

An	Salariu mediu brut pe an – primele 2 scenarii (RON)	Salariu mediu brut pe an – post schimbări 2018 (RON)	Comision din contributie (%)	Randament net anual (%)	Cota de contributie			Contributii virate in P2			Valoare acumulata in cont		
					Scenariul 2007	Scenariul 2017	Scenariu nou 3,75%	Scenariul 2007	Scenariul 2017	Scenariu nou 3,75%	Scenariul 2007	Scenariul 2017	Scenariu nou 3,75%
2008	21132	21132	0.025	11.5%	2.0%	2.0%	2.0%	412	412	412	436	436	436
2009	22140	22140	0.025	17.7%	2.5%	2.0%	2.0%	540	432	432	1100	983	983
2010	22824	22824	0.025	15.1%	3.0%	2.5%	2.5%	668	556	556	1984	1729	1729
2011	23760	23760	0.025	3.1%	3.5%	3.0%	3.0%	811	695	695	2869	2489	2489
2012	24756	24756	0.025	10.5%	4.0%	3.5%	3.5%	965	845	845	4187	3639	3639
2013	25956	25956	0.025	11.8%	4.5%	4.0%	4.0%	1139	1012	1012	5884	5139	5139
2014	27936	27936	0.025	8.7%	5.0%	4.5%	4.5%	1362	1226	1226	7818	6865	6865
2015	30660	30660	0.025	3.7%	5.5%	5.0%	5.0%	1644	1495	1495	9780	8640	8640
2016	33708	33708	0.025	3.7%	6.0%	5.1%	5.1%	1972	1676	1676	12155	10671	10671
2017	38760	38760	0.025	7.0%	6.0%	5.1%	5.1%	2267	1927	1927	15352	13413	13413
2018	41760	49944	0.025	4.0%	6.0%	6.0%	3.8%	2443	2443	1826	18458	16441	15812
2019	45228	54084	0.025	4.0%	6.0%	6.0%	3.8%	2646	2646	1977	21895	19797	18461
2020	48576	58092	0.025	4.0%	6.0%	6.0%	3.8%	2842	2842	2124	25670	23488	21366
2021	52068	62280	0.025	4.0%	6.0%	6.0%	3.8%	3046	3046	2277	29803	27534	24543
2022	53630	64148	0.025	4.0%	6.0%	6.0%	3.8%	3137	3137	2345	34196	31836	27917
2023	55239	66073	0.025	4.0%	6.0%	6.0%	3.8%	3231	3231	2416	38860	36405	31498
2024	56896	68055	0.025	4.0%	6.0%	6.0%	3.8%	3328	3328	2488	43809	41256	35296
2025	58603	70097	0.025	4.0%	6.0%	6.0%	3.8%	3428	3428	2563	49058	46403	39322
2026	60361	72200	0.025	4.0%	6.0%	6.0%	3.8%	3531	3531	2640	54622	51861	43588
2027	62172	74366	0.025	4.0%	6.0%	6.0%	3.8%	3637	3637	2719	60517	57645	48104
2028	64037	76597	0.025	4.0%	6.0%	6.0%	3.8%	3746	3746	2801	66759	63772	52885
2029	65958	78894	0.025	4.0%	6.0%	6.0%	3.8%	3859	3859	2885	73365	70259	57943
2030	67937	81261	0.025	4.0%	6.0%	6.0%	3.8%	3974	3974	2971	80353	77123	63291
2031	69975	83699	0.025	4.0%	6.0%	6.0%	3.8%	4094	4094	3060	87743	84384	68944
2032	72074	86210	0.025	4.0%	6.0%	6.0%	3.8%	4216	4216	3152	95553	92060	74917
2033	74237	88796	0.025	4.0%	6.0%	6.0%	3.8%	4343	4343	3247	103805	100172	81225
2034	76464	91460	0.025	4.0%	6.0%	6.0%	3.8%	4473	4473	3344	112520	108741	87885
2035	78758	94204	0.025	4.0%	6.0%	6.0%	3.8%	4607	4607	3444	121720	117790	94914
2036	81120	97030	0.025	4.0%	6.0%	6.0%	3.8%	4746	4746	3548	131429	127342	102329
2037	83554	99941	0.025	4.0%	6.0%	6.0%	3.8%	4888	4888	3654	141672	137422	110149
2038	86060	102939	0.025	4.0%	6.0%	6.0%	3.8%	5035	5035	3764	152474	148054	118394
2039	88642	106028	0.025	4.0%	6.0%	6.0%	3.8%	5186	5186	3877	163862	159265	127084
2040	91302	109208	0.025	4.0%	6.0%	6.0%	3.8%	5341	5341	3993	175865	171084	136241
2041	94041	112485	0.025	4.0%	6.0%	6.0%	3.8%	5501	5501	4113	188511	183538	145885
2042	96862	115859	0.025	4.0%	6.0%	6.0%	3.8%	5666	5666	4236	201831	196660	156041
2043	99768	119335	0.025	4.0%	6.0%	6.0%	3.8%	5836	5836	4363	215857	210479	166733
2044	102761	122915	0.025	4.0%	6.0%	6.0%	3.8%	6012	6012	4494	230623	225030	177987
2045	105844	126602	0.025	4.0%	6.0%	6.0%	3.8%	6192	6192	4629	246164	240347	189828
2046	109019	130400	0.025	4.0%	6.0%	6.0%	3.8%	6378	6378	4768	262516	256466	202284
2047	112289	134313	0.025	4.0%	6.0%	6.0%	3.8%	6569	6569	4911	279717	273425	215384

	Scenariul initial	Scenariul debut 2017	Scenariu nou 3,75%
Acumulare 40 ani (RON)	279,717	273,425	215,384
"Pensie" pentru 20 ani (RON)	1165	1139	897

-21.2%

Ipoteze:

- salariu mediu anual conform datelor istorice (2007-2017) + prognoze oficiale CNP (2017-2021) + wage inflation 3% (2022-2047)
- randament mediu anual conform datelor istorice + estimare 4% pe an (cf. OECD)
- scenariul initial: conform L411/2004
- scenariul debut 2017: conform datelor istorice + cu cresterea contributiei la 6% in 2018
- scenariu 1%: cota de contributie conform datelor istorice + reducerea contributiei la 1% in 2018

Concluzii:

- reducerea contributiei de la 5.1% (brutul 2017) la 3.75% (brutul 2018) duce la o reducere efectiva de contributie P2 de peste 5%
- reducerea contributiei la 3.75% ar duce la o scadere estimata la 21% a pensiei finale din Pilonul II. Practic, Guvernul efectueaza o taiere cu 21% a Pilonului II