

6c. Huidige waarde van een tijdelijke (tot 67 jaar) lijfrente van 1 euro per jaar met jaarlijkse betalingen

Met deze tabel kunt u een jaarlijkse lijfrente omzetten in een kapitaal. De omzettingcoëfficiënten zijn berekend overeenkomstig de actuariële methode, d.w.z. ervan uitgaand dat de betaling van de verschillende uitkeringen afhankelijk is van de sterftekansen van de rentenier.

Beschrijving

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterftetafels, anticiperen de prospectieve sterftetafels op de toekomstige ontwikkeling van de sterfte op basis van de ontwikkeling van de waargenomen sterftequotienten van elke generatie in het verleden. Deze tafels zijn dus generatietafels.

Gebruiksaanwijzing

1. Keuze van de rij : bepaal de leeftijd (in aantal jaren) van de rentenier.
2. Keuze van de kolom = bepaal de nettorentevoet waartegen het kapitaal zal kunnen worden belegd
3. Vermenigvuldig de coëfficiënt met het bedrag van de rente.

| Mannen | | | | | | Vrouwen | | | | | |
|---|--|--------|--------|--------|--------|---|--------|--------|--------|--------|------|
| <i>Huidige waarde van een jaarrente per jaar te betalen</i> | | | | | | <i>Huidige waarde van een jaarrente per jaar te betalen</i> | | | | | |
| Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | Leeftijd | | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 55,691 | 47,802 | 41,423 | 36,225 | 28,423 | 56,066 | 48,090 | 41,645 | 36,398 | 28,529 | 0 |
| 1 | 55,001 | 47,307 | 41,068 | 35,970 | 28,293 | 55,374 | 47,594 | 41,290 | 36,144 | 28,400 | 1 |
| 2 | 54,285 | 46,788 | 40,691 | 35,696 | 28,147 | 54,657 | 47,076 | 40,915 | 35,871 | 28,255 | 2 |
| 3 | 53,558 | 46,258 | 40,303 | 35,412 | 27,993 | 53,935 | 46,551 | 40,533 | 35,592 | 28,106 | 3 |
| 4 | 52,826 | 45,721 | 39,908 | 35,121 | 27,834 | 53,206 | 46,018 | 40,142 | 35,305 | 27,950 | 4 |
| 5 | 52,089 | 45,177 | 39,507 | 34,823 | 27,669 | 52,474 | 45,479 | 39,745 | 35,012 | 27,789 | 5 |
| 6 | 51,348 | 44,628 | 39,098 | 34,519 | 27,499 | 51,737 | 44,935 | 39,342 | 34,713 | 27,624 | 6 |
| 7 | 50,602 | 44,072 | 38,683 | 34,208 | 27,323 | 50,997 | 44,385 | 38,933 | 34,408 | 27,453 | 7 |
| 8 | 49,851 | 43,510 | 38,261 | 33,890 | 27,141 | 50,252 | 43,830 | 38,518 | 34,097 | 27,278 | 8 |
| 9 | 49,096 | 42,941 | 37,832 | 33,566 | 26,954 | 49,504 | 43,268 | 38,096 | 33,779 | 27,096 | 9 |
| 10 | 48,337 | 42,367 | 37,396 | 33,235 | 26,761 | 48,751 | 42,701 | 37,667 | 33,455 | 26,909 | 10 |
| 11 | 47,574 | 41,787 | 36,954 | 32,897 | 26,562 | 47,994 | 42,127 | 37,232 | 33,124 | 26,717 | 11 |
| 12 | 46,808 | 41,201 | 36,505 | 32,552 | 26,357 | 47,233 | 41,548 | 36,790 | 32,786 | 26,518 | 12 |
| 13 | 46,037 | 40,609 | 36,050 | 32,200 | 26,146 | 46,469 | 40,963 | 36,341 | 32,442 | 26,314 | 13 |
| 14 | 45,263 | 40,012 | 35,588 | 31,842 | 25,929 | 45,701 | 40,373 | 35,887 | 32,091 | 26,104 | 14 |
| 15 | 44,485 | 39,409 | 35,119 | 31,477 | 25,706 | 44,931 | 39,777 | 35,426 | 31,733 | 25,888 | 15 |
| 16 | 43,706 | 38,801 | 34,645 | 31,106 | 25,477 | 44,157 | 39,177 | 34,959 | 31,370 | 25,666 | 16 |
| 17 | 42,925 | 38,190 | 34,165 | 30,729 | 25,242 | 43,380 | 38,571 | 34,486 | 30,999 | 25,438 | 17 |
| 18 | 42,144 | 37,576 | 33,682 | 30,347 | 25,003 | 42,601 | 37,960 | 34,006 | 30,622 | 25,203 | 18 |
| 19 | 41,362 | 36,959 | 33,194 | 29,960 | 24,759 | 41,818 | 37,344 | 33,520 | 30,238 | 24,962 | 19 |
| 20 | 40,579 | 36,338 | 32,701 | 29,568 | 24,509 | 41,031 | 36,721 | 33,026 | 29,846 | 24,714 | 20 |
| 21 | 39,795 | 35,713 | 32,202 | 29,169 | 24,253 | 40,240 | 36,092 | 32,525 | 29,446 | 24,459 | 21 |
| 22 | 39,007 | 35,083 | 31,696 | 28,764 | 23,990 | 39,445 | 35,456 | 32,016 | 29,038 | 24,195 | 22 |
| 23 | 38,215 | 34,446 | 31,183 | 28,350 | 23,719 | 38,645 | 34,814 | 31,499 | 28,622 | 23,924 | 23 |
| 24 | 37,419 | 33,802 | 30,662 | 27,927 | 23,440 | 37,842 | 34,165 | 30,975 | 28,197 | 23,644 | 24 |
| 25 | 36,619 | 33,152 | 30,133 | 27,496 | 23,153 | 37,035 | 33,510 | 30,443 | 27,764 | 23,356 | 25 |
| 26 | 35,815 | 32,496 | 29,597 | 27,057 | 22,857 | 36,223 | 32,849 | 29,903 | 27,323 | 23,060 | 26 |
| 27 | 35,007 | 31,833 | 29,052 | 26,609 | 22,553 | 35,408 | 32,180 | 29,354 | 26,872 | 22,755 | 27 |
| 28 | 34,195 | 31,163 | 28,499 | 26,152 | 22,239 | 34,588 | 31,505 | 28,798 | 26,413 | 22,440 | 28 |
| 29 | 33,378 | 30,487 | 27,938 | 25,686 | 21,916 | 33,765 | 30,824 | 28,233 | 25,945 | 22,117 | 29 |
| 30 | 32,557 | 29,802 | 27,368 | 25,209 | 21,582 | 32,939 | 30,137 | 27,661 | 25,468 | 21,784 | 30 |
| 31 | 31,731 | 29,111 | 26,788 | 24,723 | 21,239 | 32,108 | 29,443 | 27,080 | 24,981 | 21,441 | 31 |
| 32 | 30,900 | 28,413 | 26,200 | 24,227 | 20,885 | 31,273 | 28,741 | 26,491 | 24,485 | 21,089 | 32 |
| 33 | 30,065 | 27,707 | 25,603 | 23,722 | 20,521 | 30,434 | 28,033 | 25,892 | 23,979 | 20,725 | 33 |
| 34 | 29,227 | 26,995 | 24,997 | 23,206 | 20,146 | 29,590 | 27,318 | 25,285 | 23,462 | 20,351 | 34 |
| 35 | 28,384 | 26,275 | 24,383 | 22,680 | 19,760 | 28,744 | 26,596 | 24,669 | 22,936 | 19,966 | 35 |
| 36 | 27,537 | 25,549 | 23,759 | 22,144 | 19,362 | 27,894 | 25,868 | 24,045 | 22,401 | 19,570 | 36 |
| 37 | 26,687 | 24,816 | 23,127 | 21,598 | 18,954 | 27,041 | 25,134 | 23,413 | 21,856 | 19,163 | 37 |
| 38 | 25,833 | 24,077 | 22,486 | 21,042 | 18,533 | 26,186 | 24,395 | 22,773 | 21,301 | 18,746 | 38 |
| 39 | 24,976 | 23,332 | 21,837 | 20,476 | 18,101 | 25,327 | 23,649 | 22,124 | 20,736 | 18,317 | 39 |
| 40 | 24,116 | 22,579 | 21,178 | 19,899 | 17,657 | 24,465 | 22,896 | 21,466 | 20,161 | 17,875 | 40 |
| 41 | 23,253 | 21,821 | 20,511 | 19,312 | 17,201 | 23,600 | 22,137 | 20,799 | 19,575 | 17,421 | 41 |
| 42 | 22,387 | 21,056 | 19,835 | 18,714 | 16,732 | 22,732 | 21,371 | 20,124 | 18,978 | 16,955 | 42 |
| 43 | 21,519 | 20,286 | 19,152 | 18,107 | 16,251 | 21,861 | 20,600 | 19,440 | 18,371 | 16,476 | 43 |
| 44 | 20,649 | 19,511 | 18,460 | 17,489 | 15,758 | 20,988 | 19,823 | 18,748 | 17,755 | 15,985 | 44 |
| 45 | 19,779 | 18,731 | 17,762 | 16,863 | 15,253 | 20,113 | 19,041 | 18,048 | 17,127 | 15,481 | 45 |
| 46 | 18,906 | 17,946 | 17,055 | 16,225 | 14,735 | 19,237 | 18,253 | 17,339 | 16,490 | 14,964 | 46 |
| 47 | 18,032 | 17,156 | 16,340 | 15,578 | 14,203 | 18,358 | 17,460 | 16,623 | 15,842 | 14,433 | 47 |
| 48 | 17,157 | 16,361 | 15,617 | 14,921 | 13,658 | 17,478 | 16,661 | 15,898 | 15,184 | 13,889 | 48 |
| 49 | 16,280 | 15,561 | 14,887 | 14,254 | 13,100 | 16,596 | 15,857 | 15,164 | 14,514 | 13,331 | 49 |
| 50 | 15,404 | 14,758 | 14,149 | 13,577 | 12,529 | 15,712 | 15,047 | 14,422 | 13,834 | 12,758 | 50 |

| Mannen <i>Huidige waarde van een jaarrente per jaar te betalen</i> | | | | | | Vrouwen <i>Huidige waarde van een jaarrente per jaar te betalen</i> | | | | | |
|--|---|-------------|-------------|-------------|-------------|---|-------------|-------------|-------------|-------------|-----------------|
| Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | | | | | | Leeftijd |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | |
| 51 | 14,528 | 13,951 | 13,406 | 12,891 | 11,945 | 14,826 | 14,232 | 13,672 | 13,143 | 12,171 | 51 |
| 52 | 13,652 | 13,140 | 12,655 | 12,196 | 11,347 | 13,938 | 13,411 | 12,912 | 12,440 | 11,568 | 52 |
| 53 | 12,776 | 12,325 | 11,897 | 11,490 | 10,736 | 13,047 | 12,583 | 12,143 | 11,725 | 10,949 | 53 |
| 54 | 11,898 | 11,505 | 11,131 | 10,774 | 10,109 | 12,153 | 11,749 | 11,363 | 10,996 | 10,313 | 54 |
| 55 | 11,019 | 10,680 | 10,355 | 10,046 | 9,466 | 11,255 | 10,906 | 10,573 | 10,254 | 9,658 | 55 |
| 56 | 10,136 | 9,848 | 9,571 | 9,305 | 8,805 | 10,353 | 10,056 | 9,771 | 9,498 | 8,985 | 56 |
| 57 | 9,251 | 9,009 | 8,775 | 8,551 | 8,127 | 9,447 | 9,197 | 8,958 | 8,727 | 8,292 | 57 |
| 58 | 8,362 | 8,162 | 7,969 | 7,783 | 7,430 | 8,535 | 8,330 | 8,131 | 7,940 | 7,577 | 58 |
| 59 | 7,469 | 7,308 | 7,151 | 7,000 | 6,712 | 7,618 | 7,452 | 7,292 | 7,137 | 6,841 | 59 |
| 60 | 6,570 | 6,444 | 6,321 | 6,201 | 5,972 | 6,694 | 6,564 | 6,438 | 6,316 | 6,082 | 60 |
| 61 | 5,665 | 5,569 | 5,476 | 5,384 | 5,209 | 5,764 | 5,665 | 5,570 | 5,477 | 5,298 | 61 |
| 62 | 4,751 | 4,682 | 4,614 | 4,548 | 4,420 | 4,826 | 4,755 | 4,686 | 4,619 | 4,488 | 62 |
| 63 | 3,827 | 3,780 | 3,734 | 3,689 | 3,602 | 3,880 | 3,833 | 3,786 | 3,741 | 3,652 | 63 |
| 64 | 2,891 | 2,863 | 2,835 | 2,808 | 2,754 | 2,926 | 2,897 | 2,869 | 2,841 | 2,787 | 64 |
| 65 | 1,943 | 1,929 | 1,915 | 1,901 | 1,873 | 1,962 | 1,947 | 1,933 | 1,919 | 1,891 | 65 |
| 66 | 0,980 | 0,975 | 0,971 | 0,966 | 0,956 | 0,987 | 0,982 | 0,977 | 0,972 | 0,963 | 66 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | | | | | | | |