

## 2. Huidige waarde van een zekere rente van 1 euro per jaar. Duur gelijk aan de prospectieve levensverwachting 2014

**Beschrijving**

Met deze tabel kunt u een tijdelijke rente omzetten in een kapitaal. De omzettingcoëfficiënten zijn berekend volgens de methode van de **zekere rente**, d.w.z. ervan uitgaand dat de betaling van de verschillende uitkeringen zeker is en dus niet afhangt van de levensduur.

**Gebruiksaanwijzing**

1. Keuze van de tafel : de levensverwachting hangt af van het geslacht van de rentenier. De eerste tafel vermeldt de omzettingcoëfficiënten voor mannen, de tweede die voor vrouwen
2. Keuze van de rij : bepaal de leeftijd (in aantal jaren) van de rentenier.
3. Keuze van de kolom : bepaal de rentevoet waartegen het kapitaal zal kunnen worden belegd.
4. Vermenigvuldig de coëfficiënt met het totale bedrag van de rente, zowel voor jaarlijkse als maandelijkse betalingen.

| <b>Mannen</b>   |                |  |        |        |        |        |   |          |        |        |        |       |      |
|---|----------------|--|--------|--------|--------|--------|---|----------|--------|--------|--------|-------|------|
| <b>JAARLIJKSE Betaling</b>                                  |                |  |        |        |        |        | <b>MAANDELIJKSE betaling</b>  |          |        |        |        |       |      |
| <i>Huidige waarde van een jaarrente per jaar te betalen</i> |                |  |        |        |        |        | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> |          |        |        |        |       |      |
| Leeftijd  | Lev. Verw 2014 | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd |        |        |        |        | Lev. Verw 2014  | Leeftijd |        |        |        |       |      |
|   |                | 0,5%   | 1,0%   | 1,5%   | 2,0%   | 3,0%   |   |          | 0,5%   | 1,0%   | 1,5%   | 2,0%  | 3,0% |
| 0   | 81,11          | 66,545   | 55,385 | 46,740 | 39,968 | 30,302 | 66,697  | 55,638   | 47,061 | 40,333 | 30,717 | 81,11 | 0    |
| 1   | 80,28          | 65,992   | 55,015 | 46,493 | 39,802 | 30,227 | 66,143  | 55,267   | 46,811 | 40,166 | 30,640 | 80,28 | 1    |
| 2   | 79,33          | 65,351   | 54,585 | 46,203 | 39,607 | 30,138 | 65,500  | 54,835   | 46,520 | 39,969 | 30,550 | 79,33 | 2    |
| 3   | 78,34          | 64,683   | 54,135 | 45,899 | 39,401 | 30,043 | 64,832  | 54,382   | 46,214 | 39,761 | 30,454 | 78,34 | 3    |
| 4   | 77,34          | 64,011   | 53,679 | 45,589 | 39,190 | 29,945 | 64,157  | 53,924   | 45,902 | 39,548 | 30,354 | 77,34 | 4    |
| 5   | 76,34          | 63,333   | 53,217 | 45,274 | 38,975 | 29,843 | 63,478  | 53,461   | 45,585 | 39,331 | 30,251 | 76,34 | 5    |
| 6   | 75,35          | 62,650   | 52,750 | 44,954 | 38,754 | 29,739 | 62,794  | 52,991   | 45,262 | 39,108 | 30,145 | 75,35 | 6    |
| 7   | 74,34          | 61,963   | 52,277 | 44,628 | 38,529 | 29,631 | 62,105  | 52,516   | 44,934 | 38,881 | 30,036 | 74,34 | 7    |
| 8   | 73,34          | 61,272   | 51,799 | 44,297 | 38,300 | 29,520 | 61,413  | 52,036   | 44,600 | 38,649 | 29,923 | 73,34 | 8    |
| 9   | 72,34          | 60,577   | 51,316 | 43,960 | 38,065 | 29,405 | 60,716  | 51,551   | 44,262 | 38,413 | 29,807 | 72,34 | 9    |
| 10  | 71,34          | 59,878   | 50,828 | 43,619 | 37,826 | 29,287 | 60,015  | 51,061   | 43,918 | 38,171 | 29,687 | 71,34 | 10   |
| 11  | 70,34          | 59,175   | 50,335 | 43,272 | 37,581 | 29,165 | 59,311  | 50,565   | 43,569 | 37,925 | 29,564 | 70,34 | 11   |
| 12  | 69,33          | 58,469   | 49,836 | 42,920 | 37,332 | 29,040 | 58,603  | 50,064   | 43,214 | 37,673 | 29,437 | 69,33 | 12   |
| 13  | 68,33          | 57,759   | 49,333 | 42,563 | 37,078 | 28,910 | 57,892  | 49,559   | 42,855 | 37,417 | 29,306 | 68,33 | 13   |
| 14  | 67,33          | 57,047   | 48,826 | 42,201 | 36,819 | 28,777 | 57,177  | 49,049   | 42,490 | 37,156 | 29,171 | 67,33 | 14   |
| 15  | 66,33          | 56,332   | 48,314 | 41,834 | 36,556 | 28,641 | 56,461  | 48,535   | 42,121 | 36,890 | 29,032 | 66,33 | 15   |
| 16  | 65,33          | 55,617   | 47,799 | 41,463 | 36,288 | 28,501 | 55,744  | 48,018   | 41,747 | 36,619 | 28,890 | 65,33 | 16   |
| 17  | 64,34          | 54,901   | 47,282 | 41,088 | 36,016 | 28,357 | 55,027  | 47,498   | 41,370 | 36,345 | 28,745 | 64,34 | 17   |
| 18  | 63,36          | 54,187   | 46,763 | 40,710 | 35,741 | 28,210 | 54,311  | 46,977   | 40,989 | 36,067 | 28,596 | 63,36 | 18   |
| 19  | 62,38          | 53,476   | 46,244 | 40,330 | 35,463 | 28,060 | 53,598  | 46,455   | 40,607 | 35,787 | 28,444 | 62,38 | 19   |
| 20  | 61,41          | 52,767   | 45,724 | 39,948 | 35,181 | 27,907 | 52,888  | 45,933   | 40,222 | 35,503 | 28,289 | 61,41 | 20   |
| 21  | 60,45          | 52,060   | 45,202 | 39,564 | 34,897 | 27,751 | 52,179  | 45,409   | 39,835 | 35,216 | 28,130 | 60,45 | 21   |
| 22  | 59,50          | 51,353   | 44,678 | 39,175 | 34,608 | 27,591 | 51,470  | 44,883   | 39,443 | 34,924 | 27,968 | 59,50 | 22   |
| 23  | 58,54          | 50,643   | 44,150 | 38,781 | 34,314 | 27,426 | 50,759  | 44,352   | 39,047 | 34,628 | 27,801 | 58,54 | 23   |
| 24  | 57,59          | 49,931   | 43,618 | 38,382 | 34,015 | 27,257 | 50,045  | 43,817   | 38,646 | 34,326 | 27,630 | 57,59 | 24   |
| 25  | 56,63          | 49,215   | 43,080 | 37,978 | 33,710 | 27,084 | 49,328  | 43,277   | 38,238 | 34,018 | 27,454 | 56,63 | 25   |
| 26  | 55,68          | 48,495   | 42,537 | 37,567 | 33,399 | 26,905 | 48,606  | 42,731   | 37,825 | 33,705 | 27,273 | 55,68 | 26   |
| 27  | 54,72          | 47,771   | 41,987 | 37,150 | 33,082 | 26,720 | 47,880  | 42,179   | 37,404 | 33,384 | 27,086 | 54,72 | 27   |
| 28  | 53,76          | 47,041   | 41,431 | 36,725 | 32,758 | 26,530 | 47,149  | 41,621   | 36,977 | 33,057 | 26,893 | 53,76 | 28   |
| 29  | 52,80          | 46,305   | 40,868 | 36,293 | 32,426 | 26,334 | 46,411  | 41,055   | 36,542 | 32,722 | 26,694 | 52,80 | 29   |
| 30  | 51,84          | 45,564   | 40,297 | 35,854 | 32,087 | 26,132 | 45,668  | 40,482   | 36,100 | 32,380 | 26,489 | 51,84 | 30   |
| 31  | 50,87          | 44,817   | 39,720 | 35,407 | 31,741 | 25,923 | 44,920  | 39,902   | 35,650 | 32,031 | 26,277 | 50,87 | 31   |
| 32  | 49,90          | 44,065   | 39,136 | 34,953 | 31,387 | 25,707 | 44,166  | 39,315   | 35,192 | 31,674 | 26,059 | 49,90 | 32   |
| 33  | 48,93          | 43,308   | 38,545 | 34,491 | 31,025 | 25,485 | 43,407  | 38,721   | 34,727 | 31,309 | 25,834 | 48,93 | 33   |
| 34  | 47,96          | 42,546   | 37,947 | 34,022 | 30,657 | 25,256 | 42,644  | 38,121   | 34,255 | 30,937 | 25,602 | 47,96 | 34   |
| 35  | 46,98          | 41,781   | 37,344 | 33,545 | 30,280 | 25,021 | 41,876  | 37,515   | 33,775 | 30,557 | 25,363 | 46,98 | 35   |
| 36  | 46,01          | 41,011   | 36,734 | 33,062 | 29,897 | 24,778 | 41,105  | 36,902   | 33,289 | 30,170 | 25,117 | 46,01 | 36   |
| 37  | 45,04          | 40,237   | 36,118 | 32,571 | 29,505 | 24,528 | 40,329  | 36,283   | 32,795 | 29,775 | 24,864 | 45,04 | 37   |
| 38  | 44,06          | 39,459   | 35,496 | 32,073 | 29,106 | 24,271 | 39,549  | 35,658   | 32,293 | 29,372 | 24,603 | 44,06 | 38   |
| 39  | 43,09          | 38,678   | 34,869 | 31,568 | 28,700 | 24,007 | 38,767  | 35,028   | 31,785 | 28,962 | 24,335 | 43,09 | 39   |
| 40  | 42,12          | 37,894   | 34,236 | 31,057 | 28,286 | 23,735 | 37,981  | 34,393   | 31,270 | 28,544 | 24,060 | 42,12 | 40   |
| 41  | 41,15          | 37,109   | 33,598 | 30,539 | 27,865 | 23,456 | 37,193  | 33,752   | 30,749 | 28,119 | 23,777 | 41,15 | 41   |
| 42  | 40,18          | 36,320   | 32,956 | 30,015 | 27,437 | 23,169 | 36,404  | 33,107   | 30,221 | 27,687 | 23,486 | 40,18 | 42   |
| 43  | 39,22          | 35,530   | 32,308 | 29,484 | 27,001 | 22,875 | 35,611  | 32,456   | 29,686 | 27,248 | 23,188 | 39,22 | 43   |
| 44  | 38,25          | 34,738   | 31,656 | 28,947 | 26,558 | 22,573 | 34,817  | 31,801   | 29,145 | 26,801 | 22,882 | 38,25 | 44   |
| 45  | 37,29          | 33,944   | 31,000 | 28,404 | 26,108 | 22,263 | 34,022  | 31,142   | 28,598 | 26,346 | 22,568 | 37,29 | 45   |
| 46  | 36,34          | 33,151   | 30,341 | 27,855 | 25,651 | 21,946 | 33,227  | 30,480   | 28,046 | 25,886 | 22,246 | 36,34 | 46   |
| 47  | 35,38          | 32,357   | 29,678 | 27,301 | 25,188 | 21,621 | 32,431  | 29,814   | 27,488 | 25,418 | 21,917 | 35,38 | 47   |
| 48  | 34,44          | 31,562   | 29,011 | 26,742 | 24,718 | 21,288 | 31,634  | 29,144   | 26,925 | 24,944 | 21,579 | 34,44 | 48   |
| 49  | 33,49          | 30,766   | 28,340 | 26,176 | 24,240 | 20,947 | 30,837  | 28,470   | 26,355 | 24,461 | 21,233 | 33,49 | 49   |
| 50  | 32,55          | 29,969   | 27,665 | 25,604 | 23,755 | 20,597 | 30,037  | 27,792   | 25,779 | 23,972 | 20,879 | 32,55 | 50   |

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|---|----------------|--|--------|--------|--------|--------|---|----------|--------|--------|--------|----------------|----------|
| <b>JAARLIJKSE Betaling</b>                                  |                |  |        |        |        |        | <b>MAANDELIJKSE betaling</b>  |          |        |        |        |                |          |
| <i>Huidige waarde van een jaarrente per jaar te betalen</i> |                |  |        |        |        |        | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> |          |        |        |        |                |          |
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|   |                | 0,5%   | 1,0%   | 1,5%   | 2,0%   | 3,0%   |   |          | 0,5%   | 1,0%   | 1,5%   | 2,0%           | 3,0%     |
| 51  | 31,61          | 29,170   | 26,985 | 25,025 | 23,262 | 20,238 | 29,236  | 27,109   | 25,196 | 23,474 | 20,515 | 31,61          | 51       |
| 52  | 30,67          | 28,368   | 26,300 | 24,439 | 22,760 | 19,870 | 28,433  | 26,421   | 24,606 | 22,968 | 20,141 | 30,67          | 52       |
| 53  | 29,73          | 27,565   | 25,610 | 23,846 | 22,250 | 19,492 | 27,628  | 25,728   | 24,009 | 22,453 | 19,758 | 29,73          | 53       |
| 54  | 28,80          | 26,760   | 24,916 | 23,247 | 21,732 | 19,104 | 26,821  | 25,030   | 23,406 | 21,931 | 19,366 | 28,80          | 54       |
| 55  | 27,87          | 25,955   | 24,219 | 22,642 | 21,208 | 18,708 | 26,015  | 24,330   | 22,797 | 21,401 | 18,964 | 27,87          | 55       |
| 56  | 26,95          | 25,151   | 23,519 | 22,032 | 20,676 | 18,303 | 25,209  | 23,626   | 22,183 | 20,864 | 18,553 | 26,95          | 56       |
| 57  | 26,03          | 24,347   | 22,816 | 21,416 | 20,137 | 17,889 | 24,403  | 22,920   | 21,563 | 20,321 | 18,134 | 26,03          | 57       |
| 58  | 25,11          | 23,544   | 22,110 | 20,796 | 19,591 | 17,465 | 23,598  | 22,211   | 20,938 | 19,770 | 17,704 | 25,11          | 58       |
| 59  | 24,20          | 22,741   | 21,401 | 20,170 | 19,037 | 17,033 | 22,793  | 21,499   | 20,308 | 19,211 | 17,266 | 24,20          | 59       |
| 60  | 23,29          | 21,937   | 20,689 | 19,538 | 18,477 | 16,590 | 21,988  | 20,783   | 19,672 | 18,645 | 16,817 | 23,29          | 60       |
| 61  | 22,39          | 21,135   | 19,974 | 18,901 | 17,909 | 16,138 | 21,183  | 20,065   | 19,031 | 18,072 | 16,359 | 22,39          | 61       |
| 62  | 21,50          | 20,333   | 19,256 | 18,259 | 17,333 | 15,676 | 20,379  | 19,344   | 18,384 | 17,492 | 15,890 | 21,50          | 62       |
| 63  | 20,60          | 19,532   | 18,537 | 17,612 | 16,752 | 15,204 | 19,577  | 18,622   | 17,733 | 16,905 | 15,412 | 20,60          | 63       |
| 64  | 19,72          | 18,735   | 17,817 | 16,962 | 16,165 | 14,724 | 18,778  | 17,899   | 17,078 | 16,312 | 14,926 | 19,72          | 64       |
| 65  | 18,85          | 17,942   | 17,099 | 16,311 | 15,573 | 14,237 | 17,983  | 17,177   | 16,422 | 15,716 | 14,432 | 18,85          | 65       |
| 66  | 17,98          | 17,156   | 16,383 | 15,659 | 14,979 | 13,743 | 17,195  | 16,458   | 15,766 | 15,116 | 13,931 | 17,98          | 66       |
| 67  | 17,13          | 16,378   | 15,671 | 15,008 | 14,384 | 13,244 | 16,415  | 15,743   | 15,111 | 14,515 | 13,425 | 17,13          | 67       |
| 68  | 16,29          | 15,608   | 14,965 | 14,359 | 13,787 | 12,739 | 15,644  | 15,033   | 14,457 | 13,913 | 12,914 | 16,29          | 68       |
| 69  | 15,47          | 14,850   | 14,266 | 13,714 | 13,192 | 12,232 | 14,884  | 14,331   | 13,808 | 13,313 | 12,400 | 15,47          | 69       |
| 70  | 14,66          | 14,105   | 13,576 | 13,075 | 12,601 | 11,724 | 14,137  | 13,638   | 13,165 | 12,716 | 11,884 | 14,66          | 70       |
| 71  | 13,88          | 13,376   | 12,898 | 12,445 | 12,015 | 11,217 | 13,406  | 12,957   | 12,531 | 12,125 | 11,370 | 13,88          | 71       |
| 72  | 13,11          | 12,663   | 12,233 | 11,825 | 11,435 | 10,711 | 12,692  | 12,289   | 11,906 | 11,540 | 10,858 | 13,11          | 72       |
| 73  | 12,37          | 11,966   | 11,581 | 11,214 | 10,863 | 10,208 | 11,994  | 11,634   | 11,291 | 10,963 | 10,348 | 12,37          | 73       |
| 74  | 11,65          | 11,288   | 10,944 | 10,615 | 10,300 | 9,710  | 11,314  | 10,994   | 10,687 | 10,394 | 9,842  | 11,65          | 74       |
| 75  | 10,95          | 10,629   | 10,322 | 10,028 | 9,746  | 9,216  | 10,653  | 10,369   | 10,097 | 9,835  | 9,342  | 10,95          | 75       |
| 76  | 10,27          | 9,990  | 9,718  | 9,456  | 9,205  | 8,730  | 10,013  | 9,762    | 9,521  | 9,289  | 8,850  | 10,27          | 76       |
| 77  | 9,62           | 9,374  | 9,133  | 8,900  | 8,677  | 8,253  | 9,395   | 9,174    | 8,961  | 8,756  | 8,366  | 9,62           | 77       |
| 78  | 9,00           | 8,781  | 8,567  | 8,362  | 8,164  | 7,787  | 8,801   | 8,607    | 8,419  | 8,238  | 7,894  | 9,00           | 78       |
| 79  | 8,41           | 8,211  | 8,024  | 7,842  | 7,667  | 7,333  | 8,230   | 8,060    | 7,896  | 7,737  | 7,434  | 8,41           | 79       |
| 80  | 7,84           | 7,668  | 7,503  | 7,343  | 7,188  | 6,893  | 7,685   | 7,537    | 7,393  | 7,254  | 6,988  | 7,84           | 80       |
| 81  | 7,30           | 7,150  | 7,005  | 6,865  | 6,729  | 6,469  | 7,166   | 7,037    | 6,912  | 6,790  | 6,557  | 7,30           | 81       |
| 82  | 6,79           | 6,658  | 6,531  | 6,408  | 6,289  | 6,060  | 6,673   | 6,561    | 6,452  | 6,346  | 6,143  | 6,79           | 82       |
| 83  | 6,30           | 6,190  | 6,080  | 5,972  | 5,868  | 5,667  | 6,204   | 6,108    | 6,013  | 5,921  | 5,744  | 6,30           | 83       |
| 84  | 5,85           | 5,748  | 5,652  | 5,558  | 5,467  | 5,291  | 5,761   | 5,678    | 5,596  | 5,517  | 5,363  | 5,85           | 84       |
| 85  | 5,42           | 5,333  | 5,249  | 5,167  | 5,088  | 4,934  | 5,345   | 5,273    | 5,203  | 5,134  | 5,001  | 5,42           | 85       |
| 86  | 5,02           | 4,945  | 4,872  | 4,801  | 4,731  | 4,596  | 4,956   | 4,894    | 4,833  | 4,774  | 4,659  | 5,02           | 86       |
| 87  | 4,65           | 4,583  | 4,519  | 4,457  | 4,396  | 4,279  | 4,593   | 4,540    | 4,488  | 4,437  | 4,337  | 4,65           | 87       |
| 88  | 4,30           | 4,244  | 4,189  | 4,135  | 4,082  | 3,979  | 4,254   | 4,208    | 4,163  | 4,119  | 4,033  | 4,30           | 88       |
| 89  | 3,98           | 3,928  | 3,880  | 3,832  | 3,786  | 3,697  | 3,937   | 3,897    | 3,859  | 3,821  | 3,747  | 3,98           | 89       |
| 90  | 3,68           | 3,632  | 3,591  | 3,550  | 3,510  | 3,431  | 3,641   | 3,607    | 3,574  | 3,542  | 3,478  | 3,68           | 90       |
| 91  | 3,40           | 3,363  | 3,326  | 3,290  | 3,255  | 3,187  | 3,370   | 3,341    | 3,313  | 3,285  | 3,230  | 3,40           | 91       |
| 92  | 3,15           | 3,118  | 3,086  | 3,055  | 3,024  | 2,964  | 3,125   | 3,100    | 3,076  | 3,051  | 3,004  | 3,15           | 92       |
| 93  | 2,93           | 2,900  | 2,872  | 2,844  | 2,817  | 2,764  | 2,907   | 2,885    | 2,864  | 2,843  | 2,802  | 2,93           | 93       |
| 94  | 2,73           | 2,701  | 2,676  | 2,652  | 2,627  | 2,580  | 2,707   | 2,688    | 2,670  | 2,651  | 2,616  | 2,73           | 94       |
| 95  | 2,54           | 2,520  | 2,498  | 2,476  | 2,455  | 2,413  | 2,525   | 2,509    | 2,493  | 2,477  | 2,446  | 2,54           | 95       |
| 96  | 2,37           | 2,351  | 2,331  | 2,312  | 2,293  | 2,256  | 2,356   | 2,342    | 2,328  | 2,314  | 2,287  | 2,37           | 96       |
| 97  | 2,21           | 2,194  | 2,176  | 2,159  | 2,142  | 2,109  | 2,199   | 2,186    | 2,174  | 2,162  | 2,138  | 2,21           | 97       |
| 98  | 2,07           | 2,050  | 2,035  | 2,019  | 2,004  | 1,975  | 2,055   | 2,044    | 2,033  | 2,023  | 2,002  | 2,07           | 98       |
| 99  | 1,93           | 1,918  | 1,904  | 1,890  | 1,877  | 1,850  | 1,922   | 1,913    | 1,903  | 1,894  | 1,876  | 1,93           | 99       |
| Leeftijd  | Lev. Verw 2014 | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd |        |        |        |        |   |          |        |        |        | Lev. Verw 2014 | Leeftijd |
|   |                | 0,5%   | 1,0%   | 1,5%   | 2,0%   | 3,0%   | 0,5%  | 1,0%     | 1,5%   | 2,0%   | 3,0%   |                |          |

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### Gebruiksaanwijzing

- Keuze van de tafel : de levensverwachting hangt af van het geslacht van de rentenier. De eerste tafel vermeldt de omzettingcoëfficiënten voor mannen, de tweede die voor vrouwen
- Keuze van de rij : bepaal de leeftijd (in aantal jaren) van de rentenier.
- Keuze van de kolom : bepaal de rentevoet waartegen het kapitaal zal kunnen worden belegd.
- Vermenigvuldig de coëfficiënt met het totale bedrag van de rente, zowel voor jaarlijkse als maandelijkse betalingen.

| <b>Vrouwen</b>   |               |  |        |        |        |        |  |          |        |        |        |       |      |
|--|---------------|--|--------|--------|--------|--------|--|----------|--------|--------|--------|-------|------|
| <b>JAARLIJKSE Betaling</b>                                 |               |  |        |        |        |        | <b>MAANDELIJKSE betaling</b>   |          |        |        |        |       |      |
| <i>Huidige waarde van een jaarente per jaar te betalen</i> |               |  |        |        |        |        | <i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i> |          |        |        |        |       |      |
| Leeftijd   | Lev.Verw 2014 | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd |        |        |        |        | Lev.Verw 2014  | Leeftijd |        |        |        |       |      |
|  |               | 0,5%   | 1,0%   | 1,5%   | 2,0%   | 3,0%   |  |          | 0,5%   | 1,0%   | 1,5%   | 2,0%  | 3,0% |
| 0  | 86,86         | 70,317   | 57,865 | 48,375 | 41,047 | 30,776 | 70,478   | 58,130   | 48,706 | 41,422 | 31,197 | 86,86 | 0    |
| 1  | 86,03         | 69,777   | 57,515 | 48,146 | 40,899 | 30,712 | 69,937   | 57,778   | 48,477 | 41,272 | 31,132 | 86,03 | 1    |
| 2  | 85,06         | 69,149   | 57,105 | 47,878 | 40,723 | 30,636 | 69,307   | 57,366   | 48,207 | 41,095 | 31,055 | 85,06 | 2    |
| 3  | 84,07         | 68,501   | 56,680 | 47,599 | 40,539 | 30,556 | 68,658   | 56,939   | 47,926 | 40,909 | 30,974 | 84,07 | 3    |
| 4  | 83,08         | 67,848   | 56,250 | 47,315 | 40,351 | 30,473 | 68,003   | 56,507   | 47,640 | 40,720 | 30,890 | 83,08 | 4    |
| 5  | 82,09         | 67,191   | 55,814 | 47,027 | 40,159 | 30,388 | 67,344   | 56,070   | 47,349 | 40,526 | 30,804 | 82,09 | 5    |
| 6  | 81,09         | 66,529   | 55,374 | 46,733 | 39,963 | 30,300 | 66,681   | 55,627   | 47,053 | 40,328 | 30,714 | 81,09 | 6    |
| 7  | 80,09         | 65,863   | 54,929 | 46,435 | 39,763 | 30,209 | 66,014   | 55,180   | 46,753 | 40,126 | 30,622 | 80,09 | 7    |
| 8  | 79,09         | 65,194   | 54,479 | 46,132 | 39,559 | 30,116 | 65,343   | 54,728   | 46,448 | 39,920 | 30,527 | 79,09 | 8    |
| 9  | 78,09         | 64,520   | 54,024 | 45,824 | 39,350 | 30,019 | 64,668   | 54,272   | 46,138 | 39,709 | 30,430 | 78,09 | 9    |
| 10   | 77,09         | 63,843   | 53,565 | 45,512 | 39,137 | 29,920 | 63,989   | 53,810   | 45,824 | 39,495 | 30,329 | 77,09 | 10   |
| 11   | 76,09         | 63,163   | 53,101 | 45,194 | 38,920 | 29,817 | 63,307   | 53,343   | 45,504 | 39,275 | 30,225 | 76,09 | 11   |
| 12   | 75,09         | 62,479   | 52,632 | 44,872 | 38,698 | 29,712 | 62,622   | 52,872   | 45,180 | 39,052 | 30,118 | 75,09 | 12   |
| 13   | 74,10         | 61,792   | 52,159 | 44,546 | 38,473 | 29,603 | 61,933   | 52,397   | 44,851 | 38,824 | 30,008 | 74,10 | 13   |
| 14   | 73,10         | 61,103   | 51,681 | 44,215 | 38,243 | 29,492 | 61,242   | 51,918   | 44,518 | 38,592 | 29,895 | 73,10 | 14   |
| 15   | 72,10         | 60,410   | 51,200 | 43,879 | 38,008 | 29,377 | 60,548   | 51,434   | 44,180 | 38,355 | 29,779 | 72,10 | 15   |
| 16   | 71,11         | 59,715   | 50,714 | 43,539 | 37,769 | 29,259 | 59,852   | 50,946   | 43,837 | 38,114 | 29,659 | 71,11 | 16   |
| 17   | 70,11         | 59,017   | 50,223 | 43,194 | 37,526 | 29,137 | 59,152   | 50,453   | 43,490 | 37,869 | 29,536 | 70,11 | 17   |
| 18   | 69,12         | 58,318   | 49,729 | 42,844 | 37,278 | 29,012 | 58,451   | 49,957   | 43,138 | 37,619 | 29,409 | 69,12 | 18   |
| 19   | 68,13         | 57,616   | 49,231 | 42,490 | 37,026 | 28,884 | 57,748   | 49,457   | 42,781 | 37,365 | 29,279 | 68,13 | 19   |
| 20   | 67,14         | 56,911   | 48,729 | 42,131 | 36,770 | 28,752 | 57,042   | 48,952   | 42,420 | 37,105 | 29,145 | 67,14 | 20   |
| 21   | 66,15         | 56,203   | 48,222 | 41,767 | 36,508 | 28,616 | 56,332   | 48,442   | 42,054 | 36,841 | 29,007 | 66,15 | 21   |
| 22   | 65,16         | 55,491   | 47,709 | 41,397 | 36,241 | 28,476 | 55,618   | 47,927   | 41,681 | 36,572 | 28,865 | 65,16 | 22   |
| 23   | 64,17         | 54,776   | 47,191 | 41,022 | 35,968 | 28,331 | 54,901   | 47,407   | 41,303 | 36,297 | 28,719 | 64,17 | 23   |
| 24   | 63,18         | 54,056   | 46,668 | 40,641 | 35,690 | 28,183 | 54,180   | 46,881   | 40,919 | 36,016 | 28,568 | 63,18 | 24   |
| 25   | 62,19         | 53,333   | 46,139 | 40,254 | 35,406 | 28,030 | 53,455   | 46,350   | 40,530 | 35,730 | 28,413 | 62,19 | 25   |
| 26   | 61,19         | 52,607   | 45,606 | 39,861 | 35,117 | 27,872 | 52,727   | 45,814   | 40,135 | 35,438 | 28,253 | 61,19 | 26   |
| 27   | 60,20         | 51,876   | 45,067 | 39,463 | 34,822 | 27,710 | 51,995   | 45,273   | 39,734 | 35,140 | 28,089 | 60,20 | 27   |
| 28   | 59,21         | 51,142   | 44,522 | 39,059 | 34,522 | 27,542 | 51,259   | 44,726   | 39,326 | 34,837 | 27,919 | 59,21 | 28   |
| 29   | 58,22         | 50,404   | 43,972 | 38,648 | 34,215 | 27,370 | 50,520   | 44,173   | 38,913 | 34,527 | 27,745 | 58,22 | 29   |
| 30   | 57,23         | 49,663   | 43,417 | 38,231 | 33,902 | 27,193 | 49,776   | 43,615   | 38,493 | 34,211 | 27,565 | 57,23 | 30   |
| 31   | 56,24         | 48,917   | 42,856 | 37,808 | 33,582 | 27,010 | 49,029   | 43,052   | 38,068 | 33,889 | 27,380 | 56,24 | 31   |
| 32   | 55,25         | 48,168   | 42,289 | 37,379 | 33,257 | 26,822 | 48,279   | 42,483   | 37,636 | 33,561 | 27,189 | 55,25 | 32   |
| 33   | 54,26         | 47,416   | 41,717 | 36,944 | 32,925 | 26,628 | 47,525   | 41,908   | 37,197 | 33,226 | 26,993 | 54,26 | 33   |
| 34   | 53,26         | 46,660   | 41,139 | 36,502 | 32,586 | 26,429 | 46,767   | 41,328   | 36,752 | 32,884 | 26,791 | 53,26 | 34   |
| 35   | 52,27         | 45,900   | 40,556 | 36,054 | 32,242 | 26,224 | 46,005   | 40,742   | 36,301 | 32,536 | 26,583 | 52,27 | 35   |
| 36   | 51,28         | 45,138   | 39,968 | 35,600 | 31,890 | 26,013 | 45,242   | 40,151   | 35,844 | 32,182 | 26,369 | 51,28 | 36   |
| 37   | 50,30         | 44,374   | 39,376 | 35,139 | 31,533 | 25,796 | 44,475   | 39,556   | 35,380 | 31,821 | 26,149 | 50,30 | 37   |
| 38   | 49,31         | 43,606   | 38,778 | 34,673 | 31,168 | 25,573 | 43,706   | 38,955   | 34,911 | 31,453 | 25,923 | 49,31 | 38   |
| 39   | 48,33         | 42,835   | 38,174 | 34,200 | 30,797 | 25,344 | 42,933   | 38,349   | 34,435 | 31,078 | 25,690 | 48,33 | 39   |
| 40   | 47,34         | 42,062   | 37,566 | 33,721 | 30,419 | 25,108 | 42,158   | 37,738   | 33,952 | 30,697 | 25,451 | 47,34 | 40   |
| 41   | 46,36         | 41,287   | 36,953 | 33,236 | 30,035 | 24,866 | 41,381   | 37,122   | 33,464 | 30,309 | 25,206 | 46,36 | 41   |
| 42   | 45,38         | 40,509   | 36,335 | 32,744 | 29,644 | 24,617 | 40,602   | 36,501   | 32,969 | 29,914 | 24,954 | 45,38 | 42   |
| 43   | 44,40         | 39,730   | 35,713 | 32,247 | 29,246 | 24,361 | 39,821   | 35,876   | 32,468 | 29,513 | 24,695 | 44,40 | 43   |
| 44   | 43,43         | 38,948   | 35,086 | 31,744 | 28,841 | 24,099 | 39,038   | 35,247   | 31,961 | 29,105 | 24,429 | 43,43 | 44   |
| 45   | 42,45         | 38,165   | 34,455 | 31,235 | 28,430 | 23,830 | 38,253   | 34,613   | 31,449 | 28,689 | 24,156 | 42,45 | 45   |
| 46   | 41,49         | 37,381   | 33,820 | 30,720 | 28,012 | 23,554 | 37,467   | 33,975   | 30,930 | 28,268 | 23,876 | 41,49 | 46   |
| 47   | 40,52         | 36,596   | 33,181 | 30,199 | 27,587 | 23,270 | 36,680   | 33,332   | 30,406 | 27,839 | 23,589 | 40,52 | 47   |
| 48   | 39,56         | 35,809   | 32,537 | 29,672 | 27,155 | 22,980 | 35,891   | 32,686   | 29,875 | 27,403 | 23,294 | 39,56 | 48   |
| 49   | 38,59         | 35,020   | 31,889 | 29,139 | 26,717 | 22,681 | 35,100   | 32,035   | 29,339 | 26,961 | 22,992 | 38,59 | 49   |
| 50   | 37,64         | 34,231   | 31,237 | 28,600 | 26,271 | 22,376 | 34,309   | 31,380   | 28,797 | 26,511 | 22,682 | 37,64 | 50   |

## 2. Huidige waarde van een zekere rente van 1 euro per jaar. Duur gelijk aan de prospectieve levensverwachting 2014

**Beschrijving**

Met deze tabel kunt u een tijdelijke rente omzetten in een kapitaal. De omzettingcoëfficiënten zijn berekend volgens de methode van de **zekere rente**, d.w.z. ervan uitgaand dat de betaling van de verschillende uitkeringen zeker is en dus niet afhangt van de levensduur.

**Gebruiksaanwijzing**

1. Keuze van de tafel : de levensverwachting hangt af van het geslacht van de rentenier. De eerste tafel vermeldt de omzettingcoëfficiënten voor mannen, de tweede die voor vrouwen
2. Keuze van de rij : bepaal de leeftijd (in aantal jaren) van de rentenier.
3. Keuze van de kolom : bepaal de rentevoet waartegen het kapitaal zal kunnen worden belegd.
4. Vermenigvuldig de coëfficiënt met het totale bedrag van de rente, zowel voor jaarlijkse als maandelijkse betalingen.

| <b>Vrouwen</b>   |                |  |        |        |        |        |  |          |        |        |        |                |          |
|--|----------------|--|--------|--------|--------|--------|--|----------|--------|--------|--------|----------------|----------|
| <b>JAARLIJKSE Betaling</b>                                 |                |  |        |        |        |        | <b>MAANDELIJKSE betaling</b>   |          |        |        |        |                |          |
| <i>Huidige waarde van een jaarente per jaar te betalen</i> |                |  |        |        |        |        | <i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i> |          |        |        |        |                |          |
| Leeftijd   | Lev. Verw 2014 | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd |        |        |        |        | Lev. Verw 2014   | Leeftijd |        |        |        |                |          |
|  |                | 0,5%   | 1,0%   | 1,5%   | 2,0%   | 3,0%   |  |          | 0,5%   | 1,0%   | 1,5%   | 2,0%           | 3,0%     |
| 51   | 36,68          | 33,441   | 30,582 | 28,056 | 25,819 | 22,063 | 33,517   | 30,722   | 28,249 | 26,055 | 22,364 | 36,68          | 51       |
| 52   | 35,74          | 32,650   | 29,923 | 27,507 | 25,360 | 21,742 | 32,725   | 30,060   | 27,695 | 25,592 | 22,039 | 35,74          | 52       |
| 53   | 34,79          | 31,857   | 29,259 | 26,950 | 24,893 | 21,413 | 31,930   | 29,393   | 27,135 | 25,121 | 21,706 | 34,79          | 53       |
| 54   | 33,84          | 31,061   | 28,589 | 26,386 | 24,418 | 21,074 | 31,132   | 28,720   | 26,567 | 24,641 | 21,362 | 33,84          | 54       |
| 55   | 32,89          | 30,260   | 27,912 | 25,814 | 23,933 | 20,726 | 30,330   | 28,040   | 25,990 | 24,152 | 21,009 | 32,89          | 55       |
| 56   | 31,94          | 29,456   | 27,229 | 25,233 | 23,439 | 20,367 | 29,523   | 27,354   | 25,406 | 23,653 | 20,646 | 31,94          | 56       |
| 57   | 31,00          | 28,648   | 26,540 | 24,644 | 22,936 | 19,999 | 28,713   | 26,661   | 24,813 | 23,145 | 20,272 | 31,00          | 57       |
| 58   | 30,05          | 27,835   | 25,843 | 24,046 | 22,423 | 19,620 | 27,899   | 25,961   | 24,211 | 22,628 | 19,888 | 30,05          | 58       |
| 59   | 29,10          | 27,019   | 25,140 | 23,440 | 21,900 | 19,230 | 27,081   | 25,255   | 23,601 | 22,100 | 19,493 | 29,10          | 59       |
| 60   | 28,15          | 26,200   | 24,431 | 22,826 | 21,368 | 18,830 | 26,260   | 24,543   | 22,983 | 21,563 | 19,087 | 28,15          | 60       |
| 61   | 27,20          | 25,377   | 23,715 | 22,203 | 20,826 | 18,418 | 25,435   | 23,824   | 22,356 | 21,016 | 18,670 | 27,20          | 61       |
| 62   | 26,26          | 24,549   | 22,993 | 21,572 | 20,273 | 17,994 | 24,606   | 23,098   | 21,720 | 20,458 | 18,240 | 26,26          | 62       |
| 63   | 25,31          | 23,717   | 22,262 | 20,930 | 19,709 | 17,558 | 23,772   | 22,364   | 21,074 | 19,889 | 17,798 | 25,31          | 63       |
| 64   | 24,36          | 22,881   | 21,525 | 20,280 | 19,135 | 17,109 | 22,933   | 21,623   | 20,419 | 19,309 | 17,343 | 24,36          | 64       |
| 65   | 23,41          | 22,042   | 20,781 | 19,620 | 18,550 | 16,648 | 22,092   | 20,876   | 19,755 | 18,719 | 16,876 | 23,41          | 65       |
| 66   | 22,47          | 21,200   | 20,032 | 18,953 | 17,955 | 16,175 | 21,248   | 20,124   | 19,083 | 18,119 | 16,396 | 22,47          | 66       |
| 67   | 21,52          | 20,357   | 19,278 | 18,278 | 17,351 | 15,690 | 20,403   | 19,366   | 18,403 | 17,509 | 15,904 | 21,52          | 67       |
| 68   | 20,58          | 19,513   | 18,520 | 17,597 | 16,738 | 15,193 | 19,558   | 18,605   | 17,717 | 16,891 | 15,401 | 20,58          | 68       |
| 69   | 19,65          | 18,671   | 17,760 | 16,910 | 16,117 | 14,686 | 18,714   | 17,841   | 17,026 | 16,265 | 14,886 | 19,65          | 69       |
| 70   | 18,72          | 17,832   | 16,999 | 16,220 | 15,491 | 14,168 | 17,873   | 17,076   | 16,331 | 15,632 | 14,362 | 18,72          | 70       |
| 71   | 17,81          | 16,997   | 16,238 | 15,526 | 14,858 | 13,642 | 17,036   | 16,312   | 15,632 | 14,994 | 13,828 | 17,81          | 71       |
| 72   | 16,90          | 16,167   | 15,478 | 14,831 | 14,221 | 13,106 | 16,204   | 15,549   | 14,932 | 14,351 | 13,286 | 16,90          | 72       |
| 73   | 16,00          | 15,344   | 14,722 | 14,135 | 13,581 | 12,564 | 15,379   | 14,789   | 14,232 | 13,705 | 12,736 | 16,00          | 73       |
| 74   | 15,12          | 14,532   | 13,972 | 13,442 | 12,941 | 12,016 | 14,565   | 14,036   | 13,534 | 13,059 | 12,181 | 15,12          | 74       |
| 75   | 14,26          | 13,732   | 13,230 | 12,754 | 12,302 | 11,466 | 13,763   | 13,290   | 12,841 | 12,414 | 11,622 | 14,26          | 75       |
| 76   | 13,42          | 12,946   | 12,498 | 12,072 | 11,666 | 10,913 | 12,975   | 12,555   | 12,154 | 11,773 | 11,062 | 13,42          | 76       |
| 77   | 12,59          | 12,176   | 11,778 | 11,398 | 11,036 | 10,361 | 12,204   | 11,832   | 11,476 | 11,137 | 10,502 | 12,59          | 77       |
| 78   | 11,79          | 11,425   | 11,072 | 10,736 | 10,414 | 9,811  | 11,451   | 11,123   | 10,809 | 10,509 | 9,945  | 11,79          | 78       |
| 79   | 11,02          | 10,695   | 10,384 | 10,087 | 9,802  | 9,266  | 10,719   | 10,432   | 10,156 | 9,891  | 9,393  | 11,02          | 79       |
| 80   | 10,27          | 9,988  | 9,715  | 9,454  | 9,202  | 8,728  | 10,010   | 9,760    | 9,518  | 9,286  | 8,848  | 10,27          | 80       |
| 81   | 9,55           | 9,306  | 9,068  | 8,839  | 8,618  | 8,201  | 9,328  | 9,110    | 8,900  | 8,697  | 8,313  | 9,55           | 81       |
| 82   | 8,87           | 8,653  | 8,446  | 8,246  | 8,053  | 7,686  | 8,673  | 8,484    | 8,302  | 8,126  | 7,791  | 8,87           | 82       |
| 83   | 8,22           | 8,030  | 7,850  | 7,676  | 7,508  | 7,187  | 8,049  | 7,886    | 7,729  | 7,577  | 7,286  | 8,22           | 83       |
| 84   | 7,60           | 7,439  | 7,283  | 7,132  | 6,986  | 6,706  | 7,456  | 7,316    | 7,181  | 7,050  | 6,798  | 7,60           | 84       |
| 85   | 7,02           | 6,879  | 6,745  | 6,614  | 6,488  | 6,245  | 6,895  | 6,776    | 6,660  | 6,547  | 6,330  | 7,02           | 85       |
| 86   | 6,47           | 6,352  | 6,236  | 6,124  | 6,014  | 5,803  | 6,367  | 6,265    | 6,166  | 6,069  | 5,883  | 6,47           | 86       |
| 87   | 5,96           | 5,858  | 5,759  | 5,662  | 5,567  | 5,385  | 5,872  | 5,785    | 5,700  | 5,618  | 5,458  | 5,96           | 87       |
| 88   | 5,49           | 5,398  | 5,312  | 5,228  | 5,147  | 4,989  | 5,410  | 5,336    | 5,264  | 5,194  | 5,058  | 5,49           | 88       |
| 89   | 5,04           | 4,969  | 4,896  | 4,824  | 4,754  | 4,618  | 4,981  | 4,918    | 4,857  | 4,797  | 4,681  | 5,04           | 89       |
| 90   | 4,64           | 4,573  | 4,510  | 4,448  | 4,388  | 4,270  | 4,584  | 4,531    | 4,479  | 4,428  | 4,329  | 4,64           | 90       |
| 91   | 4,26           | 4,208  | 4,154  | 4,101  | 4,049  | 3,947  | 4,218  | 4,173    | 4,129  | 4,086  | 4,001  | 4,26           | 91       |
| 92   | 3,92           | 3,876  | 3,829  | 3,783  | 3,738  | 3,650  | 3,884  | 3,846    | 3,809  | 3,772  | 3,700  | 3,92           | 92       |
| 93   | 3,61           | 3,573  | 3,532  | 3,493  | 3,454  | 3,378  | 3,581  | 3,549    | 3,517  | 3,485  | 3,424  | 3,61           | 93       |
| 94   | 3,33           | 3,298  | 3,262  | 3,228  | 3,194  | 3,128  | 3,305  | 3,277    | 3,250  | 3,223  | 3,171  | 3,33           | 94       |
| 95   | 3,08           | 3,048  | 3,017  | 2,987  | 2,958  | 2,900  | 3,055  | 3,031    | 3,008  | 2,985  | 2,940  | 3,08           | 95       |
| 96   | 2,85           | 2,818  | 2,792  | 2,765  | 2,740  | 2,689  | 2,825  | 2,805    | 2,784  | 2,765  | 2,726  | 2,85           | 96       |
| 97   | 2,63           | 2,606  | 2,583  | 2,560  | 2,537  | 2,493  | 2,612  | 2,595    | 2,577  | 2,560  | 2,527  | 2,63           | 97       |
| 98   | 2,43           | 2,412  | 2,392  | 2,372  | 2,352  | 2,313  | 2,418  | 2,403    | 2,388  | 2,373  | 2,345  | 2,43           | 98       |
| 99   | 2,25           | 2,235  | 2,217  | 2,200  | 2,182  | 2,148  | 2,240  | 2,227    | 2,215  | 2,202  | 2,177  | 2,25           | 99       |
| Leeftijd   | Lev. Verw 2014 | 0,5%   | 1,0%   | 1,5%   | 2,0%   | 3,0%   | 0,5%   | 1,0%     | 1,5%   | 2,0%   | 3,0%   | Lev. Verw 2014 | Leeftijd |