



■ Rentenformel

$$aRW_t = aRW_{t-1} \times \underbrace{\frac{BE_{t-1}}{BE_{t-2} \times \frac{\frac{BE_{t-2}}{BE_{t-3}}}{\frac{bBE_{t-2}}{bBE_{t-3}}}}}_{\text{Lohnkomponente}} \times \underbrace{\frac{100 - AVA_{t-1} - RVB_{t-1}}{100 - AVA_{t-2} - RVB_{t-2}}}_{\text{Riesterfaktor}} \times \underbrace{\left(\left(1 - \frac{RQ_{t-1}}{RQ_{t-2}} \right) \times \alpha + 1 \right)}_{\text{Nachhaltigkeitsfaktor}}$$