

**BIỂU MINH HỌA MỨC ĐÓNG - MỨC HƯỞNG BHXH TỰ NGUYỆN**

**Đối với: NAM**

STT	MỨC THU NHẬP LỰA CHỌN	MỨC ĐÓNG						MỨC HƯỞNG LƯƠNG HƯ		
		Mức đóng hàng tháng			Số tiền phải đóng trong thời gian 5 năm (nếu đóng theo phương thức 1 tháng, 3 tháng, 6 tháng, 1 năm) (đồng)	Mức đóng một lần cho 5 năm về sau		Tổng số tiền đóng trong 20 năm (trong đó được Nhà nước hỗ trợ 10 năm)	Mức lương hưu dự kiến sau 20 năm đóng BHXH <sup>(3)</sup> (đồng/tháng)	Tổng lương hưu dự kiến nhận được trong thời gian 20 năm <sup>(4)</sup> (đồng)
		Chưa có hỗ trợ của Nhà nước	Số tiền Nhà nước hỗ trợ đối với đối tượng	Số tiền người tham gia phải đóng		Số tiền phải đóng của người tham gia(2)	Số tiền được hưởng theo lãi suất Quỹ			
(1)	(1)	(2)=22% x (2)	(3)=10%x1.500.000x22%	(4)=(2)-(3)	(5)=(4)x60th	(6)	(7)=(5)-(6)	(8)	(9)	(10)
1	1,500,000	330,000	33,000	297,000	17,820,000	15,847,797	1,972,203	75,240,000	995,625	489,793,645
2	2,000,000	440,000	33,000	407,000	24,420,000	21,790,397	2,629,603	101,640,000	1,327,500	653,058,193
3	2,500,000	550,000	33,000	517,000	31,020,000	27,732,996	3,287,004	128,040,000	1,659,375	816,322,741
4	3,000,000	660,000	33,000	627,000	37,620,000	33,675,595	3,944,405	154,440,000	1,991,250	979,587,289
5	3,500,000	770,000	33,000	737,000	44,220,000	39,618,194	4,601,806	180,840,000	2,323,125	1,142,851,837
6	4,000,000	880,000	33,000	847,000	50,820,000	45,560,793	5,259,207	207,240,000	2,655,000	1,306,116,385
7	4,500,000	990,000	33,000	957,000	57,420,000	51,503,392	5,916,608	233,640,000	2,986,875	1,469,380,934
8	5,000,000	1,100,000	33,000	1,067,000	64,020,000	57,445,991	6,574,009	260,040,000	3,318,750	1,632,645,482
9	5,500,000	1,210,000	33,000	1,177,000	70,620,000	63,388,590	7,231,410	286,440,000	3,650,625	1,795,910,030
10	6,000,000	1,320,000	33,000	1,287,000	77,220,000	69,331,190	7,888,810	312,840,000	3,982,500	1,959,174,578
11	6,500,000	1,430,000	33,000	1,397,000	83,820,000	75,273,789	8,546,211	339,240,000	4,314,375	2,122,439,148
12	7,000,000	1,540,000	33,000	1,507,000	90,420,000	81,216,388	9,203,612	365,640,000	4,646,250	2,285,703,648
13	7,500,000	1,650,000	33,000	1,617,000	97,020,000	87,158,987	9,861,013	392,040,000	4,978,125	2,448,968,352
14	8,000,000	1,760,000	33,000	1,727,000	103,620,000	93,101,586	10,518,414	418,440,000	5,310,000	2,612,232,300
15	8,500,000	1,870,000	33,000	1,837,000	110,220,000	99,044,185	11,175,815	444,840,000	5,641,875	2,775,496,980
16	9,000,000	1,980,000	33,000	1,947,000	116,820,000	104,986,784	11,833,216	471,240,000	5,973,750	2,938,762,140
17	9,500,000	2,090,000	33,000	2,057,000	123,420,000	110,929,383	12,490,617	497,640,000	6,305,625	3,102,026,316
18	10,000,000	2,200,000	33,000	2,167,000	130,020,000	116,871,983	13,148,017	524,040,000	6,637,500	3,265,291,260
19	10,500,000	2,310,000	33,000	2,277,000	136,620,000	122,814,582	13,805,418	550,440,000	6,969,375	3,428,555,760
20	11,000,000	2,420,000	33,000	2,387,000	143,220,000	128,757,181	14,462,819	576,840,000	7,301,250	3,591,820,776
21	11,500,000	2,530,000	33,000	2,497,000	149,820,000	134,699,780	15,120,220	603,240,000	7,633,125	3,755,084,556
22	12,000,000	2,640,000	33,000	2,607,000	156,420,000	140,642,379	15,777,621	629,640,000	7,965,000	3,918,349,320
23	12,500,000	2,750,000	33,000	2,717,000	163,020,000	146,584,978	16,435,022	656,040,000	8,296,875	4,081,613,796
24	13,000,000	2,860,000	33,000	2,827,000	169,620,000	152,527,577	17,092,423	682,440,000	8,628,750	4,244,878,320
25	13,500,000	2,970,000	33,000	2,937,000	176,220,000	158,470,176	17,749,824	708,840,000	8,960,625	4,408,142,904
26	14,000,000	3,080,000	33,000	3,047,000	182,820,000	164,412,776	18,407,224	735,240,000	9,292,500	4,571,407,548
27	14,500,000	3,190,000	33,000	3,157,000	189,420,000	170,355,375	19,064,625	761,640,000	9,624,375	4,734,671,592
28	15,000,000	3,300,000	33,000	3,267,000	196,020,000	176,297,974	19,722,026	788,040,000	9,956,250	4,897,936,392
29	15,500,000	3,410,000	33,000	3,377,000	202,620,000	182,240,573	20,379,427	814,440,000	10,288,125	5,061,201,216
30	16,000,000	3,520,000	33,000	3,487,000	209,220,000	188,183,172	21,036,828	840,840,000	10,620,000	5,224,465,752
31	16,500,000	3,630,000	33,000	3,597,000	215,820,000	194,125,771	21,694,229	867,240,000	10,951,875	5,387,729,712
32	17,000,000	3,740,000	33,000	3,707,000	222,420,000	200,068,370	22,351,630	893,640,000	11,283,750	5,550,995,292

33	17,500,000	3,850,000	33,000	<b>3,817,000</b>	229,020,000	<b>206,010,969</b>	23,009,031	<b>920,040,000</b>	<b>11,615,625</b>	<b>5,714,259,072</b>
34	18,000,000	3,960,000	33,000	<b>3,927,000</b>	235,620,000	<b>211,953,569</b>	23,666,431	<b>946,440,000</b>	<b>11,947,500</b>	<b>5,877,523,836</b>
35	18,500,000	4,070,000	33,000	<b>4,037,000</b>	242,220,000	<b>217,896,168</b>	24,323,832	<b>972,840,000</b>	<b>12,279,375</b>	<b>6,040,788,012</b>
36	19,000,000	4,180,000	33,000	<b>4,147,000</b>	248,820,000	<b>223,838,767</b>	24,981,233	<b>999,240,000</b>	<b>12,611,250</b>	<b>6,204,053,052</b>
37	19,500,000	4,290,000	33,000	<b>4,257,000</b>	255,420,000	<b>229,781,366</b>	25,638,634	<b>1,025,640,000</b>	<b>12,943,125</b>	<b>6,367,317,540</b>
38	20,000,000	4,400,000	33,000	<b>4,367,000</b>	262,020,000	<b>235,723,965</b>	26,296,035	<b>1,052,040,000</b>	<b>13,275,000</b>	<b>6,530,581,704</b>
39	20,500,000	4,510,000	33,000	<b>4,477,000</b>	268,620,000	<b>241,666,564</b>	26,953,436	<b>1,078,440,000</b>	<b>13,606,875</b>	<b>6,693,846,492</b>
40	21,000,000	4,620,000	33,000	<b>4,587,000</b>	275,220,000	<b>247,609,163</b>	27,610,837	<b>1,104,840,000</b>	<b>13,938,750</b>	<b>6,857,110,932</b>
41	21,500,000	4,730,000	33,000	<b>4,697,000</b>	281,820,000	<b>253,551,762</b>	28,268,238	<b>1,131,240,000</b>	<b>14,270,625</b>	<b>7,020,375,756</b>
42	22,000,000	4,840,000	33,000	<b>4,807,000</b>	288,420,000	<b>259,494,362</b>	28,925,638	<b>1,157,640,000</b>	<b>14,602,500</b>	<b>7,183,639,944</b>
43	22,500,000	4,950,000	33,000	<b>4,917,000</b>	295,020,000	<b>265,436,961</b>	29,583,039	<b>1,184,040,000</b>	<b>14,934,375</b>	<b>7,346,904,732</b>
44	23,000,000	5,060,000	33,000	<b>5,027,000</b>	301,620,000	<b>271,379,560</b>	30,240,440	<b>1,210,440,000</b>	<b>15,266,250</b>	<b>7,510,169,244</b>
45	24,000,000	5,280,000	33,000	<b>5,247,000</b>	314,820,000	<b>283,264,758</b>	31,555,242	<b>1,263,240,000</b>	<b>15,930,000</b>	<b>7,836,698,016</b>
46	25,000,000	5,500,000	33,000	<b>5,467,000</b>	328,020,000	<b>295,149,956</b>	32,870,044	<b>1,316,040,000</b>	<b>16,593,750</b>	<b>8,163,227,856</b>
47	26,000,000	5,720,000	33,000	<b>5,687,000</b>	341,220,000	<b>307,035,155</b>	34,184,845	<b>1,368,840,000</b>	<b>17,257,500</b>	<b>8,489,756,832</b>
48	27,000,000	5,940,000	33,000	<b>5,907,000</b>	354,420,000	<b>318,920,353</b>	35,499,647	<b>1,421,640,000</b>	<b>17,921,250</b>	<b>8,816,286,084</b>
49	28,000,000	6,160,000	33,000	<b>6,127,000</b>	367,620,000	<b>330,805,551</b>	36,814,449	<b>1,474,440,000</b>	<b>18,585,000</b>	<b>9,142,815,156</b>
50	29,800,000	6,556,000	33,000	<b>6,523,000</b>	391,380,000	<b>352,198,908</b>	39,181,092	<b>1,569,480,000</b>	<b>19,779,750</b>	<b>9,730,567,284</b>

**Ghi chú:**