

Blynyddoedd Talu'n Gynnar	Gostyngiad Pensiwn	Gostyngiad Cyfandaliad %
0	0.0%	0.0%
1	4.90%	1.70%
2	9.30%	3.30%
3	13.50%	4.90%
4	17.40%	6.50%
5	20.90%	8.10%
6	24.30%	9.60%
7	27.40%	11.10%
8	30.30%	12.60%
9	33.00%	14.10%
10	35.60%	15.50%
11	39.50%	NA
12	41.80%	NA
13	43.90%	NA