</b>	948.41	12296.68	33.38	0.46
2026	36	100	413.0	4.83	1995.63	40.30	0.00	2799.88	1480.83	<b>1.89</b>	1006.57	13303.25	33.38	0.46
2027	37	100	413.0	4.89	2021.18	40.30	0.00	2835.71	1494.87	<b>1.90</b>	1019.46	14322.71	33.38	0.46
2028	38	100	413.0	4.96	2047.66	40.30	0.00	2872.86	1510.25	<b>1.90</b>	1032.81	15355.52	33.38	0.46
2029	39	100	429.0	5.02	2152.72	40.30	0.00	3020.27	1527.00	<b>1.98</b>	1085.04	16440.56	33.40	0.46
2030	40	100	429.0	5.08	2179.41	40.30	0.00	3057.72	1545.16	<b>1.98</b>	1096.90	17537.46	33.45	0.47
2031	41	100	429.0	5.14	2207.09	40.30	0.00	3096.55	1564.78	<b>1.98</b>	1108.36	18645.81	33.53	0.47
2032	42	100	440.0	5.21	2293.11	40.30	0.00	3217.24	1585.13	<b>2.03</b>	1148.06	19793.88	33.63	0.47
2033	43	100	440.0	5.28	2322.92	40.30	0.00	3259.06	1605.73	<b>2.03</b>	1158.58	20952.45	33.76	0.47
2034	44	100	440.0	5.35	2353.12	40.30	0.00	3301.43	1626.61	<b>2.03</b>	1168.30	22120.76	33.91	0.47
2035	45	100	453.0	5.42	2454.14	40.30	0.00	3443.16	1647.75	<b>2.09</b>	1211.99	23332.75	34.09	0.47
2036	46	100	453.0	5.49	2486.04	40.30	0.00	3487.92	1669.17	<b>2.09</b>	1220.31	24553.06	34.30	0.48
2037	47	100	453.0	5.56	2518.36	40.30	0.00	3533.26	1690.87	<b>2.09</b>	1227.75	25780.80	34.53	0.48
2038	48	100	477.0	5.63	2686.26	40.30	0.00	3768.82	1712.85	<b>2.20</b>	1299.69	27080.49	34.80	0.48
2039	49	100	477.0	5.70	2721.18	40.30	0.00	3817.82	1735.12	<b>2.20</b>	1305.63	28386.12	35.09	0.49
2040	50	100	477.0	5.78	2756.56	40.30	0.00	3867.45	1757.68	<b>2.20</b>	1310.60	29696.72	35.41	0.49
2041	51	100	477.0	5.85	2792.39	40.30	0.00	3917.72	1780.53	<b>2.20</b>	1314.59	31011.30	35.76	0.50
2042	52	100	503.0	5.93	2982.88	40.30	0.00	4184.97	1803.67	<b>2.32</b>	1389.40	32400.70	36.14	0.50
2043	53	100	503.0	6.01	3021.65	40.30	0.00	4239.38	1827.12	<b>2.32</b>	1391.52	33792.22	36.56	0.51
2044	54	100	503.0	6.09	3060.93	40.30	0.00	4294.49	1850.87	<b>2.32</b>	1392.57	35184.79	37.01	0.52
2045	55	100	503.0	6.16	3100.73	40.30	0.00	4350.32	1874.94	<b>2.32</b>	1392.57	36577.37	37.49	0.52
2046	56	100	503.0	6.24	3141.04	40.30	0.00	4406.87	1899.31	<b>2.32</b>	1392.57	37969.94	37.97	0.53
2047	57	100	503.0	6.33	3181.87	40.30	0.00	4464.16	1924.00	<b>2.32</b>	1392.57	39362.52	38.47	0.54
2048	58	100	503.0	6.41	3223.23	40.30	0.00	4522.20	1949.01	<b>2.32</b>	1392.57	40755.09	38.97	0.54
2049	59	100	503.0	6.49	3265.14	40.30	0.00	4580.99	1974.35	<b>2.32</b>	1392.57	42147.66	39.47	0.55
2050	60	100	503.0	6.58	3307.58	40.30	0.00	4640.54	2000.02	<b>2.32</b>	1392.57	43540.24	39.99	0.56
2051	61	100	503.0	6.66	3350.58	40.30	0.00	4700.87	2026.02	<b>2.32</b>	1392.57	44932.81	40.51	0.56
2052	62	100	503.0	6.75	3394.14	40.30	0.00	4761.98	2052.36	<b>2.32</b>	1392.57	46325.38	41.03	0.57
2053	63	100	503.0	6.84	3438.26	40.30	0.00	4823.88	2079.04	<b>2.32</b>	1392.57	47717.96	41.57	0.58
2054	64	100	503.0	6.92	3482.96	40.30	0.00	4886.59	2106.06	<b>2.32</b>	1392.57	49110.53	42.11	0.59
2055	65	100	503.0	7.01	3528.24	40.30	0.00	4950.12	2133.44	<b>2.32</b>	1392.57	50503.11	42.66	0.59
2056	66	100	503.0	7.11	3574.11	40.30	0.00	5014.47	2161.18	<b>2.32</b>	1392.57	51895.68	43.21	0.60
2057	67	100	503.0	7.20	3620.57	40.30	0.00	5079.66	2189.27	<b>2.32</b>	1392.57	53288.25	43.77	0.61

## 6.4 Génération 2003 (début en 2025)

Secrétaire administratif / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

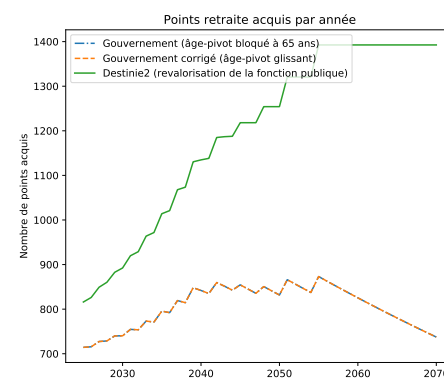
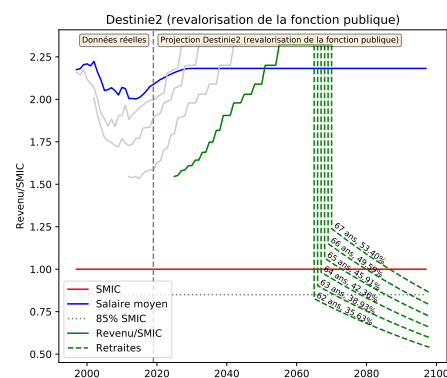
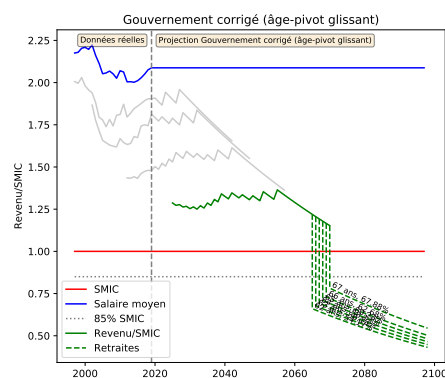
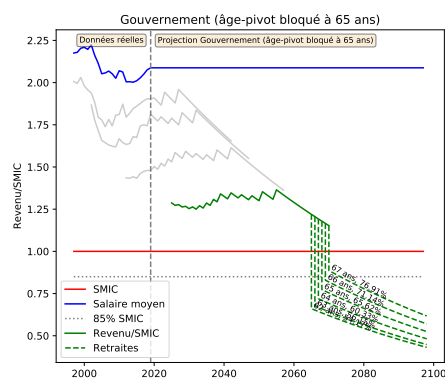
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	1823.65	<b>54.17</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	1893.54	<b>56.15</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	2038.01	<b>60.33</b>	2833.41	<b>0.72</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2220.26	<b>65.62</b>	2870.25	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2411.11	<b>71.14</b>	2907.56	<b>0.83</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2070	67	100.00%	65 ans 0 mois	10.00%	2610.74	<b>76.91</b>	2945.36	<b>0.89</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1823.65	<b>54.17</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1893.54	<b>56.15</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1964.94	<b>58.17</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2037.87	<b>60.23</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2124.08	<b>62.68</b>	2907.56	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2304.18	<b>67.88</b>	2945.36	<b>0.78</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2007.13	<b>35.63</b>	2427.59	<b>0.83</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.61</b>	<b>0.58</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2221.41	<b>38.93</b>	2459.15	<b>0.90</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2448.30	<b>42.36</b>	2491.12	<b>0.98</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2688.19	<b>45.91</b>	2523.50	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2941.47	<b>49.59</b>	2556.31	<b>1.15</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3208.55	<b>53.40</b>	2589.54	<b>1.24</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	339.0	4.79	1625.31	30.41	0.00	2119.57	1647.07	<b>1.29</b>	714.32	714.32	35.61	0.50
2026	23	100	339.0	4.79	1625.31	30.64	0.00	2123.30	1668.49	<b>1.27</b>	715.58	1429.90	35.61	0.50
2027	24	100	344.0	4.79	1649.28	30.87	0.00	2158.41	1690.18	<b>1.28</b>	727.41	2157.31	35.61	0.50
2028	25	100	344.0	4.79	1649.28	31.10	0.00	2162.21	1712.15	<b>1.26</b>	728.69	2886.00	35.61	0.50
2029	26	100	349.0	4.79	1673.25	31.33	0.00	2197.48	1734.41	<b>1.27</b>	740.02	3626.02	35.63	0.50
2030	27	100	349.0	4.79	1673.25	31.56	0.00	2201.33	1756.95	<b>1.25</b>	740.19	4366.20	35.69	0.50
2031	28	100	356.0	4.79	1706.81	31.79	0.00	2249.41	1779.79	<b>1.26</b>	754.63	5120.83	35.77	0.50
2032	29	100	356.0	4.79	1706.81	32.02	0.00	2253.34	1802.93	<b>1.25</b>	753.65	5874.49	35.88	0.50
2033	30	100	366.0	4.79	1754.76	32.25	0.00	2320.67	1826.37	<b>1.27</b>	773.23	6647.72	36.02	0.50
2034	31	100	366.0	4.79	1754.76	32.48	0.00	2324.70	1850.11	<b>1.26</b>	771.05	7418.77	36.18	0.50
2035	32	100	379.0	4.79	1817.09	32.71	0.00	2411.45	1874.16	<b>1.29</b>	795.58	8214.35	36.37	0.51
2036	33	100	379.0	4.79	1817.09	32.94	0.00	2415.63	1898.53	<b>1.27</b>	792.13	9006.49	36.59	0.51
2037	34	100	394.0	4.79	1889.00	33.17	0.00	2515.58	1923.21	<b>1.31</b>	819.29	9825.77	36.85	0.51
2038	35	100	394.0	4.79	1889.00	33.40	0.00	2519.93	1948.21	<b>1.29</b>	814.49	10640.26	37.13	0.52
2039	36	100	413.0	4.79	1980.10	33.63	0.00	2646.00	1973.54	<b>1.34</b>	848.12	11488.39	37.44	0.52
2040	37	100	413.0	4.79	1980.10	33.86	0.00	2650.56	1999.19	<b>1.33</b>	841.87	12330.26	37.78	0.53
2041	38	100	413.0	4.79	1980.10	34.09	0.00	2655.11	2025.18	<b>1.31</b>	835.03	13165.28	38.16	0.53
2042	39	100	429.0	4.79	2056.81	34.32	0.00	2762.70	2051.51	<b>1.35</b>	859.67	14024.96	38.56	0.54
2043	40	100	429.0	4.79	2056.81	34.55	0.00	2767.43	2078.18	<b>1.33</b>	851.39	14876.34	39.01	0.54
2044	41	100	429.0	4.79	2056.81	34.78	0.00	2772.16	2105.20	<b>1.32</b>	842.54	15718.88	39.48	0.55
2045	42	100	440.0	4.79	2109.55	35.01	0.00	2848.10	2132.56	<b>1.34</b>	854.51	16573.39	40.00	0.56
2046	43	100	440.0	4.79	2109.55	35.24	0.00	2852.95	2160.29	<b>1.32</b>	844.98	17418.37	40.52	0.56
2047	44	100	440.0	4.79	2109.55	35.47	0.00	2857.80	2188.37	<b>1.31</b>	835.55	18253.92	41.04	0.57
2048	45	100	453.0	4.79	2171.87	35.70	0.00	2947.23	2216.82	<b>1.33</b>	850.64	19104.56	41.58	0.58
2049	46	100	453.0	4.79	2171.87	35.93	0.00	2952.23	2245.64	<b>1.31</b>	841.15	19945.71	42.12	0.59
2050	47	100	453.0	4.79	2171.87	36.16	0.00	2957.22	2274.83	<b>1.30</b>	831.76	20777.47	42.66	0.59
2051	48	100	477.0	4.79	2286.94	36.39	0.00	3119.16	2304.40	<b>1.35</b>	866.05	21643.51	43.22	0.60
2052	49	100	477.0	4.79	2286.94	36.62	0.00	3124.42	2334.36	<b>1.34</b>	856.37	22499.89	43.78	0.61
2053	50	100	477.0	4.79	2286.94	36.85	0.00	3129.68	2364.71	<b>1.32</b>	846.81	23346.69	44.35	0.62
2054	51	100	477.0	4.79	2286.94	37.08	0.00	3134.94	2395.45	<b>1.31</b>	837.34	24184.04	44.93	0.63
2055	52	100	503.0	4.79	2411.59	37.31	0.00	3311.36	2426.59	<b>1.36</b>	873.12	25057.16	45.51	0.63
2056	53	100	503.0	4.79	2411.59	37.54	0.00	3316.91	2458.13	<b>1.35</b>	863.36	25920.51	46.10	0.64
2057	54	100	503.0	4.79	2411.59	37.77	0.00	3322.45	2490.09	<b>1.33</b>	853.70	26774.21	46.70	0.65
2058	55	100	503.0	4.79	2411.59	38.00	0.00	3328.00	2522.46	<b>1.32</b>	844.15	27618.37	47.31	0.66
2059	56	100	503.0	4.79	2411.59	38.23	0.00	3333.55	2555.25	<b>1.30</b>	834.71	28453.07	47.92	0.67
2060	57	100	503.0	4.79	2411.59	38.46	0.00	3339.09	2588.47	<b>1.29</b>	825.37	29278.44	48.55	0.68
2061	58	100	503.0	4.79	2411.59	38.69	0.00	3344.64	2622.12	<b>1.28</b>	816.13	30094.57	49.18	0.68
2062	59	100	503.0	4.79	2411.59	38.92	0.00	3350.19	2656.21	<b>1.26</b>	806.99	30901.56	49.82	0.69
2063	60	100	503.0	4.79	2411.59	39.15	0.00	3355.73	2690.74	<b>1.25</b>	797.95	31699.52	50.47	0.70
2064	61	100	503.0	4.79	2411.59	39.38	0.00	3361.28	2725.72	<b>1.23</b>	789.02	32488.53	51.12	0.71
2065	62	100	503.0	4.79	2411.59	39.61	0.00	3366.83	2761.15	<b>1.22</b>	780.18	33268.71	51.79	0.72
2066	63	100	503.0	4.79	2411.59	39.84	0.00	3372.37	2797.05	<b>1.21</b>	771.43	34040.14	52.46	0.73
2067	64	100	503.0	4.79	2411.59	40.07	0.00	3377.92	2833.41	<b>1.19</b>	762.79	34802.93	53.14	0.74
2068	65	100	503.0	4.79	2411.59	40.30	0.00	3383.47	2870.25	<b>1.18</b>	754.23	35557.16	53.83	0.75
2069	66	100	503.0	4.79	2411.59	40.53	0.00	3389.01	2907.56	<b>1.17</b>	745.77	36302.93	54.53	0.76
2070	67	100	503.0	4.79	2411.59	40.76	0.00	3394.56	2945.36	<b>1.15</b>	737.41	37040.34	55.24	0.77

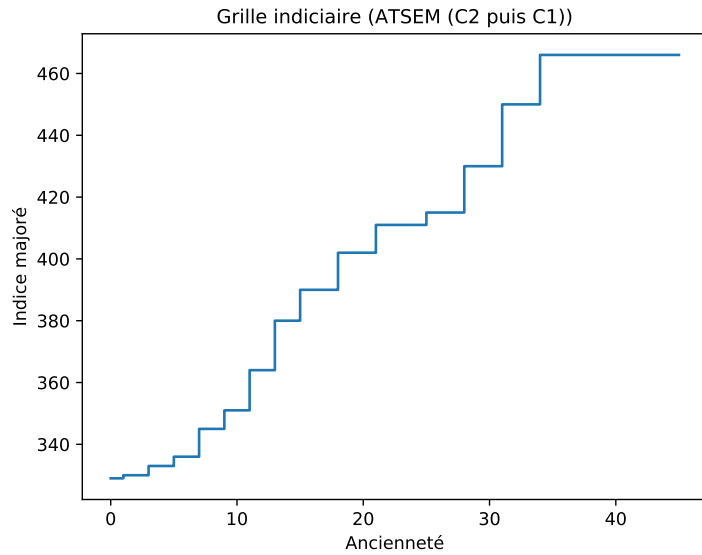
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	339.0	4.79	1625.31	30.41	0.00	2119.57	1647.07	<b>1.29</b>	714.32	714.32	35.61	0.50
2026	23	100	339.0	4.79	1625.31	30.64	0.00	2123.30	1668.49	<b>1.27</b>	715.58	1429.90	35.61	0.50
2027	24	100	344.0	4.79	1649.28	30.87	0.00	2158.41	1690.18	<b>1.28</b>	727.41	2157.31	35.61	0.50
2028	25	100	344.0	4.79	1649.28	31.10	0.00	2162.21	1712.15	<b>1.26</b>	728.69	2886.00	35.61	0.50
2029	26	100	349.0	4.79	1673.25	31.33	0.00	2197.48	1734.41	<b>1.27</b>	740.02	3626.02	35.63	0.50
2030	27	100	349.0	4.79	1673.25	31.56	0.00	2201.33	1756.95	<b>1.25</b>	740.19	4366.20	35.69	0.50
2031	28	100	356.0	4.79	1706.81	31.79	0.00	2249.41	1779.79	<b>1.26</b>	754.63	5120.83	35.77	0.50
2032	29	100	356.0	4.79	1706.81	32.02	0.00	2253.34	1802.93	<b>1.25</b>	753.65	5874.49	35.88	0.50
2033	30	100	366.0	4.79	1754.76	32.25	0.00	2320.67	1826.37	<b>1.27</b>	773.23	6647.72	36.02	0.50
2034	31	100	366.0	4.79	1754.76	32.48	0.00	2324.70	1850.11	<b>1.26</b>	771.05	7418.77	36.18	0.50
2035	32	100	379.0	4.79	1817.09	32.71	0.00	2411.45	1874.16	<b>1.29</b>	795.58	8214.35	36.37	0.51
2036	33	100	379.0	4.79	1817.09	32.94	0.00	2415.63	1898.53	<b>1.27</b>	792.13	9006.49	36.59	0.51
2037	34	100	394.0	4.79	1889.00	33.17	0.00	2515.58	1923.21	<b>1.31</b>	819.29	9825.77	36.85	0.51
2038	35	100	394.0	4.79	1889.00	33.40	0.00	2519.93	1948.21	<b>1.29</b>	814.49	10640.26	37.13	0.52
2039	36	100	413.0	4.79	1980.10	33.63	0.00	2646.00	1973.54	<b>1.34</b>	848.12	11488.39	37.44	0.52
2040	37	100	413.0	4.79	1980.10	33.86	0.00	2650.56	1999.19	<b>1.33</b>	841.87	12330.26	37.78	0.53
2041	38	100	413.0	4.79	1980.10	34.09	0.00	2655.11	2025.18	<b>1.31</b>	835.03	13165.28	38.16	0.53
2042	39	100	429.0	4.79	2056.81	34.32	0.00	2762.70	2051.51	<b>1.35</b>	859.67	14024.96	38.56	0.54
2043	40	100	429.0	4.79	2056.81	34.55	0.00	2767.43	2078.18	<b>1.33</b>	851.39	14876.34	39.01	0.54
2044	41	100	429.0	4.79	2056.81	34.78	0.00	2772.16	2105.20	<b>1.32</b>	842.54	15718.88	39.48	0.55
2045	42	100	440.0	4.79	2109.55	35.01	0.00	2848.10	2132.56	<b>1.34</b>	854.51	16573.39	40.00	0.56
2046	43	100	440.0	4.79	2109.55	35.24	0.00	2852.95	2160.29	<b>1.32</b>	844.98	17418.37	40.52	0.56
2047	44	100	440.0	4.79	2109.55	35.47	0.00	2857.80	2188.37	<b>1.31</b>	835.55	18253.92	41.04	0.57
2048	45	100	453.0	4.79	2171.87	35.70	0.00	2947.23	2216.82	<b>1.33</b>	850.64	19104.56	41.58	0.58
2049	46	100	453.0	4.79	2171.87	35.93	0.00	2952.23	2245.64	<b>1.31</b>	841.15	19945.71	42.12	0.59
2050	47	100	453.0	4.79	2171.87	36.16	0.00	2957.22	2274.83	<b>1.30</b>	831.76	20777.47	42.66	0.59
2051	48	100	477.0	4.79	2286.94	36.39	0.00	3119.12	2304.40	<b>1.35</b>	866.05	21643.51	43.22	0.60
2052	49	100	477.0	4.79	2286.94	36.62	0.00	3124.42	2334.36	<b>1.34</b>	856.37	22499.89	43.78	0.61
2053	50	100	477.0	4.79	2286.94	36.85	0.00	3129.68	2364.71	<b>1.32</b>	846.81	23346.69	44.35	0.62
2054	51	100	477.0	4.79	2286.94	37.08	0.00	3134.94	2395.45	<b>1.31</b>	837.34	24184.04	44.93	0.63
2055	52	100	503.0	4.79	2411.59	37.31	0.00	3311.36	2426.59	<b>1.36</b>	873.12	25057.16	45.51	0.63
2056	53	100	503.0	4.79	2411.59	37.54	0.00	3316.91	2458.13	<b>1.35</b>	863.36	25920.51	46.10	0.64
2057	54	100	503.0	4.79	2411.59	37.77	0.00	3322.45	2490.09	<b>1.33</b>	853.70	26774.21	46.70	0.65
2058	55	100	503.0	4.79	2411.59	38.00	0.00	3328.00	2522.46	<b>1.32</b>	844.15	27618.37	47.31	0.66
2059	56	100	503.0	4.79	2411.59	38.23	0.00	3333.55	2555.25	<b>1.30</b>	834.71	28453.07	47.92	0.67
2060	57	100	503.0	4.79	2411.59	38.46	0.00	3339.09	2588.47	<b>1.29</b>	825.37	29278.44	48.55	0.68
2061	58	100	503.0	4.79	2411.59	38.69	0.00	3344.64	2622.12	<b>1.28</b>	816.13	30094.57	49.18	0.68
2062	59	100	503.0	4.79	2411.59	38.92	0.00	3350.19	2656.21	<b>1.26</b>	806.99	30901.56	49.82	0.69
2063	60	100	503.0	4.79	2411.59	39.15	0.00	3355.73	2690.74	<b>1.25</b>	797.95	31699.52	50.47	0.70
2064	61	100	503.0	4.79	2411.59	39.38	0.00	3361.28	2725.72	<b>1.23</b>	789.02	32488.53	51.12	0.71
2065	62	100	503.0	4.79	2411.59	39.61	0.00	3366.83	2761.15	<b>1.22</b>	780.18	33268.71	51.79	0.72
2066	63	100	503.0	4.79	2411.59	39.84	0.00	3372.37	2797.05	<b>1.21</b>	771.43	34040.14	52.46	0.73
2067	64	100	503.0	4.79	2411.59	40.07	0.00	3377.92	2833.41	<b>1.19</b>	762.79	34802.93	53.14	0.74
2068	65	100	503.0	4.79	2411.59	40.30	0.00	3383.47	2870.25	<b>1.18</b>	754.23	35557.16	53.83	0.75
2069	66	100	503.0	4.79	2411.59	40.53	0.00	3389.01	2907.56	<b>1.17</b>	745.77	36302.93	54.53	0.76
2070	67	100	503.0	4.79	2411.59	40.76	0.00	3394.56	2945.36	<b>1.15</b>	737.41	37040.34	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	339.0	4.77	1617.84	40.30	0.00	2269.83	1468.09	<b>1.55</b>	816.02	816.02	33.38	0.46
2026	23	100	339.0	4.83	1638.06	40.30	0.00	2298.20	1480.83	<b>1.55</b>	826.22	1642.24	33.38	0.46
2027	24	100	344.0	4.89	1683.50	40.30	0.00	2361.95	1494.87	<b>1.58</b>	849.14	2491.37	33.38	0.46
2028	25	100	344.0	4.96	1705.55	40.30	0.00	2392.89	1510.25	<b>1.58</b>	860.26	3351.63	33.38	0.46
2029	26	100	349.0	5.02	1751.28	40.30	0.00	2457.05	1527.00	<b>1.61</b>	882.70	4234.33	33.40	0.46
2030	27	100	349.0	5.08	1773.00	40.30	0.00	2487.51	1545.16	<b>1.61</b>	892.35	5126.68	33.45	0.47
2031	28	100	356.0	5.14	1831.53	40.30	0.00	2569.63	1564.78	<b>1.64</b>	919.76	6046.44	33.53	0.47
2032	29	100	356.0	5.21	1855.34	40.30	0.00	2603.04	1585.13	<b>1.64</b>	928.89	6975.32	33.63	0.47
2033	30	100	366.0	5.28	1932.25	40.30	0.00	2710.95	1605.73	<b>1.69</b>	963.73	7939.05	33.76	0.47
2034	31	100	366.0	5.35	1957.37	40.30	0.00	2746.19	1626.61	<b>1.69</b>	971.81	8910.86	33.91	0.47
2035	32	100	379.0	5.42	2053.24	40.30	0.00	2880.70	1647.75	<b>1.75</b>	1014.01	9924.87	34.09	0.47
2036	33	100	379.0	5.49	2079.93	40.30	0.00	2918.15	1669.17	<b>1.75</b>	1020.96	10945.83	34.30	0.48
2037	34	100	394.0	5.56	2190.36	40.30	0.00	3073.08	1690.87	<b>1.82</b>	1067.84	12013.68	34.53	0.48
2038	35	100	394.0	5.63	2218.84	40.30	0.00	3113.03	1712.85	<b>1.82</b>	1073.54	13087.21	34.80	0.48
2039	36	100	413.0	5.70	2356.07	40.30	0.00	3305.57	1735.12	<b>1.91</b>	1130.45	14217.66	35.09	0.49
2040	37	100	413.0	5.78	2386.70	40.30	0.00	3348.54	1757.68	<b>1.91</b>	1134.75	15352.41	35.41	0.49
2041	38	100	413.0	5.85	2417.73	40.30	0.00	3392.08	1780.53	<b>1.91</b>	1138.20	16490.62	35.76	0.50
2042	39	100	429.0	5.93	2544.04	40.30	0.00	3569.29	1803.67	<b>1.98</b>	1185.00	17675.62	36.14	0.50
2043	40	100	429.0	6.01	2577.12	40.30	0.00	3615.69	1827.12	<b>1.98</b>	1186.80	18862.42	36.56	0.51
2044	41	100	429.0	6.09	2610.62	40.30	0.00	3662.70	1850.87	<b>1.98</b>	1187.70	20050.12	37.01	0.52
2045	42	100	440.0	6.16	2712.37	40.30	0.00	3805.45	1874.94	<b>2.03</b>	1218.16	21268.27	37.49	0.52
2046	43	100	440.0	6.24	2747.63	40.30	0.00	3854.92	1899.31	<b>2.03</b>	1218.16	22486.43	37.97	0.53
2047	44	100	440.0	6.33	2783.35	40.30	0.00	3905.03	1924.00	<b>2.03</b>	1218.16	23704.59	38.47	0.54
2048	45	100	453.0	6.41	2902.83	40.30	0.00	4072.67	1949.01	<b>2.09</b>	1254.15	24958.73	38.97	0.54
2049	46	100	453.0	6.49	2940.57	40.30	0.00	4125.62	1974.35	<b>2.09</b>	1254.15	26212.88	39.47	0.55
2050	47	100	453.0	6.58	2978.80	40.30	0.00	4179.25	2000.02	<b>2.09</b>	1254.15	27467.03	39.99	0.56
2051	48	100	477.0	6.66	3177.39	40.30	0.00	4457.88	2026.02	<b>2.20</b>	1320.59	28787.62	40.51	0.56
2052	49	100	477.0	6.75	3218.70	40.30	0.00	4515.83	2052.36	<b>2.20</b>	1320.59	30108.21	41.03	0.57
2053	50	100	477.0	6.84	3260.54	40.30	0.00	4574.54	2079.04	<b>2.20</b>	1320.59	31428.80	41.57	0.58
2054	51	100	477.0	6.92	3302.93	40.30	0.00	4634.01	2106.06	<b>2.20</b>	1320.59	32749.39	42.11	0.59
2055	52	100	503.0	7.01	3528.24	40.30	0.00	4950.12	2133.44	<b>2.32</b>	1392.57	34141.97	42.66	0.59
2056	53	100	503.0	7.11	3574.11	40.30	0.00	5014.47	2161.18	<b>2.32</b>	1392.57	35534.54	43.21	0.60
2057	54	100	503.0	7.20	3620.57	40.30	0.00	5079.66	2189.27	<b>2.32</b>	1392.57	36927.12	43.77	0.61
2058	55	100	503.0	7.29	3667.64	40.30	0.00	5145.69	2217.73	<b>2.32</b>	1392.57	38319.69	44.34	0.62
2059	56	100	503.0	7.39	3715.32	40.30	0.00	5212.59	2246.56	<b>2.32</b>	1392.57	39712.26	44.92	0.63
2060	57	100	503.0	7.48	3763.62	40.30	0.00	5280.35	2275.77	<b>2.32</b>	1392.57	41104.84	45.50	0.63
2061	58	100	503.0	7.58	3812.54	40.30	0.00	5349.00	2305.35	<b>2.32</b>	1392.57	42497.41	46.09	0.64
2062	59	100	503.0	7.68	3862.11	40.30	0.00	5418.53	2335.32	<b>2.32</b>	1392.57	43889.98	46.69	0.65
2063	60	100	503.0	7.78	3912.31	40.30	0.00	5488.97	2365.68	<b>2.32</b>	1392.57	45282.56	47.30	0.66
2064	61	100	503.0	7.88	3963.17	40.30	0.00	5560.33	2396.44	<b>2.32</b>	1392.57	46675.13	47.91	0.67
2065	62	100	503.0	7.98	4014.69	40.30	0.00	5632.62	2427.59	<b>2.32</b>	1392.57	48067.70	48.54	0.68
2066	63	100	503.0	8.09	4066.88	40.30	0.00	5705.84	2459.15	<b>2.32</b>	1392.57	49460.28	49.17	0.68
2067	64	100	503.0	8.19	4119.75	40.30	0.00	5780.02	2491.12	<b>2.32</b>	1392.57	50852.85	49.81	0.69
2068	65	100	503.0	8.30	4173.31	40.30	0.00	5855.16	2523.50	<b>2.32</b>	1392.57	52245.43	50.45	0.70
2069	66	100	503.0	8.40	4227.56	40.30	0.00	5931.27	2556.31	<b>2.32</b>	1392.57	53638.00	51.11	0.71
2070	67	100	503.0	8.51	4282.52	40.30	0.00	6008.38	2589.54	<b>2.32</b>	1392.57	55030.57	51.78	0.72

# ATSEM (C2 puis C1)



Indice majoré	Durée (années)
329	1.00
330	2.00
333	2.00
336	2.00
345	2.00
351	2.00
364	2.00
380	2.00
390	3.00
402	3.00
411	4.00
415	3.00
430	3.00
450	3.00
466	

Début de carrière à 22 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

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[Retourner à la liste des métiers](#)

## 7.1 Génération 1975 (début en 1997)

ATSEM (C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

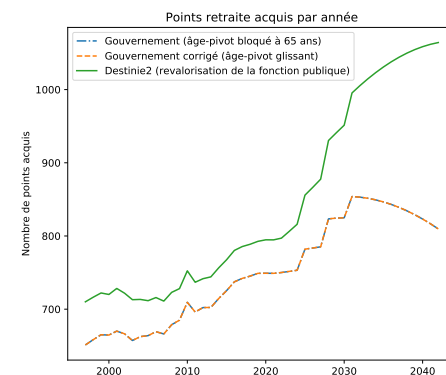
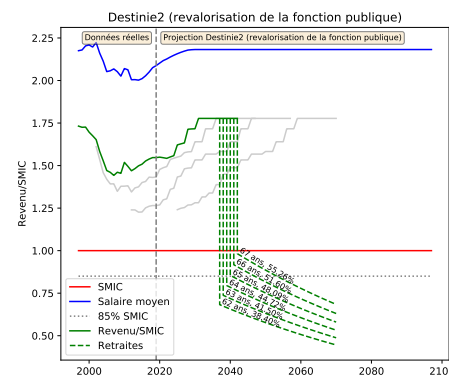
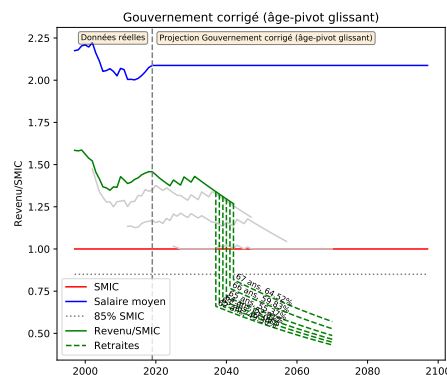
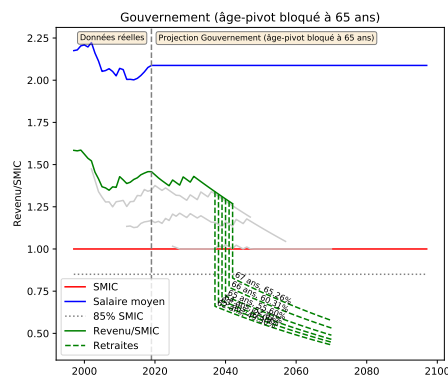
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>49.30</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>51.09</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1368.62	<b>52.91</b>	1973.54	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 0 mois	0.00%	1440.99	<b>55.60</b>	1999.19	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2041	66	100.00%	65 ans 0 mois	5.00%	1566.01	<b>60.31</b>	2025.18	<b>0.77</b>	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>	<b>0.60</b>	<b>0.57</b>
2042	67	100.00%	65 ans 0 mois	10.00%	1697.96	<b>65.26</b>	2051.51	<b>0.83</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.61</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>49.30</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>51.09</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1368.62	<b>52.91</b>	1973.54	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1434.98	<b>55.37</b>	1999.19	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1553.58	<b>59.83</b>	2025.18	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1678.67	<b>64.52</b>	2051.51	<b>0.82</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1197.01	<b>39.83</b>	1690.87	<b>0.71</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.49</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1308.86	<b>43.00</b>	1712.85	<b>0.76</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.58</b>	<b>0.54</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1427.53	<b>46.29</b>	1735.12	<b>0.82</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1553.41	<b>49.73</b>	1757.68	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1686.92	<b>53.31</b>	1780.53	<b>0.95</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1828.50	<b>57.04</b>	1803.67	<b>1.01</b>	<b>0.98</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>





Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	329.0	5.53	1820.80	6.11	0.00	1932.05	1219.47	<b>1.58</b>	651.13	651.13	35.61	0.50
1998	23	100	330.0	5.57	1836.93	6.34	0.00	1953.39	1235.19	<b>1.58</b>	658.32	1309.44	35.61	0.50
1999	24	100	330.0	5.61	1851.78	6.57	0.00	1973.44	1244.33	<b>1.59</b>	665.07	1974.52	35.61	0.50
2000	25	100	333.0	5.55	1846.55	6.80	0.00	1972.11	1262.69	<b>1.56</b>	664.63	2639.14	35.61	0.50
2001	26	100	333.0	5.52	1838.33	7.03	20.64	1988.20	1293.24	<b>1.54</b>	670.05	3309.19	35.61	0.50
2002	27	100	336.0	5.49	1843.39	7.26	0.00	1977.22	1299.25	<b>1.52</b>	666.35	3975.54	35.61	0.50
2003	28	100	336.0	5.37	1805.87	7.49	8.86	1949.99	1339.90	<b>1.46</b>	657.17	4632.71	35.61	0.50
2004	29	100	345.0	5.29	1824.95	7.72	0.00	1965.84	1388.62	<b>1.42</b>	662.51	5295.22	35.61	0.50
2005	30	100	345.0	5.29	1824.76	7.95	0.00	1969.82	1439.19	<b>1.37</b>	663.85	5959.07	35.61	0.50
2006	31	100	351.0	5.23	1835.77	8.18	0.00	1985.94	1458.33	<b>1.36</b>	669.29	6628.36	35.61	0.50
2007	32	100	351.0	5.19	1823.26	8.41	0.00	1976.60	1466.48	<b>1.35</b>	666.14	7294.50	35.61	0.50
2008	33	100	364.0	5.09	1853.87	8.64	0.00	2014.04	1472.01	<b>1.37</b>	678.76	7973.25	35.61	0.50
2009	34	100	364.0	5.13	1867.00	8.87	0.00	2032.61	1489.22	<b>1.36</b>	685.01	8658.27	35.61	0.50
2010	35	100	380.0	5.08	1929.38	9.10	0.00	2104.96	1473.50	<b>1.43</b>	709.40	9367.66	35.61	0.50
2011	36	100	380.0	4.97	1889.30	9.33	0.00	2065.57	1465.69	<b>1.41</b>	696.12	10063.79	35.61	0.50
2012	37	100	390.0	4.88	1901.81	9.56	0.00	2083.62	1501.45	<b>1.39</b>	702.21	10765.99	35.61	0.50
2013	38	100	390.0	4.83	1885.51	9.79	13.95	2084.05	1493.34	<b>1.40</b>	702.35	11468.34	35.61	0.50
2014	39	100	390.0	4.81	1876.08	10.02	56.15	2120.21	1501.62	<b>1.41</b>	714.54	12182.88	35.61	0.50
2015	40	100	402.0	4.81	1933.05	10.25	20.85	2152.04	1513.63	<b>1.42</b>	725.26	12908.14	35.61	0.50
2016	41	100	402.0	4.80	1929.19	10.48	56.69	2188.05	1520.05	<b>1.44</b>	737.40	13645.54	35.61	0.50
2017	42	100	402.0	4.81	1933.08	10.71	61.72	2201.83	1519.00	<b>1.45</b>	742.04	14387.58	35.61	0.50
2018	43	100	411.0	4.74	1949.07	10.94	48.75	2211.05	1516.45	<b>1.46</b>	745.15	15132.73	35.61	0.50
2019	44	100	411.0	4.79	1970.51	11.17	31.78	2222.40	1524.25	<b>1.46</b>	748.97	15881.71	35.61	0.50
2020	45	100	411.0	4.79	1970.51	11.40	27.56	2222.71	1544.07	<b>1.44</b>	749.08	16630.79	35.61	0.50
2021	46	100	411.0	4.79	1970.51	11.63	22.72	2222.40	1564.14	<b>1.42</b>	748.98	17379.76	35.61	0.50
2022	47	100	415.0	4.79	1989.69	11.86	0.00	2225.66	1584.47	<b>1.40</b>	750.08	18129.84	35.61	0.50
2023	48	100	415.0	4.79	1989.69	12.09	0.00	2230.24	1605.07	<b>1.39</b>	751.62	18881.46	35.61	0.50
2024	49	100	415.0	4.79	1989.69	12.32	0.00	2234.81	1625.94	<b>1.37</b>	753.16	19634.62	35.61	0.50
2025	50	100	430.0	4.79	2061.60	12.55	0.00	2320.33	1647.07	<b>1.41</b>	781.98	20416.60	35.61	0.50
2026	51	100	430.0	4.79	2061.60	12.78	0.00	2325.07	1668.49	<b>1.39</b>	783.58	21200.17	35.61	0.50
2027	52	100	430.0	4.79	2061.60	13.01	0.00	2329.82	1690.18	<b>1.38</b>	785.18	21985.35	35.61	0.50
2028	53	100	450.0	4.79	2157.49	13.24	0.00	2443.14	1712.15	<b>1.43</b>	823.37	22808.72	35.61	0.50
2029	54	100	450.0	4.79	2157.49	13.47	0.00	2448.10	1734.41	<b>1.41</b>	824.41	23633.13	35.63	0.50
2030	55	100	450.0	4.79	2157.49	13.70	0.00	2453.07	1756.95	<b>1.40</b>	824.83	24457.96	35.69	0.50
2031	56	100	466.0	4.79	2234.20	13.93	0.00	2545.42	1779.79	<b>1.43</b>	853.94	25311.90	35.77	0.50
2032	57	100	466.0	4.79	2234.20	14.16	0.00	2550.56	1802.93	<b>1.41</b>	853.06	26164.97	35.88	0.50
2033	58	100	466.0	4.79	2234.20	14.39	0.00	2555.70	1826.37	<b>1.40</b>	851.54	27016.51	36.02	0.50
2034	59	100	466.0	4.79	2234.20	14.62	0.00	2560.84	1850.11	<b>1.38</b>	849.37	27865.88	36.18	0.50
2035	60	100	466.0	4.79	2234.20	14.85	0.00	2565.98	1874.16	<b>1.37</b>	846.56	28712.45	36.37	0.51
2036	61	100	466.0	4.79	2234.20	15.08	0.00	2571.12	1898.53	<b>1.35</b>	843.12	29555.57	36.59	0.51
2037	62	100	466.0	4.79	2234.20	15.31	0.00	2576.26	1923.21	<b>1.34</b>	839.05	30394.61	36.85	0.51
2038	63	100	466.0	4.79	2234.20	15.54	0.00	2581.40	1948.21	<b>1.33</b>	834.36	31228.97	37.13	0.52
2039	64	100	466.0	4.79	2234.20	15.77	0.00	2586.53	1973.54	<b>1.31</b>	829.06	32058.03	37.44	0.52
2040	65	100	466.0	4.79	2234.20	16.00	0.00	2591.67	1999.19	<b>1.30</b>	823.17	32881.20	37.78	0.53
2041	66	100	466.0	4.79	2234.20	16.23	0.00	2596.81	2025.18	<b>1.28</b>	816.69	33697.89	38.16	0.53
2042	67	100	466.0	4.79	2234.20	16.46	0.00	2601.95	2051.51	<b>1.27</b>	809.65	34507.54	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	329.0	5.53	1820.80	6.11	0.00	1932.05	1219.47	<b>1.58</b>	651.13	651.13	35.61	0.50
1998	23	100	330.0	5.57	1836.93	6.34	0.00	1953.39	1235.19	<b>1.58</b>	658.32	1309.44	35.61	0.50
1999	24	100	330.0	5.61	1851.78	6.57	0.00	1973.44	1244.33	<b>1.59</b>	665.07	1974.52	35.61	0.50
2000	25	100	333.0	5.55	1846.55	6.80	0.00	1972.11	1262.69	<b>1.56</b>	664.63	2639.14	35.61	0.50
2001	26	100	333.0	5.52	1838.33	7.03	20.64	1988.20	1293.24	<b>1.54</b>	670.05	3309.19	35.61	0.50
2002	27	100	336.0	5.49	1843.39	7.26	0.00	1977.22	1299.25	<b>1.52</b>	666.35	3975.54	35.61	0.50
2003	28	100	336.0	5.37	1805.87	7.49	8.86	1949.99	1339.90	<b>1.46</b>	657.17	4632.71	35.61	0.50
2004	29	100	345.0	5.29	1824.95	7.72	0.00	1965.84	1388.62	<b>1.42</b>	662.51	5295.22	35.61	0.50
2005	30	100	345.0	5.29	1824.76	7.95	0.00	1969.82	1439.19	<b>1.37</b>	663.85	5959.07	35.61	0.50
2006	31	100	351.0	5.23	1835.77	8.18	0.00	1985.94	1458.33	<b>1.36</b>	669.29	6628.36	35.61	0.50
2007	32	100	351.0	5.19	1823.26	8.41	0.00	1976.60	1466.48	<b>1.35</b>	666.14	7294.50	35.61	0.50
2008	33	100	364.0	5.09	1853.87	8.64	0.00	2014.04	1472.01	<b>1.37</b>	678.76	7973.25	35.61	0.50
2009	34	100	364.0	5.13	1867.00	8.87	0.00	2032.61	1489.22	<b>1.36</b>	685.01	8658.27	35.61	0.50
2010	35	100	380.0	5.08	1929.38	9.10	0.00	2104.96	1473.50	<b>1.43</b>	709.40	9367.66	35.61	0.50
2011	36	100	380.0	4.97	1889.30	9.33	0.00	2065.57	1465.69	<b>1.41</b>	696.12	10063.79	35.61	0.50
2012	37	100	390.0	4.88	1901.81	9.56	0.00	2083.62	1501.45	<b>1.39</b>	702.21	10765.99	35.61	0.50
2013	38	100	390.0	4.83	1885.51	9.79	13.95	2084.05	1493.34	<b>1.40</b>	702.35	11468.34	35.61	0.50
2014	39	100	390.0	4.81	1876.08	10.02	56.15	2120.21	1501.62	<b>1.41</b>	714.54	12182.88	35.61	0.50
2015	40	100	402.0	4.81	1933.05	10.25	20.85	2152.04	1513.63	<b>1.42</b>	725.26	12908.14	35.61	0.50
2016	41	100	402.0	4.80	1929.19	10.48	56.69	2188.05	1520.05	<b>1.44</b>	737.40	13645.54	35.61	0.50
2017	42	100	402.0	4.81	1933.08	10.71	61.72	2201.83	1519.00	<b>1.45</b>	742.04	14387.58	35.61	0.50
2018	43	100	411.0	4.74	1949.07	10.94	48.75	2211.05	1516.45	<b>1.46</b>	745.15	15132.73	35.61	0.50
2019	44	100	411.0	4.79	1970.51	11.17	31.78	2222.40	1524.25	<b>1.46</b>	748.97	15881.71	35.61	0.50
2020	45	100	411.0	4.79	1970.51	11.40	27.56	2222.71	1544.07	<b>1.44</b>	749.08	16630.79	35.61	0.50
2021	46	100	411.0	4.79	1970.51	11.63	22.72	2222.40	1564.14	<b>1.42</b>	748.98	17379.76	35.61	0.50
2022	47	100	415.0	4.79	1989.69	11.86	0.00	2225.66	1584.47	<b>1.40</b>	750.08	18129.84	35.61	0.50
2023	48	100	415.0	4.79	1989.69	12.09	0.00	2230.24	1605.07	<b>1.39</b>	751.62	18881.46	35.61	0.50
2024	49	100	415.0	4.79	1989.69	12.32	0.00	2234.81	1625.94	<b>1.37</b>	753.16	19634.62	35.61	0.50
2025	50	100	430.0	4.79	2061.60	12.55	0.00	2320.33	1647.07	<b>1.41</b>	781.98	20416.60	35.61	0.50
2026	51	100	430.0	4.79	2061.60	12.78	0.00	2325.07	1668.49	<b>1.39</b>	783.58	21200.17	35.61	0.50
2027	52	100	430.0	4.79	2061.60	13.01	0.00	2329.82	1690.18	<b>1.38</b>	785.18	21985.35	35.61	0.50
2028	53	100	450.0	4.79	2157.49	13.24	0.00	2443.14	1712.15	<b>1.43</b>	823.37	22808.72	35.61	0.50
2029	54	100	450.0	4.79	2157.49	13.47	0.00	2448.10	1734.41	<b>1.41</b>	824.41	23633.13	35.63	0.50
2030	55	100	450.0	4.79	2157.49	13.70	0.00	2453.07	1756.95	<b>1.40</b>	824.83	24457.96	35.69	0.50
2031	56	100	466.0	4.79	2234.20	13.93	0.00	2545.42	1779.79	<b>1.43</b>	853.94	25311.90	35.77	0.50
2032	57	100	466.0	4.79	2234.20	14.16	0.00	2550.56	1802.93	<b>1.41</b>	853.06	26164.97	35.88	0.50
2033	58	100	466.0	4.79	2234.20	14.39	0.00	2555.70	1826.37	<b>1.40</b>	851.54	27016.51	36.02	0.50
2034	59	100	466.0	4.79	2234.20	14.62	0.00	2560.84	1850.11	<b>1.38</b>	849.37	27865.88	36.18	0.50
2035	60	100	466.0	4.79	2234.20	14.85	0.00	2565.98	1874.16	<b>1.37</b>	846.56	28712.45	36.37	0.51
2036	61	100	466.0	4.79	2234.20	15.08	0.00	2571.12	1898.53	<b>1.35</b>	843.12	29555.57	36.59	0.51
2037	62	100	466.0	4.79	2234.20	15.31	0.00	2576.26	1923.21	<b>1.34</b>	839.05	30394.61	36.85	0.51
2038	63	100	466.0	4.79	2234.20	15.54	0.00	2581.40	1948.21	<b>1.33</b>	834.36	31228.97	37.13	0.52
2039	64	100	466.0	4.79	2234.20	15.77	0.00	2586.53	1973.54	<b>1.31</b>	829.06	32058.03	37.44	0.52
2040	65	100	466.0	4.79	2234.20	16.00	0.00	2591.67	1999.19	<b>1.30</b>	823.17	32881.20	37.78	0.53
2041	66	100	466.0	4.79	2234.20	16.23	0.00	2596.81	2025.18	<b>1.28</b>	816.69	33697.89	38.16	0.53
2042	67	100	466.0	4.79	2234.20	16.46	0.00	2601.95	2051.51	<b>1.27</b>	809.65	34507.54	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	329.0	5.53	1820.80	16.00	0.00	2112.13	1219.47	<b>1.73</b>	759.32	759.32	33.38	0.46
1998	23	100	330.0	5.57	1836.93	16.00	0.00	2130.84	1235.19	<b>1.73</b>	766.05	1525.37	33.38	0.46
1999	24	100	330.0	5.61	1851.78	16.00	0.00	2148.06	1244.33	<b>1.73</b>	772.24	2297.61	33.38	0.46
2000	25	100	333.0	5.55	1846.55	16.00	0.00	2141.99	1262.69	<b>1.70</b>	770.06	3067.67	33.38	0.46
2001	26	100	333.0	5.52	1838.33	16.00	34.05	2166.51	1293.24	<b>1.68</b>	778.87	3846.55	33.38	0.46
2002	27	100	336.0	5.49	1843.39	16.00	8.76	2147.09	1299.25	<b>1.65</b>	771.89	4618.44	33.38	0.46
2003	28	100	336.0	5.37	1805.87	16.00	25.93	2120.74	1339.90	<b>1.58</b>	762.42	5380.86	33.38	0.46
2004	29	100	345.0	5.29	1824.95	16.00	4.93	2121.88	1388.62	<b>1.53</b>	762.83	6143.69	33.38	0.46
2005	30	100	345.0	5.29	1824.76	16.00	0.00	2116.72	1439.19	<b>1.47</b>	760.97	6904.66	33.38	0.46
2006	31	100	351.0	5.23	1835.77	16.00	0.00	2129.50	1458.33	<b>1.46</b>	765.57	7670.23	33.38	0.46
2007	32	100	351.0	5.19	1823.26	16.00	0.00	2114.99	1466.48	<b>1.44</b>	760.35	8430.58	33.38	0.46
2008	33	100	364.0	5.09	1853.87	16.00	0.00	2150.49	1472.01	<b>1.46</b>	773.11	9203.69	33.38	0.46
2009	34	100	364.0	5.13	1867.00	16.00	82.98	2248.70	1489.22	<b>1.51</b>	808.42	10012.11	33.38	0.46
2010	35	100	380.0	5.08	1929.38	16.00	0.00	2238.08	1473.50	<b>1.52</b>	804.60	10816.72	33.38	0.46
2011	36	100	380.0	4.97	1889.30	16.00	4.20	2195.78	1465.69	<b>1.50</b>	789.40	11606.11	33.38	0.46
2012	37	100	390.0	4.88	1901.81	16.00	2.96	2209.06	1501.45	<b>1.47</b>	794.17	12400.28	33.38	0.46
2013	38	100	390.0	4.83	1885.51	16.00	48.96	2236.15	1493.34	<b>1.50</b>	803.91	13204.20	33.38	0.46
2014	39	100	390.0	4.81	1876.08	16.00	81.46	2257.71	1501.62	<b>1.50</b>	811.66	14015.86	33.38	0.46
2015	40	100	402.0	4.81	1933.05	16.00	50.14	2292.48	1513.63	<b>1.51</b>	824.16	14840.01	33.38	0.46
2016	41	100	402.0	4.80	1929.19	16.00	94.19	2332.05	1520.05	<b>1.53</b>	838.39	15678.40	33.38	0.46
2017	42	100	402.0	4.81	1933.08	16.00	107.47	2349.84	1519.00	<b>1.55</b>	844.78	16523.18	33.38	0.46
2018	43	100	411.0	4.74	1949.07	16.00	95.58	2356.50	1516.45	<b>1.55</b>	847.18	17370.36	33.38	0.46
2019	44	100	411.0	4.79	1970.51	16.00	83.33	2369.12	1524.25	<b>1.55</b>	851.71	18222.07	33.38	0.46
2020	45	100	411.0	4.52	1857.42	16.00	66.98	2221.59	1426.66	<b>1.56</b>	798.67	19020.75	33.38	0.46
2021	46	100	411.0	4.56	1874.13	16.00	47.50	2221.49	1429.59	<b>1.55</b>	798.64	19819.39	33.38	0.46
2022	47	100	415.0	4.61	1911.30	16.00	4.15	2221.26	1437.39	<b>1.55</b>	798.56	20617.94	33.38	0.46
2023	48	100	415.0	4.66	1933.66	16.00	0.00	2243.05	1446.40	<b>1.55</b>	806.39	21424.33	33.38	0.46
2024	49	100	415.0	4.71	1956.67	16.00	0.00	2269.74	1456.62	<b>1.56</b>	815.98	22240.31	33.38	0.46
2025	50	100	430.0	4.77	2052.13	16.00	0.00	2380.47	1468.09	<b>1.62</b>	855.79	23096.11	33.38	0.46
2026	51	100	430.0	4.83	2077.78	16.00	0.00	2410.22	1480.83	<b>1.63</b>	866.49	23962.60	33.38	0.46
2027	52	100	430.0	4.89	2104.37	16.00	0.00	2441.07	1494.87	<b>1.63</b>	877.58	24840.18	33.38	0.46
2028	53	100	450.0	4.96	2231.10	16.00	0.00	2588.08	1510.25	<b>1.71</b>	930.43	25770.61	33.38	0.46
2029	54	100	450.0	5.02	2258.10	16.00	0.00	2619.39	1527.00	<b>1.72</b>	941.02	26711.63	33.40	0.46
2030	55	100	450.0	5.08	2286.10	16.00	0.00	2651.87	1545.16	<b>1.72</b>	951.31	27662.94	33.45	0.47
2031	56	100	466.0	5.14	2397.45	16.00	0.00	2781.04	1564.78	<b>1.78</b>	995.43	28658.37	33.53	0.47
2032	57	100	466.0	5.21	2428.61	16.00	0.00	2817.19	1585.13	<b>1.78</b>	1005.31	29663.68	33.63	0.47
2033	58	100	466.0	5.28	2460.19	16.00	0.00	2853.82	1605.73	<b>1.78</b>	1014.52	30678.19	33.76	0.47
2034	59	100	466.0	5.35	2492.17	16.00	0.00	2890.92	1626.61	<b>1.78</b>	1023.03	31701.22	33.91	0.47
2035	60	100	466.0	5.42	2524.57	16.00	0.00	2928.50	1647.75	<b>1.78</b>	1030.83	32732.05	34.09	0.47
2036	61	100	466.0	5.49	2557.39	16.00	0.00	2966.57	1669.17	<b>1.78</b>	1037.91	33769.96	34.30	0.48
2037	62	100	466.0	5.56	2590.63	16.00	0.00	3005.13	1690.87	<b>1.78</b>	1044.23	34814.19	34.53	0.48
2038	63	100	466.0	5.63	2624.31	16.00	0.00	3044.20	1712.85	<b>1.78</b>	1049.80	35863.99	34.80	0.48
2039	64	100	466.0	5.70	2658.43	16.00	0.00	3083.78	1735.12	<b>1.78</b>	1054.60	36918.59	35.09	0.49
2040	65	100	466.0	5.78	2692.99	16.00	0.00	3123.86	1757.68	<b>1.78</b>	1058.61	37977.20	35.41	0.49
2041	66	100	466.0	5.85	2728.00	16.00	0.00	3164.48	1780.53	<b>1.78</b>	1061.83	39039.04	35.76	0.50
2042	67	100	466.0	5.93	2763.46	16.00	0.00	3203.61	1803.67	<b>1.78</b>	1064.26	40103.29	36.14	0.50

## 7.2 Génération 1980 (début en 2002)

ATSEM (C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

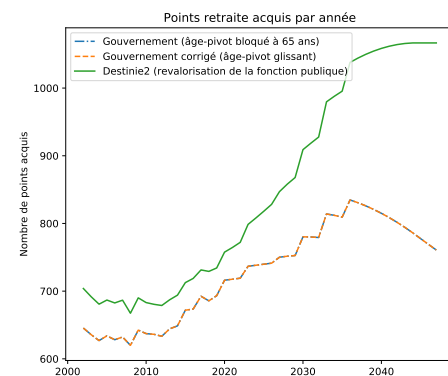
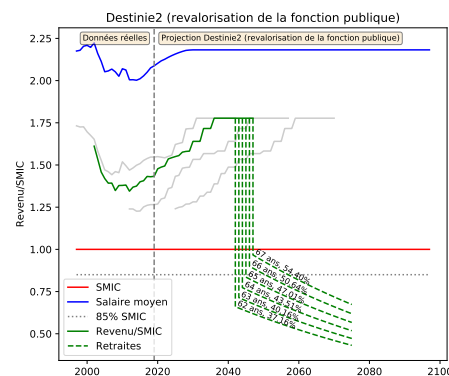
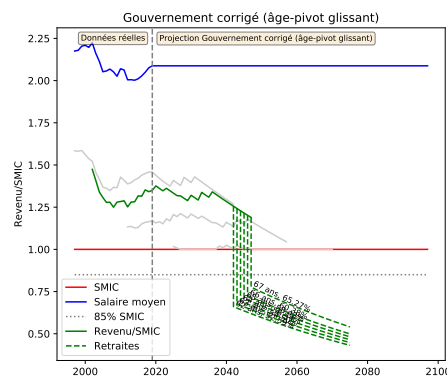
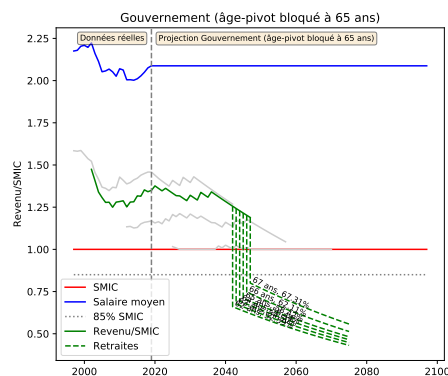
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1354.95	<b>52.59</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1406.88	<b>54.50</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	1459.93	<b>56.44</b>	2105.20	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 0 mois	0.00%	1514.12	<b>58.42</b>	2132.56	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2046	66	100.00%	65 ans 0 mois	5.00%	1612.85	<b>62.11</b>	2160.29	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>
2047	67	100.00%	65 ans 0 mois	10.00%	1751.45	<b>67.31</b>	2188.37	<b>0.80</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1354.95	<b>52.59</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1406.88	<b>54.50</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1459.93	<b>56.44</b>	2105.20	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1514.12	<b>58.42</b>	2132.56	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1568.04	<b>60.38</b>	2160.29	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.53</b>
2047	67	100.00%	65 ans 8 mois	6.67%	1698.38	<b>65.27</b>	2188.37	<b>0.78</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1224.74	<b>38.21</b>	1803.67	<b>0.68</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>	<b>0.50</b>	<b>0.47</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1346.50	<b>41.47</b>	1827.12	<b>0.74</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1476.23	<b>44.88</b>	1850.87	<b>0.80</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1614.41	<b>48.45</b>	1874.94	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1760.24	<b>52.15</b>	1899.31	<b>0.93</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>
2047	67	100.00%	65 ans 8 mois	6.67%	1913.95	<b>55.97</b>	1924.00	<b>0.99</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	329.0	5.49	1804.98	6.11	0.00	1915.27	1299.25	<b>1.47</b>	645.47	645.47	35.61	0.50
2003	23	100	330.0	5.37	1773.62	6.34	0.00	1886.07	1339.90	<b>1.41</b>	635.63	1281.10	35.61	0.50
2004	24	100	330.0	5.29	1745.61	6.57	0.00	1860.29	1388.62	<b>1.34</b>	626.94	1908.04	35.61	0.50
2005	25	100	333.0	5.29	1761.29	6.80	0.00	1881.05	1439.19	<b>1.31</b>	633.94	2541.98	35.61	0.50
2006	26	100	333.0	5.23	1741.63	7.03	0.00	1864.07	1458.33	<b>1.28</b>	628.21	3170.19	35.61	0.50
2007	27	100	336.0	5.19	1745.35	7.26	4.08	1876.14	1466.48	<b>1.28</b>	632.28	3802.47	35.61	0.50
2008	28	100	336.0	5.09	1711.26	7.49	0.00	1839.44	1472.01	<b>1.25</b>	619.91	4422.38	35.61	0.50
2009	29	100	345.0	5.13	1769.55	7.72	0.00	1906.16	1489.22	<b>1.28</b>	642.40	5064.78	35.61	0.50
2010	30	100	345.0	5.08	1751.68	7.95	0.00	1890.93	1473.50	<b>1.28</b>	637.27	5702.05	35.61	0.50
2011	31	100	351.0	4.97	1745.11	8.18	0.00	1887.86	1465.69	<b>1.29</b>	636.23	6338.28	35.61	0.50
2012	32	100	351.0	4.88	1711.63	8.41	23.73	1879.30	1501.45	<b>1.25</b>	633.35	6971.63	35.61	0.50
2013	33	100	364.0	4.83	1759.81	8.64	0.00	1911.86	1493.34	<b>1.28</b>	644.32	7615.95	35.61	0.50
2014	34	100	364.0	4.81	1751.00	8.87	18.52	1924.84	1501.62	<b>1.28</b>	648.69	8264.65	35.61	0.50
2015	35	100	380.0	4.81	1827.26	9.10	0.00	1993.54	1513.63	<b>1.32</b>	671.85	8936.49	35.61	0.50
2016	36	100	380.0	4.80	1823.61	9.33	4.72	1998.48	1520.05	<b>1.31</b>	673.51	9610.00	35.61	0.50
2017	37	100	390.0	4.81	1875.37	9.56	0.00	2054.66	1519.00	<b>1.35</b>	692.44	10302.45	35.61	0.50
2018	38	100	390.0	4.74	1849.48	9.79	4.00	2034.55	1516.45	<b>1.34</b>	685.67	10988.12	35.61	0.50
2019	39	100	390.0	4.79	1869.82	10.02	0.00	2057.18	1524.25	<b>1.35</b>	693.30	11681.41	35.61	0.50
2020	40	100	402.0	4.79	1927.36	10.25	0.00	2124.91	1544.07	<b>1.38</b>	716.12	12397.53	35.61	0.50
2021	41	100	402.0	4.79	1927.36	10.48	0.00	2129.34	1564.14	<b>1.36</b>	717.62	13115.15	35.61	0.50
2022	42	100	402.0	4.79	1927.36	10.71	0.00	2133.78	1584.47	<b>1.35</b>	719.11	13834.26	35.61	0.50
2023	43	100	411.0	4.79	1970.51	10.94	0.00	2186.08	1605.07	<b>1.36</b>	736.74	14570.99	35.61	0.50
2024	44	100	411.0	4.79	1970.51	11.17	0.00	2190.61	1625.94	<b>1.35</b>	738.26	15309.26	35.61	0.50
2025	45	100	411.0	4.79	1970.51	11.40	0.00	2195.15	1647.07	<b>1.33</b>	739.79	16049.05	35.61	0.50
2026	46	100	411.0	4.79	1970.51	11.63	0.00	2199.68	1668.49	<b>1.32</b>	741.32	16790.36	35.61	0.50
2027	47	100	415.0	4.79	1989.69	11.86	0.00	2225.66	1690.18	<b>1.32</b>	750.08	17540.44	35.61	0.50
2028	48	100	415.0	4.79	1989.69	12.09	0.00	2230.24	1712.15	<b>1.30</b>	751.62	18292.06	35.61	0.50
2029	49	100	415.0	4.79	1989.69	12.32	0.00	2234.81	1734.41	<b>1.29</b>	752.59	19044.64	35.63	0.50
2030	50	100	430.0	4.79	2061.60	12.55	0.00	2320.33	1756.95	<b>1.32</b>	780.20	19824.84	35.69	0.50
2031	51	100	430.0	4.79	2061.60	12.78	0.00	2325.07	1779.79	<b>1.31</b>	780.01	20604.86	35.77	0.50
2032	52	100	430.0	4.79	2061.60	13.01	0.00	2329.82	1802.93	<b>1.29</b>	779.23	21384.09	35.88	0.50
2033	53	100	450.0	4.79	2157.49	13.24	0.00	2443.14	1826.37	<b>1.34</b>	814.04	22198.13	36.02	0.50
2034	54	100	450.0	4.79	2157.49	13.47	0.00	2448.10	1850.11	<b>1.32</b>	811.98	23010.11	36.18	0.50
2035	55	100	450.0	4.79	2157.49	13.70	0.00	2453.07	1874.16	<b>1.31</b>	809.31	23819.42	36.37	0.51
2036	56	100	466.0	4.79	2234.20	13.93	0.00	2545.42	1898.53	<b>1.34</b>	834.69	24654.12	36.59	0.51
2037	57	100	466.0	4.79	2234.20	14.16	0.00	2550.56	1923.21	<b>1.33</b>	830.68	25484.80	36.85	0.51
2038	58	100	466.0	4.79	2234.20	14.39	0.00	2555.70	1948.21	<b>1.31</b>	826.05	26310.85	37.13	0.52
2039	59	100	466.0	4.79	2234.20	14.62	0.00	2560.84	1973.54	<b>1.30</b>	820.82	27131.67	37.44	0.52
2040	60	100	466.0	4.79	2234.20	14.85	0.00	2565.98	1999.19	<b>1.28</b>	815.01	27946.68	37.78	0.53
2041	61	100	466.0	4.79	2234.20	15.08	0.00	2571.12	2025.18	<b>1.27</b>	808.61	28755.29	38.16	0.53
2042	62	100	466.0	4.79	2234.20	15.31	0.00	2576.26	2051.51	<b>1.26</b>	801.66	29556.95	38.56	0.54
2043	63	100	466.0	4.79	2234.20	15.54	0.00	2581.40	2078.18	<b>1.24</b>	794.15	30351.10	39.01	0.54
2044	64	100	466.0	4.79	2234.20	15.77	0.00	2586.53	2105.20	<b>1.23</b>	786.12	31137.22	39.48	0.55
2045	65	100	466.0	4.79	2234.20	16.00	0.00	2591.67	2132.56	<b>1.22</b>	777.57	31914.79	40.00	0.56
2046	66	100	466.0	4.79	2234.20	16.23	0.00	2596.81	2160.29	<b>1.20</b>	769.12	32683.91	40.52	0.56
2047	67	100	466.0	4.79	2234.20	16.46	0.00	2601.95	2188.37	<b>1.19</b>	760.75	33444.66	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	329.0	5.49	1804.98	6.11	0.00	1915.27	1299.25	<b>1.47</b>	645.47	645.47	35.61	0.50
2003	23	100	330.0	5.37	1773.62	6.34	0.00	1886.07	1339.90	<b>1.41</b>	635.63	1281.10	35.61	0.50
2004	24	100	330.0	5.29	1745.61	6.57	0.00	1860.29	1388.62	<b>1.34</b>	626.94	1908.04	35.61	0.50
2005	25	100	333.0	5.29	1761.29	6.80	0.00	1881.05	1439.19	<b>1.31</b>	633.94	2541.98	35.61	0.50
2006	26	100	333.0	5.23	1741.63	7.03	0.00	1864.07	1458.33	<b>1.28</b>	628.21	3170.19	35.61	0.50
2007	27	100	336.0	5.19	1745.35	7.26	4.08	1876.14	1466.48	<b>1.28</b>	632.28	3802.47	35.61	0.50
2008	28	100	336.0	5.09	1711.26	7.49	0.00	1839.44	1472.01	<b>1.25</b>	619.91	4422.38	35.61	0.50
2009	29	100	345.0	5.13	1769.55	7.72	0.00	1906.16	1489.22	<b>1.28</b>	642.40	5064.78	35.61	0.50
2010	30	100	345.0	5.08	1751.68	7.95	0.00	1890.93	1473.50	<b>1.28</b>	637.27	5702.05	35.61	0.50
2011	31	100	351.0	4.97	1745.11	8.18	0.00	1887.86	1465.69	<b>1.29</b>	636.23	6338.28	35.61	0.50
2012	32	100	351.0	4.88	1711.63	8.41	23.73	1879.30	1501.45	<b>1.25</b>	633.35	6971.63	35.61	0.50
2013	33	100	364.0	4.83	1759.81	8.64	0.00	1911.86	1493.34	<b>1.28</b>	644.32	7615.95	35.61	0.50
2014	34	100	364.0	4.81	1751.00	8.87	18.52	1924.84	1501.62	<b>1.28</b>	648.69	8264.65	35.61	0.50
2015	35	100	380.0	4.81	1827.26	9.10	0.00	1993.54	1513.63	<b>1.32</b>	671.85	8936.49	35.61	0.50
2016	36	100	380.0	4.80	1823.61	9.33	4.72	1998.48	1520.05	<b>1.31</b>	673.51	9610.00	35.61	0.50
2017	37	100	390.0	4.81	1875.37	9.56	0.00	2054.66	1519.00	<b>1.35</b>	692.44	10302.45	35.61	0.50
2018	38	100	390.0	4.74	1849.48	9.79	4.00	2034.55	1516.45	<b>1.34</b>	685.67	10988.12	35.61	0.50
2019	39	100	390.0	4.79	1869.82	10.02	0.00	2057.18	1524.25	<b>1.35</b>	693.30	11681.41	35.61	0.50
2020	40	100	402.0	4.79	1927.36	10.25	0.00	2124.91	1544.07	<b>1.38</b>	716.12	12397.53	35.61	0.50
2021	41	100	402.0	4.79	1927.36	10.48	0.00	2129.34	1564.14	<b>1.36</b>	717.62	13115.15	35.61	0.50
2022	42	100	402.0	4.79	1927.36	10.71	0.00	2133.78	1584.47	<b>1.35</b>	719.11	13834.26	35.61	0.50
2023	43	100	411.0	4.79	1970.51	10.94	0.00	2186.08	1605.07	<b>1.36</b>	736.74	14570.99	35.61	0.50
2024	44	100	411.0	4.79	1970.51	11.17	0.00	2190.61	1625.94	<b>1.35</b>	738.26	15309.26	35.61	0.50
2025	45	100	411.0	4.79	1970.51	11.40	0.00	2195.15	1647.07	<b>1.33</b>	739.79	16049.05	35.61	0.50
2026	46	100	411.0	4.79	1970.51	11.63	0.00	2199.68	1668.49	<b>1.32</b>	741.32	16790.36	35.61	0.50
2027	47	100	415.0	4.79	1989.69	11.86	0.00	2225.66	1690.18	<b>1.32</b>	750.08	17540.44	35.61	0.50
2028	48	100	415.0	4.79	1989.69	12.09	0.00	2230.24	1712.15	<b>1.30</b>	751.62	18292.06	35.61	0.50
2029	49	100	415.0	4.79	1989.69	12.32	0.00	2234.81	1734.41	<b>1.29</b>	752.59	19044.64	35.63	0.50
2030	50	100	430.0	4.79	2061.60	12.55	0.00	2320.33	1756.95	<b>1.32</b>	780.20	19824.84	35.69	0.50
2031	51	100	430.0	4.79	2061.60	12.78	0.00	2325.07	1779.79	<b>1.31</b>	780.01	20604.86	35.77	0.50
2032	52	100	430.0	4.79	2061.60	13.01	0.00	2329.82	1802.93	<b>1.29</b>	779.23	21384.09	35.88	0.50
2033	53	100	450.0	4.79	2157.49	13.24	0.00	2443.14	1826.37	<b>1.34</b>	814.04	22198.13	36.02	0.50
2034	54	100	450.0	4.79	2157.49	13.47	0.00	2448.10	1850.11	<b>1.32</b>	811.98	23010.11	36.18	0.50
2035	55	100	450.0	4.79	2157.49	13.70	0.00	2453.07	1874.16	<b>1.31</b>	809.31	23819.42	36.37	0.51
2036	56	100	466.0	4.79	2234.20	13.93	0.00	2545.42	1898.53	<b>1.34</b>	834.69	24654.12	36.59	0.51
2037	57	100	466.0	4.79	2234.20	14.16	0.00	2550.56	1923.21	<b>1.33</b>	830.68	25484.80	36.85	0.51
2038	58	100	466.0	4.79	2234.20	14.39	0.00	2555.70	1948.21	<b>1.31</b>	826.05	26310.85	37.13	0.52
2039	59	100	466.0	4.79	2234.20	14.62	0.00	2560.84	1973.54	<b>1.30</b>	820.82	27131.67	37.44	0.52
2040	60	100	466.0	4.79	2234.20	14.85	0.00	2565.98	1999.19	<b>1.28</b>	815.01	27946.68	37.78	0.53
2041	61	100	466.0	4.79	2234.20	15.08	0.00	2571.12	2025.18	<b>1.27</b>	808.61	28755.29	38.16	0.53
2042	62	100	466.0	4.79	2234.20	15.31	0.00	2576.26	2051.51	<b>1.26</b>	801.66	29556.95	38.56	0.54
2043	63	100	466.0	4.79	2234.20	15.54	0.00	2581.40	2078.18	<b>1.24</b>	794.15	30351.10	39.01	0.54
2044	64	100	466.0	4.79	2234.20	15.77	0.00	2586.53	2105.20	<b>1.23</b>	786.12	31137.22	39.48	0.55
2045	65	100	466.0	4.79	2234.20	16.00	0.00	2591.67	2132.56	<b>1.22</b>	777.57	31914.79	40.00	0.56
2046	66	100	466.0	4.79	2234.20	16.23	0.00	2596.81	2160.29	<b>1.20</b>	769.12	32683.91	40.52	0.56
2047	67	100	466.0	4.79	2234.20	16.46	0.00	2601.95	2188.37	<b>1.19</b>	760.75	33444.66	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	329.0	5.49	1804.98	16.00	0.00	2093.78	1299.25	<b>1.61</b>	752.73	752.73	33.38	0.46
2003	23	100	330.0	5.37	1773.62	16.00	0.00	2057.40	1339.90	<b>1.54</b>	739.65	1492.38	33.38	0.46
2004	24	100	330.0	5.29	1745.61	16.00	0.00	2024.90	1388.62	<b>1.46</b>	727.97	2220.34	33.38	0.46
2005	25	100	333.0	5.29	1761.29	16.00	0.00	2043.09	1439.19	<b>1.42</b>	734.50	2954.85	33.38	0.46
2006	26	100	333.0	5.23	1741.63	16.00	10.04	2030.33	1458.33	<b>1.39</b>	729.92	3684.76	33.38	0.46
2007	27	100	336.0	5.19	1745.35	16.00	17.86	2042.46	1466.48	<b>1.39</b>	734.28	4419.04	33.38	0.46
2008	28	100	336.0	5.09	1711.26	16.00	0.00	1985.06	1472.01	<b>1.35</b>	713.64	5132.69	33.38	0.46
2009	29	100	345.0	5.13	1769.55	16.00	0.00	2052.68	1489.22	<b>1.38</b>	737.95	5870.64	33.38	0.46
2010	30	100	345.0	5.08	1751.68	16.00	0.00	2031.94	1473.50	<b>1.38</b>	730.50	6601.13	33.38	0.46
2011	31	100	351.0	4.97	1745.11	16.00	130.29	2154.63	1465.69	<b>1.47</b>	774.60	7375.73	33.38	0.46
2012	32	100	351.0	4.88	1711.63	16.00	136.12	2121.61	1501.45	<b>1.41</b>	762.73	8138.46	33.38	0.46
2013	33	100	364.0	4.83	1759.81	16.00	61.40	2102.78	1493.34	<b>1.41</b>	755.96	8894.43	33.38	0.46
2014	34	100	364.0	4.81	1751.00	16.00	107.64	2138.80	1501.62	<b>1.42</b>	768.91	9663.34	33.38	0.46
2015	35	100	380.0	4.81	1827.26	16.00	74.91	2194.53	1513.63	<b>1.45</b>	788.95	10452.29	33.38	0.46
2016	36	100	380.0	4.80	1823.61	16.00	103.17	2218.55	1520.05	<b>1.46</b>	797.58	11249.87	33.38	0.46
2017	37	100	390.0	4.81	1875.37	16.00	54.71	2230.15	1519.00	<b>1.47</b>	801.75	12051.62	33.38	0.46
2018	38	100	390.0	4.74	1849.48	16.00	96.22	2241.62	1516.45	<b>1.48</b>	805.88	12857.50	33.38	0.46
2019	39	100	390.0	4.79	1869.82	16.00	86.94	2255.94	1524.25	<b>1.48</b>	811.02	13668.52	33.38	0.46
2020	40	100	402.0	4.52	1816.74	16.00	5.24	2112.66	1426.66	<b>1.48</b>	759.51	14428.04	33.38	0.46
2021	41	100	402.0	4.56	1833.09	16.00	0.00	2126.39	1429.59	<b>1.49</b>	764.45	15192.49	33.38	0.46
2022	42	100	402.0	4.61	1851.43	16.00	0.00	2147.65	1437.39	<b>1.49</b>	772.09	15964.58	33.38	0.46
2023	43	100	411.0	4.66	1915.02	16.00	0.00	2221.43	1446.40	<b>1.54</b>	798.62	16763.20	33.38	0.46
2024	44	100	411.0	4.71	1937.81	16.00	0.00	2247.86	1456.62	<b>1.54</b>	808.12	17571.32	33.38	0.46
2025	45	100	411.0	4.77	1961.45	16.00	0.00	2275.28	1468.09	<b>1.55</b>	817.98	18389.30	33.38	0.46
2026	46	100	411.0	4.83	1985.97	16.00	0.00	2303.73	1480.83	<b>1.56</b>	828.20	19217.50	33.38	0.46
2027	47	100	415.0	4.89	2030.97	16.00	0.00	2355.92	1494.87	<b>1.58</b>	846.97	20064.47	33.38	0.46
2028	48	100	415.0	4.96	2057.57	16.00	0.00	2386.78	1510.25	<b>1.58</b>	858.06	20922.53	33.38	0.46
2029	49	100	415.0	5.02	2082.47	16.00	0.00	2415.66	1527.00	<b>1.58</b>	867.83	21790.36	33.40	0.46
2030	50	100	430.0	5.08	2184.49	16.00	0.00	2534.01	1545.16	<b>1.64</b>	909.03	22699.39	33.45	0.47
2031	51	100	430.0	5.14	2212.24	16.00	0.00	2566.20	1564.78	<b>1.64</b>	918.53	23617.92	33.53	0.47
2032	52	100	430.0	5.21	2241.00	16.00	0.00	2599.56	1585.13	<b>1.64</b>	927.64	24545.56	33.63	0.47
2033	53	100	450.0	5.28	2375.72	16.00	0.00	2755.83	1605.73	<b>1.72</b>	979.68	25525.25	33.76	0.47
2034	54	100	450.0	5.35	2406.60	16.00	0.00	2791.66	1626.61	<b>1.72</b>	987.90	26513.15	33.91	0.47
2035	55	100	450.0	5.42	2437.89	16.00	0.00	2827.95	1647.75	<b>1.72</b>	995.44	27508.59	34.09	0.47
2036	56	100	466.0	5.49	2557.39	16.00	0.00	2966.57	1669.17	<b>1.78</b>	1037.91	28546.49	34.30	0.48
2037	57	100	466.0	5.56	2590.63	16.00	0.00	3005.13	1690.87	<b>1.78</b>	1044.23	29590.73	34.53	0.48
2038	58	100	466.0	5.63	2624.31	16.00	0.00	3044.20	1712.85	<b>1.78</b>	1049.80	30640.53	34.80	0.48
2039	59	100	466.0	5.70	2658.43	16.00	0.00	3083.78	1735.12	<b>1.78</b>	1054.60	31695.13	35.09	0.49
2040	60	100	466.0	5.78	2692.99	16.00	0.00	3123.86	1757.68	<b>1.78</b>	1058.61	32753.74	35.41	0.49
2041	61	100	466.0	5.85	2728.00	16.00	0.00	3164.48	1780.53	<b>1.78</b>	1061.83	33815.57	35.76	0.50
2042	62	100	466.0	5.93	2763.46	16.00	0.00	3205.61	1803.67	<b>1.78</b>	1064.26	34879.83	36.14	0.50
2043	63	100	466.0	6.01	2799.38	16.00	0.00	3247.29	1827.12	<b>1.78</b>	1065.88	35945.71	36.56	0.51
2044	64	100	466.0	6.09	2835.78	16.00	0.00	3289.50	1850.87	<b>1.78</b>	1066.69	37012.39	37.01	0.52
2045	65	100	466.0	6.16	2872.64	16.00	0.00	3332.26	1874.94	<b>1.78</b>	1066.69	38079.08	37.49	0.52
2046	66	100	466.0	6.24	2909.99	16.00	0.00	3375.58	1899.31	<b>1.78</b>	1066.69	39145.76	37.97	0.53
2047	67	100	466.0	6.33	2947.82	16.00	0.00	3419.47	1924.00	<b>1.78</b>	1066.69	40212.45	38.47	0.54

## 7.3 Génération 1990 (début en 2012)

ATSEM (C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

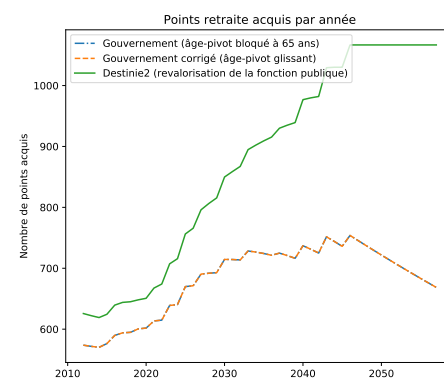
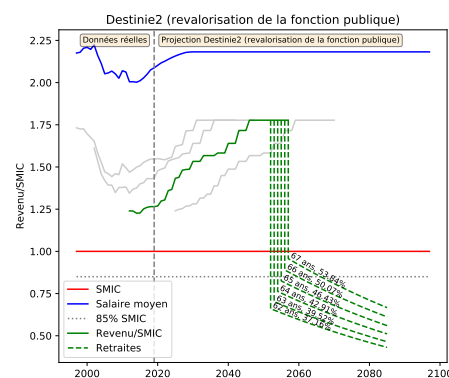
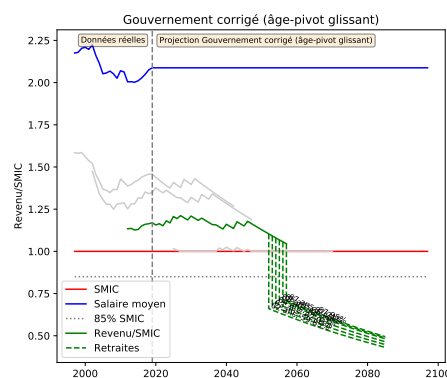
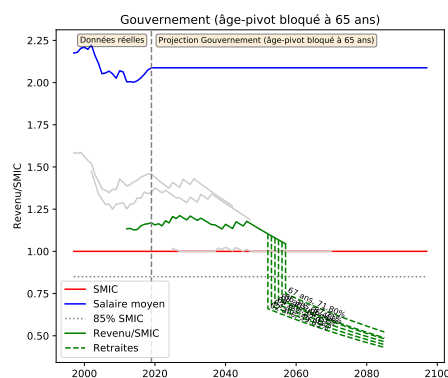
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	1541.76	<b>59.85</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	1600.85	<b>62.01</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	1661.22	<b>64.23</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	65 ans 0 mois	0.00%	1722.88	<b>66.48</b>	2426.59	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	65 ans 0 mois	5.00%	1745.28	<b>67.21</b>	2458.13	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2057	67	100.00%	65 ans 0 mois	10.00%	1868.25	<b>71.80</b>	2490.09	<b>0.75</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1541.76	<b>59.85</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1600.85	<b>62.01</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1661.22	<b>64.23</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1722.88	<b>66.48</b>	2426.59	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1745.28	<b>67.21</b>	2458.13	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2057	67	100.00%	66 ans 6 mois	2.50%	1767.96	<b>67.95</b>	2490.09	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1355.51	<b>37.16</b>	2052.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1481.73	<b>40.10</b>	2079.04	<b>0.71</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>	<b>0.50</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1628.97	<b>43.52</b>	2106.06	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1784.63	<b>47.07</b>	2133.44	<b>0.84</b>	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1948.96	<b>50.74</b>	2161.18	<b>0.90</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2122.22	<b>54.54</b>	2189.27	<b>0.97</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>





Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	329.0	4.88	1604.35	6.11	0.00	1702.37	1501.45	<b>1.13</b>	573.72	573.72	35.61	0.50
2013	23	100	330.0	4.83	1595.44	6.34	0.00	1696.59	1493.34	<b>1.14</b>	571.77	1145.49	35.61	0.50
2014	24	100	330.0	4.81	1587.45	6.57	0.00	1691.74	1501.62	<b>1.13</b>	570.14	1715.63	35.61	0.50
2015	25	100	333.0	4.81	1601.25	6.80	0.00	1710.14	1513.63	<b>1.13</b>	576.34	2291.97	35.61	0.50
2016	26	100	333.0	4.80	1598.06	7.03	39.49	1749.89	1520.05	<b>1.15</b>	589.73	2881.70	35.61	0.50
2017	27	100	336.0	4.81	1615.71	7.26	29.54	1762.55	1519.00	<b>1.16</b>	594.00	3475.70	35.61	0.50
2018	28	100	336.0	4.74	1593.40	7.49	52.12	1764.87	1516.45	<b>1.16</b>	594.78	4070.48	35.61	0.50
2019	29	100	345.0	4.79	1654.08	7.72	0.00	1781.77	1524.25	<b>1.17</b>	600.48	4670.96	35.61	0.50
2020	30	100	345.0	4.79	1654.08	7.95	0.00	1785.57	1544.07	<b>1.16</b>	601.76	5272.72	35.61	0.50
2021	31	100	351.0	4.79	1682.84	8.18	0.00	1820.50	1564.14	<b>1.16</b>	613.53	5886.25	35.61	0.50
2022	32	100	351.0	4.79	1682.84	8.41	0.00	1824.37	1584.47	<b>1.15</b>	614.83	6501.09	35.61	0.50
2023	33	100	364.0	4.79	1745.17	8.64	0.00	1895.95	1605.07	<b>1.18</b>	638.96	7140.05	35.61	0.50
2024	34	100	364.0	4.79	1745.17	8.87	0.00	1899.97	1625.94	<b>1.17</b>	640.31	7780.36	35.61	0.50
2025	35	100	380.0	4.79	1821.88	9.10	0.00	1987.67	1647.07	<b>1.21</b>	669.87	8450.23	35.61	0.50
2026	36	100	380.0	4.79	1821.88	9.33	0.00	1991.86	1668.49	<b>1.19</b>	671.28	9121.51	35.61	0.50
2027	37	100	390.0	4.79	1869.82	9.56	0.00	2048.58	1690.18	<b>1.21</b>	690.40	9811.90	35.61	0.50
2028	38	100	390.0	4.79	1869.82	9.79	0.00	2052.88	1712.15	<b>1.20</b>	691.85	10503.75	35.61	0.50
2029	39	100	390.0	4.79	1869.82	10.02	0.00	2057.18	1734.41	<b>1.19</b>	692.77	11196.52	35.63	0.50
2030	40	100	402.0	4.79	1927.36	10.25	0.00	2124.91	1756.95	<b>1.21</b>	714.49	11911.01	35.69	0.50
2031	41	100	402.0	4.79	1927.36	10.48	0.00	2129.34	1779.79	<b>1.20</b>	714.35	12625.36	35.77	0.50
2032	42	100	402.0	4.79	1927.36	10.71	0.00	2133.78	1802.93	<b>1.18</b>	713.67	13339.03	35.88	0.50
2033	43	100	411.0	4.79	1970.51	10.94	0.00	2186.08	1826.37	<b>1.20</b>	728.39	14067.41	36.02	0.50
2034	44	100	411.0	4.79	1970.51	11.17	0.00	2190.61	1850.11	<b>1.18</b>	726.58	14793.99	36.18	0.50
2035	45	100	411.0	4.79	1970.51	11.40	0.00	2195.15	1874.16	<b>1.17</b>	724.22	15518.21	36.37	0.51
2036	46	100	411.0	4.79	1970.51	11.63	0.00	2199.68	1898.53	<b>1.16</b>	721.32	16239.53	36.59	0.51
2037	47	100	415.0	4.79	1989.69	11.86	0.00	2225.66	1923.21	<b>1.16</b>	724.86	16964.39	36.85	0.51
2038	48	100	415.0	4.79	1989.69	12.09	0.00	2230.24	1948.21	<b>1.14</b>	720.86	17685.25	37.13	0.52
2039	49	100	415.0	4.79	1989.69	12.32	0.00	2234.81	1973.54	<b>1.13</b>	716.32	18401.57	37.44	0.52
2040	50	100	430.0	4.79	2061.60	12.55	0.00	2320.33	1999.19	<b>1.16</b>	736.98	19138.55	37.78	0.53
2041	51	100	430.0	4.79	2061.60	12.78	0.00	2325.07	2025.18	<b>1.15</b>	731.23	19869.79	38.16	0.53
2042	52	100	430.0	4.79	2061.60	13.01	0.00	2329.82	2051.51	<b>1.14</b>	724.97	20594.76	38.56	0.54
2043	53	100	450.0	4.79	2157.49	13.24	0.00	2443.14	2078.18	<b>1.18</b>	751.62	21346.38	39.01	0.54
2044	54	100	450.0	4.79	2157.49	13.47	0.00	2448.10	2105.20	<b>1.16</b>	744.05	22090.42	39.48	0.55
2045	55	100	450.0	4.79	2157.49	13.70	0.00	2453.07	2132.56	<b>1.15</b>	735.99	22826.41	40.00	0.56
2046	56	100	466.0	4.79	2234.20	13.93	0.00	2545.42	2160.29	<b>1.18</b>	753.90	23580.31	40.52	0.56
2047	57	100	466.0	4.79	2234.20	14.16	0.00	2550.56	2188.37	<b>1.17</b>	745.72	24326.03	41.04	0.57
2048	58	100	466.0	4.79	2234.20	14.39	0.00	2555.70	2216.82	<b>1.15</b>	737.64	25063.67	41.58	0.58
2049	59	100	466.0	4.79	2234.20	14.62	0.00	2560.84	2245.64	<b>1.14</b>	729.63	25793.30	42.12	0.59
2050	60	100	466.0	4.79	2234.20	14.85	0.00	2565.98	2274.83	<b>1.13</b>	721.72	26515.02	42.66	0.59
2051	61	100	466.0	4.79	2234.20	15.08	0.00	2571.12	2304.40	<b>1.12</b>	713.88	27228.90	43.22	0.60
2052	62	100	466.0	4.79	2234.20	15.31	0.00	2576.26	2334.36	<b>1.10</b>	706.13	27935.03	43.78	0.61
2053	63	100	466.0	4.79	2234.20	15.54	0.00	2581.40	2364.71	<b>1.09</b>	698.46	28633.48	44.35	0.62
2054	64	100	466.0	4.79	2234.20	15.77	0.00	2586.53	2395.45	<b>1.08</b>	690.87	29324.35	44.93	0.63
2055	65	100	466.0	4.79	2234.20	16.00	0.00	2591.67	2426.59	<b>1.07</b>	683.35	30007.70	45.51	0.63
2056	66	100	466.0	4.79	2234.20	16.23	0.00	2596.81	2458.13	<b>1.06</b>	675.92	30683.63	46.10	0.64
2057	67	100	466.0	4.79	2234.20	16.46	0.00	2601.95	2490.09	<b>1.04</b>	668.57	31352.20	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	329.0	4.88	1604.35	6.11	0.00	1702.37	1501.45	<b>1.13</b>	573.72	573.72	35.61	0.50
2013	23	100	330.0	4.83	1595.44	6.34	0.00	1696.59	1493.34	<b>1.14</b>	571.77	1145.49	35.61	0.50
2014	24	100	330.0	4.81	1587.45	6.57	0.00	1691.74	1501.62	<b>1.13</b>	570.14	1715.63	35.61	0.50
2015	25	100	333.0	4.81	1601.25	6.80	0.00	1710.14	1513.63	<b>1.13</b>	576.34	2291.97	35.61	0.50
2016	26	100	333.0	4.80	1598.06	7.03	39.49	1749.89	1520.05	<b>1.15</b>	589.73	2881.70	35.61	0.50
2017	27	100	336.0	4.81	1615.71	7.26	29.54	1762.55	1519.00	<b>1.16</b>	594.00	3475.70	35.61	0.50
2018	28	100	336.0	4.74	1593.40	7.49	52.12	1764.87	1516.45	<b>1.16</b>	594.78	4070.48	35.61	0.50
2019	29	100	345.0	4.79	1654.08	7.72	0.00	1781.77	1524.25	<b>1.17</b>	600.48	4670.96	35.61	0.50
2020	30	100	345.0	4.79	1654.08	7.95	0.00	1785.57	1544.07	<b>1.16</b>	601.76	5272.72	35.61	0.50
2021	31	100	351.0	4.79	1682.84	8.18	0.00	1820.50	1564.14	<b>1.16</b>	613.53	5886.25	35.61	0.50
2022	32	100	351.0	4.79	1682.84	8.41	0.00	1824.37	1584.47	<b>1.15</b>	614.83	6501.09	35.61	0.50
2023	33	100	364.0	4.79	1745.17	8.64	0.00	1895.95	1605.07	<b>1.18</b>	638.96	7140.05	35.61	0.50
2024	34	100	364.0	4.79	1745.17	8.87	0.00	1899.97	1625.94	<b>1.17</b>	640.31	7780.36	35.61	0.50
2025	35	100	380.0	4.79	1821.88	9.10	0.00	1987.67	1647.07	<b>1.21</b>	669.87	8450.23	35.61	0.50
2026	36	100	380.0	4.79	1821.88	9.33	0.00	1991.86	1668.49	<b>1.19</b>	671.28	9121.51	35.61	0.50
2027	37	100	390.0	4.79	1869.82	9.56	0.00	2048.58	1690.18	<b>1.21</b>	690.40	9811.90	35.61	0.50
2028	38	100	390.0	4.79	1869.82	9.79	0.00	2052.88	1712.15	<b>1.20</b>	691.85	10503.75	35.61	0.50
2029	39	100	390.0	4.79	1869.82	10.02	0.00	2057.18	1734.41	<b>1.19</b>	692.77	11196.52	35.63	0.50
2030	40	100	402.0	4.79	1927.36	10.25	0.00	2124.91	1756.95	<b>1.21</b>	714.49	11911.01	35.69	0.50
2031	41	100	402.0	4.79	1927.36	10.48	0.00	2129.34	1779.79	<b>1.20</b>	714.35	12625.36	35.77	0.50
2032	42	100	402.0	4.79	1927.36	10.71	0.00	2133.78	1802.93	<b>1.18</b>	713.67	13339.03	35.88	0.50
2033	43	100	411.0	4.79	1970.51	10.94	0.00	2186.08	1826.37	<b>1.20</b>	728.39	14067.41	36.02	0.50
2034	44	100	411.0	4.79	1970.51	11.17	0.00	2190.61	1850.11	<b>1.18</b>	726.58	14793.99	36.18	0.50
2035	45	100	411.0	4.79	1970.51	11.40	0.00	2195.15	1874.16	<b>1.17</b>	724.22	15518.21	36.37	0.51
2036	46	100	411.0	4.79	1970.51	11.63	0.00	2199.68	1898.53	<b>1.16</b>	721.32	16239.53	36.59	0.51
2037	47	100	415.0	4.79	1989.69	11.86	0.00	2225.66	1923.21	<b>1.16</b>	724.86	16964.39	36.85	0.51
2038	48	100	415.0	4.79	1989.69	12.09	0.00	2230.24	1948.21	<b>1.14</b>	720.86	17685.25	37.13	0.52
2039	49	100	415.0	4.79	1989.69	12.32	0.00	2234.81	1973.54	<b>1.13</b>	716.32	18401.57	37.44	0.52
2040	50	100	430.0	4.79	2061.60	12.55	0.00	2320.33	1999.19	<b>1.16</b>	736.98	19138.55	37.78	0.53
2041	51	100	430.0	4.79	2061.60	12.78	0.00	2325.07	2025.18	<b>1.15</b>	731.23	19869.79	38.16	0.53
2042	52	100	430.0	4.79	2061.60	13.01	0.00	2329.82	2051.51	<b>1.14</b>	724.97	20594.76	38.56	0.54
2043	53	100	450.0	4.79	2157.49	13.24	0.00	2443.14	2078.18	<b>1.18</b>	751.62	21346.38	39.01	0.54
2044	54	100	450.0	4.79	2157.49	13.47	0.00	2448.10	2105.20	<b>1.16</b>	744.05	22090.42	39.48	0.55
2045	55	100	450.0	4.79	2157.49	13.70	0.00	2453.07	2132.56	<b>1.15</b>	735.99	22826.41	40.00	0.56
2046	56	100	466.0	4.79	2234.20	13.93	0.00	2545.42	2160.29	<b>1.18</b>	753.90	23580.31	40.52	0.56
2047	57	100	466.0	4.79	2234.20	14.16	0.00	2550.56	2188.37	<b>1.17</b>	745.72	24326.03	41.04	0.57
2048	58	100	466.0	4.79	2234.20	14.39	0.00	2555.70	2216.82	<b>1.15</b>	737.64	25063.67	41.58	0.58
2049	59	100	466.0	4.79	2234.20	14.62	0.00	2560.84	2245.64	<b>1.14</b>	729.63	25793.30	42.12	0.59
2050	60	100	466.0	4.79	2234.20	14.85	0.00	2565.98	2274.83	<b>1.13</b>	721.72	26515.02	42.66	0.59
2051	61	100	466.0	4.79	2234.20	15.08	0.00	2571.12	2304.40	<b>1.12</b>	713.88	27228.90	43.22	0.60
2052	62	100	466.0	4.79	2234.20	15.31	0.00	2576.26	2334.36	<b>1.10</b>	706.13	27935.03	43.78	0.61
2053	63	100	466.0	4.79	2234.20	15.54	0.00	2581.40	2364.71	<b>1.09</b>	698.46	28633.48	44.35	0.62
2054	64	100	466.0	4.79	2234.20	15.77	0.00	2586.53	2395.45	<b>1.08</b>	690.87	29324.35	44.93	0.63
2055	65	100	466.0	4.79	2234.20	16.00	0.00	2591.67	2426.59	<b>1.07</b>	683.35	30007.70	45.51	0.63
2056	66	100	466.0	4.79	2234.20	16.23	0.00	2596.81	2458.13	<b>1.06</b>	675.92	30683.63	46.10	0.64
2057	67	100	466.0	4.79	2234.20	16.46	0.00	2601.95	2490.09	<b>1.04</b>	668.57	31352.20	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	329.0	4.88	1604.35	16.00	0.00	1861.04	1501.45	<b>1.24</b>	669.06	669.06	33.38	0.46
2013	23	100	330.0	4.83	1595.44	16.00	0.00	1850.70	1493.34	<b>1.24</b>	665.34	1334.40	33.38	0.46
2014	24	100	330.0	4.81	1587.45	16.00	0.00	1841.44	1501.62	<b>1.23</b>	662.01	1996.41	33.38	0.46
2015	25	100	333.0	4.81	1601.25	16.00	0.00	1857.45	1513.63	<b>1.23</b>	667.77	2664.17	33.38	0.46
2016	26	100	333.0	4.80	1598.06	16.00	180.36	2034.11	1520.05	<b>1.34</b>	731.27	3395.45	33.38	0.46
2017	27	100	336.0	4.81	1615.71	16.00	141.22	2015.44	1519.00	<b>1.33</b>	724.56	4120.01	33.38	0.46
2018	28	100	336.0	4.74	1593.40	16.00	128.68	1977.02	1516.45	<b>1.30</b>	710.75	4830.76	33.38	0.46
2019	29	100	345.0	4.79	1654.08	16.00	82.70	2001.43	1524.25	<b>1.31</b>	719.53	5550.29	33.38	0.46
2020	30	100	345.0	4.52	1559.15	16.00	87.36	1895.96	1426.66	<b>1.33</b>	681.61	6231.90	33.38	0.46
2021	31	100	351.0	4.56	1600.54	16.00	28.81	1885.45	1429.59	<b>1.32</b>	677.82	6909.72	33.38	0.46
2022	32	100	351.0	4.61	1616.54	16.00	5.06	1880.25	1437.39	<b>1.31</b>	675.96	7585.68	33.38	0.46
2023	33	100	364.0	4.66	1696.03	16.00	0.00	1967.39	1446.40	<b>1.36</b>	707.29	8292.97	33.38	0.46
2024	34	100	364.0	4.71	1716.21	16.00	0.00	1990.81	1456.62	<b>1.37</b>	715.71	9008.68	33.38	0.46
2025	35	100	380.0	4.77	1813.51	16.00	0.00	2103.67	1468.09	<b>1.43</b>	756.28	9764.96	33.38	0.46
2026	36	100	380.0	4.83	1836.18	16.00	0.00	2129.97	1480.83	<b>1.44</b>	765.74	10530.70	33.38	0.46
2027	37	100	390.0	4.89	1908.62	16.00	0.00	2214.00	1494.87	<b>1.48</b>	795.95	11326.64	33.38	0.46
2028	38	100	390.0	4.96	1933.62	16.00	0.00	2243.00	1510.25	<b>1.49</b>	806.37	12133.01	33.38	0.46
2029	39	100	390.0	5.02	1957.02	16.00	0.00	2270.14	1527.00	<b>1.49</b>	815.55	12948.57	33.40	0.46
2030	40	100	402.0	5.08	2042.25	16.00	0.00	2369.01	1545.16	<b>1.53</b>	849.84	13798.41	33.45	0.47
2031	41	100	402.0	5.14	2068.18	16.00	0.00	2399.09	1564.78	<b>1.53</b>	858.72	14657.12	33.53	0.47
2032	42	100	402.0	5.21	2095.07	16.00	0.00	2430.28	1585.13	<b>1.53</b>	867.24	15524.36	33.63	0.47
2033	43	100	411.0	5.28	2169.82	16.00	0.00	2516.99	1605.73	<b>1.57</b>	894.78	16419.14	33.76	0.47
2034	44	100	411.0	5.35	2198.03	16.00	0.00	2549.71	1626.61	<b>1.57</b>	902.29	17321.42	33.91	0.47
2035	45	100	411.0	5.42	2226.60	16.00	0.00	2582.86	1647.75	<b>1.57</b>	909.17	18230.59	34.09	0.47
2036	46	100	411.0	5.49	2255.55	16.00	0.00	2616.44	1669.17	<b>1.57</b>	915.41	19146.00	34.30	0.48
2037	47	100	415.0	5.56	2307.11	16.00	0.00	2676.25	1690.87	<b>1.58</b>	929.95	20075.95	34.53	0.48
2038	48	100	415.0	5.63	2337.10	16.00	0.00	2711.04	1712.85	<b>1.58</b>	934.91	21010.85	34.80	0.48
2039	49	100	415.0	5.70	2367.48	16.00	0.00	2746.28	1735.12	<b>1.58</b>	939.18	21950.04	35.09	0.49
2040	50	100	430.0	5.78	2484.94	16.00	0.00	2882.54	1757.68	<b>1.64</b>	976.83	22926.87	35.41	0.49
2041	51	100	430.0	5.85	2517.25	16.00	0.00	2920.01	1780.53	<b>1.64</b>	979.80	23906.67	35.76	0.50
2042	52	100	430.0	5.93	2549.97	16.00	0.00	2957.97	1803.67	<b>1.64</b>	982.04	24888.71	36.14	0.50
2043	53	100	450.0	6.01	2703.27	16.00	0.00	3135.79	1827.12	<b>1.72</b>	1029.28	25917.99	36.56	0.51
2044	54	100	450.0	6.09	2738.41	16.00	0.00	3176.56	1850.87	<b>1.72</b>	1030.06	26948.05	37.01	0.52
2045	55	100	450.0	6.16	2774.01	16.00	0.00	3217.85	1874.94	<b>1.72</b>	1030.06	27978.11	37.49	0.52
2046	56	100	466.0	6.24	2909.99	16.00	0.00	3375.58	1899.31	<b>1.78</b>	1066.69	29044.80	37.97	0.53
2047	57	100	466.0	6.33	2947.82	16.00	0.00	3419.47	1924.00	<b>1.78</b>	1066.69	30111.48	38.47	0.54
2048	58	100	466.0	6.41	2986.14	16.00	0.00	3463.92	1949.01	<b>1.78</b>	1066.69	31178.17	38.97	0.54
2049	59	100	466.0	6.49	3024.96	16.00	0.00	3508.95	1974.35	<b>1.78</b>	1066.69	32244.85	39.47	0.55
2050	60	100	466.0	6.58	3064.28	16.00	0.00	3554.57	2000.02	<b>1.78</b>	1066.69	33311.54	39.99	0.56
2051	61	100	466.0	6.66	3104.12	16.00	0.00	3600.78	2026.02	<b>1.78</b>	1066.69	34378.23	40.51	0.56
2052	62	100	466.0	6.75	3144.47	16.00	0.00	3647.59	2052.36	<b>1.78</b>	1066.69	35444.91	41.03	0.57
2053	63	100	466.0	6.84	3185.35	16.00	0.00	3695.00	2079.04	<b>1.78</b>	1066.69	36511.60	41.57	0.58
2054	64	100	466.0	6.92	3226.76	16.00	0.00	3743.04	2106.06	<b>1.78</b>	1066.69	37578.28	42.11	0.59
2055	65	100	466.0	7.01	3268.71	16.00	0.00	3791.70	2133.44	<b>1.78</b>	1066.69	38644.97	42.66	0.59
2056	66	100	466.0	7.11	3311.20	16.00	0.00	3840.99	2161.18	<b>1.78</b>	1066.69	39711.65	43.21	0.60
2057	67	100	466.0	7.20	3354.25	16.00	0.00	3890.92	2189.27	<b>1.78</b>	1066.69	40778.34	43.77	0.61

## 7.4 Génération 2003 (début en 2025)

ATSEM (C2 puis C1) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

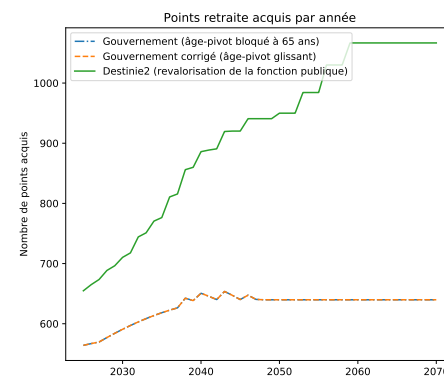
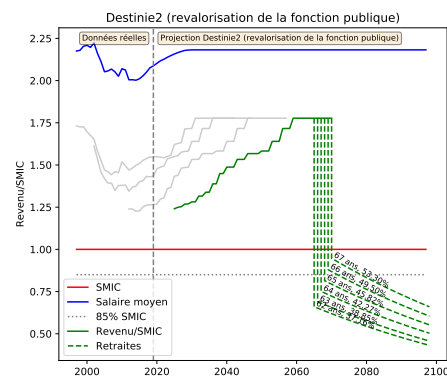
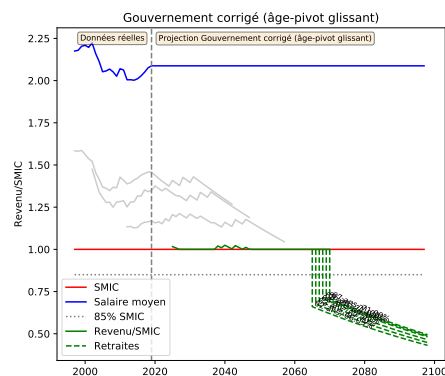
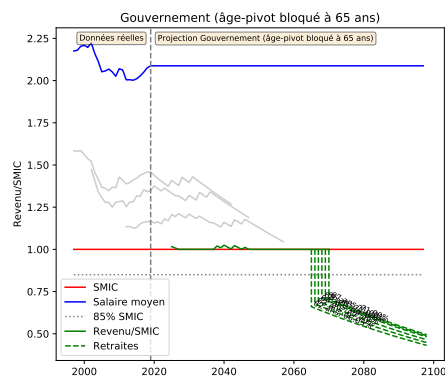
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	1823.65	<b>66.05</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	1893.54	<b>67.70</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	1964.94	<b>69.35</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2037.87	<b>71.00</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2064.37	<b>71.00</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	65 ans 0 mois	10.00%	2091.20	<b>71.00</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1823.65	<b>66.05</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1893.54	<b>67.70</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1964.94	<b>69.35</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2037.87	<b>71.00</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2064.37	<b>71.00</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2091.20	<b>71.00</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1603.34	<b>37.16</b>	2427.59	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1697.97	<b>38.85</b>	2459.15	<b>0.69</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>	<b>0.49</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1871.50	<b>42.27</b>	2491.12	<b>0.75</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2054.99	<b>45.82</b>	2523.50	<b>0.81</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2248.72	<b>49.50</b>	2556.31	<b>0.88</b>	<b>0.84</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2453.02	<b>53.30</b>	2589.54	<b>0.95</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	329.0	4.79	1577.36	6.11	0.00	1673.74	1647.07	1.02	564.07	564.07	35.61	0.50
2026	23	100	330.0	4.79	1582.16	6.34	0.00	1682.47	1668.49	1.01	567.01	1131.08	35.61	0.50
2027	24	100	330.0	4.79	1582.16	6.57	0.00	1690.18	1690.18	1.00	569.61	1700.69	35.61	0.50
2028	25	100	333.0	4.79	1596.54	6.80	0.00	1712.15	1712.15	1.00	577.01	2277.71	35.61	0.50
2029	26	100	333.0	4.79	1596.54	7.03	0.00	1734.41	1734.41	1.00	584.07	2861.78	35.63	0.50
2030	27	100	336.0	4.79	1610.93	7.26	0.00	1756.95	1756.95	1.00	590.77	3452.55	35.69	0.50
2031	28	100	336.0	4.79	1610.93	7.49	0.00	1779.79	1779.79	1.00	597.08	4049.63	35.77	0.50
2032	29	100	345.0	4.79	1654.08	7.72	0.00	1802.93	1802.93	1.00	603.01	4652.64	35.88	0.50
2033	30	100	345.0	4.79	1654.08	7.95	0.00	1826.37	1826.37	1.00	608.53	5261.17	36.02	0.50
2034	31	100	351.0	4.79	1682.84	8.18	0.00	1850.11	1850.11	1.00	613.64	5874.81	36.18	0.50
2035	32	100	351.0	4.79	1682.84	8.41	0.00	1874.16	1874.16	1.00	618.32	6493.14	36.37	0.51
2036	33	100	364.0	4.79	1745.17	8.64	0.00	1898.53	1898.53	1.00	622.56	7115.70	36.59	0.51
2037	34	100	364.0	4.79	1745.17	8.87	0.00	1923.21	1923.21	1.00	626.36	7742.06	36.85	0.51
2038	35	100	380.0	4.79	1821.88	9.10	0.00	1987.67	1948.21	1.02	642.45	8384.51	37.13	0.52
2039	36	100	380.0	4.79	1821.88	9.33	0.00	1991.86	1973.54	1.01	638.45	9022.96	37.44	0.52
2040	37	100	390.0	4.79	1869.82	9.56	0.00	2048.58	1999.19	1.02	650.67	9673.63	37.78	0.53
2041	38	100	390.0	4.79	1869.82	9.79	0.00	2052.88	2025.18	1.01	645.63	10319.26	38.16	0.53
2042	39	100	390.0	4.79	1869.82	10.02	0.00	2057.18	2051.51	1.00	640.13	10959.39	38.56	0.54
2043	40	100	402.0	4.79	1927.36	10.25	0.00	2124.91	2078.18	1.02	653.72	11613.11	39.01	0.54
2044	41	100	402.0	4.79	1927.36	10.48	0.00	2129.34	2105.20	1.01	647.17	12260.28	39.48	0.55
2045	42	100	402.0	4.79	1927.36	10.71	0.00	2133.78	2132.56	1.00	640.19	12900.47	40.00	0.56
2046	43	100	411.0	4.79	1970.51	10.94	0.00	2186.08	2160.29	1.01	647.47	13547.94	40.52	0.56
2047	44	100	411.0	4.79	1970.51	11.17	0.00	2190.61	2188.37	1.00	640.48	14188.42	41.04	0.57
2048	45	100	411.0	4.79	1970.51	11.40	0.00	2216.82	2216.82	1.00	639.83	14828.25	41.58	0.58
2049	46	100	411.0	4.79	1970.51	11.63	0.00	2245.64	2245.64	1.00	639.83	15468.07	42.12	0.59
2050	47	100	415.0	4.79	1989.69	11.86	0.00	2274.83	2274.83	1.00	639.83	16107.90	42.66	0.59
2051	48	100	415.0	4.79	1989.69	12.09	1.74	2304.40	2304.40	1.00	639.83	16747.73	43.22	0.60
2052	49	100	415.0	4.79	1989.69	12.32	25.61	2334.36	2334.36	1.00	639.83	17387.55	43.78	0.61
2053	50	100	430.0	4.79	2061.60	12.55	0.00	2364.71	2364.71	1.00	639.83	18027.38	44.35	0.62
2054	51	100	430.0	4.79	2061.60	12.78	0.00	2395.45	2395.45	1.00	639.83	18667.21	44.93	0.63
2055	52	100	430.0	4.79	2061.60	13.01	19.91	2426.59	2426.59	1.00	639.83	19307.03	45.51	0.63
2056	53	100	450.0	4.79	2157.49	13.24	0.00	2458.13	2458.13	1.00	639.83	19946.86	46.10	0.64
2057	54	100	450.0	4.79	2157.49	13.47	0.00	2490.09	2490.09	1.00	639.83	20586.69	46.70	0.65
2058	55	100	450.0	4.79	2157.49	13.70	0.00	2522.46	2522.46	1.00	639.83	21226.51	47.31	0.66
2059	56	100	466.0	4.79	2234.20	13.93	0.00	2555.25	2555.25	1.00	639.83	21866.34	47.92	0.67
2060	57	100	466.0	4.79	2234.20	14.16	0.00	2588.47	2588.47	1.00	639.83	22506.17	48.55	0.68
2061	58	100	466.0	4.79	2234.20	14.39	0.00	2622.12	2622.12	1.00	639.83	23145.99	49.18	0.68
2062	59	100	466.0	4.79	2234.20	14.62	11.24	2656.21	2656.21	1.00	639.83	23785.82	49.82	0.69
2063	60	100	466.0	4.79	2234.20	14.85	39.53	2690.74	2690.74	1.00	639.83	24425.65	50.47	0.70
2064	61	100	466.0	4.79	2234.20	15.08	68.27	2725.72	2725.72	1.00	639.83	25065.47	51.12	0.71
2065	62	100	466.0	4.79	2234.20	15.31	97.44	2761.15	2761.15	1.00	639.83	25705.30	51.79	0.72
2066	63	100	466.0	4.79	2234.20	15.54	127.06	2797.05	2797.05	1.00	639.83	26345.13	52.46	0.73
2067	64	100	466.0	4.79	2234.20	15.77	157.13	2833.41	2833.41	1.00	639.83	26984.95	53.14	0.74
2068	65	100	466.0	4.79	2234.20	16.00	187.66	2870.25	2870.25	1.00	639.83	27624.78	53.83	0.75
2069	66	100	466.0	4.79	2234.20	16.23	218.65	2907.56	2907.56	1.00	639.83	28264.61	54.53	0.76
2070	67	100	466.0	4.79	2234.20	16.46	250.12	2945.36	2945.36	1.00	639.83	28904.43	55.24	0.77

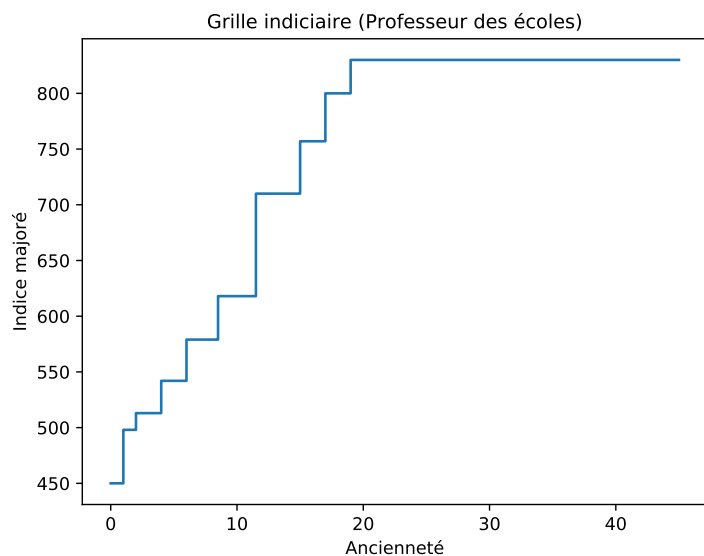
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	329.0	4.79	1577.36	6.11	0.00	1673.74	1647.07	1.02	564.07	564.07	35.61	0.50
2026	23	100	330.0	4.79	1582.16	6.34	0.00	1682.47	1668.49	1.01	567.01	1131.08	35.61	0.50
2027	24	100	330.0	4.79	1582.16	6.57	0.00	1690.18	1690.18	1.00	569.61	1700.69	35.61	0.50
2028	25	100	333.0	4.79	1596.54	6.80	0.00	1712.15	1712.15	1.00	577.01	2277.71	35.61	0.50
2029	26	100	333.0	4.79	1596.54	7.03	0.00	1734.41	1734.41	1.00	584.07	2861.78	35.63	0.50
2030	27	100	336.0	4.79	1610.93	7.26	0.00	1756.95	1756.95	1.00	590.77	3452.55	35.69	0.50
2031	28	100	336.0	4.79	1610.93	7.49	0.00	1779.79	1779.79	1.00	597.08	4049.63	35.77	0.50
2032	29	100	345.0	4.79	1654.08	7.72	0.00	1802.93	1802.93	1.00	603.01	4652.64	35.88	0.50
2033	30	100	345.0	4.79	1654.08	7.95	0.00	1826.37	1826.37	1.00	608.53	5261.17	36.02	0.50
2034	31	100	351.0	4.79	1682.84	8.18	0.00	1850.11	1850.11	1.00	613.64	5874.81	36.18	0.50
2035	32	100	351.0	4.79	1682.84	8.41	0.00	1874.16	1874.16	1.00	618.32	6493.14	36.37	0.51
2036	33	100	364.0	4.79	1745.17	8.64	0.00	1898.53	1898.53	1.00	622.56	7115.70	36.59	0.51
2037	34	100	364.0	4.79	1745.17	8.87	0.00	1923.21	1923.21	1.00	626.36	7742.06	36.85	0.51
2038	35	100	380.0	4.79	1821.88	9.10	0.00	1987.67	1948.21	1.02	642.45	8384.51	37.13	0.52
2039	36	100	380.0	4.79	1821.88	9.33	0.00	1991.86	1973.54	1.01	638.45	9022.96	37.44	0.52
2040	37	100	390.0	4.79	1869.82	9.56	0.00	2048.58	1999.19	1.02	650.67	9673.63	37.78	0.53
2041	38	100	390.0	4.79	1869.82	9.79	0.00	2052.88	2025.18	1.01	645.63	10319.26	38.16	0.53
2042	39	100	390.0	4.79	1869.82	10.02	0.00	2057.18	2051.51	1.00	640.13	10959.39	38.56	0.54
2043	40	100	402.0	4.79	1927.36	10.25	0.00	2124.91	2078.18	1.02	653.72	11613.11	39.01	0.54
2044	41	100	402.0	4.79	1927.36	10.48	0.00	2129.34	2105.20	1.01	647.17	12260.28	39.48	0.55
2045	42	100	402.0	4.79	1927.36	10.71	0.00	2133.78	2132.56	1.00	640.19	12900.47	40.00	0.56
2046	43	100	411.0	4.79	1970.51	10.94	0.00	2186.08	2160.29	1.01	647.47	13547.94	40.52	0.56
2047	44	100	411.0	4.79	1970.51	11.17	0.00	2190.61	2188.37	1.00	640.48	14188.42	41.04	0.57
2048	45	100	411.0	4.79	1970.51	11.40	0.00	2216.82	2216.82	1.00	639.83	14828.25	41.58	0.58
2049	46	100	411.0	4.79	1970.51	11.63	0.00	2245.64	2245.64	1.00	639.83	15468.07	42.12	0.59
2050	47	100	415.0	4.79	1989.69	11.86	0.00	2274.83	2274.83	1.00	639.83	16107.90	42.66	0.59
2051	48	100	415.0	4.79	1989.69	12.09	1.74	2304.40	2304.40	1.00	639.83	16747.73	43.22	0.60
2052	49	100	415.0	4.79	1989.69	12.32	25.61	2334.36	2334.36	1.00	639.83	17387.55	43.78	0.61
2053	50	100	430.0	4.79	2061.60	12.55	0.00	2364.71	2364.71	1.00	639.83	18027.38	44.35	0.62
2054	51	100	430.0	4.79	2061.60	12.78	0.00	2395.45	2395.45	1.00	639.83	18667.21	44.93	0.63
2055	52	100	430.0	4.79	2061.60	13.01	19.91	2426.59	2426.59	1.00	639.83	19307.03	45.51	0.63
2056	53	100	450.0	4.79	2157.49	13.24	0.00	2458.13	2458.13	1.00	639.83	19946.86	46.10	0.64
2057	54	100	450.0	4.79	2157.49	13.47	0.00	2490.09	2490.09	1.00	639.83	20586.69	46.70	0.65
2058	55	100	450.0	4.79	2157.49	13.70	0.00	2522.46	2522.46	1.00	639.83	21226.51	47.31	0.66
2059	56	100	466.0	4.79	2234.20	13.93	0.00	2555.25	2555.25	1.00	639.83	21866.34	47.92	0.67
2060	57	100	466.0	4.79	2234.20	14.16	0.00	2588.47	2588.47	1.00	639.83	22506.17	48.55	0.68
2061	58	100	466.0	4.79	2234.20	14.39	0.00	2622.12	2622.12	1.00	639.83	23145.99	49.18	0.68
2062	59	100	466.0	4.79	2234.20	14.62	11.24	2656.21	2656.21	1.00	639.83	23785.82	49.82	0.69
2063	60	100	466.0	4.79	2234.20	14.85	39.53	2690.74	2690.74	1.00	639.83	24425.65	50.47	0.70
2064	61	100	466.0	4.79	2234.20	15.08	68.27	2725.72	2725.72	1.00	639.83	25065.47	51.12	0.71
2065	62	100	466.0	4.79	2234.20	15.31	97.44	2761.15	2761.15	1.00	639.83	25705.30	51.79	0.72
2066	63	100	466.0	4.79	2234.20	15.54	127.06	2797.05	2797.05	1.00	639.83	26345.13	52.46	0.73
2067	64	100	466.0	4.79	2234.20	15.77	157.13	2833.41	2833.41	1.00	639.83	26984.95	53.14	0.74
2068	65	100	466.0	4.79	2234.20	16.00	187.66	2870.25	2870.25	1.00	639.83	27624.78	53.83	0.75
2069	66	100	466.0	4.79	2234.20	16.23	218.65	2907.56	2907.56	1.00	639.83	28264.61	54.53	0.76
2070	67	100	466.0	4.79	2234.20	16.46	250.12	2945.36	2945.36	1.00	639.83	28904.43	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	329.0	4.77	1570.12	16.00	0.00	1821.33	1468.09	<b>1.24</b>	654.78	654.78	33.38	0.46
2026	23	100	330.0	4.83	1594.57	16.00	0.00	1849.71	1480.83	<b>1.25</b>	664.98	1319.76	33.38	0.46
2027	24	100	330.0	4.89	1614.99	16.00	0.00	1873.38	1494.87	<b>1.25</b>	673.49	1993.25	33.38	0.46
2028	25	100	333.0	4.96	1651.02	16.00	0.00	1915.18	1510.25	<b>1.27</b>	688.52	2681.77	33.38	0.46
2029	26	100	333.0	5.02	1670.99	16.00	0.00	1938.35	1527.00	<b>1.27</b>	696.36	3378.13	33.40	0.46
2030	27	100	336.0	5.08	1706.95	16.00	0.00	1980.07	1545.16	<b>1.28</b>	710.31	4088.44	33.45	0.47
2031	28	100	336.0	5.14	1728.63	16.00	0.00	2005.21	1564.78	<b>1.28</b>	717.73	4806.17	33.53	0.47
2032	29	100	345.0	5.21	1798.01	16.00	0.00	2085.69	1585.13	<b>1.32</b>	744.27	5550.45	33.63	0.47
2033	30	100	345.0	5.28	1821.38	16.00	0.00	2112.80	1605.73	<b>1.32</b>	751.09	6301.54	33.76	0.47
2034	31	100	351.0	5.35	1877.15	16.00	0.00	2177.49	1626.61	<b>1.34</b>	770.57	7072.10	33.91	0.47
2035	32	100	351.0	5.42	1901.55	16.00	0.00	2205.80	1647.75	<b>1.34</b>	776.44	7848.54	34.09	0.47
2036	33	100	364.0	5.49	1997.62	16.00	0.00	2317.23	1669.17	<b>1.39</b>	810.72	8659.27	34.30	0.48
2037	34	100	364.0	5.56	2023.58	16.00	0.00	2347.36	1690.87	<b>1.39</b>	815.67	9474.94	34.53	0.48
2038	35	100	380.0	5.63	2140.00	16.00	0.00	2482.40	1712.85	<b>1.45</b>	856.06	10331.00	34.80	0.48
2039	36	100	380.0	5.70	2167.82	16.00	0.00	2514.67	1735.12	<b>1.45</b>	859.97	11190.97	35.09	0.49
2040	37	100	390.0	5.78	2253.79	16.00	0.00	2614.39	1757.68	<b>1.49</b>	885.96	12076.93	35.41	0.49
2041	38	100	390.0	5.85	2283.09	16.00	0.00	2648.38	1780.53	<b>1.49</b>	888.66	12965.59	35.76	0.50
2042	39	100	390.0	5.93	2312.77	16.00	0.00	2682.81	1803.67	<b>1.49</b>	890.69	13856.28	36.14	0.50
2043	40	100	402.0	6.01	2414.92	16.00	0.00	2801.31	1827.12	<b>1.53</b>	919.49	14775.77	36.56	0.51
2044	41	100	402.0	6.09	2446.31	16.00	0.00	2837.72	1850.87	<b>1.53</b>	920.19	15695.96	37.01	0.52
2045	42	100	402.0	6.16	2478.12	16.00	0.00	2874.61	1874.94	<b>1.53</b>	920.19	16616.14	37.49	0.52
2046	43	100	411.0	6.24	2566.53	16.00	0.00	2977.18	1899.31	<b>1.57</b>	940.79	17556.93	37.97	0.53
2047	44	100	411.0	6.33	2599.90	16.00	0.00	3015.88	1924.00	<b>1.57</b>	940.79	18497.72	38.47	0.54
2048	45	100	411.0	6.41	2633.70	16.00	0.00	3055.09	1949.01	<b>1.57</b>	940.79	19438.51	38.97	0.54
2049	46	100	411.0	6.49	2667.93	16.00	0.00	3094.80	1974.35	<b>1.57</b>	940.79	20379.30	39.47	0.55
2050	47	100	415.0	6.58	2728.92	16.00	0.00	3165.55	2000.02	<b>1.58</b>	949.95	21329.25	39.99	0.56
2051	48	100	415.0	6.66	2764.40	16.00	0.00	3206.70	2026.02	<b>1.58</b>	949.95	22279.19	40.51	0.56
2052	49	100	415.0	6.75	2800.33	16.00	0.00	3248.39	2052.36	<b>1.58</b>	949.95	23229.14	41.03	0.57
2053	50	100	430.0	6.84	2939.27	16.00	0.00	3409.55	2079.04	<b>1.64</b>	984.28	24213.42	41.57	0.58
2054	51	100	430.0	6.92	2977.48	16.00	0.00	3453.88	2106.06	<b>1.64</b>	984.28	25197.70	42.11	0.59
2055	52	100	430.0	7.01	3016.19	16.00	0.00	3498.78	2133.44	<b>1.64</b>	984.28	26181.98	42.66	0.59
2056	53	100	450.0	7.11	3197.51	16.00	0.00	3709.11	2161.18	<b>1.72</b>	1030.06	27212.04	43.21	0.60
2057	54	100	450.0	7.20	3239.08	16.00	0.00	3757.33	2189.27	<b>1.72</b>	1030.06	28242.10	43.77	0.61
2058	55	100	450.0	7.29	3281.19	16.00	0.00	3806.18	2217.73	<b>1.72</b>	1030.06	29272.16	44.34	0.62
2059	56	100	466.0	7.39	3442.02	16.00	0.00	3992.75	2246.56	<b>1.78</b>	1066.69	30338.85	44.92	0.63
2060	57	100	466.0	7.48	3486.77	16.00	0.00	4044.65	2275.77	<b>1.78</b>	1066.69	31405.53	45.50	0.63
2061	58	100	466.0	7.58	3532.10	16.00	0.00	4097.23	2305.35	<b>1.78</b>	1066.69	32472.22	46.09	0.64
2062	59	100	466.0	7.68	3578.01	16.00	0.00	4150.50	2335.32	<b>1.78</b>	1066.69	33538.91	46.69	0.65
2063	60	100	466.0	7.78	3624.53	16.00	0.00	4204.45	2365.68	<b>1.78</b>	1066.69	34605.59	47.30	0.66
2064	61	100	466.0	7.88	3671.65	16.00	0.00	4259.11	2396.44	<b>1.78</b>	1066.69	35672.28	47.91	0.67
2065	62	100	466.0	7.98	3719.38	16.00	0.00	4314.48	2427.59	<b>1.78</b>	1066.69	36738.96	48.54	0.68
2066	63	100	466.0	8.09	3767.73	16.00	0.00	4370.57	2459.15	<b>1.78</b>	1066.69	37805.65	49.17	0.68
2067	64	100	466.0	8.19	3816.71	16.00	0.00	4427.38	2491.12	<b>1.78</b>	1066.69	38872.33	49.81	0.69
2068	65	100	466.0	8.30	3866.33	16.00	0.00	4484.94	2523.50	<b>1.78</b>	1066.69	39939.02	50.45	0.70
2069	66	100	466.0	8.40	3916.59	16.00	0.00	4543.24	2556.31	<b>1.78</b>	1066.69	41005.70	51.11	0.71
2070	67	100	466.0	8.51	3967.51	16.00	0.00	4602.31	2589.54	<b>1.78</b>	1066.69	42072.39	51.78	0.72

# Professeur des écoles



Indice majoré	Durée (années)
450	1.00
498	1.00
513	2.00
542	2.00
579	2.50
618	3.00
710	3.50
757	2.00
800	2.00
830	

Début de carrière à 22 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

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[Retourner à la liste des métiers](#)



## 8.1 Génération 1975 (début en 1997)

Professeur des écoles / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

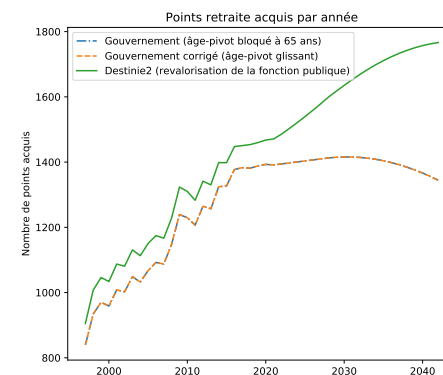
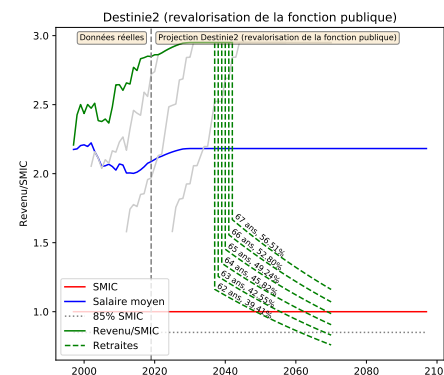
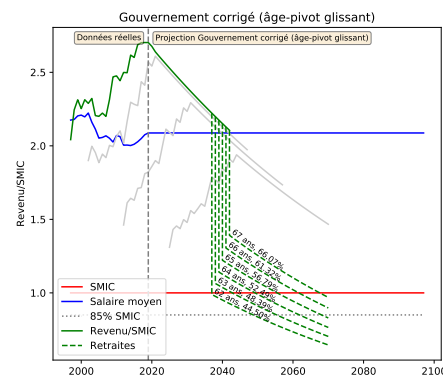
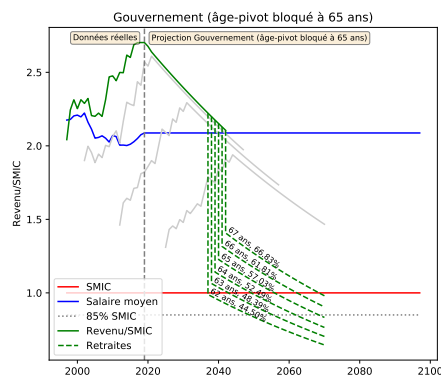
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1902.09	44.50	1923.21	0.99	0.89	0.84	0.78	0.73	0.69
2038	63	95.35%	64 ans 11 mois	-9.58%	2072.84	48.39	1948.21	1.06	0.97	0.91	0.85	0.80	0.75
2039	64	97.67%	65 ans 0 mois	-5.00%	2252.96	52.49	1973.54	1.14	1.06	0.99	0.93	0.87	0.82
2040	65	100.00%	65 ans 0 mois	0.00%	2453.13	57.03	1999.19	1.23	1.15	1.08	1.01	0.95	0.89
2041	66	100.00%	65 ans 0 mois	5.00%	2664.36	61.81	2025.18	1.32	1.25	1.17	1.10	1.03	0.96
2042	67	100.00%	65 ans 0 mois	10.00%	2887.23	66.83	2051.51	1.41	1.35	1.27	1.19	1.12	1.05

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1902.09	44.50	1923.21	0.99	0.89	0.84	0.78	0.73	0.69
2038	63	95.35%	64 ans 11 mois	-9.58%	2072.84	48.39	1948.21	1.06	0.97	0.91	0.85	0.80	0.75
2039	64	97.67%	65 ans 0 mois	-5.00%	2252.96	52.49	1973.54	1.14	1.06	0.99	0.93	0.87	0.82
2040	65	100.00%	65 ans 1 mois	-0.42%	2442.91	56.79	1999.19	1.22	1.15	1.07	1.01	0.94	0.88
2041	66	100.00%	65 ans 2 mois	4.17%	2643.22	61.32	2025.18	1.31	1.24	1.16	1.09	1.02	0.96
2042	67	100.00%	65 ans 3 mois	8.75%	2854.42	66.07	2051.51	1.39	1.34	1.25	1.18	1.10	1.03

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	2033.11	40.76	1690.87	1.20	1.08	1.02	0.95	0.89	0.84
2038	63	95.35%	64 ans 11 mois	-9.58%	2221.60	43.97	1712.85	1.30	1.18	1.11	1.04	0.98	0.92
2039	64	97.67%	65 ans 0 mois	-5.00%	2421.49	47.31	1735.12	1.40	1.29	1.21	1.14	1.06	1.00
2040	65	100.00%	65 ans 1 mois	-0.42%	2633.44	50.79	1757.68	1.50	1.40	1.32	1.23	1.16	1.08
2041	66	100.00%	65 ans 2 mois	4.17%	2858.15	54.42	1780.53	1.61	1.52	1.43	1.34	1.26	1.18
2042	67	100.00%	65 ans 3 mois	8.75%	3096.35	58.19	1803.67	1.72	1.65	1.55	1.45	1.36	1.28



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	450.0	5.53	2490.46	0.00	0.00	2490.46	1219.47	<b>2.04</b>	839.31	839.31	35.61	0.50
1998	23	100	498.0	5.57	2772.09	0.00	0.00	2772.09	1235.19	<b>2.24</b>	934.23	1773.54	35.61	0.50
1999	24	100	513.0	5.61	2878.67	0.00	0.00	2878.67	1244.33	<b>2.31</b>	970.15	2743.69	35.61	0.50
2000	25	100	513.0	5.55	2844.68	0.00	0.00	2844.68	1262.69	<b>2.25</b>	958.69	3702.38	35.61	0.50
2001	26	100	542.0	5.52	2992.11	0.00	0.00	2992.11	1293.24	<b>2.31</b>	1008.38	4710.76	35.61	0.50
2002	27	100	542.0	5.49	2973.56	0.00	0.00	2973.56	1299.25	<b>2.29</b>	1002.13	5712.89	35.61	0.50
2003	28	100	579.0	5.37	3111.90	0.00	0.00	3111.90	1339.90	<b>2.32</b>	1048.75	6761.64	35.61	0.50
2004	29	100	579.0	5.29	3062.75	0.00	0.00	3062.75	1388.62	<b>2.21</b>	1032.18	7793.82	35.61	0.50
2005	30	100	598.5	5.29	3165.55	0.05	0.00	3167.14	1439.19	<b>2.20</b>	1067.36	8861.18	35.61	0.50
2006	31	100	618.0	5.23	3232.21	0.28	0.00	3241.26	1458.33	<b>2.22</b>	1092.35	9953.53	35.61	0.50
2007	32	100	618.0	5.19	3210.19	0.51	0.00	3226.56	1466.48	<b>2.20</b>	1087.39	11040.92	35.61	0.50
2008	33	100	664.0	5.09	3381.78	0.74	0.00	3406.81	1472.01	<b>2.31</b>	1148.14	12189.06	35.61	0.50
2009	34	100	710.0	5.13	3641.68	0.97	0.00	3677.01	1489.22	<b>2.47</b>	1239.20	13428.25	35.61	0.50
2010	35	100	710.0	5.08	3604.90	1.20	0.00	3648.16	1473.50	<b>2.48</b>	1229.47	14657.73	35.61	0.50
2011	36	100	710.0	4.97	3530.00	1.43	0.00	3580.48	1465.69	<b>2.44</b>	1206.67	15864.39	35.61	0.50
2012	37	100	757.0	4.88	3691.46	1.66	0.00	3752.74	1501.45	<b>2.50</b>	1264.72	17129.11	35.61	0.50
2013	38	100	757.0	4.83	3659.83	1.89	0.00	3729.00	1493.34	<b>2.50</b>	1256.72	18385.83	35.61	0.50
2014	39	100	800.0	4.81	3848.36	2.12	0.00	3929.95	1501.62	<b>2.62</b>	1324.44	19710.27	35.61	0.50
2015	40	100	800.0	4.81	3846.86	2.35	0.00	3937.26	1513.63	<b>2.60</b>	1326.90	21037.17	35.61	0.50
2016	41	100	830.0	4.80	3983.15	2.58	0.00	4085.91	1520.05	<b>2.69</b>	1377.00	22414.17	35.61	0.50
2017	42	100	830.0	4.81	3991.18	2.81	0.00	4103.33	1519.00	<b>2.70</b>	1382.87	23797.05	35.61	0.50
2018	43	100	830.0	4.74	3936.07	3.04	42.51	4098.24	1516.45	<b>2.70</b>	1381.16	25178.20	35.61	0.50
2019	44	100	830.0	4.79	3979.37	3.27	9.76	4119.25	1524.25	<b>2.70</b>	1388.24	26566.44	35.61	0.50
2020	45	100	830.0	4.79	3979.37	3.50	14.49	4133.14	1544.07	<b>2.68</b>	1392.92	27959.36	35.61	0.50
2021	46	100	830.0	4.79	3979.37	3.73	0.39	4128.19	1564.14	<b>2.64</b>	1391.25	29350.61	35.61	0.50
2022	47	100	830.0	4.79	3979.37	3.96	0.00	4136.95	1584.47	<b>2.61</b>	1394.20	30744.81	35.61	0.50
2023	48	100	830.0	4.79	3979.37	4.19	0.00	4146.11	1605.07	<b>2.58</b>	1397.29	32142.10	35.61	0.50
2024	49	100	830.0	4.79	3979.37	4.42	0.00	4155.26	1625.94	<b>2.56</b>	1400.37	33542.47	35.61	0.50
2025	50	100	830.0	4.79	3979.37	4.65	0.00	4164.41	1647.07	<b>2.53</b>	1403.46	34945.93	35.61	0.50
2026	51	100	830.0	4.79	3979.37	4.88	0.00	4173.56	1668.49	<b>2.50</b>	1406.54	36352.47	35.61	0.50
2027	52	100	830.0	4.79	3979.37	5.11	0.00	4182.72	1690.18	<b>2.47</b>	1409.63	37762.10	35.61	0.50
2028	53	100	830.0	4.79	3979.37	5.34	0.00	4191.87	1712.15	<b>2.45</b>	1412.71	39174.81	35.61	0.50
2029	54	100	830.0	4.79	3979.37	5.57	0.00	4201.02	1734.41	<b>2.42</b>	1414.72	40589.53	35.63	0.50
2030	55	100	830.0	4.79	3979.37	5.80	0.00	4210.17	1756.95	<b>2.40</b>	1415.65	42005.18	35.69	0.50
2031	56	100	830.0	4.79	3979.37	6.03	0.00	4219.33	1779.79	<b>2.37</b>	1415.50	43420.68	35.77	0.50
2032	57	100	830.0	4.79	3979.37	6.26	0.00	4228.48	1802.93	<b>2.35</b>	1414.26	44834.94	35.88	0.50
2033	58	100	830.0	4.79	3979.37	6.49	0.00	4237.63	1826.37	<b>2.32</b>	1411.95	46246.89	36.02	0.50
2034	59	100	830.0	4.79	3979.37	6.72	0.00	4246.78	1850.11	<b>2.30</b>	1408.56	47655.45	36.18	0.50
2035	60	100	830.0	4.79	3979.37	6.95	0.00	4255.94	1874.16	<b>2.27</b>	1404.11	49059.56	36.37	0.51
2036	61	100	830.0	4.79	3979.37	7.18	0.00	4265.09	1898.53	<b>2.25</b>	1398.60	50458.17	36.59	0.51
2037	62	100	830.0	4.79	3979.37	7.41	0.00	4274.24	1923.21	<b>2.22</b>	1392.05	51850.22	36.85	0.51
2038	63	100	830.0	4.79	3979.37	7.64	0.00	4283.39	1948.21	<b>2.20</b>	1384.48	53234.70	37.13	0.52
2039	64	100	830.0	4.79	3979.37	7.87	0.00	4292.55	1973.54	<b>2.18</b>	1375.89	54610.59	37.44	0.52
2040	65	100	830.0	4.79	3979.37	8.10	0.00	4301.70	1999.19	<b>2.15</b>	1366.31	55976.89	37.78	0.53
2041	66	100	830.0	4.79	3979.37	8.33	0.00	4310.85	2025.18	<b>2.13</b>	1355.76	57332.65	38.16	0.53
2042	67	100	830.0	4.79	3979.37	8.56	0.00	4320.00	2051.51	<b>2.11</b>	1344.26	58676.91	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	450.0	5.53	2490.46	0.00	0.00	2490.46	1219.47	<b>2.04</b>	839.31	839.31	35.61	0.50
1998	23	100	498.0	5.57	2772.09	0.00	0.00	2772.09	1235.19	<b>2.24</b>	934.23	1773.54	35.61	0.50
1999	24	100	513.0	5.61	2878.67	0.00	0.00	2878.67	1244.33	<b>2.31</b>	970.15	2743.69	35.61	0.50
2000	25	100	513.0	5.55	2844.68	0.00	0.00	2844.68	1262.69	<b>2.25</b>	958.69	3702.38	35.61	0.50
2001	26	100	542.0	5.52	2992.11	0.00	0.00	2992.11	1293.24	<b>2.31</b>	1008.38	4710.76	35.61	0.50
2002	27	100	542.0	5.49	2973.56	0.00	0.00	2973.56	1299.25	<b>2.29</b>	1002.13	5712.89	35.61	0.50
2003	28	100	579.0	5.37	3111.90	0.00	0.00	3111.90	1339.90	<b>2.32</b>	1048.75	6761.64	35.61	0.50
2004	29	100	579.0	5.29	3062.75	0.00	0.00	3062.75	1388.62	<b>2.21</b>	1032.18	7793.82	35.61	0.50
2005	30	100	598.5	5.29	3165.55	0.05	0.00	3167.14	1439.19	<b>2.20</b>	1067.36	8861.18	35.61	0.50
2006	31	100	618.0	5.23	3232.21	0.28	0.00	3241.26	1458.33	<b>2.22</b>	1092.35	9953.53	35.61	0.50
2007	32	100	618.0	5.19	3210.19	0.51	0.00	3226.56	1466.48	<b>2.20</b>	1087.39	11040.92	35.61	0.50
2008	33	100	664.0	5.09	3381.78	0.74	0.00	3406.81	1472.01	<b>2.31</b>	1148.14	12189.06	35.61	0.50
2009	34	100	710.0	5.13	3641.68	0.97	0.00	3677.01	1489.22	<b>2.47</b>	1239.20	13428.25	35.61	0.50
2010	35	100	710.0	5.08	3604.90	1.20	0.00	3648.16	1473.50	<b>2.48</b>	1229.47	14657.73	35.61	0.50
2011	36	100	710.0	4.97	3530.00	1.43	0.00	3580.48	1465.69	<b>2.44</b>	1206.67	15864.39	35.61	0.50
2012	37	100	757.0	4.88	3691.46	1.66	0.00	3752.74	1501.45	<b>2.50</b>	1264.72	17129.11	35.61	0.50
2013	38	100	757.0	4.83	3659.83	1.89	0.00	3729.00	1493.34	<b>2.50</b>	1256.72	18385.83	35.61	0.50
2014	39	100	800.0	4.81	3848.36	2.12	0.00	3929.95	1501.62	<b>2.62</b>	1324.44	19710.27	35.61	0.50
2015	40	100	800.0	4.81	3846.86	2.35	0.00	3937.26	1513.63	<b>2.60</b>	1326.90	21037.17	35.61	0.50
2016	41	100	830.0	4.80	3983.15	2.58	0.00	4085.91	1520.05	<b>2.69</b>	1377.00	22414.17	35.61	0.50
2017	42	100	830.0	4.81	3991.18	2.81	0.00	4103.33	1519.00	<b>2.70</b>	1382.87	23797.05	35.61	0.50
2018	43	100	830.0	4.74	3936.07	3.04	42.51	4098.24	1516.45	<b>2.70</b>	1381.16	25178.20	35.61	0.50
2019	44	100	830.0	4.79	3979.37	3.27	9.76	4119.25	1524.25	<b>2.70</b>	1388.24	26566.44	35.61	0.50
2020	45	100	830.0	4.79	3979.37	3.50	14.49	4133.14	1544.07	<b>2.68</b>	1392.92	27959.36	35.61	0.50
2021	46	100	830.0	4.79	3979.37	3.73	0.39	4128.19	1564.14	<b>2.64</b>	1391.25	29350.61	35.61	0.50
2022	47	100	830.0	4.79	3979.37	3.96	0.00	4136.95	1584.47	<b>2.61</b>	1394.20	30744.81	35.61	0.50
2023	48	100	830.0	4.79	3979.37	4.19	0.00	4146.11	1605.07	<b>2.58</b>	1397.29	32142.10	35.61	0.50
2024	49	100	830.0	4.79	3979.37	4.42	0.00	4155.26	1625.94	<b>2.56</b>	1400.37	33542.47	35.61	0.50
2025	50	100	830.0	4.79	3979.37	4.65	0.00	4164.41	1647.07	<b>2.53</b>	1403.46	34945.93	35.61	0.50
2026	51	100	830.0	4.79	3979.37	4.88	0.00	4173.56	1668.49	<b>2.50</b>	1406.54	36352.47	35.61	0.50
2027	52	100	830.0	4.79	3979.37	5.11	0.00	4182.72	1690.18	<b>2.47</b>	1409.63	37762.10	35.61	0.50
2028	53	100	830.0	4.79	3979.37	5.34	0.00	4191.87	1712.15	<b>2.45</b>	1412.71	39174.81	35.61	0.50
2029	54	100	830.0	4.79	3979.37	5.57	0.00	4201.02	1734.41	<b>2.42</b>	1414.72	40589.53	35.63	0.50
2030	55	100	830.0	4.79	3979.37	5.80	0.00	4210.17	1756.95	<b>2.40</b>	1415.65	42005.18	35.69	0.50
2031	56	100	830.0	4.79	3979.37	6.03	0.00	4219.33	1779.79	<b>2.37</b>	1415.50	43420.68	35.77	0.50
2032	57	100	830.0	4.79	3979.37	6.26	0.00	4228.48	1802.93	<b>2.35</b>	1414.26	44834.94	35.88	0.50
2033	58	100	830.0	4.79	3979.37	6.49	0.00	4237.63	1826.37	<b>2.32</b>	1411.95	46246.89	36.02	0.50
2034	59	100	830.0	4.79	3979.37	6.72	0.00	4246.78	1850.11	<b>2.30</b>	1408.56	47655.45	36.18	0.50
2035	60	100	830.0	4.79	3979.37	6.95	0.00	4255.94	1874.16	<b>2.27</b>	1404.11	49059.56	36.37	0.51
2036	61	100	830.0	4.79	3979.37	7.18	0.00	4265.09	1898.53	<b>2.25</b>	1398.60	50458.17	36.59	0.51
2037	62	100	830.0	4.79	3979.37	7.41	0.00	4274.24	1923.21	<b>2.22</b>	1392.05	51850.22	36.85	0.51
2038	63	100	830.0	4.79	3979.37	7.64	0.00	4283.39	1948.21	<b>2.20</b>	1384.48	53234.70	37.13	0.52
2039	64	100	830.0	4.79	3979.37	7.87	0.00	4292.55	1973.54	<b>2.18</b>	1375.89	54610.59	37.44	0.52
2040	65	100	830.0	4.79	3979.37	8.10	0.00	4301.70	1999.19	<b>2.15</b>	1366.31	55976.89	37.78	0.53
2041	66	100	830.0	4.79	3979.37	8.33	0.00	4310.85	2025.18	<b>2.13</b>	1355.76	57332.65	38.16	0.53
2042	67	100	830.0	4.79	3979.37	8.56	0.00	4320.00	2051.51	<b>2.11</b>	1344.26	58676.91	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	450.0	5.53	2490.46	8.10	0.00	2692.19	1219.47	<b>2.21</b>	967.86	967.86	33.38	0.46
1998	23	100	498.0	5.57	2772.09	8.10	0.00	2996.63	1235.19	<b>2.43</b>	1077.31	2045.17	33.38	0.46
1999	24	100	513.0	5.61	2878.67	8.10	0.00	3111.85	1244.33	<b>2.50</b>	1118.73	3163.89	33.38	0.46
2000	25	100	513.0	5.55	2844.68	8.10	0.00	3075.10	1262.69	<b>2.44</b>	1105.52	4269.41	33.38	0.46
2001	26	100	542.0	5.52	2992.11	8.10	0.00	3234.47	1293.24	<b>2.50</b>	1162.81	5432.22	33.38	0.46
2002	27	100	542.0	5.49	2973.56	8.10	0.00	3214.42	1299.25	<b>2.47</b>	1155.60	6587.83	33.38	0.46
2003	28	100	579.0	5.37	3111.90	8.10	0.00	3363.97	1339.90	<b>2.51</b>	1209.37	7797.19	33.38	0.46
2004	29	100	579.0	5.29	3062.75	8.10	0.00	3310.83	1388.62	<b>2.38</b>	1190.26	8987.46	33.38	0.46
2005	30	100	598.5	5.29	3165.55	8.10	0.00	3421.96	1439.19	<b>2.38</b>	1230.22	10217.68	33.38	0.46
2006	31	100	618.0	5.23	3232.21	8.10	0.00	3494.02	1458.33	<b>2.40</b>	1256.12	11473.80	33.38	0.46
2007	32	100	618.0	5.19	3210.19	8.10	0.00	3470.22	1466.48	<b>2.37</b>	1247.56	12721.36	33.38	0.46
2008	33	100	664.0	5.09	3381.78	8.10	0.00	3655.71	1472.01	<b>2.48</b>	1314.25	14035.61	33.38	0.46
2009	34	100	710.0	5.13	3641.68	8.10	0.00	3936.66	1489.22	<b>2.64</b>	1415.25	15450.86	33.38	0.46
2010	35	100	710.0	5.08	3604.90	8.10	0.00	3896.90	1473.50	<b>2.64</b>	1400.96	16851.82	33.38	0.46
2011	36	100	710.0	4.97	3530.00	8.10	0.00	3815.93	1465.69	<b>2.60</b>	1371.85	18223.67	33.38	0.46
2012	37	100	757.0	4.88	3691.46	8.10	0.00	3990.47	1501.45	<b>2.66</b>	1434.60	19658.27	33.38	0.46
2013	38	100	757.0	4.83	3659.83	8.10	0.00	3956.28	1493.34	<b>2.65</b>	1422.31	21080.58	33.38	0.46
2014	39	100	800.0	4.81	3848.36	8.10	0.00	4160.08	1501.62	<b>2.77</b>	1495.57	22576.15	33.38	0.46
2015	40	100	800.0	4.81	3846.86	8.10	0.00	4158.45	1513.63	<b>2.75</b>	1494.99	24071.14	33.38	0.46
2016	41	100	830.0	4.80	3983.15	8.10	0.00	4305.78	1520.05	<b>2.83</b>	1547.95	25619.09	33.38	0.46
2017	42	100	830.0	4.81	3991.18	8.10	0.00	4314.46	1519.00	<b>2.84</b>	1551.08	27170.17	33.38	0.46
2018	43	100	830.0	4.74	3936.07	8.10	68.71	4323.61	1516.45	<b>2.85</b>	1554.36	28724.53	33.38	0.46
2019	44	100	830.0	4.79	3979.37	8.10	40.40	4342.10	1524.25	<b>2.85</b>	1561.01	30285.55	33.38	0.46
2020	45	100	830.0	4.52	3750.99	8.10	27.33	4082.15	1426.66	<b>2.86</b>	1467.56	31753.10	33.38	0.46
2021	46	100	830.0	4.56	3784.75	8.10	0.00	4091.31	1429.59	<b>2.86</b>	1470.85	33223.96	33.38	0.46
2022	47	100	830.0	4.61	3822.60	8.10	0.00	4132.23	1437.39	<b>2.87</b>	1485.56	34709.52	33.38	0.46
2023	48	100	830.0	4.66	3867.32	8.10	0.00	4180.57	1446.40	<b>2.89</b>	1502.94	36212.46	33.38	0.46
2024	49	100	830.0	4.71	3913.34	8.10	0.00	4230.32	1456.62	<b>2.90</b>	1520.83	37733.29	33.38	0.46
2025	50	100	830.0	4.77	3961.08	8.10	0.00	4281.93	1468.09	<b>2.92</b>	1539.38	39272.67	33.38	0.46
2026	51	100	830.0	4.83	4010.60	8.10	0.00	4335.46	1480.83	<b>2.93</b>	1558.62	40831.29	33.38	0.46
2027	52	100	830.0	4.89	4061.93	8.10	0.00	4390.95	1494.87	<b>2.94</b>	1578.57	42409.86	33.38	0.46
2028	53	100	830.0	4.96	4115.14	8.10	0.00	4448.47	1510.25	<b>2.95</b>	1599.25	44009.11	33.38	0.46
2029	54	100	830.0	5.02	4164.94	8.10	0.00	4502.30	1527.00	<b>2.95</b>	1617.46	45626.57	33.40	0.46
2030	55	100	830.0	5.08	4216.58	8.10	0.00	4558.13	1545.16	<b>2.95</b>	1635.14	47261.72	33.45	0.47
2031	56	100	830.0	5.14	4270.13	8.10	0.00	4616.01	1564.78	<b>2.95</b>	1652.23	48913.94	33.53	0.47
2032	57	100	830.0	5.21	4325.64	8.10	0.00	4676.02	1585.13	<b>2.95</b>	1668.63	50582.57	33.63	0.47
2033	58	100	830.0	5.28	4381.88	8.10	0.00	4736.81	1605.73	<b>2.95</b>	1683.91	52266.48	33.76	0.47
2034	59	100	830.0	5.35	4438.84	8.10	0.00	4798.39	1626.61	<b>2.95</b>	1698.04	53964.52	33.91	0.47
2035	60	100	830.0	5.42	4496.55	8.10	0.00	4860.77	1647.75	<b>2.95</b>	1710.99	55675.51	34.09	0.47
2036	61	100	830.0	5.49	4555.00	8.10	0.00	4923.96	1669.17	<b>2.95</b>	1722.73	57398.24	34.30	0.48
2037	62	100	830.0	5.56	4614.22	8.10	0.00	4987.97	1690.87	<b>2.95</b>	1733.23	59131.47	34.53	0.48
2038	63	100	830.0	5.63	4674.20	8.10	0.00	5052.81	1712.85	<b>2.95</b>	1742.48	60873.95	34.80	0.48
2039	64	100	830.0	5.70	4734.97	8.10	0.00	5118.50	1735.12	<b>2.95</b>	1750.44	62624.39	35.09	0.49
2040	65	100	830.0	5.78	4796.52	8.10	0.00	5185.04	1757.68	<b>2.95</b>	1757.10	64381.49	35.41	0.49
2041	66	100	830.0	5.85	4858.88	8.10	0.00	5252.45	1780.53	<b>2.95</b>	1762.45	66143.94	35.76	0.50
2042	67	100	830.0	5.93	4922.04	8.10	0.00	5320.73	1803.67	<b>2.95</b>	1766.47	67910.41	36.14	0.50

## 8.2 Génération 1980 (début en 2002)

Professeur des écoles / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

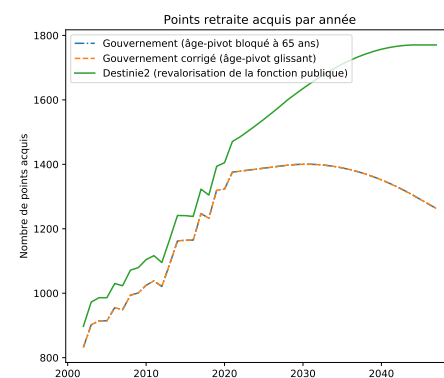
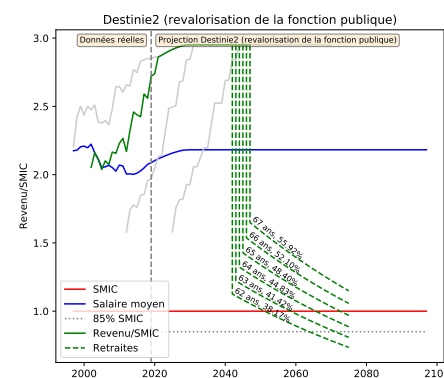
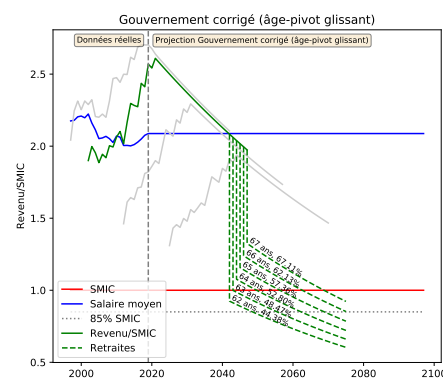
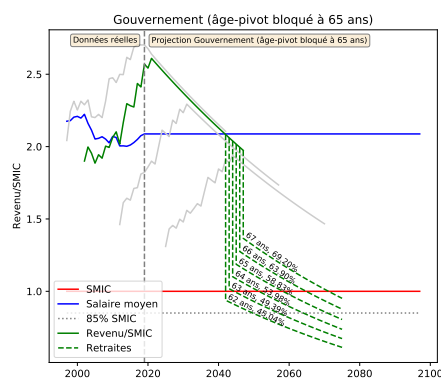
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1925.24	45.04	2051.51	0.94	0.85	0.79	0.74	0.70	0.65
2043	63	95.35%	65 ans 0 mois	-10.00%	2115.51	49.39	2078.18	1.02	0.93	0.87	0.82	0.77	0.72
2044	64	97.67%	65 ans 0 mois	-5.00%	2317.12	53.98	2105.20	1.10	1.02	0.95	0.90	0.84	0.79
2045	65	100.00%	65 ans 0 mois	0.00%	2530.65	58.83	2132.56	1.19	1.11	1.04	0.98	0.92	0.86
2046	66	100.00%	65 ans 0 mois	5.00%	2754.73	63.90	2160.29	1.28	1.21	1.14	1.06	1.00	0.94
2047	67	100.00%	65 ans 0 mois	10.00%	2989.57	69.20	2188.37	1.37	1.31	1.23	1.15	1.08	1.02

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1896.93	44.38	2051.51	0.92	0.83	0.78	0.73	0.69	0.64
2043	63	95.35%	65 ans 4 mois	-11.67%	2076.34	48.47	2078.18	1.00	0.91	0.86	0.80	0.75	0.70
2044	64	97.67%	65 ans 5 mois	-7.08%	2266.30	52.80	2105.20	1.08	1.00	0.93	0.88	0.82	0.77
2045	65	100.00%	65 ans 6 mois	-2.50%	2467.39	57.36	2132.56	1.16	1.08	1.02	0.95	0.89	0.84
2046	66	100.00%	65 ans 7 mois	2.08%	2678.21	62.13	2160.29	1.24	1.18	1.10	1.03	0.97	0.91
2047	67	100.00%	65 ans 8 mois	6.67%	2898.98	67.11	2188.37	1.32	1.27	1.19	1.12	1.05	0.98

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	2082.28	39.14	1803.67	1.15	1.04	0.98	0.91	0.86	0.80
2043	63	95.35%	65 ans 4 mois	-11.67%	2287.68	42.44	1827.12	1.25	1.14	1.07	1.01	0.94	0.88
2044	64	97.67%	65 ans 5 mois	-7.08%	2506.43	45.91	1850.87	1.35	1.25	1.17	1.10	1.03	0.97
2045	65	100.00%	65 ans 6 mois	-2.50%	2739.32	49.53	1874.94	1.46	1.37	1.28	1.20	1.13	1.06
2046	66	100.00%	65 ans 7 mois	2.08%	2984.99	53.28	1899.31	1.57	1.49	1.40	1.31	1.23	1.15
2047	67	100.00%	65 ans 8 mois	6.67%	3243.82	57.15	1924.00	1.69	1.62	1.52	1.43	1.34	1.25



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	450.0	5.49	2468.82	0.00	0.00	2468.82	1299.25	<b>1.90</b>	832.02	832.02	35.61	0.50
2003	23	100	498.0	5.37	2676.56	0.00	0.00	2676.56	1339.90	<b>2.00</b>	902.03	1734.06	35.61	0.50
2004	24	100	513.0	5.29	2713.63	0.00	0.00	2713.63	1388.62	<b>1.95</b>	914.52	2648.58	35.61	0.50
2005	25	100	513.0	5.29	2713.33	0.00	0.00	2713.33	1439.19	<b>1.89</b>	914.43	3563.01	35.61	0.50
2006	26	100	542.0	5.23	2834.72	0.00	0.00	2834.72	1458.33	<b>1.94</b>	955.34	4518.34	35.61	0.50
2007	27	100	542.0	5.19	2815.41	0.00	0.00	2815.41	1466.48	<b>1.92</b>	948.83	5467.17	35.61	0.50
2008	28	100	579.0	5.09	2948.87	0.00	0.00	2948.87	1472.01	<b>2.00</b>	993.81	6460.98	35.61	0.50
2009	29	100	579.0	5.13	2969.77	0.00	0.00	2969.77	1489.22	<b>1.99</b>	1000.85	7461.83	35.61	0.50
2010	30	100	598.5	5.08	3038.78	0.05	0.00	3040.30	1473.50	<b>2.06</b>	1024.62	8486.44	35.61	0.50
2011	31	100	618.0	4.97	3072.59	0.28	0.00	3081.20	1465.69	<b>2.10</b>	1038.40	9524.84	35.61	0.50
2012	32	100	618.0	4.88	3013.64	0.51	0.00	3013.64	1501.45	<b>2.02</b>	1020.81	10545.66	35.61	0.50
2013	33	100	664.0	4.83	3210.21	0.74	0.00	3233.96	1493.34	<b>2.17</b>	1089.89	11635.54	35.61	0.50
2014	34	100	710.0	4.81	3415.42	0.97	0.00	3448.55	1501.62	<b>2.30</b>	1162.20	12797.74	35.61	0.50
2015	35	100	710.0	4.81	3414.08	1.20	0.00	3455.05	1513.63	<b>2.28</b>	1164.40	13962.14	35.61	0.50
2016	36	100	710.0	4.80	3407.27	1.43	0.00	3455.99	1520.05	<b>2.27</b>	1164.71	15126.85	35.61	0.50
2017	37	100	757.0	4.81	3640.15	1.66	0.00	3700.57	1519.00	<b>2.44</b>	1247.14	16373.99	35.61	0.50
2018	38	100	757.0	4.74	3589.89	1.89	0.00	3657.74	1516.45	<b>2.41</b>	1232.70	17606.69	35.61	0.50
2019	39	100	800.0	4.79	3835.54	2.12	0.00	3916.85	1524.25	<b>2.57</b>	1320.03	18926.72	35.61	0.50
2020	40	100	800.0	4.79	3835.54	2.35	0.00	3925.67	1544.07	<b>2.54</b>	1323.00	20249.72	35.61	0.50
2021	41	100	830.0	4.79	3979.37	2.58	0.00	4082.04	1564.14	<b>2.61</b>	1375.70	21625.41	35.61	0.50
2022	42	100	830.0	4.79	3979.37	2.81	0.00	4091.19	1584.47	<b>2.58</b>	1378.78	23004.20	35.61	0.50
2023	43	100	830.0	4.79	3979.37	3.04	0.00	4100.34	1605.07	<b>2.55</b>	1381.87	24386.06	35.61	0.50
2024	44	100	830.0	4.79	3979.37	3.27	0.00	4109.50	1625.94	<b>2.53</b>	1384.95	25771.01	35.61	0.50
2025	45	100	830.0	4.79	3979.37	3.50	0.00	4118.65	1647.07	<b>2.50</b>	1388.03	27159.05	35.61	0.50
2026	46	100	830.0	4.79	3979.37	3.73	0.00	4127.80	1668.49	<b>2.47</b>	1391.12	28550.16	35.61	0.50
2027	47	100	830.0	4.79	3979.37	3.96	0.00	4136.95	1690.18	<b>2.45</b>	1394.20	29944.37	35.61	0.50
2028	48	100	830.0	4.79	3979.37	4.19	0.00	4146.11	1712.15	<b>2.42</b>	1397.29	31341.66	35.61	0.50
2029	49	100	830.0	4.79	3979.37	4.42	0.00	4155.26	1734.41	<b>2.40</b>	1399.31	32740.97	35.63	0.50
2030	50	100	830.0	4.79	3979.37	4.65	0.00	4164.41	1756.95	<b>2.37</b>	1400.26	34141.23	35.69	0.50
2031	51	100	830.0	4.79	3979.37	4.88	0.00	4173.56	1779.79	<b>2.34</b>	1400.14	35541.37	35.77	0.50
2032	52	100	830.0	4.79	3979.37	5.11	0.00	4182.72	1802.93	<b>2.32</b>	1398.96	36940.33	35.88	0.50
2033	53	100	830.0	4.79	3979.37	5.34	0.00	4191.87	1826.37	<b>2.30</b>	1396.70	38337.03	36.02	0.50
2034	54	100	830.0	4.79	3979.37	5.57	0.00	4201.02	1850.11	<b>2.27</b>	1393.39	39730.42	36.18	0.50
2035	55	100	830.0	4.79	3979.37	5.80	0.00	4210.17	1874.16	<b>2.25</b>	1389.01	41119.43	36.37	0.51
2036	56	100	830.0	4.79	3979.37	6.03	0.00	4219.33	1898.53	<b>2.22</b>	1383.60	42503.03	36.59	0.51
2037	57	100	830.0	4.79	3979.37	6.26	0.00	4228.48	1923.21	<b>2.20</b>	1377.15	43880.18	36.85	0.51
2038	58	100	830.0	4.79	3979.37	6.49	0.00	4237.63	1948.21	<b>2.18</b>	1369.68	45249.86	37.13	0.52
2039	59	100	830.0	4.79	3979.37	6.72	0.00	4246.78	1973.54	<b>2.15</b>	1361.22	46611.08	37.44	0.52
2040	60	100	830.0	4.79	3979.37	6.95	0.00	4255.94	1999.19	<b>2.13</b>	1351.77	47962.85	37.78	0.53
2041	61	100	830.0	4.79	3979.37	7.18	0.00	4265.09	2025.18	<b>2.11</b>	1341.36	49304.22	38.16	0.53
2042	62	100	830.0	4.79	3979.37	7.41	0.00	4274.24	2051.51	<b>2.08</b>	1330.02	50634.24	38.56	0.54
2043	63	100	830.0	4.79	3979.37	7.64	0.00	4283.39	2078.18	<b>2.06</b>	1317.76	51952.00	39.01	0.54
2044	64	100	830.0	4.79	3979.37	7.87	0.00	4292.55	2105.20	<b>2.04</b>	1304.62	53256.62	39.48	0.55
2045	65	100	830.0	4.79	3979.37	8.10	0.00	4301.70	2132.56	<b>2.02</b>	1290.63	54547.25	40.00	0.56
2046	66	100	830.0	4.79	3979.37	8.33	0.00	4310.85	2160.29	<b>2.00</b>	1276.77	55824.02	40.52	0.56
2047	67	100	830.0	4.79	3979.37	8.56	0.00	4320.00	2188.37	<b>1.97</b>	1263.07	57087.09	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	450.0	5.49	2468.82	0.00	0.00	2468.82	1299.25	<b>1.90</b>	832.02	832.02	35.61	0.50
2003	23	100	498.0	5.37	2676.56	0.00	0.00	2676.56	1339.90	<b>2.00</b>	902.03	1734.06	35.61	0.50
2004	24	100	513.0	5.29	2713.63	0.00	0.00	2713.63	1388.62	<b>1.95</b>	914.52	2648.58	35.61	0.50
2005	25	100	513.0	5.29	2713.33	0.00	0.00	2713.33	1439.19	<b>1.89</b>	914.43	3563.01	35.61	0.50
2006	26	100	542.0	5.23	2834.72	0.00	0.00	2834.72	1458.33	<b>1.94</b>	955.34	4518.34	35.61	0.50
2007	27	100	542.0	5.19	2815.41	0.00	0.00	2815.41	1466.48	<b>1.92</b>	948.83	5467.17	35.61	0.50
2008	28	100	579.0	5.09	2948.87	0.00	0.00	2948.87	1472.01	<b>2.00</b>	993.81	6460.98	35.61	0.50
2009	29	100	579.0	5.13	2969.77	0.00	0.00	2969.77	1489.22	<b>1.99</b>	1000.85	7461.83	35.61	0.50
2010	30	100	598.5	5.08	3038.78	0.05	0.00	3040.30	1473.50	<b>2.06</b>	1024.62	8486.44	35.61	0.50
2011	31	100	618.0	4.97	3072.59	0.28	0.00	3081.20	1465.69	<b>2.10</b>	1038.40	9524.84	35.61	0.50
2012	32	100	618.0	4.88	3013.64	0.51	0.00	3013.64	1501.45	<b>2.02</b>	1020.81	10545.66	35.61	0.50
2013	33	100	664.0	4.83	3210.21	0.74	0.00	3233.96	1493.34	<b>2.17</b>	1089.89	11635.54	35.61	0.50
2014	34	100	710.0	4.81	3415.42	0.97	0.00	3448.55	1501.62	<b>2.30</b>	1162.20	12797.74	35.61	0.50
2015	35	100	710.0	4.81	3414.08	1.20	0.00	3455.05	1513.63	<b>2.28</b>	1164.40	13962.14	35.61	0.50
2016	36	100	710.0	4.80	3407.27	1.43	0.00	3455.99	1520.05	<b>2.27</b>	1164.71	15126.85	35.61	0.50
2017	37	100	757.0	4.81	3640.15	1.66	0.00	3700.57	1519.00	<b>2.44</b>	1247.14	16373.99	35.61	0.50
2018	38	100	757.0	4.74	3589.89	1.89	0.00	3657.74	1516.45	<b>2.41</b>	1232.70	17606.69	35.61	0.50
2019	39	100	800.0	4.79	3835.54	2.12	0.00	3916.85	1524.25	<b>2.57</b>	1320.03	18926.72	35.61	0.50
2020	40	100	800.0	4.79	3835.54	2.35	0.00	3925.67	1544.07	<b>2.54</b>	1323.00	20249.72	35.61	0.50
2021	41	100	830.0	4.79	3979.37	2.58	0.00	4082.04	1564.14	<b>2.61</b>	1375.70	21625.41	35.61	0.50
2022	42	100	830.0	4.79	3979.37	2.81	0.00	4091.19	1584.47	<b>2.58</b>	1378.78	23004.20	35.61	0.50
2023	43	100	830.0	4.79	3979.37	3.04	0.00	4100.34	1605.07	<b>2.55</b>	1381.87	24386.06	35.61	0.50
2024	44	100	830.0	4.79	3979.37	3.27	0.00	4109.50	1625.94	<b>2.53</b>	1384.95	25771.01	35.61	0.50
2025	45	100	830.0	4.79	3979.37	3.50	0.00	4118.65	1647.07	<b>2.50</b>	1388.03	27159.05	35.61	0.50
2026	46	100	830.0	4.79	3979.37	3.73	0.00	4127.80	1668.49	<b>2.47</b>	1391.12	28550.16	35.61	0.50
2027	47	100	830.0	4.79	3979.37	3.96	0.00	4136.95	1690.18	<b>2.45</b>	1394.20	29944.37	35.61	0.50
2028	48	100	830.0	4.79	3979.37	4.19	0.00	4146.11	1712.15	<b>2.42</b>	1397.29	31341.66	35.61	0.50
2029	49	100	830.0	4.79	3979.37	4.42	0.00	4155.26	1734.41	<b>2.40</b>	1399.31	32740.97	35.63	0.50
2030	50	100	830.0	4.79	3979.37	4.65	0.00	4164.41	1756.95	<b>2.37</b>	1400.26	34141.23	35.69	0.50
2031	51	100	830.0	4.79	3979.37	4.88	0.00	4173.56	1779.79	<b>2.34</b>	1400.14	35541.37	35.77	0.50
2032	52	100	830.0	4.79	3979.37	5.11	0.00	4182.72	1802.93	<b>2.32</b>	1398.96	36940.33	35.88	0.50
2033	53	100	830.0	4.79	3979.37	5.34	0.00	4191.87	1826.37	<b>2.30</b>	1396.70	38337.03	36.02	0.50
2034	54	100	830.0	4.79	3979.37	5.57	0.00	4201.02	1850.11	<b>2.27</b>	1393.39	39730.42	36.18	0.50
2035	55	100	830.0	4.79	3979.37	5.80	0.00	4210.17	1874.16	<b>2.25</b>	1389.01	41119.43	36.37	0.51
2036	56	100	830.0	4.79	3979.37	6.03	0.00	4219.33	1898.53	<b>2.22</b>	1383.60	42503.03	36.59	0.51
2037	57	100	830.0	4.79	3979.37	6.26	0.00	4228.48	1923.21	<b>2.20</b>	1377.15	43880.18	36.85	0.51
2038	58	100	830.0	4.79	3979.37	6.49	0.00	4237.63	1948.21	<b>2.18</b>	1369.68	45249.86	37.13	0.52
2039	59	100	830.0	4.79	3979.37	6.72	0.00	4246.78	1973.54	<b>2.15</b>	1361.22	46611.08	37.44	0.52
2040	60	100	830.0	4.79	3979.37	6.95	0.00	4255.94	1999.19	<b>2.13</b>	1351.77	47962.85	37.78	0.53
2041	61	100	830.0	4.79	3979.37	7.18	0.00	4265.09	2025.18	<b>2.11</b>	1341.36	49304.22	38.16	0.53
2042	62	100	830.0	4.79	3979.37	7.41	0.00	4274.24	2051.51	<b>2.08</b>	1330.02	50634.24	38.56	0.54
2043	63	100	830.0	4.79	3979.37	7.64	0.00	4283.39	2078.18	<b>2.06</b>	1317.76	51952.00	39.01	0.54
2044	64	100	830.0	4.79	3979.37	7.87	0.00	4292.55	2105.20	<b>2.04</b>	1304.62	53256.62	39.48	0.55
2045	65	100	830.0	4.79	3979.37	8.10	0.00	4301.70	2132.56	<b>2.02</b>	1290.63	54547.25	40.00	0.56
2046	66	100	830.0	4.79	3979.37	8.33	0.00	4310.85	2160.29	<b>2.00</b>	1276.77	55824.02	40.52	0.56
2047	67	100	830.0	4.79	3979.37	8.56	0.00	4320.00	2188.37	<b>1.97</b>	1263.07	57087.09	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	450.0	5.49	2468.82	8.10	0.00	2668.80	1299.25	<b>2.05</b>	959.45	959.45	33.38	0.46
2003	23	100	498.0	5.37	2676.56	8.10	0.00	2893.36	1339.90	<b>2.16</b>	1040.18	1999.63	33.38	0.46
2004	24	100	513.0	5.29	2713.63	8.10	0.00	2933.43	1388.62	<b>2.11</b>	1054.59	3054.22	33.38	0.46
2005	25	100	513.0	5.29	2713.33	8.10	0.00	2933.11	1439.19	<b>2.04</b>	1054.47	4108.69	33.38	0.46
2006	26	100	542.0	5.23	2834.72	8.10	0.00	3064.34	1458.33	<b>2.10</b>	1101.65	5210.34	33.38	0.46
2007	27	100	542.0	5.19	2815.41	8.10	0.00	3043.46	1466.48	<b>2.08</b>	1094.14	6304.48	33.38	0.46
2008	28	100	579.0	5.09	2948.87	8.10	0.00	3187.73	1472.01	<b>2.17</b>	1146.01	7450.49	33.38	0.46
2009	29	100	579.0	5.13	2969.77	8.10	0.00	3210.32	1489.22	<b>2.16</b>	1154.13	8604.62	33.38	0.46
2010	30	100	598.5	5.08	3038.78	8.10	0.00	3284.92	1473.50	<b>2.23</b>	1180.95	9785.56	33.38	0.46
2011	31	100	618.0	4.97	3072.59	8.10	59.27	3380.74	1465.69	<b>2.31</b>	1215.40	11000.96	33.38	0.46
2012	32	100	618.0	4.88	3013.64	8.10	112.07	3369.81	1501.45	<b>2.24</b>	1211.47	12212.43	33.38	0.46
2013	33	100	664.0	4.83	3210.21	8.10	0.00	3470.24	1493.34	<b>2.32</b>	1247.57	13460.00	33.38	0.46
2014	34	100	710.0	4.81	3415.42	8.10	0.00	3692.07	1501.62	<b>2.46</b>	1327.32	14787.32	33.38	0.46
2015	35	100	710.0	4.81	3414.08	8.10	0.00	3690.63	1513.63	<b>2.44</b>	1326.80	16114.12	33.38	0.46
2016	36	100	710.0	4.80	3407.27	8.10	2.80	3686.06	1520.05	<b>2.42</b>	1325.16	17439.29	33.38	0.46
2017	37	100	757.0	4.81	3640.15	8.10	0.00	3935.00	1519.00	<b>2.59</b>	1414.66	18853.94	33.38	0.46
2018	38	100	757.0	4.74	3589.89	8.10	0.00	3880.67	1516.45	<b>2.56</b>	1395.12	20249.07	33.38	0.46
2019	39	100	800.0	4.79	3835.54	8.10	0.00	4146.22	1524.25	<b>2.72</b>	1490.59	21739.66	33.38	0.46
2020	40	100	800.0	4.52	3615.41	8.10	0.00	3908.26	1426.66	<b>2.74</b>	1405.04	23144.70	33.38	0.46
2021	41	100	830.0	4.56	3784.75	8.10	0.00	4091.31	1429.59	<b>2.86</b>	1470.85	24615.55	33.38	0.46
2022	42	100	830.0	4.61	3822.60	8.10	0.00	4132.23	1437.39	<b>2.87</b>	1485.56	26101.11	33.38	0.46
2023	43	100	830.0	4.66	3867.32	8.10	0.00	4180.57	1446.40	<b>2.89</b>	1502.94	27604.05	33.38	0.46
2024	44	100	830.0	4.71	3913.34	8.10	0.00	4230.32	1456.62	<b>2.90</b>	1520.83	29124.88	33.38	0.46
2025	45	100	830.0	4.77	3961.08	8.10	0.00	4281.93	1468.09	<b>2.92</b>	1539.38	30664.26	33.38	0.46
2026	46	100	830.0	4.83	4010.60	8.10	0.00	4335.46	1480.83	<b>2.93</b>	1558.62	32222.88	33.38	0.46
2027	47	100	830.0	4.89	4061.93	8.10	0.00	4390.95	1494.87	<b>2.94</b>	1578.57	33801.46	33.38	0.46
2028	48	100	830.0	4.96	4115.14	8.10	0.00	4448.47	1510.25	<b>2.95</b>	1599.25	35400.71	33.38	0.46
2029	49	100	830.0	5.02	4164.94	8.10	0.00	4502.30	1527.00	<b>2.95</b>	1617.46	37018.17	33.40	0.46
2030	50	100	830.0	5.08	4216.58	8.10	0.00	4558.13	1545.16	<b>2.95</b>	1635.14	38653.31	33.45	0.47
2031	51	100	830.0	5.14	4270.13	8.10	0.00	4616.01	1564.78	<b>2.95</b>	1652.23	40305.54	33.53	0.47
2032	52	100	830.0	5.21	4325.64	8.10	0.00	4676.02	1585.13	<b>2.95</b>	1668.63	41974.16	33.63	0.47
2033	53	100	830.0	5.28	4381.88	8.10	0.00	4736.81	1605.73	<b>2.95</b>	1683.91	43658.07	33.76	0.47
2034	54	100	830.0	5.35	4438.84	8.10	0.00	4798.39	1626.61	<b>2.95</b>	1698.04	45356.11	33.91	0.47
2035	55	100	830.0	5.42	4496.55	8.10	0.00	4860.77	1647.75	<b>2.95</b>	1710.99	47067.10	34.09	0.47
2036	56	100	830.0	5.49	4555.00	8.10	0.00	4923.96	1669.17	<b>2.95</b>	1722.73	48789.83	34.30	0.48
2037	57	100	830.0	5.56	4614.22	8.10	0.00	4987.97	1690.87	<b>2.95</b>	1733.23	50523.07	34.53	0.48
2038	58	100	830.0	5.63	4674.20	8.10	0.00	5052.81	1712.85	<b>2.95</b>	1742.48	52265.55	34.80	0.48
2039	59	100	830.0	5.70	4734.97	8.10	0.00	5118.50	1735.12	<b>2.95</b>	1750.44	54015.98	35.09	0.49
2040	60	100	830.0	5.78	4796.52	8.10	0.00	5185.04	1757.68	<b>2.95</b>	1757.10	55773.08	35.41	0.49
2041	61	100	830.0	5.85	4858.88	8.10	0.00	5252.45	1780.53	<b>2.95</b>	1762.45	57535.53	35.76	0.50
2042	62	100	830.0	5.93	4922.04	8.10	0.00	5320.73	1803.67	<b>2.95</b>	1766.47	59302.00	36.14	0.50
2043	63	100	830.0	6.01	4986.03	8.10	0.00	5389.90	1827.12	<b>2.95</b>	1769.16	61071.16	36.56	0.51
2044	64	100	830.0	6.09	5050.85	8.10	0.00	5459.97	1850.87	<b>2.95</b>	1770.50	62841.66	37.01	0.52
2045	65	100	830.0	6.16	5116.51	8.10	0.00	5530.94	1874.94	<b>2.95</b>	1770.50	64612.16	37.49	0.52
2046	66	100	830.0	6.24	5183.02	8.10	0.00	5602.85	1899.31	<b>2.95</b>	1770.50	66382.67	37.97	0.53
2047	67	100	830.0	6.33	5250.40	8.10	0.00	5675.68	1924.00	<b>2.95</b>	1770.50	68153.17	38.47	0.54



### 8.3 Génération 1990 (début en 2012)

Professeur des écoles / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

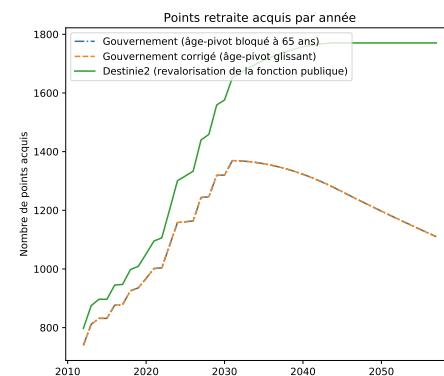
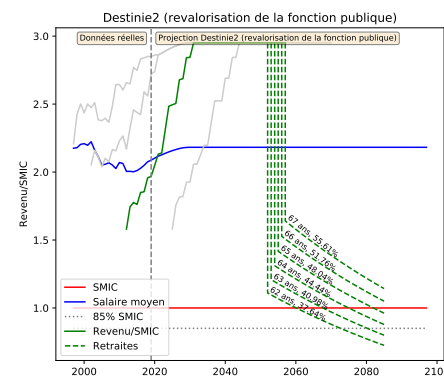
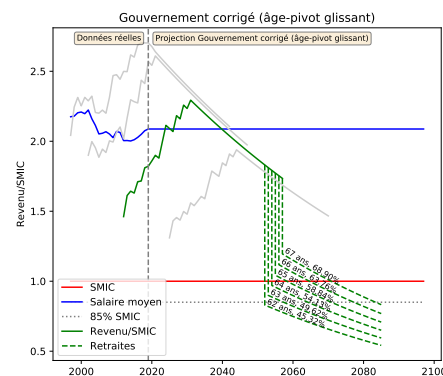
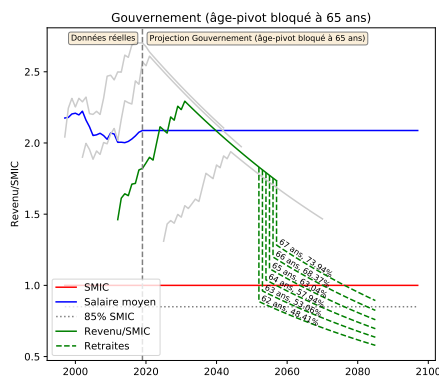
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	2069.04	<b>48.41</b>	2334.36	<b>0.89</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	2272.88	<b>53.06</b>	2364.71	<b>0.96</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	2487.11	<b>57.94</b>	2395.45	<b>1.04</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2055	65	100.00%	65 ans 0 mois	0.00%	2711.92	<b>63.04</b>	2426.59	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>
2056	66	100.00%	65 ans 0 mois	5.00%	2947.54	<b>68.37</b>	2458.13	<b>1.20</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>
2057	67	100.00%	65 ans 0 mois	10.00%	3194.18	<b>73.94</b>	2490.09	<b>1.28</b>	<b>1.23</b>	<b>1.16</b>	<b>1.08</b>	<b>1.02</b>	<b>0.95</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1937.19	<b>45.32</b>	2334.36	<b>0.83</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	2125.57	<b>49.62</b>	2364.71	<b>0.90</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2323.48	<b>54.13</b>	2395.45	<b>0.97</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2531.12	<b>58.84</b>	2426.59	<b>1.04</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2748.69	<b>63.76</b>	2458.13	<b>1.12</b>	<b>1.06</b>	<b>1.00</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2976.40	<b>68.90</b>	2490.09	<b>1.20</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	2298.93	<b>37.97</b>	2052.36	<b>1.12</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	2534.79	<b>41.33</b>	2079.04	<b>1.22</b>	<b>1.11</b>	<b>1.04</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2784.31	<b>44.82</b>	2106.06	<b>1.32</b>	<b>1.22</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.94</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	3047.93	<b>48.43</b>	2133.44	<b>1.43</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	3326.07	<b>52.17</b>	2161.18	<b>1.54</b>	<b>1.46</b>	<b>1.37</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3619.16	<b>56.04</b>	2189.27	<b>1.65</b>	<b>1.59</b>	<b>1.49</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	450.0	4.88	2194.40	0.00	0.00	2194.40	1501.45	<b>1.46</b>	739.54	739.54	35.61	0.50
2013	23	100	498.0	4.83	2407.66	0.00	0.00	2407.66	1493.34	<b>1.61</b>	811.41	1550.95	35.61	0.50
2014	24	100	513.0	4.81	2467.76	0.00	0.00	2467.76	1501.62	<b>1.64</b>	831.67	2382.61	35.61	0.50
2015	25	100	513.0	4.81	2466.80	0.00	0.00	2466.80	1513.63	<b>1.63</b>	831.34	3213.95	35.61	0.50
2016	26	100	542.0	4.80	2601.04	0.00	0.00	2601.04	1520.05	<b>1.71</b>	876.58	4090.54	35.61	0.50
2017	27	100	542.0	4.81	2606.29	0.00	0.00	2606.29	1519.00	<b>1.72</b>	878.35	4968.89	35.61	0.50
2018	28	100	579.0	4.74	2745.77	0.00	0.00	2745.77	1516.45	<b>1.81</b>	925.36	5894.24	35.61	0.50
2019	29	100	579.0	4.79	2775.97	0.00	0.00	2775.97	1524.25	<b>1.82</b>	935.54	6829.78	35.61	0.50
2020	30	100	598.5	4.79	2869.46	0.05	0.00	2870.90	1544.07	<b>1.86</b>	967.53	7797.31	35.61	0.50
2021	31	100	618.0	4.79	2962.95	0.28	0.00	2971.25	1564.14	<b>1.90</b>	1001.35	8798.65	35.61	0.50
2022	32	100	618.0	4.79	2962.95	0.51	0.00	2978.06	1584.47	<b>1.88</b>	1003.64	9802.30	35.61	0.50
2023	33	100	664.0	4.79	3183.50	0.74	0.00	3207.05	1605.07	<b>2.00</b>	1080.82	10883.11	35.61	0.50
2024	34	100	710.0	4.79	3404.04	0.97	0.00	3437.06	1625.94	<b>2.11</b>	1158.33	12041.44	35.61	0.50
2025	35	100	710.0	4.79	3404.04	1.20	0.00	3444.89	1647.07	<b>2.09</b>	1160.97	13202.41	35.61	0.50
2026	36	100	710.0	4.79	3404.04	1.43	0.00	3452.72	1668.49	<b>2.07</b>	1163.61	14366.02	35.61	0.50
2027	37	100	757.0	4.79	3629.38	1.66	0.00	3689.63	1690.18	<b>2.18</b>	1243.45	15609.47	35.61	0.50
2028	38	100	757.0	4.79	3629.38	1.89	0.00	3697.97	1712.15	<b>2.16</b>	1246.26	16855.73	35.61	0.50
2029	39	100	800.0	4.79	3835.54	2.12	0.00	3916.85	1734.41	<b>2.26</b>	1319.02	18174.76	35.63	0.50
2030	40	100	800.0	4.79	3835.54	2.35	0.00	3925.67	1756.95	<b>2.23</b>	1319.99	19494.74	35.69	0.50
2031	41	100	830.0	4.79	3979.37	2.58	0.00	4082.04	1779.79	<b>2.29</b>	1369.44	20864.18	35.77	0.50
2032	42	100	830.0	4.79	3979.37	2.81	0.00	4091.19	1802.93	<b>2.27</b>	1368.35	22232.53	35.88	0.50
2033	43	100	830.0	4.79	3979.37	3.04	0.00	4100.34	1826.37	<b>2.25</b>	1366.21	23598.73	36.02	0.50
2034	44	100	830.0	4.79	3979.37	3.27	0.00	4109.50	1850.11	<b>2.22</b>	1363.03	24961.76	36.18	0.50
2035	45	100	830.0	4.79	3979.37	3.50	0.00	4118.65	1874.16	<b>2.20</b>	1358.82	26320.58	36.37	0.51
2036	46	100	830.0	4.79	3979.37	3.73	0.00	4127.80	1898.53	<b>2.17</b>	1353.58	27674.16	36.59	0.51
2037	47	100	830.0	4.79	3979.37	3.96	0.00	4136.95	1923.21	<b>2.15</b>	1347.34	29021.51	36.85	0.51
2038	48	100	830.0	4.79	3979.37	4.19	0.00	4146.11	1948.21	<b>2.13</b>	1340.10	30361.61	37.13	0.52
2039	49	100	830.0	4.79	3979.37	4.42	0.00	4155.26	1973.54	<b>2.11</b>	1331.88	31693.49	37.44	0.52
2040	50	100	830.0	4.79	3979.37	4.65	0.00	4164.41	1999.19	<b>2.08</b>	1322.70	33016.19	37.78	0.53
2041	51	100	830.0	4.79	3979.37	4.88	0.00	4173.56	2025.18	<b>2.06</b>	1312.58	34328.77	38.16	0.53
2042	52	100	830.0	4.79	3979.37	5.11	0.00	4182.72	2051.51	<b>2.04</b>	1301.54	35630.31	38.56	0.54
2043	53	100	830.0	4.79	3979.37	5.34	0.00	4191.87	2078.18	<b>2.02</b>	1289.61	36919.92	39.01	0.54
2044	54	100	830.0	4.79	3979.37	5.57	0.00	4201.02	2105.20	<b>2.00</b>	1276.81	38196.72	39.48	0.55
2045	55	100	830.0	4.79	3979.37	5.80	0.00	4210.17	2132.56	<b>1.97</b>	1263.17	39459.89	40.00	0.56
2046	56	100	830.0	4.79	3979.37	6.03	0.00	4219.33	2160.29	<b>1.95</b>	1249.67	40709.56	40.52	0.56
2047	57	100	830.0	4.79	3979.37	6.26	0.00	4228.48	2188.37	<b>1.93</b>	1236.31	41945.86	41.04	0.57
2048	58	100	830.0	4.79	3979.37	6.49	0.00	4237.63	2216.82	<b>1.91</b>	1223.08	43168.94	41.58	0.58
2049	59	100	830.0	4.79	3979.37	6.72	0.00	4246.78	2245.64	<b>1.89</b>	1209.99	44378.94	42.12	0.59
2050	60	100	830.0	4.79	3979.37	6.95	0.00	4255.94	2274.83	<b>1.87</b>	1197.04	45575.98	42.66	0.59
2051	61	100	830.0	4.79	3979.37	7.18	0.00	4265.09	2304.40	<b>1.85</b>	1184.22	46760.20	43.22	0.60
2052	62	100	830.0	4.79	3979.37	7.41	0.00	4274.24	2334.36	<b>1.83</b>	1171.53	47931.73	43.78	0.61
2053	63	100	830.0	4.79	3979.37	7.64	0.00	4283.39	2364.71	<b>1.81</b>	1158.97	49090.70	44.35	0.62
2054	64	100	830.0	4.79	3979.37	7.87	0.00	4292.55	2395.45	<b>1.79</b>	1146.54	50237.24	44.93	0.63
2055	65	100	830.0	4.79	3979.37	8.10	0.00	4301.70	2426.59	<b>1.77</b>	1134.24	51371.48	45.51	0.63
2056	66	100	830.0	4.79	3979.37	8.33	0.00	4310.85	2458.13	<b>1.75</b>	1122.07	52493.55	46.10	0.64
2057	67	100	830.0	4.79	3979.37	8.56	0.00	4320.00	2490.09	<b>1.73</b>	1110.02	53603.58	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	450.0	4.88	2194.40	0.00	0.00	2194.40	1501.45	<b>1.46</b>	739.54	739.54	35.61	0.50
2013	23	100	498.0	4.83	2407.66	0.00	0.00	2407.66	1493.34	<b>1.61</b>	811.41	1550.95	35.61	0.50
2014	24	100	513.0	4.81	2467.76	0.00	0.00	2467.76	1501.62	<b>1.64</b>	831.67	2382.61	35.61	0.50
2015	25	100	513.0	4.81	2466.80	0.00	0.00	2466.80	1513.63	<b>1.63</b>	831.34	3213.95	35.61	0.50
2016	26	100	542.0	4.80	2601.04	0.00	0.00	2601.04	1520.05	<b>1.71</b>	876.58	4090.54	35.61	0.50
2017	27	100	542.0	4.81	2606.29	0.00	0.00	2606.29	1519.00	<b>1.72</b>	878.35	4968.89	35.61	0.50
2018	28	100	579.0	4.74	2745.77	0.00	0.00	2745.77	1516.45	<b>1.81</b>	925.36	5894.24	35.61	0.50
2019	29	100	579.0	4.79	2775.97	0.00	0.00	2775.97	1524.25	<b>1.82</b>	935.54	6829.78	35.61	0.50
2020	30	100	598.5	4.79	2869.46	0.05	0.00	2870.90	1544.07	<b>1.86</b>	967.53	7797.31	35.61	0.50
2021	31	100	618.0	4.79	2962.95	0.28	0.00	2971.25	1564.14	<b>1.90</b>	1001.35	8798.65	35.61	0.50
2022	32	100	618.0	4.79	2962.95	0.51	0.00	2978.06	1584.47	<b>1.88</b>	1003.64	9802.30	35.61	0.50
2023	33	100	664.0	4.79	3183.50	0.74	0.00	3207.05	1605.07	<b>2.00</b>	1080.82	10883.11	35.61	0.50
2024	34	100	710.0	4.79	3404.04	0.97	0.00	3437.06	1625.94	<b>2.11</b>	1158.33	12041.44	35.61	0.50
2025	35	100	710.0	4.79	3404.04	1.20	0.00	3444.89	1647.07	<b>2.09</b>	1160.97	13202.41	35.61	0.50
2026	36	100	710.0	4.79	3404.04	1.43	0.00	3452.72	1668.49	<b>2.07</b>	1163.61	14366.02	35.61	0.50
2027	37	100	757.0	4.79	3629.38	1.66	0.00	3689.63	1690.18	<b>2.18</b>	1243.45	15609.47	35.61	0.50
2028	38	100	757.0	4.79	3629.38	1.89	0.00	3697.97	1712.15	<b>2.16</b>	1246.26	16855.73	35.61	0.50
2029	39	100	800.0	4.79	3835.54	2.12	0.00	3916.85	1734.41	<b>2.26</b>	1319.02	18174.76	35.63	0.50
2030	40	100	800.0	4.79	3835.54	2.35	0.00	3925.67	1756.95	<b>2.23</b>	1319.99	19494.74	35.69	0.50
2031	41	100	830.0	4.79	3979.37	2.58	0.00	4082.04	1779.79	<b>2.29</b>	1369.44	20864.18	35.77	0.50
2032	42	100	830.0	4.79	3979.37	2.81	0.00	4091.19	1802.93	<b>2.27</b>	1368.35	22232.53	35.88	0.50
2033	43	100	830.0	4.79	3979.37	3.04	0.00	4100.34	1826.37	<b>2.25</b>	1366.21	23598.73	36.02	0.50
2034	44	100	830.0	4.79	3979.37	3.27	0.00	4109.50	1850.11	<b>2.22</b>	1363.03	24961.76	36.18	0.50
2035	45	100	830.0	4.79	3979.37	3.50	0.00	4118.65	1874.16	<b>2.20</b>	1358.82	26320.58	36.37	0.51
2036	46	100	830.0	4.79	3979.37	3.73	0.00	4127.80	1898.53	<b>2.17</b>	1353.58	27674.16	36.59	0.51
2037	47	100	830.0	4.79	3979.37	3.96	0.00	4136.95	1923.21	<b>2.15</b>	1347.34	29021.51	36.85	0.51
2038	48	100	830.0	4.79	3979.37	4.19	0.00	4146.11	1948.21	<b>2.13</b>	1340.10	30361.61	37.13	0.52
2039	49	100	830.0	4.79	3979.37	4.42	0.00	4155.26	1973.54	<b>2.11</b>	1331.88	31693.49	37.44	0.52
2040	50	100	830.0	4.79	3979.37	4.65	0.00	4164.41	1999.19	<b>2.08</b>	1322.70	33016.19	37.78	0.53
2041	51	100	830.0	4.79	3979.37	4.88	0.00	4173.56	2025.18	<b>2.06</b>	1312.58	34328.77	38.16	0.53
2042	52	100	830.0	4.79	3979.37	5.11	0.00	4182.72	2051.51	<b>2.04</b>	1301.54	35630.31	38.56	0.54
2043	53	100	830.0	4.79	3979.37	5.34	0.00	4191.87	2078.18	<b>2.02</b>	1289.61	36919.92	39.01	0.54
2044	54	100	830.0	4.79	3979.37	5.57	0.00	4201.02	2105.20	<b>2.00</b>	1276.81	38196.72	39.48	0.55
2045	55	100	830.0	4.79	3979.37	5.80	0.00	4210.17	2132.56	<b>1.97</b>	1263.17	39459.89	40.00	0.56
2046	56	100	830.0	4.79	3979.37	6.03	0.00	4219.33	2160.29	<b>1.95</b>	1249.67	40709.56	40.52	0.56
2047	57	100	830.0	4.79	3979.37	6.26	0.00	4228.48	2188.37	<b>1.93</b>	1236.31	41945.86	41.04	0.57
2048	58	100	830.0	4.79	3979.37	6.49	0.00	4237.63	2216.82	<b>1.91</b>	1223.08	43168.94	41.58	0.58
2049	59	100	830.0	4.79	3979.37	6.72	0.00	4246.78	2245.64	<b>1.89</b>	1209.99	44378.94	42.12	0.59
2050	60	100	830.0	4.79	3979.37	6.95	0.00	4255.94	2274.83	<b>1.87</b>	1197.04	45575.98	42.66	0.59
2051	61	100	830.0	4.79	3979.37	7.18	0.00	4265.09	2304.40	<b>1.85</b>	1184.22	46760.20	43.22	0.60
2052	62	100	830.0	4.79	3979.37	7.41	0.00	4274.24	2334.36	<b>1.83</b>	1171.53	47931.73	43.78	0.61
2053	63	100	830.0	4.79	3979.37	7.64	0.00	4283.39	2364.71	<b>1.81</b>	1158.97	49090.70	44.35	0.62
2054	64	100	830.0	4.79	3979.37	7.87	0.00	4292.55	2395.45	<b>1.79</b>	1146.54	50237.24	44.93	0.63
2055	65	100	830.0	4.79	3979.37	8.10	0.00	4301.70	2426.59	<b>1.77</b>	1134.24	51371.48	45.51	0.63
2056	66	100	830.0	4.79	3979.37	8.33	0.00	4310.85	2458.13	<b>1.75</b>	1122.07	52493.55	46.10	0.64
2057	67	100	830.0	4.79	3979.37	8.56	0.00	4320.00	2490.09	<b>1.73</b>	1110.02	53603.58	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	450.0	4.88	2194.40	8.10	0.00	2372.14	1501.45	<b>1.58</b>	852.80	852.80	33.38	0.46
2013	23	100	498.0	4.83	2407.66	8.10	0.00	2602.68	1493.34	<b>1.74</b>	935.68	1788.48	33.38	0.46
2014	24	100	513.0	4.81	2467.76	8.10	0.00	2667.65	1501.62	<b>1.78</b>	959.04	2747.51	33.38	0.46
2015	25	100	513.0	4.81	2466.80	8.10	0.00	2666.61	1513.63	<b>1.76</b>	958.66	3706.18	33.38	0.46
2016	26	100	542.0	4.80	2601.04	8.10	17.15	2828.88	1520.05	<b>1.86</b>	1017.00	4723.18	33.38	0.46
2017	27	100	542.0	4.81	2606.29	8.10	44.53	2861.93	1519.00	<b>1.88</b>	1028.88	5752.06	33.38	0.46
2018	28	100	579.0	4.74	2745.77	8.10	0.00	2968.17	1516.45	<b>1.96</b>	1067.08	6819.13	33.38	0.46
2019	29	100	579.0	4.79	2775.97	8.10	0.00	3000.82	1524.25	<b>1.97</b>	1078.81	7897.95	33.38	0.46
2020	30	100	598.5	4.52	2704.78	8.10	0.00	2923.87	1426.66	<b>2.05</b>	1051.15	8949.10	33.38	0.46
2021	31	100	618.0	4.56	2818.04	8.10	0.00	3046.30	1429.59	<b>2.13</b>	1095.16	10044.26	33.38	0.46
2022	32	100	618.0	4.61	2846.22	8.10	0.00	3076.77	1437.39	<b>2.14</b>	1106.12	11150.38	33.38	0.46
2023	33	100	664.0	4.66	3093.86	8.10	0.00	3344.46	1446.40	<b>2.31</b>	1202.35	12352.73	33.38	0.46
2024	34	100	710.0	4.71	3347.56	8.10	0.00	3618.71	1456.62	<b>2.48</b>	1300.95	13653.68	33.38	0.46
2025	35	100	710.0	4.77	3388.40	8.10	0.00	3662.86	1468.09	<b>2.49</b>	1316.82	14970.50	33.38	0.46
2026	36	100	710.0	4.83	3430.75	8.10	0.00	3708.64	1480.83	<b>2.50</b>	1333.28	16303.78	33.38	0.46
2027	37	100	757.0	4.89	3704.68	8.10	0.00	4004.76	1494.87	<b>2.68</b>	1439.73	17743.51	33.38	0.46
2028	38	100	757.0	4.96	3753.21	8.10	0.00	4057.22	1510.25	<b>2.69</b>	1458.60	19202.11	33.38	0.46
2029	39	100	800.0	5.02	4014.40	8.10	0.00	4339.56	1527.00	<b>2.84</b>	1559.00	20761.10	33.40	0.46
2030	40	100	800.0	5.08	4064.18	8.10	0.00	4393.37	1545.16	<b>2.84</b>	1576.04	22337.14	33.45	0.47
2031	41	100	830.0	5.14	4270.13	8.10	0.00	4616.01	1564.78	<b>2.95</b>	1652.23	23989.37	33.53	0.47
2032	42	100	830.0	5.21	4325.64	8.10	0.00	4676.02	1585.13	<b>2.95</b>	1668.63	25658.00	33.63	0.47
2033	43	100	830.0	5.28	4381.88	8.10	0.00	4736.81	1605.73	<b>2.95</b>	1683.91	27341.90	33.76	0.47
2034	44	100	830.0	5.35	4438.84	8.10	0.00	4798.39	1626.61	<b>2.95</b>	1698.04	29039.94	33.91	0.47
2035	45	100	830.0	5.42	4496.55	8.10	0.00	4860.77	1647.75	<b>2.95</b>	1710.99	30750.94	34.09	0.47
2036	46	100	830.0	5.49	4555.00	8.10	0.00	4923.96	1669.17	<b>2.95</b>	1722.73	32473.67	34.30	0.48
2037	47	100	830.0	5.56	4614.22	8.10	0.00	4987.97	1690.87	<b>2.95</b>	1733.23	34206.90	34.53	0.48
2038	48	100	830.0	5.63	4674.20	8.10	0.00	5052.81	1712.85	<b>2.95</b>	1742.48	35949.38	34.80	0.48
2039	49	100	830.0	5.70	4734.97	8.10	0.00	5118.50	1735.12	<b>2.95</b>	1750.44	37699.82	35.09	0.49
2040	50	100	830.0	5.78	4796.52	8.10	0.00	5185.04	1757.68	<b>2.95</b>	1757.10	39456.92	35.41	0.49
2041	51	100	830.0	5.85	4858.88	8.10	0.00	5252.45	1780.53	<b>2.95</b>	1762.45	41219.37	35.76	0.50
2042	52	100	830.0	5.93	4922.04	8.10	0.00	5320.73	1803.67	<b>2.95</b>	1766.47	42985.84	36.14	0.50
2043	53	100	830.0	6.01	4986.03	8.10	0.00	5389.90	1827.12	<b>2.95</b>	1769.16	44754.99	36.56	0.51
2044	54	100	830.0	6.09	5050.85	8.10	0.00	5459.97	1850.87	<b>2.95</b>	1770.50	46525.50	37.01	0.52
2045	55	100	830.0	6.16	5116.51	8.10	0.00	5530.94	1874.94	<b>2.95</b>	1770.50	48296.00	37.49	0.52
2046	56	100	830.0	6.24	5183.02	8.10	0.00	5602.85	1899.31	<b>2.95</b>	1770.50	50066.50	37.97	0.53
2047	57	100	830.0	6.33	5250.40	8.10	0.00	5675.68	1924.00	<b>2.95</b>	1770.50	51837.00	38.47	0.54
2048	58	100	830.0	6.41	5318.66	8.10	0.00	5749.47	1949.01	<b>2.95</b>	1770.50	53607.50	38.97	0.54
2049	59	100	830.0	6.49	5387.80	8.10	0.00	5824.21	1974.35	<b>2.95</b>	1770.50	55378.00	39.47	0.55
2050	60	100	830.0	6.58	5457.84	8.10	0.00	5899.93	2000.02	<b>2.95</b>	1770.50	57148.50	39.99	0.56
2051	61	100	830.0	6.66	5528.79	8.10	0.00	5976.62	2026.02	<b>2.95</b>	1770.50	58919.01	40.51	0.56
2052	62	100	830.0	6.75	5600.67	8.10	0.00	6054.32	2052.36	<b>2.95</b>	1770.50	60689.51	41.03	0.57
2053	63	100	830.0	6.84	5673.48	8.10	0.00	6133.03	2079.04	<b>2.95</b>	1770.50	62460.01	41.57	0.58
2054	64	100	830.0	6.92	5747.23	8.10	0.00	6212.76	2106.06	<b>2.95</b>	1770.50	64230.51	42.11	0.59
2055	65	100	830.0	7.01	5821.94	8.10	0.00	6293.52	2133.44	<b>2.95</b>	1770.50	66001.01	42.66	0.59
2056	66	100	830.0	7.11	5897.63	8.10	0.00	6375.34	2161.18	<b>2.95</b>	1770.50	67771.51	43.21	0.60
2057	67	100	830.0	7.20	5974.30	8.10	0.00	6458.22	2189.27	<b>2.95</b>	1770.50	69542.02	43.77	0.61

## 8.4 Génération 2003 (début en 2025)

Professeur des écoles / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

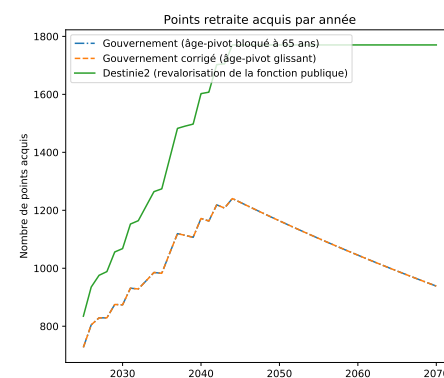
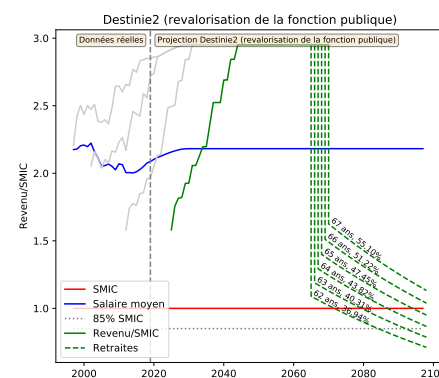
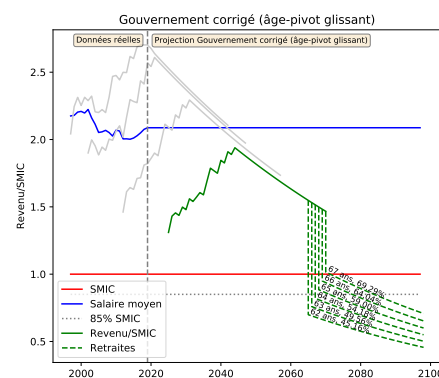
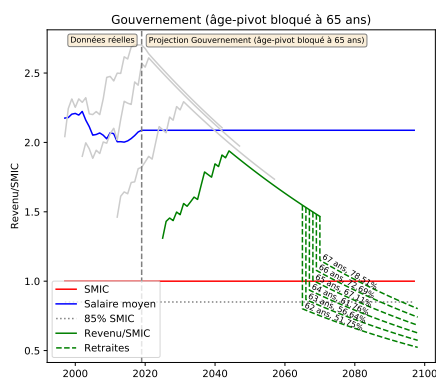
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	2212.01	<b>51.75</b>	2761.15	<b>0.80</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.60</b>	<b>0.56</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	2426.24	<b>56.64</b>	2797.05	<b>0.87</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	2651.08	<b>61.76</b>	2833.41	<b>0.94</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2886.77	<b>67.11</b>	2870.25	<b>1.01</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2069	66	100.00%	65 ans 0 mois	5.00%	3133.52	<b>72.69</b>	2907.56	<b>1.08</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2070	67	100.00%	65 ans 0 mois	10.00%	3391.55	<b>78.51</b>	2945.36	<b>1.15</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.86</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1930.09	<b>45.16</b>	2761.15	<b>0.70</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>	<b>0.49</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2122.96	<b>49.56</b>	2797.05	<b>0.76</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2325.51	<b>54.18</b>	2833.41	<b>0.82</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2537.95	<b>59.00</b>	2870.25	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2760.48	<b>64.04</b>	2907.56	<b>0.95</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2993.30	<b>69.29</b>	2945.36	<b>1.02</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2645.03	<b>36.94</b>	2427.59	<b>1.09</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2924.52	<b>40.31</b>	2459.15	<b>1.19</b>	<b>1.09</b>	<b>1.02</b>	<b>0.95</b>	<b>0.90</b>	<b>0.84</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	3220.20	<b>43.82</b>	2491.12	<b>1.29</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.92</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	3532.57	<b>47.45</b>	2523.50	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3862.15	<b>51.22</b>	2556.31	<b>1.51</b>	<b>1.43</b>	<b>1.35</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	4209.44	<b>55.10</b>	2589.54	<b>1.63</b>	<b>1.56</b>	<b>1.47</b>	<b>1.37</b>	<b>1.29</b>	<b>1.21</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	450.0	4.79	2157.49	0.00	0.00	2157.49	1647.07	<b>1.31</b>	727.10	727.10	35.61	0.50
2026	23	100	498.0	4.79	2387.62	0.00	0.00	2387.62	1668.49	<b>1.43</b>	804.66	1531.76	35.61	0.50
2027	24	100	513.0	4.79	2459.54	0.00	0.00	2459.54	1690.18	<b>1.46</b>	828.89	2360.65	35.61	0.50
2028	25	100	513.0	4.79	2459.54	0.00	0.00	2459.54	1712.15	<b>1.44</b>	828.89	3189.55	35.61	0.50
2029	26	100	542.0	4.79	2598.58	0.00	0.00	2598.58	1734.41	<b>1.50</b>	875.09	4064.63	35.63	0.50
2030	27	100	542.0	4.79	2598.58	0.00	0.00	2598.58	1756.95	<b>1.48</b>	873.76	4938.39	35.69	0.50
2031	28	100	579.0	4.79	2775.97	0.00	0.00	2775.97	1779.79	<b>1.56</b>	931.28	5869.67	35.77	0.50
2032	29	100	579.0	4.79	2775.97	0.00	0.00	2775.97	1802.93	<b>1.54</b>	928.45	6798.13	35.88	0.50
2033	30	100	598.5	4.79	2869.46	0.05	0.00	2870.90	1826.37	<b>1.57</b>	956.56	7754.69	36.02	0.50
2034	31	100	618.0	4.79	2962.95	0.28	0.00	2971.25	1850.11	<b>1.61</b>	985.50	8740.19	36.18	0.50
2035	32	100	618.0	4.79	2962.95	0.51	0.00	2978.06	1874.16	<b>1.59</b>	982.52	9722.71	36.37	0.51
2036	33	100	664.0	4.79	3183.50	0.74	0.00	3207.05	1898.53	<b>1.69</b>	1051.65	10774.36	36.59	0.51
2037	34	100	710.0	4.79	3404.04	0.97	0.00	3437.06	1923.21	<b>1.79</b>	1119.40	11893.76	36.85	0.51
2038	35	100	710.0	4.79	3404.04	1.20	0.00	3444.89	1948.21	<b>1.77</b>	1113.45	13007.21	37.13	0.52
2039	36	100	710.0	4.79	3404.04	1.43	0.00	3452.72	1973.54	<b>1.75</b>	1106.70	14113.91	37.44	0.52
2040	37	100	757.0	4.79	3629.38	1.66	0.00	3689.63	1999.19	<b>1.85</b>	1171.90	15285.81	37.78	0.53
2041	38	100	757.0	4.79	3629.38	1.89	0.00	3697.97	2025.18	<b>1.83</b>	1163.01	16448.81	38.16	0.53
2042	39	100	800.0	4.79	3835.54	2.12	0.00	3916.85	2051.51	<b>1.91</b>	1218.81	17667.62	38.56	0.54
2043	40	100	800.0	4.79	3835.54	2.35	0.00	3925.67	2078.18	<b>1.89</b>	1207.71	18875.34	39.01	0.54
2044	41	100	830.0	4.79	3979.37	2.58	0.00	4082.04	2105.20	<b>1.94</b>	1240.64	20115.98	39.48	0.55
2045	42	100	830.0	4.79	3979.37	2.81	0.00	4091.19	2132.56	<b>1.92</b>	1227.47	21343.45	40.00	0.56
2046	43	100	830.0	4.79	3979.37	3.04	0.00	4100.34	2160.29	<b>1.90</b>	1214.43	22557.88	40.52	0.56
2047	44	100	830.0	4.79	3979.37	3.27	0.00	4109.50	2188.37	<b>1.88</b>	1201.52	23759.39	41.04	0.57
2048	45	100	830.0	4.79	3979.37	3.50	0.00	4118.65	2216.82	<b>1.86</b>	1188.74	24948.13	41.58	0.58
2049	46	100	830.0	4.79	3979.37	3.73	0.00	4127.80	2245.64	<b>1.84</b>	1176.09	26124.23	42.12	0.59
2050	47	100	830.0	4.79	3979.37	3.96	0.00	4136.95	2274.83	<b>1.82</b>	1163.57	27287.80	42.66	0.59
2051	48	100	830.0	4.79	3979.37	4.19	0.00	4146.11	2304.40	<b>1.80</b>	1151.18	28438.98	43.22	0.60
2052	49	100	830.0	4.79	3979.37	4.42	0.00	4155.26	2334.36	<b>1.78</b>	1138.92	29577.90	43.78	0.61
2053	50	100	830.0	4.79	3979.37	4.65	0.00	4164.41	2364.71	<b>1.76</b>	1126.78	30704.68	44.35	0.62
2054	51	100	830.0	4.79	3979.37	4.88	0.00	4173.56	2395.45	<b>1.74</b>	1114.76	31819.44	44.93	0.63
2055	52	100	830.0	4.79	3979.37	5.11	0.00	4182.72	2426.59	<b>1.72</b>	1102.87	32922.31	45.51	0.63
2056	53	100	830.0	4.79	3979.37	5.34	0.00	4191.87	2458.13	<b>1.71</b>	1091.10	34013.41	46.10	0.64
2057	54	100	830.0	4.79	3979.37	5.57	0.00	4201.02	2490.09	<b>1.69</b>	1079.45	35092.86	46.70	0.65
2058	55	100	830.0	4.79	3979.37	5.80	0.00	4210.17	2522.46	<b>1.67</b>	1067.92	36160.78	47.31	0.66
2059	56	100	830.0	4.79	3979.37	6.03	0.00	4219.33	2555.25	<b>1.65</b>	1056.50	37217.28	47.92	0.67
2060	57	100	830.0	4.79	3979.37	6.26	0.00	4228.48	2588.47	<b>1.63</b>	1045.21	38262.49	48.55	0.68
2061	58	100	830.0	4.79	3979.37	6.49	0.00	4237.63	2622.12	<b>1.62</b>	1034.03	39296.52	49.18	0.68
2062	59	100	830.0	4.79	3979.37	6.72	0.00	4246.78	2656.21	<b>1.60</b>	1022.96	40319.49	49.82	0.69
2063	60	100	830.0	4.79	3979.37	6.95	0.00	4255.94	2690.74	<b>1.58</b>	1012.01	41331.50	50.47	0.70
2064	61	100	830.0	4.79	3979.37	7.18	0.00	4265.09	2725.72	<b>1.56</b>	1001.17	42332.67	51.12	0.71
2065	62	100	830.0	4.79	3979.37	7.41	0.00	4274.24	2761.15	<b>1.55</b>	990.45	43323.12	51.79	0.72
2066	63	100	830.0	4.79	3979.37	7.64	0.00	4283.39	2797.05	<b>1.53</b>	979.83	44302.95	52.46	0.73
2067	64	100	830.0	4.79	3979.37	7.87	0.00	4292.55	2833.41	<b>1.51</b>	969.32	45272.27	53.14	0.74
2068	65	100	830.0	4.79	3979.37	8.10	0.00	4301.70	2870.25	<b>1.50</b>	958.92	46231.19	53.83	0.75
2069	66	100	830.0	4.79	3979.37	8.33	0.00	4310.85	2907.56	<b>1.48</b>	948.63	47179.82	54.53	0.76
2070	67	100	830.0	4.79	3979.37	8.56	0.00	4320.00	2945.36	<b>1.47</b>	938.44	48118.26	55.24	0.77

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

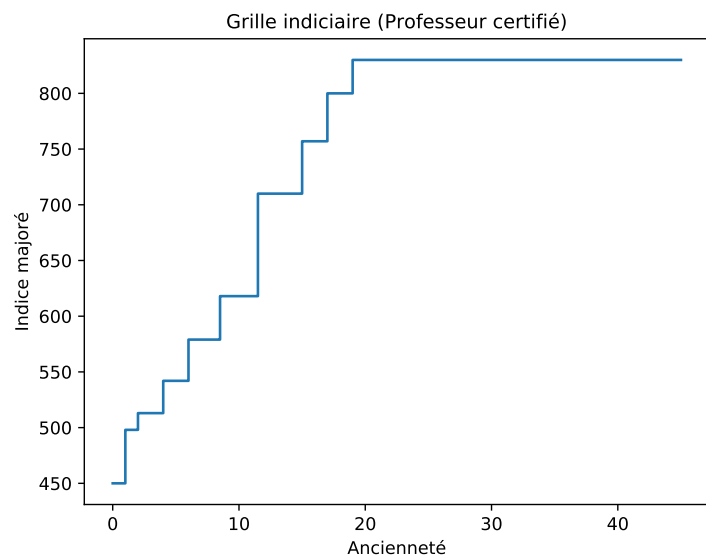
Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	450.0	4.79	2157.49	0.00	0.00	2157.49	1647.07	<b>1.31</b>	727.10	727.10	35.61	0.50
2026	23	100	498.0	4.79	2387.62	0.00	0.00	2387.62	1668.49	<b>1.43</b>	804.66	1531.76	35.61	0.50
2027	24	100	513.0	4.79	2459.54	0.00	0.00	2459.54	1690.18	<b>1.46</b>	828.89	2360.65	35.61	0.50
2028	25	100	513.0	4.79	2459.54	0.00	0.00	2459.54	1712.15	<b>1.44</b>	828.89	3189.55	35.61	0.50
2029	26	100	542.0	4.79	2598.58	0.00	0.00	2598.58	1734.41	<b>1.50</b>	875.09	4064.63	35.63	0.50
2030	27	100	542.0	4.79	2598.58	0.00	0.00	2598.58	1756.95	<b>1.48</b>	873.76	4938.39	35.69	0.50
2031	28	100	579.0	4.79	2775.97	0.00	0.00	2775.97	1779.79	<b>1.56</b>	931.28	5869.67	35.77	0.50
2032	29	100	579.0	4.79	2775.97	0.00	0.00	2775.97	1802.93	<b>1.54</b>	928.45	6798.13	35.88	0.50
2033	30	100	598.5	4.79	2869.46	0.05	0.00	2870.90	1826.37	<b>1.57</b>	956.56	7754.69	36.02	0.50
2034	31	100	618.0	4.79	2962.95	0.28	0.00	2971.25	1850.11	<b>1.61</b>	985.50	8740.19	36.18	0.50
2035	32	100	618.0	4.79	2962.95	0.51	0.00	2978.06	1874.16	<b>1.59</b>	982.52	9722.71	36.37	0.51
2036	33	100	664.0	4.79	3183.50	0.74	0.00	3207.05	1898.53	<b>1.69</b>	1051.65	10774.36	36.59	0.51
2037	34	100	710.0	4.79	3404.04	0.97	0.00	3437.06	1923.21	<b>1.79</b>	1119.40	11893.76	36.85	0.51
2038	35	100	710.0	4.79	3404.04	1.20	0.00	3444.89	1948.21	<b>1.77</b>	1113.45	13007.21	37.13	0.52
2039	36	100	710.0	4.79	3404.04	1.43	0.00	3452.72	1973.54	<b>1.75</b>	1106.70	14113.91	37.44	0.52
2040	37	100	757.0	4.79	3629.38	1.66	0.00	3689.63	1999.19	<b>1.85</b>	1171.90	15285.81	37.78	0.53
2041	38	100	757.0	4.79	3629.38	1.89	0.00	3697.97	2025.18	<b>1.83</b>	1163.01	16448.81	38.16	0.53
2042	39	100	800.0	4.79	3835.54	2.12	0.00	3916.85	2051.51	<b>1.91</b>	1218.81	17667.62	38.56	0.54
2043	40	100	800.0	4.79	3835.54	2.35	0.00	3925.67	2078.18	<b>1.89</b>	1207.71	18875.34	39.01	0.54
2044	41	100	830.0	4.79	3979.37	2.58	0.00	4082.04	2105.20	<b>1.94</b>	1240.64	20115.98	39.48	0.55
2045	42	100	830.0	4.79	3979.37	2.81	0.00	4091.19	2132.56	<b>1.92</b>	1227.47	21343.45	40.00	0.56
2046	43	100	830.0	4.79	3979.37	3.04	0.00	4100.34	2160.29	<b>1.90</b>	1214.43	22557.88	40.52	0.56
2047	44	100	830.0	4.79	3979.37	3.27	0.00	4109.50	2188.37	<b>1.88</b>	1201.52	23759.39	41.04	0.57
2048	45	100	830.0	4.79	3979.37	3.50	0.00	4118.65	2216.82	<b>1.86</b>	1188.74	24948.13	41.58	0.58
2049	46	100	830.0	4.79	3979.37	3.73	0.00	4127.80	2245.64	<b>1.84</b>	1176.09	26124.23	42.12	0.59
2050	47	100	830.0	4.79	3979.37	3.96	0.00	4136.95	2274.83	<b>1.82</b>	1163.57	27287.80	42.66	0.59
2051	48	100	830.0	4.79	3979.37	4.19	0.00	4146.11	2304.40	<b>1.80</b>	1151.18	28438.98	43.22	0.60
2052	49	100	830.0	4.79	3979.37	4.42	0.00	4155.26	2334.36	<b>1.78</b>	1138.92	29577.90	43.78	0.61
2053	50	100	830.0	4.79	3979.37	4.65	0.00	4164.41	2364.71	<b>1.76</b>	1126.78	30704.68	44.35	0.62
2054	51	100	830.0	4.79	3979.37	4.88	0.00	4173.56	2395.45	<b>1.74</b>	1114.76	31819.44	44.93	0.63
2055	52	100	830.0	4.79	3979.37	5.11	0.00	4182.72	2426.59	<b>1.72</b>	1102.87	32922.31	45.51	0.63
2056	53	100	830.0	4.79	3979.37	5.34	0.00	4191.87	2458.13	<b>1.71</b>	1091.10	34013.41	46.10	0.64
2057	54	100	830.0	4.79	3979.37	5.57	0.00	4201.02	2490.09	<b>1.69</b>	1079.45	35092.86	46.70	0.65
2058	55	100	830.0	4.79	3979.37	5.80	0.00	4210.17	2522.46	<b>1.67</b>	1067.92	36160.78	47.31	0.66
2059	56	100	830.0	4.79	3979.37	6.03	0.00	4219.33	2555.25	<b>1.65</b>	1056.50	37217.28	47.92	0.67
2060	57	100	830.0	4.79	3979.37	6.26	0.00	4228.48	2588.47	<b>1.63</b>	1045.21	38262.49	48.55	0.68
2061	58	100	830.0	4.79	3979.37	6.49	0.00	4237.63	2622.12	<b>1.62</b>	1034.03	39296.52	49.18	0.68
2062	59	100	830.0	4.79	3979.37	6.72	0.00	4246.78	2656.21	<b>1.60</b>	1022.96	40319.49	49.82	0.69
2063	60	100	830.0	4.79	3979.37	6.95	0.00	4255.94	2690.74	<b>1.58</b>	1012.01	41331.50	50.47	0.70
2064	61	100	830.0	4.79	3979.37	7.18	0.00	4265.09	2725.72	<b>1.56</b>	1001.17	42332.67	51.12	0.71
2065	62	100	830.0	4.79	3979.37	7.41	0.00	4274.24	2761.15	<b>1.55</b>	990.45	43323.12	51.79	0.72
2066	63	100	830.0	4.79	3979.37	7.64	0.00	4283.39	2797.05	<b>1.53</b>	979.83	44302.95	52.46	0.73
2067	64	100	830.0	4.79	3979.37	7.87	0.00	4292.55	2833.41	<b>1.51</b>	969.32	45272.27	53.14	0.74
2068	65	100	830.0	4.79	3979.37	8.10	0.00	4301.70	2870.25	<b>1.50</b>	958.92	46231.19	53.83	0.75
2069	66	100	830.0	4.79	3979.37	8.33	0.00	4310.85	2907.56	<b>1.48</b>	948.63	47179.82	54.53	0.76
2070	67	100	830.0	4.79	3979.37	8.56	0.00	4320.00	2945.36	<b>1.47</b>	938.44	48118.26	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	450.0	4.77	2147.58	8.10	0.00	2321.53	1468.09	<b>1.58</b>	834.60	834.60	33.38	0.46
2026	23	100	498.0	4.83	2406.36	8.10	0.00	2601.27	1480.83	<b>1.76</b>	935.17	1769.78	33.38	0.46
2027	24	100	513.0	4.89	2510.57	8.10	0.00	2713.92	1494.87	<b>1.82</b>	975.67	2745.45	33.38	0.46
2028	25	100	513.0	4.96	2543.46	8.10	0.00	2749.48	1510.25	<b>1.82</b>	988.45	3733.90	33.38	0.46
2029	26	100	542.0	5.02	2719.75	8.10	0.00	2940.05	1527.00	<b>1.93</b>	1056.22	4790.12	33.40	0.46
2030	27	100	542.0	5.08	2753.48	8.10	0.00	2976.51	1545.16	<b>1.93</b>	1067.77	5857.89	33.45	0.47
2031	28	100	579.0	5.14	2978.80	8.10	0.00	3220.09	1564.78	<b>2.06</b>	1152.58	7010.47	33.53	0.47
2032	29	100	579.0	5.21	3017.53	8.10	0.00	3261.95	1585.13	<b>2.06</b>	1164.02	8174.49	33.63	0.47
2033	30	100	598.5	5.28	3159.70	8.10	0.00	3415.64	1605.73	<b>2.13</b>	1214.24	9388.73	33.76	0.47
2034	31	100	618.0	5.35	3305.07	8.10	0.00	3572.78	1626.61	<b>2.20</b>	1264.32	10653.05	33.91	0.47
2035	32	100	618.0	5.42	3348.03	8.10	0.00	3619.22	1647.75	<b>2.20</b>	1273.97	11927.02	34.09	0.47
2036	33	100	664.0	5.49	3644.00	8.10	0.00	3939.17	1669.17	<b>2.36</b>	1378.18	13305.20	34.30	0.48
2037	34	100	710.0	5.56	3947.10	8.10	0.00	4266.82	1690.87	<b>2.52</b>	1482.65	14787.85	34.53	0.48
2038	35	100	710.0	5.63	3998.41	8.10	0.00	4322.29	1712.85	<b>2.52</b>	1490.55	16278.40	34.80	0.48
2039	36	100	710.0	5.70	4050.39	8.10	0.00	4378.48	1735.12	<b>2.52</b>	1497.36	17775.76	35.09	0.49
2040	37	100	757.0	5.78	4374.66	8.10	0.00	4729.01	1757.68	<b>2.69</b>	1602.56	19378.32	35.41	0.49
2041	38	100	757.0	5.85	4431.53	8.10	0.00	4790.48	1780.53	<b>2.69</b>	1607.44	20985.76	35.76	0.50
2042	39	100	800.0	5.93	4744.14	8.10	0.00	5128.41	1803.67	<b>2.84</b>	1702.62	22688.38	36.14	0.50
2043	40	100	800.0	6.01	4805.81	8.10	0.00	5195.08	1827.12	<b>2.84</b>	1705.21	24393.60	36.56	0.51
2044	41	100	830.0	6.09	5050.85	8.10	0.00	5459.97	1850.87	<b>2.95</b>	1770.50	26164.10	37.01	0.52
2045	42	100	830.0	6.16	5116.51	8.10	0.00	5530.94	1874.94	<b>2.95</b>	1770.50	27934.60	37.49	0.52
2046	43	100	830.0	6.24	5183.02	8.10	0.00	5602.85	1899.31	<b>2.95</b>	1770.50	29705.10	37.97	0.53
2047	44	100	830.0	6.33	5250.40	8.10	0.00	5675.68	1924.00	<b>2.95</b>	1770.50	31475.60	38.47	0.54
2048	45	100	830.0	6.41	5318.66	8.10	0.00	5749.47	1949.01	<b>2.95</b>	1770.50	33246.10	38.97	0.54
2049	46	100	830.0	6.49	5387.80	8.10	0.00	5824.21	1974.35	<b>2.95</b>	1770.50	35016.61	39.47	0.55
2050	47	100	830.0	6.58	5457.84	8.10	0.00	5899.93	2000.02	<b>2.95</b>	1770.50	36787.11	39.99	0.56
2051	48	100	830.0	6.66	5528.79	8.10	0.00	5976.62	2026.02	<b>2.95</b>	1770.50	38557.61	40.51	0.56
2052	49	100	830.0	6.75	5600.67	8.10	0.00	6054.32	2052.36	<b>2.95</b>	1770.50	40328.11	41.03	0.57
2053	50	100	830.0	6.84	5673.48	8.10	0.00	6133.03	2079.04	<b>2.95</b>	1770.50	42098.61	41.57	0.58
2054	51	100	830.0	6.92	5747.23	8.10	0.00	6212.76	2106.06	<b>2.95</b>	1770.50	43869.11	42.11	0.59
2055	52	100	830.0	7.01	5821.94	8.10	0.00	6293.52	2133.44	<b>2.95</b>	1770.50	45639.62	42.66	0.59
2056	53	100	830.0	7.11	5897.63	8.10	0.00	6375.34	2161.18	<b>2.95</b>	1770.50	47410.12	43.21	0.60
2057	54	100	830.0	7.20	5974.30	8.10	0.00	6458.22	2189.27	<b>2.95</b>	1770.50	49180.62	43.77	0.61
2058	55	100	830.0	7.29	6051.97	8.10	0.00	6542.17	2217.73	<b>2.95</b>	1770.50	50951.12	44.34	0.62
2059	56	100	830.0	7.39	6130.64	8.10	0.00	6627.22	2246.56	<b>2.95</b>	1770.50	52721.62	44.92	0.63
2060	57	100	830.0	7.48	6210.34	8.10	0.00	6713.38	2275.77	<b>2.95</b>	1770.50	54492.12	45.50	0.63
2061	58	100	830.0	7.58	6291.07	8.10	0.00	6800.65	2305.35	<b>2.95</b>	1770.50	56262.62	46.09	0.64
2062	59	100	830.0	7.68	6372.86	8.10	0.00	6889.06	2335.32	<b>2.95</b>	1770.50	58033.13	46.69	0.65
2063	60	100	830.0	7.78	6455.70	8.10	0.00	6978.62	2365.68	<b>2.95</b>	1770.50	59803.63	47.30	0.66
2064	61	100	830.0	7.88	6539.63	8.10	0.00	7069.34	2396.44	<b>2.95</b>	1770.50	61574.13	47.91	0.67
2065	62	100	830.0	7.98	6624.64	8.10	0.00	7161.24	2427.59	<b>2.95</b>	1770.50	63344.63	48.54	0.68
2066	63	100	830.0	8.09	6710.76	8.10	0.00	7254.34	2459.15	<b>2.95</b>	1770.50	65115.13	49.17	0.68
2067	64	100	830.0	8.19	6798.00	8.10	0.00	7348.64	2491.12	<b>2.95</b>	1770.50	66885.63	49.81	0.69
2068	65	100	830.0	8.30	6886.38	8.10	0.00	7444.18	2523.50	<b>2.95</b>	1770.50	68656.14	50.45	0.70
2069	66	100	830.0	8.40	6975.90	8.10	0.00	7540.95	2556.31	<b>2.95</b>	1770.50	70426.64	51.11	0.71
2070	67	100	830.0	8.51	7066.59	8.10	0.00	7638.98	2589.54	<b>2.95</b>	1770.50	72197.14	51.78	0.72



# Professeur certifié



Indice majoré	Durée (années)
450	1.00
498	1.00
513	2.00
542	2.00
579	2.50
618	3.00
710	3.50
757	2.00
800	2.00
830	

**Début de carrière à 22 ans / Quotité : 100%**

**Date de naissance (et année de début de carrière)**

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## 9.1 Génération 1975 (début en 1997)

Professeur certifié / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

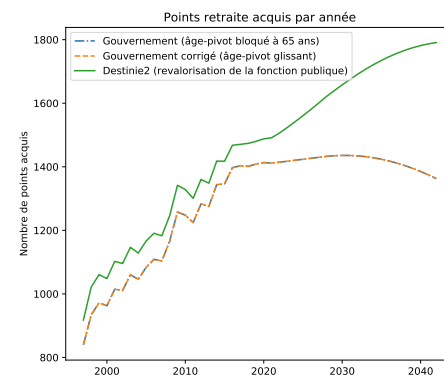
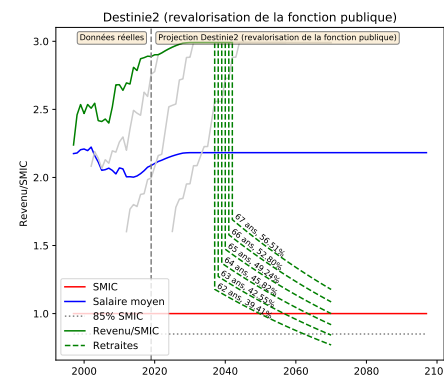
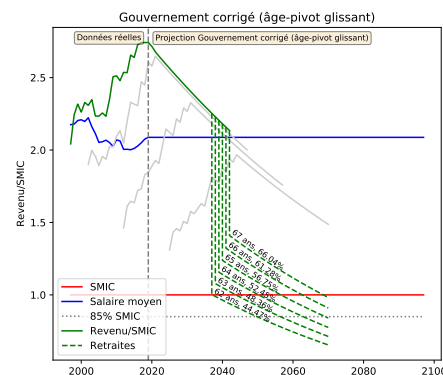
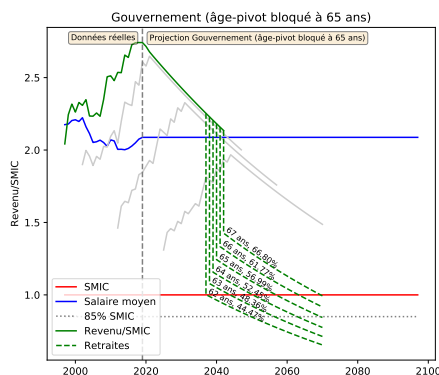
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1927.13	44.47	1923.21	1.00	0.90	0.85	0.79	0.74	0.70
2038	63	95.35%	64 ans 11 mois	-9.58%	2100.17	48.36	1948.21	1.08	0.98	0.92	0.87	0.81	0.76
2039	64	97.67%	65 ans 0 mois	-5.00%	2282.71	52.45	1973.54	1.16	1.07	1.00	0.94	0.88	0.83
2040	65	100.00%	65 ans 0 mois	0.00%	2485.56	56.99	1999.19	1.24	1.17	1.09	1.02	0.96	0.90
2041	66	100.00%	65 ans 0 mois	5.00%	2699.62	61.77	2025.18	1.33	1.27	1.19	1.11	1.04	0.98
2042	67	100.00%	65 ans 0 mois	10.00%	2925.48	66.80	2051.51	1.43	1.37	1.29	1.21	1.13	1.06

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1927.13	44.47	1923.21	1.00	0.90	0.85	0.79	0.74	0.70
2038	63	95.35%	64 ans 11 mois	-9.58%	2100.17	48.36	1948.21	1.08	0.98	0.92	0.87	0.81	0.76
2039	64	97.67%	65 ans 0 mois	-5.00%	2282.71	52.45	1973.54	1.16	1.07	1.00	0.94	0.88	0.83
2040	65	100.00%	65 ans 1 mois	-0.42%	2475.21	56.75	1999.19	1.24	1.16	1.09	1.02	0.96	0.90
2041	66	100.00%	65 ans 2 mois	4.17%	2678.20	61.28	2025.18	1.32	1.26	1.18	1.10	1.03	0.97
2042	67	100.00%	65 ans 3 mois	8.75%	2892.24	66.04	2051.51	1.41	1.36	1.27	1.19	1.12	1.05

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	2061.33	40.76	1690.87	1.22	1.10	1.03	0.97	0.91	0.85
2038	63	95.35%	64 ans 11 mois	-9.58%	2252.43	43.97	1712.85	1.32	1.20	1.13	1.06	0.99	0.93
2039	64	97.67%	65 ans 0 mois	-5.00%	2455.10	47.31	1735.12	1.41	1.31	1.23	1.15	1.08	1.01
2040	65	100.00%	65 ans 1 mois	-0.42%	2669.98	50.79	1757.68	1.52	1.42	1.33	1.25	1.17	1.10
2041	66	100.00%	65 ans 2 mois	4.17%	2897.81	54.42	1780.53	1.63	1.55	1.45	1.36	1.27	1.19
2042	67	100.00%	65 ans 3 mois	8.75%	3139.32	58.19	1803.67	1.74	1.67	1.57	1.47	1.38	1.29



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	450.0	5.53	2490.46	0.00	0.00	2490.46	1219.47	<b>2.04</b>	839.31	839.31	35.61	0.50
1998	23	100	498.0	5.57	2772.09	0.00	0.00	2772.09	1235.19	<b>2.24</b>	934.23	1773.54	35.61	0.50
1999	24	100	513.0	5.61	2878.67	0.17	0.00	2883.57	1244.33	<b>2.32</b>	971.80	2745.34	35.61	0.50
2000	25	100	513.0	5.55	2844.68	0.40	0.00	2856.06	1262.69	<b>2.26</b>	962.53	3707.87	35.61	0.50
2001	26	100	542.0	5.52	2992.11	0.63	0.00	3010.96	1293.24	<b>2.33</b>	1014.73	4722.60	35.61	0.50
2002	27	100	542.0	5.49	2973.56	0.86	0.00	2999.13	1299.25	<b>2.31</b>	1010.74	5733.34	35.61	0.50
2003	28	100	579.0	5.37	3111.90	1.09	0.00	3145.82	1339.90	<b>2.35</b>	1060.18	6793.52	35.61	0.50
2004	29	100	579.0	5.29	3062.75	1.32	0.00	3103.18	1388.62	<b>2.23</b>	1045.81	7839.33	35.61	0.50
2005	30	100	598.5	5.29	3165.55	1.55	0.00	3214.62	1439.19	<b>2.23</b>	1083.37	8922.70	35.61	0.50
2006	31	100	618.0	5.23	3232.21	1.78	0.00	3289.75	1458.33	<b>2.26</b>	1108.68	10031.38	35.61	0.50
2007	32	100	618.0	5.19	3210.19	2.01	0.00	3274.72	1466.48	<b>2.23</b>	1103.62	11135.00	35.61	0.50
2008	33	100	664.0	5.09	3381.78	2.24	0.00	3457.53	1472.01	<b>2.35</b>	1165.23	12300.23	35.61	0.50
2009	34	100	710.0	5.13	3641.68	2.47	0.00	3731.63	1489.22	<b>2.51</b>	1257.61	13557.84	35.61	0.50
2010	35	100	710.0	5.08	3604.90	2.70	0.00	3702.23	1473.50	<b>2.51</b>	1247.70	14805.54	35.61	0.50
2011	36	100	710.0	4.97	3530.00	2.93	0.00	3633.43	1465.69	<b>2.48</b>	1224.51	16030.05	35.61	0.50
2012	37	100	757.0	4.88	3691.46	3.16	0.00	3808.11	1501.45	<b>2.54</b>	1283.38	17313.43	35.61	0.50
2013	38	100	757.0	4.83	3659.83	3.39	0.00	3783.90	1493.34	<b>2.53</b>	1275.22	18588.65	35.61	0.50
2014	39	100	800.0	4.81	3848.36	3.62	0.00	3987.67	1501.62	<b>2.66</b>	1343.89	19932.54	35.61	0.50
2015	40	100	800.0	4.81	3846.86	3.85	0.00	3994.96	1513.63	<b>2.64</b>	1346.35	21278.89	35.61	0.50
2016	41	100	830.0	4.80	3983.15	4.08	0.00	4145.66	1520.05	<b>2.73</b>	1397.14	22676.03	35.61	0.50
2017	42	100	830.0	4.81	3991.18	4.31	0.00	4163.20	1519.00	<b>2.74</b>	1403.05	24079.08	35.61	0.50
2018	43	100	830.0	4.74	3936.07	4.54	43.46	4158.23	1516.45	<b>2.74</b>	1401.38	25480.45	35.61	0.50
2019	44	100	830.0	4.79	3979.37	4.77	10.32	4179.50	1524.25	<b>2.74</b>	1408.54	26889.00	35.61	0.50
2020	45	100	830.0	4.79	3979.37	5.00	15.22	4193.56	1544.07	<b>2.72</b>	1413.28	28302.28	35.61	0.50
2021	46	100	830.0	4.79	3979.37	5.23	1.05	4188.54	1564.14	<b>2.68</b>	1411.59	29713.87	35.61	0.50
2022	47	100	830.0	4.79	3979.37	5.46	0.00	4196.64	1584.47	<b>2.65</b>	1414.32	31128.19	35.61	0.50
2023	48	100	830.0	4.79	3979.37	5.69	0.00	4205.80	1605.07	<b>2.62</b>	1417.40	32545.59	35.61	0.50
2024	49	100	830.0	4.79	3979.37	5.92	0.00	4214.95	1625.94	<b>2.59</b>	1420.49	33966.08	35.61	0.50
2025	50	100	830.0	4.79	3979.37	6.15	0.00	4224.10	1647.07	<b>2.56</b>	1423.57	35389.65	35.61	0.50
2026	51	100	830.0	4.79	3979.37	6.38	0.00	4233.25	1668.49	<b>2.54</b>	1426.66	36816.31	35.61	0.50
2027	52	100	830.0	4.79	3979.37	6.61	0.00	4242.41	1690.18	<b>2.51</b>	1429.74	38246.05	35.61	0.50
2028	53	100	830.0	4.79	3979.37	6.84	0.00	4251.56	1712.15	<b>2.48</b>	1432.83	39678.88	35.61	0.50
2029	54	100	830.0	4.79	3979.37	7.07	0.00	4260.71	1734.41	<b>2.46</b>	1434.82	41113.70	35.63	0.50
2030	55	100	830.0	4.79	3979.37	7.30	0.00	4269.86	1756.95	<b>2.43</b>	1435.72	42549.42	35.69	0.50
2031	56	100	830.0	4.79	3979.37	7.53	0.00	4279.02	1779.79	<b>2.40</b>	1435.52	43984.94	35.77	0.50
2032	57	100	830.0	4.79	3979.37	7.76	0.00	4288.17	1802.93	<b>2.38</b>	1434.23	45419.17	35.88	0.50
2033	58	100	830.0	4.79	3979.37	7.99	0.00	4297.32	1826.37	<b>2.35</b>	1431.84	46851.01	36.02	0.50
2034	59	100	830.0	4.79	3979.37	8.22	0.00	4306.47	1850.11	<b>2.33</b>	1428.36	48279.37	36.18	0.50
2035	60	100	830.0	4.79	3979.37	8.45	0.00	4315.63	1874.16	<b>2.30</b>	1423.80	49703.18	36.37	0.51
2036	61	100	830.0	4.79	3979.37	8.68	0.00	4324.78	1898.53	<b>2.28</b>	1418.18	51121.35	36.59	0.51
2037	62	100	830.0	4.79	3979.37	8.91	0.00	4333.93	1923.21	<b>2.25</b>	1411.49	52532.85	36.85	0.51
2038	63	100	830.0	4.79	3979.37	9.14	0.00	4343.08	1948.21	<b>2.23</b>	1403.77	53936.62	37.13	0.52
2039	64	100	830.0	4.79	3979.37	9.37	0.00	4352.24	1973.54	<b>2.21</b>	1395.02	55331.64	37.44	0.52
2040	65	100	830.0	4.79	3979.37	9.60	0.00	4361.39	1999.19	<b>2.18</b>	1385.27	56716.90	37.78	0.53
2041	66	100	830.0	4.79	3979.37	9.83	0.00	4370.54	2025.18	<b>2.16</b>	1374.53	58091.43	38.16	0.53
2042	67	100	830.0	4.79	3979.37	10.06	0.00	4379.70	2051.51	<b>2.13</b>	1362.83	59454.27	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	450.0	5.53	2490.46	0.00	0.00	2490.46	1219.47	<b>2.04</b>	839.31	839.31	35.61	0.50
1998	23	100	498.0	5.57	2772.09	0.00	0.00	2772.09	1235.19	<b>2.24</b>	934.23	1773.54	35.61	0.50
1999	24	100	513.0	5.61	2878.67	0.17	0.00	2883.57	1244.33	<b>2.32</b>	971.80	2745.34	35.61	0.50
2000	25	100	513.0	5.55	2844.68	0.40	0.00	2856.06	1262.69	<b>2.26</b>	962.53	3707.87	35.61	0.50
2001	26	100	542.0	5.52	2992.11	0.63	0.00	3010.96	1293.24	<b>2.33</b>	1014.73	4722.60	35.61	0.50
2002	27	100	542.0	5.49	2973.56	0.86	0.00	2999.13	1299.25	<b>2.31</b>	1010.74	5733.34	35.61	0.50
2003	28	100	579.0	5.37	3111.90	1.09	0.00	3145.82	1339.90	<b>2.35</b>	1060.18	6793.52	35.61	0.50
2004	29	100	579.0	5.29	3062.75	1.32	0.00	3103.18	1388.62	<b>2.23</b>	1045.81	7839.33	35.61	0.50
2005	30	100	598.5	5.29	3165.55	1.55	0.00	3214.62	1439.19	<b>2.23</b>	1083.37	8922.70	35.61	0.50
2006	31	100	618.0	5.23	3232.21	1.78	0.00	3289.75	1458.33	<b>2.26</b>	1108.68	10031.38	35.61	0.50
2007	32	100	618.0	5.19	3210.19	2.01	0.00	3274.72	1466.48	<b>2.23</b>	1103.62	11135.00	35.61	0.50
2008	33	100	664.0	5.09	3381.78	2.24	0.00	3457.53	1472.01	<b>2.35</b>	1165.23	12300.23	35.61	0.50
2009	34	100	710.0	5.13	3641.68	2.47	0.00	3731.63	1489.22	<b>2.51</b>	1257.61	13557.84	35.61	0.50
2010	35	100	710.0	5.08	3604.90	2.70	0.00	3702.23	1473.50	<b>2.51</b>	1247.70	14805.54	35.61	0.50
2011	36	100	710.0	4.97	3530.00	2.93	0.00	3633.43	1465.69	<b>2.48</b>	1224.51	16030.05	35.61	0.50
2012	37	100	757.0	4.88	3691.46	3.16	0.00	3808.11	1501.45	<b>2.54</b>	1283.38	17313.43	35.61	0.50
2013	38	100	757.0	4.83	3659.83	3.39	0.00	3783.90	1493.34	<b>2.53</b>	1275.22	18588.65	35.61	0.50
2014	39	100	800.0	4.81	3848.36	3.62	0.00	3987.67	1501.62	<b>2.66</b>	1343.89	19932.54	35.61	0.50
2015	40	100	800.0	4.81	3846.86	3.85	0.00	3994.96	1513.63	<b>2.64</b>	1346.35	21278.89	35.61	0.50
2016	41	100	830.0	4.80	3983.15	4.08	0.00	4145.66	1520.05	<b>2.73</b>	1397.14	22676.03	35.61	0.50
2017	42	100	830.0	4.81	3991.18	4.31	0.00	4163.20	1519.00	<b>2.74</b>	1403.05	24079.08	35.61	0.50
2018	43	100	830.0	4.74	3936.07	4.54	43.46	4158.23	1516.45	<b>2.74</b>	1401.38	25480.45	35.61	0.50
2019	44	100	830.0	4.79	3979.37	4.77	10.32	4179.50	1524.25	<b>2.74</b>	1408.54	26889.00	35.61	0.50
2020	45	100	830.0	4.79	3979.37	5.00	15.22	4193.56	1544.07	<b>2.72</b>	1413.28	28302.28	35.61	0.50
2021	46	100	830.0	4.79	3979.37	5.23	1.05	4188.54	1564.14	<b>2.68</b>	1411.59	29713.87	35.61	0.50
2022	47	100	830.0	4.79	3979.37	5.46	0.00	4196.64	1584.47	<b>2.65</b>	1414.32	31128.19	35.61	0.50
2023	48	100	830.0	4.79	3979.37	5.69	0.00	4205.80	1605.07	<b>2.62</b>	1417.40	32545.59	35.61	0.50
2024	49	100	830.0	4.79	3979.37	5.92	0.00	4214.95	1625.94	<b>2.59</b>	1420.49	33966.08	35.61	0.50
2025	50	100	830.0	4.79	3979.37	6.15	0.00	4224.10	1647.07	<b>2.56</b>	1423.57	35389.65	35.61	0.50
2026	51	100	830.0	4.79	3979.37	6.38	0.00	4233.25	1668.49	<b>2.54</b>	1426.66	36816.31	35.61	0.50
2027	52	100	830.0	4.79	3979.37	6.61	0.00	4242.41	1690.18	<b>2.51</b>	1429.74	38246.05	35.61	0.50
2028	53	100	830.0	4.79	3979.37	6.84	0.00	4251.56	1712.15	<b>2.48</b>	1432.83	39678.88	35.61	0.50
2029	54	100	830.0	4.79	3979.37	7.07	0.00	4260.71	1734.41	<b>2.46</b>	1434.82	41113.70	35.63	0.50
2030	55	100	830.0	4.79	3979.37	7.30	0.00	4269.86	1756.95	<b>2.43</b>	1435.72	42549.42	35.69	0.50
2031	56	100	830.0	4.79	3979.37	7.53	0.00	4279.02	1779.79	<b>2.40</b>	1435.52	43984.94	35.77	0.50
2032	57	100	830.0	4.79	3979.37	7.76	0.00	4288.17	1802.93	<b>2.38</b>	1434.23	45419.17	35.88	0.50
2033	58	100	830.0	4.79	3979.37	7.99	0.00	4297.32	1826.37	<b>2.35</b>	1431.84	46851.01	36.02	0.50
2034	59	100	830.0	4.79	3979.37	8.22	0.00	4306.47	1850.11	<b>2.33</b>	1428.36	48279.37	36.18	0.50
2035	60	100	830.0	4.79	3979.37	8.45	0.00	4315.63	1874.16	<b>2.30</b>	1423.80	49703.18	36.37	0.51
2036	61	100	830.0	4.79	3979.37	8.68	0.00	4324.78	1898.53	<b>2.28</b>	1418.18	51121.35	36.59	0.51
2037	62	100	830.0	4.79	3979.37	8.91	0.00	4333.93	1923.21	<b>2.25</b>	1411.49	52532.85	36.85	0.51
2038	63	100	830.0	4.79	3979.37	9.14	0.00	4343.08	1948.21	<b>2.23</b>	1403.77	53936.62	37.13	0.52
2039	64	100	830.0	4.79	3979.37	9.37	0.00	4352.24	1973.54	<b>2.21</b>	1395.02	55331.64	37.44	0.52
2040	65	100	830.0	4.79	3979.37	9.60	0.00	4361.39	1999.19	<b>2.18</b>	1385.27	56716.90	37.78	0.53
2041	66	100	830.0	4.79	3979.37	9.83	0.00	4370.54	2025.18	<b>2.16</b>	1374.53	58091.43	38.16	0.53
2042	67	100	830.0	4.79	3979.37	10.06	0.00	4379.70	2051.51	<b>2.13</b>	1362.83	59454.27	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	450.0	5.53	2490.46	9.60	0.00	2729.54	1219.47	<b>2.24</b>	981.29	981.29	33.38	0.46
1998	23	100	498.0	5.57	2772.09	9.60	0.00	3038.21	1235.19	<b>2.46</b>	1092.26	2073.54	33.38	0.46
1999	24	100	513.0	5.61	2878.67	9.60	0.00	3155.03	1244.33	<b>2.54</b>	1134.25	3207.80	33.38	0.46
2000	25	100	513.0	5.55	2844.68	9.60	0.00	3117.77	1262.69	<b>2.47</b>	1120.86	4328.65	33.38	0.46
2001	26	100	542.0	5.52	2992.11	9.60	0.00	3279.36	1293.24	<b>2.54</b>	1178.95	5507.60	33.38	0.46
2002	27	100	542.0	5.49	2973.56	9.60	0.00	3259.02	1299.25	<b>2.51</b>	1171.64	6679.24	33.38	0.46
2003	28	100	579.0	5.37	3111.90	9.60	0.00	3410.65	1339.90	<b>2.55</b>	1226.15	7905.39	33.38	0.46
2004	29	100	579.0	5.29	3062.75	9.60	0.00	3356.77	1388.62	<b>2.42</b>	1206.78	9112.17	33.38	0.46
2005	30	100	598.5	5.29	3165.55	9.60	0.00	3469.45	1439.19	<b>2.41</b>	1247.29	10359.46	33.38	0.46
2006	31	100	618.0	5.23	3232.21	9.60	0.00	3542.51	1458.33	<b>2.43</b>	1273.55	11633.01	33.38	0.46
2007	32	100	618.0	5.19	3210.19	9.60	0.00	3518.37	1466.48	<b>2.40</b>	1264.88	12897.88	33.38	0.46
2008	33	100	664.0	5.09	3381.78	9.60	0.00	3706.43	1472.01	<b>2.52</b>	1332.49	14230.37	33.38	0.46
2009	34	100	710.0	5.13	3641.68	9.60	0.00	3991.28	1489.22	<b>2.68</b>	1434.89	15665.26	33.38	0.46
2010	35	100	710.0	5.08	3604.90	9.60	0.00	3950.97	1473.50	<b>2.68</b>	1420.40	17085.66	33.38	0.46
2011	36	100	710.0	4.97	3530.00	9.60	0.00	3868.88	1465.69	<b>2.64</b>	1390.89	18476.55	33.38	0.46
2012	37	100	757.0	4.88	3691.46	9.60	0.00	4045.84	1501.45	<b>2.69</b>	1454.51	19931.05	33.38	0.46
2013	38	100	757.0	4.83	3659.83	9.60	0.00	4011.18	1493.34	<b>2.69</b>	1442.04	21373.09	33.38	0.46
2014	39	100	800.0	4.81	3848.36	9.60	0.00	4217.80	1501.62	<b>2.81</b>	1516.33	22889.42	33.38	0.46
2015	40	100	800.0	4.81	3846.86	9.60	0.00	4216.15	1513.63	<b>2.79</b>	1515.73	24405.15	33.38	0.46
2016	41	100	830.0	4.80	3983.15	9.60	0.00	4365.53	1520.05	<b>2.87</b>	1569.43	25974.59	33.38	0.46
2017	42	100	830.0	4.81	3991.18	9.60	0.00	4374.33	1519.00	<b>2.88</b>	1572.60	27547.19	33.38	0.46
2018	43	100	830.0	4.74	3936.07	9.60	69.66	4383.60	1516.45	<b>2.89</b>	1575.93	29123.12	33.38	0.46
2019	44	100	830.0	4.79	3979.37	9.60	40.96	4402.35	1524.25	<b>2.89</b>	1582.67	30705.79	33.38	0.46
2020	45	100	830.0	4.52	3750.99	9.60	27.71	4138.80	1426.66	<b>2.90</b>	1487.92	32193.71	33.38	0.46
2021	46	100	830.0	4.56	3784.75	9.60	0.00	4148.08	1429.59	<b>2.90</b>	1491.26	33684.97	33.38	0.46
2022	47	100	830.0	4.61	3822.60	9.60	0.00	4189.56	1437.39	<b>2.91</b>	1506.17	35191.15	33.38	0.46
2023	48	100	830.0	4.66	3867.32	9.60	0.00	4238.58	1446.40	<b>2.93</b>	1523.80	36714.94	33.38	0.46
2024	49	100	830.0	4.71	3913.34	9.60	0.00	4289.02	1456.62	<b>2.94</b>	1541.93	38256.87	33.38	0.46
2025	50	100	830.0	4.77	3961.08	9.60	0.00	4341.35	1468.09	<b>2.96</b>	1560.74	39817.61	33.38	0.46
2026	51	100	830.0	4.83	4010.60	9.60	0.00	4395.61	1480.83	<b>2.97</b>	1580.25	41397.87	33.38	0.46
2027	52	100	830.0	4.89	4061.93	9.60	0.00	4451.88	1494.87	<b>2.98</b>	1600.48	42998.34	33.38	0.46
2028	53	100	830.0	4.96	4115.14	9.60	0.00	4510.20	1510.25	<b>2.99</b>	1621.44	44619.79	33.38	0.46
2029	54	100	830.0	5.02	4164.94	9.60	0.00	4564.77	1527.00	<b>2.99</b>	1639.90	46259.69	33.40	0.46
2030	55	100	830.0	5.08	4216.58	9.60	0.00	4621.37	1545.16	<b>2.99</b>	1657.83	47917.52	33.45	0.47
2031	56	100	830.0	5.14	4270.13	9.60	0.00	4680.07	1564.78	<b>2.99</b>	1675.15	49592.67	33.53	0.47
2032	57	100	830.0	5.21	4325.64	9.60	0.00	4740.91	1585.13	<b>2.99</b>	1691.78	51284.45	33.63	0.47
2033	58	100	830.0	5.28	4381.88	9.60	0.00	4802.54	1605.73	<b>2.99</b>	1707.27	52991.73	33.76	0.47
2034	59	100	830.0	5.35	4438.84	9.60	0.00	4864.97	1626.61	<b>2.99</b>	1721.60	54713.33	33.91	0.47
2035	60	100	830.0	5.42	4496.55	9.60	0.00	4928.22	1647.75	<b>2.99</b>	1734.73	56448.06	34.09	0.47
2036	61	100	830.0	5.49	4555.00	9.60	0.00	4992.28	1669.17	<b>2.99</b>	1746.64	58194.70	34.30	0.48
2037	62	100	830.0	5.56	4614.22	9.60	0.00	5057.18	1690.87	<b>2.99</b>	1757.28	59951.98	34.53	0.48
2038	63	100	830.0	5.63	4674.20	9.60	0.00	5122.93	1712.85	<b>2.99</b>	1766.66	61718.64	34.80	0.48
2039	64	100	830.0	5.70	4734.97	9.60	0.00	5189.52	1735.12	<b>2.99</b>	1774.73	63493.37	35.09	0.49
2040	65	100	830.0	5.78	4796.52	9.60	0.00	5256.99	1757.68	<b>2.99</b>	1781.48	65274.85	35.41	0.49
2041	66	100	830.0	5.85	4858.88	9.60	0.00	5325.33	1780.53	<b>2.99</b>	1786.90	67061.75	35.76	0.50
2042	67	100	830.0	5.93	4922.04	9.60	0.00	5394.56	1803.67	<b>2.99</b>	1790.98	68852.74	36.14	0.50

## 9.2 Génération 1980 (début en 2002)

Professeur certifié / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

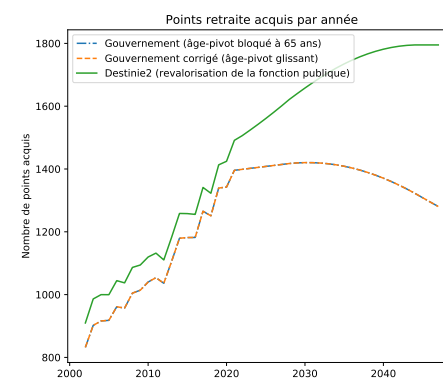
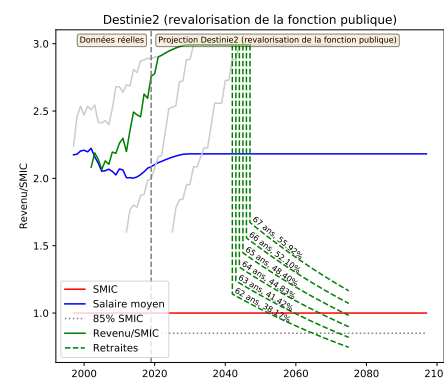
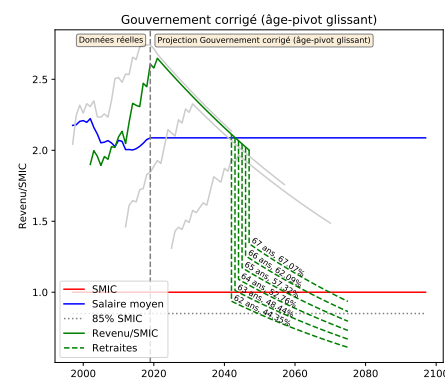
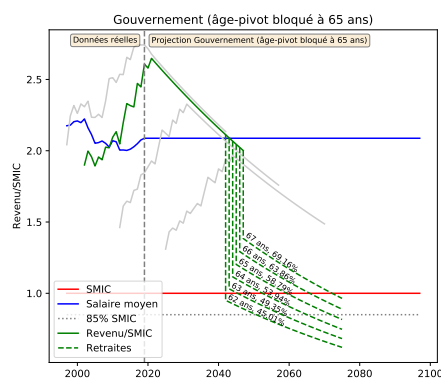
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1950.60	<b>45.01</b>	2051.51	<b>0.95</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	2143.43	<b>49.35</b>	2078.18	<b>1.03</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	2347.73	<b>53.94</b>	2105.20	<b>1.12</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2045	65	100.00%	65 ans 0 mois	0.00%	2564.13	<b>58.79</b>	2132.56	<b>1.20</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2046	66	100.00%	65 ans 0 mois	5.00%	2791.21	<b>63.86</b>	2160.29	<b>1.29</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>
2047	67	100.00%	65 ans 0 mois	10.00%	3029.20	<b>69.16</b>	2188.37	<b>1.38</b>	<b>1.33</b>	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1921.92	<b>44.35</b>	2051.51	<b>0.94</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	2103.73	<b>48.44</b>	2078.18	<b>1.01</b>	<b>0.92</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	2296.24	<b>52.76</b>	2105.20	<b>1.09</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	2500.02	<b>57.32</b>	2132.56	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2713.68	<b>62.09</b>	2160.29	<b>1.26</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2937.40	<b>67.07</b>	2188.37	<b>1.34</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>1.00</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	2111.17	<b>39.14</b>	1803.67	<b>1.17</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	2319.42	<b>42.44</b>	1827.12	<b>1.27</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	2541.21	<b>45.91</b>	1850.87	<b>1.37</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	2777.33	<b>49.53</b>	1874.94	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>
2046	66	100.00%	65 ans 7 mois	2.08%	3026.41	<b>53.28</b>	1899.31	<b>1.59</b>	<b>1.51</b>	<b>1.42</b>	<b>1.33</b>	<b>1.25</b>	<b>1.17</b>
2047	67	100.00%	65 ans 8 mois	6.67%	3288.83	<b>57.15</b>	1924.00	<b>1.71</b>	<b>1.64</b>	<b>1.54</b>	<b>1.45</b>	<b>1.35</b>	<b>1.27</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	450.0	5.49	2468.82	0.00	0.00	2468.82	1299.25	<b>1.90</b>	832.02	832.02	35.61	0.50
2003	23	100	498.0	5.37	2676.56	0.00	0.00	2676.56	1339.90	<b>2.00</b>	902.03	1734.06	35.61	0.50
2004	24	100	513.0	5.29	2713.63	0.17	0.00	2718.24	1388.62	<b>1.96</b>	916.08	2650.14	35.61	0.50
2005	25	100	513.0	5.29	2713.33	0.40	0.00	2724.19	1439.19	<b>1.89</b>	918.08	3568.22	35.61	0.50
2006	26	100	542.0	5.23	2834.72	0.63	0.00	2852.58	1458.33	<b>1.96</b>	961.36	4529.58	35.61	0.50
2007	27	100	542.0	5.19	2815.41	0.86	0.00	2839.62	1466.48	<b>1.94</b>	956.99	5486.56	35.61	0.50
2008	28	100	579.0	5.09	2948.87	1.09	0.00	2981.02	1472.01	<b>2.03</b>	1004.64	6491.20	35.61	0.50
2009	29	100	579.0	5.13	2969.77	1.32	0.00	3008.97	1489.22	<b>2.02</b>	1014.06	7505.26	35.61	0.50
2010	30	100	598.5	5.08	3038.78	1.55	0.00	3085.88	1473.50	<b>2.09</b>	1039.98	8545.24	35.61	0.50
2011	31	100	618.0	4.97	3072.59	1.78	0.00	3127.29	1465.69	<b>2.13</b>	1053.93	9599.17	35.61	0.50
2012	32	100	618.0	4.88	3013.64	2.01	0.00	3074.21	1501.45	<b>2.05</b>	1036.05	10635.22	35.61	0.50
2013	33	100	664.0	4.83	3210.21	2.24	0.00	3282.12	1493.34	<b>2.20</b>	1106.11	11741.33	35.61	0.50
2014	34	100	710.0	4.81	3415.42	2.47	0.00	3499.78	1501.62	<b>2.33</b>	1179.47	12920.80	35.61	0.50
2015	35	100	710.0	4.81	3414.08	2.70	0.00	3506.26	1513.63	<b>2.32</b>	1181.65	14102.45	35.61	0.50
2016	36	100	710.0	4.80	3407.27	2.93	0.00	3507.10	1520.05	<b>2.31</b>	1181.94	15284.39	35.61	0.50
2017	37	100	757.0	4.81	3640.15	3.16	0.00	3755.18	1519.00	<b>2.47</b>	1265.54	16549.93	35.61	0.50
2018	38	100	757.0	4.74	3589.89	3.39	0.00	3711.59	1516.45	<b>2.45</b>	1250.85	17800.78	35.61	0.50
2019	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	1524.25	<b>2.61</b>	1339.42	19140.20	35.61	0.50
2020	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	1544.07	<b>2.58</b>	1342.39	20482.59	35.61	0.50
2021	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	1564.14	<b>2.65</b>	1395.81	21878.40	35.61	0.50
2022	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	1584.47	<b>2.62</b>	1398.90	23277.30	35.61	0.50
2023	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	1605.07	<b>2.59</b>	1401.98	24679.28	35.61	0.50
2024	44	100	830.0	4.79	3979.37	4.77	0.00	4169.19	1625.94	<b>2.56</b>	1405.07	26084.34	35.61	0.50
2025	45	100	830.0	4.79	3979.37	5.00	0.00	4178.34	1647.07	<b>2.54</b>	1408.15	27492.50	35.61	0.50
2026	46	100	830.0	4.79	3979.37	5.23	0.00	4187.49	1668.49	<b>2.51</b>	1411.24	28903.73	35.61	0.50
2027	47	100	830.0	4.79	3979.37	5.46	0.00	4196.64	1690.18	<b>2.48</b>	1414.32	30318.05	35.61	0.50
2028	48	100	830.0	4.79	3979.37	5.69	0.00	4205.80	1712.15	<b>2.46</b>	1417.40	31735.46	35.61	0.50
2029	49	100	830.0	4.79	3979.37	5.92	0.00	4214.95	1734.41	<b>2.43</b>	1419.41	33154.87	35.63	0.50
2030	50	100	830.0	4.79	3979.37	6.15	0.00	4224.10	1756.95	<b>2.40</b>	1420.33	34575.20	35.69	0.50
2031	51	100	830.0	4.79	3979.37	6.38	0.00	4233.25	1779.79	<b>2.38</b>	1420.17	35995.37	35.77	0.50
2032	52	100	830.0	4.79	3979.37	6.61	0.00	4242.41	1802.93	<b>2.35</b>	1418.92	37414.29	35.88	0.50
2033	53	100	830.0	4.79	3979.37	6.84	0.00	4251.56	1826.37	<b>2.33</b>	1416.59	38830.88	36.02	0.50
2034	54	100	830.0	4.79	3979.37	7.07	0.00	4260.71	1850.11	<b>2.30</b>	1413.18	40244.06	36.18	0.50
2035	55	100	830.0	4.79	3979.37	7.30	0.00	4269.86	1874.16	<b>2.28</b>	1408.71	41652.77	36.37	0.51
2036	56	100	830.0	4.79	3979.37	7.53	0.00	4279.02	1898.53	<b>2.25</b>	1403.17	43055.94	36.59	0.51
2037	57	100	830.0	4.79	3979.37	7.76	0.00	4288.17	1923.21	<b>2.23</b>	1396.59	44452.53	36.85	0.51
2038	58	100	830.0	4.79	3979.37	7.99	0.00	4297.32	1948.21	<b>2.21</b>	1388.98	45841.51	37.13	0.52
2039	59	100	830.0	4.79	3979.37	8.22	0.00	4306.47	1973.54	<b>2.18</b>	1380.35	47221.86	37.44	0.52
2040	60	100	830.0	4.79	3979.37	8.45	0.00	4315.63	1999.19	<b>2.16</b>	1370.73	48592.59	37.78	0.53
2041	61	100	830.0	4.79	3979.37	8.68	0.00	4324.78	2025.18	<b>2.14</b>	1360.14	49952.73	38.16	0.53
2042	62	100	830.0	4.79	3979.37	8.91	0.00	4333.93	2051.51	<b>2.11</b>	1348.59	51301.32	38.56	0.54
2043	63	100	830.0	4.79	3979.37	9.14	0.00	4343.08	2078.18	<b>2.09</b>	1336.13	52637.45	39.01	0.54
2044	64	100	830.0	4.79	3979.37	9.37	0.00	4352.24	2105.20	<b>2.07</b>	1322.76	53960.21	39.48	0.55
2045	65	100	830.0	4.79	3979.37	9.60	0.00	4361.39	2132.56	<b>2.05</b>	1308.54	55268.75	40.00	0.56
2046	66	100	830.0	4.79	3979.37	9.83	0.00	4370.54	2160.29	<b>2.02</b>	1294.45	56563.20	40.52	0.56
2047	67	100	830.0	4.79	3979.37	10.06	0.00	4379.70	2188.37	<b>2.00</b>	1280.52	57843.72	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	450.0	5.49	2468.82	0.00	0.00	2468.82	1299.25	<b>1.90</b>	832.02	832.02	35.61	0.50
2003	23	100	498.0	5.37	2676.56	0.00	0.00	2676.56	1339.90	<b>2.00</b>	902.03	1734.06	35.61	0.50
2004	24	100	513.0	5.29	2713.63	0.17	0.00	2718.24	1388.62	<b>1.96</b>	916.08	2650.14	35.61	0.50
2005	25	100	513.0	5.29	2713.33	0.40	0.00	2724.19	1439.19	<b>1.89</b>	918.08	3568.22	35.61	0.50
2006	26	100	542.0	5.23	2834.72	0.63	0.00	2852.58	1458.33	<b>1.96</b>	961.36	4529.58	35.61	0.50
2007	27	100	542.0	5.19	2815.41	0.86	0.00	2839.62	1466.48	<b>1.94</b>	956.99	5486.56	35.61	0.50
2008	28	100	579.0	5.09	2948.87	1.09	0.00	2981.02	1472.01	<b>2.03</b>	1004.64	6491.20	35.61	0.50
2009	29	100	579.0	5.13	2969.77	1.32	0.00	3008.97	1489.22	<b>2.02</b>	1014.06	7505.26	35.61	0.50
2010	30	100	598.5	5.08	3038.78	1.55	0.00	3085.88	1473.50	<b>2.09</b>	1039.98	8545.24	35.61	0.50
2011	31	100	618.0	4.97	3072.59	1.78	0.00	3127.29	1465.69	<b>2.13</b>	1053.93	9599.17	35.61	0.50
2012	32	100	618.0	4.88	3013.64	2.01	0.00	3074.21	1501.45	<b>2.05</b>	1036.05	10635.22	35.61	0.50
2013	33	100	664.0	4.83	3210.21	2.24	0.00	3282.12	1493.34	<b>2.20</b>	1106.11	11741.33	35.61	0.50
2014	34	100	710.0	4.81	3415.42	2.47	0.00	3499.78	1501.62	<b>2.33</b>	1179.47	12920.80	35.61	0.50
2015	35	100	710.0	4.81	3414.08	2.70	0.00	3506.26	1513.63	<b>2.32</b>	1181.65	14102.45	35.61	0.50
2016	36	100	710.0	4.80	3407.27	2.93	0.00	3507.10	1520.05	<b>2.31</b>	1181.94	15284.39	35.61	0.50
2017	37	100	757.0	4.81	3640.15	3.16	0.00	3755.18	1519.00	<b>2.47</b>	1265.54	16549.93	35.61	0.50
2018	38	100	757.0	4.74	3589.89	3.39	0.00	3711.59	1516.45	<b>2.45</b>	1250.85	17800.78	35.61	0.50
2019	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	1524.25	<b>2.61</b>	1339.42	19140.20	35.61	0.50
2020	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	1544.07	<b>2.58</b>	1342.39	20482.59	35.61	0.50
2021	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	1564.14	<b>2.65</b>	1395.81	21878.40	35.61	0.50
2022	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	1584.47	<b>2.62</b>	1398.90	23277.30	35.61	0.50
2023	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	1605.07	<b>2.59</b>	1401.98	24679.28	35.61	0.50
2024	44	100	830.0	4.79	3979.37	4.77	0.00	4169.19	1625.94	<b>2.56</b>	1405.07	26084.34	35.61	0.50
2025	45	100	830.0	4.79	3979.37	5.00	0.00	4178.34	1647.07	<b>2.54</b>	1408.15	27492.50	35.61	0.50
2026	46	100	830.0	4.79	3979.37	5.23	0.00	4187.49	1668.49	<b>2.51</b>	1411.24	28903.73	35.61	0.50
2027	47	100	830.0	4.79	3979.37	5.46	0.00	4196.64	1690.18	<b>2.48</b>	1414.32	30318.05	35.61	0.50
2028	48	100	830.0	4.79	3979.37	5.69	0.00	4205.80	1712.15	<b>2.46</b>	1417.40	31735.46	35.61	0.50
2029	49	100	830.0	4.79	3979.37	5.92	0.00	4214.95	1734.41	<b>2.43</b>	1419.41	33154.87	35.63	0.50
2030	50	100	830.0	4.79	3979.37	6.15	0.00	4224.10	1756.95	<b>2.40</b>	1420.33	34575.20	35.69	0.50
2031	51	100	830.0	4.79	3979.37	6.38	0.00	4233.25	1779.79	<b>2.38</b>	1420.17	35995.37	35.77	0.50
2032	52	100	830.0	4.79	3979.37	6.61	0.00	4242.41	1802.93	<b>2.35</b>	1418.92	37414.29	35.88	0.50
2033	53	100	830.0	4.79	3979.37	6.84	0.00	4251.56	1826.37	<b>2.33</b>	1416.59	38830.88	36.02	0.50
2034	54	100	830.0	4.79	3979.37	7.07	0.00	4260.71	1850.11	<b>2.30</b>	1413.18	40244.06	36.18	0.50
2035	55	100	830.0	4.79	3979.37	7.30	0.00	4269.86	1874.16	<b>2.28</b>	1408.71	41652.77	36.37	0.51
2036	56	100	830.0	4.79	3979.37	7.53	0.00	4279.02	1898.53	<b>2.25</b>	1403.17	43055.94	36.59	0.51
2037	57	100	830.0	4.79	3979.37	7.76	0.00	4288.17	1923.21	<b>2.23</b>	1396.59	44452.53	36.85	0.51
2038	58	100	830.0	4.79	3979.37	7.99	0.00	4297.32	1948.21	<b>2.21</b>	1388.98	45841.51	37.13	0.52
2039	59	100	830.0	4.79	3979.37	8.22	0.00	4306.47	1973.54	<b>2.18</b>	1380.35	47221.86	37.44	0.52
2040	60	100	830.0	4.79	3979.37	8.45	0.00	4315.63	1999.19	<b>2.16</b>	1370.73	48592.59	37.78	0.53
2041	61	100	830.0	4.79	3979.37	8.68	0.00	4324.78	2025.18	<b>2.14</b>	1360.14	49952.73	38.16	0.53
2042	62	100	830.0	4.79	3979.37	8.91	0.00	4333.93	2051.51	<b>2.11</b>	1348.59	51301.32	38.56	0.54
2043	63	100	830.0	4.79	3979.37	9.14	0.00	4343.08	2078.18	<b>2.09</b>	1336.13	52637.45	39.01	0.54
2044	64	100	830.0	4.79	3979.37	9.37	0.00	4352.24	2105.20	<b>2.07</b>	1322.76	53960.21	39.48	0.55
2045	65	100	830.0	4.79	3979.37	9.60	0.00	4361.39	2132.56	<b>2.05</b>	1308.54	55268.75	40.00	0.56
2046	66	100	830.0	4.79	3979.37	9.83	0.00	4370.54	2160.29	<b>2.02</b>	1294.45	56563.20	40.52	0.56
2047	67	100	830.0	4.79	3979.37	10.06	0.00	4379.70	2188.37	<b>2.00</b>	1280.52	57843.72	41.04	0.57



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	450.0	5.49	2468.82	9.60	0.00	2705.83	1299.25	<b>2.08</b>	972.76	972.76	33.38	0.46
2003	23	100	498.0	5.37	2676.56	9.60	0.00	2933.51	1339.90	<b>2.19</b>	1054.62	2027.38	33.38	0.46
2004	24	100	513.0	5.29	2713.63	9.60	0.00	2974.13	1388.62	<b>2.14</b>	1069.22	3096.60	33.38	0.46
2005	25	100	513.0	5.29	2713.33	9.60	0.00	2973.81	1439.19	<b>2.07</b>	1069.10	4165.70	33.38	0.46
2006	26	100	542.0	5.23	2834.72	9.60	0.00	3106.86	1458.33	<b>2.13</b>	1116.93	5282.64	33.38	0.46
2007	27	100	542.0	5.19	2815.41	9.60	0.00	3085.69	1466.48	<b>2.10</b>	1109.32	6391.96	33.38	0.46
2008	28	100	579.0	5.09	2948.87	9.60	0.00	3231.96	1472.01	<b>2.20</b>	1161.91	7553.87	33.38	0.46
2009	29	100	579.0	5.13	2969.77	9.60	0.00	3254.86	1489.22	<b>2.19</b>	1170.14	8724.01	33.38	0.46
2010	30	100	598.5	5.08	3038.78	9.60	0.00	3330.50	1473.50	<b>2.26</b>	1197.34	9921.35	33.38	0.46
2011	31	100	618.0	4.97	3072.59	9.60	60.09	3427.65	1465.69	<b>2.34</b>	1232.26	11153.61	33.38	0.46
2012	32	100	618.0	4.88	3013.64	9.60	113.62	3416.57	1501.45	<b>2.28</b>	1228.28	12381.89	33.38	0.46
2013	33	100	664.0	4.83	3210.21	9.60	0.00	3518.39	1493.34	<b>2.36</b>	1264.88	13646.77	33.38	0.46
2014	34	100	710.0	4.81	3415.42	9.60	0.00	3743.30	1501.62	<b>2.49</b>	1345.74	14992.51	33.38	0.46
2015	35	100	710.0	4.81	3414.08	9.60	0.00	3741.84	1513.63	<b>2.47</b>	1345.21	16337.72	33.38	0.46
2016	36	100	710.0	4.80	3407.27	9.60	2.84	3737.21	1520.05	<b>2.46</b>	1343.55	17681.27	33.38	0.46
2017	37	100	757.0	4.81	3640.15	9.60	0.00	3989.60	1519.00	<b>2.63</b>	1434.29	19115.56	33.38	0.46
2018	38	100	757.0	4.74	3589.89	9.60	0.00	3934.52	1516.45	<b>2.59</b>	1414.48	20530.04	33.38	0.46
2019	39	100	800.0	4.79	3835.54	9.60	0.00	4203.75	1524.25	<b>2.76</b>	1511.27	22041.32	33.38	0.46
2020	40	100	800.0	4.52	3615.41	9.60	0.00	3962.49	1426.66	<b>2.78</b>	1424.54	23465.86	33.38	0.46
2021	41	100	830.0	4.56	3784.75	9.60	0.00	4148.08	1429.59	<b>2.90</b>	1491.26	24957.12	33.38	0.46
2022	42	100	830.0	4.61	3822.60	9.60	0.00	4189.56	1437.39	<b>2.91</b>	1506.17	26463.29	33.38	0.46
2023	43	100	830.0	4.66	3867.32	9.60	0.00	4238.58	1446.40	<b>2.93</b>	1523.80	27987.09	33.38	0.46
2024	44	100	830.0	4.71	3913.34	9.60	0.00	4289.02	1456.62	<b>2.94</b>	1541.93	29529.02	33.38	0.46
2025	45	100	830.0	4.77	3961.08	9.60	0.00	4341.35	1468.09	<b>2.96</b>	1560.74	31089.76	33.38	0.46
2026	46	100	830.0	4.83	4010.60	9.60	0.00	4395.61	1480.83	<b>2.97</b>	1580.25	32670.01	33.38	0.46
2027	47	100	830.0	4.89	4061.93	9.60	0.00	4451.88	1494.87	<b>2.98</b>	1600.48	34270.49	33.38	0.46
2028	48	100	830.0	4.96	4115.14	9.60	0.00	4510.20	1510.25	<b>2.99</b>	1621.44	35891.93	33.38	0.46
2029	49	100	830.0	5.02	4164.94	9.60	0.00	4564.77	1527.00	<b>2.99</b>	1639.90	37531.84	33.40	0.46
2030	50	100	830.0	5.08	4216.58	9.60	0.00	4621.37	1545.16	<b>2.99</b>	1657.83	39189.67	33.45	0.47
2031	51	100	830.0	5.14	4270.13	9.60	0.00	4680.07	1564.78	<b>2.99</b>	1675.15	40864.82	33.53	0.47
2032	52	100	830.0	5.21	4325.64	9.60	0.00	4740.91	1585.13	<b>2.99</b>	1691.78	42556.60	33.63	0.47
2033	53	100	830.0	5.28	4381.88	9.60	0.00	4802.54	1605.73	<b>2.99</b>	1707.27	44263.87	33.76	0.47
2034	54	100	830.0	5.35	4438.84	9.60	0.00	4864.97	1626.61	<b>2.99</b>	1721.60	45985.48	33.91	0.47
2035	55	100	830.0	5.42	4496.55	9.60	0.00	4928.22	1647.75	<b>2.99</b>	1734.73	47720.21	34.09	0.47
2036	56	100	830.0	5.49	4555.00	9.60	0.00	4992.28	1669.17	<b>2.99</b>	1746.64	49466.84	34.30	0.48
2037	57	100	830.0	5.56	4614.22	9.60	0.00	5057.18	1690.87	<b>2.99</b>	1757.28	51224.13	34.53	0.48
2038	58	100	830.0	5.63	4674.20	9.60	0.00	5122.93	1712.85	<b>2.99</b>	1766.66	52990.78	34.80	0.48
2039	59	100	830.0	5.70	4734.97	9.60	0.00	5189.52	1735.12	<b>2.99</b>	1774.73	54765.51	35.09	0.49
2040	60	100	830.0	5.78	4796.52	9.60	0.00	5256.99	1757.68	<b>2.99</b>	1781.48	56546.99	35.41	0.49
2041	61	100	830.0	5.85	4858.88	9.60	0.00	5325.33	1780.53	<b>2.99</b>	1786.90	58333.90	35.76	0.50
2042	62	100	830.0	5.93	4922.04	9.60	0.00	5394.56	1803.67	<b>2.99</b>	1790.98	60124.88	36.14	0.50
2043	63	100	830.0	6.01	4986.03	9.60	0.00	5464.69	1827.12	<b>2.99</b>	1793.71	61918.59	36.56	0.51
2044	64	100	830.0	6.09	5050.85	9.60	0.00	5535.73	1850.87	<b>2.99</b>	1795.07	63713.66	37.01	0.52
2045	65	100	830.0	6.16	5116.51	9.60	0.00	5607.69	1874.94	<b>2.99</b>	1795.07	65508.73	37.49	0.52
2046	66	100	830.0	6.24	5183.02	9.60	0.00	5680.59	1899.31	<b>2.99</b>	1795.07	67303.79	37.97	0.53
2047	67	100	830.0	6.33	5250.40	9.60	0.00	5754.44	1924.00	<b>2.99</b>	1795.07	69098.86	38.47	0.54

### 9.3 Génération 1990 (début en 2012)

Professeur certifié / Début de carrière à 22 ans / Quotité : 100%

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

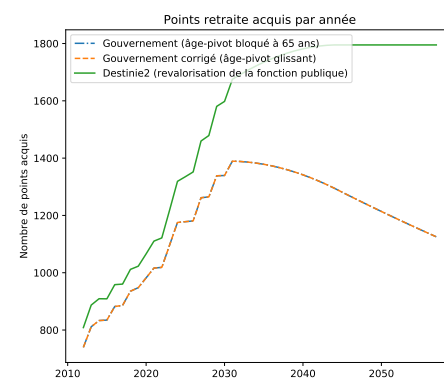
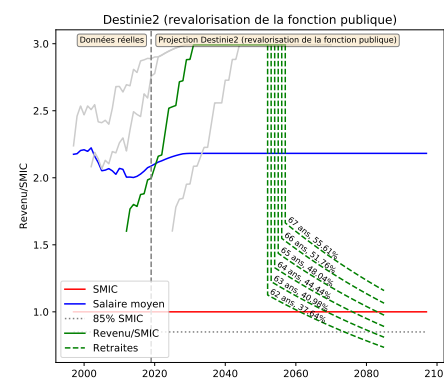
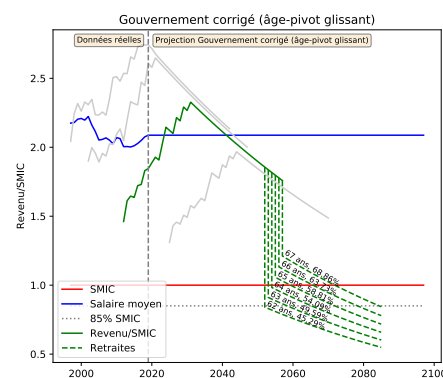
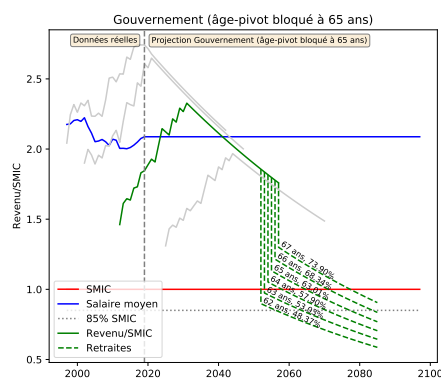
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	2096.42	<b>48.37</b>	2334.36	<b>0.90</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	2303.01	<b>53.03</b>	2364.71	<b>0.97</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	2520.11	<b>57.90</b>	2395.45	<b>1.05</b>	<b>0.97</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>
2055	65	100.00%	65 ans 0 mois	0.00%	2747.94	<b>63.01</b>	2426.59	<b>1.13</b>	<b>1.06</b>	<b>1.00</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>
2056	66	100.00%	65 ans 0 mois	5.00%	2986.72	<b>68.34</b>	2458.13	<b>1.22</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>
2057	67	100.00%	65 ans 0 mois	10.00%	3236.68	<b>73.90</b>	2490.09	<b>1.30</b>	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1962.83	<b>45.29</b>	2334.36	<b>0.84</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.59</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	2153.74	<b>49.59</b>	2364.71	<b>0.91</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2354.31	<b>54.09</b>	2395.45	<b>0.98</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2564.74	<b>58.81</b>	2426.59	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2785.23	<b>63.73</b>	2458.13	<b>1.13</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3016.00	<b>68.86</b>	2490.09	<b>1.21</b>	<b>1.17</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	2330.83	<b>37.97</b>	2052.36	<b>1.14</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	2569.96	<b>41.33</b>	2079.04	<b>1.24</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2822.95	<b>44.82</b>	2106.06	<b>1.34</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	3090.23	<b>48.43</b>	2133.44	<b>1.45</b>	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	3372.22	<b>52.17</b>	2161.18	<b>1.56</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3669.38	<b>56.04</b>	2189.27	<b>1.68</b>	<b>1.61</b>	<b>1.51</b>	<b>1.42</b>	<b>1.33</b>	<b>1.25</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	450.0	4.88	2194.40	0.00	0.00	2194.40	1501.45	<b>1.46</b>	739.54	739.54	35.61	0.50
2013	23	100	498.0	4.83	2407.66	0.00	0.00	2407.66	1493.34	<b>1.61</b>	811.41	1550.95	35.61	0.50
2014	24	100	513.0	4.81	2467.76	0.17	0.00	2471.96	1501.62	<b>1.65</b>	833.08	2384.03	35.61	0.50
2015	25	100	513.0	4.81	2466.80	0.40	0.00	2476.66	1513.63	<b>1.64</b>	834.67	3218.69	35.61	0.50
2016	26	100	542.0	4.80	2601.04	0.63	0.00	2617.43	1520.05	<b>1.72</b>	882.11	4100.80	35.61	0.50
2017	27	100	542.0	4.81	2606.29	0.86	0.00	2628.70	1519.00	<b>1.73</b>	885.90	4986.70	35.61	0.50
2018	28	100	579.0	4.74	2745.77	1.09	0.00	2775.70	1516.45	<b>1.83</b>	935.44	5922.15	35.61	0.50
2019	29	100	579.0	4.79	2775.97	1.32	0.00	2812.61	1524.25	<b>1.85</b>	947.88	6870.03	35.61	0.50
2020	30	100	598.5	4.79	2869.46	1.55	0.00	2913.94	1544.07	<b>1.89</b>	982.03	7852.06	35.61	0.50
2021	31	100	618.0	4.79	2962.95	1.78	0.00	3015.69	1564.14	<b>1.93</b>	1016.33	8868.39	35.61	0.50
2022	32	100	618.0	4.79	2962.95	2.01	0.00	3022.51	1584.47	<b>1.91</b>	1018.62	9887.01	35.61	0.50
2023	33	100	664.0	4.79	3183.50	2.24	0.00	3254.81	1605.07	<b>2.03</b>	1096.91	10983.92	35.61	0.50
2024	34	100	710.0	4.79	3404.04	2.47	0.00	3488.12	1625.94	<b>2.15</b>	1175.54	12159.46	35.61	0.50
2025	35	100	710.0	4.79	3404.04	2.70	0.00	3495.95	1647.07	<b>2.12</b>	1178.18	13337.64	35.61	0.50
2026	36	100	710.0	4.79	3404.04	2.93	0.00	3503.78	1668.49	<b>2.10</b>	1180.82	14518.45	35.61	0.50
2027	37	100	757.0	4.79	3629.38	3.16	0.00	3744.07	1690.18	<b>2.22</b>	1261.80	15780.25	35.61	0.50
2028	38	100	757.0	4.79	3629.38	3.39	0.00	3752.41	1712.15	<b>2.19</b>	1264.61	17044.86	35.61	0.50
2029	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	1734.41	<b>2.29</b>	1338.40	18383.26	35.63	0.50
2030	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	1756.95	<b>2.27</b>	1339.33	19722.59	35.69	0.50
2031	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	1779.79	<b>2.33</b>	1389.46	21112.05	35.77	0.50
2032	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	1802.93	<b>2.30</b>	1388.31	22500.36	35.88	0.50
2033	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	1826.37	<b>2.28</b>	1386.09	23886.46	36.02	0.50
2034	44	100	830.0	4.79	3979.37	4.77	0.00	4169.19	1850.11	<b>2.25</b>	1382.83	25269.28	36.18	0.50
2035	45	100	830.0	4.79	3979.37	5.00	0.00	4178.34	1874.16	<b>2.23</b>	1378.51	26647.79	36.37	0.51
2036	46	100	830.0	4.79	3979.37	5.23	0.00	4187.49	1898.53	<b>2.21</b>	1373.16	28020.95	36.59	0.51
2037	47	100	830.0	4.79	3979.37	5.46	0.00	4196.64	1923.21	<b>2.18</b>	1366.78	29387.73	36.85	0.51
2038	48	100	830.0	4.79	3979.37	5.69	0.00	4205.80	1948.21	<b>2.16</b>	1359.39	30747.13	37.13	0.52
2039	49	100	830.0	4.79	3979.37	5.92	0.00	4214.95	1973.54	<b>2.14</b>	1351.01	32098.14	37.44	0.52
2040	50	100	830.0	4.79	3979.37	6.15	0.00	4224.10	1999.19	<b>2.11</b>	1341.66	33439.80	37.78	0.53
2041	51	100	830.0	4.79	3979.37	6.38	0.00	4233.25	2025.18	<b>2.09</b>	1331.35	34771.16	38.16	0.53
2042	52	100	830.0	4.79	3979.37	6.61	0.00	4242.41	2051.51	<b>2.07</b>	1320.11	36091.27	38.56	0.54
2043	53	100	830.0	4.79	3979.37	6.84	0.00	4251.56	2078.18	<b>2.05</b>	1307.97	37399.24	39.01	0.54
2044	54	100	830.0	4.79	3979.37	7.07	0.00	4260.71	2105.20	<b>2.02</b>	1294.95	38694.19	39.48	0.55
2045	55	100	830.0	4.79	3979.37	7.30	0.00	4269.86	2132.56	<b>2.00</b>	1281.08	39975.26	40.00	0.56
2046	56	100	830.0	4.79	3979.37	7.53	0.00	4279.02	2160.29	<b>1.98</b>	1267.35	41242.61	40.52	0.56
2047	57	100	830.0	4.79	3979.37	7.76	0.00	4288.17	2188.37	<b>1.96</b>	1253.76	42496.37	41.04	0.57
2048	58	100	830.0	4.79	3979.37	7.99	0.00	4297.32	2216.82	<b>1.94</b>	1240.31	43736.67	41.58	0.58
2049	59	100	830.0	4.79	3979.37	8.22	0.00	4306.47	2245.64	<b>1.92</b>	1227.00	44963.68	42.12	0.59
2050	60	100	830.0	4.79	3979.37	8.45	0.00	4315.63	2274.83	<b>1.90</b>	1213.83	46177.50	42.66	0.59
2051	61	100	830.0	4.79	3979.37	8.68	0.00	4324.78	2304.40	<b>1.88</b>	1200.79	47378.30	43.22	0.60
2052	62	100	830.0	4.79	3979.37	8.91	0.00	4333.93	2334.36	<b>1.86</b>	1187.89	48566.19	43.78	0.61
2053	63	100	830.0	4.79	3979.37	9.14	0.00	4343.08	2364.71	<b>1.84</b>	1175.12	49741.31	44.35	0.62
2054	64	100	830.0	4.79	3979.37	9.37	0.00	4352.24	2395.45	<b>1.82</b>	1162.49	50903.80	44.93	0.63
2055	65	100	830.0	4.79	3979.37	9.60	0.00	4361.39	2426.59	<b>1.80</b>	1149.98	52053.78	45.51	0.63
2056	66	100	830.0	4.79	3979.37	9.83	0.00	4370.54	2458.13	<b>1.78</b>	1137.61	53191.39	46.10	0.64
2057	67	100	830.0	4.79	3979.37	10.06	0.00	4379.70	2490.09	<b>1.76</b>	1125.36	54316.74	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	450.0	4.88	2194.40	0.00	0.00	2194.40	1501.45	<b>1.46</b>	739.54	739.54	35.61	0.50
2013	23	100	498.0	4.83	2407.66	0.00	0.00	2407.66	1493.34	<b>1.61</b>	811.41	1550.95	35.61	0.50
2014	24	100	513.0	4.81	2467.76	0.17	0.00	2471.96	1501.62	<b>1.65</b>	833.08	2384.03	35.61	0.50
2015	25	100	513.0	4.81	2466.80	0.40	0.00	2476.66	1513.63	<b>1.64</b>	834.67	3218.69	35.61	0.50
2016	26	100	542.0	4.80	2601.04	0.63	0.00	2617.43	1520.05	<b>1.72</b>	882.11	4100.80	35.61	0.50
2017	27	100	542.0	4.81	2606.29	0.86	0.00	2628.70	1519.00	<b>1.73</b>	885.90	4986.70	35.61	0.50
2018	28	100	579.0	4.74	2745.77	1.09	0.00	2775.70	1516.45	<b>1.83</b>	935.44	5922.15	35.61	0.50
2019	29	100	579.0	4.79	2775.97	1.32	0.00	2812.61	1524.25	<b>1.85</b>	947.88	6870.03	35.61	0.50
2020	30	100	598.5	4.79	2869.46	1.55	0.00	2913.94	1544.07	<b>1.89</b>	982.03	7852.06	35.61	0.50
2021	31	100	618.0	4.79	2962.95	1.78	0.00	3015.69	1564.14	<b>1.93</b>	1016.33	8868.39	35.61	0.50
2022	32	100	618.0	4.79	2962.95	2.01	0.00	3022.51	1584.47	<b>1.91</b>	1018.62	9887.01	35.61	0.50
2023	33	100	664.0	4.79	3183.50	2.24	0.00	3254.81	1605.07	<b>2.03</b>	1096.91	10983.92	35.61	0.50
2024	34	100	710.0	4.79	3404.04	2.47	0.00	3488.12	1625.94	<b>2.15</b>	1175.54	12159.46	35.61	0.50
2025	35	100	710.0	4.79	3404.04	2.70	0.00	3495.95	1647.07	<b>2.12</b>	1178.18	13337.64	35.61	0.50
2026	36	100	710.0	4.79	3404.04	2.93	0.00	3503.78	1668.49	<b>2.10</b>	1180.82	14518.45	35.61	0.50
2027	37	100	757.0	4.79	3629.38	3.16	0.00	3744.07	1690.18	<b>2.22</b>	1261.80	15780.25	35.61	0.50
2028	38	100	757.0	4.79	3629.38	3.39	0.00	3752.41	1712.15	<b>2.19</b>	1264.61	17044.86	35.61	0.50
2029	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	1734.41	<b>2.29</b>	1338.40	18383.26	35.63	0.50
2030	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	1756.95	<b>2.27</b>	1339.33	19722.59	35.69	0.50
2031	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	1779.79	<b>2.33</b>	1389.46	21112.05	35.77	0.50
2032	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	1802.93	<b>2.30</b>	1388.31	22500.36	35.88	0.50
2033	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	1826.37	<b>2.28</b>	1386.09	23886.46	36.02	0.50
2034	44	100	830.0	4.79	3979.37	4.77	0.00	4169.19	1850.11	<b>2.25</b>	1382.83	25269.28	36.18	0.50
2035	45	100	830.0	4.79	3979.37	5.00	0.00	4178.34	1874.16	<b>2.23</b>	1378.51	26647.79	36.37	0.51
2036	46	100	830.0	4.79	3979.37	5.23	0.00	4187.49	1898.53	<b>2.21</b>	1373.16	28020.95	36.59	0.51
2037	47	100	830.0	4.79	3979.37	5.46	0.00	4196.64	1923.21	<b>2.18</b>	1366.78	29387.73	36.85	0.51
2038	48	100	830.0	4.79	3979.37	5.69	0.00	4205.80	1948.21	<b>2.16</b>	1359.39	30747.13	37.13	0.52
2039	49	100	830.0	4.79	3979.37	5.92	0.00	4214.95	1973.54	<b>2.14</b>	1351.01	32098.14	37.44	0.52
2040	50	100	830.0	4.79	3979.37	6.15	0.00	4224.10	1999.19	<b>2.11</b>	1341.66	33439.80	37.78	0.53
2041	51	100	830.0	4.79	3979.37	6.38	0.00	4233.25	2025.18	<b>2.09</b>	1331.35	34771.16	38.16	0.53
2042	52	100	830.0	4.79	3979.37	6.61	0.00	4242.41	2051.51	<b>2.07</b>	1320.11	36091.27	38.56	0.54
2043	53	100	830.0	4.79	3979.37	6.84	0.00	4251.56	2078.18	<b>2.05</b>	1307.97	37399.24	39.01	0.54
2044	54	100	830.0	4.79	3979.37	7.07	0.00	4260.71	2105.20	<b>2.02</b>	1294.95	38694.19	39.48	0.55
2045	55	100	830.0	4.79	3979.37	7.30	0.00	4269.86	2132.56	<b>2.00</b>	1281.08	39975.26	40.00	0.56
2046	56	100	830.0	4.79	3979.37	7.53	0.00	4279.02	2160.29	<b>1.98</b>	1267.35	41242.61	40.52	0.56
2047	57	100	830.0	4.79	3979.37	7.76	0.00	4288.17	2188.37	<b>1.96</b>	1253.76	42496.37	41.04	0.57
2048	58	100	830.0	4.79	3979.37	7.99	0.00	4297.32	2216.82	<b>1.94</b>	1240.31	43736.67	41.58	0.58
2049	59	100	830.0	4.79	3979.37	8.22	0.00	4306.47	2245.64	<b>1.92</b>	1227.00	44963.68	42.12	0.59
2050	60	100	830.0	4.79	3979.37	8.45	0.00	4315.63	2274.83	<b>1.90</b>	1213.83	46177.50	42.66	0.59
2051	61	100	830.0	4.79	3979.37	8.68	0.00	4324.78	2304.40	<b>1.88</b>	1200.79	47378.30	43.22	0.60
2052	62	100	830.0	4.79	3979.37	8.91	0.00	4333.93	2334.36	<b>1.86</b>	1187.89	48566.19	43.78	0.61
2053	63	100	830.0	4.79	3979.37	9.14	0.00	4343.08	2364.71	<b>1.84</b>	1175.12	49741.31	44.35	0.62
2054	64	100	830.0	4.79	3979.37	9.37	0.00	4352.24	2395.45	<b>1.82</b>	1162.49	50903.80	44.93	0.63
2055	65	100	830.0	4.79	3979.37	9.60	0.00	4361.39	2426.59	<b>1.80</b>	1149.98	52053.78	45.51	0.63
2056	66	100	830.0	4.79	3979.37	9.83	0.00	4370.54	2458.13	<b>1.78</b>	1137.61	53191.39	46.10	0.64
2057	67	100	830.0	4.79	3979.37	10.06	0.00	4379.70	2490.09	<b>1.76</b>	1125.36	54316.74	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	450.0	4.88	2194.40	9.60	0.00	2405.06	1501.45	<b>1.60</b>	864.63	864.63	33.38	0.46
2013	23	100	498.0	4.83	2407.66	9.60	0.00	2638.79	1493.34	<b>1.77</b>	948.66	1813.29	33.38	0.46
2014	24	100	513.0	4.81	2467.76	9.60	0.00	2704.67	1501.62	<b>1.80</b>	972.34	2785.64	33.38	0.46
2015	25	100	513.0	4.81	2466.80	9.60	0.00	2703.61	1513.63	<b>1.79</b>	971.96	3757.60	33.38	0.46
2016	26	100	542.0	4.80	2601.04	9.60	17.39	2868.13	1520.05	<b>1.89</b>	1031.11	4788.71	33.38	0.46
2017	27	100	542.0	4.81	2606.29	9.60	45.15	2901.64	1519.00	<b>1.91</b>	1043.16	5831.87	33.38	0.46
2018	28	100	579.0	4.74	2745.77	9.60	0.00	3009.36	1516.45	<b>1.98</b>	1081.88	6913.76	33.38	0.46
2019	29	100	579.0	4.79	2775.97	9.60	0.00	3042.46	1524.25	<b>2.00</b>	1093.78	8007.54	33.38	0.46
2020	30	100	598.5	4.52	2704.78	9.60	0.00	2964.44	1426.66	<b>2.08</b>	1065.73	9073.27	33.38	0.46
2021	31	100	618.0	4.56	2818.04	9.60	0.00	3088.57	1429.59	<b>2.16</b>	1110.36	10183.63	33.38	0.46
2022	32	100	618.0	4.61	2846.22	9.60	0.00	3119.46	1437.39	<b>2.17</b>	1121.46	11305.10	33.38	0.46
2023	33	100	664.0	4.66	3093.86	9.60	0.00	3390.87	1446.40	<b>2.34</b>	1219.04	12524.14	33.38	0.46
2024	34	100	710.0	4.71	3347.56	9.60	0.00	3668.92	1456.62	<b>2.52</b>	1319.00	13843.14	33.38	0.46
2025	35	100	710.0	4.77	3388.40	9.60	0.00	3713.68	1468.09	<b>2.53</b>	1335.09	15178.23	33.38	0.46
2026	36	100	710.0	4.83	3430.75	9.60	0.00	3760.10	1480.83	<b>2.54</b>	1351.78	16530.01	33.38	0.46
2027	37	100	757.0	4.89	3704.68	9.60	0.00	4060.33	1494.87	<b>2.72</b>	1459.71	17989.72	33.38	0.46
2028	38	100	757.0	4.96	3753.21	9.60	0.00	4113.52	1510.25	<b>2.72</b>	1478.83	19468.56	33.38	0.46
2029	39	100	800.0	5.02	4014.40	9.60	0.00	4399.78	1527.00	<b>2.88</b>	1580.63	21049.19	33.40	0.46
2030	40	100	800.0	5.08	4064.18	9.60	0.00	4454.34	1545.16	<b>2.88</b>	1597.91	22647.10	33.45	0.47
2031	41	100	830.0	5.14	4270.13	9.60	0.00	4680.07	1564.78	<b>2.99</b>	1675.15	24322.25	33.53	0.47
2032	42	100	830.0	5.21	4325.64	9.60	0.00	4740.91	1585.13	<b>2.99</b>	1691.78	26014.03	33.63	0.47
2033	43	100	830.0	5.28	4381.88	9.60	0.00	4802.54	1605.73	<b>2.99</b>	1707.27	27721.30	33.76	0.47
2034	44	100	830.0	5.35	4438.84	9.60	0.00	4864.97	1626.61	<b>2.99</b>	1721.60	29442.90	33.91	0.47
2035	45	100	830.0	5.42	4496.55	9.60	0.00	4928.22	1647.75	<b>2.99</b>	1734.73	31177.64	34.09	0.47
2036	46	100	830.0	5.49	4555.00	9.60	0.00	4992.28	1669.17	<b>2.99</b>	1746.64	32924.27	34.30	0.48
2037	47	100	830.0	5.56	4614.22	9.60	0.00	5057.18	1690.87	<b>2.99</b>	1757.28	34681.56	34.53	0.48
2038	48	100	830.0	5.63	4674.20	9.60	0.00	5122.93	1712.85	<b>2.99</b>	1766.66	36448.21	34.80	0.48
2039	49	100	830.0	5.70	4734.97	9.60	0.00	5189.52	1735.12	<b>2.99</b>	1774.73	38222.94	35.09	0.49
2040	50	100	830.0	5.78	4796.52	9.60	0.00	5256.99	1757.68	<b>2.99</b>	1781.48	40004.42	35.41	0.49
2041	51	100	830.0	5.85	4858.88	9.60	0.00	5325.33	1780.53	<b>2.99</b>	1786.90	41791.33	35.76	0.50
2042	52	100	830.0	5.93	4922.04	9.60	0.00	5394.56	1803.67	<b>2.99</b>	1790.98	43582.31	36.14	0.50
2043	53	100	830.0	6.01	4986.03	9.60	0.00	5464.69	1827.12	<b>2.99</b>	1793.71	45376.02	36.56	0.51
2044	54	100	830.0	6.09	5050.85	9.60	0.00	5535.73	1850.87	<b>2.99</b>	1795.07	47171.08	37.01	0.52
2045	55	100	830.0	6.16	5116.51	9.60	0.00	5607.69	1874.94	<b>2.99</b>	1795.07	48966.15	37.49	0.52
2046	56	100	830.0	6.24	5183.02	9.60	0.00	5680.59	1899.31	<b>2.99</b>	1795.07	50761.22	37.97	0.53
2047	57	100	830.0	6.33	5250.40	9.60	0.00	5754.44	1924.00	<b>2.99</b>	1795.07	52556.29	38.47	0.54
2048	58	100	830.0	6.41	5318.66	9.60	0.00	5829.25	1949.01	<b>2.99</b>	1795.07	54351.36	38.97	0.54
2049	59	100	830.0	6.49	5387.80	9.60	0.00	5905.03	1974.35	<b>2.99</b>	1795.07	56146.43	39.47	0.55
2050	60	100	830.0	6.58	5457.84	9.60	0.00	5981.79	2000.02	<b>2.99</b>	1795.07	57941.50	39.99	0.56
2051	61	100	830.0	6.66	5528.79	9.60	0.00	6059.56	2026.02	<b>2.99</b>	1795.07	59736.57	40.51	0.56
2052	62	100	830.0	6.75	5600.67	9.60	0.00	6138.33	2052.36	<b>2.99</b>	1795.07	61531.64	41.03	0.57
2053	63	100	830.0	6.84	5673.48	9.60	0.00	6218.13	2079.04	<b>2.99</b>	1795.07	63326.71	41.57	0.58
2054	64	100	830.0	6.92	5747.23	9.60	0.00	6298.97	2106.06	<b>2.99</b>	1795.07	65121.78	42.11	0.59
2055	65	100	830.0	7.01	5821.94	9.60	0.00	6380.85	2133.44	<b>2.99</b>	1795.07	66916.85	42.66	0.59
2056	66	100	830.0	7.11	5897.63	9.60	0.00	6463.80	2161.18	<b>2.99</b>	1795.07	68711.91	43.21	0.60
2057	67	100	830.0	7.20	5974.30	9.60	0.00	6547.83	2189.27	<b>2.99</b>	1795.07	70506.98	43.77	0.61

## 9.4 Génération 2003 (début en 2025)

Professeur certifié / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

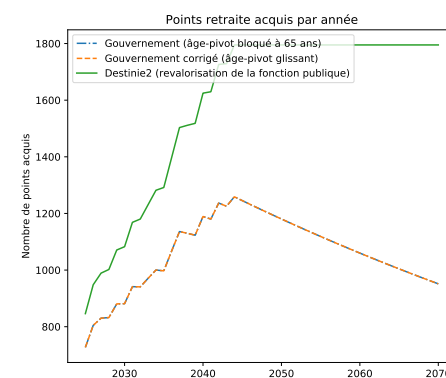
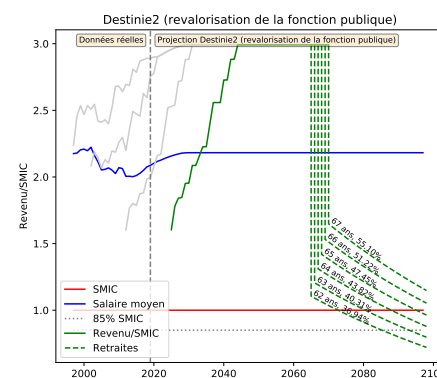
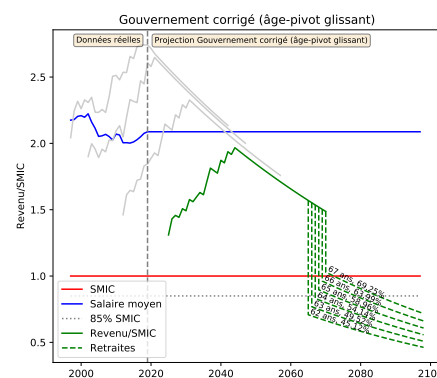
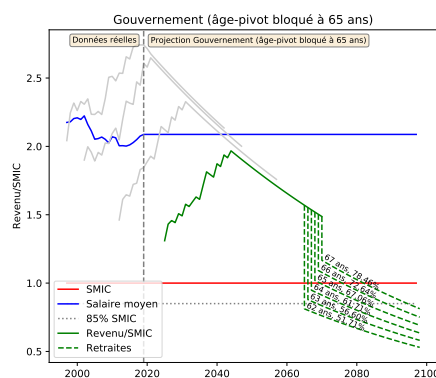
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	2241.05	<b>51.71</b>	2761.15	<b>0.81</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	2458.13	<b>56.60</b>	2797.05	<b>0.88</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	2685.98	<b>61.71</b>	2833.41	<b>0.95</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2924.81	<b>67.06</b>	2870.25	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2069	66	100.00%	65 ans 0 mois	5.00%	3174.85	<b>72.64</b>	2907.56	<b>1.09</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2070	67	100.00%	65 ans 0 mois	10.00%	3436.33	<b>78.46</b>	2945.36	<b>1.17</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.92</b>	<b>0.87</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1955.43	<b>45.12</b>	2761.15	<b>0.71</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.49</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2150.87	<b>49.52</b>	2797.05	<b>0.77</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2356.12	<b>54.14</b>	2833.41	<b>0.83</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2571.39	<b>58.96</b>	2870.25	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2796.89	<b>63.99</b>	2907.56	<b>0.96</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3032.82	<b>69.25</b>	2945.36	<b>1.03</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2681.73	<b>36.94</b>	2427.59	<b>1.10</b>	<b>1.00</b>	<b>0.93</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2965.10	<b>40.31</b>	2459.15	<b>1.21</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	3264.88	<b>43.82</b>	2491.12	<b>1.31</b>	<b>1.21</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	3581.59	<b>47.45</b>	2523.50	<b>1.42</b>	<b>1.33</b>	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3915.74	<b>51.22</b>	2556.31	<b>1.53</b>	<b>1.45</b>	<b>1.36</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	4267.85	<b>55.10</b>	2589.54	<b>1.65</b>	<b>1.59</b>	<b>1.49</b>	<b>1.39</b>	<b>1.31</b>	<b>1.22</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	450.0	4.79	2157.49	0.00	0.00	2157.49	1647.07	<b>1.31</b>	727.10	727.10	35.61	0.50
2026	23	100	498.0	4.79	2387.62	0.00	0.00	2387.62	1668.49	<b>1.43</b>	804.66	1531.76	35.61	0.50
2027	24	100	513.0	4.79	2459.54	0.17	0.00	2463.72	1690.18	<b>1.46</b>	830.30	2362.06	35.61	0.50
2028	25	100	513.0	4.79	2459.54	0.40	0.00	2469.38	1712.15	<b>1.44</b>	832.21	3194.27	35.61	0.50
2029	26	100	542.0	4.79	2598.58	0.63	0.00	2614.95	1734.41	<b>1.51</b>	880.60	4074.87	35.63	0.50
2030	27	100	542.0	4.79	2598.58	0.86	0.00	2620.92	1756.95	<b>1.49</b>	881.27	4956.14	35.69	0.50
2031	28	100	579.0	4.79	2775.97	1.09	0.00	2806.23	1779.79	<b>1.58</b>	941.43	5897.58	35.77	0.50
2032	29	100	579.0	4.79	2775.97	1.32	0.00	2812.61	1802.93	<b>1.56</b>	940.71	6838.29	35.88	0.50
2033	30	100	598.5	4.79	2869.46	1.55	0.00	2913.94	1826.37	<b>1.60</b>	970.90	7809.19	36.02	0.50
2034	31	100	618.0	4.79	2962.95	1.78	0.00	3015.69	1850.11	<b>1.63</b>	1000.24	8809.43	36.18	0.50
2035	32	100	618.0	4.79	2962.95	2.01	0.00	3022.51	1874.16	<b>1.61</b>	997.18	9806.61	36.37	0.51
2036	33	100	664.0	4.79	3183.50	2.24	0.00	3254.81	1898.53	<b>1.71</b>	1067.31	10873.92	36.59	0.51
2037	34	100	710.0	4.79	3404.04	2.47	0.00	3488.12	1923.21	<b>1.81</b>	1136.03	12009.95	36.85	0.51
2038	35	100	710.0	4.79	3404.04	2.70	0.00	3495.95	1948.21	<b>1.79</b>	1129.96	13139.91	37.13	0.52
2039	36	100	710.0	4.79	3404.04	2.93	0.00	3503.78	1973.54	<b>1.78</b>	1123.06	14262.97	37.44	0.52
2040	37	100	757.0	4.79	3629.38	3.16	0.00	3744.07	1999.19	<b>1.87</b>	1189.19	15452.16	37.78	0.53
2041	38	100	757.0	4.79	3629.38	3.39	0.00	3752.41	2025.18	<b>1.85</b>	1180.13	16632.29	38.16	0.53
2042	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	2051.51	<b>1.94</b>	1236.71	17869.00	38.56	0.54
2043	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	2078.18	<b>1.92</b>	1225.41	19094.42	39.01	0.54
2044	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	2105.20	<b>1.97</b>	1258.79	20353.20	39.48	0.55
2045	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	2132.56	<b>1.95</b>	1245.38	21598.58	40.00	0.56
2046	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	2160.29	<b>1.93</b>	1232.11	22830.68	40.52	0.56
2047	44	100	830.0	4.79	3979.37	4.77	0.00	4169.19	2188.37	<b>1.91</b>	1218.97	24049.65	41.04	0.57
2048	45	100	830.0	4.79	3979.37	5.00	0.00	4178.34	2216.82	<b>1.88</b>	1205.97	25255.62	41.58	0.58
2049	46	100	830.0	4.79	3979.37	5.23	0.00	4187.49	2245.64	<b>1.86</b>	1193.10	26448.72	42.12	0.59
2050	47	100	830.0	4.79	3979.37	5.46	0.00	4196.64	2274.83	<b>1.84</b>	1180.36	27629.08	42.66	0.59
2051	48	100	830.0	4.79	3979.37	5.69	0.00	4205.80	2304.40	<b>1.83</b>	1167.76	28796.84	43.22	0.60
2052	49	100	830.0	4.79	3979.37	5.92	0.00	4214.95	2334.36	<b>1.81</b>	1155.28	29952.12	43.78	0.61
2053	50	100	830.0	4.79	3979.37	6.15	0.00	4224.10	2364.71	<b>1.79</b>	1142.93	31095.05	44.35	0.62
2054	51	100	830.0	4.79	3979.37	6.38	0.00	4233.25	2395.45	<b>1.77</b>	1130.71	32225.76	44.93	0.63
2055	52	100	830.0	4.79	3979.37	6.61	0.00	4242.41	2426.59	<b>1.75</b>	1118.61	33344.36	45.51	0.63
2056	53	100	830.0	4.79	3979.37	6.84	0.00	4251.56	2458.13	<b>1.73</b>	1106.64	34451.00	46.10	0.64
2057	54	100	830.0	4.79	3979.37	7.07	0.00	4260.71	2490.09	<b>1.71</b>	1094.79	35545.79	46.70	0.65
2058	55	100	830.0	4.79	3979.37	7.30	0.00	4269.86	2522.46	<b>1.69</b>	1083.06	36628.85	47.31	0.66
2059	56	100	830.0	4.79	3979.37	7.53	0.00	4279.02	2555.25	<b>1.67</b>	1071.45	37700.30	47.92	0.67
2060	57	100	830.0	4.79	3979.37	7.76	0.00	4288.17	2588.47	<b>1.66</b>	1059.96	38760.26	48.55	0.68
2061	58	100	830.0	4.79	3979.37	7.99	0.00	4297.32	2622.12	<b>1.64</b>	1048.59	39808.85	49.18	0.68
2062	59	100	830.0	4.79	3979.37	8.22	0.00	4306.47	2656.21	<b>1.62</b>	1037.34	40846.20	49.82	0.69
2063	60	100	830.0	4.79	3979.37	8.45	0.00	4315.63	2690.74	<b>1.60</b>	1026.21	41872.40	50.47	0.70
2064	61	100	830.0	4.79	3979.37	8.68	0.00	4324.78	2725.72	<b>1.59</b>	1015.18	42887.59	51.12	0.71
2065	62	100	830.0	4.79	3979.37	8.91	0.00	4333.93	2761.15	<b>1.57</b>	1004.28	43891.86	51.79	0.72
2066	63	100	830.0	4.79	3979.37	9.14	0.00	4343.08	2797.05	<b>1.55</b>	993.48	44885.35	52.46	0.73
2067	64	100	830.0	4.79	3979.37	9.37	0.00	4352.24	2833.41	<b>1.54</b>	982.80	45868.15	53.14	0.74
2068	65	100	830.0	4.79	3979.37	9.60	0.00	4361.39	2870.25	<b>1.52</b>	972.23	46840.38	53.83	0.75
2069	66	100	830.0	4.79	3979.37	9.83	0.00	4370.54	2907.56	<b>1.50</b>	961.77	47802.14	54.53	0.76
2070	67	100	830.0	4.79	3979.37	10.06	0.00	4379.70	2945.36	<b>1.49</b>	951.41	48753.55	55.24	0.77

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

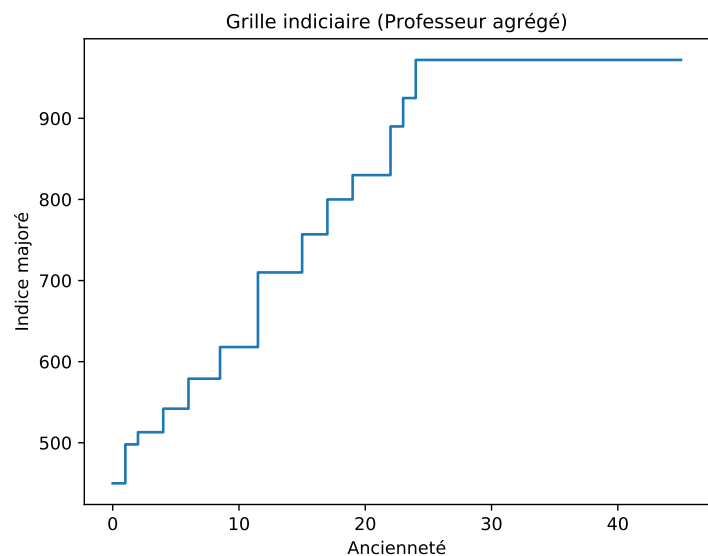
Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	450.0	4.79	2157.49	0.00	0.00	2157.49	1647.07	<b>1.31</b>	727.10	727.10	35.61	0.50
2026	23	100	498.0	4.79	2387.62	0.00	0.00	2387.62	1668.49	<b>1.43</b>	804.66	1531.76	35.61	0.50
2027	24	100	513.0	4.79	2459.54	0.17	0.00	2463.72	1690.18	<b>1.46</b>	830.30	2362.06	35.61	0.50
2028	25	100	513.0	4.79	2459.54	0.40	0.00	2469.38	1712.15	<b>1.44</b>	832.21	3194.27	35.61	0.50
2029	26	100	542.0	4.79	2598.58	0.63	0.00	2614.95	1734.41	<b>1.51</b>	880.60	4074.87	35.63	0.50
2030	27	100	542.0	4.79	2598.58	0.86	0.00	2620.92	1756.95	<b>1.49</b>	881.27	4956.14	35.69	0.50
2031	28	100	579.0	4.79	2775.97	1.09	0.00	2806.23	1779.79	<b>1.58</b>	941.43	5897.58	35.77	0.50
2032	29	100	579.0	4.79	2775.97	1.32	0.00	2812.61	1802.93	<b>1.56</b>	940.71	6838.29	35.88	0.50
2033	30	100	598.5	4.79	2869.46	1.55	0.00	2913.94	1826.37	<b>1.60</b>	970.90	7809.19	36.02	0.50
2034	31	100	618.0	4.79	2962.95	1.78	0.00	3015.69	1850.11	<b>1.63</b>	1000.24	8809.43	36.18	0.50
2035	32	100	618.0	4.79	2962.95	2.01	0.00	3022.51	1874.16	<b>1.61</b>	997.18	9806.61	36.37	0.51
2036	33	100	664.0	4.79	3183.50	2.24	0.00	3254.81	1898.53	<b>1.71</b>	1067.31	10873.92	36.59	0.51
2037	34	100	710.0	4.79	3404.04	2.47	0.00	3488.12	1923.21	<b>1.81</b>	1136.03	12009.95	36.85	0.51
2038	35	100	710.0	4.79	3404.04	2.70	0.00	3495.95	1948.21	<b>1.79</b>	1129.96	13139.91	37.13	0.52
2039	36	100	710.0	4.79	3404.04	2.93	0.00	3503.78	1973.54	<b>1.78</b>	1123.06	14262.97	37.44	0.52
2040	37	100	757.0	4.79	3629.38	3.16	0.00	3744.07	1999.19	<b>1.87</b>	1189.19	15452.16	37.78	0.53
2041	38	100	757.0	4.79	3629.38	3.39	0.00	3752.41	2025.18	<b>1.85</b>	1180.13	16632.29	38.16	0.53
2042	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	2051.51	<b>1.94</b>	1236.71	17869.00	38.56	0.54
2043	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	2078.18	<b>1.92</b>	1225.41	19094.42	39.01	0.54
2044	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	2105.20	<b>1.97</b>	1258.79	20353.20	39.48	0.55
2045	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	2132.56	<b>1.95</b>	1245.38	21598.58	40.00	0.56
2046	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	2160.29	<b>1.93</b>	1232.11	22830.68	40.52	0.56
2047	44	100	830.0	4.79	3979.37	4.77	0.00	4169.19	2188.37	<b>1.91</b>	1218.97	24049.65	41.04	0.57
2048	45	100	830.0	4.79	3979.37	5.00	0.00	4178.34	2216.82	<b>1.88</b>	1205.97	25255.62	41.58	0.58
2049	46	100	830.0	4.79	3979.37	5.23	0.00	4187.49	2245.64	<b>1.86</b>	1193.10	26448.72	42.12	0.59
2050	47	100	830.0	4.79	3979.37	5.46	0.00	4196.64	2274.83	<b>1.84</b>	1180.36	27629.08	42.66	0.59
2051	48	100	830.0	4.79	3979.37	5.69	0.00	4205.80	2304.40	<b>1.83</b>	1167.76	28796.84	43.22	0.60
2052	49	100	830.0	4.79	3979.37	5.92	0.00	4214.95	2334.36	<b>1.81</b>	1155.28	29952.12	43.78	0.61
2053	50	100	830.0	4.79	3979.37	6.15	0.00	4224.10	2364.71	<b>1.79</b>	1142.93	31095.05	44.35	0.62
2054	51	100	830.0	4.79	3979.37	6.38	0.00	4233.25	2395.45	<b>1.77</b>	1130.71	32225.76	44.93	0.63
2055	52	100	830.0	4.79	3979.37	6.61	0.00	4242.41	2426.59	<b>1.75</b>	1118.61	33344.36	45.51	0.63
2056	53	100	830.0	4.79	3979.37	6.84	0.00	4251.56	2458.13	<b>1.73</b>	1106.64	34451.00	46.10	0.64
2057	54	100	830.0	4.79	3979.37	7.07	0.00	4260.71	2490.09	<b>1.71</b>	1094.79	35545.79	46.70	0.65
2058	55	100	830.0	4.79	3979.37	7.30	0.00	4269.86	2522.46	<b>1.69</b>	1083.06	36628.85	47.31	0.66
2059	56	100	830.0	4.79	3979.37	7.53	0.00	4279.02	2555.25	<b>1.67</b>	1071.45	37700.30	47.92	0.67
2060	57	100	830.0	4.79	3979.37	7.76	0.00	4288.17	2588.47	<b>1.66</b>	1059.96	38760.26	48.55	0.68
2061	58	100	830.0	4.79	3979.37	7.99	0.00	4297.32	2622.12	<b>1.64</b>	1048.59	39808.85	49.18	0.68
2062	59	100	830.0	4.79	3979.37	8.22	0.00	4306.47	2656.21	<b>1.62</b>	1037.34	40846.20	49.82	0.69
2063	60	100	830.0	4.79	3979.37	8.45	0.00	4315.63	2690.74	<b>1.60</b>	1026.21	41872.40	50.47	0.70
2064	61	100	830.0	4.79	3979.37	8.68	0.00	4324.78	2725.72	<b>1.59</b>	1015.18	42887.59	51.12	0.71
2065	62	100	830.0	4.79	3979.37	8.91	0.00	4333.93	2761.15	<b>1.57</b>	1004.28	43891.86	51.79	0.72
2066	63	100	830.0	4.79	3979.37	9.14	0.00	4343.08	2797.05	<b>1.55</b>	993.48	44885.35	52.46	0.73
2067	64	100	830.0	4.79	3979.37	9.37	0.00	4352.24	2833.41	<b>1.54</b>	982.80	45868.15	53.14	0.74
2068	65	100	830.0	4.79	3979.37	9.60	0.00	4361.39	2870.25	<b>1.52</b>	972.23	46840.38	53.83	0.75
2069	66	100	830.0	4.79	3979.37	9.83	0.00	4370.54	2907.56	<b>1.50</b>	961.77	47802.14	54.53	0.76
2070	67	100	830.0	4.79	3979.37	10.06	0.00	4379.70	2945.36	<b>1.49</b>	951.41	48753.55	55.24	0.77



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	450.0	4.77	2147.58	9.60	0.00	2353.74	1468.09	<b>1.60</b>	846.18	846.18	33.38	0.46
2026	23	100	498.0	4.83	2406.36	9.60	0.00	2637.37	1480.83	<b>1.78</b>	948.15	1794.34	33.38	0.46
2027	24	100	513.0	4.89	2510.57	9.60	0.00	2751.58	1494.87	<b>1.84</b>	989.21	2783.55	33.38	0.46
2028	25	100	513.0	4.96	2543.46	9.60	0.00	2787.63	1510.25	<b>1.85</b>	1002.17	3785.72	33.38	0.46
2029	26	100	542.0	5.02	2719.75	9.60	0.00	2980.85	1527.00	<b>1.95</b>	1070.88	4856.59	33.40	0.46
2030	27	100	542.0	5.08	2753.48	9.60	0.00	3017.81	1545.16	<b>1.95</b>	1082.58	5939.18	33.45	0.47
2031	28	100	579.0	5.14	2978.80	9.60	0.00	3264.77	1564.78	<b>2.09</b>	1168.57	7107.75	33.53	0.47
2032	29	100	579.0	5.21	3017.53	9.60	0.00	3307.21	1585.13	<b>2.09</b>	1180.17	8287.91	33.63	0.47
2033	30	100	598.5	5.28	3159.70	9.60	0.00	3463.04	1605.73	<b>2.16</b>	1231.09	9519.00	33.76	0.47
2034	31	100	618.0	5.35	3305.07	9.60	0.00	3622.35	1626.61	<b>2.23</b>	1281.87	10800.87	33.91	0.47
2035	32	100	618.0	5.42	3348.03	9.60	0.00	3669.44	1647.75	<b>2.23</b>	1291.64	12092.52	34.09	0.47
2036	33	100	664.0	5.49	3644.00	9.60	0.00	3993.83	1669.17	<b>2.39</b>	1397.31	13489.83	34.30	0.48
2037	34	100	710.0	5.56	3947.10	9.60	0.00	4326.02	1690.87	<b>2.56</b>	1503.22	14993.04	34.53	0.48
2038	35	100	710.0	5.63	3998.41	9.60	0.00	4382.26	1712.85	<b>2.56</b>	1511.24	16504.28	34.80	0.48
2039	36	100	710.0	5.70	4050.39	9.60	0.00	4439.23	1735.12	<b>2.56</b>	1518.14	18022.42	35.09	0.49
2040	37	100	757.0	5.78	4374.66	9.60	0.00	4794.63	1757.68	<b>2.73</b>	1624.80	19647.22	35.41	0.49
2041	38	100	757.0	5.85	4431.53	9.60	0.00	4856.96	1780.53	<b>2.73</b>	1629.74	21276.96	35.76	0.50
2042	39	100	800.0	5.93	4744.14	9.60	0.00	5199.57	1803.67	<b>2.88</b>	1726.25	23003.21	36.14	0.50
2043	40	100	800.0	6.01	4805.81	9.60	0.00	5267.17	1827.12	<b>2.88</b>	1728.87	24732.08	36.56	0.51
2044	41	100	830.0	6.09	5050.85	9.60	0.00	5535.73	1850.87	<b>2.99</b>	1795.07	26527.15	37.01	0.52
2045	42	100	830.0	6.16	5116.51	9.60	0.00	5607.69	1874.94	<b>2.99</b>	1795.07	28322.22	37.49	0.52
2046	43	100	830.0	6.24	5183.02	9.60	0.00	5680.59	1899.31	<b>2.99</b>	1795.07	30117.29	37.97	0.53
2047	44	100	830.0	6.33	5250.40	9.60	0.00	5754.44	1924.00	<b>2.99</b>	1795.07	31912.36	38.47	0.54
2048	45	100	830.0	6.41	5318.66	9.60	0.00	5829.25	1949.01	<b>2.99</b>	1795.07	33707.43	38.97	0.54
2049	46	100	830.0	6.49	5387.80	9.60	0.00	5905.03	1974.35	<b>2.99</b>	1795.07	35502.50	39.47	0.55
2050	47	100	830.0	6.58	5457.84	9.60	0.00	5981.79	2000.02	<b>2.99</b>	1795.07	37297.57	39.99	0.56
2051	48	100	830.0	6.66	5528.79	9.60	0.00	6059.56	2026.02	<b>2.99</b>	1795.07	39092.64	40.51	0.56
2052	49	100	830.0	6.75	5600.67	9.60	0.00	6138.33	2052.36	<b>2.99</b>	1795.07	40887.70	41.03	0.57
2053	50	100	830.0	6.84	5673.48	9.60	0.00	6218.13	2079.04	<b>2.99</b>	1795.07	42682.77	41.57	0.58
2054	51	100	830.0	6.92	5747.23	9.60	0.00	6298.97	2106.06	<b>2.99</b>	1795.07	44477.84	42.11	0.59
2055	52	100	830.0	7.01	5821.94	9.60	0.00	6380.85	2133.44	<b>2.99</b>	1795.07	46272.91	42.66	0.59
2056	53	100	830.0	7.11	5897.63	9.60	0.00	6463.80	2161.18	<b>2.99</b>	1795.07	48067.98	43.21	0.60
2057	54	100	830.0	7.20	5974.30	9.60	0.00	6547.83	2189.27	<b>2.99</b>	1795.07	49863.05	43.77	0.61
2058	55	100	830.0	7.29	6051.97	9.60	0.00	6632.95	2217.73	<b>2.99</b>	1795.07	51658.12	44.34	0.62
2059	56	100	830.0	7.39	6130.64	9.60	0.00	6719.18	2246.56	<b>2.99</b>	1795.07	53453.19	44.92	0.63
2060	57	100	830.0	7.48	6210.34	9.60	0.00	6806.53	2275.77	<b>2.99</b>	1795.07	55248.26	45.50	0.63
2061	58	100	830.0	7.58	6291.07	9.60	0.00	6895.02	2305.35	<b>2.99</b>	1795.07	57043.33	46.09	0.64
2062	59	100	830.0	7.68	6372.86	9.60	0.00	6984.65	2335.32	<b>2.99</b>	1795.07	58838.40	46.69	0.65
2063	60	100	830.0	7.78	6455.70	9.60	0.00	7075.45	2365.68	<b>2.99</b>	1795.07	60633.47	47.30	0.66
2064	61	100	830.0	7.88	6539.63	9.60	0.00	7167.43	2396.44	<b>2.99</b>	1795.07	62428.53	47.91	0.67
2065	62	100	830.0	7.98	6624.64	9.60	0.00	7260.61	2427.59	<b>2.99</b>	1795.07	64223.60	48.54	0.68
2066	63	100	830.0	8.09	6710.76	9.60	0.00	7355.00	2459.15	<b>2.99</b>	1795.07	66018.67	49.17	0.68
2067	64	100	830.0	8.19	6798.00	9.60	0.00	7450.61	2491.12	<b>2.99</b>	1795.07	67813.74	49.81	0.69
2068	65	100	830.0	8.30	6886.38	9.60	0.00	7547.47	2523.50	<b>2.99</b>	1795.07	69608.81	50.45	0.70
2069	66	100	830.0	8.40	6975.90	9.60	0.00	7645.59	2556.31	<b>2.99</b>	1795.07	71403.88	51.11	0.71
2070	67	100	830.0	8.51	7066.59	9.60	0.00	7744.98	2589.54	<b>2.99</b>	1795.07	73198.95	51.78	0.72

# Professeur agrégé



Indice majoré	Durée (années)
450	1.00
498	1.00
513	2.00
542	2.00
579	2.50
618	3.00
710	3.50
757	2.00
800	2.00
830	3.00
890	1.00
925	1.00
972	

Début de carrière à 22 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

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[Retourner à la liste des métiers](#)

## 10.1 Génération 1975 (début en 1997)

Professeur agrégé / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

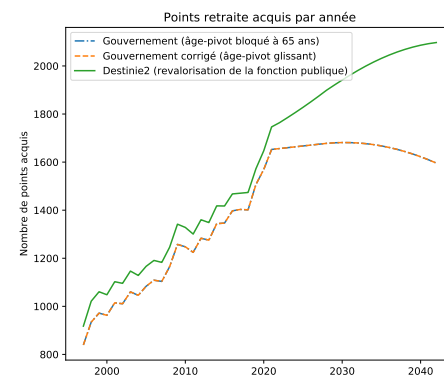
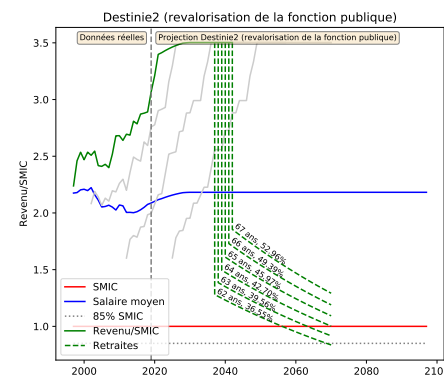
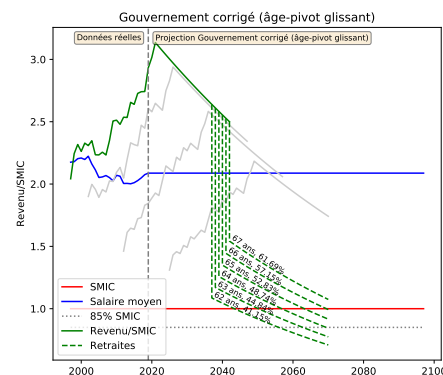
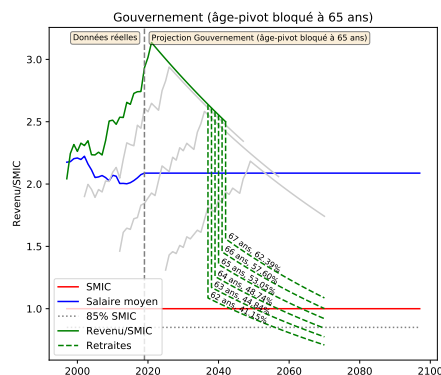
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	2088.51	<b>41.15</b>	1923.21	<b>1.09</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	2280.82	<b>44.84</b>	1948.21	<b>1.17</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	2483.95	<b>48.74</b>	1973.54	<b>1.26</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>
2040	65	100.00%	65 ans 0 mois	0.00%	2709.72	<b>53.05</b>	1999.19	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>
2041	66	100.00%	65 ans 0 mois	5.00%	2948.26	<b>57.60</b>	2025.18	<b>1.46</b>	<b>1.38</b>	<b>1.30</b>	<b>1.21</b>	<b>1.14</b>	<b>1.07</b>
2042	67	100.00%	65 ans 0 mois	10.00%	3200.21	<b>62.39</b>	2051.51	<b>1.56</b>	<b>1.50</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	2088.51	<b>41.15</b>	1923.21	<b>1.09</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	2280.82	<b>44.84</b>	1948.21	<b>1.17</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	2483.95	<b>48.74</b>	1973.54	<b>1.26</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	2698.43	<b>52.83</b>	1999.19	<b>1.35</b>	<b>1.27</b>	<b>1.19</b>	<b>1.11</b>	<b>1.04</b>	<b>0.98</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2924.86	<b>57.15</b>	2025.18	<b>1.44</b>	<b>1.37</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>
2042	67	100.00%	65 ans 3 mois	8.75%	3163.85	<b>61.69</b>	2051.51	<b>1.54</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>	<b>1.22</b>	<b>1.15</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	2233.47	<b>37.71</b>	1690.87	<b>1.32</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	2446.19	<b>40.77</b>	1712.85	<b>1.43</b>	<b>1.30</b>	<b>1.22</b>	<b>1.15</b>	<b>1.07</b>	<b>1.01</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	2672.12	<b>43.97</b>	1735.12	<b>1.54</b>	<b>1.43</b>	<b>1.34</b>	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	2912.03	<b>47.30</b>	1757.68	<b>1.66</b>	<b>1.55</b>	<b>1.46</b>	<b>1.36</b>	<b>1.28</b>	<b>1.20</b>
2041	66	100.00%	65 ans 2 mois	4.17%	3166.72	<b>50.78</b>	1780.53	<b>1.78</b>	<b>1.69</b>	<b>1.58</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>
2042	67	100.00%	65 ans 3 mois	8.75%	3437.04	<b>54.41</b>	1803.67	<b>1.91</b>	<b>1.83</b>	<b>1.72</b>	<b>1.61</b>	<b>1.51</b>	<b>1.42</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	450.0	5.53	2490.46	0.00	0.00	2490.46	1219.47	<b>2.04</b>	839.31	839.31	35.61	0.50
1998	23	100	498.0	5.57	2772.09	0.00	0.00	2772.09	1235.19	<b>2.24</b>	934.23	1773.54	35.61	0.50
1999	24	100	513.0	5.61	2878.67	0.17	0.00	2883.57	1244.33	<b>2.32</b>	971.80	2745.34	35.61	0.50
2000	25	100	513.0	5.55	2844.68	0.40	0.00	2856.06	1262.69	<b>2.26</b>	962.53	3707.87	35.61	0.50
2001	26	100	542.0	5.52	2992.11	0.63	0.00	3010.96	1293.24	<b>2.33</b>	1014.73	4722.60	35.61	0.50
2002	27	100	542.0	5.49	2973.56	0.86	0.00	2999.13	1299.25	<b>2.31</b>	1010.74	5733.34	35.61	0.50
2003	28	100	579.0	5.37	3111.90	1.09	0.00	3145.82	1339.90	<b>2.35</b>	1060.18	6793.52	35.61	0.50
2004	29	100	579.0	5.29	3062.75	1.32	0.00	3103.18	1388.62	<b>2.23</b>	1045.81	7839.33	35.61	0.50
2005	30	100	598.5	5.29	3165.55	1.55	0.00	3214.62	1439.19	<b>2.23</b>	1083.37	8922.70	35.61	0.50
2006	31	100	618.0	5.23	3232.21	1.78	0.00	3289.75	1458.33	<b>2.26</b>	1108.68	10031.38	35.61	0.50
2007	32	100	618.0	5.19	3210.19	2.01	0.00	3274.12	1466.48	<b>2.23</b>	1103.62	11135.00	35.61	0.50
2008	33	100	664.0	5.09	3381.78	2.24	0.00	3457.53	1472.01	<b>2.35</b>	1165.23	12300.23	35.61	0.50
2009	34	100	710.0	5.13	3641.68	2.47	0.00	3731.63	1489.22	<b>2.51</b>	1257.61	13557.84	35.61	0.50
2010	35	100	710.0	5.08	3604.90	2.70	0.00	3702.23	1473.50	<b>2.51</b>	1247.70	14805.54	35.61	0.50
2011	36	100	710.0	4.97	3530.00	2.93	0.00	3633.43	1465.69	<b>2.48</b>	1224.51	16030.05	35.61	0.50
2012	37	100	757.0	4.88	3691.46	3.16	0.00	3808.11	1501.45	<b>2.54</b>	1283.38	17313.43	35.61	0.50
2013	38	100	757.0	4.83	3659.83	3.39	0.00	3783.90	1493.34	<b>2.53</b>	1275.22	18588.65	35.61	0.50
2014	39	100	800.0	4.81	3848.36	3.62	0.00	3987.67	1501.62	<b>2.66</b>	1343.89	19932.54	35.61	0.50
2015	40	100	800.0	4.81	3846.86	3.85	0.00	3994.96	1513.63	<b>2.64</b>	1346.35	21278.89	35.61	0.50
2016	41	100	830.0	4.80	3983.15	4.08	0.00	4145.66	1520.05	<b>2.73</b>	1397.14	22676.03	35.61	0.50
2017	42	100	830.0	4.81	3991.18	4.31	0.00	4163.20	1519.00	<b>2.74</b>	1403.05	24079.08	35.61	0.50
2018	43	100	830.0	4.74	3936.07	4.54	43.46	4158.23	1516.45	<b>2.74</b>	1401.38	25480.45	35.61	0.50
2019	44	100	890.0	4.79	4267.04	4.77	0.00	4470.57	1524.25	<b>2.93</b>	1506.64	26987.09	35.61	0.50
2020	45	100	925.0	4.79	4434.84	5.00	0.00	4656.58	1544.07	<b>3.02</b>	1569.32	28556.41	35.61	0.50
2021	46	100	972.0	4.79	4660.18	5.23	0.00	4903.91	1564.14	<b>3.14</b>	1652.68	30209.09	35.61	0.50
2022	47	100	972.0	4.79	4660.18	5.46	0.00	4914.62	1584.47	<b>3.10</b>	1656.29	31865.38	35.61	0.50
2023	48	100	972.0	4.79	4660.18	5.69	0.00	4925.34	1605.07	<b>3.07</b>	1659.90	33525.28	35.61	0.50
2024	49	100	972.0	4.79	4660.18	5.92	0.00	4936.06	1625.94	<b>3.04</b>	1663.51	35188.79	35.61	0.50
2025	50	100	972.0	4.79	4660.18	6.15	0.00	4946.78	1647.07	<b>3.00</b>	1667.12	36855.92	35.61	0.50
2026	51	100	972.0	4.79	4660.18	6.38	0.00	4957.50	1668.49	<b>2.97</b>	1670.74	38526.65	35.61	0.50
2027	52	100	972.0	4.79	4660.18	6.61	0.00	4968.22	1690.18	<b>2.94</b>	1674.35	40201.00	35.61	0.50
2028	53	100	972.0	4.79	4660.18	6.84	0.00	4978.93	1712.15	<b>2.91</b>	1677.96	41878.96	35.61	0.50
2029	54	100	972.0	4.79	4660.18	7.07	0.00	4989.65	1734.41	<b>2.88</b>	1680.30	43559.26	35.63	0.50
2030	55	100	972.0	4.79	4660.18	7.30	0.00	5000.37	1756.95	<b>2.85</b>	1681.35	45240.61	35.69	0.50
2031	56	100	972.0	4.79	4660.18	7.53	0.00	5011.09	1779.79	<b>2.82</b>	1681.12	46921.73	35.77	0.50
2032	57	100	972.0	4.79	4660.18	7.76	0.00	5021.81	1802.93	<b>2.79</b>	1679.60	48601.33	35.88	0.50
2033	58	100	972.0	4.79	4660.18	7.99	0.00	5032.53	1826.37	<b>2.76</b>	1676.80	50278.13	36.02	0.50
2034	59	100	972.0	4.79	4660.18	8.22	0.00	5043.24	1850.11	<b>2.73</b>	1672.73	51950.86	36.18	0.50
2035	60	100	972.0	4.79	4660.18	8.45	0.00	5053.96	1874.16	<b>2.70</b>	1667.40	53618.26	36.37	0.51
2036	61	100	972.0	4.79	4660.18	8.68	0.00	5064.68	1898.53	<b>2.67</b>	1660.81	55279.06	36.59	0.51
2037	62	100	972.0	4.79	4660.18	8.91	0.00	5075.40	1923.21	<b>2.64</b>	1652.98	56932.04	36.85	0.51
2038	63	100	972.0	4.79	4660.18	9.14	0.00	5086.12	1948.21	<b>2.61</b>	1643.93	58575.97	37.13	0.52
2039	64	100	972.0	4.79	4660.18	9.37	0.00	5096.84	1973.54	<b>2.58</b>	1633.69	60209.66	37.44	0.52
2040	65	100	972.0	4.79	4660.18	9.60	0.00	5107.56	1999.19	<b>2.55</b>	1622.26	61831.92	37.78	0.53
2041	66	100	972.0	4.79	4660.18	9.83	0.00	5118.27	2025.18	<b>2.53</b>	1609.69	63441.61	38.16	0.53
2042	67	100	972.0	4.79	4660.18	10.06	0.00	5128.99	2051.51	<b>2.50</b>	1595.99	65037.61	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	450.0	5.53	2490.46	0.00	0.00	2490.46	1219.47	<b>2.04</b>	839.31	839.31	35.61	0.50
1998	23	100	498.0	5.57	2772.09	0.00	0.00	2772.09	1235.19	<b>2.24</b>	934.23	1773.54	35.61	0.50
1999	24	100	513.0	5.61	2878.67	0.17	0.00	2883.57	1244.33	<b>2.32</b>	971.80	2745.34	35.61	0.50
2000	25	100	513.0	5.55	2844.68	0.40	0.00	2856.06	1262.69	<b>2.26</b>	962.53	3707.87	35.61	0.50
2001	26	100	542.0	5.52	2992.11	0.63	0.00	3010.96	1293.24	<b>2.33</b>	1014.73	4722.60	35.61	0.50
2002	27	100	542.0	5.49	2973.56	0.86	0.00	2999.13	1299.25	<b>2.31</b>	1010.74	5733.34	35.61	0.50
2003	28	100	579.0	5.37	3111.90	1.09	0.00	3145.82	1339.90	<b>2.35</b>	1060.18	6793.52	35.61	0.50
2004	29	100	579.0	5.29	3062.75	1.32	0.00	3103.18	1388.62	<b>2.23</b>	1045.81	7839.33	35.61	0.50
2005	30	100	598.5	5.29	3165.55	1.55	0.00	3214.62	1439.19	<b>2.23</b>	1083.37	8922.70	35.61	0.50
2006	31	100	618.0	5.23	3232.21	1.78	0.00	3289.75	1458.33	<b>2.26</b>	1108.68	10031.38	35.61	0.50
2007	32	100	618.0	5.19	3210.19	2.01	0.00	3274.72	1466.48	<b>2.23</b>	1103.62	11135.00	35.61	0.50
2008	33	100	664.0	5.09	3381.78	2.24	0.00	3457.53	1472.01	<b>2.35</b>	1165.23	12300.23	35.61	0.50
2009	34	100	710.0	5.13	3641.68	2.47	0.00	3731.63	1489.22	<b>2.51</b>	1257.61	13557.84	35.61	0.50
2010	35	100	710.0	5.08	3604.90	2.70	0.00	3702.23	1473.50	<b>2.51</b>	1247.70	14805.54	35.61	0.50
2011	36	100	710.0	4.97	3530.00	2.93	0.00	3633.43	1465.69	<b>2.48</b>	1224.51	16030.05	35.61	0.50
2012	37	100	757.0	4.88	3691.46	3.16	0.00	3808.11	1501.45	<b>2.54</b>	1283.38	17313.43	35.61	0.50
2013	38	100	757.0	4.83	3659.83	3.39	0.00	3783.90	1493.34	<b>2.53</b>	1275.22	18588.65	35.61	0.50
2014	39	100	800.0	4.81	3848.36	3.62	0.00	3987.67	1501.62	<b>2.66</b>	1343.89	19932.54	35.61	0.50
2015	40	100	800.0	4.81	3846.86	3.85	0.00	3994.96	1513.63	<b>2.64</b>	1346.35	21278.89	35.61	0.50
2016	41	100	830.0	4.80	3983.15	4.08	0.00	4145.66	1520.05	<b>2.73</b>	1397.14	22676.03	35.61	0.50
2017	42	100	830.0	4.81	3991.18	4.31	0.00	4163.20	1519.00	<b>2.74</b>	1403.05	24079.08	35.61	0.50
2018	43	100	830.0	4.74	3936.07	4.54	43.46	4158.23	1516.45	<b>2.74</b>	1401.38	25480.45	35.61	0.50
2019	44	100	890.0	4.79	4267.04	4.77	0.00	4470.57	1524.25	<b>2.93</b>	1506.64	26987.09	35.61	0.50
2020	45	100	925.0	4.79	4434.84	5.00	0.00	4656.58	1544.07	<b>3.02</b>	1569.32	28556.41	35.61	0.50
2021	46	100	972.0	4.79	4660.18	5.23	0.00	4903.91	1564.14	<b>3.14</b>	1652.68	30209.09	35.61	0.50
2022	47	100	972.0	4.79	4660.18	5.46	0.00	4914.62	1584.47	<b>3.10</b>	1656.29	31865.38	35.61	0.50
2023	48	100	972.0	4.79	4660.18	5.69	0.00	4925.34	1605.07	<b>3.07</b>	1659.90	33525.28	35.61	0.50
2024	49	100	972.0	4.79	4660.18	5.92	0.00	4936.06	1625.94	<b>3.04</b>	1663.51	35188.79	35.61	0.50
2025	50	100	972.0	4.79	4660.18	6.15	0.00	4946.78	1647.07	<b>3.00</b>	1667.12	36855.92	35.61	0.50
2026	51	100	972.0	4.79	4660.18	6.38	0.00	4957.50	1668.49	<b>2.97</b>	1670.74	38526.65	35.61	0.50
2027	52	100	972.0	4.79	4660.18	6.61	0.00	4968.22	1690.18	<b>2.94</b>	1674.35	40201.00	35.61	0.50
2028	53	100	972.0	4.79	4660.18	6.84	0.00	4978.93	1712.15	<b>2.91</b>	1677.96	41878.96	35.61	0.50
2029	54	100	972.0	4.79	4660.18	7.07	0.00	4989.65	1734.41	<b>2.88</b>	1680.30	43559.26	35.63	0.50
2030	55	100	972.0	4.79	4660.18	7.30	0.00	5000.37	1756.95	<b>2.85</b>	1681.35	45240.61	35.69	0.50
2031	56	100	972.0	4.79	4660.18	7.53	0.00	5011.09	1779.79	<b>2.82</b>	1681.12	46921.73	35.77	0.50
2032	57	100	972.0	4.79	4660.18	7.76	0.00	5021.81	1802.93	<b>2.79</b>	1679.60	48601.33	35.88	0.50
2033	58	100	972.0	4.79	4660.18	7.99	0.00	5032.53	1826.37	<b>2.76</b>	1676.80	50278.13	36.02	0.50
2034	59	100	972.0	4.79	4660.18	8.22	0.00	5043.24	1850.11	<b>2.73</b>	1672.73	51950.86	36.18	0.50
2035	60	100	972.0	4.79	4660.18	8.45	0.00	5053.96	1874.16	<b>2.70</b>	1667.40	53618.26	36.37	0.51
2036	61	100	972.0	4.79	4660.18	8.68	0.00	5064.68	1898.53	<b>2.67</b>	1660.81	55279.06	36.59	0.51
2037	62	100	972.0	4.79	4660.18	8.91	0.00	5075.40	1923.21	<b>2.64</b>	1652.98	56932.04	36.85	0.51
2038	63	100	972.0	4.79	4660.18	9.14	0.00	5086.12	1948.21	<b>2.61</b>	1643.93	58575.97	37.13	0.52
2039	64	100	972.0	4.79	4660.18	9.37	0.00	5096.84	1973.54	<b>2.58</b>	1633.69	60209.66	37.44	0.52
2040	65	100	972.0	4.79	4660.18	9.60	0.00	5107.56	1999.19	<b>2.55</b>	1622.26	61831.92	37.78	0.53
2041	66	100	972.0	4.79	4660.18	9.83	0.00	5118.27	2025.18	<b>2.53</b>	1609.69	63441.61	38.16	0.53
2042	67	100	972.0	4.79	4660.18	10.06	0.00	5128.99	2051.51	<b>2.50</b>	1595.99	65037.61	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	450.0	5.53	2490.46	9.60	0.00	2729.54	1219.47	<b>2.24</b>	981.29	981.29	33.38	0.46
1998	23	100	498.0	5.57	2772.09	9.60	0.00	3038.21	1235.19	<b>2.46</b>	1092.26	2073.54	33.38	0.46
1999	24	100	513.0	5.61	2878.67	9.60	0.00	3155.03	1244.33	<b>2.54</b>	1134.25	3207.80	33.38	0.46
2000	25	100	513.0	5.55	2844.68	9.60	0.00	3117.77	1262.69	<b>2.47</b>	1120.86	4328.65	33.38	0.46
2001	26	100	542.0	5.52	2992.11	9.60	0.00	3279.36	1293.24	<b>2.54</b>	1178.95	5507.60	33.38	0.46
2002	27	100	542.0	5.49	2973.56	9.60	0.00	3259.02	1299.25	<b>2.51</b>	1171.64	6679.24	33.38	0.46
2003	28	100	579.0	5.37	3111.90	9.60	0.00	3410.65	1339.90	<b>2.55</b>	1226.15	7905.39	33.38	0.46
2004	29	100	579.0	5.29	3062.75	9.60	0.00	3356.77	1388.62	<b>2.42</b>	1206.78	9112.17	33.38	0.46
2005	30	100	598.5	5.29	3165.55	9.60	0.00	3469.45	1439.19	<b>2.41</b>	1247.29	10359.46	33.38	0.46
2006	31	100	618.0	5.23	3232.21	9.60	0.00	3542.51	1458.33	<b>2.43</b>	1273.55	11633.01	33.38	0.46
2007	32	100	618.0	5.19	3210.19	9.60	0.00	3518.37	1466.48	<b>2.40</b>	1264.88	12897.88	33.38	0.46
2008	33	100	664.0	5.09	3381.78	9.60	0.00	3706.43	1472.01	<b>2.52</b>	1332.49	14230.37	33.38	0.46
2009	34	100	710.0	5.13	3641.68	9.60	0.00	3991.28	1489.22	<b>2.68</b>	1434.89	15665.26	33.38	0.46
2010	35	100	710.0	5.08	3604.90	9.60	0.00	3950.97	1473.50	<b>2.68</b>	1420.40	17085.66	33.38	0.46
2011	36	100	710.0	4.97	3530.00	9.60	0.00	3868.88	1465.69	<b>2.64</b>	1390.89	18476.55	33.38	0.46
2012	37	100	757.0	4.88	3691.46	9.60	0.00	4045.84	1501.45	<b>2.69</b>	1454.51	19931.05	33.38	0.46
2013	38	100	757.0	4.83	3659.83	9.60	0.00	4011.18	1493.34	<b>2.69</b>	1442.04	21373.09	33.38	0.46
2014	39	100	800.0	4.81	3848.36	9.60	0.00	4217.80	1501.62	<b>2.81</b>	1516.33	22889.42	33.38	0.46
2015	40	100	800.0	4.81	3846.86	9.60	0.00	4216.15	1513.63	<b>2.79</b>	1515.73	24405.15	33.38	0.46
2016	41	100	830.0	4.80	3983.15	9.60	0.00	4365.53	1520.05	<b>2.87</b>	1569.43	25974.59	33.38	0.46
2017	42	100	830.0	4.81	3991.18	9.60	0.00	4374.33	1519.00	<b>2.88</b>	1572.60	27547.19	33.38	0.46
2018	43	100	830.0	4.74	3936.07	9.60	69.66	4383.60	1516.45	<b>2.89</b>	1575.93	29123.12	33.38	0.46
2019	44	100	890.0	4.79	4267.04	9.60	0.00	4676.67	1524.25	<b>3.07</b>	1681.29	30804.41	33.38	0.46
2020	45	100	925.0	4.52	4180.32	9.60	0.00	4581.63	1426.66	<b>3.21</b>	1647.12	32451.53	33.38	0.46
2021	46	100	972.0	4.56	4432.26	9.60	0.00	4857.76	1429.59	<b>3.40</b>	1746.39	34197.93	33.38	0.46
2022	47	100	972.0	4.61	4476.58	9.60	0.00	4906.33	1437.39	<b>3.41</b>	1763.86	35961.78	33.38	0.46
2023	48	100	972.0	4.66	4528.96	9.60	0.00	4963.74	1446.40	<b>3.43</b>	1784.49	37746.28	33.38	0.46
2024	49	100	972.0	4.71	4582.85	9.60	0.00	5022.81	1456.62	<b>3.45</b>	1805.73	39552.01	33.38	0.46
2025	50	100	972.0	4.77	4638.76	9.60	0.00	5084.08	1468.09	<b>3.46</b>	1827.76	41379.77	33.38	0.46
2026	51	100	972.0	4.83	4696.75	9.60	0.00	5147.64	1480.83	<b>3.48</b>	1850.61	43230.37	33.38	0.46
2027	52	100	972.0	4.89	4756.87	9.60	0.00	5213.52	1494.87	<b>3.49</b>	1874.29	45104.67	33.38	0.46
2028	53	100	972.0	4.96	4819.18	9.60	0.00	5281.82	1510.25	<b>3.50</b>	1898.85	47003.51	33.38	0.46
2029	54	100	972.0	5.02	4877.49	9.60	0.00	5345.73	1527.00	<b>3.50</b>	1920.46	48923.98	33.40	0.46
2030	55	100	972.0	5.08	4937.97	9.60	0.00	5412.02	1545.16	<b>3.50</b>	1941.46	50865.44	33.45	0.47
2031	56	100	972.0	5.14	5000.69	9.60	0.00	5480.75	1564.78	<b>3.50</b>	1961.74	52827.18	33.53	0.47
2032	57	100	972.0	5.21	5065.69	9.60	0.00	5552.00	1585.13	<b>3.50</b>	1981.22	54808.40	33.63	0.47
2033	58	100	972.0	5.28	5131.55	9.60	0.00	5624.18	1605.73	<b>3.50</b>	1999.36	56807.76	33.76	0.47
2034	59	100	972.0	5.35	5198.26	9.60	0.00	5697.29	1626.61	<b>3.50</b>	2016.14	58823.91	33.91	0.47
2035	60	100	972.0	5.42	5265.84	9.60	0.00	5771.36	1647.75	<b>3.50</b>	2031.52	60855.42	34.09	0.47
2036	61	100	972.0	5.49	5334.29	9.60	0.00	5846.38	1669.17	<b>3.50</b>	2045.46	62900.88	34.30	0.48
2037	62	100	972.0	5.56	5403.64	9.60	0.00	5922.39	1690.87	<b>3.50</b>	2057.93	64958.81	34.53	0.48
2038	63	100	972.0	5.63	5473.89	9.60	0.00	5999.38	1712.85	<b>3.50</b>	2068.90	67027.71	34.80	0.48
2039	64	100	972.0	5.70	5545.05	9.60	0.00	6077.37	1735.12	<b>3.50</b>	2078.36	69106.07	35.09	0.49
2040	65	100	972.0	5.78	5617.13	9.60	0.00	6156.38	1757.68	<b>3.50</b>	2086.27	71192.33	35.41	0.49
2041	66	100	972.0	5.85	5690.15	9.60	0.00	6236.41	1780.53	<b>3.50</b>	2092.62	73284.95	35.76	0.50
2042	67	100	972.0	5.93	5764.13	9.60	0.00	6317.48	1803.67	<b>3.50</b>	2097.39	75382.34	36.14	0.50

## 10.2 Génération 1980 (début en 2002)

Professeur agrégé / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

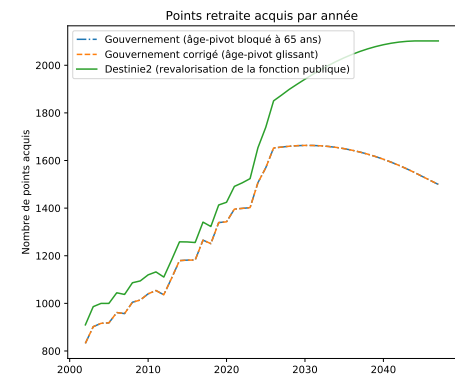
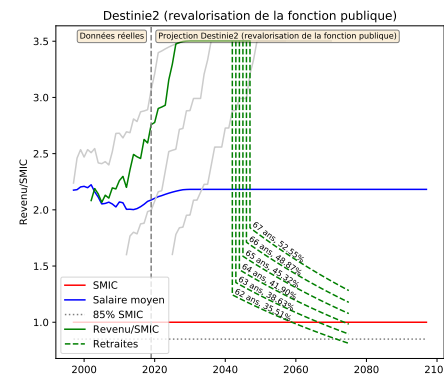
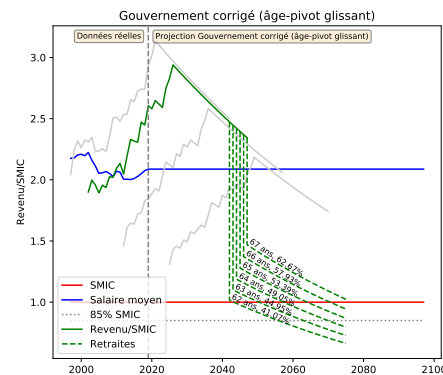
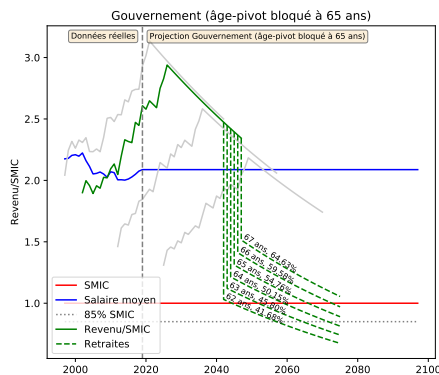
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	2115.47	<b>41.68</b>	2051.51	<b>1.03</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	2329.30	<b>45.80</b>	2078.18	<b>1.12</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	2556.18	<b>50.15</b>	2105.20	<b>1.21</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2045	65	100.00%	65 ans 0 mois	0.00%	2796.78	<b>54.76</b>	2132.56	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>
2046	66	100.00%	65 ans 0 mois	5.00%	3049.60	<b>59.58</b>	2160.29	<b>1.41</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.10</b>	<b>1.04</b>
2047	67	100.00%	65 ans 0 mois	10.00%	3314.89	<b>64.63</b>	2188.37	<b>1.51</b>	<b>1.46</b>	<b>1.37</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	2084.36	<b>41.07</b>	2051.51	<b>1.02</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.75</b>	<b>0.71</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	2286.17	<b>44.95</b>	2078.18	<b>1.10</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	2500.12	<b>49.05</b>	2105.20	<b>1.19</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	2726.86	<b>53.39</b>	2132.56	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.93</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2964.89	<b>57.93</b>	2160.29	<b>1.37</b>	<b>1.30</b>	<b>1.22</b>	<b>1.15</b>	<b>1.07</b>	<b>1.01</b>
2047	67	100.00%	65 ans 8 mois	6.67%	3214.44	<b>62.67</b>	2188.37	<b>1.47</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	2295.78	<b>36.34</b>	1803.67	<b>1.27</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	2527.86	<b>39.50</b>	1827.12	<b>1.38</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>	<b>0.98</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	2775.39	<b>42.81</b>	1850.87	<b>1.50</b>	<b>1.39</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	3039.28	<b>46.28</b>	1874.94	<b>1.62</b>	<b>1.52</b>	<b>1.42</b>	<b>1.34</b>	<b>1.25</b>	<b>1.17</b>
2046	66	100.00%	65 ans 7 mois	2.08%	3318.05	<b>49.88</b>	1899.31	<b>1.75</b>	<b>1.66</b>	<b>1.56</b>	<b>1.46</b>	<b>1.37</b>	<b>1.28</b>
2047	67	100.00%	65 ans 8 mois	6.67%	3612.15	<b>53.60</b>	1924.00	<b>1.88</b>	<b>1.81</b>	<b>1.69</b>	<b>1.59</b>	<b>1.49</b>	<b>1.39</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	450.0	5.49	2468.82	0.00	0.00	2468.82	1299.25	<b>1.90</b>	832.02	832.02	35.61	0.50
2003	23	100	498.0	5.37	2676.56	0.00	0.00	2676.56	1339.90	<b>2.00</b>	902.03	1734.06	35.61	0.50
2004	24	100	513.0	5.29	2713.63	0.17	0.00	2718.24	1388.62	<b>1.96</b>	916.08	2650.14	35.61	0.50
2005	25	100	513.0	5.29	2713.33	0.40	0.00	2724.19	1439.19	<b>1.89</b>	918.08	3568.22	35.61	0.50
2006	26	100	542.0	5.23	2834.72	0.63	0.00	2852.58	1458.33	<b>1.96</b>	961.36	4529.58	35.61	0.50
2007	27	100	542.0	5.19	2815.41	0.86	0.00	2839.62	1466.48	<b>1.94</b>	956.99	5486.56	35.61	0.50
2008	28	100	579.0	5.09	2948.87	1.09	0.00	2981.02	1472.01	<b>2.03</b>	1004.64	6491.20	35.61	0.50
2009	29	100	579.0	5.13	2969.77	1.32	0.00	3008.97	1489.22	<b>2.02</b>	1014.06	7505.26	35.61	0.50
2010	30	100	598.5	5.08	3038.78	1.55	0.00	3085.88	1473.50	<b>2.09</b>	1039.98	8545.24	35.61	0.50
2011	31	100	618.0	4.97	3072.59	1.78	0.00	3127.29	1465.69	<b>2.13</b>	1053.93	9599.17	35.61	0.50
2012	32	100	618.0	4.88	3013.64	2.01	0.00	3074.21	1501.45	<b>2.05</b>	1036.05	10635.22	35.61	0.50
2013	33	100	664.0	4.83	3210.21	2.24	0.00	3282.12	1493.34	<b>2.20</b>	1106.11	11741.33	35.61	0.50
2014	34	100	710.0	4.81	3415.42	2.47	0.00	3499.78	1501.62	<b>2.33</b>	1179.47	12920.80	35.61	0.50
2015	35	100	710.0	4.81	3414.08	2.70	0.00	3506.26	1513.63	<b>2.32</b>	1181.65	14102.45	35.61	0.50
2016	36	100	710.0	4.80	3407.27	2.93	0.00	3507.10	1520.05	<b>2.31</b>	1181.94	15284.39	35.61	0.50
2017	37	100	757.0	4.81	3640.15	3.16	0.00	3755.18	1519.00	<b>2.47</b>	1265.54	16549.93	35.61	0.50
2018	38	100	757.0	4.74	3589.89	3.39	0.00	3711.59	1516.45	<b>2.45</b>	1250.85	17800.78	35.61	0.50
2019	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	1524.25	<b>2.61</b>	1339.42	19140.20	35.61	0.50
2020	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	1544.07	<b>2.58</b>	1342.39	20482.59	35.61	0.50
2021	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	1564.14	<b>2.65</b>	1395.81	21878.40	35.61	0.50
2022	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	1584.47	<b>2.62</b>	1398.90	23277.30	35.61	0.50
2023	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	1605.07	<b>2.59</b>	1401.98	24679.28	35.61	0.50
2024	44	100	890.0	4.79	4267.04	4.77	0.00	4470.57	1625.94	<b>2.75</b>	1506.64	26185.92	35.61	0.50
2025	45	100	925.0	4.79	4434.84	5.00	0.00	4656.58	1647.07	<b>2.83</b>	1569.32	27755.24	35.61	0.50
2026	46	100	972.0	4.79	4660.18	5.23	0.00	4903.91	1668.49	<b>2.94</b>	1652.68	29407.92	35.61	0.50
2027	47	100	972.0	4.79	4660.18	5.46	0.00	4914.62	1690.18	<b>2.91</b>	1656.29	31064.20	35.61	0.50
2028	48	100	972.0	4.79	4660.18	5.69	0.00	4925.34	1712.15	<b>2.88</b>	1659.90	32724.10	35.61	0.50
2029	49	100	972.0	4.79	4660.18	5.92	0.00	4936.06	1734.41	<b>2.85</b>	1662.25	34386.35	35.63	0.50
2030	50	100	972.0	4.79	4660.18	6.15	0.00	4946.78	1756.95	<b>2.82</b>	1663.33	36049.68	35.69	0.50
2031	51	100	972.0	4.79	4660.18	6.38	0.00	4957.50	1779.79	<b>2.79</b>	1663.14	37712.82	35.77	0.50
2032	52	100	972.0	4.79	4660.18	6.61	0.00	4968.22	1802.93	<b>2.76</b>	1661.68	39374.50	35.88	0.50
2033	53	100	972.0	4.79	4660.18	6.84	0.00	4978.93	1826.37	<b>2.73</b>	1658.95	41033.44	36.02	0.50
2034	54	100	972.0	4.79	4660.18	7.07	0.00	4989.65	1850.11	<b>2.70</b>	1654.96	42688.40	36.18	0.50
2035	55	100	972.0	4.79	4660.18	7.30	0.00	5000.37	1874.16	<b>2.67</b>	1649.71	44338.12	36.37	0.51
2036	56	100	972.0	4.79	4660.18	7.53	0.00	5011.09	1898.53	<b>2.64</b>	1643.23	45981.35	36.59	0.51
2037	57	100	972.0	4.79	4660.18	7.76	0.00	5021.81	1923.21	<b>2.61</b>	1635.52	47616.87	36.85	0.51
2038	58	100	972.0	4.79	4660.18	7.99	0.00	5032.53	1948.21	<b>2.58</b>	1626.61	49243.48	37.13	0.52
2039	59	100	972.0	4.79	4660.18	8.22	0.00	5043.24	1973.54	<b>2.56</b>	1616.51	50859.99	37.44	0.52
2040	60	100	972.0	4.79	4660.18	8.45	0.00	5053.96	1999.19	<b>2.53</b>	1605.24	52465.23	37.78	0.53
2041	61	100	972.0	4.79	4660.18	8.68	0.00	5064.68	2025.18	<b>2.50</b>	1592.83	54058.07	38.16	0.53
2042	62	100	972.0	4.79	4660.18	8.91	0.00	5075.40	2051.51	<b>2.47</b>	1579.32	55637.38	38.56	0.54
2043	63	100	972.0	4.79	4660.18	9.14	0.00	5086.12	2078.18	<b>2.45</b>	1564.72	57202.10	39.01	0.54
2044	64	100	972.0	4.79	4660.18	9.37	0.00	5096.84	2105.20	<b>2.42</b>	1549.07	58751.17	39.48	0.55
2045	65	100	972.0	4.79	4660.18	9.60	0.00	5107.56	2132.56	<b>2.40</b>	1532.41	60283.57	40.00	0.56
2046	66	100	972.0	4.79	4660.18	9.83	0.00	5118.27	2160.29	<b>2.37</b>	1515.91	61799.49	40.52	0.56
2047	67	100	972.0	4.79	4660.18	10.06	0.00	5128.99	2188.37	<b>2.34</b>	1499.59	63299.08	41.04	0.57



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	450.0	5.49	2468.82	0.00	0.00	2468.82	1299.25	<b>1.90</b>	832.02	832.02	35.61	0.50
2003	23	100	498.0	5.37	2676.56	0.00	0.00	2676.56	1339.90	<b>2.00</b>	902.03	1734.06	35.61	0.50
2004	24	100	513.0	5.29	2713.63	0.17	0.00	2718.24	1388.62	<b>1.96</b>	916.08	2650.14	35.61	0.50
2005	25	100	513.0	5.29	2713.33	0.40	0.00	2724.19	1439.19	<b>1.89</b>	918.08	3568.22	35.61	0.50
2006	26	100	542.0	5.23	2834.72	0.63	0.00	2852.58	1458.33	<b>1.96</b>	961.36	4529.58	35.61	0.50
2007	27	100	542.0	5.19	2815.41	0.86	0.00	2839.62	1466.48	<b>1.94</b>	956.99	5486.56	35.61	0.50
2008	28	100	579.0	5.09	2948.87	1.09	0.00	2981.02	1472.01	<b>2.03</b>	1004.64	6491.20	35.61	0.50
2009	29	100	579.0	5.13	2969.77	1.32	0.00	3008.97	1489.22	<b>2.02</b>	1014.06	7505.26	35.61	0.50
2010	30	100	598.5	5.08	3038.78	1.55	0.00	3085.88	1473.50	<b>2.09</b>	1039.98	8545.24	35.61	0.50
2011	31	100	618.0	4.97	3072.59	1.78	0.00	3127.29	1465.69	<b>2.13</b>	1053.93	9599.17	35.61	0.50
2012	32	100	618.0	4.88	3013.64	2.01	0.00	3074.21	1501.45	<b>2.05</b>	1036.05	10635.22	35.61	0.50
2013	33	100	664.0	4.83	3210.21	2.24	0.00	3282.12	1493.34	<b>2.20</b>	1106.11	11741.33	35.61	0.50
2014	34	100	710.0	4.81	3415.42	2.47	0.00	3499.78	1501.62	<b>2.33</b>	1179.47	12920.80	35.61	0.50
2015	35	100	710.0	4.81	3414.08	2.70	0.00	3506.26	1513.63	<b>2.32</b>	1181.65	14102.45	35.61	0.50
2016	36	100	710.0	4.80	3407.27	2.93	0.00	3507.10	1520.05	<b>2.31</b>	1181.94	15284.39	35.61	0.50
2017	37	100	757.0	4.81	3640.15	3.16	0.00	3755.18	1519.00	<b>2.47</b>	1265.54	16549.93	35.61	0.50
2018	38	100	757.0	4.74	3589.89	3.39	0.00	3711.59	1516.45	<b>2.45</b>	1250.85	17800.78	35.61	0.50
2019	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	1524.25	<b>2.61</b>	1339.42	19140.20	35.61	0.50
2020	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	1544.07	<b>2.58</b>	1342.39	20482.59	35.61	0.50
2021	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	1564.14	<b>2.65</b>	1395.81	21878.40	35.61	0.50
2022	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	1584.47	<b>2.62</b>	1398.90	23277.30	35.61	0.50
2023	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	1605.07	<b>2.59</b>	1401.98	24679.28	35.61	0.50
2024	44	100	890.0	4.79	4267.04	4.77	0.00	4470.57	1625.94	<b>2.75</b>	1506.64	26185.92	35.61	0.50
2025	45	100	925.0	4.79	4434.84	5.00	0.00	4656.58	1647.07	<b>2.83</b>	1569.32	27755.24	35.61	0.50
2026	46	100	972.0	4.79	4660.18	5.23	0.00	4903.91	1668.49	<b>2.94</b>	1652.68	29407.92	35.61	0.50
2027	47	100	972.0	4.79	4660.18	5.46	0.00	4914.62	1690.18	<b>2.91</b>	1656.29	31064.20	35.61	0.50
2028	48	100	972.0	4.79	4660.18	5.69	0.00	4925.34	1712.15	<b>2.88</b>	1659.90	32724.10	35.61	0.50
2029	49	100	972.0	4.79	4660.18	5.92	0.00	4936.06	1734.41	<b>2.85</b>	1662.25	34386.35	35.63	0.50
2030	50	100	972.0	4.79	4660.18	6.15	0.00	4946.78	1756.95	<b>2.82</b>	1663.33	36049.68	35.69	0.50
2031	51	100	972.0	4.79	4660.18	6.38	0.00	4957.50	1779.79	<b>2.79</b>	1663.14	37712.82	35.77	0.50
2032	52	100	972.0	4.79	4660.18	6.61	0.00	4968.22	1802.93	<b>2.76</b>	1661.68	39374.50	35.88	0.50
2033	53	100	972.0	4.79	4660.18	6.84	0.00	4978.93	1826.37	<b>2.73</b>	1658.95	41033.44	36.02	0.50
2034	54	100	972.0	4.79	4660.18	7.07	0.00	4989.65	1850.11	<b>2.70</b>	1654.96	42688.40	36.18	0.50
2035	55	100	972.0	4.79	4660.18	7.30	0.00	5000.37	1874.16	<b>2.67</b>	1649.71	44338.12	36.37	0.51
2036	56	100	972.0	4.79	4660.18	7.53	0.00	5011.09	1898.53	<b>2.64</b>	1643.23	45981.35	36.59	0.51
2037	57	100	972.0	4.79	4660.18	7.76	0.00	5021.81	1923.21	<b>2.61</b>	1635.52	47616.87	36.85	0.51
2038	58	100	972.0	4.79	4660.18	7.99	0.00	5032.53	1948.21	<b>2.58</b>	1626.61	49243.48	37.13	0.52
2039	59	100	972.0	4.79	4660.18	8.22	0.00	5043.24	1973.54	<b>2.56</b>	1616.51	50859.99	37.44	0.52
2040	60	100	972.0	4.79	4660.18	8.45	0.00	5053.96	1999.19	<b>2.53</b>	1605.24	52465.23	37.78	0.53
2041	61	100	972.0	4.79	4660.18	8.68	0.00	5064.68	2025.18	<b>2.50</b>	1592.83	54058.07	38.16	0.53
2042	62	100	972.0	4.79	4660.18	8.91	0.00	5075.40	2051.51	<b>2.47</b>	1579.32	55637.38	38.56	0.54
2043	63	100	972.0	4.79	4660.18	9.14	0.00	5086.12	2078.18	<b>2.45</b>	1564.72	57202.10	39.01	0.54
2044	64	100	972.0	4.79	4660.18	9.37	0.00	5096.84	2105.20	<b>2.42</b>	1549.07	58751.17	39.48	0.55
2045	65	100	972.0	4.79	4660.18	9.60	0.00	5107.56	2132.56	<b>2.40</b>	1532.41	60283.57	40.00	0.56
2046	66	100	972.0	4.79	4660.18	9.83	0.00	5118.27	2160.29	<b>2.37</b>	1515.91	61799.49	40.52	0.56
2047	67	100	972.0	4.79	4660.18	10.06	0.00	5128.99	2188.37	<b>2.34</b>	1499.59	63299.08	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	450.0	5.49	2468.82	9.60	0.00	2705.83	1299.25	<b>2.08</b>	972.76	972.76	33.38	0.46
2003	23	100	498.0	5.37	2676.56	9.60	0.00	2933.51	1339.90	<b>2.19</b>	1054.62	2027.38	33.38	0.46
2004	24	100	513.0	5.29	2713.63	9.60	0.00	2974.13	1388.62	<b>2.14</b>	1069.22	3096.60	33.38	0.46
2005	25	100	513.0	5.29	2713.33	9.60	0.00	2973.81	1439.19	<b>2.07</b>	1069.10	4165.70	33.38	0.46
2006	26	100	542.0	5.23	2834.72	9.60	0.00	3106.86	1458.33	<b>2.13</b>	1116.93	5282.64	33.38	0.46
2007	27	100	542.0	5.19	2815.41	9.60	0.00	3085.69	1466.48	<b>2.10</b>	1109.32	6391.96	33.38	0.46
2008	28	100	579.0	5.09	2948.87	9.60	0.00	3231.96	1472.01	<b>2.20</b>	1161.91	7553.87	33.38	0.46
2009	29	100	579.0	5.13	2969.77	9.60	0.00	3254.86	1489.22	<b>2.19</b>	1170.14	8724.01	33.38	0.46
2010	30	100	598.5	5.08	3038.78	9.60	0.00	3330.50	1473.50	<b>2.26</b>	1197.34	9921.35	33.38	0.46
2011	31	100	618.0	4.97	3072.59	9.60	60.09	3427.65	1465.69	<b>2.34</b>	1232.26	11153.61	33.38	0.46
2012	32	100	618.0	4.88	3013.64	9.60	113.62	3416.57	1501.45	<b>2.28</b>	1228.28	12381.89	33.38	0.46
2013	33	100	664.0	4.83	3210.21	9.60	0.00	3518.39	1493.34	<b>2.36</b>	1264.88	13646.77	33.38	0.46
2014	34	100	710.0	4.81	3415.42	9.60	0.00	3743.30	1501.62	<b>2.49</b>	1345.74	14992.51	33.38	0.46
2015	35	100	710.0	4.81	3414.08	9.60	0.00	3741.84	1513.63	<b>2.47</b>	1345.21	16337.72	33.38	0.46
2016	36	100	710.0	4.80	3407.27	9.60	2.84	3737.21	1520.05	<b>2.46</b>	1343.55	17681.27	33.38	0.46
2017	37	100	757.0	4.81	3640.15	9.60	0.00	3989.60	1519.00	<b>2.63</b>	1434.29	19115.56	33.38	0.46
2018	38	100	757.0	4.74	3589.89	9.60	0.00	3934.52	1516.45	<b>2.59</b>	1414.48	20530.04	33.38	0.46
2019	39	100	800.0	4.79	3835.54	9.60	0.00	4203.75	1524.25	<b>2.76</b>	1511.27	22041.32	33.38	0.46
2020	40	100	800.0	4.52	3615.41	9.60	0.00	3962.49	1426.66	<b>2.78</b>	1424.54	23465.86	33.38	0.46
2021	41	100	830.0	4.56	3784.75	9.60	0.00	4148.08	1429.59	<b>2.90</b>	1491.26	24957.12	33.38	0.46
2022	42	100	830.0	4.61	3822.60	9.60	0.00	4189.56	1437.39	<b>2.91</b>	1506.17	26463.29	33.38	0.46
2023	43	100	830.0	4.66	3867.32	9.60	0.00	4238.58	1446.40	<b>2.93</b>	1523.80	27987.09	33.38	0.46
2024	44	100	890.0	4.71	4196.23	9.60	0.00	4599.07	1456.62	<b>3.16</b>	1653.39	29640.48	33.38	0.46
2025	45	100	925.0	4.77	4414.46	9.60	0.00	4838.25	1468.09	<b>3.30</b>	1739.38	31379.86	33.38	0.46
2026	46	100	972.0	4.83	4696.75	9.60	0.00	5147.64	1480.83	<b>3.48</b>	1850.61	33230.47	33.38	0.46
2027	47	100	972.0	4.89	4756.87	9.60	0.00	5213.52	1494.87	<b>3.49</b>	1874.29	35104.77	33.38	0.46
2028	48	100	972.0	4.96	4819.18	9.60	0.00	5281.82	1510.25	<b>3.50</b>	1898.85	37003.61	33.38	0.46
2029	49	100	972.0	5.02	4877.49	9.60	0.00	5345.73	1527.00	<b>3.50</b>	1920.46	38924.08	33.40	0.46
2030	50	100	972.0	5.08	4937.97	9.60	0.00	5412.02	1545.16	<b>3.50</b>	1941.46	40865.54	33.45	0.47
2031	51	100	972.0	5.14	5000.69	9.60	0.00	5480.75	1564.78	<b>3.50</b>	1961.74	42827.28	33.53	0.47
2032	52	100	972.0	5.21	5065.69	9.60	0.00	5552.00	1585.13	<b>3.50</b>	1981.22	44808.50	33.63	0.47
2033	53	100	972.0	5.28	5131.55	9.60	0.00	5624.18	1605.73	<b>3.50</b>	1999.36	46807.86	33.76	0.47
2034	54	100	972.0	5.35	5198.26	9.60	0.00	5697.29	1626.61	<b>3.50</b>	2016.14	48824.00	33.91	0.47
2035	55	100	972.0	5.42	5265.84	9.60	0.00	5771.36	1647.75	<b>3.50</b>	2031.52	50855.52	34.09	0.47
2036	56	100	972.0	5.49	5334.29	9.60	0.00	5846.38	1669.17	<b>3.50</b>	2045.46	52900.98	34.30	0.48
2037	57	100	972.0	5.56	5403.64	9.60	0.00	5922.39	1690.87	<b>3.50</b>	2057.93	54958.91	34.53	0.48
2038	58	100	972.0	5.63	5473.89	9.60	0.00	5999.38	1712.85	<b>3.50</b>	2068.90	57027.81	34.80	0.48
2039	59	100	972.0	5.70	5545.05	9.60	0.00	6077.37	1735.12	<b>3.50</b>	2078.36	59106.17	35.09	0.49
2040	60	100	972.0	5.78	5617.13	9.60	0.00	6156.38	1757.68	<b>3.50</b>	2086.27	61192.43	35.41	0.49
2041	61	100	972.0	5.85	5690.15	9.60	0.00	6236.41	1780.53	<b>3.50</b>	2092.62	63285.05	35.76	0.50
2042	62	100	972.0	5.93	5764.13	9.60	0.00	6317.48	1803.67	<b>3.50</b>	2097.39	65382.44	36.14	0.50
2043	63	100	972.0	6.01	5839.06	9.60	0.00	6399.61	1827.12	<b>3.50</b>	2100.58	67483.02	36.56	0.51
2044	64	100	972.0	6.09	5914.97	9.60	0.00	6482.80	1850.87	<b>3.50</b>	2102.18	69585.20	37.01	0.52
2045	65	100	972.0	6.16	5991.86	9.60	0.00	6567.08	1874.94	<b>3.50</b>	2102.18	71687.38	37.49	0.52
2046	66	100	972.0	6.24	6069.76	9.60	0.00	6652.45	1899.31	<b>3.50</b>	2102.18	73789.55	37.97	0.53
2047	67	100	972.0	6.33	6148.66	9.60	0.00	6738.93	1924.00	<b>3.50</b>	2102.18	75891.73	38.47	0.54

## 10.3 Génération 1990 (début en 2012)

Professeur agrégé / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

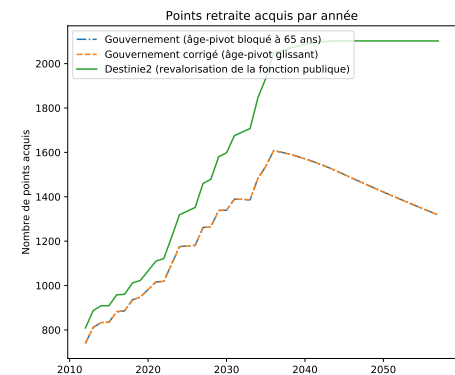
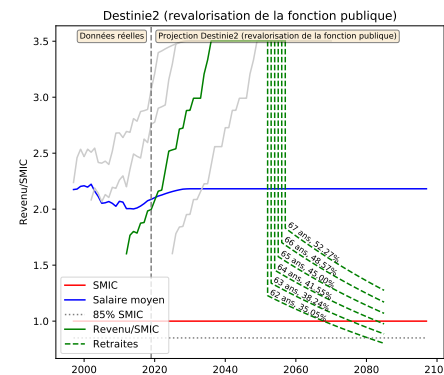
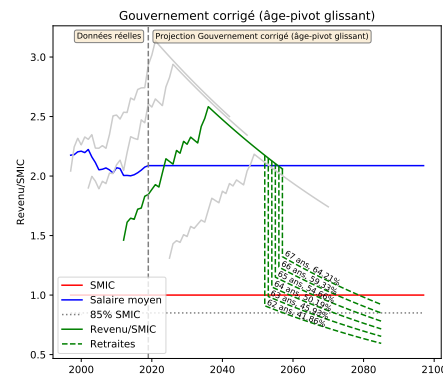
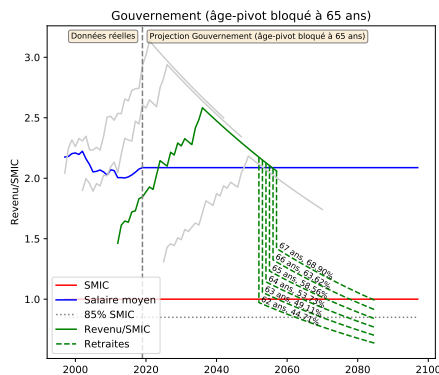
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	2269.42	44.71	2334.36	0.97	0.88	0.82	0.77	0.72	0.68
2053	63	95.35%	65 ans 0 mois	-10.00%	2497.87	49.11	2364.71	1.06	0.96	0.90	0.85	0.80	0.75
2054	64	97.67%	65 ans 0 mois	-5.00%	2738.31	53.73	2395.45	1.14	1.06	0.99	0.93	0.87	0.82
2055	65	100.00%	65 ans 0 mois	0.00%	2991.00	58.56	2426.59	1.23	1.16	1.08	1.02	0.95	0.89
2056	66	100.00%	65 ans 0 mois	5.00%	3256.18	63.62	2458.13	1.32	1.26	1.18	1.11	1.04	0.97
2057	67	100.00%	65 ans 0 mois	10.00%	3534.12	68.90	2490.09	1.42	1.37	1.28	1.20	1.12	1.05

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	2124.80	41.86	2334.36	0.91	0.82	0.77	0.72	0.68	0.63
2053	63	95.35%	66 ans 2 mois	-15.83%	2335.97	45.93	2364.71	0.99	0.90	0.85	0.79	0.74	0.70
2054	64	97.67%	66 ans 3 mois	-11.25%	2558.16	50.19	2395.45	1.07	0.99	0.93	0.87	0.81	0.76
2055	65	100.00%	66 ans 4 mois	-6.67%	2791.60	54.66	2426.59	1.15	1.08	1.01	0.95	0.89	0.83
2056	66	100.00%	66 ans 5 mois	-2.08%	3036.52	59.33	2458.13	1.24	1.17	1.10	1.03	0.97	0.91
2057	67	100.00%	66 ans 6 mois	2.50%	3293.15	64.21	2490.09	1.32	1.27	1.19	1.12	1.05	0.98

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	2539.78	35.33	2052.36	1.24	1.12	1.05	0.98	0.92	0.86
2053	63	95.35%	66 ans 2 mois	-15.83%	2806.28	38.54	2079.04	1.35	1.23	1.16	1.08	1.02	0.95
2054	64	97.67%	66 ans 3 mois	-11.25%	3088.69	41.87	2106.06	1.47	1.36	1.27	1.19	1.12	1.05
2055	65	100.00%	66 ans 4 mois	-6.67%	3387.51	45.33	2133.44	1.59	1.49	1.40	1.31	1.23	1.15
2056	66	100.00%	66 ans 5 mois	-2.08%	3703.23	48.92	2161.18	1.71	1.63	1.53	1.43	1.34	1.26
2057	67	100.00%	66 ans 6 mois	2.50%	4036.37	52.64	2189.27	1.84	1.77	1.66	1.56	1.46	1.37



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	450.0	4.88	2194.40	0.00	0.00	2194.40	1501.45	<b>1.46</b>	739.54	739.54	35.61	0.50
2013	23	100	498.0	4.83	2407.66	0.00	0.00	2407.66	1493.34	<b>1.61</b>	811.41	1550.95	35.61	0.50
2014	24	100	513.0	4.81	2467.76	0.17	0.00	2471.96	1501.62	<b>1.65</b>	833.08	2384.03	35.61	0.50
2015	25	100	513.0	4.81	2466.80	0.40	0.00	2476.66	1513.63	<b>1.64</b>	834.67	3218.69	35.61	0.50
2016	26	100	542.0	4.80	2601.04	0.63	0.00	2617.43	1520.05	<b>1.72</b>	882.11	4100.80	35.61	0.50
2017	27	100	542.0	4.81	2606.29	0.86	0.00	2628.70	1519.00	<b>1.73</b>	885.90	4986.70	35.61	0.50
2018	28	100	579.0	4.74	2745.77	1.09	0.00	2775.70	1516.45	<b>1.83</b>	935.44	5922.15	35.61	0.50
2019	29	100	579.0	4.79	2775.97	1.32	0.00	2812.61	1524.25	<b>1.85</b>	947.88	6870.03	35.61	0.50
2020	30	100	598.5	4.79	2869.46	1.55	0.00	2913.94	1544.07	<b>1.89</b>	982.03	7852.06	35.61	0.50
2021	31	100	618.0	4.79	2962.95	1.78	0.00	3015.69	1564.14	<b>1.93</b>	1016.33	8868.39	35.61	0.50
2022	32	100	618.0	4.79	2962.95	2.01	0.00	3022.51	1584.47	<b>1.91</b>	1018.62	9887.01	35.61	0.50
2023	33	100	664.0	4.79	3183.50	2.24	0.00	3254.81	1605.07	<b>2.03</b>	1096.91	10983.92	35.61	0.50
2024	34	100	710.0	4.79	3404.04	2.47	0.00	3488.12	1625.94	<b>2.15</b>	1175.54	12159.46	35.61	0.50
2025	35	100	710.0	4.79	3404.04	2.70	0.00	3495.95	1647.07	<b>2.12</b>	1178.18	13337.64	35.61	0.50
2026	36	100	710.0	4.79	3404.04	2.93	0.00	3503.78	1668.49	<b>2.10</b>	1180.82	14518.45	35.61	0.50
2027	37	100	757.0	4.79	3629.38	3.16	0.00	3744.07	1690.18	<b>2.22</b>	1261.80	15780.25	35.61	0.50
2028	38	100	757.0	4.79	3629.38	3.39	0.00	3752.41	1712.15	<b>2.19</b>	1264.61	17044.86	35.61	0.50
2029	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	1734.41	<b>2.29</b>	1338.40	18383.26	35.63	0.50
2030	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	1756.95	<b>2.27</b>	1339.33	19722.59	35.69	0.50
2031	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	1779.79	<b>2.33</b>	1389.46	21112.05	35.77	0.50
2032	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	1802.93	<b>2.30</b>	1388.31	22500.36	35.88	0.50
2033	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	1826.37	<b>2.28</b>	1386.09	23886.46	36.02	0.50
2034	44	100	890.0	4.79	4267.04	4.77	0.00	4470.57	1850.11	<b>2.42</b>	1482.79	25369.25	36.18	0.50
2035	45	100	925.0	4.79	4434.84	5.00	0.00	4656.58	1874.16	<b>2.48</b>	1536.29	26905.54	36.37	0.51
2036	46	100	972.0	4.79	4660.18	5.23	0.00	4903.91	1898.53	<b>2.58</b>	1608.08	28513.62	36.59	0.51
2037	47	100	972.0	4.79	4660.18	5.46	0.00	4914.62	1923.21	<b>2.56</b>	1600.62	30114.24	36.85	0.51
2038	48	100	972.0	4.79	4660.18	5.69	0.00	4925.34	1948.21	<b>2.53</b>	1591.97	31706.21	37.13	0.52
2039	49	100	972.0	4.79	4660.18	5.92	0.00	4936.06	1973.54	<b>2.50</b>	1582.15	33288.36	37.44	0.52
2040	50	100	972.0	4.79	4660.18	6.15	0.00	4946.78	1999.19	<b>2.47</b>	1571.20	34859.55	37.78	0.53
2041	51	100	972.0	4.79	4660.18	6.38	0.00	4957.50	2025.18	<b>2.45</b>	1559.13	36418.68	38.16	0.53
2042	52	100	972.0	4.79	4660.18	6.61	0.00	4968.22	2051.51	<b>2.42</b>	1545.96	37964.64	38.56	0.54
2043	53	100	972.0	4.79	4660.18	6.84	0.00	4978.93	2078.18	<b>2.40</b>	1531.74	39496.39	39.01	0.54
2044	54	100	972.0	4.79	4660.18	7.07	0.00	4989.65	2105.20	<b>2.37</b>	1516.49	41012.88	39.48	0.55
2045	55	100	972.0	4.79	4660.18	7.30	0.00	5000.37	2132.56	<b>2.34</b>	1500.25	42513.13	40.00	0.56
2046	56	100	972.0	4.79	4660.18	7.53	0.00	5011.09	2160.29	<b>2.32</b>	1484.17	43997.30	40.52	0.56
2047	57	100	972.0	4.79	4660.18	7.76	0.00	5021.81	2188.37	<b>2.29</b>	1468.26	45465.55	41.04	0.57
2048	58	100	972.0	4.79	4660.18	7.99	0.00	5032.53	2216.82	<b>2.27</b>	1452.51	46918.06	41.58	0.58
2049	59	100	972.0	4.79	4660.18	8.22	0.00	5043.24	2245.64	<b>2.25</b>	1436.92	48354.98	42.12	0.59
2050	60	100	972.0	4.79	4660.18	8.45	0.00	5053.96	2274.83	<b>2.22</b>	1421.50	49776.48	42.66	0.59
2051	61	100	972.0	4.79	4660.18	8.68	0.00	5064.68	2304.40	<b>2.20</b>	1406.23	51182.70	43.22	0.60
2052	62	100	972.0	4.79	4660.18	8.91	0.00	5075.40	2334.36	<b>2.17</b>	1391.12	52573.83	43.78	0.61
2053	63	100	972.0	4.79	4660.18	9.14	0.00	5086.12	2364.71	<b>2.15</b>	1376.17	53949.99	44.35	0.62
2054	64	100	972.0	4.79	4660.18	9.37	0.00	5096.84	2395.45	<b>2.13</b>	1361.37	55311.36	44.93	0.63
2055	65	100	972.0	4.79	4660.18	9.60	0.00	5107.56	2426.59	<b>2.10</b>	1346.73	56658.09	45.51	0.63
2056	66	100	972.0	4.79	4660.18	9.83	0.00	5118.27	2458.13	<b>2.08</b>	1332.23	57990.32	46.10	0.64
2057	67	100	972.0	4.79	4660.18	10.06	0.00	5128.99	2490.09	<b>2.06</b>	1317.89	59308.21	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	450.0	4.88	2194.40	0.00	0.00	2194.40	1501.45	<b>1.46</b>	739.54	739.54	35.61	0.50
2013	23	100	498.0	4.83	2407.66	0.00	0.00	2407.66	1493.34	<b>1.61</b>	811.41	1550.95	35.61	0.50
2014	24	100	513.0	4.81	2467.76	0.17	0.00	2471.96	1501.62	<b>1.65</b>	833.08	2384.03	35.61	0.50
2015	25	100	513.0	4.81	2466.80	0.40	0.00	2476.66	1513.63	<b>1.64</b>	834.67	3218.69	35.61	0.50
2016	26	100	542.0	4.80	2601.04	0.63	0.00	2617.43	1520.05	<b>1.72</b>	882.11	4100.80	35.61	0.50
2017	27	100	542.0	4.81	2606.29	0.86	0.00	2628.70	1519.00	<b>1.73</b>	885.90	4986.70	35.61	0.50
2018	28	100	579.0	4.74	2745.77	1.09	0.00	2775.70	1516.45	<b>1.83</b>	935.44	5922.15	35.61	0.50
2019	29	100	579.0	4.79	2775.97	1.32	0.00	2812.61	1524.25	<b>1.85</b>	947.88	6870.03	35.61	0.50
2020	30	100	598.5	4.79	2869.46	1.55	0.00	2913.94	1544.07	<b>1.89</b>	982.03	7852.06	35.61	0.50
2021	31	100	618.0	4.79	2962.95	1.78	0.00	3015.69	1564.14	<b>1.93</b>	1016.33	8868.39	35.61	0.50
2022	32	100	618.0	4.79	2962.95	2.01	0.00	3022.51	1584.47	<b>1.91</b>	1018.62	9887.01	35.61	0.50
2023	33	100	664.0	4.79	3183.50	2.24	0.00	3254.81	1605.07	<b>2.03</b>	1096.91	10983.92	35.61	0.50
2024	34	100	710.0	4.79	3404.04	2.47	0.00	3488.12	1625.94	<b>2.15</b>	1175.54	12159.46	35.61	0.50
2025	35	100	710.0	4.79	3404.04	2.70	0.00	3495.95	1647.07	<b>2.12</b>	1178.18	13337.64	35.61	0.50
2026	36	100	710.0	4.79	3404.04	2.93	0.00	3503.78	1668.49	<b>2.10</b>	1180.82	14518.45	35.61	0.50
2027	37	100	757.0	4.79	3629.38	3.16	0.00	3744.07	1690.18	<b>2.22</b>	1261.80	15780.25	35.61	0.50
2028	38	100	757.0	4.79	3629.38	3.39	0.00	3752.41	1712.15	<b>2.19</b>	1264.61	17044.86	35.61	0.50
2029	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	1734.41	<b>2.29</b>	1338.40	18383.26	35.63	0.50
2030	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	1756.95	<b>2.27</b>	1339.33	19722.59	35.69	0.50
2031	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	1779.79	<b>2.33</b>	1389.46	21112.05	35.77	0.50
2032	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	1802.93	<b>2.30</b>	1388.31	22500.36	35.88	0.50
2033	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	1826.37	<b>2.28</b>	1386.09	23886.46	36.02	0.50
2034	44	100	890.0	4.79	4267.04	4.77	0.00	4470.57	1850.11	<b>2.42</b>	1482.79	25369.25	36.18	0.50
2035	45	100	925.0	4.79	4434.84	5.00	0.00	4656.58	1874.16	<b>2.48</b>	1536.29	26905.54	36.37	0.51
2036	46	100	972.0	4.79	4660.18	5.23	0.00	4903.91	1898.53	<b>2.58</b>	1608.08	28513.62	36.59	0.51
2037	47	100	972.0	4.79	4660.18	5.46	0.00	4914.62	1923.21	<b>2.56</b>	1600.62	30114.24	36.85	0.51
2038	48	100	972.0	4.79	4660.18	5.69	0.00	4925.34	1948.21	<b>2.53</b>	1591.97	31706.21	37.13	0.52
2039	49	100	972.0	4.79	4660.18	5.92	0.00	4936.06	1973.54	<b>2.50</b>	1582.15	33288.36	37.44	0.52
2040	50	100	972.0	4.79	4660.18	6.15	0.00	4946.78	1999.19	<b>2.47</b>	1571.20	34859.55	37.78	0.53
2041	51	100	972.0	4.79	4660.18	6.38	0.00	4957.50	2025.18	<b>2.45</b>	1559.13	36418.68	38.16	0.53
2042	52	100	972.0	4.79	4660.18	6.61	0.00	4968.22	2051.51	<b>2.42</b>	1545.96	37964.64	38.56	0.54
2043	53	100	972.0	4.79	4660.18	6.84	0.00	4978.93	2078.18	<b>2.40</b>	1531.74	39496.39	39.01	0.54
2044	54	100	972.0	4.79	4660.18	7.07	0.00	4989.65	2105.20	<b>2.37</b>	1516.49	41012.88	39.48	0.55
2045	55	100	972.0	4.79	4660.18	7.30	0.00	5000.37	2132.56	<b>2.34</b>	1500.25	42513.13	40.00	0.56
2046	56	100	972.0	4.79	4660.18	7.53	0.00	5011.09	2160.29	<b>2.32</b>	1484.17	43997.30	40.52	0.56
2047	57	100	972.0	4.79	4660.18	7.76	0.00	5021.81	2188.37	<b>2.29</b>	1468.26	45465.55	41.04	0.57
2048	58	100	972.0	4.79	4660.18	7.99	0.00	5032.53	2216.82	<b>2.27</b>	1452.51	46918.06	41.58	0.58
2049	59	100	972.0	4.79	4660.18	8.22	0.00	5043.24	2245.64	<b>2.25</b>	1436.92	48354.98	42.12	0.59
2050	60	100	972.0	4.79	4660.18	8.45	0.00	5053.96	2274.83	<b>2.22</b>	1421.50	49776.48	42.66	0.59
2051	61	100	972.0	4.79	4660.18	8.68	0.00	5064.68	2304.40	<b>2.20</b>	1406.23	51182.70	43.22	0.60
2052	62	100	972.0	4.79	4660.18	8.91	0.00	5075.40	2334.36	<b>2.17</b>	1391.12	52573.83	43.78	0.61
2053	63	100	972.0	4.79	4660.18	9.14	0.00	5086.12	2364.71	<b>2.15</b>	1376.17	53949.99	44.35	0.62
2054	64	100	972.0	4.79	4660.18	9.37	0.00	5096.84	2395.45	<b>2.13</b>	1361.37	55311.36	44.93	0.63
2055	65	100	972.0	4.79	4660.18	9.60	0.00	5107.56	2426.59	<b>2.10</b>	1346.73	56658.09	45.51	0.63
2056	66	100	972.0	4.79	4660.18	9.83	0.00	5118.27	2458.13	<b>2.08</b>	1332.23	57990.32	46.10	0.64
2057	67	100	972.0	4.79	4660.18	10.06	0.00	5128.99	2490.09	<b>2.06</b>	1317.89	59308.21	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	450.0	4.88	2194.40	9.60	0.00	2405.06	1501.45	<b>1.60</b>	864.63	864.63	33.38	0.46
2013	23	100	498.0	4.83	2407.66	9.60	0.00	2638.79	1493.34	<b>1.77</b>	948.66	1813.29	33.38	0.46
2014	24	100	513.0	4.81	2467.76	9.60	0.00	2704.67	1501.62	<b>1.80</b>	972.34	2785.64	33.38	0.46
2015	25	100	513.0	4.81	2466.80	9.60	0.00	2703.61	1513.63	<b>1.79</b>	971.96	3757.60	33.38	0.46
2016	26	100	542.0	4.80	2601.04	9.60	17.39	2868.13	1520.05	<b>1.89</b>	1031.11	4788.71	33.38	0.46
2017	27	100	542.0	4.81	2606.29	9.60	45.15	2901.64	1519.00	<b>1.91</b>	1043.16	5831.87	33.38	0.46
2018	28	100	579.0	4.74	2745.77	9.60	0.00	3009.36	1516.45	<b>1.98</b>	1081.88	6913.76	33.38	0.46
2019	29	100	579.0	4.79	2775.97	9.60	0.00	3042.46	1524.25	<b>2.00</b>	1093.78	8007.54	33.38	0.46
2020	30	100	598.5	4.52	2704.78	9.60	0.00	2964.44	1426.66	<b>2.08</b>	1065.73	9073.27	33.38	0.46
2021	31	100	618.0	4.56	2818.04	9.60	0.00	3088.57	1429.59	<b>2.16</b>	1110.36	10183.63	33.38	0.46
2022	32	100	618.0	4.61	2846.22	9.60	0.00	3119.46	1437.39	<b>2.17</b>	1121.46	11305.10	33.38	0.46
2023	33	100	664.0	4.66	3093.86	9.60	0.00	3390.87	1446.40	<b>2.34</b>	1219.04	12524.14	33.38	0.46
2024	34	100	710.0	4.71	3347.56	9.60	0.00	3668.92	1456.62	<b>2.52</b>	1319.00	13843.14	33.38	0.46
2025	35	100	710.0	4.77	3388.40	9.60	0.00	3713.68	1468.09	<b>2.53</b>	1335.09	15178.23	33.38	0.46
2026	36	100	710.0	4.83	3430.75	9.60	0.00	3760.10	1480.83	<b>2.54</b>	1351.78	16530.01	33.38	0.46
2027	37	100	757.0	4.89	3704.68	9.60	0.00	4060.33	1494.87	<b>2.72</b>	1459.71	17989.72	33.38	0.46
2028	38	100	757.0	4.96	3753.21	9.60	0.00	4113.52	1510.25	<b>2.72</b>	1478.83	19468.56	33.38	0.46
2029	39	100	800.0	5.02	4014.40	9.60	0.00	4399.78	1527.00	<b>2.88</b>	1580.63	21049.19	33.40	0.46
2030	40	100	800.0	5.08	4064.18	9.60	0.00	4454.34	1545.16	<b>2.88</b>	1597.91	22647.10	33.45	0.47
2031	41	100	830.0	5.14	4270.13	9.60	0.00	4680.07	1564.78	<b>2.99</b>	1675.15	24322.25	33.53	0.47
2032	42	100	830.0	5.21	4325.64	9.60	0.00	4740.91	1585.13	<b>2.99</b>	1691.78	26014.03	33.63	0.47
2033	43	100	830.0	5.28	4381.88	9.60	0.00	4802.54	1605.73	<b>2.99</b>	1707.27	27721.30	33.76	0.47
2034	44	100	890.0	5.35	4759.72	9.60	0.00	5216.66	1626.61	<b>3.21</b>	1846.06	29567.36	33.91	0.47
2035	45	100	925.0	5.42	5011.21	9.60	0.00	5492.29	1647.75	<b>3.33</b>	1933.29	31500.64	34.09	0.47
2036	46	100	972.0	5.49	5334.29	9.60	0.00	5846.38	1669.17	<b>3.50</b>	2045.46	33546.10	34.30	0.48
2037	47	100	972.0	5.56	5403.64	9.60	0.00	5922.39	1690.87	<b>3.50</b>	2057.93	35604.03	34.53	0.48
2038	48	100	972.0	5.63	5473.89	9.60	0.00	5999.38	1712.85	<b>3.50</b>	2068.90	37672.93	34.80	0.48
2039	49	100	972.0	5.70	5545.05	9.60	0.00	6077.37	1735.12	<b>3.50</b>	2078.36	39751.29	35.09	0.49
2040	50	100	972.0	5.78	5617.13	9.60	0.00	6156.38	1757.68	<b>3.50</b>	2086.27	41837.55	35.41	0.49
2041	51	100	972.0	5.85	5690.15	9.60	0.00	6236.41	1780.53	<b>3.50</b>	2092.62	43930.17	35.76	0.50
2042	52	100	972.0	5.93	5764.13	9.60	0.00	6317.48	1803.67	<b>3.50</b>	2097.39	46027.56	36.14	0.50
2043	53	100	972.0	6.01	5839.06	9.60	0.00	6399.61	1827.12	<b>3.50</b>	2100.58	48128.14	36.56	0.51
2044	54	100	972.0	6.09	5914.97	9.60	0.00	6482.80	1850.87	<b>3.50</b>	2102.18	50230.32	37.01	0.52
2045	55	100	972.0	6.16	5991.86	9.60	0.00	6567.08	1874.94	<b>3.50</b>	2102.18	52332.50	37.49	0.52
2046	56	100	972.0	6.24	6069.76	9.60	0.00	6652.45	1899.31	<b>3.50</b>	2102.18	54434.67	37.97	0.53
2047	57	100	972.0	6.33	6148.66	9.60	0.00	6738.93	1924.00	<b>3.50</b>	2102.18	56536.85	38.47	0.54
2048	58	100	972.0	6.41	6228.60	9.60	0.00	6826.54	1949.01	<b>3.50</b>	2102.18	58639.03	38.97	0.54
2049	59	100	972.0	6.49	6309.57	9.60	0.00	6915.29	1974.35	<b>3.50</b>	2102.18	60741.21	39.47	0.55
2050	60	100	972.0	6.58	6391.59	9.60	0.00	7005.18	2000.02	<b>3.50</b>	2102.18	62843.38	39.99	0.56
2051	61	100	972.0	6.66	6474.68	9.60	0.00	7096.25	2026.02	<b>3.50</b>	2102.18	64945.56	40.51	0.56
2052	62	100	972.0	6.75	6558.85	9.60	0.00	7188.50	2052.36	<b>3.50</b>	2102.18	67047.74	41.03	0.57
2053	63	100	972.0	6.84	6644.12	9.60	0.00	7281.95	2079.04	<b>3.50</b>	2102.18	69149.92	41.57	0.58
2054	64	100	972.0	6.92	6730.49	9.60	0.00	7376.62	2106.06	<b>3.50</b>	2102.18	71252.09	42.11	0.59
2055	65	100	972.0	7.01	6817.99	9.60	0.00	7472.52	2133.44	<b>3.50</b>	2102.18	73354.27	42.66	0.59
2056	66	100	972.0	7.11	6906.62	9.60	0.00	7569.66	2161.18	<b>3.50</b>	2102.18	75456.45	43.21	0.60
2057	67	100	972.0	7.20	6996.41	9.60	0.00	7668.06	2189.27	<b>3.50</b>	2102.18	77558.63	43.77	0.61

## 10.4 Génération 2003 (début en 2025)

Professeur agrégé / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

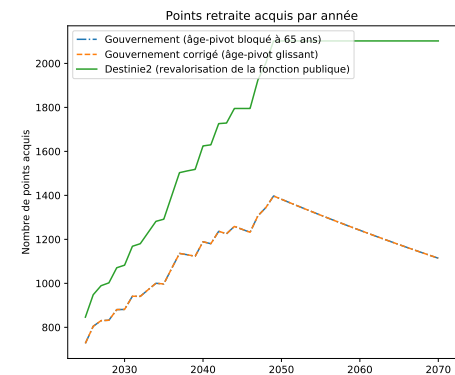
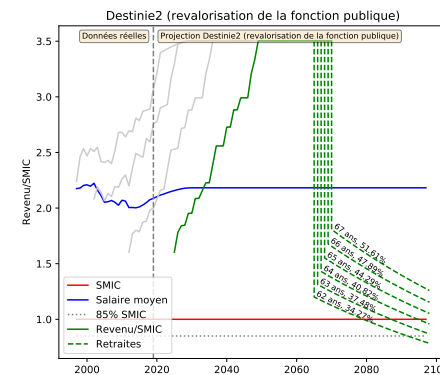
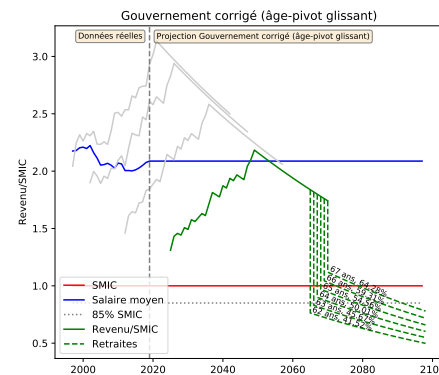
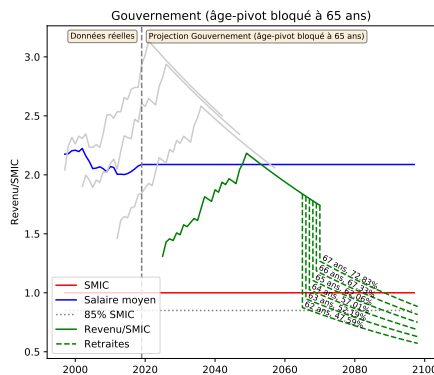
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	2415.39	<b>47.59</b>	2761.15	<b>0.87</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	2654.44	<b>52.19</b>	2797.05	<b>0.95</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	2905.73	<b>57.01</b>	2833.41	<b>1.03</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2068	65	100.00%	65 ans 0 mois	0.00%	3169.52	<b>62.06</b>	2870.25	<b>1.10</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2069	66	100.00%	65 ans 0 mois	5.00%	3446.06	<b>67.33</b>	2907.56	<b>1.19</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2070	67	100.00%	65 ans 0 mois	10.00%	3735.62	<b>72.83</b>	2945.36	<b>1.27</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.01</b>	<b>0.94</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2107.55	<b>41.52</b>	2761.15	<b>0.76</b>	<b>0.69</b>	<b>0.65</b>	<b>0.60</b>	<b>0.57</b>	<b>0.53</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2322.63	<b>45.67</b>	2797.05	<b>0.83</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.59</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2548.88	<b>50.01</b>	2833.41	<b>0.90</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2786.53	<b>54.56</b>	2870.25	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3035.82	<b>59.31</b>	2907.56	<b>1.04</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3296.97	<b>64.28</b>	2945.36	<b>1.12</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2913.74	<b>34.27</b>	2427.59	<b>1.20</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	3228.43	<b>37.48</b>	2459.15	<b>1.31</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.93</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	3561.95	<b>40.82</b>	2491.12	<b>1.43</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	3914.87	<b>44.29</b>	2523.50	<b>1.55</b>	<b>1.45</b>	<b>1.36</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	4287.80	<b>47.89</b>	2556.31	<b>1.68</b>	<b>1.59</b>	<b>1.49</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	4681.32	<b>51.61</b>	2589.54	<b>1.81</b>	<b>1.74</b>	<b>1.63</b>	<b>1.53</b>	<b>1.43</b>	<b>1.34</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	450.0	4.79	2157.49	0.00	0.00	2157.49	1647.07	<b>1.31</b>	727.10	727.10	35.61	0.50
2026	23	100	498.0	4.79	2387.62	0.00	0.00	2387.62	1668.49	<b>1.43</b>	804.66	1531.76	35.61	0.50
2027	24	100	513.0	4.79	2459.54	0.17	0.00	2463.72	1690.18	<b>1.46</b>	830.30	2362.06	35.61	0.50
2028	25	100	513.0	4.79	2459.54	0.40	0.00	2469.38	1712.15	<b>1.44</b>	832.21	3194.27	35.61	0.50
2029	26	100	542.0	4.79	2598.58	0.63	0.00	2614.95	1734.41	<b>1.51</b>	880.60	4074.87	35.63	0.50
2030	27	100	542.0	4.79	2598.58	0.86	0.00	2620.92	1756.95	<b>1.49</b>	881.27	4956.14	35.69	0.50
2031	28	100	579.0	4.79	2775.97	1.09	0.00	2806.23	1779.79	<b>1.58</b>	941.43	5897.58	35.77	0.50
2032	29	100	579.0	4.79	2775.97	1.32	0.00	2812.61	1802.93	<b>1.56</b>	940.71	6838.29	35.88	0.50
2033	30	100	598.5	4.79	2869.46	1.55	0.00	2913.94	1826.37	<b>1.60</b>	970.90	7809.19	36.02	0.50
2034	31	100	618.0	4.79	2962.95	1.78	0.00	3015.69	1850.11	<b>1.63</b>	1000.24	8809.43	36.18	0.50
2035	32	100	618.0	4.79	2962.95	2.01	0.00	3022.51	1874.16	<b>1.61</b>	997.18	9806.61	36.37	0.51
2036	33	100	664.0	4.79	3183.50	2.24	0.00	3254.81	1898.53	<b>1.71</b>	1067.31	10873.92	36.59	0.51
2037	34	100	710.0	4.79	3404.04	2.47	0.00	3488.12	1923.21	<b>1.81</b>	1136.03	12009.95	36.85	0.51
2038	35	100	710.0	4.79	3404.04	2.70	0.00	3495.95	1948.21	<b>1.79</b>	1129.96	13139.91	37.13	0.52
2039	36	100	710.0	4.79	3404.04	2.93	0.00	3503.78	1973.54	<b>1.78</b>	1123.06	14262.97	37.44	0.52
2040	37	100	757.0	4.79	3629.38	3.16	0.00	3744.07	1999.19	<b>1.87</b>	1189.19	15452.16	37.78	0.53
2041	38	100	757.0	4.79	3629.38	3.39	0.00	3752.41	2025.18	<b>1.85</b>	1180.13	16632.29	38.16	0.53
2042	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	2051.51	<b>1.94</b>	1236.71	17869.00	38.56	0.54
2043	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	2078.18	<b>1.92</b>	1225.41	19094.42	39.01	0.54
2044	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	2105.20	<b>1.97</b>	1258.79	20353.20	39.48	0.55
2045	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	2132.56	<b>1.95</b>	1245.38	21598.58	40.00	0.56
2046	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	2160.29	<b>1.93</b>	1232.11	22830.68	40.52	0.56
2047	44	100	890.0	4.79	4267.04	4.77	0.00	4470.57	2188.37	<b>2.04</b>	1307.09	24137.77	41.04	0.57
2048	45	100	925.0	4.79	4434.84	5.00	0.00	4656.58	2216.82	<b>2.10</b>	1344.00	25481.77	41.58	0.58
2049	46	100	972.0	4.79	4660.18	5.23	0.00	4903.91	2245.64	<b>2.18</b>	1397.22	26878.99	42.12	0.59
2050	47	100	972.0	4.79	4660.18	5.46	0.00	4914.62	2274.83	<b>2.16</b>	1382.30	28261.30	42.66	0.59
2051	48	100	972.0	4.79	4660.18	5.69	0.00	4925.34	2304.40	<b>2.14</b>	1367.54	29628.84	43.22	0.60
2052	49	100	972.0	4.79	4660.18	5.92	0.00	4936.06	2334.36	<b>2.11</b>	1352.93	30981.77	43.78	0.61
2053	50	100	972.0	4.79	4660.18	6.15	0.00	4946.78	2364.71	<b>2.09</b>	1338.47	32320.23	44.35	0.62
2054	51	100	972.0	4.79	4660.18	6.38	0.00	4957.50	2395.45	<b>2.07</b>	1324.15	33644.39	44.93	0.63
2055	52	100	972.0	4.79	4660.18	6.61	0.00	4968.22	2426.59	<b>2.05</b>	1309.99	34954.37	45.51	0.63
2056	53	100	972.0	4.79	4660.18	6.84	0.00	4978.93	2458.13	<b>2.03</b>	1295.96	36250.34	46.10	0.64
2057	54	100	972.0	4.79	4660.18	7.07	0.00	4989.65	2490.09	<b>2.00</b>	1282.09	37532.42	46.70	0.65
2058	55	100	972.0	4.79	4660.18	7.30	0.00	5000.37	2522.46	<b>1.98</b>	1268.35	38800.78	47.31	0.66
2059	56	100	972.0	4.79	4660.18	7.53	0.00	5011.09	2555.25	<b>1.96</b>	1254.76	40055.54	47.92	0.67
2060	57	100	972.0	4.79	4660.18	7.76	0.00	5021.81	2588.47	<b>1.94</b>	1241.31	41296.84	48.55	0.68
2061	58	100	972.0	4.79	4660.18	7.99	0.00	5032.53	2622.12	<b>1.92</b>	1227.99	42524.83	49.18	0.68
2062	59	100	972.0	4.79	4660.18	8.22	0.00	5043.24	2656.21	<b>1.90</b>	1214.81	43739.65	49.82	0.69
2063	60	100	972.0	4.79	4660.18	8.45	0.00	5053.96	2690.74	<b>1.88</b>	1201.77	44941.42	50.47	0.70
2064	61	100	972.0	4.79	4660.18	8.68	0.00	5064.68	2725.72	<b>1.86</b>	1188.87	46130.29	51.12	0.71
2065	62	100	972.0	4.79	4660.18	8.91	0.00	5075.40	2761.15	<b>1.84</b>	1176.09	47306.38	51.79	0.72
2066	63	100	972.0	4.79	4660.18	9.14	0.00	5086.12	2797.05	<b>1.82</b>	1163.45	48469.84	52.46	0.73
2067	64	100	972.0	4.79	4660.18	9.37	0.00	5096.84	2833.41	<b>1.80</b>	1150.94	49620.78	53.14	0.74
2068	65	100	972.0	4.79	4660.18	9.60	0.00	5107.56	2870.25	<b>1.78</b>	1138.56	50759.34	53.83	0.75
2069	66	100	972.0	4.79	4660.18	9.83	0.00	5118.27	2907.56	<b>1.76</b>	1126.31	51885.65	54.53	0.76
2070	67	100	972.0	4.79	4660.18	10.06	0.00	5128.99	2945.36	<b>1.74</b>	1114.18	52999.83	55.24	0.77



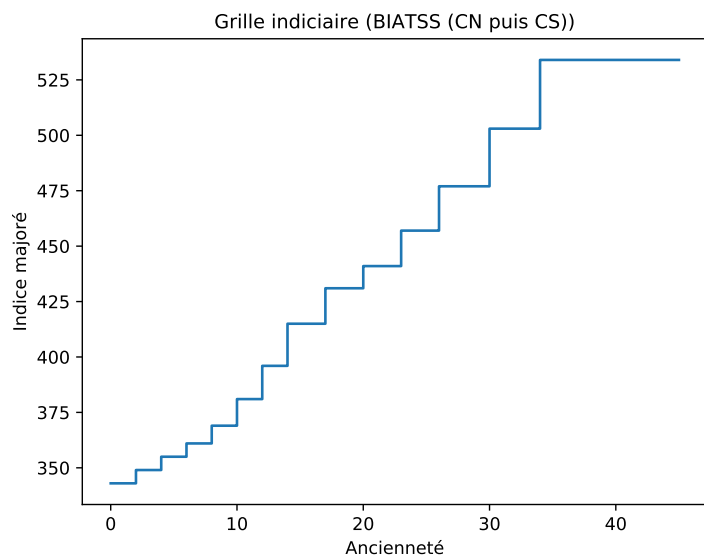
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	450.0	4.79	2157.49	0.00	0.00	2157.49	1647.07	<b>1.31</b>	727.10	727.10	35.61	0.50
2026	23	100	498.0	4.79	2387.62	0.00	0.00	2387.62	1668.49	<b>1.43</b>	804.66	1531.76	35.61	0.50
2027	24	100	513.0	4.79	2459.54	0.17	0.00	2463.72	1690.18	<b>1.46</b>	830.30	2362.06	35.61	0.50
2028	25	100	513.0	4.79	2459.54	0.40	0.00	2469.38	1712.15	<b>1.44</b>	832.21	3194.27	35.61	0.50
2029	26	100	542.0	4.79	2598.58	0.63	0.00	2614.95	1734.41	<b>1.51</b>	880.60	4074.87	35.63	0.50
2030	27	100	542.0	4.79	2598.58	0.86	0.00	2620.92	1756.95	<b>1.49</b>	881.27	4956.14	35.69	0.50
2031	28	100	579.0	4.79	2775.97	1.09	0.00	2806.23	1779.79	<b>1.58</b>	941.43	5897.58	35.77	0.50
2032	29	100	579.0	4.79	2775.97	1.32	0.00	2812.61	1802.93	<b>1.56</b>	940.71	6838.29	35.88	0.50
2033	30	100	598.5	4.79	2869.46	1.55	0.00	2913.94	1826.37	<b>1.60</b>	970.90	7809.19	36.02	0.50
2034	31	100	618.0	4.79	2962.95	1.78	0.00	3015.69	1850.11	<b>1.63</b>	1000.24	8809.43	36.18	0.50
2035	32	100	618.0	4.79	2962.95	2.01	0.00	3022.51	1874.16	<b>1.61</b>	997.18	9806.61	36.37	0.51
2036	33	100	664.0	4.79	3183.50	2.24	0.00	3254.81	1898.53	<b>1.71</b>	1067.31	10873.92	36.59	0.51
2037	34	100	710.0	4.79	3404.04	2.47	0.00	3488.12	1923.21	<b>1.81</b>	1136.03	12009.95	36.85	0.51
2038	35	100	710.0	4.79	3404.04	2.70	0.00	3495.95	1948.21	<b>1.79</b>	1129.96	13139.91	37.13	0.52
2039	36	100	710.0	4.79	3404.04	2.93	0.00	3503.78	1973.54	<b>1.78</b>	1123.06	14262.97	37.44	0.52
2040	37	100	757.0	4.79	3629.38	3.16	0.00	3744.07	1999.19	<b>1.87</b>	1189.19	15452.16	37.78	0.53
2041	38	100	757.0	4.79	3629.38	3.39	0.00	3752.41	2025.18	<b>1.85</b>	1180.13	16632.29	38.16	0.53
2042	39	100	800.0	4.79	3835.54	3.62	0.00	3974.38	2051.51	<b>1.94</b>	1236.71	17869.00	38.56	0.54
2043	40	100	800.0	4.79	3835.54	3.85	0.00	3983.21	2078.18	<b>1.92</b>	1225.41	19094.42	39.01	0.54
2044	41	100	830.0	4.79	3979.37	4.08	0.00	4141.73	2105.20	<b>1.97</b>	1258.79	20353.20	39.48	0.55
2045	42	100	830.0	4.79	3979.37	4.31	0.00	4150.88	2132.56	<b>1.95</b>	1245.38	21598.58	40.00	0.56
2046	43	100	830.0	4.79	3979.37	4.54	0.00	4160.03	2160.29	<b>1.93</b>	1232.11	22830.68	40.52	0.56
2047	44	100	890.0	4.79	4267.04	4.77	0.00	4470.57	2188.37	<b>2.04</b>	1307.09	24137.77	41.04	0.57
2048	45	100	925.0	4.79	4434.84	5.00	0.00	4656.58	2216.82	<b>2.10</b>	1344.00	25481.77	41.58	0.58
2049	46	100	972.0	4.79	4660.18	5.23	0.00	4903.91	2245.64	<b>2.18</b>	1397.22	26878.99	42.12	0.59
2050	47	100	972.0	4.79	4660.18	5.46	0.00	4914.62	2274.83	<b>2.16</b>	1382.30	28261.30	42.66	0.59
2051	48	100	972.0	4.79	4660.18	5.69	0.00	4925.34	2304.40	<b>2.14</b>	1367.54	29628.84	43.22	0.60
2052	49	100	972.0	4.79	4660.18	5.92	0.00	4936.06	2334.36	<b>2.11</b>	1352.93	30981.77	43.78	0.61
2053	50	100	972.0	4.79	4660.18	6.15	0.00	4946.78	2364.71	<b>2.09</b>	1338.47	32320.23	44.35	0.62
2054	51	100	972.0	4.79	4660.18	6.38	0.00	4957.50	2395.45	<b>2.07</b>	1324.15	33644.39	44.93	0.63
2055	52	100	972.0	4.79	4660.18	6.61	0.00	4968.22	2426.59	<b>2.05</b>	1309.99	34954.37	45.51	0.63
2056	53	100	972.0	4.79	4660.18	6.84	0.00	4978.93	2458.13	<b>2.03</b>	1295.96	36250.34	46.10	0.64
2057	54	100	972.0	4.79	4660.18	7.07	0.00	4989.65	2490.09	<b>2.00</b>	1282.09	37532.42	46.70	0.65
2058	55	100	972.0	4.79	4660.18	7.30	0.00	5000.37	2522.46	<b>1.98</b>	1268.35	38800.78	47.31	0.66
2059	56	100	972.0	4.79	4660.18	7.53	0.00	5011.09	2555.25	<b>1.96</b>	1254.76	40055.54	47.92	0.67
2060	57	100	972.0	4.79	4660.18	7.76	0.00	5021.81	2588.47	<b>1.94</b>	1241.31	41296.84	48.55	0.68
2061	58	100	972.0	4.79	4660.18	7.99	0.00	5032.53	2622.12	<b>1.92</b>	1227.99	42524.83	49.18	0.68
2062	59	100	972.0	4.79	4660.18	8.22	0.00	5043.24	2656.21	<b>1.90</b>	1214.81	43739.65	49.82	0.69
2063	60	100	972.0	4.79	4660.18	8.45	0.00	5053.96	2690.74	<b>1.88</b>	1201.77	44941.42	50.47	0.70
2064	61	100	972.0	4.79	4660.18	8.68	0.00	5064.68	2725.72	<b>1.86</b>	1188.87	46130.29	51.12	0.71
2065	62	100	972.0	4.79	4660.18	8.91	0.00	5075.40	2761.15	<b>1.84</b>	1176.09	47306.38	51.79	0.72
2066	63	100	972.0	4.79	4660.18	9.14	0.00	5086.12	2797.05	<b>1.82</b>	1163.45	48469.84	52.46	0.73
2067	64	100	972.0	4.79	4660.18	9.37	0.00	5096.84	2833.41	<b>1.80</b>	1150.94	49620.78	53.14	0.74
2068	65	100	972.0	4.79	4660.18	9.60	0.00	5107.56	2870.25	<b>1.78</b>	1138.56	50759.34	53.83	0.75
2069	66	100	972.0	4.79	4660.18	9.83	0.00	5118.27	2907.56	<b>1.76</b>	1126.31	51885.65	54.53	0.76
2070	67	100	972.0	4.79	4660.18	10.06	0.00	5128.99	2945.36	<b>1.74</b>	1114.18	52999.83	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	450.0	4.77	2147.58	9.60	0.00	2353.74	1468.09	<b>1.60</b>	846.18	846.18	33.38	0.46
2026	23	100	498.0	4.83	2406.36	9.60	0.00	2637.37	1480.83	<b>1.78</b>	948.15	1794.34	33.38	0.46
2027	24	100	513.0	4.89	2510.57	9.60	0.00	2751.58	1494.87	<b>1.84</b>	989.21	2783.55	33.38	0.46
2028	25	100	513.0	4.96	2543.46	9.60	0.00	2787.63	1510.25	<b>1.85</b>	1002.17	3785.72	33.38	0.46
2029	26	100	542.0	5.02	2719.75	9.60	0.00	2980.85	1527.00	<b>1.95</b>	1070.88	4856.59	33.40	0.46
2030	27	100	542.0	5.08	2753.48	9.60	0.00	3017.81	1545.16	<b>1.95</b>	1082.58	5939.18	33.45	0.47
2031	28	100	579.0	5.14	2978.80	9.60	0.00	3264.77	1564.78	<b>2.09</b>	1168.57	7107.75	33.53	0.47
2032	29	100	579.0	5.21	3017.53	9.60	0.00	3307.21	1585.13	<b>2.09</b>	1180.17	8287.91	33.63	0.47
2033	30	100	598.5	5.28	3159.70	9.60	0.00	3463.04	1605.73	<b>2.16</b>	1231.09	9519.00	33.76	0.47
2034	31	100	618.0	5.35	3305.07	9.60	0.00	3622.35	1626.61	<b>2.23</b>	1281.87	10800.87	33.91	0.47
2035	32	100	618.0	5.42	3348.03	9.60	0.00	3669.44	1647.75	<b>2.23</b>	1291.64	12092.52	34.09	0.47
2036	33	100	664.0	5.49	3644.00	9.60	0.00	3993.83	1669.17	<b>2.39</b>	1397.31	13489.83	34.30	0.48
2037	34	100	710.0	5.56	3947.10	9.60	0.00	4326.02	1690.87	<b>2.56</b>	1503.22	14993.04	34.53	0.48
2038	35	100	710.0	5.63	3998.41	9.60	0.00	4382.26	1712.85	<b>2.56</b>	1511.24	16504.28	34.80	0.48
2039	36	100	710.0	5.70	4050.39	9.60	0.00	4439.23	1735.12	<b>2.56</b>	1518.14	18022.42	35.09	0.49
2040	37	100	757.0	5.78	4374.66	9.60	0.00	4794.63	1757.68	<b>2.73</b>	1624.80	19647.22	35.41	0.49
2041	38	100	757.0	5.85	4431.53	9.60	0.00	4856.96	1780.53	<b>2.73</b>	1629.74	21276.96	35.76	0.50
2042	39	100	800.0	5.93	4744.14	9.60	0.00	5199.57	1803.67	<b>2.88</b>	1726.25	23003.21	36.14	0.50
2043	40	100	800.0	6.01	4805.81	9.60	0.00	5267.17	1827.12	<b>2.88</b>	1728.87	24732.08	36.56	0.51
2044	41	100	830.0	6.09	5050.85	9.60	0.00	5535.73	1850.87	<b>2.99</b>	1795.07	26527.15	37.01	0.52
2045	42	100	830.0	6.16	5116.51	9.60	0.00	5607.69	1874.94	<b>2.99</b>	1795.07	28322.22	37.49	0.52
2046	43	100	830.0	6.24	5183.02	9.60	0.00	5680.59	1899.31	<b>2.99</b>	1795.07	30117.29	37.97	0.53
2047	44	100	890.0	6.33	5629.95	9.60	0.00	6170.42	1924.00	<b>3.21</b>	1924.83	32042.12	38.47	0.54
2048	45	100	925.0	6.41	5927.42	9.60	0.00	6496.45	1949.01	<b>3.33</b>	2000.53	34042.65	38.97	0.54
2049	46	100	972.0	6.49	6309.57	9.60	0.00	6915.29	1974.35	<b>3.50</b>	2102.18	36144.83	39.47	0.55
2050	47	100	972.0	6.58	6391.59	9.60	0.00	7005.18	2000.02	<b>3.50</b>	2102.18	38247.01	39.99	0.56
2051	48	100	972.0	6.66	6474.68	9.60	0.00	7096.25	2026.02	<b>3.50</b>	2102.18	40349.18	40.51	0.56
2052	49	100	972.0	6.75	6558.85	9.60	0.00	7188.50	2052.36	<b>3.50</b>	2102.18	42451.36	41.03	0.57
2053	50	100	972.0	6.84	6644.12	9.60	0.00	7281.95	2079.04	<b>3.50</b>	2102.18	44553.54	41.57	0.58
2054	51	100	972.0	6.92	6730.49	9.60	0.00	7376.62	2106.06	<b>3.50</b>	2102.18	46655.72	42.11	0.59
2055	52	100	972.0	7.01	6817.99	9.60	0.00	7472.52	2133.44	<b>3.50</b>	2102.18	48757.89	42.66	0.59
2056	53	100	972.0	7.11	6906.62	9.60	0.00	7569.66	2161.18	<b>3.50</b>	2102.18	50860.07	43.21	0.60
2057	54	100	972.0	7.20	6996.41	9.60	0.00	7668.06	2189.27	<b>3.50</b>	2102.18	52962.25	43.77	0.61
2058	55	100	972.0	7.29	7087.36	9.60	0.00	7767.75	2217.73	<b>3.50</b>	2102.18	55064.43	44.34	0.62
2059	56	100	972.0	7.39	7179.50	9.60	0.00	7868.73	2246.56	<b>3.50</b>	2102.18	57166.60	44.92	0.63
2060	57	100	972.0	7.48	7272.83	9.60	0.00	7971.02	2275.77	<b>3.50</b>	2102.18	59268.78	45.50	0.63
2061	58	100	972.0	7.58	7367.38	9.60	0.00	8074.65	2305.35	<b>3.50</b>	2102.18	61370.96	46.09	0.64
2062	59	100	972.0	7.68	7463.15	9.60	0.00	8179.62	2335.32	<b>3.50</b>	2102.18	63473.14	46.69	0.65
2063	60	100	972.0	7.78	7560.17	9.60	0.00	8285.95	2365.68	<b>3.50</b>	2102.18	65575.31	47.30	0.66
2064	61	100	972.0	7.88	7658.46	9.60	0.00	8393.67	2396.44	<b>3.50</b>	2102.18	67677.49	47.91	0.67
2065	62	100	972.0	7.98	7758.02	9.60	0.00	8502.79	2427.59	<b>3.50</b>	2102.18	69779.67	48.54	0.68
2066	63	100	972.0	8.09	7858.87	9.60	0.00	8613.32	2459.15	<b>3.50</b>	2102.18	71881.84	49.17	0.68
2067	64	100	972.0	8.19	7961.04	9.60	0.00	8725.30	2491.12	<b>3.50</b>	2102.18	73984.02	49.81	0.69
2068	65	100	972.0	8.30	8064.53	9.60	0.00	8838.72	2523.50	<b>3.50</b>	2102.18	76086.20	50.45	0.70
2069	66	100	972.0	8.40	8169.37	9.60	0.00	8953.63	2556.31	<b>3.50</b>	2102.18	78188.38	51.11	0.71
2070	67	100	972.0	8.51	8275.57	9.60	0.00	9070.03	2589.54	<b>3.50</b>	2102.18	80290.55	51.78	0.72

# BIATSS (CN puis CS)



Indice majoré	Durée (années)
343	2.00
349	2.00
355	2.00
361	2.00
369	2.00
381	2.00
396	2.00
415	3.00
431	3.00
441	3.00
457	3.00
477	4.00
503	4.00
534	

Début de carrière à 22 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

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[Retourner à la liste des métiers](#)

## 11.1 Génération 1975 (début en 1997)

BIATSS (CN puis CS) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

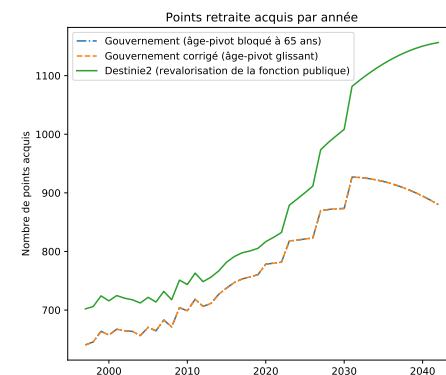
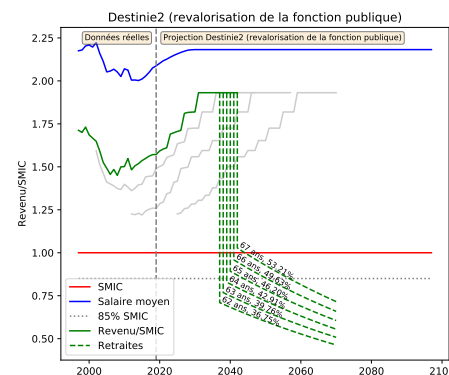
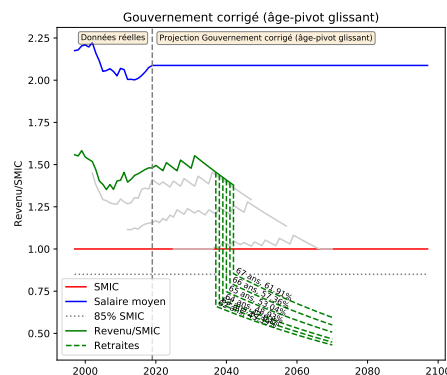
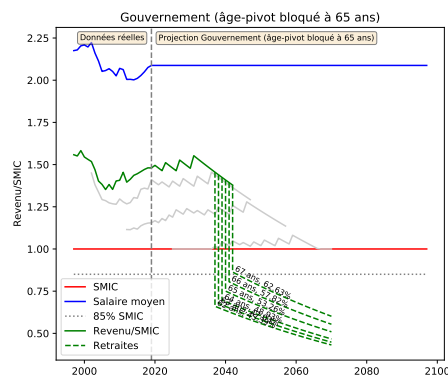
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>45.39</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>47.03</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1375.09	<b>48.93</b>	1973.54	<b>0.70</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 0 mois	0.00%	1499.93	<b>53.26</b>	1999.19	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>
2041	66	100.00%	65 ans 0 mois	5.00%	1631.80	<b>57.82</b>	2025.18	<b>0.81</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2042	67	100.00%	65 ans 0 mois	10.00%	1771.09	<b>62.63</b>	2051.51	<b>0.86</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>45.39</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>47.03</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1375.09	<b>48.93</b>	1973.54	<b>0.70</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1493.68	<b>53.04</b>	1999.19	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1618.85	<b>57.36</b>	2025.18	<b>0.80</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1750.96	<b>61.91</b>	2051.51	<b>0.85</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1242.22	<b>38.04</b>	1690.87	<b>0.73</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1360.16	<b>41.12</b>	1712.85	<b>0.79</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1485.42	<b>44.33</b>	1735.12	<b>0.86</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1618.40	<b>47.68</b>	1757.68	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1759.55	<b>51.17</b>	1780.53	<b>0.99</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1909.34	<b>54.81</b>	1803.67	<b>1.06</b>	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	343.0	5.53	1898.28	0.11	0.00	1900.37	1219.47	<b>1.56</b>	640.45	640.45	35.61	0.50
1998	23	100	343.0	5.57	1909.29	0.34	0.00	1915.78	1235.19	<b>1.55</b>	645.64	1286.09	35.61	0.50
1999	24	100	349.0	5.61	1958.40	0.57	0.00	1969.56	1244.33	<b>1.58</b>	663.77	1949.86	35.61	0.50
2000	25	100	349.0	5.55	1935.27	0.80	0.00	1950.75	1262.69	<b>1.54</b>	657.43	2607.28	35.61	0.50
2001	26	100	355.0	5.52	1959.78	1.03	0.00	1979.96	1293.24	<b>1.53</b>	667.27	3274.56	35.61	0.50
2002	27	100	355.0	5.49	1947.63	1.26	0.00	1972.17	1299.25	<b>1.52</b>	664.64	3939.20	35.61	0.50
2003	28	100	361.0	5.37	1940.24	1.49	0.00	1969.15	1339.90	<b>1.47</b>	663.63	4602.83	35.61	0.50
2004	29	100	361.0	5.29	1909.59	1.72	5.29	1947.72	1388.62	<b>1.40</b>	656.41	5259.23	35.61	0.50
2005	30	100	369.0	5.29	1951.70	1.95	0.00	1989.75	1439.19	<b>1.38</b>	670.57	5929.80	35.61	0.50
2006	31	100	369.0	5.23	1929.91	2.18	0.00	1971.99	1458.33	<b>1.35</b>	664.58	6594.39	35.61	0.50
2007	32	100	381.0	5.19	1979.10	2.41	0.00	2026.79	1466.48	<b>1.38</b>	683.05	7277.44	35.61	0.50
2008	33	100	381.0	5.09	1940.45	2.64	0.00	1991.68	1472.01	<b>1.35</b>	671.22	7948.66	35.61	0.50
2009	34	100	396.0	5.13	2031.14	2.87	0.00	2089.43	1489.22	<b>1.40</b>	704.16	8652.82	35.61	0.50
2010	35	100	396.0	5.08	2010.62	3.10	0.00	2072.95	1473.50	<b>1.41</b>	698.61	9351.43	35.61	0.50
2011	36	100	415.0	4.97	2063.31	3.33	0.00	2132.02	1465.69	<b>1.45</b>	718.52	10069.95	35.61	0.50
2012	37	100	415.0	4.88	2023.72	3.56	0.00	2095.77	1501.45	<b>1.40</b>	706.30	10776.25	35.61	0.50
2013	38	100	415.0	4.83	2006.38	3.79	27.67	2110.09	1493.34	<b>1.41</b>	711.13	11487.37	35.61	0.50
2014	39	100	431.0	4.81	2073.30	4.02	0.00	2156.65	1501.62	<b>1.44</b>	726.82	12214.19	35.61	0.50
2015	40	100	431.0	4.81	2072.49	4.25	27.81	2188.38	1513.63	<b>1.45</b>	737.51	12951.70	35.61	0.50
2016	41	100	431.0	4.80	2068.36	4.48	55.68	2216.70	1520.05	<b>1.46</b>	747.05	13698.76	35.61	0.50
2017	42	100	441.0	4.81	2120.61	4.71	14.18	2234.68	1519.00	<b>1.47</b>	753.11	14451.87	35.61	0.50
2018	43	100	441.0	4.74	2091.34	4.94	50.72	2245.37	1516.45	<b>1.48</b>	756.72	15208.59	35.61	0.50
2019	44	100	441.0	4.79	2114.34	5.17	32.32	2255.97	1524.25	<b>1.48</b>	760.29	15968.88	35.61	0.50
2020	45	100	457.0	4.79	2191.05	5.40	0.00	2309.37	1544.07	<b>1.50</b>	778.28	16747.16	35.61	0.50
2021	46	100	457.0	4.79	2191.05	5.63	0.00	2314.41	1564.14	<b>1.48</b>	779.98	17527.15	35.61	0.50
2022	47	100	457.0	4.79	2191.05	5.86	0.00	2319.45	1584.47	<b>1.46</b>	781.68	18308.83	35.61	0.50
2023	48	100	477.0	4.79	2286.94	6.09	0.00	2426.21	1605.07	<b>1.51</b>	817.66	19126.49	35.61	0.50
2024	49	100	477.0	4.79	2286.94	6.32	0.00	2431.47	1625.94	<b>1.50</b>	819.44	19945.93	35.61	0.50
2025	50	100	477.0	4.79	2286.94	6.55	0.00	2436.73	1647.07	<b>1.48</b>	821.21	20767.14	35.61	0.50
2026	51	100	477.0	4.79	2286.94	6.78	0.00	2441.99	1668.49	<b>1.46</b>	822.98	21590.12	35.61	0.50
2027	52	100	503.0	4.79	2411.59	7.01	0.00	2580.65	1690.18	<b>1.53</b>	869.71	22459.83	35.61	0.50
2028	53	100	503.0	4.79	2411.59	7.24	0.00	2586.19	1712.15	<b>1.51</b>	871.58	23331.41	35.61	0.50
2029	54	100	503.0	4.79	2411.59	7.47	0.00	2591.74	1734.41	<b>1.49</b>	872.78	24204.19	35.63	0.50
2030	55	100	503.0	4.79	2411.59	7.70	0.00	2597.29	1756.95	<b>1.48</b>	873.32	25077.51	35.69	0.50
2031	56	100	534.0	4.79	2560.22	7.93	0.00	2763.25	1779.79	<b>1.55</b>	927.01	26004.53	35.77	0.50
2032	57	100	534.0	4.79	2560.22	8.16	0.00	2769.14	1802.93	<b>1.54</b>	926.17	26930.70	35.88	0.50
2033	58	100	534.0	4.79	2560.22	8.39	0.00	2775.02	1826.37	<b>1.52</b>	924.62	27855.31	36.02	0.50
2034	59	100	534.0	4.79	2560.22	8.62	0.00	2780.91	1850.11	<b>1.50</b>	922.37	28777.68	36.18	0.50
2035	60	100	534.0	4.79	2560.22	8.85	0.00	2786.80	1874.16	<b>1.49</b>	919.42	29697.10	36.37	0.51
2036	61	100	534.0	4.79	2560.22	9.08	0.00	2792.69	1898.53	<b>1.47</b>	915.78	30612.87	36.59	0.51
2037	62	100	534.0	4.79	2560.22	9.31	0.00	2798.58	1923.21	<b>1.46</b>	911.45	31524.33	36.85	0.51
2038	63	100	534.0	4.79	2560.22	9.54	0.00	2804.47	1948.21	<b>1.44</b>	906.46	32430.79	37.13	0.52
2039	64	100	534.0	4.79	2560.22	9.77	0.00	2810.36	1973.54	<b>1.42</b>	900.80	33331.59	37.44	0.52
2040	65	100	534.0	4.79	2560.22	10.00	0.00	2816.24	1999.19	<b>1.41</b>	894.50	34226.08	37.78	0.53
2041	66	100	534.0	4.79	2560.22	10.23	0.00	2822.13	2025.18	<b>1.39</b>	887.56	35113.64	38.16	0.53
2042	67	100	534.0	4.79	2560.22	10.46	0.00	2828.02	2051.51	<b>1.38</b>	880.00	35993.64	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	343.0	5.53	1898.28	0.11	0.00	1900.37	1219.47	<b>1.56</b>	640.45	640.45	35.61	0.50
1998	23	100	343.0	5.57	1909.29	0.34	0.00	1915.78	1235.19	<b>1.55</b>	645.64	1286.09	35.61	0.50
1999	24	100	349.0	5.61	1958.40	0.57	0.00	1969.56	1244.33	<b>1.58</b>	663.77	1949.86	35.61	0.50
2000	25	100	349.0	5.55	1935.27	0.80	0.00	1950.75	1262.69	<b>1.54</b>	657.43	2607.28	35.61	0.50
2001	26	100	355.0	5.52	1959.78	1.03	0.00	1979.96	1293.24	<b>1.53</b>	667.27	3274.56	35.61	0.50
2002	27	100	355.0	5.49	1947.63	1.26	0.00	1972.17	1299.25	<b>1.52</b>	664.64	3939.20	35.61	0.50
2003	28	100	361.0	5.37	1940.24	1.49	0.00	1969.15	1339.90	<b>1.47</b>	663.63	4602.83	35.61	0.50
2004	29	100	361.0	5.29	1909.59	1.72	5.29	1947.72	1388.62	<b>1.40</b>	656.41	5259.23	35.61	0.50
2005	30	100	369.0	5.29	1951.70	1.95	0.00	1989.75	1439.19	<b>1.38</b>	670.57	5929.80	35.61	0.50
2006	31	100	369.0	5.23	1929.91	2.18	0.00	1971.99	1458.33	<b>1.35</b>	664.58	6594.39	35.61	0.50
2007	32	100	381.0	5.19	1979.10	2.41	0.00	2026.79	1466.48	<b>1.38</b>	683.05	7277.44	35.61	0.50
2008	33	100	381.0	5.09	1940.45	2.64	0.00	1991.68	1472.01	<b>1.35</b>	671.22	7948.66	35.61	0.50
2009	34	100	396.0	5.13	2031.14	2.87	0.00	2089.43	1489.22	<b>1.40</b>	704.16	8652.82	35.61	0.50
2010	35	100	396.0	5.08	2010.62	3.10	0.00	2072.95	1473.50	<b>1.41</b>	698.61	9351.43	35.61	0.50
2011	36	100	415.0	4.97	2063.31	3.33	0.00	2132.02	1465.69	<b>1.45</b>	718.52	10069.95	35.61	0.50
2012	37	100	415.0	4.88	2023.72	3.56	0.00	2095.77	1501.45	<b>1.40</b>	706.30	10776.25	35.61	0.50
2013	38	100	415.0	4.83	2006.38	3.79	27.67	2110.09	1493.34	<b>1.41</b>	711.13	11487.37	35.61	0.50
2014	39	100	431.0	4.81	2073.30	4.02	0.00	2156.65	1501.62	<b>1.44</b>	726.82	12214.19	35.61	0.50
2015	40	100	431.0	4.81	2072.49	4.25	27.81	2188.38	1513.63	<b>1.45</b>	737.51	12951.70	35.61	0.50
2016	41	100	431.0	4.80	2068.36	4.48	55.68	2216.70	1520.05	<b>1.46</b>	747.05	13698.76	35.61	0.50
2017	42	100	441.0	4.81	2120.61	4.71	14.18	2234.68	1519.00	<b>1.47</b>	753.11	14451.87	35.61	0.50
2018	43	100	441.0	4.74	2091.34	4.94	50.72	2245.37	1516.45	<b>1.48</b>	756.72	15208.59	35.61	0.50
2019	44	100	441.0	4.79	2114.34	5.17	32.32	2255.97	1524.25	<b>1.48</b>	760.29	15968.88	35.61	0.50
2020	45	100	457.0	4.79	2191.05	5.40	0.00	2309.37	1544.07	<b>1.50</b>	778.28	16747.16	35.61	0.50
2021	46	100	457.0	4.79	2191.05	5.63	0.00	2314.41	1564.14	<b>1.48</b>	779.98	17527.15	35.61	0.50
2022	47	100	457.0	4.79	2191.05	5.86	0.00	2319.45	1584.47	<b>1.46</b>	781.68	18308.83	35.61	0.50
2023	48	100	477.0	4.79	2286.94	6.09	0.00	2426.21	1605.07	<b>1.51</b>	817.66	19126.49	35.61	0.50
2024	49	100	477.0	4.79	2286.94	6.32	0.00	2431.47	1625.94	<b>1.50</b>	819.44	19945.93	35.61	0.50
2025	50	100	477.0	4.79	2286.94	6.55	0.00	2436.73	1647.07	<b>1.48</b>	821.21	20767.14	35.61	0.50
2026	51	100	477.0	4.79	2286.94	6.78	0.00	2441.99	1668.49	<b>1.46</b>	822.98	21590.12	35.61	0.50
2027	52	100	503.0	4.79	2411.59	7.01	0.00	2580.65	1690.18	<b>1.53</b>	869.71	22459.83	35.61	0.50
2028	53	100	503.0	4.79	2411.59	7.24	0.00	2586.19	1712.15	<b>1.51</b>	871.58	23331.41	35.61	0.50
2029	54	100	503.0	4.79	2411.59	7.47	0.00	2591.74	1734.41	<b>1.49</b>	872.78	24204.19	35.63	0.50
2030	55	100	503.0	4.79	2411.59	7.70	0.00	2597.29	1756.95	<b>1.48</b>	873.32	25077.51	35.69	0.50
2031	56	100	534.0	4.79	2560.22	7.93	0.00	2763.25	1779.79	<b>1.55</b>	927.01	26004.53	35.77	0.50
2032	57	100	534.0	4.79	2560.22	8.16	0.00	2769.14	1802.93	<b>1.54</b>	926.17	26930.70	35.88	0.50
2033	58	100	534.0	4.79	2560.22	8.39	0.00	2775.02	1826.37	<b>1.52</b>	924.62	27855.31	36.02	0.50
2034	59	100	534.0	4.79	2560.22	8.62	0.00	2780.91	1850.11	<b>1.50</b>	922.37	28777.68	36.18	0.50
2035	60	100	534.0	4.79	2560.22	8.85	0.00	2786.80	1874.16	<b>1.49</b>	919.42	29697.10	36.37	0.51
2036	61	100	534.0	4.79	2560.22	9.08	0.00	2792.69	1898.53	<b>1.47</b>	915.78	30612.87	36.59	0.51
2037	62	100	534.0	4.79	2560.22	9.31	0.00	2798.58	1923.21	<b>1.46</b>	911.45	31524.33	36.85	0.51
2038	63	100	534.0	4.79	2560.22	9.54	0.00	2804.47	1948.21	<b>1.44</b>	906.46	32430.79	37.13	0.52
2039	64	100	534.0	4.79	2560.22	9.77	0.00	2810.36	1973.54	<b>1.42</b>	900.80	33331.59	37.44	0.52
2040	65	100	534.0	4.79	2560.22	10.00	0.00	2816.24	1999.19	<b>1.41</b>	894.50	34226.08	37.78	0.53
2041	66	100	534.0	4.79	2560.22	10.23	0.00	2822.13	2025.18	<b>1.39</b>	887.56	35113.64	38.16	0.53
2042	67	100	534.0	4.79	2560.22	10.46	0.00	2828.02	2051.51	<b>1.38</b>	880.00	35993.64	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	343.0	5.53	1898.28	10.00	0.00	2088.11	1219.47	<b>1.71</b>	750.69	750.69	33.38	0.46
1998	23	100	343.0	5.57	1909.29	10.00	0.00	2100.22	1235.19	<b>1.70</b>	755.04	1505.73	33.38	0.46
1999	24	100	349.0	5.61	1958.40	10.00	0.00	2154.24	1244.33	<b>1.73</b>	774.46	2280.19	33.38	0.46
2000	25	100	349.0	5.55	1935.27	10.00	0.00	2128.80	1262.69	<b>1.69</b>	765.32	3045.51	33.38	0.46
2001	26	100	355.0	5.52	1959.78	10.00	0.00	2155.76	1293.24	<b>1.67</b>	775.01	3820.52	33.38	0.46
2002	27	100	355.0	5.49	1947.63	10.00	0.00	2142.39	1299.25	<b>1.65</b>	770.20	4590.72	33.38	0.46
2003	28	100	361.0	5.37	1940.24	10.00	0.00	2134.26	1339.90	<b>1.59</b>	767.28	5358.00	33.38	0.46
2004	29	100	361.0	5.29	1909.59	10.00	17.66	2118.21	1388.62	<b>1.53</b>	761.51	6119.51	33.38	0.46
2005	30	100	369.0	5.29	1951.70	10.00	0.00	2146.87	1439.19	<b>1.49</b>	771.81	6891.32	33.38	0.46
2006	31	100	369.0	5.23	1929.91	10.00	0.00	2122.91	1458.33	<b>1.46</b>	763.20	7654.51	33.38	0.46
2007	32	100	381.0	5.19	1979.10	10.00	0.00	2177.01	1466.48	<b>1.48</b>	782.65	8437.16	33.38	0.46
2008	33	100	381.0	5.09	1940.45	10.00	0.00	2134.49	1472.01	<b>1.45</b>	767.36	9204.53	33.38	0.46
2009	34	100	396.0	5.13	2031.14	10.00	33.31	2267.56	1489.22	<b>1.52</b>	815.20	10019.73	33.38	0.46
2010	35	100	396.0	5.08	2010.62	10.00	21.20	2232.88	1473.50	<b>1.52</b>	802.74	10822.46	33.38	0.46
2011	36	100	415.0	4.97	2063.31	10.00	0.00	2269.64	1465.69	<b>1.55</b>	815.95	11638.41	33.38	0.46
2012	37	100	415.0	4.88	2023.72	10.00	0.75	2226.84	1501.45	<b>1.48</b>	800.56	12438.98	33.38	0.46
2013	38	100	415.0	4.83	2006.38	10.00	55.65	2262.66	1493.34	<b>1.52</b>	813.44	13252.42	33.38	0.46
2014	39	100	431.0	4.81	2073.30	10.00	5.82	2286.46	1501.62	<b>1.52</b>	822.00	14074.42	33.38	0.46
2015	40	100	431.0	4.81	2072.49	10.00	50.63	2330.37	1513.63	<b>1.54</b>	837.78	14912.20	33.38	0.46
2016	41	100	431.0	4.80	2068.36	10.00	85.52	2360.71	1520.05	<b>1.55</b>	848.69	15760.89	33.38	0.46
2017	42	100	441.0	4.81	2120.61	10.00	48.53	2381.21	1519.00	<b>1.57</b>	856.06	16616.95	33.38	0.46
2018	43	100	441.0	4.74	2091.34	10.00	88.38	2388.85	1516.45	<b>1.58</b>	858.81	17475.75	33.38	0.46
2019	44	100	441.0	4.79	2114.34	10.00	76.45	2402.22	1524.25	<b>1.58</b>	863.61	18339.37	33.38	0.46
2020	45	100	457.0	4.52	2065.30	10.00	0.00	2271.83	1426.66	<b>1.59</b>	816.74	19156.11	33.38	0.46
2021	46	100	457.0	4.56	2083.89	10.00	0.00	2292.28	1429.59	<b>1.60</b>	824.09	19980.20	33.38	0.46
2022	47	100	457.0	4.61	2104.73	10.00	0.00	2315.20	1437.39	<b>1.61</b>	832.33	20812.53	33.38	0.46
2023	48	100	477.0	4.66	2222.54	10.00	0.00	2444.80	1446.40	<b>1.69</b>	878.92	21691.45	33.38	0.46
2024	49	100	477.0	4.71	2248.99	10.00	0.00	2473.89	1456.62	<b>1.70</b>	889.38	22580.82	33.38	0.46
2025	50	100	477.0	4.77	2276.43	10.00	0.00	2504.07	1468.09	<b>1.71</b>	900.23	23481.05	33.38	0.46
2026	51	100	477.0	4.83	2304.89	10.00	0.00	2535.37	1480.83	<b>1.71</b>	911.48	24392.54	33.38	0.46
2027	52	100	503.0	4.89	2461.63	10.00	0.00	2707.79	1494.87	<b>1.81</b>	973.47	25366.00	33.38	0.46
2028	53	100	503.0	4.96	2493.88	10.00	0.00	2743.26	1510.25	<b>1.82</b>	986.22	26352.22	33.38	0.46
2029	54	100	503.0	5.02	2524.05	10.00	0.00	2776.46	1527.00	<b>1.82</b>	997.45	27349.67	33.40	0.46
2030	55	100	503.0	5.08	2555.35	10.00	0.00	2810.89	1545.16	<b>1.82</b>	1008.35	28358.03	33.45	0.47
2031	56	100	534.0	5.14	2747.29	10.00	0.00	3022.02	1564.78	<b>1.93</b>	1081.68	29439.71	33.53	0.47
2032	57	100	534.0	5.21	2783.01	10.00	0.00	3061.31	1585.13	<b>1.93</b>	1092.42	30532.13	33.63	0.47
2033	58	100	534.0	5.28	2819.18	10.00	0.00	3101.10	1605.73	<b>1.93</b>	1102.42	31634.55	33.76	0.47
2034	59	100	534.0	5.35	2855.83	10.00	0.00	3141.42	1626.61	<b>1.93</b>	1111.68	32746.23	33.91	0.47
2035	60	100	534.0	5.42	2892.96	10.00	0.00	3182.26	1647.75	<b>1.93</b>	1120.15	33866.38	34.09	0.47
2036	61	100	534.0	5.49	2930.57	10.00	0.00	3223.62	1669.17	<b>1.93</b>	1127.84	34994.22	34.30	0.48
2037	62	100	534.0	5.56	2968.67	10.00	0.00	3265.53	1690.87	<b>1.93</b>	1134.72	36128.94	34.53	0.48
2038	63	100	534.0	5.63	3007.26	10.00	0.00	3307.98	1712.85	<b>1.93</b>	1140.77	37269.70	34.80	0.48
2039	64	100	534.0	5.70	3046.35	10.00	0.00	3350.99	1735.12	<b>1.93</b>	1145.98	38415.68	35.09	0.49
2040	65	100	534.0	5.78	3085.95	10.00	0.00	3394.55	1757.68	<b>1.93</b>	1150.34	39566.03	35.41	0.49
2041	66	100	534.0	5.85	3126.07	10.00	0.00	3438.68	1780.53	<b>1.93</b>	1153.84	40719.87	35.76	0.50
2042	67	100	534.0	5.93	3166.71	10.00	0.00	3483.38	1803.67	<b>1.93</b>	1156.48	41876.34	36.14	0.50

## 11.2 Génération 1980 (début en 2002)

BIATSS (CN puis CS) / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

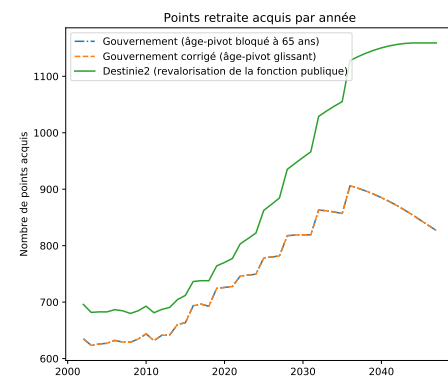
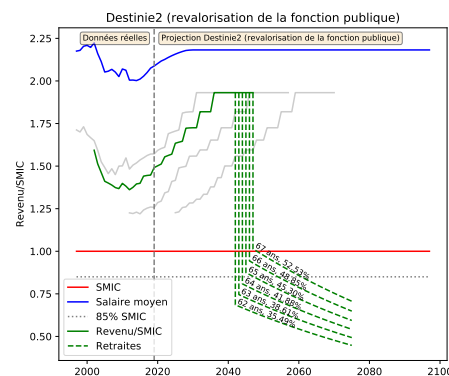
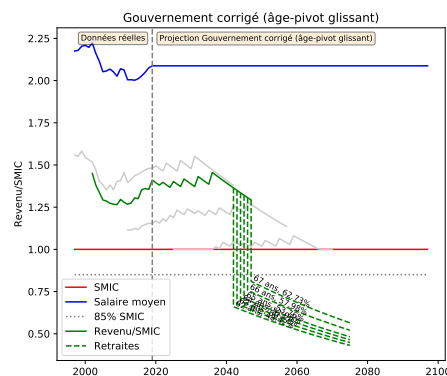
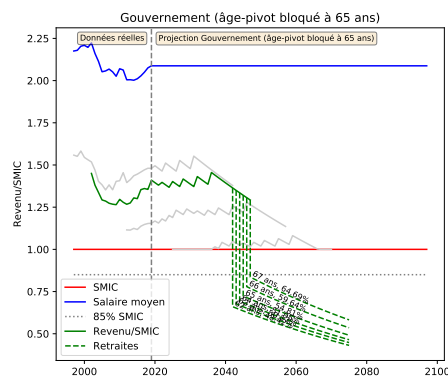
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1354.95	<b>48.42</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1406.88	<b>50.17</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	1459.93	<b>51.95</b>	2105.20	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 0 mois	0.00%	1543.57	<b>54.81</b>	2132.56	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>
2046	66	100.00%	65 ans 0 mois	5.00%	1683.06	<b>59.64</b>	2160.29	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2047	67	100.00%	65 ans 0 mois	10.00%	1829.43	<b>64.69</b>	2188.37	<b>0.84</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1354.95	<b>48.42</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1406.88	<b>50.17</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1459.93	<b>51.95</b>	2105.20	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1514.12	<b>53.76</b>	2132.56	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1636.31	<b>57.98</b>	2160.29	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>
2047	67	100.00%	65 ans 8 mois	6.67%	1773.99	<b>62.73</b>	2188.37	<b>0.81</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1274.73	<b>36.59</b>	1803.67	<b>0.71</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.49</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1403.29	<b>39.77</b>	1827.12	<b>0.77</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1540.38	<b>43.09</b>	1850.87	<b>0.83</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1686.52	<b>46.58</b>	1874.94	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1840.88	<b>50.19</b>	1899.31	<b>0.97</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2003.71	<b>53.92</b>	1924.00	<b>1.04</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>





Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	343.0	5.49	1881.79	0.11	0.00	1883.86	1299.25	<b>1.45</b>	634.88	634.88	35.61	0.50
2003	23	100	343.0	5.37	1843.49	0.34	0.00	1849.76	1339.90	<b>1.38</b>	623.39	1258.28	35.61	0.50
2004	24	100	349.0	5.29	1846.11	0.57	0.00	1856.63	1388.62	<b>1.34</b>	625.71	1883.99	35.61	0.50
2005	25	100	349.0	5.29	1845.91	0.80	0.00	1860.68	1439.19	<b>1.29</b>	627.07	2511.06	35.61	0.50
2006	26	100	355.0	5.23	1856.69	1.03	0.00	1875.82	1458.33	<b>1.29</b>	632.17	3143.23	35.61	0.50
2007	27	100	355.0	5.19	1844.04	1.26	0.00	1867.28	1466.48	<b>1.27</b>	629.29	3772.52	35.61	0.50
2008	28	100	361.0	5.09	1838.59	1.49	0.00	1865.98	1472.01	<b>1.27</b>	628.86	4401.38	35.61	0.50
2009	29	100	361.0	5.13	1851.62	1.72	0.00	1883.46	1489.22	<b>1.26</b>	634.75	5036.13	35.61	0.50
2010	30	100	369.0	5.08	1873.53	1.95	0.00	1910.07	1473.50	<b>1.30</b>	643.72	5679.85	35.61	0.50
2011	31	100	369.0	4.97	1834.61	2.18	0.00	1874.60	1465.69	<b>1.28</b>	631.76	6311.61	35.61	0.50
2012	32	100	381.0	4.88	1857.92	2.41	0.00	1902.70	1501.45	<b>1.27</b>	641.23	6952.85	35.61	0.50
2013	33	100	381.0	4.83	1842.00	2.64	13.37	1904.00	1493.34	<b>1.27</b>	641.67	7594.52	35.61	0.50
2014	34	100	396.0	4.81	1904.94	2.87	0.00	1959.61	1501.62	<b>1.30</b>	660.41	8254.93	35.61	0.50
2015	35	100	396.0	4.81	1904.19	3.10	5.15	1968.37	1513.63	<b>1.30</b>	663.37	8918.30	35.61	0.50
2016	36	100	415.0	4.80	1991.57	3.33	0.00	2057.89	1520.05	<b>1.35</b>	693.53	9611.83	35.61	0.50
2017	37	100	415.0	4.81	1995.59	3.56	0.00	2066.63	1519.00	<b>1.36</b>	696.48	10308.31	35.61	0.50
2018	38	100	415.0	4.74	1968.04	3.79	12.56	2055.18	1516.45	<b>1.36</b>	692.62	11000.93	35.61	0.50
2019	39	100	431.0	4.79	2066.40	4.02	0.00	2149.47	1524.25	<b>1.41</b>	724.40	11725.33	35.61	0.50
2020	40	100	431.0	4.79	2066.40	4.25	0.00	2154.22	1544.07	<b>1.40</b>	726.00	12451.33	35.61	0.50
2021	41	100	431.0	4.79	2066.40	4.48	0.00	2158.97	1564.14	<b>1.38</b>	727.60	13178.93	35.61	0.50
2022	42	100	441.0	4.79	2114.34	4.71	0.00	2213.93	1584.47	<b>1.40</b>	746.12	13925.05	35.61	0.50
2023	43	100	441.0	4.79	2114.34	4.94	0.00	2218.79	1605.07	<b>1.38</b>	747.76	14672.81	35.61	0.50
2024	44	100	441.0	4.79	2114.34	5.17	0.00	2223.65	1625.94	<b>1.37</b>	749.40	15422.20	35.61	0.50
2025	45	100	457.0	4.79	2191.05	5.40	0.00	2309.37	1647.07	<b>1.40</b>	778.28	16200.49	35.61	0.50
2026	46	100	457.0	4.79	2191.05	5.63	0.00	2314.41	1668.49	<b>1.39</b>	779.98	16980.47	35.61	0.50
2027	47	100	457.0	4.79	2191.05	5.86	0.00	2319.45	1690.18	<b>1.37</b>	781.68	17762.15	35.61	0.50
2028	48	100	477.0	4.79	2286.94	6.09	0.00	2426.21	1712.15	<b>1.42</b>	817.66	18579.82	35.61	0.50
2029	49	100	477.0	4.79	2286.94	6.32	0.00	2431.47	1734.41	<b>1.40</b>	818.81	19398.63	35.63	0.50
2030	50	100	477.0	4.79	2286.94	6.55	0.00	2436.73	1756.95	<b>1.39</b>	819.34	20217.97	35.69	0.50
2031	51	100	477.0	4.79	2286.94	6.78	0.00	2441.99	1779.79	<b>1.37</b>	819.24	21037.21	35.77	0.50
2032	52	100	503.0	4.79	2411.59	7.01	0.00	2580.65	1802.93	<b>1.43</b>	863.13	21900.34	35.88	0.50
2033	53	100	503.0	4.79	2411.59	7.24	0.00	2586.19	1826.37	<b>1.42</b>	861.70	22762.04	36.02	0.50
2034	54	100	503.0	4.79	2411.59	7.47	0.00	2591.74	1850.11	<b>1.40</b>	859.62	23621.66	36.18	0.50
2035	55	100	503.0	4.79	2411.59	7.70	0.00	2597.29	1874.16	<b>1.39</b>	856.89	24478.55	36.37	0.51
2036	56	100	534.0	4.79	2560.22	7.93	0.00	2763.25	1898.53	<b>1.46</b>	906.12	25384.67	36.59	0.51
2037	57	100	534.0	4.79	2560.22	8.16	0.00	2769.14	1923.21	<b>1.44</b>	901.86	26286.54	36.85	0.51
2038	58	100	534.0	4.79	2560.22	8.39	0.00	2775.02	1948.21	<b>1.42</b>	896.94	27183.48	37.13	0.52
2039	59	100	534.0	4.79	2560.22	8.62	0.00	2780.91	1973.54	<b>1.41</b>	891.36	28074.84	37.44	0.52
2040	60	100	534.0	4.79	2560.22	8.85	0.00	2786.80	1999.19	<b>1.39</b>	885.14	28959.99	37.78	0.53
2041	61	100	534.0	4.79	2560.22	9.08	0.00	2792.69	2025.18	<b>1.38</b>	878.30	29838.28	38.16	0.53
2042	62	100	534.0	4.79	2560.22	9.31	0.00	2798.58	2051.51	<b>1.36</b>	870.84	30709.12	38.56	0.54
2043	63	100	534.0	4.79	2560.22	9.54	0.00	2804.47	2078.18	<b>1.35</b>	862.78	31571.90	39.01	0.54
2044	64	100	534.0	4.79	2560.22	9.77	0.00	2810.36	2105.20	<b>1.33</b>	854.14	32426.04	39.48	0.55
2045	65	100	534.0	4.79	2560.22	10.00	0.00	2816.24	2132.56	<b>1.32</b>	844.95	33270.99	40.00	0.56
2046	66	100	534.0	4.79	2560.22	10.23	0.00	2822.13	2160.29	<b>1.31</b>	835.85	34106.84	40.52	0.56
2047	67	100	534.0	4.79	2560.22	10.46	0.00	2828.02	2188.37	<b>1.29</b>	826.85	34933.69	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	343.0	5.49	1881.79	0.11	0.00	1883.86	1299.25	<b>1.45</b>	634.88	634.88	35.61	0.50
2003	23	100	343.0	5.37	1843.49	0.34	0.00	1849.76	1339.90	<b>1.38</b>	623.39	1258.28	35.61	0.50
2004	24	100	349.0	5.29	1846.11	0.57	0.00	1856.63	1388.62	<b>1.34</b>	625.71	1883.99	35.61	0.50
2005	25	100	349.0	5.29	1845.91	0.80	0.00	1860.68	1439.19	<b>1.29</b>	627.07	2511.06	35.61	0.50
2006	26	100	355.0	5.23	1856.69	1.03	0.00	1875.82	1458.33	<b>1.29</b>	632.17	3143.23	35.61	0.50
2007	27	100	355.0	5.19	1844.04	1.26	0.00	1867.28	1466.48	<b>1.27</b>	629.29	3772.52	35.61	0.50
2008	28	100	361.0	5.09	1838.59	1.49	0.00	1865.98	1472.01	<b>1.27</b>	628.86	4401.38	35.61	0.50
2009	29	100	361.0	5.13	1851.62	1.72	0.00	1883.46	1489.22	<b>1.26</b>	634.75	5036.13	35.61	0.50
2010	30	100	369.0	5.08	1873.53	1.95	0.00	1910.07	1473.50	<b>1.30</b>	643.72	5679.85	35.61	0.50
2011	31	100	369.0	4.97	1834.61	2.18	0.00	1874.60	1465.69	<b>1.28</b>	631.76	6311.61	35.61	0.50
2012	32	100	381.0	4.88	1857.92	2.41	0.00	1902.70	1501.45	<b>1.27</b>	641.23	6952.85	35.61	0.50
2013	33	100	381.0	4.83	1842.00	2.64	13.37	1904.00	1493.34	<b>1.27</b>	641.67	7594.52	35.61	0.50
2014	34	100	396.0	4.81	1904.94	2.87	0.00	1959.61	1501.62	<b>1.30</b>	660.41	8254.93	35.61	0.50
2015	35	100	396.0	4.81	1904.19	3.10	5.15	1968.37	1513.63	<b>1.30</b>	663.37	8918.30	35.61	0.50
2016	36	100	415.0	4.80	1991.57	3.33	0.00	2057.89	1520.05	<b>1.35</b>	693.53	9611.83	35.61	0.50
2017	37	100	415.0	4.81	1995.59	3.56	0.00	2066.63	1519.00	<b>1.36</b>	696.48	10308.31	35.61	0.50
2018	38	100	415.0	4.74	1968.04	3.79	12.56	2055.18	1516.45	<b>1.36</b>	692.62	11000.93	35.61	0.50
2019	39	100	431.0	4.79	2066.40	4.02	0.00	2149.47	1524.25	<b>1.41</b>	724.40	11725.33	35.61	0.50
2020	40	100	431.0	4.79	2066.40	4.25	0.00	2154.22	1544.07	<b>1.40</b>	726.00	12451.33	35.61	0.50
2021	41	100	431.0	4.79	2066.40	4.48	0.00	2158.97	1564.14	<b>1.38</b>	727.60	13178.93	35.61	0.50
2022	42	100	441.0	4.79	2114.34	4.71	0.00	2213.93	1584.47	<b>1.40</b>	746.12	13925.05	35.61	0.50
2023	43	100	441.0	4.79	2114.34	4.94	0.00	2218.79	1605.07	<b>1.38</b>	747.76	14672.81	35.61	0.50
2024	44	100	441.0	4.79	2114.34	5.17	0.00	2223.65	1625.94	<b>1.37</b>	749.40	15422.20	35.61	0.50
2025	45	100	457.0	4.79	2191.05	5.40	0.00	2309.37	1647.07	<b>1.40</b>	778.28	16200.49	35.61	0.50
2026	46	100	457.0	4.79	2191.05	5.63	0.00	2314.41	1668.49	<b>1.39</b>	779.98	16980.47	35.61	0.50
2027	47	100	457.0	4.79	2191.05	5.86	0.00	2319.45	1690.18	<b>1.37</b>	781.68	17762.15	35.61	0.50
2028	48	100	477.0	4.79	2286.94	6.09	0.00	2426.21	1712.15	<b>1.42</b>	817.66	18579.82	35.61	0.50
2029	49	100	477.0	4.79	2286.94	6.32	0.00	2431.47	1734.41	<b>1.40</b>	818.81	19398.63	35.63	0.50
2030	50	100	477.0	4.79	2286.94	6.55	0.00	2436.73	1756.95	<b>1.39</b>	819.34	20217.97	35.69	0.50
2031	51	100	477.0	4.79	2286.94	6.78	0.00	2441.99	1779.79	<b>1.37</b>	819.24	21037.21	35.77	0.50
2032	52	100	503.0	4.79	2411.59	7.01	0.00	2580.65	1802.93	<b>1.43</b>	863.13	21900.34	35.88	0.50
2033	53	100	503.0	4.79	2411.59	7.24	0.00	2586.19	1826.37	<b>1.42</b>	861.70	22762.04	36.02	0.50
2034	54	100	503.0	4.79	2411.59	7.47	0.00	2591.74	1850.11	<b>1.40</b>	859.62	23621.66	36.18	0.50
2035	55	100	503.0	4.79	2411.59	7.70	0.00	2597.29	1874.16	<b>1.39</b>	856.89	24478.55	36.37	0.51
2036	56	100	534.0	4.79	2560.22	7.93	0.00	2763.25	1898.53	<b>1.46</b>	906.12	25384.67	36.59	0.51
2037	57	100	534.0	4.79	2560.22	8.16	0.00	2769.14	1923.21	<b>1.44</b>	901.86	26286.54	36.85	0.51
2038	58	100	534.0	4.79	2560.22	8.39	0.00	2775.02	1948.21	<b>1.42</b>	896.94	27183.48	37.13	0.52
2039	59	100	534.0	4.79	2560.22	8.62	0.00	2780.91	1973.54	<b>1.41</b>	891.36	28074.84	37.44	0.52
2040	60	100	534.0	4.79	2560.22	8.85	0.00	2786.80	1999.19	<b>1.39</b>	885.14	28959.99	37.78	0.53
2041	61	100	534.0	4.79	2560.22	9.08	0.00	2792.69	2025.18	<b>1.38</b>	878.30	29838.28	38.16	0.53
2042	62	100	534.0	4.79	2560.22	9.31	0.00	2798.58	2051.51	<b>1.36</b>	870.84	30709.12	38.56	0.54
2043	63	100	534.0	4.79	2560.22	9.54	0.00	2804.47	2078.18	<b>1.35</b>	862.78	31571.90	39.01	0.54
2044	64	100	534.0	4.79	2560.22	9.77	0.00	2810.36	2105.20	<b>1.33</b>	854.14	32426.04	39.48	0.55
2045	65	100	534.0	4.79	2560.22	10.00	0.00	2816.24	2132.56	<b>1.32</b>	844.95	33270.99	40.00	0.56
2046	66	100	534.0	4.79	2560.22	10.23	0.00	2822.13	2160.29	<b>1.31</b>	835.85	34106.84	40.52	0.56
2047	67	100	534.0	4.79	2560.22	10.46	0.00	2828.02	2188.37	<b>1.29</b>	826.85	34933.69	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	343.0	5.49	1881.79	10.00	0.00	2069.97	1299.25	<b>1.59</b>	744.17	744.17	33.38	0.46
2003	23	100	343.0	5.37	1843.49	10.00	0.00	2027.84	1339.90	<b>1.51</b>	729.02	1473.19	33.38	0.46
2004	24	100	349.0	5.29	1846.11	10.00	0.00	2030.72	1388.62	<b>1.46</b>	730.06	2203.25	33.38	0.46
2005	25	100	349.0	5.29	1845.91	10.00	0.00	2030.50	1439.19	<b>1.41</b>	729.98	2933.23	33.38	0.46
2006	26	100	355.0	5.23	1856.69	10.00	0.00	2042.36	1458.33	<b>1.40</b>	734.24	3667.47	33.38	0.46
2007	27	100	355.0	5.19	1844.04	10.00	8.04	2036.48	1466.48	<b>1.39</b>	732.13	4399.59	33.38	0.46
2008	28	100	361.0	5.09	1838.59	10.00	0.00	2022.45	1472.01	<b>1.37</b>	727.08	5126.68	33.38	0.46
2009	29	100	361.0	5.13	1851.62	10.00	0.00	2036.78	1489.22	<b>1.37</b>	732.23	5858.91	33.38	0.46
2010	30	100	369.0	5.08	1873.53	10.00	0.00	2060.89	1473.50	<b>1.40</b>	740.90	6599.81	33.38	0.46
2011	31	100	369.0	4.97	1834.61	10.00	148.49	2166.56	1465.69	<b>1.48</b>	778.89	7378.70	33.38	0.46
2012	32	100	381.0	4.88	1857.92	10.00	93.88	2137.60	1501.45	<b>1.42</b>	768.48	8147.18	33.38	0.46
2013	33	100	381.0	4.83	1842.00	10.00	86.88	2113.08	1493.34	<b>1.42</b>	759.66	8906.85	33.38	0.46
2014	34	100	396.0	4.81	1904.94	10.00	60.45	2155.88	1501.62	<b>1.44</b>	775.05	9681.90	33.38	0.46
2015	35	100	396.0	4.81	1904.19	10.00	114.16	2208.77	1513.63	<b>1.46</b>	794.07	10475.96	33.38	0.46
2016	36	100	415.0	4.80	1991.57	10.00	42.76	2233.49	1520.05	<b>1.47</b>	802.95	11278.92	33.38	0.46
2017	37	100	415.0	4.81	1995.59	10.00	49.56	2244.70	1519.00	<b>1.48</b>	806.98	12085.90	33.38	0.46
2018	38	100	415.0	4.74	1968.04	10.00	92.32	2257.16	1516.45	<b>1.49</b>	811.46	12897.36	33.38	0.46
2019	39	100	431.0	4.79	2066.40	10.00	0.00	2273.04	1524.25	<b>1.49</b>	817.17	13714.53	33.38	0.46
2020	40	100	431.0	4.52	1947.80	10.00	0.00	2142.58	1426.66	<b>1.50</b>	770.27	14484.81	33.38	0.46
2021	41	100	431.0	4.56	1965.33	10.00	0.00	2161.87	1429.59	<b>1.51</b>	777.20	15262.01	33.38	0.46
2022	42	100	441.0	4.61	2031.04	10.00	0.00	2234.15	1437.39	<b>1.55</b>	803.19	16065.20	33.38	0.46
2023	43	100	441.0	4.66	2054.80	10.00	0.00	2260.29	1446.40	<b>1.56</b>	812.59	16877.79	33.38	0.46
2024	44	100	441.0	4.71	2079.26	10.00	0.00	2287.18	1456.62	<b>1.57</b>	822.26	17700.04	33.38	0.46
2025	45	100	457.0	4.77	2180.98	10.00	0.00	2399.08	1468.09	<b>1.63</b>	862.48	18562.53	33.38	0.46
2026	46	100	457.0	4.83	2208.24	10.00	0.00	2429.07	1480.83	<b>1.64</b>	873.27	19435.79	33.38	0.46
2027	47	100	457.0	4.89	2236.51	10.00	0.00	2460.16	1494.87	<b>1.65</b>	884.44	20320.23	33.38	0.46
2028	48	100	477.0	4.96	2364.97	10.00	0.00	2601.47	1510.25	<b>1.72</b>	935.24	21255.48	33.38	0.46
2029	49	100	477.0	5.02	2393.58	10.00	0.00	2632.94	1527.00	<b>1.72</b>	945.89	22201.37	33.40	0.46
2030	50	100	477.0	5.08	2423.26	10.00	0.00	2665.59	1545.16	<b>1.73</b>	956.23	23157.60	33.45	0.47
2031	51	100	477.0	5.14	2454.04	10.00	0.00	2699.44	1564.78	<b>1.73</b>	966.22	24123.82	33.53	0.47
2032	52	100	503.0	5.21	2621.44	10.00	0.00	2883.59	1585.13	<b>1.82</b>	1029.00	25152.82	33.63	0.47
2033	53	100	503.0	5.28	2655.52	10.00	0.00	2921.08	1605.73	<b>1.82</b>	1038.43	26191.25	33.76	0.47
2034	54	100	503.0	5.35	2690.05	10.00	0.00	2959.05	1626.61	<b>1.82</b>	1047.14	27238.39	33.91	0.47
2035	55	100	503.0	5.42	2725.02	10.00	0.00	2997.52	1647.75	<b>1.82</b>	1055.13	28293.51	34.09	0.47
2036	56	100	534.0	5.49	2930.57	10.00	0.00	3223.62	1669.17	<b>1.93</b>	1127.84	29421.35	34.30	0.48
2037	57	100	534.0	5.56	2968.67	10.00	0.00	3265.53	1690.87	<b>1.93</b>	1134.72	30556.07	34.53	0.48
2038	58	100	534.0	5.63	3007.26	10.00	0.00	3307.98	1712.85	<b>1.93</b>	1140.77	31696.84	34.80	0.48
2039	59	100	534.0	5.70	3046.35	10.00	0.00	3350.99	1735.12	<b>1.93</b>	1145.98	32842.82	35.09	0.49
2040	60	100	534.0	5.78	3085.95	10.00	0.00	3394.55	1757.68	<b>1.93</b>	1150.34	33993.16	35.41	0.49
2041	61	100	534.0	5.85	3126.07	10.00	0.00	3438.68	1780.53	<b>1.93</b>	1153.84	35147.00	35.76	0.50
2042	62	100	534.0	5.93	3166.71	10.00	0.00	3483.38	1803.67	<b>1.93</b>	1156.48	36303.48	36.14	0.50
2043	63	100	534.0	6.01	3207.88	10.00	0.00	3528.67	1827.12	<b>1.93</b>	1158.23	37461.71	36.56	0.51
2044	64	100	534.0	6.09	3249.58	10.00	0.00	3574.54	1850.87	<b>1.93</b>	1159.11	38620.83	37.01	0.52
2045	65	100	534.0	6.16	3291.83	10.00	0.00	3621.01	1874.94	<b>1.93</b>	1159.11	39779.94	37.49	0.52
2046	66	100	534.0	6.24	3334.62	10.00	0.00	3668.08	1899.31	<b>1.93</b>	1159.11	40939.06	37.97	0.53
2047	67	100	534.0	6.33	3377.97	10.00	0.00	3715.77	1924.00	<b>1.93</b>	1159.11	42098.17	38.47	0.54

## 11.3 Génération 1990 (début en 2012)

BIATSS (CN puis CS) / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

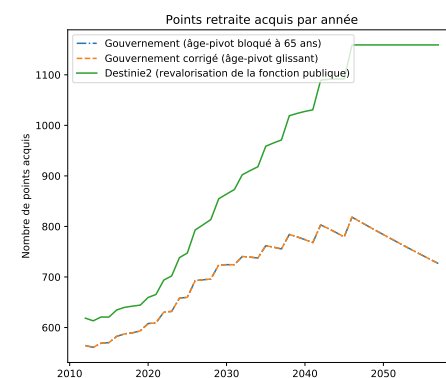
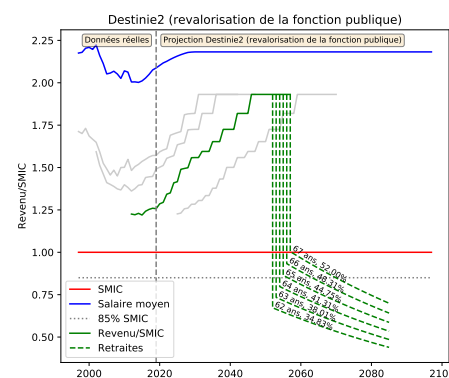
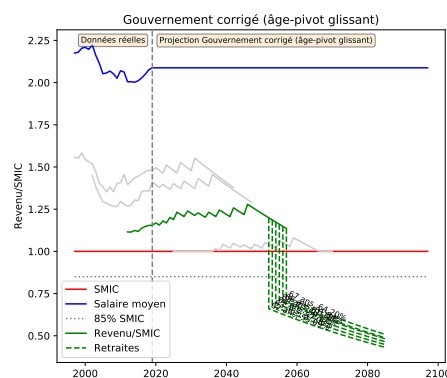
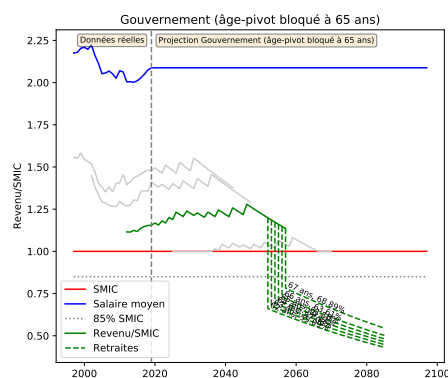
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	1541.76	<b>55.09</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	1600.85	<b>57.08</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	1661.22	<b>59.11</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	65 ans 0 mois	0.00%	1722.88	<b>61.18</b>	2426.59	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	65 ans 0 mois	5.00%	1795.06	<b>63.61</b>	2458.13	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>
2057	67	100.00%	65 ans 0 mois	10.00%	1948.29	<b>68.89</b>	2490.09	<b>0.78</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1541.76	<b>55.09</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1600.85	<b>57.08</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1661.22	<b>59.11</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1722.88	<b>61.18</b>	2426.59	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1745.28	<b>61.84</b>	2458.13	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2057	67	100.00%	66 ans 6 mois	2.50%	1815.45	<b>64.20</b>	2490.09	<b>0.73</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1399.77	<b>35.32</b>	2052.36	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1546.67	<b>38.52</b>	2079.04	<b>0.74</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1702.35	<b>41.85</b>	2106.06	<b>0.81</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1867.06	<b>45.31</b>	2133.44	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2041.10	<b>48.90</b>	2161.18	<b>0.94</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2224.74	<b>52.62</b>	2189.27	<b>1.02</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	343.0	4.88	1672.62	0.11	0.00	1674.46	1501.45	<b>1.12</b>	564.31	564.31	35.61	0.50
2013	23	100	343.0	4.83	1658.29	0.34	0.00	1663.92	1493.34	<b>1.11</b>	560.76	1125.08	35.61	0.50
2014	24	100	349.0	4.81	1678.85	0.57	0.00	1688.42	1501.62	<b>1.12</b>	569.02	1694.09	35.61	0.50
2015	25	100	349.0	4.81	1678.19	0.80	0.00	1691.62	1513.63	<b>1.12</b>	570.10	2264.19	35.61	0.50
2016	26	100	355.0	4.80	1703.63	1.03	7.45	1728.63	1520.05	<b>1.14</b>	582.57	2846.76	35.61	0.50
2017	27	100	355.0	4.81	1707.07	1.26	14.46	1743.03	1519.00	<b>1.15</b>	587.42	3434.18	35.61	0.50
2018	28	100	361.0	4.74	1711.95	1.49	11.51	1748.98	1516.45	<b>1.15</b>	589.43	4023.61	35.61	0.50
2019	29	100	361.0	4.79	1730.79	1.72	0.00	1760.56	1524.25	<b>1.16</b>	593.33	4616.94	35.61	0.50
2020	30	100	369.0	4.79	1769.14	1.95	0.00	1803.64	1544.07	<b>1.17</b>	607.85	5224.78	35.61	0.50
2021	31	100	369.0	4.79	1769.14	2.18	0.00	1807.71	1564.14	<b>1.16</b>	609.22	5834.00	35.61	0.50
2022	32	100	381.0	4.79	1826.67	2.41	0.00	1870.70	1584.47	<b>1.18</b>	630.45	6464.45	35.61	0.50
2023	33	100	381.0	4.79	1826.67	2.64	0.00	1874.90	1605.07	<b>1.17</b>	631.86	7096.32	35.61	0.50
2024	34	100	396.0	4.79	1898.59	2.87	0.00	1953.08	1625.94	<b>1.20</b>	658.21	7754.53	35.61	0.50
2025	35	100	396.0	4.79	1898.59	3.10	0.00	1957.45	1647.07	<b>1.19</b>	659.68	8414.21	35.61	0.50
2026	36	100	415.0	4.79	1989.69	3.33	0.00	2055.94	1668.49	<b>1.23</b>	692.88	9107.09	35.61	0.50
2027	37	100	415.0	4.79	1989.69	3.56	0.00	2060.52	1690.18	<b>1.22</b>	694.42	9801.51	35.61	0.50
2028	38	100	415.0	4.79	1989.69	3.79	0.00	2065.09	1712.15	<b>1.21</b>	695.96	10497.47	35.61	0.50
2029	39	100	431.0	4.79	2066.40	4.02	0.00	2149.47	1734.41	<b>1.24</b>	723.85	11221.32	35.63	0.50
2030	40	100	431.0	4.79	2066.40	4.25	0.00	2154.22	1756.95	<b>1.23</b>	724.34	11945.66	35.69	0.50
2031	41	100	431.0	4.79	2066.40	4.48	0.00	2158.97	1779.79	<b>1.21</b>	724.29	12669.95	35.77	0.50
2032	42	100	441.0	4.79	2114.34	4.71	0.00	2213.93	1802.93	<b>1.23</b>	740.47	13410.42	35.88	0.50
2033	43	100	441.0	4.79	2114.34	4.94	0.00	2218.79	1826.37	<b>1.21</b>	739.29	14149.71	36.02	0.50
2034	44	100	441.0	4.79	2114.34	5.17	0.00	2223.65	1850.11	<b>1.20</b>	737.54	14887.24	36.18	0.50
2035	45	100	457.0	4.79	2191.05	5.40	0.00	2309.37	1874.16	<b>1.23</b>	761.90	15649.15	36.37	0.51
2036	46	100	457.0	4.79	2191.05	5.63	0.00	2314.41	1898.53	<b>1.22</b>	758.94	16408.09	36.59	0.51
2037	47	100	457.0	4.79	2191.05	5.86	0.00	2319.45	1923.21	<b>1.21</b>	755.41	17163.49	36.85	0.51
2038	48	100	477.0	4.79	2286.94	6.09	0.00	2426.21	1948.21	<b>1.25</b>	784.20	17947.69	37.13	0.52
2039	49	100	477.0	4.79	2286.94	6.32	0.00	2431.47	1973.54	<b>1.23</b>	779.36	18727.05	37.44	0.52
2040	50	100	477.0	4.79	2286.94	6.55	0.00	2436.73	1999.19	<b>1.22</b>	773.96	19501.01	37.78	0.53
2041	51	100	477.0	4.79	2286.94	6.78	0.00	2441.99	2025.18	<b>1.21</b>	768.00	20269.01	38.16	0.53
2042	52	100	503.0	4.79	2411.59	7.01	0.00	2580.65	2051.51	<b>1.26</b>	803.02	21072.03	38.56	0.54
2043	53	100	503.0	4.79	2411.59	7.24	0.00	2586.19	2078.18	<b>1.24</b>	795.63	21867.66	39.01	0.54
2044	54	100	503.0	4.79	2411.59	7.47	0.00	2591.74	2105.20	<b>1.23</b>	787.70	22655.36	39.48	0.55
2045	55	100	503.0	4.79	2411.59	7.70	0.00	2597.29	2132.56	<b>1.22</b>	779.26	23434.62	40.00	0.56
2046	56	100	534.0	4.79	2560.22	7.93	0.00	2763.25	2160.29	<b>1.28</b>	818.41	24253.03	40.52	0.56
2047	57	100	534.0	4.79	2560.22	8.16	0.00	2769.14	2188.37	<b>1.27</b>	809.63	25062.66	41.04	0.57
2048	58	100	534.0	4.79	2560.22	8.39	0.00	2775.02	2216.82	<b>1.25</b>	800.94	25863.60	41.58	0.58
2049	59	100	534.0	4.79	2560.22	8.62	0.00	2780.91	2245.64	<b>1.24</b>	792.34	26655.93	42.12	0.59
2050	60	100	534.0	4.79	2560.22	8.85	0.00	2786.80	2274.83	<b>1.23</b>	783.83	27439.76	42.66	0.59
2051	61	100	534.0	4.79	2560.22	9.08	0.00	2792.69	2304.40	<b>1.21</b>	775.40	28215.16	43.22	0.60
2052	62	100	534.0	4.79	2560.22	9.31	0.00	2798.58	2334.36	<b>1.20</b>	767.06	28982.22	43.78	0.61
2053	63	100	534.0	4.79	2560.22	9.54	0.00	2804.47	2364.71	<b>1.19</b>	758.81	29741.04	44.35	0.62
2054	64	100	534.0	4.79	2560.22	9.77	0.00	2810.36	2395.45	<b>1.17</b>	750.65	30491.69	44.93	0.63
2055	65	100	534.0	4.79	2560.22	10.00	0.00	2816.24	2426.59	<b>1.16</b>	742.57	31234.26	45.51	0.63
2056	66	100	534.0	4.79	2560.22	10.23	0.00	2822.13	2458.13	<b>1.15</b>	734.57	31968.83	46.10	0.64
2057	67	100	534.0	4.79	2560.22	10.46	0.00	2828.02	2490.09	<b>1.14</b>	726.66	32695.48	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	343.0	4.88	1672.62	0.11	0.00	1674.46	1501.45	<b>1.12</b>	564.31	564.31	35.61	0.50
2013	23	100	343.0	4.83	1658.29	0.34	0.00	1663.92	1493.34	<b>1.11</b>	560.76	1125.08	35.61	0.50
2014	24	100	349.0	4.81	1678.85	0.57	0.00	1688.42	1501.62	<b>1.12</b>	569.02	1694.09	35.61	0.50
2015	25	100	349.0	4.81	1678.19	0.80	0.00	1691.62	1513.63	<b>1.12</b>	570.10	2264.19	35.61	0.50
2016	26	100	355.0	4.80	1703.63	1.03	7.45	1728.63	1520.05	<b>1.14</b>	582.57	2846.76	35.61	0.50
2017	27	100	355.0	4.81	1707.07	1.26	14.46	1743.03	1519.00	<b>1.15</b>	587.42	3434.18	35.61	0.50
2018	28	100	361.0	4.74	1711.95	1.49	11.51	1748.98	1516.45	<b>1.15</b>	589.43	4023.61	35.61	0.50
2019	29	100	361.0	4.79	1730.79	1.72	0.00	1760.56	1524.25	<b>1.16</b>	593.33	4616.94	35.61	0.50
2020	30	100	369.0	4.79	1769.14	1.95	0.00	1803.64	1544.07	<b>1.17</b>	607.85	5224.78	35.61	0.50
2021	31	100	369.0	4.79	1769.14	2.18	0.00	1807.71	1564.14	<b>1.16</b>	609.22	5834.00	35.61	0.50
2022	32	100	381.0	4.79	1826.67	2.41	0.00	1870.70	1584.47	<b>1.18</b>	630.45	6464.45	35.61	0.50
2023	33	100	381.0	4.79	1826.67	2.64	0.00	1874.90	1605.07	<b>1.17</b>	631.86	7096.32	35.61	0.50
2024	34	100	396.0	4.79	1898.59	2.87	0.00	1953.08	1625.94	<b>1.20</b>	658.21	7754.53	35.61	0.50
2025	35	100	396.0	4.79	1898.59	3.10	0.00	1957.45	1647.07	<b>1.19</b>	659.68	8414.21	35.61	0.50
2026	36	100	415.0	4.79	1989.69	3.33	0.00	2055.94	1668.49	<b>1.23</b>	692.88	9107.09	35.61	0.50
2027	37	100	415.0	4.79	1989.69	3.56	0.00	2060.52	1690.18	<b>1.22</b>	694.42	9801.51	35.61	0.50
2028	38	100	415.0	4.79	1989.69	3.79	0.00	2065.09	1712.15	<b>1.21</b>	695.96	10497.47	35.61	0.50
2029	39	100	431.0	4.79	2066.40	4.02	0.00	2149.47	1734.41	<b>1.24</b>	723.85	11221.32	35.63	0.50
2030	40	100	431.0	4.79	2066.40	4.25	0.00	2154.22	1756.95	<b>1.23</b>	724.34	11945.66	35.69	0.50
2031	41	100	431.0	4.79	2066.40	4.48	0.00	2158.97	1779.79	<b>1.21</b>	724.29	12669.95	35.77	0.50
2032	42	100	441.0	4.79	2114.34	4.71	0.00	2213.93	1802.93	<b>1.23</b>	740.47	13410.42	35.88	0.50
2033	43	100	441.0	4.79	2114.34	4.94	0.00	2218.79	1826.37	<b>1.21</b>	739.29	14149.71	36.02	0.50
2034	44	100	441.0	4.79	2114.34	5.17	0.00	2223.65	1850.11	<b>1.20</b>	737.54	14887.24	36.18	0.50
2035	45	100	457.0	4.79	2191.05	5.40	0.00	2309.37	1874.16	<b>1.23</b>	761.90	15649.15	36.37	0.51
2036	46	100	457.0	4.79	2191.05	5.63	0.00	2314.41	1898.53	<b>1.22</b>	758.94	16408.09	36.59	0.51
2037	47	100	457.0	4.79	2191.05	5.86	0.00	2319.45	1923.21	<b>1.21</b>	755.41	17163.49	36.85	0.51
2038	48	100	477.0	4.79	2286.94	6.09	0.00	2426.21	1948.21	<b>1.25</b>	784.20	17947.69	37.13	0.52
2039	49	100	477.0	4.79	2286.94	6.32	0.00	2431.47	1973.54	<b>1.23</b>	779.36	18727.05	37.44	0.52
2040	50	100	477.0	4.79	2286.94	6.55	0.00	2436.73	1999.19	<b>1.22</b>	773.96	19501.01	37.78	0.53
2041	51	100	477.0	4.79	2286.94	6.78	0.00	2441.99	2025.18	<b>1.21</b>	768.00	20269.01	38.16	0.53
2042	52	100	503.0	4.79	2411.59	7.01	0.00	2580.65	2051.51	<b>1.26</b>	803.02	21072.03	38.56	0.54
2043	53	100	503.0	4.79	2411.59	7.24	0.00	2586.19	2078.18	<b>1.24</b>	795.63	21867.66	39.01	0.54
2044	54	100	503.0	4.79	2411.59	7.47	0.00	2591.74	2105.20	<b>1.23</b>	787.70	22655.36	39.48	0.55
2045	55	100	503.0	4.79	2411.59	7.70	0.00	2597.29	2132.56	<b>1.22</b>	779.26	23434.62	40.00	0.56
2046	56	100	534.0	4.79	2560.22	7.93	0.00	2763.25	2160.29	<b>1.28</b>	818.41	24253.03	40.52	0.56
2047	57	100	534.0	4.79	2560.22	8.16	0.00	2769.14	2188.37	<b>1.27</b>	809.63	25062.66	41.04	0.57
2048	58	100	534.0	4.79	2560.22	8.39	0.00	2775.02	2216.82	<b>1.25</b>	800.94	25863.60	41.58	0.58
2049	59	100	534.0	4.79	2560.22	8.62	0.00	2780.91	2245.64	<b>1.24</b>	792.34	26655.93	42.12	0.59
2050	60	100	534.0	4.79	2560.22	8.85	0.00	2786.80	2274.83	<b>1.23</b>	783.83	27439.76	42.66	0.59
2051	61	100	534.0	4.79	2560.22	9.08	0.00	2792.69	2304.40	<b>1.21</b>	775.40	28215.16	43.22	0.60
2052	62	100	534.0	4.79	2560.22	9.31	0.00	2798.58	2334.36	<b>1.20</b>	767.06	28982.22	43.78	0.61
2053	63	100	534.0	4.79	2560.22	9.54	0.00	2804.47	2364.71	<b>1.19</b>	758.81	29741.04	44.35	0.62
2054	64	100	534.0	4.79	2560.22	9.77	0.00	2810.36	2395.45	<b>1.17</b>	750.65	30491.69	44.93	0.63
2055	65	100	534.0	4.79	2560.22	10.00	0.00	2816.24	2426.59	<b>1.16</b>	742.57	31234.26	45.51	0.63
2056	66	100	534.0	4.79	2560.22	10.23	0.00	2822.13	2458.13	<b>1.15</b>	734.57	31968.83	46.10	0.64
2057	67	100	534.0	4.79	2560.22	10.46	0.00	2828.02	2490.09	<b>1.14</b>	726.66	32695.48	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	343.0	4.88	1672.62	10.00	0.00	1839.88	1501.45	<b>1.23</b>	661.45	661.45	33.38	0.46
2013	23	100	343.0	4.83	1658.29	10.00	0.00	1824.11	1493.34	<b>1.22</b>	655.78	1317.23	33.38	0.46
2014	24	100	349.0	4.81	1678.85	10.00	0.00	1846.73	1501.62	<b>1.23</b>	663.91	1981.14	33.38	0.46
2015	25	100	349.0	4.81	1678.19	10.00	0.00	1846.01	1513.63	<b>1.22</b>	663.65	2644.79	33.38	0.46
2016	26	100	355.0	4.80	1703.63	10.00	145.25	2019.25	1520.05	<b>1.33</b>	725.93	3370.72	33.38	0.46
2017	27	100	355.0	4.81	1707.07	10.00	125.03	2002.81	1519.00	<b>1.32</b>	720.02	4090.75	33.38	0.46
2018	28	100	361.0	4.74	1711.95	10.00	85.39	1968.54	1516.45	<b>1.30</b>	707.70	4798.45	33.38	0.46
2019	29	100	361.0	4.79	1730.79	10.00	85.52	1989.39	1524.25	<b>1.31</b>	715.20	5513.65	33.38	0.46
2020	30	100	369.0	4.52	1667.61	10.00	50.25	1884.62	1426.66	<b>1.32</b>	677.53	6191.18	33.38	0.46
2021	31	100	369.0	4.56	1682.62	10.00	23.91	1874.79	1429.59	<b>1.31</b>	674.00	6865.18	33.38	0.46
2022	32	100	381.0	4.61	1754.71	10.00	0.00	1930.18	1437.39	<b>1.34</b>	693.91	7559.09	33.38	0.46
2023	33	100	381.0	4.66	1775.24	10.00	0.00	1952.76	1446.40	<b>1.35</b>	702.03	8261.12	33.38	0.46
2024	34	100	396.0	4.71	1867.09	10.00	0.00	2053.80	1456.62	<b>1.41</b>	738.35	8999.47	33.38	0.46
2025	35	100	396.0	4.77	1889.87	10.00	0.00	2078.85	1468.09	<b>1.42</b>	747.36	9746.83	33.38	0.46
2026	36	100	415.0	4.83	2005.30	10.00	0.00	2205.83	1480.83	<b>1.49</b>	793.01	10539.84	33.38	0.46
2027	37	100	415.0	4.89	2030.97	10.00	0.00	2234.06	1494.87	<b>1.49</b>	803.16	11343.00	33.38	0.46
2028	38	100	415.0	4.96	2057.57	10.00	0.00	2263.33	1510.25	<b>1.50</b>	813.68	12156.68	33.38	0.46
2029	39	100	431.0	5.02	2162.76	10.00	0.00	2379.03	1527.00	<b>1.56</b>	854.67	13011.35	33.40	0.46
2030	40	100	431.0	5.08	2189.57	10.00	0.00	2408.53	1545.16	<b>1.56</b>	864.02	13875.37	33.45	0.47
2031	41	100	431.0	5.14	2217.38	10.00	0.00	2439.12	1564.78	<b>1.56</b>	873.04	14748.41	33.53	0.47
2032	42	100	441.0	5.21	2298.32	10.00	0.00	2528.16	1585.13	<b>1.59</b>	902.17	15650.58	33.63	0.47
2033	43	100	441.0	5.28	2328.20	10.00	0.00	2561.02	1605.73	<b>1.59</b>	910.43	16561.00	33.76	0.47
2034	44	100	441.0	5.35	2358.47	10.00	0.00	2594.32	1626.61	<b>1.59</b>	918.07	17479.07	33.91	0.47
2035	45	100	457.0	5.42	2475.81	10.00	0.00	2723.39	1647.75	<b>1.65</b>	958.63	18437.71	34.09	0.47
2036	46	100	457.0	5.49	2508.00	10.00	0.00	2758.79	1669.17	<b>1.65</b>	965.21	19402.92	34.30	0.48
2037	47	100	457.0	5.56	2540.60	10.00	0.00	2794.66	1690.87	<b>1.65</b>	971.10	20374.02	34.53	0.48
2038	48	100	477.0	5.63	2686.26	10.00	0.00	2954.88	1712.85	<b>1.73</b>	1019.00	21393.02	34.80	0.48
2039	49	100	477.0	5.70	2721.18	10.00	0.00	2993.30	1735.12	<b>1.73</b>	1023.66	22416.67	35.09	0.49
2040	50	100	477.0	5.78	2756.56	10.00	0.00	3032.21	1757.68	<b>1.73</b>	1027.55	23444.23	35.41	0.49
2041	51	100	477.0	5.85	2792.39	10.00	0.00	3071.63	1780.53	<b>1.73</b>	1030.68	24474.91	35.76	0.50
2042	52	100	503.0	5.93	2982.88	10.00	0.00	3281.16	1803.67	<b>1.82</b>	1089.34	25564.24	36.14	0.50
2043	53	100	503.0	6.01	3021.65	10.00	0.00	3323.82	1827.12	<b>1.82</b>	1091.00	26655.24	36.56	0.51
2044	54	100	503.0	6.09	3060.93	10.00	0.00	3367.03	1850.87	<b>1.82</b>	1091.83	27747.07	37.01	0.52
2045	55	100	503.0	6.16	3100.73	10.00	0.00	3410.80	1874.94	<b>1.82</b>	1091.83	28838.89	37.49	0.52
2046	56	100	534.0	6.24	3334.62	10.00	0.00	3668.08	1899.31	<b>1.93</b>	1159.11	29998.01	37.97	0.53
2047	57	100	534.0	6.33	3377.97	10.00	0.00	3715.77	1924.00	<b>1.93</b>	1159.11	31157.12	38.47	0.54
2048	58	100	534.0	6.41	3421.88	10.00	0.00	3764.07	1949.01	<b>1.93</b>	1159.11	32316.24	38.97	0.54
2049	59	100	534.0	6.49	3466.37	10.00	0.00	3813.00	1974.35	<b>1.93</b>	1159.11	33475.35	39.47	0.55
2050	60	100	534.0	6.58	3511.43	10.00	0.00	3862.57	2000.02	<b>1.93</b>	1159.11	34634.47	39.99	0.56
2051	61	100	534.0	6.66	3557.08	10.00	0.00	3912.79	2026.02	<b>1.93</b>	1159.11	35793.58	40.51	0.56
2052	62	100	534.0	6.75	3603.32	10.00	0.00	3963.65	2052.36	<b>1.93</b>	1159.11	36952.70	41.03	0.57
2053	63	100	534.0	6.84	3650.16	10.00	0.00	4015.18	2079.04	<b>1.93</b>	1159.11	38111.81	41.57	0.58
2054	64	100	534.0	6.92	3697.62	10.00	0.00	4067.38	2106.06	<b>1.93</b>	1159.11	39270.93	42.11	0.59
2055	65	100	534.0	7.01	3745.69	10.00	0.00	4120.25	2133.44	<b>1.93</b>	1159.11	40430.04	42.66	0.59
2056	66	100	534.0	7.11	3794.38	10.00	0.00	4173.82	2161.18	<b>1.93</b>	1159.11	41589.16	43.21	0.60
2057	67	100	534.0	7.20	3843.71	10.00	0.00	4228.08	2189.27	<b>1.93</b>	1159.11	42748.27	43.77	0.61

## 11.4 Génération 2003 (début en 2025)

BIATSS (CN puis CS) / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

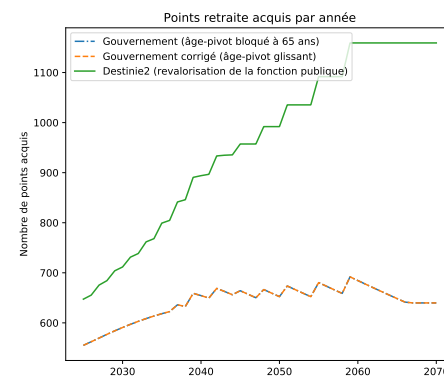
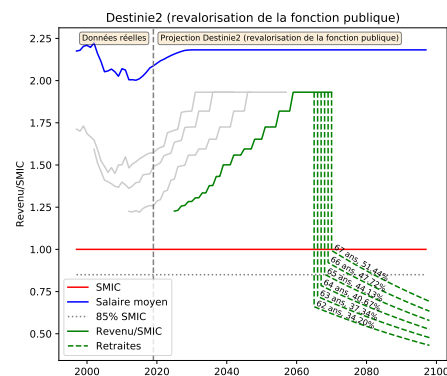
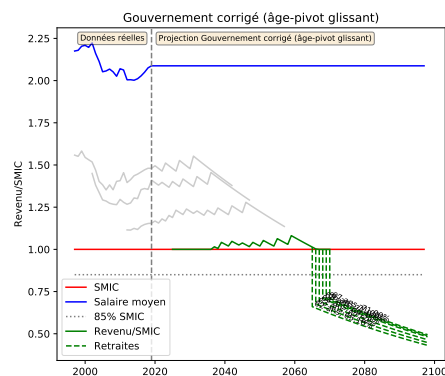
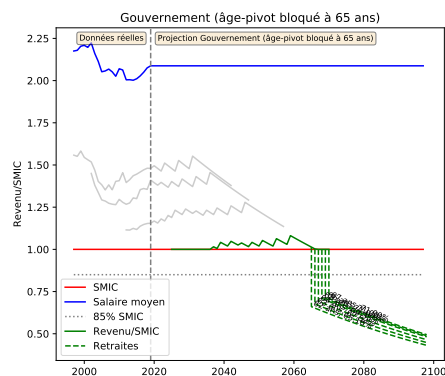
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	1823.65	<b>65.16</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	1893.54	<b>67.52</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	1964.94	<b>69.35</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2037.87	<b>71.00</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2064.37	<b>71.00</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	65 ans 0 mois	10.00%	2091.20	<b>71.00</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1823.65	<b>65.16</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1893.54	<b>67.52</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1964.94	<b>69.35</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2037.87	<b>71.00</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2064.37	<b>71.00</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2091.20	<b>71.00</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1603.34	<b>34.20</b>	2427.59	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1773.33	<b>37.34</b>	2459.15	<b>0.72</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1956.74	<b>40.67</b>	2491.12	<b>0.79</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2150.84	<b>44.13</b>	2523.50	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2355.95	<b>47.72</b>	2556.31	<b>0.92</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2572.42	<b>51.44</b>	2589.54	<b>0.99</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>





Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	343.0	4.79	1644.49	0.11	0.00	1647.07	1647.07	1.00	555.08	555.08	35.61	0.50
2026	23	100	343.0	4.79	1644.49	0.34	0.00	1668.49	1668.49	1.00	562.30	1117.38	35.61	0.50
2027	24	100	349.0	4.79	1673.25	0.57	0.00	1690.18	1690.18	1.00	569.61	1686.99	35.61	0.50
2028	25	100	349.0	4.79	1673.25	0.80	0.00	1712.15	1712.15	1.00	577.01	2264.01	35.61	0.50
2029	26	100	355.0	4.79	1702.02	1.03	0.00	1734.41	1734.41	1.00	584.07	2848.08	35.63	0.50
2030	27	100	355.0	4.79	1702.02	1.26	0.00	1756.95	1756.95	1.00	590.77	3438.85	35.69	0.50
2031	28	100	361.0	4.79	1730.79	1.49	0.00	1779.79	1779.79	1.00	597.08	4035.93	35.77	0.50
2032	29	100	361.0	4.79	1730.79	1.72	0.00	1802.93	1802.93	1.00	603.01	4638.94	35.88	0.50
2033	30	100	369.0	4.79	1769.14	1.95	0.00	1826.37	1826.37	1.00	608.53	5247.47	36.02	0.50
2034	31	100	369.0	4.79	1769.14	2.18	0.00	1850.11	1850.11	1.00	613.64	5861.11	36.18	0.50
2035	32	100	381.0	4.79	1826.67	2.41	0.00	1874.16	1874.16	1.00	618.32	6479.44	36.37	0.51
2036	33	100	381.0	4.79	1826.67	2.64	0.00	1898.53	1898.53	1.00	622.56	7102.00	36.59	0.51
2037	34	100	396.0	4.79	1898.59	2.87	0.00	1953.08	1923.21	1.02	636.09	7738.09	36.85	0.51
2038	35	100	396.0	4.79	1898.59	3.10	0.00	1957.45	1948.21	1.00	632.68	8370.77	37.13	0.52
2039	36	100	415.0	4.79	1989.69	3.33	0.00	2055.94	1973.54	1.04	658.99	9029.76	37.44	0.52
2040	37	100	415.0	4.79	1989.69	3.56	0.00	2060.52	1999.19	1.03	654.46	9684.22	37.78	0.53
2041	38	100	415.0	4.79	1989.69	3.79	0.00	2065.09	2025.18	1.02	649.47	10333.69	38.16	0.53
2042	39	100	431.0	4.79	2066.40	4.02	0.00	2149.47	2051.51	1.05	668.85	11002.54	38.56	0.54
2043	40	100	431.0	4.79	2066.40	4.25	0.00	2154.22	2078.18	1.04	662.73	11665.28	39.01	0.54
2044	41	100	431.0	4.79	2066.40	4.48	0.00	2158.97	2105.20	1.03	656.17	12321.45	39.48	0.55
2045	42	100	441.0	4.79	2114.34	4.71	0.00	2213.93	2132.56	1.04	664.24	12985.69	40.00	0.56
2046	43	100	441.0	4.79	2114.34	4.94	0.00	2218.79	2160.29	1.03	657.15	13642.84	40.52	0.56
2047	44	100	441.0	4.79	2114.34	5.17	0.00	2223.65	2188.37	1.02	650.14	14292.98	41.04	0.57
2048	45	100	457.0	4.79	2191.05	5.40	0.00	2309.37	2216.82	1.04	666.54	14959.52	41.58	0.58
2049	46	100	457.0	4.79	2191.05	5.63	0.00	2314.41	2245.64	1.03	659.42	15618.94	42.12	0.59
2050	47	100	457.0	4.79	2191.05	5.86	0.00	2319.45	2274.83	1.02	652.38	16271.32	42.66	0.59
2051	48	100	477.0	4.79	2286.94	6.09	0.00	2426.21	2304.40	1.05	673.65	16944.96	43.22	0.60
2052	49	100	477.0	4.79	2286.94	6.32	0.00	2431.47	2334.36	1.04	666.44	17611.41	43.78	0.61
2053	50	100	477.0	4.79	2286.94	6.55	0.00	2436.73	2364.71	1.03	659.32	18270.72	44.35	0.62
2054	51	100	477.0	4.79	2286.94	6.78	0.00	2441.99	2395.45	1.02	652.26	18922.98	44.93	0.63
2055	52	100	503.0	4.79	2411.59	7.01	0.00	2580.65	2426.59	1.06	680.45	19603.43	45.51	0.63
2056	53	100	503.0	4.79	2411.59	7.24	0.00	2586.19	2458.13	1.05	673.16	20276.59	46.10	0.64
2057	54	100	503.0	4.79	2411.59	7.47	0.00	2591.74	2490.09	1.04	665.95	20942.54	46.70	0.65
2058	55	100	503.0	4.79	2411.59	7.70	0.00	2597.29	2522.46	1.03	658.81	21601.34	47.31	0.66
2059	56	100	534.0	4.79	2560.22	7.93	0.00	2763.25	2555.25	1.08	691.91	22293.25	47.92	0.67
2060	57	100	534.0	4.79	2560.22	8.16	0.00	2769.14	2588.47	1.07	684.48	22977.73	48.55	0.68
2061	58	100	534.0	4.79	2560.22	8.39	0.00	2775.02	2622.12	1.06	677.14	23654.87	49.18	0.68
2062	59	100	534.0	4.79	2560.22	8.62	0.00	2780.91	2656.21	1.05	669.87	24324.73	49.82	0.69
2063	60	100	534.0	4.79	2560.22	8.85	0.00	2786.80	2690.74	1.04	662.67	24987.40	50.47	0.70
2064	61	100	534.0	4.79	2560.22	9.08	0.00	2792.69	2725.72	1.02	655.55	25642.95	51.12	0.71
2065	62	100	534.0	4.79	2560.22	9.31	0.00	2798.58	2761.15	1.01	648.50	26291.45	51.79	0.72
2066	63	100	534.0	4.79	2560.22	9.54	0.00	2804.47	2797.05	1.00	641.52	26932.97	52.46	0.73
2067	64	100	534.0	4.79	2560.22	9.77	0.00	2833.41	2833.41	1.00	639.83	27572.80	53.14	0.74
2068	65	100	534.0	4.79	2560.22	10.00	0.00	2870.25	2870.25	1.00	639.83	28212.63	53.83	0.75
2069	66	100	534.0	4.79	2560.22	10.23	4.54	2907.56	2907.56	1.00	639.83	28852.45	54.53	0.76
2070	67	100	534.0	4.79	2560.22	10.46	25.90	2945.36	2945.36	1.00	639.83	29492.28	55.24	0.77

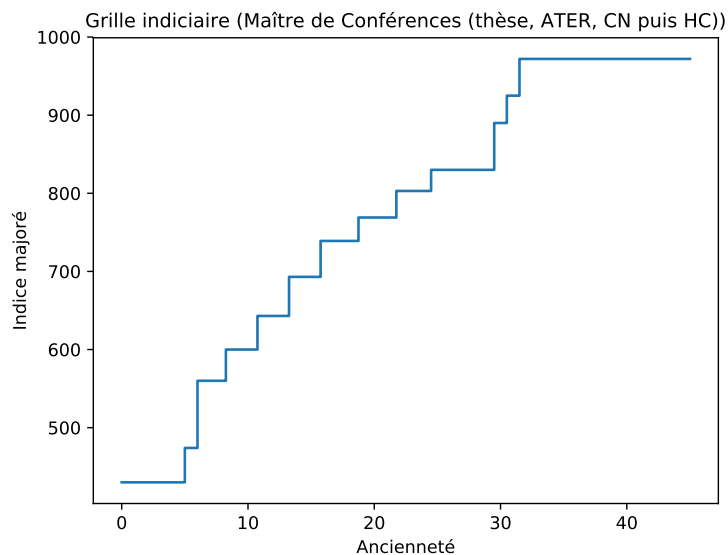
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	343.0	4.79	1644.49	0.11	0.00	1647.07	1647.07	1.00	555.08	555.08	35.61	0.50
2026	23	100	343.0	4.79	1644.49	0.34	0.00	1668.49	1668.49	1.00	562.30	1117.38	35.61	0.50
2027	24	100	349.0	4.79	1673.25	0.57	0.00	1690.18	1690.18	1.00	569.61	1686.99	35.61	0.50
2028	25	100	349.0	4.79	1673.25	0.80	0.00	1712.15	1712.15	1.00	577.01	2264.01	35.61	0.50
2029	26	100	355.0	4.79	1702.02	1.03	0.00	1734.41	1734.41	1.00	584.07	2848.08	35.63	0.50
2030	27	100	355.0	4.79	1702.02	1.26	0.00	1756.95	1756.95	1.00	590.77	3438.85	35.69	0.50
2031	28	100	361.0	4.79	1730.79	1.49	0.00	1779.79	1779.79	1.00	597.08	4035.93	35.77	0.50
2032	29	100	361.0	4.79	1730.79	1.72	0.00	1802.93	1802.93	1.00	603.01	4638.94	35.88	0.50
2033	30	100	369.0	4.79	1769.14	1.95	0.00	1826.37	1826.37	1.00	608.53	5247.47	36.02	0.50
2034	31	100	369.0	4.79	1769.14	2.18	0.00	1850.11	1850.11	1.00	613.64	5861.11	36.18	0.50
2035	32	100	381.0	4.79	1826.67	2.41	0.00	1874.16	1874.16	1.00	618.32	6479.44	36.37	0.51
2036	33	100	381.0	4.79	1826.67	2.64	0.00	1898.53	1898.53	1.00	622.56	7102.00	36.59	0.51
2037	34	100	396.0	4.79	1898.59	2.87	0.00	1953.08	1923.21	1.02	636.09	7738.09	36.85	0.51
2038	35	100	396.0	4.79	1898.59	3.10	0.00	1957.45	1948.21	1.00	632.68	8370.77	37.13	0.52
2039	36	100	415.0	4.79	1989.69	3.33	0.00	2055.94	1973.54	1.04	658.99	9029.76	37.44	0.52
2040	37	100	415.0	4.79	1989.69	3.56	0.00	2060.52	1999.19	1.03	654.46	9684.22	37.78	0.53
2041	38	100	415.0	4.79	1989.69	3.79	0.00	2065.09	2025.18	1.02	649.47	10333.69	38.16	0.53
2042	39	100	431.0	4.79	2066.40	4.02	0.00	2149.47	2051.51	1.05	668.85	11002.54	38.56	0.54
2043	40	100	431.0	4.79	2066.40	4.25	0.00	2154.22	2078.18	1.04	662.73	11665.28	39.01	0.54
2044	41	100	431.0	4.79	2066.40	4.48	0.00	2158.97	2105.20	1.03	656.17	12321.45	39.48	0.55
2045	42	100	441.0	4.79	2114.34	4.71	0.00	2213.93	2132.56	1.04	664.24	12985.69	40.00	0.56
2046	43	100	441.0	4.79	2114.34	4.94	0.00	2218.79	2160.29	1.03	657.15	13642.84	40.52	0.56
2047	44	100	441.0	4.79	2114.34	5.17	0.00	2223.65	2188.37	1.02	650.14	14292.98	41.04	0.57
2048	45	100	457.0	4.79	2191.05	5.40	0.00	2309.37	2216.82	1.04	666.54	14959.52	41.58	0.58
2049	46	100	457.0	4.79	2191.05	5.63	0.00	2314.41	2245.64	1.03	659.42	15618.94	42.12	0.59
2050	47	100	457.0	4.79	2191.05	5.86	0.00	2319.45	2274.83	1.02	652.38	16271.32	42.66	0.59
2051	48	100	477.0	4.79	2286.94	6.09	0.00	2426.21	2304.40	1.05	673.65	16944.96	43.22	0.60
2052	49	100	477.0	4.79	2286.94	6.32	0.00	2431.47	2334.36	1.04	666.44	17611.41	43.78	0.61
2053	50	100	477.0	4.79	2286.94	6.55	0.00	2436.73	2364.71	1.03	659.32	18270.72	44.35	0.62
2054	51	100	477.0	4.79	2286.94	6.78	0.00	2441.99	2395.45	1.02	652.26	18922.98	44.93	0.63
2055	52	100	503.0	4.79	2411.59	7.01	0.00	2580.65	2426.59	1.06	680.45	19603.43	45.51	0.63
2056	53	100	503.0	4.79	2411.59	7.24	0.00	2586.19	2458.13	1.05	673.16	20276.59	46.10	0.64
2057	54	100	503.0	4.79	2411.59	7.47	0.00	2591.74	2490.09	1.04	665.95	20942.54	46.70	0.65
2058	55	100	503.0	4.79	2411.59	7.70	0.00	2597.29	2522.46	1.03	658.81	21601.34	47.31	0.66
2059	56	100	534.0	4.79	2560.22	7.93	0.00	2763.25	2555.25	1.08	691.91	22293.25	47.92	0.67
2060	57	100	534.0	4.79	2560.22	8.16	0.00	2769.14	2588.47	1.07	684.48	22977.73	48.55	0.68
2061	58	100	534.0	4.79	2560.22	8.39	0.00	2775.02	2622.12	1.06	677.14	23654.87	49.18	0.68
2062	59	100	534.0	4.79	2560.22	8.62	0.00	2780.91	2656.21	1.05	669.87	24324.73	49.82	0.69
2063	60	100	534.0	4.79	2560.22	8.85	0.00	2786.80	2690.74	1.04	662.67	24987.40	50.47	0.70
2064	61	100	534.0	4.79	2560.22	9.08	0.00	2792.69	2725.72	1.02	655.55	25642.95	51.12	0.71
2065	62	100	534.0	4.79	2560.22	9.31	0.00	2798.58	2761.15	1.01	648.50	26291.45	51.79	0.72
2066	63	100	534.0	4.79	2560.22	9.54	0.00	2804.47	2797.05	1.00	641.52	26932.97	52.46	0.73
2067	64	100	534.0	4.79	2560.22	9.77	0.00	2833.41	2833.41	1.00	639.83	27572.80	53.14	0.74
2068	65	100	534.0	4.79	2560.22	10.00	0.00	2870.25	2870.25	1.00	639.83	28212.63	53.83	0.75
2069	66	100	534.0	4.79	2560.22	10.23	4.54	2907.56	2907.56	1.00	639.83	28852.45	54.53	0.76
2070	67	100	534.0	4.79	2560.22	10.46	25.90	2945.36	2945.36	1.00	639.83	29492.28	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	343.0	4.77	1636.93	10.00	0.00	1800.62	1468.09	<b>1.23</b>	647.33	647.33	33.38	0.46
2026	23	100	343.0	4.83	1657.39	10.00	0.00	1823.13	1480.83	<b>1.23</b>	655.43	1302.76	33.38	0.46
2027	24	100	349.0	4.89	1707.97	10.00	0.00	1878.77	1494.87	<b>1.26</b>	675.43	1978.19	33.38	0.46
2028	25	100	349.0	4.96	1730.34	10.00	0.00	1903.38	1510.25	<b>1.26</b>	684.28	2662.47	33.38	0.46
2029	26	100	355.0	5.02	1781.39	10.00	0.00	1959.53	1527.00	<b>1.28</b>	703.96	3366.43	33.40	0.46
2030	27	100	355.0	5.08	1803.48	10.00	0.00	1983.83	1545.16	<b>1.28</b>	711.66	4078.09	33.45	0.47
2031	28	100	361.0	5.14	1857.25	10.00	0.00	2042.98	1564.78	<b>1.31</b>	731.25	4809.34	33.53	0.47
2032	29	100	361.0	5.21	1881.39	10.00	0.00	2069.53	1585.13	<b>1.31</b>	738.51	5547.85	33.63	0.47
2033	30	100	369.0	5.28	1948.09	10.00	0.00	2142.90	1605.73	<b>1.33</b>	761.79	6309.63	33.76	0.47
2034	31	100	369.0	5.35	1973.41	10.00	0.00	2170.75	1626.61	<b>1.33</b>	768.18	7077.82	33.91	0.47
2035	32	100	381.0	5.42	2064.08	10.00	0.00	2270.49	1647.75	<b>1.38</b>	799.21	7877.03	34.09	0.47
2036	33	100	381.0	5.49	2090.91	10.00	0.00	2300.00	1669.17	<b>1.38</b>	804.70	8681.72	34.30	0.48
2037	34	100	396.0	5.56	2201.48	10.00	0.00	2421.63	1690.87	<b>1.43</b>	841.48	9523.20	34.53	0.48
2038	35	100	396.0	5.63	2230.10	10.00	0.00	2453.11	1712.85	<b>1.43</b>	845.96	10369.16	34.80	0.48
2039	36	100	415.0	5.70	2367.48	10.00	0.00	2604.23	1735.12	<b>1.50</b>	890.60	11259.76	35.09	0.49
2040	37	100	415.0	5.78	2398.26	10.00	0.00	2638.09	1757.68	<b>1.50</b>	893.99	12153.75	35.41	0.49
2041	38	100	415.0	5.85	2429.44	10.00	0.00	2672.38	1780.53	<b>1.50</b>	896.71	13050.47	35.76	0.50
2042	39	100	431.0	5.93	2555.90	10.00	0.00	2811.49	1803.67	<b>1.56</b>	933.41	13983.88	36.14	0.50
2043	40	100	431.0	6.01	2589.13	10.00	0.00	2848.04	1827.12	<b>1.56</b>	934.83	14918.71	36.56	0.51
2044	41	100	431.0	6.09	2622.79	10.00	0.00	2885.07	1850.87	<b>1.56</b>	935.54	15854.25	37.01	0.52
2045	42	100	441.0	6.16	2718.53	10.00	0.00	2990.38	1874.94	<b>1.59</b>	957.25	16811.49	37.49	0.52
2046	43	100	441.0	6.24	2753.87	10.00	0.00	3029.26	1899.31	<b>1.59</b>	957.25	17768.74	37.97	0.53
2047	44	100	441.0	6.33	2789.67	10.00	0.00	3068.64	1924.00	<b>1.59</b>	957.25	18725.99	38.47	0.54
2048	45	100	457.0	6.41	2928.47	10.00	0.00	3221.31	1949.01	<b>1.65</b>	991.98	19717.96	38.97	0.54
2049	46	100	457.0	6.49	2966.54	10.00	0.00	3263.19	1974.35	<b>1.65</b>	991.98	20709.94	39.47	0.55
2050	47	100	457.0	6.58	3005.10	10.00	0.00	3305.61	2000.02	<b>1.65</b>	991.98	21701.92	39.99	0.56
2051	48	100	477.0	6.66	3177.39	10.00	0.00	3495.13	2026.02	<b>1.73</b>	1035.39	22737.31	40.51	0.56
2052	49	100	477.0	6.75	3218.70	10.00	0.00	3540.57	2052.36	<b>1.73</b>	1035.39	23772.69	41.03	0.57
2053	50	100	477.0	6.84	3260.54	10.00	0.00	3586.59	2079.04	<b>1.73</b>	1035.39	24808.08	41.57	0.58
2054	51	100	477.0	6.92	3302.93	10.00	0.00	3633.22	2106.06	<b>1.73</b>	1035.39	25843.47	42.11	0.59
2055	52	100	503.0	7.01	3528.24	10.00	0.00	3881.06	2133.44	<b>1.82</b>	1091.83	26935.30	42.66	0.59
2056	53	100	503.0	7.11	3574.11	10.00	0.00	3931.52	2161.18	<b>1.82</b>	1091.83	28027.12	43.21	0.60
2057	54	100	503.0	7.20	3620.57	10.00	0.00	3982.63	2189.27	<b>1.82</b>	1091.83	29118.95	43.77	0.61
2058	55	100	503.0	7.29	3667.64	10.00	0.00	4034.40	2217.73	<b>1.82</b>	1091.83	30210.77	44.34	0.62
2059	56	100	534.0	7.39	3944.29	10.00	0.00	4338.72	2246.56	<b>1.93</b>	1159.11	31369.89	44.92	0.63
2060	57	100	534.0	7.48	3995.57	10.00	0.00	4395.12	2275.77	<b>1.93</b>	1159.11	32529.00	45.50	0.63
2061	58	100	534.0	7.58	4047.51	10.00	0.00	4452.26	2305.35	<b>1.93</b>	1159.11	33688.12	46.09	0.64
2062	59	100	534.0	7.68	4100.13	10.00	0.00	4510.14	2335.32	<b>1.93</b>	1159.11	34847.23	46.69	0.65
2063	60	100	534.0	7.78	4153.43	10.00	0.00	4568.77	2365.68	<b>1.93</b>	1159.11	36006.35	47.30	0.66
2064	61	100	534.0	7.88	4207.42	10.00	0.00	4628.17	2396.44	<b>1.93</b>	1159.11	37165.46	47.91	0.67
2065	62	100	534.0	7.98	4262.12	10.00	0.00	4688.33	2427.59	<b>1.93</b>	1159.11	38324.58	48.54	0.68
2066	63	100	534.0	8.09	4317.53	10.00	0.00	4749.28	2459.15	<b>1.93</b>	1159.11	39483.69	49.17	0.68
2067	64	100	534.0	8.19	4373.66	10.00	0.00	4811.02	2491.12	<b>1.93</b>	1159.11	40642.81	49.81	0.69
2068	65	100	534.0	8.30	4430.51	10.00	0.00	4873.56	2523.50	<b>1.93</b>	1159.11	41801.92	50.45	0.70
2069	66	100	534.0	8.40	4488.11	10.00	0.00	4936.92	2556.31	<b>1.93</b>	1159.11	42961.04	51.11	0.71
2070	67	100	534.0	8.51	4546.46	10.00	0.00	5001.10	2589.54	<b>1.93</b>	1159.11	44120.15	51.78	0.72

# Maître de Conférences (thèse, ATER, CN puis HC)



Indice majoré	Durée (années)
430	5.00
474	1.00
560	2.25
600	2.50
643	2.50
693	2.50
739	3.00
769	3.00
803	2.75
830	5.00
890	1.00
925	1.00
972	

Début de carrière à 23 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

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[Retourner à la liste des métiers](#)

## 12.1 Génération 1975 (début en 1998)

Maître de Conférences (thèse, ATER, CN puis HC) / Début de carrière à 23 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

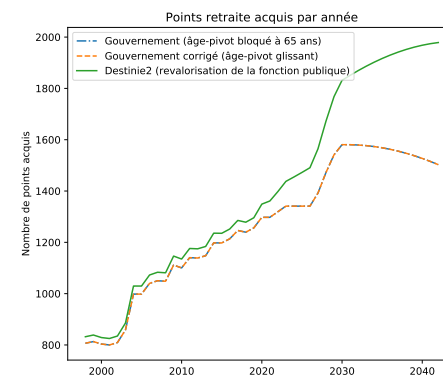
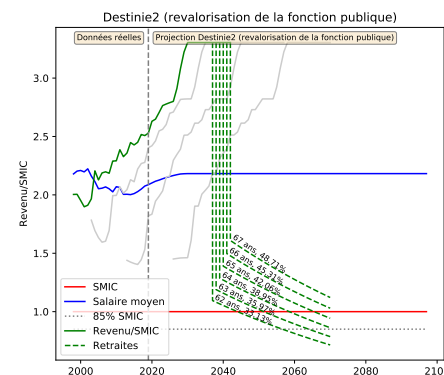
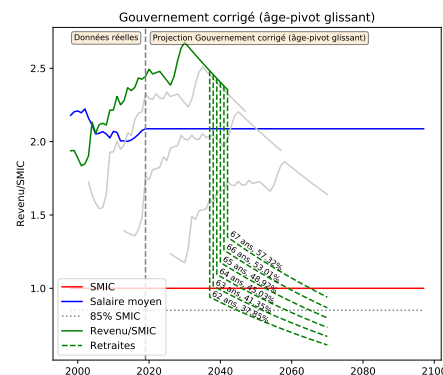
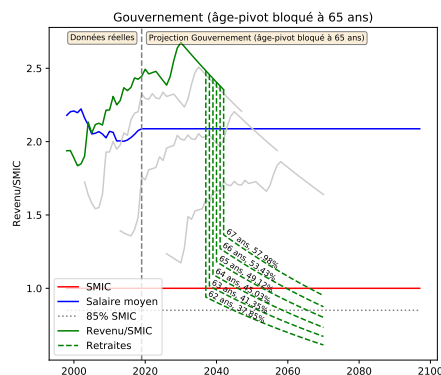
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	90.70%	64 ans 10 mois	-14.17%	1807.73	<b>37.85</b>	1923.21	<b>0.94</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>
2038	63	93.02%	64 ans 11 mois	-9.58%	1979.02	<b>41.35</b>	1948.21	<b>1.02</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>
2039	64	95.35%	65 ans 0 mois	-5.00%	2160.23	<b>45.03</b>	1973.54	<b>1.09</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>
2040	65	97.67%	65 ans 0 mois	0.00%	2361.67	<b>49.12</b>	1999.19	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.86</b>
2041	66	100.00%	65 ans 0 mois	5.00%	2574.80	<b>53.43</b>	2025.18	<b>1.27</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>
2042	67	100.00%	65 ans 0 mois	10.00%	2800.20	<b>57.98</b>	2051.51	<b>1.36</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	90.70%	64 ans 10 mois	-14.17%	1807.73	<b>37.85</b>	1923.21	<b>0.94</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>
2038	63	93.02%	64 ans 11 mois	-9.58%	1979.02	<b>41.35</b>	1948.21	<b>1.02</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>
2039	64	95.35%	65 ans 0 mois	-5.00%	2160.23	<b>45.03</b>	1973.54	<b>1.09</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>
2040	65	97.67%	65 ans 1 mois	-0.42%	2351.83	<b>48.92</b>	1999.19	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2554.36	<b>53.01</b>	2025.18	<b>1.26</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.93</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2768.37	<b>57.32</b>	2051.51	<b>1.35</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	90.70%	64 ans 10 mois	-14.17%	1907.95	<b>34.15</b>	1690.87	<b>1.13</b>	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>
2038	63	93.02%	64 ans 11 mois	-9.58%	2096.39	<b>37.04</b>	1712.85	<b>1.22</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>
2039	64	95.35%	65 ans 0 mois	-5.00%	2296.97	<b>40.06</b>	1735.12	<b>1.32</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>
2040	65	97.67%	65 ans 1 mois	-0.42%	2510.35	<b>43.22</b>	1757.68	<b>1.43</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2737.26	<b>46.52</b>	1780.53	<b>1.54</b>	<b>1.46</b>	<b>1.37</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2978.48	<b>49.97</b>	1803.67	<b>1.65</b>	<b>1.59</b>	<b>1.49</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23	100	430.0	5.57	2393.57	0.00	0.00	2393.57	1235.19	<b>1.94</b>	806.66	806.66	35.61	0.50
1999	24	100	430.0	5.61	2412.92	0.00	0.00	2412.92	1244.33	<b>1.94</b>	813.18	1619.85	35.61	0.50
2000	25	100	430.0	5.55	2384.43	0.00	0.00	2384.43	1262.69	<b>1.89</b>	803.58	2423.43	35.61	0.50
2001	26	100	430.0	5.52	2373.82	0.00	0.00	2373.82	1293.24	<b>1.84</b>	800.01	3223.43	35.61	0.50
2002	27	100	430.0	5.49	2359.10	0.00	42.51	2401.61	1299.25	<b>1.85</b>	809.37	4032.81	35.61	0.50
2003	28	100	474.0	5.37	2547.57	0.00	0.00	2547.57	1339.90	<b>1.90</b>	858.56	4891.37	35.61	0.50
2004	29	100	560.0	5.29	2962.24	0.00	0.00	2962.24	1388.62	<b>2.13</b>	998.31	5889.68	35.61	0.50
2005	30	100	560.0	5.29	2961.92	0.00	0.00	2961.92	1439.19	<b>2.06</b>	998.20	6887.88	35.61	0.50
2006	31	100	590.0	5.23	3085.77	0.00	0.00	3085.77	1458.33	<b>2.12</b>	1039.94	7927.83	35.61	0.50
2007	32	100	600.0	5.19	3116.69	0.00	0.00	3116.69	1466.48	<b>2.13</b>	1050.36	8978.19	35.61	0.50
2008	33	100	610.8	5.09	3110.58	0.00	0.00	3110.58	1472.01	<b>2.11</b>	1048.30	10026.49	35.61	0.50
2009	34	100	643.0	5.13	3298.03	0.00	0.00	3298.03	1489.22	<b>2.21</b>	1111.48	11137.97	35.61	0.50
2010	35	100	643.0	5.08	3264.72	0.00	0.00	3264.72	1473.50	<b>2.22</b>	1100.25	12238.22	35.61	0.50
2011	36	100	680.5	4.97	3383.33	0.00	0.00	3383.33	1465.69	<b>2.31</b>	1140.22	13378.44	35.61	0.50
2012	37	100	693.0	4.88	3379.37	0.00	0.00	3379.37	1501.45	<b>2.25</b>	1138.89	14517.33	35.61	0.50
2013	38	100	704.5	4.83	3406.01	0.00	0.00	3406.01	1493.34	<b>2.28</b>	1147.87	15665.20	35.61	0.50
2014	39	100	739.0	4.81	3554.92	0.00	0.00	3554.92	1501.62	<b>2.37</b>	1198.05	16863.25	35.61	0.50
2015	40	100	739.0	4.81	3553.53	0.00	0.00	3553.53	1513.63	<b>2.35</b>	1197.58	18060.83	35.61	0.50
2016	41	100	746.5	4.80	3582.43	0.00	19.15	3601.58	1520.05	<b>2.37</b>	1213.78	19274.61	35.61	0.50
2017	42	100	769.0	4.81	3697.85	0.00	0.00	3697.85	1519.00	<b>2.43</b>	1246.22	20520.83	35.61	0.50
2018	43	100	769.0	4.74	3646.80	0.00	30.95	3677.75	1516.45	<b>2.43</b>	1239.45	21760.28	35.61	0.50
2019	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1524.25	<b>2.45</b>	1256.27	23016.55	35.61	0.50
2020	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1544.07	<b>2.49</b>	1297.47	24314.02	35.61	0.50
2021	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1564.14	<b>2.46</b>	1297.47	25611.49	35.61	0.50
2022	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1584.47	<b>2.47</b>	1319.28	26930.77	35.61	0.50
2023	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1605.07	<b>2.48</b>	1341.10	28271.87	35.61	0.50
2024	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1625.94	<b>2.45</b>	1341.10	29612.96	35.61	0.50
2025	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1647.07	<b>2.42</b>	1341.10	30954.06	35.61	0.50
2026	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1668.49	<b>2.39</b>	1341.10	32295.15	35.61	0.50
2027	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	1690.18	<b>2.44</b>	1392.07	33687.22	35.61	0.50
2028	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	1712.15	<b>2.55</b>	1472.33	35159.56	35.61	0.50
2029	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	1734.41	<b>2.64</b>	1541.20	36700.76	35.63	0.50
2030	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	1756.95	<b>2.68</b>	1580.59	38281.35	35.69	0.50
2031	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	1779.79	<b>2.65</b>	1580.59	39861.94	35.77	0.50
2032	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	1802.93	<b>2.62</b>	1579.38	41441.32	35.88	0.50
2033	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	1826.37	<b>2.59</b>	1576.96	43018.28	36.02	0.50
2034	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	1850.11	<b>2.56</b>	1573.34	44591.63	36.18	0.50
2035	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	1874.16	<b>2.54</b>	1568.54	46160.16	36.37	0.51
2036	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	1898.53	<b>2.51</b>	1562.55	47722.71	36.59	0.51
2037	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	1923.21	<b>2.48</b>	1555.39	49278.10	36.85	0.51
2038	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	1948.21	<b>2.46</b>	1547.08	50825.18	37.13	0.52
2039	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	1973.54	<b>2.43</b>	1537.64	52362.82	37.44	0.52
2040	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	1999.19	<b>2.40</b>	1527.09	53889.90	37.78	0.53
2041	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2025.18	<b>2.38</b>	1515.45	55405.35	38.16	0.53
2042	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2051.51	<b>2.35</b>	1502.75	56908.11	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23	100	430.0	5.57	2393.57	0.00	0.00	2393.57	1235.19	<b>1.94</b>	806.66	806.66	35.61	0.50
1999	24	100	430.0	5.61	2412.92	0.00	0.00	2412.92	1244.33	<b>1.94</b>	813.18	1619.85	35.61	0.50
2000	25	100	430.0	5.55	2384.43	0.00	0.00	2384.43	1262.69	<b>1.89</b>	803.58	2423.43	35.61	0.50
2001	26	100	430.0	5.52	2373.82	0.00	0.00	2373.82	1293.24	<b>1.84</b>	800.01	3223.43	35.61	0.50
2002	27	100	430.0	5.49	2359.10	0.00	42.51	2401.61	1299.25	<b>1.85</b>	809.37	4032.81	35.61	0.50
2003	28	100	474.0	5.37	2547.57	0.00	0.00	2547.57	1339.90	<b>1.90</b>	858.56	4891.37	35.61	0.50
2004	29	100	560.0	5.29	2962.24	0.00	0.00	2962.24	1388.62	<b>2.13</b>	998.31	5889.68	35.61	0.50
2005	30	100	560.0	5.29	2961.92	0.00	0.00	2961.92	1439.19	<b>2.06</b>	998.20	6887.88	35.61	0.50
2006	31	100	590.0	5.23	3085.77	0.00	0.00	3085.77	1458.33	<b>2.12</b>	1039.94	7927.83	35.61	0.50
2007	32	100	600.0	5.19	3116.69	0.00	0.00	3116.69	1466.48	<b>2.13</b>	1050.36	8978.19	35.61	0.50
2008	33	100	610.8	5.09	3110.58	0.00	0.00	3110.58	1472.01	<b>2.11</b>	1048.30	10026.49	35.61	0.50
2009	34	100	643.0	5.13	3298.03	0.00	0.00	3298.03	1489.22	<b>2.21</b>	1111.48	11137.97	35.61	0.50
2010	35	100	643.0	5.08	3264.72	0.00	0.00	3264.72	1473.50	<b>2.22</b>	1100.25	12238.22	35.61	0.50
2011	36	100	680.5	4.97	3383.33	0.00	0.00	3383.33	1465.69	<b>2.31</b>	1140.22	13378.44	35.61	0.50
2012	37	100	693.0	4.88	3379.37	0.00	0.00	3379.37	1501.45	<b>2.25</b>	1138.89	14517.33	35.61	0.50
2013	38	100	704.5	4.83	3406.01	0.00	0.00	3406.01	1493.34	<b>2.28</b>	1147.87	15665.20	35.61	0.50
2014	39	100	739.0	4.81	3554.92	0.00	0.00	3554.92	1501.62	<b>2.37</b>	1198.05	16863.25	35.61	0.50
2015	40	100	739.0	4.81	3553.53	0.00	0.00	3553.53	1513.63	<b>2.35</b>	1197.58	18060.83	35.61	0.50
2016	41	100	746.5	4.80	3582.43	0.00	19.15	3601.58	1520.05	<b>2.37</b>	1213.78	19274.61	35.61	0.50
2017	42	100	769.0	4.81	3697.85	0.00	0.00	3697.85	1519.00	<b>2.43</b>	1246.22	20520.83	35.61	0.50
2018	43	100	769.0	4.74	3646.80	0.00	30.95	3677.75	1516.45	<b>2.43</b>	1239.45	21760.28	35.61	0.50
2019	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1524.25	<b>2.45</b>	1256.27	23016.55	35.61	0.50
2020	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1544.07	<b>2.49</b>	1297.47	24314.02	35.61	0.50
2021	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1564.14	<b>2.46</b>	1297.47	25611.49	35.61	0.50
2022	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1584.47	<b>2.47</b>	1319.28	26930.77	35.61	0.50
2023	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1605.07	<b>2.48</b>	1341.10	28271.87	35.61	0.50
2024	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1625.94	<b>2.45</b>	1341.10	29612.96	35.61	0.50
2025	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1647.07	<b>2.42</b>	1341.10	30954.06	35.61	0.50
2026	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1668.49	<b>2.39</b>	1341.10	32295.15	35.61	0.50
2027	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	1690.18	<b>2.44</b>	1392.07	33687.22	35.61	0.50
2028	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	1712.15	<b>2.55</b>	1472.33	35159.56	35.61	0.50
2029	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	1734.41	<b>2.64</b>	1541.20	36700.76	35.63	0.50
2030	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	1756.95	<b>2.68</b>	1580.59	38281.35	35.69	0.50
2031	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	1779.79	<b>2.65</b>	1580.59	39861.94	35.77	0.50
2032	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	1802.93	<b>2.62</b>	1579.38	41441.32	35.88	0.50
2033	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	1826.37	<b>2.59</b>	1576.96	43018.28	36.02	0.50
2034	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	1850.11	<b>2.56</b>	1573.34	44591.63	36.18	0.50
2035	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	1874.16	<b>2.54</b>	1568.54	46160.16	36.37	0.51
2036	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	1898.53	<b>2.51</b>	1562.55	47722.71	36.59	0.51
2037	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	1923.21	<b>2.48</b>	1555.39	49278.10	36.85	0.51
2038	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	1948.21	<b>2.46</b>	1547.08	50825.18	37.13	0.52
2039	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	1973.54	<b>2.43</b>	1537.64	52362.82	37.44	0.52
2040	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	1999.19	<b>2.40</b>	1527.09	53889.90	37.78	0.53
2041	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2025.18	<b>2.38</b>	1515.45	55405.35	38.16	0.53
2042	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2051.51	<b>2.35</b>	1502.75	56908.11	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23	100	430.0	5.57	2393.57	3.40	0.00	2474.96	1235.19	<b>2.00</b>	889.76	889.76	33.38	0.46
1999	24	100	430.0	5.61	2412.92	3.40	0.00	2494.96	1244.33	<b>2.01</b>	896.95	1786.72	33.38	0.46
2000	25	100	430.0	5.55	2384.43	3.40	0.00	2465.50	1262.69	<b>1.95</b>	886.36	2673.08	33.38	0.46
2001	26	100	430.0	5.52	2373.82	3.40	0.00	2454.53	1293.24	<b>1.90</b>	882.42	3555.50	33.38	0.46
2002	27	100	430.0	5.49	2359.10	3.40	43.96	2483.26	1299.25	<b>1.91</b>	892.75	4448.24	33.38	0.46
2003	28	100	474.0	5.37	2547.57	3.40	0.00	2634.19	1339.90	<b>1.97</b>	947.01	5395.25	33.38	0.46
2004	29	100	560.0	5.29	2962.24	3.40	0.00	3062.96	1388.62	<b>2.21</b>	1101.15	6496.40	33.38	0.46
2005	30	100	560.0	5.29	2961.92	3.40	0.00	3062.63	1439.19	<b>2.13</b>	1101.03	7597.44	33.38	0.46
2006	31	100	590.0	5.23	3085.77	3.40	0.00	3190.69	1458.33	<b>2.19</b>	1147.07	8744.51	33.38	0.46
2007	32	100	600.0	5.19	3116.69	3.40	0.00	3222.66	1466.48	<b>2.20</b>	1158.57	9903.07	33.38	0.46
2008	33	100	610.8	5.09	3110.58	3.40	0.00	3216.34	1472.01	<b>2.18</b>	1156.29	11059.37	33.38	0.46
2009	34	100	643.0	5.13	3298.03	3.40	0.00	3410.16	1489.22	<b>2.29</b>	1225.98	12285.34	33.38	0.46
2010	35	100	643.0	5.08	3264.72	3.40	20.01	3395.73	1473.50	<b>2.30</b>	1220.79	13506.13	33.38	0.46
2011	36	100	680.5	4.97	3383.33	3.40	0.00	3498.37	1465.69	<b>2.39</b>	1257.68	14763.81	33.38	0.46
2012	37	100	693.0	4.88	3379.37	3.40	0.00	3494.27	1501.45	<b>2.33</b>	1256.21	16020.02	33.38	0.46
2013	38	100	704.5	4.83	3406.01	3.40	0.00	3521.82	1493.34	<b>2.36</b>	1266.11	17286.14	33.38	0.46
2014	39	100	739.0	4.81	3554.92	3.40	0.00	3675.79	1501.62	<b>2.45</b>	1321.47	18607.61	33.38	0.46
2015	40	100	739.0	4.81	3553.53	3.40	0.00	3674.35	1513.63	<b>2.43</b>	1320.95	19928.56	33.38	0.46
2016	41	100	746.5	4.80	3582.43	3.40	19.80	3724.03	1520.05	<b>2.45</b>	1338.81	21267.37	33.38	0.46
2017	42	100	769.0	4.81	3697.85	3.40	0.00	3823.58	1519.00	<b>2.52</b>	1374.60	22641.97	33.38	0.46
2018	43	100	769.0	4.74	3646.80	3.40	32.00	3802.79	1516.45	<b>2.51</b>	1367.13	24009.10	33.38	0.46
2019	44	100	777.5	4.79	3727.66	3.40	0.00	3854.40	1524.25	<b>2.53</b>	1385.68	25394.78	33.38	0.46
2020	45	100	803.0	4.52	3628.97	3.40	0.00	3752.35	1426.66	<b>2.63</b>	1348.99	26743.77	33.38	0.46
2021	46	100	803.0	4.56	3661.63	3.40	0.00	3786.12	1429.59	<b>2.65</b>	1361.14	28104.91	33.38	0.46
2022	47	100	816.5	4.61	3760.42	3.40	0.00	3888.27	1437.39	<b>2.71</b>	1397.86	29502.77	33.38	0.46
2023	48	100	830.0	4.66	3867.32	3.40	0.00	3998.81	1446.40	<b>2.76</b>	1437.60	30940.36	33.38	0.46
2024	49	100	830.0	4.71	3913.34	3.40	0.00	4046.39	1456.62	<b>2.78</b>	1454.70	32395.07	33.38	0.46
2025	50	100	830.0	4.77	3961.08	3.40	0.00	4095.76	1468.09	<b>2.79</b>	1472.45	33867.52	33.38	0.46
2026	51	100	830.0	4.83	4010.60	3.40	0.00	4146.96	1480.83	<b>2.80</b>	1490.86	35358.38	33.38	0.46
2027	52	100	860.0	4.89	4208.75	3.40	0.00	4351.85	1494.87	<b>2.91</b>	1564.52	36922.89	33.38	0.46
2028	53	100	907.5	4.96	4499.39	3.40	0.00	4652.37	1510.25	<b>3.08</b>	1672.56	38595.45	33.38	0.46
2029	54	100	948.5	5.02	4759.57	3.40	0.00	4921.40	1527.00	<b>3.22</b>	1768.02	40363.47	33.40	0.46
2030	55	100	972.0	5.08	4937.97	3.40	0.00	5105.86	1545.16	<b>3.30</b>	1831.63	42195.10	33.45	0.47
2031	56	100	972.0	5.14	5000.69	3.40	0.00	5170.71	1564.78	<b>3.30</b>	1850.77	44045.87	33.53	0.47
2032	57	100	972.0	5.21	5065.69	3.40	0.00	5237.93	1585.13	<b>3.30</b>	1869.14	45915.01	33.63	0.47
2033	58	100	972.0	5.28	5131.55	3.40	0.00	5306.02	1605.73	<b>3.30</b>	1886.26	47801.27	33.76	0.47
2034	59	100	972.0	5.35	5198.26	3.40	0.00	5375.00	1626.61	<b>3.30</b>	1902.09	49703.36	33.91	0.47
2035	60	100	972.0	5.42	5265.84	3.40	0.00	5444.87	1647.75	<b>3.30</b>	1916.60	51619.96	34.09	0.47
2036	61	100	972.0	5.49	5334.29	3.40	0.00	5515.66	1669.17	<b>3.30</b>	1929.75	53549.71	34.30	0.48
2037	62	100	972.0	5.56	5403.64	3.40	0.00	5587.36	1690.87	<b>3.30</b>	1941.51	55491.22	34.53	0.48
2038	63	100	972.0	5.63	5473.89	3.40	0.00	5660.00	1712.85	<b>3.30</b>	1951.87	57443.08	34.80	0.48
2039	64	100	972.0	5.70	5545.05	3.40	0.00	5733.58	1735.12	<b>3.30</b>	1960.78	59403.87	35.09	0.49
2040	65	100	972.0	5.78	5617.13	3.40	0.00	5808.11	1757.68	<b>3.30</b>	1968.25	61372.12	35.41	0.49
2041	66	100	972.0	5.85	5690.15	3.40	0.00	5883.62	1780.53	<b>3.30</b>	1974.24	63346.35	35.76	0.50
2042	67	100	972.0	5.93	5764.13	3.40	0.00	5960.11	1803.67	<b>3.30</b>	1978.74	65325.10	36.14	0.50



## 12.2 Génération 1980 (début en 2003)

Maître de Conférences (thèse, ATER, CN puis HC) / Début de carrière à 23 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

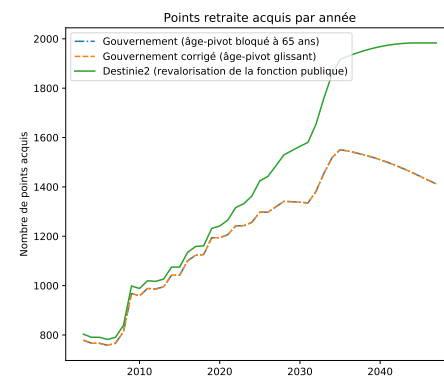
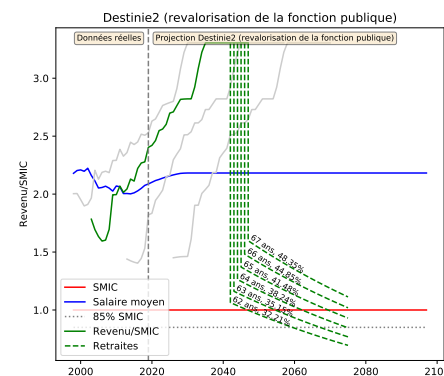
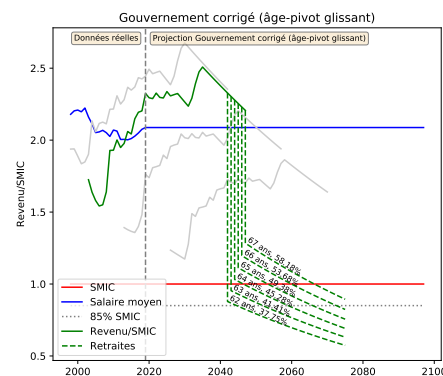
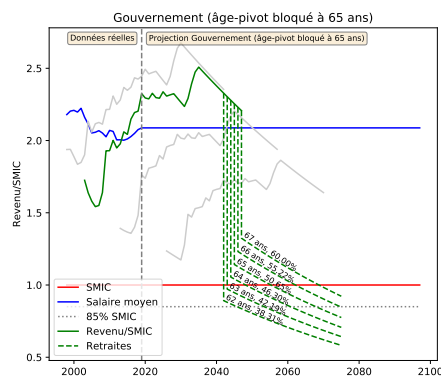
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	90.70%	65 ans 0 mois	-15.00%	1829.55	<b>38.31</b>	2051.51	<b>0.89</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>
2043	63	93.02%	65 ans 0 mois	-10.00%	2019.34	<b>42.19</b>	2078.18	<b>0.97</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>
2044	64	95.35%	65 ans 0 mois	-5.00%	2221.03	<b>46.30</b>	2105.20	<b>1.06</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>
2045	65	97.67%	65 ans 0 mois	0.00%	2435.24	<b>50.65</b>	2132.56	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>
2046	66	100.00%	65 ans 0 mois	5.00%	2660.67	<b>55.22</b>	2160.29	<b>1.23</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>
2047	67	100.00%	65 ans 0 mois	10.00%	2897.55	<b>60.00</b>	2188.37	<b>1.32</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	90.70%	65 ans 3 mois	-16.25%	1802.65	<b>37.75</b>	2051.51	<b>0.88</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>
2043	63	93.02%	65 ans 4 mois	-11.67%	1981.94	<b>41.41</b>	2078.18	<b>0.95</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>
2044	64	95.35%	65 ans 5 mois	-7.08%	2172.32	<b>45.28</b>	2105.20	<b>1.03</b>	<b>0.95</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2045	65	97.67%	65 ans 6 mois	-2.50%	2374.36	<b>49.38</b>	2132.56	<b>1.11</b>	<b>1.04</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2586.76	<b>53.68</b>	2160.29	<b>1.20</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2809.75	<b>58.18</b>	2188.37	<b>1.28</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.95</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	90.70%	65 ans 3 mois	-16.25%	1960.25	<b>32.89</b>	1803.67	<b>1.09</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2043	63	93.02%	65 ans 4 mois	-11.67%	2165.46	<b>35.87</b>	1827.12	<b>1.19</b>	<b>1.08</b>	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>
2044	64	95.35%	65 ans 5 mois	-7.08%	2384.78	<b>38.99</b>	1850.87	<b>1.29</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>
2045	65	97.67%	65 ans 6 mois	-2.50%	2619.03	<b>42.27</b>	1874.94	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2866.97	<b>45.68</b>	1899.31	<b>1.51</b>	<b>1.43</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>
2047	67	100.00%	65 ans 8 mois	6.67%	3129.03	<b>49.22</b>	1924.00	<b>1.63</b>	<b>1.56</b>	<b>1.47</b>	<b>1.37</b>	<b>1.29</b>	<b>1.21</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23	100	430.0	5.37	2311.09	0.00	0.00	2311.09	1339.90	<b>1.72</b>	778.86	778.86	35.61	0.50
2004	24	100	430.0	5.29	2274.58	0.00	0.00	2274.58	1388.62	<b>1.64</b>	766.56	1545.43	35.61	0.50
2005	25	100	430.0	5.29	2274.33	0.00	0.00	2274.33	1439.19	<b>1.58</b>	766.48	2311.90	35.61	0.50
2006	26	100	430.0	5.23	2248.95	0.00	0.00	2248.95	1458.33	<b>1.54</b>	757.92	3069.83	35.61	0.50
2007	27	100	430.0	5.19	2233.63	0.00	40.30	2273.93	1466.48	<b>1.55</b>	766.34	3836.17	35.61	0.50
2008	28	100	474.0	5.09	2414.10	0.00	0.00	2414.10	1472.01	<b>1.64</b>	813.58	4649.75	35.61	0.50
2009	29	100	560.0	5.13	2872.31	0.00	0.00	2872.31	1489.22	<b>1.93</b>	968.00	5617.75	35.61	0.50
2010	30	100	560.0	5.08	2843.30	0.00	0.00	2843.30	1473.50	<b>1.93</b>	958.23	6575.98	35.61	0.50
2011	31	100	590.0	4.97	2933.38	0.00	0.00	2933.38	1465.69	<b>2.00</b>	988.59	7564.57	35.61	0.50
2012	32	100	600.0	4.88	2925.86	0.00	0.00	2925.86	1501.45	<b>1.95</b>	986.05	8550.62	35.61	0.50
2013	33	100	610.8	4.83	2952.76	0.00	0.00	2952.76	1493.34	<b>1.98</b>	995.12	9545.73	35.61	0.50
2014	34	100	643.0	4.81	3093.12	0.00	0.00	3093.12	1501.62	<b>2.06</b>	1042.42	10588.15	35.61	0.50
2015	35	100	643.0	4.81	3091.91	0.00	0.00	3091.91	1513.63	<b>2.04</b>	1042.01	11630.17	35.61	0.50
2016	36	100	680.5	4.80	3265.70	0.00	0.00	3265.70	1520.05	<b>2.15</b>	1100.58	12730.75	35.61	0.50
2017	37	100	693.0	4.81	3332.39	0.00	0.00	3332.39	1519.00	<b>2.19</b>	1123.06	13853.80	35.61	0.50
2018	38	100	704.5	4.74	3340.92	0.00	0.00	3340.92	1516.45	<b>2.20</b>	1125.93	14979.73	35.61	0.50
2019	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1524.25	<b>2.32</b>	1194.06	16173.79	35.61	0.50
2020	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1544.07	<b>2.29</b>	1194.06	17367.85	35.61	0.50
2021	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	1564.14	<b>2.29</b>	1206.18	18574.03	35.61	0.50
2022	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1584.47	<b>2.33</b>	1242.53	19816.57	35.61	0.50
2023	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1605.07	<b>2.30</b>	1242.53	21059.10	35.61	0.50
2024	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1625.94	<b>2.29</b>	1256.27	22315.37	35.61	0.50
2025	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1647.07	<b>2.34</b>	1297.47	23612.84	35.61	0.50
2026	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1668.49	<b>2.31</b>	1297.47	24910.31	35.61	0.50
2027	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1690.18	<b>2.32</b>	1319.28	26229.59	35.61	0.50
2028	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1712.15	<b>2.32</b>	1341.10	27570.69	35.61	0.50
2029	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1734.41	<b>2.29</b>	1340.08	28910.77	35.63	0.50
2030	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1756.95	<b>2.26</b>	1338.04	30248.81	35.69	0.50
2031	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1779.79	<b>2.24</b>	1335.00	31583.81	35.77	0.50
2032	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	1802.93	<b>2.29</b>	1381.53	32965.34	35.88	0.50
2033	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	1826.37	<b>2.39</b>	1455.65	34420.99	36.02	0.50
2034	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	1850.11	<b>2.47</b>	1517.96	35938.95	36.18	0.50
2035	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	1874.16	<b>2.51</b>	1550.85	37489.80	36.37	0.51
2036	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	1898.53	<b>2.48</b>	1544.97	39034.77	36.59	0.51
2037	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	1923.21	<b>2.46</b>	1537.93	40572.71	36.85	0.51
2038	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	1948.21	<b>2.43</b>	1529.76	42102.46	37.13	0.52
2039	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	1973.54	<b>2.40</b>	1520.46	43622.93	37.44	0.52
2040	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	1999.19	<b>2.38</b>	1510.07	45132.99	37.78	0.53
2041	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2025.18	<b>2.35</b>	1498.60	46631.59	38.16	0.53
2042	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2051.51	<b>2.33</b>	1486.07	48117.66	38.56	0.54
2043	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2078.18	<b>2.30</b>	1472.53	49590.19	39.01	0.54
2044	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2105.20	<b>2.28</b>	1458.00	51048.19	39.48	0.55
2045	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2132.56	<b>2.25</b>	1442.50	52490.69	40.00	0.56
2046	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2160.29	<b>2.23</b>	1427.17	53917.86	40.52	0.56
2047	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2188.37	<b>2.21</b>	1411.98	55329.84	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23	100	430.0	5.37	2311.09	0.00	0.00	2311.09	1339.90	<b>1.72</b>	778.86	778.86	35.61	0.50
2004	24	100	430.0	5.29	2274.58	0.00	0.00	2274.58	1388.62	<b>1.64</b>	766.56	1545.43	35.61	0.50
2005	25	100	430.0	5.29	2274.33	0.00	0.00	2274.33	1439.19	<b>1.58</b>	766.48	2311.90	35.61	0.50
2006	26	100	430.0	5.23	2248.95	0.00	0.00	2248.95	1458.33	<b>1.54</b>	757.92	3069.83	35.61	0.50
2007	27	100	430.0	5.19	2233.63	0.00	40.30	2273.93	1466.48	<b>1.55</b>	766.34	3836.17	35.61	0.50
2008	28	100	474.0	5.09	2414.10	0.00	0.00	2414.10	1472.01	<b>1.64</b>	813.58	4649.75	35.61	0.50
2009	29	100	560.0	5.13	2872.31	0.00	0.00	2872.31	1489.22	<b>1.93</b>	968.00	5617.75	35.61	0.50
2010	30	100	560.0	5.08	2843.30	0.00	0.00	2843.30	1473.50	<b>1.93</b>	958.23	6575.98	35.61	0.50
2011	31	100	590.0	4.97	2933.38	0.00	0.00	2933.38	1465.69	<b>2.00</b>	988.59	7564.57	35.61	0.50
2012	32	100	600.0	4.88	2925.86	0.00	0.00	2925.86	1501.45	<b>1.95</b>	986.05	8550.62	35.61	0.50
2013	33	100	610.8	4.83	2952.76	0.00	0.00	2952.76	1493.34	<b>1.98</b>	995.12	9545.73	35.61	0.50
2014	34	100	643.0	4.81	3093.12	0.00	0.00	3093.12	1501.62	<b>2.06</b>	1042.42	10588.15	35.61	0.50
2015	35	100	643.0	4.81	3091.91	0.00	0.00	3091.91	1513.63	<b>2.04</b>	1042.01	11630.17	35.61	0.50
2016	36	100	680.5	4.80	3265.70	0.00	0.00	3265.70	1520.05	<b>2.15</b>	1100.58	12730.75	35.61	0.50
2017	37	100	693.0	4.81	3332.39	0.00	0.00	3332.39	1519.00	<b>2.19</b>	1123.06	13853.80	35.61	0.50
2018	38	100	704.5	4.74	3340.92	0.00	0.00	3340.92	1516.45	<b>2.20</b>	1125.93	14979.73	35.61	0.50
2019	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1524.25	<b>2.32</b>	1194.06	16173.79	35.61	0.50
2020	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1544.07	<b>2.29</b>	1194.06	17367.85	35.61	0.50
2021	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	1564.14	<b>2.29</b>	1206.18	18574.03	35.61	0.50
2022	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1584.47	<b>2.33</b>	1242.53	19816.57	35.61	0.50
2023	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1605.07	<b>2.30</b>	1242.53	21059.10	35.61	0.50
2024	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1625.94	<b>2.29</b>	1256.27	22315.37	35.61	0.50
2025	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1647.07	<b>2.34</b>	1297.47	23612.84	35.61	0.50
2026	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1668.49	<b>2.31</b>	1297.47	24910.31	35.61	0.50
2027	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1690.18	<b>2.32</b>	1319.28	26229.59	35.61	0.50
2028	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1712.15	<b>2.32</b>	1341.10	27570.69	35.61	0.50
2029	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1734.41	<b>2.29</b>	1340.08	28910.77	35.63	0.50
2030	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1756.95	<b>2.26</b>	1338.04	30248.81	35.69	0.50
2031	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1779.79	<b>2.24</b>	1335.00	31583.81	35.77	0.50
2032	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	1802.93	<b>2.29</b>	1381.53	32965.34	35.88	0.50
2033	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	1826.37	<b>2.39</b>	1455.65	34420.99	36.02	0.50
2034	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	1850.11	<b>2.47</b>	1517.96	35938.95	36.18	0.50
2035	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	1874.16	<b>2.51</b>	1550.85	37489.80	36.37	0.51
2036	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	1898.53	<b>2.48</b>	1544.97	39034.77	36.59	0.51
2037	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	1923.21	<b>2.46</b>	1537.93	40572.71	36.85	0.51
2038	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	1948.21	<b>2.43</b>	1529.76	42102.46	37.13	0.52
2039	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	1973.54	<b>2.40</b>	1520.46	43622.93	37.44	0.52
2040	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	1999.19	<b>2.38</b>	1510.07	45132.99	37.78	0.53
2041	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2025.18	<b>2.35</b>	1498.60	46631.59	38.16	0.53
2042	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2051.51	<b>2.33</b>	1486.07	48117.66	38.56	0.54
2043	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2078.18	<b>2.30</b>	1472.53	49590.19	39.01	0.54
2044	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2105.20	<b>2.28</b>	1458.00	51048.19	39.48	0.55
2045	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2132.56	<b>2.25</b>	1442.50	52490.69	40.00	0.56
2046	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2160.29	<b>2.23</b>	1427.17	53917.86	40.52	0.56
2047	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2188.37	<b>2.21</b>	1411.98	55329.84	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23	100	430.0	5.37	2311.09	3.40	0.00	2389.66	1339.90	<b>1.78</b>	859.10	859.10	33.38	0.46
2004	24	100	430.0	5.29	2274.58	3.40	0.00	2351.91	1388.62	<b>1.69</b>	845.53	1704.63	33.38	0.46
2005	25	100	430.0	5.29	2274.33	3.40	0.00	2351.66	1439.19	<b>1.63</b>	845.44	2550.06	33.38	0.46
2006	26	100	430.0	5.23	2248.95	3.40	0.00	2325.42	1458.33	<b>1.59</b>	836.00	3386.06	33.38	0.46
2007	27	100	430.0	5.19	2233.63	3.40	41.67	2351.24	1466.48	<b>1.60</b>	845.28	4231.35	33.38	0.46
2008	28	100	474.0	5.09	2414.10	3.40	0.00	2496.18	1472.01	<b>1.70</b>	897.39	5128.74	33.38	0.46
2009	29	100	560.0	5.13	2872.31	3.40	0.00	2969.97	1489.22	<b>1.99</b>	1067.72	6196.47	33.38	0.46
2010	30	100	560.0	5.08	2843.30	3.40	0.00	2939.97	1473.50	<b>2.00</b>	1056.94	7253.40	33.38	0.46
2011	31	100	590.0	4.97	2933.38	3.40	0.00	3033.12	1465.69	<b>2.07</b>	1090.42	8343.83	33.38	0.46
2012	32	100	600.0	4.88	2925.86	3.40	0.00	3025.34	1501.45	<b>2.01</b>	1087.63	9431.46	33.38	0.46
2013	33	100	610.8	4.83	2952.76	3.40	6.71	3059.87	1493.34	<b>2.05</b>	1100.04	10531.50	33.38	0.46
2014	34	100	643.0	4.81	3093.12	3.40	0.00	3198.29	1501.62	<b>2.13</b>	1149.80	11681.30	33.38	0.46
2015	35	100	643.0	4.81	3091.91	3.40	0.00	3197.04	1513.63	<b>2.11</b>	1149.35	12830.65	33.38	0.46
2016	36	100	680.5	4.80	3265.70	3.40	0.00	3376.73	1520.05	<b>2.22</b>	1213.96	14044.61	33.38	0.46
2017	37	100	693.0	4.81	3332.39	3.40	0.00	3445.70	1519.00	<b>2.27</b>	1238.75	15283.36	33.38	0.46
2018	38	100	704.5	4.74	3340.92	3.40	0.00	3454.51	1516.45	<b>2.28</b>	1241.92	16525.28	33.38	0.46
2019	39	100	739.0	4.79	3543.08	3.40	0.00	3663.54	1524.25	<b>2.40</b>	1317.07	17842.34	33.38	0.46
2020	40	100	739.0	4.52	3339.74	3.40	0.00	3453.29	1426.66	<b>2.42</b>	1241.48	19083.82	33.38	0.46
2021	41	100	746.5	4.56	3403.99	3.40	0.00	3519.73	1429.59	<b>2.46</b>	1265.36	20349.19	33.38	0.46
2022	42	100	769.0	4.61	3541.66	3.40	0.00	3662.07	1437.39	<b>2.55</b>	1316.54	21665.72	33.38	0.46
2023	43	100	769.0	4.66	3583.09	3.40	0.00	3704.92	1446.40	<b>2.56</b>	1331.94	22997.67	33.38	0.46
2024	44	100	777.5	4.71	3665.81	3.40	0.00	3790.45	1456.62	<b>2.60</b>	1362.69	24360.35	33.38	0.46
2025	45	100	803.0	4.77	3832.23	3.40	0.00	3962.52	1468.09	<b>2.70</b>	1424.55	25784.91	33.38	0.46
2026	46	100	803.0	4.83	3880.13	3.40	0.00	4012.06	1480.83	<b>2.71</b>	1442.36	27227.27	33.38	0.46
2027	47	100	816.5	4.89	3995.87	3.40	0.00	4131.72	1494.87	<b>2.76</b>	1485.38	28712.65	33.38	0.46
2028	48	100	830.0	4.96	4115.14	3.40	0.00	4255.06	1510.25	<b>2.82</b>	1529.72	30242.37	33.38	0.46
2029	49	100	830.0	5.02	4164.94	3.40	0.00	4306.55	1527.00	<b>2.82</b>	1547.13	31789.50	33.40	0.46
2030	50	100	830.0	5.08	4216.58	3.40	0.00	4359.95	1545.16	<b>2.82</b>	1564.05	33353.55	33.45	0.47
2031	51	100	830.0	5.14	4270.13	3.40	0.00	4415.32	1564.78	<b>2.82</b>	1580.39	34933.94	33.53	0.47
2032	52	100	860.0	5.21	4481.99	3.40	0.00	4634.38	1585.13	<b>2.92</b>	1653.77	36587.71	33.63	0.47
2033	53	100	907.5	5.28	4791.03	3.40	0.00	4953.92	1605.73	<b>3.09</b>	1761.09	38348.80	33.76	0.47
2034	54	100	948.5	5.35	5072.58	3.40	0.00	5245.05	1626.61	<b>3.22</b>	1856.10	40204.90	33.91	0.47
2035	55	100	972.0	5.42	5265.84	3.40	0.00	5444.87	1647.75	<b>3.30</b>	1916.60	42121.50	34.09	0.47
2036	56	100	972.0	5.49	5334.29	3.40	0.00	5515.66	1669.17	<b>3.30</b>	1929.75	44051.24	34.30	0.48
2037	57	100	972.0	5.56	5403.64	3.40	0.00	5587.36	1690.87	<b>3.30</b>	1941.51	45992.76	34.53	0.48
2038	58	100	972.0	5.63	5473.89	3.40	0.00	5660.00	1712.85	<b>3.30</b>	1951.87	47944.62	34.80	0.48
2039	59	100	972.0	5.70	5545.05	3.40	0.00	5733.58	1735.12	<b>3.30</b>	1960.78	49905.41	35.09	0.49
2040	60	100	972.0	5.78	5617.13	3.40	0.00	5808.11	1757.68	<b>3.30</b>	1968.25	51873.66	35.41	0.49
2041	61	100	972.0	5.85	5690.15	3.40	0.00	5883.62	1780.53	<b>3.30</b>	1974.24	53847.89	35.76	0.50
2042	62	100	972.0	5.93	5764.13	3.40	0.00	5960.11	1803.67	<b>3.30</b>	1978.74	55826.64	36.14	0.50
2043	63	100	972.0	6.01	5839.06	3.40	0.00	6037.59	1827.12	<b>3.30</b>	1981.75	57808.39	36.56	0.51
2044	64	100	972.0	6.09	5914.97	3.40	0.00	6116.08	1850.87	<b>3.30</b>	1983.26	59791.65	37.01	0.52
2045	65	100	972.0	6.16	5991.86	3.40	0.00	6195.59	1874.94	<b>3.30</b>	1983.26	61774.91	37.49	0.52
2046	66	100	972.0	6.24	6069.76	3.40	0.00	6276.13	1899.31	<b>3.30</b>	1983.26	63758.17	37.97	0.53
2047	67	100	972.0	6.33	6148.66	3.40	0.00	6357.72	1924.00	<b>3.30</b>	1983.26	65741.42	38.47	0.54

## 12.3 Génération 1990 (début en 2013)

Maître de Conférences (thèse, ATER, CN puis HC) / Début de carrière à 23 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

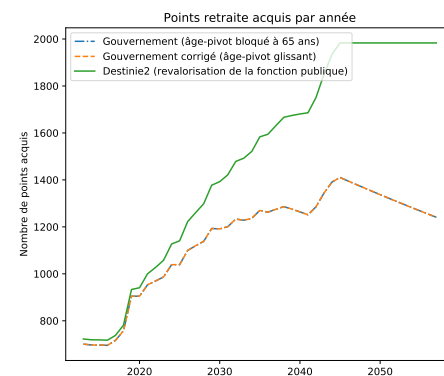
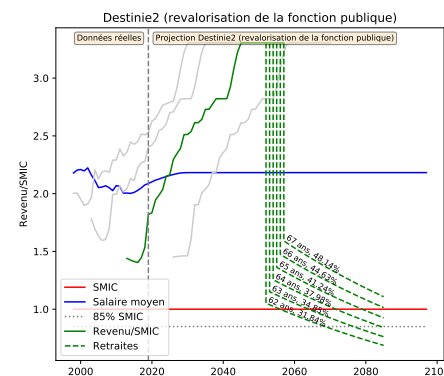
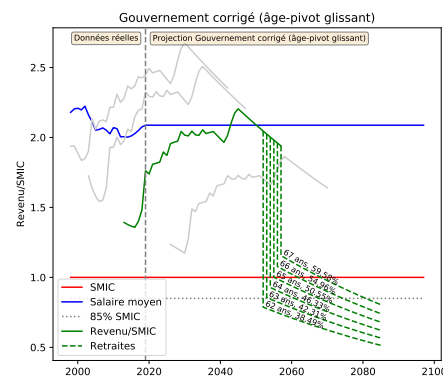
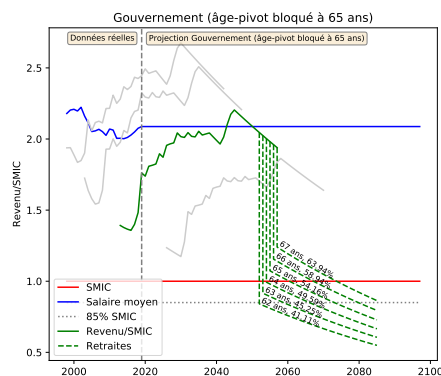
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	90.70%	65 ans 0 mois	-15.00%	1963.22	<b>41.11</b>	2334.36	<b>0.84</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.59</b>
2053	63	93.02%	65 ans 0 mois	-10.00%	2165.69	<b>45.25</b>	2364.71	<b>0.92</b>	<b>0.84</b>	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2054	64	95.35%	65 ans 0 mois	-5.00%	2379.16	<b>49.59</b>	2395.45	<b>0.99</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>
2055	65	97.67%	65 ans 0 mois	0.00%	2603.85	<b>54.16</b>	2426.59	<b>1.07</b>	<b>1.01</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>
2056	66	100.00%	65 ans 0 mois	5.00%	2840.02	<b>58.94</b>	2458.13	<b>1.16</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>
2057	67	100.00%	65 ans 0 mois	10.00%	3087.88	<b>63.94</b>	2490.09	<b>1.24</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	90.70%	66 ans 1 mois	-20.42%	1838.11	<b>38.49</b>	2334.36	<b>0.79</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.59</b>	<b>0.55</b>
2053	63	93.02%	66 ans 2 mois	-15.83%	2025.32	<b>42.31</b>	2364.71	<b>0.86</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>
2054	64	95.35%	66 ans 3 mois	-11.25%	2222.63	<b>46.33</b>	2395.45	<b>0.93</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>
2055	65	97.67%	66 ans 4 mois	-6.67%	2430.26	<b>50.55</b>	2426.59	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2648.43	<b>54.96</b>	2458.13	<b>1.08</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2877.34	<b>59.58</b>	2490.09	<b>1.16</b>	<b>1.11</b>	<b>1.04</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	90.70%	66 ans 1 mois	-20.42%	2175.03	<b>32.07</b>	2052.36	<b>1.06</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2053	63	93.02%	66 ans 2 mois	-15.83%	2410.69	<b>35.09</b>	2079.04	<b>1.16</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>
2054	64	95.35%	66 ans 3 mois	-11.25%	2660.98	<b>38.24</b>	2106.06	<b>1.26</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>
2055	65	97.67%	66 ans 4 mois	-6.67%	2926.37	<b>41.51</b>	2133.44	<b>1.37</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	3207.32	<b>44.91</b>	2161.18	<b>1.48</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3504.31	<b>48.44</b>	2189.27	<b>1.60</b>	<b>1.54</b>	<b>1.44</b>	<b>1.35</b>	<b>1.27</b>	<b>1.19</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23	100	430.0	4.83	2078.90	0.00	0.00	2078.90	1493.34	<b>1.39</b>	700.61	700.61	35.61	0.50
2014	24	100	430.0	4.81	2068.49	0.00	0.00	2068.49	1501.62	<b>1.38</b>	697.11	1397.72	35.61	0.50
2015	25	100	430.0	4.81	2067.68	0.00	0.00	2067.68	1513.63	<b>1.37</b>	696.83	2094.56	35.61	0.50
2016	26	100	430.0	4.80	2063.56	0.00	0.00	2063.56	1520.05	<b>1.36</b>	695.44	2790.00	35.61	0.50
2017	27	100	430.0	4.81	2067.72	0.00	58.63	2126.35	1519.00	<b>1.40</b>	716.61	3506.61	35.61	0.50
2018	28	100	474.0	4.74	2247.83	0.00	0.00	2247.83	1516.45	<b>1.48</b>	757.55	4264.15	35.61	0.50
2019	29	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1524.25	<b>1.76</b>	904.84	5168.99	35.61	0.50
2020	30	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1544.07	<b>1.74</b>	904.84	6073.83	35.61	0.50
2021	31	100	590.0	4.79	2828.71	0.00	0.00	2828.71	1564.14	<b>1.81</b>	953.31	7027.13	35.61	0.50
2022	32	100	600.0	4.79	2876.65	0.00	0.00	2876.65	1584.47	<b>1.82</b>	969.47	7996.60	35.61	0.50
2023	33	100	610.8	4.79	2928.19	0.00	0.00	2928.19	1605.07	<b>1.82</b>	986.84	8983.44	35.61	0.50
2024	34	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1625.94	<b>1.90</b>	1038.95	10022.38	35.61	0.50
2025	35	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1647.07	<b>1.87</b>	1038.95	11061.33	35.61	0.50
2026	36	100	680.5	4.79	3262.60	0.00	0.00	3262.60	1668.49	<b>1.96</b>	1099.54	12160.87	35.61	0.50
2027	37	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1690.18	<b>1.97</b>	1119.73	13280.60	35.61	0.50
2028	38	100	704.5	4.79	3377.67	0.00	0.00	3377.67	1712.15	<b>1.97</b>	1138.32	14418.92	35.61	0.50
2029	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1734.41	<b>2.04</b>	1193.15	15612.07	35.63	0.50
2030	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1756.95	<b>2.02</b>	1191.34	16803.41	35.69	0.50
2031	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	1779.79	<b>2.01</b>	1200.69	18004.11	35.77	0.50
2032	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1802.93	<b>2.04</b>	1233.13	19237.23	35.88	0.50
2033	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1826.37	<b>2.02</b>	1228.45	20465.69	36.02	0.50
2034	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1850.11	<b>2.01</b>	1236.38	21702.07	36.18	0.50
2035	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1874.16	<b>2.05</b>	1270.16	22972.23	36.37	0.51
2036	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1898.53	<b>2.03</b>	1262.46	24234.69	36.59	0.51
2037	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1923.21	<b>2.04</b>	1274.94	25509.63	36.85	0.51
2038	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1948.21	<b>2.04</b>	1286.21	26795.84	37.13	0.52
2039	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1973.54	<b>2.02</b>	1275.50	28071.35	37.44	0.52
2040	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1999.19	<b>1.99</b>	1263.93	29335.28	37.78	0.53
2041	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2025.18	<b>1.96</b>	1251.51	30586.78	38.16	0.53
2042	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	2051.51	<b>2.01</b>	1285.33	31872.11	38.56	0.54
2043	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	2078.18	<b>2.10</b>	1344.03	33216.14	39.01	0.54
2044	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	2105.20	<b>2.17</b>	1390.96	34607.10	39.48	0.55
2045	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	2132.56	<b>2.20</b>	1410.34	36017.45	40.00	0.56
2046	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	2160.29	<b>2.18</b>	1395.42	37412.87	40.52	0.56
2047	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	2188.37	<b>2.16</b>	1380.65	38793.51	41.04	0.57
2048	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	2216.82	<b>2.13</b>	1366.02	40159.53	41.58	0.58
2049	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	2245.64	<b>2.11</b>	1351.54	41511.08	42.12	0.59
2050	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	2274.83	<b>2.09</b>	1337.21	42848.29	42.66	0.59
2051	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2304.40	<b>2.07</b>	1323.03	44171.32	43.22	0.60
2052	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2334.36	<b>2.05</b>	1308.99	45480.31	43.78	0.61
2053	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2364.71	<b>2.02</b>	1295.09	46775.40	44.35	0.62
2054	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2395.45	<b>2.00</b>	1281.33	48056.74	44.93	0.63
2055	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2426.59	<b>1.98</b>	1267.72	49324.45	45.51	0.63
2056	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2458.13	<b>1.96</b>	1254.24	50578.69	46.10	0.64
2057	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2490.09	<b>1.94</b>	1240.90	51819.59	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23	100	430.0	4.83	2078.90	0.00	0.00	2078.90	1493.34	<b>1.39</b>	700.61	700.61	35.61	0.50
2014	24	100	430.0	4.81	2068.49	0.00	0.00	2068.49	1501.62	<b>1.38</b>	697.11	1397.72	35.61	0.50
2015	25	100	430.0	4.81	2067.68	0.00	0.00	2067.68	1513.63	<b>1.37</b>	696.83	2094.56	35.61	0.50
2016	26	100	430.0	4.80	2063.56	0.00	0.00	2063.56	1520.05	<b>1.36</b>	695.44	2790.00	35.61	0.50
2017	27	100	430.0	4.81	2067.72	0.00	58.63	2126.35	1519.00	<b>1.40</b>	716.61	3506.61	35.61	0.50
2018	28	100	474.0	4.74	2247.83	0.00	0.00	2247.83	1516.45	<b>1.48</b>	757.55	4264.15	35.61	0.50
2019	29	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1524.25	<b>1.76</b>	904.84	5168.99	35.61	0.50
2020	30	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1544.07	<b>1.74</b>	904.84	6073.83	35.61	0.50
2021	31	100	590.0	4.79	2828.71	0.00	0.00	2828.71	1564.14	<b>1.81</b>	953.31	7027.13	35.61	0.50
2022	32	100	600.0	4.79	2876.65	0.00	0.00	2876.65	1584.47	<b>1.82</b>	969.47	7996.60	35.61	0.50
2023	33	100	610.8	4.79	2928.19	0.00	0.00	2928.19	1605.07	<b>1.82</b>	986.84	8983.44	35.61	0.50
2024	34	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1625.94	<b>1.90</b>	1038.95	10022.38	35.61	0.50
2025	35	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1647.07	<b>1.87</b>	1038.95	11061.33	35.61	0.50
2026	36	100	680.5	4.79	3262.60	0.00	0.00	3262.60	1668.49	<b>1.96</b>	1099.54	12160.87	35.61	0.50
2027	37	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1690.18	<b>1.97</b>	1119.73	13280.60	35.61	0.50
2028	38	100	704.5	4.79	3377.67	0.00	0.00	3377.67	1712.15	<b>1.97</b>	1138.32	14418.92	35.61	0.50
2029	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1734.41	<b>2.04</b>	1193.15	15612.07	35.63	0.50
2030	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1756.95	<b>2.02</b>	1191.34	16803.41	35.69	0.50
2031	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	1779.79	<b>2.01</b>	1200.69	18004.11	35.77	0.50
2032	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1802.93	<b>2.04</b>	1233.13	19237.23	35.88	0.50
2033	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1826.37	<b>2.02</b>	1228.45	20465.69	36.02	0.50
2034	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1850.11	<b>2.01</b>	1236.38	21702.07	36.18	0.50
2035	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1874.16	<b>2.05</b>	1270.16	22972.23	36.37	0.51
2036	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1898.53	<b>2.03</b>	1262.46	24234.69	36.59	0.51
2037	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1923.21	<b>2.04</b>	1274.94	25509.63	36.85	0.51
2038	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1948.21	<b>2.04</b>	1286.21	26795.84	37.13	0.52
2039	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1973.54	<b>2.02</b>	1275.50	28071.35	37.44	0.52
2040	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1999.19	<b>1.99</b>	1263.93	29335.28	37.78	0.53
2041	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2025.18	<b>1.96</b>	1251.51	30586.78	38.16	0.53
2042	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	2051.51	<b>2.01</b>	1285.33	31872.11	38.56	0.54
2043	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	2078.18	<b>2.10</b>	1344.03	33216.14	39.01	0.54
2044	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	2105.20	<b>2.17</b>	1390.96	34607.10	39.48	0.55
2045	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	2132.56	<b>2.20</b>	1410.34	36017.45	40.00	0.56
2046	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	2160.29	<b>2.18</b>	1395.42	37412.87	40.52	0.56
2047	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	2188.37	<b>2.16</b>	1380.65	38793.51	41.04	0.57
2048	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	2216.82	<b>2.13</b>	1366.02	40159.53	41.58	0.58
2049	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	2245.64	<b>2.11</b>	1351.54	41511.08	42.12	0.59
2050	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	2274.83	<b>2.09</b>	1337.21	42848.29	42.66	0.59
2051	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2304.40	<b>2.07</b>	1323.03	44171.32	43.22	0.60
2052	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2334.36	<b>2.05</b>	1308.99	45480.31	43.78	0.61
2053	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2364.71	<b>2.02</b>	1295.09	46775.40	44.35	0.62
2054	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2395.45	<b>2.00</b>	1281.33	48056.74	44.93	0.63
2055	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2426.59	<b>1.98</b>	1267.72	49324.45	45.51	0.63
2056	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2458.13	<b>1.96</b>	1254.24	50578.69	46.10	0.64
2057	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2490.09	<b>1.94</b>	1240.90	51819.59	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23	100	430.0	4.83	2078.90	3.40	0.00	2149.58	1493.34	<b>1.44</b>	772.79	772.79	33.38	0.46
2014	24	100	430.0	4.81	2068.49	3.40	0.00	2138.82	1501.62	<b>1.42</b>	768.92	1541.71	33.38	0.46
2015	25	100	430.0	4.81	2067.68	3.40	0.00	2137.99	1513.63	<b>1.41</b>	768.62	2310.33	33.38	0.46
2016	26	100	430.0	4.80	2063.56	3.40	0.00	2133.72	1520.05	<b>1.40</b>	767.09	3077.41	33.38	0.46
2017	27	100	430.0	4.81	2067.72	3.40	171.51	2309.53	1519.00	<b>1.52</b>	830.29	3907.70	33.38	0.46
2018	28	100	474.0	4.74	2247.83	3.40	0.00	2324.26	1516.45	<b>1.53</b>	835.58	4743.29	33.38	0.46
2019	29	100	560.0	4.79	2684.88	3.40	0.00	2776.16	1524.25	<b>1.82</b>	998.05	5741.33	33.38	0.46
2020	30	100	560.0	4.52	2530.79	3.40	0.00	2616.83	1426.66	<b>1.83</b>	940.77	6682.10	33.38	0.46
2021	31	100	590.0	4.56	2690.36	3.40	0.00	2781.84	1429.59	<b>1.95</b>	1000.09	7682.19	33.38	0.46
2022	32	100	600.0	4.61	2763.32	3.40	0.00	2857.27	1437.39	<b>1.99</b>	1027.21	8709.40	33.38	0.46
2023	33	100	610.8	4.66	2845.74	3.40	0.00	2942.50	1446.40	<b>2.03</b>	1057.85	9767.24	33.38	0.46
2024	34	100	643.0	4.71	3031.66	3.40	0.00	3134.74	1456.62	<b>2.15</b>	1126.96	10894.20	33.38	0.46
2025	35	100	643.0	4.77	3068.65	3.40	0.00	3172.98	1468.09	<b>2.16</b>	1140.71	12034.91	33.38	0.46
2026	36	100	680.5	4.83	3288.21	3.40	0.00	3400.01	1480.83	<b>2.30</b>	1222.32	13257.23	33.38	0.46
2027	37	100	693.0	4.89	3391.47	3.40	0.00	3506.78	1494.87	<b>2.35</b>	1260.71	14517.94	33.38	0.46
2028	38	100	704.5	4.96	3492.91	3.40	0.00	3611.67	1510.25	<b>2.39</b>	1298.42	15816.36	33.38	0.46
2029	39	100	739.0	5.02	3708.30	3.40	0.00	3834.38	1527.00	<b>2.51</b>	1377.51	17193.86	33.40	0.46
2030	40	100	739.0	5.08	3754.28	3.40	0.00	3881.93	1545.16	<b>2.51</b>	1392.57	18586.43	33.45	0.47
2031	41	100	746.5	5.14	3840.55	3.40	0.00	3971.13	1564.78	<b>2.54</b>	1421.40	20007.83	33.53	0.47
2032	42	100	769.0	5.21	4007.74	3.40	0.00	4144.00	1585.13	<b>2.61</b>	1478.77	21486.61	33.63	0.47
2033	43	100	769.0	5.28	4059.84	3.40	0.00	4197.87	1605.73	<b>2.61</b>	1492.32	22978.93	33.76	0.47
2034	44	100	777.5	5.35	4158.07	3.40	0.00	4299.45	1626.61	<b>2.64</b>	1521.48	24500.40	33.91	0.47
2035	45	100	803.0	5.42	4350.27	3.40	0.00	4498.18	1647.75	<b>2.73</b>	1583.36	26083.76	34.09	0.47
2036	46	100	803.0	5.49	4406.83	3.40	0.00	4556.66	1669.17	<b>2.73</b>	1594.23	27677.99	34.30	0.48
2037	47	100	816.5	5.56	4539.17	3.40	0.00	4693.50	1690.87	<b>2.78</b>	1630.91	29308.90	34.53	0.48
2038	48	100	830.0	5.63	4674.20	3.40	0.00	4833.13	1712.85	<b>2.82</b>	1666.72	30975.62	34.80	0.48
2039	49	100	830.0	5.70	4734.97	3.40	0.00	4895.96	1735.12	<b>2.82</b>	1674.33	32649.95	35.09	0.49
2040	50	100	830.0	5.78	4796.52	3.40	0.00	4959.60	1757.68	<b>2.82</b>	1680.71	34330.65	35.41	0.49
2041	51	100	830.0	5.85	4858.88	3.40	0.00	5024.08	1780.53	<b>2.82</b>	1685.82	36016.47	35.76	0.50
2042	52	100	860.0	5.93	5099.95	3.40	0.00	5273.35	1803.67	<b>2.92</b>	1750.74	37767.21	36.14	0.50
2043	53	100	907.5	6.01	5451.59	3.40	0.00	5636.95	1827.12	<b>3.09</b>	1850.25	39617.46	36.56	0.51
2044	54	100	948.5	6.09	5771.96	3.40	0.00	5968.21	1850.87	<b>3.22</b>	1935.31	41552.77	37.01	0.52
2045	55	100	972.0	6.16	5991.86	3.40	0.00	6195.59	1874.94	<b>3.30</b>	1983.26	43536.03	37.49	0.52
2046	56	100	972.0	6.24	6069.76	3.40	0.00	6276.13	1899.31	<b>3.30</b>	1983.26	45519.29	37.97	0.53
2047	57	100	972.0	6.33	6148.66	3.40	0.00	6357.72	1924.00	<b>3.30</b>	1983.26	47502.55	38.47	0.54
2048	58	100	972.0	6.41	6228.60	3.40	0.00	6440.37	1949.01	<b>3.30</b>	1983.26	49485.81	38.97	0.54
2049	59	100	972.0	6.49	6309.57	3.40	0.00	6524.09	1974.35	<b>3.30</b>	1983.26	51469.06	39.47	0.55
2050	60	100	972.0	6.58	6391.59	3.40	0.00	6608.91	2000.02	<b>3.30</b>	1983.26	53452.32	39.99	0.56
2051	61	100	972.0	6.66	6474.68	3.40	0.00	6694.82	2026.02	<b>3.30</b>	1983.26	55435.58	40.51	0.56
2052	62	100	972.0	6.75	6558.85	3.40	0.00	6781.85	2052.36	<b>3.30</b>	1983.26	57418.84	41.03	0.57
2053	63	100	972.0	6.84	6644.12	3.40	0.00	6870.02	2079.04	<b>3.30</b>	1983.26	59402.10	41.57	0.58
2054	64	100	972.0	6.92	6730.49	3.40	0.00	6959.33	2106.06	<b>3.30</b>	1983.26	61385.36	42.11	0.59
2055	65	100	972.0	7.01	6817.99	3.40	0.00	7049.80	2133.44	<b>3.30</b>	1983.26	63368.62	42.66	0.59
2056	66	100	972.0	7.11	6906.62	3.40	0.00	7141.45	2161.18	<b>3.30</b>	1983.26	65351.87	43.21	0.60
2057	67	100	972.0	7.20	6996.41	3.40	0.00	7234.29	2189.27	<b>3.30</b>	1983.26	67335.13	43.77	0.61



## 12.4 Génération 2003 (début en 2026)

Maître de Conférences (thèse, ATER, CN puis HC) / Début de carrière à 23 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

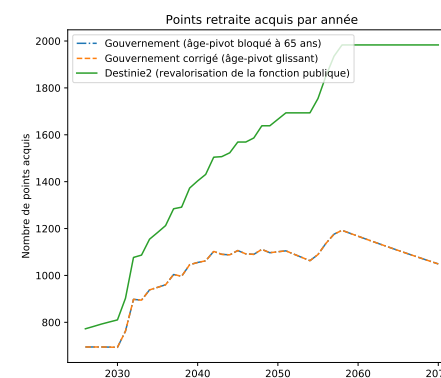
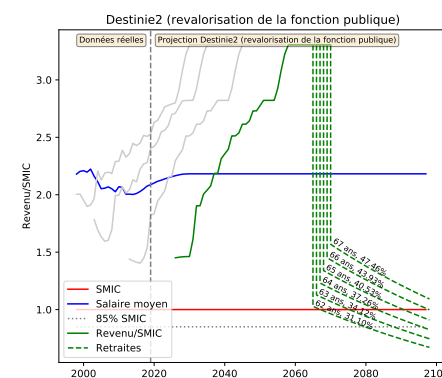
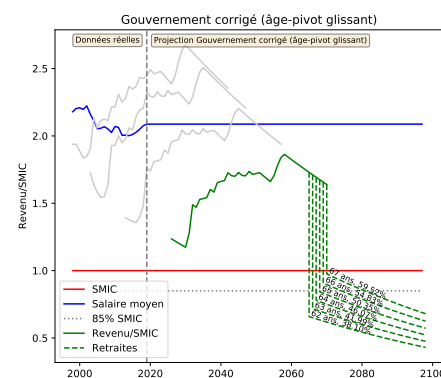
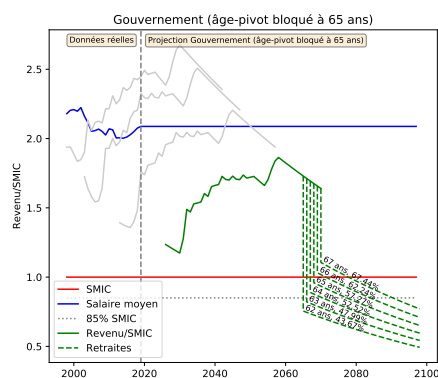
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	90.70%	65 ans 0 mois	-15.00%	2085.51	<b>43.67</b>	2761.15	<b>0.76</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>
2066	63	93.02%	65 ans 0 mois	-10.00%	2296.85	<b>47.99</b>	2797.05	<b>0.82</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2067	64	95.35%	65 ans 0 mois	-5.00%	2519.41	<b>52.52</b>	2833.41	<b>0.89</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>
2068	65	97.67%	65 ans 0 mois	0.00%	2753.41	<b>57.27</b>	2870.25	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2999.09	<b>62.24</b>	2907.56	<b>1.03</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2070	67	100.00%	65 ans 0 mois	10.00%	3256.69	<b>67.44</b>	2945.36	<b>1.11</b>	<b>1.06</b>	<b>1.00</b>	<b>0.93</b>	<b>0.88</b>	<b>0.82</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	90.70%	67 ans 2 mois	-25.83%	1819.71	<b>38.10</b>	2761.15	<b>0.66</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	93.02%	67 ans 3 mois	-21.25%	2009.75	<b>41.99</b>	2797.05	<b>0.72</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>
2067	64	95.35%	67 ans 4 mois	-16.67%	2210.01	<b>46.07</b>	2833.41	<b>0.78</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>
2068	65	97.67%	67 ans 5 mois	-12.08%	2420.71	<b>50.35</b>	2870.25	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2642.06	<b>54.83</b>	2907.56	<b>0.91</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2874.28	<b>59.52</b>	2945.36	<b>0.98</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	90.70%	67 ans 2 mois	-25.83%	2494.57	<b>31.10</b>	2427.59	<b>1.03</b>	<b>0.93</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>	<b>0.72</b>
2066	63	93.02%	67 ans 3 mois	-21.25%	2772.24	<b>34.12</b>	2459.15	<b>1.13</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2067	64	95.35%	67 ans 4 mois	-16.67%	3067.20	<b>37.26</b>	2491.12	<b>1.23</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>
2068	65	97.67%	67 ans 5 mois	-12.08%	3380.01	<b>40.53</b>	2523.50	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3711.21	<b>43.93</b>	2556.31	<b>1.45</b>	<b>1.38</b>	<b>1.29</b>	<b>1.21</b>	<b>1.14</b>	<b>1.06</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	4061.37	<b>47.46</b>	2589.54	<b>1.57</b>	<b>1.51</b>	<b>1.41</b>	<b>1.33</b>	<b>1.24</b>	<b>1.17</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1668.49	<b>1.24</b>	694.78	694.78	35.61	0.50
2027	24	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1690.18	<b>1.22</b>	694.78	1389.57	35.61	0.50
2028	25	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1712.15	<b>1.20</b>	694.78	2084.35	35.61	0.50
2029	26	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1734.41	<b>1.19</b>	694.26	2778.61	35.63	0.50
2030	27	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1756.95	<b>1.17</b>	693.20	3471.81	35.69	0.50
2031	28	100	474.0	4.79	2272.56	0.00	0.00	2272.56	1779.79	<b>1.28</b>	762.40	4234.21	35.77	0.50
2032	29	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1802.93	<b>1.49</b>	897.99	5132.20	35.88	0.50
2033	30	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1826.37	<b>1.47</b>	894.58	6026.78	36.02	0.50
2034	31	100	590.0	4.79	2828.71	0.00	0.00	2828.71	1850.11	<b>1.53</b>	938.22	6965.00	36.18	0.50
2035	32	100	600.0	4.79	2876.65	0.00	0.00	2876.65	1874.16	<b>1.53</b>	949.06	7914.06	36.37	0.51
2036	33	100	610.8	4.79	2928.19	0.00	0.00	2928.19	1898.53	<b>1.54</b>	960.21	8874.27	36.59	0.51
2037	34	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1923.21	<b>1.60</b>	1004.02	9878.30	36.85	0.51
2038	35	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1948.21	<b>1.58</b>	996.43	10874.72	37.13	0.52
2039	36	100	680.5	4.79	3262.60	0.00	0.00	3262.60	1973.54	<b>1.65</b>	1045.76	11920.48	37.44	0.52
2040	37	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1999.19	<b>1.66</b>	1055.30	12975.78	37.78	0.53
2041	38	100	704.5	4.79	3377.67	0.00	0.00	3377.67	2025.18	<b>1.67</b>	1062.27	14038.06	38.16	0.53
2042	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	2051.51	<b>1.73</b>	1102.50	15140.56	38.56	0.54
2043	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	2078.18	<b>1.70</b>	1090.01	16230.57	39.01	0.54
2044	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	2105.20	<b>1.70</b>	1087.77	17318.34	39.48	0.55
2045	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	2132.56	<b>1.73</b>	1106.17	18424.51	40.00	0.56
2046	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	2160.29	<b>1.71</b>	1091.98	19516.49	40.52	0.56
2047	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	2188.37	<b>1.70</b>	1089.88	20606.37	41.04	0.57
2048	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	2216.82	<b>1.74</b>	1111.18	21717.55	41.58	0.58
2049	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	2245.64	<b>1.71</b>	1096.92	22814.46	42.12	0.59
2050	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	2274.83	<b>1.72</b>	1101.05	23915.51	42.66	0.59
2051	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2304.40	<b>1.73</b>	1104.89	25020.40	43.22	0.60
2052	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2334.36	<b>1.70</b>	1090.71	26111.11	43.78	0.61
2053	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2364.71	<b>1.68</b>	1076.71	27187.82	44.35	0.62
2054	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2395.45	<b>1.66</b>	1062.89	28250.71	44.93	0.63
2055	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	2426.59	<b>1.70</b>	1089.14	29339.85	45.51	0.63
2056	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	2458.13	<b>1.78</b>	1137.15	30477.00	46.10	0.64
2057	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	2490.09	<b>1.84</b>	1175.96	31652.95	46.70	0.65
2058	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	2522.46	<b>1.86</b>	1192.35	32845.30	47.31	0.66
2059	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	2555.25	<b>1.84</b>	1179.73	34025.03	47.92	0.67
2060	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	2588.47	<b>1.82</b>	1167.24	35192.27	48.55	0.68
2061	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	2622.12	<b>1.80</b>	1154.87	36347.14	49.18	0.68
2062	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	2656.21	<b>1.79</b>	1142.64	37489.78	49.82	0.69
2063	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	2690.74	<b>1.77</b>	1130.52	38620.30	50.47	0.70
2064	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2725.72	<b>1.75</b>	1118.53	39738.82	51.12	0.71
2065	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2761.15	<b>1.73</b>	1106.66	40845.48	51.79	0.72
2066	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2797.05	<b>1.71</b>	1094.91	41940.39	52.46	0.73
2067	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2833.41	<b>1.69</b>	1083.28	43023.67	53.14	0.74
2068	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2870.25	<b>1.68</b>	1071.76	44095.43	53.83	0.75
2069	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2907.56	<b>1.66</b>	1060.37	45155.80	54.53	0.76
2070	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2945.36	<b>1.64</b>	1049.09	46204.89	55.24	0.77

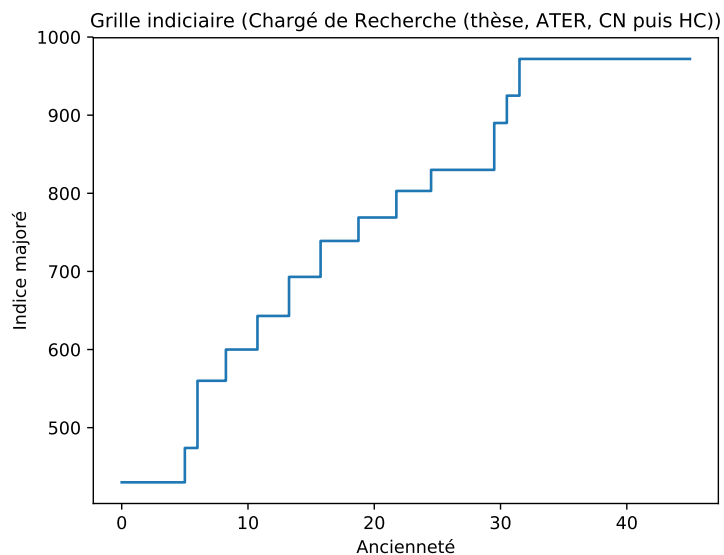
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1668.49	<b>1.24</b>	694.78	694.78	35.61	0.50
2027	24	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1690.18	<b>1.22</b>	694.78	1389.57	35.61	0.50
2028	25	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1712.15	<b>1.20</b>	694.78	2084.35	35.61	0.50
2029	26	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1734.41	<b>1.19</b>	694.26	2778.61	35.63	0.50
2030	27	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1756.95	<b>1.17</b>	693.20	3471.81	35.69	0.50
2031	28	100	474.0	4.79	2272.56	0.00	0.00	2272.56	1779.79	<b>1.28</b>	762.40	4234.21	35.77	0.50
2032	29	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1802.93	<b>1.49</b>	897.99	5132.20	35.88	0.50
2033	30	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1826.37	<b>1.47</b>	894.58	6026.78	36.02	0.50
2034	31	100	590.0	4.79	2828.71	0.00	0.00	2828.71	1850.11	<b>1.53</b>	938.22	6965.00	36.18	0.50
2035	32	100	600.0	4.79	2876.65	0.00	0.00	2876.65	1874.16	<b>1.53</b>	949.06	7914.06	36.37	0.51
2036	33	100	610.8	4.79	2928.19	0.00	0.00	2928.19	1898.53	<b>1.54</b>	960.21	8874.27	36.59	0.51
2037	34	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1923.21	<b>1.60</b>	1004.02	9878.30	36.85	0.51
2038	35	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1948.21	<b>1.58</b>	996.43	10874.72	37.13	0.52
2039	36	100	680.5	4.79	3262.60	0.00	0.00	3262.60	1973.54	<b>1.65</b>	1045.76	11920.48	37.44	0.52
2040	37	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1999.19	<b>1.66</b>	1055.30	12975.78	37.78	0.53
2041	38	100	704.5	4.79	3377.67	0.00	0.00	3377.67	2025.18	<b>1.67</b>	1062.27	14038.06	38.16	0.53
2042	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	2051.51	<b>1.73</b>	1102.50	15140.56	38.56	0.54
2043	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	2078.18	<b>1.70</b>	1090.01	16230.57	39.01	0.54
2044	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	2105.20	<b>1.70</b>	1087.77	17318.34	39.48	0.55
2045	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	2132.56	<b>1.73</b>	1106.17	18424.51	40.00	0.56
2046	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	2160.29	<b>1.71</b>	1091.98	19516.49	40.52	0.56
2047	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	2188.37	<b>1.70</b>	1089.88	20606.37	41.04	0.57
2048	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	2216.82	<b>1.74</b>	1111.18	21717.55	41.58	0.58
2049	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	2245.64	<b>1.71</b>	1096.92	22814.46	42.12	0.59
2050	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	2274.83	<b>1.72</b>	1101.05	23915.51	42.66	0.59
2051	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2304.40	<b>1.73</b>	1104.89	25020.40	43.22	0.60
2052	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2334.36	<b>1.70</b>	1090.71	26111.11	43.78	0.61
2053	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2364.71	<b>1.68</b>	1076.71	27187.82	44.35	0.62
2054	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2395.45	<b>1.66</b>	1062.89	28250.71	44.93	0.63
2055	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	2426.59	<b>1.70</b>	1089.14	29339.85	45.51	0.63
2056	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	2458.13	<b>1.78</b>	1137.15	30477.00	46.10	0.64
2057	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	2490.09	<b>1.84</b>	1175.96	31652.95	46.70	0.65
2058	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	2522.46	<b>1.86</b>	1192.35	32845.30	47.31	0.66
2059	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	2555.25	<b>1.84</b>	1179.73	34025.03	47.92	0.67
2060	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	2588.47	<b>1.82</b>	1167.24	35192.27	48.55	0.68
2061	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	2622.12	<b>1.80</b>	1154.87	36347.14	49.18	0.68
2062	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	2656.21	<b>1.79</b>	1142.64	37489.78	49.82	0.69
2063	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	2690.74	<b>1.77</b>	1130.52	38620.30	50.47	0.70
2064	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2725.72	<b>1.75</b>	1118.53	39738.82	51.12	0.71
2065	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2761.15	<b>1.73</b>	1106.66	40845.48	51.79	0.72
2066	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2797.05	<b>1.71</b>	1094.91	41940.39	52.46	0.73
2067	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2833.41	<b>1.69</b>	1083.28	43023.67	53.14	0.74
2068	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2870.25	<b>1.68</b>	1071.76	44095.43	53.83	0.75
2069	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2907.56	<b>1.66</b>	1060.37	45155.80	54.53	0.76
2070	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2945.36	<b>1.64</b>	1049.09	46204.89	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23	100	430.0	4.83	2077.78	3.40	0.00	2148.42	1480.83	<b>1.45</b>	772.37	772.37	33.38	0.46
2027	24	100	430.0	4.89	2104.37	3.40	0.00	2175.92	1494.87	<b>1.46</b>	782.26	1554.63	33.38	0.46
2028	25	100	430.0	4.96	2131.94	3.40	0.00	2204.43	1510.25	<b>1.46</b>	792.51	2347.13	33.38	0.46
2029	26	100	430.0	5.02	2157.74	3.40	0.00	2231.10	1527.00	<b>1.46</b>	801.53	3148.66	33.40	0.46
2030	27	100	430.0	5.08	2184.49	3.40	0.00	2258.77	1545.16	<b>1.46</b>	810.29	3958.95	33.45	0.47
2031	28	100	474.0	5.14	2438.61	3.40	0.00	2521.52	1564.78	<b>1.61</b>	902.54	4861.49	33.53	0.47
2032	29	100	560.0	5.21	2918.51	3.40	0.00	3017.74	1585.13	<b>1.90</b>	1076.87	5938.36	33.63	0.47
2033	30	100	560.0	5.28	2956.45	3.40	0.00	3056.97	1605.73	<b>1.90</b>	1086.73	7025.09	33.76	0.47
2034	31	100	590.0	5.35	3155.32	3.40	0.00	3262.60	1626.61	<b>2.01</b>	1154.56	8179.65	33.91	0.47
2035	32	100	600.0	5.42	3250.52	3.40	0.00	3361.03	1647.75	<b>2.04</b>	1183.08	9362.74	34.09	0.47
2036	33	100	610.8	5.49	3351.77	3.40	0.00	3465.73	1669.17	<b>2.08</b>	1212.54	10575.28	34.30	0.48
2037	34	100	643.0	5.56	3574.63	3.40	0.00	3696.17	1690.87	<b>2.19</b>	1284.35	11859.64	34.53	0.48
2038	35	100	643.0	5.63	3621.10	3.40	0.00	3744.22	1712.85	<b>2.19</b>	1291.20	13150.84	34.80	0.48
2039	36	100	680.5	5.70	3882.10	3.40	0.00	4014.09	1735.12	<b>2.31</b>	1372.75	14523.59	35.09	0.49
2040	37	100	693.0	5.78	4004.81	3.40	0.00	4140.97	1757.68	<b>2.36</b>	1403.29	15926.88	35.41	0.49
2041	38	100	704.5	5.85	4124.19	3.40	0.00	4264.41	1780.53	<b>2.40</b>	1430.92	17357.80	35.76	0.50
2042	39	100	739.0	5.93	4382.40	3.40	0.00	4531.40	1803.67	<b>2.51</b>	1504.41	18862.21	36.14	0.50
2043	40	100	739.0	6.01	4439.37	3.40	0.00	4590.31	1827.12	<b>2.51</b>	1506.70	20368.91	36.56	0.51
2044	41	100	746.5	6.09	4542.72	3.40	0.00	4697.17	1850.87	<b>2.54</b>	1523.15	21892.07	37.01	0.52
2045	42	100	769.0	6.16	4740.48	3.40	0.00	4901.65	1874.94	<b>2.61</b>	1569.06	23461.12	37.49	0.52
2046	43	100	769.0	6.24	4802.10	3.40	0.00	4965.37	1899.31	<b>2.61</b>	1569.06	25030.18	37.97	0.53
2047	44	100	777.5	6.33	4918.30	3.40	0.00	5085.52	1924.00	<b>2.64</b>	1586.40	26616.59	38.47	0.54
2048	45	100	803.0	6.41	5145.64	3.40	0.00	5320.59	1949.01	<b>2.73</b>	1638.43	28255.02	38.97	0.54
2049	46	100	803.0	6.49	5212.53	3.40	0.00	5389.76	1974.35	<b>2.73</b>	1638.43	29893.45	39.47	0.55
2050	47	100	816.5	6.58	5369.07	3.40	0.00	5551.62	2000.02	<b>2.78</b>	1665.98	31559.43	39.99	0.56
2051	48	100	830.0	6.66	5528.79	3.40	0.00	5716.77	2026.02	<b>2.82</b>	1693.52	33252.95	40.51	0.56
2052	49	100	830.0	6.75	5600.67	3.40	0.00	5791.09	2052.36	<b>2.82</b>	1693.52	34946.48	41.03	0.57
2053	50	100	830.0	6.84	5673.48	3.40	0.00	5866.37	2079.04	<b>2.82</b>	1693.52	36640.00	41.57	0.58
2054	51	100	830.0	6.92	5747.23	3.40	0.00	5942.64	2106.06	<b>2.82</b>	1693.52	38333.52	42.11	0.59
2055	52	100	860.0	7.01	6032.38	3.40	0.00	6237.48	2133.44	<b>2.92</b>	1754.73	40088.26	42.66	0.59
2056	53	100	907.5	7.11	6448.31	3.40	0.00	6667.56	2161.18	<b>3.09</b>	1851.65	41939.91	43.21	0.60
2057	54	100	948.5	7.20	6827.26	3.40	0.00	7059.38	2189.27	<b>3.22</b>	1935.31	43875.22	43.77	0.61
2058	55	100	972.0	7.29	7087.36	3.40	0.00	7328.33	2217.73	<b>3.30</b>	1983.26	45858.48	44.34	0.62
2059	56	100	972.0	7.39	7179.50	3.40	0.00	7423.60	2246.56	<b>3.30</b>	1983.26	47841.74	44.92	0.63
2060	57	100	972.0	7.48	7272.83	3.40	0.00	7520.11	2275.77	<b>3.30</b>	1983.26	49825.00	45.50	0.63
2061	58	100	972.0	7.58	7367.38	3.40	0.00	7617.87	2305.35	<b>3.30</b>	1983.26	51808.26	46.09	0.64
2062	59	100	972.0	7.68	7463.15	3.40	0.00	7716.90	2335.32	<b>3.30</b>	1983.26	53791.51	46.69	0.65
2063	60	100	972.0	7.78	7560.17	3.40	0.00	7817.22	2365.68	<b>3.30</b>	1983.26	55774.77	47.30	0.66
2064	61	100	972.0	7.88	7658.46	3.40	0.00	7918.84	2396.44	<b>3.30</b>	1983.26	57758.03	47.91	0.67
2065	62	100	972.0	7.98	7758.02	3.40	0.00	8021.79	2427.59	<b>3.30</b>	1983.26	59741.29	48.54	0.68
2066	63	100	972.0	8.09	7858.87	3.40	0.00	8126.07	2459.15	<b>3.30</b>	1983.26	61724.55	49.17	0.68
2067	64	100	972.0	8.19	7961.04	3.40	0.00	8231.71	2491.12	<b>3.30</b>	1983.26	63707.81	49.81	0.69
2068	65	100	972.0	8.30	8064.53	3.40	0.00	8338.72	2523.50	<b>3.30</b>	1983.26	65691.07	50.45	0.70
2069	66	100	972.0	8.40	8169.37	3.40	0.00	8447.13	2556.31	<b>3.30</b>	1983.26	67674.32	51.11	0.71
2070	67	100	972.0	8.51	8275.57	3.40	0.00	8556.94	2589.54	<b>3.30</b>	1983.26	69657.58	51.78	0.72

# Chargé de Recherche (thèse, ATER, CN puis HC)



Indice majoré	Durée (années)
430	5.00
474	1.00
560	2.25
600	2.50
643	2.50
693	2.50
739	3.00
769	3.00
803	2.75
830	5.00
890	1.00
925	1.00
972	

Début de carrière à 23 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

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## 13.1 Génération 1975 (début en 1998)

Chargé de Recherche (thèse, ATER, CN puis HC) / Début de carrière à 23 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

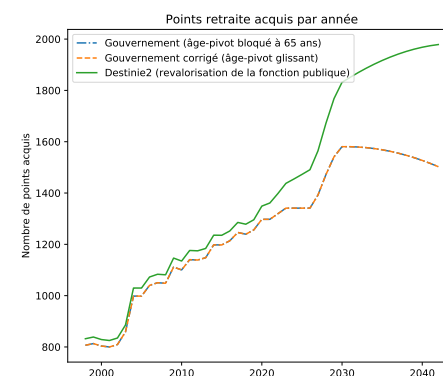
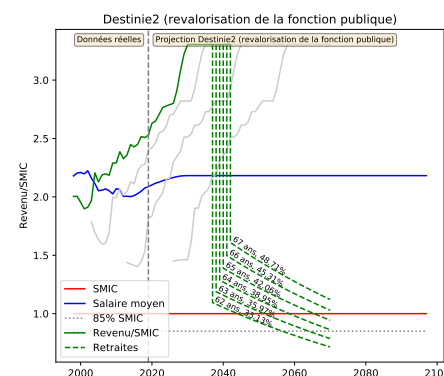
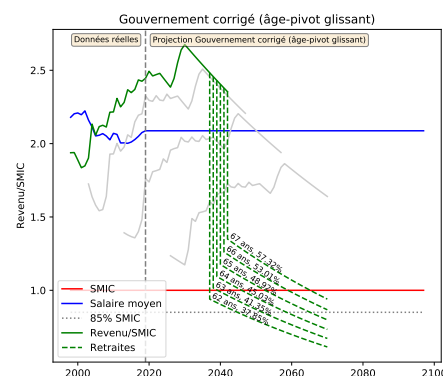
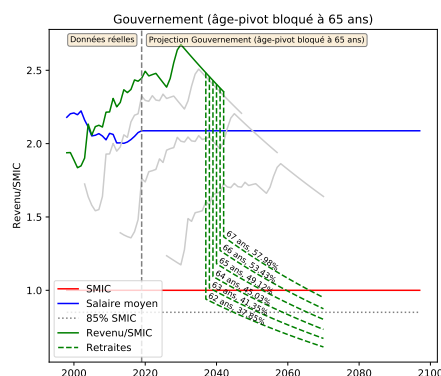
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	90.70%	64 ans 10 mois	-14.17%	1807.73	<b>37.85</b>	1923.21	<b>0.94</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>
2038	63	93.02%	64 ans 11 mois	-9.58%	1979.02	<b>41.35</b>	1948.21	<b>1.02</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>
2039	64	95.35%	65 ans 0 mois	-5.00%	2160.23	<b>45.03</b>	1973.54	<b>1.09</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>
2040	65	97.67%	65 ans 0 mois	0.00%	2361.67	<b>49.12</b>	1999.19	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.86</b>
2041	66	100.00%	65 ans 0 mois	5.00%	2574.80	<b>53.43</b>	2025.18	<b>1.27</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>
2042	67	100.00%	65 ans 0 mois	10.00%	2800.20	<b>57.98</b>	2051.51	<b>1.36</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	90.70%	64 ans 10 mois	-14.17%	1807.73	<b>37.85</b>	1923.21	<b>0.94</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>
2038	63	93.02%	64 ans 11 mois	-9.58%	1979.02	<b>41.35</b>	1948.21	<b>1.02</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>
2039	64	95.35%	65 ans 0 mois	-5.00%	2160.23	<b>45.03</b>	1973.54	<b>1.09</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>
2040	65	97.67%	65 ans 1 mois	-0.42%	2351.83	<b>48.92</b>	1999.19	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2554.36	<b>53.01</b>	2025.18	<b>1.26</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.93</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2768.37	<b>57.32</b>	2051.51	<b>1.35</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	90.70%	64 ans 10 mois	-14.17%	1907.95	<b>34.15</b>	1690.87	<b>1.13</b>	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>
2038	63	93.02%	64 ans 11 mois	-9.58%	2096.39	<b>37.04</b>	1712.85	<b>1.22</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>
2039	64	95.35%	65 ans 0 mois	-5.00%	2296.97	<b>40.06</b>	1735.12	<b>1.32</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>
2040	65	97.67%	65 ans 1 mois	-0.42%	2510.35	<b>43.22</b>	1757.68	<b>1.43</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2737.26	<b>46.52</b>	1780.53	<b>1.54</b>	<b>1.46</b>	<b>1.37</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2978.48	<b>49.97</b>	1803.67	<b>1.65</b>	<b>1.59</b>	<b>1.49</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23	100	430.0	5.57	2393.57	0.00	0.00	2393.57	1235.19	<b>1.94</b>	806.66	806.66	35.61	0.50
1999	24	100	430.0	5.61	2412.92	0.00	0.00	2412.92	1244.33	<b>1.94</b>	813.18	1619.85	35.61	0.50
2000	25	100	430.0	5.55	2384.43	0.00	0.00	2384.43	1262.69	<b>1.89</b>	803.58	2423.43	35.61	0.50
2001	26	100	430.0	5.52	2373.82	0.00	0.00	2373.82	1293.24	<b>1.84</b>	800.01	3223.43	35.61	0.50
2002	27	100	430.0	5.49	2359.10	0.00	42.51	2401.61	1299.25	<b>1.85</b>	809.37	4032.81	35.61	0.50
2003	28	100	474.0	5.37	2547.57	0.00	0.00	2547.57	1339.90	<b>1.90</b>	858.56	4891.37	35.61	0.50
2004	29	100	560.0	5.29	2962.24	0.00	0.00	2962.24	1388.62	<b>2.13</b>	998.31	5889.68	35.61	0.50
2005	30	100	560.0	5.29	2961.92	0.00	0.00	2961.92	1439.19	<b>2.06</b>	998.20	6887.88	35.61	0.50
2006	31	100	590.0	5.23	3085.77	0.00	0.00	3085.77	1458.33	<b>2.12</b>	1039.94	7927.83	35.61	0.50
2007	32	100	600.0	5.19	3116.69	0.00	0.00	3116.69	1466.48	<b>2.13</b>	1050.36	8978.19	35.61	0.50
2008	33	100	610.8	5.09	3110.58	0.00	0.00	3110.58	1472.01	<b>2.11</b>	1048.30	10026.49	35.61	0.50
2009	34	100	643.0	5.13	3298.03	0.00	0.00	3298.03	1489.22	<b>2.21</b>	1111.48	11137.97	35.61	0.50
2010	35	100	643.0	5.08	3264.72	0.00	0.00	3264.72	1473.50	<b>2.22</b>	1100.25	12238.22	35.61	0.50
2011	36	100	680.5	4.97	3383.33	0.00	0.00	3383.33	1465.69	<b>2.31</b>	1140.22	13378.44	35.61	0.50
2012	37	100	693.0	4.88	3379.37	0.00	0.00	3379.37	1501.45	<b>2.25</b>	1138.89	14517.33	35.61	0.50
2013	38	100	704.5	4.83	3406.01	0.00	0.00	3406.01	1493.34	<b>2.28</b>	1147.87	15665.20	35.61	0.50
2014	39	100	739.0	4.81	3554.92	0.00	0.00	3554.92	1501.62	<b>2.37</b>	1198.05	16863.25	35.61	0.50
2015	40	100	739.0	4.81	3553.53	0.00	0.00	3553.53	1513.63	<b>2.35</b>	1197.58	18060.83	35.61	0.50
2016	41	100	746.5	4.80	3582.43	0.00	19.15	3601.58	1520.05	<b>2.37</b>	1213.78	19274.61	35.61	0.50
2017	42	100	769.0	4.81	3697.85	0.00	0.00	3697.85	1519.00	<b>2.43</b>	1246.22	20520.83	35.61	0.50
2018	43	100	769.0	4.74	3646.80	0.00	30.95	3677.75	1516.45	<b>2.43</b>	1239.45	21760.28	35.61	0.50
2019	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1524.25	<b>2.45</b>	1256.27	23016.55	35.61	0.50
2020	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1544.07	<b>2.49</b>	1297.47	24314.02	35.61	0.50
2021	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1564.14	<b>2.46</b>	1297.47	25611.49	35.61	0.50
2022	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1584.47	<b>2.47</b>	1319.28	26930.77	35.61	0.50
2023	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1605.07	<b>2.48</b>	1341.10	28271.87	35.61	0.50
2024	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1625.94	<b>2.45</b>	1341.10	29612.96	35.61	0.50
2025	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1647.07	<b>2.42</b>	1341.10	30954.06	35.61	0.50
2026	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1668.49	<b>2.39</b>	1341.10	32295.15	35.61	0.50
2027	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	1690.18	<b>2.44</b>	1392.07	33687.22	35.61	0.50
2028	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	1712.15	<b>2.55</b>	1472.33	35159.56	35.61	0.50
2029	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	1734.41	<b>2.64</b>	1541.20	36700.76	35.63	0.50
2030	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	1756.95	<b>2.68</b>	1580.59	38281.35	35.69	0.50
2031	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	1779.79	<b>2.65</b>	1580.59	39861.94	35.77	0.50
2032	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	1802.93	<b>2.62</b>	1579.38	41441.32	35.88	0.50
2033	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	1826.37	<b>2.59</b>	1576.96	43018.28	36.02	0.50
2034	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	1850.11	<b>2.56</b>	1573.34	44591.63	36.18	0.50
2035	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	1874.16	<b>2.54</b>	1568.54	46160.16	36.37	0.51
2036	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	1898.53	<b>2.51</b>	1562.55	47722.71	36.59	0.51
2037	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	1923.21	<b>2.48</b>	1555.39	49278.10	36.85	0.51
2038	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	1948.21	<b>2.46</b>	1547.08	50825.18	37.13	0.52
2039	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	1973.54	<b>2.43</b>	1537.64	52362.82	37.44	0.52
2040	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	1999.19	<b>2.40</b>	1527.09	53889.90	37.78	0.53
2041	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2025.18	<b>2.38</b>	1515.45	55405.35	38.16	0.53
2042	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2051.51	<b>2.35</b>	1502.75	56908.11	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23	100	430.0	5.57	2393.57	0.00	0.00	2393.57	1235.19	<b>1.94</b>	806.66	806.66	35.61	0.50
1999	24	100	430.0	5.61	2412.92	0.00	0.00	2412.92	1244.33	<b>1.94</b>	813.18	1619.85	35.61	0.50
2000	25	100	430.0	5.55	2384.43	0.00	0.00	2384.43	1262.69	<b>1.89</b>	803.58	2423.43	35.61	0.50
2001	26	100	430.0	5.52	2373.82	0.00	0.00	2373.82	1293.24	<b>1.84</b>	800.01	3223.43	35.61	0.50
2002	27	100	430.0	5.49	2359.10	0.00	42.51	2401.61	1299.25	<b>1.85</b>	809.37	4032.81	35.61	0.50
2003	28	100	474.0	5.37	2547.57	0.00	0.00	2547.57	1339.90	<b>1.90</b>	858.56	4891.37	35.61	0.50
2004	29	100	560.0	5.29	2962.24	0.00	0.00	2962.24	1388.62	<b>2.13</b>	998.31	5889.68	35.61	0.50
2005	30	100	560.0	5.29	2961.92	0.00	0.00	2961.92	1439.19	<b>2.06</b>	998.20	6887.88	35.61	0.50
2006	31	100	590.0	5.23	3085.77	0.00	0.00	3085.77	1458.33	<b>2.12</b>	1039.94	7927.83	35.61	0.50
2007	32	100	600.0	5.19	3116.69	0.00	0.00	3116.69	1466.48	<b>2.13</b>	1050.36	8978.19	35.61	0.50
2008	33	100	610.8	5.09	3110.58	0.00	0.00	3110.58	1472.01	<b>2.11</b>	1048.30	10026.49	35.61	0.50
2009	34	100	643.0	5.13	3298.03	0.00	0.00	3298.03	1489.22	<b>2.21</b>	1111.48	11137.97	35.61	0.50
2010	35	100	643.0	5.08	3264.72	0.00	0.00	3264.72	1473.50	<b>2.22</b>	1100.25	12238.22	35.61	0.50
2011	36	100	680.5	4.97	3383.33	0.00	0.00	3383.33	1465.69	<b>2.31</b>	1140.22	13378.44	35.61	0.50
2012	37	100	693.0	4.88	3379.37	0.00	0.00	3379.37	1501.45	<b>2.25</b>	1138.89	14517.33	35.61	0.50
2013	38	100	704.5	4.83	3406.01	0.00	0.00	3406.01	1493.34	<b>2.28</b>	1147.87	15665.20	35.61	0.50
2014	39	100	739.0	4.81	3554.92	0.00	0.00	3554.92	1501.62	<b>2.37</b>	1198.05	16863.25	35.61	0.50
2015	40	100	739.0	4.81	3553.53	0.00	0.00	3553.53	1513.63	<b>2.35</b>	1197.58	18060.83	35.61	0.50
2016	41	100	746.5	4.80	3582.43	0.00	19.15	3601.58	1520.05	<b>2.37</b>	1213.78	19274.61	35.61	0.50
2017	42	100	769.0	4.81	3697.85	0.00	0.00	3697.85	1519.00	<b>2.43</b>	1246.22	20520.83	35.61	0.50
2018	43	100	769.0	4.74	3646.80	0.00	30.95	3677.75	1516.45	<b>2.43</b>	1239.45	21760.28	35.61	0.50
2019	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1524.25	<b>2.45</b>	1256.27	23016.55	35.61	0.50
2020	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1544.07	<b>2.49</b>	1297.47	24314.02	35.61	0.50
2021	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1564.14	<b>2.46</b>	1297.47	25611.49	35.61	0.50
2022	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1584.47	<b>2.47</b>	1319.28	26930.77	35.61	0.50
2023	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1605.07	<b>2.48</b>	1341.10	28271.87	35.61	0.50
2024	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1625.94	<b>2.45</b>	1341.10	29612.96	35.61	0.50
2025	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1647.07	<b>2.42</b>	1341.10	30954.06	35.61	0.50
2026	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1668.49	<b>2.39</b>	1341.10	32295.15	35.61	0.50
2027	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	1690.18	<b>2.44</b>	1392.07	33687.22	35.61	0.50
2028	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	1712.15	<b>2.55</b>	1472.33	35159.56	35.61	0.50
2029	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	1734.41	<b>2.64</b>	1541.20	36700.76	35.63	0.50
2030	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	1756.95	<b>2.68</b>	1580.59	38281.35	35.69	0.50
2031	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	1779.79	<b>2.65</b>	1580.59	39861.94	35.77	0.50
2032	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	1802.93	<b>2.62</b>	1579.38	41441.32	35.88	0.50
2033	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	1826.37	<b>2.59</b>	1576.96	43018.28	36.02	0.50
2034	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	1850.11	<b>2.56</b>	1573.34	44591.63	36.18	0.50
2035	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	1874.16	<b>2.54</b>	1568.54	46160.16	36.37	0.51
2036	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	1898.53	<b>2.51</b>	1562.55	47722.71	36.59	0.51
2037	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	1923.21	<b>2.48</b>	1555.39	49278.10	36.85	0.51
2038	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	1948.21	<b>2.46</b>	1547.08	50825.18	37.13	0.52
2039	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	1973.54	<b>2.43</b>	1537.64	52362.82	37.44	0.52
2040	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	1999.19	<b>2.40</b>	1527.09	53889.90	37.78	0.53
2041	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2025.18	<b>2.38</b>	1515.45	55405.35	38.16	0.53
2042	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2051.51	<b>2.35</b>	1502.75	56908.11	38.56	0.54



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23	100	430.0	5.57	2393.57	3.40	0.00	2474.96	1235.19	<b>2.00</b>	889.76	889.76	33.38	0.46
1999	24	100	430.0	5.61	2412.92	3.40	0.00	2494.96	1244.33	<b>2.01</b>	896.95	1786.72	33.38	0.46
2000	25	100	430.0	5.55	2384.43	3.40	0.00	2465.50	1262.69	<b>1.95</b>	886.36	2673.08	33.38	0.46
2001	26	100	430.0	5.52	2373.82	3.40	0.00	2454.53	1293.24	<b>1.90</b>	882.42	3555.50	33.38	0.46
2002	27	100	430.0	5.49	2359.10	3.40	43.96	2483.26	1299.25	<b>1.91</b>	892.75	4448.24	33.38	0.46
2003	28	100	474.0	5.37	2547.57	3.40	0.00	2634.19	1339.90	<b>1.97</b>	947.01	5395.25	33.38	0.46
2004	29	100	560.0	5.29	2962.24	3.40	0.00	3062.96	1388.62	<b>2.21</b>	1101.15	6496.40	33.38	0.46
2005	30	100	560.0	5.29	2961.92	3.40	0.00	3062.63	1439.19	<b>2.13</b>	1101.03	7597.44	33.38	0.46
2006	31	100	590.0	5.23	3085.77	3.40	0.00	3190.69	1458.33	<b>2.19</b>	1147.07	8744.51	33.38	0.46
2007	32	100	600.0	5.19	3116.69	3.40	0.00	3222.66	1466.48	<b>2.20</b>	1158.57	9903.07	33.38	0.46
2008	33	100	610.8	5.09	3110.58	3.40	0.00	3216.34	1472.01	<b>2.18</b>	1156.29	11059.37	33.38	0.46
2009	34	100	643.0	5.13	3298.03	3.40	0.00	3410.16	1489.22	<b>2.29</b>	1225.98	12285.34	33.38	0.46
2010	35	100	643.0	5.08	3264.72	3.40	20.01	3395.73	1473.50	<b>2.30</b>	1220.79	13506.13	33.38	0.46
2011	36	100	680.5	4.97	3383.33	3.40	0.00	3498.37	1465.69	<b>2.39</b>	1257.68	14763.81	33.38	0.46
2012	37	100	693.0	4.88	3379.37	3.40	0.00	3494.27	1501.45	<b>2.33</b>	1256.21	16020.02	33.38	0.46
2013	38	100	704.5	4.83	3406.01	3.40	0.00	3521.82	1493.34	<b>2.36</b>	1266.11	17286.14	33.38	0.46
2014	39	100	739.0	4.81	3554.92	3.40	0.00	3675.79	1501.62	<b>2.45</b>	1321.47	18607.61	33.38	0.46
2015	40	100	739.0	4.81	3553.53	3.40	0.00	3674.35	1513.63	<b>2.43</b>	1320.95	19928.56	33.38	0.46
2016	41	100	746.5	4.80	3582.43	3.40	19.80	3724.03	1520.05	<b>2.45</b>	1338.81	21267.37	33.38	0.46
2017	42	100	769.0	4.81	3697.85	3.40	0.00	3823.58	1519.00	<b>2.52</b>	1374.60	22641.97	33.38	0.46
2018	43	100	769.0	4.74	3646.80	3.40	32.00	3802.79	1516.45	<b>2.51</b>	1367.13	24009.10	33.38	0.46
2019	44	100	777.5	4.79	3727.66	3.40	0.00	3854.40	1524.25	<b>2.53</b>	1385.68	25394.78	33.38	0.46
2020	45	100	803.0	4.52	3628.97	3.40	0.00	3752.35	1426.66	<b>2.63</b>	1348.99	26743.77	33.38	0.46
2021	46	100	803.0	4.56	3661.63	3.40	0.00	3786.12	1429.59	<b>2.65</b>	1361.14	28104.91	33.38	0.46
2022	47	100	816.5	4.61	3760.42	3.40	0.00	3888.27	1437.39	<b>2.71</b>	1397.86	29502.77	33.38	0.46
2023	48	100	830.0	4.66	3867.32	3.40	0.00	3998.81	1446.40	<b>2.76</b>	1437.60	30940.36	33.38	0.46
2024	49	100	830.0	4.71	3913.34	3.40	0.00	4046.39	1456.62	<b>2.78</b>	1454.70	32395.07	33.38	0.46
2025	50	100	830.0	4.77	3961.08	3.40	0.00	4095.76	1468.09	<b>2.79</b>	1472.45	33867.52	33.38	0.46
2026	51	100	830.0	4.83	4010.60	3.40	0.00	4146.96	1480.83	<b>2.80</b>	1490.86	35358.38	33.38	0.46
2027	52	100	860.0	4.89	4208.75	3.40	0.00	4351.85	1494.87	<b>2.91</b>	1564.52	36922.89	33.38	0.46
2028	53	100	907.5	4.96	4499.39	3.40	0.00	4652.37	1510.25	<b>3.08</b>	1672.56	38595.45	33.38	0.46
2029	54	100	948.5	5.02	4759.57	3.40	0.00	4921.40	1527.00	<b>3.22</b>	1768.02	40363.47	33.40	0.46
2030	55	100	972.0	5.08	4937.97	3.40	0.00	5105.86	1545.16	<b>3.30</b>	1831.63	42195.10	33.45	0.47
2031	56	100	972.0	5.14	5000.69	3.40	0.00	5170.71	1564.78	<b>3.30</b>	1850.77	44045.87	33.53	0.47
2032	57	100	972.0	5.21	5065.69	3.40	0.00	5237.93	1585.13	<b>3.30</b>	1869.14	45915.01	33.63	0.47
2033	58	100	972.0	5.28	5131.55	3.40	0.00	5306.02	1605.73	<b>3.30</b>	1886.26	47801.27	33.76	0.47
2034	59	100	972.0	5.35	5198.26	3.40	0.00	5375.00	1626.61	<b>3.30</b>	1902.09	49703.36	33.91	0.47
2035	60	100	972.0	5.42	5265.84	3.40	0.00	5444.87	1647.75	<b>3.30</b>	1916.60	51619.96	34.09	0.47
2036	61	100	972.0	5.49	5334.29	3.40	0.00	5515.66	1669.17	<b>3.30</b>	1929.75	53549.71	34.30	0.48
2037	62	100	972.0	5.56	5403.64	3.40	0.00	5587.36	1690.87	<b>3.30</b>	1941.51	55491.22	34.53	0.48
2038	63	100	972.0	5.63	5473.89	3.40	0.00	5660.00	1712.85	<b>3.30</b>	1951.87	57443.08	34.80	0.48
2039	64	100	972.0	5.70	5545.05	3.40	0.00	5733.58	1735.12	<b>3.30</b>	1960.78	59403.87	35.09	0.49
2040	65	100	972.0	5.78	5617.13	3.40	0.00	5808.11	1757.68	<b>3.30</b>	1968.25	61372.12	35.41	0.49
2041	66	100	972.0	5.85	5690.15	3.40	0.00	5883.62	1780.53	<b>3.30</b>	1974.24	63346.35	35.76	0.50
2042	67	100	972.0	5.93	5764.13	3.40	0.00	5960.11	1803.67	<b>3.30</b>	1978.74	65325.10	36.14	0.50

## 13.2 Génération 1980 (début en 2003)

Chargé de Recherche (thèse, ATER, CN puis HC) / Début de carrière à 23 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

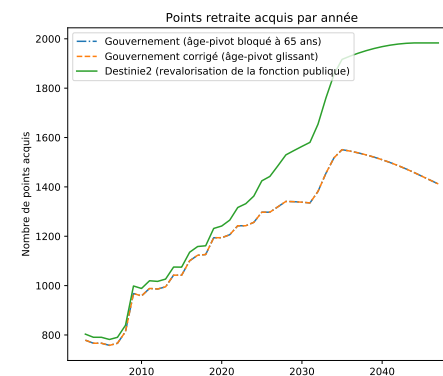
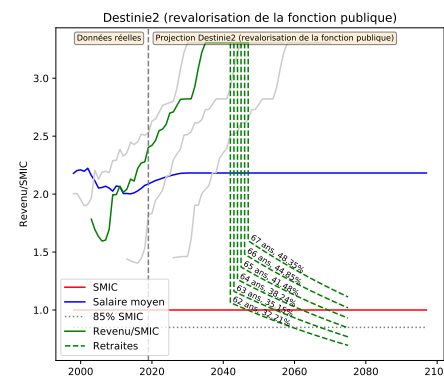
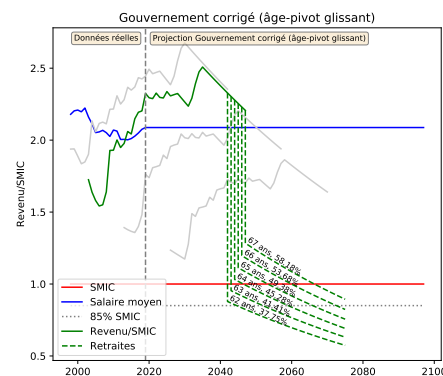
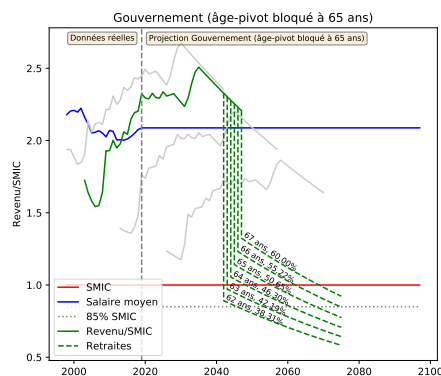
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	90.70%	65 ans 0 mois	-15.00%	1829.55	<b>38.31</b>	2051.51	<b>0.89</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>
2043	63	93.02%	65 ans 0 mois	-10.00%	2019.34	<b>42.19</b>	2078.18	<b>0.97</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>
2044	64	95.35%	65 ans 0 mois	-5.00%	2221.03	<b>46.30</b>	2105.20	<b>1.06</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>
2045	65	97.67%	65 ans 0 mois	0.00%	2435.24	<b>50.65</b>	2132.56	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>
2046	66	100.00%	65 ans 0 mois	5.00%	2660.67	<b>55.22</b>	2160.29	<b>1.23</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>
2047	67	100.00%	65 ans 0 mois	10.00%	2897.55	<b>60.00</b>	2188.37	<b>1.32</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	90.70%	65 ans 3 mois	-16.25%	1802.65	<b>37.75</b>	2051.51	<b>0.88</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>
2043	63	93.02%	65 ans 4 mois	-11.67%	1981.94	<b>41.41</b>	2078.18	<b>0.95</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>
2044	64	95.35%	65 ans 5 mois	-7.08%	2172.32	<b>45.28</b>	2105.20	<b>1.03</b>	<b>0.95</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2045	65	97.67%	65 ans 6 mois	-2.50%	2374.36	<b>49.38</b>	2132.56	<b>1.11</b>	<b>1.04</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2586.76	<b>53.68</b>	2160.29	<b>1.20</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2809.75	<b>58.18</b>	2188.37	<b>1.28</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.95</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	90.70%	65 ans 3 mois	-16.25%	1960.25	<b>32.89</b>	1803.67	<b>1.09</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2043	63	93.02%	65 ans 4 mois	-11.67%	2165.46	<b>35.87</b>	1827.12	<b>1.19</b>	<b>1.08</b>	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>
2044	64	95.35%	65 ans 5 mois	-7.08%	2384.78	<b>38.99</b>	1850.87	<b>1.29</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>
2045	65	97.67%	65 ans 6 mois	-2.50%	2619.03	<b>42.27</b>	1874.94	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2866.97	<b>45.68</b>	1899.31	<b>1.51</b>	<b>1.43</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>
2047	67	100.00%	65 ans 8 mois	6.67%	3129.03	<b>49.22</b>	1924.00	<b>1.63</b>	<b>1.56</b>	<b>1.47</b>	<b>1.37</b>	<b>1.29</b>	<b>1.21</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23	100	430.0	5.37	2311.09	0.00	0.00	2311.09	1339.90	<b>1.72</b>	778.86	778.86	35.61	0.50
2004	24	100	430.0	5.29	2274.58	0.00	0.00	2274.58	1388.62	<b>1.64</b>	766.56	1545.43	35.61	0.50
2005	25	100	430.0	5.29	2274.33	0.00	0.00	2274.33	1439.19	<b>1.58</b>	766.48	2311.90	35.61	0.50
2006	26	100	430.0	5.23	2248.95	0.00	0.00	2248.95	1458.33	<b>1.54</b>	757.92	3069.83	35.61	0.50
2007	27	100	430.0	5.19	2233.63	0.00	40.30	2273.93	1466.48	<b>1.55</b>	766.34	3836.17	35.61	0.50
2008	28	100	474.0	5.09	2414.10	0.00	0.00	2414.10	1472.01	<b>1.64</b>	813.58	4649.75	35.61	0.50
2009	29	100	560.0	5.13	2872.31	0.00	0.00	2872.31	1489.22	<b>1.93</b>	968.00	5617.75	35.61	0.50
2010	30	100	560.0	5.08	2843.30	0.00	0.00	2843.30	1473.50	<b>1.93</b>	958.23	6575.98	35.61	0.50
2011	31	100	590.0	4.97	2933.38	0.00	0.00	2933.38	1465.69	<b>2.00</b>	988.59	7564.57	35.61	0.50
2012	32	100	600.0	4.88	2925.86	0.00	0.00	2925.86	1501.45	<b>1.95</b>	986.05	8550.62	35.61	0.50
2013	33	100	610.8	4.83	2952.76	0.00	0.00	2952.76	1493.34	<b>1.98</b>	995.12	9545.73	35.61	0.50
2014	34	100	643.0	4.81	3093.12	0.00	0.00	3093.12	1501.62	<b>2.06</b>	1042.42	10588.15	35.61	0.50
2015	35	100	643.0	4.81	3091.91	0.00	0.00	3091.91	1513.63	<b>2.04</b>	1042.01	11630.17	35.61	0.50
2016	36	100	680.5	4.80	3265.70	0.00	0.00	3265.70	1520.05	<b>2.15</b>	1100.58	12730.75	35.61	0.50
2017	37	100	693.0	4.81	3332.39	0.00	0.00	3332.39	1519.00	<b>2.19</b>	1123.06	13853.80	35.61	0.50
2018	38	100	704.5	4.74	3340.92	0.00	0.00	3340.92	1516.45	<b>2.20</b>	1125.93	14979.73	35.61	0.50
2019	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1524.25	<b>2.32</b>	1194.06	16173.79	35.61	0.50
2020	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1544.07	<b>2.29</b>	1194.06	17367.85	35.61	0.50
2021	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	1564.14	<b>2.29</b>	1206.18	18574.03	35.61	0.50
2022	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1584.47	<b>2.33</b>	1242.53	19816.57	35.61	0.50
2023	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1605.07	<b>2.30</b>	1242.53	21059.10	35.61	0.50
2024	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1625.94	<b>2.29</b>	1256.27	22315.37	35.61	0.50
2025	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1647.07	<b>2.34</b>	1297.47	23612.84	35.61	0.50
2026	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1668.49	<b>2.31</b>	1297.47	24910.31	35.61	0.50
2027	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1690.18	<b>2.32</b>	1319.28	26229.59	35.61	0.50
2028	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1712.15	<b>2.32</b>	1341.10	27570.69	35.61	0.50
2029	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1734.41	<b>2.29</b>	1340.08	28910.77	35.63	0.50
2030	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1756.95	<b>2.26</b>	1338.04	30248.81	35.69	0.50
2031	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1779.79	<b>2.24</b>	1335.00	31583.81	35.77	0.50
2032	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	1802.93	<b>2.29</b>	1381.53	32965.34	35.88	0.50
2033	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	1826.37	<b>2.39</b>	1455.65	34420.99	36.02	0.50
2034	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	1850.11	<b>2.47</b>	1517.96	35938.95	36.18	0.50
2035	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	1874.16	<b>2.51</b>	1550.85	37489.80	36.37	0.51
2036	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	1898.53	<b>2.48</b>	1544.97	39034.77	36.59	0.51
2037	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	1923.21	<b>2.46</b>	1537.93	40572.71	36.85	0.51
2038	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	1948.21	<b>2.43</b>	1529.76	42102.46	37.13	0.52
2039	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	1973.54	<b>2.40</b>	1520.46	43622.93	37.44	0.52
2040	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	1999.19	<b>2.38</b>	1510.07	45132.99	37.78	0.53
2041	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2025.18	<b>2.35</b>	1498.60	46631.59	38.16	0.53
2042	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2051.51	<b>2.33</b>	1486.07	48117.66	38.56	0.54
2043	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2078.18	<b>2.30</b>	1472.53	49590.19	39.01	0.54
2044	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2105.20	<b>2.28</b>	1458.00	51048.19	39.48	0.55
2045	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2132.56	<b>2.25</b>	1442.50	52490.69	40.00	0.56
2046	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2160.29	<b>2.23</b>	1427.17	53917.86	40.52	0.56
2047	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2188.37	<b>2.21</b>	1411.98	55329.84	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23	100	430.0	5.37	2311.09	0.00	0.00	2311.09	1339.90	<b>1.72</b>	778.86	778.86	35.61	0.50
2004	24	100	430.0	5.29	2274.58	0.00	0.00	2274.58	1388.62	<b>1.64</b>	766.56	1545.43	35.61	0.50
2005	25	100	430.0	5.29	2274.33	0.00	0.00	2274.33	1439.19	<b>1.58</b>	766.48	2311.90	35.61	0.50
2006	26	100	430.0	5.23	2248.95	0.00	0.00	2248.95	1458.33	<b>1.54</b>	757.92	3069.83	35.61	0.50
2007	27	100	430.0	5.19	2233.63	0.00	40.30	2273.93	1466.48	<b>1.55</b>	766.34	3836.17	35.61	0.50
2008	28	100	474.0	5.09	2414.10	0.00	0.00	2414.10	1472.01	<b>1.64</b>	813.58	4649.75	35.61	0.50
2009	29	100	560.0	5.13	2872.31	0.00	0.00	2872.31	1489.22	<b>1.93</b>	968.00	5617.75	35.61	0.50
2010	30	100	560.0	5.08	2843.30	0.00	0.00	2843.30	1473.50	<b>1.93</b>	958.23	6575.98	35.61	0.50
2011	31	100	590.0	4.97	2933.38	0.00	0.00	2933.38	1465.69	<b>2.00</b>	988.59	7564.57	35.61	0.50
2012	32	100	600.0	4.88	2925.86	0.00	0.00	2925.86	1501.45	<b>1.95</b>	986.05	8550.62	35.61	0.50
2013	33	100	610.8	4.83	2952.76	0.00	0.00	2952.76	1493.34	<b>1.98</b>	995.12	9545.73	35.61	0.50
2014	34	100	643.0	4.81	3093.12	0.00	0.00	3093.12	1501.62	<b>2.06</b>	1042.42	10588.15	35.61	0.50
2015	35	100	643.0	4.81	3091.91	0.00	0.00	3091.91	1513.63	<b>2.04</b>	1042.01	11630.17	35.61	0.50
2016	36	100	680.5	4.80	3265.70	0.00	0.00	3265.70	1520.05	<b>2.15</b>	1100.58	12730.75	35.61	0.50
2017	37	100	693.0	4.81	3332.39	0.00	0.00	3332.39	1519.00	<b>2.19</b>	1123.06	13853.80	35.61	0.50
2018	38	100	704.5	4.74	3340.92	0.00	0.00	3340.92	1516.45	<b>2.20</b>	1125.93	14979.73	35.61	0.50
2019	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1524.25	<b>2.32</b>	1194.06	16173.79	35.61	0.50
2020	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1544.07	<b>2.29</b>	1194.06	17367.85	35.61	0.50
2021	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	1564.14	<b>2.29</b>	1206.18	18574.03	35.61	0.50
2022	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1584.47	<b>2.33</b>	1242.53	19816.57	35.61	0.50
2023	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1605.07	<b>2.30</b>	1242.53	21059.10	35.61	0.50
2024	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1625.94	<b>2.29</b>	1256.27	22315.37	35.61	0.50
2025	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1647.07	<b>2.34</b>	1297.47	23612.84	35.61	0.50
2026	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1668.49	<b>2.31</b>	1297.47	24910.31	35.61	0.50
2027	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1690.18	<b>2.32</b>	1319.28	26229.59	35.61	0.50
2028	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1712.15	<b>2.32</b>	1341.10	27570.69	35.61	0.50
2029	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1734.41	<b>2.29</b>	1340.08	28910.77	35.63	0.50
2030	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1756.95	<b>2.26</b>	1338.04	30248.81	35.69	0.50
2031	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1779.79	<b>2.24</b>	1335.00	31583.81	35.77	0.50
2032	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	1802.93	<b>2.29</b>	1381.53	32965.34	35.88	0.50
2033	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	1826.37	<b>2.39</b>	1455.65	34420.99	36.02	0.50
2034	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	1850.11	<b>2.47</b>	1517.96	35938.95	36.18	0.50
2035	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	1874.16	<b>2.51</b>	1550.85	37489.80	36.37	0.51
2036	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	1898.53	<b>2.48</b>	1544.97	39034.77	36.59	0.51
2037	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	1923.21	<b>2.46</b>	1537.93	40572.71	36.85	0.51
2038	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	1948.21	<b>2.43</b>	1529.76	42102.46	37.13	0.52
2039	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	1973.54	<b>2.40</b>	1520.46	43622.93	37.44	0.52
2040	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	1999.19	<b>2.38</b>	1510.07	45132.99	37.78	0.53
2041	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2025.18	<b>2.35</b>	1498.60	46631.59	38.16	0.53
2042	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2051.51	<b>2.33</b>	1486.07	48117.66	38.56	0.54
2043	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2078.18	<b>2.30</b>	1472.53	49590.19	39.01	0.54
2044	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2105.20	<b>2.28</b>	1458.00	51048.19	39.48	0.55
2045	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2132.56	<b>2.25</b>	1442.50	52490.69	40.00	0.56
2046	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2160.29	<b>2.23</b>	1427.17	53917.86	40.52	0.56
2047	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2188.37	<b>2.21</b>	1411.98	55329.84	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23	100	430.0	5.37	2311.09	3.40	0.00	2389.66	1339.90	<b>1.78</b>	859.10	859.10	33.38	0.46
2004	24	100	430.0	5.29	2274.58	3.40	0.00	2351.91	1388.62	<b>1.69</b>	845.53	1704.63	33.38	0.46
2005	25	100	430.0	5.29	2274.33	3.40	0.00	2351.66	1439.19	<b>1.63</b>	845.44	2550.06	33.38	0.46
2006	26	100	430.0	5.23	2248.95	3.40	0.00	2325.42	1458.33	<b>1.59</b>	836.00	3386.06	33.38	0.46
2007	27	100	430.0	5.19	2233.63	3.40	41.67	2351.24	1466.48	<b>1.60</b>	845.28	4231.35	33.38	0.46
2008	28	100	474.0	5.09	2414.10	3.40	0.00	2496.18	1472.01	<b>1.70</b>	897.39	5128.74	33.38	0.46
2009	29	100	560.0	5.13	2872.31	3.40	0.00	2969.97	1489.22	<b>1.99</b>	1067.72	6196.47	33.38	0.46
2010	30	100	560.0	5.08	2843.30	3.40	0.00	2939.97	1473.50	<b>2.00</b>	1056.94	7253.40	33.38	0.46
2011	31	100	590.0	4.97	2933.38	3.40	0.00	3033.12	1465.69	<b>2.07</b>	1090.42	8343.83	33.38	0.46
2012	32	100	600.0	4.88	2925.86	3.40	0.00	3025.34	1501.45	<b>2.01</b>	1087.63	9431.46	33.38	0.46
2013	33	100	610.8	4.83	2952.76	3.40	6.71	3059.87	1493.34	<b>2.05</b>	1100.04	10531.50	33.38	0.46
2014	34	100	643.0	4.81	3093.12	3.40	0.00	3198.29	1501.62	<b>2.13</b>	1149.80	11681.30	33.38	0.46
2015	35	100	643.0	4.81	3091.91	3.40	0.00	3197.04	1513.63	<b>2.11</b>	1149.35	12830.65	33.38	0.46
2016	36	100	680.5	4.80	3265.70	3.40	0.00	3376.73	1520.05	<b>2.22</b>	1213.96	14044.61	33.38	0.46
2017	37	100	693.0	4.81	3332.39	3.40	0.00	3445.70	1519.00	<b>2.27</b>	1238.75	15283.36	33.38	0.46
2018	38	100	704.5	4.74	3340.92	3.40	0.00	3454.51	1516.45	<b>2.28</b>	1241.92	16525.28	33.38	0.46
2019	39	100	739.0	4.79	3543.08	3.40	0.00	3663.54	1524.25	<b>2.40</b>	1317.07	17842.34	33.38	0.46
2020	40	100	739.0	4.52	3339.74	3.40	0.00	3453.29	1426.66	<b>2.42</b>	1241.48	19083.82	33.38	0.46
2021	41	100	746.5	4.56	3403.99	3.40	0.00	3519.73	1429.59	<b>2.46</b>	1265.36	20349.19	33.38	0.46
2022	42	100	769.0	4.61	3541.66	3.40	0.00	3662.07	1437.39	<b>2.55</b>	1316.54	21665.72	33.38	0.46
2023	43	100	769.0	4.66	3583.09	3.40	0.00	3704.92	1446.40	<b>2.56</b>	1331.94	22997.67	33.38	0.46
2024	44	100	777.5	4.71	3665.81	3.40	0.00	3790.45	1456.62	<b>2.60</b>	1362.69	24360.35	33.38	0.46
2025	45	100	803.0	4.77	3832.23	3.40	0.00	3962.52	1468.09	<b>2.70</b>	1424.55	25784.91	33.38	0.46
2026	46	100	803.0	4.83	3880.13	3.40	0.00	4012.06	1480.83	<b>2.71</b>	1442.36	27227.27	33.38	0.46
2027	47	100	816.5	4.89	3995.87	3.40	0.00	4131.72	1494.87	<b>2.76</b>	1485.38	28712.65	33.38	0.46
2028	48	100	830.0	4.96	4115.14	3.40	0.00	4255.06	1510.25	<b>2.82</b>	1529.72	30242.37	33.38	0.46
2029	49	100	830.0	5.02	4164.94	3.40	0.00	4306.55	1527.00	<b>2.82</b>	1547.13	31789.50	33.40	0.46
2030	50	100	830.0	5.08	4216.58	3.40	0.00	4359.95	1545.16	<b>2.82</b>	1564.05	33353.55	33.45	0.47
2031	51	100	830.0	5.14	4270.13	3.40	0.00	4415.32	1564.78	<b>2.82</b>	1580.39	34933.94	33.53	0.47
2032	52	100	860.0	5.21	4481.99	3.40	0.00	4634.38	1585.13	<b>2.92</b>	1653.77	36587.71	33.63	0.47
2033	53	100	907.5	5.28	4791.03	3.40	0.00	4953.92	1605.73	<b>3.09</b>	1761.09	38348.80	33.76	0.47
2034	54	100	948.5	5.35	5072.58	3.40	0.00	5245.05	1626.61	<b>3.22</b>	1856.10	40204.90	33.91	0.47
2035	55	100	972.0	5.42	5265.84	3.40	0.00	5444.87	1647.75	<b>3.30</b>	1916.60	42121.50	34.09	0.47
2036	56	100	972.0	5.49	5334.29	3.40	0.00	5515.66	1669.17	<b>3.30</b>	1929.75	44051.24	34.30	0.48
2037	57	100	972.0	5.56	5403.64	3.40	0.00	5587.36	1690.87	<b>3.30</b>	1941.51	45992.76	34.53	0.48
2038	58	100	972.0	5.63	5473.89	3.40	0.00	5660.00	1712.85	<b>3.30</b>	1951.87	47944.62	34.80	0.48
2039	59	100	972.0	5.70	5545.05	3.40	0.00	5733.58	1735.12	<b>3.30</b>	1960.78	49905.41	35.09	0.49
2040	60	100	972.0	5.78	5617.13	3.40	0.00	5808.11	1757.68	<b>3.30</b>	1968.25	51873.66	35.41	0.49
2041	61	100	972.0	5.85	5690.15	3.40	0.00	5883.62	1780.53	<b>3.30</b>	1974.24	53847.89	35.76	0.50
2042	62	100	972.0	5.93	5764.13	3.40	0.00	5960.11	1803.67	<b>3.30</b>	1978.74	55826.64	36.14	0.50
2043	63	100	972.0	6.01	5839.06	3.40	0.00	6037.59	1827.12	<b>3.30</b>	1981.75	57808.39	36.56	0.51
2044	64	100	972.0	6.09	5914.97	3.40	0.00	6116.08	1850.87	<b>3.30</b>	1983.26	59791.65	37.01	0.52
2045	65	100	972.0	6.16	5991.86	3.40	0.00	6195.59	1874.94	<b>3.30</b>	1983.26	61774.91	37.49	0.52
2046	66	100	972.0	6.24	6069.76	3.40	0.00	6276.13	1899.31	<b>3.30</b>	1983.26	63758.17	37.97	0.53
2047	67	100	972.0	6.33	6148.66	3.40	0.00	6357.72	1924.00	<b>3.30</b>	1983.26	65741.42	38.47	0.54

### 13.3 Génération 1990 (début en 2013)

Chargé de Recherche (thèse, ATER, CN puis HC) / Début de carrière à 23 ans / Quotité : 100%

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

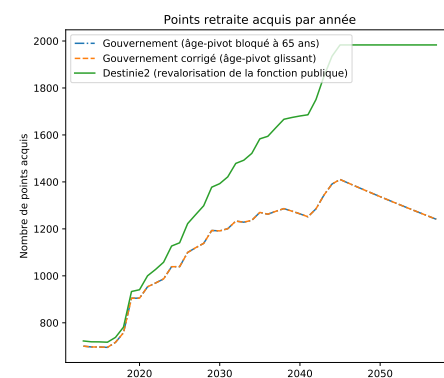
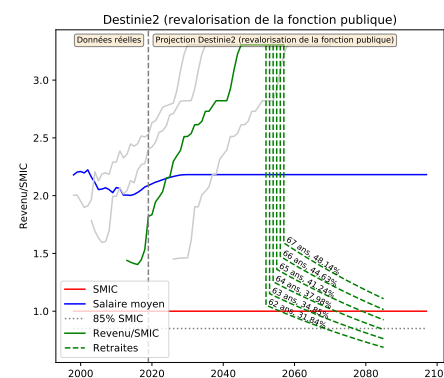
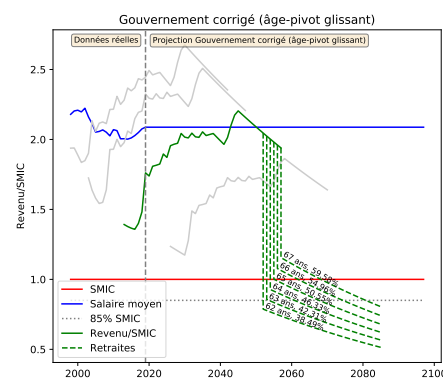
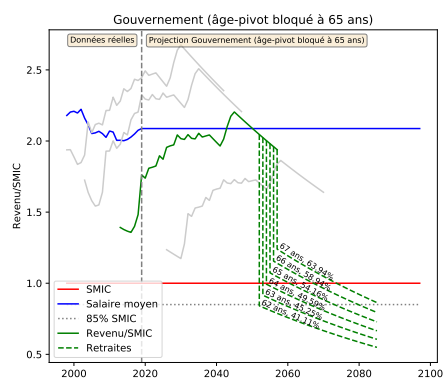
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	90.70%	65 ans 0 mois	-15.00%	1963.22	<b>41.11</b>	2334.36	<b>0.84</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.59</b>
2053	63	93.02%	65 ans 0 mois	-10.00%	2165.69	<b>45.25</b>	2364.71	<b>0.92</b>	<b>0.84</b>	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2054	64	95.35%	65 ans 0 mois	-5.00%	2379.16	<b>49.59</b>	2395.45	<b>0.99</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>
2055	65	97.67%	65 ans 0 mois	0.00%	2603.85	<b>54.16</b>	2426.59	<b>1.07</b>	<b>1.01</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>
2056	66	100.00%	65 ans 0 mois	5.00%	2840.02	<b>58.94</b>	2458.13	<b>1.16</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>
2057	67	100.00%	65 ans 0 mois	10.00%	3087.88	<b>63.94</b>	2490.09	<b>1.24</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	90.70%	66 ans 1 mois	-20.42%	1838.11	<b>38.49</b>	2334.36	<b>0.79</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.59</b>	<b>0.55</b>
2053	63	93.02%	66 ans 2 mois	-15.83%	2025.32	<b>42.31</b>	2364.71	<b>0.86</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>
2054	64	95.35%	66 ans 3 mois	-11.25%	2222.63	<b>46.33</b>	2395.45	<b>0.93</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>
2055	65	97.67%	66 ans 4 mois	-6.67%	2430.26	<b>50.55</b>	2426.59	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2648.43	<b>54.96</b>	2458.13	<b>1.08</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2877.34	<b>59.58</b>	2490.09	<b>1.16</b>	<b>1.11</b>	<b>1.04</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>

#### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	90.70%	66 ans 1 mois	-20.42%	2175.03	<b>32.07</b>	2052.36	<b>1.06</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2053	63	93.02%	66 ans 2 mois	-15.83%	2410.69	<b>35.09</b>	2079.04	<b>1.16</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>
2054	64	95.35%	66 ans 3 mois	-11.25%	2660.98	<b>38.24</b>	2106.06	<b>1.26</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>
2055	65	97.67%	66 ans 4 mois	-6.67%	2926.37	<b>41.51</b>	2133.44	<b>1.37</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	3207.32	<b>44.91</b>	2161.18	<b>1.48</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3504.31	<b>48.44</b>	2189.27	<b>1.60</b>	<b>1.54</b>	<b>1.44</b>	<b>1.35</b>	<b>1.27</b>	<b>1.19</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23	100	430.0	4.83	2078.90	0.00	0.00	2078.90	1493.34	<b>1.39</b>	700.61	700.61	35.61	0.50
2014	24	100	430.0	4.81	2068.49	0.00	0.00	2068.49	1501.62	<b>1.38</b>	697.11	1397.72	35.61	0.50
2015	25	100	430.0	4.81	2067.68	0.00	0.00	2067.68	1513.63	<b>1.37</b>	696.83	2094.56	35.61	0.50
2016	26	100	430.0	4.80	2063.56	0.00	0.00	2063.56	1520.05	<b>1.36</b>	695.44	2790.00	35.61	0.50
2017	27	100	430.0	4.81	2067.72	0.00	58.63	2126.35	1519.00	<b>1.40</b>	716.61	3506.61	35.61	0.50
2018	28	100	474.0	4.74	2247.83	0.00	0.00	2247.83	1516.45	<b>1.48</b>	757.55	4264.15	35.61	0.50
2019	29	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1524.25	<b>1.76</b>	904.84	5168.99	35.61	0.50
2020	30	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1544.07	<b>1.74</b>	904.84	6073.83	35.61	0.50
2021	31	100	590.0	4.79	2828.71	0.00	0.00	2828.71	1564.14	<b>1.81</b>	953.31	7027.13	35.61	0.50
2022	32	100	600.0	4.79	2876.65	0.00	0.00	2876.65	1584.47	<b>1.82</b>	969.47	7996.60	35.61	0.50
2023	33	100	610.8	4.79	2928.19	0.00	0.00	2928.19	1605.07	<b>1.82</b>	986.84	8983.44	35.61	0.50
2024	34	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1625.94	<b>1.90</b>	1038.95	10022.38	35.61	0.50
2025	35	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1647.07	<b>1.87</b>	1038.95	11061.33	35.61	0.50
2026	36	100	680.5	4.79	3262.60	0.00	0.00	3262.60	1668.49	<b>1.96</b>	1099.54	12160.87	35.61	0.50
2027	37	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1690.18	<b>1.97</b>	1119.73	13280.60	35.61	0.50
2028	38	100	704.5	4.79	3377.67	0.00	0.00	3377.67	1712.15	<b>1.97</b>	1138.32	14418.92	35.61	0.50
2029	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1734.41	<b>2.04</b>	1193.15	15612.07	35.63	0.50
2030	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1756.95	<b>2.02</b>	1191.34	16803.41	35.69	0.50
2031	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	1779.79	<b>2.01</b>	1200.69	18004.11	35.77	0.50
2032	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1802.93	<b>2.04</b>	1233.13	19237.23	35.88	0.50
2033	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1826.37	<b>2.02</b>	1228.45	20465.69	36.02	0.50
2034	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1850.11	<b>2.01</b>	1236.38	21702.07	36.18	0.50
2035	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1874.16	<b>2.05</b>	1270.16	22972.23	36.37	0.51
2036	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1898.53	<b>2.03</b>	1262.46	24234.69	36.59	0.51
2037	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1923.21	<b>2.04</b>	1274.94	25509.63	36.85	0.51
2038	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1948.21	<b>2.04</b>	1286.21	26795.84	37.13	0.52
2039	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1973.54	<b>2.02</b>	1275.50	28071.35	37.44	0.52
2040	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1999.19	<b>1.99</b>	1263.93	29335.28	37.78	0.53
2041	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2025.18	<b>1.96</b>	1251.51	30586.78	38.16	0.53
2042	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	2051.51	<b>2.01</b>	1285.33	31872.11	38.56	0.54
2043	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	2078.18	<b>2.10</b>	1344.03	33216.14	39.01	0.54
2044	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	2105.20	<b>2.17</b>	1390.96	34607.10	39.48	0.55
2045	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	2132.56	<b>2.20</b>	1410.34	36017.45	40.00	0.56
2046	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	2160.29	<b>2.18</b>	1395.42	37412.87	40.52	0.56
2047	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	2188.37	<b>2.16</b>	1380.65	38793.51	41.04	0.57
2048	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	2216.82	<b>2.13</b>	1366.02	40159.53	41.58	0.58
2049	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	2245.64	<b>2.11</b>	1351.54	41511.08	42.12	0.59
2050	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	2274.83	<b>2.09</b>	1337.21	42848.29	42.66	0.59
2051	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2304.40	<b>2.07</b>	1323.03	44171.32	43.22	0.60
2052	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2334.36	<b>2.05</b>	1308.99	45480.31	43.78	0.61
2053	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2364.71	<b>2.02</b>	1295.09	46775.40	44.35	0.62
2054	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2395.45	<b>2.00</b>	1281.33	48056.74	44.93	0.63
2055	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2426.59	<b>1.98</b>	1267.72	49324.45	45.51	0.63
2056	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2458.13	<b>1.96</b>	1254.24	50578.69	46.10	0.64
2057	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2490.09	<b>1.94</b>	1240.90	51819.59	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23	100	430.0	4.83	2078.90	0.00	0.00	2078.90	1493.34	<b>1.39</b>	700.61	700.61	35.61	0.50
2014	24	100	430.0	4.81	2068.49	0.00	0.00	2068.49	1501.62	<b>1.38</b>	697.11	1397.72	35.61	0.50
2015	25	100	430.0	4.81	2067.68	0.00	0.00	2067.68	1513.63	<b>1.37</b>	696.83	2094.56	35.61	0.50
2016	26	100	430.0	4.80	2063.56	0.00	0.00	2063.56	1520.05	<b>1.36</b>	695.44	2790.00	35.61	0.50
2017	27	100	430.0	4.81	2067.72	0.00	58.63	2126.35	1519.00	<b>1.40</b>	716.61	3506.61	35.61	0.50
2018	28	100	474.0	4.74	2247.83	0.00	0.00	2247.83	1516.45	<b>1.48</b>	757.55	4264.15	35.61	0.50
2019	29	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1524.25	<b>1.76</b>	904.84	5168.99	35.61	0.50
2020	30	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1544.07	<b>1.74</b>	904.84	6073.83	35.61	0.50
2021	31	100	590.0	4.79	2828.71	0.00	0.00	2828.71	1564.14	<b>1.81</b>	953.31	7027.13	35.61	0.50
2022	32	100	600.0	4.79	2876.65	0.00	0.00	2876.65	1584.47	<b>1.82</b>	969.47	7996.60	35.61	0.50
2023	33	100	610.8	4.79	2928.19	0.00	0.00	2928.19	1605.07	<b>1.82</b>	986.84	8983.44	35.61	0.50
2024	34	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1625.94	<b>1.90</b>	1038.95	10022.38	35.61	0.50
2025	35	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1647.07	<b>1.87</b>	1038.95	11061.33	35.61	0.50
2026	36	100	680.5	4.79	3262.60	0.00	0.00	3262.60	1668.49	<b>1.96</b>	1099.54	12160.87	35.61	0.50
2027	37	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1690.18	<b>1.97</b>	1119.73	13280.60	35.61	0.50
2028	38	100	704.5	4.79	3377.67	0.00	0.00	3377.67	1712.15	<b>1.97</b>	1138.32	14418.92	35.61	0.50
2029	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1734.41	<b>2.04</b>	1193.15	15612.07	35.63	0.50
2030	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	1756.95	<b>2.02</b>	1191.34	16803.41	35.69	0.50
2031	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	1779.79	<b>2.01</b>	1200.69	18004.11	35.77	0.50
2032	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1802.93	<b>2.04</b>	1233.13	19237.23	35.88	0.50
2033	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	1826.37	<b>2.02</b>	1228.45	20465.69	36.02	0.50
2034	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	1850.11	<b>2.01</b>	1236.38	21702.07	36.18	0.50
2035	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1874.16	<b>2.05</b>	1270.16	22972.23	36.37	0.51
2036	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	1898.53	<b>2.03</b>	1262.46	24234.69	36.59	0.51
2037	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	1923.21	<b>2.04</b>	1274.94	25509.63	36.85	0.51
2038	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1948.21	<b>2.04</b>	1286.21	26795.84	37.13	0.52
2039	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1973.54	<b>2.02</b>	1275.50	28071.35	37.44	0.52
2040	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	1999.19	<b>1.99</b>	1263.93	29335.28	37.78	0.53
2041	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2025.18	<b>1.96</b>	1251.51	30586.78	38.16	0.53
2042	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	2051.51	<b>2.01</b>	1285.33	31872.11	38.56	0.54
2043	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	2078.18	<b>2.10</b>	1344.03	33216.14	39.01	0.54
2044	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	2105.20	<b>2.17</b>	1390.96	34607.10	39.48	0.55
2045	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	2132.56	<b>2.20</b>	1410.34	36017.45	40.00	0.56
2046	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	2160.29	<b>2.18</b>	1395.42	37412.87	40.52	0.56
2047	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	2188.37	<b>2.16</b>	1380.65	38793.51	41.04	0.57
2048	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	2216.82	<b>2.13</b>	1366.02	40159.53	41.58	0.58
2049	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	2245.64	<b>2.11</b>	1351.54	41511.08	42.12	0.59
2050	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	2274.83	<b>2.09</b>	1337.21	42848.29	42.66	0.59
2051	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2304.40	<b>2.07</b>	1323.03	44171.32	43.22	0.60
2052	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2334.36	<b>2.05</b>	1308.99	45480.31	43.78	0.61
2053	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2364.71	<b>2.02</b>	1295.09	46775.40	44.35	0.62
2054	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2395.45	<b>2.00</b>	1281.33	48056.74	44.93	0.63
2055	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2426.59	<b>1.98</b>	1267.72	49324.45	45.51	0.63
2056	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2458.13	<b>1.96</b>	1254.24	50578.69	46.10	0.64
2057	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2490.09	<b>1.94</b>	1240.90	51819.59	46.70	0.65



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23	100	430.0	4.83	2078.90	3.40	0.00	2149.58	1493.34	<b>1.44</b>	772.79	772.79	33.38	0.46
2014	24	100	430.0	4.81	2068.49	3.40	0.00	2138.82	1501.62	<b>1.42</b>	768.92	1541.71	33.38	0.46
2015	25	100	430.0	4.81	2067.68	3.40	0.00	2137.99	1513.63	<b>1.41</b>	768.62	2310.33	33.38	0.46
2016	26	100	430.0	4.80	2063.56	3.40	0.00	2133.72	1520.05	<b>1.40</b>	767.09	3077.41	33.38	0.46
2017	27	100	430.0	4.81	2067.72	3.40	171.51	2309.53	1519.00	<b>1.52</b>	830.29	3907.70	33.38	0.46
2018	28	100	474.0	4.74	2247.83	3.40	0.00	2324.26	1516.45	<b>1.53</b>	835.58	4743.29	33.38	0.46
2019	29	100	560.0	4.79	2684.88	3.40	0.00	2776.16	1524.25	<b>1.82</b>	998.05	5741.33	33.38	0.46
2020	30	100	560.0	4.52	2530.79	3.40	0.00	2616.83	1426.66	<b>1.83</b>	940.77	6682.10	33.38	0.46
2021	31	100	590.0	4.56	2690.36	3.40	0.00	2781.84	1429.59	<b>1.95</b>	1000.09	7682.19	33.38	0.46
2022	32	100	600.0	4.61	2763.32	3.40	0.00	2857.27	1437.39	<b>1.99</b>	1027.21	8709.40	33.38	0.46
2023	33	100	610.8	4.66	2845.74	3.40	0.00	2942.50	1446.40	<b>2.03</b>	1057.85	9767.24	33.38	0.46
2024	34	100	643.0	4.71	3031.66	3.40	0.00	3134.74	1456.62	<b>2.15</b>	1126.96	10894.20	33.38	0.46
2025	35	100	643.0	4.77	3068.65	3.40	0.00	3172.98	1468.09	<b>2.16</b>	1140.71	12034.91	33.38	0.46
2026	36	100	680.5	4.83	3288.21	3.40	0.00	3400.01	1480.83	<b>2.30</b>	1222.32	13257.23	33.38	0.46
2027	37	100	693.0	4.89	3391.47	3.40	0.00	3506.78	1494.87	<b>2.35</b>	1260.71	14517.94	33.38	0.46
2028	38	100	704.5	4.96	3492.91	3.40	0.00	3611.67	1510.25	<b>2.39</b>	1298.42	15816.36	33.38	0.46
2029	39	100	739.0	5.02	3708.30	3.40	0.00	3834.38	1527.00	<b>2.51</b>	1377.51	17193.86	33.40	0.46
2030	40	100	739.0	5.08	3754.28	3.40	0.00	3881.93	1545.16	<b>2.51</b>	1392.57	18586.43	33.45	0.47
2031	41	100	746.5	5.14	3840.55	3.40	0.00	3971.13	1564.78	<b>2.54</b>	1421.40	20007.83	33.53	0.47
2032	42	100	769.0	5.21	4007.74	3.40	0.00	4144.00	1585.13	<b>2.61</b>	1478.77	21486.61	33.63	0.47
2033	43	100	769.0	5.28	4059.84	3.40	0.00	4197.87	1605.73	<b>2.61</b>	1492.32	22978.93	33.76	0.47
2034	44	100	777.5	5.35	4158.07	3.40	0.00	4299.45	1626.61	<b>2.64</b>	1521.48	24500.40	33.91	0.47
2035	45	100	803.0	5.42	4350.27	3.40	0.00	4498.18	1647.75	<b>2.73</b>	1583.36	26083.76	34.09	0.47
2036	46	100	803.0	5.49	4406.83	3.40	0.00	4556.66	1669.17	<b>2.73</b>	1594.23	27677.99	34.30	0.48
2037	47	100	816.5	5.56	4539.17	3.40	0.00	4693.50	1690.87	<b>2.78</b>	1630.91	29308.90	34.53	0.48
2038	48	100	830.0	5.63	4674.20	3.40	0.00	4833.13	1712.85	<b>2.82</b>	1666.72	30975.62	34.80	0.48
2039	49	100	830.0	5.70	4734.97	3.40	0.00	4895.96	1735.12	<b>2.82</b>	1674.33	32649.95	35.09	0.49
2040	50	100	830.0	5.78	4796.52	3.40	0.00	4959.60	1757.68	<b>2.82</b>	1680.71	34330.65	35.41	0.49
2041	51	100	830.0	5.85	4858.88	3.40	0.00	5024.08	1780.53	<b>2.82</b>	1685.82	36016.47	35.76	0.50
2042	52	100	860.0	5.93	5099.95	3.40	0.00	5273.35	1803.67	<b>2.92</b>	1750.74	37767.21	36.14	0.50
2043	53	100	907.5	6.01	5451.59	3.40	0.00	5636.95	1827.12	<b>3.09</b>	1850.25	39617.46	36.56	0.51
2044	54	100	948.5	6.09	5771.96	3.40	0.00	5968.21	1850.87	<b>3.22</b>	1935.31	41552.77	37.01	0.52
2045	55	100	972.0	6.16	5991.86	3.40	0.00	6195.59	1874.94	<b>3.30</b>	1983.26	43536.03	37.49	0.52
2046	56	100	972.0	6.24	6069.76	3.40	0.00	6276.13	1899.31	<b>3.30</b>	1983.26	45519.29	37.97	0.53
2047	57	100	972.0	6.33	6148.66	3.40	0.00	6357.72	1924.00	<b>3.30</b>	1983.26	47502.55	38.47	0.54
2048	58	100	972.0	6.41	6228.60	3.40	0.00	6440.37	1949.01	<b>3.30</b>	1983.26	49485.81	38.97	0.54
2049	59	100	972.0	6.49	6309.57	3.40	0.00	6524.09	1974.35	<b>3.30</b>	1983.26	51469.06	39.47	0.55
2050	60	100	972.0	6.58	6391.59	3.40	0.00	6608.91	2000.02	<b>3.30</b>	1983.26	53452.32	39.99	0.56
2051	61	100	972.0	6.66	6474.68	3.40	0.00	6694.82	2026.02	<b>3.30</b>	1983.26	55435.58	40.51	0.56
2052	62	100	972.0	6.75	6558.85	3.40	0.00	6781.85	2052.36	<b>3.30</b>	1983.26	57418.84	41.03	0.57
2053	63	100	972.0	6.84	6644.12	3.40	0.00	6870.02	2079.04	<b>3.30</b>	1983.26	59402.10	41.57	0.58
2054	64	100	972.0	6.92	6730.49	3.40	0.00	6959.33	2106.06	<b>3.30</b>	1983.26	61385.36	42.11	0.59
2055	65	100	972.0	7.01	6817.99	3.40	0.00	7049.80	2133.44	<b>3.30</b>	1983.26	63368.62	42.66	0.59
2056	66	100	972.0	7.11	6906.62	3.40	0.00	7141.45	2161.18	<b>3.30</b>	1983.26	65351.87	43.21	0.60
2057	67	100	972.0	7.20	6996.41	3.40	0.00	7234.29	2189.27	<b>3.30</b>	1983.26	67335.13	43.77	0.61

## 13.4 Génération 2003 (début en 2026)

Chargé de Recherche (thèse, ATER, CN puis HC) / Début de carrière à 23 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

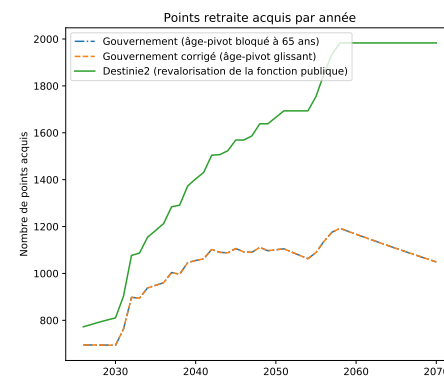
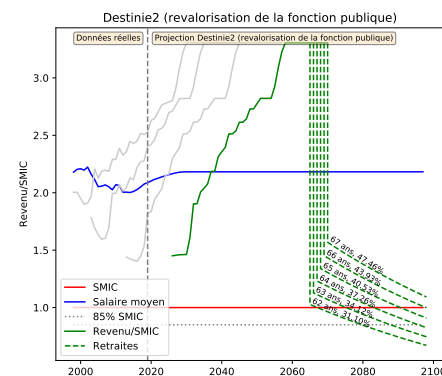
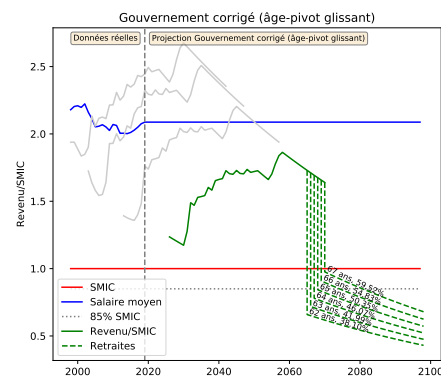
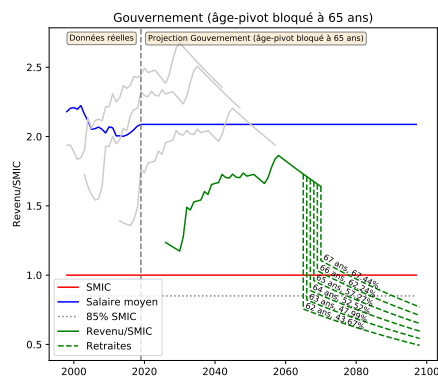
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	90.70%	65 ans 0 mois	-15.00%	2085.51	<b>43.67</b>	2761.15	<b>0.76</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>
2066	63	93.02%	65 ans 0 mois	-10.00%	2296.85	<b>47.99</b>	2797.05	<b>0.82</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2067	64	95.35%	65 ans 0 mois	-5.00%	2519.41	<b>52.52</b>	2833.41	<b>0.89</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.64</b>
2068	65	97.67%	65 ans 0 mois	0.00%	2753.41	<b>57.27</b>	2870.25	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2999.09	<b>62.24</b>	2907.56	<b>1.03</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2070	67	100.00%	65 ans 0 mois	10.00%	3256.69	<b>67.44</b>	2945.36	<b>1.11</b>	<b>1.06</b>	<b>1.00</b>	<b>0.93</b>	<b>0.88</b>	<b>0.82</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	90.70%	67 ans 2 mois	-25.83%	1819.71	<b>38.10</b>	2761.15	<b>0.66</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	93.02%	67 ans 3 mois	-21.25%	2009.75	<b>41.99</b>	2797.05	<b>0.72</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>
2067	64	95.35%	67 ans 4 mois	-16.67%	2210.01	<b>46.07</b>	2833.41	<b>0.78</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>
2068	65	97.67%	67 ans 5 mois	-12.08%	2420.71	<b>50.35</b>	2870.25	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2642.06	<b>54.83</b>	2907.56	<b>0.91</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2874.28	<b>59.52</b>	2945.36	<b>0.98</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	90.70%	67 ans 2 mois	-25.83%	2494.57	<b>31.10</b>	2427.59	<b>1.03</b>	<b>0.93</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>	<b>0.72</b>
2066	63	93.02%	67 ans 3 mois	-21.25%	2772.24	<b>34.12</b>	2459.15	<b>1.13</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2067	64	95.35%	67 ans 4 mois	-16.67%	3067.20	<b>37.26</b>	2491.12	<b>1.23</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>
2068	65	97.67%	67 ans 5 mois	-12.08%	3380.01	<b>40.53</b>	2523.50	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3711.21	<b>43.93</b>	2556.31	<b>1.45</b>	<b>1.38</b>	<b>1.29</b>	<b>1.21</b>	<b>1.14</b>	<b>1.06</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	4061.37	<b>47.46</b>	2589.54	<b>1.57</b>	<b>1.51</b>	<b>1.41</b>	<b>1.33</b>	<b>1.24</b>	<b>1.17</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1668.49	<b>1.24</b>	694.78	694.78	35.61	0.50
2027	24	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1690.18	<b>1.22</b>	694.78	1389.57	35.61	0.50
2028	25	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1712.15	<b>1.20</b>	694.78	2084.35	35.61	0.50
2029	26	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1734.41	<b>1.19</b>	694.26	2778.61	35.63	0.50
2030	27	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1756.95	<b>1.17</b>	693.20	3471.81	35.69	0.50
2031	28	100	474.0	4.79	2272.56	0.00	0.00	2272.56	1779.79	<b>1.28</b>	762.40	4234.21	35.77	0.50
2032	29	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1802.93	<b>1.49</b>	897.99	5132.20	35.88	0.50
2033	30	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1826.37	<b>1.47</b>	894.58	6026.78	36.02	0.50
2034	31	100	590.0	4.79	2828.71	0.00	0.00	2828.71	1850.11	<b>1.53</b>	938.22	6965.00	36.18	0.50
2035	32	100	600.0	4.79	2876.65	0.00	0.00	2876.65	1874.16	<b>1.53</b>	949.06	7914.06	36.37	0.51
2036	33	100	610.8	4.79	2928.19	0.00	0.00	2928.19	1898.53	<b>1.54</b>	960.21	8874.27	36.59	0.51
2037	34	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1923.21	<b>1.60</b>	1004.02	9878.30	36.85	0.51
2038	35	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1948.21	<b>1.58</b>	996.43	10874.72	37.13	0.52
2039	36	100	680.5	4.79	3262.60	0.00	0.00	3262.60	1973.54	<b>1.65</b>	1045.76	11920.48	37.44	0.52
2040	37	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1999.19	<b>1.66</b>	1055.30	12975.78	37.78	0.53
2041	38	100	704.5	4.79	3377.67	0.00	0.00	3377.67	2025.18	<b>1.67</b>	1062.27	14038.06	38.16	0.53
2042	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	2051.51	<b>1.73</b>	1102.50	15140.56	38.56	0.54
2043	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	2078.18	<b>1.70</b>	1090.01	16230.57	39.01	0.54
2044	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	2105.20	<b>1.70</b>	1087.77	17318.34	39.48	0.55
2045	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	2132.56	<b>1.73</b>	1106.17	18424.51	40.00	0.56
2046	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	2160.29	<b>1.71</b>	1091.98	19516.49	40.52	0.56
2047	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	2188.37	<b>1.70</b>	1089.88	20606.37	41.04	0.57
2048	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	2216.82	<b>1.74</b>	1111.18	21717.55	41.58	0.58
2049	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	2245.64	<b>1.71</b>	1096.92	22814.46	42.12	0.59
2050	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	2274.83	<b>1.72</b>	1101.05	23915.51	42.66	0.59
2051	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2304.40	<b>1.73</b>	1104.89	25020.40	43.22	0.60
2052	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2334.36	<b>1.70</b>	1090.71	26111.11	43.78	0.61
2053	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2364.71	<b>1.68</b>	1076.71	27187.82	44.35	0.62
2054	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2395.45	<b>1.66</b>	1062.89	28250.71	44.93	0.63
2055	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	2426.59	<b>1.70</b>	1089.14	29339.85	45.51	0.63
2056	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	2458.13	<b>1.78</b>	1137.15	30477.00	46.10	0.64
2057	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	2490.09	<b>1.84</b>	1175.96	31652.95	46.70	0.65
2058	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	2522.46	<b>1.86</b>	1192.35	32845.30	47.31	0.66
2059	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	2555.25	<b>1.84</b>	1179.73	34025.03	47.92	0.67
2060	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	2588.47	<b>1.82</b>	1167.24	35192.27	48.55	0.68
2061	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	2622.12	<b>1.80</b>	1154.87	36347.14	49.18	0.68
2062	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	2656.21	<b>1.79</b>	1142.64	37489.78	49.82	0.69
2063	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	2690.74	<b>1.77</b>	1130.52	38620.30	50.47	0.70
2064	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2725.72	<b>1.75</b>	1118.53	39738.82	51.12	0.71
2065	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2761.15	<b>1.73</b>	1106.66	40845.48	51.79	0.72
2066	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2797.05	<b>1.71</b>	1094.91	41940.39	52.46	0.73
2067	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2833.41	<b>1.69</b>	1083.28	43023.67	53.14	0.74
2068	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2870.25	<b>1.68</b>	1071.76	44095.43	53.83	0.75
2069	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2907.56	<b>1.66</b>	1060.37	45155.80	54.53	0.76
2070	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2945.36	<b>1.64</b>	1049.09	46204.89	55.24	0.77

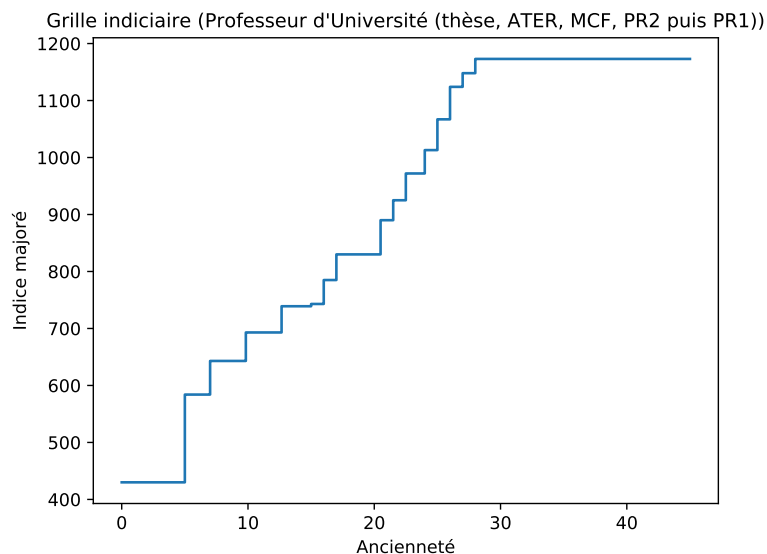
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1668.49	<b>1.24</b>	694.78	694.78	35.61	0.50
2027	24	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1690.18	<b>1.22</b>	694.78	1389.57	35.61	0.50
2028	25	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1712.15	<b>1.20</b>	694.78	2084.35	35.61	0.50
2029	26	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1734.41	<b>1.19</b>	694.26	2778.61	35.63	0.50
2030	27	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1756.95	<b>1.17</b>	693.20	3471.81	35.69	0.50
2031	28	100	474.0	4.79	2272.56	0.00	0.00	2272.56	1779.79	<b>1.28</b>	762.40	4234.21	35.77	0.50
2032	29	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1802.93	<b>1.49</b>	897.99	5132.20	35.88	0.50
2033	30	100	560.0	4.79	2684.88	0.00	0.00	2684.88	1826.37	<b>1.47</b>	894.58	6026.78	36.02	0.50
2034	31	100	590.0	4.79	2828.71	0.00	0.00	2828.71	1850.11	<b>1.53</b>	938.22	6965.00	36.18	0.50
2035	32	100	600.0	4.79	2876.65	0.00	0.00	2876.65	1874.16	<b>1.53</b>	949.06	7914.06	36.37	0.51
2036	33	100	610.8	4.79	2928.19	0.00	0.00	2928.19	1898.53	<b>1.54</b>	960.21	8874.27	36.59	0.51
2037	34	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1923.21	<b>1.60</b>	1004.02	9878.30	36.85	0.51
2038	35	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1948.21	<b>1.58</b>	996.43	10874.72	37.13	0.52
2039	36	100	680.5	4.79	3262.60	0.00	0.00	3262.60	1973.54	<b>1.65</b>	1045.76	11920.48	37.44	0.52
2040	37	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1999.19	<b>1.66</b>	1055.30	12975.78	37.78	0.53
2041	38	100	704.5	4.79	3377.67	0.00	0.00	3377.67	2025.18	<b>1.67</b>	1062.27	14038.06	38.16	0.53
2042	39	100	739.0	4.79	3543.08	0.00	0.00	3543.08	2051.51	<b>1.73</b>	1102.50	15140.56	38.56	0.54
2043	40	100	739.0	4.79	3543.08	0.00	0.00	3543.08	2078.18	<b>1.70</b>	1090.01	16230.57	39.01	0.54
2044	41	100	746.5	4.79	3579.04	0.00	0.00	3579.04	2105.20	<b>1.70</b>	1087.77	17318.34	39.48	0.55
2045	42	100	769.0	4.79	3686.91	0.00	0.00	3686.91	2132.56	<b>1.73</b>	1106.17	18424.51	40.00	0.56
2046	43	100	769.0	4.79	3686.91	0.00	0.00	3686.91	2160.29	<b>1.71</b>	1091.98	19516.49	40.52	0.56
2047	44	100	777.5	4.79	3727.66	0.00	0.00	3727.66	2188.37	<b>1.70</b>	1089.88	20606.37	41.04	0.57
2048	45	100	803.0	4.79	3849.92	0.00	0.00	3849.92	2216.82	<b>1.74</b>	1111.18	21717.55	41.58	0.58
2049	46	100	803.0	4.79	3849.92	0.00	0.00	3849.92	2245.64	<b>1.71</b>	1096.92	22814.46	42.12	0.59
2050	47	100	816.5	4.79	3914.65	0.00	0.00	3914.65	2274.83	<b>1.72</b>	1101.05	23915.51	42.66	0.59
2051	48	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2304.40	<b>1.73</b>	1104.89	25020.40	43.22	0.60
2052	49	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2334.36	<b>1.70</b>	1090.71	26111.11	43.78	0.61
2053	50	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2364.71	<b>1.68</b>	1076.71	27187.82	44.35	0.62
2054	51	100	830.0	4.79	3979.37	0.00	0.00	3979.37	2395.45	<b>1.66</b>	1062.89	28250.71	44.93	0.63
2055	52	100	860.0	4.79	4123.20	0.18	0.00	4130.62	2426.59	<b>1.70</b>	1089.14	29339.85	45.51	0.63
2056	53	100	907.5	4.79	4350.94	0.41	0.00	4368.78	2458.13	<b>1.78</b>	1137.15	30477.00	46.10	0.64
2057	54	100	948.5	4.79	4547.51	0.64	0.00	4576.61	2490.09	<b>1.84</b>	1175.96	31652.95	46.70	0.65
2058	55	100	972.0	4.79	4660.18	0.87	0.00	4700.72	2522.46	<b>1.86</b>	1192.35	32845.30	47.31	0.66
2059	56	100	972.0	4.79	4660.18	1.10	0.00	4711.44	2555.25	<b>1.84</b>	1179.73	34025.03	47.92	0.67
2060	57	100	972.0	4.79	4660.18	1.33	0.00	4722.16	2588.47	<b>1.82</b>	1167.24	35192.27	48.55	0.68
2061	58	100	972.0	4.79	4660.18	1.56	0.00	4732.88	2622.12	<b>1.80</b>	1154.87	36347.14	49.18	0.68
2062	59	100	972.0	4.79	4660.18	1.79	0.00	4743.60	2656.21	<b>1.79</b>	1142.64	37489.78	49.82	0.69
2063	60	100	972.0	4.79	4660.18	2.02	0.00	4754.31	2690.74	<b>1.77</b>	1130.52	38620.30	50.47	0.70
2064	61	100	972.0	4.79	4660.18	2.25	0.00	4765.03	2725.72	<b>1.75</b>	1118.53	39738.82	51.12	0.71
2065	62	100	972.0	4.79	4660.18	2.48	0.00	4775.75	2761.15	<b>1.73</b>	1106.66	40845.48	51.79	0.72
2066	63	100	972.0	4.79	4660.18	2.71	0.00	4786.47	2797.05	<b>1.71</b>	1094.91	41940.39	52.46	0.73
2067	64	100	972.0	4.79	4660.18	2.94	0.00	4797.19	2833.41	<b>1.69</b>	1083.28	43023.67	53.14	0.74
2068	65	100	972.0	4.79	4660.18	3.17	0.00	4807.91	2870.25	<b>1.68</b>	1071.76	44095.43	53.83	0.75
2069	66	100	972.0	4.79	4660.18	3.40	0.00	4818.62	2907.56	<b>1.66</b>	1060.37	45155.80	54.53	0.76
2070	67	100	972.0	4.79	4660.18	3.63	0.00	4829.34	2945.36	<b>1.64</b>	1049.09	46204.89	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23	100	430.0	4.83	2077.78	3.40	0.00	2148.42	1480.83	<b>1.45</b>	772.37	772.37	33.38	0.46
2027	24	100	430.0	4.89	2104.37	3.40	0.00	2175.92	1494.87	<b>1.46</b>	782.26	1554.63	33.38	0.46
2028	25	100	430.0	4.96	2131.94	3.40	0.00	2204.43	1510.25	<b>1.46</b>	792.51	2347.13	33.38	0.46
2029	26	100	430.0	5.02	2157.74	3.40	0.00	2231.10	1527.00	<b>1.46</b>	801.53	3148.66	33.40	0.46
2030	27	100	430.0	5.08	2184.49	3.40	0.00	2258.77	1545.16	<b>1.46</b>	810.29	3958.95	33.45	0.47
2031	28	100	474.0	5.14	2438.61	3.40	0.00	2521.52	1564.78	<b>1.61</b>	902.54	4861.49	33.53	0.47
2032	29	100	560.0	5.21	2918.51	3.40	0.00	3017.74	1585.13	<b>1.90</b>	1076.87	5938.36	33.63	0.47
2033	30	100	560.0	5.28	2956.45	3.40	0.00	3056.97	1605.73	<b>1.90</b>	1086.73	7025.09	33.76	0.47
2034	31	100	590.0	5.35	3155.32	3.40	0.00	3262.60	1626.61	<b>2.01</b>	1154.56	8179.65	33.91	0.47
2035	32	100	600.0	5.42	3250.52	3.40	0.00	3361.03	1647.75	<b>2.04</b>	1183.08	9362.74	34.09	0.47
2036	33	100	610.8	5.49	3351.77	3.40	0.00	3465.73	1669.17	<b>2.08</b>	1212.54	10575.28	34.30	0.48
2037	34	100	643.0	5.56	3574.63	3.40	0.00	3696.17	1690.87	<b>2.19</b>	1284.35	11859.64	34.53	0.48
2038	35	100	643.0	5.63	3621.10	3.40	0.00	3744.22	1712.85	<b>2.19</b>	1291.20	13150.84	34.80	0.48
2039	36	100	680.5	5.70	3882.10	3.40	0.00	4014.09	1735.12	<b>2.31</b>	1372.75	14523.59	35.09	0.49
2040	37	100	693.0	5.78	4004.81	3.40	0.00	4140.97	1757.68	<b>2.36</b>	1403.29	15926.88	35.41	0.49
2041	38	100	704.5	5.85	4124.19	3.40	0.00	4264.41	1780.53	<b>2.40</b>	1430.92	17357.80	35.76	0.50
2042	39	100	739.0	5.93	4382.40	3.40	0.00	4531.40	1803.67	<b>2.51</b>	1504.41	18862.21	36.14	0.50
2043	40	100	739.0	6.01	4439.37	3.40	0.00	4590.31	1827.12	<b>2.51</b>	1506.70	20368.91	36.56	0.51
2044	41	100	746.5	6.09	4542.72	3.40	0.00	4697.17	1850.87	<b>2.54</b>	1523.15	21892.07	37.01	0.52
2045	42	100	769.0	6.16	4740.48	3.40	0.00	4901.65	1874.94	<b>2.61</b>	1569.06	23461.12	37.49	0.52
2046	43	100	769.0	6.24	4802.10	3.40	0.00	4965.37	1899.31	<b>2.61</b>	1569.06	25030.18	37.97	0.53
2047	44	100	777.5	6.33	4918.30	3.40	0.00	5085.52	1924.00	<b>2.64</b>	1586.40	26616.59	38.47	0.54
2048	45	100	803.0	6.41	5145.64	3.40	0.00	5320.59	1949.01	<b>2.73</b>	1638.43	28255.02	38.97	0.54
2049	46	100	803.0	6.49	5212.53	3.40	0.00	5389.76	1974.35	<b>2.73</b>	1638.43	29893.45	39.47	0.55
2050	47	100	816.5	6.58	5369.07	3.40	0.00	5551.62	2000.02	<b>2.78</b>	1665.98	31559.43	39.99	0.56
2051	48	100	830.0	6.66	5528.79	3.40	0.00	5716.77	2026.02	<b>2.82</b>	1693.52	33252.95	40.51	0.56
2052	49	100	830.0	6.75	5600.67	3.40	0.00	5791.09	2052.36	<b>2.82</b>	1693.52	34946.48	41.03	0.57
2053	50	100	830.0	6.84	5673.48	3.40	0.00	5866.37	2079.04	<b>2.82</b>	1693.52	36640.00	41.57	0.58
2054	51	100	830.0	6.92	5747.23	3.40	0.00	5942.64	2106.06	<b>2.82</b>	1693.52	38333.52	42.11	0.59
2055	52	100	860.0	7.01	6032.38	3.40	0.00	6237.48	2133.44	<b>2.92</b>	1754.73	40088.26	42.66	0.59
2056	53	100	907.5	7.11	6448.31	3.40	0.00	6667.56	2161.18	<b>3.09</b>	1851.65	41939.91	43.21	0.60
2057	54	100	948.5	7.20	6827.26	3.40	0.00	7059.38	2189.27	<b>3.22</b>	1935.31	43875.22	43.77	0.61
2058	55	100	972.0	7.29	7087.36	3.40	0.00	7328.33	2217.73	<b>3.30</b>	1983.26	45858.48	44.34	0.62
2059	56	100	972.0	7.39	7179.50	3.40	0.00	7423.60	2246.56	<b>3.30</b>	1983.26	47841.74	44.92	0.63
2060	57	100	972.0	7.48	7272.83	3.40	0.00	7520.11	2275.77	<b>3.30</b>	1983.26	49825.00	45.50	0.63
2061	58	100	972.0	7.58	7367.38	3.40	0.00	7617.87	2305.35	<b>3.30</b>	1983.26	51808.26	46.09	0.64
2062	59	100	972.0	7.68	7463.15	3.40	0.00	7716.90	2335.32	<b>3.30</b>	1983.26	53791.51	46.69	0.65
2063	60	100	972.0	7.78	7560.17	3.40	0.00	7817.22	2365.68	<b>3.30</b>	1983.26	55774.77	47.30	0.66
2064	61	100	972.0	7.88	7658.46	3.40	0.00	7918.84	2396.44	<b>3.30</b>	1983.26	57758.03	47.91	0.67
2065	62	100	972.0	7.98	7758.02	3.40	0.00	8021.79	2427.59	<b>3.30</b>	1983.26	59741.29	48.54	0.68
2066	63	100	972.0	8.09	7858.87	3.40	0.00	8126.07	2459.15	<b>3.30</b>	1983.26	61724.55	49.17	0.68
2067	64	100	972.0	8.19	7961.04	3.40	0.00	8231.71	2491.12	<b>3.30</b>	1983.26	63707.81	49.81	0.69
2068	65	100	972.0	8.30	8064.53	3.40	0.00	8338.72	2523.50	<b>3.30</b>	1983.26	65691.07	50.45	0.70
2069	66	100	972.0	8.40	8169.37	3.40	0.00	8447.13	2556.31	<b>3.30</b>	1983.26	67674.32	51.11	0.71
2070	67	100	972.0	8.51	8275.57	3.40	0.00	8556.94	2589.54	<b>3.30</b>	1983.26	69657.58	51.78	0.72

# Professeur d'Université (thèse, ATER, MCF, PR2 puis PR1)



Indice majoré	Durée (années)
430	5.00
584	2.00
643	2.83
693	2.83
739	2.34
743	1.00
785	1.00
830	3.50
890	1.00
925	1.00
972	1.50
1013	1.00
1067	1.00
1124	1.00
1148	1.00
1173	

Début de carrière à 23 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

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[Retourner à la liste des métiers](#)

## 14.1 Génération 1975 (début en 1998)

Professeur d'Université (thèse, ATER, MCF, PR2 puis PR1) / Début de carrière à 23 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

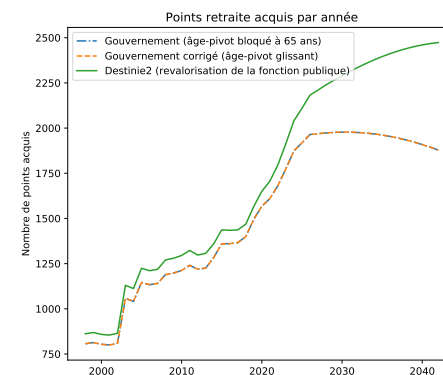
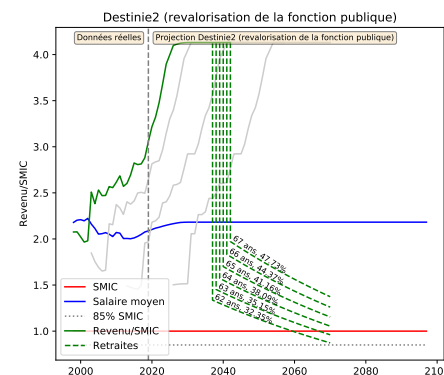
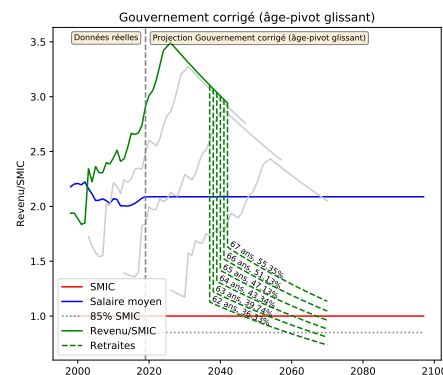
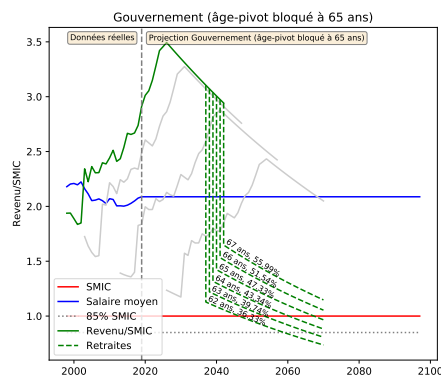
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	90.70%	64 ans 10 mois	-14.17%	2169.61	<b>36.33</b>	1923.21	<b>1.13</b>	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>
2038	63	93.02%	64 ans 11 mois	-9.58%	2378.21	<b>39.74</b>	1948.21	<b>1.22</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>
2039	64	95.35%	65 ans 0 mois	-5.00%	2599.04	<b>43.34</b>	1973.54	<b>1.32</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>
2040	65	97.67%	65 ans 0 mois	0.00%	2844.55	<b>47.33</b>	1999.19	<b>1.42</b>	<b>1.33</b>	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>
2041	66	100.00%	65 ans 0 mois	5.00%	3104.45	<b>51.54</b>	2025.18	<b>1.53</b>	<b>1.46</b>	<b>1.36</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>
2042	67	100.00%	65 ans 0 mois	10.00%	3379.48	<b>55.99</b>	2051.51	<b>1.65</b>	<b>1.58</b>	<b>1.49</b>	<b>1.39</b>	<b>1.31</b>	<b>1.22</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	90.70%	64 ans 10 mois	-14.17%	2169.61	<b>36.33</b>	1923.21	<b>1.13</b>	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>
2038	63	93.02%	64 ans 11 mois	-9.58%	2378.21	<b>39.74</b>	1948.21	<b>1.22</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>
2039	64	95.35%	65 ans 0 mois	-5.00%	2599.04	<b>43.34</b>	1973.54	<b>1.32</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>
2040	65	97.67%	65 ans 1 mois	-0.42%	2832.70	<b>47.13</b>	1999.19	<b>1.42</b>	<b>1.33</b>	<b>1.25</b>	<b>1.17</b>	<b>1.09</b>	<b>1.03</b>
2041	66	100.00%	65 ans 2 mois	4.17%	3079.81	<b>51.13</b>	2025.18	<b>1.52</b>	<b>1.44</b>	<b>1.35</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>
2042	67	100.00%	65 ans 3 mois	8.75%	3341.08	<b>55.35</b>	2051.51	<b>1.63</b>	<b>1.57</b>	<b>1.47</b>	<b>1.38</b>	<b>1.29</b>	<b>1.21</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	90.70%	64 ans 10 mois	-14.17%	2325.26	<b>33.29</b>	1690.87	<b>1.38</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>
2038	63	93.02%	64 ans 11 mois	-9.58%	2557.15	<b>36.14</b>	1712.85	<b>1.49</b>	<b>1.36</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>
2039	64	95.35%	65 ans 0 mois	-5.00%	2804.09	<b>39.13</b>	1735.12	<b>1.62</b>	<b>1.50</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>	<b>1.16</b>
2040	65	97.67%	65 ans 1 mois	-0.42%	3066.93	<b>42.24</b>	1757.68	<b>1.74</b>	<b>1.64</b>	<b>1.53</b>	<b>1.44</b>	<b>1.35</b>	<b>1.26</b>
2041	66	100.00%	65 ans 2 mois	4.17%	3346.57	<b>45.50</b>	1780.53	<b>1.88</b>	<b>1.78</b>	<b>1.67</b>	<b>1.57</b>	<b>1.47</b>	<b>1.38</b>
2042	67	100.00%	65 ans 3 mois	8.75%	3643.95	<b>48.91</b>	1803.67	<b>2.02</b>	<b>1.94</b>	<b>1.82</b>	<b>1.71</b>	<b>1.60</b>	<b>1.50</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23	100	430.0	5.57	2393.57	0.00	0.00	2393.57	1235.19	<b>1.94</b>	806.66	806.66	35.61	0.50
1999	24	100	430.0	5.61	2412.92	0.00	0.00	2412.92	1244.33	<b>1.94</b>	813.18	1619.85	35.61	0.50
2000	25	100	430.0	5.55	2384.43	0.00	0.00	2384.43	1262.69	<b>1.89</b>	803.58	2423.43	35.61	0.50
2001	26	100	430.0	5.52	2373.82	0.00	0.00	2373.82	1293.24	<b>1.84</b>	800.01	3223.43	35.61	0.50
2002	27	100	430.0	5.49	2359.10	0.00	42.51	2401.61	1299.25	<b>1.85</b>	809.37	4032.81	35.61	0.50
2003	28	100	584.0	5.37	3138.78	0.00	0.00	3138.78	1339.90	<b>2.34</b>	1057.81	5090.61	35.61	0.50
2004	29	100	584.0	5.29	3089.20	0.00	0.00	3089.20	1388.62	<b>2.22</b>	1041.10	6131.71	35.61	0.50
2005	30	100	643.0	5.29	3400.92	0.00	0.00	3400.92	1439.19	<b>2.36</b>	1146.15	7277.86	35.61	0.50
2006	31	100	643.0	5.23	3362.97	0.00	0.00	3362.97	1458.33	<b>2.31</b>	1133.36	8411.22	35.61	0.50
2007	32	100	651.5	5.19	3384.21	0.00	0.00	3384.21	1466.48	<b>2.31</b>	1140.52	9551.74	35.61	0.50
2008	33	100	693.0	5.09	3529.48	0.00	0.00	3529.48	1472.01	<b>2.40</b>	1189.48	10741.22	35.61	0.50
2009	34	100	693.0	5.13	3554.49	0.00	0.00	3554.49	1489.22	<b>2.39</b>	1197.91	11939.12	35.61	0.50
2010	35	100	708.6	5.08	3597.99	0.00	0.00	3597.99	1473.50	<b>2.44</b>	1212.57	13151.69	35.61	0.50
2011	36	100	739.0	4.97	3674.19	0.20	0.00	3681.53	1465.69	<b>2.51</b>	1240.72	14392.41	35.61	0.50
2012	37	100	739.0	4.88	3603.69	0.43	0.00	3619.18	1501.45	<b>2.41</b>	1219.71	15612.12	35.61	0.50
2013	38	100	743.0	4.83	3592.15	0.66	19.07	3634.92	1493.34	<b>2.43</b>	1225.01	16837.13	35.61	0.50
2014	39	100	785.0	4.81	3776.20	0.89	0.00	3809.81	1501.62	<b>2.54</b>	1283.95	18121.09	35.61	0.50
2015	40	100	830.0	4.81	3991.11	1.12	0.00	4035.81	1513.63	<b>2.67</b>	1360.12	19481.20	35.61	0.50
2016	41	100	830.0	4.80	3983.15	1.35	0.00	4036.92	1520.05	<b>2.66</b>	1360.49	20841.70	35.61	0.50
2017	42	100	830.0	4.81	3991.18	1.58	0.00	4054.24	1519.00	<b>2.67</b>	1366.33	22208.02	35.61	0.50
2018	43	100	860.0	4.74	4078.34	1.81	0.00	4152.16	1516.45	<b>2.74</b>	1399.33	23607.35	35.61	0.50
2019	44	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1524.25	<b>2.91</b>	1496.23	25103.58	35.61	0.50
2020	45	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1544.07	<b>3.01</b>	1567.36	26670.94	35.61	0.50
2021	46	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1564.14	<b>3.05</b>	1609.80	28280.74	35.61	0.50
2022	47	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1584.47	<b>3.15</b>	1681.47	29962.21	35.61	0.50
2023	48	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1605.07	<b>3.28</b>	1775.07	31737.27	35.61	0.50
2024	49	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	1625.94	<b>3.42</b>	1874.07	33611.34	35.61	0.50
2025	50	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	1647.07	<b>3.46</b>	1918.35	35529.70	35.61	0.50
2026	51	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	1668.49	<b>3.49</b>	1964.49	37494.18	35.61	0.50
2027	52	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	1690.18	<b>3.46</b>	1968.85	39463.03	35.61	0.50
2028	53	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	1712.15	<b>3.42</b>	1973.21	41436.23	35.61	0.50
2029	54	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	1734.41	<b>3.38</b>	1976.06	43412.30	35.63	0.50
2030	55	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	1756.95	<b>3.35</b>	1977.41	45389.71	35.69	0.50
2031	56	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	1779.79	<b>3.31</b>	1977.25	47366.96	35.77	0.50
2032	57	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	1802.93	<b>3.28</b>	1975.58	49342.53	35.88	0.50
2033	58	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	1826.37	<b>3.24</b>	1972.39	51314.93	36.02	0.50
2034	59	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	1850.11	<b>3.21</b>	1967.71	53282.64	36.18	0.50
2035	60	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	1874.16	<b>3.17</b>	1961.54	55244.18	36.37	0.51
2036	61	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	1898.53	<b>3.14</b>	1953.90	57198.08	36.59	0.51
2037	62	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	1923.21	<b>3.10</b>	1944.80	59142.88	36.85	0.51
2038	63	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	1948.21	<b>3.07</b>	1934.26	61077.14	37.13	0.52
2039	64	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	1973.54	<b>3.04</b>	1922.30	62999.44	37.44	0.52
2040	65	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	1999.19	<b>3.01</b>	1908.97	64908.41	37.78	0.53
2041	66	100	1173.0	4.79	5623.86	7.10	0.00	6023.15	2025.18	<b>2.97</b>	1894.27	66802.68	38.16	0.53
2042	67	100	1173.0	4.79	5623.86	7.33	0.00	6036.09	2051.51	<b>2.94</b>	1878.25	68680.93	38.56	0.54



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23	100	430.0	5.57	2393.57	0.00	0.00	2393.57	1235.19	<b>1.94</b>	806.66	806.66	35.61	0.50
1999	24	100	430.0	5.61	2412.92	0.00	0.00	2412.92	1244.33	<b>1.94</b>	813.18	1619.85	35.61	0.50
2000	25	100	430.0	5.55	2384.43	0.00	0.00	2384.43	1262.69	<b>1.89</b>	803.58	2423.43	35.61	0.50
2001	26	100	430.0	5.52	2373.82	0.00	0.00	2373.82	1293.24	<b>1.84</b>	800.01	3223.43	35.61	0.50
2002	27	100	430.0	5.49	2359.10	0.00	42.51	2401.61	1299.25	<b>1.85</b>	809.37	4032.81	35.61	0.50
2003	28	100	584.0	5.37	3138.78	0.00	0.00	3138.78	1339.90	<b>2.34</b>	1057.81	5090.61	35.61	0.50
2004	29	100	584.0	5.29	3089.20	0.00	0.00	3089.20	1388.62	<b>2.22</b>	1041.10	6131.71	35.61	0.50
2005	30	100	643.0	5.29	3400.92	0.00	0.00	3400.92	1439.19	<b>2.36</b>	1146.15	7277.86	35.61	0.50
2006	31	100	643.0	5.23	3362.97	0.00	0.00	3362.97	1458.33	<b>2.31</b>	1133.36	8411.22	35.61	0.50
2007	32	100	651.5	5.19	3384.21	0.00	0.00	3384.21	1466.48	<b>2.31</b>	1140.52	9551.74	35.61	0.50
2008	33	100	693.0	5.09	3529.48	0.00	0.00	3529.48	1472.01	<b>2.40</b>	1189.48	10741.22	35.61	0.50
2009	34	100	693.0	5.13	3554.49	0.00	0.00	3554.49	1489.22	<b>2.39</b>	1197.91	11939.12	35.61	0.50
2010	35	100	708.6	5.08	3597.99	0.00	0.00	3597.99	1473.50	<b>2.44</b>	1212.57	13151.69	35.61	0.50
2011	36	100	739.0	4.97	3674.19	0.20	0.00	3681.53	1465.69	<b>2.51</b>	1240.72	14392.41	35.61	0.50
2012	37	100	739.0	4.88	3603.69	0.43	0.00	3619.18	1501.45	<b>2.41</b>	1219.71	15612.12	35.61	0.50
2013	38	100	743.0	4.83	3592.15	0.66	19.07	3634.92	1493.34	<b>2.43</b>	1225.01	16837.13	35.61	0.50
2014	39	100	785.0	4.81	3776.20	0.89	0.00	3809.81	1501.62	<b>2.54</b>	1283.95	18121.09	35.61	0.50
2015	40	100	830.0	4.81	3991.11	1.12	0.00	4035.81	1513.63	<b>2.67</b>	1360.12	19481.20	35.61	0.50
2016	41	100	830.0	4.80	3983.15	1.35	0.00	4036.92	1520.05	<b>2.66</b>	1360.49	20841.70	35.61	0.50
2017	42	100	830.0	4.81	3991.18	1.58	0.00	4054.24	1519.00	<b>2.67</b>	1366.33	22208.02	35.61	0.50
2018	43	100	860.0	4.74	4078.34	1.81	0.00	4152.16	1516.45	<b>2.74</b>	1399.33	23607.35	35.61	0.50
2019	44	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1524.25	<b>2.91</b>	1496.23	25103.58	35.61	0.50
2020	45	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1544.07	<b>3.01</b>	1567.36	26670.94	35.61	0.50
2021	46	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1564.14	<b>3.05</b>	1609.80	28280.74	35.61	0.50
2022	47	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1584.47	<b>3.15</b>	1681.47	29962.21	35.61	0.50
2023	48	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1605.07	<b>3.28</b>	1775.07	31737.27	35.61	0.50
2024	49	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	1625.94	<b>3.42</b>	1874.07	33611.34	35.61	0.50
2025	50	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	1647.07	<b>3.46</b>	1918.35	35529.70	35.61	0.50
2026	51	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	1668.49	<b>3.49</b>	1964.49	37494.18	35.61	0.50
2027	52	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	1690.18	<b>3.46</b>	1968.85	39463.03	35.61	0.50
2028	53	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	1712.15	<b>3.42</b>	1973.21	41436.23	35.61	0.50
2029	54	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	1734.41	<b>3.38</b>	1976.06	43412.30	35.63	0.50
2030	55	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	1756.95	<b>3.35</b>	1977.41	45389.71	35.69	0.50
2031	56	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	1779.79	<b>3.31</b>	1977.25	47366.96	35.77	0.50
2032	57	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	1802.93	<b>3.28</b>	1975.58	49342.53	35.88	0.50
2033	58	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	1826.37	<b>3.24</b>	1972.39	51314.93	36.02	0.50
2034	59	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	1850.11	<b>3.21</b>	1967.71	53282.64	36.18	0.50
2035	60	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	1874.16	<b>3.17</b>	1961.54	55244.18	36.37	0.51
2036	61	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	1898.53	<b>3.14</b>	1953.90	57198.08	36.59	0.51
2037	62	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	1923.21	<b>3.10</b>	1944.80	59142.88	36.85	0.51
2038	63	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	1948.21	<b>3.07</b>	1934.26	61077.14	37.13	0.52
2039	64	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	1973.54	<b>3.04</b>	1922.30	62999.44	37.44	0.52
2040	65	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	1999.19	<b>3.01</b>	1908.97	64908.41	37.78	0.53
2041	66	100	1173.0	4.79	5623.86	7.10	0.00	6023.15	2025.18	<b>2.97</b>	1894.27	66802.68	38.16	0.53
2042	67	100	1173.0	4.79	5623.86	7.33	0.00	6036.09	2051.51	<b>2.94</b>	1878.25	68680.93	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23	100	430.0	5.57	2393.57	7.10	0.00	2563.52	1235.19	<b>2.08</b>	921.60	921.60	33.38	0.46
1999	24	100	430.0	5.61	2412.92	7.10	0.00	2584.24	1244.33	<b>2.08</b>	929.05	1850.65	33.38	0.46
2000	25	100	430.0	5.55	2384.43	7.10	0.00	2553.72	1262.69	<b>2.02</b>	918.08	2768.73	33.38	0.46
2001	26	100	430.0	5.52	2373.82	7.10	0.00	2542.36	1293.24	<b>1.97</b>	913.99	3682.72	33.38	0.46
2002	27	100	430.0	5.49	2359.10	7.10	45.53	2572.12	1299.25	<b>1.98</b>	924.69	4607.42	33.38	0.46
2003	28	100	584.0	5.37	3138.78	7.10	0.00	3361.63	1339.90	<b>2.51</b>	1208.53	5815.95	33.38	0.46
2004	29	100	584.0	5.29	3089.20	7.10	0.00	3308.53	1388.62	<b>2.38</b>	1189.44	7005.38	33.38	0.46
2005	30	100	643.0	5.29	3400.92	7.10	0.00	3642.39	1439.19	<b>2.53</b>	1309.46	8314.84	33.38	0.46
2006	31	100	643.0	5.23	3362.97	7.10	0.00	3601.74	1458.33	<b>2.47</b>	1294.85	9609.69	33.38	0.46
2007	32	100	651.5	5.19	3384.21	7.10	0.00	3624.48	1466.48	<b>2.47</b>	1303.02	10912.71	33.38	0.46
2008	33	100	693.0	5.09	3529.48	7.10	0.00	3780.07	1472.01	<b>2.57</b>	1358.96	12271.67	33.38	0.46
2009	34	100	693.0	5.13	3554.49	7.10	110.49	3917.35	1489.22	<b>2.63</b>	1408.31	13679.98	33.38	0.46
2010	35	100	708.6	5.08	3597.99	7.10	31.20	3884.66	1473.50	<b>2.64</b>	1396.56	15076.54	33.38	0.46
2011	36	100	739.0	4.97	3674.19	7.10	0.00	3935.05	1465.69	<b>2.68</b>	1414.68	16491.22	33.38	0.46
2012	37	100	739.0	4.88	3603.69	7.10	21.20	3880.74	1501.45	<b>2.58</b>	1395.15	17886.37	33.38	0.46
2013	38	100	743.0	4.83	3592.15	7.10	80.58	3927.77	1493.34	<b>2.63</b>	1412.06	19298.42	33.38	0.46
2014	39	100	785.0	4.81	3776.20	7.10	0.00	4044.31	1501.62	<b>2.69</b>	1453.96	20752.38	33.38	0.46
2015	40	100	830.0	4.81	3991.11	7.10	0.00	4274.48	1513.63	<b>2.82</b>	1536.70	22289.08	33.38	0.46
2016	41	100	830.0	4.80	3983.15	7.10	0.00	4265.95	1520.05	<b>2.81</b>	1533.64	23822.72	33.38	0.46
2017	42	100	830.0	4.81	3991.18	7.10	0.00	4274.55	1519.00	<b>2.81</b>	1536.73	25359.45	33.38	0.46
2018	43	100	860.0	4.74	4078.34	7.10	0.00	4367.90	1516.45	<b>2.88</b>	1570.29	26929.73	33.38	0.46
2019	44	100	907.5	4.79	4350.94	7.10	0.00	4659.85	1524.25	<b>3.06</b>	1675.25	28604.98	33.38	0.46
2020	45	100	948.5	4.52	4286.52	7.10	0.00	4590.86	1426.66	<b>3.22</b>	1650.44	30255.42	33.38	0.46
2021	46	100	972.0	4.56	4432.26	7.10	0.00	4746.95	1429.59	<b>3.32</b>	1706.56	31961.98	33.38	0.46
2022	47	100	1013.0	4.61	4665.41	7.10	0.00	4996.65	1437.39	<b>3.48</b>	1796.33	33758.31	33.38	0.46
2023	48	100	1067.0	4.66	4971.60	7.10	0.00	5324.59	1446.40	<b>3.68</b>	1914.22	35672.53	33.38	0.46
2024	49	100	1124.0	4.71	5299.51	7.10	0.00	5675.78	1456.62	<b>3.90</b>	2040.48	37713.01	33.38	0.46
2025	50	100	1148.0	4.77	5478.70	7.10	0.00	5867.69	1468.09	<b>4.00</b>	2109.47	39822.48	33.38	0.46
2026	51	100	1173.0	4.83	5667.99	7.10	0.00	6070.42	1480.83	<b>4.10</b>	2182.35	42004.83	33.38	0.46
2027	52	100	1173.0	4.89	5740.54	7.10	0.00	6148.12	1494.87	<b>4.11</b>	2210.29	44215.12	33.38	0.46
2028	53	100	1173.0	4.96	5815.74	7.10	0.00	6228.66	1510.25	<b>4.12</b>	2239.24	46454.36	33.38	0.46
2029	54	100	1173.0	5.02	5886.11	7.10	0.00	6304.02	1527.00	<b>4.13</b>	2264.73	48719.09	33.40	0.46
2030	55	100	1173.0	5.08	5959.10	7.10	0.00	6382.19	1545.16	<b>4.13</b>	2289.49	51008.58	33.45	0.47
2031	56	100	1173.0	5.14	6034.78	7.10	0.00	6463.25	1564.78	<b>4.13</b>	2313.41	53321.99	33.53	0.47
2032	57	100	1173.0	5.21	6113.23	7.10	0.00	6547.27	1585.13	<b>4.13</b>	2336.38	55658.37	33.63	0.47
2033	58	100	1173.0	5.28	6192.70	7.10	0.00	6632.38	1605.73	<b>4.13</b>	2357.77	58016.14	33.76	0.47
2034	59	100	1173.0	5.35	6273.21	7.10	0.00	6718.61	1626.61	<b>4.13</b>	2377.56	60393.71	33.91	0.47
2035	60	100	1173.0	5.42	6354.76	7.10	0.00	6805.95	1647.75	<b>4.13</b>	2395.69	62789.40	34.09	0.47
2036	61	100	1173.0	5.49	6437.37	7.10	0.00	6894.42	1669.17	<b>4.13</b>	2412.13	65201.53	34.30	0.48
2037	62	100	1173.0	5.56	6521.06	7.10	0.00	6984.05	1690.87	<b>4.13</b>	2426.84	67628.37	34.53	0.48
2038	63	100	1173.0	5.63	6605.83	7.10	0.00	7074.84	1712.85	<b>4.13</b>	2439.78	70068.15	34.80	0.48
2039	64	100	1173.0	5.70	6691.71	7.10	0.00	7166.82	1735.12	<b>4.13</b>	2450.93	72519.08	35.09	0.49
2040	65	100	1173.0	5.78	6778.70	7.10	0.00	7259.99	1757.68	<b>4.13</b>	2460.26	74979.34	35.41	0.49
2041	66	100	1173.0	5.85	6866.82	7.10	0.00	7354.37	1780.53	<b>4.13</b>	2467.74	77447.08	35.76	0.50
2042	67	100	1173.0	5.93	6956.09	7.10	0.00	7449.97	1803.67	<b>4.13</b>	2473.38	79920.46	36.14	0.50

## 14.2 Génération 1980 (début en 2003)

Professeur d'Université (thèse, ATER, MCF, PR2 puis PR1) / Début de carrière à 23 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

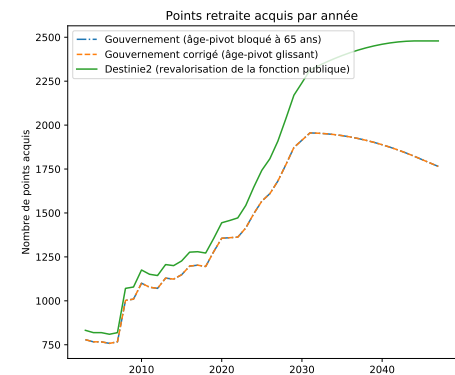
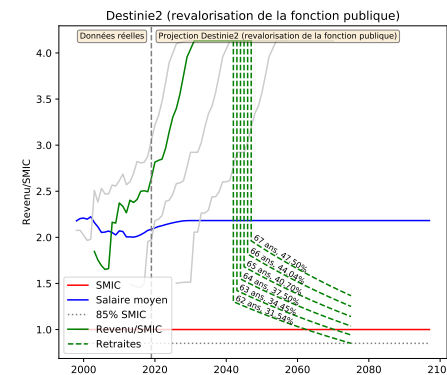
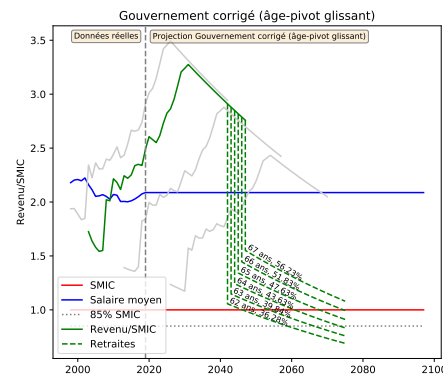
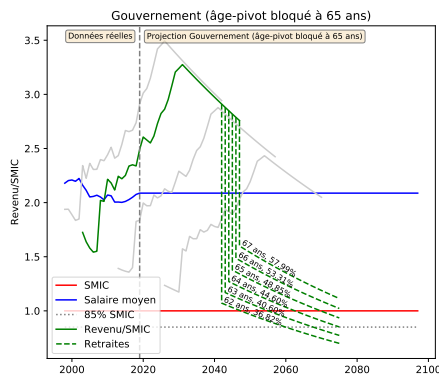
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	90.70%	65 ans 0 mois	-15.00%	2198.47	<b>36.82</b>	2051.51	<b>1.07</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>
2043	63	93.02%	65 ans 0 mois	-10.00%	2429.44	<b>40.60</b>	2078.18	<b>1.17</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>
2044	64	95.35%	65 ans 0 mois	-5.00%	2675.08	<b>44.60</b>	2105.20	<b>1.27</b>	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>
2045	65	97.67%	65 ans 0 mois	0.00%	2936.13	<b>48.85</b>	2132.56	<b>1.38</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>1.00</b>
2046	66	100.00%	65 ans 0 mois	5.00%	3211.05	<b>53.31</b>	2160.29	<b>1.49</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>
2047	67	100.00%	65 ans 0 mois	10.00%	3500.11	<b>57.99</b>	2188.37	<b>1.60</b>	<b>1.54</b>	<b>1.44</b>	<b>1.35</b>	<b>1.27</b>	<b>1.19</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	90.70%	65 ans 3 mois	-16.25%	2166.14	<b>36.28</b>	2051.51	<b>1.06</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>	<b>0.78</b>	<b>0.74</b>
2043	63	93.02%	65 ans 4 mois	-11.67%	2384.45	<b>39.84</b>	2078.18	<b>1.15</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>
2044	64	95.35%	65 ans 5 mois	-7.08%	2616.41	<b>43.63</b>	2105.20	<b>1.24</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>
2045	65	97.67%	65 ans 6 mois	-2.50%	2862.73	<b>47.63</b>	2132.56	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>
2046	66	100.00%	65 ans 7 mois	2.08%	3121.85	<b>51.83</b>	2160.29	<b>1.45</b>	<b>1.37</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>
2047	67	100.00%	65 ans 8 mois	6.67%	3394.05	<b>56.23</b>	2188.37	<b>1.55</b>	<b>1.49</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	90.70%	65 ans 3 mois	-16.25%	2395.88	<b>32.16</b>	1803.67	<b>1.33</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.93</b>
2043	63	93.02%	65 ans 4 mois	-11.67%	2648.75	<b>35.10</b>	1827.12	<b>1.45</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>
2044	64	95.35%	65 ans 5 mois	-7.08%	2919.14	<b>38.18</b>	1850.87	<b>1.58</b>	<b>1.46</b>	<b>1.37</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>
2045	65	97.67%	65 ans 6 mois	-2.50%	3208.05	<b>41.42</b>	1874.94	<b>1.71</b>	<b>1.60</b>	<b>1.50</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>
2046	66	100.00%	65 ans 7 mois	2.08%	3513.99	<b>44.79</b>	1899.31	<b>1.85</b>	<b>1.76</b>	<b>1.65</b>	<b>1.54</b>	<b>1.45</b>	<b>1.36</b>
2047	67	100.00%	65 ans 8 mois	6.67%	3837.49	<b>48.29</b>	1924.00	<b>1.99</b>	<b>1.92</b>	<b>1.80</b>	<b>1.69</b>	<b>1.58</b>	<b>1.48</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23	100	430.0	5.37	2311.09	0.00	0.00	2311.09	1339.90	<b>1.72</b>	778.86	778.86	35.61	0.50
2004	24	100	430.0	5.29	2274.58	0.00	0.00	2274.58	1388.62	<b>1.64</b>	766.56	1545.43	35.61	0.50
2005	25	100	430.0	5.29	2274.33	0.00	0.00	2274.33	1439.19	<b>1.58</b>	766.48	2311.90	35.61	0.50
2006	26	100	430.0	5.23	2248.95	0.00	0.00	2248.95	1458.33	<b>1.54</b>	757.92	3069.83	35.61	0.50
2007	27	100	430.0	5.19	2233.63	0.00	40.30	2273.93	1466.48	<b>1.55</b>	766.34	3836.17	35.61	0.50
2008	28	100	584.0	5.09	2974.34	0.00	0.00	2974.34	1472.01	<b>2.02</b>	1002.39	4838.56	35.61	0.50
2009	29	100	584.0	5.13	2995.41	0.00	0.00	2995.41	1489.22	<b>2.01</b>	1009.49	5848.05	35.61	0.50
2010	30	100	643.0	5.08	3264.72	0.00	0.00	3264.72	1473.50	<b>2.22</b>	1100.25	6948.30	35.61	0.50
2011	31	100	643.0	4.97	3196.89	0.00	0.00	3196.89	1465.69	<b>2.18</b>	1077.39	8025.69	35.61	0.50
2012	32	100	651.5	4.88	3177.00	0.00	0.00	3177.00	1501.45	<b>2.12</b>	1070.69	9096.37	35.61	0.50
2013	33	100	693.0	4.83	3350.41	0.00	0.00	3350.41	1493.34	<b>2.24</b>	1129.13	10225.50	35.61	0.50
2014	34	100	693.0	4.81	3333.64	0.00	0.00	3333.64	1501.62	<b>2.22</b>	1123.48	11348.98	35.61	0.50
2015	35	100	708.6	4.81	3407.54	0.00	0.00	3407.54	1513.63	<b>2.25</b>	1148.38	12497.37	35.61	0.50
2016	36	100	739.0	4.80	3546.44	0.20	0.00	3553.53	1520.05	<b>2.34</b>	1197.58	13694.95	35.61	0.50
2017	37	100	739.0	4.81	3553.59	0.43	0.00	3568.87	1519.00	<b>2.35</b>	1202.75	14897.70	35.61	0.50
2018	38	100	743.0	4.74	3523.50	0.66	0.00	3546.75	1516.45	<b>2.34</b>	1195.30	16093.00	35.61	0.50
2019	39	100	785.0	4.79	3763.62	0.89	0.00	3797.12	1524.25	<b>2.49</b>	1279.67	17372.68	35.61	0.50
2020	40	100	830.0	4.79	3979.37	1.12	0.00	4023.94	1544.07	<b>2.61</b>	1356.12	18728.79	35.61	0.50
2021	41	100	830.0	4.79	3979.37	1.35	0.00	4033.09	1564.14	<b>2.58</b>	1359.20	20087.99	35.61	0.50
2022	42	100	830.0	4.79	3979.37	1.58	0.00	4042.24	1584.47	<b>2.55</b>	1362.29	21450.28	35.61	0.50
2023	43	100	860.0	4.79	4123.20	1.81	0.00	4197.83	1605.07	<b>2.62</b>	1414.72	22865.00	35.61	0.50
2024	44	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1625.94	<b>2.73</b>	1496.23	24361.23	35.61	0.50
2025	45	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1647.07	<b>2.82</b>	1567.36	25928.59	35.61	0.50
2026	46	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1668.49	<b>2.86</b>	1609.80	27538.39	35.61	0.50
2027	47	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1690.18	<b>2.95</b>	1681.47	29219.86	35.61	0.50
2028	48	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1712.15	<b>3.08</b>	1775.07	30994.92	35.61	0.50
2029	49	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	1734.41	<b>3.21</b>	1872.65	32867.57	35.63	0.50
2030	50	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	1756.95	<b>3.24</b>	1913.98	34781.55	35.69	0.50
2031	51	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	1779.79	<b>3.28</b>	1955.55	36737.11	35.77	0.50
2032	52	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	1802.93	<b>3.24</b>	1953.94	38691.05	35.88	0.50
2033	53	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	1826.37	<b>3.21</b>	1950.85	40641.89	36.02	0.50
2034	54	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	1850.11	<b>3.17</b>	1946.26	42588.16	36.18	0.50
2035	55	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	1874.16	<b>3.14</b>	1940.21	44528.36	36.37	0.51
2036	56	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	1898.53	<b>3.10</b>	1932.69	46461.05	36.59	0.51
2037	57	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	1923.21	<b>3.07</b>	1923.73	48384.79	36.85	0.51
2038	58	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	1948.21	<b>3.04</b>	1913.35	50298.14	37.13	0.52
2039	59	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	1973.54	<b>3.01</b>	1901.57	52199.71	37.44	0.52
2040	60	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	1999.19	<b>2.97</b>	1888.42	54088.14	37.78	0.53
2041	61	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2025.18	<b>2.94</b>	1873.93	55962.07	38.16	0.53
2042	62	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2051.51	<b>2.91</b>	1858.13	57820.20	38.56	0.54
2043	63	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2078.18	<b>2.88</b>	1841.05	59661.25	39.01	0.54
2044	64	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2105.20	<b>2.85</b>	1822.74	61483.99	39.48	0.55
2045	65	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2132.56	<b>2.82</b>	1803.23	63287.22	40.00	0.56
2046	66	100	1173.0	4.79	5623.86	7.10	0.00	6023.15	2160.29	<b>2.79</b>	1783.92	65071.14	40.52	0.56
2047	67	100	1173.0	4.79	5623.86	7.33	0.00	6036.09	2188.37	<b>2.76</b>	1764.81	66835.94	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23	100	430.0	5.37	2311.09	0.00	0.00	2311.09	1339.90	<b>1.72</b>	778.86	778.86	35.61	0.50
2004	24	100	430.0	5.29	2274.58	0.00	0.00	2274.58	1388.62	<b>1.64</b>	766.56	1545.43	35.61	0.50
2005	25	100	430.0	5.29	2274.33	0.00	0.00	2274.33	1439.19	<b>1.58</b>	766.48	2311.90	35.61	0.50
2006	26	100	430.0	5.23	2248.95	0.00	0.00	2248.95	1458.33	<b>1.54</b>	757.92	3069.83	35.61	0.50
2007	27	100	430.0	5.19	2233.63	0.00	40.30	2273.93	1466.48	<b>1.55</b>	766.34	3836.17	35.61	0.50
2008	28	100	584.0	5.09	2974.34	0.00	0.00	2974.34	1472.01	<b>2.02</b>	1002.39	4838.56	35.61	0.50
2009	29	100	584.0	5.13	2995.41	0.00	0.00	2995.41	1489.22	<b>2.01</b>	1009.49	5848.05	35.61	0.50
2010	30	100	643.0	5.08	3264.72	0.00	0.00	3264.72	1473.50	<b>2.22</b>	1100.25	6948.30	35.61	0.50
2011	31	100	643.0	4.97	3196.89	0.00	0.00	3196.89	1465.69	<b>2.18</b>	1077.39	8025.69	35.61	0.50
2012	32	100	651.5	4.88	3177.00	0.00	0.00	3177.00	1501.45	<b>2.12</b>	1070.69	9096.37	35.61	0.50
2013	33	100	693.0	4.83	3350.41	0.00	0.00	3350.41	1493.34	<b>2.24</b>	1129.13	10225.50	35.61	0.50
2014	34	100	693.0	4.81	3333.64	0.00	0.00	3333.64	1501.62	<b>2.22</b>	1123.48	11348.98	35.61	0.50
2015	35	100	708.6	4.81	3407.54	0.00	0.00	3407.54	1513.63	<b>2.25</b>	1148.38	12497.37	35.61	0.50
2016	36	100	739.0	4.80	3546.44	0.20	0.00	3553.53	1520.05	<b>2.34</b>	1197.58	13694.95	35.61	0.50
2017	37	100	739.0	4.81	3553.59	0.43	0.00	3568.87	1519.00	<b>2.35</b>	1202.75	14897.70	35.61	0.50
2018	38	100	743.0	4.74	3523.50	0.66	0.00	3546.75	1516.45	<b>2.34</b>	1195.30	16093.00	35.61	0.50
2019	39	100	785.0	4.79	3763.62	0.89	0.00	3797.12	1524.25	<b>2.49</b>	1279.67	17372.68	35.61	0.50
2020	40	100	830.0	4.79	3979.37	1.12	0.00	4023.94	1544.07	<b>2.61</b>	1356.12	18728.79	35.61	0.50
2021	41	100	830.0	4.79	3979.37	1.35	0.00	4033.09	1564.14	<b>2.58</b>	1359.20	20087.99	35.61	0.50
2022	42	100	830.0	4.79	3979.37	1.58	0.00	4042.24	1584.47	<b>2.55</b>	1362.29	21450.28	35.61	0.50
2023	43	100	860.0	4.79	4123.20	1.81	0.00	4197.83	1605.07	<b>2.62</b>	1414.72	22865.00	35.61	0.50
2024	44	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1625.94	<b>2.73</b>	1496.23	24361.23	35.61	0.50
2025	45	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1647.07	<b>2.82</b>	1567.36	25928.59	35.61	0.50
2026	46	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1668.49	<b>2.86</b>	1609.80	27538.39	35.61	0.50
2027	47	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1690.18	<b>2.95</b>	1681.47	29219.86	35.61	0.50
2028	48	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1712.15	<b>3.08</b>	1775.07	30994.92	35.61	0.50
2029	49	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	1734.41	<b>3.21</b>	1872.65	32867.57	35.63	0.50
2030	50	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	1756.95	<b>3.24</b>	1913.98	34781.55	35.69	0.50
2031	51	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	1779.79	<b>3.28</b>	1955.55	36737.11	35.77	0.50
2032	52	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	1802.93	<b>3.24</b>	1953.94	38691.05	35.88	0.50
2033	53	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	1826.37	<b>3.21</b>	1950.85	40641.89	36.02	0.50
2034	54	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	1850.11	<b>3.17</b>	1946.26	42588.16	36.18	0.50
2035	55	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	1874.16	<b>3.14</b>	1940.21	44528.36	36.37	0.51
2036	56	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	1898.53	<b>3.10</b>	1932.69	46461.05	36.59	0.51
2037	57	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	1923.21	<b>3.07</b>	1923.73	48384.79	36.85	0.51
2038	58	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	1948.21	<b>3.04</b>	1913.35	50298.14	37.13	0.52
2039	59	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	1973.54	<b>3.01</b>	1901.57	52199.71	37.44	0.52
2040	60	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	1999.19	<b>2.97</b>	1888.42	54088.14	37.78	0.53
2041	61	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2025.18	<b>2.94</b>	1873.93	55962.07	38.16	0.53
2042	62	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2051.51	<b>2.91</b>	1858.13	57820.20	38.56	0.54
2043	63	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2078.18	<b>2.88</b>	1841.05	59661.25	39.01	0.54
2044	64	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2105.20	<b>2.85</b>	1822.74	61483.99	39.48	0.55
2045	65	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2132.56	<b>2.82</b>	1803.23	63287.22	40.00	0.56
2046	66	100	1173.0	4.79	5623.86	7.10	0.00	6023.15	2160.29	<b>2.79</b>	1783.92	65071.14	40.52	0.56
2047	67	100	1173.0	4.79	5623.86	7.33	0.00	6036.09	2188.37	<b>2.76</b>	1764.81	66835.94	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23	100	430.0	5.37	2311.09	7.10	0.00	2475.17	1339.90	<b>1.85</b>	889.84	889.84	33.38	0.46
2004	24	100	430.0	5.29	2274.58	7.10	0.00	2436.07	1388.62	<b>1.75</b>	875.78	1765.62	33.38	0.46
2005	25	100	430.0	5.29	2274.33	7.10	0.00	2435.81	1439.19	<b>1.69</b>	875.69	2641.31	33.38	0.46
2006	26	100	430.0	5.23	2248.95	7.10	0.00	2408.63	1458.33	<b>1.65</b>	865.92	3507.23	33.38	0.46
2007	27	100	430.0	5.19	2233.63	7.10	43.16	2435.37	1466.48	<b>1.66</b>	875.53	4382.76	33.38	0.46
2008	28	100	584.0	5.09	2974.34	7.10	0.00	3185.52	1472.01	<b>2.16</b>	1145.21	5527.97	33.38	0.46
2009	29	100	584.0	5.13	2995.41	7.10	0.00	3208.09	1489.22	<b>2.15</b>	1153.33	6681.30	33.38	0.46
2010	30	100	643.0	5.08	3264.72	7.10	0.00	3496.51	1473.50	<b>2.37</b>	1257.02	7938.32	33.38	0.46
2011	31	100	643.0	4.97	3196.89	7.10	0.00	3423.87	1465.69	<b>2.34</b>	1230.90	9169.22	33.38	0.46
2012	32	100	651.5	4.88	3177.00	7.10	79.88	3482.44	1501.45	<b>2.32</b>	1251.96	10421.18	33.38	0.46
2013	33	100	693.0	4.83	3350.41	7.10	0.00	3588.29	1493.34	<b>2.40</b>	1290.01	11711.19	33.38	0.46
2014	34	100	693.0	4.81	3333.64	7.10	0.00	3570.33	1501.62	<b>2.38</b>	1283.56	12994.75	33.38	0.46
2015	35	100	708.6	4.81	3407.54	7.10	0.00	3649.48	1513.63	<b>2.41</b>	1312.01	14306.76	33.38	0.46
2016	36	100	739.0	4.80	3546.44	7.10	0.00	3798.24	1520.05	<b>2.50</b>	1365.49	15672.25	33.38	0.46
2017	37	100	739.0	4.81	3553.59	7.10	0.00	3805.90	1519.00	<b>2.51</b>	1368.24	17040.49	33.38	0.46
2018	38	100	743.0	4.74	3523.50	7.10	9.53	3783.20	1516.45	<b>2.49</b>	1360.08	18400.58	33.38	0.46
2019	39	100	785.0	4.79	3763.62	7.10	0.00	4030.84	1524.25	<b>2.64</b>	1449.11	19849.69	33.38	0.46
2020	40	100	830.0	4.52	3750.99	7.10	0.00	4017.31	1426.66	<b>2.82</b>	1444.25	21293.93	33.38	0.46
2021	41	100	830.0	4.56	3784.75	7.10	0.00	4053.46	1429.59	<b>2.84</b>	1457.25	22751.18	33.38	0.46
2022	42	100	830.0	4.61	3822.60	7.10	0.00	4094.00	1437.39	<b>2.85</b>	1471.82	24223.00	33.38	0.46
2023	43	100	860.0	4.66	4007.10	7.10	0.00	4291.61	1446.40	<b>2.97</b>	1542.86	25765.86	33.38	0.46
2024	44	100	907.5	4.71	4278.74	7.10	0.00	4582.53	1456.62	<b>3.15</b>	1647.45	27413.31	33.38	0.46
2025	45	100	948.5	4.77	4526.61	7.10	0.00	4848.00	1468.09	<b>3.30</b>	1742.89	29156.19	33.38	0.46
2026	46	100	972.0	4.83	4696.75	7.10	0.00	5030.22	1480.83	<b>3.40</b>	1808.39	30964.59	33.38	0.46
2027	47	100	1013.0	4.89	4957.52	7.10	0.00	5309.50	1494.87	<b>3.55</b>	1908.80	32873.38	33.38	0.46
2028	48	100	1067.0	4.96	5290.19	7.10	0.00	5665.79	1510.25	<b>3.75</b>	2036.89	34910.27	33.38	0.46
2029	49	100	1124.0	5.02	5640.23	7.10	0.00	6040.68	1527.00	<b>3.96</b>	2170.13	37080.40	33.40	0.46
2030	50	100	1148.0	5.08	5832.09	7.10	0.00	6246.17	1545.16	<b>4.04</b>	2240.70	39321.10	33.45	0.47
2031	51	100	1173.0	5.14	6034.78	7.10	0.00	6463.25	1564.78	<b>4.13</b>	2313.41	41634.51	33.53	0.47
2032	52	100	1173.0	5.21	6113.23	7.10	0.00	6547.27	1585.13	<b>4.13</b>	2336.38	43970.88	33.63	0.47
2033	53	100	1173.0	5.28	6192.70	7.10	0.00	6632.38	1605.73	<b>4.13</b>	2357.77	46328.66	33.76	0.47
2034	54	100	1173.0	5.35	6273.21	7.10	0.00	6718.61	1626.61	<b>4.13</b>	2377.56	48706.22	33.91	0.47
2035	55	100	1173.0	5.42	6354.76	7.10	0.00	6805.95	1647.75	<b>4.13</b>	2395.69	51101.91	34.09	0.47
2036	56	100	1173.0	5.49	6437.37	7.10	0.00	6894.42	1669.17	<b>4.13</b>	2412.13	53514.05	34.30	0.48
2037	57	100	1173.0	5.56	6521.06	7.10	0.00	6984.05	1690.87	<b>4.13</b>	2426.84	55940.89	34.53	0.48
2038	58	100	1173.0	5.63	6605.83	7.10	0.00	7074.84	1712.85	<b>4.13</b>	2439.78	58380.67	34.80	0.48
2039	59	100	1173.0	5.70	6691.71	7.10	0.00	7166.82	1735.12	<b>4.13</b>	2450.93	60831.59	35.09	0.49
2040	60	100	1173.0	5.78	6778.70	7.10	0.00	7259.99	1757.68	<b>4.13</b>	2460.26	63291.85	35.41	0.49
2041	61	100	1173.0	5.85	6866.82	7.10	0.00	7354.37	1780.53	<b>4.13</b>	2467.74	65759.59	35.76	0.50
2042	62	100	1173.0	5.93	6956.09	7.10	0.00	7449.97	1803.67	<b>4.13</b>	2473.38	68232.97	36.14	0.50
2043	63	100	1173.0	6.01	7046.52	7.10	0.00	7546.82	1827.12	<b>4.13</b>	2477.14	70710.11	36.56	0.51
2044	64	100	1173.0	6.09	7138.12	7.10	0.00	7644.93	1850.87	<b>4.13</b>	2479.02	73189.13	37.01	0.52
2045	65	100	1173.0	6.16	7230.92	7.10	0.00	7744.32	1874.94	<b>4.13</b>	2479.02	75668.15	37.49	0.52
2046	66	100	1173.0	6.24	7324.92	7.10	0.00	7844.99	1899.31	<b>4.13</b>	2479.02	78147.17	37.97	0.53
2047	67	100	1173.0	6.33	7420.15	7.10	0.00	7946.98	1924.00	<b>4.13</b>	2479.02	80626.19	38.47	0.54

## 14.3 Génération 1990 (début en 2013)

Professeur d'Université (thèse, ATER, MCF, PR2 puis PR1) / Début de carrière à 23 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

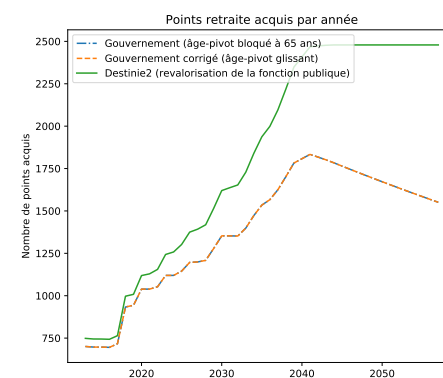
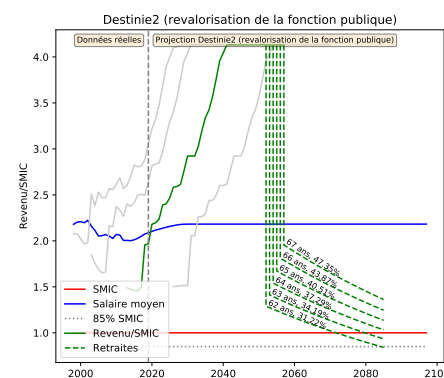
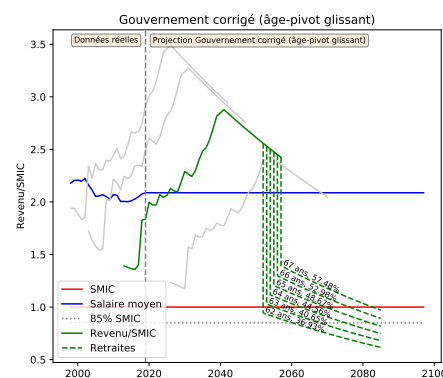
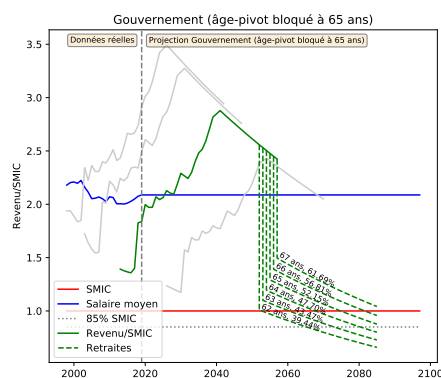
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	90.70%	65 ans 0 mois	-15.00%	2355.34	<b>39.44</b>	2334.36	<b>1.01</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2053	63	93.02%	65 ans 0 mois	-10.00%	2601.27	<b>43.47</b>	2364.71	<b>1.10</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>
2054	64	95.35%	65 ans 0 mois	-5.00%	2860.79	<b>47.70</b>	2395.45	<b>1.19</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>
2055	65	97.67%	65 ans 0 mois	0.00%	3134.16	<b>52.15</b>	2426.59	<b>1.29</b>	<b>1.21</b>	<b>1.14</b>	<b>1.06</b>	<b>1.00</b>	<b>0.94</b>
2056	66	100.00%	65 ans 0 mois	5.00%	3421.68	<b>56.81</b>	2458.13	<b>1.39</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>
2057	67	100.00%	65 ans 0 mois	10.00%	3723.64	<b>61.69</b>	2490.09	<b>1.50</b>	<b>1.44</b>	<b>1.35</b>	<b>1.26</b>	<b>1.19</b>	<b>1.11</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	90.70%	66 ans 1 mois	-20.42%	2205.24	<b>36.93</b>	2334.36	<b>0.94</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>
2053	63	93.02%	66 ans 2 mois	-15.83%	2432.67	<b>40.65</b>	2364.71	<b>1.03</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>
2054	64	95.35%	66 ans 3 mois	-11.25%	2672.58	<b>44.56</b>	2395.45	<b>1.12</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2055	65	97.67%	66 ans 4 mois	-6.67%	2925.22	<b>48.67</b>	2426.59	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	3190.86	<b>52.98</b>	2458.13	<b>1.30</b>	<b>1.23</b>	<b>1.16</b>	<b>1.08</b>	<b>1.02</b>	<b>0.95</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3469.76	<b>57.48</b>	2490.09	<b>1.39</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.10</b>	<b>1.04</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	90.70%	66 ans 1 mois	-20.42%	2663.54	<b>31.42</b>	2052.36	<b>1.30</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>
2053	63	93.02%	66 ans 2 mois	-15.83%	2954.16	<b>34.40</b>	2079.04	<b>1.42</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>
2054	64	95.35%	66 ans 3 mois	-11.25%	3262.99	<b>37.51</b>	2106.06	<b>1.55</b>	<b>1.43</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>
2055	65	97.67%	66 ans 4 mois	-6.67%	3590.59	<b>40.75</b>	2133.44	<b>1.68</b>	<b>1.58</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>	<b>1.22</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	3937.55	<b>44.11</b>	2161.18	<b>1.82</b>	<b>1.73</b>	<b>1.62</b>	<b>1.52</b>	<b>1.43</b>	<b>1.34</b>
2057	67	100.00%	66 ans 6 mois	2.50%	4304.46	<b>47.60</b>	2189.27	<b>1.97</b>	<b>1.89</b>	<b>1.77</b>	<b>1.66</b>	<b>1.56</b>	<b>1.46</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23	100	430.0	4.83	2078.90	0.00	0.00	2078.90	1493.34	<b>1.39</b>	700.61	700.61	35.61	0.50
2014	24	100	430.0	4.81	2068.49	0.00	0.00	2068.49	1501.62	<b>1.38</b>	697.11	1397.72	35.61	0.50
2015	25	100	430.0	4.81	2067.68	0.00	0.00	2067.68	1513.63	<b>1.37</b>	696.83	2094.56	35.61	0.50
2016	26	100	430.0	4.80	2063.56	0.00	0.00	2063.56	1520.05	<b>1.36</b>	695.44	2790.00	35.61	0.50
2017	27	100	430.0	4.81	2067.72	0.00	58.63	2126.35	1519.00	<b>1.40</b>	716.61	3506.61	35.61	0.50
2018	28	100	584.0	4.74	2769.48	0.00	0.00	2769.48	1516.45	<b>1.83</b>	933.35	4439.96	35.61	0.50
2019	29	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1524.25	<b>1.84</b>	943.61	5383.57	35.61	0.50
2020	30	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1544.07	<b>2.00</b>	1038.95	6422.52	35.61	0.50
2021	31	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1564.14	<b>1.97</b>	1038.95	7461.46	35.61	0.50
2022	32	100	651.5	4.79	3123.57	0.00	0.00	3123.57	1584.47	<b>1.97</b>	1052.68	8514.14	35.61	0.50
2023	33	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1605.07	<b>2.07</b>	1119.73	9633.88	35.61	0.50
2024	34	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1625.94	<b>2.04</b>	1119.73	10753.61	35.61	0.50
2025	35	100	708.6	4.79	3397.52	0.00	0.00	3397.52	1647.07	<b>2.06</b>	1145.01	11898.62	35.61	0.50
2026	36	100	739.0	4.79	3543.08	0.20	0.00	3550.16	1668.49	<b>2.13</b>	1196.45	13095.06	35.61	0.50
2027	37	100	739.0	4.79	3543.08	0.43	0.00	3558.31	1690.18	<b>2.11</b>	1199.19	14294.26	35.61	0.50
2028	38	100	743.0	4.79	3562.26	0.66	0.00	3585.77	1712.15	<b>2.09</b>	1208.45	15502.71	35.61	0.50
2029	39	100	785.0	4.79	3763.62	0.89	0.00	3797.12	1734.41	<b>2.19</b>	1278.70	16781.41	35.63	0.50
2030	40	100	830.0	4.79	3979.37	1.12	0.00	4023.94	1756.95	<b>2.29</b>	1353.03	18134.44	35.69	0.50
2031	41	100	830.0	4.79	3979.37	1.35	0.00	4033.09	1779.79	<b>2.27</b>	1353.02	19487.46	35.77	0.50
2032	42	100	830.0	4.79	3979.37	1.58	0.00	4042.24	1802.93	<b>2.24</b>	1351.97	20839.43	35.88	0.50
2033	43	100	860.0	4.79	4123.20	1.81	0.00	4197.83	1826.37	<b>2.30</b>	1398.69	22238.12	36.02	0.50
2034	44	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1850.11	<b>2.40</b>	1472.55	23710.67	36.18	0.50
2035	45	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1874.16	<b>2.48</b>	1534.36	25245.03	36.37	0.51
2036	46	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1898.53	<b>2.52</b>	1566.37	26811.40	36.59	0.51
2037	47	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1923.21	<b>2.59</b>	1624.95	28436.35	36.85	0.51
2038	48	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1948.21	<b>2.70</b>	1702.42	30138.77	37.13	0.52
2039	49	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	1973.54	<b>2.82</b>	1782.41	31921.18	37.44	0.52
2040	50	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	1999.19	<b>2.85</b>	1807.97	33729.15	37.78	0.53
2041	51	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	2025.18	<b>2.88</b>	1833.25	35562.40	38.16	0.53
2042	52	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	2051.51	<b>2.85</b>	1817.88	37380.28	38.56	0.54
2043	53	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	2078.18	<b>2.82</b>	1801.26	39181.54	39.01	0.54
2044	54	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	2105.20	<b>2.79</b>	1783.43	40964.96	39.48	0.55
2045	55	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	2132.56	<b>2.76</b>	1764.42	42729.38	40.00	0.56
2046	56	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	2160.29	<b>2.73</b>	1745.61	44474.99	40.52	0.56
2047	57	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	2188.37	<b>2.70</b>	1726.99	46201.98	41.04	0.57
2048	58	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	2216.82	<b>2.67</b>	1708.56	47910.54	41.58	0.58
2049	59	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	2245.64	<b>2.64</b>	1690.32	49600.86	42.12	0.59
2050	60	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	2274.83	<b>2.61</b>	1672.26	51273.12	42.66	0.59
2051	61	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2304.40	<b>2.59</b>	1654.39	52927.52	43.22	0.60
2052	62	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2334.36	<b>2.56</b>	1636.71	54564.22	43.78	0.61
2053	63	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2364.71	<b>2.53</b>	1619.20	56183.43	44.35	0.62
2054	64	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2395.45	<b>2.50</b>	1601.88	57785.31	44.93	0.63
2055	65	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2426.59	<b>2.48</b>	1584.73	59370.04	45.51	0.63
2056	66	100	1173.0	4.79	5623.86	7.10	0.00	6023.15	2458.13	<b>2.45</b>	1567.76	60937.81	46.10	0.64
2057	67	100	1173.0	4.79	5623.86	7.33	0.00	6036.09	2490.09	<b>2.42</b>	1550.97	62488.77	46.70	0.65



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23	100	430.0	4.83	2078.90	0.00	0.00	2078.90	1493.34	<b>1.39</b>	700.61	700.61	35.61	0.50
2014	24	100	430.0	4.81	2068.49	0.00	0.00	2068.49	1501.62	<b>1.38</b>	697.11	1397.72	35.61	0.50
2015	25	100	430.0	4.81	2067.68	0.00	0.00	2067.68	1513.63	<b>1.37</b>	696.83	2094.56	35.61	0.50
2016	26	100	430.0	4.80	2063.56	0.00	0.00	2063.56	1520.05	<b>1.36</b>	695.44	2790.00	35.61	0.50
2017	27	100	430.0	4.81	2067.72	0.00	58.63	2126.35	1519.00	<b>1.40</b>	716.61	3506.61	35.61	0.50
2018	28	100	584.0	4.74	2769.48	0.00	0.00	2769.48	1516.45	<b>1.83</b>	933.35	4439.96	35.61	0.50
2019	29	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1524.25	<b>1.84</b>	943.61	5383.57	35.61	0.50
2020	30	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1544.07	<b>2.00</b>	1038.95	6422.52	35.61	0.50
2021	31	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1564.14	<b>1.97</b>	1038.95	7461.46	35.61	0.50
2022	32	100	651.5	4.79	3123.57	0.00	0.00	3123.57	1584.47	<b>1.97</b>	1052.68	8514.14	35.61	0.50
2023	33	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1605.07	<b>2.07</b>	1119.73	9633.88	35.61	0.50
2024	34	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1625.94	<b>2.04</b>	1119.73	10753.61	35.61	0.50
2025	35	100	708.6	4.79	3397.52	0.00	0.00	3397.52	1647.07	<b>2.06</b>	1145.01	11898.62	35.61	0.50
2026	36	100	739.0	4.79	3543.08	0.20	0.00	3550.16	1668.49	<b>2.13</b>	1196.45	13095.06	35.61	0.50
2027	37	100	739.0	4.79	3543.08	0.43	0.00	3558.31	1690.18	<b>2.11</b>	1199.19	14294.26	35.61	0.50
2028	38	100	743.0	4.79	3562.26	0.66	0.00	3585.77	1712.15	<b>2.09</b>	1208.45	15502.71	35.61	0.50
2029	39	100	785.0	4.79	3763.62	0.89	0.00	3797.12	1734.41	<b>2.19</b>	1278.70	16781.41	35.63	0.50
2030	40	100	830.0	4.79	3979.37	1.12	0.00	4023.94	1756.95	<b>2.29</b>	1353.03	18134.44	35.69	0.50
2031	41	100	830.0	4.79	3979.37	1.35	0.00	4033.09	1779.79	<b>2.27</b>	1353.02	19487.46	35.77	0.50
2032	42	100	830.0	4.79	3979.37	1.58	0.00	4042.24	1802.93	<b>2.24</b>	1351.97	20839.43	35.88	0.50
2033	43	100	860.0	4.79	4123.20	1.81	0.00	4197.83	1826.37	<b>2.30</b>	1398.69	22238.12	36.02	0.50
2034	44	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1850.11	<b>2.40</b>	1472.55	23710.67	36.18	0.50
2035	45	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1874.16	<b>2.48</b>	1534.36	25245.03	36.37	0.51
2036	46	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1898.53	<b>2.52</b>	1566.37	26811.40	36.59	0.51
2037	47	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1923.21	<b>2.59</b>	1624.95	28436.35	36.85	0.51
2038	48	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1948.21	<b>2.70</b>	1702.42	30138.77	37.13	0.52
2039	49	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	1973.54	<b>2.82</b>	1782.41	31921.18	37.44	0.52
2040	50	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	1999.19	<b>2.85</b>	1807.97	33729.15	37.78	0.53
2041	51	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	2025.18	<b>2.88</b>	1833.25	35562.40	38.16	0.53
2042	52	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	2051.51	<b>2.85</b>	1817.88	37380.28	38.56	0.54
2043	53	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	2078.18	<b>2.82</b>	1801.26	39181.54	39.01	0.54
2044	54	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	2105.20	<b>2.79</b>	1783.43	40964.96	39.48	0.55
2045	55	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	2132.56	<b>2.76</b>	1764.42	42729.38	40.00	0.56
2046	56	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	2160.29	<b>2.73</b>	1745.61	44474.99	40.52	0.56
2047	57	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	2188.37	<b>2.70</b>	1726.99	46201.98	41.04	0.57
2048	58	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	2216.82	<b>2.67</b>	1708.56	47910.54	41.58	0.58
2049	59	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	2245.64	<b>2.64</b>	1690.32	49600.86	42.12	0.59
2050	60	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	2274.83	<b>2.61</b>	1672.26	51273.12	42.66	0.59
2051	61	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2304.40	<b>2.59</b>	1654.39	52927.52	43.22	0.60
2052	62	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2334.36	<b>2.56</b>	1636.71	54564.22	43.78	0.61
2053	63	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2364.71	<b>2.53</b>	1619.20	56183.43	44.35	0.62
2054	64	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2395.45	<b>2.50</b>	1601.88	57785.31	44.93	0.63
2055	65	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2426.59	<b>2.48</b>	1584.73	59370.04	45.51	0.63
2056	66	100	1173.0	4.79	5623.86	7.10	0.00	6023.15	2458.13	<b>2.45</b>	1567.76	60937.81	46.10	0.64
2057	67	100	1173.0	4.79	5623.86	7.33	0.00	6036.09	2490.09	<b>2.42</b>	1550.97	62488.77	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23	100	430.0	4.83	2078.90	7.10	0.00	2226.50	1493.34	<b>1.49</b>	800.44	800.44	33.38	0.46
2014	24	100	430.0	4.81	2068.49	7.10	0.00	2215.36	1501.62	<b>1.48</b>	796.43	1596.88	33.38	0.46
2015	25	100	430.0	4.81	2067.68	7.10	0.00	2214.49	1513.63	<b>1.46</b>	796.12	2393.00	33.38	0.46
2016	26	100	430.0	4.80	2063.56	7.10	0.00	2210.07	1520.05	<b>1.45</b>	794.53	3187.53	33.38	0.46
2017	27	100	430.0	4.81	2067.72	7.10	177.64	2392.17	1519.00	<b>1.57</b>	860.00	4047.53	33.38	0.46
2018	28	100	584.0	4.74	2769.48	7.10	0.00	2966.11	1516.45	<b>1.96</b>	1066.34	5113.87	33.38	0.46
2019	29	100	584.0	4.79	2799.94	7.10	0.00	2998.74	1524.25	<b>1.97</b>	1078.06	6191.93	33.38	0.46
2020	30	100	643.0	4.52	2905.89	7.10	0.00	3112.20	1426.66	<b>2.18</b>	1118.86	7310.79	33.38	0.46
2021	31	100	643.0	4.56	2932.04	7.10	0.00	3140.21	1429.59	<b>2.20</b>	1128.93	8439.72	33.38	0.46
2022	32	100	651.5	4.61	3000.51	7.10	0.00	3213.54	1437.39	<b>2.24</b>	1155.29	9595.00	33.38	0.46
2023	33	100	693.0	4.66	3228.98	7.10	0.00	3458.24	1446.40	<b>2.39</b>	1243.26	10838.26	33.38	0.46
2024	34	100	693.0	4.71	3267.40	7.10	0.00	3499.39	1456.62	<b>2.40</b>	1258.05	12096.31	33.38	0.46
2025	35	100	708.6	4.77	3381.91	7.10	0.00	3622.02	1468.09	<b>2.47</b>	1302.14	13398.45	33.38	0.46
2026	36	100	739.0	4.83	3570.88	7.10	0.00	3824.41	1480.83	<b>2.58</b>	1374.90	14773.35	33.38	0.46
2027	37	100	739.0	4.89	3616.59	7.10	0.00	3873.37	1494.87	<b>2.59</b>	1392.50	16165.85	33.38	0.46
2028	38	100	743.0	4.96	3683.80	7.10	0.00	3945.35	1510.25	<b>2.61</b>	1418.38	17584.23	33.38	0.46
2029	39	100	785.0	5.02	3939.13	7.10	0.00	4218.81	1527.00	<b>2.76</b>	1515.61	19099.84	33.40	0.46
2030	40	100	830.0	5.08	4216.58	7.10	0.00	4515.96	1545.16	<b>2.92</b>	1620.02	20719.86	33.45	0.47
2031	41	100	830.0	5.14	4270.13	7.10	0.00	4573.31	1564.78	<b>2.92</b>	1636.94	22356.80	33.53	0.47
2032	42	100	830.0	5.21	4325.64	7.10	0.00	4632.77	1585.13	<b>2.92</b>	1653.19	24009.99	33.63	0.47
2033	43	100	860.0	5.28	4540.26	7.10	0.00	4862.62	1605.73	<b>3.03</b>	1728.63	25738.62	33.76	0.47
2034	44	100	907.5	5.35	4853.31	7.10	0.00	5197.90	1626.61	<b>3.20</b>	1839.42	27578.04	33.91	0.47
2035	45	100	948.5	5.42	5138.52	7.10	0.00	5503.36	1647.75	<b>3.34</b>	1937.18	29515.22	34.09	0.47
2036	46	100	972.0	5.49	5334.29	7.10	0.00	5713.03	1669.17	<b>3.42</b>	1998.80	31514.02	34.30	0.48
2037	47	100	1013.0	5.56	5631.57	7.10	0.00	6031.41	1690.87	<b>3.57</b>	2095.81	33609.84	34.53	0.48
2038	48	100	1067.0	5.63	6008.88	7.10	0.00	6435.52	1712.85	<b>3.76</b>	2219.31	35829.14	34.80	0.48
2039	49	100	1124.0	5.70	6412.17	7.10	0.00	6867.44	1735.12	<b>3.96</b>	2348.54	38177.69	35.09	0.49
2040	50	100	1148.0	5.78	6634.23	7.10	0.00	7105.26	1757.68	<b>4.04</b>	2407.82	40585.51	35.41	0.49
2041	51	100	1173.0	5.85	6866.82	7.10	0.00	7354.37	1780.53	<b>4.13</b>	2467.74	43053.25	35.76	0.50
2042	52	100	1173.0	5.93	6956.09	7.10	0.00	7449.97	1803.67	<b>4.13</b>	2473.38	45526.63	36.14	0.50
2043	53	100	1173.0	6.01	7046.52	7.10	0.00	7546.82	1827.12	<b>4.13</b>	2477.14	48003.76	36.56	0.51
2044	54	100	1173.0	6.09	7138.12	7.10	0.00	7644.93	1850.87	<b>4.13</b>	2479.02	50482.78	37.01	0.52
2045	55	100	1173.0	6.16	7230.92	7.10	0.00	7744.32	1874.94	<b>4.13</b>	2479.02	52961.80	37.49	0.52
2046	56	100	1173.0	6.24	7324.92	7.10	0.00	7844.99	1899.31	<b>4.13</b>	2479.02	55440.82	37.97	0.53
2047	57	100	1173.0	6.33	7420.15	7.10	0.00	7946.98	1924.00	<b>4.13</b>	2479.02	57919.84	38.47	0.54
2048	58	100	1173.0	6.41	7516.61	7.10	0.00	8050.29	1949.01	<b>4.13</b>	2479.02	60398.86	38.97	0.54
2049	59	100	1173.0	6.49	7614.32	7.10	0.00	8154.94	1974.35	<b>4.13</b>	2479.02	62877.88	39.47	0.55
2050	60	100	1173.0	6.58	7713.31	7.10	0.00	8260.95	2000.02	<b>4.13</b>	2479.02	65356.90	39.99	0.56
2051	61	100	1173.0	6.66	7813.58	7.10	0.00	8368.35	2026.02	<b>4.13</b>	2479.02	67835.92	40.51	0.56
2052	62	100	1173.0	6.75	7915.16	7.10	0.00	8477.14	2052.36	<b>4.13</b>	2479.02	70314.94	41.03	0.57
2053	63	100	1173.0	6.84	8018.06	7.10	0.00	8587.34	2079.04	<b>4.13</b>	2479.02	72793.96	41.57	0.58
2054	64	100	1173.0	6.92	8122.29	7.10	0.00	8698.97	2106.06	<b>4.13</b>	2479.02	75272.98	42.11	0.59
2055	65	100	1173.0	7.01	8227.88	7.10	0.00	8812.06	2133.44	<b>4.13</b>	2479.02	77752.00	42.66	0.59
2056	66	100	1173.0	7.11	8334.84	7.10	0.00	8926.62	2161.18	<b>4.13</b>	2479.02	80231.02	43.21	0.60
2057	67	100	1173.0	7.20	8443.20	7.10	0.00	9042.66	2189.27	<b>4.13</b>	2479.02	82710.04	43.77	0.61

## 14.4 Génération 2003 (début en 2026)

Professeur d'Université (thèse, ATER, MCF, PR2 puis PR1) / Début de carrière à 23 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

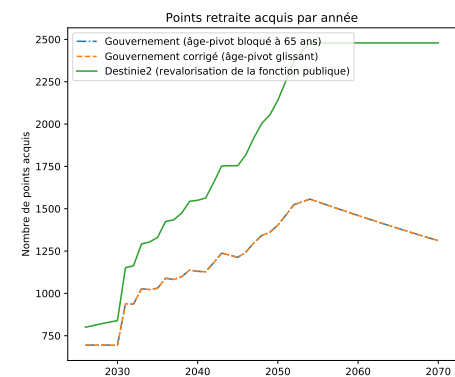
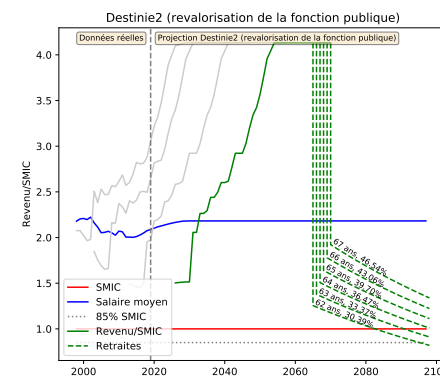
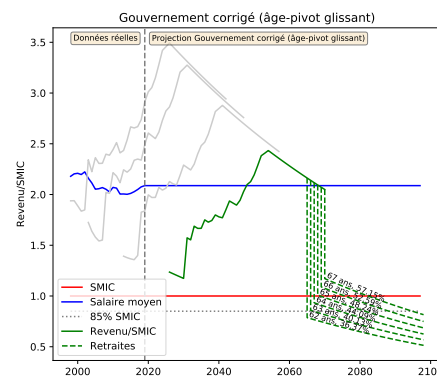
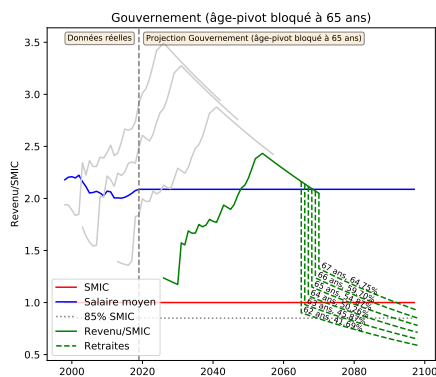
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	90.70%	65 ans 0 mois	-15.00%	2489.23	<b>41.69</b>	2761.15	<b>0.90</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>
2066	63	93.02%	65 ans 0 mois	-10.00%	2744.89	<b>45.87</b>	2797.05	<b>0.98</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2067	64	95.35%	65 ans 0 mois	-5.00%	3014.35	<b>50.26</b>	2833.41	<b>1.06</b>	<b>0.98</b>	<b>0.92</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>
2068	65	97.67%	65 ans 0 mois	0.00%	3297.91	<b>54.87</b>	2870.25	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>
2069	66	100.00%	65 ans 0 mois	5.00%	3595.85	<b>59.70</b>	2907.56	<b>1.24</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>
2070	67	100.00%	65 ans 0 mois	10.00%	3908.47	<b>64.75</b>	2945.36	<b>1.33</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	90.70%	67 ans 2 mois	-25.83%	2171.97	<b>36.37</b>	2761.15	<b>0.79</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>
2066	63	93.02%	67 ans 3 mois	-21.25%	2401.78	<b>40.13</b>	2797.05	<b>0.86</b>	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2067	64	95.35%	67 ans 4 mois	-16.67%	2644.17	<b>44.09</b>	2833.41	<b>0.93</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>
2068	65	97.67%	67 ans 5 mois	-12.08%	2899.41	<b>48.24</b>	2870.25	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3167.77	<b>52.59</b>	2907.56	<b>1.09</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3449.52	<b>57.15</b>	2945.36	<b>1.17</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	90.70%	67 ans 2 mois	-25.83%	3047.71	<b>30.39</b>	2427.59	<b>1.26</b>	<b>1.13</b>	<b>1.06</b>	<b>1.00</b>	<b>0.93</b>	<b>0.87</b>
2066	63	93.02%	67 ans 3 mois	-21.25%	3389.46	<b>33.37</b>	2459.15	<b>1.38</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>
2067	64	95.35%	67 ans 4 mois	-16.67%	3752.71	<b>36.47</b>	2491.12	<b>1.51</b>	<b>1.39</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>
2068	65	97.67%	67 ans 5 mois	-12.08%	4138.13	<b>39.70</b>	2523.50	<b>1.64</b>	<b>1.54</b>	<b>1.44</b>	<b>1.35</b>	<b>1.27</b>	<b>1.19</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	4546.41	<b>43.06</b>	2556.31	<b>1.78</b>	<b>1.69</b>	<b>1.58</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	4978.26	<b>46.54</b>	2589.54	<b>1.92</b>	<b>1.85</b>	<b>1.73</b>	<b>1.63</b>	<b>1.52</b>	<b>1.43</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1668.49	<b>1.24</b>	694.78	694.78	35.61	0.50
2027	24	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1690.18	<b>1.22</b>	694.78	1389.57	35.61	0.50
2028	25	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1712.15	<b>1.20</b>	694.78	2084.35	35.61	0.50
2029	26	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1734.41	<b>1.19</b>	694.26	2778.61	35.63	0.50
2030	27	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1756.95	<b>1.17</b>	693.20	3471.81	35.69	0.50
2031	28	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1779.79	<b>1.57</b>	939.32	4411.14	35.77	0.50
2032	29	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1802.93	<b>1.55</b>	936.47	5347.61	35.88	0.50
2033	30	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1826.37	<b>1.69</b>	1027.17	6374.78	36.02	0.50
2034	31	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1850.11	<b>1.67</b>	1022.50	7397.28	36.18	0.50
2035	32	100	651.5	4.79	3123.57	0.00	0.00	3123.57	1874.16	<b>1.67</b>	1030.52	8427.80	36.37	0.51
2036	33	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1898.53	<b>1.75</b>	1089.52	9517.33	36.59	0.51
2037	34	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1923.21	<b>1.73</b>	1082.10	10599.42	36.85	0.51
2038	35	100	708.6	4.79	3397.52	0.00	0.00	3397.52	1948.21	<b>1.74</b>	1098.14	11697.57	37.13	0.52
2039	36	100	739.0	4.79	3543.08	0.20	0.00	3550.16	1973.54	<b>1.80</b>	1137.93	12835.50	37.44	0.52
2040	37	100	739.0	4.79	3543.08	0.43	0.00	3558.31	1999.19	<b>1.78</b>	1130.19	13965.69	37.78	0.53
2041	38	100	743.0	4.79	3562.26	0.66	0.00	3585.77	2025.18	<b>1.77</b>	1127.72	15093.41	38.16	0.53
2042	39	100	785.0	4.79	3763.62	0.89	0.00	3797.12	2051.51	<b>1.85</b>	1181.55	16274.96	38.56	0.54
2043	40	100	830.0	4.79	3979.37	1.12	0.00	4023.94	2078.18	<b>1.94</b>	1237.94	17512.91	39.01	0.54
2044	41	100	830.0	4.79	3979.37	1.35	0.00	4033.09	2105.20	<b>1.92</b>	1225.77	18738.67	39.48	0.55
2045	42	100	830.0	4.79	3979.37	1.58	0.00	4042.24	2132.56	<b>1.90</b>	1212.78	19951.46	40.00	0.56
2046	43	100	860.0	4.79	4123.20	1.81	0.00	4197.83	2160.29	<b>1.94</b>	1243.30	21194.76	40.52	0.56
2047	44	100	907.5	4.79	4350.94	2.04	0.00	4439.70	2188.37	<b>2.03</b>	1298.06	22492.82	41.04	0.57
2048	45	100	948.5	4.79	4547.51	2.27	0.00	4650.74	2216.82	<b>2.10</b>	1342.31	23835.13	41.58	0.58
2049	46	100	972.0	4.79	4660.18	2.50	0.00	4776.68	2245.64	<b>2.13</b>	1360.97	25196.11	42.12	0.59
2050	47	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	2274.83	<b>2.19</b>	1403.32	26599.42	42.66	0.59
2051	48	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	2304.40	<b>2.29</b>	1462.42	28061.85	43.22	0.60
2052	49	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	2334.36	<b>2.38</b>	1524.17	29586.02	43.78	0.61
2053	50	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	2364.71	<b>2.41</b>	1540.17	31126.19	44.35	0.62
2054	51	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	2395.45	<b>2.43</b>	1556.97	32683.15	44.93	0.63
2055	52	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	2426.59	<b>2.41</b>	1540.40	34223.55	45.51	0.63
2056	53	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	2458.13	<b>2.38</b>	1523.99	35747.55	46.10	0.64
2057	54	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	2490.09	<b>2.36</b>	1507.76	37255.31	46.70	0.65
2058	55	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	2522.46	<b>2.33</b>	1491.69	38747.00	47.31	0.66
2059	56	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	2555.25	<b>2.31</b>	1475.79	40222.79	47.92	0.67
2060	57	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	2588.47	<b>2.28</b>	1460.05	41682.83	48.55	0.68
2061	58	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	2622.12	<b>2.26</b>	1444.47	43127.30	49.18	0.68
2062	59	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	2656.21	<b>2.23</b>	1429.04	44556.34	49.82	0.69
2063	60	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	2690.74	<b>2.21</b>	1413.78	45970.12	50.47	0.70
2064	61	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2725.72	<b>2.19</b>	1398.67	47368.79	51.12	0.71
2065	62	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2761.15	<b>2.16</b>	1383.72	48752.52	51.79	0.72
2066	63	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2797.05	<b>2.14</b>	1368.92	50121.44	52.46	0.73
2067	64	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2833.41	<b>2.12</b>	1354.28	51475.71	53.14	0.74
2068	65	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2870.25	<b>2.09</b>	1339.78	52815.49	53.83	0.75
2069	66	100	1173.0	4.79	5623.86	7.10	0.00	6023.15	2907.56	<b>2.07</b>	1325.43	54140.93	54.53	0.76
2070	67	100	1173.0	4.79	5623.86	7.33	0.00	6036.09	2945.36	<b>2.05</b>	1311.23	55452.16	55.24	0.77

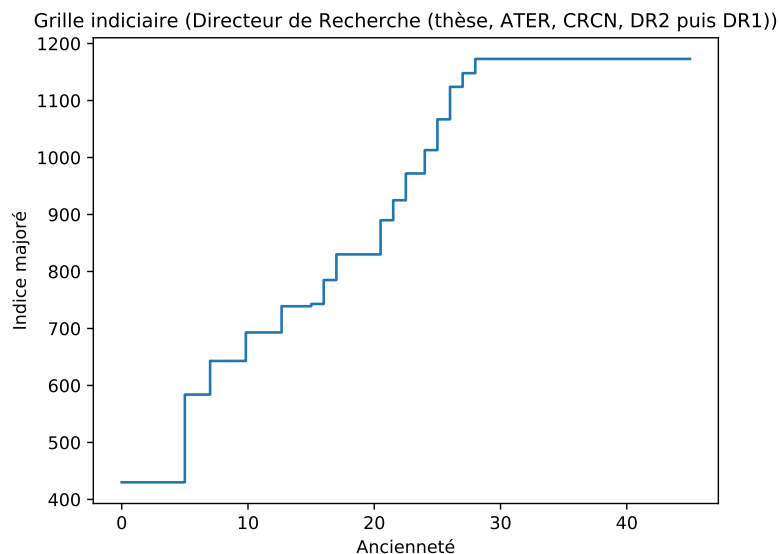
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1668.49	<b>1.24</b>	694.78	694.78	35.61	0.50
2027	24	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1690.18	<b>1.22</b>	694.78	1389.57	35.61	0.50
2028	25	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1712.15	<b>1.20</b>	694.78	2084.35	35.61	0.50
2029	26	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1734.41	<b>1.19</b>	694.26	2778.61	35.63	0.50
2030	27	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1756.95	<b>1.17</b>	693.20	3471.81	35.69	0.50
2031	28	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1779.79	<b>1.57</b>	939.32	4411.14	35.77	0.50
2032	29	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1802.93	<b>1.55</b>	936.47	5347.61	35.88	0.50
2033	30	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1826.37	<b>1.69</b>	1027.17	6374.78	36.02	0.50
2034	31	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1850.11	<b>1.67</b>	1022.50	7397.28	36.18	0.50
2035	32	100	651.5	4.79	3123.57	0.00	0.00	3123.57	1874.16	<b>1.67</b>	1030.52	8427.80	36.37	0.51
2036	33	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1898.53	<b>1.75</b>	1089.52	9517.33	36.59	0.51
2037	34	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1923.21	<b>1.73</b>	1082.10	10599.42	36.85	0.51
2038	35	100	708.6	4.79	3397.52	0.00	0.00	3397.52	1948.21	<b>1.74</b>	1098.14	11697.57	37.13	0.52
2039	36	100	739.0	4.79	3543.08	0.20	0.00	3550.16	1973.54	<b>1.80</b>	1137.93	12835.50	37.44	0.52
2040	37	100	739.0	4.79	3543.08	0.43	0.00	3558.31	1999.19	<b>1.78</b>	1130.19	13965.69	37.78	0.53
2041	38	100	743.0	4.79	3562.26	0.66	0.00	3585.77	2025.18	<b>1.77</b>	1127.72	15093.41	38.16	0.53
2042	39	100	785.0	4.79	3763.62	0.89	0.00	3797.12	2051.51	<b>1.85</b>	1181.55	16274.96	38.56	0.54
2043	40	100	830.0	4.79	3979.37	1.12	0.00	4023.94	2078.18	<b>1.94</b>	1237.94	17512.91	39.01	0.54
2044	41	100	830.0	4.79	3979.37	1.35	0.00	4033.09	2105.20	<b>1.92</b>	1225.77	18738.67	39.48	0.55
2045	42	100	830.0	4.79	3979.37	1.58	0.00	4042.24	2132.56	<b>1.90</b>	1212.78	19951.46	40.00	0.56
2046	43	100	860.0	4.79	4123.20	1.81	0.00	4197.83	2160.29	<b>1.94</b>	1243.30	21194.76	40.52	0.56
2047	44	100	907.5	4.79	4350.94	2.04	0.00	4439.70	2188.37	<b>2.03</b>	1298.06	22492.82	41.04	0.57
2048	45	100	948.5	4.79	4547.51	2.27	0.00	4650.74	2216.82	<b>2.10</b>	1342.31	23835.13	41.58	0.58
2049	46	100	972.0	4.79	4660.18	2.50	0.00	4776.68	2245.64	<b>2.13</b>	1360.97	25196.11	42.12	0.59
2050	47	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	2274.83	<b>2.19</b>	1403.32	26599.42	42.66	0.59
2051	48	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	2304.40	<b>2.29</b>	1462.42	28061.85	43.22	0.60
2052	49	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	2334.36	<b>2.38</b>	1524.17	29586.02	43.78	0.61
2053	50	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	2364.71	<b>2.41</b>	1540.17	31126.19	44.35	0.62
2054	51	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	2395.45	<b>2.43</b>	1556.97	32683.15	44.93	0.63
2055	52	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	2426.59	<b>2.41</b>	1540.40	34223.55	45.51	0.63
2056	53	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	2458.13	<b>2.38</b>	1523.99	35747.55	46.10	0.64
2057	54	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	2490.09	<b>2.36</b>	1507.76	37255.31	46.70	0.65
2058	55	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	2522.46	<b>2.33</b>	1491.69	38747.00	47.31	0.66
2059	56	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	2555.25	<b>2.31</b>	1475.79	40222.79	47.92	0.67
2060	57	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	2588.47	<b>2.28</b>	1460.05	41682.83	48.55	0.68
2061	58	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	2622.12	<b>2.26</b>	1444.47	43127.30	49.18	0.68
2062	59	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	2656.21	<b>2.23</b>	1429.04	44556.34	49.82	0.69
2063	60	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	2690.74	<b>2.21</b>	1413.78	45970.12	50.47	0.70
2064	61	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2725.72	<b>2.19</b>	1398.67	47368.79	51.12	0.71
2065	62	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2761.15	<b>2.16</b>	1383.72	48752.52	51.79	0.72
2066	63	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2797.05	<b>2.14</b>	1368.92	50121.44	52.46	0.73
2067	64	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2833.41	<b>2.12</b>	1354.28	51475.71	53.14	0.74
2068	65	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2870.25	<b>2.09</b>	1339.78	52815.49	53.83	0.75
2069	66	100	1173.0	4.79	5623.86	7.10	0.00	6023.15	2907.56	<b>2.07</b>	1325.43	54140.93	54.53	0.76
2070	67	100	1173.0	4.79	5623.86	7.33	0.00	6036.09	2945.36	<b>2.05</b>	1311.23	55452.16	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23	100	430.0	4.83	2077.78	7.10	0.00	2225.30	1480.83	<b>1.50</b>	800.01	800.01	33.38	0.46
2027	24	100	430.0	4.89	2104.37	7.10	0.00	2253.79	1494.87	<b>1.51</b>	810.25	1610.26	33.38	0.46
2028	25	100	430.0	4.96	2131.94	7.10	0.00	2283.31	1510.25	<b>1.51</b>	820.86	2431.12	33.38	0.46
2029	26	100	430.0	5.02	2157.74	7.10	0.00	2310.94	1527.00	<b>1.51</b>	830.21	3261.33	33.40	0.46
2030	27	100	430.0	5.08	2184.49	7.10	0.00	2339.59	1545.16	<b>1.51</b>	839.29	4100.62	33.45	0.47
2031	28	100	584.0	5.14	3004.53	7.10	0.00	3217.85	1564.78	<b>2.06</b>	1151.78	5252.39	33.53	0.47
2032	29	100	584.0	5.21	3043.59	7.10	0.00	3259.68	1585.13	<b>2.06</b>	1163.21	6415.60	33.63	0.47
2033	30	100	643.0	5.28	3394.64	7.10	0.00	3635.65	1605.73	<b>2.26</b>	1292.45	7708.06	33.76	0.47
2034	31	100	643.0	5.35	3438.77	7.10	0.00	3682.92	1626.61	<b>2.26</b>	1303.30	9011.36	33.91	0.47
2035	32	100	651.5	5.42	3529.52	7.10	0.00	3780.11	1647.75	<b>2.29</b>	1330.60	10341.96	34.09	0.47
2036	33	100	693.0	5.49	3803.15	7.10	0.00	4073.18	1669.17	<b>2.44</b>	1425.07	11767.03	34.30	0.48
2037	34	100	693.0	5.56	3852.59	7.10	0.00	4126.13	1690.87	<b>2.44</b>	1433.76	13200.79	34.53	0.48
2038	35	100	708.6	5.63	3990.76	7.10	0.00	4274.10	1712.85	<b>2.50</b>	1473.94	14674.72	34.80	0.48
2039	36	100	739.0	5.70	4215.83	7.10	0.00	4515.16	1735.12	<b>2.60</b>	1544.11	16218.83	35.09	0.49
2040	37	100	739.0	5.78	4270.64	7.10	0.00	4573.85	1757.68	<b>2.60</b>	1549.98	17768.81	35.41	0.49
2041	38	100	743.0	5.85	4349.57	7.10	0.00	4658.39	1780.53	<b>2.62</b>	1563.12	19331.93	35.76	0.50
2042	39	100	785.0	5.93	4655.18	7.10	0.00	4985.70	1803.67	<b>2.76</b>	1655.24	20987.17	36.14	0.50
2043	40	100	830.0	6.01	4986.03	7.10	0.00	5340.04	1827.12	<b>2.92</b>	1752.79	22739.96	36.56	0.51
2044	41	100	830.0	6.09	5050.85	7.10	0.00	5409.46	1850.87	<b>2.92</b>	1754.12	24494.08	37.01	0.52
2045	42	100	830.0	6.16	5116.51	7.10	0.00	5479.78	1874.94	<b>2.92</b>	1754.12	26248.21	37.49	0.52
2046	43	100	860.0	6.24	5370.36	7.10	0.00	5751.66	1899.31	<b>3.03</b>	1817.53	28065.73	37.97	0.53
2047	44	100	907.5	6.33	5740.65	7.10	0.00	6148.24	1924.00	<b>3.20</b>	1917.91	29983.64	38.47	0.54
2048	45	100	948.5	6.41	6078.01	7.10	0.00	6509.55	1949.01	<b>3.34</b>	2004.56	31988.20	38.97	0.54
2049	46	100	972.0	6.49	6309.57	7.10	0.00	6757.55	1974.35	<b>3.42</b>	2054.23	34042.43	39.47	0.55
2050	47	100	1013.0	6.58	6661.20	7.10	0.00	7134.14	2000.02	<b>3.57</b>	2140.88	36183.31	39.99	0.56
2051	48	100	1067.0	6.66	7107.50	7.10	0.00	7612.13	2026.02	<b>3.76</b>	2255.00	38438.31	40.51	0.56
2052	49	100	1124.0	6.75	7584.52	7.10	0.00	8123.02	2052.36	<b>3.96</b>	2375.46	40813.77	41.03	0.57
2053	50	100	1148.0	6.84	7847.17	7.10	0.00	8404.32	2079.04	<b>4.04</b>	2426.18	43239.95	41.57	0.58
2054	51	100	1173.0	6.92	8122.29	7.10	0.00	8698.97	2106.06	<b>4.13</b>	2479.02	45718.97	42.11	0.59
2055	52	100	1173.0	7.01	8227.88	7.10	0.00	8812.06	2133.44	<b>4.13</b>	2479.02	48197.99	42.66	0.59
2056	53	100	1173.0	7.11	8334.84	7.10	0.00	8926.62	2161.18	<b>4.13</b>	2479.02	50677.01	43.21	0.60
2057	54	100	1173.0	7.20	8443.20	7.10	0.00	9042.66	2189.27	<b>4.13</b>	2479.02	53156.03	43.77	0.61
2058	55	100	1173.0	7.29	8552.96	7.10	0.00	9160.22	2217.73	<b>4.13</b>	2479.02	55635.05	44.34	0.62
2059	56	100	1173.0	7.39	8664.15	7.10	0.00	9279.30	2246.56	<b>4.13</b>	2479.02	58114.07	44.92	0.63
2060	57	100	1173.0	7.48	8776.78	7.10	0.00	9399.93	2275.77	<b>4.13</b>	2479.02	60593.09	45.50	0.63
2061	58	100	1173.0	7.58	8890.88	7.10	0.00	9522.13	2305.35	<b>4.13</b>	2479.02	63072.11	46.09	0.64
2062	59	100	1173.0	7.68	9006.46	7.10	0.00	9645.92	2335.32	<b>4.13</b>	2479.02	65551.13	46.69	0.65
2063	60	100	1173.0	7.78	9123.54	7.10	0.00	9771.32	2365.68	<b>4.13</b>	2479.02	68030.15	47.30	0.66
2064	61	100	1173.0	7.88	9242.15	7.10	0.00	9898.34	2396.44	<b>4.13</b>	2479.02	70509.17	47.91	0.67
2065	62	100	1173.0	7.98	9362.30	7.10	0.00	10027.02	2427.59	<b>4.13</b>	2479.02	72988.19	48.54	0.68
2066	63	100	1173.0	8.09	9484.01	7.10	0.00	10157.37	2459.15	<b>4.13</b>	2479.02	75467.21	49.17	0.68
2067	64	100	1173.0	8.19	9607.30	7.10	0.00	10289.42	2491.12	<b>4.13</b>	2479.02	77946.23	49.81	0.69
2068	65	100	1173.0	8.30	9732.19	7.10	0.00	10423.18	2523.50	<b>4.13</b>	2479.02	80425.25	50.45	0.70
2069	66	100	1173.0	8.40	9858.71	7.10	0.00	10558.68	2556.31	<b>4.13</b>	2479.02	82904.27	51.11	0.71
2070	67	100	1173.0	8.51	9986.88	7.10	0.00	10695.95	2589.54	<b>4.13</b>	2479.02	85383.29	51.78	0.72

# Directeur de Recherche (thèse, ATER, CRCN, DR2 puis DR1)



Indice majoré	Durée (années)
430	5.00
584	2.00
643	2.83
693	2.83
739	2.34
743	1.00
785	1.00
830	3.50
890	1.00
925	1.00
972	1.50
1013	1.00
1067	1.00
1124	1.00
1148	1.00
1173	

Début de carrière à 25 ans / Quotité : 100%

## Date de naissance (et année de début de carrière)

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[Retourner à la liste des métiers](#)

## 15.1 Génération 1975 (début en 2000)

Directeur de Recherche (thèse, ATER, CRCN, DR2 puis DR1) / Début de carrière à 25 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

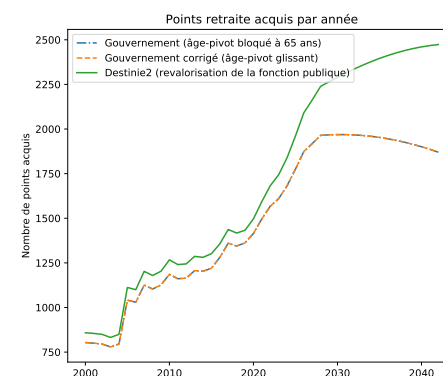
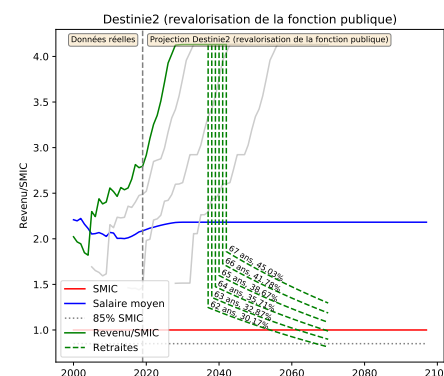
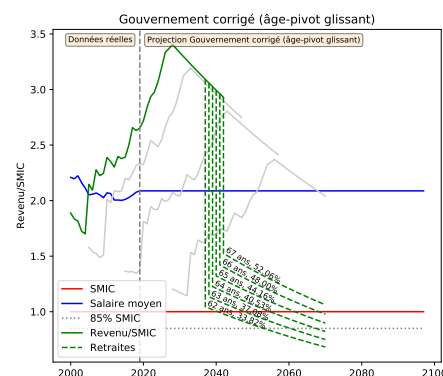
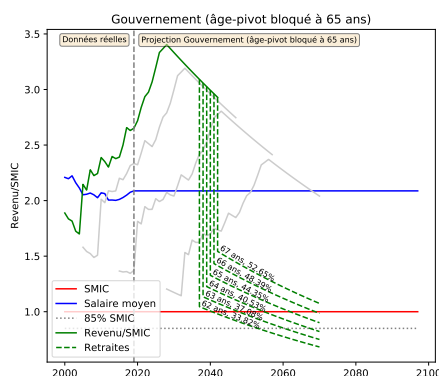
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	86.05%	64 ans 10 mois	-14.17%	2010.97	<b>33.82</b>	1923.21	<b>1.05</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2038	63	88.37%	64 ans 11 mois	-9.58%	2209.50	<b>37.08</b>	1948.21	<b>1.13</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2039	64	90.70%	65 ans 0 mois	-5.00%	2419.95	<b>40.53</b>	1973.54	<b>1.23</b>	<b>1.13</b>	<b>1.06</b>	<b>1.00</b>	<b>0.93</b>	<b>0.88</b>
2040	65	93.02%	65 ans 0 mois	0.00%	2653.94	<b>44.35</b>	1999.19	<b>1.33</b>	<b>1.24</b>	<b>1.17</b>	<b>1.09</b>	<b>1.03</b>	<b>0.96</b>
2041	66	95.35%	65 ans 0 mois	5.00%	2901.95	<b>48.39</b>	2025.18	<b>1.43</b>	<b>1.36</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>
2042	67	97.67%	65 ans 0 mois	10.00%	3164.67	<b>52.65</b>	2051.51	<b>1.54</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>	<b>1.22</b>	<b>1.15</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	86.05%	64 ans 10 mois	-14.17%	2010.97	<b>33.82</b>	1923.21	<b>1.05</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2038	63	88.37%	64 ans 11 mois	-9.58%	2209.50	<b>37.08</b>	1948.21	<b>1.13</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2039	64	90.70%	65 ans 0 mois	-5.00%	2419.95	<b>40.53</b>	1973.54	<b>1.23</b>	<b>1.13</b>	<b>1.06</b>	<b>1.00</b>	<b>0.93</b>	<b>0.88</b>
2040	65	93.02%	65 ans 1 mois	-0.42%	2642.88	<b>44.16</b>	1999.19	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>
2041	66	95.35%	65 ans 2 mois	4.17%	2878.92	<b>48.00</b>	2025.18	<b>1.42</b>	<b>1.35</b>	<b>1.27</b>	<b>1.19</b>	<b>1.11</b>	<b>1.04</b>
2042	67	97.67%	65 ans 3 mois	8.75%	3128.71	<b>52.06</b>	2051.51	<b>1.53</b>	<b>1.47</b>	<b>1.38</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	86.05%	64 ans 10 mois	-14.17%	2163.72	<b>30.98</b>	1690.87	<b>1.28</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>
2038	63	88.37%	64 ans 11 mois	-9.58%	2385.68	<b>33.72</b>	1712.85	<b>1.39</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>
2039	64	90.70%	65 ans 0 mois	-5.00%	2622.42	<b>36.59</b>	1735.12	<b>1.51</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>
2040	65	93.02%	65 ans 1 mois	-0.42%	2874.75	<b>39.60</b>	1757.68	<b>1.64</b>	<b>1.53</b>	<b>1.44</b>	<b>1.35</b>	<b>1.26</b>	<b>1.18</b>
2041	66	95.35%	65 ans 2 mois	4.17%	3143.55	<b>42.74</b>	1780.53	<b>1.77</b>	<b>1.68</b>	<b>1.57</b>	<b>1.47</b>	<b>1.38</b>	<b>1.29</b>
2042	67	97.67%	65 ans 3 mois	8.75%	3429.73	<b>46.04</b>	1803.67	<b>1.90</b>	<b>1.83</b>	<b>1.71</b>	<b>1.61</b>	<b>1.51</b>	<b>1.41</b>





Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2000	25	100	430.0	5.55	2384.43	0.00	0.00	2384.43	1262.69	<b>1.89</b>	803.58	803.58	35.61	0.50
2001	26	100	430.0	5.52	2373.82	0.00	0.00	2373.82	1293.24	<b>1.84</b>	800.01	1603.59	35.61	0.50
2002	27	100	430.0	5.49	2359.10	0.00	0.00	2359.10	1299.25	<b>1.82</b>	795.04	2398.63	35.61	0.50
2003	28	100	430.0	5.37	2311.09	0.00	0.00	2311.09	1339.90	<b>1.72</b>	778.86	3177.50	35.61	0.50
2004	29	100	430.0	5.29	2274.58	0.00	85.48	2360.06	1388.62	<b>1.70</b>	795.37	3972.86	35.61	0.50
2005	30	100	584.0	5.29	3088.86	0.00	0.00	3088.86	1439.19	<b>2.15</b>	1040.98	5013.85	35.61	0.50
2006	31	100	584.0	5.23	3054.39	0.00	0.00	3054.39	1458.33	<b>2.09</b>	1029.37	6043.21	35.61	0.50
2007	32	100	643.0	5.19	3340.05	0.00	0.00	3340.05	1466.48	<b>2.28</b>	1125.64	7168.85	35.61	0.50
2008	33	100	643.0	5.09	3274.83	0.00	0.00	3274.83	1472.01	<b>2.22</b>	1103.66	8272.51	35.61	0.50
2009	34	100	651.5	5.13	3341.63	0.00	0.00	3341.63	1489.22	<b>2.24</b>	1126.17	9398.68	35.61	0.50
2010	35	100	693.0	5.08	3518.58	0.00	0.00	3518.58	1473.50	<b>2.39</b>	1185.81	10584.49	35.61	0.50
2011	36	100	693.0	4.97	3445.48	0.00	0.00	3445.48	1465.69	<b>2.35</b>	1161.17	11745.65	35.61	0.50
2012	37	100	708.6	4.88	3455.64	0.00	0.00	3455.64	1501.45	<b>2.30</b>	1164.59	12910.25	35.61	0.50
2013	38	100	739.0	4.83	3572.81	0.20	0.00	3579.95	1493.34	<b>2.40</b>	1206.49	14116.73	35.61	0.50
2014	39	100	739.0	4.81	3554.92	0.43	0.00	3570.21	1501.62	<b>2.38</b>	1203.20	15319.94	35.61	0.50
2015	40	100	743.0	4.81	3572.77	0.66	23.40	3619.75	1513.63	<b>2.39</b>	1219.90	16539.84	35.61	0.50
2016	41	100	785.0	4.80	3767.19	0.89	0.00	3800.72	1520.05	<b>2.50</b>	1280.89	17820.73	35.61	0.50
2017	42	100	830.0	4.81	3991.18	1.12	0.00	4035.88	1519.00	<b>2.66</b>	1360.14	19180.87	35.61	0.50
2018	43	100	830.0	4.74	3936.07	1.35	0.00	3989.21	1516.45	<b>2.63</b>	1344.41	20525.28	35.61	0.50
2019	44	100	830.0	4.79	3979.37	1.58	0.00	4042.24	1524.25	<b>2.65</b>	1362.29	21887.57	35.61	0.50
2020	45	100	860.0	4.79	4123.20	1.81	0.00	4197.83	1544.07	<b>2.72</b>	1414.72	23302.29	35.61	0.50
2021	46	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1564.14	<b>2.84</b>	1496.23	24798.52	35.61	0.50
2022	47	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1584.47	<b>2.94</b>	1567.36	26365.87	35.61	0.50
2023	48	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1605.07	<b>2.98</b>	1609.80	27975.67	35.61	0.50
2024	49	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1625.94	<b>3.07</b>	1681.47	29657.14	35.61	0.50
2025	50	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1647.07	<b>3.20</b>	1775.07	31432.21	35.61	0.50
2026	51	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	1668.49	<b>3.33</b>	1874.07	33306.28	35.61	0.50
2027	52	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	1690.18	<b>3.37</b>	1918.35	35224.63	35.61	0.50
2028	53	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	1712.15	<b>3.40</b>	1964.49	37189.12	35.61	0.50
2029	54	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	1734.41	<b>3.37</b>	1967.35	39156.47	35.63	0.50
2030	55	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	1756.95	<b>3.33</b>	1968.71	41125.18	35.69	0.50
2031	56	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	1779.79	<b>3.30</b>	1968.57	43093.75	35.77	0.50
2032	57	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	1802.93	<b>3.26</b>	1966.92	45060.68	35.88	0.50
2033	58	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	1826.37	<b>3.23</b>	1963.77	47024.45	36.02	0.50
2034	59	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	1850.11	<b>3.19</b>	1959.13	48983.58	36.18	0.50
2035	60	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	1874.16	<b>3.16</b>	1953.01	50936.59	36.37	0.51
2036	61	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	1898.53	<b>3.12</b>	1945.42	52882.01	36.59	0.51
2037	62	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	1923.21	<b>3.09</b>	1936.37	54818.38	36.85	0.51
2038	63	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	1948.21	<b>3.06</b>	1925.90	56744.27	37.13	0.52
2039	64	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	1973.54	<b>3.03</b>	1914.01	58658.28	37.44	0.52
2040	65	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	1999.19	<b>2.99</b>	1900.75	60559.03	37.78	0.53
2041	66	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2025.18	<b>2.96</b>	1886.14	62445.17	38.16	0.53
2042	67	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2051.51	<b>2.93</b>	1870.20	64315.37	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2000	25	100	430.0	5.55	2384.43	0.00	0.00	2384.43	1262.69	<b>1.89</b>	803.58	803.58	35.61	0.50
2001	26	100	430.0	5.52	2373.82	0.00	0.00	2373.82	1293.24	<b>1.84</b>	800.01	1603.59	35.61	0.50
2002	27	100	430.0	5.49	2359.10	0.00	0.00	2359.10	1299.25	<b>1.82</b>	795.04	2398.63	35.61	0.50
2003	28	100	430.0	5.37	2311.09	0.00	0.00	2311.09	1339.90	<b>1.72</b>	778.86	3177.50	35.61	0.50
2004	29	100	430.0	5.29	2274.58	0.00	85.48	2360.06	1388.62	<b>1.70</b>	795.37	3972.86	35.61	0.50
2005	30	100	584.0	5.29	3088.86	0.00	0.00	3088.86	1439.19	<b>2.15</b>	1040.98	5013.85	35.61	0.50
2006	31	100	584.0	5.23	3054.39	0.00	0.00	3054.39	1458.33	<b>2.09</b>	1029.37	6043.21	35.61	0.50
2007	32	100	643.0	5.19	3340.05	0.00	0.00	3340.05	1466.48	<b>2.28</b>	1125.64	7168.85	35.61	0.50
2008	33	100	643.0	5.09	3274.83	0.00	0.00	3274.83	1472.01	<b>2.22</b>	1103.66	8272.51	35.61	0.50
2009	34	100	651.5	5.13	3341.63	0.00	0.00	3341.63	1489.22	<b>2.24</b>	1126.17	9398.68	35.61	0.50
2010	35	100	693.0	5.08	3518.58	0.00	0.00	3518.58	1473.50	<b>2.39</b>	1185.81	10584.49	35.61	0.50
2011	36	100	693.0	4.97	3445.48	0.00	0.00	3445.48	1465.69	<b>2.35</b>	1161.17	11745.65	35.61	0.50
2012	37	100	708.6	4.88	3455.64	0.00	0.00	3455.64	1501.45	<b>2.30</b>	1164.59	12910.25	35.61	0.50
2013	38	100	739.0	4.83	3572.81	0.20	0.00	3579.95	1493.34	<b>2.40</b>	1206.49	14116.73	35.61	0.50
2014	39	100	739.0	4.81	3554.92	0.43	0.00	3570.21	1501.62	<b>2.38</b>	1203.20	15319.94	35.61	0.50
2015	40	100	743.0	4.81	3572.77	0.66	23.40	3619.75	1513.63	<b>2.39</b>	1219.90	16539.84	35.61	0.50
2016	41	100	785.0	4.80	3767.19	0.89	0.00	3800.72	1520.05	<b>2.50</b>	1280.89	17820.73	35.61	0.50
2017	42	100	830.0	4.81	3991.18	1.12	0.00	4035.88	1519.00	<b>2.66</b>	1360.14	19180.87	35.61	0.50
2018	43	100	830.0	4.74	3936.07	1.35	0.00	3989.21	1516.45	<b>2.63</b>	1344.41	20525.28	35.61	0.50
2019	44	100	830.0	4.79	3979.37	1.58	0.00	4042.24	1524.25	<b>2.65</b>	1362.29	21887.57	35.61	0.50
2020	45	100	860.0	4.79	4123.20	1.81	0.00	4197.83	1544.07	<b>2.72</b>	1414.72	23302.29	35.61	0.50
2021	46	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1564.14	<b>2.84</b>	1496.23	24798.52	35.61	0.50
2022	47	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1584.47	<b>2.94</b>	1567.36	26365.87	35.61	0.50
2023	48	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1605.07	<b>2.98</b>	1609.80	27975.67	35.61	0.50
2024	49	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1625.94	<b>3.07</b>	1681.47	29657.14	35.61	0.50
2025	50	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1647.07	<b>3.20</b>	1775.07	31432.21	35.61	0.50
2026	51	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	1668.49	<b>3.33</b>	1874.07	33306.28	35.61	0.50
2027	52	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	1690.18	<b>3.37</b>	1918.35	35224.63	35.61	0.50
2028	53	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	1712.15	<b>3.40</b>	1964.49	37189.12	35.61	0.50
2029	54	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	1734.41	<b>3.37</b>	1967.35	39156.47	35.63	0.50
2030	55	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	1756.95	<b>3.33</b>	1968.71	41125.18	35.69	0.50
2031	56	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	1779.79	<b>3.30</b>	1968.57	43093.75	35.77	0.50
2032	57	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	1802.93	<b>3.26</b>	1966.92	45060.68	35.88	0.50
2033	58	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	1826.37	<b>3.23</b>	1963.77	47024.45	36.02	0.50
2034	59	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	1850.11	<b>3.19</b>	1959.13	48983.58	36.18	0.50
2035	60	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	1874.16	<b>3.16</b>	1953.01	50936.59	36.37	0.51
2036	61	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	1898.53	<b>3.12</b>	1945.42	52882.01	36.59	0.51
2037	62	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	1923.21	<b>3.09</b>	1936.37	54818.38	36.85	0.51
2038	63	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	1948.21	<b>3.06</b>	1925.90	56744.27	37.13	0.52
2039	64	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	1973.54	<b>3.03</b>	1914.01	58658.28	37.44	0.52
2040	65	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	1999.19	<b>2.99</b>	1900.75	60559.03	37.78	0.53
2041	66	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2025.18	<b>2.96</b>	1886.14	62445.17	38.16	0.53
2042	67	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2051.51	<b>2.93</b>	1870.20	64315.37	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2000	25	100	430.0	5.55	2384.43	7.10	0.00	2553.72	1262.69	<b>2.02</b>	918.08	918.08	33.38	0.46
2001	26	100	430.0	5.52	2373.82	7.10	0.00	2542.36	1293.24	<b>1.97</b>	913.99	1832.07	33.38	0.46
2002	27	100	430.0	5.49	2359.10	7.10	0.00	2526.59	1299.25	<b>1.94</b>	908.33	2740.40	33.38	0.46
2003	28	100	430.0	5.37	2311.09	7.10	0.00	2475.17	1339.90	<b>1.85</b>	889.84	3630.24	33.38	0.46
2004	29	100	430.0	5.29	2274.58	7.10	91.55	2527.62	1388.62	<b>1.82</b>	908.70	4538.93	33.38	0.46
2005	30	100	584.0	5.29	3088.86	7.10	0.00	3308.17	1439.19	<b>2.30</b>	1189.31	5728.24	33.38	0.46
2006	31	100	584.0	5.23	3054.39	7.10	0.00	3271.25	1458.33	<b>2.24</b>	1176.03	6904.28	33.38	0.46
2007	32	100	643.0	5.19	3340.05	7.10	0.00	3577.20	1466.48	<b>2.44</b>	1286.02	8190.30	33.38	0.46
2008	33	100	643.0	5.09	3274.83	7.10	0.00	3507.34	1472.01	<b>2.38</b>	1260.91	9451.21	33.38	0.46
2009	34	100	651.5	5.13	3341.63	7.10	0.00	3578.88	1489.22	<b>2.40</b>	1286.63	10737.84	33.38	0.46
2010	35	100	693.0	5.08	3518.58	7.10	0.00	3768.40	1473.50	<b>2.56</b>	1354.76	12092.61	33.38	0.46
2011	36	100	693.0	4.97	3445.48	7.10	44.70	3734.81	1465.69	<b>2.55</b>	1342.69	13435.29	33.38	0.46
2012	37	100	708.6	4.88	3455.64	7.10	0.00	3700.99	1501.45	<b>2.46</b>	1330.53	14765.82	33.38	0.46
2013	38	100	739.0	4.83	3572.81	7.10	0.00	3826.48	1493.34	<b>2.56</b>	1375.64	16141.46	33.38	0.46
2014	39	100	739.0	4.81	3554.92	7.10	14.50	3821.82	1501.62	<b>2.55</b>	1373.97	17515.43	33.38	0.46
2015	40	100	743.0	4.81	3572.77	7.10	59.46	3885.89	1513.63	<b>2.57</b>	1397.00	18912.43	33.38	0.46
2016	41	100	785.0	4.80	3767.19	7.10	0.00	4034.66	1520.05	<b>2.65</b>	1450.49	20362.92	33.38	0.46
2017	42	100	830.0	4.81	3991.18	7.10	0.00	4274.55	1519.00	<b>2.81</b>	1536.73	21899.65	33.38	0.46
2018	43	100	830.0	4.74	3936.07	7.10	0.00	4215.53	1516.45	<b>2.78</b>	1515.51	23415.16	33.38	0.46
2019	44	100	830.0	4.79	3979.37	7.10	0.00	4261.91	1524.25	<b>2.80</b>	1532.18	24947.34	33.38	0.46
2020	45	100	860.0	4.52	3886.57	7.10	0.00	4162.51	1426.66	<b>2.92</b>	1496.45	26443.79	33.38	0.46
2021	46	100	907.5	4.56	4138.14	7.10	0.00	4431.95	1429.59	<b>3.10</b>	1593.31	28037.10	33.38	0.46
2022	47	100	948.5	4.61	4368.35	7.10	0.00	4678.50	1437.39	<b>3.25</b>	1681.95	29719.05	33.38	0.46
2023	48	100	972.0	4.66	4528.96	7.10	0.00	4850.51	1446.40	<b>3.35</b>	1743.79	31462.84	33.38	0.46
2024	49	100	1013.0	4.71	4776.16	7.10	0.00	5115.27	1456.62	<b>3.51</b>	1838.97	33301.81	33.38	0.46
2025	50	100	1067.0	4.77	5092.14	7.10	0.00	5453.68	1468.09	<b>3.71</b>	1960.63	35262.45	33.38	0.46
2026	51	100	1124.0	4.83	5431.22	7.10	0.00	5816.83	1480.83	<b>3.93</b>	2091.19	37353.63	33.38	0.46
2027	52	100	1148.0	4.89	5618.19	7.10	0.00	6017.08	1494.87	<b>4.03</b>	2163.18	39516.81	33.38	0.46
2028	53	100	1173.0	4.96	5815.74	7.10	0.00	6228.66	1510.25	<b>4.12</b>	2239.24	41756.05	33.38	0.46
2029	54	100	1173.0	5.02	5886.11	7.10	0.00	6304.02	1527.00	<b>4.13</b>	2264.73	44020.79	33.40	0.46
2030	55	100	1173.0	5.08	5959.10	7.10	0.00	6382.19	1545.16	<b>4.13</b>	2289.49	46310.28	33.45	0.47
2031	56	100	1173.0	5.14	6034.78	7.10	0.00	6463.25	1564.78	<b>4.13</b>	2313.41	48623.69	33.53	0.47
2032	57	100	1173.0	5.21	6113.23	7.10	0.00	6547.27	1585.13	<b>4.13</b>	2336.38	50960.07	33.63	0.47
2033	58	100	1173.0	5.28	6192.70	7.10	0.00	6632.38	1605.73	<b>4.13</b>	2357.77	53317.84	33.76	0.47
2034	59	100	1173.0	5.35	6273.21	7.10	0.00	6718.61	1626.61	<b>4.13</b>	2377.56	55695.40	33.91	0.47
2035	60	100	1173.0	5.42	6354.76	7.10	0.00	6805.95	1647.75	<b>4.13</b>	2395.69	58091.10	34.09	0.47
2036	61	100	1173.0	5.49	6437.37	7.10	0.00	6894.42	1669.17	<b>4.13</b>	2412.13	60503.23	34.30	0.48
2037	62	100	1173.0	5.56	6521.06	7.10	0.00	6984.05	1690.87	<b>4.13</b>	2426.84	62930.07	34.53	0.48
2038	63	100	1173.0	5.63	6605.83	7.10	0.00	7074.84	1712.85	<b>4.13</b>	2439.78	65369.85	34.80	0.48
2039	64	100	1173.0	5.70	6691.71	7.10	0.00	7166.82	1735.12	<b>4.13</b>	2450.93	67820.78	35.09	0.49
2040	65	100	1173.0	5.78	6778.70	7.10	0.00	7259.99	1757.68	<b>4.13</b>	2460.26	70281.03	35.41	0.49
2041	66	100	1173.0	5.85	6866.82	7.10	0.00	7354.37	1780.53	<b>4.13</b>	2467.74	72748.78	35.76	0.50
2042	67	100	1173.0	5.93	6956.09	7.10	0.00	7449.97	1803.67	<b>4.13</b>	2473.38	75222.15	36.14	0.50

## 15.2 Génération 1980 (début en 2005)

Directeur de Recherche (thèse, ATER, CRCN, DR2 puis DR1) / Début de carrière à 25 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

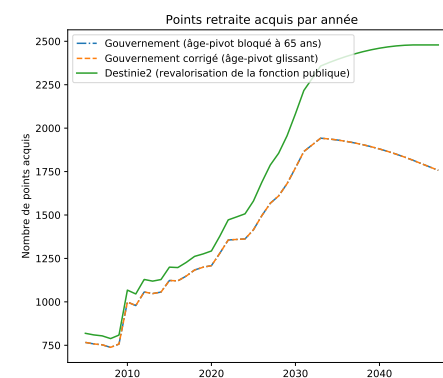
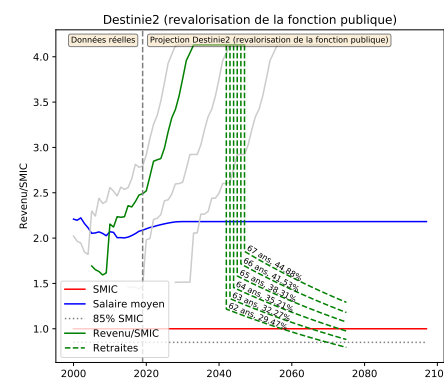
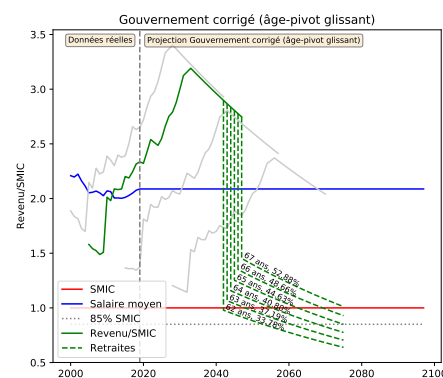
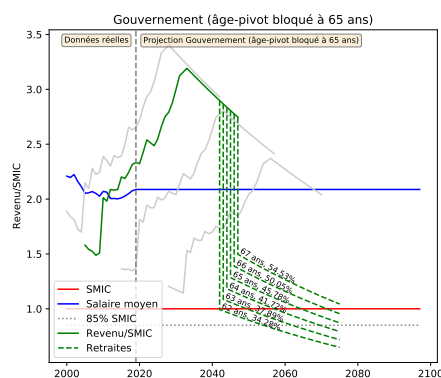
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	86.05%	65 ans 0 mois	-15.00%	2038.21	<b>34.28</b>	2051.51	<b>0.99</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2043	63	88.37%	65 ans 0 mois	-10.00%	2257.48	<b>37.89</b>	2078.18	<b>1.09</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>
2044	64	90.70%	65 ans 0 mois	-5.00%	2491.01	<b>41.72</b>	2105.20	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>
2045	65	93.02%	65 ans 0 mois	0.00%	2739.50	<b>45.78</b>	2132.56	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>
2046	66	95.35%	65 ans 0 mois	5.00%	3001.52	<b>50.05</b>	2160.29	<b>1.39</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>
2047	67	97.67%	65 ans 0 mois	10.00%	3277.35	<b>54.53</b>	2188.37	<b>1.50</b>	<b>1.44</b>	<b>1.35</b>	<b>1.27</b>	<b>1.19</b>	<b>1.11</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	86.05%	65 ans 3 mois	-16.25%	2008.24	<b>33.78</b>	2051.51	<b>0.98</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>
2043	63	88.37%	65 ans 4 mois	-11.67%	2215.68	<b>37.19</b>	2078.18	<b>1.07</b>	<b>0.97</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>
2044	64	90.70%	65 ans 5 mois	-7.08%	2436.38	<b>40.80</b>	2105.20	<b>1.16</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>
2045	65	93.02%	65 ans 6 mois	-2.50%	2671.01	<b>44.63</b>	2132.56	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>
2046	66	95.35%	65 ans 7 mois	2.08%	2918.15	<b>48.66</b>	2160.29	<b>1.35</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>
2047	67	97.67%	65 ans 8 mois	6.67%	3178.04	<b>52.88</b>	2188.37	<b>1.45</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	86.05%	65 ans 3 mois	-16.25%	2234.02	<b>29.99</b>	1803.67	<b>1.24</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>
2043	63	88.37%	65 ans 4 mois	-11.67%	2476.08	<b>32.81</b>	1827.12	<b>1.36</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>
2044	64	90.70%	65 ans 5 mois	-7.08%	2735.28	<b>35.78</b>	1850.87	<b>1.48</b>	<b>1.37</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>	<b>1.06</b>
2045	65	93.02%	65 ans 6 mois	-2.50%	3012.62	<b>38.90</b>	1874.94	<b>1.61</b>	<b>1.51</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>
2046	66	95.35%	65 ans 7 mois	2.08%	3306.72	<b>42.15</b>	1899.31	<b>1.74</b>	<b>1.65</b>	<b>1.55</b>	<b>1.45</b>	<b>1.36</b>	<b>1.28</b>
2047	67	97.67%	65 ans 8 mois	6.67%	3618.09	<b>45.53</b>	1924.00	<b>1.88</b>	<b>1.81</b>	<b>1.70</b>	<b>1.59</b>	<b>1.49</b>	<b>1.40</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2005	25	100	430.0	5.29	2274.33	0.00	0.00	2274.33	1439.19	<b>1.58</b>	766.48	766.48	35.61	0.50
2006	26	100	430.0	5.23	2248.95	0.00	0.00	2248.95	1458.33	<b>1.54</b>	757.92	1524.40	35.61	0.50
2007	27	100	430.0	5.19	2233.63	0.00	0.00	2233.63	1466.48	<b>1.52</b>	752.76	2277.16	35.61	0.50
2008	28	100	430.0	5.09	2190.01	0.00	0.00	2190.01	1472.01	<b>1.49</b>	738.06	3015.22	35.61	0.50
2009	29	100	430.0	5.13	2205.53	0.00	40.72	2246.24	1489.22	<b>1.51</b>	757.01	3772.23	35.61	0.50
2010	30	100	584.0	5.08	2965.16	0.00	0.00	2965.16	1473.50	<b>2.01</b>	999.29	4771.53	35.61	0.50
2011	31	100	584.0	4.97	2903.55	0.00	0.00	2903.55	1465.69	<b>1.98</b>	978.53	5750.06	35.61	0.50
2012	32	100	643.0	4.88	3135.55	0.00	0.00	3135.55	1501.45	<b>2.09</b>	1056.72	6806.78	35.61	0.50
2013	33	100	643.0	4.83	3108.68	0.00	0.00	3108.68	1493.34	<b>2.08</b>	1047.66	7854.44	35.61	0.50
2014	34	100	651.5	4.81	3134.01	0.00	0.00	3134.01	1501.62	<b>2.09</b>	1056.20	8910.64	35.61	0.50
2015	35	100	693.0	4.81	3332.34	0.00	0.00	3332.34	1513.63	<b>2.20</b>	1123.04	10033.68	35.61	0.50
2016	36	100	693.0	4.80	3325.69	0.00	0.00	3325.69	1520.05	<b>2.19</b>	1120.80	11154.48	35.61	0.50
2017	37	100	708.6	4.81	3407.60	0.00	0.00	3407.60	1519.00	<b>2.24</b>	1148.40	12302.88	35.61	0.50
2018	38	100	739.0	4.74	3504.53	0.20	0.00	3511.54	1516.45	<b>2.32</b>	1183.43	13486.31	35.61	0.50
2019	39	100	739.0	4.79	3543.08	0.43	0.00	3558.31	1524.25	<b>2.33</b>	1199.19	14685.50	35.61	0.50
2020	40	100	743.0	4.79	3562.26	0.66	0.00	3585.77	1544.07	<b>2.32</b>	1208.45	15893.95	35.61	0.50
2021	41	100	785.0	4.79	3763.62	0.89	0.00	3797.12	1564.14	<b>2.43</b>	1279.67	17173.63	35.61	0.50
2022	42	100	830.0	4.79	3979.37	1.12	0.00	4023.94	1584.47	<b>2.54</b>	1356.12	18529.74	35.61	0.50
2023	43	100	830.0	4.79	3979.37	1.35	0.00	4033.09	1605.07	<b>2.51</b>	1359.20	19888.94	35.61	0.50
2024	44	100	830.0	4.79	3979.37	1.58	0.00	4042.24	1625.94	<b>2.49</b>	1362.29	21251.23	35.61	0.50
2025	45	100	860.0	4.79	4123.20	1.81	0.00	4197.83	1647.07	<b>2.55</b>	1414.72	22665.95	35.61	0.50
2026	46	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1668.49	<b>2.66</b>	1496.23	24162.18	35.61	0.50
2027	47	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1690.18	<b>2.75</b>	1567.36	25729.54	35.61	0.50
2028	48	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1712.15	<b>2.79</b>	1609.80	27339.34	35.61	0.50
2029	49	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1734.41	<b>2.88</b>	1680.19	29019.53	35.63	0.50
2030	50	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1756.95	<b>3.00</b>	1771.03	30790.55	35.69	0.50
2031	51	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	1779.79	<b>3.12</b>	1865.55	32656.10	35.77	0.50
2032	52	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	1802.93	<b>3.16</b>	1903.83	34559.93	35.88	0.50
2033	53	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	1826.37	<b>3.19</b>	1942.23	36502.16	36.02	0.50
2034	54	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	1850.11	<b>3.16</b>	1937.68	38439.84	36.18	0.50
2035	55	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	1874.16	<b>3.12</b>	1931.67	40371.51	36.37	0.51
2036	56	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	1898.53	<b>3.09</b>	1924.21	42295.72	36.59	0.51
2037	57	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	1923.21	<b>3.06</b>	1915.31	44211.02	36.85	0.51
2038	58	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	1948.21	<b>3.03</b>	1904.99	46116.02	37.13	0.52
2039	59	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	1973.54	<b>2.99</b>	1893.28	48009.30	37.44	0.52
2040	60	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	1999.19	<b>2.96</b>	1880.21	49889.51	37.78	0.53
2041	61	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	2025.18	<b>2.93</b>	1865.80	51755.30	38.16	0.53
2042	62	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	2051.51	<b>2.90</b>	1850.08	53605.38	38.56	0.54
2043	63	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2078.18	<b>2.87</b>	1833.09	55438.48	39.01	0.54
2044	64	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2105.20	<b>2.84</b>	1814.88	57253.35	39.48	0.55
2045	65	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2132.56	<b>2.81</b>	1795.47	59048.82	40.00	0.56
2046	66	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2160.29	<b>2.78</b>	1776.26	60825.07	40.52	0.56
2047	67	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2188.37	<b>2.75</b>	1757.24	62582.32	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2005	25	100	430.0	5.29	2274.33	0.00	0.00	2274.33	1439.19	<b>1.58</b>	766.48	766.48	35.61	0.50
2006	26	100	430.0	5.23	2248.95	0.00	0.00	2248.95	1458.33	<b>1.54</b>	757.92	1524.40	35.61	0.50
2007	27	100	430.0	5.19	2233.63	0.00	0.00	2233.63	1466.48	<b>1.52</b>	752.76	2277.16	35.61	0.50
2008	28	100	430.0	5.09	2190.01	0.00	0.00	2190.01	1472.01	<b>1.49</b>	738.06	3015.22	35.61	0.50
2009	29	100	430.0	5.13	2205.53	0.00	40.72	2246.24	1489.22	<b>1.51</b>	757.01	3772.23	35.61	0.50
2010	30	100	584.0	5.08	2965.16	0.00	0.00	2965.16	1473.50	<b>2.01</b>	999.29	4771.53	35.61	0.50
2011	31	100	584.0	4.97	2903.55	0.00	0.00	2903.55	1465.69	<b>1.98</b>	978.53	5750.06	35.61	0.50
2012	32	100	643.0	4.88	3135.55	0.00	0.00	3135.55	1501.45	<b>2.09</b>	1056.72	6806.78	35.61	0.50
2013	33	100	643.0	4.83	3108.68	0.00	0.00	3108.68	1493.34	<b>2.08</b>	1047.66	7854.44	35.61	0.50
2014	34	100	651.5	4.81	3134.01	0.00	0.00	3134.01	1501.62	<b>2.09</b>	1056.20	8910.64	35.61	0.50
2015	35	100	693.0	4.81	3332.34	0.00	0.00	3332.34	1513.63	<b>2.20</b>	1123.04	10033.68	35.61	0.50
2016	36	100	693.0	4.80	3325.69	0.00	0.00	3325.69	1520.05	<b>2.19</b>	1120.80	11154.48	35.61	0.50
2017	37	100	708.6	4.81	3407.60	0.00	0.00	3407.60	1519.00	<b>2.24</b>	1148.40	12302.88	35.61	0.50
2018	38	100	739.0	4.74	3504.53	0.20	0.00	3511.54	1516.45	<b>2.32</b>	1183.43	13486.31	35.61	0.50
2019	39	100	739.0	4.79	3543.08	0.43	0.00	3558.31	1524.25	<b>2.33</b>	1199.19	14685.50	35.61	0.50
2020	40	100	743.0	4.79	3562.26	0.66	0.00	3585.77	1544.07	<b>2.32</b>	1208.45	15893.95	35.61	0.50
2021	41	100	785.0	4.79	3763.62	0.89	0.00	3797.12	1564.14	<b>2.43</b>	1279.67	17173.63	35.61	0.50
2022	42	100	830.0	4.79	3979.37	1.12	0.00	4023.94	1584.47	<b>2.54</b>	1356.12	18529.74	35.61	0.50
2023	43	100	830.0	4.79	3979.37	1.35	0.00	4033.09	1605.07	<b>2.51</b>	1359.20	19888.94	35.61	0.50
2024	44	100	830.0	4.79	3979.37	1.58	0.00	4042.24	1625.94	<b>2.49</b>	1362.29	21251.23	35.61	0.50
2025	45	100	860.0	4.79	4123.20	1.81	0.00	4197.83	1647.07	<b>2.55</b>	1414.72	22665.95	35.61	0.50
2026	46	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1668.49	<b>2.66</b>	1496.23	24162.18	35.61	0.50
2027	47	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1690.18	<b>2.75</b>	1567.36	25729.54	35.61	0.50
2028	48	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1712.15	<b>2.79</b>	1609.80	27339.34	35.61	0.50
2029	49	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1734.41	<b>2.88</b>	1680.19	29019.53	35.63	0.50
2030	50	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1756.95	<b>3.00</b>	1771.03	30790.55	35.69	0.50
2031	51	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	1779.79	<b>3.12</b>	1865.55	32656.10	35.77	0.50
2032	52	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	1802.93	<b>3.16</b>	1903.83	34559.93	35.88	0.50
2033	53	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	1826.37	<b>3.19</b>	1942.23	36502.16	36.02	0.50
2034	54	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	1850.11	<b>3.16</b>	1937.68	38439.84	36.18	0.50
2035	55	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	1874.16	<b>3.12</b>	1931.67	40371.51	36.37	0.51
2036	56	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	1898.53	<b>3.09</b>	1924.21	42295.72	36.59	0.51
2037	57	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	1923.21	<b>3.06</b>	1915.31	44211.02	36.85	0.51
2038	58	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	1948.21	<b>3.03</b>	1904.99	46116.02	37.13	0.52
2039	59	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	1973.54	<b>2.99</b>	1893.28	48009.30	37.44	0.52
2040	60	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	1999.19	<b>2.96</b>	1880.21	49889.51	37.78	0.53
2041	61	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	2025.18	<b>2.93</b>	1865.80	51755.30	38.16	0.53
2042	62	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	2051.51	<b>2.90</b>	1850.08	53605.38	38.56	0.54
2043	63	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2078.18	<b>2.87</b>	1833.09	55438.48	39.01	0.54
2044	64	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2105.20	<b>2.84</b>	1814.88	57253.35	39.48	0.55
2045	65	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2132.56	<b>2.81</b>	1795.47	59048.82	40.00	0.56
2046	66	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2160.29	<b>2.78</b>	1776.26	60825.07	40.52	0.56
2047	67	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2188.37	<b>2.75</b>	1757.24	62582.32	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2005	25	100	430.0	5.29	2274.33	7.10	0.00	2435.81	1439.19	<b>1.69</b>	875.69	875.69	33.38	0.46
2006	26	100	430.0	5.23	2248.95	7.10	0.00	2408.63	1458.33	<b>1.65</b>	865.92	1741.61	33.38	0.46
2007	27	100	430.0	5.19	2233.63	7.10	0.00	2392.22	1466.48	<b>1.63</b>	860.02	2601.62	33.38	0.46
2008	28	100	430.0	5.09	2190.01	7.10	0.00	2345.50	1472.01	<b>1.59</b>	843.22	3444.84	33.38	0.46
2009	29	100	430.0	5.13	2205.53	7.10	43.61	2405.73	1489.22	<b>1.62</b>	864.87	4309.72	33.38	0.46
2010	30	100	584.0	5.08	2965.16	7.10	0.00	3175.68	1473.50	<b>2.16</b>	1141.68	5451.39	33.38	0.46
2011	31	100	584.0	4.97	2903.55	7.10	0.00	3109.70	1465.69	<b>2.12</b>	1117.96	6569.35	33.38	0.46
2012	32	100	643.0	4.88	3135.55	7.10	0.00	3358.17	1501.45	<b>2.24</b>	1207.28	7776.64	33.38	0.46
2013	33	100	643.0	4.83	3108.68	7.10	0.00	3329.40	1493.34	<b>2.23</b>	1196.94	8973.57	33.38	0.46
2014	34	100	651.5	4.81	3134.01	7.10	0.00	3356.52	1501.62	<b>2.24</b>	1206.69	10180.27	33.38	0.46
2015	35	100	693.0	4.81	3332.34	7.10	0.00	3568.93	1513.63	<b>2.36</b>	1283.05	11463.32	33.38	0.46
2016	36	100	693.0	4.80	3325.69	7.10	0.00	3561.81	1520.05	<b>2.34</b>	1280.49	12743.81	33.38	0.46
2017	37	100	708.6	4.81	3407.60	7.10	0.00	3649.54	1519.00	<b>2.40</b>	1312.03	14055.84	33.38	0.46
2018	38	100	739.0	4.74	3504.53	7.10	0.00	3753.35	1516.45	<b>2.48</b>	1349.35	15405.20	33.38	0.46
2019	39	100	739.0	4.79	3543.08	7.10	0.00	3794.64	1524.25	<b>2.49</b>	1364.20	16769.39	33.38	0.46
2020	40	100	743.0	4.52	3357.81	7.10	0.00	3596.22	1426.66	<b>2.52</b>	1292.86	18062.25	33.38	0.46
2021	41	100	785.0	4.56	3579.55	7.10	0.00	3833.70	1429.59	<b>2.68</b>	1378.24	19440.49	33.38	0.46
2022	42	100	830.0	4.61	3822.60	7.10	0.00	4094.00	1437.39	<b>2.85</b>	1471.82	20912.31	33.38	0.46
2023	43	100	830.0	4.66	3867.32	7.10	0.00	4141.90	1446.40	<b>2.86</b>	1489.04	22401.35	33.38	0.46
2024	44	100	830.0	4.71	3913.34	7.10	0.00	4191.19	1456.62	<b>2.88</b>	1506.76	23908.11	33.38	0.46
2025	45	100	860.0	4.77	4104.26	7.10	0.00	4395.66	1468.09	<b>2.99</b>	1580.27	25488.37	33.38	0.46
2026	46	100	907.5	4.83	4385.08	7.10	0.00	4696.42	1480.83	<b>3.17</b>	1688.39	27176.76	33.38	0.46
2027	47	100	948.5	4.89	4641.86	7.10	0.00	4971.43	1494.87	<b>3.33</b>	1787.26	28964.02	33.38	0.46
2028	48	100	972.0	4.96	4819.18	7.10	0.00	5161.34	1510.25	<b>3.42</b>	1855.53	30819.56	33.38	0.46
2029	49	100	1013.0	5.02	5083.23	7.10	0.00	5444.14	1527.00	<b>3.57</b>	1955.82	32775.38	33.40	0.46
2030	50	100	1067.0	5.08	5420.59	7.10	0.00	5805.46	1545.16	<b>3.76</b>	2082.60	34857.98	33.45	0.47
2031	51	100	1124.0	5.14	5782.69	7.10	0.00	6193.26	1564.78	<b>3.96</b>	2216.77	37074.75	33.53	0.47
2032	52	100	1148.0	5.21	5982.94	7.10	0.00	6407.73	1585.13	<b>4.04</b>	2286.58	39361.33	33.63	0.47
2033	53	100	1173.0	5.28	6192.70	7.10	0.00	6632.38	1605.73	<b>4.13</b>	2357.77	41719.10	33.76	0.47
2034	54	100	1173.0	5.35	6273.21	7.10	0.00	6718.61	1626.61	<b>4.13</b>	2377.56	44096.67	33.91	0.47
2035	55	100	1173.0	5.42	6354.76	7.10	0.00	6805.95	1647.75	<b>4.13</b>	2395.69	46492.36	34.09	0.47
2036	56	100	1173.0	5.49	6437.37	7.10	0.00	6894.42	1669.17	<b>4.13</b>	2412.13	48904.49	34.30	0.48
2037	57	100	1173.0	5.56	6521.06	7.10	0.00	6984.05	1690.87	<b>4.13</b>	2426.84	51331.33	34.53	0.48
2038	58	100	1173.0	5.63	6605.83	7.10	0.00	7074.84	1712.85	<b>4.13</b>	2439.78	53771.11	34.80	0.48
2039	59	100	1173.0	5.70	6691.71	7.10	0.00	7166.82	1735.12	<b>4.13</b>	2450.93	56222.04	35.09	0.49
2040	60	100	1173.0	5.78	6778.70	7.10	0.00	7259.99	1757.68	<b>4.13</b>	2460.26	58682.30	35.41	0.49
2041	61	100	1173.0	5.85	6866.82	7.10	0.00	7354.37	1780.53	<b>4.13</b>	2467.74	61150.04	35.76	0.50
2042	62	100	1173.0	5.93	6956.09	7.10	0.00	7449.97	1803.67	<b>4.13</b>	2473.38	63623.42	36.14	0.50
2043	63	100	1173.0	6.01	7046.52	7.10	0.00	7546.82	1827.12	<b>4.13</b>	2477.14	66100.55	36.56	0.51
2044	64	100	1173.0	6.09	7138.12	7.10	0.00	7644.93	1850.87	<b>4.13</b>	2479.02	68579.57	37.01	0.52
2045	65	100	1173.0	6.16	7230.92	7.10	0.00	7744.32	1874.94	<b>4.13</b>	2479.02	71058.59	37.49	0.52
2046	66	100	1173.0	6.24	7324.92	7.10	0.00	7844.99	1899.31	<b>4.13</b>	2479.02	73537.61	37.97	0.53
2047	67	100	1173.0	6.33	7420.15	7.10	0.00	7946.98	1924.00	<b>4.13</b>	2479.02	76016.63	38.47	0.54

## 15.3 Génération 1990 (début en 2015)

Directeur de Recherche (thèse, ATER, CRCN, DR2 puis DR1) / Début de carrière à 25 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

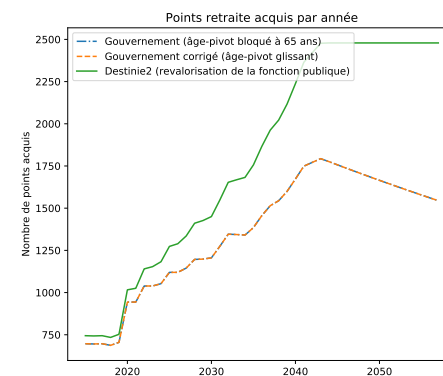
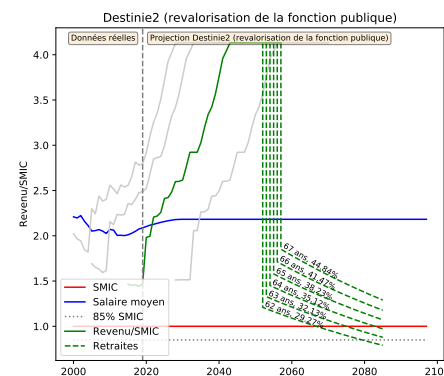
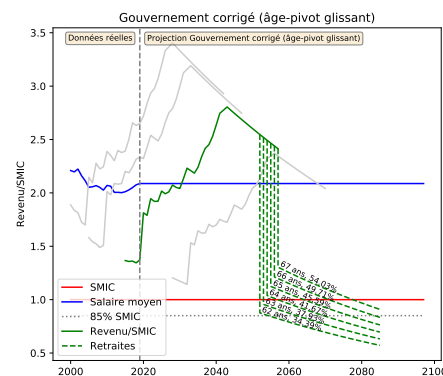
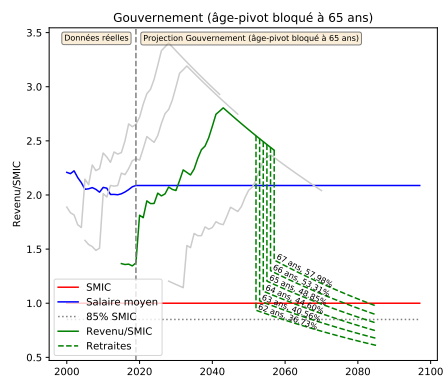
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	86.05%	65 ans 0 mois	-15.00%	2183.73	<b>36.73</b>	2334.36	<b>0.94</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>
2053	63	88.37%	65 ans 0 mois	-10.00%	2416.89	<b>40.56</b>	2364.71	<b>1.02</b>	<b>0.93</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2054	64	90.70%	65 ans 0 mois	-5.00%	2663.29	<b>44.60</b>	2395.45	<b>1.11</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>
2055	65	93.02%	65 ans 0 mois	0.00%	2923.20	<b>48.85</b>	2426.59	<b>1.20</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2056	66	95.35%	65 ans 0 mois	5.00%	3196.92	<b>53.31</b>	2458.13	<b>1.30</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.95</b>
2057	67	97.67%	65 ans 0 mois	10.00%	3484.71	<b>57.98</b>	2490.09	<b>1.40</b>	<b>1.35</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	86.05%	66 ans 1 mois	-20.42%	2044.57	<b>34.39</b>	2334.36	<b>0.88</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2053	63	88.37%	66 ans 2 mois	-15.83%	2260.24	<b>37.93</b>	2364.71	<b>0.96</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>
2054	64	90.70%	66 ans 3 mois	-11.25%	2488.07	<b>41.67</b>	2395.45	<b>1.04</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2055	65	93.02%	66 ans 4 mois	-6.67%	2728.32	<b>45.59</b>	2426.59	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.81</b>
2056	66	95.35%	66 ans 5 mois	-2.08%	2981.25	<b>49.71</b>	2458.13	<b>1.21</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>
2057	67	97.67%	66 ans 6 mois	2.50%	3247.12	<b>54.03</b>	2490.09	<b>1.30</b>	<b>1.25</b>	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	86.05%	66 ans 1 mois	-20.42%	2491.82	<b>29.39</b>	2052.36	<b>1.21</b>	<b>1.09</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>
2053	63	88.37%	66 ans 2 mois	-15.83%	2770.20	<b>32.26</b>	2079.04	<b>1.33</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>
2054	64	90.70%	66 ans 3 mois	-11.25%	3066.49	<b>35.25</b>	2106.06	<b>1.46</b>	<b>1.35</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>
2055	65	93.02%	66 ans 4 mois	-6.67%	3381.25	<b>38.37</b>	2133.44	<b>1.58</b>	<b>1.49</b>	<b>1.39</b>	<b>1.31</b>	<b>1.22</b>	<b>1.15</b>
2056	66	95.35%	66 ans 5 mois	-2.08%	3715.08	<b>41.62</b>	2161.18	<b>1.72</b>	<b>1.63</b>	<b>1.53</b>	<b>1.43</b>	<b>1.34</b>	<b>1.26</b>
2057	67	97.67%	66 ans 6 mois	2.50%	4068.55	<b>44.99</b>	2189.27	<b>1.86</b>	<b>1.79</b>	<b>1.68</b>	<b>1.57</b>	<b>1.47</b>	<b>1.38</b>





Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2015	25	100	430.0	4.81	2067.68	0.00	0.00	2067.68	1513.63	<b>1.37</b>	696.83	696.83	35.61	0.50
2016	26	100	430.0	4.80	2063.56	0.00	0.00	2063.56	1520.05	<b>1.36</b>	695.44	1392.28	35.61	0.50
2017	27	100	430.0	4.81	2067.72	0.00	0.00	2067.72	1519.00	<b>1.36</b>	696.85	2089.13	35.61	0.50
2018	28	100	430.0	4.74	2039.17	0.00	0.00	2039.17	1516.45	<b>1.34</b>	687.23	2776.35	35.61	0.50
2019	29	100	430.0	4.79	2061.60	0.00	30.37	2091.97	1524.25	<b>1.37</b>	705.02	3481.37	35.61	0.50
2020	30	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1544.07	<b>1.81</b>	943.61	4424.98	35.61	0.50
2021	31	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1564.14	<b>1.79</b>	943.61	5368.60	35.61	0.50
2022	32	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1584.47	<b>1.95</b>	1038.95	6407.55	35.61	0.50
2023	33	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1605.07	<b>1.92</b>	1038.95	7446.49	35.61	0.50
2024	34	100	651.5	4.79	3123.57	0.00	0.00	3123.57	1625.94	<b>1.92</b>	1052.68	8499.17	35.61	0.50
2025	35	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1647.07	<b>2.02</b>	1119.73	9618.91	35.61	0.50
2026	36	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1668.49	<b>1.99</b>	1119.73	10738.64	35.61	0.50
2027	37	100	708.6	4.79	3397.52	0.00	0.00	3397.52	1690.18	<b>2.01</b>	1145.01	11883.64	35.61	0.50
2028	38	100	739.0	4.79	3543.08	0.20	0.00	3550.16	1712.15	<b>2.07</b>	1196.45	13080.09	35.61	0.50
2029	39	100	739.0	4.79	3543.08	0.43	0.00	3558.31	1734.41	<b>2.05</b>	1198.28	14278.38	35.63	0.50
2030	40	100	743.0	4.79	3562.26	0.66	0.00	3585.77	1756.95	<b>2.04</b>	1205.70	15484.07	35.69	0.50
2031	41	100	785.0	4.79	3763.62	0.89	0.00	3797.12	1779.79	<b>2.13</b>	1273.85	16757.93	35.77	0.50
2032	42	100	830.0	4.79	3979.37	1.12	0.00	4023.94	1802.93	<b>2.23</b>	1345.85	18103.78	35.88	0.50
2033	43	100	830.0	4.79	3979.37	1.35	0.00	4033.09	1826.37	<b>2.21</b>	1343.80	19447.58	36.02	0.50
2034	44	100	830.0	4.79	3979.37	1.58	0.00	4042.24	1850.11	<b>2.18</b>	1340.72	20788.30	36.18	0.50
2035	45	100	860.0	4.79	4123.20	1.81	0.00	4197.83	1874.16	<b>2.24</b>	1384.94	22173.24	36.37	0.51
2036	46	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1898.53	<b>2.34</b>	1455.86	23629.10	36.59	0.51
2037	47	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1923.21	<b>2.42</b>	1514.67	25143.78	36.85	0.51
2038	48	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1948.21	<b>2.45</b>	1543.92	26687.69	37.13	0.52
2039	49	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1973.54	<b>2.53</b>	1599.23	28286.92	37.44	0.52
2040	50	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1999.19	<b>2.63</b>	1672.93	29959.85	37.78	0.53
2041	51	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	2025.18	<b>2.75</b>	1748.87	31708.73	38.16	0.53
2042	52	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	2051.51	<b>2.77</b>	1771.26	33479.98	38.56	0.54
2043	53	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	2078.18	<b>2.80</b>	1793.30	35273.28	39.01	0.54
2044	54	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	2105.20	<b>2.78</b>	1775.56	37048.85	39.48	0.55
2045	55	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	2132.56	<b>2.75</b>	1756.66	38805.51	40.00	0.56
2046	56	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	2160.29	<b>2.72</b>	1737.95	40543.45	40.52	0.56
2047	57	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	2188.37	<b>2.69</b>	1719.42	42262.88	41.04	0.57
2048	58	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	2216.82	<b>2.66</b>	1701.09	43963.97	41.58	0.58
2049	59	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	2245.64	<b>2.63</b>	1682.95	45646.92	42.12	0.59
2050	60	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	2274.83	<b>2.60</b>	1664.99	47311.90	42.66	0.59
2051	61	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	2304.40	<b>2.57</b>	1647.21	48959.12	43.22	0.60
2052	62	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	2334.36	<b>2.55</b>	1629.62	50588.73	43.78	0.61
2053	63	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2364.71	<b>2.52</b>	1612.20	52200.94	44.35	0.62
2054	64	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2395.45	<b>2.49</b>	1594.97	53795.91	44.93	0.63
2055	65	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2426.59	<b>2.47</b>	1577.91	55373.82	45.51	0.63
2056	66	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2458.13	<b>2.44</b>	1561.03	56934.85	46.10	0.64
2057	67	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2490.09	<b>2.41</b>	1544.32	58479.17	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2015	25	100	430.0	4.81	2067.68	0.00	0.00	2067.68	1513.63	<b>1.37</b>	696.83	696.83	35.61	0.50
2016	26	100	430.0	4.80	2063.56	0.00	0.00	2063.56	1520.05	<b>1.36</b>	695.44	1392.28	35.61	0.50
2017	27	100	430.0	4.81	2067.72	0.00	0.00	2067.72	1519.00	<b>1.36</b>	696.85	2089.13	35.61	0.50
2018	28	100	430.0	4.74	2039.17	0.00	0.00	2039.17	1516.45	<b>1.34</b>	687.23	2776.35	35.61	0.50
2019	29	100	430.0	4.79	2061.60	0.00	30.37	2091.97	1524.25	<b>1.37</b>	705.02	3481.37	35.61	0.50
2020	30	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1544.07	<b>1.81</b>	943.61	4424.98	35.61	0.50
2021	31	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1564.14	<b>1.79</b>	943.61	5368.60	35.61	0.50
2022	32	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1584.47	<b>1.95</b>	1038.95	6407.55	35.61	0.50
2023	33	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1605.07	<b>1.92</b>	1038.95	7446.49	35.61	0.50
2024	34	100	651.5	4.79	3123.57	0.00	0.00	3123.57	1625.94	<b>1.92</b>	1052.68	8499.17	35.61	0.50
2025	35	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1647.07	<b>2.02</b>	1119.73	9618.91	35.61	0.50
2026	36	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1668.49	<b>1.99</b>	1119.73	10738.64	35.61	0.50
2027	37	100	708.6	4.79	3397.52	0.00	0.00	3397.52	1690.18	<b>2.01</b>	1145.01	11883.64	35.61	0.50
2028	38	100	739.0	4.79	3543.08	0.20	0.00	3550.16	1712.15	<b>2.07</b>	1196.45	13080.09	35.61	0.50
2029	39	100	739.0	4.79	3543.08	0.43	0.00	3558.31	1734.41	<b>2.05</b>	1198.28	14278.38	35.63	0.50
2030	40	100	743.0	4.79	3562.26	0.66	0.00	3585.77	1756.95	<b>2.04</b>	1205.70	15484.07	35.69	0.50
2031	41	100	785.0	4.79	3763.62	0.89	0.00	3797.12	1779.79	<b>2.13</b>	1273.85	16757.93	35.77	0.50
2032	42	100	830.0	4.79	3979.37	1.12	0.00	4023.94	1802.93	<b>2.23</b>	1345.85	18103.78	35.88	0.50
2033	43	100	830.0	4.79	3979.37	1.35	0.00	4033.09	1826.37	<b>2.21</b>	1343.80	19447.58	36.02	0.50
2034	44	100	830.0	4.79	3979.37	1.58	0.00	4042.24	1850.11	<b>2.18</b>	1340.72	20788.30	36.18	0.50
2035	45	100	860.0	4.79	4123.20	1.81	0.00	4197.83	1874.16	<b>2.24</b>	1384.94	22173.24	36.37	0.51
2036	46	100	907.5	4.79	4350.94	2.04	0.00	4439.70	1898.53	<b>2.34</b>	1455.86	23629.10	36.59	0.51
2037	47	100	948.5	4.79	4547.51	2.27	0.00	4650.74	1923.21	<b>2.42</b>	1514.67	25143.78	36.85	0.51
2038	48	100	972.0	4.79	4660.18	2.50	0.00	4776.68	1948.21	<b>2.45</b>	1543.92	26687.69	37.13	0.52
2039	49	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	1973.54	<b>2.53</b>	1599.23	28286.92	37.44	0.52
2040	50	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	1999.19	<b>2.63</b>	1672.93	29959.85	37.78	0.53
2041	51	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	2025.18	<b>2.75</b>	1748.87	31708.73	38.16	0.53
2042	52	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	2051.51	<b>2.77</b>	1771.26	33479.98	38.56	0.54
2043	53	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	2078.18	<b>2.80</b>	1793.30	35273.28	39.01	0.54
2044	54	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	2105.20	<b>2.78</b>	1775.56	37048.85	39.48	0.55
2045	55	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	2132.56	<b>2.75</b>	1756.66	38805.51	40.00	0.56
2046	56	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	2160.29	<b>2.72</b>	1737.95	40543.45	40.52	0.56
2047	57	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	2188.37	<b>2.69</b>	1719.42	42262.88	41.04	0.57
2048	58	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	2216.82	<b>2.66</b>	1701.09	43963.97	41.58	0.58
2049	59	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	2245.64	<b>2.63</b>	1682.95	45646.92	42.12	0.59
2050	60	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	2274.83	<b>2.60</b>	1664.99	47311.90	42.66	0.59
2051	61	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	2304.40	<b>2.57</b>	1647.21	48959.12	43.22	0.60
2052	62	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	2334.36	<b>2.55</b>	1629.62	50588.73	43.78	0.61
2053	63	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2364.71	<b>2.52</b>	1612.20	52200.94	44.35	0.62
2054	64	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2395.45	<b>2.49</b>	1594.97	53795.91	44.93	0.63
2055	65	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2426.59	<b>2.47</b>	1577.91	55373.82	45.51	0.63
2056	66	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2458.13	<b>2.44</b>	1561.03	56934.85	46.10	0.64
2057	67	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2490.09	<b>2.41</b>	1544.32	58479.17	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2015	25	100	430.0	4.81	2067.68	7.10	0.00	2214.49	1513.63	<b>1.46</b>	796.12	796.12	33.38	0.46
2016	26	100	430.0	4.80	2063.56	7.10	0.00	2210.07	1520.05	<b>1.45</b>	794.53	1590.66	33.38	0.46
2017	27	100	430.0	4.81	2067.72	7.10	0.00	2214.53	1519.00	<b>1.46</b>	796.14	2386.79	33.38	0.46
2018	28	100	430.0	4.74	2039.17	7.10	0.00	2183.95	1516.45	<b>1.44</b>	785.14	3171.94	33.38	0.46
2019	29	100	430.0	4.79	2061.60	7.10	70.66	2278.64	1524.25	<b>1.49</b>	819.18	3991.12	33.38	0.46
2020	30	100	584.0	4.52	2639.25	7.10	0.00	2826.64	1426.66	<b>1.98</b>	1016.19	5007.31	33.38	0.46
2021	31	100	584.0	4.56	2663.00	7.10	0.00	2852.08	1429.59	<b>2.00</b>	1025.34	6032.65	33.38	0.46
2022	32	100	643.0	4.61	2961.36	7.10	0.00	3171.62	1437.39	<b>2.21</b>	1140.22	7172.87	33.38	0.46
2023	33	100	643.0	4.66	2996.01	7.10	0.00	3208.72	1446.40	<b>2.22</b>	1153.56	8326.43	33.38	0.46
2024	34	100	651.5	4.71	3071.74	7.10	0.00	3289.83	1456.62	<b>2.26</b>	1182.71	9509.14	33.38	0.46
2025	35	100	693.0	4.77	3307.27	7.10	0.00	3542.08	1468.09	<b>2.41</b>	1273.40	10782.54	33.38	0.46
2026	36	100	693.0	4.83	3348.61	7.10	0.00	3586.36	1480.83	<b>2.42</b>	1289.32	12071.86	33.38	0.46
2027	37	100	708.6	4.89	3468.01	7.10	0.00	3714.24	1494.87	<b>2.48</b>	1335.29	13407.15	33.38	0.46
2028	38	100	739.0	4.96	3663.97	7.10	0.00	3924.11	1510.25	<b>2.60</b>	1410.74	14817.89	33.38	0.46
2029	39	100	739.0	5.02	3708.30	7.10	0.00	3971.59	1527.00	<b>2.60</b>	1426.80	16244.69	33.40	0.46
2030	40	100	743.0	5.08	3774.60	7.10	0.00	4042.60	1545.16	<b>2.62</b>	1450.21	17694.90	33.45	0.47
2031	41	100	785.0	5.14	4038.62	7.10	0.00	4325.36	1564.78	<b>2.76</b>	1548.19	19243.09	33.53	0.47
2032	42	100	830.0	5.21	4325.64	7.10	0.00	4632.77	1585.13	<b>2.92</b>	1653.19	20896.28	33.63	0.47
2033	43	100	830.0	5.28	4381.88	7.10	0.00	4692.99	1605.73	<b>2.92</b>	1668.33	22564.61	33.76	0.47
2034	44	100	830.0	5.35	4438.84	7.10	0.00	4754.00	1626.61	<b>2.92</b>	1682.33	24246.94	33.91	0.47
2035	45	100	860.0	5.42	4659.07	7.10	0.00	4989.87	1647.75	<b>3.03</b>	1756.43	26003.38	34.09	0.47
2036	46	100	907.5	5.49	4980.32	7.10	0.00	5333.92	1669.17	<b>3.20</b>	1866.16	27869.54	34.30	0.48
2037	47	100	948.5	5.56	5272.99	7.10	0.00	5647.38	1690.87	<b>3.34</b>	1962.37	29831.91	34.53	0.48
2038	48	100	972.0	5.63	5473.89	7.10	0.00	5862.53	1712.85	<b>3.42</b>	2021.71	31853.62	34.80	0.48
2039	49	100	1013.0	5.70	5778.94	7.10	0.00	6189.25	1735.12	<b>3.57</b>	2116.62	33970.23	35.09	0.49
2040	50	100	1067.0	5.78	6166.13	7.10	0.00	6603.93	1757.68	<b>3.76</b>	2237.93	36208.17	35.41	0.49
2041	51	100	1124.0	5.85	6579.97	7.10	0.00	7047.15	1780.53	<b>3.96</b>	2364.66	38572.82	35.76	0.50
2042	52	100	1148.0	5.93	6807.84	7.10	0.00	7291.19	1803.67	<b>4.04</b>	2420.66	40993.49	36.14	0.50
2043	53	100	1173.0	6.01	7046.52	7.10	0.00	7546.82	1827.12	<b>4.13</b>	2477.14	43470.62	36.56	0.51
2044	54	100	1173.0	6.09	7138.12	7.10	0.00	7644.93	1850.87	<b>4.13</b>	2479.02	45949.64	37.01	0.52
2045	55	100	1173.0	6.16	7230.92	7.10	0.00	7744.32	1874.94	<b>4.13</b>	2479.02	48428.66	37.49	0.52
2046	56	100	1173.0	6.24	7324.92	7.10	0.00	7844.99	1899.31	<b>4.13</b>	2479.02	50907.68	37.97	0.53
2047	57	100	1173.0	6.33	7420.15	7.10	0.00	7946.98	1924.00	<b>4.13</b>	2479.02	53386.70	38.47	0.54
2048	58	100	1173.0	6.41	7516.61	7.10	0.00	8050.29	1949.01	<b>4.13</b>	2479.02	55865.72	38.97	0.54
2049	59	100	1173.0	6.49	7614.32	7.10	0.00	8154.94	1974.35	<b>4.13</b>	2479.02	58344.74	39.47	0.55
2050	60	100	1173.0	6.58	7713.31	7.10	0.00	8260.95	2000.02	<b>4.13</b>	2479.02	60823.76	39.99	0.56
2051	61	100	1173.0	6.66	7813.58	7.10	0.00	8368.35	2026.02	<b>4.13</b>	2479.02	63302.78	40.51	0.56
2052	62	100	1173.0	6.75	7915.16	7.10	0.00	8477.14	2052.36	<b>4.13</b>	2479.02	65781.80	41.03	0.57
2053	63	100	1173.0	6.84	8018.06	7.10	0.00	8587.34	2079.04	<b>4.13</b>	2479.02	68260.82	41.57	0.58
2054	64	100	1173.0	6.92	8122.29	7.10	0.00	8698.97	2106.06	<b>4.13</b>	2479.02	70739.84	42.11	0.59
2055	65	100	1173.0	7.01	8227.88	7.10	0.00	8812.06	2133.44	<b>4.13</b>	2479.02	73218.86	42.66	0.59
2056	66	100	1173.0	7.11	8334.84	7.10	0.00	8926.62	2161.18	<b>4.13</b>	2479.02	75697.88	43.21	0.60
2057	67	100	1173.0	7.20	8443.20	7.10	0.00	9042.66	2189.27	<b>4.13</b>	2479.02	78176.90	43.77	0.61

## 15.4 Génération 2003 (début en 2028)

Directeur de Recherche (thèse, ATER, CRCN, DR2 puis DR1) / Début de carrière à 25 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

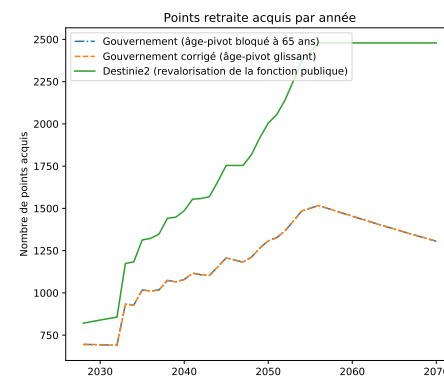
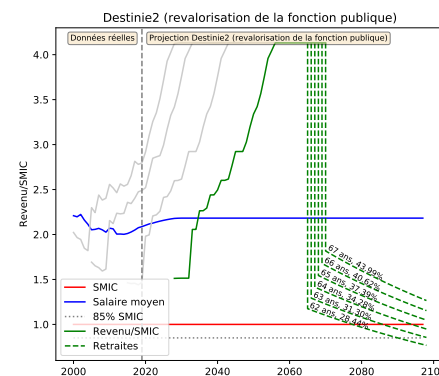
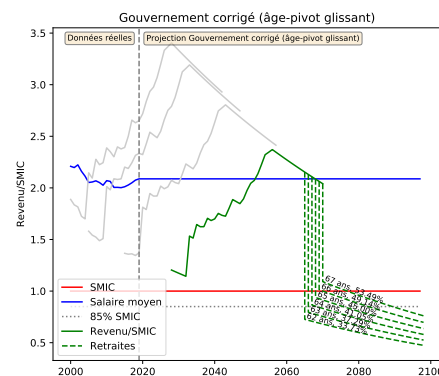
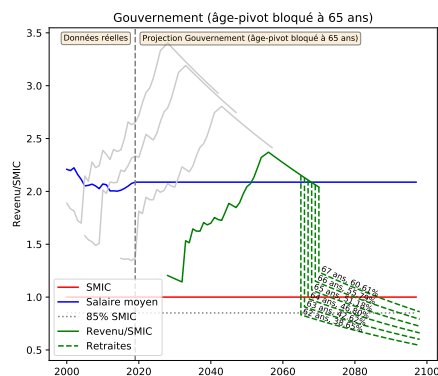
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	86.05%	65 ans 0 mois	-15.00%	2298.04	<b>38.65</b>	2761.15	<b>0.83</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2066	63	88.37%	65 ans 0 mois	-10.00%	2539.50	<b>42.62</b>	2797.05	<b>0.91</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2067	64	90.70%	65 ans 0 mois	-5.00%	2794.39	<b>46.80</b>	2833.41	<b>0.99</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2068	65	93.02%	65 ans 0 mois	0.00%	3063.00	<b>51.18</b>	2870.25	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>
2069	66	95.35%	65 ans 0 mois	5.00%	3345.61	<b>55.79</b>	2907.56	<b>1.15</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>
2070	67	97.67%	65 ans 0 mois	10.00%	3642.52	<b>60.61</b>	2945.36	<b>1.24</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	86.05%	67 ans 2 mois	-25.83%	2005.15	<b>33.73</b>	2761.15	<b>0.73</b>	<b>0.65</b>	<b>0.61</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>
2066	63	88.37%	67 ans 3 mois	-21.25%	2222.06	<b>37.29</b>	2797.05	<b>0.79</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>
2067	64	90.70%	67 ans 4 mois	-16.67%	2451.22	<b>41.05</b>	2833.41	<b>0.87</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2068	65	93.02%	67 ans 5 mois	-12.08%	2692.89	<b>45.00</b>	2870.25	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>
2069	66	95.35%	67 ans 6 mois	-7.50%	2947.33	<b>49.14</b>	2907.56	<b>1.01</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>
2070	67	97.67%	67 ans 7 mois	-2.92%	3214.80	<b>53.49</b>	2945.36	<b>1.09</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.87</b>	<b>0.81</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	86.05%	67 ans 2 mois	-25.83%	2851.82	<b>28.44</b>	2427.59	<b>1.17</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>
2066	63	88.37%	67 ans 3 mois	-21.25%	3178.76	<b>31.30</b>	2459.15	<b>1.29</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>
2067	64	90.70%	67 ans 4 mois	-16.67%	3526.85	<b>34.28</b>	2491.12	<b>1.42</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>
2068	65	93.02%	67 ans 5 mois	-12.08%	3896.75	<b>37.39</b>	2523.50	<b>1.54</b>	<b>1.45</b>	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>
2069	66	95.35%	67 ans 6 mois	-7.50%	4289.15	<b>40.62</b>	2556.31	<b>1.68</b>	<b>1.59</b>	<b>1.49</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>
2070	67	97.67%	67 ans 7 mois	-2.92%	4704.73	<b>43.99</b>	2589.54	<b>1.82</b>	<b>1.75</b>	<b>1.64</b>	<b>1.54</b>	<b>1.44</b>	<b>1.35</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2028	25	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1712.15	<b>1.20</b>	694.78	694.78	35.61	0.50
2029	26	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1734.41	<b>1.19</b>	694.26	1389.04	35.63	0.50
2030	27	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1756.95	<b>1.17</b>	693.20	2082.24	35.69	0.50
2031	28	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1779.79	<b>1.16</b>	691.62	2773.87	35.77	0.50
2032	29	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1802.93	<b>1.14</b>	689.53	3463.40	35.88	0.50
2033	30	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1826.37	<b>1.53</b>	932.92	4396.32	36.02	0.50
2034	31	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1850.11	<b>1.51</b>	928.68	5325.00	36.18	0.50
2035	32	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1874.16	<b>1.64</b>	1017.08	6342.07	36.37	0.51
2036	33	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1898.53	<b>1.62</b>	1010.91	7352.99	36.59	0.51
2037	34	100	651.5	4.79	3123.57	0.00	0.00	3123.57	1923.21	<b>1.62</b>	1017.30	8370.28	36.85	0.51
2038	35	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1948.21	<b>1.71</b>	1073.91	9444.19	37.13	0.52
2039	36	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1973.54	<b>1.68</b>	1064.97	10509.16	37.44	0.52
2040	37	100	708.6	4.79	3397.52	0.00	0.00	3397.52	1999.19	<b>1.70</b>	1079.12	11588.28	37.78	0.53
2041	38	100	739.0	4.79	3543.08	0.20	0.00	3550.16	2025.18	<b>1.75</b>	1116.52	12704.80	38.16	0.53
2042	39	100	739.0	4.79	3543.08	0.43	0.00	3558.31	2051.51	<b>1.73</b>	1107.24	13812.05	38.56	0.54
2043	40	100	743.0	4.79	3562.26	0.66	0.00	3585.77	2078.18	<b>1.73</b>	1103.14	14915.19	39.01	0.54
2044	41	100	785.0	4.79	3763.62	0.89	0.00	3797.12	2105.20	<b>1.80</b>	1154.05	16069.24	39.48	0.55
2045	42	100	830.0	4.79	3979.37	1.12	0.00	4023.94	2132.56	<b>1.89</b>	1207.29	17276.53	40.00	0.56
2046	43	100	830.0	4.79	3979.37	1.35	0.00	4033.09	2160.29	<b>1.87</b>	1194.51	18471.04	40.52	0.56
2047	44	100	830.0	4.79	3979.37	1.58	0.00	4042.24	2188.37	<b>1.85</b>	1181.86	19652.89	41.04	0.57
2048	45	100	860.0	4.79	4123.20	1.81	0.00	4197.83	2216.82	<b>1.89</b>	1211.59	20864.49	41.58	0.58
2049	46	100	907.5	4.79	4350.94	2.04	0.00	4439.70	2245.64	<b>1.98</b>	1264.96	22129.44	42.12	0.59
2050	47	100	948.5	4.79	4547.51	2.27	0.00	4650.74	2274.83	<b>2.04</b>	1308.08	23437.53	42.66	0.59
2051	48	100	972.0	4.79	4660.18	2.50	0.00	4776.68	2304.40	<b>2.07</b>	1326.26	24763.79	43.22	0.60
2052	49	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	2334.36	<b>2.14</b>	1367.53	26131.32	43.78	0.61
2053	50	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	2364.71	<b>2.23</b>	1425.13	27556.45	44.35	0.62
2054	51	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	2395.45	<b>2.32</b>	1485.31	29041.76	44.93	0.63
2055	52	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	2426.59	<b>2.35</b>	1500.89	30542.65	45.51	0.63
2056	53	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	2458.13	<b>2.37</b>	1517.26	32059.91	46.10	0.64
2057	54	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	2490.09	<b>2.35</b>	1501.11	33561.02	46.70	0.65
2058	55	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	2522.46	<b>2.32</b>	1485.13	35046.15	47.31	0.66
2059	56	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	2555.25	<b>2.30</b>	1469.31	36515.46	47.92	0.67
2060	57	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	2588.47	<b>2.27</b>	1453.65	37969.11	48.55	0.68
2061	58	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	2622.12	<b>2.25</b>	1438.15	39407.27	49.18	0.68
2062	59	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	2656.21	<b>2.22</b>	1422.81	40830.08	49.82	0.69
2063	60	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	2690.74	<b>2.20</b>	1407.63	42237.71	50.47	0.70
2064	61	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	2725.72	<b>2.18</b>	1392.60	43630.31	51.12	0.71
2065	62	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	2761.15	<b>2.15</b>	1377.73	45008.04	51.79	0.72
2066	63	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2797.05	<b>2.13</b>	1363.01	46371.04	52.46	0.73
2067	64	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2833.41	<b>2.11</b>	1348.43	47719.47	53.14	0.74
2068	65	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2870.25	<b>2.08</b>	1334.01	49053.49	53.83	0.75
2069	66	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2907.56	<b>2.06</b>	1319.74	50373.23	54.53	0.76
2070	67	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2945.36	<b>2.04</b>	1305.61	51678.84	55.24	0.77

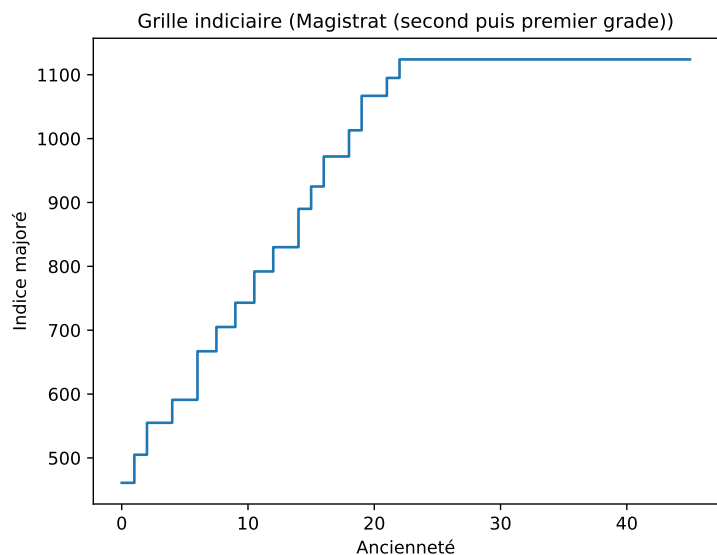
Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2028	25	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1712.15	<b>1.20</b>	694.78	694.78	35.61	0.50
2029	26	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1734.41	<b>1.19</b>	694.26	1389.04	35.63	0.50
2030	27	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1756.95	<b>1.17</b>	693.20	2082.24	35.69	0.50
2031	28	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1779.79	<b>1.16</b>	691.62	2773.87	35.77	0.50
2032	29	100	430.0	4.79	2061.60	0.00	0.00	2061.60	1802.93	<b>1.14</b>	689.53	3463.40	35.88	0.50
2033	30	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1826.37	<b>1.53</b>	932.92	4396.32	36.02	0.50
2034	31	100	584.0	4.79	2799.94	0.00	0.00	2799.94	1850.11	<b>1.51</b>	928.68	5325.00	36.18	0.50
2035	32	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1874.16	<b>1.64</b>	1017.08	6342.07	36.37	0.51
2036	33	100	643.0	4.79	3082.81	0.00	0.00	3082.81	1898.53	<b>1.62</b>	1010.91	7352.99	36.59	0.51
2037	34	100	651.5	4.79	3123.57	0.00	0.00	3123.57	1923.21	<b>1.62</b>	1017.30	8370.28	36.85	0.51
2038	35	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1948.21	<b>1.71</b>	1073.91	9444.19	37.13	0.52
2039	36	100	693.0	4.79	3322.53	0.00	0.00	3322.53	1973.54	<b>1.68</b>	1064.97	10509.16	37.44	0.52
2040	37	100	708.6	4.79	3397.52	0.00	0.00	3397.52	1999.19	<b>1.70</b>	1079.12	11588.28	37.78	0.53
2041	38	100	739.0	4.79	3543.08	0.20	0.00	3550.16	2025.18	<b>1.75</b>	1116.52	12704.80	38.16	0.53
2042	39	100	739.0	4.79	3543.08	0.43	0.00	3558.31	2051.51	<b>1.73</b>	1107.24	13812.05	38.56	0.54
2043	40	100	743.0	4.79	3562.26	0.66	0.00	3585.77	2078.18	<b>1.73</b>	1103.14	14915.19	39.01	0.54
2044	41	100	785.0	4.79	3763.62	0.89	0.00	3797.12	2105.20	<b>1.80</b>	1154.05	16069.24	39.48	0.55
2045	42	100	830.0	4.79	3979.37	1.12	0.00	4023.94	2132.56	<b>1.89</b>	1207.29	17276.53	40.00	0.56
2046	43	100	830.0	4.79	3979.37	1.35	0.00	4033.09	2160.29	<b>1.87</b>	1194.51	18471.04	40.52	0.56
2047	44	100	830.0	4.79	3979.37	1.58	0.00	4042.24	2188.37	<b>1.85</b>	1181.86	19652.89	41.04	0.57
2048	45	100	860.0	4.79	4123.20	1.81	0.00	4197.83	2216.82	<b>1.89</b>	1211.59	20864.49	41.58	0.58
2049	46	100	907.5	4.79	4350.94	2.04	0.00	4439.70	2245.64	<b>1.98</b>	1264.96	22129.44	42.12	0.59
2050	47	100	948.5	4.79	4547.51	2.27	0.00	4650.74	2274.83	<b>2.04</b>	1308.08	23437.53	42.66	0.59
2051	48	100	972.0	4.79	4660.18	2.50	0.00	4776.68	2304.40	<b>2.07</b>	1326.26	24763.79	43.22	0.60
2052	49	100	1013.0	4.79	4856.75	2.73	0.00	4989.34	2334.36	<b>2.14</b>	1367.53	26131.32	43.78	0.61
2053	50	100	1067.0	4.79	5115.65	2.96	0.00	5267.07	2364.71	<b>2.23</b>	1425.13	27556.45	44.35	0.62
2054	51	100	1124.0	4.79	5388.93	3.19	0.00	5560.84	2395.45	<b>2.32</b>	1485.31	29041.76	44.93	0.63
2055	52	100	1148.0	4.79	5504.00	3.42	0.00	5692.23	2426.59	<b>2.35</b>	1500.89	30542.65	45.51	0.63
2056	53	100	1173.0	4.79	5623.86	3.65	0.00	5829.13	2458.13	<b>2.37</b>	1517.26	32059.91	46.10	0.64
2057	54	100	1173.0	4.79	5623.86	3.88	0.00	5842.06	2490.09	<b>2.35</b>	1501.11	33561.02	46.70	0.65
2058	55	100	1173.0	4.79	5623.86	4.11	0.00	5855.00	2522.46	<b>2.32</b>	1485.13	35046.15	47.31	0.66
2059	56	100	1173.0	4.79	5623.86	4.34	0.00	5867.93	2555.25	<b>2.30</b>	1469.31	36515.46	47.92	0.67
2060	57	100	1173.0	4.79	5623.86	4.57	0.00	5880.87	2588.47	<b>2.27</b>	1453.65	37969.11	48.55	0.68
2061	58	100	1173.0	4.79	5623.86	4.80	0.00	5893.80	2622.12	<b>2.25</b>	1438.15	39407.27	49.18	0.68
2062	59	100	1173.0	4.79	5623.86	5.03	0.00	5906.74	2656.21	<b>2.22</b>	1422.81	40830.08	49.82	0.69
2063	60	100	1173.0	4.79	5623.86	5.26	0.00	5919.67	2690.74	<b>2.20</b>	1407.63	42237.71	50.47	0.70
2064	61	100	1173.0	4.79	5623.86	5.49	0.00	5932.61	2725.72	<b>2.18</b>	1392.60	43630.31	51.12	0.71
2065	62	100	1173.0	4.79	5623.86	5.72	0.00	5945.54	2761.15	<b>2.15</b>	1377.73	45008.04	51.79	0.72
2066	63	100	1173.0	4.79	5623.86	5.95	0.00	5958.48	2797.05	<b>2.13</b>	1363.01	46371.04	52.46	0.73
2067	64	100	1173.0	4.79	5623.86	6.18	0.00	5971.41	2833.41	<b>2.11</b>	1348.43	47719.47	53.14	0.74
2068	65	100	1173.0	4.79	5623.86	6.41	0.00	5984.35	2870.25	<b>2.08</b>	1334.01	49053.49	53.83	0.75
2069	66	100	1173.0	4.79	5623.86	6.64	0.00	5997.28	2907.56	<b>2.06</b>	1319.74	50373.23	54.53	0.76
2070	67	100	1173.0	4.79	5623.86	6.87	0.00	6010.22	2945.36	<b>2.04</b>	1305.61	51678.84	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2028	25	100	430.0	4.96	2131.94	7.10	0.00	2283.31	1510.25	1.51	820.86	820.86	33.38	0.46
2029	26	100	430.0	5.02	2157.74	7.10	0.00	2310.94	1527.00	1.51	830.21	1651.07	33.40	0.46
2030	27	100	430.0	5.08	2184.49	7.10	0.00	2339.59	1545.16	1.51	839.29	2490.36	33.45	0.47
2031	28	100	430.0	5.14	2212.24	7.10	0.00	2369.31	1564.78	1.51	848.05	3338.41	33.53	0.47
2032	29	100	430.0	5.21	2241.00	7.10	0.00	2400.11	1585.13	1.51	856.47	4194.88	33.63	0.47
2033	30	100	584.0	5.28	3083.15	7.10	0.00	3302.06	1605.73	2.06	1173.86	5368.75	33.76	0.47
2034	31	100	584.0	5.35	3123.23	7.10	0.00	3344.98	1626.61	2.06	1183.71	6552.46	33.91	0.47
2035	32	100	643.0	5.42	3483.47	7.10	0.00	3730.80	1647.75	2.26	1313.24	7865.70	34.09	0.47
2036	33	100	643.0	5.49	3528.76	7.10	0.00	3779.30	1669.17	2.26	1322.25	9187.95	34.30	0.48
2037	34	100	651.5	5.56	3621.88	7.10	0.00	3879.04	1690.87	2.29	1347.90	10535.85	34.53	0.48
2038	35	100	693.0	5.63	3902.68	7.10	0.00	4179.77	1712.85	2.44	1441.40	11977.26	34.80	0.48
2039	36	100	693.0	5.70	3953.41	7.10	0.00	4234.10	1735.12	2.44	1447.99	13425.25	35.09	0.49
2040	37	100	708.6	5.78	4095.19	7.10	0.00	4385.95	1757.68	2.50	1486.31	14911.55	35.41	0.49
2041	38	100	739.0	5.85	4326.16	7.10	0.00	4633.31	1780.53	2.60	1554.70	16466.25	35.76	0.50
2042	39	100	739.0	5.93	4382.40	7.10	0.00	4693.55	1803.67	2.60	1558.25	18024.50	36.14	0.50
2043	40	100	743.0	6.01	4463.40	7.10	0.00	4780.30	1827.12	2.62	1569.06	19593.56	36.56	0.51
2044	41	100	785.0	6.09	4777.01	7.10	0.00	5116.17	1850.87	2.76	1659.02	21252.58	37.01	0.52
2045	42	100	830.0	6.16	5116.51	7.10	0.00	5479.78	1874.94	2.92	1754.12	23006.71	37.49	0.52
2046	43	100	830.0	6.24	5183.02	7.10	0.00	5551.02	1899.31	2.92	1754.12	24760.83	37.97	0.53
2047	44	100	830.0	6.33	5250.40	7.10	0.00	5623.18	1924.00	2.92	1754.12	26514.95	38.47	0.54
2048	45	100	860.0	6.41	5510.90	7.10	0.00	5902.17	1949.01	3.03	1817.53	28332.48	38.97	0.54
2049	46	100	907.5	6.49	5890.88	7.10	0.00	6309.13	1974.35	3.20	1917.91	30250.39	39.47	0.55
2050	47	100	948.5	6.58	6237.06	7.10	0.00	6679.89	2000.02	3.34	2004.56	32254.95	39.99	0.56
2051	48	100	972.0	6.66	6474.68	7.10	0.00	6934.39	2026.02	3.42	2054.23	34309.18	40.51	0.56
2052	49	100	1013.0	6.75	6835.51	7.10	0.00	7320.83	2052.36	3.57	2140.88	36450.06	41.03	0.57
2053	50	100	1067.0	6.84	7293.49	7.10	0.00	7811.33	2079.04	3.76	2255.00	38705.05	41.57	0.58
2054	51	100	1124.0	6.92	7783.00	7.10	0.00	8335.59	2106.06	3.96	2375.46	41080.52	42.11	0.59
2055	52	100	1148.0	7.01	8052.52	7.10	0.00	8624.25	2133.44	4.04	2426.18	43506.70	42.66	0.59
2056	53	100	1173.0	7.11	8334.84	7.10	0.00	8926.62	2161.18	4.13	2479.02	45985.72	43.21	0.60
2057	54	100	1173.0	7.20	8443.20	7.10	0.00	9042.66	2189.27	4.13	2479.02	48464.74	43.77	0.61
2058	55	100	1173.0	7.29	8552.96	7.10	0.00	9160.22	2217.73	4.13	2479.02	50943.76	44.34	0.62
2059	56	100	1173.0	7.39	8664.15	7.10	0.00	9279.30	2246.56	4.13	2479.02	53422.78	44.92	0.63
2060	57	100	1173.0	7.48	8776.78	7.10	0.00	9399.93	2275.77	4.13	2479.02	55901.80	45.50	0.63
2061	58	100	1173.0	7.58	8890.88	7.10	0.00	9522.13	2305.35	4.13	2479.02	58380.82	46.09	0.64
2062	59	100	1173.0	7.68	9006.46	7.10	0.00	9645.92	2335.32	4.13	2479.02	60859.84	46.69	0.65
2063	60	100	1173.0	7.78	9123.54	7.10	0.00	9771.32	2365.68	4.13	2479.02	63338.86	47.30	0.66
2064	61	100	1173.0	7.88	9242.15	7.10	0.00	9898.34	2396.44	4.13	2479.02	65817.88	47.91	0.67
2065	62	100	1173.0	7.98	9362.30	7.10	0.00	10027.02	2427.59	4.13	2479.02	68296.90	48.54	0.68
2066	63	100	1173.0	8.09	9484.01	7.10	0.00	10157.37	2459.15	4.13	2479.02	70775.92	49.17	0.68
2067	64	100	1173.0	8.19	9607.30	7.10	0.00	10289.42	2491.12	4.13	2479.02	73254.94	49.81	0.69
2068	65	100	1173.0	8.30	9732.19	7.10	0.00	10423.18	2523.50	4.13	2479.02	75733.96	50.45	0.70
2069	66	100	1173.0	8.40	9858.71	7.10	0.00	10558.68	2556.31	4.13	2479.02	78212.98	51.11	0.71
2070	67	100	1173.0	8.51	9986.88	7.10	0.00	10695.95	2589.54	4.13	2479.02	80692.00	51.78	0.72

# Magistrat (second puis premier grade)



Indice majoré	Durée (années)
461	1.00
505	1.00
555	2.00
591	2.00
667	1.50
705	1.50
743	1.50
792	1.50
830	2.00
890	1.00
925	1.00
972	1.00
972	1.00
1013	1.00
1067	1.00
1067	1.00
1095	1.00
1124	

Début de carrière à 22 ans / Quotité : 100%

Date de naissance (et année de début de carrière)

16.1 Génération 1975 (début en 1997)	264
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[Retourner à la liste des métiers](#)



## 16.1 Génération 1975 (début en 1997)

Magistrat (second puis premier grade) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

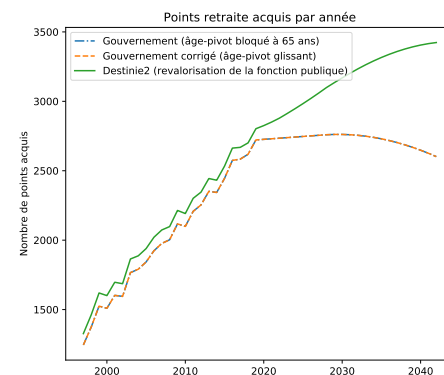
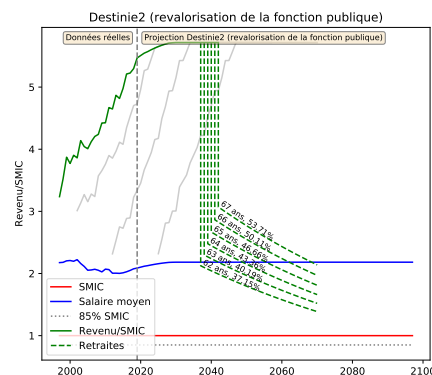
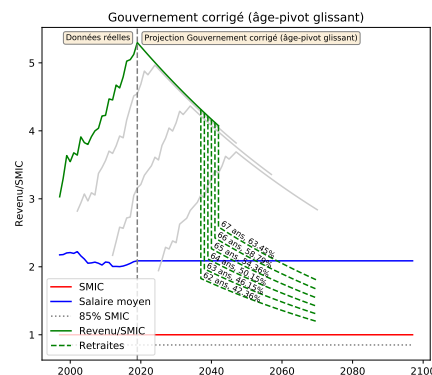
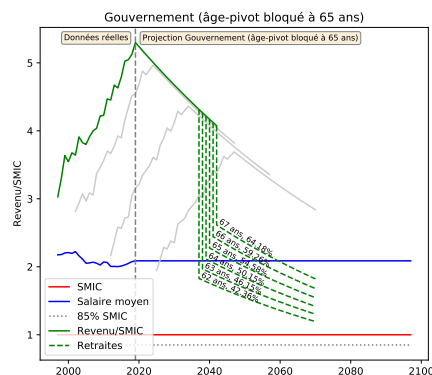
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	3515.50	<b>42.36</b>	1923.21	<b>1.83</b>	<b>1.65</b>	<b>1.55</b>	<b>1.45</b>	<b>1.36</b>	<b>1.27</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	3836.07	<b>46.15</b>	1948.21	<b>1.97</b>	<b>1.80</b>	<b>1.69</b>	<b>1.58</b>	<b>1.48</b>	<b>1.39</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	4174.43	<b>50.15</b>	1973.54	<b>2.12</b>	<b>1.96</b>	<b>1.84</b>	<b>1.72</b>	<b>1.61</b>	<b>1.51</b>
2040	65	100.00%	65 ans 0 mois	0.00%	4550.42	<b>54.58</b>	1999.19	<b>2.28</b>	<b>2.13</b>	<b>2.00</b>	<b>1.88</b>	<b>1.76</b>	<b>1.65</b>
2041	66	100.00%	65 ans 0 mois	5.00%	4947.39	<b>59.26</b>	2025.18	<b>2.44</b>	<b>2.32</b>	<b>2.17</b>	<b>2.04</b>	<b>1.91</b>	<b>1.79</b>
2042	67	100.00%	65 ans 0 mois	10.00%	5366.43	<b>64.18</b>	2051.51	<b>2.62</b>	<b>2.52</b>	<b>2.36</b>	<b>2.21</b>	<b>2.07</b>	<b>1.94</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	3515.50	<b>42.36</b>	1923.21	<b>1.83</b>	<b>1.65</b>	<b>1.55</b>	<b>1.45</b>	<b>1.36</b>	<b>1.27</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	3836.07	<b>46.15</b>	1948.21	<b>1.97</b>	<b>1.80</b>	<b>1.69</b>	<b>1.58</b>	<b>1.48</b>	<b>1.39</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	4174.43	<b>50.15</b>	1973.54	<b>2.12</b>	<b>1.96</b>	<b>1.84</b>	<b>1.72</b>	<b>1.61</b>	<b>1.51</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	4531.46	<b>54.36</b>	1999.19	<b>2.27</b>	<b>2.12</b>	<b>1.99</b>	<b>1.87</b>	<b>1.75</b>	<b>1.64</b>
2041	66	100.00%	65 ans 2 mois	4.17%	4908.13	<b>58.79</b>	2025.18	<b>2.42</b>	<b>2.30</b>	<b>2.16</b>	<b>2.02</b>	<b>1.90</b>	<b>1.78</b>
2042	67	100.00%	65 ans 3 mois	8.75%	5305.45	<b>63.45</b>	2051.51	<b>2.59</b>	<b>2.49</b>	<b>2.33</b>	<b>2.19</b>	<b>2.05</b>	<b>1.92</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	3707.38	<b>38.35</b>	1690.87	<b>2.19</b>	<b>1.98</b>	<b>1.85</b>	<b>1.74</b>	<b>1.63</b>	<b>1.53</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	4058.37	<b>41.44</b>	1712.85	<b>2.37</b>	<b>2.16</b>	<b>2.03</b>	<b>1.90</b>	<b>1.78</b>	<b>1.67</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	4431.05	<b>44.67</b>	1735.12	<b>2.55</b>	<b>2.36</b>	<b>2.22</b>	<b>2.08</b>	<b>1.95</b>	<b>1.83</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	4826.66	<b>48.03</b>	1757.68	<b>2.75</b>	<b>2.57</b>	<b>2.41</b>	<b>2.26</b>	<b>2.12</b>	<b>1.99</b>
2041	66	100.00%	65 ans 2 mois	4.17%	5246.52	<b>51.54</b>	1780.53	<b>2.95</b>	<b>2.80</b>	<b>2.62</b>	<b>2.46</b>	<b>2.31</b>	<b>2.16</b>
2042	67	100.00%	65 ans 3 mois	8.75%	5692.03	<b>55.20</b>	1803.67	<b>3.16</b>	<b>3.04</b>	<b>2.85</b>	<b>2.67</b>	<b>2.50</b>	<b>2.34</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	461.0	5.53	2551.34	44.81	0.00	3694.59	1219.47	<b>3.03</b>	1245.12	1245.12	35.61	0.50
1998	23	100	505.0	5.57	2811.06	45.04	0.00	4077.16	1235.19	<b>3.30</b>	1374.05	2619.17	35.61	0.50
1999	24	100	555.0	5.61	3114.35	45.27	0.00	4524.22	1244.33	<b>3.64</b>	1524.72	4143.89	35.61	0.50
2000	25	100	555.0	5.55	3077.58	45.50	0.00	4477.87	1262.69	<b>3.55</b>	1509.10	5652.99	35.61	0.50
2001	26	100	591.0	5.52	3262.62	45.73	0.00	4754.61	1293.24	<b>3.68</b>	1602.36	7255.35	35.61	0.50
2002	27	100	591.0	5.49	3242.39	45.96	0.00	4732.59	1299.25	<b>3.64</b>	1594.94	8850.29	35.61	0.50
2003	28	100	667.0	5.37	3584.87	46.19	0.00	5240.72	1339.90	<b>3.91</b>	1766.19	10616.48	35.61	0.50
2004	29	100	686.0	5.29	3628.75	46.42	0.00	5313.21	1388.62	<b>3.83</b>	1790.62	12407.10	35.61	0.50
2005	30	100	705.0	5.29	3728.85	46.65	0.00	5468.36	1439.19	<b>3.80</b>	1842.90	14250.00	35.61	0.50
2006	31	100	743.0	5.23	3885.98	46.88	0.00	5707.72	1458.33	<b>3.91</b>	1923.57	16173.57	35.61	0.50
2007	32	100	767.5	5.19	3986.77	47.11	0.00	5864.93	1466.48	<b>4.00</b>	1976.55	18150.13	35.61	0.50
2008	33	100	792.0	5.09	4033.69	47.34	0.00	5943.24	1472.01	<b>4.04</b>	2002.94	20153.07	35.61	0.50
2009	34	100	830.0	5.13	4257.18	47.57	0.00	6282.32	1489.22	<b>4.22</b>	2117.22	22270.29	35.61	0.50
2010	35	100	830.0	5.08	4214.18	47.80	0.00	6228.55	1473.50	<b>4.23</b>	2099.10	24369.39	35.61	0.50
2011	36	100	890.0	4.97	4424.93	48.03	0.00	6550.23	1465.69	<b>4.47</b>	2207.51	26576.89	35.61	0.50
2012	37	100	925.0	4.88	4510.70	48.26	0.00	6687.57	1501.45	<b>4.45</b>	2253.79	28830.69	35.61	0.50
2013	38	100	972.0	4.83	4699.28	48.49	0.00	6977.96	1493.34	<b>4.67</b>	2351.66	31182.34	35.61	0.50
2014	39	100	972.0	4.81	4675.76	48.72	0.00	6953.79	1501.62	<b>4.63</b>	2343.51	33525.85	35.61	0.50
2015	40	100	1013.0	4.81	4871.08	48.95	0.00	7255.48	1513.63	<b>4.79</b>	2445.18	35971.04	35.61	0.50
2016	41	100	1067.0	4.80	5120.50	49.18	0.00	7638.77	1520.05	<b>5.03</b>	2574.36	38545.40	35.61	0.50
2017	42	100	1067.0	4.81	5130.83	49.41	0.00	7665.97	1519.00	<b>5.05</b>	2583.53	41128.92	35.61	0.50
2018	43	100	1095.0	4.74	5192.77	49.64	0.00	7770.46	1516.45	<b>5.12</b>	2618.74	43747.66	35.61	0.50
2019	44	100	1124.0	4.79	5388.93	49.87	0.00	8076.39	1524.25	<b>5.30</b>	2721.84	46469.50	35.61	0.50
2020	45	100	1124.0	4.79	5388.93	50.10	0.00	8088.78	1544.07	<b>5.24</b>	2726.02	49195.52	35.61	0.50
2021	46	100	1124.0	4.79	5388.93	50.33	0.00	8101.18	1564.14	<b>5.18</b>	2730.20	51925.72	35.61	0.50
2022	47	100	1124.0	4.79	5388.93	50.56	0.00	8113.57	1584.47	<b>5.12</b>	2734.37	54660.09	35.61	0.50
2023	48	100	1124.0	4.79	5388.93	50.79	0.00	8125.97	1605.07	<b>5.06</b>	2738.55	57398.64	35.61	0.50
2024	49	100	1124.0	4.79	5388.93	51.02	0.00	8138.36	1625.94	<b>5.01</b>	2742.73	60141.37	35.61	0.50
2025	50	100	1124.0	4.79	5388.93	51.25	0.00	8150.76	1647.07	<b>4.95</b>	2746.90	62888.27	35.61	0.50
2026	51	100	1124.0	4.79	5388.93	51.48	0.00	8163.15	1668.49	<b>4.89</b>	2751.08	65639.35	35.61	0.50
2027	52	100	1124.0	4.79	5388.93	51.71	0.00	8175.55	1690.18	<b>4.84</b>	2755.26	68394.61	35.61	0.50
2028	53	100	1124.0	4.79	5388.93	51.94	0.00	8187.94	1712.15	<b>4.78</b>	2759.44	71154.05	35.61	0.50
2029	54	100	1124.0	4.79	5388.93	52.17	0.00	8200.34	1734.41	<b>4.73</b>	2761.51	73915.56	35.63	0.50
2030	55	100	1124.0	4.79	5388.93	52.40	0.00	8212.73	1756.95	<b>4.67</b>	2761.49	76677.05	35.69	0.50
2031	56	100	1124.0	4.79	5388.93	52.63	0.00	8225.12	1779.79	<b>4.62</b>	2759.36	79436.41	35.77	0.50
2032	57	100	1124.0	4.79	5388.93	52.86	0.00	8237.52	1802.93	<b>4.57</b>	2755.13	82191.54	35.88	0.50
2033	58	100	1124.0	4.79	5388.93	53.09	0.00	8249.91	1826.37	<b>4.52</b>	2748.81	84940.36	36.02	0.50
2034	59	100	1124.0	4.79	5388.93	53.32	0.00	8262.31	1850.11	<b>4.47</b>	2740.42	87680.78	36.18	0.50
2035	60	100	1124.0	4.79	5388.93	53.55	0.00	8274.70	1874.16	<b>4.42</b>	2729.98	90410.76	36.37	0.51
2036	61	100	1124.0	4.79	5388.93	53.78	0.00	8287.10	1898.53	<b>4.37</b>	2717.50	93128.25	36.59	0.51
2037	62	100	1124.0	4.79	5388.93	54.01	0.00	8299.49	1923.21	<b>4.32</b>	2703.02	95831.27	36.85	0.51
2038	63	100	1124.0	4.79	5388.93	54.24	0.00	8311.89	1948.21	<b>4.27</b>	2686.56	98517.83	37.13	0.52
2039	64	100	1124.0	4.79	5388.93	54.47	0.00	8324.28	1973.54	<b>4.22</b>	2668.18	101186.01	37.44	0.52
2040	65	100	1124.0	4.79	5388.93	54.70	0.00	8336.68	1999.19	<b>4.17</b>	2647.90	103833.90	37.78	0.53
2041	66	100	1124.0	4.79	5388.93	54.93	0.00	8349.07	2025.18	<b>4.12</b>	2625.77	106459.67	38.16	0.53
2042	67	100	1124.0	4.79	5388.93	55.16	0.00	8361.46	2051.51	<b>4.08</b>	2601.84	109061.52	38.56	0.54

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	461.0	5.53	2551.34	44.81	0.00	3694.59	1219.47	<b>3.03</b>	1245.12	1245.12	35.61	0.50
1998	23	100	505.0	5.57	2811.06	45.04	0.00	4077.16	1235.19	<b>3.30</b>	1374.05	2619.17	35.61	0.50
1999	24	100	555.0	5.61	3114.35	45.27	0.00	4524.22	1244.33	<b>3.64</b>	1524.72	4143.89	35.61	0.50
2000	25	100	555.0	5.55	3077.58	45.50	0.00	4477.87	1262.69	<b>3.55</b>	1509.10	5652.99	35.61	0.50
2001	26	100	591.0	5.52	3262.62	45.73	0.00	4754.61	1293.24	<b>3.68</b>	1602.36	7255.35	35.61	0.50
2002	27	100	591.0	5.49	3242.39	45.96	0.00	4732.59	1299.25	<b>3.64</b>	1594.94	8850.29	35.61	0.50
2003	28	100	667.0	5.37	3584.87	46.19	0.00	5240.72	1339.90	<b>3.91</b>	1766.19	10616.48	35.61	0.50
2004	29	100	686.0	5.29	3628.75	46.42	0.00	5313.21	1388.62	<b>3.83</b>	1790.62	12407.10	35.61	0.50
2005	30	100	705.0	5.29	3728.85	46.65	0.00	5468.36	1439.19	<b>3.80</b>	1842.90	14250.00	35.61	0.50
2006	31	100	743.0	5.23	3885.98	46.88	0.00	5707.72	1458.33	<b>3.91</b>	1923.57	16173.57	35.61	0.50
2007	32	100	767.5	5.19	3986.77	47.11	0.00	5864.93	1466.48	<b>4.00</b>	1976.55	18150.13	35.61	0.50
2008	33	100	792.0	5.09	4033.69	47.34	0.00	5943.24	1472.01	<b>4.04</b>	2002.94	20153.07	35.61	0.50
2009	34	100	830.0	5.13	4257.18	47.57	0.00	6282.32	1489.22	<b>4.22</b>	2117.22	22270.29	35.61	0.50
2010	35	100	830.0	5.08	4214.18	47.80	0.00	6228.55	1473.50	<b>4.23</b>	2099.10	24369.39	35.61	0.50
2011	36	100	890.0	4.97	4424.93	48.03	0.00	6550.23	1465.69	<b>4.47</b>	2207.51	26576.89	35.61	0.50
2012	37	100	925.0	4.88	4510.70	48.26	0.00	6687.57	1501.45	<b>4.45</b>	2253.79	28830.69	35.61	0.50
2013	38	100	972.0	4.83	4699.28	48.49	0.00	6977.96	1493.34	<b>4.67</b>	2351.66	31182.34	35.61	0.50
2014	39	100	972.0	4.81	4675.76	48.72	0.00	6953.79	1501.62	<b>4.63</b>	2343.51	33525.85	35.61	0.50
2015	40	100	1013.0	4.81	4871.08	48.95	0.00	7255.48	1513.63	<b>4.79</b>	2445.18	35971.04	35.61	0.50
2016	41	100	1067.0	4.80	5120.50	49.18	0.00	7638.77	1520.05	<b>5.03</b>	2574.36	38545.40	35.61	0.50
2017	42	100	1067.0	4.81	5130.83	49.41	0.00	7665.97	1519.00	<b>5.05</b>	2583.53	41128.92	35.61	0.50
2018	43	100	1095.0	4.74	5192.77	49.64	0.00	7770.46	1516.45	<b>5.12</b>	2618.74	43747.66	35.61	0.50
2019	44	100	1124.0	4.79	5388.93	49.87	0.00	8076.39	1524.25	<b>5.30</b>	2721.84	46469.50	35.61	0.50
2020	45	100	1124.0	4.79	5388.93	50.10	0.00	8088.78	1544.07	<b>5.24</b>	2726.02	49195.52	35.61	0.50
2021	46	100	1124.0	4.79	5388.93	50.33	0.00	8101.18	1564.14	<b>5.18</b>	2730.20	51925.72	35.61	0.50
2022	47	100	1124.0	4.79	5388.93	50.56	0.00	8113.57	1584.47	<b>5.12</b>	2734.37	54660.09	35.61	0.50
2023	48	100	1124.0	4.79	5388.93	50.79	0.00	8125.97	1605.07	<b>5.06</b>	2738.55	57398.64	35.61	0.50
2024	49	100	1124.0	4.79	5388.93	51.02	0.00	8138.36	1625.94	<b>5.01</b>	2742.73	60141.37	35.61	0.50
2025	50	100	1124.0	4.79	5388.93	51.25	0.00	8150.76	1647.07	<b>4.95</b>	2746.90	62888.27	35.61	0.50
2026	51	100	1124.0	4.79	5388.93	51.48	0.00	8163.15	1668.49	<b>4.89</b>	2751.08	65639.35	35.61	0.50
2027	52	100	1124.0	4.79	5388.93	51.71	0.00	8175.55	1690.18	<b>4.84</b>	2755.26	68394.61	35.61	0.50
2028	53	100	1124.0	4.79	5388.93	51.94	0.00	8187.94	1712.15	<b>4.78</b>	2759.44	71154.05	35.61	0.50
2029	54	100	1124.0	4.79	5388.93	52.17	0.00	8200.34	1734.41	<b>4.73</b>	2761.51	73915.56	35.63	0.50
2030	55	100	1124.0	4.79	5388.93	52.40	0.00	8212.73	1756.95	<b>4.67</b>	2761.49	76677.05	35.69	0.50
2031	56	100	1124.0	4.79	5388.93	52.63	0.00	8225.12	1779.79	<b>4.62</b>	2759.36	79436.41	35.77	0.50
2032	57	100	1124.0	4.79	5388.93	52.86	0.00	8237.52	1802.93	<b>4.57</b>	2755.13	82191.54	35.88	0.50
2033	58	100	1124.0	4.79	5388.93	53.09	0.00	8249.91	1826.37	<b>4.52</b>	2748.81	84940.36	36.02	0.50
2034	59	100	1124.0	4.79	5388.93	53.32	0.00	8262.31	1850.11	<b>4.47</b>	2740.42	87680.78	36.18	0.50
2035	60	100	1124.0	4.79	5388.93	53.55	0.00	8274.70	1874.16	<b>4.42</b>	2729.98	90410.76	36.37	0.51
2036	61	100	1124.0	4.79	5388.93	53.78	0.00	8287.10	1898.53	<b>4.37</b>	2717.50	93128.25	36.59	0.51
2037	62	100	1124.0	4.79	5388.93	54.01	0.00	8299.49	1923.21	<b>4.32</b>	2703.02	95831.27	36.85	0.51
2038	63	100	1124.0	4.79	5388.93	54.24	0.00	8311.89	1948.21	<b>4.27</b>	2686.56	98517.83	37.13	0.52
2039	64	100	1124.0	4.79	5388.93	54.47	0.00	8324.28	1973.54	<b>4.22</b>	2668.18	101186.01	37.44	0.52
2040	65	100	1124.0	4.79	5388.93	54.70	0.00	8336.68	1999.19	<b>4.17</b>	2647.90	103833.90	37.78	0.53
2041	66	100	1124.0	4.79	5388.93	54.93	0.00	8349.07	2025.18	<b>4.12</b>	2625.77	106459.67	38.16	0.53
2042	67	100	1124.0	4.79	5388.93	55.16	0.00	8361.46	2051.51	<b>4.08</b>	2601.84	109061.52	38.56	0.54

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1997	22	100	461.0	5.53	2551.34	54.70	0.00	3946.92	1219.47	<b>3.24</b>	1418.94	1418.94	33.38	0.46
1998	23	100	505.0	5.57	2811.06	54.70	0.00	4348.71	1235.19	<b>3.52</b>	1563.39	2982.33	33.38	0.46
1999	24	100	555.0	5.61	3114.35	54.70	0.00	4817.91	1244.33	<b>3.87</b>	1732.07	4714.40	33.38	0.46
2000	25	100	555.0	5.55	3077.58	54.70	0.00	4761.01	1262.69	<b>3.77</b>	1711.61	6426.01	33.38	0.46
2001	26	100	591.0	5.52	3262.62	54.70	0.00	5047.27	1293.24	<b>3.90</b>	1814.52	8240.53	33.38	0.46
2002	27	100	591.0	5.49	3242.39	54.70	0.00	5015.97	1299.25	<b>3.86</b>	1803.27	10043.81	33.38	0.46
2003	28	100	667.0	5.37	3584.87	54.70	0.00	5545.80	1339.90	<b>4.14</b>	1993.75	12037.55	33.38	0.46
2004	29	100	686.0	5.29	3628.75	54.70	0.00	5613.67	1388.62	<b>4.04</b>	2018.15	14055.70	33.38	0.46
2005	30	100	705.0	5.29	3728.85	54.70	0.00	5768.53	1439.19	<b>4.01</b>	2073.82	16129.53	33.38	0.46
2006	31	100	743.0	5.23	3885.98	54.70	0.00	6011.61	1458.33	<b>4.12</b>	2161.21	18290.74	33.38	0.46
2007	32	100	767.5	5.19	3986.77	54.70	0.00	6167.53	1466.48	<b>4.21</b>	2217.26	20508.00	33.38	0.46
2008	33	100	792.0	5.09	4033.69	54.70	0.00	6240.12	1472.01	<b>4.24</b>	2243.36	22751.36	33.38	0.46
2009	34	100	830.0	5.13	4257.18	54.70	0.00	6585.86	1489.22	<b>4.42</b>	2367.66	25119.02	33.38	0.46
2010	35	100	830.0	5.08	4214.18	54.70	0.00	6519.33	1473.50	<b>4.42</b>	2343.74	27462.76	33.38	0.46
2011	36	100	890.0	4.97	4424.93	54.70	0.00	6845.37	1465.69	<b>4.67</b>	2460.95	29923.71	33.38	0.46
2012	37	100	925.0	4.88	4510.70	54.70	0.00	6978.06	1501.45	<b>4.65</b>	2508.65	32432.36	33.38	0.46
2013	38	100	972.0	4.83	4699.28	54.70	0.00	7269.79	1493.34	<b>4.87</b>	2613.53	35045.90	33.38	0.46
2014	39	100	972.0	4.81	4675.76	54.70	0.00	7233.40	1501.62	<b>4.82</b>	2600.45	37646.35	33.38	0.46
2015	40	100	1013.0	4.81	4871.08	54.70	0.00	7535.56	1513.63	<b>4.98</b>	2709.08	40355.43	33.38	0.46
2016	41	100	1067.0	4.80	5120.50	54.70	0.00	7921.42	1520.05	<b>5.21</b>	2847.80	43203.23	33.38	0.46
2017	42	100	1067.0	4.81	5130.83	54.70	0.00	7937.39	1519.00	<b>5.23</b>	2853.54	46056.77	33.38	0.46
2018	43	100	1095.0	4.74	5192.77	54.70	0.00	8033.22	1516.45	<b>5.30</b>	2887.99	48944.76	33.38	0.46
2019	44	100	1124.0	4.79	5388.93	54.70	0.00	8336.68	1524.25	<b>5.47</b>	2997.09	51941.85	33.38	0.46
2020	45	100	1124.0	4.52	5079.65	54.70	0.00	7858.22	1426.66	<b>5.51</b>	2825.08	54766.93	33.38	0.46
2021	46	100	1124.0	4.56	5125.37	54.70	0.00	7928.95	1429.59	<b>5.55</b>	2850.50	57617.43	33.38	0.46
2022	47	100	1124.0	4.61	5176.62	54.70	0.00	8008.24	1437.39	<b>5.57</b>	2879.01	60496.44	33.38	0.46
2023	48	100	1124.0	4.66	5237.19	54.70	0.00	8101.93	1446.40	<b>5.60</b>	2912.69	63409.14	33.38	0.46
2024	49	100	1124.0	4.71	5299.51	54.70	0.00	8198.35	1456.62	<b>5.63</b>	2947.36	66356.49	33.38	0.46
2025	50	100	1124.0	4.77	5364.17	54.70	0.00	8298.36	1468.09	<b>5.65</b>	2983.31	69339.80	33.38	0.46
2026	51	100	1124.0	4.83	5431.22	54.70	0.00	8402.09	1480.83	<b>5.67</b>	3020.60	72360.41	33.38	0.46
2027	52	100	1124.0	4.89	5500.74	54.70	0.00	8509.64	1494.87	<b>5.69</b>	3059.27	75419.68	33.38	0.46
2028	53	100	1124.0	4.96	5572.80	54.70	0.00	8621.12	1510.25	<b>5.71</b>	3099.34	78519.02	33.38	0.46
2029	54	100	1124.0	5.02	5640.23	54.70	0.00	8725.43	1527.00	<b>5.71</b>	3134.63	81653.65	33.40	0.46
2030	55	100	1124.0	5.08	5710.17	54.70	0.00	8833.63	1545.16	<b>5.72</b>	3168.90	84822.55	33.45	0.47
2031	56	100	1124.0	5.14	5782.69	54.70	0.00	8945.82	1564.78	<b>5.72</b>	3202.01	88024.56	33.53	0.47
2032	57	100	1124.0	5.21	5857.86	54.70	0.00	9062.11	1585.13	<b>5.72</b>	3233.79	91258.34	33.63	0.47
2033	58	100	1124.0	5.28	5934.01	54.70	0.00	9179.92	1605.73	<b>5.72</b>	3263.41	94521.75	33.76	0.47
2034	59	100	1124.0	5.35	6011.16	54.70	0.00	9299.26	1626.61	<b>5.72</b>	3290.80	97812.55	33.91	0.47
2035	60	100	1124.0	5.42	6089.30	54.70	0.00	9420.15	1647.75	<b>5.72</b>	3315.89	101128.44	34.09	0.47
2036	61	100	1124.0	5.49	6168.46	54.70	0.00	9542.61	1669.17	<b>5.72</b>	3338.65	104467.09	34.30	0.48
2037	62	100	1124.0	5.56	6248.65	54.70	0.00	9666.66	1690.87	<b>5.72</b>	3359.00	107826.09	34.53	0.48
2038	63	100	1124.0	5.63	6329.88	54.70	0.00	9792.33	1712.85	<b>5.72</b>	3376.91	111203.00	34.80	0.48
2039	64	100	1124.0	5.70	6412.17	54.70	0.00	9919.63	1735.12	<b>5.72</b>	3392.34	114595.34	35.09	0.49
2040	65	100	1124.0	5.78	6495.53	54.70	0.00	10048.59	1757.68	<b>5.72</b>	3405.25	118000.60	35.41	0.49
2041	66	100	1124.0	5.85	6579.97	54.70	0.00	10179.22	1780.53	<b>5.72</b>	3415.62	121416.22	35.76	0.50
2042	67	100	1124.0	5.93	6665.51	54.70	0.00	10311.55	1803.67	<b>5.72</b>	3423.41	124839.63	36.14	0.50

## 16.2 Génération 1980 (début en 2002)

Magistrat (second puis premier grade) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

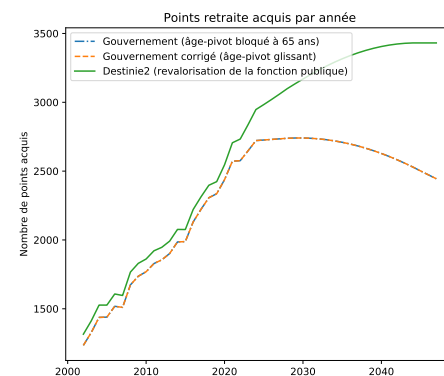
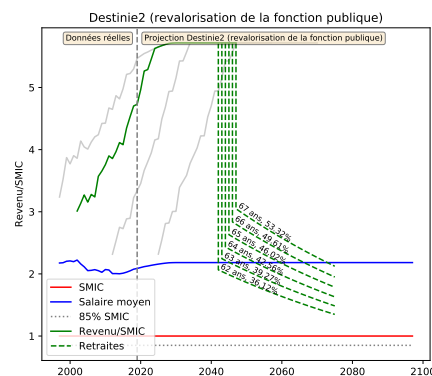
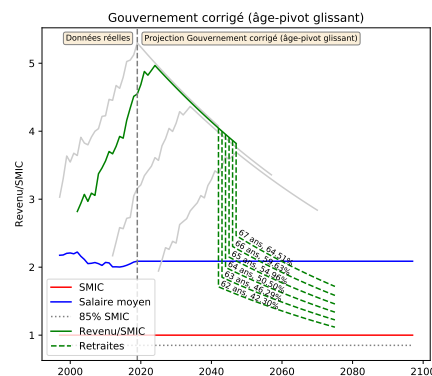
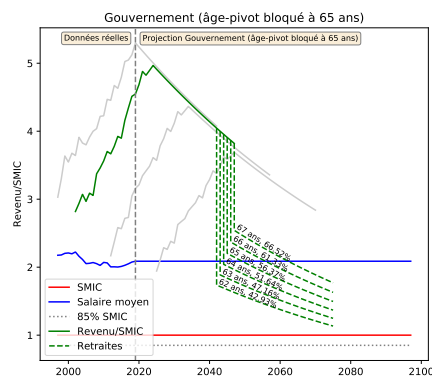
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	3563.00	<b>42.93</b>	2051.51	<b>1.74</b>	<b>1.57</b>	<b>1.47</b>	<b>1.38</b>	<b>1.29</b>	<b>1.21</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	3919.96	<b>47.16</b>	2078.18	<b>1.89</b>	<b>1.72</b>	<b>1.62</b>	<b>1.51</b>	<b>1.42</b>	<b>1.33</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	4298.41	<b>51.64</b>	2105.20	<b>2.04</b>	<b>1.89</b>	<b>1.77</b>	<b>1.66</b>	<b>1.56</b>	<b>1.46</b>
2045	65	100.00%	65 ans 0 mois	0.00%	4699.51	<b>56.37</b>	2132.56	<b>2.20</b>	<b>2.07</b>	<b>1.94</b>	<b>1.82</b>	<b>1.70</b>	<b>1.60</b>
2046	66	100.00%	65 ans 0 mois	5.00%	5120.66	<b>61.33</b>	2160.29	<b>2.37</b>	<b>2.25</b>	<b>2.11</b>	<b>1.98</b>	<b>1.85</b>	<b>1.74</b>
2047	67	100.00%	65 ans 0 mois	10.00%	5562.26	<b>66.52</b>	2188.37	<b>2.54</b>	<b>2.45</b>	<b>2.29</b>	<b>2.15</b>	<b>2.01</b>	<b>1.89</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	3510.60	<b>42.30</b>	2051.51	<b>1.71</b>	<b>1.54</b>	<b>1.45</b>	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	3847.36	<b>46.29</b>	2078.18	<b>1.85</b>	<b>1.69</b>	<b>1.59</b>	<b>1.49</b>	<b>1.39</b>	<b>1.31</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	4204.15	<b>50.50</b>	2105.20	<b>2.00</b>	<b>1.85</b>	<b>1.73</b>	<b>1.62</b>	<b>1.52</b>	<b>1.43</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	4582.02	<b>54.96</b>	2132.56	<b>2.15</b>	<b>2.01</b>	<b>1.89</b>	<b>1.77</b>	<b>1.66</b>	<b>1.56</b>
2046	66	100.00%	65 ans 7 mois	2.08%	4978.42	<b>59.63</b>	2160.29	<b>2.30</b>	<b>2.19</b>	<b>2.05</b>	<b>1.92</b>	<b>1.80</b>	<b>1.69</b>
2047	67	100.00%	65 ans 8 mois	6.67%	5393.71	<b>64.51</b>	2188.37	<b>2.46</b>	<b>2.37</b>	<b>2.22</b>	<b>2.08</b>	<b>1.95</b>	<b>1.83</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	3806.56	<b>36.92</b>	1803.67	<b>2.11</b>	<b>1.90</b>	<b>1.78</b>	<b>1.67</b>	<b>1.57</b>	<b>1.47</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	4189.33	<b>40.11</b>	1827.12	<b>2.29</b>	<b>2.09</b>	<b>1.96</b>	<b>1.84</b>	<b>1.73</b>	<b>1.62</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	4597.45	<b>43.45</b>	1850.87	<b>2.48</b>	<b>2.30</b>	<b>2.15</b>	<b>2.02</b>	<b>1.89</b>	<b>1.78</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	5032.41	<b>46.95</b>	1874.94	<b>2.68</b>	<b>2.52</b>	<b>2.36</b>	<b>2.21</b>	<b>2.07</b>	<b>1.94</b>
2046	66	100.00%	65 ans 7 mois	2.08%	5491.77	<b>50.58</b>	1899.31	<b>2.89</b>	<b>2.75</b>	<b>2.57</b>	<b>2.41</b>	<b>2.26</b>	<b>2.12</b>
2047	67	100.00%	65 ans 8 mois	6.67%	5976.25	<b>54.33</b>	1924.00	<b>3.11</b>	<b>2.99</b>	<b>2.80</b>	<b>2.63</b>	<b>2.46</b>	<b>2.31</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	461.0	5.49	2529.17	44.81	0.00	3662.49	1299.25	<b>2.82</b>	1234.31	1234.31	35.61	0.50
2003	23	100	505.0	5.37	2714.18	45.04	0.00	3936.65	1339.90	<b>2.94</b>	1326.70	2561.00	35.61	0.50
2004	24	100	555.0	5.29	2935.79	45.27	0.00	4264.83	1388.62	<b>3.07</b>	1437.30	3998.30	35.61	0.50
2005	25	100	555.0	5.29	2935.48	45.50	0.00	4271.12	1439.19	<b>2.97</b>	1439.42	5437.72	35.61	0.50
2006	26	100	591.0	5.23	3091.00	45.73	0.00	4504.51	1458.33	<b>3.09</b>	1518.08	6955.80	35.61	0.50
2007	27	100	591.0	5.19	3069.94	45.96	0.00	4480.88	1466.48	<b>3.06</b>	1510.11	8465.91	35.61	0.50
2008	28	100	667.0	5.09	3397.06	46.19	0.00	4966.16	1472.01	<b>3.37</b>	1673.66	10139.57	35.61	0.50
2009	29	100	686.0	5.13	3518.58	46.42	0.00	5151.91	1489.22	<b>3.46</b>	1736.26	11875.82	35.61	0.50
2010	30	100	705.0	5.08	3579.51	46.65	0.00	5249.35	1473.50	<b>3.56</b>	1769.10	13644.92	35.61	0.50
2011	31	100	743.0	4.97	3694.07	46.88	0.00	5425.86	1465.69	<b>3.70</b>	1828.58	15473.50	35.61	0.50
2012	32	100	767.5	4.88	3742.66	47.11	0.00	5505.83	1501.45	<b>3.67</b>	1855.53	17329.03	35.61	0.50
2013	33	100	792.0	4.83	3829.04	47.34	0.00	5641.71	1493.34	<b>3.78</b>	1901.33	19230.36	35.61	0.50
2014	34	100	830.0	4.81	3992.67	47.57	0.00	5891.99	1501.62	<b>3.92</b>	1985.67	21216.03	35.61	0.50
2015	35	100	830.0	4.81	3991.11	47.80	0.00	5898.86	1513.63	<b>3.90</b>	1987.99	23204.02	35.61	0.50
2016	36	100	890.0	4.80	4271.08	48.03	0.00	6322.49	1520.05	<b>4.16</b>	2130.75	25334.78	35.61	0.50
2017	37	100	925.0	4.81	4448.00	48.26	0.00	6594.61	1519.00	<b>4.34</b>	2222.46	27557.24	35.61	0.50
2018	38	100	972.0	4.74	4609.47	48.49	0.00	6844.61	1516.45	<b>4.51</b>	2306.72	29863.95	35.61	0.50
2019	39	100	972.0	4.79	4660.18	48.72	0.00	6930.62	1524.25	<b>4.55</b>	2335.70	32199.66	35.61	0.50
2020	40	100	1013.0	4.79	4856.75	48.95	0.00	7234.13	1544.07	<b>4.69</b>	2437.99	34637.65	35.61	0.50
2021	41	100	1067.0	4.79	5115.65	49.18	0.00	7631.52	1564.14	<b>4.88</b>	2571.92	37209.56	35.61	0.50
2022	42	100	1067.0	4.79	5115.65	49.41	0.00	7643.29	1584.47	<b>4.82</b>	2575.88	39785.44	35.61	0.50
2023	43	100	1095.0	4.79	5249.89	49.64	0.00	7855.94	1605.07	<b>4.89</b>	2647.55	42432.99	35.61	0.50
2024	44	100	1124.0	4.79	5388.93	49.87	0.00	8076.39	1625.94	<b>4.97</b>	2721.84	45154.83	35.61	0.50
2025	45	100	1124.0	4.79	5388.93	50.10	0.00	8088.78	1647.07	<b>4.91</b>	2726.02	47880.85	35.61	0.50
2026	46	100	1124.0	4.79	5388.93	50.33	0.00	8101.18	1668.49	<b>4.86</b>	2730.20	50611.05	35.61	0.50
2027	47	100	1124.0	4.79	5388.93	50.56	0.00	8113.57	1690.18	<b>4.80</b>	2734.37	53345.42	35.61	0.50
2028	48	100	1124.0	4.79	5388.93	50.79	0.00	8125.97	1712.15	<b>4.75</b>	2738.55	56083.97	35.61	0.50
2029	49	100	1124.0	4.79	5388.93	51.02	0.00	8138.36	1734.41	<b>4.69</b>	2740.64	58824.61	35.63	0.50
2030	50	100	1124.0	4.79	5388.93	51.25	0.00	8150.76	1756.95	<b>4.64</b>	2740.65	61565.27	35.69	0.50
2031	51	100	1124.0	4.79	5388.93	51.48	0.00	8163.15	1779.79	<b>4.59</b>	2738.57	64303.83	35.77	0.50
2032	52	100	1124.0	4.79	5388.93	51.71	0.00	8175.55	1802.93	<b>4.53</b>	2734.40	67038.24	35.88	0.50
2033	53	100	1124.0	4.79	5388.93	51.94	0.00	8187.94	1826.37	<b>4.48</b>	2728.17	69766.40	36.02	0.50
2034	54	100	1124.0	4.79	5388.93	52.17	0.00	8200.34	1850.11	<b>4.43</b>	2719.87	72486.27	36.18	0.50
2035	55	100	1124.0	4.79	5388.93	52.40	0.00	8212.73	1874.16	<b>4.38</b>	2709.53	75195.80	36.37	0.51
2036	56	100	1124.0	4.79	5388.93	52.63	0.00	8225.12	1898.53	<b>4.33</b>	2697.18	77892.98	36.59	0.51
2037	57	100	1124.0	4.79	5388.93	52.86	0.00	8237.52	1923.21	<b>4.28</b>	2682.83	80575.81	36.85	0.51
2038	58	100	1124.0	4.79	5388.93	53.09	0.00	8249.91	1948.21	<b>4.23</b>	2666.53	83242.34	37.13	0.52
2039	59	100	1124.0	4.79	5388.93	53.32	0.00	8262.31	1973.54	<b>4.19</b>	2648.31	85890.65	37.44	0.52
2040	60	100	1124.0	4.79	5388.93	53.55	0.00	8274.70	1999.19	<b>4.14</b>	2628.21	88518.87	37.78	0.53
2041	61	100	1124.0	4.79	5388.93	53.78	0.00	8287.10	2025.18	<b>4.09</b>	2606.28	91125.15	38.16	0.53
2042	62	100	1124.0	4.79	5388.93	54.01	0.00	8299.49	2051.51	<b>4.05</b>	2582.56	93707.71	38.56	0.54
2043	63	100	1124.0	4.79	5388.93	54.24	0.00	8311.89	2078.18	<b>4.00</b>	2557.11	96264.81	39.01	0.54
2044	64	100	1124.0	4.79	5388.93	54.47	0.00	8324.28	2105.20	<b>3.95</b>	2529.98	98794.79	39.48	0.55
2045	65	100	1124.0	4.79	5388.93	54.70	0.00	8336.68	2132.56	<b>3.91</b>	2501.23	101296.02	40.00	0.56
2046	66	100	1124.0	4.79	5388.93	54.93	0.00	8349.07	2160.29	<b>3.86</b>	2472.80	103768.82	40.52	0.56
2047	67	100	1124.0	4.79	5388.93	55.16	0.00	8361.46	2188.37	<b>3.82</b>	2444.69	106213.51	41.04	0.57

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	461.0	5.49	2529.17	44.81	0.00	3662.49	1299.25	<b>2.82</b>	1234.31	1234.31	35.61	0.50
2003	23	100	505.0	5.37	2714.18	45.04	0.00	3936.65	1339.90	<b>2.94</b>	1326.70	2561.00	35.61	0.50
2004	24	100	555.0	5.29	2935.79	45.27	0.00	4264.83	1388.62	<b>3.07</b>	1437.30	3998.30	35.61	0.50
2005	25	100	555.0	5.29	2935.48	45.50	0.00	4271.12	1439.19	<b>2.97</b>	1439.42	5437.72	35.61	0.50
2006	26	100	591.0	5.23	3091.00	45.73	0.00	4504.51	1458.33	<b>3.09</b>	1518.08	6955.80	35.61	0.50
2007	27	100	591.0	5.19	3099.94	45.96	0.00	4480.88	1466.48	<b>3.06</b>	1510.11	8465.91	35.61	0.50
2008	28	100	667.0	5.09	3397.06	46.19	0.00	4966.16	1472.01	<b>3.37</b>	1673.66	10139.57	35.61	0.50
2009	29	100	686.0	5.13	3518.58	46.42	0.00	5151.91	1489.22	<b>3.46</b>	1736.26	11875.82	35.61	0.50
2010	30	100	705.0	5.08	3579.51	46.65	0.00	5249.35	1473.50	<b>3.56</b>	1769.10	13644.92	35.61	0.50
2011	31	100	743.0	4.97	3694.07	46.88	0.00	5425.86	1465.69	<b>3.70</b>	1828.58	15473.50	35.61	0.50
2012	32	100	767.5	4.88	3742.66	47.11	0.00	5505.83	1501.45	<b>3.67</b>	1855.53	17329.03	35.61	0.50
2013	33	100	792.0	4.83	3829.04	47.34	0.00	5641.71	1493.34	<b>3.78</b>	1901.33	19230.36	35.61	0.50
2014	34	100	830.0	4.81	3992.67	47.57	0.00	5891.99	1501.62	<b>3.92</b>	1985.67	21216.03	35.61	0.50
2015	35	100	830.0	4.81	3991.11	47.80	0.00	5898.86	1513.63	<b>3.90</b>	1987.99	23204.02	35.61	0.50
2016	36	100	890.0	4.80	4271.08	48.03	0.00	6322.49	1520.05	<b>4.16</b>	2130.75	25334.78	35.61	0.50
2017	37	100	925.0	4.81	4448.00	48.26	0.00	6594.61	1519.00	<b>4.34</b>	2222.46	27557.24	35.61	0.50
2018	38	100	972.0	4.74	4609.47	48.49	0.00	6844.61	1516.45	<b>4.51</b>	2306.72	29863.95	35.61	0.50
2019	39	100	972.0	4.79	4660.18	48.72	0.00	6930.62	1524.25	<b>4.55</b>	2335.70	32199.66	35.61	0.50
2020	40	100	1013.0	4.79	4856.75	48.95	0.00	7234.13	1544.07	<b>4.69</b>	2437.99	34637.65	35.61	0.50
2021	41	100	1067.0	4.79	5115.65	49.18	0.00	7631.52	1564.14	<b>4.88</b>	2571.92	37209.56	35.61	0.50
2022	42	100	1067.0	4.79	5115.65	49.41	0.00	7643.29	1584.47	<b>4.82</b>	2575.88	39785.44	35.61	0.50
2023	43	100	1095.0	4.79	5249.89	49.64	0.00	7855.94	1605.07	<b>4.89</b>	2647.55	42432.99	35.61	0.50
2024	44	100	1124.0	4.79	5388.93	49.87	0.00	8076.39	1625.94	<b>4.97</b>	2721.84	45154.83	35.61	0.50
2025	45	100	1124.0	4.79	5388.93	50.10	0.00	8088.78	1647.07	<b>4.91</b>	2726.02	47880.85	35.61	0.50
2026	46	100	1124.0	4.79	5388.93	50.33	0.00	8101.18	1668.49	<b>4.86</b>	2730.20	50611.05	35.61	0.50
2027	47	100	1124.0	4.79	5388.93	50.56	0.00	8113.57	1690.18	<b>4.80</b>	2734.37	53345.42	35.61	0.50
2028	48	100	1124.0	4.79	5388.93	50.79	0.00	8125.97	1712.15	<b>4.75</b>	2738.55	56083.97	35.61	0.50
2029	49	100	1124.0	4.79	5388.93	51.02	0.00	8138.36	1734.41	<b>4.69</b>	2740.64	58824.61	35.63	0.50
2030	50	100	1124.0	4.79	5388.93	51.25	0.00	8150.76	1756.95	<b>4.64</b>	2740.65	61565.27	35.69	0.50
2031	51	100	1124.0	4.79	5388.93	51.48	0.00	8163.15	1779.79	<b>4.59</b>	2738.57	64303.83	35.77	0.50
2032	52	100	1124.0	4.79	5388.93	51.71	0.00	8175.55	1802.93	<b>4.53</b>	2734.40	67038.24	35.88	0.50
2033	53	100	1124.0	4.79	5388.93	51.94	0.00	8187.94	1826.37	<b>4.48</b>	2728.17	69766.40	36.02	0.50
2034	54	100	1124.0	4.79	5388.93	52.17	0.00	8200.34	1850.11	<b>4.43</b>	2719.87	72486.27	36.18	0.50
2035	55	100	1124.0	4.79	5388.93	52.40	0.00	8212.73	1874.16	<b>4.38</b>	2709.53	75195.80	36.37	0.51
2036	56	100	1124.0	4.79	5388.93	52.63	0.00	8225.12	1898.53	<b>4.33</b>	2697.18	77892.98	36.59	0.51
2037	57	100	1124.0	4.79	5388.93	52.86	0.00	8237.52	1923.21	<b>4.28</b>	2682.83	80575.81	36.85	0.51
2038	58	100	1124.0	4.79	5388.93	53.09	0.00	8249.91	1948.21	<b>4.23</b>	2666.53	83242.34	37.13	0.52
2039	59	100	1124.0	4.79	5388.93	53.32	0.00	8262.31	1973.54	<b>4.19</b>	2648.31	85890.65	37.44	0.52
2040	60	100	1124.0	4.79	5388.93	53.55	0.00	8274.70	1999.19	<b>4.14</b>	2628.21	88518.87	37.78	0.53
2041	61	100	1124.0	4.79	5388.93	53.78	0.00	8287.10	2025.18	<b>4.09</b>	2606.28	91125.15	38.16	0.53
2042	62	100	1124.0	4.79	5388.93	54.01	0.00	8299.49	2051.51	<b>4.05</b>	2582.56	93707.71	38.56	0.54
2043	63	100	1124.0	4.79	5388.93	54.24	0.00	8311.89	2078.18	<b>4.00</b>	2557.11	96264.81	39.01	0.54
2044	64	100	1124.0	4.79	5388.93	54.47	0.00	8324.28	2105.20	<b>3.95</b>	2529.98	98794.79	39.48	0.55
2045	65	100	1124.0	4.79	5388.93	54.70	0.00	8336.68	2132.56	<b>3.91</b>	2501.23	101296.02	40.00	0.56
2046	66	100	1124.0	4.79	5388.93	54.93	0.00	8349.07	2160.29	<b>3.86</b>	2472.80	103768.82	40.52	0.56
2047	67	100	1124.0	4.79	5388.93	55.16	0.00	8361.46	2188.37	<b>3.82</b>	2444.69	106213.51	41.04	0.57

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2002	22	100	461.0	5.49	2529.17	54.70	0.00	3912.63	1299.25	<b>3.01</b>	1406.61	1406.61	33.38	0.46
2003	23	100	505.0	5.37	2714.18	54.70	0.00	4198.84	1339.90	<b>3.13</b>	1509.51	2916.12	33.38	0.46
2004	24	100	555.0	5.29	2935.79	54.70	0.00	4541.67	1388.62	<b>3.27</b>	1632.76	4548.88	33.38	0.46
2005	25	100	555.0	5.29	2935.48	54.70	0.00	4541.18	1439.19	<b>3.16</b>	1632.58	6181.47	33.38	0.46
2006	26	100	591.0	5.23	3091.00	54.70	0.00	4781.78	1458.33	<b>3.28</b>	1719.08	7900.54	33.38	0.46
2007	27	100	591.0	5.19	3069.94	54.70	0.00	4749.20	1466.48	<b>3.24</b>	1707.37	9607.91	33.38	0.46
2008	28	100	667.0	5.09	3397.06	54.70	0.00	5255.25	1472.01	<b>3.57</b>	1889.30	11497.21	33.38	0.46
2009	29	100	686.0	5.13	3518.58	54.70	0.00	5443.25	1489.22	<b>3.66</b>	1956.88	13454.09	33.38	0.46
2010	30	100	705.0	5.08	3579.51	54.70	0.00	5537.51	1473.50	<b>3.76</b>	1990.77	15444.85	33.38	0.46
2011	31	100	743.0	4.97	3694.07	54.70	0.00	5714.73	1465.69	<b>3.90</b>	2054.48	17499.34	33.38	0.46
2012	32	100	767.5	4.88	3742.66	54.70	0.00	5789.90	1501.45	<b>3.86</b>	2081.51	19580.84	33.38	0.46
2013	33	100	792.0	4.83	3829.04	54.70	0.00	5923.53	1493.34	<b>3.97</b>	2129.55	21710.39	33.38	0.46
2014	34	100	830.0	4.81	3992.67	54.70	0.00	6176.67	1501.62	<b>4.11</b>	2220.55	23930.94	33.38	0.46
2015	35	100	830.0	4.81	3991.11	54.70	0.00	6174.25	1513.63	<b>4.08</b>	2219.68	26150.62	33.38	0.46
2016	36	100	890.0	4.80	4271.08	54.70	0.00	6607.37	1520.05	<b>4.35</b>	2375.39	28526.01	33.38	0.46
2017	37	100	925.0	4.81	4448.00	54.70	0.00	6881.06	1519.00	<b>4.53</b>	2473.78	30999.79	33.38	0.46
2018	38	100	972.0	4.74	4609.47	54.70	0.00	7130.86	1516.45	<b>4.70</b>	2563.59	33563.38	33.38	0.46
2019	39	100	972.0	4.79	4660.18	54.70	0.00	7209.30	1524.25	<b>4.73</b>	2591.79	36155.16	33.38	0.46
2020	40	100	1013.0	4.52	4578.01	54.70	0.00	7082.19	1426.66	<b>4.96</b>	2546.09	38701.25	33.38	0.46
2021	41	100	1067.0	4.56	4865.45	54.70	0.00	7526.86	1429.59	<b>5.27</b>	2705.95	41407.20	33.38	0.46
2022	42	100	1067.0	4.61	4914.11	54.70	0.00	7602.12	1437.39	<b>5.29</b>	2733.01	44140.21	33.38	0.46
2023	43	100	1095.0	4.66	5102.07	54.70	0.00	7892.90	1446.40	<b>5.46</b>	2837.54	46977.76	33.38	0.46
2024	44	100	1124.0	4.71	5299.51	54.70	0.00	8198.35	1456.62	<b>5.63</b>	2947.36	49925.11	33.38	0.46
2025	45	100	1124.0	4.77	5364.17	54.70	0.00	8298.36	1468.09	<b>5.65</b>	2983.31	52908.43	33.38	0.46
2026	46	100	1124.0	4.83	5431.22	54.70	0.00	8402.09	1480.83	<b>5.67</b>	3020.60	55929.03	33.38	0.46
2027	47	100	1124.0	4.89	5500.74	54.70	0.00	8509.64	1494.87	<b>5.69</b>	3059.27	58988.30	33.38	0.46
2028	48	100	1124.0	4.96	5572.80	54.70	0.00	8621.12	1510.25	<b>5.71</b>	3099.34	62087.64	33.38	0.46
2029	49	100	1124.0	5.02	5640.23	54.70	0.00	8725.43	1527.00	<b>5.71</b>	3134.63	65222.27	33.40	0.46
2030	50	100	1124.0	5.08	5710.17	54.70	0.00	8833.63	1545.16	<b>5.72</b>	3168.90	68391.17	33.45	0.47
2031	51	100	1124.0	5.14	5782.69	54.70	0.00	8945.82	1564.78	<b>5.72</b>	3202.01	71593.18	33.53	0.47
2032	52	100	1124.0	5.21	5857.86	54.70	0.00	9062.11	1585.13	<b>5.72</b>	3233.79	74826.97	33.63	0.47
2033	53	100	1124.0	5.28	5934.01	54.70	0.00	9179.92	1605.73	<b>5.72</b>	3263.41	78090.38	33.76	0.47
2034	54	100	1124.0	5.35	6011.16	54.70	0.00	9299.26	1626.61	<b>5.72</b>	3290.80	81381.17	33.91	0.47
2035	55	100	1124.0	5.42	6089.30	54.70	0.00	9420.15	1647.75	<b>5.72</b>	3315.89	84697.07	34.09	0.47
2036	56	100	1124.0	5.49	6168.46	54.70	0.00	9542.61	1669.17	<b>5.72</b>	3338.65	88035.71	34.30	0.48
2037	57	100	1124.0	5.56	6248.65	54.70	0.00	9666.66	1690.87	<b>5.72</b>	3359.00	91394.71	34.53	0.48
2038	58	100	1124.0	5.63	6329.88	54.70	0.00	9792.33	1712.85	<b>5.72</b>	3376.91	94771.62	34.80	0.48
2039	59	100	1124.0	5.70	6412.17	54.70	0.00	9919.63	1735.12	<b>5.72</b>	3392.34	98163.97	35.09	0.49
2040	60	100	1124.0	5.78	6495.53	54.70	0.00	10048.59	1757.68	<b>5.72</b>	3405.25	101569.22	35.41	0.49
2041	61	100	1124.0	5.85	6579.97	54.70	0.00	10179.22	1780.53	<b>5.72</b>	3415.62	104984.84	35.76	0.50
2042	62	100	1124.0	5.93	6665.51	54.70	0.00	10311.55	1803.67	<b>5.72</b>	3423.41	108408.25	36.14	0.50
2043	63	100	1124.0	6.01	6752.16	54.70	0.00	10445.60	1827.12	<b>5.72</b>	3428.62	111836.87	36.56	0.51
2044	64	100	1124.0	6.09	6839.94	54.70	0.00	10581.39	1850.87	<b>5.72</b>	3431.22	115268.10	37.01	0.52
2045	65	100	1124.0	6.16	6928.86	54.70	0.00	10718.95	1874.94	<b>5.72</b>	3431.22	118699.32	37.49	0.52
2046	66	100	1124.0	6.24	7018.94	54.70	0.00	10858.29	1899.31	<b>5.72</b>	3431.22	122130.55	37.97	0.53
2047	67	100	1124.0	6.33	7110.18	54.70	0.00	10999.45	1924.00	<b>5.72</b>	3431.22	125561.77	38.47	0.54



## 16.3 Génération 1990 (début en 2012)

Magistrat (second puis premier grade) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

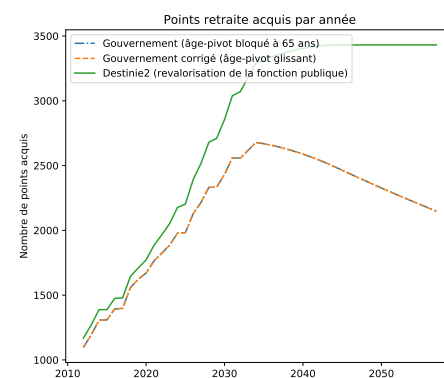
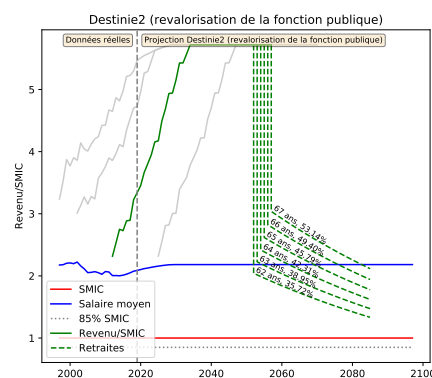
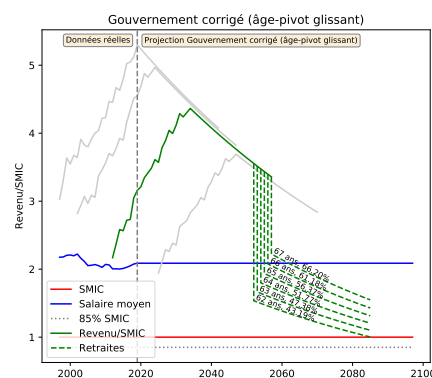
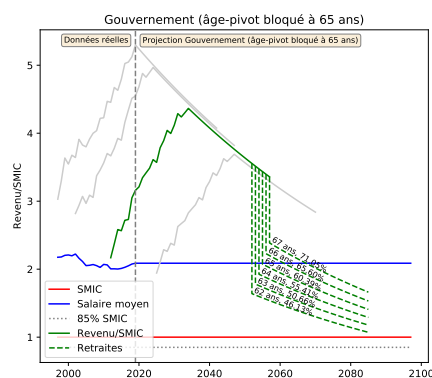
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	3828.87	<b>46.13</b>	2334.36	<b>1.64</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	4210.92	<b>50.66</b>	2364.71	<b>1.78</b>	<b>1.63</b>	<b>1.53</b>	<b>1.43</b>	<b>1.34</b>	<b>1.26</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	4612.72	<b>55.41</b>	2395.45	<b>1.93</b>	<b>1.78</b>	<b>1.67</b>	<b>1.57</b>	<b>1.47</b>	<b>1.38</b>
2055	65	100.00%	65 ans 0 mois	0.00%	5034.66	<b>60.39</b>	2426.59	<b>2.07</b>	<b>1.95</b>	<b>1.82</b>	<b>1.71</b>	<b>1.60</b>	<b>1.50</b>
2056	66	100.00%	65 ans 0 mois	5.00%	5477.14	<b>65.60</b>	2458.13	<b>2.23</b>	<b>2.12</b>	<b>1.98</b>	<b>1.86</b>	<b>1.74</b>	<b>1.63</b>
2057	67	100.00%	65 ans 0 mois	10.00%	5940.58	<b>71.05</b>	2490.09	<b>2.39</b>	<b>2.30</b>	<b>2.15</b>	<b>2.02</b>	<b>1.89</b>	<b>1.77</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	3584.87	<b>43.19</b>	2334.36	<b>1.54</b>	<b>1.38</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	3937.99	<b>47.38</b>	2364.71	<b>1.67</b>	<b>1.52</b>	<b>1.43</b>	<b>1.34</b>	<b>1.25</b>	<b>1.18</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	4309.26	<b>51.77</b>	2395.45	<b>1.80</b>	<b>1.66</b>	<b>1.56</b>	<b>1.46</b>	<b>1.37</b>	<b>1.29</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	4699.02	<b>56.37</b>	2426.59	<b>1.94</b>	<b>1.82</b>	<b>1.70</b>	<b>1.60</b>	<b>1.50</b>	<b>1.40</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	5107.65	<b>61.18</b>	2458.13	<b>2.08</b>	<b>1.97</b>	<b>1.85</b>	<b>1.73</b>	<b>1.63</b>	<b>1.52</b>
2057	67	100.00%	66 ans 6 mois	2.50%	5535.54	<b>66.20</b>	2490.09	<b>2.22</b>	<b>2.14</b>	<b>2.00</b>	<b>1.88</b>	<b>1.76</b>	<b>1.65</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	4221.73	<b>35.98</b>	2052.36	<b>2.06</b>	<b>1.86</b>	<b>1.74</b>	<b>1.63</b>	<b>1.53</b>	<b>1.43</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	4662.16	<b>39.22</b>	2079.04	<b>2.24</b>	<b>2.05</b>	<b>1.92</b>	<b>1.80</b>	<b>1.69</b>	<b>1.58</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	5128.69	<b>42.60</b>	2106.06	<b>2.44</b>	<b>2.25</b>	<b>2.11</b>	<b>1.98</b>	<b>1.86</b>	<b>1.74</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	5622.12	<b>46.09</b>	2133.44	<b>2.64</b>	<b>2.47</b>	<b>2.32</b>	<b>2.17</b>	<b>2.04</b>	<b>1.91</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	6143.28	<b>49.72</b>	2161.18	<b>2.84</b>	<b>2.70</b>	<b>2.53</b>	<b>2.37</b>	<b>2.22</b>	<b>2.08</b>
2057	67	100.00%	66 ans 6 mois	2.50%	6693.01	<b>53.48</b>	2189.27	<b>3.06</b>	<b>2.94</b>	<b>2.76</b>	<b>2.58</b>	<b>2.42</b>	<b>2.27</b>



Détails des revenus et points dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	461.0	4.88	2248.04	44.81	0.00	3255.38	1501.45	<b>2.17</b>	1097.10	1097.10	35.61	0.50
2013	23	100	505.0	4.83	2441.50	45.04	0.00	3541.15	1493.34	<b>2.37</b>	1193.41	2290.51	35.61	0.50
2014	24	100	555.0	4.81	2669.80	45.27	0.00	3878.42	1501.62	<b>2.58</b>	1307.07	3597.59	35.61	0.50
2015	25	100	555.0	4.81	2668.76	45.50	0.00	3883.04	1513.63	<b>2.57</b>	1308.63	4906.22	35.61	0.50
2016	26	100	591.0	4.80	2836.19	45.73	0.00	4133.18	1520.05	<b>2.72</b>	1392.93	6299.15	35.61	0.50
2017	27	100	591.0	4.81	2841.91	45.96	0.00	4148.05	1519.00	<b>2.73</b>	1397.94	7697.10	35.61	0.50
2018	28	100	667.0	4.74	3163.09	46.19	0.00	4624.11	1516.45	<b>3.05</b>	1558.38	9255.48	35.61	0.50
2019	29	100	686.0	4.79	3288.97	46.42	0.00	4815.72	1524.25	<b>3.16</b>	1622.95	10878.44	35.61	0.50
2020	30	100	705.0	4.79	3380.07	46.65	0.00	4956.87	1544.07	<b>3.21</b>	1670.53	12548.96	35.61	0.50
2021	31	100	743.0	4.79	3562.26	46.88	0.00	5232.24	1564.14	<b>3.35</b>	1763.33	14312.29	35.61	0.50
2022	32	100	767.5	4.79	3679.72	47.11	0.00	5413.23	1584.47	<b>3.42</b>	1824.33	16136.62	35.61	0.50
2023	33	100	792.0	4.79	3797.18	47.34	0.00	5594.77	1605.07	<b>3.49</b>	1885.51	18022.12	35.61	0.50
2024	34	100	830.0	4.79	3979.37	47.57	0.00	5872.36	1625.94	<b>3.61</b>	1979.06	20001.18	35.61	0.50
2025	35	100	830.0	4.79	3979.37	47.80	0.00	5881.51	1647.07	<b>3.57</b>	1982.14	21983.32	35.61	0.50
2026	36	100	890.0	4.79	4267.04	48.03	0.00	6316.49	1668.49	<b>3.79</b>	2128.73	24112.05	35.61	0.50
2027	37	100	925.0	4.79	4434.84	48.26	0.00	6575.09	1690.18	<b>3.89</b>	2215.89	26327.94	35.61	0.50
2028	38	100	972.0	4.79	4660.18	48.49	0.00	6919.90	1712.15	<b>4.04</b>	2332.09	28660.03	35.61	0.50
2029	39	100	972.0	4.79	4660.18	48.72	0.00	6930.62	1734.41	<b>4.00</b>	2333.93	30993.96	35.63	0.50
2030	40	100	1013.0	4.79	4856.75	48.95	0.00	7234.13	1756.95	<b>4.12</b>	2432.44	33426.40	35.69	0.50
2031	41	100	1067.0	4.79	5115.65	49.18	0.00	7631.52	1779.79	<b>4.29</b>	2560.22	35986.61	35.77	0.50
2032	42	100	1067.0	4.79	5115.65	49.41	0.00	7643.29	1802.93	<b>4.24</b>	2556.38	38543.00	35.88	0.50
2033	43	100	1095.0	4.79	5249.89	49.64	0.00	7855.94	1826.37	<b>4.30</b>	2617.54	41160.54	36.02	0.50
2034	44	100	1124.0	4.79	5388.93	49.87	0.00	8076.39	1850.11	<b>4.37</b>	2678.76	43839.30	36.18	0.50
2035	45	100	1124.0	4.79	5388.93	50.10	0.00	8088.78	1874.16	<b>4.32</b>	2668.64	46507.94	36.37	0.51
2036	46	100	1124.0	4.79	5388.93	50.33	0.00	8101.18	1898.53	<b>4.27</b>	2656.53	49164.47	36.59	0.51
2037	47	100	1124.0	4.79	5388.93	50.56	0.00	8113.57	1923.21	<b>4.22</b>	2642.46	51806.94	36.85	0.51
2038	48	100	1124.0	4.79	5388.93	50.79	0.00	8125.97	1948.21	<b>4.17</b>	2626.47	54433.41	37.13	0.52
2039	49	100	1124.0	4.79	5388.93	51.02	0.00	8138.36	1973.54	<b>4.12</b>	2608.58	57041.99	37.44	0.52
2040	50	100	1124.0	4.79	5388.93	51.25	0.00	8150.76	1999.19	<b>4.08</b>	2588.85	59630.84	37.78	0.53
2041	51	100	1124.0	4.79	5388.93	51.48	0.00	8163.15	2025.18	<b>4.03</b>	2567.30	62198.14	38.16	0.53
2042	52	100	1124.0	4.79	5388.93	51.71	0.00	8175.55	2051.51	<b>3.99</b>	2543.99	64742.13	38.56	0.54
2043	53	100	1124.0	4.79	5388.93	51.94	0.00	8187.94	2078.18	<b>3.94</b>	2518.98	67261.10	39.01	0.54
2044	54	100	1124.0	4.79	5388.93	52.17	0.00	8200.34	2105.20	<b>3.90</b>	2492.31	69753.41	39.48	0.55
2045	55	100	1124.0	4.79	5388.93	52.40	0.00	8212.73	2132.56	<b>3.85</b>	2464.04	72217.45	40.00	0.56
2046	56	100	1124.0	4.79	5388.93	52.63	0.00	8225.12	2160.29	<b>3.81</b>	2436.09	74653.55	40.52	0.56
2047	57	100	1124.0	4.79	5388.93	52.86	0.00	8237.52	2188.37	<b>3.76</b>	2408.45	77062.00	41.04	0.57
2048	58	100	1124.0	4.79	5388.93	53.09	0.00	8249.91	2216.82	<b>3.72</b>	2381.12	79443.12	41.58	0.58
2049	59	100	1124.0	4.79	5388.93	53.32	0.00	8262.31	2245.64	<b>3.68</b>	2354.10	81797.22	42.12	0.59
2050	60	100	1124.0	4.79	5388.93	53.55	0.00	8274.70	2274.83	<b>3.64</b>	2327.37	84124.59	42.66	0.59
2051	61	100	1124.0	4.79	5388.93	53.78	0.00	8287.10	2304.40	<b>3.60</b>	2300.95	86425.53	43.22	0.60
2052	62	100	1124.0	4.79	5388.93	54.01	0.00	8299.49	2334.36	<b>3.56</b>	2274.81	88700.35	43.78	0.61
2053	63	100	1124.0	4.79	5388.93	54.24	0.00	8311.89	2364.71	<b>3.51</b>	2248.97	90949.32	44.35	0.62
2054	64	100	1124.0	4.79	5388.93	54.47	0.00	8324.28	2395.45	<b>3.48</b>	2223.42	93172.75	44.93	0.63
2055	65	100	1124.0	4.79	5388.93	54.70	0.00	8336.68	2426.59	<b>3.44</b>	2198.16	95370.91	45.51	0.63
2056	66	100	1124.0	4.79	5388.93	54.93	0.00	8349.07	2458.13	<b>3.40</b>	2173.18	97544.08	46.10	0.64
2057	67	100	1124.0	4.79	5388.93	55.16	0.00	8361.46	2490.09	<b>3.36</b>	2148.47	99692.55	46.70	0.65

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	461.0	4.88	2248.04	44.81	0.00	3255.38	1501.45	<b>2.17</b>	1097.10	1097.10	35.61	0.50
2013	23	100	505.0	4.83	2441.50	45.04	0.00	3541.15	1493.34	<b>2.37</b>	1193.41	2290.51	35.61	0.50
2014	24	100	555.0	4.81	2669.80	45.27	0.00	3878.42	1501.62	<b>2.58</b>	1307.07	3597.59	35.61	0.50
2015	25	100	555.0	4.81	2668.76	45.50	0.00	3883.04	1513.63	<b>2.57</b>	1308.63	4906.22	35.61	0.50
2016	26	100	591.0	4.80	2836.19	45.73	0.00	4133.18	1520.05	<b>2.72</b>	1392.93	6299.15	35.61	0.50
2017	27	100	591.0	4.81	2841.91	45.96	0.00	4148.05	1519.00	<b>2.73</b>	1397.94	7697.10	35.61	0.50
2018	28	100	667.0	4.74	3163.09	46.19	0.00	4624.11	1516.45	<b>3.05</b>	1558.38	9255.48	35.61	0.50
2019	29	100	686.0	4.79	3288.97	46.42	0.00	4815.72	1524.25	<b>3.16</b>	1622.95	10878.44	35.61	0.50
2020	30	100	705.0	4.79	3380.07	46.65	0.00	4956.87	1544.07	<b>3.21</b>	1670.53	12548.96	35.61	0.50
2021	31	100	743.0	4.79	3562.26	46.88	0.00	5232.24	1564.14	<b>3.35</b>	1763.33	14312.29	35.61	0.50
2022	32	100	767.5	4.79	3679.72	47.11	0.00	5413.23	1584.47	<b>3.42</b>	1824.33	16136.62	35.61	0.50
2023	33	100	792.0	4.79	3797.18	47.34	0.00	5594.77	1605.07	<b>3.49</b>	1885.51	18022.12	35.61	0.50
2024	34	100	830.0	4.79	3979.37	47.57	0.00	5872.36	1625.94	<b>3.61</b>	1979.06	20001.18	35.61	0.50
2025	35	100	830.0	4.79	3979.37	47.80	0.00	5881.51	1647.07	<b>3.57</b>	1982.14	21983.32	35.61	0.50
2026	36	100	890.0	4.79	4267.04	48.03	0.00	6316.49	1668.49	<b>3.79</b>	2128.73	24112.05	35.61	0.50
2027	37	100	925.0	4.79	4434.84	48.26	0.00	6575.09	1690.18	<b>3.89</b>	2215.89	26327.94	35.61	0.50
2028	38	100	972.0	4.79	4660.18	48.49	0.00	6919.90	1712.15	<b>4.04</b>	2332.09	28660.03	35.61	0.50
2029	39	100	972.0	4.79	4660.18	48.72	0.00	6930.62	1734.41	<b>4.00</b>	2333.93	30993.96	35.63	0.50
2030	40	100	1013.0	4.79	4856.75	48.95	0.00	7234.13	1756.95	<b>4.12</b>	2432.44	33426.40	35.69	0.50
2031	41	100	1067.0	4.79	5115.65	49.18	0.00	7631.52	1779.79	<b>4.29</b>	2560.22	35986.61	35.77	0.50
2032	42	100	1067.0	4.79	5115.65	49.41	0.00	7643.29	1802.93	<b>4.24</b>	2556.38	38543.00	35.88	0.50
2033	43	100	1095.0	4.79	5249.89	49.64	0.00	7855.94	1826.37	<b>4.30</b>	2617.54	41160.54	36.02	0.50
2034	44	100	1124.0	4.79	5388.93	49.87	0.00	8076.39	1850.11	<b>4.37</b>	2678.76	43839.30	36.18	0.50
2035	45	100	1124.0	4.79	5388.93	50.10	0.00	8088.78	1874.16	<b>4.32</b>	2668.64	46507.94	36.37	0.51
2036	46	100	1124.0	4.79	5388.93	50.33	0.00	8101.18	1898.53	<b>4.27</b>	2656.53	49164.47	36.59	0.51
2037	47	100	1124.0	4.79	5388.93	50.56	0.00	8113.57	1923.21	<b>4.22</b>	2642.46	51806.94	36.85	0.51
2038	48	100	1124.0	4.79	5388.93	50.79	0.00	8125.97	1948.21	<b>4.17</b>	2626.47	54433.41	37.13	0.52
2039	49	100	1124.0	4.79	5388.93	51.02	0.00	8138.36	1973.54	<b>4.12</b>	2608.58	57041.99	37.44	0.52
2040	50	100	1124.0	4.79	5388.93	51.25	0.00	8150.76	1999.19	<b>4.08</b>	2588.85	59630.84	37.78	0.53
2041	51	100	1124.0	4.79	5388.93	51.48	0.00	8163.15	2025.18	<b>4.03</b>	2567.30	62198.14	38.16	0.53
2042	52	100	1124.0	4.79	5388.93	51.71	0.00	8175.55	2051.51	<b>3.99</b>	2543.99	64742.13	38.56	0.54
2043	53	100	1124.0	4.79	5388.93	51.94	0.00	8187.94	2078.18	<b>3.94</b>	2518.98	67261.10	39.01	0.54
2044	54	100	1124.0	4.79	5388.93	52.17	0.00	8200.34	2105.20	<b>3.90</b>	2492.31	69753.41	39.48	0.55
2045	55	100	1124.0	4.79	5388.93	52.40	0.00	8212.73	2132.56	<b>3.85</b>	2464.04	72217.45	40.00	0.56
2046	56	100	1124.0	4.79	5388.93	52.63	0.00	8225.12	2160.29	<b>3.81</b>	2436.09	74653.55	40.52	0.56
2047	57	100	1124.0	4.79	5388.93	52.86	0.00	8237.52	2188.37	<b>3.76</b>	2408.45	77062.00	41.04	0.57
2048	58	100	1124.0	4.79	5388.93	53.09	0.00	8249.91	2216.82	<b>3.72</b>	2381.12	79443.12	41.58	0.58
2049	59	100	1124.0	4.79	5388.93	53.32	0.00	8262.31	2245.64	<b>3.68</b>	2354.10	81797.22	42.12	0.59
2050	60	100	1124.0	4.79	5388.93	53.55	0.00	8274.70	2274.83	<b>3.64</b>	2327.37	84124.59	42.66	0.59
2051	61	100	1124.0	4.79	5388.93	53.78	0.00	8287.10	2304.40	<b>3.60</b>	2300.95	86425.53	43.22	0.60
2052	62	100	1124.0	4.79	5388.93	54.01	0.00	8299.49	2334.36	<b>3.56</b>	2274.81	88700.35	43.78	0.61
2053	63	100	1124.0	4.79	5388.93	54.24	0.00	8311.89	2364.71	<b>3.51</b>	2248.97	90949.32	44.35	0.62
2054	64	100	1124.0	4.79	5388.93	54.47	0.00	8324.28	2395.45	<b>3.48</b>	2223.42	93172.75	44.93	0.63
2055	65	100	1124.0	4.79	5388.93	54.70	0.00	8336.68	2426.59	<b>3.44</b>	2198.16	95370.91	45.51	0.63
2056	66	100	1124.0	4.79	5388.93	54.93	0.00	8349.07	2458.13	<b>3.40</b>	2173.18	97544.08	46.10	0.64
2057	67	100	1124.0	4.79	5388.93	55.16	0.00	8361.46	2490.09	<b>3.36</b>	2148.47	99692.55	46.70	0.65

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2012	22	100	461.0	4.88	2248.04	54.70	0.00	3477.71	1501.45	<b>2.32</b>	1250.26	1250.26	33.38	0.46
2013	23	100	505.0	4.83	2441.50	54.70	0.00	3777.00	1493.34	<b>2.53</b>	1357.85	2608.11	33.38	0.46
2014	24	100	555.0	4.81	2669.80	54.70	0.00	4130.18	1501.62	<b>2.75</b>	1484.83	4092.94	33.38	0.46
2015	25	100	555.0	4.81	2668.76	54.70	0.00	4128.57	1513.63	<b>2.73</b>	1484.24	5577.18	33.38	0.46
2016	26	100	591.0	4.80	2836.19	54.70	0.00	4387.59	1520.05	<b>2.89</b>	1577.37	7154.55	33.38	0.46
2017	27	100	591.0	4.81	2841.91	54.70	0.00	4396.44	1519.00	<b>2.89</b>	1580.55	8735.10	33.38	0.46
2018	28	100	667.0	4.74	3163.09	54.70	0.00	4893.29	1516.45	<b>3.23</b>	1759.17	10494.26	33.38	0.46
2019	29	100	686.0	4.79	3288.97	54.70	0.00	5088.04	1524.25	<b>3.34</b>	1829.18	12323.45	33.38	0.46
2020	30	100	705.0	4.52	3186.08	54.70	0.00	4928.87	1426.66	<b>3.45</b>	1771.96	14095.40	33.38	0.46
2021	31	100	743.0	4.56	3388.03	54.70	0.00	5241.29	1429.59	<b>3.67</b>	1884.28	15979.68	33.38	0.46
2022	32	100	767.5	4.61	3534.75	54.70	0.00	5468.26	1437.39	<b>3.80</b>	1965.87	17945.55	33.38	0.46
2023	33	100	792.0	4.66	3690.26	54.70	0.00	5708.83	1446.40	<b>3.95</b>	2052.36	19997.91	33.38	0.46
2024	34	100	830.0	4.71	3913.34	54.70	0.00	6053.94	1456.62	<b>4.16</b>	2176.43	22174.34	33.38	0.46
2025	35	100	830.0	4.77	3961.08	54.70	0.00	6127.80	1468.09	<b>4.17</b>	2202.98	24377.32	33.38	0.46
2026	36	100	890.0	4.83	4300.52	54.70	0.00	6652.90	1480.83	<b>4.49</b>	2391.76	26769.08	33.38	0.46
2027	37	100	925.0	4.89	4526.85	54.70	0.00	7003.04	1494.87	<b>4.68</b>	2517.64	29286.72	33.38	0.46
2028	38	100	972.0	4.96	4819.18	54.70	0.00	7455.27	1510.25	<b>4.94</b>	2680.22	31966.93	33.38	0.46
2029	39	100	972.0	5.02	4877.49	54.70	0.00	7545.48	1527.00	<b>4.94</b>	2710.73	34677.66	33.40	0.46
2030	40	100	1013.0	5.08	5146.26	54.70	0.00	7961.27	1545.16	<b>5.15</b>	2855.96	37533.62	33.45	0.47
2031	41	100	1067.0	5.14	5489.44	54.70	0.00	8492.16	1564.78	<b>5.43</b>	3039.63	40573.25	33.53	0.47
2032	42	100	1067.0	5.21	5560.80	54.70	0.00	8602.56	1585.13	<b>5.43</b>	3069.80	43643.04	33.63	0.47
2033	43	100	1095.0	5.28	5780.91	54.70	0.00	8943.07	1605.73	<b>5.57</b>	3179.21	46822.25	33.76	0.47
2034	44	100	1124.0	5.35	6011.16	54.70	0.00	9299.26	1626.61	<b>5.72</b>	3290.80	50113.05	33.91	0.47
2035	45	100	1124.0	5.42	6089.30	54.70	0.00	9420.15	1647.75	<b>5.72</b>	3315.89	53428.94	34.09	0.47
2036	46	100	1124.0	5.49	6168.46	54.70	0.00	9542.61	1669.17	<b>5.72</b>	3338.65	56767.59	34.30	0.48
2037	47	100	1124.0	5.56	6248.65	54.70	0.00	9666.66	1690.87	<b>5.72</b>	3359.00	60126.59	34.53	0.48
2038	48	100	1124.0	5.63	6329.88	54.70	0.00	9792.33	1712.85	<b>5.72</b>	3376.91	63503.50	34.80	0.48
2039	49	100	1124.0	5.70	6412.17	54.70	0.00	9919.63	1735.12	<b>5.72</b>	3392.34	66895.84	35.09	0.49
2040	50	100	1124.0	5.78	6495.53	54.70	0.00	10048.59	1757.68	<b>5.72</b>	3405.25	70301.10	35.41	0.49
2041	51	100	1124.0	5.85	6579.97	54.70	0.00	10179.22	1780.53	<b>5.72</b>	3415.62	73716.72	35.76	0.50
2042	52	100	1124.0	5.93	6665.51	54.70	0.00	10311.55	1803.67	<b>5.72</b>	3423.41	77140.13	36.14	0.50
2043	53	100	1124.0	6.01	6752.16	54.70	0.00	10445.60	1827.12	<b>5.72</b>	3428.62	80568.75	36.56	0.51
2044	54	100	1124.0	6.09	6839.94	54.70	0.00	10581.39	1850.87	<b>5.72</b>	3431.22	83999.97	37.01	0.52
2045	55	100	1124.0	6.16	6928.86	54.70	0.00	10718.95	1874.94	<b>5.72</b>	3431.22	87431.20	37.49	0.52
2046	56	100	1124.0	6.24	7018.94	54.70	0.00	10858.29	1899.31	<b>5.72</b>	3431.22	90862.42	37.97	0.53
2047	57	100	1124.0	6.33	7110.18	54.70	0.00	10999.45	1924.00	<b>5.72</b>	3431.22	94293.65	38.47	0.54
2048	58	100	1124.0	6.41	7202.61	54.70	0.00	11142.45	1949.01	<b>5.72</b>	3431.22	97724.87	38.97	0.54
2049	59	100	1124.0	6.49	7296.25	54.70	0.00	11287.30	1974.35	<b>5.72</b>	3431.22	101156.10	39.47	0.55
2050	60	100	1124.0	6.58	7391.10	54.70	0.00	11434.03	2000.02	<b>5.72</b>	3431.22	104587.32	39.99	0.56
2051	61	100	1124.0	6.66	7487.18	54.70	0.00	11582.67	2026.02	<b>5.72</b>	3431.22	108018.55	40.51	0.56
2052	62	100	1124.0	6.75	7584.52	54.70	0.00	11733.25	2052.36	<b>5.72</b>	3431.22	111449.77	41.03	0.57
2053	63	100	1124.0	6.84	7683.12	54.70	0.00	11885.78	2079.04	<b>5.72</b>	3431.22	114881.00	41.57	0.58
2054	64	100	1124.0	6.92	7783.00	54.70	0.00	12040.30	2106.06	<b>5.72</b>	3431.22	118312.22	42.11	0.59
2055	65	100	1124.0	7.01	7884.18	54.70	0.00	12196.82	2133.44	<b>5.72</b>	3431.22	121743.45	42.66	0.59
2056	66	100	1124.0	7.11	7986.67	54.70	0.00	12355.38	2161.18	<b>5.72</b>	3431.22	125174.67	43.21	0.60
2057	67	100	1124.0	7.20	8090.50	54.70	0.00	12516.00	2189.27	<b>5.72</b>	3431.22	128605.90	43.77	0.61

## 16.4 Génération 2003 (début en 2025)

Magistrat (second puis premier grade) / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

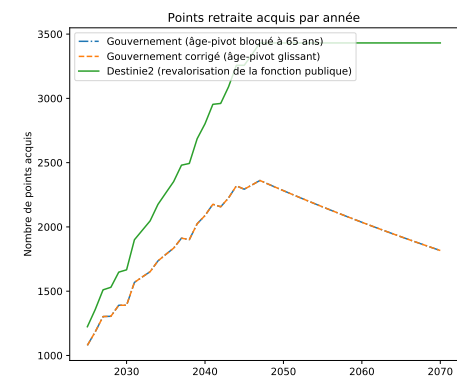
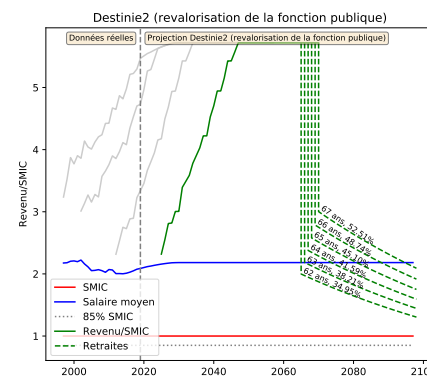
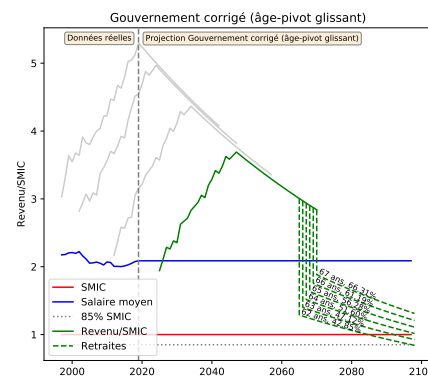
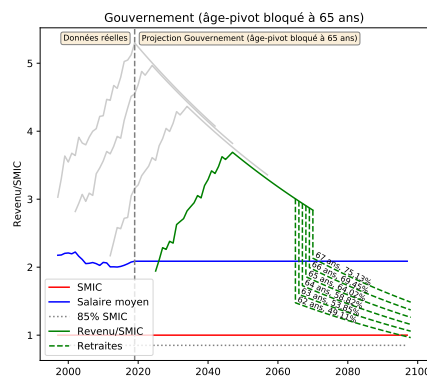
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	4076.14	<b>49.11</b>	2761.15	<b>1.48</b>	<b>1.33</b>	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	4476.15	<b>53.85</b>	2797.05	<b>1.60</b>	<b>1.46</b>	<b>1.37</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	4896.33	<b>58.82</b>	2833.41	<b>1.73</b>	<b>1.60</b>	<b>1.50</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>
2068	65	100.00%	65 ans 0 mois	0.00%	5337.07	<b>64.02</b>	2870.25	<b>1.86</b>	<b>1.74</b>	<b>1.63</b>	<b>1.53</b>	<b>1.44</b>	<b>1.35</b>
2069	66	100.00%	65 ans 0 mois	5.00%	5798.80	<b>69.45</b>	2907.56	<b>1.99</b>	<b>1.89</b>	<b>1.78</b>	<b>1.66</b>	<b>1.56</b>	<b>1.46</b>
2070	67	100.00%	65 ans 0 mois	10.00%	6281.93	<b>75.13</b>	2945.36	<b>2.13</b>	<b>2.05</b>	<b>1.92</b>	<b>1.80</b>	<b>1.69</b>	<b>1.58</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	3556.64	<b>42.85</b>	2761.15	<b>1.29</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	3916.63	<b>47.12</b>	2797.05	<b>1.40</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	4295.02	<b>51.60</b>	2833.41	<b>1.52</b>	<b>1.40</b>	<b>1.32</b>	<b>1.23</b>	<b>1.16</b>	<b>1.08</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	4692.17	<b>56.28</b>	2870.25	<b>1.63</b>	<b>1.53</b>	<b>1.44</b>	<b>1.35</b>	<b>1.26</b>	<b>1.18</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	5108.47	<b>61.19</b>	2907.56	<b>1.76</b>	<b>1.67</b>	<b>1.56</b>	<b>1.47</b>	<b>1.37</b>	<b>1.29</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	5544.28	<b>66.31</b>	2945.36	<b>1.88</b>	<b>1.81</b>	<b>1.70</b>	<b>1.59</b>	<b>1.49</b>	<b>1.40</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	4850.65	<b>34.95</b>	2427.59	<b>2.00</b>	<b>1.80</b>	<b>1.69</b>	<b>1.58</b>	<b>1.48</b>	<b>1.39</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	5371.47	<b>38.21</b>	2459.15	<b>2.18</b>	<b>2.00</b>	<b>1.87</b>	<b>1.75</b>	<b>1.64</b>	<b>1.54</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	5923.18	<b>41.59</b>	2491.12	<b>2.38</b>	<b>2.20</b>	<b>2.06</b>	<b>1.93</b>	<b>1.81</b>	<b>1.70</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	6506.74	<b>45.10</b>	2523.50	<b>2.58</b>	<b>2.42</b>	<b>2.27</b>	<b>2.12</b>	<b>1.99</b>	<b>1.87</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	7123.12	<b>48.74</b>	2556.31	<b>2.79</b>	<b>2.65</b>	<b>2.48</b>	<b>2.33</b>	<b>2.18</b>	<b>2.04</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	7773.31	<b>52.51</b>	2589.54	<b>3.00</b>	<b>2.89</b>	<b>2.71</b>	<b>2.54</b>	<b>2.38</b>	<b>2.23</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	461.0	4.79	2210.23	44.81	0.00	3200.63	1647.07	<b>1.94</b>	1078.65	1078.65	35.61	0.50
2026	23	100	505.0	4.79	2421.18	45.04	0.00	3511.68	1668.49	<b>2.10</b>	1183.48	2262.13	35.61	0.50
2027	24	100	555.0	4.79	2660.90	45.27	0.00	3865.50	1690.18	<b>2.29</b>	1302.72	3564.85	35.61	0.50
2028	25	100	555.0	4.79	2660.90	45.50	0.00	3871.62	1712.15	<b>2.26</b>	1304.78	4869.63	35.61	0.50
2029	26	100	591.0	4.79	2833.50	45.73	0.00	4129.26	1734.41	<b>2.38</b>	1390.56	6260.19	35.63	0.50
2030	27	100	591.0	4.79	2833.50	45.96	0.00	4135.78	1756.95	<b>2.35</b>	1390.64	7650.82	35.69	0.50
2031	28	100	667.0	4.79	3197.88	46.19	0.00	4674.98	1779.79	<b>2.63</b>	1568.36	9219.18	35.77	0.50
2032	29	100	686.0	4.79	3288.97	46.42	0.00	4815.72	1802.93	<b>2.67</b>	1610.67	10829.85	35.88	0.50
2033	30	100	705.0	4.79	3380.07	46.65	0.00	4956.87	1826.37	<b>2.71</b>	1651.59	12481.45	36.02	0.50
2034	31	100	743.0	4.79	3562.26	46.88	0.00	5232.24	1850.11	<b>2.83</b>	1735.42	14216.87	36.18	0.50
2035	32	100	767.5	4.79	3679.72	47.11	0.00	5413.23	1874.16	<b>2.89</b>	1785.93	16002.79	36.37	0.51
2036	33	100	792.0	4.79	3797.18	47.34	0.00	5594.77	1898.53	<b>2.95</b>	1834.63	17837.42	36.59	0.51
2037	34	100	830.0	4.79	3979.37	47.57	0.00	5872.36	1923.21	<b>3.05</b>	1912.54	19749.96	36.85	0.51
2038	35	100	830.0	4.79	3979.37	47.80	0.00	5881.51	1948.21	<b>3.02</b>	1901.02	21650.98	37.13	0.52
2039	36	100	890.0	4.79	4267.04	48.03	0.00	6316.49	1973.54	<b>3.20</b>	2024.62	23675.60	37.44	0.52
2040	37	100	925.0	4.79	4434.84	48.26	0.00	6575.05	1999.19	<b>3.29</b>	2088.38	25763.98	37.78	0.53
2041	38	100	972.0	4.79	4660.18	48.49	0.00	6919.90	2025.18	<b>3.42</b>	2176.30	27940.28	38.16	0.53
2042	39	100	972.0	4.79	4660.18	48.72	0.00	6930.62	2051.51	<b>3.38</b>	2156.61	30096.88	38.56	0.54
2043	40	100	1013.0	4.79	4856.75	48.95	0.00	7234.13	2078.18	<b>3.48</b>	2225.54	32322.43	39.01	0.54
2044	41	100	1067.0	4.79	5115.65	49.18	0.00	7631.52	2105.20	<b>3.63</b>	2319.43	34641.86	39.48	0.55
2045	42	100	1067.0	4.79	5115.65	49.41	0.00	7643.29	2132.56	<b>3.58</b>	2293.19	36935.05	40.00	0.56
2046	43	100	1095.0	4.79	5249.89	49.64	0.00	7855.94	2160.29	<b>3.64</b>	2326.75	39261.80	40.52	0.56
2047	44	100	1124.0	4.79	5388.93	49.87	0.00	8076.39	2188.37	<b>3.69</b>	2361.34	41623.14	41.04	0.57
2048	45	100	1124.0	4.79	5388.93	50.10	0.00	8088.78	2216.82	<b>3.65</b>	2334.62	43957.76	41.58	0.58
2049	46	100	1124.0	4.79	5388.93	50.33	0.00	8101.18	2245.64	<b>3.61</b>	2308.19	46265.94	42.12	0.59
2050	47	100	1124.0	4.79	5388.93	50.56	0.00	8113.57	2274.83	<b>3.57</b>	2282.05	48548.00	42.66	0.59
2051	48	100	1124.0	4.79	5388.93	50.79	0.00	8125.97	2304.40	<b>3.53</b>	2256.21	50804.20	43.22	0.60
2052	49	100	1124.0	4.79	5388.93	51.02	0.00	8138.36	2334.36	<b>3.49</b>	2230.65	53034.85	43.78	0.61
2053	50	100	1124.0	4.79	5388.93	51.25	0.00	8150.76	2364.71	<b>3.45</b>	2205.38	55240.23	44.35	0.62
2054	51	100	1124.0	4.79	5388.93	51.48	0.00	8163.15	2395.45	<b>3.41</b>	2180.39	57420.62	44.93	0.63
2055	52	100	1124.0	4.79	5388.93	51.71	0.00	8175.55	2426.59	<b>3.37</b>	2155.67	59576.29	45.51	0.63
2056	53	100	1124.0	4.79	5388.93	51.94	0.00	8187.94	2458.13	<b>3.33</b>	2131.24	61707.53	46.10	0.64
2057	54	100	1124.0	4.79	5388.93	52.17	0.00	8200.34	2490.09	<b>3.29</b>	2107.07	63814.60	46.70	0.65
2058	55	100	1124.0	4.79	5388.93	52.40	0.00	8212.73	2522.46	<b>3.26</b>	2083.17	65897.77	47.31	0.66
2059	56	100	1124.0	4.79	5388.93	52.63	0.00	8225.12	2555.25	<b>3.22</b>	2059.54	67957.31	47.92	0.67
2060	57	100	1124.0	4.79	5388.93	52.86	0.00	8237.52	2588.47	<b>3.18</b>	2036.18	69993.49	48.55	0.68
2061	58	100	1124.0	4.79	5388.93	53.09	0.00	8249.91	2622.12	<b>3.15</b>	2013.07	72006.56	49.18	0.68
2062	59	100	1124.0	4.79	5388.93	53.32	0.00	8262.31	2656.21	<b>3.11</b>	1990.22	73996.78	49.82	0.69
2063	60	100	1124.0	4.79	5388.93	53.55	0.00	8274.70	2690.74	<b>3.08</b>	1967.63	75964.41	50.47	0.70
2064	61	100	1124.0	4.79	5388.93	53.78	0.00	8287.10	2725.72	<b>3.04</b>	1945.29	77909.69	51.12	0.71
2065	62	100	1124.0	4.79	5388.93	54.01	0.00	8299.49	2761.15	<b>3.01</b>	1923.19	79832.89	51.79	0.72
2066	63	100	1124.0	4.79	5388.93	54.24	0.00	8311.89	2797.05	<b>2.97</b>	1901.35	81734.24	52.46	0.73
2067	64	100	1124.0	4.79	5388.93	54.47	0.00	8324.28	2833.41	<b>2.94</b>	1879.75	83613.98	53.14	0.74
2068	65	100	1124.0	4.79	5388.93	54.70	0.00	8336.68	2870.25	<b>2.90</b>	1858.39	85472.37	53.83	0.75
2069	66	100	1124.0	4.79	5388.93	54.93	0.00	8349.07	2907.56	<b>2.87</b>	1837.27	87309.64	54.53	0.76
2070	67	100	1124.0	4.79	5388.93	55.16	0.00	8361.46	2945.36	<b>2.84</b>	1816.38	89126.02	55.24	0.77

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Age	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	461.0	4.79	2210.23	44.81	0.00	3200.63	1647.07	<b>1.94</b>	1078.65	1078.65	35.61	0.50
2026	23	100	505.0	4.79	2421.18	45.04	0.00	3511.68	1668.49	<b>2.10</b>	1183.48	2262.13	35.61	0.50
2027	24	100	555.0	4.79	2660.90	45.27	0.00	3865.50	1690.18	<b>2.29</b>	1302.72	3564.85	35.61	0.50
2028	25	100	555.0	4.79	2660.90	45.50	0.00	3871.62	1712.15	<b>2.26</b>	1304.78	4869.63	35.61	0.50
2029	26	100	591.0	4.79	2833.50	45.73	0.00	4129.26	1734.41	<b>2.38</b>	1390.56	6260.19	35.63	0.50
2030	27	100	591.0	4.79	2833.50	45.96	0.00	4135.78	1756.95	<b>2.35</b>	1390.64	7650.82	35.69	0.50
2031	28	100	667.0	4.79	3197.88	46.19	0.00	4674.98	1779.79	<b>2.63</b>	1568.36	9219.18	35.77	0.50
2032	29	100	686.0	4.79	3288.97	46.42	0.00	4815.72	1802.93	<b>2.67</b>	1610.67	10829.85	35.88	0.50
2033	30	100	705.0	4.79	3380.07	46.65	0.00	4956.87	1826.37	<b>2.71</b>	1651.59	12481.45	36.02	0.50
2034	31	100	743.0	4.79	3562.26	46.88	0.00	5232.24	1850.11	<b>2.83</b>	1735.42	14216.87	36.18	0.50
2035	32	100	767.5	4.79	3679.72	47.11	0.00	5413.23	1874.16	<b>2.89</b>	1785.93	16002.79	36.37	0.51
2036	33	100	792.0	4.79	3797.18	47.34	0.00	5594.77	1898.53	<b>2.95</b>	1834.63	17837.42	36.59	0.51
2037	34	100	830.0	4.79	3979.37	47.57	0.00	5872.36	1923.21	<b>3.05</b>	1912.54	19749.96	36.85	0.51
2038	35	100	830.0	4.79	3979.37	47.80	0.00	5881.51	1948.21	<b>3.02</b>	1901.02	21650.98	37.13	0.52
2039	36	100	890.0	4.79	4267.04	48.03	0.00	6316.49	1973.54	<b>3.20</b>	2024.62	23675.60	37.44	0.52
2040	37	100	925.0	4.79	4434.84	48.26	0.00	6575.09	1999.19	<b>3.29</b>	2088.38	25763.98	37.78	0.53
2041	38	100	972.0	4.79	4660.18	48.49	0.00	6919.90	2025.18	<b>3.42</b>	2176.30	27940.28	38.16	0.53
2042	39	100	972.0	4.79	4660.18	48.72	0.00	6930.62	2051.51	<b>3.38</b>	2156.61	30096.88	38.56	0.54
2043	40	100	1013.0	4.79	4856.75	48.95	0.00	7234.13	2078.18	<b>3.48</b>	2225.54	32322.43	39.01	0.54
2044	41	100	1067.0	4.79	5115.65	49.18	0.00	7631.52	2105.20	<b>3.63</b>	2319.43	34641.86	39.48	0.55
2045	42	100	1067.0	4.79	5115.65	49.41	0.00	7643.29	2132.56	<b>3.58</b>	2293.19	36935.05	40.00	0.56
2046	43	100	1095.0	4.79	5249.89	49.64	0.00	7855.94	2160.29	<b>3.64</b>	2326.75	39261.80	40.52	0.56
2047	44	100	1124.0	4.79	5388.93	49.87	0.00	8076.39	2188.37	<b>3.69</b>	2361.34	41623.14	41.04	0.57
2048	45	100	1124.0	4.79	5388.93	50.10	0.00	8088.78	2216.82	<b>3.65</b>	2334.62	43957.76	41.58	0.58
2049	46	100	1124.0	4.79	5388.93	50.33	0.00	8101.18	2245.64	<b>3.61</b>	2308.19	46265.94	42.12	0.59
2050	47	100	1124.0	4.79	5388.93	50.56	0.00	8113.57	2274.83	<b>3.57</b>	2282.05	48548.00	42.66	0.59
2051	48	100	1124.0	4.79	5388.93	50.79	0.00	8125.97	2304.40	<b>3.53</b>	2256.21	50804.20	43.22	0.60
2052	49	100	1124.0	4.79	5388.93	51.02	0.00	8138.36	2334.36	<b>3.49</b>	2230.65	53034.85	43.78	0.61
2053	50	100	1124.0	4.79	5388.93	51.25	0.00	8150.76	2364.71	<b>3.45</b>	2205.38	55240.23	44.35	0.62
2054	51	100	1124.0	4.79	5388.93	51.48	0.00	8163.15	2395.45	<b>3.41</b>	2180.39	57420.62	44.93	0.63
2055	52	100	1124.0	4.79	5388.93	51.71	0.00	8175.55	2426.59	<b>3.37</b>	2155.67	59576.29	45.51	0.63
2056	53	100	1124.0	4.79	5388.93	51.94	0.00	8187.94	2458.13	<b>3.33</b>	2131.24	61707.53	46.10	0.64
2057	54	100	1124.0	4.79	5388.93	52.17	0.00	8200.34	2490.09	<b>3.29</b>	2107.07	63814.60	46.70	0.65
2058	55	100	1124.0	4.79	5388.93	52.40	0.00	8212.73	2522.46	<b>3.26</b>	2083.17	65897.77	47.31	0.66
2059	56	100	1124.0	4.79	5388.93	52.63	0.00	8225.12	2555.25	<b>3.22</b>	2059.54	67957.31	47.92	0.67
2060	57	100	1124.0	4.79	5388.93	52.86	0.00	8237.52	2588.47	<b>3.18</b>	2036.18	69993.49	48.55	0.68
2061	58	100	1124.0	4.79	5388.93	53.09	0.00	8249.91	2622.12	<b>3.15</b>	2013.07	72006.56	49.18	0.68
2062	59	100	1124.0	4.79	5388.93	53.32	0.00	8262.31	2656.21	<b>3.11</b>	1990.22	73996.78	49.82	0.69
2063	60	100	1124.0	4.79	5388.93	53.55	0.00	8274.70	2690.74	<b>3.08</b>	1967.63	75964.41	50.47	0.70
2064	61	100	1124.0	4.79	5388.93	53.78	0.00	8287.10	2725.72	<b>3.04</b>	1945.29	77909.69	51.12	0.71
2065	62	100	1124.0	4.79	5388.93	54.01	0.00	8299.49	2761.15	<b>3.01</b>	1923.19	79832.89	51.79	0.72
2066	63	100	1124.0	4.79	5388.93	54.24	0.00	8311.89	2797.05	<b>2.97</b>	1901.35	81734.24	52.46	0.73
2067	64	100	1124.0	4.79	5388.93	54.47	0.00	8324.28	2833.41	<b>2.94</b>	1879.75	83613.98	53.14	0.74
2068	65	100	1124.0	4.79	5388.93	54.70	0.00	8336.68	2870.25	<b>2.90</b>	1858.39	85472.37	53.83	0.75
2069	66	100	1124.0	4.79	5388.93	54.93	0.00	8349.07	2907.56	<b>2.87</b>	1837.27	87309.64	54.53	0.76
2070	67	100	1124.0	4.79	5388.93	55.16	0.00	8361.46	2945.36	<b>2.84</b>	1816.38	89126.02	55.24	0.77

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Ind Maj	Pt Ind(€ 2019)	Rev HP(€ 2019)	Tx Primes	GIPA(€ 2019)	Revenu(€ 2019)	SMIC(€ 2019)	Rev/SMIC	Pts annuels	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2025	22	100	461.0	4.77	2200.07	54.70	0.00	3403.51	1468.09	<b>2.32</b>	1223.58	1223.58	33.38	0.46
2026	23	100	505.0	4.83	2440.18	54.70	0.00	3774.96	1480.83	<b>2.55</b>	1357.12	2580.71	33.38	0.46
2027	24	100	555.0	4.89	2716.11	54.70	0.00	4201.82	1494.87	<b>2.81</b>	1510.58	4091.29	33.38	0.46
2028	25	100	555.0	4.96	2751.69	54.70	0.00	4256.87	1510.25	<b>2.82</b>	1530.37	5621.66	33.38	0.46
2029	26	100	591.0	5.02	2965.64	54.70	0.00	4587.84	1527.00	<b>3.00</b>	1648.19	7269.85	33.40	0.46
2030	27	100	591.0	5.08	3002.41	54.70	0.00	4644.73	1545.16	<b>3.01</b>	1666.21	8936.06	33.45	0.47
2031	28	100	667.0	5.14	3431.54	54.70	0.00	5308.59	1564.78	<b>3.39</b>	1900.12	10836.18	33.53	0.47
2032	29	100	686.0	5.21	3575.17	54.70	0.00	5530.79	1585.13	<b>3.49</b>	1973.65	12809.83	33.63	0.47
2033	30	100	705.0	5.28	3721.96	54.70	0.00	5757.87	1605.73	<b>3.59</b>	2046.89	14856.72	33.76	0.47
2034	31	100	743.0	5.35	3973.57	54.70	0.00	6147.11	1626.61	<b>3.78</b>	2175.32	17032.04	33.91	0.47
2035	32	100	767.5	5.42	4157.95	54.70	0.00	6432.35	1647.75	<b>3.90</b>	2264.19	19296.23	34.09	0.47
2036	33	100	792.0	5.49	4346.46	54.70	0.00	6723.97	1669.17	<b>4.03</b>	2352.50	21648.72	34.30	0.48
2037	34	100	830.0	5.56	4614.22	54.70	0.00	7138.19	1690.87	<b>4.22</b>	2480.40	24129.12	34.53	0.48
2038	35	100	830.0	5.63	4674.20	54.70	0.00	7230.99	1712.85	<b>4.22</b>	2493.63	26622.75	34.80	0.48
2039	36	100	890.0	5.70	5077.25	54.70	0.00	7854.51	1735.12	<b>4.53</b>	2686.11	29308.86	35.09	0.49
2040	37	100	925.0	5.78	5345.52	54.70	0.00	8269.52	1757.68	<b>4.70</b>	2802.37	32111.23	35.41	0.49
2041	38	100	972.0	5.85	5690.15	54.70	0.00	8802.67	1780.53	<b>4.94</b>	2953.72	35064.95	35.76	0.50
2042	39	100	972.0	5.93	5764.13	54.70	0.00	8917.10	1803.67	<b>4.94</b>	2960.46	38025.41	36.14	0.50
2043	40	100	1013.0	6.01	6085.36	54.70	0.00	9414.05	1827.12	<b>5.15</b>	3090.03	41115.43	36.56	0.51
2044	41	100	1067.0	6.09	6493.08	54.70	0.00	10044.79	1850.87	<b>5.43</b>	3257.22	44372.65	37.01	0.52
2045	42	100	1067.0	6.16	6577.49	54.70	0.00	10175.37	1874.94	<b>5.43</b>	3257.22	47629.88	37.49	0.52
2046	43	100	1095.0	6.24	6837.84	54.70	0.00	10578.14	1899.31	<b>5.57</b>	3342.70	50972.57	37.97	0.53
2047	44	100	1124.0	6.33	7110.18	54.70	0.00	10999.45	1924.00	<b>5.72</b>	3431.22	54403.80	38.47	0.54
2048	45	100	1124.0	6.41	7202.61	54.70	0.00	11142.45	1949.01	<b>5.72</b>	3431.22	57835.02	38.97	0.54
2049	46	100	1124.0	6.49	7296.25	54.70	0.00	11287.30	1974.35	<b>5.72</b>	3431.22	61266.25	39.47	0.55
2050	47	100	1124.0	6.58	7391.10	54.70	0.00	11434.03	2000.02	<b>5.72</b>	3431.22	64697.47	39.99	0.56
2051	48	100	1124.0	6.66	7487.18	54.70	0.00	11582.67	2026.02	<b>5.72</b>	3431.22	68128.70	40.51	0.56
2052	49	100	1124.0	6.75	7584.52	54.70	0.00	11733.25	2052.36	<b>5.72</b>	3431.22	71559.92	41.03	0.57
2053	50	100	1124.0	6.84	7683.12	54.70	0.00	11885.78	2079.04	<b>5.72</b>	3431.22	74991.15	41.57	0.58
2054	51	100	1124.0	6.92	7783.00	54.70	0.00	12040.30	2106.06	<b>5.72</b>	3431.22	78422.37	42.11	0.59
2055	52	100	1124.0	7.01	7884.18	54.70	0.00	12196.82	2133.44	<b>5.72</b>	3431.22	81853.60	42.66	0.59
2056	53	100	1124.0	7.11	7986.67	54.70	0.00	12355.38	2161.18	<b>5.72</b>	3431.22	85284.82	43.21	0.60
2057	54	100	1124.0	7.20	8090.50	54.70	0.00	12516.00	2189.27	<b>5.72</b>	3431.22	88716.05	43.77	0.61
2058	55	100	1124.0	7.29	8195.67	54.70	0.00	12678.71	2217.73	<b>5.72</b>	3431.22	92147.27	44.34	0.62
2059	56	100	1124.0	7.39	8302.22	54.70	0.00	12843.53	2246.56	<b>5.72</b>	3431.22	95578.49	44.92	0.63
2060	57	100	1124.0	7.48	8410.15	54.70	0.00	13010.50	2275.77	<b>5.72</b>	3431.22	99009.72	45.50	0.63
2061	58	100	1124.0	7.58	8519.48	54.70	0.00	13179.63	2305.35	<b>5.72</b>	3431.22	102440.94	46.09	0.64
2062	59	100	1124.0	7.68	8630.23	54.70	0.00	13350.97	2335.32	<b>5.72</b>	3431.22	105872.17	46.69	0.65
2063	60	100	1124.0	7.78	8742.42	54.70	0.00	13524.53	2365.68	<b>5.72</b>	3431.22	109303.39	47.30	0.66
2064	61	100	1124.0	7.88	8856.08	54.70	0.00	13700.35	2396.44	<b>5.72</b>	3431.22	112734.62	47.91	0.67
2065	62	100	1124.0	7.98	8971.20	54.70	0.00	13878.45	2427.59	<b>5.72</b>	3431.22	116165.84	48.54	0.68
2066	63	100	1124.0	8.09	9087.83	54.70	0.00	14058.87	2459.15	<b>5.72</b>	3431.22	119597.07	49.17	0.68
2067	64	100	1124.0	8.19	9205.97	54.70	0.00	14241.64	2491.12	<b>5.72</b>	3431.22	123028.29	49.81	0.69
2068	65	100	1124.0	8.30	9325.65	54.70	0.00	14426.78	2523.50	<b>5.72</b>	3431.22	126459.52	50.45	0.70
2069	66	100	1124.0	8.40	9446.88	54.70	0.00	14614.33	2556.31	<b>5.72</b>	3431.22	129890.74	51.11	0.71
2070	67	100	1124.0	8.51	9569.69	54.70	0.00	14804.31	2589.54	<b>5.72</b>	3431.22	133321.97	51.78	0.72



# Salarié privé au salaire moyen durant toute sa carrière

Début de carrière à 22 ans / Quotité : 100%

Date de naissance (et année de début de carrière)

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## 17.1 Génération 1975 (début en 1997)

Salarié privé au salaire moyen durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

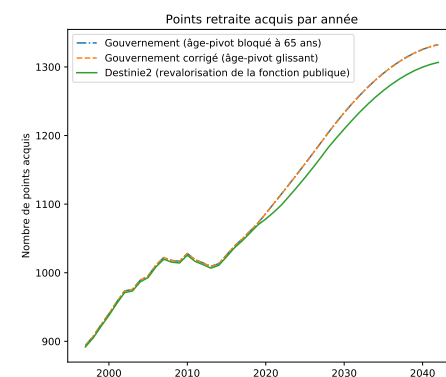
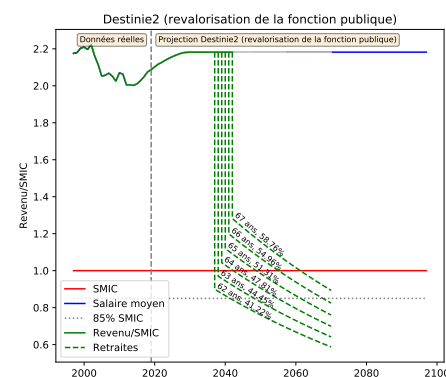
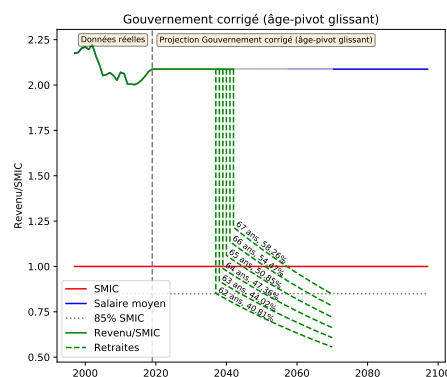
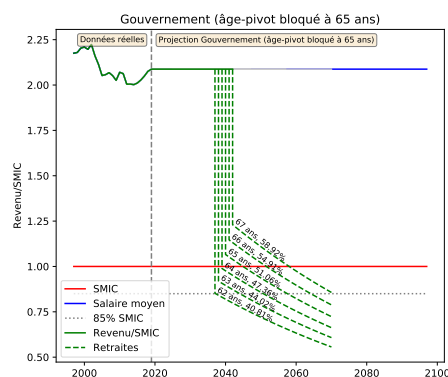
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1638.42	40.81	1923.21	0.85	0.77	0.72	0.68	0.63	0.59
2038	63	95.35%	64 ans 11 mois	-9.58%	1790.26	44.02	1948.21	0.92	0.84	0.79	0.74	0.69	0.65
2039	64	97.67%	65 ans 0 mois	-5.00%	1951.28	47.36	1973.54	0.99	0.91	0.86	0.80	0.75	0.71
2040	65	100.00%	65 ans 0 mois	0.00%	2130.88	51.06	1999.19	1.07	1.00	0.94	0.88	0.82	0.77
2041	66	100.00%	65 ans 0 mois	5.00%	2321.42	54.91	2025.18	1.15	1.09	1.02	0.96	0.90	0.84
2042	67	100.00%	65 ans 0 mois	10.00%	2523.55	58.92	2051.51	1.23	1.18	1.11	1.04	0.97	0.91

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1638.42	40.81	1923.21	0.85	0.77	0.72	0.68	0.63	0.59
2038	63	95.35%	64 ans 11 mois	-9.58%	1790.26	44.02	1948.21	0.92	0.84	0.79	0.74	0.69	0.65
2039	64	97.67%	65 ans 0 mois	-5.00%	1951.28	47.36	1973.54	0.99	0.91	0.86	0.80	0.75	0.71
2040	65	100.00%	65 ans 1 mois	-0.42%	2122.00	50.85	1999.19	1.06	1.00	0.93	0.87	0.82	0.77
2041	66	100.00%	65 ans 2 mois	4.17%	2303.00	54.47	2025.18	1.14	1.08	1.01	0.95	0.89	0.83
2042	67	100.00%	65 ans 3 mois	8.75%	2494.87	58.26	2051.51	1.22	1.17	1.10	1.03	0.96	0.90

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1575.33	42.70	1690.87	0.93	0.84	0.79	0.74	0.69	0.65
2038	63	95.35%	64 ans 11 mois	-9.58%	1719.14	46.00	1712.85	1.00	0.92	0.86	0.81	0.76	0.71
2039	64	97.67%	65 ans 0 mois	-5.00%	1871.51	49.43	1735.12	1.08	1.00	0.94	0.88	0.82	0.77
2040	65	100.00%	65 ans 1 mois	-0.42%	2032.93	53.00	1757.68	1.16	1.08	1.02	0.95	0.89	0.84
2041	66	100.00%	65 ans 2 mois	4.17%	2203.94	56.73	1780.53	1.24	1.18	1.10	1.03	0.97	0.91
2042	67	100.00%	65 ans 3 mois	8.75%	2385.10	60.60	1803.67	1.32	1.27	1.19	1.12	1.05	0.98



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	2692.11	1235.19	<b>2.18</b>	1801.26	26.81	0.37
1999	24 ans	100	2741.99	1244.33	<b>2.20</b>	2725.34	26.94	0.38
2000	25 ans	100	2789.32	1262.69	<b>2.21</b>	3665.38	27.40	0.38
2001	26 ans	100	2841.01	1293.24	<b>2.20</b>	4622.83	27.85	0.39
2002	27 ans	100	2888.44	1299.25	<b>2.22</b>	5596.27	28.39	0.40
2003	28 ans	100	2895.27	1339.90	<b>2.16</b>	6572.02	28.98	0.40
2004	29 ans	100	2935.07	1388.62	<b>2.11</b>	7561.17	29.60	0.41
2005	30 ans	100	2953.63	1439.19	<b>2.05</b>	8556.58	30.13	0.42
2006	31 ans	100	3000.00	1458.33	<b>2.06</b>	9567.62	30.62	0.43
2007	32 ans	100	3033.08	1466.48	<b>2.07</b>	10589.80	31.08	0.43
2008	33 ans	100	3020.36	1472.01	<b>2.05</b>	11607.70	31.95	0.44
2009	34 ans	100	3016.76	1489.22	<b>2.03</b>	12624.39	31.98	0.45
2010	35 ans	100	3050.50	1473.50	<b>2.07</b>	13652.44	32.47	0.45
2011	36 ans	100	3023.52	1465.69	<b>2.06</b>	14671.40	33.16	0.46
2012	37 ans	100	3009.71	1501.45	<b>2.00</b>	15685.71	33.81	0.47
2013	38 ans	100	2994.48	1493.34	<b>2.01</b>	16694.89	34.10	0.47
2014	39 ans	100	3006.42	1501.62	<b>2.00</b>	17708.09	34.27	0.48
2015	40 ans	100	3043.81	1513.63	<b>2.01</b>	18733.89	34.29	0.48
2016	41 ans	100	3082.28	1520.05	<b>2.03</b>	19772.66	34.36	0.48
2017	42 ans	100	3113.10	1519.00	<b>2.05</b>	20821.81	34.70	0.48
2018	43 ans	100	3147.35	1516.45	<b>2.08</b>	21882.51	35.18	0.49
2019	44 ans	100	3181.97	1524.25	<b>2.09</b>	22954.87	35.61	0.50
2020	45 ans	100	3223.33	1544.07	<b>2.09</b>	24041.17	36.23	0.50
2021	46 ans	100	3265.24	1564.14	<b>2.09</b>	25141.59	36.86	0.51
2022	47 ans	100	3307.69	1584.47	<b>2.09</b>	26256.32	37.51	0.52
2023	48 ans	100	3350.69	1605.07	<b>2.09</b>	27385.55	38.17	0.53
2024	49 ans	100	3394.24	1625.94	<b>2.09</b>	28529.45	38.83	0.54
2025	50 ans	100	3438.37	1647.07	<b>2.09</b>	29688.22	39.51	0.55
2026	51 ans	100	3483.07	1668.49	<b>2.09</b>	30862.06	40.20	0.56
2027	52 ans	100	3528.35	1690.18	<b>2.09</b>	32051.15	40.91	0.57
2028	53 ans	100	3574.22	1712.15	<b>2.09</b>	33255.71	41.62	0.58
2029	54 ans	100	3620.68	1734.41	<b>2.09</b>	34474.99	42.38	0.59
2030	55 ans	100	3667.75	1756.95	<b>2.09</b>	35708.26	43.19	0.60
2031	56 ans	100	3715.43	1779.79	<b>2.09</b>	36954.71	44.05	0.61
2032	57 ans	100	3763.73	1802.93	<b>2.09</b>	38213.53	44.96	0.63
2033	58 ans	100	3812.66	1826.37	<b>2.09</b>	39483.88	45.92	0.64
2034	59 ans	100	3862.22	1850.11	<b>2.09</b>	40764.89	46.93	0.65
2035	60 ans	100	3912.43	1874.16	<b>2.09</b>	42055.68	48.01	0.67
2036	61 ans	100	3963.30	1898.53	<b>2.09</b>	43355.32	49.15	0.68
2037	62 ans	100	4014.82	1923.21	<b>2.09</b>	44662.88	50.35	0.70
2038	63 ans	100	4067.01	1948.21	<b>2.09</b>	45977.42	51.62	0.72
2039	64 ans	100	4119.88	1973.54	<b>2.09</b>	47297.96	52.97	0.74
2040	65 ans	100	4173.44	1999.19	<b>2.09</b>	48623.53	54.39	0.76
2041	66 ans	100	4227.69	2025.18	<b>2.09</b>	49953.13	55.89	0.78
2042	67 ans	100	4282.65	2051.51	<b>2.09</b>	51285.77	57.47	0.80

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	2692.11	1235.19	<b>2.18</b>	1801.26	26.81	0.37
1999	24 ans	100	2741.99	1244.33	<b>2.20</b>	2725.34	26.94	0.38
2000	25 ans	100	2789.32	1262.69	<b>2.21</b>	3665.38	27.40	0.38
2001	26 ans	100	2841.01	1293.24	<b>2.20</b>	4622.83	27.85	0.39
2002	27 ans	100	2888.44	1299.25	<b>2.22</b>	5596.27	28.39	0.40
2003	28 ans	100	2895.27	1339.90	<b>2.16</b>	6572.02	28.98	0.40
2004	29 ans	100	2935.07	1388.62	<b>2.11</b>	7561.17	29.60	0.41
2005	30 ans	100	2953.63	1439.19	<b>2.05</b>	8556.58	30.13	0.42
2006	31 ans	100	3000.00	1458.33	<b>2.06</b>	9567.62	30.62	0.43
2007	32 ans	100	3033.08	1466.48	<b>2.07</b>	10589.80	31.08	0.43
2008	33 ans	100	3020.36	1472.01	<b>2.05</b>	11607.70	31.95	0.44
2009	34 ans	100	3016.76	1489.22	<b>2.03</b>	12624.39	31.98	0.45
2010	35 ans	100	3050.50	1473.50	<b>2.07</b>	13652.44	32.47	0.45
2011	36 ans	100	3023.52	1465.69	<b>2.06</b>	14671.40	33.16	0.46
2012	37 ans	100	3009.71	1501.45	<b>2.00</b>	15685.71	33.81	0.47
2013	38 ans	100	2994.48	1493.34	<b>2.01</b>	16694.89	34.10	0.47
2014	39 ans	100	3006.42	1501.62	<b>2.00</b>	17708.09	34.27	0.48
2015	40 ans	100	3043.81	1513.63	<b>2.01</b>	18733.89	34.29	0.48
2016	41 ans	100	3082.28	1520.05	<b>2.03</b>	19772.66	34.36	0.48
2017	42 ans	100	3113.10	1519.00	<b>2.05</b>	20821.81	34.70	0.48
2018	43 ans	100	3147.35	1516.45	<b>2.08</b>	21882.51	35.18	0.49
2019	44 ans	100	3181.97	1524.25	<b>2.09</b>	22954.87	35.61	0.50
2020	45 ans	100	3223.33	1544.07	<b>2.09</b>	24041.17	36.23	0.50
2021	46 ans	100	3265.24	1564.14	<b>2.09</b>	25141.59	36.86	0.51
2022	47 ans	100	3307.69	1584.47	<b>2.09</b>	26256.32	37.51	0.52
2023	48 ans	100	3350.69	1605.07	<b>2.09</b>	27385.55	38.17	0.53
2024	49 ans	100	3394.24	1625.94	<b>2.09</b>	28529.45	38.83	0.54
2025	50 ans	100	3438.37	1647.07	<b>2.09</b>	29688.22	39.51	0.55
2026	51 ans	100	3483.07	1668.49	<b>2.09</b>	30862.06	40.20	0.56
2027	52 ans	100	3528.35	1690.18	<b>2.09</b>	32051.15	40.91	0.57
2028	53 ans	100	3574.22	1712.15	<b>2.09</b>	33255.71	41.62	0.58
2029	54 ans	100	3620.68	1734.41	<b>2.09</b>	34474.99	42.38	0.59
2030	55 ans	100	3667.75	1756.95	<b>2.09</b>	35708.26	43.19	0.60
2031	56 ans	100	3715.43	1779.79	<b>2.09</b>	36954.71	44.05	0.61
2032	57 ans	100	3763.73	1802.93	<b>2.09</b>	38213.53	44.96	0.63
2033	58 ans	100	3812.66	1826.37	<b>2.09</b>	39483.88	45.92	0.64
2034	59 ans	100	3862.22	1850.11	<b>2.09</b>	40764.89	46.93	0.65
2035	60 ans	100	3912.43	1874.16	<b>2.09</b>	42055.68	48.01	0.67
2036	61 ans	100	3963.30	1898.53	<b>2.09</b>	43355.32	49.15	0.68
2037	62 ans	100	4014.82	1923.21	<b>2.09</b>	44662.88	50.35	0.70
2038	63 ans	100	4067.01	1948.21	<b>2.09</b>	45977.42	51.62	0.72
2039	64 ans	100	4119.88	1973.54	<b>2.09</b>	47297.96	52.97	0.74
2040	65 ans	100	4173.44	1999.19	<b>2.09</b>	48623.53	54.39	0.76
2041	66 ans	100	4227.69	2025.18	<b>2.09</b>	49953.13	55.89	0.78
2042	67 ans	100	4282.65	2051.51	<b>2.09</b>	51285.77	57.47	0.80

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	2692.11	1235.19	<b>2.18</b>	1921.48	25.13	0.35
1999	24 ans	100	2741.99	1244.33	<b>2.20</b>	2907.25	25.26	0.35
2000	25 ans	100	2789.32	1262.69	<b>2.21</b>	3910.03	25.68	0.36
2001	26 ans	100	2841.01	1293.24	<b>2.20</b>	4931.39	26.11	0.36
2002	27 ans	100	2888.44	1299.25	<b>2.22</b>	5969.80	26.61	0.37
2003	28 ans	100	2895.27	1339.90	<b>2.16</b>	7010.67	27.17	0.38
2004	29 ans	100	2935.07	1388.62	<b>2.11</b>	8065.84	27.74	0.39
2005	30 ans	100	2953.63	1439.19	<b>2.05</b>	9127.69	28.25	0.39
2006	31 ans	100	3000.00	1458.33	<b>2.06</b>	10206.21	28.71	0.40
2007	32 ans	100	3033.08	1466.48	<b>2.07</b>	11296.62	29.14	0.41
2008	33 ans	100	3020.36	1472.01	<b>2.05</b>	12382.46	29.96	0.42
2009	34 ans	100	3016.76	1489.22	<b>2.03</b>	13467.00	29.98	0.42
2010	35 ans	100	3050.50	1473.50	<b>2.07</b>	14563.68	30.44	0.42
2011	36 ans	100	3023.52	1465.69	<b>2.06</b>	15650.65	31.09	0.43
2012	37 ans	100	3009.71	1501.45	<b>2.00</b>	16732.66	31.69	0.44
2013	38 ans	100	2994.48	1493.34	<b>2.01</b>	17809.20	31.97	0.44
2014	39 ans	100	3006.42	1501.62	<b>2.00</b>	18890.02	32.13	0.45
2015	40 ans	100	3043.81	1513.63	<b>2.01</b>	19984.29	32.14	0.45
2016	41 ans	100	3082.28	1520.05	<b>2.03</b>	21092.39	32.21	0.45
2017	42 ans	100	3113.10	1519.00	<b>2.05</b>	22211.57	32.53	0.45
2018	43 ans	100	3147.35	1516.45	<b>2.08</b>	23343.06	32.98	0.46
2019	44 ans	100	3181.97	1524.25	<b>2.09</b>	24487.00	33.38	0.46
2020	45 ans	100	2999.35	1426.66	<b>2.10</b>	25565.28	36.23	0.50
2021	46 ans	100	3026.34	1429.59	<b>2.12</b>	26653.27	36.86	0.51
2022	47 ans	100	3056.61	1437.39	<b>2.13</b>	27752.14	37.51	0.52
2023	48 ans	100	3092.37	1446.40	<b>2.14</b>	28863.87	38.17	0.53
2024	49 ans	100	3129.17	1456.62	<b>2.15</b>	29988.82	38.83	0.54
2025	50 ans	100	3167.35	1468.09	<b>2.16</b>	31127.50	39.51	0.55
2026	51 ans	100	3206.94	1480.83	<b>2.17</b>	32280.42	40.20	0.56
2027	52 ans	100	3247.99	1494.87	<b>2.17</b>	33448.09	40.91	0.57
2028	53 ans	100	3290.53	1510.25	<b>2.18</b>	34631.06	41.62	0.58
2029	54 ans	100	3330.35	1527.00	<b>2.18</b>	35827.49	42.38	0.59
2030	55 ans	100	3371.65	1545.16	<b>2.18</b>	37037.01	43.19	0.60
2031	56 ans	100	3414.47	1564.78	<b>2.18</b>	38259.16	44.04	0.61
2032	57 ans	100	3458.85	1585.13	<b>2.18</b>	39493.44	44.95	0.63
2033	58 ans	100	3503.82	1605.73	<b>2.18</b>	40739.03	45.91	0.64
2034	59 ans	100	3549.37	1626.61	<b>2.18</b>	41995.07	46.93	0.65
2035	60 ans	100	3595.51	1647.75	<b>2.18</b>	43260.69	48.00	0.67
2036	61 ans	100	3642.25	1669.17	<b>2.18</b>	44534.99	49.14	0.68
2037	62 ans	100	3689.60	1690.87	<b>2.18</b>	45817.07	50.34	0.70
2038	63 ans	100	3737.57	1712.85	<b>2.18</b>	47105.98	51.61	0.72
2039	64 ans	100	3786.16	1735.12	<b>2.18</b>	48400.78	52.96	0.74
2040	65 ans	100	3835.38	1757.68	<b>2.18</b>	49700.51	54.38	0.76
2041	66 ans	100	3885.24	1780.53	<b>2.18</b>	51004.19	55.88	0.78
2042	67 ans	100	3935.74	1803.67	<b>2.18</b>	52310.85	57.46	0.80

## 17.2 Génération 1980 (début en 2002)

Salarié privé au salaire moyen durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

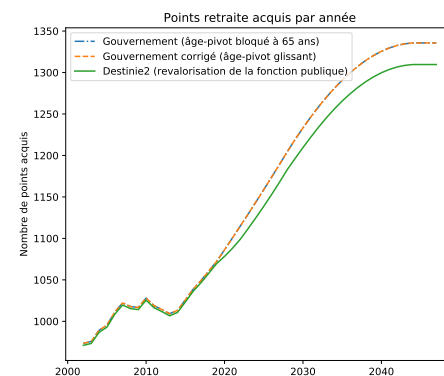
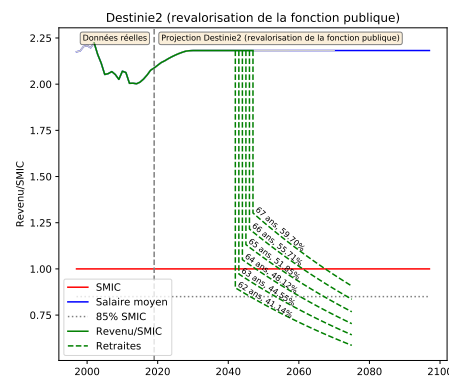
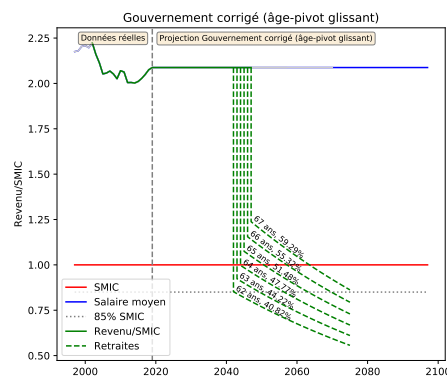
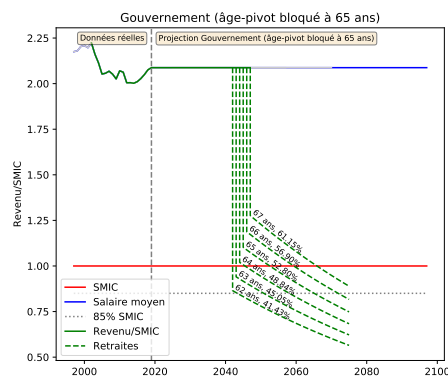
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1774.24	41.43	2051.51	0.86	0.78	0.73	0.69	0.64	0.60
2043	63	95.35%	65 ans 0 mois	-10.00%	1954.49	45.05	2078.18	0.94	0.86	0.81	0.76	0.71	0.66
2044	64	97.67%	65 ans 0 mois	-5.00%	2146.42	48.84	2105.20	1.02	0.94	0.88	0.83	0.78	0.73
2045	65	100.00%	65 ans 0 mois	0.00%	2350.73	52.80	2132.56	1.10	1.03	0.97	0.91	0.85	0.80
2046	66	100.00%	65 ans 0 mois	5.00%	2566.26	56.90	2160.29	1.19	1.13	1.06	0.99	0.93	0.87
2047	67	100.00%	65 ans 0 mois	10.00%	2793.36	61.15	2188.37	1.28	1.23	1.15	1.08	1.01	0.95

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1748.15	40.82	2051.51	0.85	0.77	0.72	0.68	0.63	0.59
2043	63	95.35%	65 ans 4 mois	-11.67%	1918.29	44.22	2078.18	0.92	0.84	0.79	0.74	0.69	0.65
2044	64	97.67%	65 ans 5 mois	-7.08%	2099.35	47.77	2105.20	1.00	0.92	0.87	0.81	0.76	0.71
2045	65	100.00%	65 ans 6 mois	-2.50%	2291.96	51.48	2132.56	1.07	1.01	0.94	0.89	0.83	0.78
2046	66	100.00%	65 ans 7 mois	2.08%	2494.98	55.32	2160.29	1.15	1.10	1.03	0.96	0.90	0.85
2047	67	100.00%	65 ans 8 mois	6.67%	2708.71	59.29	2188.37	1.24	1.19	1.12	1.05	0.98	0.92

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1663.64	42.27	1803.67	0.92	0.83	0.78	0.73	0.69	0.64
2043	63	95.35%	65 ans 4 mois	-11.67%	1823.82	45.75	1827.12	1.00	0.91	0.85	0.80	0.75	0.70
2044	64	97.67%	65 ans 5 mois	-7.08%	1994.15	49.38	1850.87	1.08	1.00	0.93	0.88	0.82	0.77
2045	65	100.00%	65 ans 6 mois	-2.50%	2175.24	53.17	1874.94	1.16	1.09	1.02	0.96	0.90	0.84
2046	66	100.00%	65 ans 7 mois	2.08%	2366.00	57.09	1899.31	1.25	1.18	1.11	1.04	0.97	0.91
2047	67	100.00%	65 ans 8 mois	6.67%	2566.70	61.14	1924.00	1.33	1.28	1.20	1.13	1.06	0.99



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	2895.27	1339.90	<b>2.16</b>	1949.18	28.98	0.40
2004	24 ans	100	2935.07	1388.62	<b>2.11</b>	2938.34	29.60	0.41
2005	25 ans	100	2953.63	1439.19	<b>2.05</b>	3933.75	30.13	0.42
2006	26 ans	100	3000.00	1458.33	<b>2.06</b>	4944.79	30.62	0.43
2007	27 ans	100	3033.08	1466.48	<b>2.07</b>	5966.97	31.08	0.43
2008	28 ans	100	3020.36	1472.01	<b>2.05</b>	6984.87	31.95	0.44
2009	29 ans	100	3016.76	1489.22	<b>2.03</b>	8001.55	31.98	0.45
2010	30 ans	100	3050.50	1473.50	<b>2.07</b>	9029.61	32.47	0.45
2011	31 ans	100	3023.52	1465.69	<b>2.06</b>	10048.57	33.16	0.46
2012	32 ans	100	3009.71	1501.45	<b>2.00</b>	11062.88	33.81	0.47
2013	33 ans	100	2994.48	1493.34	<b>2.01</b>	12072.05	34.10	0.47
2014	34 ans	100	3006.42	1501.62	<b>2.00</b>	13085.25	34.27	0.48
2015	35 ans	100	3043.81	1513.63	<b>2.01</b>	14111.06	34.29	0.48
2016	36 ans	100	3082.28	1520.05	<b>2.03</b>	15149.82	34.36	0.48
2017	37 ans	100	3113.10	1519.00	<b>2.05</b>	16198.98	34.70	0.48
2018	38 ans	100	3147.35	1516.45	<b>2.08</b>	17259.67	35.18	0.49
2019	39 ans	100	3181.97	1524.25	<b>2.09</b>	18332.03	35.61	0.50
2020	40 ans	100	3223.33	1544.07	<b>2.09</b>	19418.34	36.23	0.50
2021	41 ans	100	3265.24	1564.14	<b>2.09</b>	20518.76	36.86	0.51
2022	42 ans	100	3307.69	1584.47	<b>2.09</b>	21633.49	37.51	0.52
2023	43 ans	100	3350.69	1605.07	<b>2.09</b>	22762.71	38.17	0.53
2024	44 ans	100	3394.24	1625.94	<b>2.09</b>	23906.61	38.83	0.54
2025	45 ans	100	3438.37	1647.07	<b>2.09</b>	25065.39	39.51	0.55
2026	46 ans	100	3483.07	1668.49	<b>2.09</b>	26239.22	40.20	0.56
2027	47 ans	100	3528.35	1690.18	<b>2.09</b>	27428.32	40.91	0.57
2028	48 ans	100	3574.22	1712.15	<b>2.09</b>	28632.87	41.62	0.58
2029	49 ans	100	3620.68	1734.41	<b>2.09</b>	29852.16	42.38	0.59
2030	50 ans	100	3667.75	1756.95	<b>2.09</b>	31085.42	43.19	0.60
2031	51 ans	100	3715.43	1779.79	<b>2.09</b>	32331.87	44.05	0.61
2032	52 ans	100	3763.73	1802.93	<b>2.09</b>	33590.69	44.96	0.63
2033	53 ans	100	3812.66	1826.37	<b>2.09</b>	34861.05	45.92	0.64
2034	54 ans	100	3862.22	1850.11	<b>2.09</b>	36142.06	46.93	0.65
2035	55 ans	100	3912.43	1874.16	<b>2.09</b>	37432.84	48.01	0.67
2036	56 ans	100	3963.30	1898.53	<b>2.09</b>	38732.48	49.15	0.68
2037	57 ans	100	4014.82	1923.21	<b>2.09</b>	40040.05	50.35	0.70
2038	58 ans	100	4067.01	1948.21	<b>2.09</b>	41354.58	51.62	0.72
2039	59 ans	100	4119.88	1973.54	<b>2.09</b>	42675.13	52.97	0.74
2040	60 ans	100	4173.44	1999.19	<b>2.09</b>	44000.70	54.39	0.76
2041	61 ans	100	4227.69	2025.18	<b>2.09</b>	45330.30	55.89	0.78
2042	62 ans	100	4282.65	2051.51	<b>2.09</b>	46662.94	57.47	0.80
2043	63 ans	100	4338.33	2078.18	<b>2.09</b>	47997.60	59.15	0.82
2044	64 ans	100	4394.73	2105.20	<b>2.09</b>	49333.28	60.92	0.85
2045	65 ans	100	4451.86	2132.56	<b>2.09</b>	50668.96	62.79	0.87
2046	66 ans	100	4509.73	2160.29	<b>2.09</b>	52004.64	64.72	0.90
2047	67 ans	100	4568.36	2188.37	<b>2.09</b>	53340.32	66.71	0.93

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	2895.27	1339.90	<b>2.16</b>	1949.18	28.98	0.40
2004	24 ans	100	2935.07	1388.62	<b>2.11</b>	2938.34	29.60	0.41
2005	25 ans	100	2953.63	1439.19	<b>2.05</b>	3933.75	30.13	0.42
2006	26 ans	100	3000.00	1458.33	<b>2.06</b>	4944.79	30.62	0.43
2007	27 ans	100	3033.08	1466.48	<b>2.07</b>	5966.97	31.08	0.43
2008	28 ans	100	3020.36	1472.01	<b>2.05</b>	6984.87	31.95	0.44
2009	29 ans	100	3016.76	1489.22	<b>2.03</b>	8001.55	31.98	0.45
2010	30 ans	100	3050.50	1473.50	<b>2.07</b>	9029.61	32.47	0.45
2011	31 ans	100	3023.52	1465.69	<b>2.06</b>	10048.57	33.16	0.46
2012	32 ans	100	3009.71	1501.45	<b>2.00</b>	11062.88	33.81	0.47
2013	33 ans	100	2994.48	1493.34	<b>2.01</b>	12072.05	34.10	0.47
2014	34 ans	100	3006.42	1501.62	<b>2.00</b>	13085.25	34.27	0.48
2015	35 ans	100	3043.81	1513.63	<b>2.01</b>	14111.06	34.29	0.48
2016	36 ans	100	3082.28	1520.05	<b>2.03</b>	15149.82	34.36	0.48
2017	37 ans	100	3113.10	1519.00	<b>2.05</b>	16198.98	34.70	0.48
2018	38 ans	100	3147.35	1516.45	<b>2.08</b>	17259.67	35.18	0.49
2019	39 ans	100	3181.97	1524.25	<b>2.09</b>	18332.03	35.61	0.50
2020	40 ans	100	3223.33	1544.07	<b>2.09</b>	19418.34	36.23	0.50
2021	41 ans	100	3265.24	1564.14	<b>2.09</b>	20518.76	36.86	0.51
2022	42 ans	100	3307.69	1584.47	<b>2.09</b>	21633.49	37.51	0.52
2023	43 ans	100	3350.69	1605.07	<b>2.09</b>	22762.71	38.17	0.53
2024	44 ans	100	3394.24	1625.94	<b>2.09</b>	23906.61	38.83	0.54
2025	45 ans	100	3438.37	1647.07	<b>2.09</b>	25065.39	39.51	0.55
2026	46 ans	100	3483.07	1668.49	<b>2.09</b>	26239.22	40.20	0.56
2027	47 ans	100	3528.35	1690.18	<b>2.09</b>	27428.32	40.91	0.57
2028	48 ans	100	3574.22	1712.15	<b>2.09</b>	28632.87	41.62	0.58
2029	49 ans	100	3620.68	1734.41	<b>2.09</b>	29852.16	42.38	0.59
2030	50 ans	100	3667.75	1756.95	<b>2.09</b>	31085.42	43.19	0.60
2031	51 ans	100	3715.43	1779.79	<b>2.09</b>	32331.87	44.05	0.61
2032	52 ans	100	3763.73	1802.93	<b>2.09</b>	33590.69	44.96	0.63
2033	53 ans	100	3812.66	1826.37	<b>2.09</b>	34861.05	45.92	0.64
2034	54 ans	100	3862.22	1850.11	<b>2.09</b>	36142.06	46.93	0.65
2035	55 ans	100	3912.43	1874.16	<b>2.09</b>	37432.84	48.01	0.67
2036	56 ans	100	3963.30	1898.53	<b>2.09</b>	38732.48	49.15	0.68
2037	57 ans	100	4014.82	1923.21	<b>2.09</b>	40040.05	50.35	0.70
2038	58 ans	100	4067.01	1948.21	<b>2.09</b>	41354.58	51.62	0.72
2039	59 ans	100	4119.88	1973.54	<b>2.09</b>	42675.13	52.97	0.74
2040	60 ans	100	4173.44	1999.19	<b>2.09</b>	44000.70	54.39	0.76
2041	61 ans	100	4227.69	2025.18	<b>2.09</b>	45330.30	55.89	0.78
2042	62 ans	100	4282.65	2051.51	<b>2.09</b>	46662.94	57.47	0.80
2043	63 ans	100	4338.33	2078.18	<b>2.09</b>	47997.60	59.15	0.82
2044	64 ans	100	4394.73	2105.20	<b>2.09</b>	49333.28	60.92	0.85
2045	65 ans	100	4451.86	2132.56	<b>2.09</b>	50668.96	62.79	0.87
2046	66 ans	100	4509.73	2160.29	<b>2.09</b>	52004.64	64.72	0.90
2047	67 ans	100	4568.36	2188.37	<b>2.09</b>	53340.32	66.71	0.93



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	2895.27	1339.90	<b>2.16</b>	2079.28	27.17	0.38
2004	24 ans	100	2935.07	1388.62	<b>2.11</b>	3134.46	27.74	0.39
2005	25 ans	100	2953.63	1439.19	<b>2.05</b>	4196.31	28.25	0.39
2006	26 ans	100	3000.00	1458.33	<b>2.06</b>	5274.83	28.71	0.40
2007	27 ans	100	3033.08	1466.48	<b>2.07</b>	6365.24	29.14	0.41
2008	28 ans	100	3020.36	1472.01	<b>2.05</b>	7451.07	29.96	0.42
2009	29 ans	100	3016.76	1489.22	<b>2.03</b>	8535.62	29.98	0.42
2010	30 ans	100	3050.50	1473.50	<b>2.07</b>	9632.29	30.44	0.42
2011	31 ans	100	3023.52	1465.69	<b>2.06</b>	10719.27	31.09	0.43
2012	32 ans	100	3009.71	1501.45	<b>2.00</b>	11801.28	31.69	0.44
2013	33 ans	100	2994.48	1493.34	<b>2.01</b>	12877.81	31.97	0.44
2014	34 ans	100	3006.42	1501.62	<b>2.00</b>	13958.63	32.13	0.45
2015	35 ans	100	3043.81	1513.63	<b>2.01</b>	15052.90	32.14	0.45
2016	36 ans	100	3082.28	1520.05	<b>2.03</b>	16161.00	32.21	0.45
2017	37 ans	100	3113.10	1519.00	<b>2.05</b>	17280.18	32.53	0.45
2018	38 ans	100	3147.35	1516.45	<b>2.08</b>	18411.67	32.98	0.46
2019	39 ans	100	3181.97	1524.25	<b>2.09</b>	19555.61	33.38	0.46
2020	40 ans	100	2999.35	1426.66	<b>2.10</b>	20633.89	36.23	0.50
2021	41 ans	100	3026.34	1429.59	<b>2.12</b>	21721.88	36.86	0.51
2022	42 ans	100	3056.61	1437.39	<b>2.13</b>	22820.75	37.51	0.52
2023	43 ans	100	3092.37	1446.40	<b>2.14</b>	23932.48	38.17	0.53
2024	44 ans	100	3129.17	1456.62	<b>2.15</b>	25057.44	38.83	0.54
2025	45 ans	100	3167.35	1468.09	<b>2.16</b>	26196.12	39.51	0.55
2026	46 ans	100	3206.94	1480.83	<b>2.17</b>	27349.03	40.20	0.56
2027	47 ans	100	3247.99	1494.87	<b>2.17</b>	28516.70	40.91	0.57
2028	48 ans	100	3290.53	1510.25	<b>2.18</b>	29699.67	41.62	0.58
2029	49 ans	100	3330.35	1527.00	<b>2.18</b>	30896.10	42.38	0.59
2030	50 ans	100	3371.65	1545.16	<b>2.18</b>	32105.62	43.19	0.60
2031	51 ans	100	3414.47	1564.78	<b>2.18</b>	33327.77	44.04	0.61
2032	52 ans	100	3458.85	1585.13	<b>2.18</b>	34562.05	44.95	0.63
2033	53 ans	100	3503.82	1605.73	<b>2.18</b>	35807.64	45.91	0.64
2034	54 ans	100	3549.37	1626.61	<b>2.18</b>	37063.68	46.93	0.65
2035	55 ans	100	3595.51	1647.75	<b>2.18</b>	38329.30	48.00	0.67
2036	56 ans	100	3642.25	1669.17	<b>2.18</b>	39603.61	49.14	0.68
2037	57 ans	100	3689.60	1690.87	<b>2.18</b>	40885.68	50.34	0.70
2038	58 ans	100	3737.57	1712.85	<b>2.18</b>	42174.59	51.61	0.72
2039	59 ans	100	3786.16	1735.12	<b>2.18</b>	43469.39	52.96	0.74
2040	60 ans	100	3835.38	1757.68	<b>2.18</b>	44769.12	54.38	0.76
2041	61 ans	100	3885.24	1780.53	<b>2.18</b>	46072.80	55.88	0.78
2042	62 ans	100	3935.74	1803.67	<b>2.18</b>	47379.46	57.46	0.80
2043	63 ans	100	3986.91	1827.12	<b>2.18</b>	48688.11	59.14	0.82
2044	64 ans	100	4038.74	1850.87	<b>2.18</b>	49997.75	60.91	0.85
2045	65 ans	100	4091.24	1874.94	<b>2.18</b>	51307.39	62.78	0.87
2046	66 ans	100	4144.43	1899.31	<b>2.18</b>	52617.03	64.71	0.90
2047	67 ans	100	4198.31	1924.00	<b>2.18</b>	53926.67	66.70	0.93

## 17.3 Génération 1990 (début en 2012)

Salarié privé au salaire moyen durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

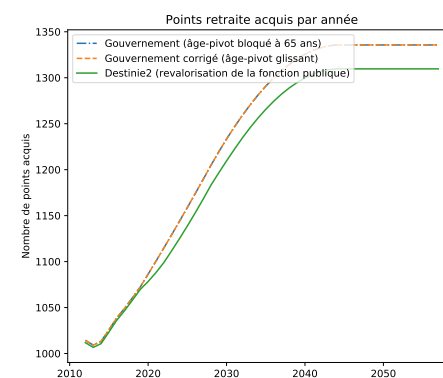
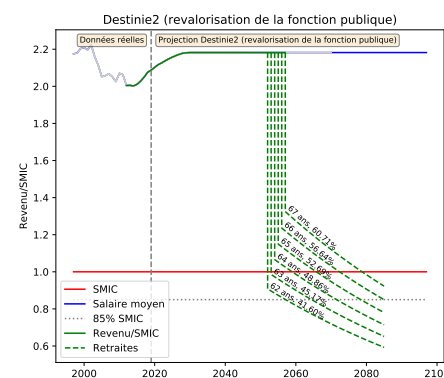
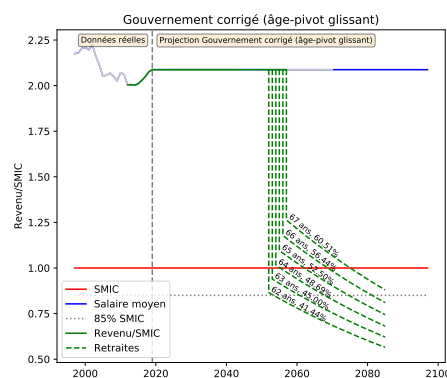
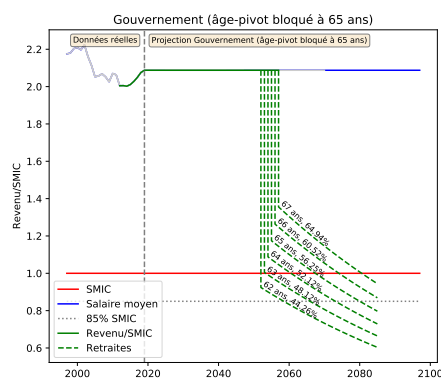
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	2157.03	<b>44.26</b>	2334.36	<b>0.92</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	2375.44	<b>48.12</b>	2364.71	<b>1.00</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	2606.13	<b>52.12</b>	2395.45	<b>1.09</b>	<b>1.01</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>
2055	65	100.00%	65 ans 0 mois	0.00%	2849.47	<b>56.25</b>	2426.59	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>
2056	66	100.00%	65 ans 0 mois	5.00%	3105.84	<b>60.52</b>	2458.13	<b>1.26</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.93</b>
2057	67	100.00%	65 ans 0 mois	10.00%	3375.63	<b>64.94</b>	2490.09	<b>1.36</b>	<b>1.30</b>	<b>1.22</b>	<b>1.15</b>	<b>1.07</b>	<b>1.01</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	2019.57	<b>41.44</b>	2334.36	<b>0.87</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	2221.48	<b>45.00</b>	2364.71	<b>0.94</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2434.68	<b>48.69</b>	2395.45	<b>1.02</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2659.51	<b>52.50</b>	2426.59	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2896.32	<b>56.44</b>	2458.13	<b>1.18</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3145.47	<b>60.51</b>	2490.09	<b>1.26</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1884.75	<b>42.09</b>	2052.36	<b>0.92</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	2072.36	<b>45.68</b>	2079.04	<b>1.00</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2270.39	<b>49.40</b>	2106.06	<b>1.08</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2479.16	<b>53.25</b>	2133.44	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2698.99	<b>57.23</b>	2161.18	<b>1.25</b>	<b>1.19</b>	<b>1.11</b>	<b>1.04</b>	<b>0.98</b>	<b>0.92</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2930.21	<b>61.34</b>	2189.27	<b>1.34</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	2994.48	1493.34	<b>2.01</b>	2023.48	34.10	0.47
2014	24 ans	100	3006.42	1501.62	<b>2.00</b>	3036.68	34.27	0.48
2015	25 ans	100	3043.81	1513.63	<b>2.01</b>	4062.49	34.29	0.48
2016	26 ans	100	3082.28	1520.05	<b>2.03</b>	5101.25	34.36	0.48
2017	27 ans	100	3113.10	1519.00	<b>2.05</b>	6150.41	34.70	0.48
2018	28 ans	100	3147.35	1516.45	<b>2.08</b>	7211.10	35.18	0.49
2019	29 ans	100	3181.97	1524.25	<b>2.09</b>	8283.46	35.61	0.50
2020	30 ans	100	3223.33	1544.07	<b>2.09</b>	9369.76	36.23	0.50
2021	31 ans	100	3265.24	1564.14	<b>2.09</b>	10470.19	36.86	0.51
2022	32 ans	100	3307.69	1584.47	<b>2.09</b>	11584.92	37.51	0.52
2023	33 ans	100	3350.69	1605.07	<b>2.09</b>	12714.14	38.17	0.53
2024	34 ans	100	3394.24	1625.94	<b>2.09</b>	13858.04	38.83	0.54
2025	35 ans	100	3438.37	1647.07	<b>2.09</b>	15016.82	39.51	0.55
2026	36 ans	100	3483.07	1668.49	<b>2.09</b>	16190.65	40.20	0.56
2027	37 ans	100	3528.35	1690.18	<b>2.09</b>	17379.75	40.91	0.57
2028	38 ans	100	3574.22	1712.15	<b>2.09</b>	18584.30	41.62	0.58
2029	39 ans	100	3620.68	1734.41	<b>2.09</b>	19803.59	42.38	0.59
2030	40 ans	100	3667.75	1756.95	<b>2.09</b>	21036.85	43.19	0.60
2031	41 ans	100	3715.43	1779.79	<b>2.09</b>	22283.30	44.05	0.61
2032	42 ans	100	3763.73	1802.93	<b>2.09</b>	23542.12	44.96	0.63
2033	43 ans	100	3812.66	1826.37	<b>2.09</b>	24812.48	45.92	0.64
2034	44 ans	100	3862.22	1850.11	<b>2.09</b>	26093.49	46.93	0.65
2035	45 ans	100	3912.43	1874.16	<b>2.09</b>	27384.27	48.01	0.67
2036	46 ans	100	3963.30	1898.53	<b>2.09</b>	28683.91	49.15	0.68
2037	47 ans	100	4014.82	1923.21	<b>2.09</b>	29991.48	50.35	0.70
2038	48 ans	100	4067.01	1948.21	<b>2.09</b>	31306.01	51.62	0.72
2039	49 ans	100	4119.88	1973.54	<b>2.09</b>	32626.56	52.97	0.74
2040	50 ans	100	4173.44	1999.19	<b>2.09</b>	33952.13	54.39	0.76
2041	51 ans	100	4227.69	2025.18	<b>2.09</b>	35281.73	55.89	0.78
2042	52 ans	100	4282.65	2051.51	<b>2.09</b>	36614.37	57.47	0.80
2043	53 ans	100	4338.33	2078.18	<b>2.09</b>	37949.03	59.15	0.82
2044	54 ans	100	4394.73	2105.20	<b>2.09</b>	39284.71	60.92	0.85
2045	55 ans	100	4451.86	2132.56	<b>2.09</b>	40620.39	62.79	0.87
2046	56 ans	100	4509.73	2160.29	<b>2.09</b>	41956.07	64.72	0.90
2047	57 ans	100	4568.36	2188.37	<b>2.09</b>	43291.75	66.71	0.93
2048	58 ans	100	4627.75	2216.82	<b>2.09</b>	44627.42	68.76	0.96
2049	59 ans	100	4687.91	2245.64	<b>2.09</b>	45963.10	70.87	0.99
2050	60 ans	100	4748.85	2274.83	<b>2.09</b>	47298.78	73.05	1.02
2051	61 ans	100	4810.59	2304.40	<b>2.09</b>	48634.46	75.30	1.05
2052	62 ans	100	4873.12	2334.36	<b>2.09</b>	49970.14	77.61	1.08
2053	63 ans	100	4936.48	2364.71	<b>2.09</b>	51305.82	80.00	1.11
2054	64 ans	100	5000.65	2395.45	<b>2.09</b>	52641.50	82.45	1.15
2055	65 ans	100	5065.66	2426.59	<b>2.09</b>	53977.18	84.99	1.18
2056	66 ans	100	5131.51	2458.13	<b>2.09</b>	55312.85	87.60	1.22
2057	67 ans	100	5198.22	2490.09	<b>2.09</b>	56648.53	90.29	1.26

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	2994.48	1493.34	2.01	2023.48	34.10	0.47
2014	24 ans	100	3006.42	1501.62	2.00	3036.68	34.27	0.48
2015	25 ans	100	3043.81	1513.63	2.01	4062.49	34.29	0.48
2016	26 ans	100	3082.28	1520.05	2.03	5101.25	34.36	0.48
2017	27 ans	100	3113.10	1519.00	2.05	6150.41	34.70	0.48
2018	28 ans	100	3147.35	1516.45	2.08	7211.10	35.18	0.49
2019	29 ans	100	3181.97	1524.25	2.09	8283.46	35.61	0.50
2020	30 ans	100	3223.33	1544.07	2.09	9369.76	36.23	0.50
2021	31 ans	100	3265.24	1564.14	2.09	10470.19	36.86	0.51
2022	32 ans	100	3307.69	1584.47	2.09	11584.92	37.51	0.52
2023	33 ans	100	3350.69	1605.07	2.09	12714.14	38.17	0.53
2024	34 ans	100	3394.24	1625.94	2.09	13858.04	38.83	0.54
2025	35 ans	100	3438.37	1647.07	2.09	15016.82	39.51	0.55
2026	36 ans	100	3483.07	1668.49	2.09	16190.65	40.20	0.56
2027	37 ans	100	3528.35	1690.18	2.09	17379.75	40.91	0.57
2028	38 ans	100	3574.22	1712.15	2.09	18584.30	41.62	0.58
2029	39 ans	100	3620.68	1734.41	2.09	19803.59	42.38	0.59
2030	40 ans	100	3667.75	1756.95	2.09	21036.85	43.19	0.60
2031	41 ans	100	3715.43	1779.79	2.09	22283.30	44.05	0.61
2032	42 ans	100	3763.73	1802.93	2.09	23542.12	44.96	0.63
2033	43 ans	100	3812.66	1826.37	2.09	24812.48	45.92	0.64
2034	44 ans	100	3862.22	1850.11	2.09	26093.49	46.93	0.65
2035	45 ans	100	3912.43	1874.16	2.09	27384.27	48.01	0.67
2036	46 ans	100	3963.30	1898.53	2.09	28683.91	49.15	0.68
2037	47 ans	100	4014.82	1923.21	2.09	29991.48	50.35	0.70
2038	48 ans	100	4067.01	1948.21	2.09	31306.01	51.62	0.72
2039	49 ans	100	4119.88	1973.54	2.09	32626.56	52.97	0.74
2040	50 ans	100	4173.44	1999.19	2.09	33952.13	54.39	0.76
2041	51 ans	100	4227.69	2025.18	2.09	35281.73	55.89	0.78
2042	52 ans	100	4282.65	2051.51	2.09	36614.37	57.47	0.80
2043	53 ans	100	4338.33	2078.18	2.09	37949.03	59.15	0.82
2044	54 ans	100	4394.73	2105.20	2.09	39284.71	60.92	0.85
2045	55 ans	100	4451.86	2132.56	2.09	40620.39	62.79	0.87
2046	56 ans	100	4509.73	2160.29	2.09	41956.07	64.72	0.90
2047	57 ans	100	4568.36	2188.37	2.09	43291.75	66.71	0.93
2048	58 ans	100	4627.75	2216.82	2.09	44627.42	68.76	0.96
2049	59 ans	100	4687.91	2245.64	2.09	45963.10	70.87	0.99
2050	60 ans	100	4748.85	2274.83	2.09	47298.78	73.05	1.02
2051	61 ans	100	4810.59	2304.40	2.09	48634.46	75.30	1.05
2052	62 ans	100	4873.12	2334.36	2.09	49970.14	77.61	1.08
2053	63 ans	100	4936.48	2364.71	2.09	51305.82	80.00	1.11
2054	64 ans	100	5000.65	2395.45	2.09	52641.50	82.45	1.15
2055	65 ans	100	5065.66	2426.59	2.09	53977.18	84.99	1.18
2056	66 ans	100	5131.51	2458.13	2.09	55312.85	87.60	1.22
2057	67 ans	100	5198.22	2490.09	2.09	56648.53	90.29	1.26

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	2994.48	1493.34	<b>2.01</b>	2158.54	31.97	0.44
2014	24 ans	100	3006.42	1501.62	<b>2.00</b>	3239.37	32.13	0.45
2015	25 ans	100	3043.81	1513.63	<b>2.01</b>	4333.64	32.14	0.45
2016	26 ans	100	3082.28	1520.05	<b>2.03</b>	5441.74	32.21	0.45
2017	27 ans	100	3113.10	1519.00	<b>2.05</b>	6560.92	32.53	0.45
2018	28 ans	100	3147.35	1516.45	<b>2.08</b>	7692.41	32.98	0.46
2019	29 ans	100	3181.97	1524.25	<b>2.09</b>	8836.34	33.38	0.46
2020	30 ans	100	2999.35	1426.66	<b>2.10</b>	9914.63	36.23	0.50
2021	31 ans	100	3026.34	1429.59	<b>2.12</b>	11002.62	36.86	0.51
2022	32 ans	100	3056.61	1437.39	<b>2.13</b>	12101.49	37.51	0.52
2023	33 ans	100	3092.37	1446.40	<b>2.14</b>	13213.21	38.17	0.53
2024	34 ans	100	3129.17	1456.62	<b>2.15</b>	14338.17	38.83	0.54
2025	35 ans	100	3167.35	1468.09	<b>2.16</b>	15476.85	39.51	0.55
2026	36 ans	100	3206.94	1480.83	<b>2.17</b>	16629.76	40.20	0.56
2027	37 ans	100	3247.99	1494.87	<b>2.17</b>	17797.44	40.91	0.57
2028	38 ans	100	3290.53	1510.25	<b>2.18</b>	18980.40	41.62	0.58
2029	39 ans	100	3330.35	1527.00	<b>2.18</b>	20176.84	42.38	0.59
2030	40 ans	100	3371.65	1545.16	<b>2.18</b>	21386.35	43.19	0.60
2031	41 ans	100	3414.47	1564.78	<b>2.18</b>	22608.51	44.04	0.61
2032	42 ans	100	3458.85	1585.13	<b>2.18</b>	23842.79	44.95	0.63
2033	43 ans	100	3503.82	1605.73	<b>2.18</b>	25088.38	45.91	0.64
2034	44 ans	100	3549.37	1626.61	<b>2.18</b>	26344.42	46.93	0.65
2035	45 ans	100	3595.51	1647.75	<b>2.18</b>	27610.04	48.00	0.67
2036	46 ans	100	3642.25	1669.17	<b>2.18</b>	28884.34	49.14	0.68
2037	47 ans	100	3689.60	1690.87	<b>2.18</b>	30166.42	50.34	0.70
2038	48 ans	100	3737.57	1712.85	<b>2.18</b>	31455.33	51.61	0.72
2039	49 ans	100	3786.16	1735.12	<b>2.18</b>	32750.13	52.96	0.74
2040	50 ans	100	3835.38	1757.68	<b>2.18</b>	34049.85	54.38	0.76
2041	51 ans	100	3885.24	1780.53	<b>2.18</b>	35353.54	55.88	0.78
2042	52 ans	100	3935.74	1803.67	<b>2.18</b>	36660.20	57.46	0.80
2043	53 ans	100	3986.91	1827.12	<b>2.18</b>	37968.84	59.14	0.82
2044	54 ans	100	4038.74	1850.87	<b>2.18</b>	39278.48	60.91	0.85
2045	55 ans	100	4091.24	1874.94	<b>2.18</b>	40588.12	62.78	0.87
2046	56 ans	100	4144.43	1899.31	<b>2.18</b>	41897.76	64.71	0.90
2047	57 ans	100	4198.31	1924.00	<b>2.18</b>	43207.40	66.70	0.93
2048	58 ans	100	4252.88	1949.01	<b>2.18</b>	44517.05	68.75	0.96
2049	59 ans	100	4308.17	1974.35	<b>2.18</b>	45826.69	70.86	0.99
2050	60 ans	100	4364.18	2000.02	<b>2.18</b>	47136.33	73.04	1.02
2051	61 ans	100	4420.91	2026.02	<b>2.18</b>	48445.97	75.28	1.05
2052	62 ans	100	4478.38	2052.36	<b>2.18</b>	49755.61	77.60	1.08
2053	63 ans	100	4536.60	2079.04	<b>2.18</b>	51065.25	79.98	1.11
2054	64 ans	100	4595.58	2106.06	<b>2.18</b>	52374.89	82.44	1.15
2055	65 ans	100	4655.32	2133.44	<b>2.18</b>	53684.53	84.97	1.18
2056	66 ans	100	4715.84	2161.18	<b>2.18</b>	54994.17	87.58	1.22
2057	67 ans	100	4777.15	2189.27	<b>2.18</b>	56303.81	90.27	1.26

## 17.4 Génération 2003 (début en 2025)

Salarié privé au salaire moyen durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

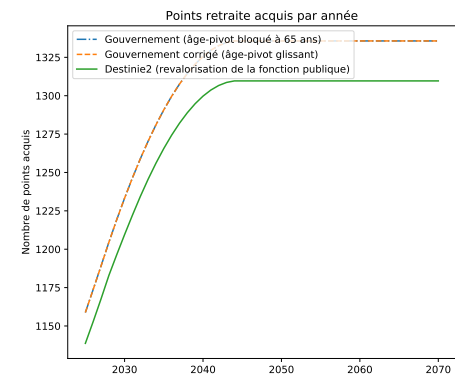
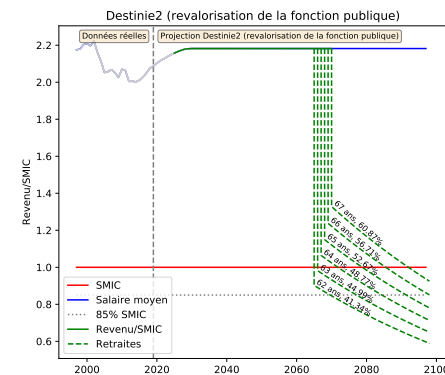
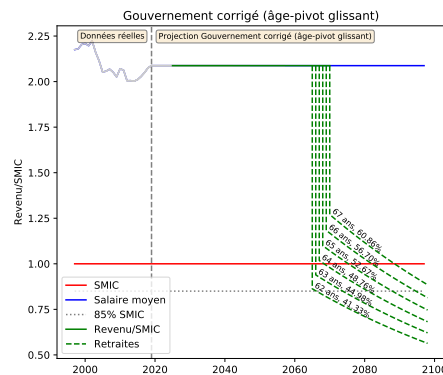
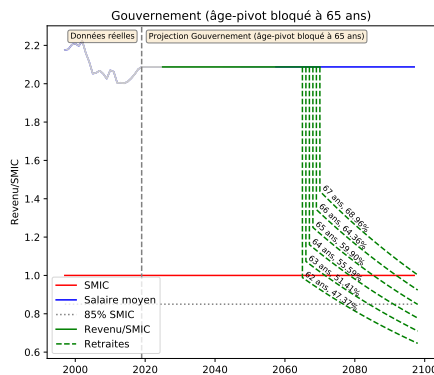
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	2730.40	<b>47.37</b>	2761.15	<b>0.99</b>	<b>0.89</b>	<b>0.84</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	3001.74	<b>51.41</b>	2797.05	<b>1.07</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	3287.91	<b>55.59</b>	2833.41	<b>1.16</b>	<b>1.07</b>	<b>1.01</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>
2068	65	100.00%	65 ans 0 mois	0.00%	3589.35	<b>59.90</b>	2870.25	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>
2069	66	100.00%	65 ans 0 mois	5.00%	3906.53	<b>64.36</b>	2907.56	<b>1.34</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>
2070	67	100.00%	65 ans 0 mois	10.00%	4239.90	<b>68.96</b>	2945.36	<b>1.44</b>	<b>1.38</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2382.41	<b>41.33</b>	2761.15	<b>0.86</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2626.52	<b>44.98</b>	2797.05	<b>0.94</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2884.13	<b>48.76</b>	2833.41	<b>1.02</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	3155.64	<b>52.67</b>	2870.25	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3441.46	<b>56.70</b>	2907.56	<b>1.18</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3742.03	<b>60.86</b>	2945.36	<b>1.27</b>	<b>1.22</b>	<b>1.15</b>	<b>1.07</b>	<b>1.01</b>	<b>0.94</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2189.81	<b>41.34</b>	2427.59	<b>0.90</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2414.18	<b>44.99</b>	2459.15	<b>0.98</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2650.96	<b>48.77</b>	2491.12	<b>1.06</b>	<b>0.98</b>	<b>0.92</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2900.50	<b>52.67</b>	2523.50	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3163.20	<b>56.71</b>	2556.31	<b>1.24</b>	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3439.46	<b>60.87</b>	2589.54	<b>1.33</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	3483.07	1668.49	<b>2.09</b>	2332.61	40.20	0.56
2027	24 ans	100	3528.35	1690.18	<b>2.09</b>	3521.70	40.91	0.57
2028	25 ans	100	3574.22	1712.15	<b>2.09</b>	4726.26	41.62	0.58
2029	26 ans	100	3620.68	1734.41	<b>2.09</b>	5945.55	42.38	0.59
2030	27 ans	100	3667.75	1756.95	<b>2.09</b>	7178.81	43.19	0.60
2031	28 ans	100	3715.43	1779.79	<b>2.09</b>	8425.26	44.05	0.61
2032	29 ans	100	3763.73	1802.93	<b>2.09</b>	9684.08	44.96	0.63
2033	30 ans	100	3812.66	1826.37	<b>2.09</b>	10954.43	45.92	0.64
2034	31 ans	100	3862.22	1850.11	<b>2.09</b>	12235.45	46.93	0.65
2035	32 ans	100	3912.43	1874.16	<b>2.09</b>	13526.23	48.01	0.67
2036	33 ans	100	3963.30	1898.53	<b>2.09</b>	14825.87	49.15	0.68
2037	34 ans	100	4014.82	1923.21	<b>2.09</b>	16133.43	50.35	0.70
2038	35 ans	100	4067.01	1948.21	<b>2.09</b>	17447.97	51.62	0.72
2039	36 ans	100	4119.88	1973.54	<b>2.09</b>	18768.51	52.97	0.74
2040	37 ans	100	4173.44	1999.19	<b>2.09</b>	20094.08	54.39	0.76
2041	38 ans	100	4227.69	2025.18	<b>2.09</b>	21423.69	55.89	0.78
2042	39 ans	100	4282.65	2051.51	<b>2.09</b>	22756.32	57.47	0.80
2043	40 ans	100	4338.33	2078.18	<b>2.09</b>	24090.99	59.15	0.82
2044	41 ans	100	4394.73	2105.20	<b>2.09</b>	25426.67	60.92	0.85
2045	42 ans	100	4451.86	2132.56	<b>2.09</b>	26762.35	62.79	0.87
2046	43 ans	100	4509.73	2160.29	<b>2.09</b>	28098.02	64.72	0.90
2047	44 ans	100	4568.36	2188.37	<b>2.09</b>	29433.70	66.71	0.93
2048	45 ans	100	4627.75	2216.82	<b>2.09</b>	30769.38	68.76	0.96
2049	46 ans	100	4687.91	2245.64	<b>2.09</b>	32105.06	70.87	0.99
2050	47 ans	100	4748.85	2274.83	<b>2.09</b>	33440.74	73.05	1.02
2051	48 ans	100	4810.59	2304.40	<b>2.09</b>	34776.42	75.30	1.05
2052	49 ans	100	4873.12	2334.36	<b>2.09</b>	36112.10	77.61	1.08
2053	50 ans	100	4936.48	2364.71	<b>2.09</b>	37447.78	80.00	1.11
2054	51 ans	100	5000.65	2395.45	<b>2.09</b>	38783.45	82.45	1.15
2055	52 ans	100	5065.66	2426.59	<b>2.09</b>	40119.13	84.99	1.18
2056	53 ans	100	5131.51	2458.13	<b>2.09</b>	41454.81	87.60	1.22
2057	54 ans	100	5198.22	2490.09	<b>2.09</b>	42790.49	90.29	1.26
2058	55 ans	100	5265.80	2522.46	<b>2.09</b>	44126.17	93.06	1.30
2059	56 ans	100	5334.25	2555.25	<b>2.09</b>	45461.85	95.92	1.34
2060	57 ans	100	5403.60	2588.47	<b>2.09</b>	46797.53	98.87	1.38
2061	58 ans	100	5473.85	2622.12	<b>2.09</b>	48133.20	101.91	1.42
2062	59 ans	100	5545.01	2656.21	<b>2.09</b>	49468.88	105.04	1.46
2063	60 ans	100	5617.09	2690.74	<b>2.09</b>	50804.56	108.27	1.51
2064	61 ans	100	5690.11	2725.72	<b>2.09</b>	52140.24	111.60	1.55
2065	62 ans	100	5764.08	2761.15	<b>2.09</b>	53475.92	115.03	1.60
2066	63 ans	100	5839.02	2797.05	<b>2.09</b>	54811.60	118.56	1.65
2067	64 ans	100	5914.92	2833.41	<b>2.09</b>	56147.28	122.20	1.70
2068	65 ans	100	5991.82	2870.25	<b>2.09</b>	57482.96	125.96	1.75
2069	66 ans	100	6069.71	2907.56	<b>2.09</b>	58818.63	129.83	1.81
2070	67 ans	100	6148.62	2945.36	<b>2.09</b>	60154.31	133.82	1.86

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	3483.07	1668.49	<b>2.09</b>	2332.61	40.20	0.56
2027	24 ans	100	3528.35	1690.18	<b>2.09</b>	3521.70	40.91	0.57
2028	25 ans	100	3574.22	1712.15	<b>2.09</b>	4726.26	41.62	0.58
2029	26 ans	100	3620.68	1734.41	<b>2.09</b>	5945.55	42.38	0.59
2030	27 ans	100	3667.75	1756.95	<b>2.09</b>	7178.81	43.19	0.60
2031	28 ans	100	3715.43	1779.79	<b>2.09</b>	8425.26	44.05	0.61
2032	29 ans	100	3763.73	1802.93	<b>2.09</b>	9684.08	44.96	0.63
2033	30 ans	100	3812.66	1826.37	<b>2.09</b>	10954.43	45.92	0.64
2034	31 ans	100	3862.22	1850.11	<b>2.09</b>	12235.45	46.93	0.65
2035	32 ans	100	3912.43	1874.16	<b>2.09</b>	13526.23	48.01	0.67
2036	33 ans	100	3963.30	1898.53	<b>2.09</b>	14825.87	49.15	0.68
2037	34 ans	100	4014.82	1923.21	<b>2.09</b>	16133.43	50.35	0.70
2038	35 ans	100	4067.01	1948.21	<b>2.09</b>	17447.97	51.62	0.72
2039	36 ans	100	4119.88	1973.54	<b>2.09</b>	18768.51	52.97	0.74
2040	37 ans	100	4173.44	1999.19	<b>2.09</b>	20094.08	54.39	0.76
2041	38 ans	100	4227.69	2025.18	<b>2.09</b>	21423.69	55.89	0.78
2042	39 ans	100	4282.65	2051.51	<b>2.09</b>	22756.32	57.47	0.80
2043	40 ans	100	4338.33	2078.18	<b>2.09</b>	24090.99	59.15	0.82
2044	41 ans	100	4394.73	2105.20	<b>2.09</b>	25426.67	60.92	0.85
2045	42 ans	100	4451.86	2132.56	<b>2.09</b>	26762.35	62.79	0.87
2046	43 ans	100	4509.73	2160.29	<b>2.09</b>	28098.02	64.72	0.90
2047	44 ans	100	4568.36	2188.37	<b>2.09</b>	29433.70	66.71	0.93
2048	45 ans	100	4627.75	2216.82	<b>2.09</b>	30769.38	68.76	0.96
2049	46 ans	100	4687.91	2245.64	<b>2.09</b>	32105.06	70.87	0.99
2050	47 ans	100	4748.85	2274.83	<b>2.09</b>	33440.74	73.05	1.02
2051	48 ans	100	4810.59	2304.40	<b>2.09</b>	34776.42	75.30	1.05
2052	49 ans	100	4873.12	2334.36	<b>2.09</b>	36112.10	77.61	1.08
2053	50 ans	100	4936.48	2364.71	<b>2.09</b>	37447.78	80.00	1.11
2054	51 ans	100	5000.65	2395.45	<b>2.09</b>	38783.45	82.45	1.15
2055	52 ans	100	5065.66	2426.59	<b>2.09</b>	40119.13	84.99	1.18
2056	53 ans	100	5131.51	2458.13	<b>2.09</b>	41454.81	87.60	1.22
2057	54 ans	100	5198.22	2490.09	<b>2.09</b>	42790.49	90.29	1.26
2058	55 ans	100	5265.80	2522.46	<b>2.09</b>	44126.17	93.06	1.30
2059	56 ans	100	5334.25	2555.25	<b>2.09</b>	45461.85	95.92	1.34
2060	57 ans	100	5403.60	2588.47	<b>2.09</b>	46797.53	98.87	1.38
2061	58 ans	100	5473.85	2622.12	<b>2.09</b>	48133.20	101.91	1.42
2062	59 ans	100	5545.01	2656.21	<b>2.09</b>	49468.88	105.04	1.46
2063	60 ans	100	5617.09	2690.74	<b>2.09</b>	50804.56	108.27	1.51
2064	61 ans	100	5690.11	2725.72	<b>2.09</b>	52140.24	111.60	1.55
2065	62 ans	100	5764.08	2761.15	<b>2.09</b>	53475.92	115.03	1.60
2066	63 ans	100	5839.02	2797.05	<b>2.09</b>	54811.60	118.56	1.65
2067	64 ans	100	5914.92	2833.41	<b>2.09</b>	56147.28	122.20	1.70
2068	65 ans	100	5991.82	2870.25	<b>2.09</b>	57482.96	125.96	1.75
2069	66 ans	100	6069.71	2907.56	<b>2.09</b>	58818.63	129.83	1.81
2070	67 ans	100	6148.62	2945.36	<b>2.09</b>	60154.31	133.82	1.86



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	3206.94	1480.83	<b>2.17</b>	2291.59	40.20	0.56
2027	24 ans	100	3247.99	1494.87	<b>2.17</b>	3459.27	40.91	0.57
2028	25 ans	100	3290.53	1510.25	<b>2.18</b>	4642.23	41.62	0.58
2029	26 ans	100	3330.35	1527.00	<b>2.18</b>	5838.67	42.38	0.59
2030	27 ans	100	3371.65	1545.16	<b>2.18</b>	7048.18	43.19	0.60
2031	28 ans	100	3414.47	1564.78	<b>2.18</b>	8270.33	44.04	0.61
2032	29 ans	100	3458.85	1585.13	<b>2.18</b>	9504.62	44.95	0.63
2033	30 ans	100	3503.82	1605.73	<b>2.18</b>	10750.20	45.91	0.64
2034	31 ans	100	3549.37	1626.61	<b>2.18</b>	12006.25	46.93	0.65
2035	32 ans	100	3595.51	1647.75	<b>2.18</b>	13271.87	48.00	0.67
2036	33 ans	100	3642.25	1669.17	<b>2.18</b>	14546.17	49.14	0.68
2037	34 ans	100	3689.60	1690.87	<b>2.18</b>	15828.25	50.34	0.70
2038	35 ans	100	3737.57	1712.85	<b>2.18</b>	17117.16	51.61	0.72
2039	36 ans	100	3786.16	1735.12	<b>2.18</b>	18411.96	52.96	0.74
2040	37 ans	100	3835.38	1757.68	<b>2.18</b>	19711.68	54.38	0.76
2041	38 ans	100	3885.24	1780.53	<b>2.18</b>	21015.37	55.88	0.78
2042	39 ans	100	3935.74	1803.67	<b>2.18</b>	22322.03	57.46	0.80
2043	40 ans	100	3986.91	1827.12	<b>2.18</b>	23630.67	59.14	0.82
2044	41 ans	100	4038.74	1850.87	<b>2.18</b>	24940.31	60.91	0.85
2045	42 ans	100	4091.24	1874.94	<b>2.18</b>	26249.95	62.78	0.87
2046	43 ans	100	4144.43	1899.31	<b>2.18</b>	27559.59	64.71	0.90
2047	44 ans	100	4198.31	1924.00	<b>2.18</b>	28869.23	66.70	0.93
2048	45 ans	100	4252.88	1949.01	<b>2.18</b>	30178.87	68.75	0.96
2049	46 ans	100	4308.17	1974.35	<b>2.18</b>	31488.52	70.86	0.99
2050	47 ans	100	4364.18	2000.02	<b>2.18</b>	32798.16	73.04	1.02
2051	48 ans	100	4420.91	2026.02	<b>2.18</b>	34107.80	75.28	1.05
2052	49 ans	100	4478.38	2052.36	<b>2.18</b>	35417.44	77.60	1.08
2053	50 ans	100	4536.60	2079.04	<b>2.18</b>	36727.08	79.98	1.11
2054	51 ans	100	4595.58	2106.06	<b>2.18</b>	38036.72	82.44	1.15
2055	52 ans	100	4655.32	2133.44	<b>2.18</b>	39346.36	84.97	1.18
2056	53 ans	100	4715.84	2161.18	<b>2.18</b>	40656.00	87.58	1.22
2057	54 ans	100	4777.15	2189.27	<b>2.18</b>	41965.64	90.27	1.26
2058	55 ans	100	4839.25	2217.73	<b>2.18</b>	43275.28	93.05	1.30
2059	56 ans	100	4902.16	2246.56	<b>2.18</b>	44584.92	95.91	1.33
2060	57 ans	100	4965.89	2275.77	<b>2.18</b>	45894.56	98.85	1.38
2061	58 ans	100	5030.44	2305.35	<b>2.18</b>	47204.20	101.89	1.42
2062	59 ans	100	5095.84	2335.32	<b>2.18</b>	48513.84	105.02	1.46
2063	60 ans	100	5162.08	2365.68	<b>2.18</b>	49823.48	108.25	1.51
2064	61 ans	100	5229.19	2396.44	<b>2.18</b>	51133.12	111.58	1.55
2065	62 ans	100	5297.17	2427.59	<b>2.18</b>	52442.76	115.01	1.60
2066	63 ans	100	5366.03	2459.15	<b>2.18</b>	53752.40	118.54	1.65
2067	64 ans	100	5435.79	2491.12	<b>2.18</b>	55062.04	122.18	1.70
2068	65 ans	100	5506.46	2523.50	<b>2.18</b>	56371.69	125.94	1.75
2069	66 ans	100	5578.04	2556.31	<b>2.18</b>	57681.33	129.81	1.81
2070	67 ans	100	5650.56	2589.54	<b>2.18</b>	58990.97	133.79	1.86

# Salarié privé au SMIC durant toute sa carrière

Début de carrière à 22 ans / Quotité : 100%

Date de naissance (et année de début de carrière)

18.1 Génération 1975 (début en 1997)	298
18.2 Génération 1980 (début en 2002)	302
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[Retourner à la liste des métiers](#)

## 18.1 Génération 1975 (début en 1997)

Salarié privé au SMIC durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

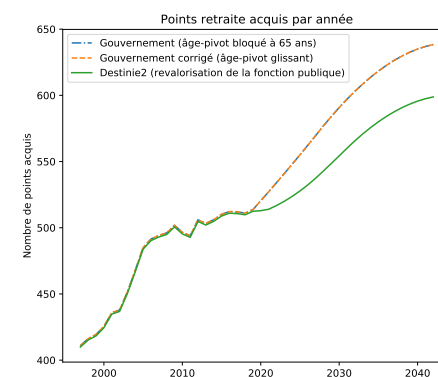
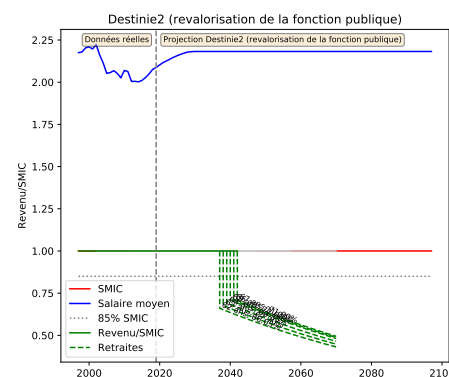
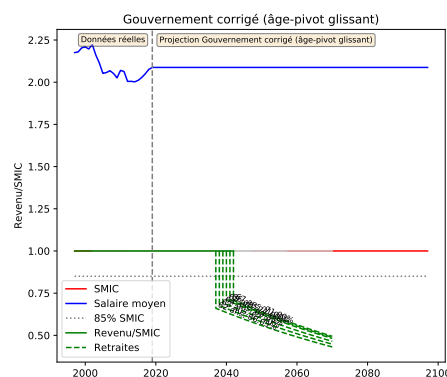
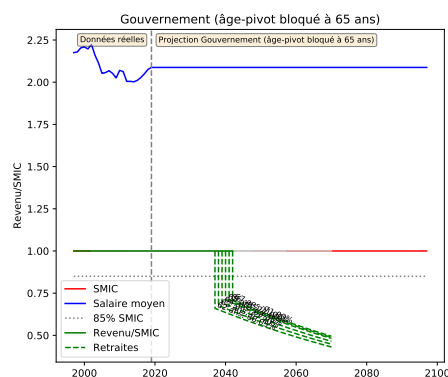
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>66.05</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>67.70</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1368.62	<b>69.35</b>	1973.54	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 0 mois	0.00%	1419.43	<b>71.00</b>	1999.19	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2041	66	100.00%	65 ans 0 mois	5.00%	1437.88	<b>71.00</b>	2025.18	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2042	67	100.00%	65 ans 0 mois	10.00%	1456.57	<b>71.00</b>	2051.51	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>66.05</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>67.70</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1368.62	<b>69.35</b>	1973.54	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1419.43	<b>71.00</b>	1999.19	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1437.88	<b>71.00</b>	2025.18	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1456.57	<b>71.00</b>	2051.51	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1116.76	<b>66.05</b>	1690.87	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1159.56	<b>67.70</b>	1712.85	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1203.29	<b>69.35</b>	1735.12	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1247.95	<b>71.00</b>	1757.68	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1264.17	<b>71.00</b>	1780.53	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1280.61	<b>71.00</b>	1803.67	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	1235.19	1235.19	1.00	827.25	26.81	0.37
1999	24 ans	100	1244.33	1244.33	1.00	1246.60	26.94	0.38
2000	25 ans	100	1262.69	1262.69	1.00	1672.15	27.40	0.38
2001	26 ans	100	1293.24	1293.24	1.00	2107.98	27.85	0.39
2002	27 ans	100	1299.25	1299.25	1.00	2545.85	28.39	0.40
2003	28 ans	100	1339.90	1339.90	1.00	2997.41	28.98	0.40
2004	29 ans	100	1388.62	1388.62	1.00	3465.39	29.60	0.41
2005	30 ans	100	1439.19	1439.19	1.00	3950.42	30.13	0.42
2006	31 ans	100	1458.33	1458.33	1.00	4441.89	30.62	0.43
2007	32 ans	100	1466.48	1466.48	1.00	4936.11	31.08	0.43
2008	33 ans	100	1472.01	1472.01	1.00	5432.20	31.95	0.44
2009	34 ans	100	1489.22	1489.22	1.00	5934.08	31.98	0.45
2010	35 ans	100	1473.50	1473.50	1.00	6430.67	32.47	0.45
2011	36 ans	100	1465.69	1465.69	1.00	6924.63	33.16	0.46
2012	37 ans	100	1501.45	1501.45	1.00	7430.63	33.81	0.47
2013	38 ans	100	1493.34	1493.34	1.00	7933.91	34.10	0.47
2014	39 ans	100	1501.62	1501.62	1.00	8439.97	34.27	0.48
2015	40 ans	100	1513.63	1513.63	1.00	8950.09	34.29	0.48
2016	41 ans	100	1520.05	1520.05	1.00	9462.36	34.36	0.48
2017	42 ans	100	1519.00	1519.00	1.00	9974.28	34.70	0.48
2018	43 ans	100	1516.45	1516.45	1.00	10485.34	35.18	0.49
2019	44 ans	100	1524.25	1524.25	1.00	10999.03	35.61	0.50
2020	45 ans	100	1544.07	1544.07	1.00	11519.40	36.23	0.50
2021	46 ans	100	1564.14	1564.14	1.00	12046.54	36.86	0.51
2022	47 ans	100	1584.47	1584.47	1.00	12580.52	37.51	0.52
2023	48 ans	100	1605.07	1605.07	1.00	13121.45	38.17	0.53
2024	49 ans	100	1625.94	1625.94	1.00	13669.41	38.83	0.54
2025	50 ans	100	1647.07	1647.07	1.00	14224.49	39.51	0.55
2026	51 ans	100	1668.49	1668.49	1.00	14786.79	40.20	0.56
2027	52 ans	100	1690.18	1690.18	1.00	15356.40	40.91	0.57
2028	53 ans	100	1712.15	1712.15	1.00	15933.42	41.62	0.58
2029	54 ans	100	1734.41	1734.41	1.00	16517.49	42.38	0.59
2030	55 ans	100	1756.95	1756.95	1.00	17108.26	43.19	0.60
2031	56 ans	100	1779.79	1779.79	1.00	17705.34	44.05	0.61
2032	57 ans	100	1802.93	1802.93	1.00	18308.35	44.96	0.63
2033	58 ans	100	1826.37	1826.37	1.00	18916.89	45.92	0.64
2034	59 ans	100	1850.11	1850.11	1.00	19530.53	46.93	0.65
2035	60 ans	100	1874.16	1874.16	1.00	20148.85	48.01	0.67
2036	61 ans	100	1898.53	1898.53	1.00	20771.41	49.15	0.68
2037	62 ans	100	1923.21	1923.21	1.00	21397.77	50.35	0.70
2038	63 ans	100	1948.21	1948.21	1.00	22027.47	51.62	0.72
2039	64 ans	100	1973.54	1973.54	1.00	22660.04	52.97	0.74
2040	65 ans	100	1999.19	1999.19	1.00	23295.03	54.39	0.76
2041	66 ans	100	2025.18	2025.18	1.00	23931.94	55.89	0.78
2042	67 ans	100	2051.51	2051.51	1.00	24570.31	57.47	0.80

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	1235.19	1235.19	1.00	827.25	26.81	0.37
1999	24 ans	100	1244.33	1244.33	1.00	1246.60	26.94	0.38
2000	25 ans	100	1262.69	1262.69	1.00	1672.15	27.40	0.38
2001	26 ans	100	1293.24	1293.24	1.00	2107.98	27.85	0.39
2002	27 ans	100	1299.25	1299.25	1.00	2545.85	28.39	0.40
2003	28 ans	100	1339.90	1339.90	1.00	2997.41	28.98	0.40
2004	29 ans	100	1388.62	1388.62	1.00	3465.39	29.60	0.41
2005	30 ans	100	1439.19	1439.19	1.00	3950.42	30.13	0.42
2006	31 ans	100	1458.33	1458.33	1.00	4441.89	30.62	0.43
2007	32 ans	100	1466.48	1466.48	1.00	4936.11	31.08	0.43
2008	33 ans	100	1472.01	1472.01	1.00	5432.20	31.95	0.44
2009	34 ans	100	1489.22	1489.22	1.00	5934.08	31.98	0.45
2010	35 ans	100	1473.50	1473.50	1.00	6430.67	32.47	0.45
2011	36 ans	100	1465.69	1465.69	1.00	6924.63	33.16	0.46
2012	37 ans	100	1501.45	1501.45	1.00	7430.63	33.81	0.47
2013	38 ans	100	1493.34	1493.34	1.00	7933.91	34.10	0.47
2014	39 ans	100	1501.62	1501.62	1.00	8439.97	34.27	0.48
2015	40 ans	100	1513.63	1513.63	1.00	8950.09	34.29	0.48
2016	41 ans	100	1520.05	1520.05	1.00	9462.36	34.36	0.48
2017	42 ans	100	1519.00	1519.00	1.00	9974.28	34.70	0.48
2018	43 ans	100	1516.45	1516.45	1.00	10485.34	35.18	0.49
2019	44 ans	100	1524.25	1524.25	1.00	10999.03	35.61	0.50
2020	45 ans	100	1544.07	1544.07	1.00	11519.40	36.23	0.50
2021	46 ans	100	1564.14	1564.14	1.00	12046.54	36.86	0.51
2022	47 ans	100	1584.47	1584.47	1.00	12580.52	37.51	0.52
2023	48 ans	100	1605.07	1605.07	1.00	13121.45	38.17	0.53
2024	49 ans	100	1625.94	1625.94	1.00	13669.41	38.83	0.54
2025	50 ans	100	1647.07	1647.07	1.00	14224.49	39.51	0.55
2026	51 ans	100	1668.49	1668.49	1.00	14786.79	40.20	0.56
2027	52 ans	100	1690.18	1690.18	1.00	15356.40	40.91	0.57
2028	53 ans	100	1712.15	1712.15	1.00	15933.42	41.62	0.58
2029	54 ans	100	1734.41	1734.41	1.00	16517.49	42.38	0.59
2030	55 ans	100	1756.95	1756.95	1.00	17108.26	43.19	0.60
2031	56 ans	100	1779.79	1779.79	1.00	17705.34	44.05	0.61
2032	57 ans	100	1802.93	1802.93	1.00	18308.35	44.96	0.63
2033	58 ans	100	1826.37	1826.37	1.00	18916.89	45.92	0.64
2034	59 ans	100	1850.11	1850.11	1.00	19530.53	46.93	0.65
2035	60 ans	100	1874.16	1874.16	1.00	20148.85	48.01	0.67
2036	61 ans	100	1898.53	1898.53	1.00	20771.41	49.15	0.68
2037	62 ans	100	1923.21	1923.21	1.00	21397.77	50.35	0.70
2038	63 ans	100	1948.21	1948.21	1.00	22027.47	51.62	0.72
2039	64 ans	100	1973.54	1973.54	1.00	22660.04	52.97	0.74
2040	65 ans	100	1999.19	1999.19	1.00	23295.03	54.39	0.76
2041	66 ans	100	2025.18	2025.18	1.00	23931.94	55.89	0.78
2042	67 ans	100	2051.51	2051.51	1.00	24570.31	57.47	0.80

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	1235.19	1235.19	1.00	882.47	25.13	0.35
1999	24 ans	100	1244.33	1244.33	1.00	1329.81	25.26	0.35
2000	25 ans	100	1262.69	1262.69	1.00	1783.76	25.68	0.36
2001	26 ans	100	1293.24	1293.24	1.00	2248.68	26.11	0.36
2002	27 ans	100	1299.25	1299.25	1.00	2715.77	26.61	0.37
2003	28 ans	100	1339.90	1339.90	1.00	3197.47	27.17	0.38
2004	29 ans	100	1388.62	1388.62	1.00	3696.69	27.74	0.39
2005	30 ans	100	1439.19	1439.19	1.00	4214.09	28.25	0.39
2006	31 ans	100	1458.33	1458.33	1.00	4738.37	28.71	0.40
2007	32 ans	100	1466.48	1466.48	1.00	5265.58	29.14	0.41
2008	33 ans	100	1472.01	1472.01	1.00	5794.77	29.96	0.42
2009	34 ans	100	1489.22	1489.22	1.00	6330.16	29.98	0.42
2010	35 ans	100	1473.50	1473.50	1.00	6859.89	30.44	0.42
2011	36 ans	100	1465.69	1465.69	1.00	7386.81	31.09	0.43
2012	37 ans	100	1501.45	1501.45	1.00	7926.59	31.69	0.44
2013	38 ans	100	1493.34	1493.34	1.00	8463.46	31.97	0.44
2014	39 ans	100	1501.62	1501.62	1.00	9003.30	32.13	0.45
2015	40 ans	100	1513.63	1513.63	1.00	9547.46	32.14	0.45
2016	41 ans	100	1520.05	1520.05	1.00	10093.93	32.21	0.45
2017	42 ans	100	1519.00	1519.00	1.00	10640.02	32.53	0.45
2018	43 ans	100	1516.45	1516.45	1.00	11185.19	32.98	0.46
2019	44 ans	100	1524.25	1524.25	1.00	11733.17	33.38	0.46
2020	45 ans	100	1426.66	1426.66	1.00	12246.06	36.23	0.50
2021	46 ans	100	1429.59	1429.59	1.00	12760.01	36.86	0.51
2022	47 ans	100	1437.39	1437.39	1.00	13276.76	37.51	0.52
2023	48 ans	100	1446.40	1446.40	1.00	13796.75	38.17	0.53
2024	49 ans	100	1456.62	1456.62	1.00	14320.41	38.83	0.54
2025	50 ans	100	1468.09	1468.09	1.00	14848.20	39.51	0.55
2026	51 ans	100	1480.83	1480.83	1.00	15380.57	40.20	0.56
2027	52 ans	100	1494.87	1494.87	1.00	15917.98	40.91	0.57
2028	53 ans	100	1510.25	1510.25	1.00	16460.92	41.62	0.58
2029	54 ans	100	1527.00	1527.00	1.00	17009.50	42.38	0.59
2030	55 ans	100	1545.16	1545.16	1.00	17563.80	43.19	0.60
2031	56 ans	100	1564.78	1564.78	1.00	18123.88	44.04	0.61
2032	57 ans	100	1585.13	1585.13	1.00	18689.53	44.95	0.63
2033	58 ans	100	1605.73	1605.73	1.00	19260.36	45.91	0.64
2034	59 ans	100	1626.61	1626.61	1.00	19835.98	46.93	0.65
2035	60 ans	100	1647.75	1647.75	1.00	20415.99	48.00	0.67
2036	61 ans	100	1669.17	1669.17	1.00	20999.98	49.14	0.68
2037	62 ans	100	1690.87	1690.87	1.00	21587.53	50.34	0.70
2038	63 ans	100	1712.85	1712.85	1.00	22178.21	51.61	0.72
2039	64 ans	100	1735.12	1735.12	1.00	22771.59	52.96	0.74
2040	65 ans	100	1757.68	1757.68	1.00	23367.23	54.38	0.76
2041	66 ans	100	1780.53	1780.53	1.00	23964.68	55.88	0.78
2042	67 ans	100	1803.67	1803.67	1.00	24563.50	57.46	0.80

## 18.2 Génération 1980 (début en 2002)

Salarié privé au SMIC durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

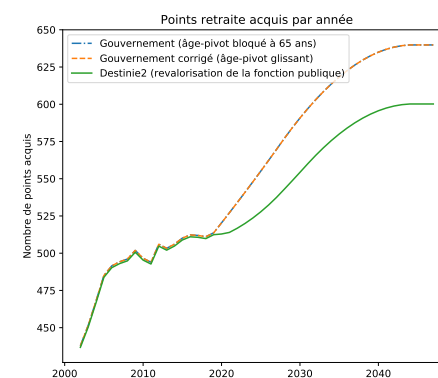
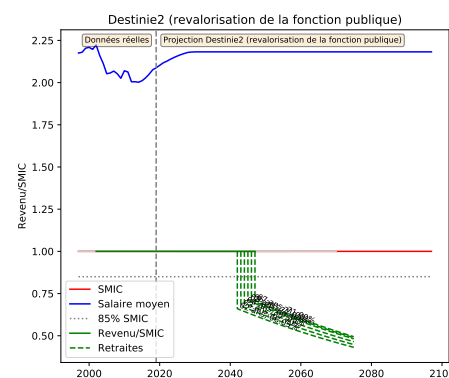
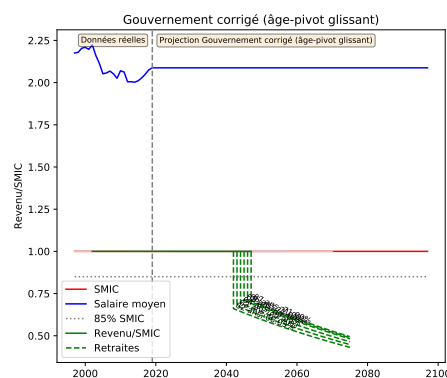
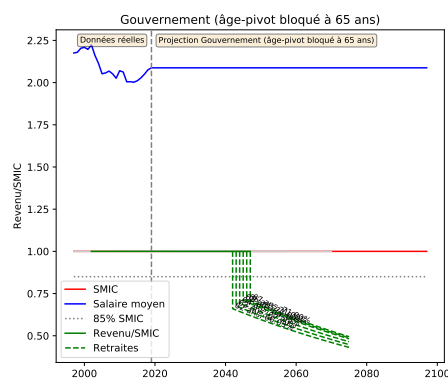
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1354.95	<b>66.05</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1406.88	<b>67.70</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	1459.93	<b>69.35</b>	2105.20	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 0 mois	0.00%	1514.12	<b>71.00</b>	2132.56	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2046	66	100.00%	65 ans 0 mois	5.00%	1533.80	<b>71.00</b>	2160.29	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2047	67	100.00%	65 ans 0 mois	10.00%	1553.74	<b>71.00</b>	2188.37	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1354.95	<b>66.05</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1406.88	<b>67.70</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1459.93	<b>69.35</b>	2105.20	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1514.12	<b>71.00</b>	2132.56	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1533.80	<b>71.00</b>	2160.29	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2047	67	100.00%	65 ans 8 mois	6.67%	1553.74	<b>71.00</b>	2188.37	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1191.26	<b>66.05</b>	1803.67	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1236.92	<b>67.70</b>	1827.12	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1283.56	<b>69.35</b>	1850.87	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1331.20	<b>71.00</b>	1874.94	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1348.51	<b>71.00</b>	1899.31	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2047	67	100.00%	65 ans 8 mois	6.67%	1366.04	<b>71.00</b>	1924.00	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	1339.90	1339.90	1.00	889.42	28.98	0.40
2004	24 ans	100	1388.62	1388.62	1.00	1357.41	29.60	0.41
2005	25 ans	100	1439.19	1439.19	1.00	1842.43	30.13	0.42
2006	26 ans	100	1458.33	1458.33	1.00	2333.91	30.62	0.43
2007	27 ans	100	1466.48	1466.48	1.00	2828.13	31.08	0.43
2008	28 ans	100	1472.01	1472.01	1.00	3324.21	31.95	0.44
2009	29 ans	100	1489.22	1489.22	1.00	3826.10	31.98	0.45
2010	30 ans	100	1473.50	1473.50	1.00	4322.69	32.47	0.45
2011	31 ans	100	1465.69	1465.69	1.00	4816.64	33.16	0.46
2012	32 ans	100	1501.45	1501.45	1.00	5322.65	33.81	0.47
2013	33 ans	100	1493.34	1493.34	1.00	5825.92	34.10	0.47
2014	34 ans	100	1501.62	1501.62	1.00	6331.99	34.27	0.48
2015	35 ans	100	1513.63	1513.63	1.00	6842.10	34.29	0.48
2016	36 ans	100	1520.05	1520.05	1.00	7354.38	34.36	0.48
2017	37 ans	100	1519.00	1519.00	1.00	7866.30	34.70	0.48
2018	38 ans	100	1516.45	1516.45	1.00	8377.36	35.18	0.49
2019	39 ans	100	1524.25	1524.25	1.00	8891.05	35.61	0.50
2020	40 ans	100	1544.07	1544.07	1.00	9411.42	36.23	0.50
2021	41 ans	100	1564.14	1564.14	1.00	9938.55	36.86	0.51
2022	42 ans	100	1584.47	1584.47	1.00	10472.54	37.51	0.52
2023	43 ans	100	1605.07	1605.07	1.00	11013.47	38.17	0.53
2024	44 ans	100	1625.94	1625.94	1.00	11561.43	38.83	0.54
2025	45 ans	100	1647.07	1647.07	1.00	12116.51	39.51	0.55
2026	46 ans	100	1668.49	1668.49	1.00	12678.81	40.20	0.56
2027	47 ans	100	1690.18	1690.18	1.00	13248.42	40.91	0.57
2028	48 ans	100	1712.15	1712.15	1.00	13825.43	41.62	0.58
2029	49 ans	100	1734.41	1734.41	1.00	14409.51	42.38	0.59
2030	50 ans	100	1756.95	1756.95	1.00	15000.27	43.19	0.60
2031	51 ans	100	1779.79	1779.79	1.00	15597.36	44.05	0.61
2032	52 ans	100	1802.93	1802.93	1.00	16200.37	44.96	0.63
2033	53 ans	100	1826.37	1826.37	1.00	16808.90	45.92	0.64
2034	54 ans	100	1850.11	1850.11	1.00	17422.54	46.93	0.65
2035	55 ans	100	1874.16	1874.16	1.00	18040.86	48.01	0.67
2036	56 ans	100	1898.53	1898.53	1.00	18663.43	49.15	0.68
2037	57 ans	100	1923.21	1923.21	1.00	19289.78	50.35	0.70
2038	58 ans	100	1948.21	1948.21	1.00	19919.48	51.62	0.72
2039	59 ans	100	1973.54	1973.54	1.00	20552.06	52.97	0.74
2040	60 ans	100	1999.19	1999.19	1.00	21187.04	54.39	0.76
2041	61 ans	100	2025.18	2025.18	1.00	21823.96	55.89	0.78
2042	62 ans	100	2051.51	2051.51	1.00	22462.33	57.47	0.80
2043	63 ans	100	2078.18	2078.18	1.00	23101.67	59.15	0.82
2044	64 ans	100	2105.20	2105.20	1.00	23741.50	60.92	0.85
2045	65 ans	100	2132.56	2132.56	1.00	24381.32	62.79	0.87
2046	66 ans	100	2160.29	2160.29	1.00	25021.15	64.72	0.90
2047	67 ans	100	2188.37	2188.37	1.00	25660.98	66.71	0.93



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	1339.90	1339.90	1.00	889.42	28.98	0.40
2004	24 ans	100	1388.62	1388.62	1.00	1357.41	29.60	0.41
2005	25 ans	100	1439.19	1439.19	1.00	1842.43	30.13	0.42
2006	26 ans	100	1458.33	1458.33	1.00	2333.91	30.62	0.43
2007	27 ans	100	1466.48	1466.48	1.00	2828.13	31.08	0.43
2008	28 ans	100	1472.01	1472.01	1.00	3324.21	31.95	0.44
2009	29 ans	100	1489.22	1489.22	1.00	3826.10	31.98	0.45
2010	30 ans	100	1473.50	1473.50	1.00	4322.69	32.47	0.45
2011	31 ans	100	1465.69	1465.69	1.00	4816.64	33.16	0.46
2012	32 ans	100	1501.45	1501.45	1.00	5322.65	33.81	0.47
2013	33 ans	100	1493.34	1493.34	1.00	5825.92	34.10	0.47
2014	34 ans	100	1501.62	1501.62	1.00	6331.99	34.27	0.48
2015	35 ans	100	1513.63	1513.63	1.00	6842.10	34.29	0.48
2016	36 ans	100	1520.05	1520.05	1.00	7354.38	34.36	0.48
2017	37 ans	100	1519.00	1519.00	1.00	7866.30	34.70	0.48
2018	38 ans	100	1516.45	1516.45	1.00	8377.36	35.18	0.49
2019	39 ans	100	1524.25	1524.25	1.00	8891.05	35.61	0.50
2020	40 ans	100	1544.07	1544.07	1.00	9411.42	36.23	0.50
2021	41 ans	100	1564.14	1564.14	1.00	9938.55	36.86	0.51
2022	42 ans	100	1584.47	1584.47	1.00	10472.54	37.51	0.52
2023	43 ans	100	1605.07	1605.07	1.00	11013.47	38.17	0.53
2024	44 ans	100	1625.94	1625.94	1.00	11561.43	38.83	0.54
2025	45 ans	100	1647.07	1647.07	1.00	12116.51	39.51	0.55
2026	46 ans	100	1668.49	1668.49	1.00	12678.81	40.20	0.56
2027	47 ans	100	1690.18	1690.18	1.00	13248.42	40.91	0.57
2028	48 ans	100	1712.15	1712.15	1.00	13825.43	41.62	0.58
2029	49 ans	100	1734.41	1734.41	1.00	14409.51	42.38	0.59
2030	50 ans	100	1756.95	1756.95	1.00	15000.27	43.19	0.60
2031	51 ans	100	1779.79	1779.79	1.00	15597.36	44.05	0.61
2032	52 ans	100	1802.93	1802.93	1.00	16200.37	44.96	0.63
2033	53 ans	100	1826.37	1826.37	1.00	16808.90	45.92	0.64
2034	54 ans	100	1850.11	1850.11	1.00	17422.54	46.93	0.65
2035	55 ans	100	1874.16	1874.16	1.00	18040.86	48.01	0.67
2036	56 ans	100	1898.53	1898.53	1.00	18663.43	49.15	0.68
2037	57 ans	100	1923.21	1923.21	1.00	19289.78	50.35	0.70
2038	58 ans	100	1948.21	1948.21	1.00	19919.48	51.62	0.72
2039	59 ans	100	1973.54	1973.54	1.00	20552.06	52.97	0.74
2040	60 ans	100	1999.19	1999.19	1.00	21187.04	54.39	0.76
2041	61 ans	100	2025.18	2025.18	1.00	21823.96	55.89	0.78
2042	62 ans	100	2051.51	2051.51	1.00	22462.33	57.47	0.80
2043	63 ans	100	2078.18	2078.18	1.00	23101.67	59.15	0.82
2044	64 ans	100	2105.20	2105.20	1.00	23741.50	60.92	0.85
2045	65 ans	100	2132.56	2132.56	1.00	24381.32	62.79	0.87
2046	66 ans	100	2160.29	2160.29	1.00	25021.15	64.72	0.90
2047	67 ans	100	2188.37	2188.37	1.00	25660.98	66.71	0.93

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	1339.90	1339.90	1.00	948.79	27.17	0.38
2004	24 ans	100	1388.62	1388.62	1.00	1448.01	27.74	0.39
2005	25 ans	100	1439.19	1439.19	1.00	1965.40	28.25	0.39
2006	26 ans	100	1458.33	1458.33	1.00	2489.68	28.71	0.40
2007	27 ans	100	1466.48	1466.48	1.00	3016.89	29.14	0.41
2008	28 ans	100	1472.01	1472.01	1.00	3546.09	29.96	0.42
2009	29 ans	100	1489.22	1489.22	1.00	4081.47	29.98	0.42
2010	30 ans	100	1473.50	1473.50	1.00	4611.21	30.44	0.42
2011	31 ans	100	1465.69	1465.69	1.00	5138.13	31.09	0.43
2012	32 ans	100	1501.45	1501.45	1.00	5677.91	31.69	0.44
2013	33 ans	100	1493.34	1493.34	1.00	6214.78	31.97	0.44
2014	34 ans	100	1501.62	1501.62	1.00	6754.62	32.13	0.45
2015	35 ans	100	1513.63	1513.63	1.00	7298.78	32.14	0.45
2016	36 ans	100	1520.05	1520.05	1.00	7845.25	32.21	0.45
2017	37 ans	100	1519.00	1519.00	1.00	8391.34	32.53	0.45
2018	38 ans	100	1516.45	1516.45	1.00	8936.51	32.98	0.46
2019	39 ans	100	1524.25	1524.25	1.00	9484.49	33.38	0.46
2020	40 ans	100	1426.66	1426.66	1.00	9997.38	36.23	0.50
2021	41 ans	100	1429.59	1429.59	1.00	10511.33	36.86	0.51
2022	42 ans	100	1437.39	1437.39	1.00	11028.08	37.51	0.52
2023	43 ans	100	1446.40	1446.40	1.00	11548.07	38.17	0.53
2024	44 ans	100	1456.62	1456.62	1.00	12071.73	38.83	0.54
2025	45 ans	100	1468.09	1468.09	1.00	12599.52	39.51	0.55
2026	46 ans	100	1480.83	1480.83	1.00	13131.88	40.20	0.56
2027	47 ans	100	1494.87	1494.87	1.00	13669.30	40.91	0.57
2028	48 ans	100	1510.25	1510.25	1.00	14212.24	41.62	0.58
2029	49 ans	100	1527.00	1527.00	1.00	14760.82	42.38	0.59
2030	50 ans	100	1545.16	1545.16	1.00	15315.11	43.19	0.60
2031	51 ans	100	1564.78	1564.78	1.00	15875.20	44.04	0.61
2032	52 ans	100	1585.13	1585.13	1.00	16440.85	44.95	0.63
2033	53 ans	100	1605.73	1605.73	1.00	17011.68	45.91	0.64
2034	54 ans	100	1626.61	1626.61	1.00	17587.30	46.93	0.65
2035	55 ans	100	1647.75	1647.75	1.00	18167.31	48.00	0.67
2036	56 ans	100	1669.17	1669.17	1.00	18751.30	49.14	0.68
2037	57 ans	100	1690.87	1690.87	1.00	19338.84	50.34	0.70
2038	58 ans	100	1712.85	1712.85	1.00	19929.53	51.61	0.72
2039	59 ans	100	1735.12	1735.12	1.00	20522.91	52.96	0.74
2040	60 ans	100	1757.68	1757.68	1.00	21118.55	54.38	0.76
2041	61 ans	100	1780.53	1780.53	1.00	21716.00	55.88	0.78
2042	62 ans	100	1803.67	1803.67	1.00	22314.82	57.46	0.80
2043	63 ans	100	1827.12	1827.12	1.00	22914.54	59.14	0.82
2044	64 ans	100	1850.87	1850.87	1.00	23514.73	60.91	0.85
2045	65 ans	100	1874.94	1874.94	1.00	24114.91	62.78	0.87
2046	66 ans	100	1899.31	1899.31	1.00	24715.09	64.71	0.90
2047	67 ans	100	1924.00	1924.00	1.00	25315.28	66.70	0.93

## 18.3 Génération 1990 (début en 2012)

Salarié privé au SMIC durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

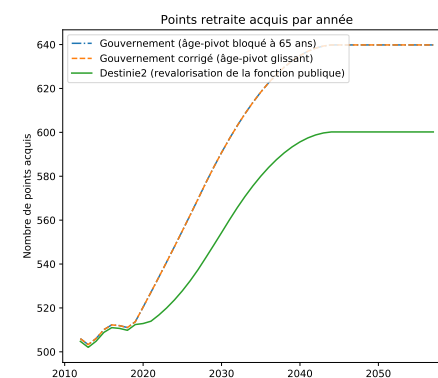
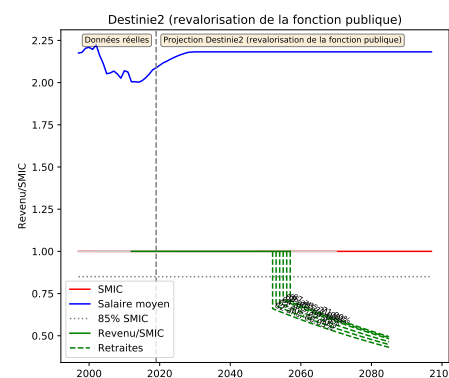
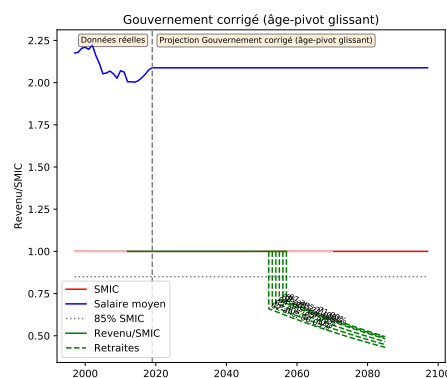
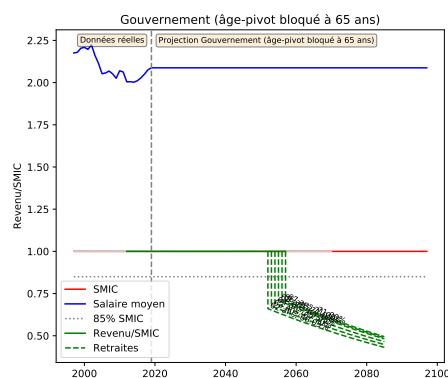
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	1541.76	<b>66.05</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	1600.85	<b>67.70</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	1661.22	<b>69.35</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	65 ans 0 mois	0.00%	1722.88	<b>71.00</b>	2426.59	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	65 ans 0 mois	5.00%	1745.28	<b>71.00</b>	2458.13	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2057	67	100.00%	65 ans 0 mois	10.00%	1767.96	<b>71.00</b>	2490.09	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1541.76	<b>66.05</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1600.85	<b>67.70</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1661.22	<b>69.35</b>	2395.45	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1722.88	<b>71.00</b>	2426.59	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1745.28	<b>71.00</b>	2458.13	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2057	67	100.00%	66 ans 6 mois	2.50%	1767.96	<b>71.00</b>	2490.09	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1355.51	<b>66.05</b>	2052.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1407.46	<b>67.70</b>	2079.04	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1460.53	<b>69.35</b>	2106.06	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1514.74	<b>71.00</b>	2133.44	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1534.44	<b>71.00</b>	2161.18	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2057	67	100.00%	66 ans 6 mois	2.50%	1554.38	<b>71.00</b>	2189.27	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	1493.34	1493.34	1.00	1009.28	34.10	0.47
2014	24 ans	100	1501.62	1501.62	1.00	1515.35	34.27	0.48
2015	25 ans	100	1513.63	1513.63	1.00	2025.46	34.29	0.48
2016	26 ans	100	1520.05	1520.05	1.00	2537.73	34.36	0.48
2017	27 ans	100	1519.00	1519.00	1.00	3049.66	34.70	0.48
2018	28 ans	100	1516.45	1516.45	1.00	3560.72	35.18	0.49
2019	29 ans	100	1524.25	1524.25	1.00	4074.41	35.61	0.50
2020	30 ans	100	1544.07	1544.07	1.00	4594.78	36.23	0.50
2021	31 ans	100	1564.14	1564.14	1.00	5121.91	36.86	0.51
2022	32 ans	100	1584.47	1584.47	1.00	5655.90	37.51	0.52
2023	33 ans	100	1605.07	1605.07	1.00	6196.83	38.17	0.53
2024	34 ans	100	1625.94	1625.94	1.00	6744.79	38.83	0.54
2025	35 ans	100	1647.07	1647.07	1.00	7299.87	39.51	0.55
2026	36 ans	100	1668.49	1668.49	1.00	7862.17	40.20	0.56
2027	37 ans	100	1690.18	1690.18	1.00	8431.78	40.91	0.57
2028	38 ans	100	1712.15	1712.15	1.00	9008.79	41.62	0.58
2029	39 ans	100	1734.41	1734.41	1.00	9592.86	42.38	0.59
2030	40 ans	100	1756.95	1756.95	1.00	10183.63	43.19	0.60
2031	41 ans	100	1779.79	1779.79	1.00	10780.72	44.05	0.61
2032	42 ans	100	1802.93	1802.93	1.00	11383.73	44.96	0.63
2033	43 ans	100	1826.37	1826.37	1.00	11992.26	45.92	0.64
2034	44 ans	100	1850.11	1850.11	1.00	12605.90	46.93	0.65
2035	45 ans	100	1874.16	1874.16	1.00	13224.22	48.01	0.67
2036	46 ans	100	1898.53	1898.53	1.00	13846.78	49.15	0.68
2037	47 ans	100	1923.21	1923.21	1.00	14473.14	50.35	0.70
2038	48 ans	100	1948.21	1948.21	1.00	15102.84	51.62	0.72
2039	49 ans	100	1973.54	1973.54	1.00	15735.42	52.97	0.74
2040	50 ans	100	1999.19	1999.19	1.00	16370.40	54.39	0.76
2041	51 ans	100	2025.18	2025.18	1.00	17007.32	55.89	0.78
2042	52 ans	100	2051.51	2051.51	1.00	17645.69	57.47	0.80
2043	53 ans	100	2078.18	2078.18	1.00	18285.03	59.15	0.82
2044	54 ans	100	2105.20	2105.20	1.00	18924.86	60.92	0.85
2045	55 ans	100	2132.56	2132.56	1.00	19564.68	62.79	0.87
2046	56 ans	100	2160.29	2160.29	1.00	20204.51	64.72	0.90
2047	57 ans	100	2188.37	2188.37	1.00	20844.34	66.71	0.93
2048	58 ans	100	2216.82	2216.82	1.00	21484.16	68.76	0.96
2049	59 ans	100	2245.64	2245.64	1.00	22123.99	70.87	0.99
2050	60 ans	100	2274.83	2274.83	1.00	22763.82	73.05	1.02
2051	61 ans	100	2304.40	2304.40	1.00	23403.64	75.30	1.05
2052	62 ans	100	2334.36	2334.36	1.00	24043.47	77.61	1.08
2053	63 ans	100	2364.71	2364.71	1.00	24683.30	80.00	1.11
2054	64 ans	100	2395.45	2395.45	1.00	25323.12	82.45	1.15
2055	65 ans	100	2426.59	2426.59	1.00	25962.95	84.99	1.18
2056	66 ans	100	2458.13	2458.13	1.00	26602.78	87.60	1.22
2057	67 ans	100	2490.09	2490.09	1.00	27242.60	90.29	1.26

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	1493.34	1493.34	1.00	1009.28	34.10	0.47
2014	24 ans	100	1501.62	1501.62	1.00	1515.35	34.27	0.48
2015	25 ans	100	1513.63	1513.63	1.00	2025.46	34.29	0.48
2016	26 ans	100	1520.05	1520.05	1.00	2537.73	34.36	0.48
2017	27 ans	100	1519.00	1519.00	1.00	3049.66	34.70	0.48
2018	28 ans	100	1516.45	1516.45	1.00	3560.72	35.18	0.49
2019	29 ans	100	1524.25	1524.25	1.00	4074.41	35.61	0.50
2020	30 ans	100	1544.07	1544.07	1.00	4594.78	36.23	0.50
2021	31 ans	100	1564.14	1564.14	1.00	5121.91	36.86	0.51
2022	32 ans	100	1584.47	1584.47	1.00	5655.90	37.51	0.52
2023	33 ans	100	1605.07	1605.07	1.00	6196.83	38.17	0.53
2024	34 ans	100	1625.94	1625.94	1.00	6744.79	38.83	0.54
2025	35 ans	100	1647.07	1647.07	1.00	7299.87	39.51	0.55
2026	36 ans	100	1668.49	1668.49	1.00	7862.17	40.20	0.56
2027	37 ans	100	1690.18	1690.18	1.00	8431.78	40.91	0.57
2028	38 ans	100	1712.15	1712.15	1.00	9008.79	41.62	0.58
2029	39 ans	100	1734.41	1734.41	1.00	9592.86	42.38	0.59
2030	40 ans	100	1756.95	1756.95	1.00	10183.63	43.19	0.60
2031	41 ans	100	1779.79	1779.79	1.00	10780.72	44.05	0.61
2032	42 ans	100	1802.93	1802.93	1.00	11383.73	44.96	0.63
2033	43 ans	100	1826.37	1826.37	1.00	11992.26	45.92	0.64
2034	44 ans	100	1850.11	1850.11	1.00	12605.90	46.93	0.65
2035	45 ans	100	1874.16	1874.16	1.00	13224.22	48.01	0.67
2036	46 ans	100	1898.53	1898.53	1.00	13846.78	49.15	0.68
2037	47 ans	100	1923.21	1923.21	1.00	14473.14	50.35	0.70
2038	48 ans	100	1948.21	1948.21	1.00	15102.84	51.62	0.72
2039	49 ans	100	1973.54	1973.54	1.00	15735.42	52.97	0.74
2040	50 ans	100	1999.19	1999.19	1.00	16370.40	54.39	0.76
2041	51 ans	100	2025.18	2025.18	1.00	17007.32	55.89	0.78
2042	52 ans	100	2051.51	2051.51	1.00	17645.69	57.47	0.80
2043	53 ans	100	2078.18	2078.18	1.00	18285.03	59.15	0.82
2044	54 ans	100	2105.20	2105.20	1.00	18924.86	60.92	0.85
2045	55 ans	100	2132.56	2132.56	1.00	19564.68	62.79	0.87
2046	56 ans	100	2160.29	2160.29	1.00	20204.51	64.72	0.90
2047	57 ans	100	2188.37	2188.37	1.00	20844.34	66.71	0.93
2048	58 ans	100	2216.82	2216.82	1.00	21484.16	68.76	0.96
2049	59 ans	100	2245.64	2245.64	1.00	22123.99	70.87	0.99
2050	60 ans	100	2274.83	2274.83	1.00	22763.82	73.05	1.02
2051	61 ans	100	2304.40	2304.40	1.00	23403.64	75.30	1.05
2052	62 ans	100	2334.36	2334.36	1.00	24043.47	77.61	1.08
2053	63 ans	100	2364.71	2364.71	1.00	24683.30	80.00	1.11
2054	64 ans	100	2395.45	2395.45	1.00	25323.12	82.45	1.15
2055	65 ans	100	2426.59	2426.59	1.00	25962.95	84.99	1.18
2056	66 ans	100	2458.13	2458.13	1.00	26602.78	87.60	1.22
2057	67 ans	100	2490.09	2490.09	1.00	27242.60	90.29	1.26

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	1493.34	1493.34	1.00	1076.65	31.97	0.44
2014	24 ans	100	1501.62	1501.62	1.00	1616.49	32.13	0.45
2015	25 ans	100	1513.63	1513.63	1.00	2160.65	32.14	0.45
2016	26 ans	100	1520.05	1520.05	1.00	2707.12	32.21	0.45
2017	27 ans	100	1519.00	1519.00	1.00	3253.21	32.53	0.45
2018	28 ans	100	1516.45	1516.45	1.00	3798.38	32.98	0.46
2019	29 ans	100	1524.25	1524.25	1.00	4346.36	33.38	0.46
2020	30 ans	100	1426.66	1426.66	1.00	4859.25	36.23	0.50
2021	31 ans	100	1429.59	1429.59	1.00	5373.20	36.86	0.51
2022	32 ans	100	1437.39	1437.39	1.00	5889.95	37.51	0.52
2023	33 ans	100	1446.40	1446.40	1.00	6409.94	38.17	0.53
2024	34 ans	100	1456.62	1456.62	1.00	6933.60	38.83	0.54
2025	35 ans	100	1468.09	1468.09	1.00	7461.39	39.51	0.55
2026	36 ans	100	1480.83	1480.83	1.00	7993.75	40.20	0.56
2027	37 ans	100	1494.87	1494.87	1.00	8531.17	40.91	0.57
2028	38 ans	100	1510.25	1510.25	1.00	9074.11	41.62	0.58
2029	39 ans	100	1527.00	1527.00	1.00	9622.69	42.38	0.59
2030	40 ans	100	1545.16	1545.16	1.00	10176.98	43.19	0.60
2031	41 ans	100	1564.78	1564.78	1.00	10737.07	44.04	0.61
2032	42 ans	100	1585.13	1585.13	1.00	11302.72	44.95	0.63
2033	43 ans	100	1605.73	1605.73	1.00	11873.55	45.91	0.64
2034	44 ans	100	1626.61	1626.61	1.00	12449.17	46.93	0.65
2035	45 ans	100	1647.75	1647.75	1.00	13029.18	48.00	0.67
2036	46 ans	100	1669.17	1669.17	1.00	13613.17	49.14	0.68
2037	47 ans	100	1690.87	1690.87	1.00	14200.71	50.34	0.70
2038	48 ans	100	1712.85	1712.85	1.00	14791.40	51.61	0.72
2039	49 ans	100	1735.12	1735.12	1.00	15384.78	52.96	0.74
2040	50 ans	100	1757.68	1757.68	1.00	15980.42	54.38	0.76
2041	51 ans	100	1780.53	1780.53	1.00	16577.87	55.88	0.78
2042	52 ans	100	1803.67	1803.67	1.00	17176.69	57.46	0.80
2043	53 ans	100	1827.12	1827.12	1.00	17776.41	59.14	0.82
2044	54 ans	100	1850.87	1850.87	1.00	18376.60	60.91	0.85
2045	55 ans	100	1874.94	1874.94	1.00	18976.78	62.78	0.87
2046	56 ans	100	1899.31	1899.31	1.00	19576.96	64.71	0.90
2047	57 ans	100	1924.00	1924.00	1.00	20177.15	66.70	0.93
2048	58 ans	100	1949.01	1949.01	1.00	20777.33	68.75	0.96
2049	59 ans	100	1974.35	1974.35	1.00	21377.51	70.86	0.99
2050	60 ans	100	2000.02	2000.02	1.00	21977.69	73.04	1.02
2051	61 ans	100	2026.02	2026.02	1.00	22577.88	75.28	1.05
2052	62 ans	100	2052.36	2052.36	1.00	23178.06	77.60	1.08
2053	63 ans	100	2079.04	2079.04	1.00	23778.24	79.98	1.11
2054	64 ans	100	2106.06	2106.06	1.00	24378.42	82.44	1.15
2055	65 ans	100	2133.44	2133.44	1.00	24978.61	84.97	1.18
2056	66 ans	100	2161.18	2161.18	1.00	25578.79	87.58	1.22
2057	67 ans	100	2189.27	2189.27	1.00	26178.97	90.27	1.26

## 18.4 Génération 2003 (début en 2025)

Salarié privé au SMIC durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

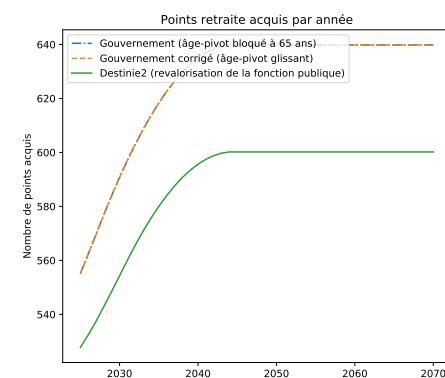
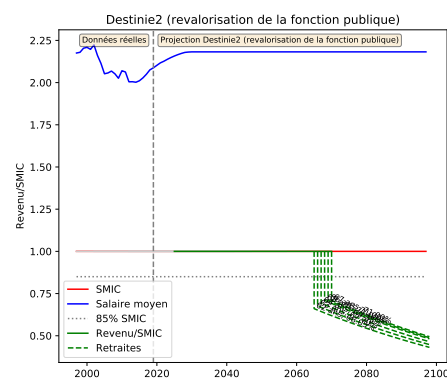
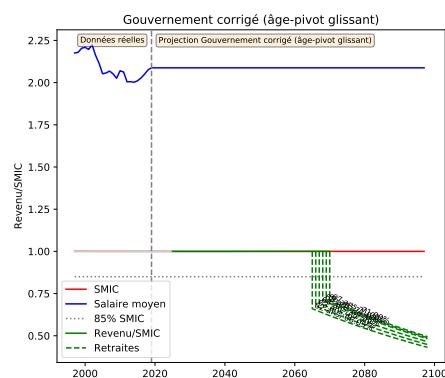
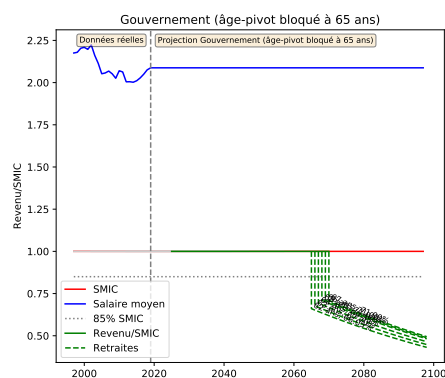
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	1823.65	<b>66.05</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	1893.54	<b>67.70</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	1964.94	<b>69.35</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2037.87	<b>71.00</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2064.37	<b>71.00</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	65 ans 0 mois	10.00%	2091.20	<b>71.00</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1823.65	<b>66.05</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1893.54	<b>67.70</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1964.94	<b>69.35</b>	2833.41	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2037.87	<b>71.00</b>	2870.25	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2064.37	<b>71.00</b>	2907.56	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2091.20	<b>71.00</b>	2945.36	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1603.34	<b>66.05</b>	2427.59	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1664.79	<b>67.70</b>	2459.15	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1727.56	<b>69.35</b>	2491.12	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.50</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	1791.69	<b>71.00</b>	2523.50	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	1814.98	<b>71.00</b>	2556.31	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	1838.57	<b>71.00</b>	2589.54	<b>0.71</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	1668.49	1668.49	1.00	1117.38	40.20	0.56
2027	24 ans	100	1690.18	1690.18	1.00	1686.99	40.91	0.57
2028	25 ans	100	1712.15	1712.15	1.00	2264.01	41.62	0.58
2029	26 ans	100	1734.41	1734.41	1.00	2848.08	42.38	0.59
2030	27 ans	100	1756.95	1756.95	1.00	3438.85	43.19	0.60
2031	28 ans	100	1779.79	1779.79	1.00	4035.93	44.05	0.61
2032	29 ans	100	1802.93	1802.93	1.00	4638.94	44.96	0.63
2033	30 ans	100	1826.37	1826.37	1.00	5247.47	45.92	0.64
2034	31 ans	100	1850.11	1850.11	1.00	5861.11	46.93	0.65
2035	32 ans	100	1874.16	1874.16	1.00	6479.44	48.01	0.67
2036	33 ans	100	1898.53	1898.53	1.00	7102.00	49.15	0.68
2037	34 ans	100	1923.21	1923.21	1.00	7728.36	50.35	0.70
2038	35 ans	100	1948.21	1948.21	1.00	8358.06	51.62	0.72
2039	36 ans	100	1973.54	1973.54	1.00	8990.63	52.97	0.74
2040	37 ans	100	1999.19	1999.19	1.00	9625.62	54.39	0.76
2041	38 ans	100	2025.18	2025.18	1.00	10262.53	55.89	0.78
2042	39 ans	100	2051.51	2051.51	1.00	10900.90	57.47	0.80
2043	40 ans	100	2078.18	2078.18	1.00	11540.24	59.15	0.82
2044	41 ans	100	2105.20	2105.20	1.00	12180.07	60.92	0.85
2045	42 ans	100	2132.56	2132.56	1.00	12819.90	62.79	0.87
2046	43 ans	100	2160.29	2160.29	1.00	13459.72	64.72	0.90
2047	44 ans	100	2188.37	2188.37	1.00	14099.55	66.71	0.93
2048	45 ans	100	2216.82	2216.82	1.00	14739.38	68.76	0.96
2049	46 ans	100	2245.64	2245.64	1.00	15379.20	70.87	0.99
2050	47 ans	100	2274.83	2274.83	1.00	16019.03	73.05	1.02
2051	48 ans	100	2304.40	2304.40	1.00	16658.86	75.30	1.05
2052	49 ans	100	2334.36	2334.36	1.00	17298.68	77.61	1.08
2053	50 ans	100	2364.71	2364.71	1.00	17938.51	80.00	1.11
2054	51 ans	100	2395.45	2395.45	1.00	18578.34	82.45	1.15
2055	52 ans	100	2426.59	2426.59	1.00	19218.16	84.99	1.18
2056	53 ans	100	2458.13	2458.13	1.00	19857.99	87.60	1.22
2057	54 ans	100	2490.09	2490.09	1.00	20497.82	90.29	1.26
2058	55 ans	100	2522.46	2522.46	1.00	21137.64	93.06	1.30
2059	56 ans	100	2555.25	2555.25	1.00	21777.47	95.92	1.34
2060	57 ans	100	2588.47	2588.47	1.00	22417.30	98.87	1.38
2061	58 ans	100	2622.12	2622.12	1.00	23057.12	101.91	1.42
2062	59 ans	100	2656.21	2656.21	1.00	23696.95	105.04	1.46
2063	60 ans	100	2690.74	2690.74	1.00	24336.78	108.27	1.51
2064	61 ans	100	2725.72	2725.72	1.00	24976.60	111.60	1.55
2065	62 ans	100	2761.15	2761.15	1.00	25616.43	115.03	1.60
2066	63 ans	100	2797.05	2797.05	1.00	26256.26	118.56	1.65
2067	64 ans	100	2833.41	2833.41	1.00	26896.08	122.20	1.70
2068	65 ans	100	2870.25	2870.25	1.00	27535.91	125.96	1.75
2069	66 ans	100	2907.56	2907.56	1.00	28175.74	129.83	1.81
2070	67 ans	100	2945.36	2945.36	1.00	28815.56	133.82	1.86



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	1668.49	1668.49	1.00	1117.38	40.20	0.56
2027	24 ans	100	1690.18	1690.18	1.00	1686.99	40.91	0.57
2028	25 ans	100	1712.15	1712.15	1.00	2264.01	41.62	0.58
2029	26 ans	100	1734.41	1734.41	1.00	2848.08	42.38	0.59
2030	27 ans	100	1756.95	1756.95	1.00	3438.85	43.19	0.60
2031	28 ans	100	1779.79	1779.79	1.00	4035.93	44.05	0.61
2032	29 ans	100	1802.93	1802.93	1.00	4638.94	44.96	0.63
2033	30 ans	100	1826.37	1826.37	1.00	5247.47	45.92	0.64
2034	31 ans	100	1850.11	1850.11	1.00	5861.11	46.93	0.65
2035	32 ans	100	1874.16	1874.16	1.00	6479.44	48.01	0.67
2036	33 ans	100	1898.53	1898.53	1.00	7102.00	49.15	0.68
2037	34 ans	100	1923.21	1923.21	1.00	7728.36	50.35	0.70
2038	35 ans	100	1948.21	1948.21	1.00	8358.06	51.62	0.72
2039	36 ans	100	1973.54	1973.54	1.00	8990.63	52.97	0.74
2040	37 ans	100	1999.19	1999.19	1.00	9625.62	54.39	0.76
2041	38 ans	100	2025.18	2025.18	1.00	10262.53	55.89	0.78
2042	39 ans	100	2051.51	2051.51	1.00	10900.90	57.47	0.80
2043	40 ans	100	2078.18	2078.18	1.00	11540.24	59.15	0.82
2044	41 ans	100	2105.20	2105.20	1.00	12180.07	60.92	0.85
2045	42 ans	100	2132.56	2132.56	1.00	12819.90	62.79	0.87
2046	43 ans	100	2160.29	2160.29	1.00	13459.72	64.72	0.90
2047	44 ans	100	2188.37	2188.37	1.00	14099.55	66.71	0.93
2048	45 ans	100	2216.82	2216.82	1.00	14739.38	68.76	0.96
2049	46 ans	100	2245.64	2245.64	1.00	15379.20	70.87	0.99
2050	47 ans	100	2274.83	2274.83	1.00	16019.03	73.05	1.02
2051	48 ans	100	2304.40	2304.40	1.00	16658.86	75.30	1.05
2052	49 ans	100	2334.36	2334.36	1.00	17298.68	77.61	1.08
2053	50 ans	100	2364.71	2364.71	1.00	17938.51	80.00	1.11
2054	51 ans	100	2395.45	2395.45	1.00	18578.34	82.45	1.15
2055	52 ans	100	2426.59	2426.59	1.00	19218.16	84.99	1.18
2056	53 ans	100	2458.13	2458.13	1.00	19857.99	87.60	1.22
2057	54 ans	100	2490.09	2490.09	1.00	20497.82	90.29	1.26
2058	55 ans	100	2522.46	2522.46	1.00	21137.64	93.06	1.30
2059	56 ans	100	2555.25	2555.25	1.00	21777.47	95.92	1.34
2060	57 ans	100	2588.47	2588.47	1.00	22417.30	98.87	1.38
2061	58 ans	100	2622.12	2622.12	1.00	23057.12	101.91	1.42
2062	59 ans	100	2656.21	2656.21	1.00	23696.95	105.04	1.46
2063	60 ans	100	2690.74	2690.74	1.00	24336.78	108.27	1.51
2064	61 ans	100	2725.72	2725.72	1.00	24976.60	111.60	1.55
2065	62 ans	100	2761.15	2761.15	1.00	25616.43	115.03	1.60
2066	63 ans	100	2797.05	2797.05	1.00	26256.26	118.56	1.65
2067	64 ans	100	2833.41	2833.41	1.00	26896.08	122.20	1.70
2068	65 ans	100	2870.25	2870.25	1.00	27535.91	125.96	1.75
2069	66 ans	100	2907.56	2907.56	1.00	28175.74	129.83	1.81
2070	67 ans	100	2945.36	2945.36	1.00	28815.56	133.82	1.86

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	1480.83	1480.83	1.00	1060.15	40.20	0.56
2027	24 ans	100	1494.87	1494.87	1.00	1597.57	40.91	0.57
2028	25 ans	100	1510.25	1510.25	1.00	2140.51	41.62	0.58
2029	26 ans	100	1527.00	1527.00	1.00	2689.09	42.38	0.59
2030	27 ans	100	1545.16	1545.16	1.00	3243.38	43.19	0.60
2031	28 ans	100	1564.78	1564.78	1.00	3803.47	44.04	0.61
2032	29 ans	100	1585.13	1585.13	1.00	4369.12	44.95	0.63
2033	30 ans	100	1605.73	1605.73	1.00	4939.95	45.91	0.64
2034	31 ans	100	1626.61	1626.61	1.00	5515.57	46.93	0.65
2035	32 ans	100	1647.75	1647.75	1.00	6095.58	48.00	0.67
2036	33 ans	100	1669.17	1669.17	1.00	6679.57	49.14	0.68
2037	34 ans	100	1690.87	1690.87	1.00	7267.11	50.34	0.70
2038	35 ans	100	1712.85	1712.85	1.00	7857.80	51.61	0.72
2039	36 ans	100	1735.12	1735.12	1.00	8451.18	52.96	0.74
2040	37 ans	100	1757.68	1757.68	1.00	9046.82	54.38	0.76
2041	38 ans	100	1780.53	1780.53	1.00	9644.27	55.88	0.78
2042	39 ans	100	1803.67	1803.67	1.00	10243.09	57.46	0.80
2043	40 ans	100	1827.12	1827.12	1.00	10842.81	59.14	0.82
2044	41 ans	100	1850.87	1850.87	1.00	11443.00	60.91	0.85
2045	42 ans	100	1874.94	1874.94	1.00	12043.18	62.78	0.87
2046	43 ans	100	1899.31	1899.31	1.00	12643.36	64.71	0.90
2047	44 ans	100	1924.00	1924.00	1.00	13243.54	66.70	0.93
2048	45 ans	100	1949.01	1949.01	1.00	13843.73	68.75	0.96
2049	46 ans	100	1974.35	1974.35	1.00	14443.91	70.86	0.99
2050	47 ans	100	2000.02	2000.02	1.00	15044.09	73.04	1.02
2051	48 ans	100	2026.02	2026.02	1.00	15644.28	75.28	1.05
2052	49 ans	100	2052.36	2052.36	1.00	16244.46	77.60	1.08
2053	50 ans	100	2079.04	2079.04	1.00	16844.64	79.98	1.11
2054	51 ans	100	2106.06	2106.06	1.00	17444.82	82.44	1.15
2055	52 ans	100	2133.44	2133.44	1.00	18045.01	84.97	1.18
2056	53 ans	100	2161.18	2161.18	1.00	18645.19	87.58	1.22
2057	54 ans	100	2189.27	2189.27	1.00	19245.37	90.27	1.26
2058	55 ans	100	2217.73	2217.73	1.00	19845.55	93.05	1.30
2059	56 ans	100	2246.56	2246.56	1.00	20445.74	95.91	1.33
2060	57 ans	100	2275.77	2275.77	1.00	21045.92	98.85	1.38
2061	58 ans	100	2305.35	2305.35	1.00	21646.10	101.89	1.42
2062	59 ans	100	2335.32	2335.32	1.00	22246.28	105.02	1.46
2063	60 ans	100	2365.68	2365.68	1.00	22846.47	108.25	1.51
2064	61 ans	100	2396.44	2396.44	1.00	23446.65	111.58	1.55
2065	62 ans	100	2427.59	2427.59	1.00	24046.83	115.01	1.60
2066	63 ans	100	2459.15	2459.15	1.00	24647.02	118.54	1.65
2067	64 ans	100	2491.12	2491.12	1.00	25247.20	122.18	1.70
2068	65 ans	100	2523.50	2523.50	1.00	25847.38	125.94	1.75
2069	66 ans	100	2556.31	2556.31	1.00	26447.56	129.81	1.81
2070	67 ans	100	2589.54	2589.54	1.00	27047.75	133.79	1.86

# Salarié privé évoluant du SMIC à 2\*SMIC

Début de carrière à 22 ans / Quotité : 100%

Date de naissance (et année de début de carrière)

19.1 Génération 1975 (début en 1997)	315
19.2 Génération 1980 (début en 2002)	319
19.3 Génération 1990 (début en 2012)	323
19.4 Génération 2003 (début en 2025)	327

[Retourner à la liste des métiers](#)

## 19.1 Génération 1975 (début en 1997)

Salarié privé évoluant du SMIC à 2\*SMIC / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

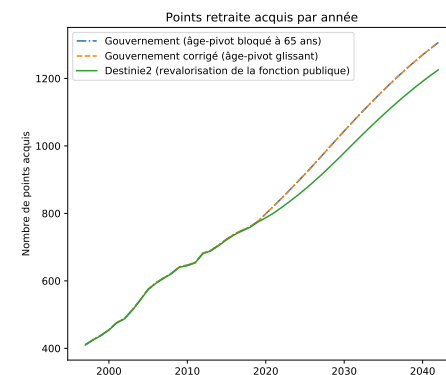
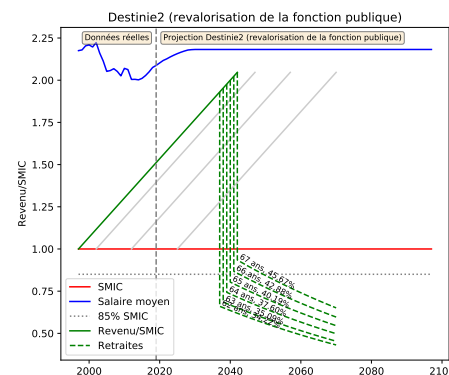
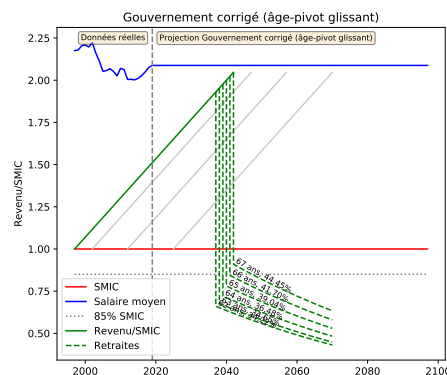
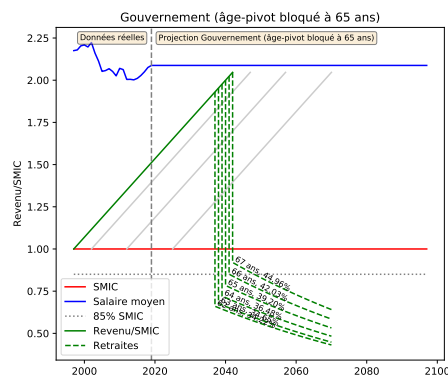
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>34.22</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>34.65</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1423.23	<b>36.48</b>	1973.54	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>
2040	65	100.00%	65 ans 0 mois	0.00%	1567.52	<b>39.20</b>	1999.19	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2041	66	100.00%	65 ans 0 mois	5.00%	1722.12	<b>42.03</b>	2025.18	<b>0.85</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>
2042	67	100.00%	65 ans 0 mois	10.00%	1887.70	<b>44.96</b>	2051.51	<b>0.92</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1270.21	<b>34.22</b>	1923.21	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1318.89	<b>34.65</b>	1948.21	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1423.23	<b>36.48</b>	1973.54	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1560.99	<b>39.04</b>	1999.19	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1708.45	<b>41.70</b>	2025.18	<b>0.84</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1866.25	<b>44.45</b>	2051.51	<b>0.91</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1116.76	<b>34.22</b>	1690.87	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1209.43	<b>36.15</b>	1712.85	<b>0.71</b>	<b>0.65</b>	<b>0.60</b>	<b>0.57</b>	<b>0.53</b>	<b>0.50</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1326.76	<b>38.68</b>	1735.12	<b>0.76</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1452.24	<b>41.31</b>	1757.68	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>
2041	66	100.00%	65 ans 2 mois	4.17%	1586.39	<b>44.04</b>	1780.53	<b>0.89</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>
2042	67	100.00%	65 ans 3 mois	8.75%	1729.77	<b>46.86</b>	1803.67	<b>0.96</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	1263.92	1235.19	<b>1.02</b>	836.93	26.81	0.37
1999	24 ans	100	1302.20	1244.33	<b>1.05</b>	1275.79	26.94	0.38
2000	25 ans	100	1350.79	1262.69	<b>1.07</b>	1731.02	27.40	0.38
2001	26 ans	100	1413.54	1293.24	<b>1.09</b>	2207.40	27.85	0.39
2002	27 ans	100	1450.33	1299.25	<b>1.12</b>	2696.18	28.39	0.40
2003	28 ans	100	1526.86	1339.90	<b>1.14</b>	3210.75	28.98	0.40
2004	29 ans	100	1614.68	1388.62	<b>1.16</b>	3754.92	29.60	0.41
2005	30 ans	100	1706.94	1439.19	<b>1.19</b>	4330.18	30.13	0.42
2006	31 ans	100	1763.56	1458.33	<b>1.21</b>	4924.52	30.62	0.43
2007	32 ans	100	1807.53	1466.48	<b>1.23</b>	5533.68	31.08	0.43
2008	33 ans	100	1848.57	1472.01	<b>1.26</b>	6156.67	31.95	0.44
2009	34 ans	100	1904.82	1489.22	<b>1.28</b>	6798.61	31.98	0.45
2010	35 ans	100	1918.98	1473.50	<b>1.30</b>	7445.33	32.47	0.45
2011	36 ans	100	1942.89	1465.69	<b>1.33</b>	8100.11	33.16	0.46
2012	37 ans	100	2025.22	1501.45	<b>1.35</b>	8782.63	33.81	0.47
2013	38 ans	100	2049.00	1493.34	<b>1.37</b>	9473.17	34.10	0.47
2014	39 ans	100	2095.29	1501.62	<b>1.40</b>	10179.31	34.27	0.48
2015	40 ans	100	2147.25	1513.63	<b>1.42</b>	10902.96	34.29	0.48
2016	41 ans	100	2191.69	1520.05	<b>1.44</b>	11641.58	34.36	0.48
2017	42 ans	100	2225.51	1519.00	<b>1.47</b>	12391.61	34.70	0.48
2018	43 ans	100	2257.04	1516.45	<b>1.49</b>	13152.26	35.18	0.49
2019	44 ans	100	2304.10	1524.25	<b>1.51</b>	13928.77	35.61	0.50
2020	45 ans	100	2369.96	1544.07	<b>1.53</b>	14727.47	36.23	0.50
2021	46 ans	100	2437.15	1564.14	<b>1.56</b>	15548.82	36.86	0.51
2022	47 ans	100	2505.68	1584.47	<b>1.58</b>	16393.26	37.51	0.52
2023	48 ans	100	2575.58	1605.07	<b>1.60</b>	17261.27	38.17	0.53
2024	49 ans	100	2646.87	1625.94	<b>1.63</b>	18153.29	38.83	0.54
2025	50 ans	100	2719.59	1647.07	<b>1.65</b>	19069.83	39.51	0.55
2026	51 ans	100	2793.74	1668.49	<b>1.67</b>	20011.35	40.20	0.56
2027	52 ans	100	2869.37	1690.18	<b>1.70</b>	20978.36	40.91	0.57
2028	53 ans	100	2946.49	1712.15	<b>1.72</b>	21971.37	41.62	0.58
2029	54 ans	100	3025.13	1734.41	<b>1.74</b>	22990.10	42.38	0.59
2030	55 ans	100	3105.31	1756.95	<b>1.77</b>	24034.24	43.19	0.60
2031	56 ans	100	3187.07	1779.79	<b>1.79</b>	25103.44	44.05	0.61
2032	57 ans	100	3270.43	1802.93	<b>1.81</b>	26197.27	44.96	0.63
2033	58 ans	100	3355.42	1826.37	<b>1.84</b>	27315.27	45.92	0.64
2034	59 ans	100	3442.07	1850.11	<b>1.86</b>	28456.93	46.93	0.65
2035	60 ans	100	3530.40	1874.16	<b>1.88</b>	29621.68	48.01	0.67
2036	61 ans	100	3620.45	1898.53	<b>1.91</b>	30808.89	49.15	0.68
2037	62 ans	100	3712.24	1923.21	<b>1.93</b>	32017.91	50.35	0.70
2038	63 ans	100	3805.80	1948.21	<b>1.95</b>	33248.02	51.62	0.72
2039	64 ans	100	3901.18	1973.54	<b>1.98</b>	34498.46	52.97	0.74
2040	65 ans	100	3998.38	1999.19	<b>2.00</b>	35768.43	54.39	0.76
2041	66 ans	100	4097.46	2025.18	<b>2.02</b>	37057.07	55.89	0.78
2042	67 ans	100	4198.44	2051.51	<b>2.05</b>	38363.50	57.47	0.80

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	1263.92	1235.19	<b>1.02</b>	836.93	26.81	0.37
1999	24 ans	100	1302.20	1244.33	<b>1.05</b>	1275.79	26.94	0.38
2000	25 ans	100	1350.79	1262.69	<b>1.07</b>	1731.02	27.40	0.38
2001	26 ans	100	1413.54	1293.24	<b>1.09</b>	2207.40	27.85	0.39
2002	27 ans	100	1450.33	1299.25	<b>1.12</b>	2696.18	28.39	0.40
2003	28 ans	100	1526.86	1339.90	<b>1.14</b>	3210.75	28.98	0.40
2004	29 ans	100	1614.68	1388.62	<b>1.16</b>	3754.92	29.60	0.41
2005	30 ans	100	1706.94	1439.19	<b>1.19</b>	4330.18	30.13	0.42
2006	31 ans	100	1763.56	1458.33	<b>1.21</b>	4924.52	30.62	0.43
2007	32 ans	100	1807.53	1466.48	<b>1.23</b>	5533.68	31.08	0.43
2008	33 ans	100	1848.57	1472.01	<b>1.26</b>	6156.67	31.95	0.44
2009	34 ans	100	1904.82	1489.22	<b>1.28</b>	6798.61	31.98	0.45
2010	35 ans	100	1918.98	1473.50	<b>1.30</b>	7445.33	32.47	0.45
2011	36 ans	100	1942.89	1465.69	<b>1.33</b>	8100.11	33.16	0.46
2012	37 ans	100	2025.22	1501.45	<b>1.35</b>	8782.63	33.81	0.47
2013	38 ans	100	2049.00	1493.34	<b>1.37</b>	9473.17	34.10	0.47
2014	39 ans	100	2095.29	1501.62	<b>1.40</b>	10179.31	34.27	0.48
2015	40 ans	100	2147.25	1513.63	<b>1.42</b>	10902.96	34.29	0.48
2016	41 ans	100	2191.69	1520.05	<b>1.44</b>	11641.58	34.36	0.48
2017	42 ans	100	2225.51	1519.00	<b>1.47</b>	12391.61	34.70	0.48
2018	43 ans	100	2257.04	1516.45	<b>1.49</b>	13152.26	35.18	0.49
2019	44 ans	100	2304.10	1524.25	<b>1.51</b>	13928.77	35.61	0.50
2020	45 ans	100	2369.96	1544.07	<b>1.53</b>	14727.47	36.23	0.50
2021	46 ans	100	2437.15	1564.14	<b>1.56</b>	15548.82	36.86	0.51
2022	47 ans	100	2505.68	1584.47	<b>1.58</b>	16393.26	37.51	0.52
2023	48 ans	100	2575.58	1605.07	<b>1.60</b>	17261.27	38.17	0.53
2024	49 ans	100	2646.87	1625.94	<b>1.63</b>	18153.29	38.83	0.54
2025	50 ans	100	2719.59	1647.07	<b>1.65</b>	19069.83	39.51	0.55
2026	51 ans	100	2793.74	1668.49	<b>1.67</b>	20011.35	40.20	0.56
2027	52 ans	100	2869.37	1690.18	<b>1.70</b>	20978.36	40.91	0.57
2028	53 ans	100	2946.49	1712.15	<b>1.72</b>	21971.37	41.62	0.58
2029	54 ans	100	3025.13	1734.41	<b>1.74</b>	22990.10	42.38	0.59
2030	55 ans	100	3105.31	1756.95	<b>1.77</b>	24034.24	43.19	0.60
2031	56 ans	100	3187.07	1779.79	<b>1.79</b>	25103.44	44.05	0.61
2032	57 ans	100	3270.43	1802.93	<b>1.81</b>	26197.27	44.96	0.63
2033	58 ans	100	3355.42	1826.37	<b>1.84</b>	27315.27	45.92	0.64
2034	59 ans	100	3442.07	1850.11	<b>1.86</b>	28456.93	46.93	0.65
2035	60 ans	100	3530.40	1874.16	<b>1.88</b>	29621.68	48.01	0.67
2036	61 ans	100	3620.45	1898.53	<b>1.91</b>	30808.89	49.15	0.68
2037	62 ans	100	3712.24	1923.21	<b>1.93</b>	32017.91	50.35	0.70
2038	63 ans	100	3805.80	1948.21	<b>1.95</b>	33248.02	51.62	0.72
2039	64 ans	100	3901.18	1973.54	<b>1.98</b>	34498.46	52.97	0.74
2040	65 ans	100	3998.38	1999.19	<b>2.00</b>	35768.43	54.39	0.76
2041	66 ans	100	4097.46	2025.18	<b>2.02</b>	37057.07	55.89	0.78
2042	67 ans	100	4198.44	2051.51	<b>2.05</b>	38363.50	57.47	0.80

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	1263.92	1235.19	<b>1.02</b>	892.79	25.13	0.35
1999	24 ans	100	1302.20	1244.33	<b>1.05</b>	1360.94	25.26	0.35
2000	25 ans	100	1350.79	1262.69	<b>1.07</b>	1846.56	25.68	0.36
2001	26 ans	100	1413.54	1293.24	<b>1.09</b>	2354.74	26.11	0.36
2002	27 ans	100	1450.33	1299.25	<b>1.12</b>	2876.14	26.61	0.37
2003	28 ans	100	1526.86	1339.90	<b>1.14</b>	3425.05	27.17	0.38
2004	29 ans	100	1614.68	1388.62	<b>1.16</b>	4005.54	27.74	0.39
2005	30 ans	100	1706.94	1439.19	<b>1.19</b>	4619.20	28.25	0.39
2006	31 ans	100	1763.56	1458.33	<b>1.21</b>	5253.21	28.71	0.40
2007	32 ans	100	1807.53	1466.48	<b>1.23</b>	5903.02	29.14	0.41
2008	33 ans	100	1848.57	1472.01	<b>1.26</b>	6567.59	29.96	0.42
2009	34 ans	100	1904.82	1489.22	<b>1.28</b>	7252.39	29.98	0.42
2010	35 ans	100	1918.98	1473.50	<b>1.30</b>	7942.27	30.44	0.42
2011	36 ans	100	1942.89	1465.69	<b>1.33</b>	8640.75	31.09	0.43
2012	37 ans	100	2025.22	1501.45	<b>1.35</b>	9368.83	31.69	0.44
2013	38 ans	100	2049.00	1493.34	<b>1.37</b>	10105.46	31.97	0.44
2014	39 ans	100	2095.29	1501.62	<b>1.40</b>	10858.73	32.13	0.45
2015	40 ans	100	2147.25	1513.63	<b>1.42</b>	11630.68	32.14	0.45
2016	41 ans	100	2191.69	1520.05	<b>1.44</b>	12418.60	32.21	0.45
2017	42 ans	100	2225.51	1519.00	<b>1.47</b>	13218.69	32.53	0.45
2018	43 ans	100	2257.04	1516.45	<b>1.49</b>	14030.11	32.98	0.46
2019	44 ans	100	2304.10	1524.25	<b>1.51</b>	14858.45	33.38	0.46
2020	45 ans	100	2189.76	1426.66	<b>1.53</b>	15645.68	36.23	0.50
2021	46 ans	100	2227.50	1429.59	<b>1.56</b>	16446.48	36.86	0.51
2022	47 ans	100	2273.09	1437.39	<b>1.58</b>	17263.67	37.51	0.52
2023	48 ans	100	2320.96	1446.40	<b>1.60</b>	18098.07	38.17	0.53
2024	49 ans	100	2371.24	1456.62	<b>1.63</b>	18950.55	38.83	0.54
2025	50 ans	100	2424.05	1468.09	<b>1.65</b>	19822.01	39.51	0.55
2026	51 ans	100	2479.53	1480.83	<b>1.67</b>	20713.41	40.20	0.56
2027	52 ans	100	2537.80	1494.87	<b>1.70</b>	21625.77	40.91	0.57
2028	53 ans	100	2599.03	1510.25	<b>1.72</b>	22560.13	41.62	0.58
2029	54 ans	100	2663.36	1527.00	<b>1.74</b>	23516.95	42.38	0.59
2030	55 ans	100	2730.98	1545.16	<b>1.77</b>	24496.64	43.19	0.60
2031	56 ans	100	2802.05	1564.78	<b>1.79</b>	25499.59	44.04	0.61
2032	57 ans	100	2875.34	1585.13	<b>1.81</b>	26525.65	44.95	0.63
2033	58 ans	100	2950.07	1605.73	<b>1.84</b>	27574.38	45.91	0.64
2034	59 ans	100	3026.24	1626.61	<b>1.86</b>	28645.30	46.93	0.65
2035	60 ans	100	3103.91	1647.75	<b>1.88</b>	29737.87	48.00	0.67
2036	61 ans	100	3183.07	1669.17	<b>1.91</b>	30851.53	49.14	0.68
2037	62 ans	100	3263.78	1690.87	<b>1.93</b>	31985.63	50.34	0.70
2038	63 ans	100	3346.04	1712.85	<b>1.95</b>	33139.53	51.61	0.72
2039	64 ans	100	3429.89	1735.12	<b>1.98</b>	34312.49	52.96	0.74
2040	65 ans	100	3515.36	1757.68	<b>2.00</b>	35503.77	54.38	0.76
2041	66 ans	100	3602.46	1780.53	<b>2.02</b>	36712.57	55.88	0.78
2042	67 ans	100	3691.24	1803.67	<b>2.05</b>	37938.05	57.46	0.80

## 19.2 Génération 1980 (début en 2002)

Salarié privé évoluant du SMIC à 2\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

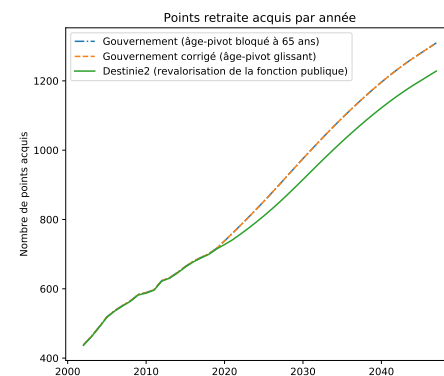
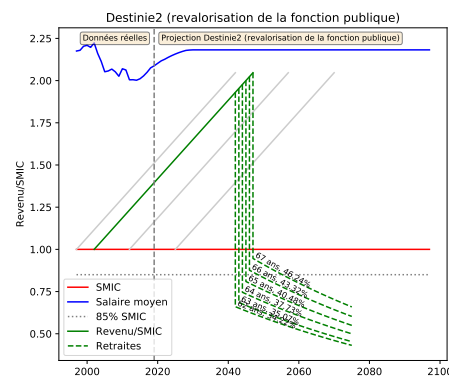
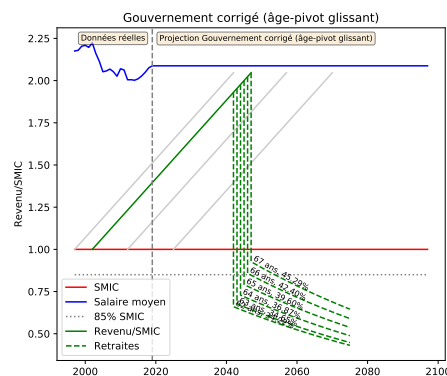
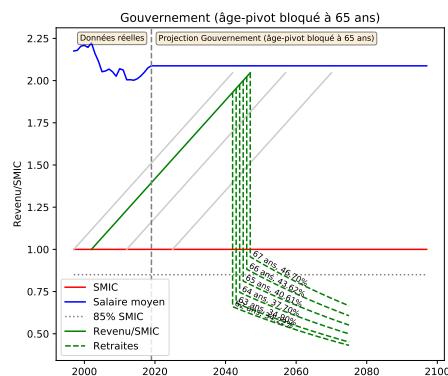
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1354.95	<b>34.22</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1416.80	<b>34.90</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	1568.83	<b>37.70</b>	2105.20	<b>0.75</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.53</b>
2045	65	100.00%	65 ans 0 mois	0.00%	1732.23	<b>40.61</b>	2132.56	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2046	66	100.00%	65 ans 0 mois	5.00%	1906.37	<b>43.62</b>	2160.29	<b>0.88</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2047	67	100.00%	65 ans 0 mois	10.00%	2091.68	<b>46.70</b>	2188.37	<b>0.96</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1354.95	<b>34.22</b>	2051.51	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1406.88	<b>34.65</b>	2078.18	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1534.42	<b>36.87</b>	2105.20	<b>0.73</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1688.93	<b>39.60</b>	2132.56	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1853.41	<b>42.40</b>	2160.29	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2028.30	<b>45.29</b>	2188.37	<b>0.93</b>	<b>0.89</b>	<b>0.84</b>	<b>0.78</b>	<b>0.73</b>	<b>0.69</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1191.26	<b>34.22</b>	1803.67	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1279.61	<b>35.85</b>	1827.12	<b>0.70</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>	<b>0.49</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1409.79	<b>38.53</b>	1850.87	<b>0.76</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	1549.45	<b>41.32</b>	1874.94	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>
2046	66	100.00%	65 ans 7 mois	2.08%	1697.99	<b>44.19</b>	1899.31	<b>0.89</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>
2047	67	100.00%	65 ans 8 mois	6.67%	1855.75	<b>47.13</b>	1924.00	<b>0.96</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>





Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	1371.06	1339.90	<b>1.02</b>	899.93	28.98	0.40
2004	24 ans	100	1453.21	1388.62	<b>1.05</b>	1389.68	29.60	0.41
2005	25 ans	100	1539.60	1439.19	<b>1.07</b>	1908.54	30.13	0.42
2006	26 ans	100	1593.99	1458.33	<b>1.09</b>	2445.73	30.62	0.43
2007	27 ans	100	1637.01	1466.48	<b>1.12</b>	2997.42	31.08	0.43
2008	28 ans	100	1677.40	1472.01	<b>1.14</b>	3562.73	31.95	0.44
2009	29 ans	100	1731.66	1489.22	<b>1.16</b>	4146.32	31.98	0.45
2010	30 ans	100	1747.64	1473.50	<b>1.19</b>	4735.29	32.47	0.45
2011	31 ans	100	1772.46	1465.69	<b>1.21</b>	5332.63	33.16	0.46
2012	32 ans	100	1850.63	1501.45	<b>1.23</b>	5956.32	33.81	0.47
2013	33 ans	100	1875.36	1493.34	<b>1.26</b>	6588.34	34.10	0.47
2014	34 ans	100	1920.68	1501.62	<b>1.28</b>	7235.63	34.27	0.48
2015	35 ans	100	1971.25	1513.63	<b>1.30</b>	7899.96	34.29	0.48
2016	36 ans	100	2014.94	1520.05	<b>1.33</b>	8579.02	34.36	0.48
2017	37 ans	100	2048.89	1519.00	<b>1.35</b>	9269.52	34.70	0.48
2018	38 ans	100	2080.71	1516.45	<b>1.37</b>	9970.75	35.18	0.49
2019	39 ans	100	2126.86	1524.25	<b>1.40</b>	10687.52	35.61	0.50
2020	40 ans	100	2190.42	1544.07	<b>1.42</b>	11425.72	36.23	0.50
2021	41 ans	100	2255.27	1564.14	<b>1.44</b>	12185.77	36.86	0.51
2022	42 ans	100	2321.44	1584.47	<b>1.47</b>	12968.13	37.51	0.52
2023	43 ans	100	2388.94	1605.07	<b>1.49</b>	13773.23	38.17	0.53
2024	44 ans	100	2457.81	1625.94	<b>1.51</b>	14601.54	38.83	0.54
2025	45 ans	100	2528.07	1647.07	<b>1.53</b>	15453.53	39.51	0.55
2026	46 ans	100	2599.73	1668.49	<b>1.56</b>	16329.67	40.20	0.56
2027	47 ans	100	2672.84	1690.18	<b>1.58</b>	17230.45	40.91	0.57
2028	48 ans	100	2747.40	1712.15	<b>1.60</b>	18156.36	41.62	0.58
2029	49 ans	100	2823.45	1734.41	<b>1.63</b>	19107.17	42.38	0.59
2030	50 ans	100	2901.02	1756.95	<b>1.65</b>	20082.62	43.19	0.60
2031	51 ans	100	2980.12	1779.79	<b>1.67</b>	21082.39	44.05	0.61
2032	52 ans	100	3060.79	1802.93	<b>1.70</b>	22106.11	44.96	0.63
2033	53 ans	100	3143.05	1826.37	<b>1.72</b>	23153.35	45.92	0.64
2034	54 ans	100	3226.94	1850.11	<b>1.74</b>	24223.65	46.93	0.65
2035	55 ans	100	3312.47	1874.16	<b>1.77</b>	25316.50	48.01	0.67
2036	56 ans	100	3399.69	1898.53	<b>1.79</b>	26431.32	49.15	0.68
2037	57 ans	100	3488.61	1923.21	<b>1.81</b>	27567.51	50.35	0.70
2038	58 ans	100	3579.27	1948.21	<b>1.84</b>	28724.40	51.62	0.72
2039	59 ans	100	3671.70	1973.54	<b>1.86</b>	29901.28	52.97	0.74
2040	60 ans	100	3765.92	1999.19	<b>1.88</b>	31097.41	54.39	0.76
2041	61 ans	100	3861.97	2025.18	<b>1.91</b>	32312.00	55.89	0.78
2042	62 ans	100	3959.89	2051.51	<b>1.93</b>	33544.20	57.47	0.80
2043	63 ans	100	4059.70	2078.18	<b>1.95</b>	34793.15	59.15	0.82
2044	64 ans	100	4161.43	2105.20	<b>1.98</b>	36057.92	60.92	0.85
2045	65 ans	100	4265.13	2132.56	<b>2.00</b>	37337.57	62.79	0.87
2046	66 ans	100	4370.81	2160.29	<b>2.02</b>	38632.11	64.72	0.90
2047	67 ans	100	4478.52	2188.37	<b>2.05</b>	39941.52	66.71	0.93

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	1371.06	1339.90	<b>1.02</b>	899.93	28.98	0.40
2004	24 ans	100	1453.21	1388.62	<b>1.05</b>	1389.68	29.60	0.41
2005	25 ans	100	1539.60	1439.19	<b>1.07</b>	1908.54	30.13	0.42
2006	26 ans	100	1593.99	1458.33	<b>1.09</b>	2445.73	30.62	0.43
2007	27 ans	100	1637.01	1466.48	<b>1.12</b>	2997.42	31.08	0.43
2008	28 ans	100	1677.40	1472.01	<b>1.14</b>	3562.73	31.95	0.44
2009	29 ans	100	1731.66	1489.22	<b>1.16</b>	4146.32	31.98	0.45
2010	30 ans	100	1747.64	1473.50	<b>1.19</b>	4735.29	32.47	0.45
2011	31 ans	100	1772.46	1465.69	<b>1.21</b>	5332.63	33.16	0.46
2012	32 ans	100	1850.63	1501.45	<b>1.23</b>	5956.32	33.81	0.47
2013	33 ans	100	1875.36	1493.34	<b>1.26</b>	6588.34	34.10	0.47
2014	34 ans	100	1920.68	1501.62	<b>1.28</b>	7235.63	34.27	0.48
2015	35 ans	100	1971.25	1513.63	<b>1.30</b>	7899.96	34.29	0.48
2016	36 ans	100	2014.94	1520.05	<b>1.33</b>	8579.02	34.36	0.48
2017	37 ans	100	2048.89	1519.00	<b>1.35</b>	9269.52	34.70	0.48
2018	38 ans	100	2080.71	1516.45	<b>1.37</b>	9970.75	35.18	0.49
2019	39 ans	100	2126.86	1524.25	<b>1.40</b>	10687.52	35.61	0.50
2020	40 ans	100	2190.42	1544.07	<b>1.42</b>	11425.72	36.23	0.50
2021	41 ans	100	2255.27	1564.14	<b>1.44</b>	12185.77	36.86	0.51
2022	42 ans	100	2321.44	1584.47	<b>1.47</b>	12968.13	37.51	0.52
2023	43 ans	100	2388.94	1605.07	<b>1.49</b>	13773.23	38.17	0.53
2024	44 ans	100	2457.81	1625.94	<b>1.51</b>	14601.54	38.83	0.54
2025	45 ans	100	2528.07	1647.07	<b>1.53</b>	15453.53	39.51	0.55
2026	46 ans	100	2599.73	1668.49	<b>1.56</b>	16329.67	40.20	0.56
2027	47 ans	100	2672.84	1690.18	<b>1.58</b>	17230.45	40.91	0.57
2028	48 ans	100	2747.40	1712.15	<b>1.60</b>	18156.36	41.62	0.58
2029	49 ans	100	2823.45	1734.41	<b>1.63</b>	19107.17	42.38	0.59
2030	50 ans	100	2901.02	1756.95	<b>1.65</b>	20082.62	43.19	0.60
2031	51 ans	100	2980.12	1779.79	<b>1.67</b>	21082.39	44.05	0.61
2032	52 ans	100	3060.79	1802.93	<b>1.70</b>	22106.11	44.96	0.63
2033	53 ans	100	3143.05	1826.37	<b>1.72</b>	23153.35	45.92	0.64
2034	54 ans	100	3226.94	1850.11	<b>1.74</b>	24223.65	46.93	0.65
2035	55 ans	100	3312.47	1874.16	<b>1.77</b>	25316.50	48.01	0.67
2036	56 ans	100	3399.69	1898.53	<b>1.79</b>	26431.32	49.15	0.68
2037	57 ans	100	3488.61	1923.21	<b>1.81</b>	27567.51	50.35	0.70
2038	58 ans	100	3579.27	1948.21	<b>1.84</b>	28724.40	51.62	0.72
2039	59 ans	100	3671.70	1973.54	<b>1.86</b>	29901.28	52.97	0.74
2040	60 ans	100	3765.92	1999.19	<b>1.88</b>	31097.41	54.39	0.76
2041	61 ans	100	3861.97	2025.18	<b>1.91</b>	32312.00	55.89	0.78
2042	62 ans	100	3959.89	2051.51	<b>1.93</b>	33544.20	57.47	0.80
2043	63 ans	100	4059.70	2078.18	<b>1.95</b>	34793.15	59.15	0.82
2044	64 ans	100	4161.43	2105.20	<b>1.98</b>	36057.92	60.92	0.85
2045	65 ans	100	4265.13	2132.56	<b>2.00</b>	37337.57	62.79	0.87
2046	66 ans	100	4370.81	2160.29	<b>2.02</b>	38632.11	64.72	0.90
2047	67 ans	100	4478.52	2188.37	<b>2.05</b>	39941.52	66.71	0.93

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	1371.06	1339.90	<b>1.02</b>	959.99	27.17	0.38
2004	24 ans	100	1453.21	1388.62	<b>1.05</b>	1482.43	27.74	0.39
2005	25 ans	100	1539.60	1439.19	<b>1.07</b>	2035.92	28.25	0.39
2006	26 ans	100	1593.99	1458.33	<b>1.09</b>	2608.97	28.71	0.40
2007	27 ans	100	1637.01	1466.48	<b>1.12</b>	3197.49	29.14	0.41
2008	28 ans	100	1677.40	1472.01	<b>1.14</b>	3800.52	29.96	0.42
2009	29 ans	100	1731.66	1489.22	<b>1.16</b>	4423.06	29.98	0.42
2010	30 ans	100	1747.64	1473.50	<b>1.19</b>	5051.35	30.44	0.42
2011	31 ans	100	1772.46	1465.69	<b>1.21</b>	5688.56	31.09	0.43
2012	32 ans	100	1850.63	1501.45	<b>1.23</b>	6353.87	31.69	0.44
2013	33 ans	100	1875.36	1493.34	<b>1.26</b>	7028.08	31.97	0.44
2014	34 ans	100	1920.68	1501.62	<b>1.28</b>	7718.57	32.13	0.45
2015	35 ans	100	1971.25	1513.63	<b>1.30</b>	8427.25	32.14	0.45
2016	36 ans	100	2014.94	1520.05	<b>1.33</b>	9151.63	32.21	0.45
2017	37 ans	100	2048.89	1519.00	<b>1.35</b>	9888.22	32.53	0.45
2018	38 ans	100	2080.71	1516.45	<b>1.37</b>	10636.25	32.98	0.46
2019	39 ans	100	2126.86	1524.25	<b>1.40</b>	11400.87	33.38	0.46
2020	40 ans	100	2023.87	1426.66	<b>1.42</b>	12128.46	36.23	0.50
2021	41 ans	100	2061.27	1429.59	<b>1.44</b>	12869.50	36.86	0.51
2022	42 ans	100	2105.95	1437.39	<b>1.47</b>	13626.60	37.51	0.52
2023	43 ans	100	2152.78	1446.40	<b>1.49</b>	14400.54	38.17	0.53
2024	44 ans	100	2201.87	1456.62	<b>1.51</b>	15192.12	38.83	0.54
2025	45 ans	100	2253.35	1468.09	<b>1.53</b>	16002.21	39.51	0.55
2026	46 ans	100	2307.34	1480.83	<b>1.56</b>	16831.71	40.20	0.56
2027	47 ans	100	2363.98	1494.87	<b>1.58</b>	17681.58	40.91	0.57
2028	48 ans	100	2423.42	1510.25	<b>1.60</b>	18552.81	41.62	0.58
2029	49 ans	100	2485.81	1527.00	<b>1.63</b>	19445.84	42.38	0.59
2030	50 ans	100	2551.31	1545.16	<b>1.65</b>	20361.08	43.19	0.60
2031	51 ans	100	2620.10	1564.78	<b>1.67</b>	21298.90	44.04	0.61
2032	52 ans	100	2691.03	1585.13	<b>1.70</b>	22259.18	44.95	0.63
2033	53 ans	100	2763.35	1605.73	<b>1.72</b>	23241.54	45.91	0.64
2034	54 ans	100	2837.10	1626.61	<b>1.74</b>	24245.53	46.93	0.65
2035	55 ans	100	2912.31	1647.75	<b>1.77</b>	25270.66	48.00	0.67
2036	56 ans	100	2988.98	1669.17	<b>1.79</b>	26316.41	49.14	0.68
2037	57 ans	100	3067.16	1690.87	<b>1.81</b>	27382.19	50.34	0.70
2038	58 ans	100	3146.87	1712.85	<b>1.84</b>	28467.40	51.61	0.72
2039	59 ans	100	3228.13	1735.12	<b>1.86</b>	29571.37	52.96	0.74
2040	60 ans	100	3310.97	1757.68	<b>1.88</b>	30693.39	54.38	0.76
2041	61 ans	100	3395.42	1780.53	<b>1.91</b>	31832.72	55.88	0.78
2042	62 ans	100	3481.51	1803.67	<b>1.93</b>	32988.57	57.46	0.80
2043	63 ans	100	3569.26	1827.12	<b>1.95</b>	34160.13	59.14	0.82
2044	64 ans	100	3658.71	1850.87	<b>1.98</b>	35346.54	60.91	0.85
2045	65 ans	100	3749.87	1874.94	<b>2.00</b>	36546.90	62.78	0.87
2046	66 ans	100	3842.79	1899.31	<b>2.02</b>	37761.23	64.71	0.90
2047	67 ans	100	3937.49	1924.00	<b>2.05</b>	38989.51	66.70	0.93

## 19.3 Génération 1990 (début en 2012)

Salarié privé évoluant du SMIC à 2\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

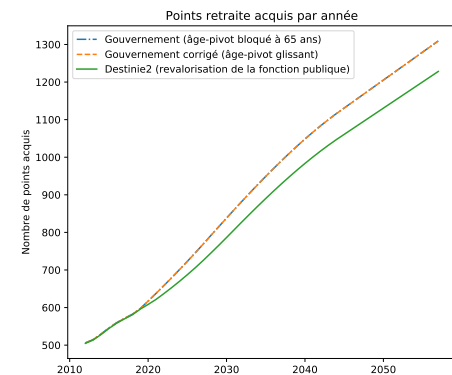
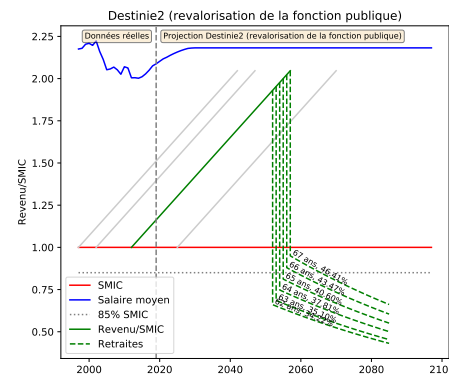
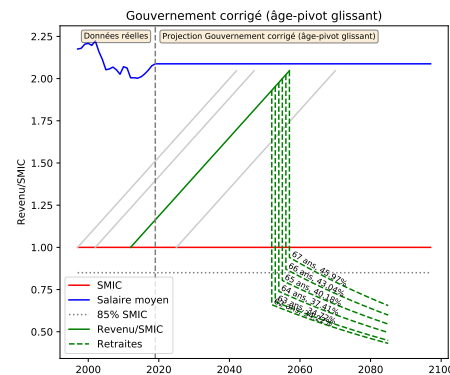
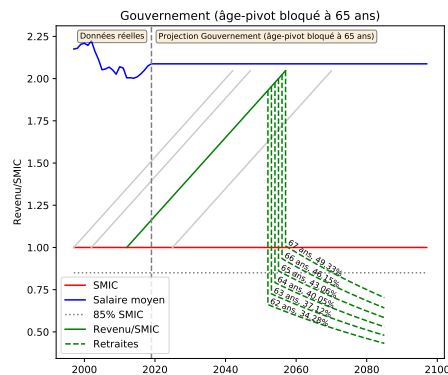
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	1544.82	<b>34.28</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	1714.83	<b>37.12</b>	2364.71	<b>0.73</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>	<b>0.55</b>	<b>0.51</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	1896.24	<b>40.05</b>	2395.45	<b>0.79</b>	<b>0.73</b>	<b>0.69</b>	<b>0.64</b>	<b>0.60</b>	<b>0.57</b>
2055	65	100.00%	65 ans 0 mois	0.00%	2089.54	<b>43.06</b>	2426.59	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>
2056	66	100.00%	65 ans 0 mois	5.00%	2295.23	<b>46.15</b>	2458.13	<b>0.93</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>
2057	67	100.00%	65 ans 0 mois	10.00%	2513.82	<b>49.33</b>	2490.09	<b>1.01</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1541.76	<b>34.22</b>	2334.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1603.68	<b>34.72</b>	2364.71	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1771.49	<b>37.41</b>	2395.45	<b>0.74</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>	<b>0.56</b>	<b>0.53</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1950.24	<b>40.18</b>	2426.59	<b>0.80</b>	<b>0.75</b>	<b>0.71</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2140.40	<b>43.04</b>	2458.13	<b>0.87</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2342.42	<b>45.97</b>	2490.09	<b>0.94</b>	<b>0.90</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1355.51	<b>34.22</b>	2052.36	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1438.00	<b>35.41</b>	2079.04	<b>0.69</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	1587.45	<b>38.13</b>	2106.06	<b>0.75</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	1746.56	<b>40.93</b>	2133.44	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	1915.75	<b>43.81</b>	2161.18	<b>0.89</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2095.42	<b>46.77</b>	2189.27	<b>0.96</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	1528.07	1493.34	<b>1.02</b>	1020.99	34.10	0.47
2014	24 ans	100	1571.46	1501.62	<b>1.05</b>	1550.59	34.27	0.48
2015	25 ans	100	1619.24	1513.63	<b>1.07</b>	2096.29	34.29	0.48
2016	26 ans	100	1661.44	1520.05	<b>1.09</b>	2656.22	34.36	0.48
2017	27 ans	100	1695.63	1519.00	<b>1.12</b>	3227.67	34.70	0.48
2018	28 ans	100	1728.05	1516.45	<b>1.14</b>	3810.04	35.18	0.49
2019	29 ans	100	1772.38	1524.25	<b>1.16</b>	4407.35	35.61	0.50
2020	30 ans	100	1831.33	1544.07	<b>1.19</b>	5024.54	36.23	0.50
2021	31 ans	100	1891.52	1564.14	<b>1.21</b>	5662.00	36.86	0.51
2022	32 ans	100	1952.95	1584.47	<b>1.23</b>	6320.17	37.51	0.52
2023	33 ans	100	2015.67	1605.07	<b>1.26</b>	6999.47	38.17	0.53
2024	34 ans	100	2079.69	1625.94	<b>1.28</b>	7700.35	38.83	0.54
2025	35 ans	100	2145.03	1647.07	<b>1.30</b>	8423.25	39.51	0.55
2026	36 ans	100	2211.71	1668.49	<b>1.33</b>	9168.63	40.20	0.56
2027	37 ans	100	2279.77	1690.18	<b>1.35</b>	9936.94	40.91	0.57
2028	38 ans	100	2349.23	1712.15	<b>1.37</b>	10728.65	41.62	0.58
2029	39 ans	100	2420.10	1734.41	<b>1.40</b>	11543.64	42.38	0.59
2030	40 ans	100	2492.42	1756.95	<b>1.42</b>	12381.70	43.19	0.60
2031	41 ans	100	2566.21	1779.79	<b>1.44</b>	13242.61	44.05	0.61
2032	42 ans	100	2641.50	1802.93	<b>1.47</b>	14126.09	44.96	0.63
2033	43 ans	100	2718.32	1826.37	<b>1.49</b>	15031.82	45.92	0.64
2034	44 ans	100	2796.68	1850.11	<b>1.51</b>	15959.42	46.93	0.65
2035	45 ans	100	2876.62	1874.16	<b>1.53</b>	16908.47	48.01	0.67
2036	46 ans	100	2958.17	1898.53	<b>1.56</b>	17878.51	49.15	0.68
2037	47 ans	100	3041.35	1923.21	<b>1.58</b>	18869.03	50.35	0.70
2038	48 ans	100	3126.20	1948.21	<b>1.60</b>	19879.48	51.62	0.72
2039	49 ans	100	3212.73	1973.54	<b>1.63</b>	20909.25	52.97	0.74
2040	50 ans	100	3300.99	1999.19	<b>1.65</b>	21957.71	54.39	0.76
2041	51 ans	100	3391.00	2025.18	<b>1.67</b>	23024.18	55.89	0.78
2042	52 ans	100	3482.79	2051.51	<b>1.70</b>	24107.92	57.47	0.80
2043	53 ans	100	3576.40	2078.18	<b>1.72</b>	25208.18	59.15	0.82
2044	54 ans	100	3671.85	2105.20	<b>1.74</b>	26324.16	60.92	0.85
2045	55 ans	100	3769.18	2132.56	<b>1.77</b>	27455.02	62.79	0.87
2046	56 ans	100	3868.42	2160.29	<b>1.79</b>	28600.75	64.72	0.90
2047	57 ans	100	3969.60	2188.37	<b>1.81</b>	29761.37	66.71	0.93
2048	58 ans	100	4072.76	2216.82	<b>1.84</b>	30936.86	68.76	0.96
2049	59 ans	100	4177.93	2245.64	<b>1.86</b>	32127.24	70.87	0.99
2050	60 ans	100	4285.15	2274.83	<b>1.88</b>	33332.49	73.05	1.02
2051	61 ans	100	4394.44	2304.40	<b>1.91</b>	34552.63	75.30	1.05
2052	62 ans	100	4505.86	2334.36	<b>1.93</b>	35787.64	77.61	1.08
2053	63 ans	100	4619.43	2364.71	<b>1.95</b>	37037.54	80.00	1.11
2054	64 ans	100	4735.19	2395.45	<b>1.98</b>	38302.31	82.45	1.15
2055	65 ans	100	4853.18	2426.59	<b>2.00</b>	39581.96	84.99	1.18
2056	66 ans	100	4973.44	2458.13	<b>2.02</b>	40876.50	87.60	1.22
2057	67 ans	100	5096.00	2490.09	<b>2.05</b>	42185.91	90.29	1.26

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	1528.07	1493.34	<b>1.02</b>	1020.99	34.10	0.47
2014	24 ans	100	1571.46	1501.62	<b>1.05</b>	1550.59	34.27	0.48
2015	25 ans	100	1619.24	1513.63	<b>1.07</b>	2096.29	34.29	0.48
2016	26 ans	100	1661.44	1520.05	<b>1.09</b>	2656.22	34.36	0.48
2017	27 ans	100	1695.63	1519.00	<b>1.12</b>	3227.67	34.70	0.48
2018	28 ans	100	1728.05	1516.45	<b>1.14</b>	3810.04	35.18	0.49
2019	29 ans	100	1772.38	1524.25	<b>1.16</b>	4407.35	35.61	0.50
2020	30 ans	100	1831.33	1544.07	<b>1.19</b>	5024.54	36.23	0.50
2021	31 ans	100	1891.52	1564.14	<b>1.21</b>	5662.00	36.86	0.51
2022	32 ans	100	1952.95	1584.47	<b>1.23</b>	6320.17	37.51	0.52
2023	33 ans	100	2015.67	1605.07	<b>1.26</b>	6999.47	38.17	0.53
2024	34 ans	100	2079.69	1625.94	<b>1.28</b>	7700.35	38.83	0.54
2025	35 ans	100	2145.03	1647.07	<b>1.30</b>	8423.25	39.51	0.55
2026	36 ans	100	2211.71	1668.49	<b>1.33</b>	9168.63	40.20	0.56
2027	37 ans	100	2279.77	1690.18	<b>1.35</b>	9936.94	40.91	0.57
2028	38 ans	100	2349.23	1712.15	<b>1.37</b>	10728.65	41.62	0.58
2029	39 ans	100	2420.10	1734.41	<b>1.40</b>	11543.64	42.38	0.59
2030	40 ans	100	2492.42	1756.95	<b>1.42</b>	12381.70	43.19	0.60
2031	41 ans	100	2566.21	1779.79	<b>1.44</b>	13242.61	44.05	0.61
2032	42 ans	100	2641.50	1802.93	<b>1.47</b>	14126.09	44.96	0.63
2033	43 ans	100	2718.32	1826.37	<b>1.49</b>	15031.82	45.92	0.64
2034	44 ans	100	2796.68	1850.11	<b>1.51</b>	15959.42	46.93	0.65
2035	45 ans	100	2876.62	1874.16	<b>1.53</b>	16908.47	48.01	0.67
2036	46 ans	100	2958.17	1898.53	<b>1.56</b>	17878.51	49.15	0.68
2037	47 ans	100	3041.35	1923.21	<b>1.58</b>	18869.03	50.35	0.70
2038	48 ans	100	3126.20	1948.21	<b>1.60</b>	19879.48	51.62	0.72
2039	49 ans	100	3212.73	1973.54	<b>1.63</b>	20909.25	52.97	0.74
2040	50 ans	100	3300.99	1999.19	<b>1.65</b>	21957.71	54.39	0.76
2041	51 ans	100	3391.00	2025.18	<b>1.67</b>	23024.18	55.89	0.78
2042	52 ans	100	3482.79	2051.51	<b>1.70</b>	24107.92	57.47	0.80
2043	53 ans	100	3576.40	2078.18	<b>1.72</b>	25208.18	59.15	0.82
2044	54 ans	100	3671.85	2105.20	<b>1.74</b>	26324.16	60.92	0.85
2045	55 ans	100	3769.18	2132.56	<b>1.77</b>	27455.02	62.79	0.87
2046	56 ans	100	3868.42	2160.29	<b>1.79</b>	28600.75	64.72	0.90
2047	57 ans	100	3969.60	2188.37	<b>1.81</b>	29761.37	66.71	0.93
2048	58 ans	100	4072.76	2216.82	<b>1.84</b>	30936.86	68.76	0.96
2049	59 ans	100	4177.93	2245.64	<b>1.86</b>	32127.24	70.87	0.99
2050	60 ans	100	4285.15	2274.83	<b>1.88</b>	33332.49	73.05	1.02
2051	61 ans	100	4394.44	2304.40	<b>1.91</b>	34552.63	75.30	1.05
2052	62 ans	100	4505.86	2334.36	<b>1.93</b>	35787.64	77.61	1.08
2053	63 ans	100	4619.43	2364.71	<b>1.95</b>	37037.54	80.00	1.11
2054	64 ans	100	4735.19	2395.45	<b>1.98</b>	38302.31	82.45	1.15
2055	65 ans	100	4853.18	2426.59	<b>2.00</b>	39581.96	84.99	1.18
2056	66 ans	100	4973.44	2458.13	<b>2.02</b>	40876.50	87.60	1.22
2057	67 ans	100	5096.00	2490.09	<b>2.05</b>	42185.91	90.29	1.26

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	1528.07	1493.34	<b>1.02</b>	1089.13	31.97	0.44
2014	24 ans	100	1571.46	1501.62	<b>1.05</b>	1654.08	32.13	0.45
2015	25 ans	100	1619.24	1513.63	<b>1.07</b>	2236.21	32.14	0.45
2016	26 ans	100	1661.44	1520.05	<b>1.09</b>	2833.51	32.21	0.45
2017	27 ans	100	1695.63	1519.00	<b>1.12</b>	3443.10	32.53	0.45
2018	28 ans	100	1728.05	1516.45	<b>1.14</b>	4064.34	32.98	0.46
2019	29 ans	100	1772.38	1524.25	<b>1.16</b>	4701.52	33.38	0.46
2020	30 ans	100	1692.09	1426.66	<b>1.19</b>	5309.84	36.23	0.50
2021	31 ans	100	1728.81	1429.59	<b>1.21</b>	5931.36	36.86	0.51
2022	32 ans	100	1771.67	1437.39	<b>1.23</b>	6568.28	37.51	0.52
2023	33 ans	100	1816.41	1446.40	<b>1.26</b>	7221.29	38.17	0.53
2024	34 ans	100	1863.12	1456.62	<b>1.28</b>	7891.09	38.83	0.54
2025	35 ans	100	1911.93	1468.09	<b>1.30</b>	8578.44	39.51	0.55
2026	36 ans	100	1962.96	1480.83	<b>1.33</b>	9284.14	40.20	0.56
2027	37 ans	100	2016.33	1494.87	<b>1.35</b>	10009.02	40.91	0.57
2028	38 ans	100	2072.20	1510.25	<b>1.37</b>	10753.99	41.62	0.58
2029	39 ans	100	2130.69	1527.00	<b>1.40</b>	11519.45	42.38	0.59
2030	40 ans	100	2191.97	1545.16	<b>1.42</b>	12305.78	43.19	0.60
2031	41 ans	100	2256.20	1564.78	<b>1.44</b>	13113.34	44.04	0.61
2032	42 ans	100	2322.39	1585.13	<b>1.47</b>	13942.08	44.95	0.63
2033	43 ans	100	2389.93	1605.73	<b>1.49</b>	14791.69	45.91	0.64
2034	44 ans	100	2458.82	1626.61	<b>1.51</b>	15661.81	46.93	0.65
2035	45 ans	100	2529.11	1647.75	<b>1.53</b>	16552.06	48.00	0.67
2036	46 ans	100	2600.80	1669.17	<b>1.56</b>	17461.99	49.14	0.68
2037	47 ans	100	2673.94	1690.87	<b>1.58</b>	18391.14	50.34	0.70
2038	48 ans	100	2748.53	1712.85	<b>1.60</b>	19338.98	51.61	0.72
2039	49 ans	100	2824.62	1735.12	<b>1.63</b>	20304.95	52.96	0.74
2040	50 ans	100	2902.21	1757.68	<b>1.65</b>	21288.45	54.38	0.76
2041	51 ans	100	2981.35	1780.53	<b>1.67</b>	22288.84	55.88	0.78
2042	52 ans	100	3062.05	1803.67	<b>1.70</b>	23305.43	57.46	0.80
2043	53 ans	100	3144.35	1827.12	<b>1.72</b>	24337.52	59.14	0.82
2044	54 ans	100	3228.27	1850.87	<b>1.74</b>	25384.35	60.91	0.85
2045	55 ans	100	3313.84	1874.94	<b>1.77</b>	26445.14	62.78	0.87
2046	56 ans	100	3401.09	1899.31	<b>1.79</b>	27519.88	64.71	0.90
2047	57 ans	100	3490.05	1924.00	<b>1.81</b>	28608.59	66.70	0.93
2048	58 ans	100	3580.75	1949.01	<b>1.84</b>	29711.25	68.75	0.96
2049	59 ans	100	3673.21	1974.35	<b>1.86</b>	30827.87	70.86	0.99
2050	60 ans	100	3767.47	2000.02	<b>1.88</b>	31958.44	73.04	1.02
2051	61 ans	100	3863.57	2026.02	<b>1.91</b>	33102.98	75.28	1.05
2052	62 ans	100	3961.52	2052.36	<b>1.93</b>	34261.47	77.60	1.08
2053	63 ans	100	4061.37	2079.04	<b>1.95</b>	35433.92	79.98	1.11
2054	64 ans	100	4163.15	2106.06	<b>1.98</b>	36620.33	82.44	1.15
2055	65 ans	100	4266.88	2133.44	<b>2.00</b>	37820.69	84.97	1.18
2056	66 ans	100	4372.61	2161.18	<b>2.02</b>	39035.01	87.58	1.22
2057	67 ans	100	4480.37	2189.27	<b>2.05</b>	40263.30	90.27	1.26

## 19.4 Génération 2003 (début en 2025)

Salarié privé évoluant du SMIC à 2\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

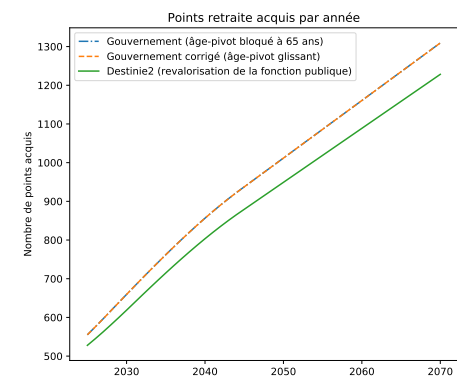
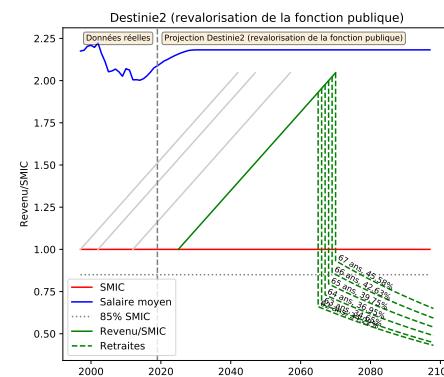
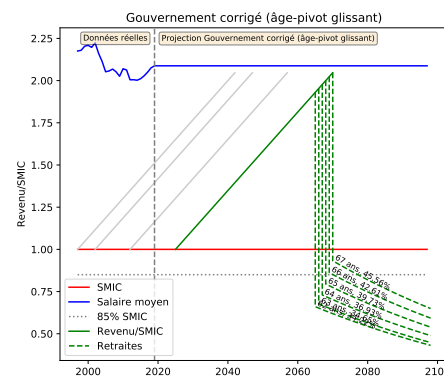
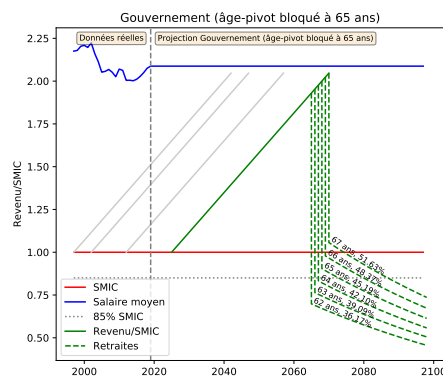
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	1927.56	<b>36.17</b>	2761.15	<b>0.70</b>	<b>0.63</b>	<b>0.59</b>	<b>0.55</b>	<b>0.52</b>	<b>0.49</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	2135.93	<b>39.09</b>	2797.05	<b>0.76</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>	<b>0.54</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	2357.96	<b>42.10</b>	2833.41	<b>0.83</b>	<b>0.77</b>	<b>0.72</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>
2068	65	100.00%	65 ans 0 mois	0.00%	2594.24	<b>45.19</b>	2870.25	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>
2069	66	100.00%	65 ans 0 mois	5.00%	2845.34	<b>48.37</b>	2907.56	<b>0.98</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2070	67	100.00%	65 ans 0 mois	10.00%	3111.88	<b>51.63</b>	2945.36	<b>1.06</b>	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>	<b>0.84</b>	<b>0.78</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1823.65	<b>34.22</b>	2761.15	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1893.54	<b>34.65</b>	2797.05	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2068.39	<b>36.93</b>	2833.41	<b>0.73</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2280.77	<b>39.73</b>	2870.25	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.58</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2506.61	<b>42.61</b>	2907.56	<b>0.86</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2746.47	<b>45.56</b>	2945.36	<b>0.93</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1603.34	<b>34.22</b>	2427.59	<b>0.66</b>	<b>0.60</b>	<b>0.56</b>	<b>0.52</b>	<b>0.49</b>	<b>0.46</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	1664.79	<b>34.65</b>	2459.15	<b>0.68</b>	<b>0.62</b>	<b>0.58</b>	<b>0.54</b>	<b>0.51</b>	<b>0.48</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	1819.39	<b>36.95</b>	2491.12	<b>0.73</b>	<b>0.68</b>	<b>0.63</b>	<b>0.59</b>	<b>0.56</b>	<b>0.52</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2006.17	<b>39.75</b>	2523.50	<b>0.79</b>	<b>0.75</b>	<b>0.70</b>	<b>0.65</b>	<b>0.61</b>	<b>0.58</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2204.79	<b>42.63</b>	2556.31	<b>0.86</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	2415.73	<b>45.58</b>	2589.54	<b>0.93</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>





Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	1707.29	1668.49	<b>1.02</b>	1130.46	40.20	0.56
2027	24 ans	100	1768.79	1690.18	<b>1.05</b>	1726.56	40.91	0.57
2028	25 ans	100	1831.60	1712.15	<b>1.07</b>	2343.83	41.62	0.58
2029	26 ans	100	1895.75	1734.41	<b>1.09</b>	2982.24	42.38	0.59
2030	27 ans	100	1961.25	1756.95	<b>1.12</b>	3641.70	43.19	0.60
2031	28 ans	100	2028.14	1779.79	<b>1.14</b>	4322.10	44.05	0.61
2032	29 ans	100	2096.43	1802.93	<b>1.16</b>	5023.27	44.96	0.63
2033	30 ans	100	2166.16	1826.37	<b>1.19</b>	5745.02	45.92	0.64
2034	31 ans	100	2237.34	1850.11	<b>1.21</b>	6487.10	46.93	0.65
2035	32 ans	100	2310.01	1874.16	<b>1.23</b>	7249.21	48.01	0.67
2036	33 ans	100	2384.20	1898.53	<b>1.26</b>	8031.04	49.15	0.68
2037	34 ans	100	2459.92	1923.21	<b>1.28</b>	8832.19	50.35	0.70
2038	35 ans	100	2537.20	1948.21	<b>1.30</b>	9652.27	51.62	0.72
2039	36 ans	100	2616.08	1973.54	<b>1.33</b>	10490.80	52.97	0.74
2040	37 ans	100	2696.58	1999.19	<b>1.35</b>	11347.29	54.39	0.76
2041	38 ans	100	2778.74	2025.18	<b>1.37</b>	12221.20	55.89	0.78
2042	39 ans	100	2862.57	2051.51	<b>1.40</b>	13111.95	57.47	0.80
2043	40 ans	100	2948.11	2078.18	<b>1.42</b>	14018.92	59.15	0.82
2044	41 ans	100	3035.40	2105.20	<b>1.44</b>	14941.46	60.92	0.85
2045	42 ans	100	3124.45	2132.56	<b>1.47</b>	15878.88	62.79	0.87
2046	43 ans	100	3215.31	2160.29	<b>1.49</b>	16831.18	64.72	0.90
2047	44 ans	100	3308.00	2188.37	<b>1.51</b>	17798.36	66.71	0.93
2048	45 ans	100	3402.56	2216.82	<b>1.53</b>	18780.42	68.76	0.96
2049	46 ans	100	3499.02	2245.64	<b>1.56</b>	19777.36	70.87	0.99
2050	47 ans	100	3597.41	2274.83	<b>1.58</b>	20789.18	73.05	1.02
2051	48 ans	100	3697.76	2304.40	<b>1.60</b>	21815.88	75.30	1.05
2052	49 ans	100	3800.12	2334.36	<b>1.63</b>	22857.45	77.61	1.08
2053	50 ans	100	3904.52	2364.71	<b>1.65</b>	23913.91	80.00	1.11
2054	51 ans	100	4010.98	2395.45	<b>1.67</b>	24985.25	82.45	1.15
2055	52 ans	100	4119.56	2426.59	<b>1.70</b>	26071.47	84.99	1.18
2056	53 ans	100	4230.28	2458.13	<b>1.72</b>	27172.56	87.60	1.22
2057	54 ans	100	4343.18	2490.09	<b>1.74</b>	28288.54	90.29	1.26
2058	55 ans	100	4458.30	2522.46	<b>1.77</b>	29419.40	93.06	1.30
2059	56 ans	100	4575.69	2555.25	<b>1.79</b>	30565.13	95.92	1.34
2060	57 ans	100	4695.37	2588.47	<b>1.81</b>	31725.75	98.87	1.38
2061	58 ans	100	4817.39	2622.12	<b>1.84</b>	32901.25	101.91	1.42
2062	59 ans	100	4941.79	2656.21	<b>1.86</b>	34091.62	105.04	1.46
2063	60 ans	100	5068.60	2690.74	<b>1.88</b>	35296.88	108.27	1.51
2064	61 ans	100	5197.88	2725.72	<b>1.91</b>	36517.01	111.60	1.55
2065	62 ans	100	5329.67	2761.15	<b>1.93</b>	37752.02	115.03	1.60
2066	63 ans	100	5464.00	2797.05	<b>1.95</b>	39001.92	118.56	1.65
2067	64 ans	100	5600.93	2833.41	<b>1.98</b>	40266.69	122.20	1.70
2068	65 ans	100	5740.49	2870.25	<b>2.00</b>	41546.35	125.96	1.75
2069	66 ans	100	5882.73	2907.56	<b>2.02</b>	42840.88	129.83	1.81
2070	67 ans	100	6027.71	2945.36	<b>2.05</b>	44150.29	133.82	1.86

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	1707.29	1668.49	<b>1.02</b>	1130.46	40.20	0.56
2027	24 ans	100	1768.79	1690.18	<b>1.05</b>	1726.56	40.91	0.57
2028	25 ans	100	1831.60	1712.15	<b>1.07</b>	2343.83	41.62	0.58
2029	26 ans	100	1895.75	1734.41	<b>1.09</b>	2982.24	42.38	0.59
2030	27 ans	100	1961.25	1756.95	<b>1.12</b>	3641.70	43.19	0.60
2031	28 ans	100	2028.14	1779.79	<b>1.14</b>	4322.10	44.05	0.61
2032	29 ans	100	2096.43	1802.93	<b>1.16</b>	5023.27	44.96	0.63
2033	30 ans	100	2166.16	1826.37	<b>1.19</b>	5745.02	45.92	0.64
2034	31 ans	100	2237.34	1850.11	<b>1.21</b>	6487.10	46.93	0.65
2035	32 ans	100	2310.01	1874.16	<b>1.23</b>	7249.21	48.01	0.67
2036	33 ans	100	2384.20	1898.53	<b>1.26</b>	8031.04	49.15	0.68
2037	34 ans	100	2459.92	1923.21	<b>1.28</b>	8832.19	50.35	0.70
2038	35 ans	100	2537.20	1948.21	<b>1.30</b>	9652.27	51.62	0.72
2039	36 ans	100	2616.08	1973.54	<b>1.33</b>	10490.80	52.97	0.74
2040	37 ans	100	2696.58	1999.19	<b>1.35</b>	11347.29	54.39	0.76
2041	38 ans	100	2778.74	2025.18	<b>1.37</b>	12221.20	55.89	0.78
2042	39 ans	100	2862.57	2051.51	<b>1.40</b>	13111.95	57.47	0.80
2043	40 ans	100	2948.11	2078.18	<b>1.42</b>	14018.92	59.15	0.82
2044	41 ans	100	3035.40	2105.20	<b>1.44</b>	14941.46	60.92	0.85
2045	42 ans	100	3124.45	2132.56	<b>1.47</b>	15878.88	62.79	0.87
2046	43 ans	100	3215.31	2160.29	<b>1.49</b>	16831.18	64.72	0.90
2047	44 ans	100	3308.00	2188.37	<b>1.51</b>	17798.36	66.71	0.93
2048	45 ans	100	3402.56	2216.82	<b>1.53</b>	18780.42	68.76	0.96
2049	46 ans	100	3499.02	2245.64	<b>1.56</b>	19777.36	70.87	0.99
2050	47 ans	100	3597.41	2274.83	<b>1.58</b>	20789.18	73.05	1.02
2051	48 ans	100	3697.76	2304.40	<b>1.60</b>	21815.88	75.30	1.05
2052	49 ans	100	3800.12	2334.36	<b>1.63</b>	22857.45	77.61	1.08
2053	50 ans	100	3904.52	2364.71	<b>1.65</b>	23913.91	80.00	1.11
2054	51 ans	100	4010.98	2395.45	<b>1.67</b>	24985.25	82.45	1.15
2055	52 ans	100	4119.56	2426.59	<b>1.70</b>	26071.47	84.99	1.18
2056	53 ans	100	4230.28	2458.13	<b>1.72</b>	27172.56	87.60	1.22
2057	54 ans	100	4343.18	2490.09	<b>1.74</b>	28288.54	90.29	1.26
2058	55 ans	100	4458.30	2522.46	<b>1.77</b>	29419.40	93.06	1.30
2059	56 ans	100	4575.69	2555.25	<b>1.79</b>	30565.13	95.92	1.34
2060	57 ans	100	4695.37	2588.47	<b>1.81</b>	31725.75	98.87	1.38
2061	58 ans	100	4817.39	2622.12	<b>1.84</b>	32901.25	101.91	1.42
2062	59 ans	100	4941.79	2656.21	<b>1.86</b>	34091.62	105.04	1.46
2063	60 ans	100	5068.60	2690.74	<b>1.88</b>	35296.88	108.27	1.51
2064	61 ans	100	5197.88	2725.72	<b>1.91</b>	36517.01	111.60	1.55
2065	62 ans	100	5329.67	2761.15	<b>1.93</b>	37752.02	115.03	1.60
2066	63 ans	100	5464.00	2797.05	<b>1.95</b>	39001.92	118.56	1.65
2067	64 ans	100	5600.93	2833.41	<b>1.98</b>	40266.69	122.20	1.70
2068	65 ans	100	5740.49	2870.25	<b>2.00</b>	41546.35	125.96	1.75
2069	66 ans	100	5882.73	2907.56	<b>2.02</b>	42840.88	129.83	1.81
2070	67 ans	100	6027.71	2945.36	<b>2.05</b>	44150.29	133.82	1.86

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	1515.27	1480.83	<b>1.02</b>	1072.53	40.20	0.56
2027	24 ans	100	1564.40	1494.87	<b>1.05</b>	1634.94	40.91	0.57
2028	25 ans	100	1615.61	1510.25	<b>1.07</b>	2215.77	41.62	0.58
2029	26 ans	100	1669.04	1527.00	<b>1.09</b>	2815.37	42.38	0.59
2030	27 ans	100	1724.83	1545.16	<b>1.12</b>	3434.12	43.19	0.60
2031	28 ans	100	1783.13	1564.78	<b>1.14</b>	4072.36	44.04	0.61
2032	29 ans	100	1843.17	1585.13	<b>1.16</b>	4730.09	44.95	0.63
2033	30 ans	100	1904.47	1605.73	<b>1.19</b>	5407.12	45.91	0.64
2034	31 ans	100	1967.06	1626.61	<b>1.21</b>	6103.22	46.93	0.65
2035	32 ans	100	2030.95	1647.75	<b>1.23</b>	6818.12	48.00	0.67
2036	33 ans	100	2096.17	1669.17	<b>1.26</b>	7551.50	49.14	0.68
2037	34 ans	100	2162.74	1690.87	<b>1.28</b>	8303.01	50.34	0.70
2038	35 ans	100	2230.69	1712.85	<b>1.30</b>	9072.27	51.61	0.72
2039	36 ans	100	2300.04	1735.12	<b>1.33</b>	9858.85	52.96	0.74
2040	37 ans	100	2370.82	1757.68	<b>1.35</b>	10662.27	54.38	0.76
2041	38 ans	100	2443.05	1780.53	<b>1.37</b>	11482.03	55.88	0.78
2042	39 ans	100	2516.75	1803.67	<b>1.40</b>	12317.59	57.46	0.80
2043	40 ans	100	2591.96	1827.12	<b>1.42</b>	13168.36	59.14	0.82
2044	41 ans	100	2668.70	1850.87	<b>1.44</b>	14033.74	60.91	0.85
2045	42 ans	100	2747.00	1874.94	<b>1.47</b>	14913.08	62.78	0.87
2046	43 ans	100	2826.88	1899.31	<b>1.49</b>	15806.38	64.71	0.90
2047	44 ans	100	2908.37	1924.00	<b>1.51</b>	16713.63	66.70	0.93
2048	45 ans	100	2991.51	1949.01	<b>1.53</b>	17634.84	68.75	0.96
2049	46 ans	100	3076.31	1974.35	<b>1.56</b>	18570.01	70.86	0.99
2050	47 ans	100	3162.82	2000.02	<b>1.58</b>	19519.13	73.04	1.02
2051	48 ans	100	3251.05	2026.02	<b>1.60</b>	20482.22	75.28	1.05
2052	49 ans	100	3341.04	2052.36	<b>1.63</b>	21459.26	77.60	1.08
2053	50 ans	100	3432.83	2079.04	<b>1.65</b>	22450.26	79.98	1.11
2054	51 ans	100	3526.43	2106.06	<b>1.67</b>	23455.22	82.44	1.15
2055	52 ans	100	3621.89	2133.44	<b>1.70</b>	24474.13	84.97	1.18
2056	53 ans	100	3719.23	2161.18	<b>1.72</b>	25507.00	87.58	1.22
2057	54 ans	100	3818.50	2189.27	<b>1.74</b>	26553.83	90.27	1.26
2058	55 ans	100	3919.71	2217.73	<b>1.77</b>	27614.62	93.05	1.30
2059	56 ans	100	4022.92	2246.56	<b>1.79</b>	28689.37	95.91	1.33
2060	57 ans	100	4128.14	2275.77	<b>1.81</b>	29778.07	98.85	1.38
2061	58 ans	100	4235.42	2305.35	<b>1.84</b>	30880.73	101.89	1.42
2062	59 ans	100	4344.79	2335.32	<b>1.86</b>	31997.35	105.02	1.46
2063	60 ans	100	4456.29	2365.68	<b>1.88</b>	33127.93	108.25	1.51
2064	61 ans	100	4569.95	2396.44	<b>1.91</b>	34272.46	111.58	1.55
2065	62 ans	100	4685.81	2427.59	<b>1.93</b>	35430.95	115.01	1.60
2066	63 ans	100	4803.92	2459.15	<b>1.95</b>	36603.40	118.54	1.65
2067	64 ans	100	4924.30	2491.12	<b>1.98</b>	37789.81	122.18	1.70
2068	65 ans	100	5047.00	2523.50	<b>2.00</b>	38990.18	125.94	1.75
2069	66 ans	100	5172.06	2556.31	<b>2.02</b>	40204.50	129.81	1.81
2070	67 ans	100	5299.52	2589.54	<b>2.05</b>	41432.78	133.79	1.86

# Salarié privé évoluant de 1.5\*SMIC à 2.5\*SMIC

Début de carrière à 22 ans / Quotité : 100%

Date de naissance (et année de début de carrière)

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[Retourner à la liste des métiers](#)

## 20.1 Génération 1975 (début en 1997)

Salarié privé évoluant de 1.5\*SMIC à 2.5\*SMIC / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

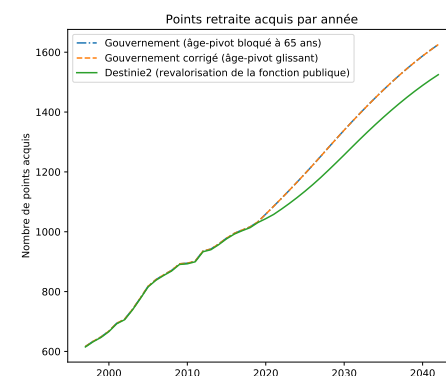
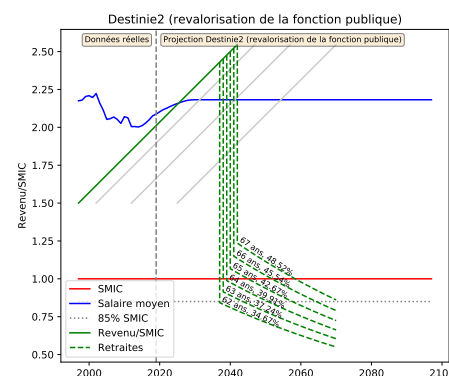
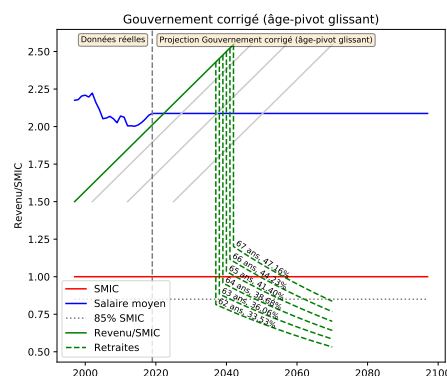
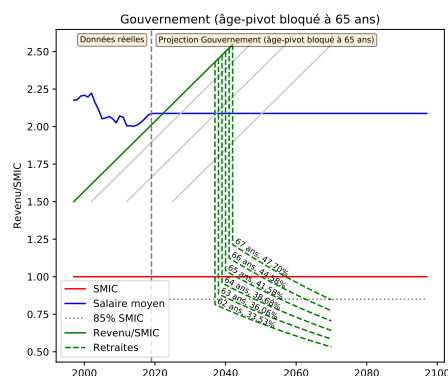
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1567.03	<b>33.53</b>	1923.21	<b>0.81</b>	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1723.46	<b>36.06</b>	1948.21	<b>0.88</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1890.65	<b>38.68</b>	1973.54	<b>0.96</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>
2040	65	100.00%	65 ans 0 mois	0.00%	2077.96	<b>41.58</b>	1999.19	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>
2041	66	100.00%	65 ans 0 mois	5.00%	2278.20	<b>44.58</b>	2025.18	<b>1.12</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>
2042	67	100.00%	65 ans 0 mois	10.00%	2492.20	<b>47.70</b>	2051.51	<b>1.21</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1567.03	<b>33.53</b>	1923.21	<b>0.81</b>	<b>0.73</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1723.46	<b>36.06</b>	1948.21	<b>0.88</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.67</b>	<b>0.62</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1890.65	<b>38.68</b>	1973.54	<b>0.96</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	2069.30	<b>41.40</b>	1999.19	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2260.12	<b>44.23</b>	2025.18	<b>1.12</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2463.88	<b>47.16</b>	2051.51	<b>1.20</b>	<b>1.16</b>	<b>1.08</b>	<b>1.02</b>	<b>0.95</b>	<b>0.89</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1470.88	<b>35.79</b>	1690.87	<b>0.87</b>	<b>0.78</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	1614.13	<b>38.41</b>	1712.85	<b>0.94</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>	<b>0.66</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	1767.01	<b>41.12</b>	1735.12	<b>1.02</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	1930.14	<b>43.92</b>	1757.68	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.90</b>	<b>0.85</b>	<b>0.80</b>
2041	66	100.00%	65 ans 2 mois	4.17%	2104.16	<b>46.83</b>	1780.53	<b>1.18</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.92</b>	<b>0.87</b>
2042	67	100.00%	65 ans 3 mois	8.75%	2289.76	<b>49.85</b>	1803.67	<b>1.27</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.01</b>	<b>0.94</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	1881.52	1235.19	<b>1.52</b>	1250.56	26.81	0.37
1999	24 ans	100	1924.37	1244.33	<b>1.55</b>	1899.09	26.94	0.38
2000	25 ans	100	1982.14	1262.69	<b>1.57</b>	2567.10	27.40	0.38
2001	26 ans	100	2060.16	1293.24	<b>1.59</b>	3261.39	27.85	0.39
2002	27 ans	100	2099.95	1299.25	<b>1.62</b>	3969.10	28.39	0.40
2003	28 ans	100	2196.81	1339.90	<b>1.64</b>	4709.45	28.98	0.40
2004	29 ans	100	2308.99	1388.62	<b>1.66</b>	5487.61	29.60	0.41
2005	30 ans	100	2426.54	1439.19	<b>1.69</b>	6305.38	30.13	0.42
2006	31 ans	100	2492.73	1458.33	<b>1.71</b>	7145.46	30.62	0.43
2007	32 ans	100	2540.77	1466.48	<b>1.73</b>	8001.73	31.08	0.43
2008	33 ans	100	2584.57	1472.01	<b>1.76</b>	8872.76	31.95	0.44
2009	34 ans	100	2649.43	1489.22	<b>1.78</b>	9765.66	31.98	0.45
2010	35 ans	100	2655.73	1473.50	<b>1.80</b>	10660.67	32.47	0.45
2011	36 ans	100	2675.73	1465.69	<b>1.83</b>	11562.42	33.16	0.46
2012	37 ans	100	2775.94	1501.45	<b>1.85</b>	12497.95	33.81	0.47
2013	38 ans	100	2795.67	1493.34	<b>1.87</b>	13440.12	34.10	0.47
2014	39 ans	100	2846.10	1501.62	<b>1.90</b>	14399.29	34.27	0.48
2015	40 ans	100	2904.07	1513.63	<b>1.92</b>	15378.00	34.29	0.48
2016	41 ans	100	2951.72	1520.05	<b>1.94</b>	16372.76	34.36	0.48
2017	42 ans	100	2985.02	1519.00	<b>1.97</b>	17378.75	34.70	0.48
2018	43 ans	100	3015.26	1516.45	<b>1.99</b>	18394.93	35.18	0.49
2019	44 ans	100	3066.22	1524.25	<b>2.01</b>	19428.29	35.61	0.50
2020	45 ans	100	3141.99	1544.07	<b>2.03</b>	20487.18	36.23	0.50
2021	46 ans	100	3219.21	1564.14	<b>2.06</b>	21572.09	36.86	0.51
2022	47 ans	100	3297.91	1584.47	<b>2.08</b>	22683.53	37.51	0.52
2023	48 ans	100	3378.11	1605.07	<b>2.10</b>	23821.99	38.17	0.53
2024	49 ans	100	3459.84	1625.94	<b>2.13</b>	24988.00	38.83	0.54
2025	50 ans	100	3543.12	1647.07	<b>2.15</b>	26182.07	39.51	0.55
2026	51 ans	100	3627.98	1668.49	<b>2.17</b>	27404.75	40.20	0.56
2027	52 ans	100	3714.46	1690.18	<b>2.20</b>	28656.57	40.91	0.57
2028	53 ans	100	3802.56	1712.15	<b>2.22</b>	29938.08	41.62	0.58
2029	54 ans	100	3892.33	1734.41	<b>2.24</b>	31248.84	42.38	0.59
2030	55 ans	100	3983.79	1756.95	<b>2.27</b>	32588.37	43.19	0.60
2031	56 ans	100	4076.97	1779.79	<b>2.29</b>	33956.11	44.05	0.61
2032	57 ans	100	4171.90	1802.93	<b>2.31</b>	35351.45	44.96	0.63
2033	58 ans	100	4268.61	1826.37	<b>2.34</b>	36773.72	45.92	0.64
2034	59 ans	100	4367.12	1850.11	<b>2.36</b>	38222.19	46.93	0.65
2035	60 ans	100	4467.48	1874.16	<b>2.38</b>	39696.10	48.01	0.67
2036	61 ans	100	4569.71	1898.53	<b>2.41</b>	41194.59	49.15	0.68
2037	62 ans	100	4673.84	1923.21	<b>2.43</b>	42716.79	50.35	0.70
2038	63 ans	100	4779.91	1948.21	<b>2.45</b>	44261.75	51.62	0.72
2039	64 ans	100	4887.94	1973.54	<b>2.48</b>	45828.48	52.97	0.74
2040	65 ans	100	4997.98	1999.19	<b>2.50</b>	47415.94	54.39	0.76
2041	66 ans	100	5110.05	2025.18	<b>2.52</b>	49023.04	55.89	0.78
2042	67 ans	100	5224.19	2051.51	<b>2.55</b>	50648.66	57.47	0.80

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	1881.52	1235.19	<b>1.52</b>	1250.56	26.81	0.37
1999	24 ans	100	1924.37	1244.33	<b>1.55</b>	1899.09	26.94	0.38
2000	25 ans	100	1982.14	1262.69	<b>1.57</b>	2567.10	27.40	0.38
2001	26 ans	100	2060.16	1293.24	<b>1.59</b>	3261.39	27.85	0.39
2002	27 ans	100	2099.95	1299.25	<b>1.62</b>	3969.10	28.39	0.40
2003	28 ans	100	2196.81	1339.90	<b>1.64</b>	4709.45	28.98	0.40
2004	29 ans	100	2308.99	1388.62	<b>1.66</b>	5487.61	29.60	0.41
2005	30 ans	100	2426.54	1439.19	<b>1.69</b>	6305.38	30.13	0.42
2006	31 ans	100	2492.73	1458.33	<b>1.71</b>	7145.46	30.62	0.43
2007	32 ans	100	2540.77	1466.48	<b>1.73</b>	8001.73	31.08	0.43
2008	33 ans	100	2584.57	1472.01	<b>1.76</b>	8872.76	31.95	0.44
2009	34 ans	100	2649.43	1489.22	<b>1.78</b>	9765.66	31.98	0.45
2010	35 ans	100	2655.73	1473.50	<b>1.80</b>	10660.67	32.47	0.45
2011	36 ans	100	2675.73	1465.69	<b>1.83</b>	11562.42	33.16	0.46
2012	37 ans	100	2775.94	1501.45	<b>1.85</b>	12497.95	33.81	0.47
2013	38 ans	100	2795.67	1493.34	<b>1.87</b>	13440.12	34.10	0.47
2014	39 ans	100	2846.10	1501.62	<b>1.90</b>	14399.29	34.27	0.48
2015	40 ans	100	2904.07	1513.63	<b>1.92</b>	15378.00	34.29	0.48
2016	41 ans	100	2951.72	1520.05	<b>1.94</b>	16372.76	34.36	0.48
2017	42 ans	100	2985.02	1519.00	<b>1.97</b>	17378.75	34.70	0.48
2018	43 ans	100	3015.26	1516.45	<b>1.99</b>	18394.93	35.18	0.49
2019	44 ans	100	3066.22	1524.25	<b>2.01</b>	19428.29	35.61	0.50
2020	45 ans	100	3141.99	1544.07	<b>2.03</b>	20487.18	36.23	0.50
2021	46 ans	100	3219.21	1564.14	<b>2.06</b>	21572.09	36.86	0.51
2022	47 ans	100	3297.91	1584.47	<b>2.08</b>	22683.53	37.51	0.52
2023	48 ans	100	3378.11	1605.07	<b>2.10</b>	23821.99	38.17	0.53
2024	49 ans	100	3459.84	1625.94	<b>2.13</b>	24988.00	38.83	0.54
2025	50 ans	100	3543.12	1647.07	<b>2.15</b>	26182.07	39.51	0.55
2026	51 ans	100	3627.98	1668.49	<b>2.17</b>	27404.75	40.20	0.56
2027	52 ans	100	3714.46	1690.18	<b>2.20</b>	28656.57	40.91	0.57
2028	53 ans	100	3802.56	1712.15	<b>2.22</b>	29938.08	41.62	0.58
2029	54 ans	100	3892.33	1734.41	<b>2.24</b>	31248.84	42.38	0.59
2030	55 ans	100	3983.79	1756.95	<b>2.27</b>	32588.37	43.19	0.60
2031	56 ans	100	4076.97	1779.79	<b>2.29</b>	33956.11	44.05	0.61
2032	57 ans	100	4171.90	1802.93	<b>2.31</b>	35351.45	44.96	0.63
2033	58 ans	100	4268.61	1826.37	<b>2.34</b>	36773.72	45.92	0.64
2034	59 ans	100	4367.12	1850.11	<b>2.36</b>	38222.19	46.93	0.65
2035	60 ans	100	4467.48	1874.16	<b>2.38</b>	39696.10	48.01	0.67
2036	61 ans	100	4569.71	1898.53	<b>2.41</b>	41194.59	49.15	0.68
2037	62 ans	100	4673.84	1923.21	<b>2.43</b>	42716.79	50.35	0.70
2038	63 ans	100	4779.91	1948.21	<b>2.45</b>	44261.75	51.62	0.72
2039	64 ans	100	4887.94	1973.54	<b>2.48</b>	45828.48	52.97	0.74
2040	65 ans	100	4997.98	1999.19	<b>2.50</b>	47415.94	54.39	0.76
2041	66 ans	100	5110.05	2025.18	<b>2.52</b>	49023.04	55.89	0.78
2042	67 ans	100	5224.19	2051.51	<b>2.55</b>	50648.66	57.47	0.80

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	1881.52	1235.19	<b>1.52</b>	1334.03	25.13	0.35
1999	24 ans	100	1924.37	1244.33	<b>1.55</b>	2025.85	25.26	0.35
2000	25 ans	100	1982.14	1262.69	<b>1.57</b>	2738.44	25.68	0.36
2001	26 ans	100	2060.16	1293.24	<b>1.59</b>	3479.08	26.11	0.36
2002	27 ans	100	2099.95	1299.25	<b>1.62</b>	4234.02	26.61	0.37
2003	28 ans	100	2196.81	1339.90	<b>1.64</b>	5023.79	27.17	0.38
2004	29 ans	100	2308.99	1388.62	<b>1.66</b>	5853.88	27.74	0.39
2005	30 ans	100	2426.54	1439.19	<b>1.69</b>	6726.24	28.25	0.39
2006	31 ans	100	2492.73	1458.33	<b>1.71</b>	7622.39	28.71	0.40
2007	32 ans	100	2540.77	1466.48	<b>1.73</b>	8535.81	29.14	0.41
2008	33 ans	100	2584.57	1472.01	<b>1.76</b>	9464.98	29.96	0.42
2009	34 ans	100	2649.43	1489.22	<b>1.78</b>	10417.47	29.98	0.42
2010	35 ans	100	2655.73	1473.50	<b>1.80</b>	11372.22	30.44	0.42
2011	36 ans	100	2675.73	1465.69	<b>1.83</b>	12334.16	31.09	0.43
2012	37 ans	100	2775.94	1501.45	<b>1.85</b>	13332.13	31.69	0.44
2013	38 ans	100	2795.67	1493.34	<b>1.87</b>	14337.19	31.97	0.44
2014	39 ans	100	2846.10	1501.62	<b>1.90</b>	15360.38	32.13	0.45
2015	40 ans	100	2904.07	1513.63	<b>1.92</b>	16404.41	32.14	0.45
2016	41 ans	100	2951.72	1520.05	<b>1.94</b>	17465.57	32.21	0.45
2017	42 ans	100	2985.02	1519.00	<b>1.97</b>	18538.70	32.53	0.45
2018	43 ans	100	3015.26	1516.45	<b>1.99</b>	19622.71	32.98	0.46
2019	44 ans	100	3066.22	1524.25	<b>2.01</b>	20725.03	33.38	0.46
2020	45 ans	100	2903.09	1426.66	<b>2.03</b>	21768.71	36.23	0.50
2021	46 ans	100	2942.29	1429.59	<b>2.06</b>	22826.48	36.86	0.51
2022	47 ans	100	2991.78	1437.39	<b>2.08</b>	23902.05	37.51	0.52
2023	48 ans	100	3044.16	1446.40	<b>2.10</b>	24996.44	38.17	0.53
2024	49 ans	100	3099.55	1456.62	<b>2.13</b>	26110.75	38.83	0.54
2025	50 ans	100	3158.10	1468.09	<b>2.15</b>	27246.11	39.51	0.55
2026	51 ans	100	3219.94	1480.83	<b>2.17</b>	28403.70	40.20	0.56
2027	52 ans	100	3285.23	1494.87	<b>2.20</b>	29584.76	40.91	0.57
2028	53 ans	100	3354.15	1510.25	<b>2.22</b>	30790.59	41.62	0.58
2029	54 ans	100	3426.86	1527.00	<b>2.24</b>	32021.70	42.38	0.59
2030	55 ans	100	3503.56	1545.16	<b>2.27</b>	33278.54	43.19	0.60
2031	56 ans	100	3584.45	1564.78	<b>2.29</b>	34561.53	44.04	0.61
2032	57 ans	100	3667.91	1585.13	<b>2.31</b>	35870.41	44.95	0.63
2033	58 ans	100	3752.93	1605.73	<b>2.34</b>	37204.56	45.91	0.64
2034	59 ans	100	3839.55	1626.61	<b>2.36</b>	38563.29	46.93	0.65
2035	60 ans	100	3927.78	1647.75	<b>2.38</b>	39945.87	48.00	0.67
2036	61 ans	100	4017.66	1669.17	<b>2.41</b>	41351.52	49.14	0.68
2037	62 ans	100	4109.21	1690.87	<b>2.43</b>	42779.40	50.34	0.70
2038	63 ans	100	4202.47	1712.85	<b>2.45</b>	44228.63	51.61	0.72
2039	64 ans	100	4297.45	1735.12	<b>2.48</b>	45698.28	52.96	0.74
2040	65 ans	100	4394.19	1757.68	<b>2.50</b>	47187.38	54.38	0.76
2041	66 ans	100	4492.73	1780.53	<b>2.52</b>	48694.91	55.88	0.78
2042	67 ans	100	4593.08	1803.67	<b>2.55</b>	50219.80	57.46	0.80



## 20.2 Génération 1980 (début en 2002)

Salarié privé évoluant de 1.5\*SMIC à 2.5\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

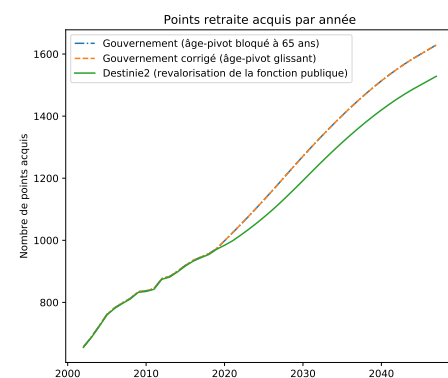
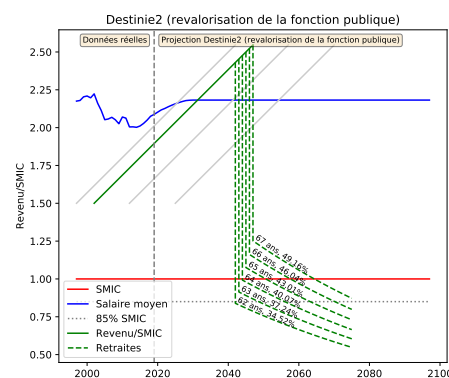
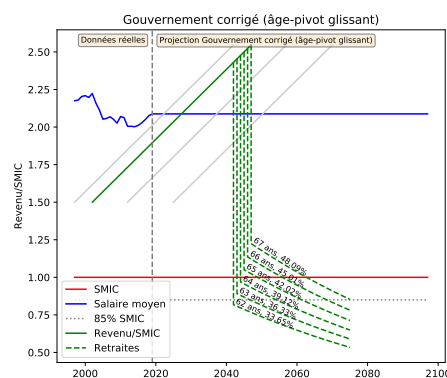
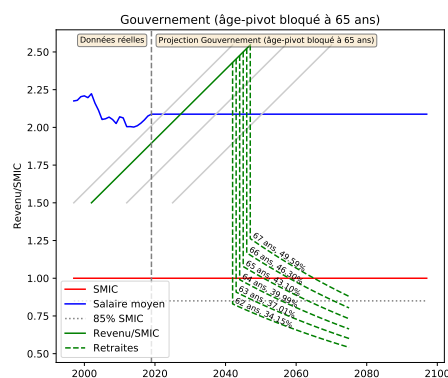
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	1702.47	<b>34.15</b>	2051.51	<b>0.83</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	1887.15	<b>37.01</b>	2078.18	<b>0.91</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	2085.30	<b>39.99</b>	2105.20	<b>0.99</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>
2045	65	100.00%	65 ans 0 mois	0.00%	2297.80	<b>43.10</b>	2132.56	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>	<b>0.78</b>
2046	66	100.00%	65 ans 0 mois	5.00%	2523.73	<b>46.30</b>	2160.29	<b>1.17</b>	<b>1.11</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>	<b>0.86</b>
2047	67	100.00%	65 ans 0 mois	10.00%	2763.60	<b>49.59</b>	2188.37	<b>1.26</b>	<b>1.21</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1677.43	<b>33.65</b>	2051.51	<b>0.82</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1852.20	<b>36.33</b>	2078.18	<b>0.89</b>	<b>0.81</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	2039.57	<b>39.12</b>	2105.20	<b>0.97</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	2240.36	<b>42.02</b>	2132.56	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.87</b>	<b>0.81</b>	<b>0.76</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2453.62	<b>45.01</b>	2160.29	<b>1.14</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>	<b>0.89</b>	<b>0.83</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2679.85	<b>48.09</b>	2188.37	<b>1.22</b>	<b>1.18</b>	<b>1.10</b>	<b>1.04</b>	<b>0.97</b>	<b>0.91</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1550.10	<b>35.36</b>	1803.67	<b>0.86</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>	<b>0.60</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	1708.79	<b>38.12</b>	1827.12	<b>0.94</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	1878.73	<b>40.98</b>	1850.87	<b>1.02</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	2060.65	<b>43.96</b>	1874.94	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2046	66	100.00%	65 ans 7 mois	2.08%	2253.66	<b>47.03</b>	1899.31	<b>1.19</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2047	67	100.00%	65 ans 8 mois	6.67%	2458.20	<b>50.17</b>	1924.00	<b>1.28</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>	<b>0.95</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	2041.01	1339.90	<b>1.52</b>	1344.64	28.98	0.40
2004	24 ans	100	2147.52	1388.62	<b>1.55</b>	2068.38	29.60	0.41
2005	25 ans	100	2259.19	1439.19	<b>1.57</b>	2829.75	30.13	0.42
2006	26 ans	100	2323.15	1458.33	<b>1.59</b>	3612.68	30.62	0.43
2007	27 ans	100	2370.25	1466.48	<b>1.62</b>	4411.49	31.08	0.43
2008	28 ans	100	2413.41	1472.01	<b>1.64</b>	5224.83	31.95	0.44
2009	29 ans	100	2476.27	1489.22	<b>1.66</b>	6059.37	31.98	0.45
2010	30 ans	100	2484.39	1473.50	<b>1.69</b>	6896.64	32.47	0.45
2011	31 ans	100	2505.30	1465.69	<b>1.71</b>	7740.95	33.16	0.46
2012	32 ans	100	2601.36	1501.45	<b>1.73</b>	8617.64	33.81	0.47
2013	33 ans	100	2622.03	1493.34	<b>1.76</b>	9501.30	34.10	0.47
2014	34 ans	100	2671.49	1501.62	<b>1.78</b>	10401.62	34.27	0.48
2015	35 ans	100	2728.06	1513.63	<b>1.80</b>	11321.01	34.29	0.48
2016	36 ans	100	2774.97	1520.05	<b>1.83</b>	12256.21	34.36	0.48
2017	37 ans	100	2808.39	1519.00	<b>1.85</b>	13202.67	34.70	0.48
2018	38 ans	100	2838.93	1516.45	<b>1.87</b>	14159.42	35.18	0.49
2019	39 ans	100	2888.99	1524.25	<b>1.90</b>	15133.05	35.61	0.50
2020	40 ans	100	2962.45	1544.07	<b>1.92</b>	16131.43	36.23	0.50
2021	41 ans	100	3037.34	1564.14	<b>1.94</b>	17155.05	36.86	0.51
2022	42 ans	100	3113.67	1584.47	<b>1.97</b>	18204.40	37.51	0.52
2023	43 ans	100	3191.48	1605.07	<b>1.99</b>	19279.96	38.17	0.53
2024	44 ans	100	3270.78	1625.94	<b>2.01</b>	20382.25	38.83	0.54
2025	45 ans	100	3351.60	1647.07	<b>2.03</b>	21511.78	39.51	0.55
2026	46 ans	100	3433.98	1668.49	<b>2.06</b>	22669.08	40.20	0.56
2027	47 ans	100	3517.92	1690.18	<b>2.08</b>	23854.66	40.91	0.57
2028	48 ans	100	3603.47	1712.15	<b>2.10</b>	25069.07	41.62	0.58
2029	49 ans	100	3690.65	1734.41	<b>2.13</b>	26311.92	42.38	0.59
2030	50 ans	100	3779.49	1756.95	<b>2.15</b>	27582.76	43.19	0.60
2031	51 ans	100	3870.02	1779.79	<b>2.17</b>	28881.07	44.05	0.61
2032	52 ans	100	3962.25	1802.93	<b>2.20</b>	30206.29	44.96	0.63
2033	53 ans	100	4056.24	1826.37	<b>2.22</b>	31557.80	45.92	0.64
2034	54 ans	100	4151.99	1850.11	<b>2.24</b>	32934.92	46.93	0.65
2035	55 ans	100	4249.56	1874.16	<b>2.27</b>	34336.93	48.01	0.67
2036	56 ans	100	4348.95	1898.53	<b>2.29</b>	35763.03	49.15	0.68
2037	57 ans	100	4450.21	1923.21	<b>2.31</b>	37212.40	50.35	0.70
2038	58 ans	100	4553.37	1948.21	<b>2.34</b>	38684.14	51.62	0.72
2039	59 ans	100	4658.46	1973.54	<b>2.36</b>	40177.31	52.97	0.74
2040	60 ans	100	4765.52	1999.19	<b>2.38</b>	41690.94	54.39	0.76
2041	61 ans	100	4874.57	2025.18	<b>2.41</b>	43223.98	55.89	0.78
2042	62 ans	100	4985.64	2051.51	<b>2.43</b>	44775.37	57.47	0.80
2043	63 ans	100	5098.79	2078.18	<b>2.45</b>	46343.98	59.15	0.82
2044	64 ans	100	5214.03	2105.20	<b>2.48</b>	47928.67	60.92	0.85
2045	65 ans	100	5331.41	2132.56	<b>2.50</b>	49528.24	62.79	0.87
2046	66 ans	100	5450.95	2160.29	<b>2.52</b>	51142.68	64.72	0.90
2047	67 ans	100	5572.71	2188.37	<b>2.55</b>	52772.01	66.71	0.93

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	2041.01	1339.90	<b>1.52</b>	1344.64	28.98	0.40
2004	24 ans	100	2147.52	1388.62	<b>1.55</b>	2068.38	29.60	0.41
2005	25 ans	100	2259.19	1439.19	<b>1.57</b>	2829.75	30.13	0.42
2006	26 ans	100	2323.15	1458.33	<b>1.59</b>	3612.68	30.62	0.43
2007	27 ans	100	2370.25	1466.48	<b>1.62</b>	4411.49	31.08	0.43
2008	28 ans	100	2413.41	1472.01	<b>1.64</b>	5224.83	31.95	0.44
2009	29 ans	100	2476.27	1489.22	<b>1.66</b>	6059.37	31.98	0.45
2010	30 ans	100	2484.39	1473.50	<b>1.69</b>	6896.64	32.47	0.45
2011	31 ans	100	2505.30	1465.69	<b>1.71</b>	7740.95	33.16	0.46
2012	32 ans	100	2601.36	1501.45	<b>1.73</b>	8617.64	33.81	0.47
2013	33 ans	100	2622.03	1493.34	<b>1.76</b>	9501.30	34.10	0.47
2014	34 ans	100	2671.49	1501.62	<b>1.78</b>	10401.62	34.27	0.48
2015	35 ans	100	2728.06	1513.63	<b>1.80</b>	11321.01	34.29	0.48
2016	36 ans	100	2774.97	1520.05	<b>1.83</b>	12256.21	34.36	0.48
2017	37 ans	100	2808.39	1519.00	<b>1.85</b>	13202.67	34.70	0.48
2018	38 ans	100	2838.93	1516.45	<b>1.87</b>	14159.42	35.18	0.49
2019	39 ans	100	2888.99	1524.25	<b>1.90</b>	15133.05	35.61	0.50
2020	40 ans	100	2962.45	1544.07	<b>1.92</b>	16131.43	36.23	0.50
2021	41 ans	100	3037.34	1564.14	<b>1.94</b>	17155.05	36.86	0.51
2022	42 ans	100	3113.67	1584.47	<b>1.97</b>	18204.40	37.51	0.52
2023	43 ans	100	3191.48	1605.07	<b>1.99</b>	19279.96	38.17	0.53
2024	44 ans	100	3270.78	1625.94	<b>2.01</b>	20382.25	38.83	0.54
2025	45 ans	100	3351.60	1647.07	<b>2.03</b>	21511.78	39.51	0.55
2026	46 ans	100	3433.98	1668.49	<b>2.06</b>	22669.08	40.20	0.56
2027	47 ans	100	3517.92	1690.18	<b>2.08</b>	23854.66	40.91	0.57
2028	48 ans	100	3603.47	1712.15	<b>2.10</b>	25069.07	41.62	0.58
2029	49 ans	100	3690.65	1734.41	<b>2.13</b>	26311.92	42.38	0.59
2030	50 ans	100	3779.49	1756.95	<b>2.15</b>	27582.76	43.19	0.60
2031	51 ans	100	3870.02	1779.79	<b>2.17</b>	28881.07	44.05	0.61
2032	52 ans	100	3962.25	1802.93	<b>2.20</b>	30206.29	44.96	0.63
2033	53 ans	100	4056.24	1826.37	<b>2.22</b>	31557.80	45.92	0.64
2034	54 ans	100	4151.99	1850.11	<b>2.24</b>	32934.92	46.93	0.65
2035	55 ans	100	4249.56	1874.16	<b>2.27</b>	34336.93	48.01	0.67
2036	56 ans	100	4348.95	1898.53	<b>2.29</b>	35763.03	49.15	0.68
2037	57 ans	100	4450.21	1923.21	<b>2.31</b>	37212.40	50.35	0.70
2038	58 ans	100	4553.37	1948.21	<b>2.34</b>	38684.14	51.62	0.72
2039	59 ans	100	4658.46	1973.54	<b>2.36</b>	40177.31	52.97	0.74
2040	60 ans	100	4765.52	1999.19	<b>2.38</b>	41690.94	54.39	0.76
2041	61 ans	100	4874.57	2025.18	<b>2.41</b>	43223.98	55.89	0.78
2042	62 ans	100	4985.64	2051.51	<b>2.43</b>	44775.37	57.47	0.80
2043	63 ans	100	5098.79	2078.18	<b>2.45</b>	46343.98	59.15	0.82
2044	64 ans	100	5214.03	2105.20	<b>2.48</b>	47928.67	60.92	0.85
2045	65 ans	100	5331.41	2132.56	<b>2.50</b>	49528.24	62.79	0.87
2046	66 ans	100	5450.95	2160.29	<b>2.52</b>	51142.68	64.72	0.90
2047	67 ans	100	5572.71	2188.37	<b>2.55</b>	52772.01	66.71	0.93

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	2041.01	1339.90	<b>1.52</b>	1434.39	27.17	0.38
2004	24 ans	100	2147.52	1388.62	<b>1.55</b>	2206.43	27.74	0.39
2005	25 ans	100	2259.19	1439.19	<b>1.57</b>	3018.63	28.25	0.39
2006	26 ans	100	2323.15	1458.33	<b>1.59</b>	3853.81	28.71	0.40
2007	27 ans	100	2370.25	1466.48	<b>1.62</b>	4705.93	29.14	0.41
2008	28 ans	100	2413.41	1472.01	<b>1.64</b>	5573.57	29.96	0.42
2009	29 ans	100	2476.27	1489.22	<b>1.66</b>	6463.80	29.98	0.42
2010	30 ans	100	2484.39	1473.50	<b>1.69</b>	7356.95	30.44	0.42
2011	31 ans	100	2505.30	1465.69	<b>1.71</b>	8257.63	31.09	0.43
2012	32 ans	100	2601.36	1501.45	<b>1.73</b>	9192.83	31.69	0.44
2013	33 ans	100	2622.03	1493.34	<b>1.76</b>	10135.46	31.97	0.44
2014	34 ans	100	2671.49	1501.62	<b>1.78</b>	11095.88	32.13	0.45
2015	35 ans	100	2728.06	1513.63	<b>1.80</b>	12076.64	32.14	0.45
2016	36 ans	100	2774.97	1520.05	<b>1.83</b>	13074.25	32.21	0.45
2017	37 ans	100	2808.39	1519.00	<b>1.85</b>	14083.89	32.53	0.45
2018	38 ans	100	2838.93	1516.45	<b>1.87</b>	15104.50	32.98	0.46
2019	39 ans	100	2888.99	1524.25	<b>1.90</b>	16143.11	33.38	0.46
2020	40 ans	100	2737.20	1426.66	<b>1.92</b>	17127.15	36.23	0.50
2021	41 ans	100	2776.06	1429.59	<b>1.94</b>	18125.16	36.86	0.51
2022	42 ans	100	2824.65	1437.39	<b>1.97</b>	19140.64	37.51	0.52
2023	43 ans	100	2875.98	1446.40	<b>1.99</b>	20174.57	38.17	0.53
2024	44 ans	100	2930.18	1456.62	<b>2.01</b>	21227.99	38.83	0.54
2025	45 ans	100	2987.39	1468.09	<b>2.03</b>	22301.97	39.51	0.55
2026	46 ans	100	3047.75	1480.83	<b>2.06</b>	23397.66	40.20	0.56
2027	47 ans	100	3111.41	1494.87	<b>2.08</b>	24516.23	40.91	0.57
2028	48 ans	100	3178.54	1510.25	<b>2.10</b>	25658.93	41.62	0.58
2029	49 ans	100	3249.30	1527.00	<b>2.13</b>	26826.25	42.38	0.59
2030	50 ans	100	3323.89	1545.16	<b>2.15</b>	28018.63	43.19	0.60
2031	51 ans	100	3402.49	1564.78	<b>2.17</b>	29236.50	44.04	0.61
2032	52 ans	100	3483.59	1585.13	<b>2.20</b>	30479.61	44.95	0.63
2033	53 ans	100	3566.22	1605.73	<b>2.22</b>	31747.38	45.91	0.64
2034	54 ans	100	3650.41	1626.61	<b>2.24</b>	33039.18	46.93	0.65
2035	55 ans	100	3736.18	1647.75	<b>2.27</b>	34354.31	48.00	0.67
2036	56 ans	100	3823.57	1669.17	<b>2.29</b>	35692.06	49.14	0.68
2037	57 ans	100	3912.60	1690.87	<b>2.31</b>	37051.62	50.34	0.70
2038	58 ans	100	4003.30	1712.85	<b>2.34</b>	38432.17	51.61	0.72
2039	59 ans	100	4095.69	1735.12	<b>2.36</b>	39832.82	52.96	0.74
2040	60 ans	100	4189.81	1757.68	<b>2.38</b>	41252.66	54.38	0.76
2041	61 ans	100	4285.69	1780.53	<b>2.41</b>	42690.72	55.88	0.78
2042	62 ans	100	4383.35	1803.67	<b>2.43</b>	44145.98	57.46	0.80
2043	63 ans	100	4482.82	1827.12	<b>2.45</b>	45617.40	59.14	0.82
2044	64 ans	100	4584.14	1850.87	<b>2.48</b>	47103.90	60.91	0.85
2045	65 ans	100	4687.34	1874.94	<b>2.50</b>	48604.36	62.78	0.87
2046	66 ans	100	4792.45	1899.31	<b>2.52</b>	50118.77	64.71	0.90
2047	67 ans	100	4899.49	1924.00	<b>2.55</b>	51647.14	66.70	0.93

## 20.3 Génération 1990 (début en 2012)

Salarié privé évoluant de 1.5\*SMIC à 2.5\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

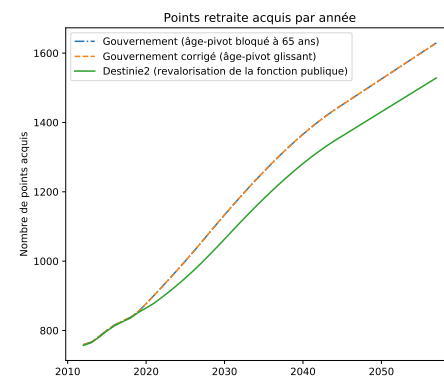
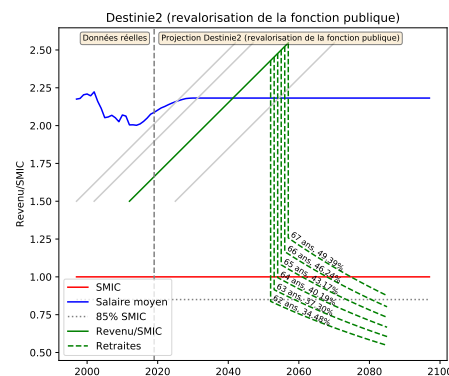
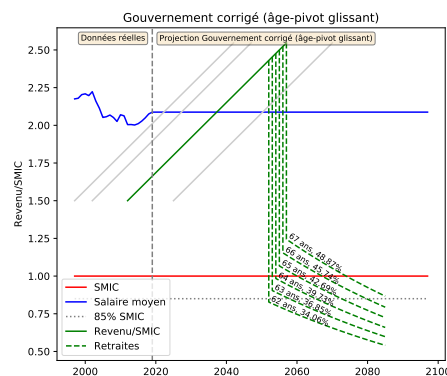
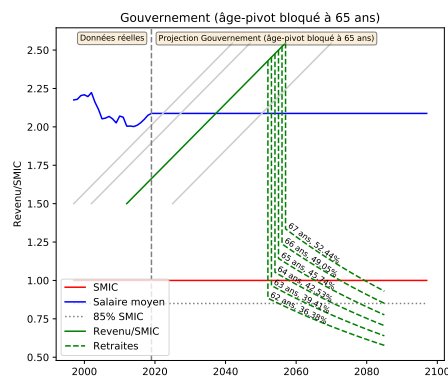
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	2063.75	<b>36.38</b>	2334.36	<b>0.88</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	2286.24	<b>39.41</b>	2364.71	<b>0.97</b>	<b>0.88</b>	<b>0.83</b>	<b>0.78</b>	<b>0.73</b>	<b>0.68</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	2523.08	<b>42.53</b>	2395.45	<b>1.05</b>	<b>0.97</b>	<b>0.91</b>	<b>0.86</b>	<b>0.80</b>	<b>0.75</b>
2055	65	100.00%	65 ans 0 mois	0.00%	2774.84	<b>45.74</b>	2426.59	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.83</b>
2056	66	100.00%	65 ans 0 mois	5.00%	3042.11	<b>49.05</b>	2458.13	<b>1.24</b>	<b>1.18</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>
2057	67	100.00%	65 ans 0 mois	10.00%	3325.49	<b>52.44</b>	2490.09	<b>1.34</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1932.24	<b>34.06</b>	2334.36	<b>0.83</b>	<b>0.75</b>	<b>0.70</b>	<b>0.66</b>	<b>0.62</b>	<b>0.58</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	2138.06	<b>36.85</b>	2364.71	<b>0.90</b>	<b>0.83</b>	<b>0.77</b>	<b>0.73</b>	<b>0.68</b>	<b>0.64</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2357.09	<b>39.73</b>	2395.45	<b>0.98</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>	<b>0.75</b>	<b>0.70</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2589.85	<b>42.69</b>	2426.59	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2836.89	<b>45.74</b>	2458.13	<b>1.15</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3098.76	<b>48.87</b>	2490.09	<b>1.24</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>	<b>0.99</b>	<b>0.92</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	1736.82	<b>34.82</b>	2052.36	<b>0.85</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>	<b>0.59</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	1920.49	<b>37.65</b>	2079.04	<b>0.92</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>	<b>0.65</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2115.83	<b>40.56</b>	2106.06	<b>1.00</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2323.32	<b>43.56</b>	2133.44	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	2543.42	<b>46.64</b>	2161.18	<b>1.18</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>	<b>0.86</b>
2057	67	100.00%	66 ans 6 mois	2.50%	2776.63	<b>49.80</b>	2189.27	<b>1.27</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.01</b>	<b>0.94</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	2274.74	1493.34	<b>1.52</b>	1525.63	34.10	0.47
2014	24 ans	100	2322.27	1501.62	<b>1.55</b>	2308.26	34.27	0.48
2015	25 ans	100	2376.05	1513.63	<b>1.57</b>	3109.02	34.29	0.48
2016	26 ans	100	2421.47	1520.05	<b>1.59</b>	3925.09	34.36	0.48
2017	27 ans	100	2455.13	1519.00	<b>1.62</b>	4752.49	34.70	0.48
2018	28 ans	100	2486.27	1516.45	<b>1.64</b>	5590.40	35.18	0.49
2019	29 ans	100	2534.51	1524.25	<b>1.66</b>	6444.56	35.61	0.50
2020	30 ans	100	2603.37	1544.07	<b>1.69</b>	7321.92	36.23	0.50
2021	31 ans	100	2673.58	1564.14	<b>1.71</b>	8222.95	36.86	0.51
2022	32 ans	100	2745.19	1584.47	<b>1.73</b>	9148.12	37.51	0.52
2023	33 ans	100	2818.20	1605.07	<b>1.76</b>	10097.89	38.17	0.53
2024	34 ans	100	2892.65	1625.94	<b>1.78</b>	11072.75	38.83	0.54
2025	35 ans	100	2968.56	1647.07	<b>1.80</b>	12073.19	39.51	0.55
2026	36 ans	100	3045.96	1668.49	<b>1.83</b>	13099.71	40.20	0.56
2027	37 ans	100	3124.86	1690.18	<b>1.85</b>	14152.83	40.91	0.57
2028	38 ans	100	3205.30	1712.15	<b>1.87</b>	15233.05	41.62	0.58
2029	39 ans	100	3287.30	1734.41	<b>1.90</b>	16340.07	42.38	0.59
2030	40 ans	100	3370.90	1756.95	<b>1.92</b>	17473.52	43.19	0.60
2031	41 ans	100	3456.11	1779.79	<b>1.94</b>	18632.97	44.05	0.61
2032	42 ans	100	3542.97	1802.93	<b>1.97</b>	19817.96	44.96	0.63
2033	43 ans	100	3631.50	1826.37	<b>1.99</b>	21027.95	45.92	0.64
2034	44 ans	100	3721.74	1850.11	<b>2.01</b>	22262.37	46.93	0.65
2035	45 ans	100	3813.70	1874.16	<b>2.03</b>	23520.58	48.01	0.67
2036	46 ans	100	3907.43	1898.53	<b>2.06</b>	24801.90	49.15	0.68
2037	47 ans	100	4002.96	1923.21	<b>2.08</b>	26105.60	50.35	0.70
2038	48 ans	100	4100.30	1948.21	<b>2.10</b>	27430.90	51.62	0.72
2039	49 ans	100	4199.50	1973.54	<b>2.13</b>	28776.96	52.97	0.74
2040	50 ans	100	4300.59	1999.19	<b>2.15</b>	30142.91	54.39	0.76
2041	51 ans	100	4403.59	2025.18	<b>2.17</b>	31527.84	55.89	0.78
2042	52 ans	100	4508.55	2051.51	<b>2.20</b>	32930.77	57.47	0.80
2043	53 ans	100	4615.49	2078.18	<b>2.22</b>	34350.70	59.15	0.82
2044	54 ans	100	4724.45	2105.20	<b>2.24</b>	35786.59	60.92	0.85
2045	55 ans	100	4835.46	2132.56	<b>2.27</b>	37237.36	62.79	0.87
2046	56 ans	100	4948.56	2160.29	<b>2.29</b>	38703.01	64.72	0.90
2047	57 ans	100	5063.79	2188.37	<b>2.31</b>	40183.54	66.71	0.93
2048	58 ans	100	5181.17	2216.82	<b>2.34</b>	41678.94	68.76	0.96
2049	59 ans	100	5300.75	2245.64	<b>2.36</b>	43189.23	70.87	0.99
2050	60 ans	100	5422.56	2274.83	<b>2.38</b>	44714.40	73.05	1.02
2051	61 ans	100	5546.64	2304.40	<b>2.41</b>	46254.45	75.30	1.05
2052	62 ans	100	5673.04	2334.36	<b>2.43</b>	47809.38	77.61	1.08
2053	63 ans	100	5801.78	2364.71	<b>2.45</b>	49379.18	80.00	1.11
2054	64 ans	100	5932.91	2395.45	<b>2.48</b>	50963.87	82.45	1.15
2055	65 ans	100	6066.47	2426.59	<b>2.50</b>	52563.44	84.99	1.18
2056	66 ans	100	6202.50	2458.13	<b>2.52</b>	54177.88	87.60	1.22
2057	67 ans	100	6341.04	2490.09	<b>2.55</b>	55807.21	90.29	1.26

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	2274.74	1493.34	<b>1.52</b>	1525.63	34.10	0.47
2014	24 ans	100	2322.27	1501.62	<b>1.55</b>	2308.26	34.27	0.48
2015	25 ans	100	2376.05	1513.63	<b>1.57</b>	3109.02	34.29	0.48
2016	26 ans	100	2421.47	1520.05	<b>1.59</b>	3925.09	34.36	0.48
2017	27 ans	100	2455.13	1519.00	<b>1.62</b>	4752.49	34.70	0.48
2018	28 ans	100	2486.27	1516.45	<b>1.64</b>	5590.40	35.18	0.49
2019	29 ans	100	2534.51	1524.25	<b>1.66</b>	6444.56	35.61	0.50
2020	30 ans	100	2603.37	1544.07	<b>1.69</b>	7321.92	36.23	0.50
2021	31 ans	100	2673.58	1564.14	<b>1.71</b>	8222.95	36.86	0.51
2022	32 ans	100	2745.19	1584.47	<b>1.73</b>	9148.12	37.51	0.52
2023	33 ans	100	2818.20	1605.07	<b>1.76</b>	10097.89	38.17	0.53
2024	34 ans	100	2892.65	1625.94	<b>1.78</b>	11072.75	38.83	0.54
2025	35 ans	100	2968.56	1647.07	<b>1.80</b>	12073.19	39.51	0.55
2026	36 ans	100	3045.96	1668.49	<b>1.83</b>	13099.71	40.20	0.56
2027	37 ans	100	3124.86	1690.18	<b>1.85</b>	14152.83	40.91	0.57
2028	38 ans	100	3205.30	1712.15	<b>1.87</b>	15233.05	41.62	0.58
2029	39 ans	100	3287.30	1734.41	<b>1.90</b>	16340.07	42.38	0.59
2030	40 ans	100	3370.90	1756.95	<b>1.92</b>	17473.52	43.19	0.60
2031	41 ans	100	3456.11	1779.79	<b>1.94</b>	18632.97	44.05	0.61
2032	42 ans	100	3542.97	1802.93	<b>1.97</b>	19817.96	44.96	0.63
2033	43 ans	100	3631.50	1826.37	<b>1.99</b>	21027.95	45.92	0.64
2034	44 ans	100	3721.74	1850.11	<b>2.01</b>	22262.37	46.93	0.65
2035	45 ans	100	3813.70	1874.16	<b>2.03</b>	23520.58	48.01	0.67
2036	46 ans	100	3907.43	1898.53	<b>2.06</b>	24801.90	49.15	0.68
2037	47 ans	100	4002.96	1923.21	<b>2.08</b>	26105.60	50.35	0.70
2038	48 ans	100	4100.30	1948.21	<b>2.10</b>	27430.90	51.62	0.72
2039	49 ans	100	4199.50	1973.54	<b>2.13</b>	28776.96	52.97	0.74
2040	50 ans	100	4300.59	1999.19	<b>2.15</b>	30142.91	54.39	0.76
2041	51 ans	100	4403.59	2025.18	<b>2.17</b>	31527.84	55.89	0.78
2042	52 ans	100	4508.55	2051.51	<b>2.20</b>	32930.77	57.47	0.80
2043	53 ans	100	4615.49	2078.18	<b>2.22</b>	34350.70	59.15	0.82
2044	54 ans	100	4724.45	2105.20	<b>2.24</b>	35786.59	60.92	0.85
2045	55 ans	100	4835.46	2132.56	<b>2.27</b>	37237.36	62.79	0.87
2046	56 ans	100	4948.56	2160.29	<b>2.29</b>	38703.01	64.72	0.90
2047	57 ans	100	5063.79	2188.37	<b>2.31</b>	40183.54	66.71	0.93
2048	58 ans	100	5181.17	2216.82	<b>2.34</b>	41678.94	68.76	0.96
2049	59 ans	100	5300.75	2245.64	<b>2.36</b>	43189.23	70.87	0.99
2050	60 ans	100	5422.56	2274.83	<b>2.38</b>	44714.40	73.05	1.02
2051	61 ans	100	5546.64	2304.40	<b>2.41</b>	46254.45	75.30	1.05
2052	62 ans	100	5673.04	2334.36	<b>2.43</b>	47809.38	77.61	1.08
2053	63 ans	100	5801.78	2364.71	<b>2.45</b>	49379.18	80.00	1.11
2054	64 ans	100	5932.91	2395.45	<b>2.48</b>	50963.87	82.45	1.15
2055	65 ans	100	6066.47	2426.59	<b>2.50</b>	52563.44	84.99	1.18
2056	66 ans	100	6202.50	2458.13	<b>2.52</b>	54177.88	87.60	1.22
2057	67 ans	100	6341.04	2490.09	<b>2.55</b>	55807.21	90.29	1.26

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	2274.74	1493.34	<b>1.52</b>	1627.46	31.97	0.44
2014	24 ans	100	2322.27	1501.62	<b>1.55</b>	2462.33	32.13	0.45
2015	25 ans	100	2376.05	1513.63	<b>1.57</b>	3316.53	32.14	0.45
2016	26 ans	100	2421.47	1520.05	<b>1.59</b>	4187.07	32.21	0.45
2017	27 ans	100	2455.13	1519.00	<b>1.62</b>	5069.70	32.53	0.45
2018	28 ans	100	2486.27	1516.45	<b>1.64</b>	5963.53	32.98	0.46
2019	29 ans	100	2534.51	1524.25	<b>1.66</b>	6874.70	33.38	0.46
2020	30 ans	100	2405.42	1426.66	<b>1.69</b>	7739.46	36.23	0.50
2021	31 ans	100	2443.60	1429.59	<b>1.71</b>	8617.95	36.86	0.51
2022	32 ans	100	2490.37	1437.39	<b>1.73</b>	9513.26	37.51	0.52
2023	33 ans	100	2539.60	1446.40	<b>1.76</b>	10426.26	38.17	0.53
2024	34 ans	100	2591.43	1456.62	<b>1.78</b>	11357.89	38.83	0.54
2025	35 ans	100	2645.97	1468.09	<b>1.80</b>	12309.14	39.51	0.55
2026	36 ans	100	2703.37	1480.83	<b>1.83</b>	13281.02	40.20	0.56
2027	37 ans	100	2763.77	1494.87	<b>1.85</b>	14274.61	40.91	0.57
2028	38 ans	100	2827.32	1510.25	<b>1.87</b>	15291.05	41.62	0.58
2029	39 ans	100	2894.19	1527.00	<b>1.90</b>	16330.79	42.38	0.59
2030	40 ans	100	2964.55	1545.16	<b>1.92</b>	17394.27	43.19	0.60
2031	41 ans	100	3038.59	1564.78	<b>1.94</b>	18481.88	44.04	0.61
2032	42 ans	100	3114.96	1585.13	<b>1.97</b>	19593.44	44.95	0.63
2033	43 ans	100	3192.79	1605.73	<b>1.99</b>	20728.46	45.91	0.64
2034	44 ans	100	3272.13	1626.61	<b>2.01</b>	21886.40	46.93	0.65
2035	45 ans	100	3352.98	1647.75	<b>2.03</b>	23066.65	48.00	0.67
2036	46 ans	100	3435.39	1669.17	<b>2.06</b>	24268.58	49.14	0.68
2037	47 ans	100	3519.37	1690.87	<b>2.08</b>	25491.50	50.34	0.70
2038	48 ans	100	3604.96	1712.85	<b>2.10</b>	26734.68	51.61	0.72
2039	49 ans	100	3692.18	1735.12	<b>2.13</b>	27997.34	52.96	0.74
2040	50 ans	100	3781.05	1757.68	<b>2.15</b>	29278.66	54.38	0.76
2041	51 ans	100	3871.61	1780.53	<b>2.17</b>	30577.77	55.88	0.78
2042	52 ans	100	3963.89	1803.67	<b>2.20</b>	31893.77	57.46	0.80
2043	53 ans	100	4057.91	1827.12	<b>2.22</b>	33225.73	59.14	0.82
2044	54 ans	100	4153.71	1850.87	<b>2.24</b>	34572.65	60.91	0.85
2045	55 ans	100	4251.31	1874.94	<b>2.27</b>	35933.53	62.78	0.87
2046	56 ans	100	4350.75	1899.31	<b>2.29</b>	37308.36	64.71	0.90
2047	57 ans	100	4452.05	1924.00	<b>2.31</b>	38697.16	66.70	0.93
2048	58 ans	100	4555.25	1949.01	<b>2.34</b>	40099.91	68.75	0.96
2049	59 ans	100	4660.39	1974.35	<b>2.36</b>	41516.62	70.86	0.99
2050	60 ans	100	4767.48	2000.02	<b>2.38</b>	42947.29	73.04	1.02
2051	61 ans	100	4876.58	2026.02	<b>2.41</b>	44391.92	75.28	1.05
2052	62 ans	100	4987.70	2052.36	<b>2.43</b>	45850.50	77.60	1.08
2053	63 ans	100	5100.89	2079.04	<b>2.45</b>	47323.04	79.98	1.11
2054	64 ans	100	5216.18	2106.06	<b>2.48</b>	48809.54	82.44	1.15
2055	65 ans	100	5333.61	2133.44	<b>2.50</b>	50310.00	84.97	1.18
2056	66 ans	100	5453.20	2161.18	<b>2.52</b>	51824.41	87.58	1.22
2057	67 ans	100	5575.01	2189.27	<b>2.55</b>	53352.78	90.27	1.26



## 20.4 Génération 2003 (début en 2025)

Salarié privé évoluant de 1.5\*SMIC à 2.5\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

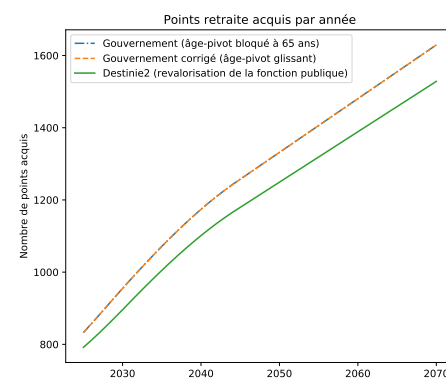
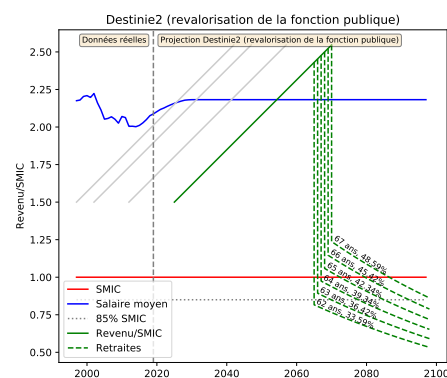
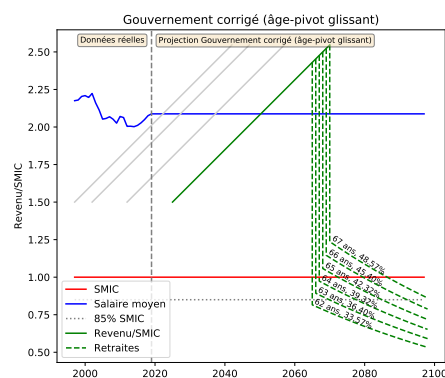
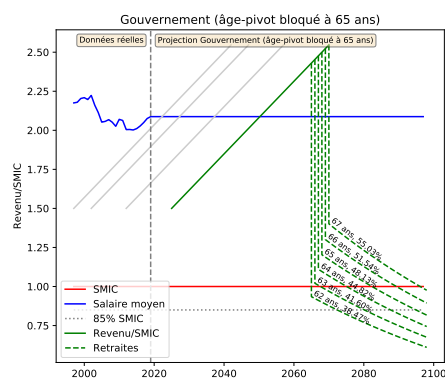
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	2581.53	<b>38.47</b>	2761.15	<b>0.93</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	2854.89	<b>41.60</b>	2797.05	<b>1.02</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	3145.46	<b>44.82</b>	2833.41	<b>1.11</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>
2068	65	100.00%	65 ans 0 mois	0.00%	3453.94	<b>48.13</b>	2870.25	<b>1.20</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2069	66	100.00%	65 ans 0 mois	5.00%	3781.01	<b>51.54</b>	2907.56	<b>1.30</b>	<b>1.23</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.95</b>
2070	67	100.00%	65 ans 0 mois	10.00%	4127.39	<b>55.03</b>	2945.36	<b>1.40</b>	<b>1.35</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2252.51	<b>33.57</b>	2761.15	<b>0.82</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2498.03	<b>36.40</b>	2797.05	<b>0.89</b>	<b>0.82</b>	<b>0.76</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2759.18	<b>39.32</b>	2833.41	<b>0.97</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	3036.59	<b>42.32</b>	2870.25	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3330.89	<b>45.40</b>	2907.56	<b>1.15</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3642.73	<b>48.57</b>	2945.36	<b>1.24</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	1981.52	<b>33.59</b>	2427.59	<b>0.82</b>	<b>0.74</b>	<b>0.69</b>	<b>0.65</b>	<b>0.61</b>	<b>0.57</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2197.46	<b>36.42</b>	2459.15	<b>0.89</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>	<b>0.67</b>	<b>0.63</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	2427.15	<b>39.34</b>	2491.12	<b>0.97</b>	<b>0.90</b>	<b>0.85</b>	<b>0.79</b>	<b>0.74</b>	<b>0.70</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	2671.13	<b>42.34</b>	2523.50	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>	<b>0.77</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	2929.97	<b>45.42</b>	2556.31	<b>1.15</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3204.24	<b>48.59</b>	2589.54	<b>1.24</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>	<b>0.92</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	2541.53	1668.49	<b>1.52</b>	1689.15	40.20	0.56
2027	24 ans	100	2613.88	1690.18	<b>1.55</b>	2570.06	40.91	0.57
2028	25 ans	100	2687.67	1712.15	<b>1.57</b>	3475.84	41.62	0.58
2029	26 ans	100	2762.95	1734.41	<b>1.59</b>	4406.28	42.38	0.59
2030	27 ans	100	2839.73	1756.95	<b>1.62</b>	5361.12	43.19	0.60
2031	28 ans	100	2918.03	1779.79	<b>1.64</b>	6340.06	44.05	0.61
2032	29 ans	100	2997.90	1802.93	<b>1.66</b>	7342.74	44.96	0.63
2033	30 ans	100	3079.34	1826.37	<b>1.69</b>	8368.76	45.92	0.64
2034	31 ans	100	3162.40	1850.11	<b>1.71</b>	9417.66	46.93	0.65
2035	32 ans	100	3247.10	1874.16	<b>1.73</b>	10488.93	48.01	0.67
2036	33 ans	100	3333.46	1898.53	<b>1.76</b>	11582.04	49.15	0.68
2037	34 ans	100	3421.52	1923.21	<b>1.78</b>	12696.37	50.35	0.70
2038	35 ans	100	3511.31	1948.21	<b>1.80</b>	13831.30	51.62	0.72
2039	36 ans	100	3602.85	1973.54	<b>1.83</b>	14986.12	52.97	0.74
2040	37 ans	100	3696.18	1999.19	<b>1.85</b>	16160.10	54.39	0.76
2041	38 ans	100	3791.33	2025.18	<b>1.87</b>	17352.46	55.89	0.78
2042	39 ans	100	3888.33	2051.51	<b>1.90</b>	18562.40	57.47	0.80
2043	40 ans	100	3987.20	2078.18	<b>1.92</b>	19789.04	59.15	0.82
2044	41 ans	100	4088.00	2105.20	<b>1.94</b>	21031.49	60.92	0.85
2045	42 ans	100	4190.73	2132.56	<b>1.97</b>	22288.83	62.79	0.87
2046	43 ans	100	4295.45	2160.29	<b>1.99</b>	23561.04	64.72	0.90
2047	44 ans	100	4402.19	2188.37	<b>2.01</b>	24848.14	66.71	0.93
2048	45 ans	100	4510.97	2216.82	<b>2.03</b>	26150.11	68.76	0.96
2049	46 ans	100	4621.83	2245.64	<b>2.06</b>	27466.96	70.87	0.99
2050	47 ans	100	4734.82	2274.83	<b>2.08</b>	28798.69	73.05	1.02
2051	48 ans	100	4849.96	2304.40	<b>2.10</b>	30145.30	75.30	1.05
2052	49 ans	100	4967.30	2334.36	<b>2.13</b>	31506.80	77.61	1.08
2053	50 ans	100	5086.87	2364.71	<b>2.15</b>	32883.17	80.00	1.11
2054	51 ans	100	5208.71	2395.45	<b>2.17</b>	34274.42	82.45	1.15
2055	52 ans	100	5332.85	2426.59	<b>2.20</b>	35680.55	84.99	1.18
2056	53 ans	100	5459.35	2458.13	<b>2.22</b>	37101.56	87.60	1.22
2057	54 ans	100	5588.23	2490.09	<b>2.24</b>	38537.45	90.29	1.26
2058	55 ans	100	5719.54	2522.46	<b>2.27</b>	39988.22	93.06	1.30
2059	56 ans	100	5853.31	2555.25	<b>2.29</b>	41453.87	95.92	1.34
2060	57 ans	100	5989.60	2588.47	<b>2.31</b>	42934.40	98.87	1.38
2061	58 ans	100	6128.45	2622.12	<b>2.34</b>	44429.81	101.91	1.42
2062	59 ans	100	6269.89	2656.21	<b>2.36</b>	45940.10	105.04	1.46
2063	60 ans	100	6413.97	2690.74	<b>2.38</b>	47465.26	108.27	1.51
2064	61 ans	100	6560.74	2725.72	<b>2.41</b>	49005.31	111.60	1.55
2065	62 ans	100	6710.25	2761.15	<b>2.43</b>	50560.24	115.03	1.60
2066	63 ans	100	6862.53	2797.05	<b>2.45</b>	52130.05	118.56	1.65
2067	64 ans	100	7017.63	2833.41	<b>2.48</b>	53714.73	122.20	1.70
2068	65 ans	100	7175.61	2870.25	<b>2.50</b>	55314.30	125.96	1.75
2069	66 ans	100	7336.51	2907.56	<b>2.52</b>	56928.75	129.83	1.81
2070	67 ans	100	7500.39	2945.36	<b>2.55</b>	58558.07	133.82	1.86

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	2541.53	1668.49	<b>1.52</b>	1689.15	40.20	0.56
2027	24 ans	100	2613.88	1690.18	<b>1.55</b>	2570.06	40.91	0.57
2028	25 ans	100	2687.67	1712.15	<b>1.57</b>	3475.84	41.62	0.58
2029	26 ans	100	2762.95	1734.41	<b>1.59</b>	4406.28	42.38	0.59
2030	27 ans	100	2839.73	1756.95	<b>1.62</b>	5361.12	43.19	0.60
2031	28 ans	100	2918.03	1779.79	<b>1.64</b>	6340.06	44.05	0.61
2032	29 ans	100	2997.90	1802.93	<b>1.66</b>	7342.74	44.96	0.63
2033	30 ans	100	3079.34	1826.37	<b>1.69</b>	8368.76	45.92	0.64
2034	31 ans	100	3162.40	1850.11	<b>1.71</b>	9417.66	46.93	0.65
2035	32 ans	100	3247.10	1874.16	<b>1.73</b>	10488.93	48.01	0.67
2036	33 ans	100	3333.46	1898.53	<b>1.76</b>	11582.04	49.15	0.68
2037	34 ans	100	3421.52	1923.21	<b>1.78</b>	12696.37	50.35	0.70
2038	35 ans	100	3511.31	1948.21	<b>1.80</b>	13831.30	51.62	0.72
2039	36 ans	100	3602.85	1973.54	<b>1.83</b>	14986.12	52.97	0.74
2040	37 ans	100	3696.18	1999.19	<b>1.85</b>	16160.10	54.39	0.76
2041	38 ans	100	3791.33	2025.18	<b>1.87</b>	17352.46	55.89	0.78
2042	39 ans	100	3888.33	2051.51	<b>1.90</b>	18562.40	57.47	0.80
2043	40 ans	100	3987.20	2078.18	<b>1.92</b>	19789.04	59.15	0.82
2044	41 ans	100	4088.00	2105.20	<b>1.94</b>	21031.49	60.92	0.85
2045	42 ans	100	4190.73	2132.56	<b>1.97</b>	22288.83	62.79	0.87
2046	43 ans	100	4295.45	2160.29	<b>1.99</b>	23561.04	64.72	0.90
2047	44 ans	100	4402.19	2188.37	<b>2.01</b>	24848.14	66.71	0.93
2048	45 ans	100	4510.97	2216.82	<b>2.03</b>	26150.11	68.76	0.96
2049	46 ans	100	4621.83	2245.64	<b>2.06</b>	27466.96	70.87	0.99
2050	47 ans	100	4734.82	2274.83	<b>2.08</b>	28798.69	73.05	1.02
2051	48 ans	100	4849.96	2304.40	<b>2.10</b>	30145.30	75.30	1.05
2052	49 ans	100	4967.30	2334.36	<b>2.13</b>	31506.80	77.61	1.08
2053	50 ans	100	5086.87	2364.71	<b>2.15</b>	32883.17	80.00	1.11
2054	51 ans	100	5208.71	2395.45	<b>2.17</b>	34274.42	82.45	1.15
2055	52 ans	100	5332.85	2426.59	<b>2.20</b>	35680.55	84.99	1.18
2056	53 ans	100	5459.35	2458.13	<b>2.22</b>	37101.56	87.60	1.22
2057	54 ans	100	5588.23	2490.09	<b>2.24</b>	38537.45	90.29	1.26
2058	55 ans	100	5719.54	2522.46	<b>2.27</b>	39988.22	93.06	1.30
2059	56 ans	100	5853.31	2555.25	<b>2.29</b>	41453.87	95.92	1.34
2060	57 ans	100	5989.60	2588.47	<b>2.31</b>	42934.40	98.87	1.38
2061	58 ans	100	6128.45	2622.12	<b>2.34</b>	44429.81	101.91	1.42
2062	59 ans	100	6269.89	2656.21	<b>2.36</b>	45940.10	105.04	1.46
2063	60 ans	100	6413.97	2690.74	<b>2.38</b>	47465.26	108.27	1.51
2064	61 ans	100	6560.74	2725.72	<b>2.41</b>	49005.31	111.60	1.55
2065	62 ans	100	6710.25	2761.15	<b>2.43</b>	50560.24	115.03	1.60
2066	63 ans	100	6862.53	2797.05	<b>2.45</b>	52130.05	118.56	1.65
2067	64 ans	100	7017.63	2833.41	<b>2.48</b>	53714.73	122.20	1.70
2068	65 ans	100	7175.61	2870.25	<b>2.50</b>	55314.30	125.96	1.75
2069	66 ans	100	7336.51	2907.56	<b>2.52</b>	56928.75	129.83	1.81
2070	67 ans	100	7500.39	2945.36	<b>2.55</b>	58558.07	133.82	1.86

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	2255.68	1480.83	<b>1.52</b>	1602.61	40.20	0.56
2027	24 ans	100	2311.83	1494.87	<b>1.55</b>	2433.73	40.91	0.57
2028	25 ans	100	2370.73	1510.25	<b>1.57</b>	3286.02	41.62	0.58
2029	26 ans	100	2432.54	1527.00	<b>1.59</b>	4159.92	42.38	0.59
2030	27 ans	100	2497.41	1545.16	<b>1.62</b>	5055.82	43.19	0.60
2031	28 ans	100	2565.52	1564.78	<b>1.64</b>	5974.10	44.04	0.61
2032	29 ans	100	2635.73	1585.13	<b>1.66</b>	6914.65	44.95	0.63
2033	30 ans	100	2707.34	1605.73	<b>1.69</b>	7877.10	45.91	0.64
2034	31 ans	100	2780.36	1626.61	<b>1.71</b>	8861.00	46.93	0.65
2035	32 ans	100	2854.83	1647.75	<b>1.73</b>	9865.90	48.00	0.67
2036	33 ans	100	2930.76	1669.17	<b>1.76</b>	10891.28	49.14	0.68
2037	34 ans	100	3008.18	1690.87	<b>1.78</b>	11936.57	50.34	0.70
2038	35 ans	100	3087.12	1712.85	<b>1.80</b>	13001.17	51.61	0.72
2039	36 ans	100	3167.60	1735.12	<b>1.83</b>	14084.44	52.96	0.74
2040	37 ans	100	3249.66	1757.68	<b>1.85</b>	15185.68	54.38	0.76
2041	38 ans	100	3333.31	1780.53	<b>1.87</b>	16304.17	55.88	0.78
2042	39 ans	100	3418.59	1803.67	<b>1.90</b>	17439.13	57.46	0.80
2043	40 ans	100	3505.52	1827.12	<b>1.92</b>	18589.77	59.14	0.82
2044	41 ans	100	3594.14	1850.87	<b>1.94</b>	19755.24	60.91	0.85
2045	42 ans	100	3684.47	1874.94	<b>1.97</b>	20934.67	62.78	0.87
2046	43 ans	100	3776.54	1899.31	<b>1.99</b>	22128.06	64.71	0.90
2047	44 ans	100	3870.37	1924.00	<b>2.01</b>	23335.40	66.70	0.93
2048	45 ans	100	3966.02	1949.01	<b>2.03</b>	24556.70	68.75	0.96
2049	46 ans	100	4063.49	1974.35	<b>2.06</b>	25791.96	70.86	0.99
2050	47 ans	100	4162.83	2000.02	<b>2.08</b>	27041.18	73.04	1.02
2051	48 ans	100	4264.06	2026.02	<b>2.10</b>	28304.36	75.28	1.05
2052	49 ans	100	4367.22	2052.36	<b>2.13</b>	29581.49	77.60	1.08
2053	50 ans	100	4472.34	2079.04	<b>2.15</b>	30872.58	79.98	1.11
2054	51 ans	100	4579.46	2106.06	<b>2.17</b>	32177.63	82.44	1.15
2055	52 ans	100	4688.61	2133.44	<b>2.20</b>	33496.63	84.97	1.18
2056	53 ans	100	4799.82	2161.18	<b>2.22</b>	34829.60	87.58	1.22
2057	54 ans	100	4913.13	2189.27	<b>2.24</b>	36176.52	90.27	1.26
2058	55 ans	100	5028.58	2217.73	<b>2.27</b>	37537.40	93.05	1.30
2059	56 ans	100	5146.20	2246.56	<b>2.29</b>	38912.24	95.91	1.33
2060	57 ans	100	5266.02	2275.77	<b>2.31</b>	40301.03	98.85	1.38
2061	58 ans	100	5388.09	2305.35	<b>2.34</b>	41703.78	101.89	1.42
2062	59 ans	100	5512.45	2335.32	<b>2.36</b>	43120.49	105.02	1.46
2063	60 ans	100	5639.13	2365.68	<b>2.38</b>	44551.16	108.25	1.51
2064	61 ans	100	5768.17	2396.44	<b>2.41</b>	45995.79	111.58	1.55
2065	62 ans	100	5899.61	2427.59	<b>2.43</b>	47454.37	115.01	1.60
2066	63 ans	100	6033.49	2459.15	<b>2.45</b>	48926.91	118.54	1.65
2067	64 ans	100	6169.86	2491.12	<b>2.48</b>	50413.41	122.18	1.70
2068	65 ans	100	6308.76	2523.50	<b>2.50</b>	51913.87	125.94	1.75
2069	66 ans	100	6450.22	2556.31	<b>2.52</b>	53428.28	129.81	1.81
2070	67 ans	100	6594.29	2589.54	<b>2.55</b>	54956.65	133.79	1.86

# Salarié privé évoluant de 2\*SMIC à 3\*SMIC

Début de carrière à 22 ans / Quotité : 100%

Date de naissance (et année de début de carrière)

21.1 Génération 1975 (début en 1997)	349
21.2 Génération 1980 (début en 2002)	353
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[Retourner à la liste des métiers](#)

## 21.1 Génération 1975 (début en 1997)

Salarié privé évoluant de 2\*SMIC à 3\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

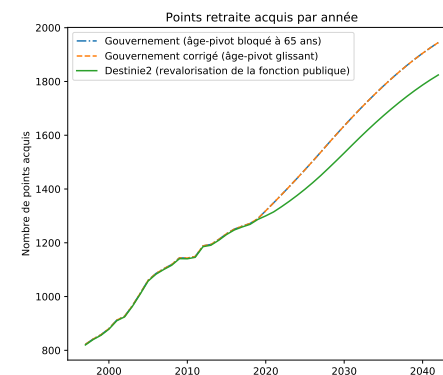
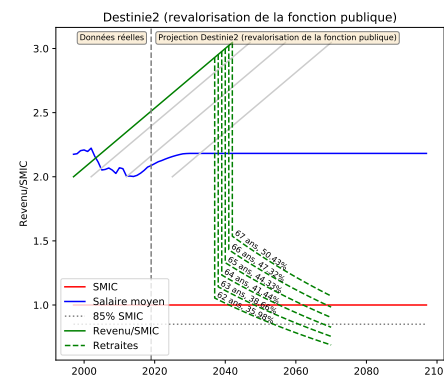
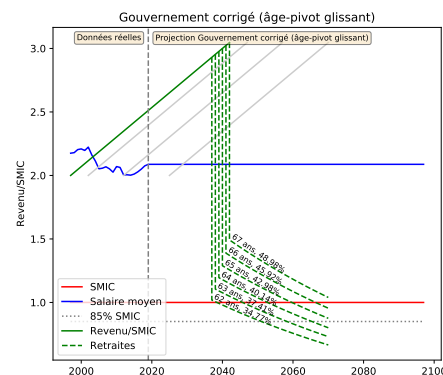
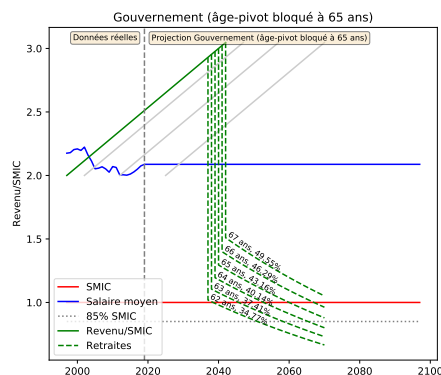
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1959.51	34.77	1923.21	1.02	0.92	0.86	0.81	0.76	0.71
2038	63	95.35%	64 ans 11 mois	-9.58%	2152.31	37.41	1948.21	1.10	1.01	0.95	0.89	0.83	0.78
2039	64	97.67%	65 ans 0 mois	-5.00%	2358.07	40.14	1973.54	1.19	1.11	1.04	0.97	0.91	0.85
2040	65	100.00%	65 ans 0 mois	0.00%	2588.40	43.16	1999.19	1.29	1.21	1.14	1.07	1.00	0.94
2041	66	100.00%	65 ans 0 mois	5.00%	2834.28	46.29	2025.18	1.40	1.33	1.25	1.17	1.09	1.03
2042	67	100.00%	65 ans 0 mois	10.00%	3096.69	49.55	2051.51	1.51	1.45	1.36	1.28	1.20	1.12

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1959.51	34.77	1923.21	1.02	0.92	0.86	0.81	0.76	0.71
2038	63	95.35%	64 ans 11 mois	-9.58%	2152.31	37.41	1948.21	1.10	1.01	0.95	0.89	0.83	0.78
2039	64	97.67%	65 ans 0 mois	-5.00%	2358.07	40.14	1973.54	1.19	1.11	1.04	0.97	0.91	0.85
2040	65	100.00%	65 ans 1 mois	-0.42%	2577.61	42.98	1999.19	1.29	1.21	1.13	1.06	1.00	0.93
2041	66	100.00%	65 ans 2 mois	4.17%	2811.79	45.92	2025.18	1.39	1.32	1.24	1.16	1.09	1.02
2042	67	100.00%	65 ans 3 mois	8.75%	3061.50	48.98	2051.51	1.49	1.44	1.35	1.26	1.18	1.11

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	1842.00	37.18	1690.87	1.09	0.98	0.92	0.86	0.81	0.76
2038	63	95.35%	64 ans 11 mois	-9.58%	2018.83	39.91	1712.85	1.18	1.08	1.01	0.95	0.89	0.83
2039	64	97.67%	65 ans 0 mois	-5.00%	2207.27	42.73	1735.12	1.27	1.18	1.10	1.03	0.97	0.91
2040	65	100.00%	65 ans 1 mois	-0.42%	2408.04	45.67	1757.68	1.37	1.28	1.20	1.13	1.06	0.99
2041	66	100.00%	65 ans 2 mois	4.17%	2621.92	48.71	1780.53	1.47	1.40	1.31	1.23	1.15	1.08
2042	67	100.00%	65 ans 3 mois	8.75%	2849.74	51.86	1803.67	1.58	1.52	1.42	1.34	1.25	1.17



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	2499.11	1235.19	<b>2.02</b>	1664.18	26.81	0.37
1999	24 ans	100	2546.53	1244.33	<b>2.05</b>	2522.39	26.94	0.38
2000	25 ans	100	2613.48	1262.69	<b>2.07</b>	3403.17	27.40	0.38
2001	26 ans	100	2706.78	1293.24	<b>2.09</b>	4315.39	27.85	0.39
2002	27 ans	100	2749.58	1299.25	<b>2.12</b>	5242.03	28.39	0.40
2003	28 ans	100	2866.76	1339.90	<b>2.14</b>	6208.16	28.98	0.40
2004	29 ans	100	3003.30	1388.62	<b>2.16</b>	7220.31	29.60	0.41
2005	30 ans	100	3146.13	1439.19	<b>2.19</b>	8280.59	30.13	0.42
2006	31 ans	100	3221.89	1458.33	<b>2.21</b>	9366.41	30.62	0.43
2007	32 ans	100	3274.01	1466.48	<b>2.23</b>	10469.79	31.08	0.43
2008	33 ans	100	3320.58	1472.01	<b>2.26</b>	11588.86	31.95	0.44
2009	34 ans	100	3394.05	1489.22	<b>2.28</b>	12732.70	31.98	0.45
2010	35 ans	100	3392.48	1473.50	<b>2.30</b>	13876.00	32.47	0.45
2011	36 ans	100	3408.57	1465.69	<b>2.33</b>	15024.74	33.16	0.46
2012	37 ans	100	3526.67	1501.45	<b>2.35</b>	16213.27	33.81	0.47
2013	38 ans	100	3542.34	1493.34	<b>2.37</b>	17407.08	34.10	0.47
2014	39 ans	100	3596.91	1501.62	<b>2.40</b>	18619.28	34.27	0.48
2015	40 ans	100	3660.88	1513.63	<b>2.42</b>	19853.04	34.29	0.48
2016	41 ans	100	3711.74	1520.05	<b>2.44</b>	21103.94	34.36	0.48
2017	42 ans	100	3744.52	1519.00	<b>2.47</b>	22365.89	34.70	0.48
2018	43 ans	100	3773.49	1516.45	<b>2.49</b>	23637.60	35.18	0.49
2019	44 ans	100	3828.35	1524.25	<b>2.51</b>	24927.80	35.61	0.50
2020	45 ans	100	3914.03	1544.07	<b>2.53</b>	26246.88	36.23	0.50
2021	46 ans	100	4001.28	1564.14	<b>2.56</b>	27595.36	36.86	0.51
2022	47 ans	100	4090.15	1584.47	<b>2.58</b>	28973.79	37.51	0.52
2023	48 ans	100	4180.65	1605.07	<b>2.60</b>	30382.72	38.17	0.53
2024	49 ans	100	4272.81	1625.94	<b>2.63</b>	31822.71	38.83	0.54
2025	50 ans	100	4366.66	1647.07	<b>2.65</b>	33294.32	39.51	0.55
2026	51 ans	100	4462.23	1668.49	<b>2.67</b>	34798.15	40.20	0.56
2027	52 ans	100	4559.54	1690.18	<b>2.70</b>	36334.77	40.91	0.57
2028	53 ans	100	4658.63	1712.15	<b>2.72</b>	37904.79	41.62	0.58
2029	54 ans	100	4759.53	1734.41	<b>2.74</b>	39507.59	42.38	0.59
2030	55 ans	100	4862.26	1756.95	<b>2.77</b>	41142.50	43.19	0.60
2031	56 ans	100	4966.86	1779.79	<b>2.79</b>	42808.78	44.05	0.61
2032	57 ans	100	5073.36	1802.93	<b>2.81</b>	44505.62	44.96	0.63
2033	58 ans	100	5181.79	1826.37	<b>2.84</b>	46232.16	45.92	0.64
2034	59 ans	100	5292.18	1850.11	<b>2.86</b>	47987.46	46.93	0.65
2035	60 ans	100	5404.56	1874.16	<b>2.88</b>	49770.52	48.01	0.67
2036	61 ans	100	5518.97	1898.53	<b>2.91</b>	51580.30	49.15	0.68
2037	62 ans	100	5635.45	1923.21	<b>2.93</b>	53415.68	50.35	0.70
2038	63 ans	100	5754.01	1948.21	<b>2.95</b>	55275.49	51.62	0.72
2039	64 ans	100	5874.71	1973.54	<b>2.98</b>	57158.50	52.97	0.74
2040	65 ans	100	5997.58	1999.19	<b>3.00</b>	59063.45	54.39	0.76
2041	66 ans	100	6122.64	2025.18	<b>3.02</b>	60989.02	55.89	0.78
2042	67 ans	100	6249.95	2051.51	<b>3.05</b>	62933.82	57.47	0.80

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	2499.11	1235.19	<b>2.02</b>	1664.18	26.81	0.37
1999	24 ans	100	2546.53	1244.33	<b>2.05</b>	2522.39	26.94	0.38
2000	25 ans	100	2613.48	1262.69	<b>2.07</b>	3403.17	27.40	0.38
2001	26 ans	100	2706.78	1293.24	<b>2.09</b>	4315.39	27.85	0.39
2002	27 ans	100	2749.58	1299.25	<b>2.12</b>	5242.03	28.39	0.40
2003	28 ans	100	2866.76	1339.90	<b>2.14</b>	6208.16	28.98	0.40
2004	29 ans	100	3003.30	1388.62	<b>2.16</b>	7220.31	29.60	0.41
2005	30 ans	100	3146.13	1439.19	<b>2.19</b>	8280.59	30.13	0.42
2006	31 ans	100	3221.89	1458.33	<b>2.21</b>	9366.41	30.62	0.43
2007	32 ans	100	3274.01	1466.48	<b>2.23</b>	10469.79	31.08	0.43
2008	33 ans	100	3320.58	1472.01	<b>2.26</b>	11588.86	31.95	0.44
2009	34 ans	100	3394.05	1489.22	<b>2.28</b>	12732.70	31.98	0.45
2010	35 ans	100	3392.48	1473.50	<b>2.30</b>	13876.00	32.47	0.45
2011	36 ans	100	3408.57	1465.69	<b>2.33</b>	15024.74	33.16	0.46
2012	37 ans	100	3526.67	1501.45	<b>2.35</b>	16213.27	33.81	0.47
2013	38 ans	100	3542.34	1493.34	<b>2.37</b>	17407.08	34.10	0.47
2014	39 ans	100	3596.91	1501.62	<b>2.40</b>	18619.28	34.27	0.48
2015	40 ans	100	3660.88	1513.63	<b>2.42</b>	19853.04	34.29	0.48
2016	41 ans	100	3711.74	1520.05	<b>2.44</b>	21103.94	34.36	0.48
2017	42 ans	100	3744.52	1519.00	<b>2.47</b>	22365.89	34.70	0.48
2018	43 ans	100	3773.49	1516.45	<b>2.49</b>	23637.60	35.18	0.49
2019	44 ans	100	3828.35	1524.25	<b>2.51</b>	24927.80	35.61	0.50
2020	45 ans	100	3914.03	1544.07	<b>2.53</b>	26246.88	36.23	0.50
2021	46 ans	100	4001.28	1564.14	<b>2.56</b>	27595.36	36.86	0.51
2022	47 ans	100	4090.15	1584.47	<b>2.58</b>	28973.79	37.51	0.52
2023	48 ans	100	4180.65	1605.07	<b>2.60</b>	30382.72	38.17	0.53
2024	49 ans	100	4272.81	1625.94	<b>2.63</b>	31822.71	38.83	0.54
2025	50 ans	100	4366.66	1647.07	<b>2.65</b>	33294.32	39.51	0.55
2026	51 ans	100	4462.23	1668.49	<b>2.67</b>	34798.15	40.20	0.56
2027	52 ans	100	4559.54	1690.18	<b>2.70</b>	36334.77	40.91	0.57
2028	53 ans	100	4658.63	1712.15	<b>2.72</b>	37904.79	41.62	0.58
2029	54 ans	100	4759.53	1734.41	<b>2.74</b>	39507.59	42.38	0.59
2030	55 ans	100	4862.26	1756.95	<b>2.77</b>	41142.50	43.19	0.60
2031	56 ans	100	4966.86	1779.79	<b>2.79</b>	42808.78	44.05	0.61
2032	57 ans	100	5073.36	1802.93	<b>2.81</b>	44505.62	44.96	0.63
2033	58 ans	100	5181.79	1826.37	<b>2.84</b>	46232.16	45.92	0.64
2034	59 ans	100	5292.18	1850.11	<b>2.86</b>	47987.46	46.93	0.65
2035	60 ans	100	5404.56	1874.16	<b>2.88</b>	49770.52	48.01	0.67
2036	61 ans	100	5518.97	1898.53	<b>2.91</b>	51580.30	49.15	0.68
2037	62 ans	100	5635.45	1923.21	<b>2.93</b>	53415.68	50.35	0.70
2038	63 ans	100	5754.01	1948.21	<b>2.95</b>	55275.49	51.62	0.72
2039	64 ans	100	5874.71	1973.54	<b>2.98</b>	57158.50	52.97	0.74
2040	65 ans	100	5997.58	1999.19	<b>3.00</b>	59063.45	54.39	0.76
2041	66 ans	100	6122.64	2025.18	<b>3.02</b>	60989.02	55.89	0.78
2042	67 ans	100	6249.95	2051.51	<b>3.05</b>	62933.82	57.47	0.80



Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	2499.11	1235.19	<b>2.02</b>	1775.26	25.13	0.35
1999	24 ans	100	2546.53	1244.33	<b>2.05</b>	2690.75	25.26	0.35
2000	25 ans	100	2613.48	1262.69	<b>2.07</b>	3630.31	25.68	0.36
2001	26 ans	100	2706.78	1293.24	<b>2.09</b>	4603.42	26.11	0.36
2002	27 ans	100	2749.58	1299.25	<b>2.12</b>	5591.91	26.61	0.37
2003	28 ans	100	2866.76	1339.90	<b>2.14</b>	6622.52	27.17	0.38
2004	29 ans	100	3003.30	1388.62	<b>2.16</b>	7702.23	27.74	0.39
2005	30 ans	100	3146.13	1439.19	<b>2.19</b>	8833.28	28.25	0.39
2006	31 ans	100	3221.89	1458.33	<b>2.21</b>	9991.57	28.71	0.40
2007	32 ans	100	3274.01	1466.48	<b>2.23</b>	11168.60	29.14	0.41
2008	33 ans	100	3320.58	1472.01	<b>2.26</b>	12362.37	29.96	0.42
2009	34 ans	100	3394.05	1489.22	<b>2.28</b>	13582.55	29.98	0.42
2010	35 ans	100	3392.48	1473.50	<b>2.30</b>	14802.16	30.44	0.42
2011	36 ans	100	3408.57	1465.69	<b>2.33</b>	16027.57	31.09	0.43
2012	37 ans	100	3526.67	1501.45	<b>2.35</b>	17295.43	31.69	0.44
2013	38 ans	100	3542.34	1493.34	<b>2.37</b>	18568.92	31.97	0.44
2014	39 ans	100	3596.91	1501.62	<b>2.40</b>	19862.03	32.13	0.45
2015	40 ans	100	3660.88	1513.63	<b>2.42</b>	21178.14	32.14	0.45
2016	41 ans	100	3711.74	1520.05	<b>2.44</b>	22512.53	32.21	0.45
2017	42 ans	100	3744.52	1519.00	<b>2.47</b>	23858.71	32.53	0.45
2018	43 ans	100	3773.49	1516.45	<b>2.49</b>	25215.30	32.98	0.46
2019	44 ans	100	3828.35	1524.25	<b>2.51</b>	26591.62	33.38	0.46
2020	45 ans	100	3616.42	1426.66	<b>2.53</b>	27891.74	36.23	0.50
2021	46 ans	100	3657.09	1429.59	<b>2.56</b>	29206.49	36.86	0.51
2022	47 ans	100	3710.48	1437.39	<b>2.58</b>	30540.43	37.51	0.52
2023	48 ans	100	3767.36	1446.40	<b>2.60</b>	31894.82	38.17	0.53
2024	49 ans	100	3827.86	1456.62	<b>2.63</b>	33270.96	38.83	0.54
2025	50 ans	100	3892.14	1468.09	<b>2.65</b>	34670.21	39.51	0.55
2026	51 ans	100	3960.35	1480.83	<b>2.67</b>	36093.98	40.20	0.56
2027	52 ans	100	4032.67	1494.87	<b>2.70</b>	37543.75	40.91	0.57
2028	53 ans	100	4109.27	1510.25	<b>2.72</b>	39021.06	41.62	0.58
2029	54 ans	100	4190.36	1527.00	<b>2.74</b>	40526.45	42.38	0.59
2030	55 ans	100	4276.14	1545.16	<b>2.77</b>	42060.44	43.19	0.60
2031	56 ans	100	4366.84	1564.78	<b>2.79</b>	43623.47	44.04	0.61
2032	57 ans	100	4460.47	1585.13	<b>2.81</b>	45215.18	44.95	0.63
2033	58 ans	100	4555.80	1605.73	<b>2.84</b>	46834.74	45.91	0.64
2034	59 ans	100	4652.85	1626.61	<b>2.86</b>	48481.28	46.93	0.65
2035	60 ans	100	4751.66	1647.75	<b>2.88</b>	50153.86	48.00	0.67
2036	61 ans	100	4852.25	1669.17	<b>2.91</b>	51851.50	49.14	0.68
2037	62 ans	100	4954.65	1690.87	<b>2.93</b>	53573.16	50.34	0.70
2038	63 ans	100	5058.89	1712.85	<b>2.95</b>	55317.73	51.61	0.72
2039	64 ans	100	5165.01	1735.12	<b>2.98</b>	57084.08	52.96	0.74
2040	65 ans	100	5273.03	1757.68	<b>3.00</b>	58871.00	54.38	0.76
2041	66 ans	100	5382.99	1780.53	<b>3.02</b>	60677.25	55.88	0.78
2042	67 ans	100	5494.91	1803.67	<b>3.05</b>	62501.55	57.46	0.80

## 21.2 Génération 1980 (début en 2002)

Salarié privé évoluant de 2\*SMIC à 3\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

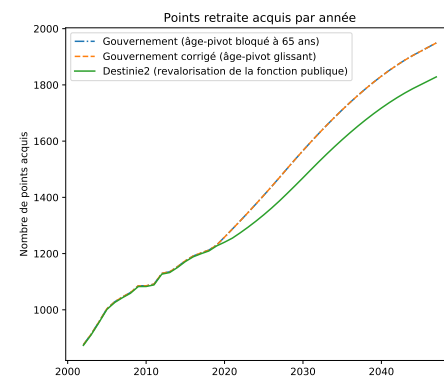
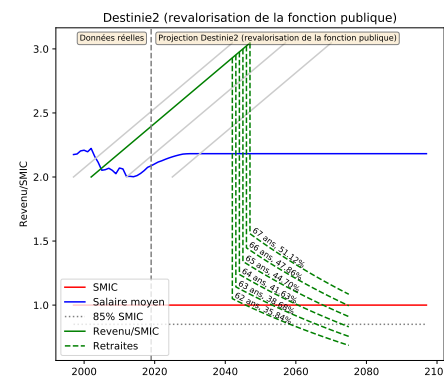
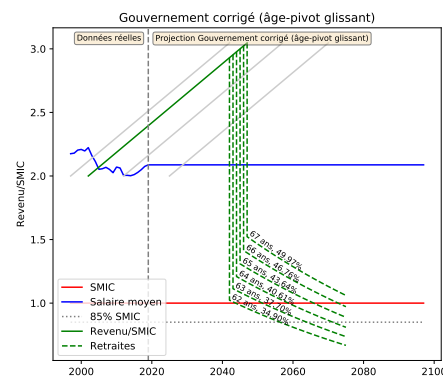
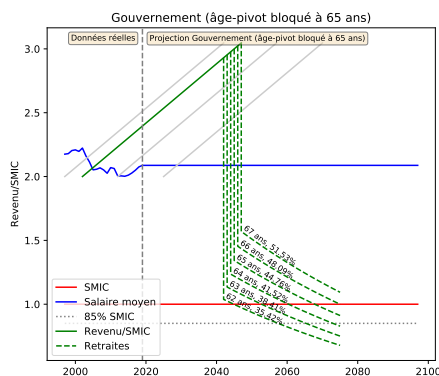
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	2129.51	35.42	2051.51	1.04	0.94	0.88	0.82	0.77	0.72
2043	63	95.35%	65 ans 0 mois	-10.00%	2357.51	38.41	2078.18	1.13	1.04	0.97	0.91	0.85	0.80
2044	64	97.67%	65 ans 0 mois	-5.00%	2601.78	41.52	2105.20	1.24	1.14	1.07	1.01	0.94	0.88
2045	65	100.00%	65 ans 0 mois	0.00%	2863.37	44.76	2132.56	1.34	1.26	1.18	1.11	1.04	0.97
2046	66	100.00%	65 ans 0 mois	5.00%	3141.08	48.09	2160.29	1.45	1.38	1.29	1.21	1.14	1.07
2047	67	100.00%	65 ans 0 mois	10.00%	3435.52	51.53	2188.37	1.57	1.51	1.42	1.33	1.24	1.17

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	2098.19	34.90	2051.51	1.02	0.92	0.86	0.81	0.76	0.71
2043	63	95.35%	65 ans 4 mois	-11.67%	2313.85	37.70	2078.18	1.11	1.02	0.95	0.89	0.84	0.79
2044	64	97.67%	65 ans 5 mois	-7.08%	2544.73	40.61	2105.20	1.21	1.12	1.05	0.98	0.92	0.86
2045	65	100.00%	65 ans 6 mois	-2.50%	2791.79	43.64	2132.56	1.31	1.23	1.15	1.08	1.01	0.95
2046	66	100.00%	65 ans 7 mois	2.08%	3053.83	46.76	2160.29	1.41	1.34	1.26	1.18	1.11	1.04
2047	67	100.00%	65 ans 8 mois	6.67%	3331.41	49.97	2188.37	1.52	1.46	1.37	1.29	1.21	1.13

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	1941.88	36.74	1803.67	1.08	0.97	0.91	0.85	0.80	0.75
2043	63	95.35%	65 ans 4 mois	-11.67%	2137.98	39.62	1827.12	1.17	1.07	1.00	0.94	0.88	0.83
2044	64	97.67%	65 ans 5 mois	-7.08%	2347.67	42.61	1850.87	1.27	1.17	1.10	1.03	0.97	0.91
2045	65	100.00%	65 ans 6 mois	-2.50%	2571.84	45.72	1874.94	1.37	1.29	1.21	1.13	1.06	0.99
2046	66	100.00%	65 ans 7 mois	2.08%	2809.33	48.93	1899.31	1.48	1.40	1.32	1.23	1.16	1.08
2047	67	100.00%	65 ans 8 mois	6.67%	3060.66	52.22	1924.00	1.59	1.53	1.43	1.34	1.26	1.18



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	2710.95	1339.90	<b>2.02</b>	1789.35	28.98	0.40
2004	24 ans	100	2841.83	1388.62	<b>2.05</b>	2747.08	29.60	0.41
2005	25 ans	100	2978.78	1439.19	<b>2.07</b>	3750.97	30.13	0.42
2006	26 ans	100	3052.32	1458.33	<b>2.09</b>	4779.64	30.62	0.43
2007	27 ans	100	3103.49	1466.48	<b>2.12</b>	5825.55	31.08	0.43
2008	28 ans	100	3149.41	1472.01	<b>2.14</b>	6886.94	31.95	0.44
2009	29 ans	100	3220.88	1489.22	<b>2.16</b>	7972.42	31.98	0.45
2010	30 ans	100	3221.14	1473.50	<b>2.19</b>	9057.98	32.47	0.45
2011	31 ans	100	3238.14	1465.69	<b>2.21</b>	10149.27	33.16	0.46
2012	32 ans	100	3352.08	1501.45	<b>2.23</b>	11278.97	33.81	0.47
2013	33 ans	100	3368.70	1493.34	<b>2.26</b>	12414.26	34.10	0.47
2014	34 ans	100	3422.30	1501.62	<b>2.28</b>	13567.62	34.27	0.48
2015	35 ans	100	3484.88	1513.63	<b>2.30</b>	14742.06	34.29	0.48
2016	36 ans	100	3534.99	1520.05	<b>2.33</b>	15933.40	34.36	0.48
2017	37 ans	100	3567.89	1519.00	<b>2.35</b>	17135.82	34.70	0.48
2018	38 ans	100	3597.16	1516.45	<b>2.37</b>	18348.10	35.18	0.49
2019	39 ans	100	3651.11	1524.25	<b>2.40</b>	19578.57	35.61	0.50
2020	40 ans	100	3734.48	1544.07	<b>2.42</b>	20837.14	36.23	0.50
2021	41 ans	100	3819.41	1564.14	<b>2.44</b>	22124.33	36.86	0.51
2022	42 ans	100	3905.91	1584.47	<b>2.47</b>	23440.66	37.51	0.52
2023	43 ans	100	3994.01	1605.07	<b>2.49</b>	24786.69	38.17	0.53
2024	44 ans	100	4083.75	1625.94	<b>2.51</b>	26162.97	38.83	0.54
2025	45 ans	100	4175.14	1647.07	<b>2.53</b>	27570.04	39.51	0.55
2026	46 ans	100	4268.22	1668.49	<b>2.56</b>	29008.48	40.20	0.56
2027	47 ans	100	4363.01	1690.18	<b>2.58</b>	30478.87	40.91	0.57
2028	48 ans	100	4459.55	1712.15	<b>2.60</b>	31981.79	41.62	0.58
2029	49 ans	100	4557.86	1734.41	<b>2.63</b>	33516.68	42.38	0.59
2030	50 ans	100	4657.97	1756.95	<b>2.65</b>	35082.89	43.19	0.60
2031	51 ans	100	4759.91	1779.79	<b>2.67</b>	36679.75	44.05	0.61
2032	52 ans	100	4863.72	1802.93	<b>2.70</b>	38306.47	44.96	0.63
2033	53 ans	100	4969.42	1826.37	<b>2.72</b>	39962.25	45.92	0.64
2034	54 ans	100	5077.05	1850.11	<b>2.74</b>	41646.19	46.93	0.65
2035	55 ans	100	5186.64	1874.16	<b>2.77</b>	43357.36	48.01	0.67
2036	56 ans	100	5298.21	1898.53	<b>2.79</b>	45094.75	49.15	0.68
2037	57 ans	100	5411.82	1923.21	<b>2.81</b>	46857.29	50.35	0.70
2038	58 ans	100	5527.48	1948.21	<b>2.84</b>	48643.88	51.62	0.72
2039	59 ans	100	5645.23	1973.54	<b>2.86</b>	50453.34	52.97	0.74
2040	60 ans	100	5765.11	1999.19	<b>2.88</b>	52284.46	54.39	0.76
2041	61 ans	100	5887.16	2025.18	<b>2.91</b>	54135.96	55.89	0.78
2042	62 ans	100	6011.40	2051.51	<b>2.93</b>	56006.53	57.47	0.80
2043	63 ans	100	6137.88	2078.18	<b>2.95</b>	57894.82	59.15	0.82
2044	64 ans	100	6266.63	2105.20	<b>2.98</b>	59799.42	60.92	0.85
2045	65 ans	100	6397.69	2132.56	<b>3.00</b>	61718.90	62.79	0.87
2046	66 ans	100	6531.10	2160.29	<b>3.02</b>	63653.26	64.72	0.90
2047	67 ans	100	6666.89	2188.37	<b>3.05</b>	65602.50	66.71	0.93

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	2710.95	1339.90	<b>2.02</b>	1789.35	28.98	0.40
2004	24 ans	100	2841.83	1388.62	<b>2.05</b>	2747.08	29.60	0.41
2005	25 ans	100	2978.78	1439.19	<b>2.07</b>	3750.97	30.13	0.42
2006	26 ans	100	3052.32	1458.33	<b>2.09</b>	4779.64	30.62	0.43
2007	27 ans	100	3103.49	1466.48	<b>2.12</b>	5825.55	31.08	0.43
2008	28 ans	100	3149.41	1472.01	<b>2.14</b>	6886.94	31.95	0.44
2009	29 ans	100	3220.88	1489.22	<b>2.16</b>	7972.42	31.98	0.45
2010	30 ans	100	3221.14	1473.50	<b>2.19</b>	9057.98	32.47	0.45
2011	31 ans	100	3238.14	1465.69	<b>2.21</b>	10149.27	33.16	0.46
2012	32 ans	100	3352.08	1501.45	<b>2.23</b>	11278.97	33.81	0.47
2013	33 ans	100	3368.70	1493.34	<b>2.26</b>	12414.26	34.10	0.47
2014	34 ans	100	3422.30	1501.62	<b>2.28</b>	13567.62	34.27	0.48
2015	35 ans	100	3484.88	1513.63	<b>2.30</b>	14742.06	34.29	0.48
2016	36 ans	100	3534.99	1520.05	<b>2.33</b>	15933.40	34.36	0.48
2017	37 ans	100	3567.89	1519.00	<b>2.35</b>	17135.82	34.70	0.48
2018	38 ans	100	3597.16	1516.45	<b>2.37</b>	18348.10	35.18	0.49
2019	39 ans	100	3651.11	1524.25	<b>2.40</b>	19578.57	35.61	0.50
2020	40 ans	100	3734.48	1544.07	<b>2.42</b>	20837.14	36.23	0.50
2021	41 ans	100	3819.41	1564.14	<b>2.44</b>	22124.33	36.86	0.51
2022	42 ans	100	3905.91	1584.47	<b>2.47</b>	23440.66	37.51	0.52
2023	43 ans	100	3994.01	1605.07	<b>2.49</b>	24786.69	38.17	0.53
2024	44 ans	100	4083.75	1625.94	<b>2.51</b>	26162.97	38.83	0.54
2025	45 ans	100	4175.14	1647.07	<b>2.53</b>	27570.04	39.51	0.55
2026	46 ans	100	4268.22	1668.49	<b>2.56</b>	29008.48	40.20	0.56
2027	47 ans	100	4363.01	1690.18	<b>2.58</b>	30478.87	40.91	0.57
2028	48 ans	100	4459.55	1712.15	<b>2.60</b>	31981.79	41.62	0.58
2029	49 ans	100	4557.86	1734.41	<b>2.63</b>	33516.68	42.38	0.59
2030	50 ans	100	4657.97	1756.95	<b>2.65</b>	35082.89	43.19	0.60
2031	51 ans	100	4759.91	1779.79	<b>2.67</b>	36679.75	44.05	0.61
2032	52 ans	100	4863.72	1802.93	<b>2.70</b>	38306.47	44.96	0.63
2033	53 ans	100	4969.42	1826.37	<b>2.72</b>	39962.25	45.92	0.64
2034	54 ans	100	5077.05	1850.11	<b>2.74</b>	41646.19	46.93	0.65
2035	55 ans	100	5186.64	1874.16	<b>2.77</b>	43357.36	48.01	0.67
2036	56 ans	100	5298.21	1898.53	<b>2.79</b>	45094.75	49.15	0.68
2037	57 ans	100	5411.82	1923.21	<b>2.81</b>	46857.29	50.35	0.70
2038	58 ans	100	5527.48	1948.21	<b>2.84</b>	48643.88	51.62	0.72
2039	59 ans	100	5645.23	1973.54	<b>2.86</b>	50453.34	52.97	0.74
2040	60 ans	100	5765.11	1999.19	<b>2.88</b>	52284.46	54.39	0.76
2041	61 ans	100	5887.16	2025.18	<b>2.91</b>	54135.96	55.89	0.78
2042	62 ans	100	6011.40	2051.51	<b>2.93</b>	56006.53	57.47	0.80
2043	63 ans	100	6137.88	2078.18	<b>2.95</b>	57894.82	59.15	0.82
2044	64 ans	100	6266.63	2105.20	<b>2.98</b>	59799.42	60.92	0.85
2045	65 ans	100	6397.69	2132.56	<b>3.00</b>	61718.90	62.79	0.87
2046	66 ans	100	6531.10	2160.29	<b>3.02</b>	63653.26	64.72	0.90
2047	67 ans	100	6666.89	2188.37	<b>3.05</b>	65602.50	66.71	0.93

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	2710.95	1339.90	<b>2.02</b>	1908.78	27.17	0.38
2004	24 ans	100	2841.83	1388.62	<b>2.05</b>	2930.44	27.74	0.39
2005	25 ans	100	2978.78	1439.19	<b>2.07</b>	4001.33	28.25	0.39
2006	26 ans	100	3052.32	1458.33	<b>2.09</b>	5098.66	28.71	0.40
2007	27 ans	100	3103.49	1466.48	<b>2.12</b>	6214.38	29.14	0.41
2008	28 ans	100	3149.41	1472.01	<b>2.14</b>	7346.61	29.96	0.42
2009	29 ans	100	3220.88	1489.22	<b>2.16</b>	8504.54	29.98	0.42
2010	30 ans	100	3221.14	1473.50	<b>2.19</b>	9662.56	30.44	0.42
2011	31 ans	100	3238.14	1465.69	<b>2.21</b>	10826.69	31.09	0.43
2012	32 ans	100	3352.08	1501.45	<b>2.23</b>	12031.79	31.69	0.44
2013	33 ans	100	3368.70	1493.34	<b>2.26</b>	13242.85	31.97	0.44
2014	34 ans	100	3422.30	1501.62	<b>2.28</b>	14473.19	32.13	0.45
2015	35 ans	100	3484.88	1513.63	<b>2.30</b>	15726.03	32.14	0.45
2016	36 ans	100	3534.99	1520.05	<b>2.33</b>	16996.88	32.21	0.45
2017	37 ans	100	3567.89	1519.00	<b>2.35</b>	18279.55	32.53	0.45
2018	38 ans	100	3597.16	1516.45	<b>2.37</b>	19572.75	32.98	0.46
2019	39 ans	100	3651.11	1524.25	<b>2.40</b>	20885.35	33.38	0.46
2020	40 ans	100	3450.53	1426.66	<b>2.42</b>	22125.84	36.23	0.50
2021	41 ans	100	3490.86	1429.59	<b>2.44</b>	23380.82	36.86	0.51
2022	42 ans	100	3543.34	1437.39	<b>2.47</b>	24654.68	37.51	0.52
2023	43 ans	100	3599.17	1446.40	<b>2.49</b>	25948.60	38.17	0.53
2024	44 ans	100	3658.49	1456.62	<b>2.51</b>	27263.85	38.83	0.54
2025	45 ans	100	3721.43	1468.09	<b>2.53</b>	28601.73	39.51	0.55
2026	46 ans	100	3788.16	1480.83	<b>2.56</b>	29963.60	40.20	0.56
2027	47 ans	100	3858.85	1494.87	<b>2.58</b>	31350.88	40.91	0.57
2028	48 ans	100	3933.66	1510.25	<b>2.60</b>	32765.05	41.62	0.58
2029	49 ans	100	4012.80	1527.00	<b>2.63</b>	34206.66	42.38	0.59
2030	50 ans	100	4096.47	1545.16	<b>2.65</b>	35676.19	43.19	0.60
2031	51 ans	100	4184.89	1564.78	<b>2.67</b>	37174.10	44.04	0.61
2032	52 ans	100	4276.15	1585.13	<b>2.70</b>	38700.03	44.95	0.63
2033	53 ans	100	4369.09	1605.73	<b>2.72</b>	40253.22	45.91	0.64
2034	54 ans	100	4463.71	1626.61	<b>2.74</b>	41832.82	46.93	0.65
2035	55 ans	100	4560.06	1647.75	<b>2.77</b>	43437.97	48.00	0.67
2036	56 ans	100	4658.16	1669.17	<b>2.79</b>	45067.70	49.14	0.68
2037	57 ans	100	4758.04	1690.87	<b>2.81</b>	46721.04	50.34	0.70
2038	58 ans	100	4859.73	1712.85	<b>2.84</b>	48396.93	51.61	0.72
2039	59 ans	100	4963.25	1735.12	<b>2.86</b>	50094.28	52.96	0.74
2040	60 ans	100	5068.65	1757.68	<b>2.88</b>	51811.94	54.38	0.76
2041	61 ans	100	5175.95	1780.53	<b>2.91</b>	53548.72	55.88	0.78
2042	62 ans	100	5285.19	1803.67	<b>2.93</b>	55303.39	57.46	0.80
2043	63 ans	100	5396.38	1827.12	<b>2.95</b>	57074.67	59.14	0.82
2044	64 ans	100	5509.58	1850.87	<b>2.98</b>	58861.26	60.91	0.85
2045	65 ans	100	5624.81	1874.94	<b>3.00</b>	60661.81	62.78	0.87
2046	66 ans	100	5742.10	1899.31	<b>3.02</b>	62476.32	64.71	0.90
2047	67 ans	100	5861.49	1924.00	<b>3.05</b>	64304.78	66.70	0.93

## 21.3 Génération 1990 (début en 2012)

Salarié privé évoluant de 2\*SMIC à 3\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

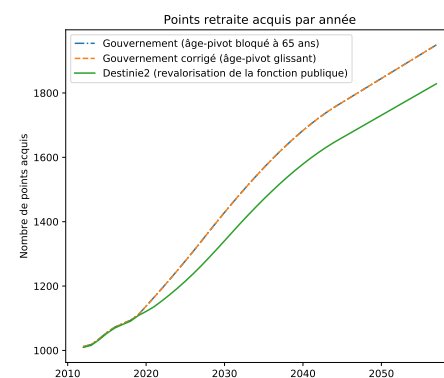
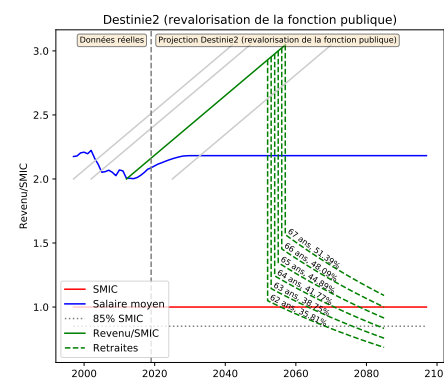
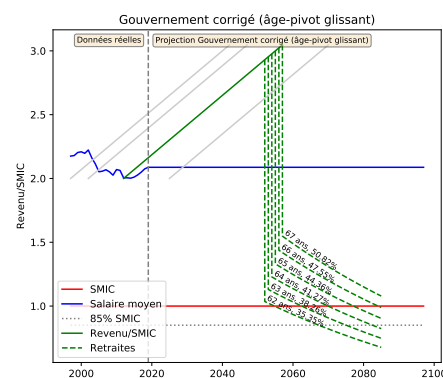
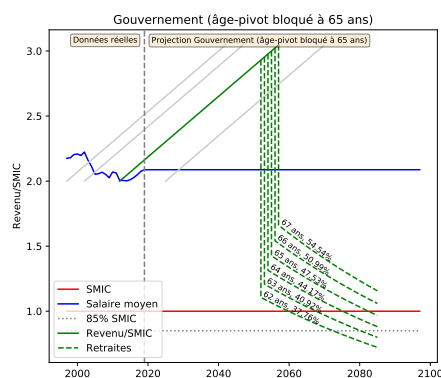
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	2582.69	<b>37.76</b>	2334.36	<b>1.11</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	2857.65	<b>40.92</b>	2364.71	<b>1.21</b>	<b>1.10</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	3149.92	<b>44.17</b>	2395.45	<b>1.31</b>	<b>1.22</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>
2055	65	100.00%	65 ans 0 mois	0.00%	3460.14	<b>47.53</b>	2426.59	<b>1.43</b>	<b>1.34</b>	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>
2056	66	100.00%	65 ans 0 mois	5.00%	3788.99	<b>50.99</b>	2458.13	<b>1.54</b>	<b>1.46</b>	<b>1.37</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>
2057	67	100.00%	65 ans 0 mois	10.00%	4137.17	<b>54.54</b>	2490.09	<b>1.66</b>	<b>1.60</b>	<b>1.50</b>	<b>1.40</b>	<b>1.32</b>	<b>1.23</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	2418.11	<b>35.35</b>	2334.36	<b>1.04</b>	<b>0.93</b>	<b>0.88</b>	<b>0.82</b>	<b>0.77</b>	<b>0.72</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	2672.44	<b>38.26</b>	2364.71	<b>1.13</b>	<b>1.03</b>	<b>0.97</b>	<b>0.91</b>	<b>0.85</b>	<b>0.80</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2942.69	<b>41.27</b>	2395.45	<b>1.23</b>	<b>1.14</b>	<b>1.07</b>	<b>1.00</b>	<b>0.94</b>	<b>0.88</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	3229.46	<b>44.36</b>	2426.59	<b>1.33</b>	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>	<b>1.03</b>	<b>0.96</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	3533.38	<b>47.55</b>	2458.13	<b>1.44</b>	<b>1.37</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3855.09	<b>50.82</b>	2490.09	<b>1.55</b>	<b>1.49</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	2175.82	<b>36.18</b>	2052.36	<b>1.06</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>	<b>0.74</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	2402.98	<b>39.13</b>	2079.04	<b>1.16</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	2644.22	<b>42.18</b>	2106.06	<b>1.26</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	2900.08	<b>45.31</b>	2133.44	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>	<b>0.98</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	3171.10	<b>48.53</b>	2161.18	<b>1.47</b>	<b>1.39</b>	<b>1.31</b>	<b>1.22</b>	<b>1.15</b>	<b>1.08</b>
2057	67	100.00%	66 ans 6 mois	2.50%	3457.84	<b>51.84</b>	2189.27	<b>1.58</b>	<b>1.52</b>	<b>1.42</b>	<b>1.34</b>	<b>1.25</b>	<b>1.17</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	3021.41	1493.34	<b>2.02</b>	2030.27	34.10	0.47
2014	24 ans	100	3073.09	1501.62	<b>2.05</b>	3065.94	34.27	0.48
2015	25 ans	100	3132.87	1513.63	<b>2.07</b>	4121.75	34.29	0.48
2016	26 ans	100	3181.49	1520.05	<b>2.09</b>	5193.95	34.36	0.48
2017	27 ans	100	3214.63	1519.00	<b>2.12</b>	6277.32	34.70	0.48
2018	28 ans	100	3244.49	1516.45	<b>2.14</b>	7370.76	35.18	0.49
2019	29 ans	100	3296.63	1524.25	<b>2.16</b>	8481.76	35.61	0.50
2020	30 ans	100	3375.40	1544.07	<b>2.19</b>	9619.31	36.23	0.50
2021	31 ans	100	3455.65	1564.14	<b>2.21</b>	10783.91	36.86	0.51
2022	32 ans	100	3537.43	1584.47	<b>2.23</b>	11976.07	37.51	0.52
2023	33 ans	100	3620.74	1605.07	<b>2.26</b>	13196.30	38.17	0.53
2024	34 ans	100	3705.62	1625.94	<b>2.28</b>	14445.14	38.83	0.54
2025	35 ans	100	3792.10	1647.07	<b>2.30</b>	15723.12	39.51	0.55
2026	36 ans	100	3880.20	1668.49	<b>2.33</b>	17030.80	40.20	0.56
2027	37 ans	100	3969.95	1690.18	<b>2.35</b>	18368.72	40.91	0.57
2028	38 ans	100	4061.37	1712.15	<b>2.37</b>	19737.45	41.62	0.58
2029	39 ans	100	4154.51	1734.41	<b>2.40</b>	21136.50	42.38	0.59
2030	40 ans	100	4249.37	1756.95	<b>2.42</b>	22565.33	43.19	0.60
2031	41 ans	100	4346.01	1779.79	<b>2.44</b>	24023.33	44.05	0.61
2032	42 ans	100	4444.43	1802.93	<b>2.47</b>	25509.82	44.96	0.63
2033	43 ans	100	4544.68	1826.37	<b>2.49</b>	27024.08	45.92	0.64
2034	44 ans	100	4646.79	1850.11	<b>2.51</b>	28565.32	46.93	0.65
2035	45 ans	100	4750.78	1874.16	<b>2.53</b>	30132.69	48.01	0.67
2036	46 ans	100	4856.70	1898.53	<b>2.56</b>	31725.29	49.15	0.68
2037	47 ans	100	4964.56	1923.21	<b>2.58</b>	33342.17	50.35	0.70
2038	48 ans	100	5074.41	1948.21	<b>2.60</b>	34982.32	51.62	0.72
2039	49 ans	100	5186.27	1973.54	<b>2.63</b>	36644.67	52.97	0.74
2040	50 ans	100	5300.18	1999.19	<b>2.65</b>	38328.11	54.39	0.76
2041	51 ans	100	5416.18	2025.18	<b>2.67</b>	40031.50	55.89	0.78
2042	52 ans	100	5534.30	2051.51	<b>2.70</b>	41753.61	57.47	0.80
2043	53 ans	100	5654.58	2078.18	<b>2.72</b>	43493.21	59.15	0.82
2044	54 ans	100	5777.05	2105.20	<b>2.74</b>	45249.01	60.92	0.85
2045	55 ans	100	5901.74	2132.56	<b>2.77</b>	47019.70	62.79	0.87
2046	56 ans	100	6028.70	2160.29	<b>2.79</b>	48805.26	64.72	0.90
2047	57 ans	100	6157.97	2188.37	<b>2.81</b>	50605.70	66.71	0.93
2048	58 ans	100	6289.58	2216.82	<b>2.84</b>	52421.03	68.76	0.96
2049	59 ans	100	6423.57	2245.64	<b>2.86</b>	54251.23	70.87	0.99
2050	60 ans	100	6559.98	2274.83	<b>2.88</b>	56096.31	73.05	1.02
2051	61 ans	100	6698.85	2304.40	<b>2.91</b>	57956.27	75.30	1.05
2052	62 ans	100	6840.22	2334.36	<b>2.93</b>	59831.11	77.61	1.08
2053	63 ans	100	6984.13	2364.71	<b>2.95</b>	61720.83	80.00	1.11
2054	64 ans	100	7130.64	2395.45	<b>2.98</b>	63625.43	82.45	1.15
2055	65 ans	100	7279.77	2426.59	<b>3.00</b>	65544.91	84.99	1.18
2056	66 ans	100	7431.57	2458.13	<b>3.02</b>	67479.27	87.60	1.22
2057	67 ans	100	7586.09	2490.09	<b>3.05</b>	69428.51	90.29	1.26

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	3021.41	1493.34	<b>2.02</b>	2030.27	34.10	0.47
2014	24 ans	100	3073.09	1501.62	<b>2.05</b>	3065.94	34.27	0.48
2015	25 ans	100	3132.87	1513.63	<b>2.07</b>	4121.75	34.29	0.48
2016	26 ans	100	3181.49	1520.05	<b>2.09</b>	5193.95	34.36	0.48
2017	27 ans	100	3214.63	1519.00	<b>2.12</b>	6277.32	34.70	0.48
2018	28 ans	100	3244.49	1516.45	<b>2.14</b>	7370.76	35.18	0.49
2019	29 ans	100	3296.63	1524.25	<b>2.16</b>	8481.76	35.61	0.50
2020	30 ans	100	3375.40	1544.07	<b>2.19</b>	9619.31	36.23	0.50
2021	31 ans	100	3455.65	1564.14	<b>2.21</b>	10783.91	36.86	0.51
2022	32 ans	100	3537.43	1584.47	<b>2.23</b>	11976.07	37.51	0.52
2023	33 ans	100	3620.74	1605.07	<b>2.26</b>	13196.30	38.17	0.53
2024	34 ans	100	3705.62	1625.94	<b>2.28</b>	14445.14	38.83	0.54
2025	35 ans	100	3792.10	1647.07	<b>2.30</b>	15723.12	39.51	0.55
2026	36 ans	100	3880.20	1668.49	<b>2.33</b>	17030.80	40.20	0.56
2027	37 ans	100	3969.95	1690.18	<b>2.35</b>	18368.72	40.91	0.57
2028	38 ans	100	4061.37	1712.15	<b>2.37</b>	19737.45	41.62	0.58
2029	39 ans	100	4154.51	1734.41	<b>2.40</b>	21136.50	42.38	0.59
2030	40 ans	100	4249.37	1756.95	<b>2.42</b>	22565.33	43.19	0.60
2031	41 ans	100	4346.01	1779.79	<b>2.44</b>	24023.33	44.05	0.61
2032	42 ans	100	4444.43	1802.93	<b>2.47</b>	25509.82	44.96	0.63
2033	43 ans	100	4544.68	1826.37	<b>2.49</b>	27024.08	45.92	0.64
2034	44 ans	100	4646.79	1850.11	<b>2.51</b>	28565.32	46.93	0.65
2035	45 ans	100	4750.78	1874.16	<b>2.53</b>	30132.69	48.01	0.67
2036	46 ans	100	4856.70	1898.53	<b>2.56</b>	31725.29	49.15	0.68
2037	47 ans	100	4964.56	1923.21	<b>2.58</b>	33342.17	50.35	0.70
2038	48 ans	100	5074.41	1948.21	<b>2.60</b>	34982.32	51.62	0.72
2039	49 ans	100	5186.27	1973.54	<b>2.63</b>	36644.67	52.97	0.74
2040	50 ans	100	5300.18	1999.19	<b>2.65</b>	38328.11	54.39	0.76
2041	51 ans	100	5416.18	2025.18	<b>2.67</b>	40031.50	55.89	0.78
2042	52 ans	100	5534.30	2051.51	<b>2.70</b>	41753.61	57.47	0.80
2043	53 ans	100	5654.58	2078.18	<b>2.72</b>	43493.21	59.15	0.82
2044	54 ans	100	5777.05	2105.20	<b>2.74</b>	45249.01	60.92	0.85
2045	55 ans	100	5901.74	2132.56	<b>2.77</b>	47019.70	62.79	0.87
2046	56 ans	100	6028.70	2160.29	<b>2.79</b>	48805.26	64.72	0.90
2047	57 ans	100	6157.97	2188.37	<b>2.81</b>	50605.70	66.71	0.93
2048	58 ans	100	6289.58	2216.82	<b>2.84</b>	52421.03	68.76	0.96
2049	59 ans	100	6423.57	2245.64	<b>2.86</b>	54251.23	70.87	0.99
2050	60 ans	100	6559.98	2274.83	<b>2.88</b>	56096.31	73.05	1.02
2051	61 ans	100	6698.85	2304.40	<b>2.91</b>	57956.27	75.30	1.05
2052	62 ans	100	6840.22	2334.36	<b>2.93</b>	59831.11	77.61	1.08
2053	63 ans	100	6984.13	2364.71	<b>2.95</b>	61720.83	80.00	1.11
2054	64 ans	100	7130.64	2395.45	<b>2.98</b>	63625.43	82.45	1.15
2055	65 ans	100	7279.77	2426.59	<b>3.00</b>	65544.91	84.99	1.18
2056	66 ans	100	7431.57	2458.13	<b>3.02</b>	67479.27	87.60	1.22
2057	67 ans	100	7586.09	2490.09	<b>3.05</b>	69428.51	90.29	1.26



Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	3021.41	1493.34	<b>2.02</b>	2165.78	31.97	0.44
2014	24 ans	100	3073.09	1501.62	<b>2.05</b>	3270.57	32.13	0.45
2015	25 ans	100	3132.87	1513.63	<b>2.07</b>	4396.86	32.14	0.45
2016	26 ans	100	3181.49	1520.05	<b>2.09</b>	5540.62	32.21	0.45
2017	27 ans	100	3214.63	1519.00	<b>2.12</b>	6696.30	32.53	0.45
2018	28 ans	100	3244.49	1516.45	<b>2.14</b>	7862.72	32.98	0.46
2019	29 ans	100	3296.63	1524.25	<b>2.16</b>	9047.88	33.38	0.46
2020	30 ans	100	3118.75	1426.66	<b>2.19</b>	10169.09	36.23	0.50
2021	31 ans	100	3158.39	1429.59	<b>2.21</b>	11304.55	36.86	0.51
2022	32 ans	100	3209.07	1437.39	<b>2.23</b>	12458.23	37.51	0.52
2023	33 ans	100	3262.80	1446.40	<b>2.26</b>	13631.23	38.17	0.53
2024	34 ans	100	3319.74	1456.62	<b>2.28</b>	14824.69	38.83	0.54
2025	35 ans	100	3380.02	1468.09	<b>2.30</b>	16039.83	39.51	0.55
2026	36 ans	100	3443.79	1480.83	<b>2.33</b>	17277.89	40.20	0.56
2027	37 ans	100	3511.20	1494.87	<b>2.35</b>	18540.19	40.91	0.57
2028	38 ans	100	3582.44	1510.25	<b>2.37</b>	19828.10	41.62	0.58
2029	39 ans	100	3657.69	1527.00	<b>2.40</b>	21142.13	42.38	0.59
2030	40 ans	100	3737.13	1545.16	<b>2.42</b>	22482.76	43.19	0.60
2031	41 ans	100	3820.98	1564.78	<b>2.44</b>	23850.42	44.04	0.61
2032	42 ans	100	3907.52	1585.13	<b>2.47</b>	25244.80	44.95	0.63
2033	43 ans	100	3995.66	1605.73	<b>2.49</b>	26665.24	45.91	0.64
2034	44 ans	100	4085.43	1626.61	<b>2.51</b>	28110.98	46.93	0.65
2035	45 ans	100	4176.86	1647.75	<b>2.53</b>	29581.23	48.00	0.67
2036	46 ans	100	4269.98	1669.17	<b>2.56</b>	31075.16	49.14	0.68
2037	47 ans	100	4364.81	1690.87	<b>2.58</b>	32591.86	50.34	0.70
2038	48 ans	100	4461.39	1712.85	<b>2.60</b>	34130.38	51.61	0.72
2039	49 ans	100	4559.74	1735.12	<b>2.63</b>	35689.73	52.96	0.74
2040	50 ans	100	4659.89	1757.68	<b>2.65</b>	37268.87	54.38	0.76
2041	51 ans	100	4761.88	1780.53	<b>2.67</b>	38866.71	55.88	0.78
2042	52 ans	100	4865.73	1803.67	<b>2.70</b>	40482.12	57.46	0.80
2043	53 ans	100	4971.47	1827.12	<b>2.72</b>	42113.93	59.14	0.82
2044	54 ans	100	5079.14	1850.87	<b>2.74</b>	43760.95	60.91	0.85
2045	55 ans	100	5188.78	1874.94	<b>2.77</b>	45421.92	62.78	0.87
2046	56 ans	100	5300.40	1899.31	<b>2.79</b>	47096.85	64.71	0.90
2047	57 ans	100	5414.05	1924.00	<b>2.81</b>	48785.73	66.70	0.93
2048	58 ans	100	5529.76	1949.01	<b>2.84</b>	50488.58	68.75	0.96
2049	59 ans	100	5647.56	1974.35	<b>2.86</b>	52205.38	70.86	0.99
2050	60 ans	100	5767.49	2000.02	<b>2.88</b>	53936.14	73.04	1.02
2051	61 ans	100	5889.58	2026.02	<b>2.91</b>	55680.85	75.28	1.05
2052	62 ans	100	6013.88	2052.36	<b>2.93</b>	57439.53	77.60	1.08
2053	63 ans	100	6140.41	2079.04	<b>2.95</b>	59212.16	79.98	1.11
2054	64 ans	100	6269.21	2106.06	<b>2.98</b>	60998.75	82.44	1.15
2055	65 ans	100	6400.33	2133.44	<b>3.00</b>	62799.30	84.97	1.18
2056	66 ans	100	6533.79	2161.18	<b>3.02</b>	64613.80	87.58	1.22
2057	67 ans	100	6669.64	2189.27	<b>3.05</b>	66442.27	90.27	1.26

## 21.4 Génération 2003 (début en 2025)

Salarié privé évoluant de 2\*SMIC à 3\*SMIC / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

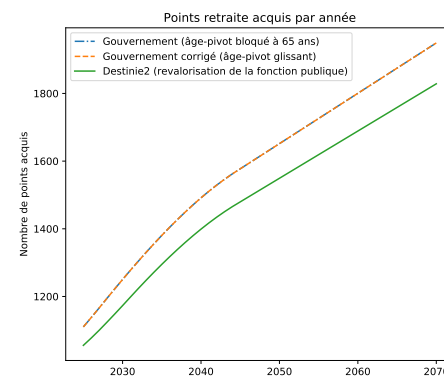
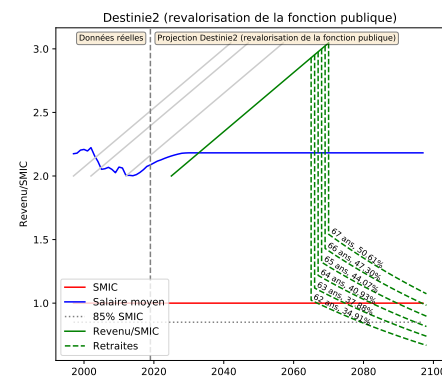
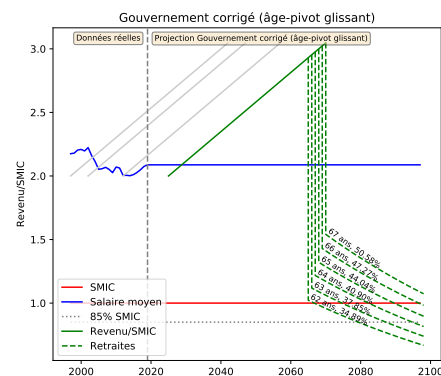
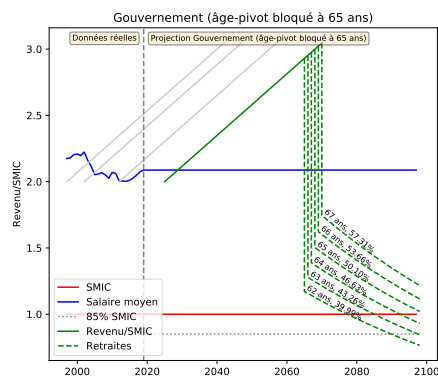
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	3235.50	<b>39.99</b>	2761.15	<b>1.17</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>	<b>0.82</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	3573.85	<b>43.26</b>	2797.05	<b>1.28</b>	<b>1.17</b>	<b>1.09</b>	<b>1.03</b>	<b>0.96</b>	<b>0.90</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	3932.96	<b>46.63</b>	2833.41	<b>1.39</b>	<b>1.28</b>	<b>1.20</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>
2068	65	100.00%	65 ans 0 mois	0.00%	4313.64	<b>50.10</b>	2870.25	<b>1.50</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>
2069	66	100.00%	65 ans 0 mois	5.00%	4716.67	<b>53.66</b>	2907.56	<b>1.62</b>	<b>1.54</b>	<b>1.44</b>	<b>1.35</b>	<b>1.27</b>	<b>1.19</b>
2070	67	100.00%	65 ans 0 mois	10.00%	5142.90	<b>57.31</b>	2945.36	<b>1.75</b>	<b>1.68</b>	<b>1.57</b>	<b>1.48</b>	<b>1.38</b>	<b>1.30</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2823.13	<b>34.89</b>	2761.15	<b>1.02</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	3127.11	<b>37.85</b>	2797.05	<b>1.12</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	3449.97	<b>40.90</b>	2833.41	<b>1.22</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	3792.41	<b>44.04</b>	2870.25	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	4155.17	<b>47.27</b>	2907.56	<b>1.43</b>	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	4539.00	<b>50.58</b>	2945.36	<b>1.54</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	2483.57	<b>34.91</b>	2427.59	<b>1.02</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.76</b>	<b>0.71</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	2750.94	<b>37.88</b>	2459.15	<b>1.12</b>	<b>1.02</b>	<b>0.96</b>	<b>0.90</b>	<b>0.84</b>	<b>0.79</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	3034.91	<b>40.93</b>	2491.12	<b>1.22</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>	<b>0.93</b>	<b>0.87</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	3336.10	<b>44.07</b>	2523.50	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>	<b>1.02</b>	<b>0.96</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	3655.15	<b>47.30</b>	2556.31	<b>1.43</b>	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>	<b>1.05</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	3992.74	<b>50.61</b>	2589.54	<b>1.54</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>	<b>1.22</b>	<b>1.15</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	3375.77	1668.49	<b>2.02</b>	2247.84	40.20	0.56
2027	24 ans	100	3458.96	1690.18	<b>2.05</b>	3413.56	40.91	0.57
2028	25 ans	100	3543.75	1712.15	<b>2.07</b>	4607.84	41.62	0.58
2029	26 ans	100	3630.15	1734.41	<b>2.09</b>	5830.32	42.38	0.59
2030	27 ans	100	3718.20	1756.95	<b>2.12</b>	7080.54	43.19	0.60
2031	28 ans	100	3807.93	1779.79	<b>2.14</b>	8358.03	44.05	0.61
2032	29 ans	100	3899.36	1802.93	<b>2.16</b>	9662.21	44.96	0.63
2033	30 ans	100	3992.53	1826.37	<b>2.19</b>	10992.49	45.92	0.64
2034	31 ans	100	4087.46	1850.11	<b>2.21</b>	12348.21	46.93	0.65
2035	32 ans	100	4184.18	1874.16	<b>2.23</b>	13728.65	48.01	0.67
2036	33 ans	100	4282.72	1898.53	<b>2.26</b>	15133.04	49.15	0.68
2037	34 ans	100	4383.12	1923.21	<b>2.28</b>	16560.55	50.35	0.70
2038	35 ans	100	4485.41	1948.21	<b>2.30</b>	18010.32	51.62	0.72
2039	36 ans	100	4589.62	1973.54	<b>2.33</b>	19481.43	52.97	0.74
2040	37 ans	100	4695.78	1999.19	<b>2.35</b>	20972.91	54.39	0.76
2041	38 ans	100	4803.92	2025.18	<b>2.37</b>	22483.73	55.89	0.78
2042	39 ans	100	4914.08	2051.51	<b>2.40</b>	24012.85	57.47	0.80
2043	40 ans	100	5026.29	2078.18	<b>2.42</b>	25559.16	59.15	0.82
2044	41 ans	100	5140.59	2105.20	<b>2.44</b>	27121.53	60.92	0.85
2045	42 ans	100	5257.01	2132.56	<b>2.47</b>	28698.78	62.79	0.87
2046	43 ans	100	5375.60	2160.29	<b>2.49</b>	30290.90	64.72	0.90
2047	44 ans	100	5496.37	2188.37	<b>2.51</b>	31897.91	66.71	0.93
2048	45 ans	100	5619.38	2216.82	<b>2.53</b>	33519.80	68.76	0.96
2049	46 ans	100	5744.65	2245.64	<b>2.56</b>	35156.56	70.87	0.99
2050	47 ans	100	5872.24	2274.83	<b>2.58</b>	36808.21	73.05	1.02
2051	48 ans	100	6002.17	2304.40	<b>2.60</b>	38474.73	75.30	1.05
2052	49 ans	100	6134.48	2334.36	<b>2.63</b>	40156.14	77.61	1.08
2053	50 ans	100	6269.22	2364.71	<b>2.65</b>	41852.42	80.00	1.11
2054	51 ans	100	6406.43	2395.45	<b>2.67</b>	43563.59	82.45	1.15
2055	52 ans	100	6546.15	2426.59	<b>2.70</b>	45289.63	84.99	1.18
2056	53 ans	100	6688.41	2458.13	<b>2.72</b>	47030.56	87.60	1.22
2057	54 ans	100	6833.27	2490.09	<b>2.74</b>	48786.36	90.29	1.26
2058	55 ans	100	6980.77	2522.46	<b>2.77</b>	50557.04	93.06	1.30
2059	56 ans	100	7130.94	2555.25	<b>2.79</b>	52342.61	95.92	1.34
2060	57 ans	100	7283.84	2588.47	<b>2.81</b>	54143.05	98.87	1.38
2061	58 ans	100	7439.51	2622.12	<b>2.84</b>	55958.37	101.91	1.42
2062	59 ans	100	7598.00	2656.21	<b>2.86</b>	57788.57	105.04	1.46
2063	60 ans	100	7759.34	2690.74	<b>2.88</b>	59633.65	108.27	1.51
2064	61 ans	100	7923.60	2725.72	<b>2.91</b>	61493.61	111.60	1.55
2065	62 ans	100	8090.82	2761.15	<b>2.93</b>	63368.46	115.03	1.60
2066	63 ans	100	8261.05	2797.05	<b>2.95</b>	65258.18	118.56	1.65
2067	64 ans	100	8434.34	2833.41	<b>2.98</b>	67162.78	122.20	1.70
2068	65 ans	100	8610.74	2870.25	<b>3.00</b>	69082.26	125.96	1.75
2069	66 ans	100	8790.29	2907.56	<b>3.02</b>	71016.62	129.83	1.81
2070	67 ans	100	8973.06	2945.36	<b>3.05</b>	72965.86	133.82	1.86

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	3375.77	1668.49	<b>2.02</b>	2247.84	40.20	0.56
2027	24 ans	100	3458.96	1690.18	<b>2.05</b>	3413.56	40.91	0.57
2028	25 ans	100	3543.75	1712.15	<b>2.07</b>	4607.84	41.62	0.58
2029	26 ans	100	3630.15	1734.41	<b>2.09</b>	5830.32	42.38	0.59
2030	27 ans	100	3718.20	1756.95	<b>2.12</b>	7080.54	43.19	0.60
2031	28 ans	100	3807.93	1779.79	<b>2.14</b>	8358.03	44.05	0.61
2032	29 ans	100	3899.36	1802.93	<b>2.16</b>	9662.21	44.96	0.63
2033	30 ans	100	3992.53	1826.37	<b>2.19</b>	10992.49	45.92	0.64
2034	31 ans	100	4087.46	1850.11	<b>2.21</b>	12348.21	46.93	0.65
2035	32 ans	100	4184.18	1874.16	<b>2.23</b>	13728.65	48.01	0.67
2036	33 ans	100	4282.72	1898.53	<b>2.26</b>	15133.04	49.15	0.68
2037	34 ans	100	4383.12	1923.21	<b>2.28</b>	16560.55	50.35	0.70
2038	35 ans	100	4485.41	1948.21	<b>2.30</b>	18010.32	51.62	0.72
2039	36 ans	100	4589.62	1973.54	<b>2.33</b>	19481.43	52.97	0.74
2040	37 ans	100	4695.78	1999.19	<b>2.35</b>	20972.91	54.39	0.76
2041	38 ans	100	4803.92	2025.18	<b>2.37</b>	22483.73	55.89	0.78
2042	39 ans	100	4914.08	2051.51	<b>2.40</b>	24012.85	57.47	0.80
2043	40 ans	100	5026.29	2078.18	<b>2.42</b>	25559.16	59.15	0.82
2044	41 ans	100	5140.59	2105.20	<b>2.44</b>	27121.53	60.92	0.85
2045	42 ans	100	5257.01	2132.56	<b>2.47</b>	28698.78	62.79	0.87
2046	43 ans	100	5375.60	2160.29	<b>2.49</b>	30290.90	64.72	0.90
2047	44 ans	100	5496.37	2188.37	<b>2.51</b>	31897.91	66.71	0.93
2048	45 ans	100	5619.38	2216.82	<b>2.53</b>	33519.80	68.76	0.96
2049	46 ans	100	5744.65	2245.64	<b>2.56</b>	35156.56	70.87	0.99
2050	47 ans	100	5872.24	2274.83	<b>2.58</b>	36808.21	73.05	1.02
2051	48 ans	100	6002.17	2304.40	<b>2.60</b>	38474.73	75.30	1.05
2052	49 ans	100	6134.48	2334.36	<b>2.63</b>	40156.14	77.61	1.08
2053	50 ans	100	6269.22	2364.71	<b>2.65</b>	41852.42	80.00	1.11
2054	51 ans	100	6406.43	2395.45	<b>2.67</b>	43563.59	82.45	1.15
2055	52 ans	100	6546.15	2426.59	<b>2.70</b>	45289.63	84.99	1.18
2056	53 ans	100	6688.41	2458.13	<b>2.72</b>	47030.56	87.60	1.22
2057	54 ans	100	6833.27	2490.09	<b>2.74</b>	48786.36	90.29	1.26
2058	55 ans	100	6980.77	2522.46	<b>2.77</b>	50557.04	93.06	1.30
2059	56 ans	100	7130.94	2555.25	<b>2.79</b>	52342.61	95.92	1.34
2060	57 ans	100	7283.84	2588.47	<b>2.81</b>	54143.05	98.87	1.38
2061	58 ans	100	7439.51	2622.12	<b>2.84</b>	55958.37	101.91	1.42
2062	59 ans	100	7598.00	2656.21	<b>2.86</b>	57788.57	105.04	1.46
2063	60 ans	100	7759.34	2690.74	<b>2.88</b>	59633.65	108.27	1.51
2064	61 ans	100	7923.60	2725.72	<b>2.91</b>	61493.61	111.60	1.55
2065	62 ans	100	8090.82	2761.15	<b>2.93</b>	63368.46	115.03	1.60
2066	63 ans	100	8261.05	2797.05	<b>2.95</b>	65258.18	118.56	1.65
2067	64 ans	100	8434.34	2833.41	<b>2.98</b>	67162.78	122.20	1.70
2068	65 ans	100	8610.74	2870.25	<b>3.00</b>	69082.26	125.96	1.75
2069	66 ans	100	8790.29	2907.56	<b>3.02</b>	71016.62	129.83	1.81
2070	67 ans	100	8973.06	2945.36	<b>3.05</b>	72965.86	133.82	1.86

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	2996.09	1480.83	<b>2.02</b>	2132.69	40.20	0.56
2027	24 ans	100	3059.27	1494.87	<b>2.05</b>	3232.51	40.91	0.57
2028	25 ans	100	3125.86	1510.25	<b>2.07</b>	4356.28	41.62	0.58
2029	26 ans	100	3196.04	1527.00	<b>2.09</b>	5504.46	42.38	0.59
2030	27 ans	100	3269.99	1545.16	<b>2.12</b>	6677.51	43.19	0.60
2031	28 ans	100	3347.91	1564.78	<b>2.14</b>	7875.84	44.04	0.61
2032	29 ans	100	3428.29	1585.13	<b>2.16</b>	9099.21	44.95	0.63
2033	30 ans	100	3510.21	1605.73	<b>2.19</b>	10347.07	45.91	0.64
2034	31 ans	100	3593.67	1626.61	<b>2.21</b>	11618.79	46.93	0.65
2035	32 ans	100	3678.70	1647.75	<b>2.23</b>	12913.69	48.00	0.67
2036	33 ans	100	3765.34	1669.17	<b>2.26</b>	14231.06	49.14	0.68
2037	34 ans	100	3853.62	1690.87	<b>2.28</b>	15570.13	50.34	0.70
2038	35 ans	100	3943.55	1712.85	<b>2.30</b>	16930.07	51.61	0.72
2039	36 ans	100	4035.17	1735.12	<b>2.33</b>	18310.03	52.96	0.74
2040	37 ans	100	4128.50	1757.68	<b>2.35</b>	19709.09	54.38	0.76
2041	38 ans	100	4223.58	1780.53	<b>2.37</b>	21126.30	55.88	0.78
2042	39 ans	100	4320.43	1803.67	<b>2.40</b>	22560.68	57.46	0.80
2043	40 ans	100	4419.09	1827.12	<b>2.42</b>	24011.18	59.14	0.82
2044	41 ans	100	4519.58	1850.87	<b>2.44</b>	25476.74	60.91	0.85
2045	42 ans	100	4621.94	1874.94	<b>2.47</b>	26956.26	62.78	0.87
2046	43 ans	100	4726.19	1899.31	<b>2.49</b>	28449.74	64.71	0.90
2047	44 ans	100	4832.38	1924.00	<b>2.51</b>	29957.17	66.70	0.93
2048	45 ans	100	4940.52	1949.01	<b>2.53</b>	31478.57	68.75	0.96
2049	46 ans	100	5050.66	1974.35	<b>2.56</b>	33013.92	70.86	0.99
2050	47 ans	100	5162.83	2000.02	<b>2.58</b>	34563.23	73.04	1.02
2051	48 ans	100	5277.07	2026.02	<b>2.60</b>	36126.49	75.28	1.05
2052	49 ans	100	5393.40	2052.36	<b>2.63</b>	37703.72	77.60	1.08
2053	50 ans	100	5511.86	2079.04	<b>2.65</b>	39294.90	79.98	1.11
2054	51 ans	100	5632.50	2106.06	<b>2.67</b>	40900.04	82.44	1.15
2055	52 ans	100	5755.33	2133.44	<b>2.70</b>	42519.14	84.97	1.18
2056	53 ans	100	5880.41	2161.18	<b>2.72</b>	44152.19	87.58	1.22
2057	54 ans	100	6007.77	2189.27	<b>2.74</b>	45799.20	90.27	1.26
2058	55 ans	100	6137.45	2217.73	<b>2.77</b>	47460.18	93.05	1.30
2059	56 ans	100	6269.48	2246.56	<b>2.79</b>	49135.10	95.91	1.33
2060	57 ans	100	6403.91	2275.77	<b>2.81</b>	50823.99	98.85	1.38
2061	58 ans	100	6540.77	2305.35	<b>2.84</b>	52526.83	101.89	1.42
2062	59 ans	100	6680.11	2335.32	<b>2.86</b>	54243.63	105.02	1.46
2063	60 ans	100	6821.97	2365.68	<b>2.88</b>	55974.39	108.25	1.51
2064	61 ans	100	6966.38	2396.44	<b>2.91</b>	57719.11	111.58	1.55
2065	62 ans	100	7113.40	2427.59	<b>2.93</b>	59477.79	115.01	1.60
2066	63 ans	100	7263.07	2459.15	<b>2.95</b>	61250.42	118.54	1.65
2067	64 ans	100	7415.42	2491.12	<b>2.98</b>	63037.01	122.18	1.70
2068	65 ans	100	7570.51	2523.50	<b>3.00</b>	64837.56	125.94	1.75
2069	66 ans	100	7728.37	2556.31	<b>3.02</b>	66652.06	129.81	1.81
2070	67 ans	100	7889.06	2589.54	<b>3.05</b>	68480.53	133.79	1.86

# Salarié privé évoluant du 3\*SMIC à 4\*SMIC

Début de carrière à 22 ans / Quotité : 100%

Date de naissance (et année de début de carrière)

22.1 Génération 1975 (début en 1997)	366
22.2 Génération 1980 (début en 2002)	370
22.3 Génération 1990 (début en 2012)	374
22.4 Génération 2003 (début en 2025)	378

[Retourner à la liste des métiers](#)

## 22.1 Génération 1975 (début en 1997)

Salarié privé évoluant du 3\*SMIC à 4\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

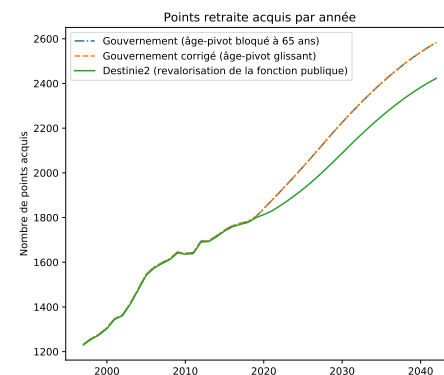
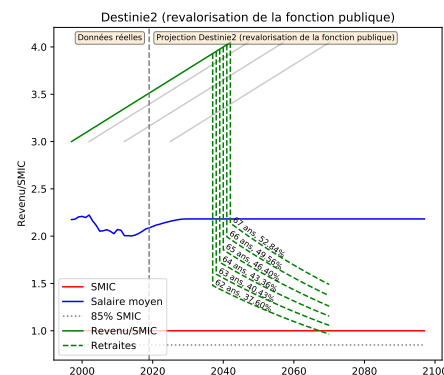
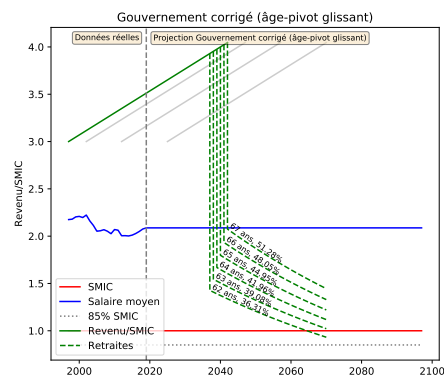
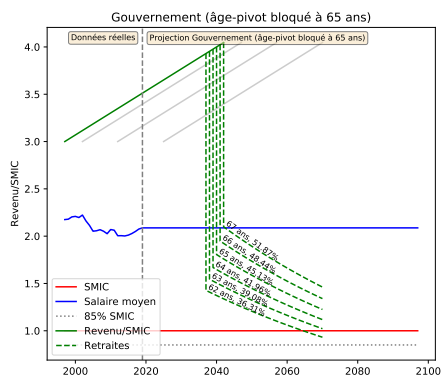
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	2744.47	<b>36.31</b>	1923.21	<b>1.43</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	3010.01	<b>39.08</b>	1948.21	<b>1.55</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	3292.91	<b>41.96</b>	1973.54	<b>1.67</b>	<b>1.54</b>	<b>1.45</b>	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>
2040	65	100.00%	65 ans 0 mois	0.00%	3609.28	<b>45.13</b>	1999.19	<b>1.81</b>	<b>1.69</b>	<b>1.59</b>	<b>1.49</b>	<b>1.39</b>	<b>1.31</b>
2041	66	100.00%	65 ans 0 mois	5.00%	3946.45	<b>48.44</b>	2025.18	<b>1.95</b>	<b>1.85</b>	<b>1.73</b>	<b>1.63</b>	<b>1.52</b>	<b>1.43</b>
2042	67	100.00%	65 ans 0 mois	10.00%	4305.69	<b>51.87</b>	2051.51	<b>2.10</b>	<b>2.02</b>	<b>1.89</b>	<b>1.77</b>	<b>1.66</b>	<b>1.56</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	2744.47	<b>36.31</b>	1923.21	<b>1.43</b>	<b>1.29</b>	<b>1.21</b>	<b>1.13</b>	<b>1.06</b>	<b>0.99</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	3010.01	<b>39.08</b>	1948.21	<b>1.55</b>	<b>1.41</b>	<b>1.32</b>	<b>1.24</b>	<b>1.16</b>	<b>1.09</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	3292.91	<b>41.96</b>	1973.54	<b>1.67</b>	<b>1.54</b>	<b>1.45</b>	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	3594.24	<b>44.95</b>	1999.19	<b>1.80</b>	<b>1.69</b>	<b>1.58</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>
2041	66	100.00%	65 ans 2 mois	4.17%	3915.12	<b>48.05</b>	2025.18	<b>1.93</b>	<b>1.84</b>	<b>1.72</b>	<b>1.61</b>	<b>1.51</b>	<b>1.42</b>
2042	67	100.00%	65 ans 3 mois	8.75%	4256.76	<b>51.28</b>	2051.51	<b>2.07</b>	<b>2.00</b>	<b>1.87</b>	<b>1.75</b>	<b>1.64</b>	<b>1.54</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	2584.25	<b>38.89</b>	1690.87	<b>1.53</b>	<b>1.38</b>	<b>1.29</b>	<b>1.21</b>	<b>1.14</b>	<b>1.06</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	2828.23	<b>41.77</b>	1712.85	<b>1.65</b>	<b>1.51</b>	<b>1.41</b>	<b>1.33</b>	<b>1.24</b>	<b>1.17</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	3087.78	<b>44.75</b>	1735.12	<b>1.78</b>	<b>1.65</b>	<b>1.54</b>	<b>1.45</b>	<b>1.36</b>	<b>1.27</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	3363.85	<b>47.85</b>	1757.68	<b>1.91</b>	<b>1.79</b>	<b>1.68</b>	<b>1.58</b>	<b>1.48</b>	<b>1.39</b>
2041	66	100.00%	65 ans 2 mois	4.17%	3657.46	<b>51.06</b>	1780.53	<b>2.05</b>	<b>1.95</b>	<b>1.83</b>	<b>1.71</b>	<b>1.61</b>	<b>1.51</b>
2042	67	100.00%	65 ans 3 mois	8.75%	3969.70	<b>54.39</b>	1803.67	<b>2.20</b>	<b>2.12</b>	<b>1.98</b>	<b>1.86</b>	<b>1.74</b>	<b>1.64</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	3734.31	1235.19	<b>3.02</b>	2491.43	26.81	0.37
1999	24 ans	100	3790.86	1244.33	<b>3.05</b>	3769.00	26.94	0.38
2000	25 ans	100	3876.18	1262.69	<b>3.07</b>	5075.32	27.40	0.38
2001	26 ans	100	4000.02	1293.24	<b>3.09</b>	6423.37	27.85	0.39
2002	27 ans	100	4048.83	1299.25	<b>3.12</b>	7787.87	28.39	0.40
2003	28 ans	100	4206.65	1339.90	<b>3.14</b>	9205.57	28.98	0.40
2004	29 ans	100	4391.92	1388.62	<b>3.16</b>	10685.70	29.60	0.41
2005	30 ans	100	4585.32	1439.19	<b>3.19</b>	12231.01	30.13	0.42
2006	31 ans	100	4680.22	1458.33	<b>3.21</b>	13808.30	30.62	0.43
2007	32 ans	100	4740.50	1466.48	<b>3.23</b>	15405.90	31.08	0.43
2008	33 ans	100	4792.58	1472.01	<b>3.26</b>	17021.06	31.95	0.44
2009	34 ans	100	4883.27	1489.22	<b>3.28</b>	18666.78	31.98	0.45
2010	35 ans	100	4865.98	1473.50	<b>3.30</b>	20306.68	32.47	0.45
2011	36 ans	100	4874.26	1465.69	<b>3.33</b>	21949.36	33.16	0.46
2012	37 ans	100	5028.13	1501.45	<b>3.35</b>	23643.90	33.81	0.47
2013	38 ans	100	5035.68	1493.34	<b>3.37</b>	25340.99	34.10	0.47
2014	39 ans	100	5098.53	1501.62	<b>3.40</b>	27059.25	34.27	0.48
2015	40 ans	100	5174.52	1513.63	<b>3.42</b>	28803.13	34.29	0.48
2016	41 ans	100	5231.78	1520.05	<b>3.44</b>	30566.30	34.36	0.48
2017	42 ans	100	5263.52	1519.00	<b>3.47</b>	32340.17	34.70	0.48
2018	43 ans	100	5289.94	1516.45	<b>3.49</b>	34122.95	35.18	0.49
2019	44 ans	100	5352.60	1524.25	<b>3.51</b>	35926.84	35.61	0.50
2020	45 ans	100	5458.09	1544.07	<b>3.53</b>	37766.28	36.23	0.50
2021	46 ans	100	5565.42	1564.14	<b>3.56</b>	39641.89	36.86	0.51
2022	47 ans	100	5674.62	1584.47	<b>3.58</b>	41554.31	37.51	0.52
2023	48 ans	100	5785.72	1605.07	<b>3.60</b>	43504.17	38.17	0.53
2024	49 ans	100	5898.74	1625.94	<b>3.63</b>	45492.12	38.83	0.54
2025	50 ans	100	6013.73	1647.07	<b>3.65</b>	47518.82	39.51	0.55
2026	51 ans	100	6130.71	1668.49	<b>3.67</b>	49584.94	40.20	0.56
2027	52 ans	100	6249.72	1690.18	<b>3.70</b>	51691.17	40.91	0.57
2028	53 ans	100	6370.78	1712.15	<b>3.72</b>	53838.20	41.62	0.58
2029	54 ans	100	6493.94	1734.41	<b>3.74</b>	56025.08	42.38	0.59
2030	55 ans	100	6619.22	1756.95	<b>3.77</b>	58250.76	43.19	0.60
2031	56 ans	100	6746.66	1779.79	<b>3.79</b>	60514.12	44.05	0.61
2032	57 ans	100	6876.29	1802.93	<b>3.81</b>	62813.97	44.96	0.63
2033	58 ans	100	7008.16	1826.37	<b>3.84</b>	65149.04	45.92	0.64
2034	59 ans	100	7142.29	1850.11	<b>3.86</b>	67517.98	46.93	0.65
2035	60 ans	100	7278.73	1874.16	<b>3.88</b>	69919.37	48.01	0.67
2036	61 ans	100	7417.50	1898.53	<b>3.91</b>	72351.71	49.15	0.68
2037	62 ans	100	7558.65	1923.21	<b>3.93</b>	74813.45	50.35	0.70
2038	63 ans	100	7702.22	1948.21	<b>3.95</b>	77302.95	51.62	0.72
2039	64 ans	100	7848.25	1973.54	<b>3.98</b>	79818.55	52.97	0.74
2040	65 ans	100	7996.77	1999.19	<b>4.00</b>	82358.48	54.39	0.76
2041	66 ans	100	8147.82	2025.18	<b>4.02</b>	84920.96	55.89	0.78
2042	67 ans	100	8301.46	2051.51	<b>4.05</b>	87504.13	57.47	0.80



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	3734.31	1235.19	<b>3.02</b>	2491.43	26.81	0.37
1999	24 ans	100	3790.86	1244.33	<b>3.05</b>	3769.00	26.94	0.38
2000	25 ans	100	3876.18	1262.69	<b>3.07</b>	5075.32	27.40	0.38
2001	26 ans	100	4000.02	1293.24	<b>3.09</b>	6423.37	27.85	0.39
2002	27 ans	100	4048.83	1299.25	<b>3.12</b>	7787.87	28.39	0.40
2003	28 ans	100	4206.65	1339.90	<b>3.14</b>	9205.57	28.98	0.40
2004	29 ans	100	4391.92	1388.62	<b>3.16</b>	10685.70	29.60	0.41
2005	30 ans	100	4585.32	1439.19	<b>3.19</b>	12231.01	30.13	0.42
2006	31 ans	100	4680.22	1458.33	<b>3.21</b>	13808.30	30.62	0.43
2007	32 ans	100	4740.50	1466.48	<b>3.23</b>	15405.90	31.08	0.43
2008	33 ans	100	4792.58	1472.01	<b>3.26</b>	17021.06	31.95	0.44
2009	34 ans	100	4883.27	1489.22	<b>3.28</b>	18666.78	31.98	0.45
2010	35 ans	100	4865.98	1473.50	<b>3.30</b>	20306.68	32.47	0.45
2011	36 ans	100	4874.26	1465.69	<b>3.33</b>	21949.36	33.16	0.46
2012	37 ans	100	5028.13	1501.45	<b>3.35</b>	23643.90	33.81	0.47
2013	38 ans	100	5035.68	1493.34	<b>3.37</b>	25340.99	34.10	0.47
2014	39 ans	100	5098.53	1501.62	<b>3.40</b>	27059.25	34.27	0.48
2015	40 ans	100	5174.52	1513.63	<b>3.42</b>	28803.13	34.29	0.48
2016	41 ans	100	5231.78	1520.05	<b>3.44</b>	30566.30	34.36	0.48
2017	42 ans	100	5263.52	1519.00	<b>3.47</b>	32340.17	34.70	0.48
2018	43 ans	100	5289.94	1516.45	<b>3.49</b>	34122.95	35.18	0.49
2019	44 ans	100	5352.60	1524.25	<b>3.51</b>	35926.84	35.61	0.50
2020	45 ans	100	5458.09	1544.07	<b>3.53</b>	37766.28	36.23	0.50
2021	46 ans	100	5565.42	1564.14	<b>3.56</b>	39641.89	36.86	0.51
2022	47 ans	100	5674.62	1584.47	<b>3.58</b>	41554.31	37.51	0.52
2023	48 ans	100	5785.72	1605.07	<b>3.60</b>	43504.17	38.17	0.53
2024	49 ans	100	5898.74	1625.94	<b>3.63</b>	45492.12	38.83	0.54
2025	50 ans	100	6013.73	1647.07	<b>3.65</b>	47518.82	39.51	0.55
2026	51 ans	100	6130.71	1668.49	<b>3.67</b>	49584.94	40.20	0.56
2027	52 ans	100	6249.72	1690.18	<b>3.70</b>	51691.17	40.91	0.57
2028	53 ans	100	6370.78	1712.15	<b>3.72</b>	53838.20	41.62	0.58
2029	54 ans	100	6493.94	1734.41	<b>3.74</b>	56025.08	42.38	0.59
2030	55 ans	100	6619.22	1756.95	<b>3.77</b>	58250.76	43.19	0.60
2031	56 ans	100	6746.66	1779.79	<b>3.79</b>	60514.12	44.05	0.61
2032	57 ans	100	6876.29	1802.93	<b>3.81</b>	62813.97	44.96	0.63
2033	58 ans	100	7008.16	1826.37	<b>3.84</b>	65149.04	45.92	0.64
2034	59 ans	100	7142.29	1850.11	<b>3.86</b>	67517.98	46.93	0.65
2035	60 ans	100	7278.73	1874.16	<b>3.88</b>	69919.37	48.01	0.67
2036	61 ans	100	7417.50	1898.53	<b>3.91</b>	72351.71	49.15	0.68
2037	62 ans	100	7558.65	1923.21	<b>3.93</b>	74813.45	50.35	0.70
2038	63 ans	100	7702.22	1948.21	<b>3.95</b>	77302.95	51.62	0.72
2039	64 ans	100	7848.25	1973.54	<b>3.98</b>	79818.55	52.97	0.74
2040	65 ans	100	7996.77	1999.19	<b>4.00</b>	82358.48	54.39	0.76
2041	66 ans	100	8147.82	2025.18	<b>4.02</b>	84920.96	55.89	0.78
2042	67 ans	100	8301.46	2051.51	<b>4.05</b>	87504.13	57.47	0.80

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	3734.31	1235.19	<b>3.02</b>	2657.72	25.13	0.35
1999	24 ans	100	3790.86	1244.33	<b>3.05</b>	4020.56	25.26	0.35
2000	25 ans	100	3876.18	1262.69	<b>3.07</b>	5414.07	25.68	0.36
2001	26 ans	100	4000.02	1293.24	<b>3.09</b>	6852.10	26.11	0.36
2002	27 ans	100	4048.83	1299.25	<b>3.12</b>	8307.68	26.61	0.37
2003	28 ans	100	4206.65	1339.90	<b>3.14</b>	9820.00	27.17	0.38
2004	29 ans	100	4391.92	1388.62	<b>3.16</b>	11398.92	27.74	0.39
2005	30 ans	100	4585.32	1439.19	<b>3.19</b>	13047.37	28.25	0.39
2006	31 ans	100	4680.22	1458.33	<b>3.21</b>	14729.94	28.71	0.40
2007	32 ans	100	4740.50	1466.48	<b>3.23</b>	16434.17	29.14	0.41
2008	33 ans	100	4792.58	1472.01	<b>3.26</b>	18157.14	29.96	0.42
2009	34 ans	100	4883.27	1489.22	<b>3.28</b>	19912.70	29.98	0.42
2010	35 ans	100	4865.98	1473.50	<b>3.30</b>	21662.05	30.44	0.42
2011	36 ans	100	4874.26	1465.69	<b>3.33</b>	23414.38	31.09	0.43
2012	37 ans	100	5028.13	1501.45	<b>3.35</b>	25222.02	31.69	0.44
2013	38 ans	100	5035.68	1493.34	<b>3.37</b>	27032.38	31.97	0.44
2014	39 ans	100	5098.53	1501.62	<b>3.40</b>	28865.33	32.13	0.45
2015	40 ans	100	5174.52	1513.63	<b>3.42</b>	30725.60	32.14	0.45
2016	41 ans	100	5231.78	1520.05	<b>3.44</b>	32606.46	32.21	0.45
2017	42 ans	100	5263.52	1519.00	<b>3.47</b>	34498.73	32.53	0.45
2018	43 ans	100	5289.94	1516.45	<b>3.49</b>	36400.49	32.98	0.46
2019	44 ans	100	5352.60	1524.25	<b>3.51</b>	38324.78	33.38	0.46
2020	45 ans	100	5043.08	1426.66	<b>3.53</b>	40137.80	36.23	0.50
2021	46 ans	100	5086.68	1429.59	<b>3.56</b>	41966.50	36.86	0.51
2022	47 ans	100	5147.88	1437.39	<b>3.58</b>	43817.19	37.51	0.52
2023	48 ans	100	5213.76	1446.40	<b>3.60</b>	45691.57	38.17	0.53
2024	49 ans	100	5284.48	1456.62	<b>3.63</b>	47591.37	38.83	0.54
2025	50 ans	100	5360.23	1468.09	<b>3.65</b>	49518.41	39.51	0.55
2026	51 ans	100	5441.18	1480.83	<b>3.67</b>	51474.54	40.20	0.56
2027	52 ans	100	5527.54	1494.87	<b>3.70</b>	53461.73	40.91	0.57
2028	53 ans	100	5619.52	1510.25	<b>3.72</b>	55481.98	41.62	0.58
2029	54 ans	100	5717.36	1527.00	<b>3.74</b>	57535.95	42.38	0.59
2030	55 ans	100	5821.30	1545.16	<b>3.77</b>	59624.23	43.19	0.60
2031	56 ans	100	5931.62	1564.78	<b>3.79</b>	61747.36	44.04	0.61
2032	57 ans	100	6045.59	1585.13	<b>3.81</b>	63904.71	44.95	0.63
2033	58 ans	100	6161.53	1605.73	<b>3.84</b>	66095.10	45.91	0.64
2034	59 ans	100	6279.46	1626.61	<b>3.86</b>	68317.26	46.93	0.65
2035	60 ans	100	6399.41	1647.75	<b>3.88</b>	70569.85	48.00	0.67
2036	61 ans	100	6521.42	1669.17	<b>3.91</b>	72851.48	49.14	0.68
2037	62 ans	100	6645.52	1690.87	<b>3.93</b>	75160.69	50.34	0.70
2038	63 ans	100	6771.75	1712.85	<b>3.95</b>	77495.94	51.61	0.72
2039	64 ans	100	6900.13	1735.12	<b>3.98</b>	79855.67	52.96	0.74
2040	65 ans	100	7030.71	1757.68	<b>4.00</b>	82238.23	54.38	0.76
2041	66 ans	100	7163.52	1780.53	<b>4.02</b>	84641.94	55.88	0.78
2042	67 ans	100	7298.59	1803.67	<b>4.05</b>	87065.05	57.46	0.80

## 22.2 Génération 1980 (début en 2002)

Salarié privé évoluant du 3\*SMIC à 4\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

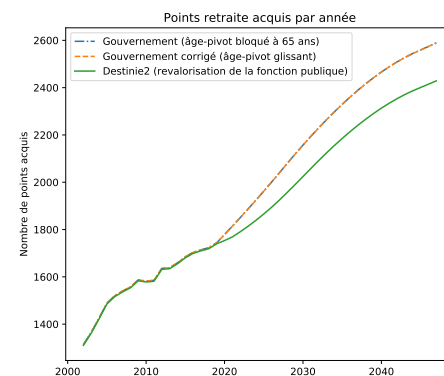
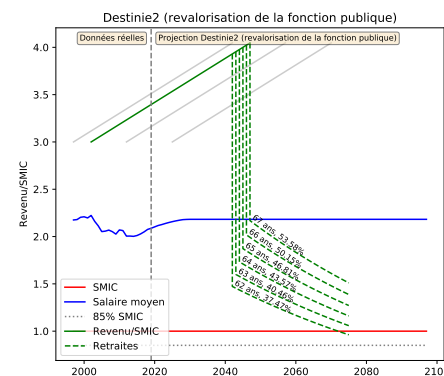
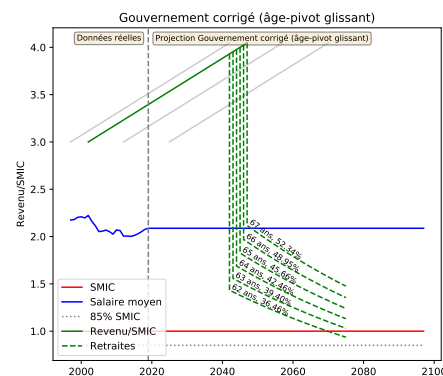
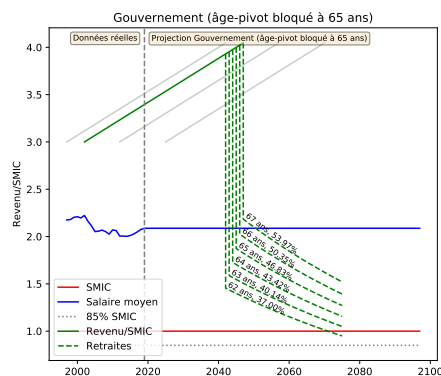
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	2983.58	<b>37.00</b>	2051.51	<b>1.45</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	3298.22	<b>40.14</b>	2078.18	<b>1.59</b>	<b>1.45</b>	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	3634.74	<b>43.42</b>	2105.20	<b>1.73</b>	<b>1.60</b>	<b>1.50</b>	<b>1.40</b>	<b>1.32</b>	<b>1.23</b>
2045	65	100.00%	65 ans 0 mois	0.00%	3994.52	<b>46.83</b>	2132.56	<b>1.87</b>	<b>1.76</b>	<b>1.65</b>	<b>1.54</b>	<b>1.45</b>	<b>1.36</b>
2046	66	100.00%	65 ans 0 mois	5.00%	4375.80	<b>50.35</b>	2160.29	<b>2.03</b>	<b>1.92</b>	<b>1.80</b>	<b>1.69</b>	<b>1.58</b>	<b>1.49</b>
2047	67	100.00%	65 ans 0 mois	10.00%	4779.35	<b>53.97</b>	2188.37	<b>2.18</b>	<b>2.10</b>	<b>1.97</b>	<b>1.85</b>	<b>1.73</b>	<b>1.62</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	2939.70	<b>36.46</b>	2051.51	<b>1.43</b>	<b>1.29</b>	<b>1.21</b>	<b>1.14</b>	<b>1.06</b>	<b>1.00</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	3237.14	<b>39.40</b>	2078.18	<b>1.56</b>	<b>1.42</b>	<b>1.33</b>	<b>1.25</b>	<b>1.17</b>	<b>1.10</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	3555.03	<b>42.46</b>	2105.20	<b>1.69</b>	<b>1.56</b>	<b>1.47</b>	<b>1.37</b>	<b>1.29</b>	<b>1.21</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	3894.65	<b>45.66</b>	2132.56	<b>1.83</b>	<b>1.71</b>	<b>1.60</b>	<b>1.50</b>	<b>1.41</b>	<b>1.32</b>
2046	66	100.00%	65 ans 7 mois	2.08%	4254.25	<b>48.95</b>	2160.29	<b>1.97</b>	<b>1.87</b>	<b>1.75</b>	<b>1.64</b>	<b>1.54</b>	<b>1.44</b>
2047	67	100.00%	65 ans 8 mois	6.67%	4634.52	<b>52.34</b>	2188.37	<b>2.12</b>	<b>2.04</b>	<b>1.91</b>	<b>1.79</b>	<b>1.68</b>	<b>1.57</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	2725.42	<b>38.45</b>	1803.67	<b>1.51</b>	<b>1.36</b>	<b>1.28</b>	<b>1.20</b>	<b>1.12</b>	<b>1.05</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	2996.34	<b>41.48</b>	1827.12	<b>1.64</b>	<b>1.50</b>	<b>1.40</b>	<b>1.32</b>	<b>1.23</b>	<b>1.16</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	3285.55	<b>44.64</b>	1850.87	<b>1.78</b>	<b>1.64</b>	<b>1.54</b>	<b>1.44</b>	<b>1.35</b>	<b>1.27</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	3594.22	<b>47.92</b>	1874.94	<b>1.92</b>	<b>1.80</b>	<b>1.68</b>	<b>1.58</b>	<b>1.48</b>	<b>1.39</b>
2046	66	100.00%	65 ans 7 mois	2.08%	3920.68	<b>51.31</b>	1899.31	<b>2.06</b>	<b>1.96</b>	<b>1.84</b>	<b>1.72</b>	<b>1.62</b>	<b>1.51</b>
2047	67	100.00%	65 ans 8 mois	6.67%	4265.56	<b>54.79</b>	1924.00	<b>2.22</b>	<b>2.13</b>	<b>2.00</b>	<b>1.87</b>	<b>1.76</b>	<b>1.65</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	4050.85	1339.90	<b>3.02</b>	2678.78	28.98	0.40
2004	24 ans	100	4230.45	1388.62	<b>3.05</b>	4104.49	29.60	0.41
2005	25 ans	100	4417.97	1439.19	<b>3.07</b>	5593.40	30.13	0.42
2006	26 ans	100	4510.65	1458.33	<b>3.09</b>	7113.54	30.62	0.43
2007	27 ans	100	4569.97	1466.48	<b>3.12</b>	8653.68	31.08	0.43
2008	28 ans	100	4621.42	1472.01	<b>3.14</b>	10211.15	31.95	0.44
2009	29 ans	100	4710.10	1489.22	<b>3.16</b>	11798.52	31.98	0.45
2010	30 ans	100	4694.64	1473.50	<b>3.19</b>	13380.67	32.47	0.45
2011	31 ans	100	4703.83	1465.69	<b>3.21</b>	14965.92	33.16	0.46
2012	32 ans	100	4853.54	1501.45	<b>3.23</b>	16601.62	33.81	0.47
2013	33 ans	100	4862.04	1493.34	<b>3.26</b>	18240.18	34.10	0.47
2014	34 ans	100	4923.92	1501.62	<b>3.28</b>	19899.60	34.27	0.48
2015	35 ans	100	4998.51	1513.63	<b>3.30</b>	21584.16	34.29	0.48
2016	36 ans	100	5055.03	1520.05	<b>3.33</b>	23287.77	34.36	0.48
2017	37 ans	100	5086.89	1519.00	<b>3.35</b>	25002.12	34.70	0.48
2018	38 ans	100	5113.60	1516.45	<b>3.37</b>	26725.46	35.18	0.49
2019	39 ans	100	5175.36	1524.25	<b>3.40</b>	28469.62	35.61	0.50
2020	40 ans	100	5278.55	1544.07	<b>3.42</b>	30248.56	36.23	0.50
2021	41 ans	100	5383.55	1564.14	<b>3.44</b>	32062.88	36.86	0.51
2022	42 ans	100	5490.38	1584.47	<b>3.47</b>	33913.20	37.51	0.52
2023	43 ans	100	5599.08	1605.07	<b>3.49</b>	35800.16	38.17	0.53
2024	44 ans	100	5709.68	1625.94	<b>3.51</b>	37724.39	38.83	0.54
2025	45 ans	100	5822.21	1647.07	<b>3.53</b>	39686.55	39.51	0.55
2026	46 ans	100	5936.70	1668.49	<b>3.56</b>	41687.29	40.20	0.56
2027	47 ans	100	6053.19	1690.18	<b>3.58</b>	43727.29	40.91	0.57
2028	48 ans	100	6171.69	1712.15	<b>3.60</b>	45807.22	41.62	0.58
2029	49 ans	100	6292.26	1734.41	<b>3.63</b>	47926.18	42.38	0.59
2030	50 ans	100	6414.92	1756.95	<b>3.65</b>	50083.17	43.19	0.60
2031	51 ans	100	6539.71	1779.79	<b>3.67</b>	52277.10	44.05	0.61
2032	52 ans	100	6666.65	1802.93	<b>3.70</b>	54506.84	44.96	0.63
2033	53 ans	100	6795.79	1826.37	<b>3.72</b>	56771.15	45.92	0.64
2034	54 ans	100	6927.16	1850.11	<b>3.74</b>	59068.74	46.93	0.65
2035	55 ans	100	7060.80	1874.16	<b>3.77</b>	61398.22	48.01	0.67
2036	56 ans	100	7196.74	1898.53	<b>3.79</b>	63758.17	49.15	0.68
2037	57 ans	100	7335.03	1923.21	<b>3.81</b>	66147.08	50.35	0.70
2038	58 ans	100	7475.69	1948.21	<b>3.84</b>	68563.36	51.62	0.72
2039	59 ans	100	7618.77	1973.54	<b>3.86</b>	71005.40	52.97	0.74
2040	60 ans	100	7764.30	1999.19	<b>3.88</b>	73471.50	54.39	0.76
2041	61 ans	100	7912.34	2025.18	<b>3.91</b>	75959.92	55.89	0.78
2042	62 ans	100	8062.91	2051.51	<b>3.93</b>	78468.86	57.47	0.80
2043	63 ans	100	8216.06	2078.18	<b>3.95</b>	80996.49	59.15	0.82
2044	64 ans	100	8371.82	2105.20	<b>3.98</b>	83540.92	60.92	0.85
2045	65 ans	100	8530.25	2132.56	<b>4.00</b>	86100.22	62.79	0.87
2046	66 ans	100	8691.38	2160.29	<b>4.02</b>	88674.41	64.72	0.90
2047	67 ans	100	8855.26	2188.37	<b>4.05</b>	91263.48	66.71	0.93

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	4050.85	1339.90	<b>3.02</b>	2678.78	28.98	0.40
2004	24 ans	100	4230.45	1388.62	<b>3.05</b>	4104.49	29.60	0.41
2005	25 ans	100	4417.97	1439.19	<b>3.07</b>	5593.40	30.13	0.42
2006	26 ans	100	4510.65	1458.33	<b>3.09</b>	7113.54	30.62	0.43
2007	27 ans	100	4569.97	1466.48	<b>3.12</b>	8653.68	31.08	0.43
2008	28 ans	100	4621.42	1472.01	<b>3.14</b>	10211.15	31.95	0.44
2009	29 ans	100	4710.10	1489.22	<b>3.16</b>	11798.52	31.98	0.45
2010	30 ans	100	4694.64	1473.50	<b>3.19</b>	13380.67	32.47	0.45
2011	31 ans	100	4703.83	1465.69	<b>3.21</b>	14965.92	33.16	0.46
2012	32 ans	100	4853.54	1501.45	<b>3.23</b>	16601.62	33.81	0.47
2013	33 ans	100	4862.04	1493.34	<b>3.26</b>	18240.18	34.10	0.47
2014	34 ans	100	4923.92	1501.62	<b>3.28</b>	19899.60	34.27	0.48
2015	35 ans	100	4998.51	1513.63	<b>3.30</b>	21584.16	34.29	0.48
2016	36 ans	100	5055.03	1520.05	<b>3.33</b>	23287.77	34.36	0.48
2017	37 ans	100	5086.89	1519.00	<b>3.35</b>	25002.12	34.70	0.48
2018	38 ans	100	5113.60	1516.45	<b>3.37</b>	26725.46	35.18	0.49
2019	39 ans	100	5175.36	1524.25	<b>3.40</b>	28469.62	35.61	0.50
2020	40 ans	100	5278.55	1544.07	<b>3.42</b>	30248.56	36.23	0.50
2021	41 ans	100	5383.55	1564.14	<b>3.44</b>	32062.88	36.86	0.51
2022	42 ans	100	5490.38	1584.47	<b>3.47</b>	33913.20	37.51	0.52
2023	43 ans	100	5599.08	1605.07	<b>3.49</b>	35800.16	38.17	0.53
2024	44 ans	100	5709.68	1625.94	<b>3.51</b>	37724.39	38.83	0.54
2025	45 ans	100	5822.21	1647.07	<b>3.53</b>	39686.55	39.51	0.55
2026	46 ans	100	5936.70	1668.49	<b>3.56</b>	41687.29	40.20	0.56
2027	47 ans	100	6053.19	1690.18	<b>3.58</b>	43727.29	40.91	0.57
2028	48 ans	100	6171.69	1712.15	<b>3.60</b>	45807.22	41.62	0.58
2029	49 ans	100	6292.26	1734.41	<b>3.63</b>	47926.18	42.38	0.59
2030	50 ans	100	6414.92	1756.95	<b>3.65</b>	50083.17	43.19	0.60
2031	51 ans	100	6539.71	1779.79	<b>3.67</b>	52277.10	44.05	0.61
2032	52 ans	100	6666.65	1802.93	<b>3.70</b>	54506.84	44.96	0.63
2033	53 ans	100	6795.79	1826.37	<b>3.72</b>	56771.15	45.92	0.64
2034	54 ans	100	6927.16	1850.11	<b>3.74</b>	59068.74	46.93	0.65
2035	55 ans	100	7060.80	1874.16	<b>3.77</b>	61398.22	48.01	0.67
2036	56 ans	100	7196.74	1898.53	<b>3.79</b>	63758.17	49.15	0.68
2037	57 ans	100	7335.03	1923.21	<b>3.81</b>	66147.08	50.35	0.70
2038	58 ans	100	7475.69	1948.21	<b>3.84</b>	68563.36	51.62	0.72
2039	59 ans	100	7618.77	1973.54	<b>3.86</b>	71005.40	52.97	0.74
2040	60 ans	100	7764.30	1999.19	<b>3.88</b>	73471.50	54.39	0.76
2041	61 ans	100	7912.34	2025.18	<b>3.91</b>	75959.92	55.89	0.78
2042	62 ans	100	8062.91	2051.51	<b>3.93</b>	78468.86	57.47	0.80
2043	63 ans	100	8216.06	2078.18	<b>3.95</b>	80996.49	59.15	0.82
2044	64 ans	100	8371.82	2105.20	<b>3.98</b>	83540.92	60.92	0.85
2045	65 ans	100	8530.25	2132.56	<b>4.00</b>	86100.22	62.79	0.87
2046	66 ans	100	8691.38	2160.29	<b>4.02</b>	88674.41	64.72	0.90
2047	67 ans	100	8855.26	2188.37	<b>4.05</b>	91263.48	66.71	0.93

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	4050.85	1339.90	<b>3.02</b>	2857.57	27.17	0.38
2004	24 ans	100	4230.45	1388.62	<b>3.05</b>	4378.45	27.74	0.39
2005	25 ans	100	4417.97	1439.19	<b>3.07</b>	5966.73	28.25	0.39
2006	26 ans	100	4510.65	1458.33	<b>3.09</b>	7588.34	28.71	0.40
2007	27 ans	100	4569.97	1466.48	<b>3.12</b>	9231.27	29.14	0.41
2008	28 ans	100	4621.42	1472.01	<b>3.14</b>	10892.70	29.96	0.42
2009	29 ans	100	4710.10	1489.22	<b>3.16</b>	12586.01	29.98	0.42
2010	30 ans	100	4694.64	1473.50	<b>3.19</b>	14273.76	30.44	0.42
2011	31 ans	100	4703.83	1465.69	<b>3.21</b>	15964.82	31.09	0.43
2012	32 ans	100	4853.54	1501.45	<b>3.23</b>	17709.70	31.69	0.44
2013	33 ans	100	4862.04	1493.34	<b>3.26</b>	19457.63	31.97	0.44
2014	34 ans	100	4923.92	1501.62	<b>3.28</b>	21227.81	32.13	0.45
2015	35 ans	100	4998.51	1513.63	<b>3.30</b>	23024.81	32.14	0.45
2016	36 ans	100	5055.03	1520.05	<b>3.33</b>	24842.12	32.21	0.45
2017	37 ans	100	5086.89	1519.00	<b>3.35</b>	26670.89	32.53	0.45
2018	38 ans	100	5113.60	1516.45	<b>3.37</b>	28509.26	32.98	0.46
2019	39 ans	100	5175.36	1524.25	<b>3.40</b>	30369.84	33.38	0.46
2020	40 ans	100	4877.19	1426.66	<b>3.42</b>	32123.22	36.23	0.50
2021	41 ans	100	4920.45	1429.59	<b>3.44</b>	33892.15	36.86	0.51
2022	42 ans	100	4980.74	1437.39	<b>3.47</b>	35682.75	37.51	0.52
2023	43 ans	100	5045.57	1446.40	<b>3.49</b>	37496.67	38.17	0.53
2024	44 ans	100	5115.11	1456.62	<b>3.51</b>	39335.58	38.83	0.54
2025	45 ans	100	5189.52	1468.09	<b>3.53</b>	41201.25	39.51	0.55
2026	46 ans	100	5268.99	1480.83	<b>3.56</b>	43095.48	40.20	0.56
2027	47 ans	100	5353.72	1494.87	<b>3.58</b>	45020.17	40.91	0.57
2028	48 ans	100	5443.91	1510.25	<b>3.60</b>	46977.29	41.62	0.58
2029	49 ans	100	5539.80	1527.00	<b>3.63</b>	48967.48	42.38	0.59
2030	50 ans	100	5641.63	1545.16	<b>3.65</b>	50991.30	43.19	0.60
2031	51 ans	100	5749.67	1564.78	<b>3.67</b>	53049.30	44.04	0.61
2032	52 ans	100	5861.28	1585.13	<b>3.70</b>	55140.88	44.95	0.63
2033	53 ans	100	5974.82	1605.73	<b>3.72</b>	57264.90	45.91	0.64
2034	54 ans	100	6090.32	1626.61	<b>3.74</b>	59420.12	46.93	0.65
2035	55 ans	100	6207.81	1647.75	<b>3.77</b>	61605.27	48.00	0.67
2036	56 ans	100	6327.33	1669.17	<b>3.79</b>	63819.00	49.14	0.68
2037	57 ans	100	6448.91	1690.87	<b>3.81</b>	66059.88	50.34	0.70
2038	58 ans	100	6572.58	1712.85	<b>3.84</b>	68326.46	51.61	0.72
2039	59 ans	100	6698.37	1735.12	<b>3.86</b>	70617.19	52.96	0.74
2040	60 ans	100	6826.33	1757.68	<b>3.88</b>	72930.48	54.38	0.76
2041	61 ans	100	6956.48	1780.53	<b>3.91</b>	75264.72	55.88	0.78
2042	62 ans	100	7088.86	1803.67	<b>3.93</b>	77618.21	57.46	0.80
2043	63 ans	100	7223.51	1827.12	<b>3.95</b>	79989.22	59.14	0.82
2044	64 ans	100	7360.45	1850.87	<b>3.98</b>	82375.99	60.91	0.85
2045	65 ans	100	7499.74	1874.94	<b>4.00</b>	84776.72	62.78	0.87
2046	66 ans	100	7641.41	1899.31	<b>4.02</b>	87191.41	64.71	0.90
2047	67 ans	100	7785.49	1924.00	<b>4.05</b>	89620.06	66.70	0.93

## 22.3 Génération 1990 (début en 2012)

Salarié privé évoluant du 3\*SMIC à 4\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

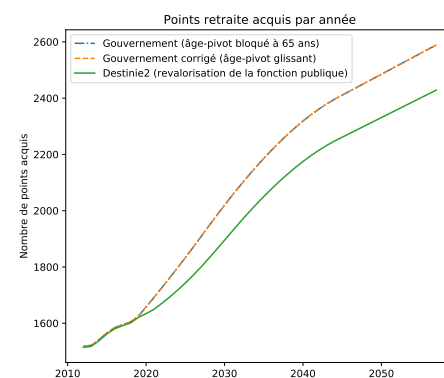
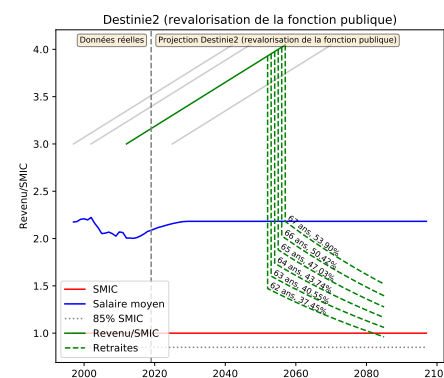
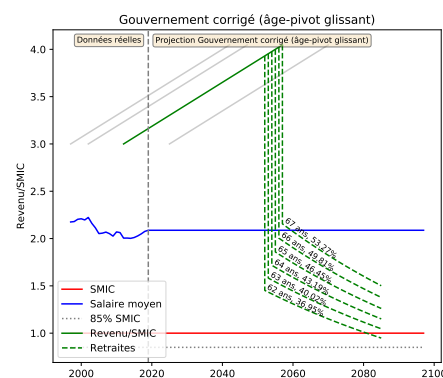
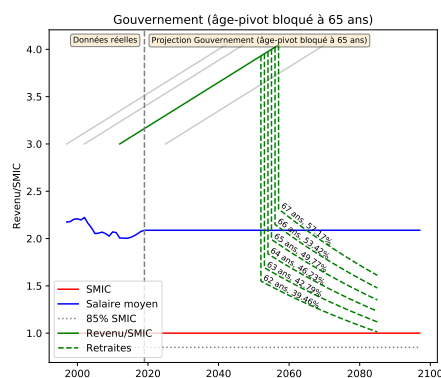
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	3620.56	<b>39.46</b>	2334.36	<b>1.55</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	4000.48	<b>42.79</b>	2364.71	<b>1.69</b>	<b>1.55</b>	<b>1.45</b>	<b>1.36</b>	<b>1.27</b>	<b>1.19</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	4403.60	<b>46.23</b>	2395.45	<b>1.84</b>	<b>1.70</b>	<b>1.59</b>	<b>1.50</b>	<b>1.40</b>	<b>1.31</b>
2055	65	100.00%	65 ans 0 mois	0.00%	4830.73	<b>49.77</b>	2426.59	<b>1.99</b>	<b>1.87</b>	<b>1.75</b>	<b>1.64</b>	<b>1.54</b>	<b>1.44</b>
2056	66	100.00%	65 ans 0 mois	5.00%	5282.75	<b>53.42</b>	2458.13	<b>2.15</b>	<b>2.04</b>	<b>1.91</b>	<b>1.79</b>	<b>1.68</b>	<b>1.58</b>
2057	67	100.00%	65 ans 0 mois	10.00%	5760.53	<b>57.17</b>	2490.09	<b>2.31</b>	<b>2.23</b>	<b>2.09</b>	<b>1.96</b>	<b>1.83</b>	<b>1.72</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	3389.83	<b>36.95</b>	2334.36	<b>1.45</b>	<b>1.31</b>	<b>1.23</b>	<b>1.15</b>	<b>1.08</b>	<b>1.01</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	3741.19	<b>40.02</b>	2364.71	<b>1.58</b>	<b>1.45</b>	<b>1.35</b>	<b>1.27</b>	<b>1.19</b>	<b>1.12</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	4113.89	<b>43.19</b>	2395.45	<b>1.72</b>	<b>1.59</b>	<b>1.49</b>	<b>1.40</b>	<b>1.31</b>	<b>1.23</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	4508.68	<b>46.45</b>	2426.59	<b>1.86</b>	<b>1.74</b>	<b>1.63</b>	<b>1.53</b>	<b>1.44</b>	<b>1.35</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	4926.37	<b>49.81</b>	2458.13	<b>2.00</b>	<b>1.90</b>	<b>1.78</b>	<b>1.67</b>	<b>1.57</b>	<b>1.47</b>
2057	67	100.00%	66 ans 6 mois	2.50%	5367.77	<b>53.27</b>	2490.09	<b>2.16</b>	<b>2.07</b>	<b>1.94</b>	<b>1.82</b>	<b>1.71</b>	<b>1.60</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	3053.81	<b>37.86</b>	2052.36	<b>1.49</b>	<b>1.34</b>	<b>1.26</b>	<b>1.18</b>	<b>1.11</b>	<b>1.04</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	3367.96	<b>40.98</b>	2079.04	<b>1.62</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>	<b>1.22</b>	<b>1.14</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	3701.00	<b>44.19</b>	2106.06	<b>1.76</b>	<b>1.63</b>	<b>1.52</b>	<b>1.43</b>	<b>1.34</b>	<b>1.26</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	4053.59	<b>47.50</b>	2133.44	<b>1.90</b>	<b>1.78</b>	<b>1.67</b>	<b>1.57</b>	<b>1.47</b>	<b>1.38</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	4426.44	<b>50.91</b>	2161.18	<b>2.05</b>	<b>1.95</b>	<b>1.82</b>	<b>1.71</b>	<b>1.60</b>	<b>1.50</b>
2057	67	100.00%	66 ans 6 mois	2.50%	4820.27	<b>54.41</b>	2189.27	<b>2.20</b>	<b>2.12</b>	<b>1.99</b>	<b>1.86</b>	<b>1.75</b>	<b>1.64</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	4514.75	1493.34	<b>3.02</b>	3039.55	34.10	0.47
2014	24 ans	100	4574.71	1501.62	<b>3.05</b>	4581.28	34.27	0.48
2015	25 ans	100	4646.51	1513.63	<b>3.07</b>	6147.21	34.29	0.48
2016	26 ans	100	4701.53	1520.05	<b>3.09</b>	7731.69	34.36	0.48
2017	27 ans	100	4733.64	1519.00	<b>3.12</b>	9326.98	34.70	0.48
2018	28 ans	100	4760.94	1516.45	<b>3.14</b>	10931.47	35.18	0.49
2019	29 ans	100	4820.88	1524.25	<b>3.16</b>	12556.17	35.61	0.50
2020	30 ans	100	4919.46	1544.07	<b>3.19</b>	14214.09	36.23	0.50
2021	31 ans	100	5019.79	1564.14	<b>3.21</b>	15905.82	36.86	0.51
2022	32 ans	100	5121.90	1584.47	<b>3.23</b>	17631.96	37.51	0.52
2023	33 ans	100	5225.81	1605.07	<b>3.26</b>	19393.12	38.17	0.53
2024	34 ans	100	5331.56	1625.94	<b>3.28</b>	21189.92	38.83	0.54
2025	35 ans	100	5439.17	1647.07	<b>3.30</b>	23022.99	39.51	0.55
2026	36 ans	100	5548.68	1668.49	<b>3.33</b>	24892.96	40.20	0.56
2027	37 ans	100	5660.12	1690.18	<b>3.35</b>	26800.49	40.91	0.57
2028	38 ans	100	5773.52	1712.15	<b>3.37</b>	28746.24	41.62	0.58
2029	39 ans	100	5888.91	1734.41	<b>3.40</b>	30729.37	42.38	0.59
2030	40 ans	100	6006.33	1756.95	<b>3.42</b>	32748.97	43.19	0.60
2031	41 ans	100	6125.80	1779.79	<b>3.44</b>	34804.04	44.05	0.61
2032	42 ans	100	6247.36	1802.93	<b>3.47</b>	36893.55	44.96	0.63
2033	43 ans	100	6371.05	1826.37	<b>3.49</b>	39016.34	45.92	0.64
2034	44 ans	100	6496.90	1850.11	<b>3.51</b>	41171.22	46.93	0.65
2035	45 ans	100	6624.95	1874.16	<b>3.53</b>	43356.91	48.01	0.67
2036	46 ans	100	6755.22	1898.53	<b>3.56</b>	45572.07	49.15	0.68
2037	47 ans	100	6887.77	1923.21	<b>3.58</b>	47815.31	50.35	0.70
2038	48 ans	100	7022.62	1948.21	<b>3.60</b>	50085.16	51.62	0.72
2039	49 ans	100	7159.81	1973.54	<b>3.63</b>	52380.09	52.97	0.74
2040	50 ans	100	7299.38	1999.19	<b>3.65</b>	54698.52	54.39	0.76
2041	51 ans	100	7441.37	2025.18	<b>3.67</b>	57038.81	55.89	0.78
2042	52 ans	100	7585.81	2051.51	<b>3.70</b>	59399.30	57.47	0.80
2043	53 ans	100	7732.76	2078.18	<b>3.72</b>	61778.24	59.15	0.82
2044	54 ans	100	7882.24	2105.20	<b>3.74</b>	64173.87	60.92	0.85
2045	55 ans	100	8034.31	2132.56	<b>3.77</b>	66584.38	62.79	0.87
2046	56 ans	100	8188.99	2160.29	<b>3.79</b>	69009.77	64.72	0.90
2047	57 ans	100	8346.34	2188.37	<b>3.81</b>	71450.04	66.71	0.93
2048	58 ans	100	8506.40	2216.82	<b>3.84</b>	73905.19	68.76	0.96
2049	59 ans	100	8669.20	2245.64	<b>3.86</b>	76375.22	70.87	0.99
2050	60 ans	100	8834.81	2274.83	<b>3.88</b>	78860.13	73.05	1.02
2051	61 ans	100	9003.25	2304.40	<b>3.91</b>	81359.91	75.30	1.05
2052	62 ans	100	9174.58	2334.36	<b>3.93</b>	83874.58	77.61	1.08
2053	63 ans	100	9348.84	2364.71	<b>3.95</b>	86404.13	80.00	1.11
2054	64 ans	100	9526.08	2395.45	<b>3.98</b>	88948.56	82.45	1.15
2055	65 ans	100	9706.36	2426.59	<b>4.00</b>	91507.86	84.99	1.18
2056	66 ans	100	9889.70	2458.13	<b>4.02</b>	94082.05	87.60	1.22
2057	67 ans	100	10076.18	2490.09	<b>4.05</b>	96671.11	90.29	1.26



Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	4514.75	1493.34	<b>3.02</b>	3039.55	34.10	0.47
2014	24 ans	100	4574.71	1501.62	<b>3.05</b>	4581.28	34.27	0.48
2015	25 ans	100	4646.51	1513.63	<b>3.07</b>	6147.21	34.29	0.48
2016	26 ans	100	4701.53	1520.05	<b>3.09</b>	7731.69	34.36	0.48
2017	27 ans	100	4733.64	1519.00	<b>3.12</b>	9326.98	34.70	0.48
2018	28 ans	100	4760.94	1516.45	<b>3.14</b>	10931.47	35.18	0.49
2019	29 ans	100	4820.88	1524.25	<b>3.16</b>	12556.17	35.61	0.50
2020	30 ans	100	4919.46	1544.07	<b>3.19</b>	14214.09	36.23	0.50
2021	31 ans	100	5019.79	1564.14	<b>3.21</b>	15905.82	36.86	0.51
2022	32 ans	100	5121.90	1584.47	<b>3.23</b>	17631.96	37.51	0.52
2023	33 ans	100	5225.81	1605.07	<b>3.26</b>	19393.12	38.17	0.53
2024	34 ans	100	5331.56	1625.94	<b>3.28</b>	21189.92	38.83	0.54
2025	35 ans	100	5439.17	1647.07	<b>3.30</b>	23022.99	39.51	0.55
2026	36 ans	100	5548.68	1668.49	<b>3.33</b>	24892.96	40.20	0.56
2027	37 ans	100	5660.12	1690.18	<b>3.35</b>	26800.49	40.91	0.57
2028	38 ans	100	5773.52	1712.15	<b>3.37</b>	28746.24	41.62	0.58
2029	39 ans	100	5888.91	1734.41	<b>3.40</b>	30729.37	42.38	0.59
2030	40 ans	100	6006.33	1756.95	<b>3.42</b>	32748.97	43.19	0.60
2031	41 ans	100	6125.80	1779.79	<b>3.44</b>	34804.04	44.05	0.61
2032	42 ans	100	6247.36	1802.93	<b>3.47</b>	36893.55	44.96	0.63
2033	43 ans	100	6371.05	1826.37	<b>3.49</b>	39016.34	45.92	0.64
2034	44 ans	100	6496.90	1850.11	<b>3.51</b>	41171.22	46.93	0.65
2035	45 ans	100	6624.95	1874.16	<b>3.53</b>	43356.91	48.01	0.67
2036	46 ans	100	6755.22	1898.53	<b>3.56</b>	45572.07	49.15	0.68
2037	47 ans	100	6887.77	1923.21	<b>3.58</b>	47815.31	50.35	0.70
2038	48 ans	100	7022.62	1948.21	<b>3.60</b>	50085.16	51.62	0.72
2039	49 ans	100	7159.81	1973.54	<b>3.63</b>	52380.09	52.97	0.74
2040	50 ans	100	7299.38	1999.19	<b>3.65</b>	54698.52	54.39	0.76
2041	51 ans	100	7441.37	2025.18	<b>3.67</b>	57038.81	55.89	0.78
2042	52 ans	100	7585.81	2051.51	<b>3.70</b>	59399.30	57.47	0.80
2043	53 ans	100	7732.76	2078.18	<b>3.72</b>	61778.24	59.15	0.82
2044	54 ans	100	7882.24	2105.20	<b>3.74</b>	64173.87	60.92	0.85
2045	55 ans	100	8034.31	2132.56	<b>3.77</b>	66584.38	62.79	0.87
2046	56 ans	100	8188.99	2160.29	<b>3.79</b>	69009.77	64.72	0.90
2047	57 ans	100	8346.34	2188.37	<b>3.81</b>	71450.04	66.71	0.93
2048	58 ans	100	8506.40	2216.82	<b>3.84</b>	73905.19	68.76	0.96
2049	59 ans	100	8669.20	2245.64	<b>3.86</b>	76375.22	70.87	0.99
2050	60 ans	100	8834.81	2274.83	<b>3.88</b>	78860.13	73.05	1.02
2051	61 ans	100	9003.25	2304.40	<b>3.91</b>	81359.91	75.30	1.05
2052	62 ans	100	9174.58	2334.36	<b>3.93</b>	83874.58	77.61	1.08
2053	63 ans	100	9348.84	2364.71	<b>3.95</b>	86404.13	80.00	1.11
2054	64 ans	100	9526.08	2395.45	<b>3.98</b>	88948.56	82.45	1.15
2055	65 ans	100	9706.36	2426.59	<b>4.00</b>	91507.86	84.99	1.18
2056	66 ans	100	9889.70	2458.13	<b>4.02</b>	94082.05	87.60	1.22
2057	67 ans	100	10076.18	2490.09	<b>4.05</b>	96671.11	90.29	1.26

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	4514.75	1493.34	<b>3.02</b>	3242.43	31.97	0.44
2014	24 ans	100	4574.71	1501.62	<b>3.05</b>	4887.06	32.13	0.45
2015	25 ans	100	4646.51	1513.63	<b>3.07</b>	6557.51	32.14	0.45
2016	26 ans	100	4701.53	1520.05	<b>3.09</b>	8247.74	32.21	0.45
2017	27 ans	100	4733.64	1519.00	<b>3.12</b>	9949.51	32.53	0.45
2018	28 ans	100	4760.94	1516.45	<b>3.14</b>	11661.10	32.98	0.46
2019	29 ans	100	4820.88	1524.25	<b>3.16</b>	13394.24	33.38	0.46
2020	30 ans	100	4545.41	1426.66	<b>3.19</b>	15028.34	36.23	0.50
2021	31 ans	100	4587.98	1429.59	<b>3.21</b>	16677.75	36.86	0.51
2022	32 ans	100	4646.46	1437.39	<b>3.23</b>	18348.18	37.51	0.52
2023	33 ans	100	4709.20	1446.40	<b>3.26</b>	20041.16	38.17	0.53
2024	34 ans	100	4776.36	1456.62	<b>3.28</b>	21758.29	38.83	0.54
2025	35 ans	100	4848.11	1468.09	<b>3.30</b>	23501.22	39.51	0.55
2026	36 ans	100	4924.61	1480.83	<b>3.33</b>	25271.65	40.20	0.56
2027	37 ans	100	5006.07	1494.87	<b>3.35</b>	27071.36	40.91	0.57
2028	38 ans	100	5092.69	1510.25	<b>3.37</b>	28902.21	41.62	0.58
2029	39 ans	100	5184.68	1527.00	<b>3.40</b>	30764.82	42.38	0.59
2030	40 ans	100	5282.29	1545.16	<b>3.42</b>	32659.74	43.19	0.60
2031	41 ans	100	5385.77	1564.78	<b>3.44</b>	34587.49	44.04	0.61
2032	42 ans	100	5492.64	1585.13	<b>3.47</b>	36547.52	44.95	0.63
2033	43 ans	100	5601.39	1605.73	<b>3.49</b>	38538.79	45.91	0.64
2034	44 ans	100	5712.04	1626.61	<b>3.51</b>	40560.15	46.93	0.65
2035	45 ans	100	5824.61	1647.75	<b>3.53</b>	42610.41	48.00	0.67
2036	46 ans	100	5939.15	1669.17	<b>3.56</b>	44688.33	49.14	0.68
2037	47 ans	100	6055.68	1690.87	<b>3.58</b>	46792.57	50.34	0.70
2038	48 ans	100	6174.24	1712.85	<b>3.60</b>	48921.78	51.61	0.72
2039	49 ans	100	6294.86	1735.12	<b>3.63</b>	51074.51	52.96	0.74
2040	50 ans	100	6417.57	1757.68	<b>3.65</b>	53249.29	54.38	0.76
2041	51 ans	100	6542.40	1780.53	<b>3.67</b>	55444.58	55.88	0.78
2042	52 ans	100	6669.40	1803.67	<b>3.70</b>	57658.81	57.46	0.80
2043	53 ans	100	6798.59	1827.12	<b>3.72</b>	59890.35	59.14	0.82
2044	54 ans	100	6930.02	1850.87	<b>3.74</b>	62137.54	60.91	0.85
2045	55 ans	100	7063.71	1874.94	<b>3.77</b>	64398.70	62.78	0.87
2046	56 ans	100	7199.71	1899.31	<b>3.79</b>	66673.81	64.71	0.90
2047	57 ans	100	7338.05	1924.00	<b>3.81</b>	68962.88	66.70	0.93
2048	58 ans	100	7478.77	1949.01	<b>3.84</b>	71265.90	68.75	0.96
2049	59 ans	100	7621.91	1974.35	<b>3.86</b>	73582.89	70.86	0.99
2050	60 ans	100	7767.51	2000.02	<b>3.88</b>	75913.83	73.04	1.02
2051	61 ans	100	7915.60	2026.02	<b>3.91</b>	78258.73	75.28	1.05
2052	62 ans	100	8066.23	2052.36	<b>3.93</b>	80617.59	77.60	1.08
2053	63 ans	100	8219.44	2079.04	<b>3.95</b>	82990.40	79.98	1.11
2054	64 ans	100	8375.28	2106.06	<b>3.98</b>	85377.17	82.44	1.15
2055	65 ans	100	8533.77	2133.44	<b>4.00</b>	87777.90	84.97	1.18
2056	66 ans	100	8694.97	2161.18	<b>4.02</b>	90192.59	87.58	1.22
2057	67 ans	100	8858.92	2189.27	<b>4.05</b>	92621.24	90.27	1.26

## 22.4 Génération 2003 (début en 2025)

Salarié privé évoluant du 3\*SMIC à 4\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

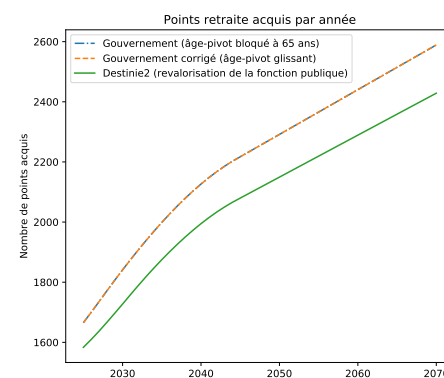
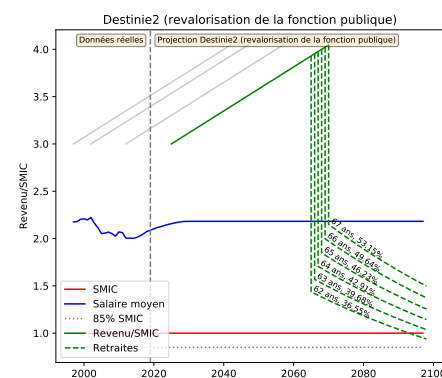
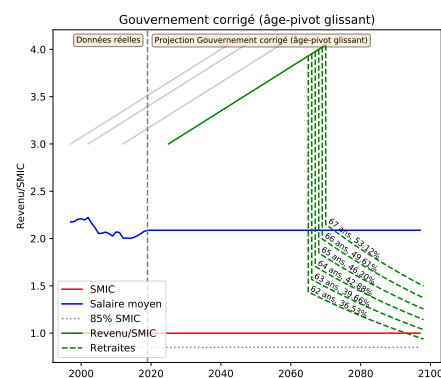
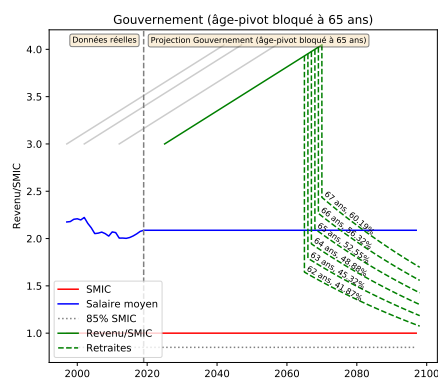
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	4543.43	41.87	2761.15	1.65	1.48	1.39	1.30	1.22	1.15
2066	63	95.35%	65 ans 0 mois	-10.00%	5011.76	45.32	2797.05	1.79	1.64	1.53	1.44	1.35	1.26
2067	64	97.67%	65 ans 0 mois	-5.00%	5507.96	48.88	2833.41	1.94	1.80	1.69	1.58	1.48	1.39
2068	65	100.00%	65 ans 0 mois	0.00%	6033.04	52.55	2870.25	2.10	1.97	1.85	1.73	1.62	1.52
2069	66	100.00%	65 ans 0 mois	5.00%	6588.01	56.32	2907.56	2.27	2.15	2.02	1.89	1.77	1.66
2070	67	100.00%	65 ans 0 mois	10.00%	7173.93	60.19	2945.36	2.44	2.34	2.20	2.06	1.93	1.81

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	3964.37	36.53	2761.15	1.44	1.29	1.21	1.14	1.07	1.00
2066	63	95.35%	67 ans 3 mois	-21.25%	4385.29	39.66	2797.05	1.57	1.43	1.34	1.26	1.18	1.11
2067	64	97.67%	67 ans 4 mois	-16.67%	4831.55	42.88	2833.41	1.71	1.58	1.48	1.39	1.30	1.22
2068	65	100.00%	67 ans 5 mois	-12.08%	5304.05	46.20	2870.25	1.85	1.73	1.62	1.52	1.43	1.34
2069	66	100.00%	67 ans 6 mois	-7.50%	5803.72	49.61	2907.56	2.00	1.90	1.78	1.67	1.56	1.46
2070	67	100.00%	67 ans 7 mois	-2.92%	6331.54	53.12	2945.36	2.15	2.07	1.94	1.82	1.70	1.60

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	3487.67	36.55	2427.59	1.44	1.30	1.21	1.14	1.07	1.00
2066	63	95.35%	67 ans 3 mois	-21.25%	3857.91	39.68	2459.15	1.57	1.43	1.34	1.26	1.18	1.11
2067	64	97.67%	67 ans 4 mois	-16.67%	4250.43	42.91	2491.12	1.71	1.58	1.48	1.39	1.30	1.22
2068	65	100.00%	67 ans 5 mois	-12.08%	4666.03	46.23	2523.50	1.85	1.73	1.62	1.52	1.43	1.34
2069	66	100.00%	67 ans 6 mois	-7.50%	5105.52	49.64	2556.31	2.00	1.90	1.78	1.67	1.56	1.46
2070	67	100.00%	67 ans 7 mois	-2.92%	5569.76	53.15	2589.54	2.15	2.07	1.94	1.82	1.70	1.60



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	5044.26	1668.49	<b>3.02</b>	3365.23	40.20	0.56
2027	24 ans	100	5149.14	1690.18	<b>3.05</b>	5100.55	40.91	0.57
2028	25 ans	100	5255.90	1712.15	<b>3.07</b>	6871.85	41.62	0.58
2029	26 ans	100	5364.56	1734.41	<b>3.09</b>	8678.40	42.38	0.59
2030	27 ans	100	5475.16	1756.95	<b>3.12</b>	10519.39	43.19	0.60
2031	28 ans	100	5587.72	1779.79	<b>3.14</b>	12393.96	44.05	0.61
2032	29 ans	100	5702.29	1802.93	<b>3.16</b>	14301.15	44.96	0.63
2033	30 ans	100	5818.90	1826.37	<b>3.19</b>	16239.97	45.92	0.64
2034	31 ans	100	5937.57	1850.11	<b>3.21</b>	18209.33	46.93	0.65
2035	32 ans	100	6058.34	1874.16	<b>3.23</b>	20208.08	48.01	0.67
2036	33 ans	100	6181.25	1898.53	<b>3.26</b>	22235.04	49.15	0.68
2037	34 ans	100	6306.33	1923.21	<b>3.28</b>	24288.91	50.35	0.70
2038	35 ans	100	6433.62	1948.21	<b>3.30</b>	26368.38	51.62	0.72
2039	36 ans	100	6563.16	1973.54	<b>3.33</b>	28472.06	52.97	0.74
2040	37 ans	100	6694.97	1999.19	<b>3.35</b>	30598.52	54.39	0.76
2041	38 ans	100	6829.10	2025.18	<b>3.37</b>	32746.26	55.89	0.78
2042	39 ans	100	6965.59	2051.51	<b>3.40</b>	34913.75	57.47	0.80
2043	40 ans	100	7104.47	2078.18	<b>3.42</b>	37099.41	59.15	0.82
2044	41 ans	100	7245.79	2105.20	<b>3.44</b>	39301.60	60.92	0.85
2045	42 ans	100	7389.58	2132.56	<b>3.47</b>	41518.67	62.79	0.87
2046	43 ans	100	7535.88	2160.29	<b>3.49</b>	43750.63	64.72	0.90
2047	44 ans	100	7684.74	2188.37	<b>3.51</b>	45997.46	66.71	0.93
2048	45 ans	100	7836.20	2216.82	<b>3.53</b>	48259.17	68.76	0.96
2049	46 ans	100	7990.29	2245.64	<b>3.56</b>	50535.77	70.87	0.99
2050	47 ans	100	8147.07	2274.83	<b>3.58</b>	52827.24	73.05	1.02
2051	48 ans	100	8306.57	2304.40	<b>3.60</b>	55133.59	75.30	1.05
2052	49 ans	100	8468.84	2334.36	<b>3.63</b>	57454.82	77.61	1.08
2053	50 ans	100	8633.93	2364.71	<b>3.65</b>	59790.93	80.00	1.11
2054	51 ans	100	8801.88	2395.45	<b>3.67</b>	62141.93	82.45	1.15
2055	52 ans	100	8972.74	2426.59	<b>3.70</b>	64507.80	84.99	1.18
2056	53 ans	100	9146.55	2458.13	<b>3.72</b>	66888.55	87.60	1.22
2057	54 ans	100	9323.36	2490.09	<b>3.74</b>	69284.18	90.29	1.26
2058	55 ans	100	9503.23	2522.46	<b>3.77</b>	71694.69	93.06	1.30
2059	56 ans	100	9686.19	2555.25	<b>3.79</b>	74120.08	95.92	1.34
2060	57 ans	100	9872.31	2588.47	<b>3.81</b>	76560.35	98.87	1.38
2061	58 ans	100	10061.63	2622.12	<b>3.84</b>	79015.49	101.91	1.42
2062	59 ans	100	10254.20	2656.21	<b>3.86</b>	81485.52	105.04	1.46
2063	60 ans	100	10450.08	2690.74	<b>3.88</b>	83970.43	108.27	1.51
2064	61 ans	100	10649.32	2725.72	<b>3.91</b>	86470.22	111.60	1.55
2065	62 ans	100	10851.98	2761.15	<b>3.93</b>	88984.89	115.03	1.60
2066	63 ans	100	11058.10	2797.05	<b>3.95</b>	91514.43	118.56	1.65
2067	64 ans	100	11267.75	2833.41	<b>3.98</b>	94058.86	122.20	1.70
2068	65 ans	100	11480.98	2870.25	<b>4.00</b>	96618.17	125.96	1.75
2069	66 ans	100	11697.85	2907.56	<b>4.02</b>	99192.35	129.83	1.81
2070	67 ans	100	11918.42	2945.36	<b>4.05</b>	101781.42	133.82	1.86

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	5044.26	1668.49	<b>3.02</b>	3365.23	40.20	0.56
2027	24 ans	100	5149.14	1690.18	<b>3.05</b>	5100.55	40.91	0.57
2028	25 ans	100	5255.90	1712.15	<b>3.07</b>	6871.85	41.62	0.58
2029	26 ans	100	5364.56	1734.41	<b>3.09</b>	8678.40	42.38	0.59
2030	27 ans	100	5475.16	1756.95	<b>3.12</b>	10519.39	43.19	0.60
2031	28 ans	100	5587.72	1779.79	<b>3.14</b>	12393.96	44.05	0.61
2032	29 ans	100	5702.29	1802.93	<b>3.16</b>	14301.15	44.96	0.63
2033	30 ans	100	5818.90	1826.37	<b>3.19</b>	16239.97	45.92	0.64
2034	31 ans	100	5937.57	1850.11	<b>3.21</b>	18209.33	46.93	0.65
2035	32 ans	100	6058.34	1874.16	<b>3.23</b>	20208.08	48.01	0.67
2036	33 ans	100	6181.25	1898.53	<b>3.26</b>	22235.04	49.15	0.68
2037	34 ans	100	6306.33	1923.21	<b>3.28</b>	24288.91	50.35	0.70
2038	35 ans	100	6433.62	1948.21	<b>3.30</b>	26368.38	51.62	0.72
2039	36 ans	100	6563.16	1973.54	<b>3.33</b>	28472.06	52.97	0.74
2040	37 ans	100	6694.97	1999.19	<b>3.35</b>	30598.52	54.39	0.76
2041	38 ans	100	6829.10	2025.18	<b>3.37</b>	32746.26	55.89	0.78
2042	39 ans	100	6965.59	2051.51	<b>3.40</b>	34913.75	57.47	0.80
2043	40 ans	100	7104.47	2078.18	<b>3.42</b>	37099.41	59.15	0.82
2044	41 ans	100	7245.79	2105.20	<b>3.44</b>	39301.60	60.92	0.85
2045	42 ans	100	7389.58	2132.56	<b>3.47</b>	41518.67	62.79	0.87
2046	43 ans	100	7535.88	2160.29	<b>3.49</b>	43750.63	64.72	0.90
2047	44 ans	100	7684.74	2188.37	<b>3.51</b>	45997.46	66.71	0.93
2048	45 ans	100	7836.20	2216.82	<b>3.53</b>	48259.17	68.76	0.96
2049	46 ans	100	7990.29	2245.64	<b>3.56</b>	50535.77	70.87	0.99
2050	47 ans	100	8147.07	2274.83	<b>3.58</b>	52827.24	73.05	1.02
2051	48 ans	100	8306.57	2304.40	<b>3.60</b>	55133.59	75.30	1.05
2052	49 ans	100	8468.84	2334.36	<b>3.63</b>	57454.82	77.61	1.08
2053	50 ans	100	8633.93	2364.71	<b>3.65</b>	59790.93	80.00	1.11
2054	51 ans	100	8801.88	2395.45	<b>3.67</b>	62141.93	82.45	1.15
2055	52 ans	100	8972.74	2426.59	<b>3.70</b>	64507.80	84.99	1.18
2056	53 ans	100	9146.55	2458.13	<b>3.72</b>	66888.55	87.60	1.22
2057	54 ans	100	9323.36	2490.09	<b>3.74</b>	69284.18	90.29	1.26
2058	55 ans	100	9503.23	2522.46	<b>3.77</b>	71694.69	93.06	1.30
2059	56 ans	100	9686.19	2555.25	<b>3.79</b>	74120.08	95.92	1.34
2060	57 ans	100	9872.31	2588.47	<b>3.81</b>	76560.35	98.87	1.38
2061	58 ans	100	10061.63	2622.12	<b>3.84</b>	79015.49	101.91	1.42
2062	59 ans	100	10254.20	2656.21	<b>3.86</b>	81485.52	105.04	1.46
2063	60 ans	100	10450.08	2690.74	<b>3.88</b>	83970.43	108.27	1.51
2064	61 ans	100	10649.32	2725.72	<b>3.91</b>	86470.22	111.60	1.55
2065	62 ans	100	10851.98	2761.15	<b>3.93</b>	88984.89	115.03	1.60
2066	63 ans	100	11058.10	2797.05	<b>3.95</b>	91514.43	118.56	1.65
2067	64 ans	100	11267.75	2833.41	<b>3.98</b>	94058.86	122.20	1.70
2068	65 ans	100	11480.98	2870.25	<b>4.00</b>	96618.17	125.96	1.75
2069	66 ans	100	11697.85	2907.56	<b>4.02</b>	99192.35	129.83	1.81
2070	67 ans	100	11918.42	2945.36	<b>4.05</b>	101781.42	133.82	1.86

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	4476.92	1480.83	<b>3.02</b>	3192.84	40.20	0.56
2027	24 ans	100	4554.13	1494.87	<b>3.05</b>	4830.08	40.91	0.57
2028	25 ans	100	4636.10	1510.25	<b>3.07</b>	6496.79	41.62	0.58
2029	26 ans	100	4723.03	1527.00	<b>3.09</b>	8193.55	42.38	0.59
2030	27 ans	100	4815.15	1545.16	<b>3.12</b>	9920.89	43.19	0.60
2031	28 ans	100	4912.69	1564.78	<b>3.14</b>	11679.31	44.04	0.61
2032	29 ans	100	5013.42	1585.13	<b>3.16</b>	13468.33	44.95	0.63
2033	30 ans	100	5115.94	1605.73	<b>3.19</b>	15287.02	45.91	0.64
2034	31 ans	100	5220.27	1626.61	<b>3.21</b>	17134.35	46.93	0.65
2035	32 ans	100	5326.46	1647.75	<b>3.23</b>	19009.27	48.00	0.67
2036	33 ans	100	5434.52	1669.17	<b>3.26</b>	20910.63	49.14	0.68
2037	34 ans	100	5544.49	1690.87	<b>3.28</b>	22837.24	50.34	0.70
2038	35 ans	100	5656.40	1712.85	<b>3.30</b>	24787.87	51.61	0.72
2039	36 ans	100	5770.29	1735.12	<b>3.33</b>	26761.21	52.96	0.74
2040	37 ans	100	5886.18	1757.68	<b>3.35</b>	28755.91	54.38	0.76
2041	38 ans	100	6004.10	1780.53	<b>3.37</b>	30770.57	55.88	0.78
2042	39 ans	100	6124.10	1803.67	<b>3.40</b>	32803.76	57.46	0.80
2043	40 ans	100	6246.21	1827.12	<b>3.42</b>	34853.99	59.14	0.82
2044	41 ans	100	6370.45	1850.87	<b>3.44</b>	36919.74	60.91	0.85
2045	42 ans	100	6496.87	1874.94	<b>3.47</b>	38999.44	62.78	0.87
2046	43 ans	100	6625.50	1899.31	<b>3.49</b>	41093.10	64.71	0.90
2047	44 ans	100	6756.38	1924.00	<b>3.51</b>	43200.72	66.70	0.93
2048	45 ans	100	6889.53	1949.01	<b>3.53</b>	45322.30	68.75	0.96
2049	46 ans	100	7025.01	1974.35	<b>3.56</b>	47457.83	70.86	0.99
2050	47 ans	100	7162.85	2000.02	<b>3.58</b>	49607.32	73.04	1.02
2051	48 ans	100	7303.08	2026.02	<b>3.60</b>	51770.77	75.28	1.05
2052	49 ans	100	7445.75	2052.36	<b>3.63</b>	53948.18	77.60	1.08
2053	50 ans	100	7590.90	2079.04	<b>3.65</b>	56139.54	79.98	1.11
2054	51 ans	100	7738.56	2106.06	<b>3.67</b>	58344.86	82.44	1.15
2055	52 ans	100	7888.77	2133.44	<b>3.70</b>	60564.14	84.97	1.18
2056	53 ans	100	8041.59	2161.18	<b>3.72</b>	62797.38	87.58	1.22
2057	54 ans	100	8197.04	2189.27	<b>3.74</b>	65044.58	90.27	1.26
2058	55 ans	100	8355.18	2217.73	<b>3.77</b>	67305.73	93.05	1.30
2059	56 ans	100	8516.04	2246.56	<b>3.79</b>	69580.84	95.91	1.33
2060	57 ans	100	8679.68	2275.77	<b>3.81</b>	71869.91	98.85	1.38
2061	58 ans	100	8846.12	2305.35	<b>3.84</b>	74172.94	101.89	1.42
2062	59 ans	100	9015.43	2335.32	<b>3.86</b>	76489.92	105.02	1.46
2063	60 ans	100	9187.65	2365.68	<b>3.88</b>	78820.86	108.25	1.51
2064	61 ans	100	9362.82	2396.44	<b>3.91</b>	81165.76	111.58	1.55
2065	62 ans	100	9540.99	2427.59	<b>3.93</b>	83524.62	115.01	1.60
2066	63 ans	100	9722.22	2459.15	<b>3.95</b>	85897.43	118.54	1.65
2067	64 ans	100	9906.54	2491.12	<b>3.98</b>	88284.21	122.18	1.70
2068	65 ans	100	10094.01	2523.50	<b>4.00</b>	90684.94	125.94	1.75
2069	66 ans	100	10284.68	2556.31	<b>4.02</b>	93099.63	129.81	1.81
2070	67 ans	100	10478.60	2589.54	<b>4.05</b>	95528.27	133.79	1.86

# Salarié privé évoluant du 3\*SMIC à 4\*SMIC

Début de carrière à 22 ans / Quotité : 100%

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[Retourner à la liste des métiers](#)

## 23.1 Génération 1975 (début en 1997)

Salarié privé évoluant du 3\*SMIC à 4\*SMIC / Début de carrière à 22 ans / Quotité : 100%

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

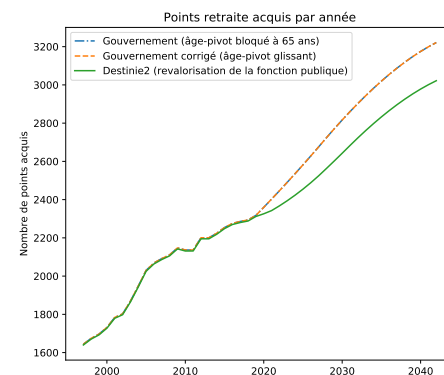
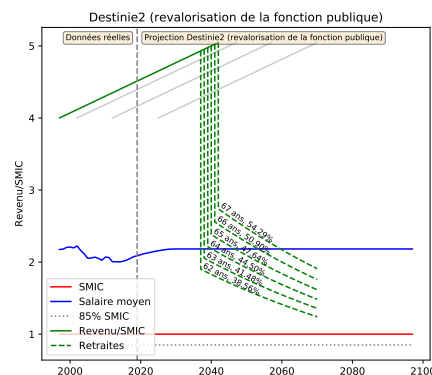
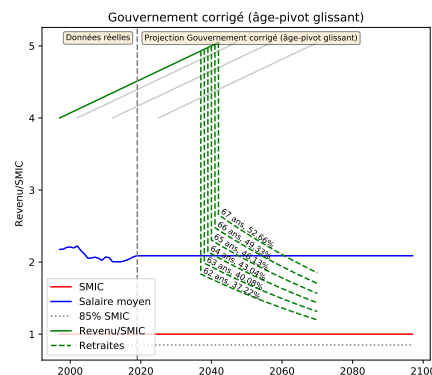
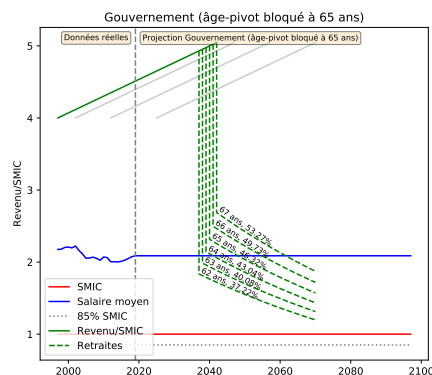
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	3529.43	<b>37.22</b>	1923.21	<b>1.84</b>	<b>1.66</b>	<b>1.55</b>	<b>1.45</b>	<b>1.36</b>	<b>1.28</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	3867.71	<b>40.08</b>	1948.21	<b>1.99</b>	<b>1.81</b>	<b>1.70</b>	<b>1.59</b>	<b>1.49</b>	<b>1.40</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	4227.75	<b>43.04</b>	1973.54	<b>2.14</b>	<b>1.98</b>	<b>1.86</b>	<b>1.74</b>	<b>1.63</b>	<b>1.53</b>
2040	65	100.00%	65 ans 0 mois	0.00%	4630.16	<b>46.32</b>	1999.19	<b>2.32</b>	<b>2.17</b>	<b>2.04</b>	<b>1.91</b>	<b>1.79</b>	<b>1.68</b>
2041	66	100.00%	65 ans 0 mois	5.00%	5058.61	<b>49.73</b>	2025.18	<b>2.50</b>	<b>2.37</b>	<b>2.22</b>	<b>2.08</b>	<b>1.95</b>	<b>1.83</b>
2042	67	100.00%	65 ans 0 mois	10.00%	5514.69	<b>53.27</b>	2051.51	<b>2.69</b>	<b>2.59</b>	<b>2.42</b>	<b>2.27</b>	<b>2.13</b>	<b>2.00</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	3529.43	<b>37.22</b>	1923.21	<b>1.84</b>	<b>1.66</b>	<b>1.55</b>	<b>1.45</b>	<b>1.36</b>	<b>1.28</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	3867.71	<b>40.08</b>	1948.21	<b>1.99</b>	<b>1.81</b>	<b>1.70</b>	<b>1.59</b>	<b>1.49</b>	<b>1.40</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	4227.75	<b>43.04</b>	1973.54	<b>2.14</b>	<b>1.98</b>	<b>1.86</b>	<b>1.74</b>	<b>1.63</b>	<b>1.53</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	4610.87	<b>46.13</b>	1999.19	<b>2.31</b>	<b>2.16</b>	<b>2.03</b>	<b>1.90</b>	<b>1.78</b>	<b>1.67</b>
2041	66	100.00%	65 ans 2 mois	4.17%	5018.46	<b>49.33</b>	2025.18	<b>2.48</b>	<b>2.35</b>	<b>2.21</b>	<b>2.07</b>	<b>1.94</b>	<b>1.82</b>
2042	67	100.00%	65 ans 3 mois	8.75%	5452.02	<b>52.66</b>	2051.51	<b>2.66</b>	<b>2.56</b>	<b>2.40</b>	<b>2.25</b>	<b>2.11</b>	<b>1.97</b>

### Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	3326.49	<b>39.90</b>	1690.87	<b>1.97</b>	<b>1.77</b>	<b>1.66</b>	<b>1.56</b>	<b>1.46</b>	<b>1.37</b>
2038	63	95.35%	64 ans 11 mois	-9.58%	3637.62	<b>42.87</b>	1712.85	<b>2.12</b>	<b>1.94</b>	<b>1.82</b>	<b>1.71</b>	<b>1.60</b>	<b>1.50</b>
2039	64	97.67%	65 ans 0 mois	-5.00%	3968.28	<b>45.95</b>	1735.12	<b>2.29</b>	<b>2.12</b>	<b>1.98</b>	<b>1.86</b>	<b>1.74</b>	<b>1.63</b>
2040	65	100.00%	65 ans 1 mois	-0.42%	4319.65	<b>49.15</b>	1757.68	<b>2.46</b>	<b>2.30</b>	<b>2.16</b>	<b>2.02</b>	<b>1.90</b>	<b>1.78</b>
2041	66	100.00%	65 ans 2 mois	4.17%	4693.00	<b>52.47</b>	1780.53	<b>2.64</b>	<b>2.50</b>	<b>2.35</b>	<b>2.20</b>	<b>2.06</b>	<b>1.93</b>
2042	67	100.00%	65 ans 3 mois	8.75%	5089.67	<b>55.92</b>	1803.67	<b>2.82</b>	<b>2.71</b>	<b>2.54</b>	<b>2.39</b>	<b>2.24</b>	<b>2.10</b>





Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	4969.50	1235.19	<b>4.02</b>	3318.68	26.81	0.37
1999	24 ans	100	5035.18	1244.33	<b>4.05</b>	5015.60	26.94	0.38
2000	25 ans	100	5138.87	1262.69	<b>4.07</b>	6747.46	27.40	0.38
2001	26 ans	100	5293.25	1293.24	<b>4.09</b>	8531.35	27.85	0.39
2002	27 ans	100	5348.08	1299.25	<b>4.12</b>	10333.72	28.39	0.40
2003	28 ans	100	5546.55	1339.90	<b>4.14</b>	12202.98	28.98	0.40
2004	29 ans	100	5780.54	1388.62	<b>4.16</b>	14151.09	29.60	0.41
2005	30 ans	100	6024.51	1439.19	<b>4.19</b>	16181.42	30.13	0.42
2006	31 ans	100	6138.55	1458.33	<b>4.21</b>	18250.19	30.62	0.43
2007	32 ans	100	6206.98	1466.48	<b>4.23</b>	20342.02	31.08	0.43
2008	33 ans	100	6264.59	1472.01	<b>4.26</b>	22453.26	31.95	0.44
2009	34 ans	100	6372.49	1489.22	<b>4.28</b>	24600.87	31.98	0.45
2010	35 ans	100	6339.48	1473.50	<b>4.30</b>	26737.35	32.47	0.45
2011	36 ans	100	6339.95	1465.69	<b>4.33</b>	28873.99	33.16	0.46
2012	37 ans	100	6529.58	1501.45	<b>4.35</b>	31074.54	33.81	0.47
2013	38 ans	100	6529.02	1493.34	<b>4.37</b>	33274.89	34.10	0.47
2014	39 ans	100	6600.15	1501.62	<b>4.40</b>	35499.23	34.27	0.48
2015	40 ans	100	6688.15	1513.63	<b>4.42</b>	37753.21	34.29	0.48
2016	41 ans	100	6751.83	1520.05	<b>4.44</b>	40028.66	34.36	0.48
2017	42 ans	100	6782.52	1519.00	<b>4.47</b>	42314.45	34.70	0.48
2018	43 ans	100	6806.38	1516.45	<b>4.49</b>	44608.29	35.18	0.49
2019	44 ans	100	6876.85	1524.25	<b>4.51</b>	46925.87	35.61	0.50
2020	45 ans	100	7002.16	1544.07	<b>4.53</b>	49285.68	36.23	0.50
2021	46 ans	100	7129.56	1564.14	<b>4.56</b>	51688.43	36.86	0.51
2022	47 ans	100	7259.09	1584.47	<b>4.58</b>	54134.83	37.51	0.52
2023	48 ans	100	7390.79	1605.07	<b>4.60</b>	56625.62	38.17	0.53
2024	49 ans	100	7524.68	1625.94	<b>4.63</b>	59161.53	38.83	0.54
2025	50 ans	100	7660.81	1647.07	<b>4.65</b>	61743.31	39.51	0.55
2026	51 ans	100	7799.20	1668.49	<b>4.67</b>	64371.74	40.20	0.56
2027	52 ans	100	7939.89	1690.18	<b>4.70</b>	67047.58	40.91	0.57
2028	53 ans	100	8082.93	1712.15	<b>4.72</b>	69771.62	41.62	0.58
2029	54 ans	100	8228.34	1734.41	<b>4.74</b>	72542.57	42.38	0.59
2030	55 ans	100	8376.17	1756.95	<b>4.77</b>	75359.01	43.19	0.60
2031	56 ans	100	8526.45	1779.79	<b>4.79</b>	78219.46	44.05	0.61
2032	57 ans	100	8679.22	1802.93	<b>4.81</b>	81122.33	44.96	0.63
2033	58 ans	100	8834.53	1826.37	<b>4.84</b>	84065.93	45.92	0.64
2034	59 ans	100	8992.40	1850.11	<b>4.86</b>	87048.51	46.93	0.65
2035	60 ans	100	9152.89	1874.16	<b>4.88</b>	90068.21	48.01	0.67
2036	61 ans	100	9316.03	1898.53	<b>4.91</b>	93123.12	49.15	0.68
2037	62 ans	100	9481.86	1923.21	<b>4.93</b>	96211.21	50.35	0.70
2038	63 ans	100	9650.43	1948.21	<b>4.95</b>	99330.42	51.62	0.72
2039	64 ans	100	9821.79	1973.54	<b>4.98</b>	102478.59	52.97	0.74
2040	65 ans	100	9995.96	1999.19	<b>5.00</b>	105653.51	54.39	0.76
2041	66 ans	100	10173.01	2025.18	<b>5.02</b>	108852.90	55.89	0.78
2042	67 ans	100	10352.96	2051.51	<b>5.05</b>	112074.45	57.47	0.80

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	4969.50	1235.19	<b>4.02</b>	3318.68	26.81	0.37
1999	24 ans	100	5035.18	1244.33	<b>4.05</b>	5015.60	26.94	0.38
2000	25 ans	100	5138.87	1262.69	<b>4.07</b>	6747.46	27.40	0.38
2001	26 ans	100	5293.25	1293.24	<b>4.09</b>	8531.35	27.85	0.39
2002	27 ans	100	5348.08	1299.25	<b>4.12</b>	10333.72	28.39	0.40
2003	28 ans	100	5546.55	1339.90	<b>4.14</b>	12202.98	28.98	0.40
2004	29 ans	100	5780.54	1388.62	<b>4.16</b>	14151.09	29.60	0.41
2005	30 ans	100	6024.51	1439.19	<b>4.19</b>	16181.42	30.13	0.42
2006	31 ans	100	6138.55	1458.33	<b>4.21</b>	18250.19	30.62	0.43
2007	32 ans	100	6206.98	1466.48	<b>4.23</b>	20342.02	31.08	0.43
2008	33 ans	100	6264.59	1472.01	<b>4.26</b>	22453.26	31.95	0.44
2009	34 ans	100	6372.49	1489.22	<b>4.28</b>	24600.87	31.98	0.45
2010	35 ans	100	6339.48	1473.50	<b>4.30</b>	26737.35	32.47	0.45
2011	36 ans	100	6339.95	1465.69	<b>4.33</b>	28873.99	33.16	0.46
2012	37 ans	100	6529.58	1501.45	<b>4.35</b>	31074.54	33.81	0.47
2013	38 ans	100	6529.02	1493.34	<b>4.37</b>	33274.89	34.10	0.47
2014	39 ans	100	6600.15	1501.62	<b>4.40</b>	35499.23	34.27	0.48
2015	40 ans	100	6688.15	1513.63	<b>4.42</b>	37753.21	34.29	0.48
2016	41 ans	100	6751.83	1520.05	<b>4.44</b>	40028.66	34.36	0.48
2017	42 ans	100	6782.52	1519.00	<b>4.47</b>	42314.45	34.70	0.48
2018	43 ans	100	6806.38	1516.45	<b>4.49</b>	44608.29	35.18	0.49
2019	44 ans	100	6876.85	1524.25	<b>4.51</b>	46925.87	35.61	0.50
2020	45 ans	100	7002.16	1544.07	<b>4.53</b>	49285.68	36.23	0.50
2021	46 ans	100	7129.56	1564.14	<b>4.56</b>	51688.43	36.86	0.51
2022	47 ans	100	7259.09	1584.47	<b>4.58</b>	54134.83	37.51	0.52
2023	48 ans	100	7390.79	1605.07	<b>4.60</b>	56625.62	38.17	0.53
2024	49 ans	100	7524.68	1625.94	<b>4.63</b>	59161.53	38.83	0.54
2025	50 ans	100	7660.81	1647.07	<b>4.65</b>	61743.31	39.51	0.55
2026	51 ans	100	7799.20	1668.49	<b>4.67</b>	64371.74	40.20	0.56
2027	52 ans	100	7939.89	1690.18	<b>4.70</b>	67047.58	40.91	0.57
2028	53 ans	100	8082.93	1712.15	<b>4.72</b>	69771.62	41.62	0.58
2029	54 ans	100	8228.34	1734.41	<b>4.74</b>	72542.57	42.38	0.59
2030	55 ans	100	8376.17	1756.95	<b>4.77</b>	75359.01	43.19	0.60
2031	56 ans	100	8526.45	1779.79	<b>4.79</b>	78219.46	44.05	0.61
2032	57 ans	100	8679.22	1802.93	<b>4.81</b>	81122.33	44.96	0.63
2033	58 ans	100	8834.53	1826.37	<b>4.84</b>	84065.93	45.92	0.64
2034	59 ans	100	8992.40	1850.11	<b>4.86</b>	87048.51	46.93	0.65
2035	60 ans	100	9152.89	1874.16	<b>4.88</b>	90068.21	48.01	0.67
2036	61 ans	100	9316.03	1898.53	<b>4.91</b>	93123.12	49.15	0.68
2037	62 ans	100	9481.86	1923.21	<b>4.93</b>	96211.21	50.35	0.70
2038	63 ans	100	9650.43	1948.21	<b>4.95</b>	99330.42	51.62	0.72
2039	64 ans	100	9821.79	1973.54	<b>4.98</b>	102478.59	52.97	0.74
2040	65 ans	100	9995.96	1999.19	<b>5.00</b>	105653.51	54.39	0.76
2041	66 ans	100	10173.01	2025.18	<b>5.02</b>	108852.90	55.89	0.78
2042	67 ans	100	10352.96	2051.51	<b>5.05</b>	112074.45	57.47	0.80

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	4969.50	1235.19	<b>4.02</b>	3540.19	25.13	0.35
1999	24 ans	100	5035.18	1244.33	<b>4.05</b>	5350.37	25.26	0.35
2000	25 ans	100	5138.87	1262.69	<b>4.07</b>	7197.83	25.68	0.36
2001	26 ans	100	5293.25	1293.24	<b>4.09</b>	9100.78	26.11	0.36
2002	27 ans	100	5348.08	1299.25	<b>4.12</b>	11023.45	26.61	0.37
2003	28 ans	100	5546.55	1339.90	<b>4.14</b>	13017.47	27.17	0.38
2004	29 ans	100	5780.54	1388.62	<b>4.16</b>	15095.61	27.74	0.39
2005	30 ans	100	6024.51	1439.19	<b>4.19</b>	17261.46	28.25	0.39
2006	31 ans	100	6138.55	1458.33	<b>4.21</b>	19468.30	28.71	0.40
2007	32 ans	100	6206.98	1466.48	<b>4.23</b>	21699.75	29.14	0.41
2008	33 ans	100	6264.59	1472.01	<b>4.26</b>	23951.91	29.96	0.42
2009	34 ans	100	6372.49	1489.22	<b>4.28</b>	26242.86	29.98	0.42
2010	35 ans	100	6339.48	1473.50	<b>4.30</b>	28521.94	30.44	0.42
2011	36 ans	100	6339.95	1465.69	<b>4.33</b>	30801.19	31.09	0.43
2012	37 ans	100	6529.58	1501.45	<b>4.35</b>	33148.61	31.69	0.44
2013	38 ans	100	6529.02	1493.34	<b>4.37</b>	35495.84	31.97	0.44
2014	39 ans	100	6600.15	1501.62	<b>4.40</b>	37868.63	32.13	0.45
2015	40 ans	100	6688.15	1513.63	<b>4.42</b>	40273.06	32.14	0.45
2016	41 ans	100	6751.83	1520.05	<b>4.44</b>	42700.39	32.21	0.45
2017	42 ans	100	6782.52	1519.00	<b>4.47</b>	45138.75	32.53	0.45
2018	43 ans	100	6806.38	1516.45	<b>4.49</b>	47585.68	32.98	0.46
2019	44 ans	100	6876.85	1524.25	<b>4.51</b>	50057.95	33.38	0.46
2020	45 ans	100	6469.74	1426.66	<b>4.53</b>	52383.86	36.23	0.50
2021	46 ans	100	6516.27	1429.59	<b>4.56</b>	54726.50	36.86	0.51
2022	47 ans	100	6585.27	1437.39	<b>4.58</b>	57093.95	37.51	0.52
2023	48 ans	100	6660.15	1446.40	<b>4.60</b>	59488.31	38.17	0.53
2024	49 ans	100	6741.11	1456.62	<b>4.63</b>	61911.78	38.83	0.54
2025	50 ans	100	6828.32	1468.09	<b>4.65</b>	64366.61	39.51	0.55
2026	51 ans	100	6922.01	1480.83	<b>4.67</b>	66855.11	40.20	0.56
2027	52 ans	100	7022.41	1494.87	<b>4.70</b>	69379.71	40.91	0.57
2028	53 ans	100	7129.76	1510.25	<b>4.72</b>	71942.90	41.62	0.58
2029	54 ans	100	7244.35	1527.00	<b>4.74</b>	74545.45	42.38	0.59
2030	55 ans	100	7366.46	1545.16	<b>4.77</b>	77188.03	43.19	0.60
2031	56 ans	100	7496.40	1564.78	<b>4.79</b>	79871.24	44.04	0.61
2032	57 ans	100	7630.72	1585.13	<b>4.81</b>	82594.24	44.95	0.63
2033	58 ans	100	7767.26	1605.73	<b>4.84</b>	85355.46	45.91	0.64
2034	59 ans	100	7906.06	1626.61	<b>4.86</b>	88153.24	46.93	0.65
2035	60 ans	100	8047.16	1647.75	<b>4.88</b>	90985.84	48.00	0.67
2036	61 ans	100	8190.59	1669.17	<b>4.91</b>	93851.46	49.14	0.68
2037	62 ans	100	8336.39	1690.87	<b>4.93</b>	96748.22	50.34	0.70
2038	63 ans	100	8484.60	1712.85	<b>4.95</b>	99674.15	51.61	0.72
2039	64 ans	100	8635.25	1735.12	<b>4.98</b>	102627.26	52.96	0.74
2040	65 ans	100	8788.39	1757.68	<b>5.00</b>	105605.46	54.38	0.76
2041	66 ans	100	8944.04	1780.53	<b>5.02</b>	108606.62	55.88	0.78
2042	67 ans	100	9102.26	1803.67	<b>5.05</b>	111628.55	57.46	0.80

## 23.2 Génération 1980 (début en 2002)

Salarié privé évoluant du 3\*SMIC à 4\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

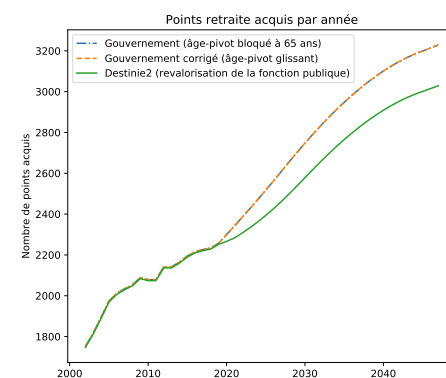
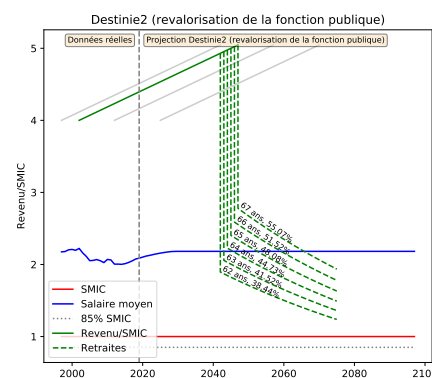
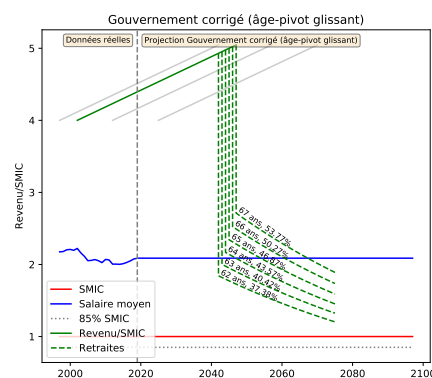
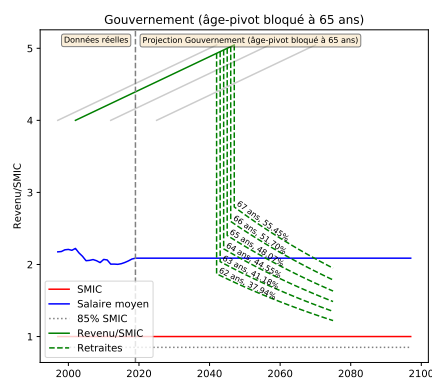
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	3837.65	<b>37.94</b>	2051.51	<b>1.87</b>	<b>1.69</b>	<b>1.58</b>	<b>1.48</b>	<b>1.39</b>	<b>1.30</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	4238.93	<b>41.18</b>	2078.18	<b>2.04</b>	<b>1.86</b>	<b>1.75</b>	<b>1.64</b>	<b>1.54</b>	<b>1.44</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	4667.70	<b>44.55</b>	2105.20	<b>2.22</b>	<b>2.05</b>	<b>1.92</b>	<b>1.80</b>	<b>1.69</b>	<b>1.58</b>
2045	65	100.00%	65 ans 0 mois	0.00%	5125.66	<b>48.07</b>	2132.56	<b>2.40</b>	<b>2.25</b>	<b>2.11</b>	<b>1.98</b>	<b>1.86</b>	<b>1.74</b>
2046	66	100.00%	65 ans 0 mois	5.00%	5610.51	<b>51.70</b>	2160.29	<b>2.60</b>	<b>2.47</b>	<b>2.31</b>	<b>2.17</b>	<b>2.03</b>	<b>1.90</b>
2047	67	100.00%	65 ans 0 mois	10.00%	6123.18	<b>55.45</b>	2188.37	<b>2.80</b>	<b>2.69</b>	<b>2.52</b>	<b>2.37</b>	<b>2.22</b>	<b>2.08</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	3781.22	<b>37.38</b>	2051.51	<b>1.84</b>	<b>1.66</b>	<b>1.56</b>	<b>1.46</b>	<b>1.37</b>	<b>1.28</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	4160.43	<b>40.42</b>	2078.18	<b>2.00</b>	<b>1.83</b>	<b>1.71</b>	<b>1.61</b>	<b>1.51</b>	<b>1.41</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	4565.34	<b>43.57</b>	2105.20	<b>2.17</b>	<b>2.01</b>	<b>1.88</b>	<b>1.76</b>	<b>1.65</b>	<b>1.55</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	4997.52	<b>46.87</b>	2132.56	<b>2.34</b>	<b>2.20</b>	<b>2.06</b>	<b>1.93</b>	<b>1.81</b>	<b>1.70</b>
2046	66	100.00%	65 ans 7 mois	2.08%	5454.66	<b>50.27</b>	2160.29	<b>2.52</b>	<b>2.40</b>	<b>2.25</b>	<b>2.11</b>	<b>1.98</b>	<b>1.85</b>
2047	67	100.00%	65 ans 8 mois	6.67%	5937.63	<b>53.77</b>	2188.37	<b>2.71</b>	<b>2.61</b>	<b>2.45</b>	<b>2.29</b>	<b>2.15</b>	<b>2.02</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	3508.96	<b>39.46</b>	1803.67	<b>1.95</b>	<b>1.75</b>	<b>1.64</b>	<b>1.54</b>	<b>1.45</b>	<b>1.36</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	3854.70	<b>42.59</b>	1827.12	<b>2.11</b>	<b>1.93</b>	<b>1.81</b>	<b>1.69</b>	<b>1.59</b>	<b>1.49</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	4223.43	<b>45.85</b>	1850.87	<b>2.28</b>	<b>2.11</b>	<b>1.98</b>	<b>1.86</b>	<b>1.74</b>	<b>1.63</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	4616.60	<b>49.25</b>	1874.94	<b>2.46</b>	<b>2.31</b>	<b>2.16</b>	<b>2.03</b>	<b>1.90</b>	<b>1.78</b>
2046	66	100.00%	65 ans 7 mois	2.08%	5032.03	<b>52.74</b>	1899.31	<b>2.65</b>	<b>2.52</b>	<b>2.36</b>	<b>2.21</b>	<b>2.07</b>	<b>1.94</b>
2047	67	100.00%	65 ans 8 mois	6.67%	5470.47	<b>56.34</b>	1924.00	<b>2.84</b>	<b>2.74</b>	<b>2.56</b>	<b>2.40</b>	<b>2.25</b>	<b>2.11</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	5390.75	1339.90	<b>4.02</b>	3568.20	28.98	0.40
2004	24 ans	100	5619.07	1388.62	<b>4.05</b>	5461.90	29.60	0.41
2005	25 ans	100	5857.16	1439.19	<b>4.07</b>	7435.83	30.13	0.42
2006	26 ans	100	5968.98	1458.33	<b>4.09</b>	9447.45	30.62	0.43
2007	27 ans	100	6036.46	1466.48	<b>4.12</b>	11481.81	31.08	0.43
2008	28 ans	100	6093.43	1472.01	<b>4.14</b>	13535.37	31.95	0.44
2009	29 ans	100	6199.33	1489.22	<b>4.16</b>	15624.62	31.98	0.45
2010	30 ans	100	6168.14	1473.50	<b>4.19</b>	17703.36	32.47	0.45
2011	31 ans	100	6169.52	1465.69	<b>4.21</b>	19782.56	33.16	0.46
2012	32 ans	100	6354.99	1501.45	<b>4.23</b>	21924.27	33.81	0.47
2013	33 ans	100	6355.38	1493.34	<b>4.26</b>	24066.11	34.10	0.47
2014	34 ans	100	6425.54	1501.62	<b>4.28</b>	26231.59	34.27	0.48
2015	35 ans	100	6512.15	1513.63	<b>4.30</b>	28426.27	34.29	0.48
2016	36 ans	100	6575.08	1520.05	<b>4.33</b>	30642.15	34.36	0.48
2017	37 ans	100	6605.89	1519.00	<b>4.35</b>	32868.41	34.70	0.48
2018	38 ans	100	6630.05	1516.45	<b>4.37</b>	35102.82	35.18	0.49
2019	39 ans	100	6699.61	1524.25	<b>4.40</b>	37360.67	35.61	0.50
2020	40 ans	100	6822.61	1544.07	<b>4.42</b>	39659.98	36.23	0.50
2021	41 ans	100	6947.68	1564.14	<b>4.44</b>	42001.43	36.86	0.51
2022	42 ans	100	7074.85	1584.47	<b>4.47</b>	44385.74	37.51	0.52
2023	43 ans	100	7204.15	1605.07	<b>4.49</b>	46813.63	38.17	0.53
2024	44 ans	100	7335.62	1625.94	<b>4.51</b>	49285.82	38.83	0.54
2025	45 ans	100	7469.29	1647.07	<b>4.53</b>	51803.06	39.51	0.55
2026	46 ans	100	7605.19	1668.49	<b>4.56</b>	54366.10	40.20	0.56
2027	47 ans	100	7743.36	1690.18	<b>4.58</b>	56975.71	40.91	0.57
2028	48 ans	100	7883.84	1712.15	<b>4.60</b>	59632.66	41.62	0.58
2029	49 ans	100	8026.67	1734.41	<b>4.63</b>	62335.69	42.38	0.59
2030	50 ans	100	8171.87	1756.95	<b>4.65</b>	65083.44	43.19	0.60
2031	51 ans	100	8319.50	1779.79	<b>4.67</b>	67874.46	44.05	0.61
2032	52 ans	100	8469.58	1802.93	<b>4.70</b>	70707.21	44.96	0.63
2033	53 ans	100	8622.16	1826.37	<b>4.72</b>	73580.05	45.92	0.64
2034	54 ans	100	8777.27	1850.11	<b>4.74</b>	76491.28	46.93	0.65
2035	55 ans	100	8934.96	1874.16	<b>4.77</b>	79439.09	48.01	0.67
2036	56 ans	100	9095.27	1898.53	<b>4.79</b>	82421.60	49.15	0.68
2037	57 ans	100	9258.23	1923.21	<b>4.81</b>	85436.86	50.35	0.70
2038	58 ans	100	9423.90	1948.21	<b>4.84</b>	88482.85	51.62	0.72
2039	59 ans	100	9592.30	1973.54	<b>4.86</b>	91557.46	52.97	0.74
2040	60 ans	100	9763.50	1999.19	<b>4.88</b>	94658.55	54.39	0.76
2041	61 ans	100	9937.52	2025.18	<b>4.91</b>	97783.88	55.89	0.78
2042	62 ans	100	10114.42	2051.51	<b>4.93</b>	100931.19	57.47	0.80
2043	63 ans	100	10294.23	2078.18	<b>4.95</b>	104098.16	59.15	0.82
2044	64 ans	100	10477.02	2105.20	<b>4.98</b>	107282.41	60.92	0.85
2045	65 ans	100	10662.81	2132.56	<b>5.00</b>	110481.55	62.79	0.87
2046	66 ans	100	10851.67	2160.29	<b>5.02</b>	113695.56	64.72	0.90
2047	67 ans	100	11043.63	2188.37	<b>5.05</b>	116924.45	66.71	0.93

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	5390.75	1339.90	<b>4.02</b>	3568.20	28.98	0.40
2004	24 ans	100	5619.07	1388.62	<b>4.05</b>	5461.90	29.60	0.41
2005	25 ans	100	5857.16	1439.19	<b>4.07</b>	7435.83	30.13	0.42
2006	26 ans	100	5968.98	1458.33	<b>4.09</b>	9447.45	30.62	0.43
2007	27 ans	100	6036.46	1466.48	<b>4.12</b>	11481.81	31.08	0.43
2008	28 ans	100	6093.43	1472.01	<b>4.14</b>	13535.37	31.95	0.44
2009	29 ans	100	6199.33	1489.22	<b>4.16</b>	15624.62	31.98	0.45
2010	30 ans	100	6168.14	1473.50	<b>4.19</b>	17703.36	32.47	0.45
2011	31 ans	100	6169.52	1465.69	<b>4.21</b>	19782.56	33.16	0.46
2012	32 ans	100	6354.99	1501.45	<b>4.23</b>	21924.27	33.81	0.47
2013	33 ans	100	6355.38	1493.34	<b>4.26</b>	24066.11	34.10	0.47
2014	34 ans	100	6425.54	1501.62	<b>4.28</b>	26231.59	34.27	0.48
2015	35 ans	100	6512.15	1513.63	<b>4.30</b>	28426.27	34.29	0.48
2016	36 ans	100	6575.08	1520.05	<b>4.33</b>	30642.15	34.36	0.48
2017	37 ans	100	6605.89	1519.00	<b>4.35</b>	32868.41	34.70	0.48
2018	38 ans	100	6630.05	1516.45	<b>4.37</b>	35102.82	35.18	0.49
2019	39 ans	100	6699.61	1524.25	<b>4.40</b>	37360.67	35.61	0.50
2020	40 ans	100	6822.61	1544.07	<b>4.42</b>	39659.98	36.23	0.50
2021	41 ans	100	6947.68	1564.14	<b>4.44</b>	42001.43	36.86	0.51
2022	42 ans	100	7074.85	1584.47	<b>4.47</b>	44385.74	37.51	0.52
2023	43 ans	100	7204.15	1605.07	<b>4.49</b>	46813.63	38.17	0.53
2024	44 ans	100	7335.62	1625.94	<b>4.51</b>	49285.82	38.83	0.54
2025	45 ans	100	7469.29	1647.07	<b>4.53</b>	51803.06	39.51	0.55
2026	46 ans	100	7605.19	1668.49	<b>4.56</b>	54366.10	40.20	0.56
2027	47 ans	100	7743.36	1690.18	<b>4.58</b>	56975.71	40.91	0.57
2028	48 ans	100	7883.84	1712.15	<b>4.60</b>	59632.66	41.62	0.58
2029	49 ans	100	8026.67	1734.41	<b>4.63</b>	62335.69	42.38	0.59
2030	50 ans	100	8171.87	1756.95	<b>4.65</b>	65083.44	43.19	0.60
2031	51 ans	100	8319.50	1779.79	<b>4.67</b>	67874.46	44.05	0.61
2032	52 ans	100	8469.58	1802.93	<b>4.70</b>	70707.21	44.96	0.63
2033	53 ans	100	8622.16	1826.37	<b>4.72</b>	73580.05	45.92	0.64
2034	54 ans	100	8777.27	1850.11	<b>4.74</b>	76491.28	46.93	0.65
2035	55 ans	100	8934.96	1874.16	<b>4.77</b>	79439.09	48.01	0.67
2036	56 ans	100	9095.27	1898.53	<b>4.79</b>	82421.60	49.15	0.68
2037	57 ans	100	9258.23	1923.21	<b>4.81</b>	85436.86	50.35	0.70
2038	58 ans	100	9423.90	1948.21	<b>4.84</b>	88482.85	51.62	0.72
2039	59 ans	100	9592.30	1973.54	<b>4.86</b>	91557.46	52.97	0.74
2040	60 ans	100	9763.50	1999.19	<b>4.88</b>	94658.55	54.39	0.76
2041	61 ans	100	9937.52	2025.18	<b>4.91</b>	97783.88	55.89	0.78
2042	62 ans	100	10114.42	2051.51	<b>4.93</b>	100931.19	57.47	0.80
2043	63 ans	100	10294.23	2078.18	<b>4.95</b>	104098.16	59.15	0.82
2044	64 ans	100	10477.02	2105.20	<b>4.98</b>	107282.41	60.92	0.85
2045	65 ans	100	10662.81	2132.56	<b>5.00</b>	110481.55	62.79	0.87
2046	66 ans	100	10851.67	2160.29	<b>5.02</b>	113695.56	64.72	0.90
2047	67 ans	100	11043.63	2188.37	<b>5.05</b>	116924.45	66.71	0.93

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	5390.75	1339.90	<b>4.02</b>	3806.36	27.17	0.38
2004	24 ans	100	5619.07	1388.62	<b>4.05</b>	5826.45	27.74	0.39
2005	25 ans	100	5857.16	1439.19	<b>4.07</b>	7932.14	28.25	0.39
2006	26 ans	100	5968.98	1458.33	<b>4.09</b>	10078.02	28.71	0.40
2007	27 ans	100	6036.46	1466.48	<b>4.12</b>	12248.17	29.14	0.41
2008	28 ans	100	6093.43	1472.01	<b>4.14</b>	14438.79	29.96	0.42
2009	29 ans	100	6199.33	1489.22	<b>4.16</b>	16667.49	29.98	0.42
2010	30 ans	100	6168.14	1473.50	<b>4.19</b>	18884.97	30.44	0.42
2011	31 ans	100	6169.52	1465.69	<b>4.21</b>	21102.95	31.09	0.43
2012	32 ans	100	6354.99	1501.45	<b>4.23</b>	23387.61	31.69	0.44
2013	33 ans	100	6355.38	1493.34	<b>4.26</b>	25672.41	31.97	0.44
2014	34 ans	100	6425.54	1501.62	<b>4.28</b>	27982.43	32.13	0.45
2015	35 ans	100	6512.15	1513.63	<b>4.30</b>	30323.59	32.14	0.45
2016	36 ans	100	6575.08	1520.05	<b>4.33</b>	32687.37	32.21	0.45
2017	37 ans	100	6605.89	1519.00	<b>4.35</b>	35062.23	32.53	0.45
2018	38 ans	100	6630.05	1516.45	<b>4.37</b>	37445.77	32.98	0.46
2019	39 ans	100	6699.61	1524.25	<b>4.40</b>	39854.32	33.38	0.46
2020	40 ans	100	6303.85	1426.66	<b>4.42</b>	42120.60	36.23	0.50
2021	41 ans	100	6350.04	1429.59	<b>4.44</b>	44403.47	36.86	0.51
2022	42 ans	100	6418.13	1437.39	<b>4.47</b>	46710.83	37.51	0.52
2023	43 ans	100	6491.97	1446.40	<b>4.49</b>	49044.73	38.17	0.53
2024	44 ans	100	6571.73	1456.62	<b>4.51</b>	51407.31	38.83	0.54
2025	45 ans	100	6657.61	1468.09	<b>4.53</b>	53800.76	39.51	0.55
2026	46 ans	100	6749.82	1480.83	<b>4.56</b>	56227.36	40.20	0.56
2027	47 ans	100	6848.58	1494.87	<b>4.58</b>	58689.47	40.91	0.57
2028	48 ans	100	6954.15	1510.25	<b>4.60</b>	61189.53	41.62	0.58
2029	49 ans	100	7066.79	1527.00	<b>4.63</b>	63728.29	42.38	0.59
2030	50 ans	100	7186.79	1545.16	<b>4.65</b>	66306.42	43.19	0.60
2031	51 ans	100	7314.45	1564.78	<b>4.67</b>	68924.51	44.04	0.61
2032	52 ans	100	7446.40	1585.13	<b>4.70</b>	71581.73	44.95	0.63
2033	53 ans	100	7580.55	1605.73	<b>4.72</b>	74276.58	45.91	0.64
2034	54 ans	100	7716.92	1626.61	<b>4.74</b>	77007.42	46.93	0.65
2035	55 ans	100	7855.56	1647.75	<b>4.77</b>	79772.58	48.00	0.67
2036	56 ans	100	7996.50	1669.17	<b>4.79</b>	82570.29	49.14	0.68
2037	57 ans	100	8139.78	1690.87	<b>4.81</b>	85398.73	50.34	0.70
2038	58 ans	100	8285.43	1712.85	<b>4.84</b>	88255.98	51.61	0.72
2039	59 ans	100	8433.50	1735.12	<b>4.86</b>	91140.09	52.96	0.74
2040	60 ans	100	8584.01	1757.68	<b>4.88</b>	94049.03	54.38	0.76
2041	61 ans	100	8737.01	1780.53	<b>4.91</b>	96980.72	55.88	0.78
2042	62 ans	100	8892.53	1803.67	<b>4.93</b>	99933.02	57.46	0.80
2043	63 ans	100	9050.63	1827.12	<b>4.95</b>	102903.76	59.14	0.82
2044	64 ans	100	9211.33	1850.87	<b>4.98</b>	105890.72	60.91	0.85
2045	65 ans	100	9374.68	1874.94	<b>5.00</b>	108891.63	62.78	0.87
2046	66 ans	100	9540.72	1899.31	<b>5.02</b>	111906.50	64.71	0.90
2047	67 ans	100	9709.49	1924.00	<b>5.05</b>	114935.33	66.70	0.93

## 23.3 Génération 1990 (début en 2012)

Salarié privé évoluant du 3\*SMIC à 4\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

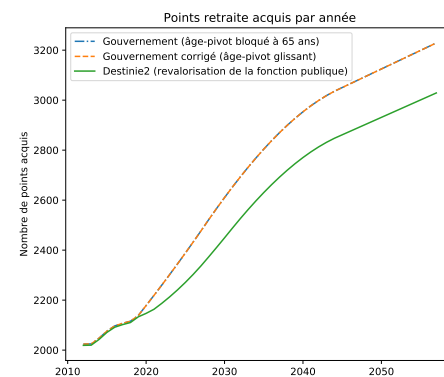
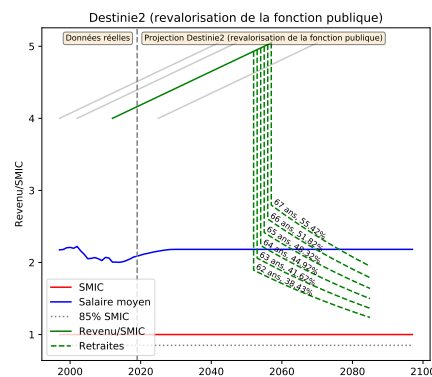
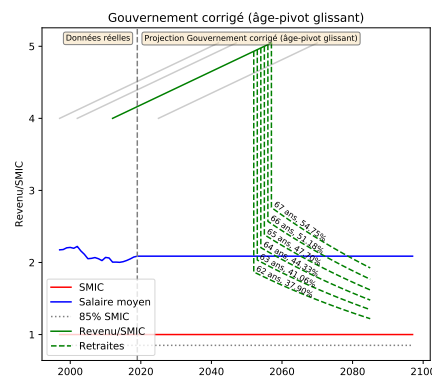
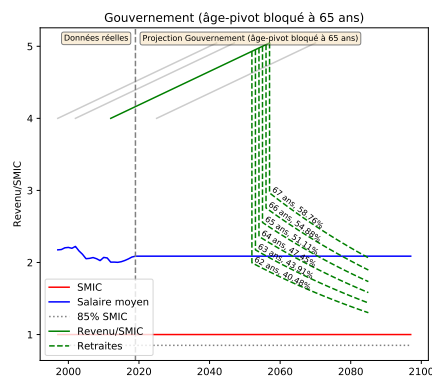
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	4658.42	40.48	2334.36	2.00	1.80	1.69	1.58	1.48	1.39
2053	63	95.35%	65 ans 0 mois	-10.00%	5143.31	43.91	2364.71	2.18	1.99	1.86	1.75	1.64	1.53
2054	64	97.67%	65 ans 0 mois	-5.00%	5657.27	47.45	2395.45	2.36	2.19	2.05	1.92	1.80	1.69
2055	65	100.00%	65 ans 0 mois	0.00%	6201.32	51.11	2426.59	2.56	2.40	2.25	2.11	1.97	1.85
2056	66	100.00%	65 ans 0 mois	5.00%	6776.51	54.88	2458.13	2.76	2.62	2.45	2.30	2.16	2.02
2057	67	100.00%	65 ans 0 mois	10.00%	7383.89	58.76	2490.09	2.97	2.85	2.67	2.51	2.35	2.20

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	4361.56	37.90	2334.36	1.87	1.68	1.58	1.48	1.39	1.30
2053	63	95.35%	66 ans 2 mois	-15.83%	4809.95	41.06	2364.71	2.03	1.86	1.74	1.63	1.53	1.44
2054	64	97.67%	66 ans 3 mois	-11.25%	5285.08	44.33	2395.45	2.21	2.04	1.91	1.79	1.68	1.58
2055	65	100.00%	66 ans 4 mois	-6.67%	5787.90	47.70	2426.59	2.39	2.24	2.10	1.97	1.84	1.73
2056	66	100.00%	66 ans 5 mois	-2.08%	6319.36	51.18	2458.13	2.57	2.44	2.29	2.15	2.01	1.89
2057	67	100.00%	66 ans 6 mois	2.50%	6880.45	54.75	2490.09	2.76	2.66	2.49	2.34	2.19	2.05

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	3931.80	38.86	2052.36	1.92	1.73	1.62	1.52	1.42	1.33
2053	63	95.35%	66 ans 2 mois	-15.83%	4332.94	42.07	2079.04	2.08	1.90	1.78	1.67	1.57	1.47
2054	64	97.67%	66 ans 3 mois	-11.25%	4757.77	45.39	2106.06	2.26	2.09	1.96	1.84	1.72	1.61
2055	65	100.00%	66 ans 4 mois	-6.67%	5207.11	48.81	2133.44	2.44	2.29	2.14	2.01	1.89	1.77
2056	66	100.00%	66 ans 5 mois	-2.08%	5681.79	52.34	2161.18	2.63	2.50	2.34	2.19	2.06	1.93
2057	67	100.00%	66 ans 6 mois	2.50%	6182.70	55.96	2189.27	2.82	2.72	2.55	2.39	2.24	2.10





Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	6008.09	1493.34	<b>4.02</b>	4048.83	34.10	0.47
2014	24 ans	100	6076.33	1501.62	<b>4.05</b>	6096.63	34.27	0.48
2015	25 ans	100	6160.14	1513.63	<b>4.07</b>	8172.67	34.29	0.48
2016	26 ans	100	6221.58	1520.05	<b>4.09</b>	10269.42	34.36	0.48
2017	27 ans	100	6252.64	1519.00	<b>4.12</b>	12376.63	34.70	0.48
2018	28 ans	100	6277.39	1516.45	<b>4.14</b>	14492.19	35.18	0.49
2019	29 ans	100	6345.13	1524.25	<b>4.16</b>	16630.58	35.61	0.50
2020	30 ans	100	6463.53	1544.07	<b>4.19</b>	18808.87	36.23	0.50
2021	31 ans	100	6583.93	1564.14	<b>4.21</b>	21027.73	36.86	0.51
2022	32 ans	100	6706.37	1584.47	<b>4.23</b>	23287.86	37.51	0.52
2023	33 ans	100	6830.88	1605.07	<b>4.26</b>	25589.95	38.17	0.53
2024	34 ans	100	6957.49	1625.94	<b>4.28</b>	27934.71	38.83	0.54
2025	35 ans	100	7086.24	1647.07	<b>4.30</b>	30322.86	39.51	0.55
2026	36 ans	100	7217.17	1668.49	<b>4.33</b>	32755.13	40.20	0.56
2027	37 ans	100	7350.30	1690.18	<b>4.35</b>	35232.27	40.91	0.57
2028	38 ans	100	7485.67	1712.15	<b>4.37</b>	37755.03	41.62	0.58
2029	39 ans	100	7623.32	1734.41	<b>4.40</b>	40322.23	42.38	0.59
2030	40 ans	100	7763.28	1756.95	<b>4.42</b>	42932.60	43.19	0.60
2031	41 ans	100	7905.59	1779.79	<b>4.44</b>	45584.76	44.05	0.61
2032	42 ans	100	8050.29	1802.93	<b>4.47</b>	48277.27	44.96	0.63
2033	43 ans	100	8197.42	1826.37	<b>4.49</b>	51008.60	45.92	0.64
2034	44 ans	100	8347.01	1850.11	<b>4.51</b>	53777.12	46.93	0.65
2035	45 ans	100	8499.11	1874.16	<b>4.53</b>	56581.13	48.01	0.67
2036	46 ans	100	8653.75	1898.53	<b>4.56</b>	59418.86	49.15	0.68
2037	47 ans	100	8810.98	1923.21	<b>4.58</b>	62288.46	50.35	0.70
2038	48 ans	100	8970.83	1948.21	<b>4.60</b>	65188.00	51.62	0.72
2039	49 ans	100	9133.34	1973.54	<b>4.63</b>	68115.50	52.97	0.74
2040	50 ans	100	9298.57	1999.19	<b>4.65</b>	71068.92	54.39	0.76
2041	51 ans	100	9466.55	2025.18	<b>4.67</b>	74046.13	55.89	0.78
2042	52 ans	100	9637.32	2051.51	<b>4.70</b>	77044.99	57.47	0.80
2043	53 ans	100	9810.94	2078.18	<b>4.72</b>	80063.27	59.15	0.82
2044	54 ans	100	9987.44	2105.20	<b>4.74</b>	83098.73	60.92	0.85
2045	55 ans	100	10166.87	2132.56	<b>4.77</b>	86149.06	62.79	0.87
2046	56 ans	100	10349.28	2160.29	<b>4.79</b>	89214.28	64.72	0.90
2047	57 ans	100	10534.71	2188.37	<b>4.81</b>	92294.38	66.71	0.93
2048	58 ans	100	10723.21	2216.82	<b>4.84</b>	95389.35	68.76	0.96
2049	59 ans	100	10914.84	2245.64	<b>4.86</b>	98499.21	70.87	0.99
2050	60 ans	100	11109.64	2274.83	<b>4.88</b>	101623.94	73.05	1.02
2051	61 ans	100	11307.65	2304.40	<b>4.91</b>	104763.56	75.30	1.05
2052	62 ans	100	11508.94	2334.36	<b>4.93</b>	107918.05	77.61	1.08
2053	63 ans	100	11713.55	2364.71	<b>4.95</b>	111087.42	80.00	1.11
2054	64 ans	100	11921.53	2395.45	<b>4.98</b>	114271.68	82.45	1.15
2055	65 ans	100	12132.95	2426.59	<b>5.00</b>	117470.81	84.99	1.18
2056	66 ans	100	12347.84	2458.13	<b>5.02</b>	120684.82	87.60	1.22
2057	67 ans	100	12566.27	2490.09	<b>5.05</b>	123913.72	90.29	1.26

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	6008.09	1493.34	<b>4.02</b>	4048.83	34.10	0.47
2014	24 ans	100	6076.33	1501.62	<b>4.05</b>	6096.63	34.27	0.48
2015	25 ans	100	6160.14	1513.63	<b>4.07</b>	8172.67	34.29	0.48
2016	26 ans	100	6221.58	1520.05	<b>4.09</b>	10269.42	34.36	0.48
2017	27 ans	100	6252.64	1519.00	<b>4.12</b>	12376.63	34.70	0.48
2018	28 ans	100	6277.39	1516.45	<b>4.14</b>	14492.19	35.18	0.49
2019	29 ans	100	6345.13	1524.25	<b>4.16</b>	16630.58	35.61	0.50
2020	30 ans	100	6463.53	1544.07	<b>4.19</b>	18808.87	36.23	0.50
2021	31 ans	100	6583.93	1564.14	<b>4.21</b>	21027.73	36.86	0.51
2022	32 ans	100	6706.37	1584.47	<b>4.23</b>	23287.86	37.51	0.52
2023	33 ans	100	6830.88	1605.07	<b>4.26</b>	25589.95	38.17	0.53
2024	34 ans	100	6957.49	1625.94	<b>4.28</b>	27934.71	38.83	0.54
2025	35 ans	100	7086.24	1647.07	<b>4.30</b>	30322.86	39.51	0.55
2026	36 ans	100	7217.17	1668.49	<b>4.33</b>	32755.13	40.20	0.56
2027	37 ans	100	7350.30	1690.18	<b>4.35</b>	35232.27	40.91	0.57
2028	38 ans	100	7485.67	1712.15	<b>4.37</b>	37755.03	41.62	0.58
2029	39 ans	100	7623.32	1734.41	<b>4.40</b>	40322.23	42.38	0.59
2030	40 ans	100	7763.28	1756.95	<b>4.42</b>	42932.60	43.19	0.60
2031	41 ans	100	7905.59	1779.79	<b>4.44</b>	45584.76	44.05	0.61
2032	42 ans	100	8050.29	1802.93	<b>4.47</b>	48277.27	44.96	0.63
2033	43 ans	100	8197.42	1826.37	<b>4.49</b>	51008.60	45.92	0.64
2034	44 ans	100	8347.01	1850.11	<b>4.51</b>	53777.12	46.93	0.65
2035	45 ans	100	8499.11	1874.16	<b>4.53</b>	56581.13	48.01	0.67
2036	46 ans	100	8653.75	1898.53	<b>4.56</b>	59418.86	49.15	0.68
2037	47 ans	100	8810.98	1923.21	<b>4.58</b>	62288.46	50.35	0.70
2038	48 ans	100	8970.83	1948.21	<b>4.60</b>	65188.00	51.62	0.72
2039	49 ans	100	9133.34	1973.54	<b>4.63</b>	68115.50	52.97	0.74
2040	50 ans	100	9298.57	1999.19	<b>4.65</b>	71068.92	54.39	0.76
2041	51 ans	100	9466.55	2025.18	<b>4.67</b>	74046.13	55.89	0.78
2042	52 ans	100	9637.32	2051.51	<b>4.70</b>	77044.99	57.47	0.80
2043	53 ans	100	9810.94	2078.18	<b>4.72</b>	80063.27	59.15	0.82
2044	54 ans	100	9987.44	2105.20	<b>4.74</b>	83098.73	60.92	0.85
2045	55 ans	100	10166.87	2132.56	<b>4.77</b>	86149.06	62.79	0.87
2046	56 ans	100	10349.28	2160.29	<b>4.79</b>	89214.28	64.72	0.90
2047	57 ans	100	10534.71	2188.37	<b>4.81</b>	92294.38	66.71	0.93
2048	58 ans	100	10723.21	2216.82	<b>4.84</b>	95389.35	68.76	0.96
2049	59 ans	100	10914.84	2245.64	<b>4.86</b>	98499.21	70.87	0.99
2050	60 ans	100	11109.64	2274.83	<b>4.88</b>	101623.94	73.05	1.02
2051	61 ans	100	11307.65	2304.40	<b>4.91</b>	104763.56	75.30	1.05
2052	62 ans	100	11508.94	2334.36	<b>4.93</b>	107918.05	77.61	1.08
2053	63 ans	100	11713.55	2364.71	<b>4.95</b>	111087.42	80.00	1.11
2054	64 ans	100	11921.53	2395.45	<b>4.98</b>	114271.68	82.45	1.15
2055	65 ans	100	12132.95	2426.59	<b>5.00</b>	117470.81	84.99	1.18
2056	66 ans	100	12347.84	2458.13	<b>5.02</b>	120684.82	87.60	1.22
2057	67 ans	100	12566.27	2490.09	<b>5.05</b>	123913.72	90.29	1.26

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	6008.09	1493.34	<b>4.02</b>	4319.07	31.97	0.44
2014	24 ans	100	6076.33	1501.62	<b>4.05</b>	6503.55	32.13	0.45
2015	25 ans	100	6160.14	1513.63	<b>4.07</b>	8718.16	32.14	0.45
2016	26 ans	100	6221.58	1520.05	<b>4.09</b>	10954.86	32.21	0.45
2017	27 ans	100	6252.64	1519.00	<b>4.12</b>	13202.72	32.53	0.45
2018	28 ans	100	6277.39	1516.45	<b>4.14</b>	15459.48	32.98	0.46
2019	29 ans	100	6345.13	1524.25	<b>4.16</b>	17740.59	33.38	0.46
2020	30 ans	100	5972.07	1426.66	<b>4.19</b>	19887.59	36.23	0.50
2021	31 ans	100	6017.57	1429.59	<b>4.21</b>	22050.94	36.86	0.51
2022	32 ans	100	6083.85	1437.39	<b>4.23</b>	24238.12	37.51	0.52
2023	33 ans	100	6155.60	1446.40	<b>4.26</b>	26451.10	38.17	0.53
2024	34 ans	100	6232.98	1456.62	<b>4.28</b>	28691.89	38.83	0.54
2025	35 ans	100	6316.19	1468.09	<b>4.30</b>	30962.61	39.51	0.55
2026	36 ans	100	6405.44	1480.83	<b>4.33</b>	33265.40	40.20	0.56
2027	37 ans	100	6500.94	1494.87	<b>4.35</b>	35602.53	40.91	0.57
2028	38 ans	100	6602.93	1510.25	<b>4.37</b>	37976.32	41.62	0.58
2029	39 ans	100	6711.68	1527.00	<b>4.40</b>	40387.51	42.38	0.59
2030	40 ans	100	6827.45	1545.16	<b>4.42</b>	42836.73	43.19	0.60
2031	41 ans	100	6950.55	1564.78	<b>4.44</b>	45324.56	44.04	0.61
2032	42 ans	100	7077.77	1585.13	<b>4.47</b>	47850.24	44.95	0.63
2033	43 ans	100	7207.12	1605.73	<b>4.49</b>	50412.33	45.91	0.64
2034	44 ans	100	7338.64	1626.61	<b>4.51</b>	53009.31	46.93	0.65
2035	45 ans	100	7472.37	1647.75	<b>4.53</b>	55639.59	48.00	0.67
2036	46 ans	100	7608.32	1669.17	<b>4.56</b>	58301.49	49.14	0.68
2037	47 ans	100	7746.56	1690.87	<b>4.58</b>	60993.29	50.34	0.70
2038	48 ans	100	7887.09	1712.85	<b>4.60</b>	63713.17	51.61	0.72
2039	49 ans	100	8029.98	1735.12	<b>4.63</b>	66459.29	52.96	0.74
2040	50 ans	100	8175.24	1757.68	<b>4.65</b>	69229.71	54.38	0.76
2041	51 ans	100	8322.93	1780.53	<b>4.67</b>	72022.45	55.88	0.78
2042	52 ans	100	8473.07	1803.67	<b>4.70</b>	74835.49	57.46	0.80
2043	53 ans	100	8625.72	1827.12	<b>4.72</b>	77666.76	59.14	0.82
2044	54 ans	100	8780.89	1850.87	<b>4.74</b>	80514.14	60.91	0.85
2045	55 ans	100	8938.65	1874.94	<b>4.77</b>	83375.48	62.78	0.87
2046	56 ans	100	9099.02	1899.31	<b>4.79</b>	86250.77	64.71	0.90
2047	57 ans	100	9262.05	1924.00	<b>4.81</b>	89140.02	66.70	0.93
2048	58 ans	100	9427.78	1949.01	<b>4.84</b>	92043.23	68.75	0.96
2049	59 ans	100	9596.26	1974.35	<b>4.86</b>	94960.40	70.86	0.99
2050	60 ans	100	9767.52	2000.02	<b>4.88</b>	97891.52	73.04	1.02
2051	61 ans	100	9941.62	2026.02	<b>4.91</b>	100836.60	75.28	1.05
2052	62 ans	100	10118.59	2052.36	<b>4.93</b>	103795.64	77.60	1.08
2053	63 ans	100	10298.48	2079.04	<b>4.95</b>	106768.64	79.98	1.11
2054	64 ans	100	10481.34	2106.06	<b>4.98</b>	109755.60	82.44	1.15
2055	65 ans	100	10667.21	2133.44	<b>5.00</b>	112756.51	84.97	1.18
2056	66 ans	100	10856.14	2161.18	<b>5.02</b>	115771.38	87.58	1.22
2057	67 ans	100	11048.19	2189.27	<b>5.05</b>	118800.21	90.27	1.26

## 23.4 Génération 2003 (début en 2025)

Salarié privé évoluant du 3\*SMIC à 4\*SMIC / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

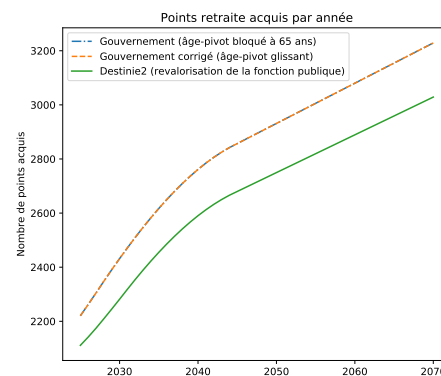
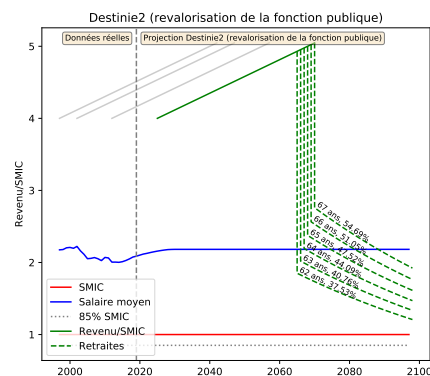
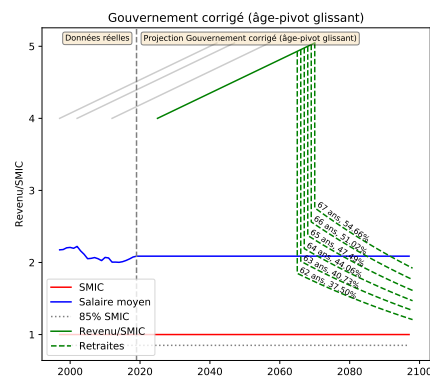
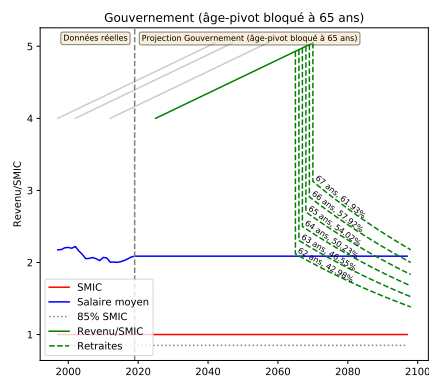
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	5851.37	<b>42.98</b>	2761.15	<b>2.12</b>	<b>1.91</b>	<b>1.79</b>	<b>1.68</b>	<b>1.57</b>	<b>1.48</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	6449.68	<b>46.55</b>	2797.05	<b>2.31</b>	<b>2.11</b>	<b>1.97</b>	<b>1.85</b>	<b>1.74</b>	<b>1.63</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	7082.96	<b>50.23</b>	2833.41	<b>2.50</b>	<b>2.31</b>	<b>2.17</b>	<b>2.03</b>	<b>1.91</b>	<b>1.79</b>
2068	65	100.00%	65 ans 0 mois	0.00%	7752.44	<b>54.02</b>	2870.25	<b>2.70</b>	<b>2.53</b>	<b>2.37</b>	<b>2.23</b>	<b>2.09</b>	<b>1.96</b>
2069	66	100.00%	65 ans 0 mois	5.00%	8459.34	<b>57.92</b>	2907.56	<b>2.91</b>	<b>2.76</b>	<b>2.59</b>	<b>2.43</b>	<b>2.28</b>	<b>2.13</b>
2070	67	100.00%	65 ans 0 mois	10.00%	9204.96	<b>61.93</b>	2945.36	<b>3.13</b>	<b>3.01</b>	<b>2.82</b>	<b>2.64</b>	<b>2.48</b>	<b>2.32</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	5105.61	<b>37.50</b>	2761.15	<b>1.85</b>	<b>1.67</b>	<b>1.56</b>	<b>1.47</b>	<b>1.37</b>	<b>1.29</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	5643.47	<b>40.73</b>	2797.05	<b>2.02</b>	<b>1.84</b>	<b>1.73</b>	<b>1.62</b>	<b>1.52</b>	<b>1.42</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	6213.13	<b>44.06</b>	2833.41	<b>2.19</b>	<b>2.03</b>	<b>1.90</b>	<b>1.78</b>	<b>1.67</b>	<b>1.57</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	6815.68	<b>47.49</b>	2870.25	<b>2.37</b>	<b>2.23</b>	<b>2.09</b>	<b>1.96</b>	<b>1.83</b>	<b>1.72</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	7452.28	<b>51.02</b>	2907.56	<b>2.56</b>	<b>2.43</b>	<b>2.28</b>	<b>2.14</b>	<b>2.01</b>	<b>1.88</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	8124.07	<b>54.66</b>	2945.36	<b>2.76</b>	<b>2.65</b>	<b>2.49</b>	<b>2.33</b>	<b>2.19</b>	<b>2.05</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	4491.78	<b>37.53</b>	2427.59	<b>1.85</b>	<b>1.67</b>	<b>1.56</b>	<b>1.47</b>	<b>1.37</b>	<b>1.29</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	4964.89	<b>40.76</b>	2459.15	<b>2.02</b>	<b>1.84</b>	<b>1.73</b>	<b>1.62</b>	<b>1.52</b>	<b>1.42</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	5465.96	<b>44.09</b>	2491.12	<b>2.19</b>	<b>2.03</b>	<b>1.90</b>	<b>1.78</b>	<b>1.67</b>	<b>1.57</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	5995.95	<b>47.52</b>	2523.50	<b>2.38</b>	<b>2.23</b>	<b>2.09</b>	<b>1.96</b>	<b>1.84</b>	<b>1.72</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	6555.88	<b>51.05</b>	2556.31	<b>2.56</b>	<b>2.44</b>	<b>2.28</b>	<b>2.14</b>	<b>2.01</b>	<b>1.88</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	7146.77	<b>54.69</b>	2589.54	<b>2.76</b>	<b>2.65</b>	<b>2.49</b>	<b>2.33</b>	<b>2.19</b>	<b>2.05</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	6712.74	1668.49	<b>4.02</b>	4482.61	40.20	0.56
2027	24 ans	100	6839.31	1690.18	<b>4.05</b>	6787.54	40.91	0.57
2028	25 ans	100	6968.04	1712.15	<b>4.07</b>	9135.86	41.62	0.58
2029	26 ans	100	7098.96	1734.41	<b>4.09</b>	11526.48	42.38	0.59
2030	27 ans	100	7232.11	1756.95	<b>4.12</b>	13958.24	43.19	0.60
2031	28 ans	100	7367.52	1779.79	<b>4.14</b>	16429.89	44.05	0.61
2032	29 ans	100	7505.22	1802.93	<b>4.16</b>	18940.09	44.96	0.63
2033	30 ans	100	7645.26	1826.37	<b>4.19</b>	21487.44	45.92	0.64
2034	31 ans	100	7787.68	1850.11	<b>4.21</b>	24070.44	46.93	0.65
2035	32 ans	100	7932.50	1874.16	<b>4.23</b>	26687.52	48.01	0.67
2036	33 ans	100	8079.78	1898.53	<b>4.26</b>	29337.03	49.15	0.68
2037	34 ans	100	8229.54	1923.21	<b>4.28</b>	32017.27	50.35	0.70
2038	35 ans	100	8381.83	1948.21	<b>4.30</b>	34726.44	51.62	0.72
2039	36 ans	100	8536.69	1973.54	<b>4.33</b>	37462.70	52.97	0.74
2040	37 ans	100	8694.16	1999.19	<b>4.35</b>	40224.14	54.39	0.76
2041	38 ans	100	8854.28	2025.18	<b>4.37</b>	43008.80	55.89	0.78
2042	39 ans	100	9017.10	2051.51	<b>4.40</b>	45814.66	57.47	0.80
2043	40 ans	100	9182.65	2078.18	<b>4.42</b>	48639.65	59.15	0.82
2044	41 ans	100	9350.98	2105.20	<b>4.44</b>	51481.67	60.92	0.85
2045	42 ans	100	9522.14	2132.56	<b>4.47</b>	54338.57	62.79	0.87
2046	43 ans	100	9696.17	2160.29	<b>4.49</b>	57210.35	64.72	0.90
2047	44 ans	100	9873.11	2188.37	<b>4.51</b>	60097.01	66.71	0.93
2048	45 ans	100	10053.01	2216.82	<b>4.53</b>	62998.55	68.76	0.96
2049	46 ans	100	10235.93	2245.64	<b>4.56</b>	65914.97	70.87	0.99
2050	47 ans	100	10421.90	2274.83	<b>4.58</b>	68846.27	73.05	1.02
2051	48 ans	100	10610.97	2304.40	<b>4.60</b>	71792.45	75.30	1.05
2052	49 ans	100	10803.20	2334.36	<b>4.63</b>	74753.51	77.61	1.08
2053	50 ans	100	10998.64	2364.71	<b>4.65</b>	77729.45	80.00	1.11
2054	51 ans	100	11197.33	2395.45	<b>4.67</b>	80720.26	82.45	1.15
2055	52 ans	100	11399.33	2426.59	<b>4.70</b>	83725.96	84.99	1.18
2056	53 ans	100	11604.68	2458.13	<b>4.72</b>	86746.54	87.60	1.22
2057	54 ans	100	11813.45	2490.09	<b>4.74</b>	89781.99	90.29	1.26
2058	55 ans	100	12025.69	2522.46	<b>4.77</b>	92832.33	93.06	1.30
2059	56 ans	100	12241.45	2555.25	<b>4.79</b>	95897.55	95.92	1.34
2060	57 ans	100	12460.78	2588.47	<b>4.81</b>	98977.64	98.87	1.38
2061	58 ans	100	12683.75	2622.12	<b>4.84</b>	102072.62	101.91	1.42
2062	59 ans	100	12910.41	2656.21	<b>4.86</b>	105182.47	105.04	1.46
2063	60 ans	100	13140.83	2690.74	<b>4.88</b>	108307.21	108.27	1.51
2064	61 ans	100	13375.04	2725.72	<b>4.91</b>	111446.82	111.60	1.55
2065	62 ans	100	13613.13	2761.15	<b>4.93</b>	114601.32	115.03	1.60
2066	63 ans	100	13855.15	2797.05	<b>4.95</b>	117770.69	118.56	1.65
2067	64 ans	100	14101.16	2833.41	<b>4.98</b>	120954.95	122.20	1.70
2068	65 ans	100	14351.23	2870.25	<b>5.00</b>	124154.08	125.96	1.75
2069	66 ans	100	14605.41	2907.56	<b>5.02</b>	127368.09	129.83	1.81
2070	67 ans	100	14863.78	2945.36	<b>5.05</b>	130596.99	133.82	1.86

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	6712.74	1668.49	<b>4.02</b>	4482.61	40.20	0.56
2027	24 ans	100	6839.31	1690.18	<b>4.05</b>	6787.54	40.91	0.57
2028	25 ans	100	6968.04	1712.15	<b>4.07</b>	9135.86	41.62	0.58
2029	26 ans	100	7098.96	1734.41	<b>4.09</b>	11526.48	42.38	0.59
2030	27 ans	100	7232.11	1756.95	<b>4.12</b>	13958.24	43.19	0.60
2031	28 ans	100	7367.52	1779.79	<b>4.14</b>	16429.89	44.05	0.61
2032	29 ans	100	7505.22	1802.93	<b>4.16</b>	18940.09	44.96	0.63
2033	30 ans	100	7645.26	1826.37	<b>4.19</b>	21487.44	45.92	0.64
2034	31 ans	100	7787.68	1850.11	<b>4.21</b>	24070.44	46.93	0.65
2035	32 ans	100	7932.50	1874.16	<b>4.23</b>	26687.52	48.01	0.67
2036	33 ans	100	8079.78	1898.53	<b>4.26</b>	29337.03	49.15	0.68
2037	34 ans	100	8229.54	1923.21	<b>4.28</b>	32017.27	50.35	0.70
2038	35 ans	100	8381.83	1948.21	<b>4.30</b>	34726.44	51.62	0.72
2039	36 ans	100	8536.69	1973.54	<b>4.33</b>	37462.70	52.97	0.74
2040	37 ans	100	8694.16	1999.19	<b>4.35</b>	40224.14	54.39	0.76
2041	38 ans	100	8854.28	2025.18	<b>4.37</b>	43008.80	55.89	0.78
2042	39 ans	100	9017.10	2051.51	<b>4.40</b>	45814.66	57.47	0.80
2043	40 ans	100	9182.65	2078.18	<b>4.42</b>	48639.65	59.15	0.82
2044	41 ans	100	9350.98	2105.20	<b>4.44</b>	51481.67	60.92	0.85
2045	42 ans	100	9522.14	2132.56	<b>4.47</b>	54338.57	62.79	0.87
2046	43 ans	100	9696.17	2160.29	<b>4.49</b>	57210.35	64.72	0.90
2047	44 ans	100	9873.11	2188.37	<b>4.51</b>	60097.01	66.71	0.93
2048	45 ans	100	10053.01	2216.82	<b>4.53</b>	62998.55	68.76	0.96
2049	46 ans	100	10235.93	2245.64	<b>4.56</b>	65914.97	70.87	0.99
2050	47 ans	100	10421.90	2274.83	<b>4.58</b>	68846.27	73.05	1.02
2051	48 ans	100	10610.97	2304.40	<b>4.60</b>	71792.45	75.30	1.05
2052	49 ans	100	10803.20	2334.36	<b>4.63</b>	74753.51	77.61	1.08
2053	50 ans	100	10998.64	2364.71	<b>4.65</b>	77729.45	80.00	1.11
2054	51 ans	100	11197.33	2395.45	<b>4.67</b>	80720.26	82.45	1.15
2055	52 ans	100	11399.33	2426.59	<b>4.70</b>	83725.96	84.99	1.18
2056	53 ans	100	11604.68	2458.13	<b>4.72</b>	86746.54	87.60	1.22
2057	54 ans	100	11813.45	2490.09	<b>4.74</b>	89781.99	90.29	1.26
2058	55 ans	100	12025.69	2522.46	<b>4.77</b>	92832.33	93.06	1.30
2059	56 ans	100	12241.45	2555.25	<b>4.79</b>	95897.55	95.92	1.34
2060	57 ans	100	12460.78	2588.47	<b>4.81</b>	98977.64	98.87	1.38
2061	58 ans	100	12683.75	2622.12	<b>4.84</b>	102072.62	101.91	1.42
2062	59 ans	100	12910.41	2656.21	<b>4.86</b>	105182.47	105.04	1.46
2063	60 ans	100	13140.83	2690.74	<b>4.88</b>	108307.21	108.27	1.51
2064	61 ans	100	13375.04	2725.72	<b>4.91</b>	111446.82	111.60	1.55
2065	62 ans	100	13613.13	2761.15	<b>4.93</b>	114601.32	115.03	1.60
2066	63 ans	100	13855.15	2797.05	<b>4.95</b>	117770.69	118.56	1.65
2067	64 ans	100	14101.16	2833.41	<b>4.98</b>	120954.95	122.20	1.70
2068	65 ans	100	14351.23	2870.25	<b>5.00</b>	124154.08	125.96	1.75
2069	66 ans	100	14605.41	2907.56	<b>5.02</b>	127368.09	129.83	1.81
2070	67 ans	100	14863.78	2945.36	<b>5.05</b>	130596.99	133.82	1.86

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	5957.75	1480.83	<b>4.02</b>	4252.99	40.20	0.56
2027	24 ans	100	6049.00	1494.87	<b>4.05</b>	6427.65	40.91	0.57
2028	25 ans	100	6146.35	1510.25	<b>4.07</b>	8637.30	41.62	0.58
2029	26 ans	100	6250.03	1527.00	<b>4.09</b>	10882.63	42.38	0.59
2030	27 ans	100	6360.31	1545.16	<b>4.12</b>	13164.27	43.19	0.60
2031	28 ans	100	6477.48	1564.78	<b>4.14</b>	15482.78	44.04	0.61
2032	29 ans	100	6598.55	1585.13	<b>4.16</b>	17837.45	44.95	0.63
2033	30 ans	100	6721.67	1605.73	<b>4.19</b>	20226.97	45.91	0.64
2034	31 ans	100	6846.88	1626.61	<b>4.21</b>	22649.92	46.93	0.65
2035	32 ans	100	6974.21	1647.75	<b>4.23</b>	25104.84	48.00	0.67
2036	33 ans	100	7103.69	1669.17	<b>4.26</b>	27590.19	49.14	0.68
2037	34 ans	100	7235.36	1690.87	<b>4.28</b>	30104.36	50.34	0.70
2038	35 ans	100	7369.26	1712.85	<b>4.30</b>	32645.67	51.61	0.72
2039	36 ans	100	7505.41	1735.12	<b>4.33</b>	35212.39	52.96	0.74
2040	37 ans	100	7643.85	1757.68	<b>4.35</b>	37802.73	54.38	0.76
2041	38 ans	100	7784.63	1780.53	<b>4.37</b>	40414.85	55.88	0.78
2042	39 ans	100	7927.78	1803.67	<b>4.40</b>	43046.85	57.46	0.80
2043	40 ans	100	8073.33	1827.12	<b>4.42</b>	45696.81	59.14	0.82
2044	41 ans	100	8221.33	1850.87	<b>4.44</b>	48362.73	60.91	0.85
2045	42 ans	100	8371.81	1874.94	<b>4.47</b>	51042.62	62.78	0.87
2046	43 ans	100	8524.81	1899.31	<b>4.49</b>	53736.46	64.71	0.90
2047	44 ans	100	8680.38	1924.00	<b>4.51</b>	56444.26	66.70	0.93
2048	45 ans	100	8838.55	1949.01	<b>4.53</b>	59166.02	68.75	0.96
2049	46 ans	100	8999.36	1974.35	<b>4.56</b>	61901.74	70.86	0.99
2050	47 ans	100	9162.87	2000.02	<b>4.58</b>	64651.41	73.04	1.02
2051	48 ans	100	9329.10	2026.02	<b>4.60</b>	67415.04	75.28	1.05
2052	49 ans	100	9498.11	2052.36	<b>4.63</b>	70192.63	77.60	1.08
2053	50 ans	100	9669.93	2079.04	<b>4.65</b>	72984.18	79.98	1.11
2054	51 ans	100	9844.62	2106.06	<b>4.67</b>	75789.69	82.44	1.15
2055	52 ans	100	10022.22	2133.44	<b>4.70</b>	78609.15	84.97	1.18
2056	53 ans	100	10202.77	2161.18	<b>4.72</b>	81442.57	87.58	1.22
2057	54 ans	100	10386.32	2189.27	<b>4.74</b>	84289.95	90.27	1.26
2058	55 ans	100	10572.91	2217.73	<b>4.77</b>	87151.28	93.05	1.30
2059	56 ans	100	10762.61	2246.56	<b>4.79</b>	90026.58	95.91	1.33
2060	57 ans	100	10955.44	2275.77	<b>4.81</b>	92915.83	98.85	1.38
2061	58 ans	100	11151.48	2305.35	<b>4.84</b>	95819.04	101.89	1.42
2062	59 ans	100	11350.76	2335.32	<b>4.86</b>	98736.20	105.02	1.46
2063	60 ans	100	11553.33	2365.68	<b>4.88</b>	101667.33	108.25	1.51
2064	61 ans	100	11759.26	2396.44	<b>4.91</b>	104612.41	111.58	1.55
2065	62 ans	100	11968.58	2427.59	<b>4.93</b>	107571.45	115.01	1.60
2066	63 ans	100	12181.36	2459.15	<b>4.95</b>	110544.45	118.54	1.65
2067	64 ans	100	12397.66	2491.12	<b>4.98</b>	113531.40	122.18	1.70
2068	65 ans	100	12617.51	2523.50	<b>5.00</b>	116532.32	125.94	1.75
2069	66 ans	100	12840.99	2556.31	<b>5.02</b>	119547.19	129.81	1.81
2070	67 ans	100	13068.14	2589.54	<b>5.05</b>	122576.02	133.79	1.86

# Salarié privé à 10\*SMIC durant toute sa carrière

Début de carrière à 22 ans / Quotité : 100%

Date de naissance (et année de début de carrière)

24.1 Génération 1975 (début en 1997)	400
24.2 Génération 1980 (début en 2002)	404
24.3 Génération 1990 (début en 2012)	408
24.4 Génération 2003 (début en 2025)	412

[Retourner à la liste des métiers](#)



## 24.1 Génération 1975 (début en 1997)

Salarié privé à 10\*SMIC durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

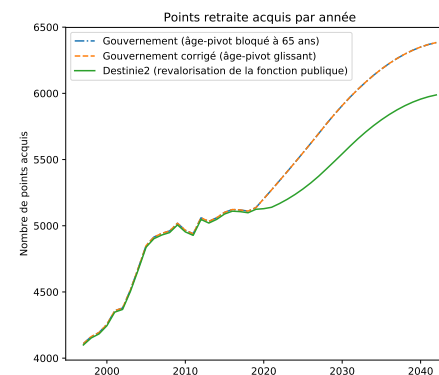
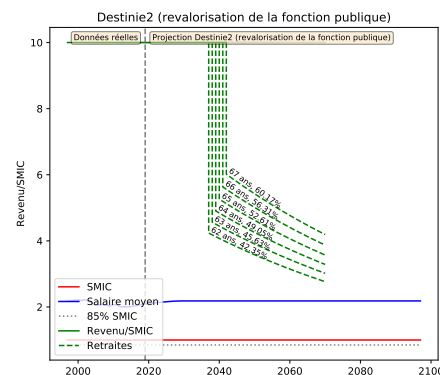
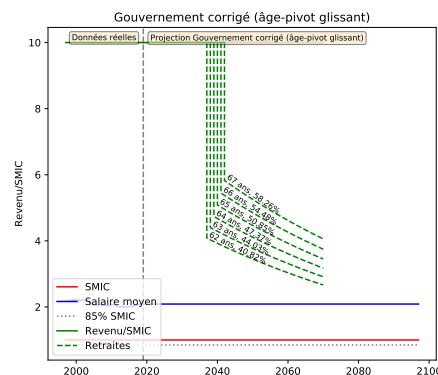
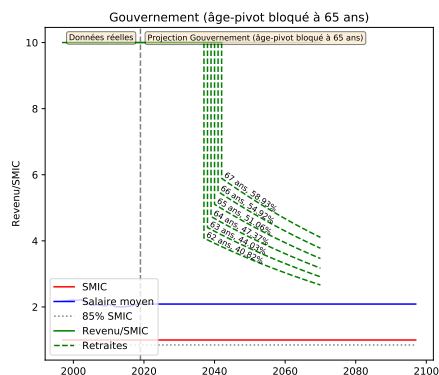
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	7849.61	40.82	1923.21	4.08	3.68	3.45	3.23	3.03	2.84
2038	63	95.35%	64 ans 11 mois	-9.58%	8577.02	44.03	1948.21	4.40	4.02	3.77	3.53	3.31	3.11
2039	64	97.67%	65 ans 0 mois	-5.00%	9348.40	47.37	1973.54	4.74	4.38	4.11	3.85	3.61	3.39
2040	65	100.00%	65 ans 0 mois	0.00%	10208.82	51.06	1999.19	5.11	4.79	4.49	4.21	3.94	3.70
2041	66	100.00%	65 ans 0 mois	5.00%	11121.65	54.92	2025.18	5.49	5.22	4.89	4.58	4.30	4.03
2042	67	100.00%	65 ans 0 mois	10.00%	12089.96	58.93	2051.51	5.89	5.67	5.31	4.98	4.67	4.38

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	7849.61	40.82	1923.21	4.08	3.68	3.45	3.23	3.03	2.84
2038	63	95.35%	64 ans 11 mois	-9.58%	8577.02	44.03	1948.21	4.40	4.02	3.77	3.53	3.31	3.11
2039	64	97.67%	65 ans 0 mois	-5.00%	9348.40	47.37	1973.54	4.74	4.38	4.11	3.85	3.61	3.39
2040	65	100.00%	65 ans 1 mois	-0.42%	10166.29	50.85	1999.19	5.09	4.77	4.47	4.19	3.93	3.68
2041	66	100.00%	65 ans 2 mois	4.17%	11033.38	54.48	2025.18	5.45	5.17	4.85	4.55	4.26	4.00
2042	67	100.00%	65 ans 3 mois	8.75%	11952.58	58.26	2051.51	5.83	5.60	5.25	4.93	4.62	4.33

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2037	62	93.02%	64 ans 10 mois	-14.17%	7422.43	43.90	1690.87	4.39	3.96	3.71	3.48	3.26	3.06
2038	63	95.35%	64 ans 11 mois	-9.58%	8093.97	47.25	1712.85	4.73	4.32	4.05	3.79	3.56	3.33
2039	64	97.67%	65 ans 0 mois	-5.00%	8805.08	50.75	1735.12	5.07	4.70	4.40	4.13	3.87	3.63
2040	65	100.00%	65 ans 1 mois	-0.42%	9558.06	54.38	1757.68	5.44	5.10	4.78	4.48	4.20	3.94
2041	66	100.00%	65 ans 2 mois	4.17%	10355.38	58.16	1780.53	5.82	5.52	5.18	4.85	4.55	4.27
2042	67	100.00%	65 ans 3 mois	8.75%	11199.65	62.09	1803.67	6.21	5.97	5.60	5.25	4.92	4.61



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	12351.93	1235.19	10.00	8272.51	26.81	0.37
1999	24 ans	100	12443.27	1244.33	10.00	12466.04	26.94	0.38
2000	25 ans	100	12626.94	1262.69	10.00	16721.47	27.40	0.38
2001	26 ans	100	12932.38	1293.24	10.00	21079.84	27.85	0.39
2002	27 ans	100	12992.51	1299.25	10.00	25458.48	28.39	0.40
2003	28 ans	100	13398.97	1339.90	10.00	29974.09	28.98	0.40
2004	29 ans	100	13886.21	1388.62	10.00	34653.92	29.60	0.41
2005	30 ans	100	14391.88	1439.19	10.00	39504.15	30.13	0.42
2006	31 ans	100	14583.29	1458.33	10.00	44418.90	30.62	0.43
2007	32 ans	100	14664.84	1466.48	10.00	49361.13	31.08	0.43
2008	33 ans	100	14720.08	1472.01	10.00	54321.98	31.95	0.44
2009	34 ans	100	14892.24	1489.22	10.00	59340.84	31.98	0.45
2010	35 ans	100	14735.00	1473.50	10.00	64306.72	32.47	0.45
2011	36 ans	100	14656.86	1465.69	10.00	69246.26	33.16	0.46
2012	37 ans	100	15014.54	1501.45	10.00	74306.34	33.81	0.47
2013	38 ans	100	14933.40	1493.34	10.00	79339.08	34.10	0.47
2014	39 ans	100	15016.21	1501.62	10.00	84399.73	34.27	0.48
2015	40 ans	100	15136.35	1513.63	10.00	89500.86	34.29	0.48
2016	41 ans	100	15200.45	1520.05	10.00	94623.60	34.36	0.48
2017	42 ans	100	15190.02	1519.00	10.00	99742.82	34.70	0.48
2018	43 ans	100	15164.48	1516.45	10.00	104853.43	35.18	0.49
2019	44 ans	100	15242.50	1524.25	10.00	109990.34	35.61	0.50
2020	45 ans	100	15440.65	1544.07	10.00	115194.03	36.23	0.50
2021	46 ans	100	15641.38	1564.14	10.00	120465.37	36.86	0.51
2022	47 ans	100	15844.72	1584.47	10.00	125805.23	37.51	0.52
2023	48 ans	100	16050.70	1605.07	10.00	131214.51	38.17	0.53
2024	49 ans	100	16259.36	1625.94	10.00	136694.11	38.83	0.54
2025	50 ans	100	16470.73	1647.07	10.00	142244.95	39.51	0.55
2026	51 ans	100	16684.85	1668.49	10.00	147867.95	40.20	0.56
2027	52 ans	100	16901.75	1690.18	10.00	153564.04	40.91	0.57
2028	53 ans	100	17121.48	1712.15	10.00	159334.19	41.62	0.58
2029	54 ans	100	17344.06	1734.41	10.00	165174.91	42.38	0.59
2030	55 ans	100	17569.53	1756.95	10.00	171082.57	43.19	0.60
2031	56 ans	100	17797.93	1779.79	10.00	177053.41	44.05	0.61
2032	57 ans	100	18029.31	1802.93	10.00	183083.52	44.96	0.63
2033	58 ans	100	18263.69	1826.37	10.00	189168.85	45.92	0.64
2034	59 ans	100	18501.11	1850.11	10.00	195305.26	46.93	0.65
2035	60 ans	100	18741.63	1874.16	10.00	201488.46	48.01	0.67
2036	61 ans	100	18985.27	1898.53	10.00	207714.10	49.15	0.68
2037	62 ans	100	19232.08	1923.21	10.00	213977.69	50.35	0.70
2038	63 ans	100	19482.10	1948.21	10.00	220274.68	51.62	0.72
2039	64 ans	100	19735.36	1973.54	10.00	226600.44	52.97	0.74
2040	65 ans	100	19991.92	1999.19	10.00	232950.28	54.39	0.76
2041	66 ans	100	20251.82	2025.18	10.00	239319.44	55.89	0.78
2042	67 ans	100	20515.09	2051.51	10.00	245703.14	57.47	0.80

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	12351.93	1235.19	10.00	8272.51	26.81	0.37
1999	24 ans	100	12443.27	1244.33	10.00	12466.04	26.94	0.38
2000	25 ans	100	12626.94	1262.69	10.00	16721.47	27.40	0.38
2001	26 ans	100	12932.38	1293.24	10.00	21079.84	27.85	0.39
2002	27 ans	100	12992.51	1299.25	10.00	25458.48	28.39	0.40
2003	28 ans	100	13398.97	1339.90	10.00	29974.09	28.98	0.40
2004	29 ans	100	13886.21	1388.62	10.00	34653.92	29.60	0.41
2005	30 ans	100	14391.88	1439.19	10.00	39504.15	30.13	0.42
2006	31 ans	100	14583.29	1458.33	10.00	44418.90	30.62	0.43
2007	32 ans	100	14664.84	1466.48	10.00	49361.13	31.08	0.43
2008	33 ans	100	14720.08	1472.01	10.00	54321.98	31.95	0.44
2009	34 ans	100	14892.24	1489.22	10.00	59340.84	31.98	0.45
2010	35 ans	100	14735.00	1473.50	10.00	64306.72	32.47	0.45
2011	36 ans	100	14656.86	1465.69	10.00	69246.26	33.16	0.46
2012	37 ans	100	15014.54	1501.45	10.00	74306.34	33.81	0.47
2013	38 ans	100	14933.40	1493.34	10.00	79339.08	34.10	0.47
2014	39 ans	100	15016.21	1501.62	10.00	84399.73	34.27	0.48
2015	40 ans	100	15136.35	1513.63	10.00	89500.86	34.29	0.48
2016	41 ans	100	15200.45	1520.05	10.00	94623.60	34.36	0.48
2017	42 ans	100	15190.02	1519.00	10.00	99742.82	34.70	0.48
2018	43 ans	100	15164.48	1516.45	10.00	104853.43	35.18	0.49
2019	44 ans	100	15242.50	1524.25	10.00	109990.34	35.61	0.50
2020	45 ans	100	15440.65	1544.07	10.00	115194.03	36.23	0.50
2021	46 ans	100	15641.38	1564.14	10.00	120465.37	36.86	0.51
2022	47 ans	100	15844.72	1584.47	10.00	125805.23	37.51	0.52
2023	48 ans	100	16050.70	1605.07	10.00	131214.51	38.17	0.53
2024	49 ans	100	16259.36	1625.94	10.00	136694.11	38.83	0.54
2025	50 ans	100	16470.73	1647.07	10.00	142244.95	39.51	0.55
2026	51 ans	100	16684.85	1668.49	10.00	147867.95	40.20	0.56
2027	52 ans	100	16901.75	1690.18	10.00	153564.04	40.91	0.57
2028	53 ans	100	17121.48	1712.15	10.00	159334.19	41.62	0.58
2029	54 ans	100	17344.06	1734.41	10.00	165174.91	42.38	0.59
2030	55 ans	100	17569.53	1756.95	10.00	171082.57	43.19	0.60
2031	56 ans	100	17797.93	1779.79	10.00	177053.41	44.05	0.61
2032	57 ans	100	18029.31	1802.93	10.00	183083.52	44.96	0.63
2033	58 ans	100	18263.69	1826.37	10.00	189168.85	45.92	0.64
2034	59 ans	100	18501.11	1850.11	10.00	195305.26	46.93	0.65
2035	60 ans	100	18741.63	1874.16	10.00	201488.46	48.01	0.67
2036	61 ans	100	18985.27	1898.53	10.00	207714.10	49.15	0.68
2037	62 ans	100	19232.08	1923.21	10.00	213977.69	50.35	0.70
2038	63 ans	100	19482.10	1948.21	10.00	220274.68	51.62	0.72
2039	64 ans	100	19735.36	1973.54	10.00	226600.44	52.97	0.74
2040	65 ans	100	19991.92	1999.19	10.00	232950.28	54.39	0.76
2041	66 ans	100	20251.82	2025.18	10.00	239319.44	55.89	0.78
2042	67 ans	100	20515.09	2051.51	10.00	245703.14	57.47	0.80

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
1998	23 ans	100	12351.93	1235.19	10.00	8824.66	25.13	0.35
1999	24 ans	100	12443.27	1244.33	10.00	13298.09	25.26	0.35
2000	25 ans	100	12626.94	1262.69	10.00	17837.55	25.68	0.36
2001	26 ans	100	12932.38	1293.24	10.00	22486.82	26.11	0.36
2002	27 ans	100	12992.51	1299.25	10.00	27157.71	26.61	0.37
2003	28 ans	100	13398.97	1339.90	10.00	31974.72	27.17	0.38
2004	29 ans	100	13886.21	1388.62	10.00	36966.90	27.74	0.39
2005	30 ans	100	14391.88	1439.19	10.00	42140.87	28.25	0.39
2006	31 ans	100	14583.29	1458.33	10.00	47383.65	28.71	0.40
2007	32 ans	100	14664.84	1466.48	10.00	52655.76	29.14	0.41
2008	33 ans	100	14720.08	1472.01	10.00	57947.71	29.96	0.42
2009	34 ans	100	14892.24	1489.22	10.00	63301.57	29.98	0.42
2010	35 ans	100	14735.00	1473.50	10.00	68598.89	30.44	0.42
2011	36 ans	100	14656.86	1465.69	10.00	73868.12	31.09	0.43
2012	37 ans	100	15014.54	1501.45	10.00	79265.94	31.69	0.44
2013	38 ans	100	14933.40	1493.34	10.00	84634.59	31.97	0.44
2014	39 ans	100	15016.21	1501.62	10.00	90033.01	32.13	0.45
2015	40 ans	100	15136.35	1513.63	10.00	95474.62	32.14	0.45
2016	41 ans	100	15200.45	1520.05	10.00	100939.28	32.21	0.45
2017	42 ans	100	15190.02	1519.00	10.00	106400.19	32.53	0.45
2018	43 ans	100	15164.48	1516.45	10.00	111851.91	32.98	0.46
2019	44 ans	100	15242.50	1524.25	10.00	117331.68	33.38	0.46
2020	45 ans	100	14266.61	1426.66	10.00	122460.62	36.23	0.50
2021	46 ans	100	14295.89	1429.59	10.00	127600.08	36.86	0.51
2022	47 ans	100	14373.94	1437.39	10.00	132767.60	37.51	0.52
2023	48 ans	100	14463.97	1446.40	10.00	137967.48	38.17	0.53
2024	49 ans	100	14566.21	1456.62	10.00	143204.12	38.83	0.54
2025	50 ans	100	14680.88	1468.09	10.00	148481.99	39.51	0.55
2026	51 ans	100	14808.28	1480.83	10.00	153805.66	40.20	0.56
2027	52 ans	100	14948.69	1494.87	10.00	159179.80	40.91	0.57
2028	53 ans	100	15102.45	1510.25	10.00	164609.23	41.62	0.58
2029	54 ans	100	15269.95	1527.00	10.00	170094.99	42.38	0.59
2030	55 ans	100	15451.60	1545.16	10.00	175637.96	43.19	0.60
2031	56 ans	100	15647.83	1564.78	10.00	181238.84	44.04	0.61
2032	57 ans	100	15851.25	1585.13	10.00	186895.32	44.95	0.63
2033	58 ans	100	16057.32	1605.73	10.00	192603.61	45.91	0.64
2034	59 ans	100	16266.07	1626.61	10.00	198359.80	46.93	0.65
2035	60 ans	100	16477.53	1647.75	10.00	204159.89	48.00	0.67
2036	61 ans	100	16691.73	1669.17	10.00	209999.78	49.14	0.68
2037	62 ans	100	16908.73	1690.87	10.00	215875.27	50.34	0.70
2038	63 ans	100	17128.54	1712.85	10.00	221782.10	51.61	0.72
2039	64 ans	100	17351.21	1735.12	10.00	227715.91	52.96	0.74
2040	65 ans	100	17576.78	1757.68	10.00	233672.31	54.38	0.76
2041	66 ans	100	17805.27	1780.53	10.00	239646.84	55.88	0.78
2042	67 ans	100	18036.74	1803.67	10.00	245635.00	57.46	0.80

## 24.2 Génération 1980 (début en 2002)

Salarié privé à 10\*SMIC durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

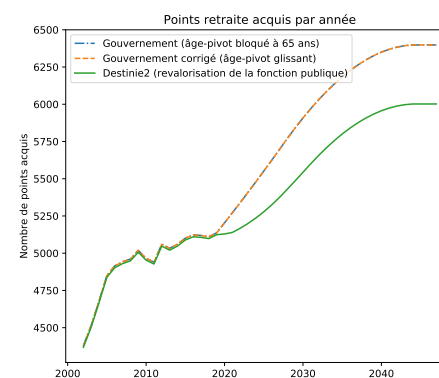
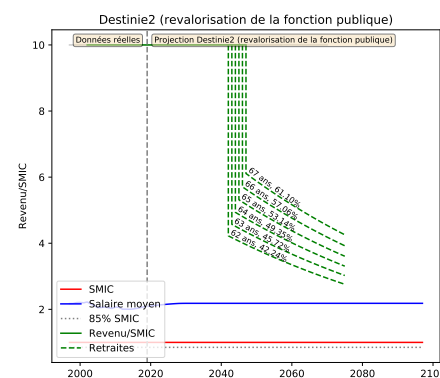
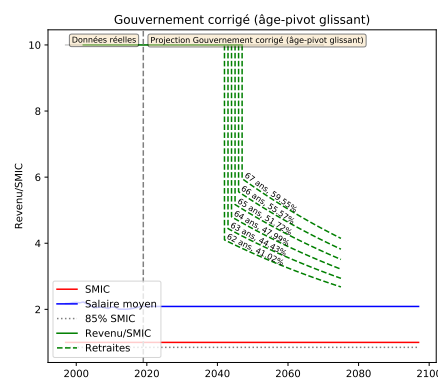
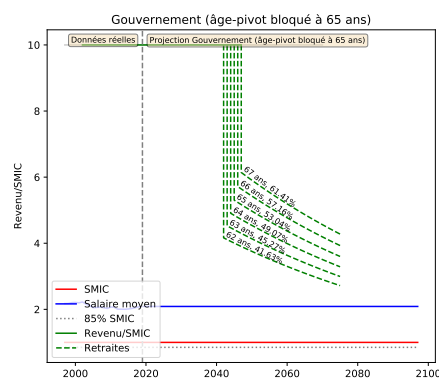
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 0 mois	-15.00%	8540.73	<b>41.63</b>	2051.51	<b>4.16</b>	<b>3.75</b>	<b>3.52</b>	<b>3.30</b>	<b>3.09</b>	<b>2.90</b>
2043	63	95.35%	65 ans 0 mois	-10.00%	9407.13	<b>45.27</b>	2078.18	<b>4.53</b>	<b>4.14</b>	<b>3.88</b>	<b>3.63</b>	<b>3.41</b>	<b>3.19</b>
2044	64	97.67%	65 ans 0 mois	-5.00%	10329.57	<b>49.07</b>	2105.20	<b>4.91</b>	<b>4.54</b>	<b>4.26</b>	<b>3.99</b>	<b>3.74</b>	<b>3.51</b>
2045	65	100.00%	65 ans 0 mois	0.00%	11311.42	<b>53.04</b>	2132.56	<b>5.30</b>	<b>4.97</b>	<b>4.66</b>	<b>4.37</b>	<b>4.10</b>	<b>3.84</b>
2046	66	100.00%	65 ans 0 mois	5.00%	12347.13	<b>57.16</b>	2160.29	<b>5.72</b>	<b>5.43</b>	<b>5.09</b>	<b>4.77</b>	<b>4.47</b>	<b>4.19</b>
2047	67	100.00%	65 ans 0 mois	10.00%	13438.31	<b>61.41</b>	2188.37	<b>6.14</b>	<b>5.91</b>	<b>5.54</b>	<b>5.19</b>	<b>4.87</b>	<b>4.56</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	8415.14	<b>41.02</b>	2051.51	<b>4.10</b>	<b>3.70</b>	<b>3.47</b>	<b>3.25</b>	<b>3.05</b>	<b>2.86</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	9232.92	<b>44.43</b>	2078.18	<b>4.44</b>	<b>4.06</b>	<b>3.80</b>	<b>3.57</b>	<b>3.34</b>	<b>3.13</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	10103.04	<b>47.99</b>	2105.20	<b>4.80</b>	<b>4.44</b>	<b>4.16</b>	<b>3.90</b>	<b>3.66</b>	<b>3.43</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	11028.64	<b>51.72</b>	2132.56	<b>5.17</b>	<b>4.85</b>	<b>4.54</b>	<b>4.26</b>	<b>3.99</b>	<b>3.74</b>
2046	66	100.00%	65 ans 7 mois	2.08%	12004.15	<b>55.57</b>	2160.29	<b>5.56</b>	<b>5.28</b>	<b>4.95</b>	<b>4.64</b>	<b>4.35</b>	<b>4.08</b>
2047	67	100.00%	65 ans 8 mois	6.67%	13031.09	<b>59.55</b>	2188.37	<b>5.95</b>	<b>5.73</b>	<b>5.37</b>	<b>5.03</b>	<b>4.72</b>	<b>4.42</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2042	62	93.02%	65 ans 3 mois	-16.25%	7835.44	<b>43.44</b>	1803.67	<b>4.34</b>	<b>3.92</b>	<b>3.67</b>	<b>3.44</b>	<b>3.23</b>	<b>3.03</b>
2043	63	95.35%	65 ans 4 mois	-11.67%	8583.62	<b>46.98</b>	1827.12	<b>4.70</b>	<b>4.29</b>	<b>4.02</b>	<b>3.77</b>	<b>3.54</b>	<b>3.31</b>
2044	64	97.67%	65 ans 5 mois	-7.08%	9378.81	<b>50.67</b>	1850.87	<b>5.07</b>	<b>4.69</b>	<b>4.40</b>	<b>4.12</b>	<b>3.86</b>	<b>3.62</b>
2045	65	100.00%	65 ans 6 mois	-2.50%	10223.83	<b>54.53</b>	1874.94	<b>5.45</b>	<b>5.11</b>	<b>4.79</b>	<b>4.49</b>	<b>4.21</b>	<b>3.95</b>
2046	66	100.00%	65 ans 7 mois	2.08%	11113.48	<b>58.51</b>	1899.31	<b>5.85</b>	<b>5.56</b>	<b>5.21</b>	<b>4.88</b>	<b>4.58</b>	<b>4.29</b>
2047	67	100.00%	65 ans 8 mois	6.67%	12049.08	<b>62.63</b>	1924.00	<b>6.26</b>	<b>6.02</b>	<b>5.65</b>	<b>5.29</b>	<b>4.96</b>	<b>4.65</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	13398.97	1339.90	10.00	8894.25	28.98	0.40
2004	24 ans	100	13886.21	1388.62	10.00	13574.07	29.60	0.41
2005	25 ans	100	14391.88	1439.19	10.00	18424.31	30.13	0.42
2006	26 ans	100	14583.29	1458.33	10.00	23339.06	30.62	0.43
2007	27 ans	100	14664.84	1466.48	10.00	28281.29	31.08	0.43
2008	28 ans	100	14720.08	1472.01	10.00	33242.13	31.95	0.44
2009	29 ans	100	14892.24	1489.22	10.00	38261.00	31.98	0.45
2010	30 ans	100	14735.00	1473.50	10.00	43226.87	32.47	0.45
2011	31 ans	100	14656.86	1465.69	10.00	48166.42	33.16	0.46
2012	32 ans	100	15014.54	1501.45	10.00	53226.50	33.81	0.47
2013	33 ans	100	14933.40	1493.34	10.00	58259.24	34.10	0.47
2014	34 ans	100	15016.21	1501.62	10.00	63319.88	34.27	0.48
2015	35 ans	100	15136.35	1513.63	10.00	68421.02	34.29	0.48
2016	36 ans	100	15200.45	1520.05	10.00	73543.75	34.36	0.48
2017	37 ans	100	15190.02	1519.00	10.00	78662.98	34.70	0.48
2018	38 ans	100	15164.48	1516.45	10.00	83773.59	35.18	0.49
2019	39 ans	100	15242.50	1524.25	10.00	88910.50	35.61	0.50
2020	40 ans	100	15440.65	1544.07	10.00	94114.19	36.23	0.50
2021	41 ans	100	15641.38	1564.14	10.00	99385.52	36.86	0.51
2022	42 ans	100	15844.72	1584.47	10.00	104725.39	37.51	0.52
2023	43 ans	100	16050.70	1605.07	10.00	110134.67	38.17	0.53
2024	44 ans	100	16259.36	1625.94	10.00	115614.27	38.83	0.54
2025	45 ans	100	16470.73	1647.07	10.00	121165.11	39.51	0.55
2026	46 ans	100	16684.85	1668.49	10.00	126788.10	40.20	0.56
2027	47 ans	100	16901.75	1690.18	10.00	132484.20	40.91	0.57
2028	48 ans	100	17121.48	1712.15	10.00	138254.35	41.62	0.58
2029	49 ans	100	17344.06	1734.41	10.00	144095.06	42.38	0.59
2030	50 ans	100	17569.53	1756.95	10.00	150002.73	43.19	0.60
2031	51 ans	100	17797.93	1779.79	10.00	155973.57	44.05	0.61
2032	52 ans	100	18029.31	1802.93	10.00	162003.67	44.96	0.63
2033	53 ans	100	18263.69	1826.37	10.00	168089.01	45.92	0.64
2034	54 ans	100	18501.11	1850.11	10.00	174225.41	46.93	0.65
2035	55 ans	100	18741.63	1874.16	10.00	180408.62	48.01	0.67
2036	56 ans	100	18985.27	1898.53	10.00	186634.25	49.15	0.68
2037	57 ans	100	19232.08	1923.21	10.00	192897.84	50.35	0.70
2038	58 ans	100	19482.10	1948.21	10.00	199194.83	51.62	0.72
2039	59 ans	100	19735.36	1973.54	10.00	205520.60	52.97	0.74
2040	60 ans	100	19991.92	1999.19	10.00	211870.43	54.39	0.76
2041	61 ans	100	20251.82	2025.18	10.00	218239.60	55.89	0.78
2042	62 ans	100	20515.09	2051.51	10.00	224623.30	57.47	0.80
2043	63 ans	100	20781.79	2078.18	10.00	231016.71	59.15	0.82
2044	64 ans	100	21051.95	2105.20	10.00	237414.97	60.92	0.85
2045	65 ans	100	21325.63	2132.56	10.00	243813.24	62.79	0.87
2046	66 ans	100	21602.86	2160.29	10.00	250211.51	64.72	0.90
2047	67 ans	100	21883.70	2188.37	10.00	256609.78	66.71	0.93

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	13398.97	1339.90	10.00	8894.25	28.98	0.40
2004	24 ans	100	13886.21	1388.62	10.00	13574.07	29.60	0.41
2005	25 ans	100	14391.88	1439.19	10.00	18424.31	30.13	0.42
2006	26 ans	100	14583.29	1458.33	10.00	23339.06	30.62	0.43
2007	27 ans	100	14664.84	1466.48	10.00	28281.29	31.08	0.43
2008	28 ans	100	14720.08	1472.01	10.00	33242.13	31.95	0.44
2009	29 ans	100	14892.24	1489.22	10.00	38261.00	31.98	0.45
2010	30 ans	100	14735.00	1473.50	10.00	43226.87	32.47	0.45
2011	31 ans	100	14656.86	1465.69	10.00	48166.42	33.16	0.46
2012	32 ans	100	15014.54	1501.45	10.00	53226.50	33.81	0.47
2013	33 ans	100	14933.40	1493.34	10.00	58259.24	34.10	0.47
2014	34 ans	100	15016.21	1501.62	10.00	63319.88	34.27	0.48
2015	35 ans	100	15136.35	1513.63	10.00	68421.02	34.29	0.48
2016	36 ans	100	15200.45	1520.05	10.00	73543.75	34.36	0.48
2017	37 ans	100	15190.02	1519.00	10.00	78662.98	34.70	0.48
2018	38 ans	100	15164.48	1516.45	10.00	83773.59	35.18	0.49
2019	39 ans	100	15242.50	1524.25	10.00	88910.50	35.61	0.50
2020	40 ans	100	15440.65	1544.07	10.00	94114.19	36.23	0.50
2021	41 ans	100	15641.38	1564.14	10.00	99385.52	36.86	0.51
2022	42 ans	100	15844.72	1584.47	10.00	104725.39	37.51	0.52
2023	43 ans	100	16050.70	1605.07	10.00	110134.67	38.17	0.53
2024	44 ans	100	16259.36	1625.94	10.00	115614.27	38.83	0.54
2025	45 ans	100	16470.73	1647.07	10.00	121165.11	39.51	0.55
2026	46 ans	100	16684.85	1668.49	10.00	126788.10	40.20	0.56
2027	47 ans	100	16901.75	1690.18	10.00	132484.20	40.91	0.57
2028	48 ans	100	17121.48	1712.15	10.00	138254.35	41.62	0.58
2029	49 ans	100	17344.06	1734.41	10.00	144095.06	42.38	0.59
2030	50 ans	100	17569.53	1756.95	10.00	150002.73	43.19	0.60
2031	51 ans	100	17797.93	1779.79	10.00	155973.57	44.05	0.61
2032	52 ans	100	18029.31	1802.93	10.00	162003.67	44.96	0.63
2033	53 ans	100	18263.69	1826.37	10.00	168089.01	45.92	0.64
2034	54 ans	100	18501.11	1850.11	10.00	174225.41	46.93	0.65
2035	55 ans	100	18741.63	1874.16	10.00	180408.62	48.01	0.67
2036	56 ans	100	18985.27	1898.53	10.00	186634.25	49.15	0.68
2037	57 ans	100	19232.08	1923.21	10.00	192897.84	50.35	0.70
2038	58 ans	100	19482.10	1948.21	10.00	199194.83	51.62	0.72
2039	59 ans	100	19735.36	1973.54	10.00	205520.60	52.97	0.74
2040	60 ans	100	19991.92	1999.19	10.00	211870.43	54.39	0.76
2041	61 ans	100	20251.82	2025.18	10.00	218239.60	55.89	0.78
2042	62 ans	100	20515.09	2051.51	10.00	224623.30	57.47	0.80
2043	63 ans	100	20781.79	2078.18	10.00	231016.71	59.15	0.82
2044	64 ans	100	21051.95	2105.20	10.00	237414.97	60.92	0.85
2045	65 ans	100	21325.63	2132.56	10.00	243813.24	62.79	0.87
2046	66 ans	100	21602.86	2160.29	10.00	250211.51	64.72	0.90
2047	67 ans	100	21883.70	2188.37	10.00	256609.78	66.71	0.93

Détails des revenus et points dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2003	23 ans	100	13398.97	1339.90	10.00	9487.90	27.17	0.38
2004	24 ans	100	13886.21	1388.62	10.00	14480.08	27.74	0.39
2005	25 ans	100	14391.88	1439.19	10.00	19654.05	28.25	0.39
2006	26 ans	100	14583.29	1458.33	10.00	24896.83	28.71	0.40
2007	27 ans	100	14664.84	1466.48	10.00	30168.93	29.14	0.41
2008	28 ans	100	14720.08	1472.01	10.00	35460.89	29.96	0.42
2009	29 ans	100	14892.24	1489.22	10.00	40814.74	29.98	0.42
2010	30 ans	100	14735.00	1473.50	10.00	46112.07	30.44	0.42
2011	31 ans	100	14656.86	1465.69	10.00	51381.30	31.09	0.43
2012	32 ans	100	15014.54	1501.45	10.00	56779.12	31.69	0.44
2013	33 ans	100	14933.40	1493.34	10.00	62147.77	31.97	0.44
2014	34 ans	100	15016.21	1501.62	10.00	67546.19	32.13	0.45
2015	35 ans	100	15136.35	1513.63	10.00	72987.80	32.14	0.45
2016	36 ans	100	15200.45	1520.05	10.00	78452.46	32.21	0.45
2017	37 ans	100	15190.02	1519.00	10.00	83913.36	32.53	0.45
2018	38 ans	100	15164.48	1516.45	10.00	89365.09	32.98	0.46
2019	39 ans	100	15242.50	1524.25	10.00	94844.86	33.38	0.46
2020	40 ans	100	14266.61	1426.66	10.00	99973.79	36.23	0.50
2021	41 ans	100	14295.89	1429.59	10.00	105113.25	36.86	0.51
2022	42 ans	100	14373.94	1437.39	10.00	110280.77	37.51	0.52
2023	43 ans	100	14463.97	1446.40	10.00	115480.66	38.17	0.53
2024	44 ans	100	14566.21	1456.62	10.00	120717.30	38.83	0.54
2025	45 ans	100	14680.88	1468.09	10.00	125995.17	39.51	0.55
2026	46 ans	100	14808.28	1480.83	10.00	131318.84	40.20	0.56
2027	47 ans	100	14948.69	1494.87	10.00	136692.98	40.91	0.57
2028	48 ans	100	15102.45	1510.25	10.00	142122.41	41.62	0.58
2029	49 ans	100	15269.95	1527.00	10.00	147608.17	42.38	0.59
2030	50 ans	100	15451.60	1545.16	10.00	153151.14	43.19	0.60
2031	51 ans	100	15647.83	1564.78	10.00	158752.02	44.04	0.61
2032	52 ans	100	15851.25	1585.13	10.00	164408.50	44.95	0.63
2033	53 ans	100	16057.32	1605.73	10.00	170116.78	45.91	0.64
2034	54 ans	100	16266.07	1626.61	10.00	175872.97	46.93	0.65
2035	55 ans	100	16477.53	1647.75	10.00	181673.06	48.00	0.67
2036	56 ans	100	16691.73	1669.17	10.00	187512.95	49.14	0.68
2037	57 ans	100	16908.73	1690.87	10.00	193388.45	50.34	0.70
2038	58 ans	100	17128.54	1712.85	10.00	199295.27	51.61	0.72
2039	59 ans	100	17351.21	1735.12	10.00	205229.09	52.96	0.74
2040	60 ans	100	17576.78	1757.68	10.00	211185.49	54.38	0.76
2041	61 ans	100	17805.27	1780.53	10.00	217160.01	55.88	0.78
2042	62 ans	100	18036.74	1803.67	10.00	223148.18	57.46	0.80
2043	63 ans	100	18271.22	1827.12	10.00	229145.44	59.14	0.82
2044	64 ans	100	18508.75	1850.87	10.00	235147.27	60.91	0.85
2045	65 ans	100	18749.36	1874.94	10.00	241149.10	62.78	0.87
2046	66 ans	100	18993.10	1899.31	10.00	247150.92	64.71	0.90
2047	67 ans	100	19240.01	1924.00	10.00	253152.75	66.70	0.93



## 24.3 Génération 1990 (début en 2012)

Salarié privé à 10\*SMIC durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

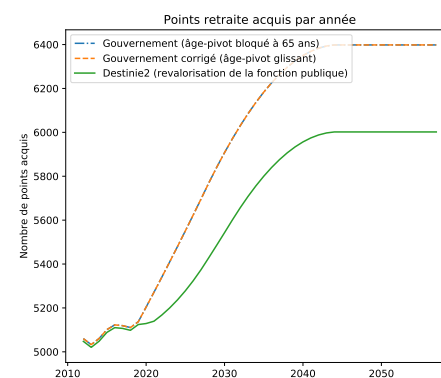
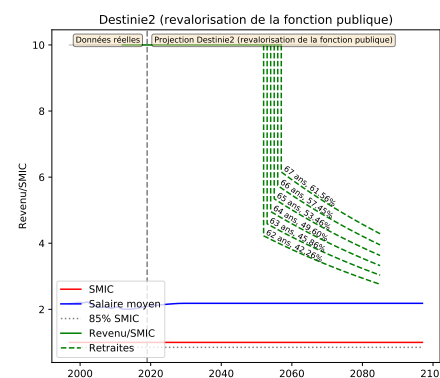
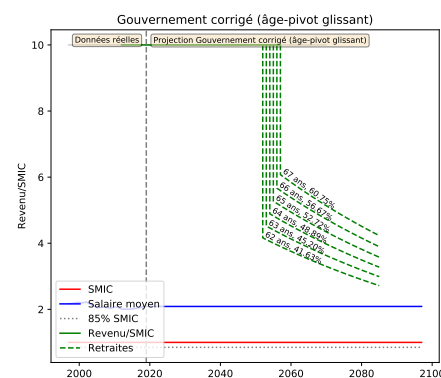
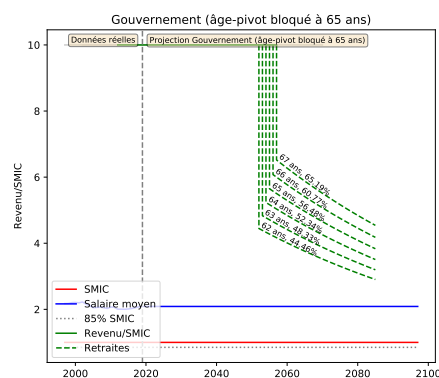
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	65 ans 0 mois	-15.00%	10378.68	<b>44.46</b>	2334.36	<b>4.45</b>	<b>4.01</b>	<b>3.76</b>	<b>3.52</b>	<b>3.30</b>	<b>3.10</b>
2053	63	95.35%	65 ans 0 mois	-10.00%	11428.29	<b>48.33</b>	2364.71	<b>4.83</b>	<b>4.42</b>	<b>4.14</b>	<b>3.88</b>	<b>3.64</b>	<b>3.41</b>
2054	64	97.67%	65 ans 0 mois	-5.00%	12536.77	<b>52.34</b>	2395.45	<b>5.23</b>	<b>4.84</b>	<b>4.54</b>	<b>4.26</b>	<b>3.99</b>	<b>3.74</b>
2055	65	100.00%	65 ans 0 mois	0.00%	13705.93	<b>56.48</b>	2426.59	<b>5.65</b>	<b>5.29</b>	<b>4.96</b>	<b>4.65</b>	<b>4.36</b>	<b>4.09</b>
2056	66	100.00%	65 ans 0 mois	5.00%	14937.58	<b>60.77</b>	2458.13	<b>6.08</b>	<b>5.77</b>	<b>5.41</b>	<b>5.07</b>	<b>4.75</b>	<b>4.46</b>
2057	67	100.00%	65 ans 0 mois	10.00%	16233.59	<b>65.19</b>	2490.09	<b>6.52</b>	<b>6.27</b>	<b>5.88</b>	<b>5.51</b>	<b>5.17</b>	<b>4.84</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	9717.29	<b>41.63</b>	2334.36	<b>4.16</b>	<b>3.75</b>	<b>3.52</b>	<b>3.30</b>	<b>3.09</b>	<b>2.90</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	10687.57	<b>45.20</b>	2364.71	<b>4.52</b>	<b>4.13</b>	<b>3.87</b>	<b>3.63</b>	<b>3.40</b>	<b>3.19</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	11711.99	<b>48.89</b>	2395.45	<b>4.89</b>	<b>4.52</b>	<b>4.24</b>	<b>3.98</b>	<b>3.73</b>	<b>3.49</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	12792.20	<b>52.72</b>	2426.59	<b>5.27</b>	<b>4.94</b>	<b>4.63</b>	<b>4.34</b>	<b>4.07</b>	<b>3.82</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	13929.88	<b>56.67</b>	2458.13	<b>5.67</b>	<b>5.38</b>	<b>5.04</b>	<b>4.73</b>	<b>4.43</b>	<b>4.16</b>
2057	67	100.00%	66 ans 6 mois	2.50%	15126.75	<b>60.75</b>	2490.09	<b>6.07</b>	<b>5.84</b>	<b>5.48</b>	<b>5.14</b>	<b>4.81</b>	<b>4.51</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2 (revalorisation de la fonction publique)*

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2052	62	93.02%	66 ans 1 mois	-20.42%	8779.88	<b>42.78</b>	2052.36	<b>4.28</b>	<b>3.86</b>	<b>3.62</b>	<b>3.39</b>	<b>3.18</b>	<b>2.98</b>
2053	63	95.35%	66 ans 2 mois	-15.83%	9649.81	<b>46.41</b>	2079.04	<b>4.64</b>	<b>4.24</b>	<b>3.98</b>	<b>3.73</b>	<b>3.49</b>	<b>3.27</b>
2054	64	97.67%	66 ans 3 mois	-11.25%	10567.75	<b>50.18</b>	2106.06	<b>5.02</b>	<b>4.64</b>	<b>4.35</b>	<b>4.08</b>	<b>3.83</b>	<b>3.59</b>
2055	65	100.00%	66 ans 4 mois	-6.67%	11535.14	<b>54.07</b>	2133.44	<b>5.41</b>	<b>5.07</b>	<b>4.75</b>	<b>4.45</b>	<b>4.18</b>	<b>3.91</b>
2056	66	100.00%	66 ans 5 mois	-2.08%	12553.48	<b>58.09</b>	2161.18	<b>5.81</b>	<b>5.52</b>	<b>5.17</b>	<b>4.85</b>	<b>4.54</b>	<b>4.26</b>
2057	67	100.00%	66 ans 6 mois	2.50%	13624.27	<b>62.23</b>	2189.27	<b>6.22</b>	<b>5.99</b>	<b>5.61</b>	<b>5.26</b>	<b>4.93</b>	<b>4.62</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	14933.40	1493.34	10.00	10092.82	34.10	0.47
2014	24 ans	100	15016.21	1501.62	10.00	15153.47	34.27	0.48
2015	25 ans	100	15136.35	1513.63	10.00	20254.60	34.29	0.48
2016	26 ans	100	15200.45	1520.05	10.00	25377.34	34.36	0.48
2017	27 ans	100	15190.02	1519.00	10.00	30496.56	34.70	0.48
2018	28 ans	100	15164.48	1516.45	10.00	35607.18	35.18	0.49
2019	29 ans	100	15242.50	1524.25	10.00	40744.08	35.61	0.50
2020	30 ans	100	15440.65	1544.07	10.00	45947.77	36.23	0.50
2021	31 ans	100	15641.38	1564.14	10.00	51219.11	36.86	0.51
2022	32 ans	100	15844.72	1584.47	10.00	56558.97	37.51	0.52
2023	33 ans	100	16050.70	1605.07	10.00	61968.25	38.17	0.53
2024	34 ans	100	16259.36	1625.94	10.00	67447.85	38.83	0.54
2025	35 ans	100	16470.73	1647.07	10.00	72998.69	39.51	0.55
2026	36 ans	100	16684.85	1668.49	10.00	78621.69	40.20	0.56
2027	37 ans	100	16901.75	1690.18	10.00	84317.78	40.91	0.57
2028	38 ans	100	17121.48	1712.15	10.00	90087.93	41.62	0.58
2029	39 ans	100	17344.06	1734.41	10.00	95928.65	42.38	0.59
2030	40 ans	100	17569.53	1756.95	10.00	101836.31	43.19	0.60
2031	41 ans	100	17797.93	1779.79	10.00	107807.15	44.05	0.61
2032	42 ans	100	18029.31	1802.93	10.00	113837.26	44.96	0.63
2033	43 ans	100	18263.69	1826.37	10.00	119922.59	45.92	0.64
2034	44 ans	100	18501.11	1850.11	10.00	126059.00	46.93	0.65
2035	45 ans	100	18741.63	1874.16	10.00	132242.21	48.01	0.67
2036	46 ans	100	18985.27	1898.53	10.00	138467.84	49.15	0.68
2037	47 ans	100	19232.08	1923.21	10.00	144731.43	50.35	0.70
2038	48 ans	100	19482.10	1948.21	10.00	151028.42	51.62	0.72
2039	49 ans	100	19735.36	1973.54	10.00	157354.18	52.97	0.74
2040	50 ans	100	19991.92	1999.19	10.00	163704.02	54.39	0.76
2041	51 ans	100	20251.82	2025.18	10.00	170073.18	55.89	0.78
2042	52 ans	100	20515.09	2051.51	10.00	176456.88	57.47	0.80
2043	53 ans	100	20781.79	2078.18	10.00	182850.29	59.15	0.82
2044	54 ans	100	21051.95	2105.20	10.00	189248.56	60.92	0.85
2045	55 ans	100	21325.63	2132.56	10.00	195646.83	62.79	0.87
2046	56 ans	100	21602.86	2160.29	10.00	202045.09	64.72	0.90
2047	57 ans	100	21883.70	2188.37	10.00	208443.36	66.71	0.93
2048	58 ans	100	22168.18	2216.82	10.00	214841.63	68.76	0.96
2049	59 ans	100	22456.37	2245.64	10.00	221239.89	70.87	0.99
2050	60 ans	100	22748.30	2274.83	10.00	227638.16	73.05	1.02
2051	61 ans	100	23044.03	2304.40	10.00	234036.43	75.30	1.05
2052	62 ans	100	23343.60	2334.36	10.00	240434.69	77.61	1.08
2053	63 ans	100	23647.07	2364.71	10.00	246832.96	80.00	1.11
2054	64 ans	100	23954.48	2395.45	10.00	253231.23	82.45	1.15
2055	65 ans	100	24265.89	2426.59	10.00	259629.50	84.99	1.18
2056	66 ans	100	24581.35	2458.13	10.00	266027.76	87.60	1.22
2057	67 ans	100	24900.90	2490.09	10.00	272426.03	90.29	1.26

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	14933.40	1493.34	10.00	10092.82	34.10	0.47
2014	24 ans	100	15016.21	1501.62	10.00	15153.47	34.27	0.48
2015	25 ans	100	15136.35	1513.63	10.00	20254.60	34.29	0.48
2016	26 ans	100	15200.45	1520.05	10.00	25377.34	34.36	0.48
2017	27 ans	100	15190.02	1519.00	10.00	30496.56	34.70	0.48
2018	28 ans	100	15164.48	1516.45	10.00	35607.18	35.18	0.49
2019	29 ans	100	15242.50	1524.25	10.00	40744.08	35.61	0.50
2020	30 ans	100	15440.65	1544.07	10.00	45947.77	36.23	0.50
2021	31 ans	100	15641.38	1564.14	10.00	51219.11	36.86	0.51
2022	32 ans	100	15844.72	1584.47	10.00	56558.97	37.51	0.52
2023	33 ans	100	16050.70	1605.07	10.00	61968.25	38.17	0.53
2024	34 ans	100	16259.36	1625.94	10.00	67447.85	38.83	0.54
2025	35 ans	100	16470.73	1647.07	10.00	72998.69	39.51	0.55
2026	36 ans	100	16684.85	1668.49	10.00	78621.69	40.20	0.56
2027	37 ans	100	16901.75	1690.18	10.00	84317.78	40.91	0.57
2028	38 ans	100	17121.48	1712.15	10.00	90087.93	41.62	0.58
2029	39 ans	100	17344.06	1734.41	10.00	95928.65	42.38	0.59
2030	40 ans	100	17569.53	1756.95	10.00	101836.31	43.19	0.60
2031	41 ans	100	17797.93	1779.79	10.00	107807.15	44.05	0.61
2032	42 ans	100	18029.31	1802.93	10.00	113837.26	44.96	0.63
2033	43 ans	100	18263.69	1826.37	10.00	119922.59	45.92	0.64
2034	44 ans	100	18501.11	1850.11	10.00	126059.00	46.93	0.65
2035	45 ans	100	18741.63	1874.16	10.00	132242.21	48.01	0.67
2036	46 ans	100	18985.27	1898.53	10.00	138467.84	49.15	0.68
2037	47 ans	100	19232.08	1923.21	10.00	144731.43	50.35	0.70
2038	48 ans	100	19482.10	1948.21	10.00	151028.42	51.62	0.72
2039	49 ans	100	19735.36	1973.54	10.00	157354.18	52.97	0.74
2040	50 ans	100	19991.92	1999.19	10.00	163704.02	54.39	0.76
2041	51 ans	100	20251.82	2025.18	10.00	170073.18	55.89	0.78
2042	52 ans	100	20515.09	2051.51	10.00	176456.88	57.47	0.80
2043	53 ans	100	20781.79	2078.18	10.00	182850.29	59.15	0.82
2044	54 ans	100	21051.95	2105.20	10.00	189248.56	60.92	0.85
2045	55 ans	100	21325.63	2132.56	10.00	195646.83	62.79	0.87
2046	56 ans	100	21602.86	2160.29	10.00	202045.09	64.72	0.90
2047	57 ans	100	21883.70	2188.37	10.00	208443.36	66.71	0.93
2048	58 ans	100	22168.18	2216.82	10.00	214841.63	68.76	0.96
2049	59 ans	100	22456.37	2245.64	10.00	221239.89	70.87	0.99
2050	60 ans	100	22748.30	2274.83	10.00	227638.16	73.05	1.02
2051	61 ans	100	23044.03	2304.40	10.00	234036.43	75.30	1.05
2052	62 ans	100	23343.60	2334.36	10.00	240434.69	77.61	1.08
2053	63 ans	100	23647.07	2364.71	10.00	246832.96	80.00	1.11
2054	64 ans	100	23954.48	2395.45	10.00	253231.23	82.45	1.15
2055	65 ans	100	24265.89	2426.59	10.00	259629.50	84.99	1.18
2056	66 ans	100	24581.35	2458.13	10.00	266027.76	87.60	1.22
2057	67 ans	100	24900.90	2490.09	10.00	272426.03	90.29	1.26

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2013	23 ans	100	14933.40	1493.34	10.00	10766.47	31.97	0.44
2014	24 ans	100	15016.21	1501.62	10.00	16164.89	32.13	0.45
2015	25 ans	100	15136.35	1513.63	10.00	21606.50	32.14	0.45
2016	26 ans	100	15200.45	1520.05	10.00	27071.16	32.21	0.45
2017	27 ans	100	15190.02	1519.00	10.00	32532.06	32.53	0.45
2018	28 ans	100	15164.48	1516.45	10.00	37983.79	32.98	0.46
2019	29 ans	100	15242.50	1524.25	10.00	43463.56	33.38	0.46
2020	30 ans	100	14266.61	1426.66	10.00	48592.49	36.23	0.50
2021	31 ans	100	14295.89	1429.59	10.00	53731.95	36.86	0.51
2022	32 ans	100	14373.94	1437.39	10.00	58899.47	37.51	0.52
2023	33 ans	100	14463.97	1446.40	10.00	64099.36	38.17	0.53
2024	34 ans	100	14566.21	1456.62	10.00	69336.00	38.83	0.54
2025	35 ans	100	14680.88	1468.09	10.00	74613.87	39.51	0.55
2026	36 ans	100	14808.28	1480.83	10.00	79937.54	40.20	0.56
2027	37 ans	100	14948.69	1494.87	10.00	85311.68	40.91	0.57
2028	38 ans	100	15102.45	1510.25	10.00	90741.11	41.62	0.58
2029	39 ans	100	15269.95	1527.00	10.00	96226.87	42.38	0.59
2030	40 ans	100	15451.60	1545.16	10.00	101769.84	43.19	0.60
2031	41 ans	100	15647.83	1564.78	10.00	107370.72	44.04	0.61
2032	42 ans	100	15851.25	1585.13	10.00	113027.20	44.95	0.63
2033	43 ans	100	16057.32	1605.73	10.00	118735.48	45.91	0.64
2034	44 ans	100	16266.07	1626.61	10.00	124491.67	46.93	0.65
2035	45 ans	100	16477.53	1647.75	10.00	130291.77	48.00	0.67
2036	46 ans	100	16691.73	1669.17	10.00	136131.66	49.14	0.68
2037	47 ans	100	16908.73	1690.87	10.00	142007.15	50.34	0.70
2038	48 ans	100	17128.54	1712.85	10.00	147913.97	51.61	0.72
2039	49 ans	100	17351.21	1735.12	10.00	153847.79	52.96	0.74
2040	50 ans	100	17576.78	1757.68	10.00	159804.19	54.38	0.76
2041	51 ans	100	17805.27	1780.53	10.00	165778.72	55.88	0.78
2042	52 ans	100	18036.74	1803.67	10.00	171766.88	57.46	0.80
2043	53 ans	100	18271.22	1827.12	10.00	177764.15	59.14	0.82
2044	54 ans	100	18508.75	1850.87	10.00	183765.97	60.91	0.85
2045	55 ans	100	18749.36	1874.94	10.00	189767.80	62.78	0.87
2046	56 ans	100	18993.10	1899.31	10.00	195769.62	64.71	0.90
2047	57 ans	100	19240.01	1924.00	10.00	201771.45	66.70	0.93
2048	58 ans	100	19490.13	1949.01	10.00	207773.28	68.75	0.96
2049	59 ans	100	19743.50	1974.35	10.00	213775.10	70.86	0.99
2050	60 ans	100	20000.17	2000.02	10.00	219776.93	73.04	1.02
2051	61 ans	100	20260.17	2026.02	10.00	225778.76	75.28	1.05
2052	62 ans	100	20523.55	2052.36	10.00	231780.58	77.60	1.08
2053	63 ans	100	20790.36	2079.04	10.00	237782.41	79.98	1.11
2054	64 ans	100	21060.63	2106.06	10.00	243784.24	82.44	1.15
2055	65 ans	100	21334.42	2133.44	10.00	249786.06	84.97	1.18
2056	66 ans	100	21611.77	2161.18	10.00	255787.89	87.58	1.22
2057	67 ans	100	21892.72	2189.27	10.00	261789.72	90.27	1.26

## 24.4 Génération 2003 (début en 2025)

Salarié privé à 10\*SMIC durant toute sa carrière / Début de carrière à 22 ans / Quotité : 100%

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement* (âge-pivot bloqué à 65 ans)

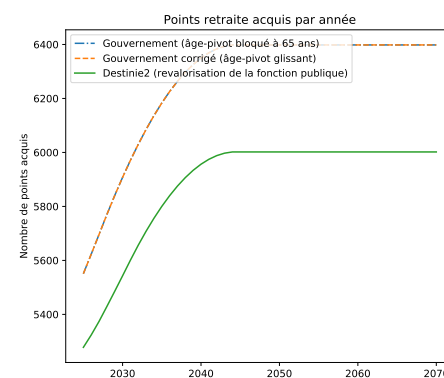
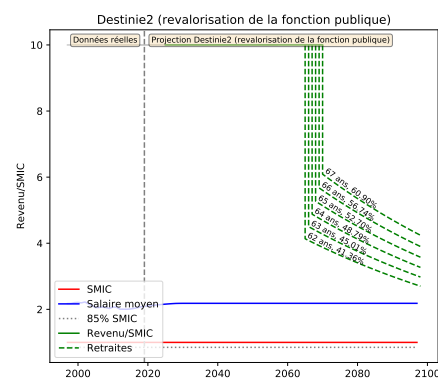
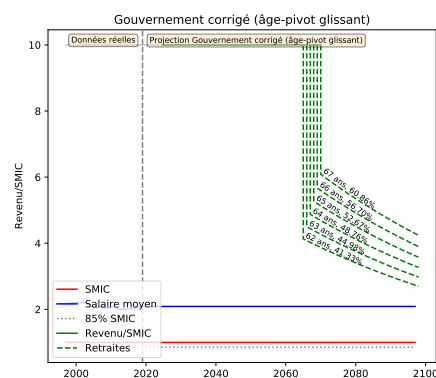
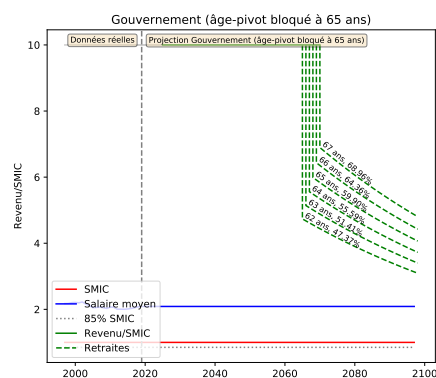
Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	65 ans 0 mois	-15.00%	13079.36	<b>47.37</b>	2761.15	<b>4.74</b>	<b>4.27</b>	<b>4.00</b>	<b>3.75</b>	<b>3.52</b>	<b>3.30</b>
2066	63	95.35%	65 ans 0 mois	-10.00%	14379.16	<b>51.41</b>	2797.05	<b>5.14</b>	<b>4.70</b>	<b>4.40</b>	<b>4.13</b>	<b>3.87</b>	<b>3.63</b>
2067	64	97.67%	65 ans 0 mois	-5.00%	15749.99	<b>55.59</b>	2833.41	<b>5.56</b>	<b>5.14</b>	<b>4.82</b>	<b>4.52</b>	<b>4.24</b>	<b>3.97</b>
2068	65	100.00%	65 ans 0 mois	0.00%	17193.99	<b>59.90</b>	2870.25	<b>5.99</b>	<b>5.62</b>	<b>5.26</b>	<b>4.94</b>	<b>4.63</b>	<b>4.34</b>
2069	66	100.00%	65 ans 0 mois	5.00%	18713.34	<b>64.36</b>	2907.56	<b>6.44</b>	<b>6.11</b>	<b>5.73</b>	<b>5.37</b>	<b>5.04</b>	<b>4.72</b>
2070	67	100.00%	65 ans 0 mois	10.00%	20310.28	<b>68.96</b>	2945.36	<b>6.90</b>	<b>6.63</b>	<b>6.22</b>	<b>5.83</b>	<b>5.47</b>	<b>5.12</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Gouvernement corrigé* (âge-pivot glissant)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	11412.38	<b>41.33</b>	2761.15	<b>4.13</b>	<b>3.73</b>	<b>3.49</b>	<b>3.28</b>	<b>3.07</b>	<b>2.88</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	12581.77	<b>44.98</b>	2797.05	<b>4.50</b>	<b>4.11</b>	<b>3.85</b>	<b>3.61</b>	<b>3.39</b>	<b>3.17</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	13815.78	<b>48.76</b>	2833.41	<b>4.88</b>	<b>4.51</b>	<b>4.23</b>	<b>3.97</b>	<b>3.72</b>	<b>3.49</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	15116.38	<b>52.67</b>	2870.25	<b>5.27</b>	<b>4.94</b>	<b>4.63</b>	<b>4.34</b>	<b>4.07</b>	<b>3.81</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	16485.56	<b>56.70</b>	2907.56	<b>5.67</b>	<b>5.38</b>	<b>5.05</b>	<b>4.73</b>	<b>4.44</b>	<b>4.16</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	17925.36	<b>60.86</b>	2945.36	<b>6.09</b>	<b>5.85</b>	<b>5.49</b>	<b>5.15</b>	<b>4.82</b>	<b>4.52</b>

Retraites possibles et ratios Revenu/SMIC à 70, 75, 80, 85, 90 ans dans le modèle *Destinie2* (revalorisation de la fonction publique)

Retraite en	Âge	%(43ans)	Âge pivot	Décote/Surcote	Retraite (€ 2019)	Tx Rempl(%)	SMIC (€ 2019)	Retraite/SMIC	R70/SMIC	R75/SMIC	R80/SMIC	R85/SMIC	R90/SMIC
2065	62	93.02%	67 ans 2 mois	-25.83%	10041.05	<b>41.36</b>	2427.59	<b>4.14</b>	<b>3.73</b>	<b>3.50</b>	<b>3.28</b>	<b>3.07</b>	<b>2.88</b>
2066	63	95.35%	67 ans 3 mois	-21.25%	11069.72	<b>45.01</b>	2459.15	<b>4.50</b>	<b>4.11</b>	<b>3.86</b>	<b>3.61</b>	<b>3.39</b>	<b>3.18</b>
2067	64	97.67%	67 ans 4 mois	-16.67%	12155.23	<b>48.79</b>	2491.12	<b>4.88</b>	<b>4.52</b>	<b>4.23</b>	<b>3.97</b>	<b>3.72</b>	<b>3.49</b>
2068	65	100.00%	67 ans 5 mois	-12.08%	13299.29	<b>52.70</b>	2523.50	<b>5.27</b>	<b>4.94</b>	<b>4.63</b>	<b>4.34</b>	<b>4.07</b>	<b>3.82</b>
2069	66	100.00%	67 ans 6 mois	-7.50%	14503.66	<b>56.74</b>	2556.31	<b>5.67</b>	<b>5.39</b>	<b>5.05</b>	<b>4.74</b>	<b>4.44</b>	<b>4.16</b>
2070	67	100.00%	67 ans 7 mois	-2.92%	15770.13	<b>60.90</b>	2589.54	<b>6.09</b>	<b>5.86</b>	<b>5.49</b>	<b>5.15</b>	<b>4.83</b>	<b>4.52</b>



Détails des revenus et points dans le modèle *Gouvernement (âge-pivot bloqué à 65 ans)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	16684.85	1668.49	10.00	11173.83	40.20	0.56
2027	24 ans	100	16901.75	1690.18	10.00	16869.93	40.91	0.57
2028	25 ans	100	17121.48	1712.15	10.00	22640.08	41.62	0.58
2029	26 ans	100	17344.06	1734.41	10.00	28480.80	42.38	0.59
2030	27 ans	100	17569.53	1756.95	10.00	34388.46	43.19	0.60
2031	28 ans	100	17797.93	1779.79	10.00	40359.30	44.05	0.61
2032	29 ans	100	18029.31	1802.93	10.00	46389.40	44.96	0.63
2033	30 ans	100	18263.69	1826.37	10.00	52474.74	45.92	0.64
2034	31 ans	100	18501.11	1850.11	10.00	58611.15	46.93	0.65
2035	32 ans	100	18741.63	1874.16	10.00	64794.35	48.01	0.67
2036	33 ans	100	18985.27	1898.53	10.00	71019.99	49.15	0.68
2037	34 ans	100	19232.08	1923.21	10.00	77283.57	50.35	0.70
2038	35 ans	100	19482.10	1948.21	10.00	83580.57	51.62	0.72
2039	36 ans	100	19735.36	1973.54	10.00	89906.33	52.97	0.74
2040	37 ans	100	19991.92	1999.19	10.00	96256.17	54.39	0.76
2041	38 ans	100	20251.82	2025.18	10.00	102625.33	55.89	0.78
2042	39 ans	100	20515.09	2051.51	10.00	109009.03	57.47	0.80
2043	40 ans	100	20781.79	2078.18	10.00	115402.44	59.15	0.82
2044	41 ans	100	21051.95	2105.20	10.00	121800.71	60.92	0.85
2045	42 ans	100	21325.63	2132.56	10.00	128198.97	62.79	0.87
2046	43 ans	100	21602.86	2160.29	10.00	134597.24	64.72	0.90
2047	44 ans	100	21883.70	2188.37	10.00	140995.51	66.71	0.93
2048	45 ans	100	22168.18	2216.82	10.00	147393.77	68.76	0.96
2049	46 ans	100	22456.37	2245.64	10.00	153792.04	70.87	0.99
2050	47 ans	100	22748.30	2274.83	10.00	160190.31	73.05	1.02
2051	48 ans	100	23044.03	2304.40	10.00	166588.57	75.30	1.05
2052	49 ans	100	23343.60	2334.36	10.00	172986.84	77.61	1.08
2053	50 ans	100	23647.07	2364.71	10.00	179385.11	80.00	1.11
2054	51 ans	100	23954.48	2395.45	10.00	185783.38	82.45	1.15
2055	52 ans	100	24265.89	2426.59	10.00	192181.64	84.99	1.18
2056	53 ans	100	24581.35	2458.13	10.00	198579.91	87.60	1.22
2057	54 ans	100	24900.90	2490.09	10.00	204978.18	90.29	1.26
2058	55 ans	100	25224.62	2522.46	10.00	211376.44	93.06	1.30
2059	56 ans	100	25552.54	2555.25	10.00	217774.71	95.92	1.34
2060	57 ans	100	25884.72	2588.47	10.00	224172.98	98.87	1.38
2061	58 ans	100	26221.22	2622.12	10.00	230571.24	101.91	1.42
2062	59 ans	100	26562.10	2656.21	10.00	236969.51	105.04	1.46
2063	60 ans	100	26907.40	2690.74	10.00	243367.78	108.27	1.51
2064	61 ans	100	27257.20	2725.72	10.00	249766.04	111.60	1.55
2065	62 ans	100	27611.54	2761.15	10.00	256164.31	115.03	1.60
2066	63 ans	100	27970.49	2797.05	10.00	262562.58	118.56	1.65
2067	64 ans	100	28334.11	2833.41	10.00	268960.85	122.20	1.70
2068	65 ans	100	28702.45	2870.25	10.00	275359.11	125.96	1.75
2069	66 ans	100	29075.59	2907.56	10.00	281757.38	129.83	1.81
2070	67 ans	100	29453.57	2945.36	10.00	288155.65	133.82	1.86

Détails des revenus et points dans le modèle *Gouvernement corrigé (âge-pivot glissant)*

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	16684.85	1668.49	10.00	11173.83	40.20	0.56
2027	24 ans	100	16901.75	1690.18	10.00	16869.93	40.91	0.57
2028	25 ans	100	17121.48	1712.15	10.00	22640.08	41.62	0.58
2029	26 ans	100	17344.06	1734.41	10.00	28480.80	42.38	0.59
2030	27 ans	100	17569.53	1756.95	10.00	34388.46	43.19	0.60
2031	28 ans	100	17797.93	1779.79	10.00	40359.30	44.05	0.61
2032	29 ans	100	18029.31	1802.93	10.00	46389.40	44.96	0.63
2033	30 ans	100	18263.69	1826.37	10.00	52474.74	45.92	0.64
2034	31 ans	100	18501.11	1850.11	10.00	58611.15	46.93	0.65
2035	32 ans	100	18741.63	1874.16	10.00	64794.35	48.01	0.67
2036	33 ans	100	18985.27	1898.53	10.00	71019.99	49.15	0.68
2037	34 ans	100	19232.08	1923.21	10.00	77283.57	50.35	0.70
2038	35 ans	100	19482.10	1948.21	10.00	83580.57	51.62	0.72
2039	36 ans	100	19735.36	1973.54	10.00	89906.33	52.97	0.74
2040	37 ans	100	19991.92	1999.19	10.00	96256.17	54.39	0.76
2041	38 ans	100	20251.82	2025.18	10.00	102625.33	55.89	0.78
2042	39 ans	100	20515.09	2051.51	10.00	109009.03	57.47	0.80
2043	40 ans	100	20781.79	2078.18	10.00	115402.44	59.15	0.82
2044	41 ans	100	21051.95	2105.20	10.00	121800.71	60.92	0.85
2045	42 ans	100	21325.63	2132.56	10.00	128198.97	62.79	0.87
2046	43 ans	100	21602.86	2160.29	10.00	134597.24	64.72	0.90
2047	44 ans	100	21883.70	2188.37	10.00	140995.51	66.71	0.93
2048	45 ans	100	22168.18	2216.82	10.00	147393.77	68.76	0.96
2049	46 ans	100	22456.37	2245.64	10.00	153792.04	70.87	0.99
2050	47 ans	100	22748.30	2274.83	10.00	160190.31	73.05	1.02
2051	48 ans	100	23044.03	2304.40	10.00	166588.57	75.30	1.05
2052	49 ans	100	23343.60	2334.36	10.00	172986.84	77.61	1.08
2053	50 ans	100	23647.07	2364.71	10.00	179385.11	80.00	1.11
2054	51 ans	100	23954.48	2395.45	10.00	185783.38	82.45	1.15
2055	52 ans	100	24265.89	2426.59	10.00	192181.64	84.99	1.18
2056	53 ans	100	24581.35	2458.13	10.00	198579.91	87.60	1.22
2057	54 ans	100	24900.90	2490.09	10.00	204978.18	90.29	1.26
2058	55 ans	100	25224.62	2522.46	10.00	211376.44	93.06	1.30
2059	56 ans	100	25552.54	2555.25	10.00	217774.71	95.92	1.34
2060	57 ans	100	25884.72	2588.47	10.00	224172.98	98.87	1.38
2061	58 ans	100	26221.22	2622.12	10.00	230571.24	101.91	1.42
2062	59 ans	100	26562.10	2656.21	10.00	236969.51	105.04	1.46
2063	60 ans	100	26907.40	2690.74	10.00	243367.78	108.27	1.51
2064	61 ans	100	27257.20	2725.72	10.00	249766.04	111.60	1.55
2065	62 ans	100	27611.54	2761.15	10.00	256164.31	115.03	1.60
2066	63 ans	100	27970.49	2797.05	10.00	262562.58	118.56	1.65
2067	64 ans	100	28334.11	2833.41	10.00	268960.85	122.20	1.70
2068	65 ans	100	28702.45	2870.25	10.00	275359.11	125.96	1.75
2069	66 ans	100	29075.59	2907.56	10.00	281757.38	129.83	1.81
2070	67 ans	100	29453.57	2945.36	10.00	288155.65	133.82	1.86

Détails des revenus et points dans le modèle *Destinie2* (revalorisation de la fonction publique)

Année	Âge	Quot(%)	Revenu (€ 2019)	SMIC (€ 2019)	Rev/SMIC	Cumul Pts	Achat Pt(€ 2019)	Serv. Pt(€ 2019)
2026	23 ans	100	14808.28	1480.83	10.00	10601.53	40.20	0.56
2027	24 ans	100	14948.69	1494.87	10.00	15975.68	40.91	0.57
2028	25 ans	100	15102.45	1510.25	10.00	21405.10	41.62	0.58
2029	26 ans	100	15269.95	1527.00	10.00	26890.86	42.38	0.59
2030	27 ans	100	15451.60	1545.16	10.00	32433.84	43.19	0.60
2031	28 ans	100	15647.83	1564.78	10.00	38034.72	44.04	0.61
2032	29 ans	100	15851.25	1585.13	10.00	43691.20	44.95	0.63
2033	30 ans	100	16057.32	1605.73	10.00	49399.48	45.91	0.64
2034	31 ans	100	16266.07	1626.61	10.00	55155.67	46.93	0.65
2035	32 ans	100	16477.53	1647.75	10.00	60955.76	48.00	0.67
2036	33 ans	100	16691.73	1669.17	10.00	66795.65	49.14	0.68
2037	34 ans	100	16908.73	1690.87	10.00	72671.15	50.34	0.70
2038	35 ans	100	17128.54	1712.85	10.00	78577.97	51.61	0.72
2039	36 ans	100	17351.21	1735.12	10.00	84511.79	52.96	0.74
2040	37 ans	100	17576.78	1757.68	10.00	90468.18	54.38	0.76
2041	38 ans	100	17805.27	1780.53	10.00	96442.71	55.88	0.78
2042	39 ans	100	18036.74	1803.67	10.00	102430.88	57.46	0.80
2043	40 ans	100	18271.22	1827.12	10.00	108428.14	59.14	0.82
2044	41 ans	100	18508.75	1850.87	10.00	114429.97	60.91	0.85
2045	42 ans	100	18749.36	1874.94	10.00	120431.80	62.78	0.87
2046	43 ans	100	18993.10	1899.31	10.00	126433.62	64.71	0.90
2047	44 ans	100	19240.01	1924.00	10.00	132435.45	66.70	0.93
2048	45 ans	100	19490.13	1949.01	10.00	138437.28	68.75	0.96
2049	46 ans	100	19743.50	1974.35	10.00	144439.10	70.86	0.99
2050	47 ans	100	20000.17	2000.02	10.00	150440.93	73.04	1.02
2051	48 ans	100	20260.17	2026.02	10.00	156442.76	75.28	1.05
2052	49 ans	100	20523.55	2052.36	10.00	162444.58	77.60	1.08
2053	50 ans	100	20790.36	2079.04	10.00	168446.41	79.98	1.11
2054	51 ans	100	21060.63	2106.06	10.00	174448.23	82.44	1.15
2055	52 ans	100	21334.42	2133.44	10.00	180450.06	84.97	1.18
2056	53 ans	100	21611.77	2161.18	10.00	186451.89	87.58	1.22
2057	54 ans	100	21892.72	2189.27	10.00	192453.71	90.27	1.26
2058	55 ans	100	22177.33	2217.73	10.00	198455.54	93.05	1.30
2059	56 ans	100	22465.63	2246.56	10.00	204457.37	95.91	1.33
2060	57 ans	100	22757.69	2275.77	10.00	210459.19	98.85	1.38
2061	58 ans	100	23053.54	2305.35	10.00	216461.02	101.89	1.42
2062	59 ans	100	23353.23	2335.32	10.00	222462.85	105.02	1.46
2063	60 ans	100	23656.82	2365.68	10.00	228464.67	108.25	1.51
2064	61 ans	100	23964.36	2396.44	10.00	234466.50	111.58	1.55
2065	62 ans	100	24275.90	2427.59	10.00	240468.33	115.01	1.60
2066	63 ans	100	24591.49	2459.15	10.00	246470.15	118.54	1.65
2067	64 ans	100	24911.18	2491.12	10.00	252471.98	122.18	1.70
2068	65 ans	100	25235.02	2523.50	10.00	258473.81	125.94	1.75
2069	66 ans	100	25563.08	2556.31	10.00	264475.63	129.81	1.81
2070	67 ans	100	25895.40	2589.54	10.00	270477.46	133.79	1.86