

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.

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfdefafels, anticiperen de prospectieve sterfdefafels 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**.

Beschrijving

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.

Leeftijd op einde professionele levensduur: 55 jaar														
Mannen							Vrouwen							
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen							
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd							
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%								
0	47,644	44,057	41,873	37,047	32,990	26,647	47,767	44,165	41,973	37,128	33,057	26,693	0	
1	46,908	43,433	41,314	36,623	32,668	26,462	47,025	43,536	41,409	36,700	32,732	26,505	1	
2	46,148	42,785	40,732	36,176	32,325	26,259	46,265	42,889	40,828	36,255	32,390	26,303	2	
3	45,381	42,130	40,141	35,721	31,974	26,049	45,500	42,235	40,239	35,802	32,040	26,094	3	
4	44,607	41,466	39,543	35,257	31,613	25,830	44,729	41,575	39,643	35,340	31,682	25,878	4	
5	43,830	40,798	38,938	34,786	31,246	25,605	43,954	40,909	39,041	34,871	31,317	25,656	5	
6	43,048	40,124	38,327	34,307	30,870	25,374	43,175	40,237	38,432	34,395	30,944	25,426	6	
7	42,263	39,444	37,709	33,821	30,487	25,135	42,392	39,560	37,817	33,912	30,564	25,190	7	
8	41,472	38,758	37,085	33,327	30,096	24,888	41,604	38,877	37,196	33,421	30,176	24,946	8	
9	40,678	38,066	36,454	32,826	29,697	24,634	40,812	38,188	36,568	32,923	29,780	24,694	9	
10	39,879	37,368	35,817	32,317	29,290	24,372	40,016	37,493	35,934	32,417	29,375	24,435	10	
11	39,076	36,665	35,173	31,800	28,874	24,103	39,216	36,793	35,293	31,903	28,963	24,168	11	
12	38,269	35,956	34,523	31,275	28,450	23,825	38,412	36,087	34,646	31,381	28,542	23,894	12	
13	37,457	35,242	33,866	30,742	28,018	23,538	37,604	35,376	33,992	30,852	28,113	23,611	13	
14	36,642	34,521	33,202	30,202	27,577	23,243	36,792	34,659	33,332	30,315	27,675	23,319	14	
15	35,823	33,795	32,532	29,653	27,127	22,940	35,976	33,937	32,666	29,770	27,229	23,019	15	
16	35,001	33,065	31,856	29,097	26,669	22,628	35,157	33,209	31,994	29,218	26,775	22,711	16	
17	34,176	32,329	31,175	28,534	26,203	22,307	34,335	32,477	31,315	28,658	26,312	22,394	17	
18	33,349	31,590	30,489	27,964	25,729	21,979	33,509	31,739	30,631	28,090	25,840	22,067	18	
19	32,520	30,847	29,798	27,388	25,247	21,642	32,679	30,995	29,940	27,513	25,359	21,732	19	
20	31,688	30,100	29,102	26,804	24,757	21,296	31,845	30,246	29,241	26,928	24,869	21,385	20	
21	30,854	29,347	28,400	26,212	24,259	20,940	31,007	29,490	28,536	26,335	24,368	21,029	21	
22	30,016	28,589	27,691	25,612	23,750	20,574	30,164	28,729	27,824	25,732	23,858	20,662	22	
23	29,174	27,826	26,975	25,004	23,232	20,198	29,318	27,961	27,105	25,120	23,337	20,284	23	
24	28,327	27,056	26,252	24,386	22,703	19,810	28,467	27,187	26,378	24,500	22,807	19,895	24	
25	27,477	26,280	25,523	23,759	22,164	19,410	27,612	26,407	25,645	23,869	22,265	19,494	25	
26	26,													

Beschrijving

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfetafels, anticiperen de prospectieve sterfetafels op de toekomstige ontwikkeling van de sterfte op basis van de ontwikkeling van de waargenomen sterftequotiënten 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.

Leeftijd op einde professionele levensduur: 56 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	48,374	44,674	42,426	37,466	33,309	26,832	48,505	44,789	42,531	37,552	33,379	26,879	0
1	47,642	44,056	41,873	37,049	32,993	26,652	47,767	44,166	41,974	37,131	33,060	26,697	1
2	46,886	43,413	41,296	36,609	32,657	26,455	47,011	43,524	41,398	36,692	32,725	26,501	2
3	46,122	42,763	40,711	36,160	32,312	26,250	46,249	42,875	40,815	36,245	32,382	26,298	3
4	45,353	42,105	40,118	35,702	31,958	26,038	45,482	42,220	40,225	35,790	32,031	26,088	4
5	44,579	41,441	39,519	35,238	31,598	25,819	44,711	41,559	39,628	35,328	31,673	25,872	5
6	43,801	40,772	38,914	34,766	31,229	25,594	43,936	40,892	39,026	34,859	31,307	25,649	6
7	43,019	40,097	38,302	34,287	30,853	25,362	43,156	40,220	38,417	34,383	30,934	25,419	7
8	42,232	39,416	37,684	33,800	30,470	25,122	42,372	39,543	37,801	33,899	30,553	25,182	8
9	41,441	38,730	37,059	33,306	30,078	24,875	41,584	38,859	37,180	33,408	30,164	24,938	9
10	40,646	38,038	36,428	32,803	29,678	24,620	40,792	38,170	36,551	32,909	29,768	24,686	10
11	39,847	37,340	35,790	32,294	29,270	24,358	39,996	37,475	35,917	32,402	29,363	24,427	11
12	39,044	36,636	35,146	31,776	28,854	24,088	39,196	36,775	35,276	31,888	28,950	24,159	12
13	38,236	35,927	34,495	31,251	28,430	23,809	38,391	36,069	34,628	31,366	28,529	23,884	13
14	37,424	35,212	33,837	30,718	27,997	23,522	37,583	35,357	33,975	30,837	28,100	23,601	14
15	36,609	34,491	33,174	30,177	27,555	23,227	36,772	34,640	33,315	30,300	27,663	23,310	15
16	35,791	33,766	32,504	29,629	27,106	22,924	35,957	33,919	32,649	29,756	27,217	23,010	16
17	34,970	33,036	31,830	29,074	26,648	22,612	35,138	33,192	31,977	29,204	26,763	22,702	17
18	34,147	32,303	31,150	28,512	26,183	22,292	34,316	32,460	31,300	28,644	26,300	22,385	18
19	33,322	31,565	30,466	27,944	25,711	21,965	33,491	31,722	30,615	28,076	25,828	22,058	19
20	32,494	30,824	29,776	27,368	25,230	21,628	32,661	30,978	29,923	27,499	25,347	21,722	20
21	31,664	30,077	29,081	26,785	24,741	21,283	31,826	30,229	29,225	26,914	24,856	21,376	21
22	30,830	29,325	28,379	26,194	24,242	20,927	30,988	29,473	28,520	26,320	24,351	21,019	22
23	29,992	28,567	27,670	25,594	23,734	20,561	30,146	28,711	27,808	25,718	23,845	20,652	23
24	29,150	27,804	26,954	24,985	23,215	20,184	29,299	27,943	27,088	25,106	23,324	20,274	24
25	28,												

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.

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfdefafels, anticiperen de prospectieve sterfdefafels 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**.

Beschrijving

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.

Leeftijd op einde professionele levensduur: 57 jaar														
Mannen							Vrouwen							
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen							
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	49,098	45,285	42,971	37,878	33,620	27,010	49,237	45,407	43,083	37,968	33,693	27,060	0	
1	48,370	44,672	42,424	37,467	33,310	26,836	48,503	44,788	42,531	37,553	33,381	26,883	1	
2	47,617	44,034	41,853	37,033	32,981	26,644	47,751	44,152	41,961	37,121	33,052	26,692	2	
3	46,857	43,389	41,274	36,591	32,642	26,445	46,993	43,508	41,384	36,681	32,716	26,495	3	
4	46,091	42,735	40,686	36,139	32,295	26,239	46,229	42,858	40,799	36,232	32,372	26,291	4	
5	45,321	42,077	40,093	35,681	31,941	26,026	45,462	42,202	40,208	35,777	32,020	26,081	5	
6	44,547	41,413	39,493	35,216	31,580	25,807	44,690	41,541	39,612	35,314	31,661	25,864	6	
7	43,769	40,743	38,887	34,744	31,211	25,581	43,915	40,874	39,009	34,845	31,295	25,641	7	
8	42,986	40,067	38,275	34,264	30,834	25,348	43,135	40,201	38,399	34,368	30,922	25,411	8	
9	42,198	39,386	37,656	33,776	30,450	25,108	42,350	39,523	37,783	33,884	30,541	25,173	9	
10	41,407	38,699	37,030	33,281	30,057	24,860	41,562	38,839	37,161	33,392	30,151	24,929	10	
11	40,611	38,006	36,398	32,779	29,657	24,605	40,769	38,149	36,532	32,893	29,754	24,676	11	
12	39,812	37,308	35,760	32,268	29,249	24,342	39,973	37,454	35,897	32,386	29,349	24,417	12	
13	39,008	36,604	35,115	31,751	28,832	24,071	39,173	36,754	35,256	31,872	28,936	24,149	13	
14	38,200	35,894	34,464	31,225	28,407	23,792	38,368	36,048	34,609	31,350	28,515	23,874	14	
15	37,389	35,179	33,807	30,691	27,973	23,505	37,561	35,337	33,955	30,821	28,086	23,591	15	
16	36,574	34,459	33,143	30,151	27,532	23,210	36,750	34,621	33,296	30,284	27,649	23,300	16	
17	35,757	33,735	32,475	29,603	27,083	22,906	35,935	33,899	32,631	29,740	27,204	23,000	17	
18	34,938	33,007	31,802	29,049	26,627	22,596	35,117	33,173	31,960	29,188	26,750	22,692	18	
19	34,117	32,275	31,124	28,489	26,163	22,277	34,296	32,441	31,282	28,629	26,287	22,375	19	
20	33,293	31,539	30,441	27,922	25,692	21,950	33,470	31,703	30,597	28,060	25,815	22,048	20	
21	32,467	30,798	29,752	27,347	25,212	21,614	32,640	30,959	29,905	27,484	25,333	21,712	21	
22	31,637	30,052	29,057	26,765	24,723	21,269	31,805	30,209	29,207	26,898	24,842	21,365	22	
23	30,803	29,301	28,355	26,173	24,224	20,913	30,967	29,453	28,501	26,304	24,341	21,008	23	
24	29,965	28,543	27,646	25,573	23,716	20,547	30,124	28,691	27,789	25,701	23,831	20,641	24	
25	29,													

6. Huidige waarde van een tijdelijke 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 sterfetatfels, anticiperen de prospectieve sterfetatfels 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.

Leeftijd op einde professionele levensduur: 58 jaar

Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd												Leeftijd
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	49,815	45,888	43,509	38,282	33,923	27,183	49,963	46,018	43,627	38,377	34,001	27,234	0
1	49,091	45,280	42,967	37,877	33,620	27,013	49,233	45,404	43,081	37,968	33,695	27,063	1
2	48,342	44,647	42,402	37,449	33,297	26,827	48,484	44,773	42,517	37,542	33,372	26,878	2
3	47,586	44,007	41,828	37,013	32,965	26,634	47,730	44,134	41,945	37,108	33,042	26,686	3
4	46,823	43,359	41,246	36,568	32,624	26,433	46,970	43,488	41,366	36,666	32,704	26,488	4
5	46,057	42,705	40,658	36,117	32,277	26,226	46,207	42,838	40,781	36,217	32,360	26,283	5
6	45,286	42,046	40,064	35,658	31,922	26,013	45,439	42,182	40,190	35,762	32,008	26,073	6
7	44,511	41,381	39,464	35,192	31,560	25,793	44,667	41,520	39,593	35,299	31,649	25,856	7
8	43,732	40,711	38,857	34,719	31,190	25,566	43,891	40,852	38,989	34,829	31,282	25,632	8
9	42,948	40,034	38,244	34,238	30,813	25,333	43,110	40,179	38,379	34,351	30,908	25,401	9
10	42,161	39,352	37,624	33,750	30,427	25,092	42,325	39,501	37,763	33,867	30,526	25,163	10
11	41,369	38,665	36,998	33,254	30,034	24,843	41,537	38,816	37,140	33,375	30,137	24,918	11
12	40,573	37,971	36,366	32,751	29,634	24,588	40,744	38,127	36,511	32,875	29,739	24,666	12
13	39,773	37,273	35,727	32,240	29,224	24,324	39,947	37,431	35,876	32,368	29,334	24,406	13
14	38,969	36,568	35,082	31,722	28,807	24,053	39,147	36,731	35,235	31,854	28,921	24,138	14
15	38,161	35,858	34,430	31,196	28,382	23,773	38,343	36,025	34,588	31,332	28,500	23,863	15
16	37,350	35,144	33,773	30,663	27,949	23,486	37,536	35,315	33,935	30,803	28,071	23,580	16
17	36,536	34,425	33,111	30,123	27,508	23,191	36,726	34,599	33,276	30,267	27,634	23,289	17
18	35,721	33,702	32,444	29,577	27,060	22,889	35,912	33,878	32,611	29,723	27,189	22,989	18
19	34,904	32,976	31,773	29,025	26,605	22,579	35,094	33,152	31,940	29,171	26,735	22,681	19
20	34,085	32,246	31,096	28,465	26,143	22,261	34,272	32,419	31,261	28,611	26,272	22,364	20
21	33,263	31,511	30,414	27,899	25,672	21,935	33,446	31,681	30,576	28,043	25,800	22,037	21
22	32,437	30,771	29,726	27,324	25,192	21,599	32,616	30,937	29,885	27,466	25,318	21,700	22
23	31,607	30,025	29,031	26,742	24,703	21,253	31,781	30,187	29,186	26,880	24,826	21,353	23
24	30,773	29,273	28,329	26,150	24,204	20,897	30,943	29,431	28,480	26,286	24,325	20,996	24
25	29,935	28,515	27,620	25,550	23,695	20,531	30,100	28,669	27,767	25,682	23,814	20,628	25
26	29,093	27,751	26,904	24,940	23,176	20,153	29,253	27,901	27,048	25,070	23,293	20,249	26
27	28,246	26,980	26,180	24,322	22,646	19,764	28,402	27,126	26,320	24,448	22,761	19,858	27
28	27,396	26,204	25,450	23,694	22,106	19,364	27,546	26,346	25,586	23,817	22,218	19,456	28
29	26,541	25,422	24,712	23,057	21,556	18,951	26,687	25,559	24,844	23,177	21,665	19,042	29
30	25,683	24,634	23,968	22,411	20,995	18,527	25,823	24,767	24,096	22,528	21,101	18,616	30
31	24,820	23,840	23,217	21,756	20,423	18,091	24,956	23,968	23,340	21,869	20,527	18,178	31
32	23,954	23,040	22,458	21,091	19,840	17,641	24,084	23,164	22,577	21,201	19,941	17,727	32
33	23,082	22,233	21,691	20,416	19,245	17,178	23,209	22,353	21,807	20,522	19,343	17,262	33
34	22,207	21,420	20,917	19,731	18,638	16,701	22,329	21,536	21,030	19,834	18,734	16,784	34
35	21,328	20,601	20,136	19,036	18,020	16,211	21,446	20,713	20,245	19,136	18,113	16,291	35
36	20,445	19,776	19,347	18,331	17,390	15,706	20,558	19,884	19,452	18,429	17,480	15,785	36
37	19,558	18,945	18,551	17,616	16,747	15,187	19,667	19,049	18,653	17,711	16,835	15,263	37
38	18,668	18,108	17,748	16,891	16,093	14,652	18,772	18,208	17,845	16,982	16,178	14,727	38
39	17,773	17,265	16,937	16,156	15,426	14,102	17,873	17,361	17,031	16,244	15,508	14,175	39
40	16,875	16,415	16,119	15,410	14,746	13,536	16,971	16,508	16,209	15,495	14,826	13,607	40
41	15,973	15,560	15,293	14,654	14,053	12,954	16,065	15,649	15,380	14,736	14,130	13,023	41
42	15,067	14,699	14,460	13,888	13,348	12,355	15,154	14,783	14,543	13,966	13,421	12,421	42
43	14,159	13,832	13,621	13,111	12,629	11,739	14,240	13,911	13,698	13,185	12,699	11,802	43
44	13,247	12,960	12,774	12,324	11,898	11,107	13,322	13,033	12,845	12,393	11,963	11,166	44
45	12,331	12,081	11,919	11,526	11,152	10,456	12,401	12,149	11,986	11,590	11,213	10,512	45
46	11,412	11,197	11,057	10,717	10,393	9,786	11,476	11,259	11,118	10,776	10,450	9,838	46
47	10,488	10,305	10,186	9,897	9,619	9,097	10,547	10,363	10,243	9,951	9,671	9,146	47
48	9,561	9,407	9,307	9,064	8,830	8,388	9,614	9,460	9,359	9,114	8,878	8,433	48
49	8,629	8,503	8,420	8,220	8,026	7,658	8,677	8,550	8,467	8,265	8,070	7,699	49
50	7,693	7,591	7,525	7,363	7,206	6,907	7,735	7,633	7,567	7,403	7,245	6,944	50
51	6,752	6,673	6,621	6,494	6,370	6,133	6,789	6,709	6,657	6,529	6,404	6,166	51
52	5,807	5,747	5,708	5,611	5,517	5,337	5,838	5,778	5,738	5,641	5,546	5,364	52
53	4,856	4,813	4,785	4,716	4,648	4,516	4,881	4,838	4,809	4,739	4,671	4,539	53
54	3,900	3,871	3,852	3,805	3,760	3,670	3,918	3,889	3,870	3,823	3,777	3,687	54
55	2,937	2,920	2,908	2,880	2,852	2,798	2,949	2,932	2,920	2,892	2,864	2,809	55
56	1,967	1,958	1,953	1,938	1,924	1,896	1,974	1,965	1,959	1,945	1,931	1,903	56
57	0,989	0,986	0,984	0,979	0,974	0,965	0,991	0,988	0,986	0,981	0,976	0,967	57
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd

Nettorentevoet waartegen het kapitaal zal kunnen worden belegd

Beschrijving

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfte tafels, anticiperen de prospectieve sterfte tafels op de toekomstige ontwikkeling van de sterfte op basis van de ontwikkeling van de waargenomen sterftequotiënten 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.

Leeftijd op einde professionele levensduur: 59 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%							
0	50,525	46,484	44,039	38,678	34,219	27,349	50,683	46,621	44,164	38,779	34,301	27,403	0
1	49,805	45,880	43,503	38,279	33,923	27,185	49,956	46,013	43,624	38,376	34,001	27,237	1
2	49,059	45,253	42,943	37,857	33,605	27,004	49,211	45,386	43,065	37,956	33,685	27,057	2
3	48,307	44,617	42,374	37,427	33,279	26,816	48,461	44,753	42,499	37,528	33,361	26,871	3
4	47,548	43,974	41,798	36,989	32,945	26,621	47,705	44,112	41,925	37,092	33,030	26,678	4
5	46,785	43,325	41,215	36,543	32,604	26,419	46,945	43,466	41,346	36,650	32,691	26,479	5
6	46,018	42,671	40,627	36,091	32,256	26,212	46,181	42,815	40,760	36,201	32,346	26,275	6
7	45,247	42,011	40,032	35,632	31,900	25,998	45,412	42,158	40,169	35,745	31,994	26,064	7
8	44,471	41,345	39,431	35,165	31,537	25,777	44,640	41,496	39,571	35,281	31,634	25,846	8
9	43,691	40,674	38,823	34,691	31,167	25,550	43,863	40,828	38,967	34,811	31,267	25,622	9
10	42,907	39,997	38,209	34,209	30,788	25,315	43,082	40,155	38,356	34,333	30,892	25,390	10
11	42,119	39,315	37,589	33,721	30,403	25,074	42,297	39,476	37,739	33,847	30,510	25,152	11
12	41,326	38,627	36,963	33,224	30,009	24,825	41,508	38,791	37,117	33,355	30,120	24,907	12
13	40,530	37,933	36,330	32,721	29,608	24,569	40,716	38,101	36,487	32,855	29,723	24,654	13
14	39,730	37,233	35,630	32,209	29,198	24,304	39,919	37,406	35,852	32,348	29,317	24,394	14
15	38,925	36,529	35,045	31,690	28,780	24,033	39,119	36,706	35,211	31,834	28,904	24,126	15
16	38,118	35,820	34,394	31,165	28,355	23,753	38,316	36,000	34,565	31,312	28,483	23,851	16
17	37,309	35,106	33,738	30,632	27,922	23,466	37,510	35,290	33,912	30,784	28,055	23,568	17
18	36,497	34,389	33,077	30,094	27,483	23,172	36,699	34,575	33,254	30,248	27,618	23,277	18
19	35,684	33,668	32,412	29,549	27,037	22,871	35,886	33,854	32,589	29,704	27,173	22,977	19
20	34,869	32,944	31,742	28,998	26,583	22,562	35,068	33,128	31,917	29,152	26,718	22,669	20
21	34,050	32,214	31,067	28,440	26,120	22,245	34,245	32,395	31,239	28,591	26,255	22,351	21
22	33,229	31,480	30,385	27,873	25,650	21,918	33,419	31,657	30,553	28,023	25,782	22,024	22
23	32,403	30,739	29,696	27,299	25,170	21,582	32,589	30,912	29,861	27,445	25,300	21,686	23
24	31,573	29,993	29,001	26,716	24,680	21,236	31,754	30,162	29,162	26,859	24,808	21,339	24
25	30,739	29,241	28,299	26,124	24,181	20,879	30,916	29,406	28,456	26,265	24,307	20,981	25
26	29,901	28,483	27,590	25,523	23,671	20,512	30,073	28,644	27,743	25,661	23,795	20,613	26
27	29,059	27,719	26,873	24,913	23,152	20,134	29,225	27,875	27,023	25,048	23,273	20,233	27
28	28,212	26,948	26,150	24,294	22,622	19,745	28,374	27,100	26,296	24,426	22,741	19,843	28
29	27,361	26,172	25,419	23,667	22,082	19,344	27,518	26,320	25,561	23,795	22,198	19,440	29
30	26,507	25,390	24,682	23,030	21,531	18,931	26,659	25,533	24,820	23,155	21,645	19,026	30
31	25,649	24,602	23,938	22,384	20,970	18,507	25,796	24,741	24,071	22,505	21,081	18,600	31
32	24,786	23,808	23,186	21,728	20,398	18,070	24,929	23,943	23,316	21,847	20,506	18,161	32
33	23,919	23,007	22,427	21,062	19,814	17,620	24,057	23,138	22,553	21,178	19,920	17,710	33
34	23,048	22,200	21,660	20,387	19,219	17,156	23,182	22,328	21,783	20,500	19,323	17,245	34
35	22,173	21,388	20,886	19,702	18,612	16,679	22,303	21,511	21,005	19,812	18,714	16,766	35
36	21,294	20,569	20,104	19,007	17,993	16,188	21,419	20,688	20,220	19,114	18,093	16,274	36
37	20,411	19,744	19,316	18,302	17,363	15,683	20,532	19,860	19,428	18,406	17,460	15,767	37
38	19,525	18,913	18,520	17,588	16,721	15,164	19,642	19,025	18,629	17,689	16,815	15,246	38
39	18,635	18,076	17,717	16,863	16,066	14,629	18,748	18,185	17,823	16,961	16,158	14,709	39
40	17,741	17,234	16,907	16,128	15,399	14,079	17,850	17,338	17,009	16,223	15,489	14,158	40
41	16,843	16,385	16,089	15,382	14,720	13,513	16,948	16,486	16,188	15,475	14,807	13,590	41
42	15,942	15,530	15,264	14,627	14,028	12,931	16,042	15,627	15,359	14,716	14,112	13,006	42
43	15,038	14,671	14,433	13,862	13,323	12,333	15,133	14,762	14,522	13,947	13,403	12,405	43
44	14,131	13,806	13,595	13,087	12,606	11,719	14,220	13,892	13,679	13,167	12,682	11,787	44
45	13,221	12,935	12,749	12,301	11,875	11,087	13,304	13,015	12,828	12,376	11,947	11,152	45
46	12,307	12,058	11,896	11,504	11,131	10,436	12,384	12,133	11,970	11,575	11,199	10,498	46
47	11,389	11,174	11,034	10,696	10,373	9,768	11,461	11,244	11,104	10,762	10,436	9,826	47
48	10,467	10,284	10,165	9,877	9,600	9,079	10,533	10,349	10,229	9,938	9,659	9,134	48
49	9,541	9,388	9,289	9,046	8,812	8,371	9,602	9,448	9,347	9,103	8,867	8,422	49
50	8,611	8,486	8,403	8,203	8,010	7,643	8,666	8,540	8,457	8,255	8,060	7,690	50
51	7,777	7,576	7,510	7,348	7,192	6,893	7,726	7,625	7,558	7,395	7,237	6,936	51
52	6,739	6,660	6,608	6,481	6,358	6,122	6,782	6,702	6,650	6,522	6,397	6,159	52
53	5,796	5,737	5,698	5,601	5,508	5,327	5,832	5,772	5,732	5,635	5,541	5,359	53
54	4,848	4,805	4,777	4,708	4,640	4,509	4,876	4,833	4,805	4,735	4,666	4,534	54
55	3,894	3,866	3,847	3,800	3,754	3,665	3,915	3,886	3,867	3,820	3,774	3,684	55
56	2,934	2,916	2,905	2,876	2,849	2,794	2,947	2,930	2,918	2,890	2,862	2,807	56
57	1,965	1,957	1,951	1,936	1,922	1,894	1,973	1,964	1,958	1,944	1,930	1,902	57
58	0,988	0,985	0,983	0,978	0,973	0,964	0,991	0,988	0,986	0,981	0,976	0,967	58
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd													

Beschrijving

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.

Leeftijd op einde professionele levensduur: 60 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd						
	0,5%	1,0%	1,5%	2,0%	3,0%	0,5%		0,8%	1,0%	1,5%	2,0%	3,0%	
0	51,228	47,071	44,560	39,065	34,508	27,510	51,396	47,218	44,694	39,172	34,594	27,566	0
1	50,511	46,473	44,030	38,673	34,217	27,351	50,673	46,614	44,159	38,776	34,300	27,405	1
2	49,769	45,850	43,475	38,257	33,906	27,175	49,932	45,992	43,605	38,362	33,990	27,230	2
3	49,021	45,219	42,912	37,833	33,586	26,992	49,185	45,364	43,045	37,940	33,673	27,049	3
4	48,265	44,581	42,341	37,401	33,258	26,802	48,433	44,728	42,476	37,510	33,347	26,862	4
5	47,506	43,937	41,764	36,961	32,923	26,606	47,676	44,087	41,903	37,074	33,015	26,669	5
6	46,742	43,288	41,181	36,515	32,581	26,404	46,916	43,441	41,323	36,632	32,677	26,470	6
7	45,975	42,633	40,592	36,062	32,232	26,196	46,151	42,789	40,737	36,182	32,331	26,264	7
8	45,203	41,972	39,996	35,602	31,876	25,981	45,383	42,132	40,144	35,725	31,978	26,053	8
9	44,426	41,305	39,394	35,134	31,512	25,760	44,610	41,469	39,546	35,261	31,618	25,835	9
10	43,646	40,633	38,786	34,659	31,141	25,532	43,832	40,801	38,941	34,790	31,250	25,610	10
11	42,861	39,956	38,171	34,177	30,762	25,297	43,051	40,127	38,330	34,311	30,875	25,378	11
12	42,072	39,273	37,550	33,688	30,375	25,054	42,266	39,448	37,713	33,826	30,492	25,140	12
13	41,279	38,584	36,923	33,191	29,981	24,805	41,477	38,763	37,090	33,333	30,102	24,894	13
14	40,483	37,890	36,290	32,687	29,579	24,548	40,684	38,073	36,461	32,833	29,704	24,641	14
15	39,682	37,191	35,650	32,175	29,169	24,283	39,888	37,378	35,826	32,326	29,299	24,381	15
16	38,879	36,487	35,005	31,657	28,751	24,011	39,089	36,678	35,186	31,812	28,886	24,113	16
17	38,073	35,778	34,355	31,132	28,327	23,732	38,286	35,974	34,540	31,291	28,466	23,838	17
18	37,265	35,067	33,701	30,601	27,895	23,446	37,480	35,264	33,887	30,763	28,037	23,555	18
19	36,456	34,351	33,042	30,064	27,457	23,153	36,670	34,548	33,229	30,227	27,600	23,264	19
20	35,644	33,632	32,378	29,520	27,011	22,852	35,856	33,827	32,563	29,682	27,154	22,964	20
21	34,830	32,909	31,709	28,970	26,558	22,544	35,038	33,100	31,891	29,130	26,699	22,655	21
22	34,012	32,179	31,034	28,411	26,096	22,226	34,216	32,368	31,213	28,569	26,236	22,337	22
23	33,191	31,445	30,352	27,845	25,625	21,899	33,389	31,629	30,527	28,000	25,763	22,009	23
24	32,365	30,704	29,663	27,270	25,144	21,562	32,559	30,885	29,835	27,423	25,280	21,671	24
25	31,535	29,958	28,968	26,686	24,654	21,216	31,724	30,134	29,136	26,836	24,788	21,323	25
26	30,701	29,206	28,265	26,094	24,155	20,859	30,885	29,378	28,429	26,241	24,286	20,965	26
27	29,862	28,447	27,556	25,493	23,645	20,491	30,042	28,615	27,716	25,637	23,774	20,596	27
28	29,020	27,683	26,839	24,883	23,125	20,113	29,194	27,846	26,995	25,024	23,252	20,216	28
29	28,173	26,912	26,115	24,264	22,595	19,723	28,343	27,071	26,268	24,402	22,719	19,825	29
30	27,323	26,136	25,385	23,636	22,054	19,322	27,487	26,291	25,534	23,770	22,163	19,423	30
31	26,469	25,354	24,648	22,999	21,504	18,909	26,628	25,505	24,792	23,130	21,623	19,008	31
32	25,610	24,566	23,903	22,353	20,942	18,484	25,765	24,712	24,044	22,481	21,059	18,582	32
33	24,747	23,771	23,151	21,696	20,369	18,046	24,898	23,914	23,288	21,822	20,484	18,143	33
34	23,880	22,971	22,391	21,030	19,785	17,596	24,027	23,110	22,525	21,153	19,898	17,691	34
35	23,009	22,164	21,624	20,355	19,189	17,352	23,152	22,299	21,755	20,475	19,300	17,226	35
36	22,134	21,351	20,850	19,669	18,582	16,654	22,273	21,483	20,978	19,787	18,691	16,747	36
37	21,256	20,532	20,069	18,975	17,964	16,163	21,390	20,660	20,193	19,089	18,070	16,254	37
38	20,373	19,708	19,281	18,270	17,333	15,658	20,504	19,832	19,402	18,382	17,437	15,748	38
39	19,487	18,877	18,485	17,555	16,691	15,138	19,614	18,998	18,603	17,665	16,793	15,226	39
40	18,597	18,041	17,682	16,830	16,036	14,603	18,720	18,159	17,797	16,938	16,136	14,690	40
41	17,704	17,198	16,872	16,096	15,369	14,053	17,823	17,313	16,984	16,200	15,467	14,139	41
42	16,807	16,351	16,056	15,351	14,690	13,487	16,922	16,461	16,163	15,452	14,785	13,571	42
43	15,908	15,498	15,233	14,597	13,999	12,906	16,017	15,603	15,335	14,694	14,091	12,988	43
44	15,006	14,640	14,403	13,833	13,296	12,309	15,109	14,740	14,500	13,926	13,383	12,387	44
45	14,101	13,776	13,566	13,059	12,580	11,695	14,198	13,871	13,658	13,147	12,663	11,770	45
46	13,191	12,906	12,721	12,274	11,850	11,064	13,284	12,996	12,809	12,358	11,930	11,136	46
47	12,279	12,031	11,869	11,479	11,107	10,414	12,366	12,115	11,952	11,558	11,182	10,483	47
48	11,363	11,149	11,009	10,672	10,350	9,746	11,444	11,228	11,087	10,747	10,421	9,812	48
49	10,443	10,261	10,142	9,854	9,578	9,059	10,518	10,335	10,215	9,924	9,645	9,122	49
50	9,519	9,367	9,267	9,025	8,792	8,353	9,588	9,435	9,334	9,090	8,855	8,411	50
51	8,591	8,466	8,384	8,185	7,992	7,626	8,655	8,528	8,446	8,244	8,049	7,680	51
52	7,660	7,560	7,494	7,332	7,176	6,879	7,716	7,615	7,548	7,385	7,228	6,927	52
53	6,725	6,646	6,594	6,468	6,345	6,109	6,773	6,694	6,642	6,514	6,390	6,152	53
54	5,785	5,725	5,686	5,590	5,497	5,317	5,825	5,765	5,726	5,629	5,534	5,353	54
55	4,839	4,797	4,769	4,699	4,632	4,501	4,871	4,828	4,800	4,730	4,662	4,530	55
56	3,888	3,859	3,840	3,794	3,748	3,659	3,911	3,882	3,863	3,816	3,770	3,681	56
57	2,930	2,912	2,901	2,873	2,845	2,790	2,945	2,928	2,916	2,888	2,860	2,805	57
58	1,963	1,954	1,949	1,934	1,920	1,892	1,972	1,963	1,957	1,943	1,928	1,901	58
59	0,987	0,984	0,982	0,977	0,973	0,963	0,990	0,987	0,985	0,981	0,976	0,966	59
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd													

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.

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfdefafels, anticiperen de prospectieve sterfdefafels 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**.

Beschrijving

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.

Leeftijd op einde professionele levensduur: 61 jaar														
Mannen							Vrouwen							
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen							
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd							
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	51,923	47,651	45,074	39,445	34,790	27,665	52,102	47,807	45,216	39,559	34,880	27,724	0	
1	51,210	47,058	44,549	39,058	34,505	27,511	51,384	47,208	44,686	39,168	34,592	27,567	1	
2	50,472	46,439	43,999	38,649	34,199	27,340	50,646	46,591	44,138	38,760	34,288	27,398	2	
3	49,727	45,813	43,441	38,231	33,885	27,162	49,903	45,967	43,583	38,344	33,976	27,222	3	
4	48,975	45,179	42,876	37,804	33,563	26,977	49,154	45,337	43,020	37,921	33,657	27,040	4	
5	48,219	44,540	42,304	37,371	33,234	26,786	48,401	44,701	42,451	37,491	33,331	26,852	5	
6	47,459	43,896	41,726	36,931	32,898	26,590	47,644	44,059	41,877	37,054	32,999	26,658	6	
7	46,695	43,246	41,142	36,484	32,556	26,387	46,884	43,413	41,297	36,611	32,660	26,459	7	
8	45,926	42,590	40,552	36,030	32,206	26,178	46,118	42,760	40,710	36,160	32,313	26,253	8	
9	45,153	41,928	39,956	35,569	31,848	25,963	45,349	42,103	40,117	35,703	31,960	26,041	9	
10	44,376	41,261	39,353	35,100	31,484	25,740	44,575	41,439	39,518	35,238	31,599	25,822	10	
11	43,595	40,589	38,744	34,625	31,112	25,512	43,798	40,770	38,913	34,767	31,231	25,597	11	
12	42,810	39,911	38,129	34,142	30,732	25,276	43,016	40,096	38,302	34,288	30,856	25,365	12	
13	42,021	39,227	37,507	33,652	30,345	25,033	42,231	39,417	37,685	33,802	30,473	25,126	13	
14	41,228	38,538	36,880	33,155	29,950	24,782	41,442	38,732	37,062	33,309	30,082	24,880	14	
15	40,431	37,843	36,246	32,650	29,548	24,525	40,650	38,042	36,433	32,809	29,684	24,627	15	
16	39,631	37,144	35,607	32,138	29,138	24,260	39,854	37,348	35,798	32,303	29,279	24,366	16	
17	38,829	36,441	34,963	31,621	28,721	23,988	39,055	36,648	35,158	31,789	28,866	24,099	17	
18	38,025	35,735	34,315	31,097	28,297	23,710	38,253	35,944	34,512	31,268	28,446	23,824	18	
19	37,219	35,025	33,662	30,567	27,867	23,425	37,447	35,234	33,859	30,739	28,017	23,541	19	
20	36,412	34,311	33,004	30,032	27,430	23,133	36,637	34,518	33,200	30,203	27,580	23,249	20	
21	35,601	33,593	32,342	29,489	26,984	22,832	35,823	33,797	32,535	29,658	27,133	22,948	21	
22	34,787	32,870	31,673	28,938	26,531	22,523	35,004	33,070	31,863	29,105	26,678	22,639	22	
23	33,970	32,141	30,997	28,380	26,069	22,205	34,182	32,337	31,184	28,544	26,214	22,320	23	
24	33,148	31,406	30,315	27,813	25,597	21,878	33,355	31,598	30,498	27,975	25,741	21,992	24	
25	32,322	30,665	29,626	27,238	25,116	21,541	32,524	30,853	29,805	27,397	25,258	21,654	25	
26	31,492	29,918	28,930	26,654	24,626	21,194	31,689	30,102	29,106	26,810	24,765	21,306	26	
27	30,657	29,166	28,227	26,061	24,125	20,836	30,850	29,346	28,399	26,214	24,263	20,947	27	
28	29,819	28,407	27,517	25,459	23,615	20,468	30,007	28,583	27,685	25,610	23,750	20,578	28	
29	28,976	27,642	26,800	24,849	23,095	20,089	29,159	27,814	26,965	24,996	23,228	20,197	29	
30	28,130	26,872	26,077	24,230	22,564	19,699	28,308	27,039	26,237	24,374	22,695	19,806	30	
31	27,280	26,096	25,347	23,602	22,024	19,297	27,453	26,259	25,503	23,743	22,152	19,403	31	
32	26,425	25,314	24,609	22,964	21,473	18,884	26,594	25,473	24,762	23,103	21,598	18,988	32	
33	25,566	24,525	23,864	22,317	20,910	18,458	25,731	24,680	24,013	22,453	21,034	18,561	33	
34	24,703	23,730	23,111	21,660	20,337	18,020	24,864	23,882	23,257	21,794	20,459	18,122	34	
35	23,836	22,929	22,351	20,994	19,752	17,568	23,993	23,077	22,494	21,125	19,872	17,670	35	
36	22,965	22,122	21,584	20,318	19,156	17,104	23,118	22,267	21,724	20,447	19,274	17,204	36	
37	22,091	21,310	20,810	19,633	18,549	16,626	22,239	21,451	20,947	19,759	18,665	16,725	37	
38	21,212	20,491	20,029	18,938	17,930	16,135	21,357	20,629	20,163	19,062	18,044	16,233	38	
39	20,330	19,667	19,241	18,233	17,299	15,629	20,472	19,802	19,372	18,355	17,412	15,726	39	
40	19,444	18,836	18,446	17,519	16,657	15,108	19,583	18,969	18,574	17,638	16,768	15,205	40	
41	18,555	18,000	17,643	16,794	16,002	14,573	18,690	18,129	17,769	16,911	16,112	14,669	41	
42	17,663	17,159	16,834	16,060	15,336	14,023	17,793	17,284	16,956	16,174	15,443	14,118	42	
43	16,768	16,313	16,019	15,317	14,658	13,459	16,893	16,433	16,137	15,427	14,762	13,550	43	
44	15,871	15,462	15,197	14,564	13,968	12,878	15,990	15,577	15,310	14,670	14,068	12,967	44	
45	14,970	14,605	14,369	13,801	13,266	12,282	15,084	14,715	14,476	13,903	13,362	12,368	45	
46	14,066	13,742	13,533	13,028	12,550	11,669	14,175	13,848	13,636	13,126	12,643	11,752	46	
47	13,158	12,874	12,690	12,245	11,822	11,038	13,262	12,974	12,788	12,338	11,911	11,119	47	
48	12,248	12,000	11,839	11,450	11,080	10,389	12,345	12,095	11,933	11,539	11,165	10,467	48	
49	11,333	11,120	10,981	10,645	10,324	9,723	11,425	11,210	11,070	10,730	10,405	9,797	49	
50	10,415	10,234	10,116	9,829	9,554	9,037	10,502	10,318	10,199	9,909	9,631	9,108	50	
51	9,494	9,343	9,244	9,002	8,770	8,332	9,574	9,421	9,320	9,077	8,842	8,399	51	
52	8,570	8,445	8,364	8,164	7,972	7,608	8,642	8,516	8,433	8,232	8,038	7,669	52	
53	7,642	7,541	7,476	7,315	7,159	6,862	7,706	7,604	7,538	7,375	7,218	6,918	53	
54	6,709	6,631	6,579	6,453	6,330	6,095	6,764	6,685	6,633	6,505	6,381	6,144	54	
55	5,772	5,713	5,674	5,578	5,485	5,306	5,818	5,758	5,718	5,622	5,528	5,346	55	
56	4,830	4,787	4,759	4,690	4,623	4,492	4,866	4,823	4,794	4,724	4,656	4,525	56	
57	3,881	3,853	3,834	3,787	3,742	3,653	3,908	3,879	3,860	3,813	3,767	3,677	57	
58	2,926	2,908	2,897	2,868	2,841	2,786	2,943	2,925	2,914	2,885	2,857	2,803	58	
59	1,961	1,952	1,946	1,932	1,918	1,890	1,970	1,962	1,956	1,941	1,927	1,899	59	
60	0,986	0,983	0,981	0,977	0,972	0,962	0,990	0,987	0,985	0,980	0,975	0,966	60	
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd	

Beschrijving

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

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Leeftijd op einde professionele levensduur: 62 jaar														
Mannen							Vrouwen							
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen							
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd							
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%								
0	52,610	48,222	45,579	39,817	35,064	27,815	52,802	48,388	45,730	39,937	35,160	27,877	0	
1	51,901	47,634	45,059	39,436	34,785	27,665	52,087	47,795	45,206	39,552	34,877	27,725	1	
2	51,166	47,020	44,515	39,032	34,485	27,499	51,353	47,182	44,663	39,150	34,579	27,560	2	
3	50,425	46,399	43,962	38,620	34,176	27,325	50,613	46,563	44,113	38,740	34,273	27,389	3	
4	49,676	45,769	43,402	38,199	33,860	27,145	49,868	45,937	43,555	38,323	33,960	27,211	4	
5	48,924	45,135	42,835	37,772	33,537	26,960	49,119	45,306	42,992	37,899	33,640	27,029	5	
6	48,168	44,495	42,263	37,338	33,207	26,769	48,366	44,670	42,423	37,468	33,314	26,840	6	
7	47,407	43,850	41,684	36,897	32,871	26,571	47,608	44,028	41,848	37,031	32,981	26,646	7	
8	46,642	43,199	41,099	36,449	32,527	26,368	46,847	43,381	41,267	36,587	32,641	26,446	8	
9	45,872	42,542	40,508	35,994	32,176	26,158	46,081	42,728	40,680	36,136	32,294	26,240	9	
10	45,099	41,880	39,911	35,532	31,818	25,942	45,311	42,069	40,087	35,678	31,940	26,027	10	
11	44,321	41,212	39,308	35,063	31,453	25,719	44,537	41,405	39,487	35,213	31,578	25,808	11	
12	43,540	40,539	38,698	34,587	31,080	25,489	43,760	40,736	38,882	34,741	31,210	25,582	12	
13	42,754	39,860	38,082	34,103	30,700	25,253	42,978	40,062	38,270	34,262	30,834	25,350	13	
14	41,964	39,176	37,460	33,613	30,312	25,009	42,193	39,382	37,653	33,776	30,451	25,110	14	
15	41,171	38,487	36,832	33,115	29,916	24,758	41,404	38,698	37,030	33,283	30,060	24,864	15	
16	40,375	37,793	36,199	32,610	29,514	24,500	40,612	38,009	36,401	32,783	29,663	24,611	16	
17	39,576	37,095	35,561	32,099	29,104	24,236	39,817	37,315	35,767	32,277	29,257	24,351	17	
18	38,776	36,394	34,918	31,583	28,688	23,965	39,019	36,615	35,127	31,763	28,845	24,084	18	
19	37,974	35,689	34,272	31,061	28,266	23,687	38,216	35,911	34,481	31,242	28,424	23,808	19	
20	37,171	34,981	33,620	30,532	27,837	23,403	37,410	35,201	33,828	30,713	27,995	23,524	20	
21	36,364	34,268	32,964	29,997	27,400	23,111	36,600	34,485	33,169	30,176	27,557	23,232	21	
22	35,554	33,550	32,301	29,454	26,955	22,810	35,785	33,763	32,503	29,631	27,110	22,931	22	
23	34,740	32,826	31,632	28,903	26,501	22,501	34,967	33,036	31,831	29,078	26,655	22,621	23	
24	33,922	32,097	30,956	28,344	26,038	22,182	34,144	32,303	31,151	28,516	26,190	22,302	24	
25	33,100	31,362	30,274	27,777	25,566	21,854	33,317	31,563	30,465	27,946	25,716	21,973	25	
26	32,274	30,621	29,584	27,201	25,084	21,517	32,486	30,818	29,772	27,368	25,233	21,635	26	
27	31,443	29,874	28,888	26,617	24,593	21,169	31,651	30,067	29,072	26,781	24,739	21,286	27	
28	30,609	29,121	28,185	26,023	24,092	20,810	30,811	29,310	28,365	26,184	24,236	20,926	28	
29	29,770	28,362	27,474	25,421	23,582	20,442	29,968	28,547	27,651	25,580	23,723	20,557	29	
30	28,928	27,597	26,758	24,811	23,061	20,062	29,121	27,778	26,931	24,966	23,201	20,176	30	
31	28,082	26,827	26,034	24,192	22,530	19,672	28,270	27,003	26,203	24,344	22,668	19,784	31	
32	27,231	26,051	25,303	23,563	21,989	19,270	27,415	26,223	25,469	23,712	22,125	19,381	32	
33	26,376	25,268	24,565	22,925	21,437	18,855	26,556	25,437	24,727	23,072	21,571	18,966	33	
34	25,517	24,479	23,819	22,277	20,874	18,429	25,693	24,644	23,979	22,422	21,006	18,539	34	
35	24,654	23,684	23,066	21,620	20,300	17,989	24,826	23,846	23,223	21,763	20,430	18,099	35	
36	23,787	22,883	22,307	20,953	19,715	17,538	23,955	23,042	22,460	21,094	19,844	17,646	36	
37	22,916	22,076	21,540	20,278	19,119	17,073	23,081	22,232	21,690	20,416	19,246	17,180	37	
38	22,042	21,263	20,766	19,592	18,511	16,595	22,203	21,416	20,914	19,728	18,637	16,702	38	
39	21,163	20,445	19,985	18,897	17,892	16,102	21,321	20,595	20,130	19,031	18,016	16,209	39	
40	20,282	19,620	19,196	18,192	17,261	15,596	20,436	19,768	19,340	18,325	17,384	15,702	40	
41	19,396	18,791	18,401	17,477	16,619	15,076	19,548	18,936	18,542	17,608	16,741	15,181	41	
42	18,508	17,956	17,600	16,754	15,965	14,541	18,656	18,097	17,738	16,882	16,085	14,645	42	
43	17,618	17,116	16,792	16,021	15,300	13,991	17,761	17,253	16,926	16,146	15,416	14,094	43	
44	16,725	16,271	15,979	15,279	14,623	13,427	16,862	16,403	16,107	15,400	14,736	13,528	44	
45	15,829	15,422	15,158	14,527	13,934	12,848	15,961	15,548	15,282	14,644	14,044	12,945	45	
46	14,930	14,566	14,331	13,765	13,232	12,251	15,056	14,688	14,450	13,878	13,339	12,347	46	
47	14,027	13,705	13,496	12,993	12,517	11,639	14,149	13,823	13,611	13,103	12,621	11,732	47	
48	13,121	12,838	12,654	12,211	11,790	11,009	13,238	12,951	12,765	12,316	11,890	11,100	48	
49	12,213	11,966	11,806	11,418	11,049	10,362	12,323	12,074	11,911	11,519	11,146	10,450	49	
50	11,301	11,088	10,950	10,615	10,295	9,696	11,405	11,190	11,050	10,711	10,387	9,781	50	
51	10,386	10,205	10,088	9,802	9,528	9,013	10,484	10,301	10,182	9,892	9,615	9,093	51	
52	9,468	9,317	9,218	8,978	8,746	8,310	9,558	9,405	9,305	9,062	8,828	8,386	52	
53	8,546	8,422	8,341	8,142	7,951	7,588	8,628	8,502	8,420	8,219	8,025	7,657	53	
54	7,622	7,522	7,456	7,296	7,141	6,845	7,694	7,592	7,526	7,364	7,207	6,907	54	
55	6,693	6,614	6,563	6,437	6,315	6,081	6,754	6,675	6,623	6,496	6,372	6,135	55	
56	5,759	5,700	5,661	5,566	5,473	5,294	5,810	5,750	5,711	5,614	5,520	5,339	56	
57	4,820	4,777	4,749	4,681	4,613	4,483	4,860	4,817	4,789	4,719	4,651	4,519	57	
58	3,874	3,846	3,827	3,781	3,735	3,646	3,904	3,875	3,856	3,809	3,763	3,674	58	
59	2,921	2,904	2,892	2,864	2,836	2,782	2,940	2,923	2,911	2,883	2,855	2,800	59	
60	1,959	1,950	1,944	1,930	1,916	1,888	1,969	1,960	1,954	1,940	1,926	1,898	60	
61	0,986	0,983	0,981	0,976	0,971	0,962	0,989	0,986	0,984	0,980	0,975	0,965	61	
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd	
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd														

Beschrijving

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.

Leeftijd op einde professionele levensduur: 63 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarente per jaar te betalen							Huidige waarde van een jaarente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%
0	53,290	48,785	46,076	40,181	35,331	27,960	53,494	48,962	46,237	40,308	35,432	28,024	0
1	52,584	48,202	45,561	39,806	35,057	27,814	52,783	48,374	45,718	39,929	35,155	27,876	1
2	51,853	47,592	45,022	39,408	34,763	27,652	52,053	47,766	45,180	39,533	34,862	27,716	2
3	51,114	46,976	44,475	39,001	34,460	27,483	51,317	47,151	44,635	39,129	34,562	27,550	3
4	50,370	46,351	43,919	38,586	34,149	27,308	50,575	46,530	44,083	38,717	34,254	27,377	4
5	49,621	45,721	43,358	38,164	33,832	27,127	49,829	45,904	43,525	38,299	33,941	27,199	5
6	48,868	45,086	42,791	37,736	33,508	26,941	49,080	45,272	42,961	37,874	33,621	27,016	6
7	48,110	44,445	42,217	37,301	33,178	26,749	48,326	44,635	42,392	37,443	33,294	26,828	7
8	47,349	43,799	41,638	36,859	32,840	26,551	47,568	43,993	41,816	37,005	32,960	26,633	8
9	46,583	43,147	41,052	36,411	32,496	26,347	46,806	43,345	41,234	36,561	32,619	26,432	9
10	45,813	42,490	40,460	35,955	32,144	26,136	46,039	42,691	40,646	36,109	32,272	26,225	10
11	45,039	41,827	39,862	35,492	31,785	25,919	45,269	42,032	40,053	35,650	31,917	26,012	11
12	44,261	41,158	39,258	35,022	31,419	25,695	44,495	41,368	39,453	35,185	31,555	25,792	12
13	43,478	40,485	38,648	34,545	31,045	25,465	43,717	40,699	38,847	34,712	31,186	25,566	13
14	42,692	39,805	38,031	34,061	30,664	25,227	42,935	40,024	38,235	34,233	30,810	25,333	14
15	41,903	39,121	37,409	33,569	30,276	24,983	42,150	39,345	37,618	33,747	30,427	25,094	15
16	41,110	38,432	36,781	33,072	29,880	24,732	41,362	38,661	36,995	33,254	30,036	24,848	16
17	40,315	37,739	36,149	32,568	29,478	24,474	40,571	37,972	36,367	32,755	29,639	24,595	17
18	39,518	37,043	35,512	32,058	29,069	24,211	39,777	37,278	35,733	32,248	29,234	24,334	18
19	38,720	36,343	34,871	31,543	28,655	23,940	38,978	36,579	35,093	31,735	28,821	24,066	19
20	37,920	35,640	34,226	31,022	28,233	23,664	38,176	35,874	34,447	31,213	28,399	23,791	20
21	37,118	34,933	33,576	30,494	27,804	23,379	37,369	35,164	33,794	30,684	27,970	23,506	21
22	36,311	34,220	32,919	29,959	27,367	23,087	36,558	34,447	33,134	30,146	27,531	23,214	22
23	35,501	33,502	32,256	29,416	26,922	22,786	35,744	33,725	32,468	29,601	27,084	22,912	23
24	34,687	32,778	31,587	28,864	26,467	22,476	34,925	32,998	31,795	29,047	26,628	22,602	24
25	33,869	32,049	30,911	28,305	26,004	22,157	34,102	32,264	31,115	28,485	26,163	22,282	25
26	33,047	31,313	30,228	27,737	25,531	21,828	33,275	31,524	30,428	27,915	25,688	21,952	26
27	32,220	30,572	29,538	27,161	25,049	21,489	32,443	30,779	29,735	27,335	25,204	21,613	27
28	31,390	29,824	28,841	26,575	24,557	21,141	31,608	30,027	29,034	26,748	24,710	21,263	28
29	30,555	29,071	28,137	25,982	24,056	20,782	30,768	29,270	28,327	26,151	24,207	20,904	29
30	29,717	28,312	27,427	25,380	23,545	20,413	29,925	28,507	27,613	25,546	23,694	20,533	30
31	28,874	27,548	26,710	24,769	23,024	20,033	29,078	27,738	26,893	24,933	23,171	20,152	31
32	28,028	26,777	25,986	24,149	22,492	19,641	28,227	26,964	26,165	24,310	22,638	19,760	32
33	27,177	26,000	25,255	23,520	21,950	19,238	27,372	26,183	25,430	23,678	22,094	19,356	33
34	26,321	25,216	24,516	22,881	21,397	18,823	26,513	25,397	24,689	23,037	21,540	18,941	34
35	25,462	24,427	23,770	22,232	20,834	18,396	25,650	24,604	23,940	22,387	20,975	18,513	35
36	24,599	23,632	23,017	21,575	20,259	17,956	24,783	23,806	23,185	21,728	20,399	18,073	36
37	23,732	22,831	22,257	20,908	19,674	17,504	23,913	23,002	22,422	21,059	19,812	17,620	37
38	22,862	22,024	21,490	20,232	19,077	17,038	23,039	22,193	21,653	20,381	19,214	17,154	38
39	21,987	21,211	20,716	19,546	18,469	16,559	22,162	21,378	20,876	19,694	18,606	16,675	39
40	21,109	20,393	19,935	18,851	17,850	16,066	21,281	20,557	20,094	18,998	17,985	16,183	40
41	20,228	19,569	19,147	18,146	17,219	15,560	20,397	19,731	19,304	18,292	17,354	15,676	41
42	19,344	18,740	18,353	17,432	16,577	15,039	19,510	18,899	18,507	17,576	16,710	15,155	42
43	18,458	17,907	17,553	16,710	15,924	14,505	18,619	18,061	17,703	16,850	16,054	14,619	43
44	17,569	17,069	16,747	15,978	15,259	13,956	17,725	17,219	16,892	16,115	15,387	14,069	44
45	16,677	16,225	15,934	15,237	14,583	13,393	16,828	16,371	16,076	15,370	14,708	13,503	45
46	15,783	15,377	15,114	14,486	13,895	12,813	15,929	15,518	15,252	14,616	14,017	12,922	46
47	14,885	14,523	14,288	13,725	13,194	12,218	15,026	14,659	14,422	13,852	13,313	12,325	47
48	13,984	13,663	13,455	12,955	12,481	11,606	14,121	13,795	13,585	13,077	12,597	11,711	48
49	13,081	12,799	12,616	12,174	11,755	10,977	13,212	12,926	12,740	12,293	11,868	11,079	49
50	12,174	11,929	11,769	11,383	11,016	10,331	12,299	12,051	11,889	11,497	11,125	10,431	50
51	11,265	11,054	10,916	10,583	10,264	9,667	11,384	11,169	11,030	10,692	10,368	9,763	51
52	10,353	10,174	10,057	9,772	9,499	8,986	10,464	10,282	10,163	9,874	9,598	9,077	52
53	9,439	9,288	9,190	8,951	8,721	8,286	9,541	9,388	9,288	9,046	8,812	8,371	53
54	8,521	8,397	8,316	8,119	7,928	7,566	8,613	8,487	8,405	8,205	8,011	7,644	54
55	7,600	7,500	7,435	7,275	7,121	6,826	7,681	7,580	7,513	7,352	7,195	6,896	55
56	6,675	6,597	6,546	6,420	6,298	6,065	6,744	6,665	6,613	6,486	6,362	6,126	56
57	5,745	5,686	5,648	5,552	5,460	5,281	5,802	5,742	5,703	5,606	5,513	5,332	57
58	4,810	4,767	4,739	4,671	4,603	4,474	4,854	4,811	4,783	4,713	4,645	4,514	58
59	3,867	3,839	3,820	3,773	3,728	3,640	3,899	3,870	3,851	3,805	3,759	3,669	59
60	2,917	2,899	2,888	2,860	2,832	2,778	2,937	2,920	2,908	2,880	2,852	2,798	60
61	1,956	1,948	1,942	1,928	1,914	1,886	1,967	1,959	1,953	1,939	1,924	1,897	61
62	0,985	0,982	0,980	0,975	0,970	0,961	0,989	0,986	0,984	0,979	0,974	0,965	62
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd
	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd												

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.

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfdefafels, anticiperen de prospectieve sterfdefafels 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**.

Beschrijving

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.

Leeftijd op einde professionele levensduur: 64 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%							
0	53,961	49,340	46,564	40,538	35,591	28,099	54,180	49,528	46,735	40,672	35,697	28,166	0
1	53,259	48,761	46,055	40,167	35,323	27,958	53,472	48,944	46,221	40,298	35,426	28,023	1
2	52,531	48,156	45,521	39,775	35,033	27,800	52,745	48,341	45,689	39,907	35,138	27,867	2
3	51,796	47,544	44,978	39,373	34,736	27,636	52,013	47,732	45,149	39,509	34,844	27,705	3
4	51,055	46,924	44,428	38,964	34,431	27,465	51,274	47,115	44,602	39,103	34,542	27,537	4
5	50,309	46,299	43,871	38,548	34,119	27,289	50,532	46,493	44,049	38,691	34,234	27,364	5
6	49,559	45,668	43,309	38,126	33,801	27,107	49,786	45,866	43,491	38,272	33,920	27,186	6
7	48,806	45,032	42,741	37,697	33,476	26,920	49,036	45,234	42,927	37,847	33,599	27,003	7
8	48,047	44,390	42,167	37,261	33,145	26,727	48,281	44,596	42,356	37,415	33,271	26,813	8
9	47,285	43,743	41,586	36,818	32,806	26,528	47,523	43,953	41,780	36,976	32,937	26,618	9
10	46,518	43,090	40,999	36,368	32,461	26,323	46,760	43,304	41,198	36,531	32,596	26,416	10
11	45,747	42,432	40,407	35,911	32,108	26,112	45,993	42,651	40,609	36,079	32,247	26,209	11
12	44,973	41,768	39,808	35,448	31,749	25,894	45,223	41,991	40,015	35,620	31,892	25,995	12
13	44,194	41,099	39,203	34,977	31,381	25,669	44,448	41,327	39,415	35,154	31,530	25,775	13
14	43,411	40,425	38,592	34,499	31,007	25,438	43,670	40,657	38,809	34,681	31,161	25,548	14
15	42,625	39,745	37,975	34,014	30,625	25,200	42,889	39,983	38,197	34,202	30,784	25,315	15
16	41,836	39,061	37,353	33,523	30,237	24,955	42,105	39,304	37,580	33,716	30,401	25,076	16
17	41,045	38,373	36,727	33,026	29,842	24,704	41,317	38,620	36,958	33,223	30,011	24,830	17
18	40,252	37,682	36,096	32,523	29,440	24,447	40,526	37,932	36,330	32,724	29,613	24,577	18
19	39,457	36,988	35,461	32,015	29,033	24,184	39,732	37,238	35,696	32,217	29,208	24,316	19
20	38,661	36,290	34,822	31,501	28,619	23,915	38,933	36,538	35,055	31,703	28,794	24,047	20
21	37,862	35,588	34,177	30,980	28,198	23,638	38,130	35,833	34,408	31,181	28,372	23,771	21
22	37,060	34,881	33,527	30,453	27,769	23,353	37,323	35,122	33,755	30,651	27,942	23,486	22
23	36,254	34,168	32,870	29,917	27,331	23,060	36,512	34,406	33,095	30,113	27,503	23,193	23
24	35,443	33,449	32,207	29,373	26,885	22,759	35,697	33,683	32,428	29,567	27,055	22,891	24
25	34,629	32,725	31,537	28,821	26,430	22,448	34,878	32,955	31,755	29,013	26,599	22,580	25
26	33,811	31,995	30,860	28,261	25,966	22,128	34,055	32,221	31,075	28,450	26,133	22,259	26
27	32,988	31,259	30,176	27,693	25,493	21,799	33,227	31,481	30,387	27,879	25,657	21,929	27
28	32,161	30,517	29,486	27,116	25,010	21,459	32,396	30,735	29,694	27,299	25,173	21,589	28
29	31,330	29,769	28,789	26,530	24,517	21,110	31,560	29,983	28,993	26,711	24,679	21,239	29
30	30,496	29,016	28,085	25,936	24,016	20,751	30,721	29,226	28,286	26,115	24,175	20,879	30
31	29,657	28,257	27,375	25,334	23,504	20,381	29,877	28,463	27,572	25,509	23,661	20,508	31
32	28,815	27,492	26,658	24,722	22,982	20,000	29,030	27,694	26,851	24,895	23,138	20,126	32
33	27,967	26,721	25,933	24,101	22,450	19,607	28,179	26,919	26,123	24,273	22,604	19,733	33
34	27,116	25,943	25,200	23,471	21,907	19,203	27,324	26,139	25,388	23,641	22,060	19,329	34
35	26,260	25,159	24,461	22,832	21,353	18,787	26,466	25,352	24,646	22,999	21,505	18,913	35
36	25,401	24,370	23,715	22,183	20,789	18,359	25,603	24,560	23,898	22,349	20,940	18,485	36
37	24,538	23,575	22,962	21,525	20,214	17,919	24,737	23,762	23,142	21,690	20,364	18,044	37
38	23,671	22,774	22,202	20,858	19,628	17,466	23,867	22,959	22,380	21,021	19,778	17,591	38
39	22,801	21,967	21,434	20,182	19,031	16,999	22,994	22,150	21,611	20,344	19,180	17,125	39
40	21,926	21,154	20,660	19,495	18,423	16,520	22,118	21,336	20,836	19,657	18,571	16,646	40
41	21,049	20,336	19,879	18,800	17,803	16,026	21,238	20,516	20,053	18,961	17,951	16,154	41
42	20,169	19,513	19,092	18,096	17,172	15,520	20,355	19,690	19,264	18,255	17,320	15,647	42
43	19,287	18,686	18,300	17,383	16,531	15,000	19,468	18,859	18,468	17,539	16,676	15,126	43
44	18,402	17,854	17,501	16,661	15,879	14,466	18,579	18,023	17,665	16,815	16,022	14,591	44
45	17,515	17,017	16,696	15,931	15,215	13,918	17,687	17,182	16,857	16,081	15,356	14,041	45
46	16,624	16,175	15,884	15,190	14,540	13,354	16,792	16,336	16,041	15,338	14,678	13,476	46
47	15,731	15,327	15,066	14,441	13,852	12,775	15,894	15,485	15,220	14,585	13,988	12,896	47
48	14,835	14,475	14,242	13,681	13,152	12,180	14,994	14,628	14,391	13,823	13,286	12,300	48
49	13,937	13,618	13,410	12,912	12,440	11,569	14,090	13,766	13,556	13,050	12,571	11,687	49
50	13,036	12,755	12,573	12,133	11,716	10,942	13,184	12,899	12,713	12,267	11,843	11,057	50
51	12,132	11,888	11,729	11,345	10,979	10,298	12,274	12,026	11,864	11,474	11,102	10,410	51
52	11,227	11,016	10,879	10,547	10,230	9,636	11,360	11,147	11,007	10,670	10,348	9,745	52
53	10,319	10,140	10,023	9,740	9,468	8,957	10,443	10,261	10,143	9,855	9,579	9,060	53
54	9,408	9,258	9,160	8,922	8,693	8,260	9,522	9,370	9,270	9,028	8,795	8,355	54
55	8,494	8,371	8,290	8,094	7,904	7,543	8,597	8,471	8,389	8,189	7,997	7,630	55
56	7,577	7,478	7,413	7,254	7,100	6,807	7,667	7,566	7,500	7,339	7,182	6,884	56
57	6,657	6,579	6,528	6,403	6,281	6,049	6,733	6,654	6,602	6,475	6,352	6,116	57
58	5,731	5,672	5,633	5,539	5,446	5,268	5,793	5,734	5,694	5,598	5,505	5,324	58
59	4,799	4,757	4,729	4,660	4,593	4,464	4,847	4,804	4,776	4,707	4,639	4,508	59
60	3,860	3,831	3,813	3,766	3,721	3,633	3,894	3,866	3,847	3,800	3,754	3,665	60
61	2,912	2,895	2,883	2,855	2,828	2,774	2,934	2,917	2,905	2,877	2,849	2,795	61
62	1,954	1,945	1,940	1,925	1,911	1,884	1,966	1,957	1,951	1,937	1,923	1,895	62
63	0,984	0,981	0,979	0,974	0,969	0,960	0,988	0,985	0,983	0,979	0,974	0,964	63
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd													

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

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfdefafels, anticiperen de prospectieve sterfdefafels 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**.

Beschrijving

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.

Leeftijd op einde professionele levensduur: 65 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%							
0	54,623	49,886	47,044	40,886	35,844	28,233	54,857	50,087	47,226	41,028	35,956	28,303	0
1	53,925	49,311	46,540	40,521	35,581	28,096	54,153	49,507	46,717	40,660	35,690	28,164	1
2	53,201	48,711	46,010	40,133	35,297	27,942	53,430	48,909	46,190	40,274	35,408	28,012	2
3	52,469	48,103	45,473	39,738	35,004	27,782	52,701	48,304	45,655	39,881	35,119	27,855	3
4	51,731	47,488	44,927	39,334	34,705	27,616	51,966	47,692	45,113	39,481	34,822	27,692	4
5	50,989	46,867	44,376	38,923	34,399	27,444	51,227	47,075	44,566	39,074	34,520	27,524	5
6	50,242	46,241	43,819	38,506	34,086	27,268	50,485	46,452	44,012	38,662	34,211	27,350	6
7	49,492	45,609	43,256	38,083	33,767	27,085	49,738	45,825	43,453	38,242	33,896	27,171	7
8	48,737	44,972	42,686	37,653	33,441	26,897	48,987	45,192	42,888	37,816	33,575	26,987	8
9	47,978	44,329	42,111	37,216	33,109	26,703	48,232	44,553	42,317	37,384	33,246	26,797	9
10	47,215	43,681	41,529	36,772	32,769	26,503	47,473	43,909	41,740	36,944	32,911	26,601	10
11	46,447	43,028	40,942	36,321	32,423	26,297	46,709	43,260	41,157	36,498	32,569	26,399	11
12	45,676	42,369	40,349	35,864	32,069	26,085	45,943	42,606	40,568	36,046	32,220	26,191	12
13	44,901	41,704	39,749	35,399	31,709	25,866	45,172	41,946	39,974	35,586	31,865	25,977	13
14	44,121	41,035	39,143	34,928	31,341	25,641	44,397	41,282	39,373	35,120	31,502	25,756	14
15	43,339	40,360	38,532	34,449	30,966	25,409	43,620	40,612	38,767	34,647	31,133	25,529	15
16	42,553	39,681	37,916	33,964	30,584	25,170	42,839	39,938	38,156	34,168	30,756	25,296	16
17	41,765	38,998	37,294	33,474	30,195	24,926	42,055	39,260	37,540	33,682	30,373	25,057	17
18	40,976	38,312	36,669	32,978	29,801	24,676	41,268	38,576	36,917	33,190	29,983	24,810	18
19	40,185	37,622	36,040	32,477	29,401	24,419	40,477	37,888	36,289	32,690	29,585	24,557	19
20	39,392	36,930	35,407	31,970	28,995	24,157	39,682	37,193	35,654	32,183	29,179	24,295	20
21	38,597	36,233	34,768	31,456	28,581	23,887	38,883	36,493	35,014	31,668	28,764	24,026	21
22	37,799	35,530	34,123	30,935	28,160	23,610	38,080	35,788	34,366	31,145	28,342	23,749	22
23	36,996	34,823	33,473	30,407	27,730	23,325	37,273	35,077	33,712	30,615	27,911	23,464	23
24	36,190	34,110	32,816	29,870	27,292	23,031	36,462	34,360	33,052	30,076	27,472	23,170	24
25	35,379	33,391	32,152	29,326	26,845	22,729	35,646	33,637	32,385	29,530	27,023	22,867	25
26	34,564	32,666	31,481	28,774	26,389	22,417	34,827	32,908	31,711	28,975	26,566	22,555	26
27	33,746	31,936	30,804	28,213	25,924	22,097	34,003	32,173	31,030	28,411	26,099	22,234	27
28	32,922	31,199	30,120	27,644	25,450	21,766	33,175	31,433	30,342	27,840	25,623	21,903	28
29	32,095	30,457	29,429	27,066	24,966	21,426	32,343	30,687	29,648	27,260	25,138	21,562	29
30	31,265	29,709	28,732	26,480	24,473	21,076	31,508	29,935	28,947	26,671	24,643	21,212	30
31	30,430	28,956	28,028	25,886	23,971	20,716	30,669	29,178	28,240	26,074	24,139	20,851	31
32	29,591	28,196	27,317	25,283	23,459	20,345	29,825	28,415	27,526	25,469	23,625	20,480	32
33	28,748	27,430	26,599	24,670	22,936	19,963	28,978	27,646	26,805	24,854	23,101	20,097	33
34	27,900	26,658	25,873	24,048	22,403	19,569	28,127	26,871	26,077	24,231	22,567	19,704	34
35	27,049	25,880	25,140	23,417	21,859	19,164	27,272	26,090	25,342	23,599	22,023	19,299	35
36	26,193	25,096	24,401	22,777	21,305	18,748	26,414	25,304	24,600	22,958	21,468	18,882	36
37	25,334	24,307	23,654	22,129	20,740	18,319	25,552	24,512	23,852	22,307	20,902	18,454	37
38	24,471	23,511	22,901	21,470	20,164	17,877	24,686	23,714	23,096	21,648	20,326	18,013	38
39	23,604	22,710	22,141	20,803	19,578	17,423	23,817	22,911	22,335	20,980	19,740	17,560	39
40	22,734	21,903	21,373	20,125	18,980	16,956	22,945	22,103	21,566	20,303	19,142	17,094	40
41	21,860	21,091	20,599	19,439	18,371	16,476	22,069	21,290	20,791	19,616	18,534	16,615	41
42	20,983	20,273	19,819	18,744	17,751	15,983	21,190	20,470	20,009	18,920	17,914	16,122	42
43	20,105	19,452	19,033	18,041	17,122	15,476	20,308	19,645	19,221	18,215	17,283	15,615	43
44	19,224	18,626	18,242	17,329	16,481	14,957	19,423	18,816	18,426	17,500	16,640	15,095	44
45	18,341	17,795	17,444	16,609	15,830	14,423	18,535	17,981	17,625	16,777	15,987	14,560	45
46	17,455	16,959	16,640	15,879	15,166	13,875	17,646	17,142	16,818	16,045	15,322	14,012	46
47	16,566	16,119	15,830	15,139	14,491	13,312	16,753	16,298	16,005	15,304	14,646	13,448	47
48	15,675	15,273	15,013	14,391	13,805	12,733	15,857	15,449	15,185	14,552	13,957	12,869	48
49	14,781	14,423	14,190	13,633	13,106	12,139	14,959	14,594	14,358	13,791	13,255	12,273	49
50	13,885	13,567	13,361	12,866	12,396	11,529	14,058	13,735	13,525	13,021	12,543	11,662	50
51	12,987	12,708	12,527	12,089	11,674	10,904	13,154	12,869	12,685	12,240	11,817	11,034	51
52	12,087	11,844	11,686	11,304	10,940	10,262	12,246	11,999	11,838	11,449	11,078	10,388	52
53	11,186	10,976	10,840	10,510	10,194	9,603	11,335	11,122	10,983	10,647	10,326	9,724	53
54	10,282	10,104	9,987	9,705	9,435	8,926	10,421	10,239	10,121	9,834	9,559	9,041	54
55	9,375	9,226	9,129	8,891	8,663	8,232	9,502	9,350	9,251	9,009	8,777	8,339	55
56	8,466	8,343	8,263	8,067	7,878	7,519	8,580	8,455	8,373	8,173	7,981	7,616	56
57	7,554	7,455	7,390	7,232	7,078	6,786	7,653	7,552	7,486	7,325	7,169	6,872	57
58	6,637	6,560	6,509	6,385	6,264	6,032	6,721	6,643	6,591	6,464	6,341	6,106	58
59	5,716	5,657	5,619	5,524	5,432	5,255	5,784	5,724	5,685	5,589	5,496	5,316	59
60	4,788	4,746	4,718	4,649	4,583	4,453	4,840	4,797	4,769	4,700	4,632	4,501	60
61	3,852	3,824	3,805	3,759	3,714	3,626	3,890	3,861	3,842	3,795	3,749	3,661	61
62	2,907	2,890	2,879	2,851	2,823	2,769	2,931	2,914	2,903	2,874	2,846	2,792	62
63	1,951	1,943	1,937	1,923	1,909	1,881	1,965	1,956	1,950	1,936	1,922	1,894	63
64	0,983	0,980	0,978	0,973	0,969	0,959	0,988	0,985	0,983	0,978	0,973	0,964	64
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd													

6. Huidige waarde van een tijdelijke lijfrente van 1 euro per jaar met jaarlijkse betalingen

Beschrijving

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.

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfzetabels, anticiperen de prospectieve sterfzetabels 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.

Leeftijd op einde professionele levensduur: 66 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd												Leeftijd
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	55,277	50,423	47,515	41,226	36,090	28,362	55,527	50,637	47,709	41,377	36,208	28,436	0
1	54,582	49,853	47,016	40,866	35,832	28,229	54,827	50,063	47,205	41,014	35,947	28,301	1
2	53,861	49,257	46,491	40,484	35,553	28,079	54,107	49,469	46,683	40,634	35,670	28,153	2
3	53,133	48,653	45,959	40,093	35,266	27,923	53,381	48,868	46,153	40,246	35,386	28,000	3
4	52,398	48,042	45,418	39,695	34,971	27,761	52,650	48,260	45,616	39,851	35,095	27,841	4
5	51,659	47,426	44,871	39,290	34,670	27,594	51,915	47,648	45,073	39,450	34,798	27,677	5
6	50,916	46,804	44,319	38,879	34,363	27,422	51,176	47,030	44,525	39,043	34,495	27,508	6
7	50,169	46,177	43,761	38,461	34,050	27,244	50,432	46,407	43,971	38,630	34,186	27,334	7
8	49,418	45,545	43,197	38,036	33,729	27,061	49,685	45,779	43,411	38,209	33,870	27,155	8
9	48,662	44,906	42,626	37,605	33,403	26,872	48,933	45,145	42,846	37,783	33,548	26,970	9
10	47,902	44,263	42,050	37,167	33,069	26,677	48,177	44,506	42,274	37,349	33,218	26,779	10
11	47,138	43,614	41,468	36,722	32,728	26,476	47,418	43,862	41,696	36,909	32,883	26,582	11
12	46,370	42,960	40,879	36,270	32,381	26,269	46,654	43,212	41,113	36,463	32,540	26,380	12
13	45,598	42,300	40,285	35,812	32,027	26,056	45,887	42,557	40,524	36,009	32,191	26,171	13
14	44,822	41,635	39,685	35,346	31,665	25,836	45,116	41,898	39,929	35,549	31,835	25,956	14
15	44,043	40,965	39,079	34,874	31,296	25,610	44,342	41,233	39,328	35,083	31,472	25,736	15
16	43,261	40,290	38,468	34,396	30,921	25,377	43,565	40,564	38,723	34,610	31,102	25,509	16
17	42,476	39,612	37,852	33,912	30,540	25,139	42,785	39,891	38,112	34,131	30,726	25,276	17
18	41,690	38,931	37,232	33,422	30,152	24,895	42,001	39,212	37,495	33,646	30,343	25,036	18
19	40,903	38,247	36,609	32,928	29,759	24,646	41,214	38,528	36,873	33,153	29,952	24,789	19
20	40,114	37,559	35,981	32,427	29,360	24,390	40,423	37,839	36,244	32,652	29,553	24,535	20
21	39,323	36,867	35,348	31,921	28,954	24,128	39,627	37,144	35,609	32,145	29,147	24,273	21
22	38,528	36,170	34,710	31,407	28,540	23,858	38,828	36,444	34,968	31,629	28,732	24,003	22
23	37,729	35,468	34,065	30,886	28,118	23,580	38,025	35,738	34,320	31,106	28,309	23,725	23
24	36,926	34,760	33,414	30,356	27,687	23,294	37,217	35,026	33,665	30,575	27,877	23,439	24
25	36,120	34,046	32,756	29,820	27,248	22,999	36,406	34,309	33,004	30,036	27,437	23,144	25
26	35,309	33,327	32,091	29,274	26,801	22,696	35,590	33,586	32,336	29,488	26,988	22,841	26
27	34,493	32,601	31,420	28,721	26,344	22,383	34,770	32,856	31,662	28,933	26,530	22,528	27
28	33,674	31,870	30,742	28,159	25,878	22,061	33,946	32,121	30,981	28,369	26,062	22,206	28
29	32,851	31,133	30,058	27,590	25,403	21,730	33,118	31,381	30,293	27,797	25,586	21,874	29
30	32,024	30,391	29,367	27,012	24,919	21,390	32,286	30,634	29,598	27,216	25,100	21,533	30
31	31,193	29,643	28,669	26,425	24,425	21,039	31,451	29,882	28,897	26,627	24,605	21,182	31
32	30,358	28,889	27,965	25,830	23,922	20,678	30,612	29,125	28,190	26,030	24,101	20,821	32
33	29,519	28,129	27,253	25,226	23,408	20,305	29,768	28,362	27,475	25,424	23,586	20,449	33
34	28,675	27,362	26,534	24,612	22,884	19,922	28,921	27,592	26,754	24,809	23,061	20,066	34
35	27,827	26,589	25,807	23,990	22,350	19,528	28,070	26,817	26,026	24,186	22,527	19,671	35
36	26,975	25,811	25,074	23,358	21,806	19,122	27,215	26,037	25,291	23,553	21,982	19,266	36
37	26,119	25,027	24,335	22,718	21,251	18,704	26,357	25,251	24,549	22,912	21,427	18,849	37
38	25,260	24,237	23,588	22,068	20,685	18,274	25,496	24,459	23,801	22,262	20,861	18,420	38
39	24,397	23,442	22,834	21,409	20,109	17,832	24,631	23,662	23,046	21,603	20,285	17,979	39
40	23,530	22,640	22,073	20,741	19,522	17,377	23,763	22,860	22,285	20,935	19,699	17,525	40
41	22,660	21,833	21,306	20,064	18,923	16,909	22,891	22,053	21,518	20,258	19,101	17,059	41
42	21,787	21,021	20,532	19,378	18,315	16,428	22,016	21,239	20,743	19,572	18,493	16,580	42
43	20,912	20,206	19,753	18,684	17,696	15,935	21,138	20,421	19,962	18,876	17,873	16,087	43
44	20,035	19,385	18,969	17,982	17,067	15,429	20,257	19,598	19,174	18,172	17,243	15,581	44
45	19,156	18,561	18,178	17,271	16,427	14,910	19,375	18,770	18,381	17,459	16,602	15,061	45
46	18,274	17,731	17,382	16,550	15,775	14,376	18,489	17,937	17,582	16,737	15,950	14,528	46
47	17,389	16,896	16,579	15,821	15,113	13,828	17,601	17,100	16,777	16,007	15,286	13,980	47
48	16,502	16,057	15,770	15,083	14,439	13,265	16,711	16,258	15,965	15,267	14,611	13,417	48
49	15,613	15,214	14,955	14,336	13,753	12,687	15,818	15,410	15,147	14,517	13,924	12,839	49
50	14,722	14,366	14,135	13,580	13,057	12,094	14,922	14,558	14,323	13,758	13,225	12,245	50
51	13,829	13,513	13,308	12,815	12,348	11,486	14,023	13,701	13,492	12,990	12,514	11,635	51
52	12,935	12,657	12,477	12,042	11,629	10,863	13,122	12,838	12,654	12,211	11,790	11,009	52
53	12,039	11,798	11,640	11,260	10,898	10,223	12,217	11,970	11,810	11,422	11,053	10,365	53
54	11,142	10,934	10,798	10,469	10,155	9,567	11,308	11,096	10,958	10,622	10,302	9,702	54
55	10,242	10,065	9,950	9,669	9,400	8,894	10,397	10,216	10,098	9,812	9,537	9,021	55
56	9,341	9,192	9,095	8,859	8,632	8,203	9,481	9,330	9,231	8,990	8,758	8,321	56
57	8,437	8,315	8,235	8,039	7,851	7,494	8,562	8,437	8,356	8,157	7,965	7,601	57
58	7,529	7,431	7,366	7,208	7,056	6,764	7,638	7,538	7,472	7,311	7,156	6,859	58
59	6,617	6,540	6,489	6,365	6,245	6,014	6,709	6,631	6,579	6,453	6,330	6,095	59
60	5,700	5,642	5,603	5,509	5,417	5,241	5,774	5,715	5,676	5,580	5,487	5,307	60
61	4,776	4,734	4,706	4,638	4,572	4,443	4,833	4,790	4,762	4,693	4,626	4,495	61
62	3,844	3,816	3,797	3,751	3,706	3,618	3,885	3,856	3,837	3,791	3,745	3,656	62
63	2,902	2,885	2,873	2,845	2,818	2,764	2,929	2,911	2,900	2,872	2,844	2,789	63
64	1,948	1,940	1,934	1,920	1,906	1,878	1,963	1,954	1,949	1,934	1,920	1,892	64
65	0,982	0,979	0,977	0,972	0,967	0,958	0,987	0,984	0,982	0,978	0,973	0,963	65
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd

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

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfdefafels, anticiperen de prospectieve sterfdefafels 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**.

Beschrijving

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.

Leeftijd op einde professionele levensduur: 67 jaar														
Mannen							Vrouwen							
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen							
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd							
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	55,922	50,951	47,978	41,558	36,329	28,487	56,190	51,180	48,184	41,718	36,454	28,563	0	
1	55,231	50,385	47,483	41,204	36,076	28,357	55,493	50,610	47,686	41,360	36,198	28,432	1	
2	54,513	49,794	46,963	40,826	35,801	28,211	54,777	50,020	47,168	40,986	35,962	28,289	2	
3	53,788	49,195	46,435	40,441	35,519	28,059	54,054	49,424	46,643	40,603	35,627	28,139	3	
4	53,056	48,588	45,899	40,047	35,230	27,901	53,326	48,821	46,111	40,214	35,361	27,985	4	
5	52,321	47,976	45,558	39,648	34,934	27,738	52,595	48,213	45,573	39,818	35,070	27,825	5	
6	51,581	47,359	44,310	39,242	34,632	27,571	51,859	47,600	45,030	39,417	34,772	27,661	6	
7	50,837	46,736	43,657	38,829	34,324	27,397	51,119	46,981	44,481	39,009	34,468	27,491	7	
8	50,089	46,108	43,098	38,410	34,010	27,219	50,375	46,358	43,926	38,594	34,158	27,317	8	
9	49,336	45,474	43,132	37,985	33,688	27,034	49,627	45,728	43,366	38,173	33,841	27,136	9	
10	48,580	44,835	42,561	37,552	33,360	26,848	48,874	45,094	42,799	37,746	33,518	26,951	10	
11	47,819	44,190	41,984	37,113	33,026	26,654	48,118	44,454	42,227	37,311	33,188	26,759	11	
12	47,055	43,541	41,400	36,667	32,684	26,466	47,358	43,809	41,648	36,871	32,852	26,562	12	
13	46,286	42,885	40,811	36,215	32,336	26,238	46,594	43,159	41,065	36,424	32,509	26,359	13	
14	45,513	42,225	40,216	35,755	31,980	26,024	45,827	42,505	40,475	35,970	32,159	26,150	14	
15	44,737	41,560	39,615	35,289	31,618	25,803	45,056	41,845	39,880	35,510	31,803	25,935	15	
16	43,958	40,890	39,009	34,817	31,249	25,577	44,283	41,181	39,280	35,044	31,440	25,714	16	
17	43,177	40,216	38,399	34,339	30,874	25,344	43,506	40,512	38,675	34,571	31,070	25,487	17	
18	42,395	39,540	37,785	33,856	30,493	25,107	42,726	39,839	38,064	34,092	30,694	25,253	18	
19	41,611	38,861	37,167	33,368	30,107	24,863	41,943	39,160	37,447	33,606	30,310	25,013	19	
20	40,826	38,178	36,545	32,874	29,715	24,614	41,155	38,476	36,824	33,112	29,918	24,765	20	
21	40,038	37,491	35,918	32,374	29,316	24,359	40,364	37,786	36,195	32,611	29,519	24,510	21	
22	39,247	36,799	35,285	31,867	28,909	24,096	39,568	37,091	35,559	32,103	29,112	24,248	22	
23	38,452	36,102	34,646	31,353	28,494	23,825	38,768	36,390	34,917	31,587	28,696	23,977	23	
24	37,653	35,399	34,000	30,831	28,071	23,546	37,965	35,684	34,269	31,063	28,272	23,699	24	
25	36,850	34,690	33,349	30,301	27,640	23,259	37,157	34,971	33,614	30,531	27,840	23,412	25	
26	36,042	33,976	32,690	29,763	27,200	22,964	36,345	34,253	32,952	29,991	27,399	23,116	26	
27	35,231	33,256	32,025	29,218	26,752	22,659	35,528	33,529	32,284	29,443	26,949	22,812	27	
28	34,415	32,530	31,353	28,663	26,294	22,346	34,708	32,800	31,609	28,887	26,490	22,498	28	
29	33,596	31,799	30,675	28,101	25,827	22,033	33,884	32,064	30,927	28,322	26,022	22,175	29	
30	32,773	31,062	29,990	27,531	25,352	21,691	33,056	31,324	30,239	27,750	25,545	21,843	30	
31	31,946	30,319	29,299	26,952	24,867	21,350	32,224	30,577	29,544	27,169	25,059	21,501	31	
32	31,114	29,570	28,600	26,365	24,372	21,038	31,389	29,825	28,843	26,580	24,563	21,149	32	
33	30,278	28,815	27,895	25,768	23,868	20,695	30,549	29,067	28,135	25,982	24,058	20,787	33	
34	29,438	28,054	27,182	25,163	23,353	20,262	29,706	28,304	27,420	25,376	23,543	20,414	34	
35	28,594	27,287	26,462	24,549	22,828	19,877	28,859	27,535	26,699	24,760	23,018	20,031	35	
36	27,746	26,514	25,735	23,926	22,293	19,482	28,008	26,760	25,971	24,137	22,483	19,636	36	
37	26,894	25,736	25,002	23,293	21,748	19,075	27,154	25,979	25,236	23,504	21,938	19,230	37	
38	26,038	24,951	24,262	22,652	21,192	18,656	26,296	25,194	24,494	22,863	21,382	18,813	38	
39	25,179	24,161	23,514	22,002	20,625	18,225	25,435	24,403	23,747	22,213	20,817	18,383	39	
40	24,316	23,365	22,760	21,342	20,048	17,781	24,571	23,606	22,993	21,554	20,241	17,942	40	
41	23,449	22,563	21,999	20,674	19,460	17,325	23,704	22,805	22,232	20,886	19,654	17,488	41	
42	22,580	21,757	21,232	19,997	18,862	16,857	22,833	21,998	21,464	20,209	19,057	17,022	42	
43	21,708	20,947	20,460	19,312	18,254	16,377	21,959	21,185	20,691	19,524	18,449	16,542	43	
44	20,835	20,132	19,682	18,619	17,635	15,884	21,083	20,368	19,911	18,829	17,830	16,050	44	
45	19,959	19,313	18,899	17,917	17,007	15,377	20,204	19,547	19,125	18,126	17,201	15,544	45	
46	19,081	18,489	18,109	17,206	16,367	14,858	19,323	18,721	18,334	17,415	16,561	15,026	46	
47	18,201	17,661	17,313	16,487	15,716	14,324	18,440	17,890	17,537	16,695	15,910	14,493	47	
48	17,318	16,828	16,512	15,759	15,054	13,776	17,554	17,055	16,733	15,965	15,248	13,946	48	
49	16,433	15,991	15,705	15,022	14,381	13,214	16,666	16,215	15,923	15,227	14,574	13,384	49	
50	15,547	15,149	14,892	14,277	13,697	12,637	15,776	15,370	15,108	14,480	13,889	12,808	50	
51	14,659	14,304	14,075	13,523	13,003	12,046	14,882	14,520	14,286	13,723	13,192	12,215	51	
52	13,770	13,456	13,252	12,762	12,297	11,440	13,987	13,666	13,457	12,957	12,482	11,607	52	
53	12,880	12,604	12,424	11,992	11,581	10,819	13,088	12,805	12,622	12,180	11,760	10,982	53	
54	11,988	11,748	11,591	11,213	10,853	10,182	12,186	11,940	11,780	11,394	11,025	10,340	54	
55	11,095	10,888	10,753	10,426	10,114	9,529	11,280	11,068	10,930	10,596	10,277	9,679	55	
56	10,201	10,025	9,910	9,631	9,363	8,860	10,372	10,191	10,074	9,789	9,515	9,001	56	
57	9,305	9,157	9,061	8,826	8,600	8,173	9,460	9,309	9,210	8,970	8,739	8,303	57	
58	8,406	8,284	8,205	8,010	7,823	7,467	8,544	8,419	8,338	8,140	7,948	7,585	58	
59	7,503	7,405	7,341	7,184	7,032	6,742	7,623	7,523	7,457	7,297	7,142	6,846	59	
60	6,596	6,520	6,469	6,346	6,226	5,996	6,696	6,618	6,567	6,441	6,318	6,084	60	
61	5,684	5,626	5,587	5,494	5,402	5,226	5,764	5,705	5,666	5,571	5,478	5,299	61	
62	4,764	4,722	4,694	4,626	4,560	4,432	4,826	4,783	4,755	4,686	4,619	4,489	62	
63	3,835	3,807	3,788	3,742	3,697	3,610	3,880	3,852	3,833	3,786	3,741	3,652	63	
64	2,896	2,879	2,868	2,840	2,812	2,759	2,926	2,909	2,897	2,869	2,841	2,787	64	
65	1,945	1,937	1,931	1,917	1,903	1,875	1,962	1,953	1,947	1,933	1,919	1,891	65	
66	0,981	0,978	0,976	0,971	0,966	0,957	0,987	0,984	0,982	0,977	0,972	0,963	66	
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd	
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd														

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

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfdefafels, anticiperen de prospectieve sterfdefafels 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**.

Beschrijving

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.

Leeftijd op einde professionele levensduur: 68 jaar														
Mannen							Vrouwen							
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen							
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd							
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	56,557	51,470	48,432	41,882	36,561	28,606	56,845	51,715	48,652	42,052	36,693	28,687	0	
1	55,870	50,909	47,942	41,533	36,312	28,480	56,152	51,149	48,158	41,700	36,442	28,559	1	
2	55,155	50,322	47,426	41,161	36,043	28,338	55,439	50,564	47,645	41,330	36,175	28,419	2	
3	54,434	49,727	46,903	40,780	35,766	28,190	54,720	49,972	47,124	40,953	35,901	28,274	3	
4	53,705	49,124	46,372	40,392	35,481	28,036	53,995	49,373	46,597	40,568	35,620	28,123	4	
5	52,973	48,516	45,835	39,997	35,191	27,877	53,266	48,770	46,065	40,178	35,334	27,968	5	
6	52,236	47,903	45,292	39,597	34,894	27,713	52,534	48,161	45,526	39,782	35,041	27,808	6	
7	51,496	47,285	44,744	39,189	34,591	27,544	51,797	47,547	44,982	39,380	34,743	27,643	7	
8	50,751	46,661	44,189	38,776	34,282	27,370	51,057	46,928	44,433	38,971	34,438	27,473	8	
9	50,001	46,032	43,628	38,355	33,966	27,190	50,312	46,303	43,877	38,555	34,127	27,297	9	
10	49,248	45,397	43,062	37,928	33,643	27,005	49,563	45,673	43,315	38,133	33,810	27,116	10	
11	48,491	44,757	42,490	37,495	33,314	26,814	48,810	45,038	42,748	37,705	33,486	26,930	11	
12	47,729	44,112	41,912	37,055	32,978	26,617	48,054	44,398	42,175	37,270	33,155	26,738	12	
13	46,964	43,461	41,327	36,608	32,636	26,414	47,294	43,753	41,597	36,829	32,818	26,540	13	
14	46,195	42,805	40,737	36,154	32,286	26,205	46,530	43,103	41,012	36,382	32,475	26,336	14	
15	45,422	42,144	40,142	35,694	31,930	25,989	45,763	42,448	40,423	35,928	32,125	26,127	15	
16	44,646	41,479	39,541	35,228	31,567	25,768	44,993	41,788	39,828	35,468	31,768	25,911	16	
17	43,869	40,810	38,936	34,756	31,199	25,542	44,220	41,125	39,228	35,002	31,405	25,690	17	
18	43,090	40,138	38,327	34,280	30,825	25,310	43,443	40,456	38,623	34,529	31,035	25,463	18	
19	42,310	39,464	37,715	33,798	30,445	25,073	42,663	39,782	38,012	34,049	30,658	25,229	19	
20	41,528	38,786	37,098	33,311	30,059	24,830	41,879	39,103	37,395	33,562	30,274	24,988	20	
21	40,744	38,104	36,476	32,817	29,667	24,581	41,091	38,419	36,771	33,068	29,882	24,740	21	
22	39,956	37,417	35,849	32,317	29,267	24,325	40,299	37,729	36,141	32,567	29,482	24,484	22	
23	39,164	36,725	35,216	31,809	28,860	24,061	39,503	37,033	35,505	32,057	29,073	24,221	23	
24	38,369	36,027	34,576	31,294	28,445	23,789	38,703	36,331	34,862	31,541	28,657	23,949	24	
25	37,570	35,324	33,930	30,772	28,021	23,510	37,899	35,624	34,213	31,016	28,232	23,670	25	
26	36,766	34,615	33,278	30,241	27,589	23,222	37,091	34,912	33,558	30,483	27,799	23,382	26	
27	35,958	33,900	32,618	29,702	27,148	22,925	36,278	34,193	32,895	29,943	27,357	23,085	27	
28	35,146	33,179	31,952	29,155	26,698	22,619	35,461	33,468	32,226	29,394	26,906	22,780	28	
29	34,330	32,452	31,280	28,600	26,239	22,305	34,641	32,738	31,551	28,837	26,447	22,466	29	
30	33,511	31,721	30,601	28,037	25,772	21,981	33,817	32,003	30,869	28,272	25,978	22,142	30	
31	32,687	30,983	29,916	27,466	25,296	21,648	32,989	31,262	30,180	27,699	25,501	21,809	31	
32	31,860	30,240	29,224	26,887	24,810	21,305	32,157	30,515	29,486	27,118	25,014	21,467	32	
33	31,028	29,490	28,524	26,298	24,314	20,952	31,321	29,763	28,784	26,528	24,518	21,114	33	
34	30,191	28,734	27,818	25,701	23,808	20,588	30,482	29,005	28,076	25,930	24,012	20,751	34	
35	29,350	27,973	27,104	25,094	23,292	20,213	29,639	28,241	27,361	25,323	23,490	20,377	35	
36	28,506	27,205	26,384	24,479	22,766	19,828	28,792	27,472	26,639	24,707	22,976	19,993	36	
37	27,658	26,432	25,657	23,855	22,230	19,431	27,941	26,697	25,911	24,083	22,435	19,598	37	
38	26,806	25,653	24,923	23,222	21,684	19,023	27,088	25,917	25,176	23,451	21,890	19,191	38	
39	25,950	24,868	24,182	22,580	21,127	18,603	26,231	25,132	24,435	22,809	21,334	18,773	39	
40	25,090	24,077	23,434	21,929	20,560	18,170	25,371	24,342	23,688	22,160	20,769	18,344	40	
41	24,227	23,281	22,680	21,269	19,982	17,726	24,507	23,546	22,934	21,501	20,193	17,902	41	
42	23,361	22,480	21,919	20,601	19,394	17,270	23,641	22,745	22,174	20,834	19,606	17,448	42	
43	22,493	21,675	21,154	19,925	18,796	16,801	22,771	21,938	21,407	20,157	19,009	16,981	43	
44	21,623	20,866	20,382	19,240	18,188	16,321	21,898	21,127	20,635	19,472	18,401	16,502	44	
45	20,751	20,053	19,605	18,547	17,570	15,828	21,024	20,312	19,857	18,779	17,784	16,010	45	
46	19,877	19,234	18,822	17,846	16,941	15,321	20,148	19,493	19,073	18,078	17,156	15,506	46	
47	19,000	18,412	18,034	17,136	16,302	14,801	19,269	18,669	18,283	17,368	16,517	14,988	47	
48	18,121	17,585	17,239	16,418	15,651	14,267	18,388	17,840	17,488	16,649	15,867	14,456	48	
49	17,240	16,753	16,440	15,691	14,990	13,720	17,505	17,007	16,686	15,922	15,207	13,910	49	
50	16,358	15,918	15,635	14,956	14,319	13,159	16,619	16,169	15,879	15,186	14,535	13,350	50	
51	15,475	15,080	14,825	14,213	13,637	12,583	15,731	15,327	15,066	14,440	13,852	12,774	51	
52	14,591	14,239	14,010	13,463	12,945	11,994	14,841	14,480	14,246	13,686	13,156	12,184	52	
53	13,706	13,394	13,192	12,704	12,243	11,390	13,948	13,628	13,421	12,922	12,449	11,577	53	
54	12,821	12,546	12,368	11,938	11,530	10,732	13,052	12,770	12,588	12,148	11,729	10,954	54	
55	11,934	11,695	11,540	11,164	10,806	10,138	12,153	11,908	11,748	11,363	10,997	10,313	55	
56	11,047	10,841	10,707	10,382	10,071	9,489	11,251	11,040	10,902	10,569	10,251	9,655	56	
57	10,158	9,983	9,869	9,591	9,325	8,824	10,346	10,166	10,049	9,765	9,492	8,979	57	
58	9,267	9,120	9,024	8,791	8,566	8,141	9,438	9,287	9,189	8,949	8,719	8,284	58	
59	8,374	8,253	8,173	7,980	7,794	7,440	8,525	8,401	8,320	8,122	7,931	7,569	59	
60	7,477	7,379	7,315	7,159	7,007	6,719	7,607	7,507	7,441	7,282	7,127	6,832	60	
61	6,575	6,498	6,448	6,325	6,205	5,976	6,864	6,605	6,554	6,428	6,306	6,072	61	
62	5,666	5,609	5,570	5,477	5,386	5,211	5,755	5,696	5,657	5,562	5,469	5,290	62	
63	4,750	4,709	4,681	4,613	4,547	4,419	4,819	4,777	4,749	4,680	4,612	4,482	63	
64	3,825	3,797	3,779	3,733	3,688	3,601	3,876	3,847	3,828	3,782	3,736	3,647	64	
65	2,890	2,873	2,861	2,834	2,806	2,753	2,923	2,906	2,894	2,866	2,838	2,784	65	
66	1,942	1,933	1,928	1,914	1,900	1,872	1,960	1,951	1,946	1,931	1,917	1,889	66	
67	0,980	0,977	0,975	0,970	0,965	0,956	0,986	0,983	0,981	0,976	0,972	0,962	67	
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd	
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd														

Beschrijving

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.

Leeftijd op einde professionele levensduur: 69 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%
0	57.184	51.980	48.876	42.198	36.787	28.721	57.492	52.242	49.111	42.379	36.926	28.805	0
1	56.500	51.423	48.391	41.854	36.542	28.599	56.802	51.680	48.622	42.032	36.679	28.682	1
2	55.788	50.840	47.880	41.487	36.278	28.460	56.093	51.099	48.114	41.667	36.417	28.545	2
3	55.070	50.249	47.361	41.111	36.005	28.316	55.377	50.512	47.598	41.295	36.148	28.404	3
4	54.345	49.651	46.835	40.728	35.725	28.165	54.655	49.917	47.076	40.916	35.872	28.257	4
5	53.615	49.047	46.302	40.338	35.440	28.010	53.930	49.318	46.548	40.531	35.591	28.106	5
6	52.882	48.438	45.764	39.943	35.148	27.851	53.201	48.714	46.014	40.140	35.304	27.950	6
7	52.145	47.824	45.221	39.541	34.850	27.686	52.468	48.104	45.475	39.742	35.011	27.789	7
8	51.403	47.205	44.671	39.132	34.546	27.516	51.731	47.490	44.930	39.339	34.711	27.623	8
9	50.656	46.580	44.115	38.717	34.235	27.340	50.989	46.870	44.380	38.929	34.406	27.452	9
10	49.906	45.949	43.553	38.296	33.918	27.159	50.244	46.244	43.823	38.513	34.094	27.276	10
11	49.152	45.314	42.986	37.868	33.594	26.973	49.494	45.614	43.261	38.090	33.775	27.094	11
12	48.394	44.673	42.413	37.433	33.264	26.781	48.741	44.978	42.693	37.661	33.451	26.907	12
13	47.632	44.026	41.833	36.992	32.927	26.582	47.984	44.337	42.120	37.226	33.120	26.714	13
14	46.866	43.375	41.248	36.544	32.583	26.378	47.224	43.692	41.541	36.784	32.782	26.516	14
15	46.096	42.718	40.658	36.090	32.233	26.168	46.460	43.042	40.957	36.336	32.438	26.312	15
16	45.324	42.058	40.062	35.629	31.876	25.953	45.694	42.387	40.367	35.883	32.088	26.102	16
17	44.550	41.394	39.462	35.163	31.514	25.732	44.924	41.728	39.773	35.423	31.731	25.887	17
18	43.774	40.726	38.858	34.693	31.146	25.506	44.151	41.064	39.173	34.956	31.368	25.665	18
19	42.998	40.057	38.251	34.217	30.773	25.274	43.375	40.396	38.567	34.483	30.998	25.437	19
20	42.219	39.384	37.640	33.736	30.394	25.038	42.594	39.721	37.955	34.003	30.620	25.203	20
21	41.439	38.706	37.024	33.249	30.008	24.795	41.810	39.042	37.338	33.515	30.235	24.961	21
22	40.654	38.024	36.402	32.756	29.616	24.545	41.022	38.357	36.713	33.020	29.842	24.712	22
23	39.866	37.337	35.775	32.255	29.215	24.288	40.229	37.666	36.083	32.518	29.441	24.455	23
24	39.075	36.644	35.141	31.746	28.807	24.023	39.433	36.970	35.446	32.008	29.032	24.191	24
25	38.279	35.946	34.500	31.230	28.390	23.750	38.632	36.268	34.803	31.490	28.615	23.919	25
26	37.479	35.242	33.853	30.706	27.966	23.469	37.828	35.560	34.153	30.965	28.189	23.638	26
27	36.674	34.532	33.200	30.175	27.532	23.180	37.019	34.846	33.497	30.431	27.755	23.349	27
28	35.866	33.816	32.540	29.635	27.090	22.882	36.206	34.127	32.833	29.890	27.312	23.052	28
29	35.054	33.095	31.873	29.087	26.639	22.576	35.389	33.402	32.164	29.340	26.860	22.746	29
30	34.238	32.368	31.201	28.532	26.180	22.260	34.568	32.672	31.488	28.783	26.400	22.430	30
31	33.418	31.636	30.521	27.968	25.712	21.936	33.744	31.936	30.806	28.218	25.931	22.106	31
32	32.594	30.898	29.835	27.396	25.234	21.601	32.916	31.195	30.117	27.644	25.453	21.772	32
33	31.766	30.153	29.142	26.815	24.747	21.257	32.084	30.448	29.422	27.062	24.965	21.429	33
34	30.933	29.403	28.441	26.225	24.249	20.902	31.249	29.688	28.720	26.472	24.468	21.075	34
35	30.096	28.646	27.734	25.626	23.742	20.537	30.409	28.937	28.011	25.873	23.962	20.711	35
36	29.255	27.884	27.020	25.019	23.225	20.161	29.566	28.174	27.296	25.266	23.445	20.337	36
37	28.410	27.116	26.299	24.403	22.699	19.774	28.719	27.405	26.575	24.650	22.919	19.952	37
38	27.562	26.342	25.571	23.779	22.161	19.376	27.869	26.630	25.847	24.026	22.384	19.556	38
39	26.709	25.563	24.836	23.145	21.614	18.966	27.016	25.851	25.112	23.393	21.838	19.149	39
40	25.853	24.777	24.095	22.502	21.056	18.545	26.160	25.066	24.372	22.752	21.283	18.731	40
41	24.993	23.986	23.347	21.850	20.488	18.111	25.301	24.276	23.625	22.103	20.717	18.301	41
42	24.131	23.191	22.593	21.190	19.910	17.666	24.438	23.481	22.872	21.444	20.141	17.859	42
43	23.267	22.391	21.833	20.522	19.322	17.210	23.573	22.680	22.112	20.777	19.555	17.405	43
44	22.400	21.587	21.068	19.847	18.724	16.741	22.704	21.876	21.347	20.101	18.958	16.938	44
45	21.531	20.779	20.298	19.163	18.117	16.260	21.834	21.066	20.576	19.418	18.351	16.460	45
46	20.660	19.966	19.521	18.470	17.498	15.766	20.962	20.253	19.799	18.726	17.735	15.969	46
47	19.787	19.149	18.739	17.769	16.870	15.259	20.088	19.436	19.017	18.026	17.108	15.465	47
48	18.912	18.327	17.952	17.060	16.231	14.739	19.211	18.614	18.230	17.318	16.471	14.947	48
49	18.035	17.502	17.159	16.343	15.581	14.206	18.333	17.787	17.436	16.601	15.822	14.416	49
50	17.157	16.673	16.361	15.618	14.922	13.660	17.452	16.957	16.637	15.876	15.163	13.872	50
51	16.278	15.841	15.559	14.885	14.252	13.099	16.569	16.122	15.832	15.142	14.493	13.313	51
52	15.399	15.006	14.753	14.145	13.573	12.526	15.684	15.282	15.022	14.399	13.812	12.739	52
53	14.519	14.169	13.942	13.398	12.884	11.939	14.797	14.438	14.205	13.646	13.119	12.150	53
54	13.639	13.329	13.128	12.643	12.185	11.338	13.907	13.588	13.382	12.885	12.414	11.545	54
55	12.758	12.486	12.309	11.882	11.476	10.723	13.014	12.734	12.552	12.113	11.696	10.924	55
56	11.878	11.640	11.486	11.112	10.756	10.093	12.118	11.874	11.716	11.332	10.967	10.286	56
57	10.996	10.791	10.658	10.335	10.026	9.448	11.221	11.010	10.873	10.542	10.224	9.631	57
58	10.113	9.939	9.825	9.549	9.284	8.786	10.320	10.141	10.024	9.740	9.468	8.957	58
59	9.232	9.082	8.986	8.754	8.530	8.108	9.414	9.264	9.166	8.928	8.698	8.265	59
60	8.340	8.220	8.141	7.949	7.763	7.411	8.504	8.381	8.300	8.103	7.913	7.551	60
61	7.449	7.352	7.288	7.132	6.982	6.694	7.590	7.491	7.425	7.266	7.112	6.817	61
62	6.552	6.475	6.425	6.303	6.184	5.956	6.671	6.593	6.542	6.416	6.294	6.061	62
63	5.648	5.590	5.552	5.459	5.368	5.194	5.745	5.686	5.647	5.552	5.460	5.281	63
64	4.736	4.694	4.667	4.599	4.534	4.406	4.812	4.770	4.742	4.673	4.606	4.476	64
65	3.815	3.787	3.768	3.723	3.678	3.591	3.870	3.842	3.823	3.777	3.731	3.643	65
66	2.883	2.866	2.855	2.827	2.800	2.747	2.920	2.902	2.891	2.863	2.835	2.781	66
67	1.939	1.930	1.924	1.910	1.896	1.869	1.958	1.950	1.944	1.929	1.915	1.888	67
68	0.978	0.976	0.974	0.969	0.964	0.955	0.985	0.983	0.981	0.976	0.971	0.962	68
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd													

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.

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfdefafels, anticiperen de prospectieve sterfdefafels 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**.

Beschrijving

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.

Leeftijd op einde professionele levensduur: 70 jaar														
Mannen							Vrouwen							
Huidige waarde van een jaarente per jaar te betalen							Huidige waarde van een jaarente per jaar te betalen							
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd							
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	57,800	52,480	49,312	42,507	37,005	28,831	58,131	52,760	49,563	42,698	37,152	28,920	0	
1	57,120	51,928	48,831	42,167	36,766	28,712	57,445	52,203	49,078	42,356	36,910	28,799	1	
2	56,412	51,349	48,325	41,805	36,505	28,577	56,738	51,627	48,574	41,996	36,653	28,667	2	
3	55,696	50,762	47,811	41,434	36,237	28,437	56,026	51,043	48,064	41,629	36,389	28,529	3	
4	54,974	50,168	47,288	41,055	35,962	28,290	55,308	50,453	47,546	41,255	36,118	28,386	4	
5	54,248	49,568	46,760	40,671	35,681	28,139	54,586	49,858	47,023	40,875	35,841	28,239	5	
6	53,518	48,964	46,227	40,280	35,394	27,983	53,860	49,258	46,494	40,489	35,559	28,087	6	
7	52,783	48,354	45,688	39,883	35,101	27,822	53,130	48,653	45,960	40,097	35,271	27,930	7	
8	52,045	47,738	45,143	39,480	34,802	27,656	52,396	48,043	45,420	39,699	34,977	27,768	8	
9	51,302	47,117	44,591	39,070	34,496	27,484	51,658	47,427	44,874	39,295	34,677	27,602	9	
10	50,555	46,491	44,035	38,653	34,184	27,308	50,916	46,806	44,322	38,884	34,370	27,430	10	
11	49,804	45,860	43,472	38,231	33,866	27,126	50,170	46,180	43,765	38,467	34,057	27,253	11	
12	49,049	45,223	42,903	37,802	33,541	26,938	49,420	45,549	43,202	38,044	33,738	27,070	12	
13	48,290	44,581	42,329	37,366	33,210	26,745	48,667	44,913	42,634	37,614	33,413	26,882	13	
14	47,527	43,934	41,749	36,924	32,872	26,545	47,910	44,272	42,060	37,178	33,081	26,689	14	
15	46,761	43,282	41,163	36,475	32,527	26,340	47,149	43,627	41,481	36,736	32,743	26,490	15	
16	45,992	42,626	40,572	36,020	32,176	26,130	46,386	42,977	40,897	36,288	32,399	26,286	16	
17	45,221	41,966	39,978	35,560	31,820	25,914	45,620	42,322	40,308	35,834	32,049	26,076	17	
18	44,448	41,304	39,379	35,095	31,458	25,693	44,851	41,663	39,713	35,374	31,692	25,860	18	
19	43,675	40,638	38,777	34,626	31,091	25,468	44,078	40,999	39,113	34,907	31,328	25,638	19	
20	42,900	39,970	38,171	34,151	30,718	25,237	43,301	40,330	38,507	34,433	30,957	25,409	20	
21	42,123	39,298	37,560	33,671	30,339	25,000	42,520	39,655	37,894	33,952	30,578	25,174	21	
22	41,342	38,620	36,944	33,183	29,953	24,756	41,735	38,975	37,276	33,464	30,192	24,931	22	
23	40,558	37,938	36,322	32,689	29,560	24,505	40,946	38,289	36,651	32,968	29,798	24,681	23	
24	39,769	37,250	35,693	32,187	29,158	24,247	40,154	37,598	36,020	32,465	29,396	24,424	24	
25	38,977	36,556	35,059	31,678	28,749	23,981	39,357	36,901	35,382	31,954	28,986	24,158	25	
26	38,181	35,857	34,417	31,160	28,331	23,707	38,555	36,198	34,738	31,436	28,568	23,885	26	
27	37,380	35,152	33,770	30,635	27,905	23,425	37,750	35,490	34,087	30,909	28,142	23,604	27	
28	36,575	34,441	33,115	30,103	27,471	23,135	36,941	34,776	33,430	30,375	27,706	23,314	28	
29	35,766	33,725	32,455	29,562	27,027	22,836	36,128	34,056	32,767	29,832	27,263	23,015	29	
30	34,954	33,004	31,788	29,014	26,576	22,528	35,311	33,331	32,097	29,283	26,811	22,708	30	
31	34,138	32,277	31,114	28,457	26,116	22,212	34,490	32,601	31,421	28,725	26,350	22,392	31	
32	33,317	31,543	30,434	27,892	25,646	21,886	33,666	31,865	30,738	28,159	25,880	22,067	32	
33	32,492	30,804	29,746	27,319	25,167	21,550	32,838	31,123	30,049	27,585	25,401	21,732	33	
34	31,663	30,058	29,052	26,736	24,678	21,203	32,006	30,376	29,353	27,002	24,912	21,388	34	
35	30,829	29,307	28,350	26,145	24,179	20,847	31,170	29,623	28,651	26,411	24,415	21,033	35	
36	29,992	28,550	27,642	25,546	23,671	20,480	30,331	28,865	27,942	25,812	23,907	20,669	36	
37	29,151	27,787	26,928	24,938	23,153	20,103	29,488	28,101	27,227	25,204	23,391	20,294	37	
38	28,306	27,019	26,206	24,321	22,625	19,715	28,642	27,332	26,506	24,588	22,864	19,908	38	
39	27,457	26,244	25,478	23,695	22,086	19,315	27,793	26,558	25,778	23,964	22,328	19,512	39	
40	26,604	25,464	24,742	23,060	21,538	18,904	26,940	25,779	25,044	23,332	21,783	19,104	40	
41	25,748	24,678	24,000	22,416	20,979	18,481	26,085	24,995	24,304	22,691	21,227	18,686	41	
42	24,889	23,888	23,252	21,765	20,410	18,047	25,226	24,206	23,558	22,041	20,661	18,255	42	
43	24,028	23,094	22,499	21,105	19,832	17,602	24,364	23,411	22,805	21,383	20,085	17,813	43	
44	23,165	22,295	21,741	20,438	19,245	17,145	23,500	22,612	22,046	20,717	19,489	17,358	44	
45	22,300	21,492	20,976	19,762	18,647	16,676	22,634	21,809	21,283	20,043	18,904	16,892	45	
46	21,432	20,684	20,206	19,078	18,039	16,194	21,767	21,002	20,513	19,361	18,299	16,415	46	
47	20,562	19,872	19,430	18,386	17,421	15,700	20,897	20,191	19,739	18,670	17,683	15,924	47	
48	19,690	19,056	18,649	17,686	16,792	15,193	20,024	19,375	18,959	17,972	17,057	15,421	48	
49	18,817	18,236	17,863	16,978	16,154	14,673	19,150	18,555	18,173	17,265	16,421	14,905	49	
50	17,943	17,413	17,073	16,262	15,506	14,140	18,274	17,731	17,382	16,550	15,775	14,375	50	
51	17,068	16,587	16,278	15,539	14,848	13,595	17,397	16,903	16,585	15,827	15,118	13,832	51	
52	16,193	15,759	15,479	14,810	14,181	13,036	16,517	16,071	15,783	15,095	14,450	13,274	52	
53	15,318	14,928	14,676	14,073	13,505	12,465	15,635	15,234	14,975	14,355	13,770	12,702	53	
54	14,443	14,095	13,870	13,330	12,819	11,881	14,750	14,393	14,161	13,605	13,080	12,114	54	
55	13,568	13,260	13,060	12,579	12,124	11,283	13,864	13,546	13,341	12,846	12,377	11,511	55	
56	12,693	12,422	12,247	11,822	11,419	10,671	12,974	12,695	12,514	12,077	11,662	10,893	56	
57	11,819	11,583	11,429	11,058	10,704	10,045	12,083	11,840	11,682	11,300	10,936	10,257	57	
58	10,943	10,740	10,607	10,286	9,979	9,404	11,189	10,980	10,843	10,513	10,197	9,605	58	
59	10,066	9,893	9,780	9,505	9,242	8,747	10,292	10,113	9,997	9,714	9,443	8,934	59	
60	9,187	9,042	8,947	8,716	8,493	8,073	9,390	9,240	9,143	8,905	8,676	8,244	60	
61	8,305	8,185	8,107	7,916	7,731	7,381	8,484	8,361	8,280	8,084	7,894	7,534	61	
62	7,419	7,322	7,259	7,104	6,954	6,668	7,574	7,474	7,409	7,250	7,096	6,803	62	
63	6,526	6,451	6,401	6,279	6,160	5,934	6,658	6,580	6,529	6,404	6,282	6,049	63	
64	5,627	5,570	5,532	5,440	5,349	5,175	5,735	5,676	5,637	5,542	5,450	5,272	64	
65	4,720	4,679	4,652	4,585	4,519	4,392	4,804	4,762	4,734	4,665	4,598	4,468	65	
66	3,804	3,776	3,758	3,712	3,668	3,581	3,865	3,836	3,817	3,771	3,726	3,637	66	
67	2,876	2,859	2,848	2,820	2,793	2,740	2,916	2,898	2,887	2,859	2,831	2,777	67	
68	1,935	1,926	1,921	1,906	1,893	1,865	1,956	1,947	1,942	1,927	1,913	1,886	68	
69	0,977	0,974	0,972	0,967	0,963	0,953	0,985	0,982	0,980	0,975	0,970	0,961	69	
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd	
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd														

Beschrijving

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfte tafels, anticiperen de prospectieve sterfte tafels op de toekomstige ontwikkeling van de sterfte op basis van de ontwikkeling van de waargenomen sterftequotiënten 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.

Leeftijd op einde professionele levensduur: 71 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarente per jaar te betalen							Huidige waarde van een jaarente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%							
0	58,407	52,971	49,738	42,807	37,217	28,937	58,762	53,271	50,006	43,011	37,373	29,030	0
1	57,730	52,423	49,262	42,472	36,982	28,822	58,079	52,718	49,526	42,673	37,135	28,913	1
2	57,025	51,848	48,760	42,114	36,726	28,690	57,376	52,146	49,027	42,318	36,882	28,784	2
3	56,312	51,265	48,250	41,748	36,462	28,552	56,667	51,567	48,521	41,956	36,623	28,650	3
4	55,593	50,675	47,732	41,374	36,192	28,409	55,952	50,981	48,008	41,587	36,356	28,510	4
5	54,870	50,080	47,209	40,994	35,915	28,262	55,233	50,390	47,489	41,212	36,085	28,367	5
6	54,143	49,479	46,680	40,609	35,633	28,109	54,511	49,794	46,965	40,831	35,807	28,218	6
7	53,412	48,873	46,145	40,217	35,345	27,952	53,784	49,194	46,436	40,444	35,524	28,066	7
8	52,676	48,262	45,605	39,818	35,050	27,790	53,053	48,587	45,900	40,051	35,235	27,908	8
9	51,936	47,645	45,058	39,413	34,750	27,623	52,318	47,976	45,359	39,652	34,940	27,746	9
10	51,192	47,023	44,506	39,002	34,443	27,450	51,579	47,360	44,813	39,247	34,639	27,578	10
11	50,445	46,396	43,948	38,585	34,130	27,272	50,837	46,738	44,260	38,835	34,331	27,405	11
12	49,693	45,763	43,384	38,161	33,810	27,089	50,090	46,111	43,702	38,417	34,018	27,227	12
13	48,937	45,126	42,814	37,730	33,484	26,900	49,340	45,480	43,139	37,993	33,698	27,044	13
14	48,177	44,483	42,239	37,293	33,151	26,706	48,586	44,843	42,570	37,563	33,372	26,856	14
15	47,414	43,835	41,658	36,850	32,812	26,505	47,829	44,202	41,996	37,127	33,040	26,662	15
16	46,648	43,183	41,072	36,401	32,467	26,300	47,070	43,557	41,417	36,685	32,702	26,463	16
17	45,880	42,528	40,482	35,947	32,116	26,089	46,307	42,907	40,833	36,237	32,357	26,258	17
18	45,111	41,870	39,889	35,488	31,760	25,874	45,541	42,253	40,244	35,783	32,007	26,048	18
19	44,341	41,209	39,292	35,024	31,400	25,653	44,772	41,594	39,649	35,322	31,649	25,831	19
20	43,570	40,545	38,691	34,555	31,033	25,428	43,998	40,929	39,048	34,854	31,284	25,609	20
21	42,796	39,878	38,086	34,081	30,660	25,197	43,221	40,259	38,441	34,379	30,912	25,379	21
22	42,019	39,205	37,475	33,600	30,281	24,959	42,440	39,584	37,828	33,898	30,533	25,142	22
23	41,238	38,527	36,858	33,112	29,894	24,714	41,654	38,903	37,209	33,408	30,146	24,899	23
24	40,453	37,844	36,235	32,616	29,499	24,463	40,865	38,216	36,583	32,912	29,751	24,648	24
25	39,664	37,155	35,606	32,113	29,097	24,203	40,072	37,524	35,951	32,408	29,348	24,389	25
26	38,871	36,461	34,970	31,603	28,686	23,936	39,274	36,827	35,313	31,896	28,937	24,123	26
27	38,074	35,761	34,328	31,084	28,267	23,661	38,472	36,123	34,668	31,376	28,518	23,849	27
28	37,272	35,055	33,679	30,558	27,839	23,377	37,667	35,414	34,017	30,849	28,090	23,566	28
29	36,467	34,344	33,024	30,024	27,404	23,086	36,857	34,699	33,359	30,314	27,654	23,275	29
30	35,659	33,627	32,362	29,483	26,960	22,785	36,044	33,980	32,695	29,771	27,210	22,976	30
31	34,846	32,905	31,695	28,934	26,507	22,477	35,227	33,254	32,025	29,220	26,757	22,668	31
32	34,029	32,177	31,020	28,376	26,045	22,158	34,406	32,523	31,348	28,662	26,295	22,351	32
33	33,207	31,442	30,339	27,809	25,574	21,831	33,582	31,787	30,665	28,095	25,824	22,025	33
34	32,381	30,702	29,650	27,234	25,093	21,493	32,753	31,045	29,975	27,520	25,344	21,689	34
35	31,551	29,956	28,954	26,651	24,603	21,145	31,921	30,298	29,279	26,937	24,855	21,344	35
36	30,718	29,204	28,252	26,059	24,103	20,787	31,085	29,545	28,577	26,346	24,357	20,988	36
37	29,880	28,446	27,543	25,458	23,593	20,419	30,246	28,786	27,868	25,746	23,849	20,623	37
38	29,038	27,682	26,828	24,849	23,074	20,040	29,404	28,023	27,153	25,138	23,332	20,247	38
39	28,193	26,913	26,105	24,231	22,544	19,650	28,559	27,255	26,432	24,522	22,805	19,861	39
40	27,343	26,138	25,376	23,604	22,005	19,249	27,710	26,481	25,704	23,898	22,269	19,464	40
41	26,490	25,357	24,640	22,968	21,455	18,837	26,859	25,703	24,971	23,266	21,724	19,056	41
42	25,635	24,572	23,898	22,324	20,896	18,413	26,004	24,919	24,231	22,625	21,168	18,636	42
43	24,777	23,783	23,151	21,673	20,327	17,978	25,146	24,130	23,485	21,976	20,602	18,205	43
44	23,918	22,989	22,399	21,014	19,749	17,532	24,286	23,337	22,734	21,318	20,026	17,763	44
45	23,055	22,191	21,641	20,347	19,161	17,075	23,424	22,540	21,977	20,653	19,441	17,309	45
46	22,191	21,389	20,877	19,671	18,563	16,605	22,561	21,739	21,215	19,981	18,847	16,844	46
47	21,324	20,582	20,107	18,987	17,955	16,122	21,695	20,934	20,447	19,300	18,243	16,367	47
48	20,455	19,771	19,332	18,295	17,337	15,628	20,827	20,124	19,675	18,611	17,628	15,877	48
49	19,586	18,956	18,553	17,596	16,709	15,121	19,957	19,311	18,896	17,914	17,004	15,374	49
50	18,715	18,139	17,769	16,889	16,072	14,601	19,086	18,494	18,113	17,210	16,369	14,859	50
51	17,844	17,318	16,980	16,176	15,425	14,069	18,213	17,672	17,325	16,497	15,725	14,331	51
52	16,973	16,496	16,189	15,456	14,770	13,525	17,338	16,847	16,531	15,776	15,070	13,789	52
53	16,102	15,672	15,394	14,729	14,106	12,969	16,461	16,018	15,731	15,046	14,404	13,233	53
54	15,232	14,845	14,596	13,997	13,433	12,400	15,582	15,183	14,926	14,308	13,726	12,662	54
55	14,363	14,017	13,794	13,257	12,751	11,819	14,701	14,345	14,114	13,561	13,038	12,077	55
56	13,494	13,188	12,989	12,512	12,060	11,225	13,818	13,503	13,298	12,805	12,338	11,476	56
57	12,625	12,356	12,182	11,760	11,360	10,617	12,934	12,656	12,476	12,040	11,627	10,860	57
58	11,757	11,522	11,370	11,001	10,650	9,996	12,047	11,805	11,647	11,266	10,904	10,228	58
59	10,887	10,685	10,554	10,235	9,930	9,359	11,156	10,948	10,812	10,482	10,167	9,578	59
60	10,017	9,845	9,733	9,460	9,198	8,707	10,262	10,084	9,968	9,687	9,417	8,910	60
61	9,144	9,000	8,905	8,676	8,455	8,037	9,364	9,215	9,118	8,881	8,653	8,222	61
62	8,268	8,149	8,071	7,881	7,697	7,349	8,463	8,340	8,260	8,064	7,875	7,516	62
63	7,386	7,290	7,227	7,073	6,924	6,640	7,556	7,457	7,392	7,234	7,080	6,788	63
64	6,499	6,424	6,375	6,253	6,135	5,910	6,643	6,566	6,515	6,390	6,269	6,037	64
65	5,606	5,549	5,511	5,419	5,329	5,156	5,723	5,665	5,626	5,531	5,439	5,262	65
66	4,704	4,663	4,636	4,569	4,504	4,377	4,795	4,753	4,725	4,657	4,590	4,460	66
67	3,793	3,765	3,746	3,701	3,657	3,570	3,858	3,830	3,811	3,765	3,719	3,631	67
68	2,869	2,852	2,841	2,813	2,786	2,733	2,911	2,894	2,882	2,854	2,827	2,773	68
69	1,931	1,922	1,916	1,902	1,889	1,861	1,953	1,945	1,939	1,925	1,911	1,883	69
70	0,976	0,973	0,971	0,966	0,961	0,952	0,984	0,981	0,979	0,974	0,969	0,960	70
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd													

Beschrijving

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfte tafels, anticiperen de prospectieve sterfte tafels op de toekomstige ontwikkeling van de sterfte op basis van de ontwikkeling van de waargenomen sterftequotiënten 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.

Leeftijd op einde professionele levensduur: 72 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%							
0	59,004	53,453	50,156	43,100	37,422	29,039	59,385	53,773	50,442	43,316	37,587	29,136	0
1	58,330	52,909	49,684	42,769	37,191	28,926	58,705	53,225	49,967	42,983	37,354	29,022	1
2	57,628	52,337	49,186	42,416	36,939	28,798	58,005	52,656	49,472	42,633	37,105	28,896	2
3	56,918	51,759	48,680	42,054	36,680	28,664	57,299	52,081	48,970	42,275	36,850	28,766	3
4	56,202	51,172	48,167	41,685	36,414	28,524	56,587	51,500	48,461	41,911	36,588	28,630	4
5	55,482	50,581	47,648	41,310	36,142	28,379	55,872	50,913	47,947	41,541	36,321	28,490	5
6	54,758	49,984	47,123	40,928	35,864	28,231	55,152	50,322	47,428	41,165	36,049	28,345	6
7	54,030	49,382	46,593	40,541	35,581	28,077	54,429	49,725	46,903	40,783	35,771	28,196	7
8	53,297	48,775	46,057	40,148	35,291	27,919	53,701	49,123	46,372	40,395	35,486	28,043	8
9	52,560	48,162	45,514	39,748	34,995	27,755	52,970	48,516	45,836	40,001	35,196	27,884	9
10	51,819	47,544	44,967	39,341	34,693	27,587	52,234	47,904	45,294	39,601	34,900	27,721	10
11	51,075	46,921	44,413	38,929	34,385	27,413	51,495	47,286	44,746	39,195	34,598	27,552	11
12	50,326	46,293	43,854	38,510	34,070	27,234	50,751	46,664	44,193	38,782	34,290	27,379	12
13	49,573	45,659	43,289	38,085	33,749	27,049	50,005	46,037	43,635	38,364	33,975	27,200	13
14	48,816	45,021	42,718	37,653	33,422	26,859	49,254	45,405	43,071	37,939	33,655	27,016	14
15	48,056	44,377	42,142	37,215	33,088	26,664	48,501	44,768	42,502	37,509	33,328	26,827	15
16	47,294	43,730	41,561	36,772	32,748	26,463	47,744	44,128	41,928	37,072	32,996	26,633	16
17	46,529	43,078	40,976	36,323	32,403	26,257	46,985	43,483	41,439	36,630	32,657	26,434	17
18	45,763	42,425	40,387	35,870	32,053	26,047	46,223	42,833	40,765	36,182	32,313	26,229	18
19	44,997	41,769	39,796	35,412	31,698	25,832	45,456	42,178	40,175	35,727	31,961	26,018	19
20	44,228	41,109	39,200	34,949	31,338	25,612	44,686	41,518	39,580	35,265	31,603	25,800	20
21	43,458	40,446	38,600	34,480	30,971	25,386	43,913	40,853	38,978	34,797	31,237	25,576	21
22	42,684	39,778	37,994	34,005	30,598	25,154	43,135	40,183	38,370	34,321	30,864	25,346	22
23	41,906	39,105	37,382	33,523	30,217	24,915	42,353	39,506	37,756	33,838	30,484	25,108	23
24	41,125	38,426	36,764	33,034	29,829	24,669	41,567	38,825	37,136	33,348	30,096	24,864	24
25	40,339	37,742	36,140	32,537	29,433	24,416	40,777	38,138	36,510	32,851	29,700	24,612	25
26	39,550	37,053	35,510	32,033	29,029	24,155	39,983	37,445	35,877	32,345	29,296	24,352	26
27	38,756	36,357	34,873	31,521	28,617	23,887	39,185	36,746	35,238	31,833	28,884	24,084	27
28	37,958	35,656	34,230	31,002	28,197	23,610	38,383	36,042	34,592	31,312	28,463	23,809	28
29	37,156	34,950	33,580	30,475	27,768	23,325	37,576	35,332	33,940	30,784	28,035	23,525	29
30	36,351	34,238	32,925	29,940	27,331	23,032	36,767	34,618	33,282	30,248	27,598	23,234	30
31	35,542	33,521	32,263	29,397	26,886	22,731	35,953	33,897	32,618	29,704	27,153	22,933	31
32	34,728	32,798	31,594	28,847	26,432	22,420	35,136	33,172	31,947	29,153	26,699	22,624	32
33	33,910	32,068	30,918	28,287	25,968	22,100	34,315	32,440	31,270	28,594	26,236	22,306	33
34	33,088	31,333	30,235	27,719	25,495	21,770	33,491	31,704	30,586	28,026	25,764	21,979	34
35	32,261	30,591	29,545	27,143	25,013	21,431	32,662	30,961	29,896	27,451	25,284	21,642	35
36	31,431	29,844	28,849	26,558	24,521	21,082	31,830	30,214	29,200	26,867	24,794	21,296	36
37	30,596	29,091	28,146	25,965	24,020	20,722	30,995	29,461	28,497	26,275	24,295	20,939	37
38	29,758	28,333	27,436	25,363	23,509	20,353	30,156	28,703	27,788	25,675	23,786	20,573	38
39	28,916	27,569	26,719	24,752	22,988	19,972	29,315	27,940	27,073	25,068	23,269	20,197	39
40	28,070	26,798	25,996	24,133	22,457	19,580	28,470	27,172	26,353	24,452	22,742	19,810	40
41	27,220	26,023	25,266	23,505	21,916	19,177	27,622	26,399	25,626	23,828	22,206	19,412	41
42	26,368	25,243	24,530	22,869	21,366	18,764	26,772	25,621	24,892	23,195	21,660	19,004	42
43	25,514	24,458	23,789	22,226	20,806	18,339	25,918	24,838	24,153	22,554	21,104	18,584	43
44	24,657	23,670	23,043	21,575	20,238	17,904	25,061	24,050	23,408	21,906	20,538	18,153	44
45	23,798	22,877	22,291	20,915	19,659	17,457	24,204	23,259	22,658	21,250	19,964	17,711	45
46	22,937	22,079	21,533	20,248	19,071	16,999	23,344	22,464	21,903	20,586	19,380	17,258	46
47	22,073	21,277	20,769	19,572	18,472	16,528	22,482	21,665	21,143	19,915	18,786	16,793	47
48	21,208	20,471	20,000	18,889	17,864	16,045	21,619	20,861	20,377	19,235	18,183	16,316	48
49	20,341	19,662	19,227	18,198	17,246	15,550	20,753	20,054	19,607	18,548	17,570	15,827	49
50	19,474	18,849	18,449	17,500	16,619	15,043	19,886	19,243	18,831	17,853	16,947	15,326	50
51	18,606	18,034	17,667	16,795	15,984	14,524	19,018	18,429	18,050	17,151	16,315	14,812	51
52	17,739	17,218	16,882	16,084	15,339	13,994	18,148	17,610	17,264	16,440	15,672	14,285	52
53	16,872	16,399	16,095	15,367	14,687	13,452	17,276	16,788	16,473	15,721	15,019	13,744	53
54	16,007	15,579	15,304	14,645	14,026	12,898	16,403	15,961	15,676	14,994	14,355	13,189	54
55	15,142	14,758	14,510	13,916	13,357	12,332	15,527	15,130	14,873	14,259	13,680	12,621	55
56	14,278	13,936	13,714	13,182	12,679	11,754	14,650	14,296	14,066	13,515	12,994	12,038	56
57	13,416	13,112	12,915	12,442	11,993	11,164	13,772	13,457	13,253	12,763	12,298	11,440	57
58	12,554	12,287	12,113	11,695	11,298	10,561	12,891	12,615	12,435	12,002	11,590	10,827	58
59	11,692	11,459	11,308	10,942	10,593	9,943	12,008	11,767	11,610	11,231	10,870	10,197	59
60	10,829	10,628	10,498	10,181	9,878	9,311	11,121	10,913	10,778	10,450	10,136	9,549	60
61	9,965	9,794	9,683	9,412	9,152	8,663	10,231	10,054	9,939	9,659	9,390	8,884	61
62	9,098	8,955	8,861	8,633	8,413	7,998	9,338	9,190	9,093	8,857	8,630	8,200	62
63	8,227	8,109	8,031	7,842	7,660	7,314	8,441	8,318	8,238	8,043	7,855	7,497	63
64	7,352	7,256	7,193	7,040	6,892	6,610	7,537	7,439	7,374	7,216	7,063	6,772	64
65	6,471	6,396	6,346	6,226	6,109	5,884	6,628	6,550	6,500	6,375	6,254	6,023	65
66	5,583	5,526	5,489	5,397	5,307	5,135	5,710	5,652	5,613	5,519	5,427	5,250	66
67	4,686	4,645	4,618	4,552	4,487	4,361	4,785	4,743	4,715	4,647	4,580	4,451	67
68	3,780	3,752	3,734	3,689	3,644	3,558	3,850	3,822	3,803	3,757	3,712	3,624	68
69	2,860	2,844	2,832	2,805	2,778	2,725	2,906	2,889	2,877	2,849	2,822	2,768	69
70	1,926	1,918	1,912	1,898	1,884	1,857	1,951	1,942	1,936	1,922	1,908	1,880	70
71	0,974	0,971	0,969	0,964	0,959	0,950	0,983	0,980	0,978	0,973	0,968	0,959	71
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd													

Leeftijd op einde professionele levensduur: 73 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%							
0	59,589	53,924	50,563	43,384	37,621	29,137	59,999	54,267	50,869	43,614	37,795	29,238	0
1	58,919	53,384	50,096	43,058	37,394	29,027	59,322	53,723	50,398	43,286	37,566	29,128	1
2	58,219	52,816	49,602	42,709	37,146	28,901	58,625	53,158	49,908	42,940	37,322	29,005	2
3	57,513	52,241	49,101	42,352	36,891	28,770	57,923	52,587	49,410	42,587	37,071	28,877	3
4	56,800	51,659	48,591	41,987	36,629	28,633	57,214	52,010	48,906	42,227	36,814	28,745	4
5	56,083	51,071	48,076	41,616	36,361	28,492	56,501	51,427	48,396	41,862	36,551	28,608	5
6	55,362	50,478	47,556	41,239	36,088	28,347	55,785	50,840	47,882	41,491	36,283	28,467	6
7	54,636	49,881	47,030	40,857	35,809	28,197	55,065	50,247	47,361	41,114	36,010	28,322	7
8	53,907	49,277	46,498	40,468	35,524	28,042	54,341	49,650	46,835	40,731	35,730	28,172	8
9	53,173	48,668	45,960	40,073	35,232	27,882	53,612	49,047	46,303	40,342	35,445	28,017	9
10	52,435	48,054	45,417	39,671	34,935	27,718	52,880	48,439	45,766	39,947	35,154	27,858	10
11	51,693	47,435	44,868	39,264	34,632	27,548	52,143	47,826	45,223	39,546	34,857	27,694	11
12	50,947	46,811	44,313	38,850	34,322	27,373	51,403	47,208	44,675	39,139	34,554	27,524	12
13	50,198	46,182	43,753	38,430	34,006	27,192	50,660	46,585	44,121	38,726	34,245	27,350	13
14	49,444	45,547	43,187	38,003	33,684	27,007	49,913	45,957	43,562	38,306	33,929	27,171	14
15	48,687	44,908	42,615	37,571	33,355	26,815	49,162	45,325	42,998	37,881	33,608	26,986	15
16	47,927	44,264	42,039	37,132	33,021	26,619	48,409	44,689	42,429	37,451	33,282	26,797	16
17	47,166	43,617	41,458	36,689	32,681	26,418	47,653	44,048	41,856	37,014	32,949	26,603	17
18	46,403	42,968	40,875	36,241	32,337	26,212	46,894	43,403	41,277	36,572	32,610	26,403	18
19	45,640	42,316	40,288	35,789	31,987	26,002	46,132	42,753	40,692	36,123	32,265	26,197	19
20	44,875	41,661	39,697	35,332	31,633	25,787	45,365	42,098	40,101	35,667	31,912	25,985	20
21	44,108	41,003	39,102	34,869	31,272	25,567	44,594	41,437	39,505	35,204	31,553	25,766	21
22	43,337	40,339	38,501	34,399	30,905	25,340	43,820	40,771	38,903	34,735	31,186	25,542	22
23	42,563	39,670	37,894	33,923	30,530	25,107	43,042	40,100	38,294	34,258	30,812	25,310	23
24	41,785	38,996	37,282	33,440	30,148	24,867	42,259	39,423	37,679	33,774	30,431	25,071	24
25	41,003	38,317	36,663	32,950	29,759	24,620	41,473	38,741	37,058	33,283	30,041	24,825	25
26	40,216	37,632	36,038	32,452	29,361	24,365	40,682	38,052	36,431	32,784	29,644	24,572	26
27	39,426	36,941	35,406	31,946	28,956	24,103	39,887	37,359	35,797	32,278	29,239	24,311	27
28	38,631	36,245	34,768	31,433	28,542	23,833	39,089	36,659	35,157	31,764	28,826	24,043	28
29	37,833	35,543	34,124	30,912	28,121	23,555	38,286	35,955	34,510	31,243	28,404	23,766	29
30	37,031	34,836	33,474	30,384	27,691	23,269	37,480	35,245	33,858	30,714	27,975	23,481	30
31	36,225	34,124	32,817	29,848	27,253	22,974	36,670	34,530	33,199	30,177	27,537	23,189	31
32	35,415	33,405	32,154	29,304	26,806	22,671	35,856	33,809	32,534	29,633	27,091	22,887	32
33	34,600	32,681	31,484	28,752	26,350	22,358	35,039	33,083	31,863	29,081	26,636	22,577	33
34	33,781	31,950	30,806	28,191	25,884	22,036	34,218	32,351	31,185	28,521	26,172	22,258	34
35	32,958	31,213	30,122	27,621	25,410	21,705	33,393	31,614	30,501	27,952	25,700	21,929	35
36	32,131	30,471	29,431	27,044	24,926	21,364	32,565	30,871	29,811	27,376	25,218	21,592	36
37	31,300	29,723	28,734	26,458	24,433	21,013	31,733	30,124	29,114	26,792	24,728	21,244	37
38	30,465	28,970	28,030	25,863	23,930	20,652	30,898	29,371	28,412	26,200	24,228	20,887	38
39	29,626	28,210	27,319	25,260	23,417	20,280	30,060	28,613	27,703	25,600	23,719	20,520	39
40	28,783	27,445	26,601	24,648	22,895	19,897	29,219	27,851	26,989	24,992	23,202	20,143	40
41	27,937	26,674	25,877	24,027	22,362	19,504	28,375	27,084	26,268	24,376	22,675	19,755	41
42	27,088	25,899	25,147	23,399	21,821	19,100	27,528	26,311	25,541	23,752	22,138	19,357	42
43	26,237	25,120	24,412	22,763	21,270	18,686	26,678	25,533	24,808	23,120	21,591	18,948	43
44	25,384	24,336	23,672	22,120	20,710	18,260	25,826	24,752	24,070	22,480	21,036	18,528	44
45	24,528	23,548	22,925	21,468	20,141	17,824	24,972	23,966	23,327	21,832	20,471	18,097	45
46	23,670	22,755	22,173	20,809	19,562	17,376	24,117	23,177	22,579	21,178	19,898	17,656	46
47	22,809	21,958	21,416	20,141	18,973	16,916	23,259	22,384	21,826	20,515	19,315	17,203	47
48	21,947	21,157	20,653	19,465	18,374	16,445	22,399	21,586	21,067	19,845	18,722	16,738	48
49	21,083	20,352	19,885	18,783	17,766	15,961	21,538	20,785	20,303	19,167	18,120	16,262	49
50	20,218	19,545	19,113	18,093	17,149	15,466	20,676	19,980	19,535	18,482	17,509	15,774	50
51	19,354	18,735	18,338	17,396	16,523	14,960	19,812	19,172	18,761	17,789	16,887	15,274	51
52	18,490	17,923	17,559	16,694	15,890	14,442	18,946	18,360	17,983	17,088	16,257	14,761	52
53	17,627	17,111	16,778	15,987	15,248	13,914	18,079	17,544	17,200	16,380	15,616	14,235	53
54	16,766	16,297	15,994	15,273	14,599	13,374	17,211	16,724	16,411	15,664	14,964	13,696	54
55	15,905	15,482	15,209	14,555	13,941	12,823	16,341	15,901	15,617	14,939	14,303	13,143	55
56	15,047	14,666	14,420	13,831	13,276	12,260	15,469	15,074	14,819	14,207	13,631	12,577	56
57	14,190	13,850	13,630	13,102	12,604	11,686	14,597	14,244	14,015	13,467	12,941	11,997	57
58	13,334	13,033	12,838	12,368	11,923	11,100	13,723	13,410	13,207	12,718	12,256	11,402	58
59	12,478	12,214	12,042	11,627	11,232	10,501	12,846	12,571	12,392	11,961	11,551	10,791	59
60	11,623	11,392	11,242	10,879	10,533	9,888	11,967	11,727	11,570	11,193	10,833	10,163	60
61	10,767	10,568	10,438	10,124	9,824	9,261	11,084	10,877	10,743	10,416	10,104	9,519	61
62	9,909	9,740	9,629	9,360	9,102	8,617	10,199	10,023	9,908	9,629	9,361	8,858	62
63	9,048	8,906	8,813	8,586	8,368	7,956	9,311	9,163	9,066	8,831	8,605	8,177	63
64	8,183	8,066	7,989	7,801	7,620	7,276	8,417	8,295	8,215	8,020	7,833	7,476	64
65	7,314	7,219	7,157	7,005	6,858	6,577	7,517	7,418	7,354	7,197	7,044	6,753	65
66	6,440	6,365	6,316	6,196	6,080	5,857	6,610	6,533	6,482	6,358	6,238	6,007	66
67	5,558	5,501	5,464	5,373	5,284	5,113	5,695	5,637	5,599	5,505	5,413	5,237	67
68	4,667	4,626	4,599	4,533	4,468	4,343	4,773	4,731	4,703	4,635	4,568	4,440	68
69	3,765	3,738	3,720	3,675	3,631	3,545	3,841	3,813	3,794	3,748	3,703	3,616	69
70	2,851	2,834	2,823	2,796	2,769	2,716	2,900	2,883	2,871	2,843	2,816	2,762	70
71	1,921	1,912	1,907	1,893	1,879	1,852	1,947	1,939	1,933	1,919	1,905	1,877	71
72	0,972	0,969	0,967	0,962	0,958	0,948	0,981	0,979	0,977	0,972	0,967	0,958	72
Leeftijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leeftijd
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd													

6. Huidige waarde van een tijdelijke lijfrente van 1 euro per jaar met jaarlijkse betalingen**Beschrijving**

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.

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfetatfels, anticiperen de prospectieve sterfetatfels 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.

Leeftijd op einde professionele levensduur: 74 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leeftijd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%
0	60,164	54,384	50,961	43,660	37,813	29,230	60,603	54,752	51,288	43,905	37,997	29,337	0
1	59,496	53,848	50,498	43,338	37,590	29,123	59,931	54,212	50,822	43,581	37,773	29,229	1
2	58,800	53,285	50,009	42,993	37,346	29,000	59,237	53,652	50,335	43,239	37,532	29,109	2
3	58,097	52,714	49,511	42,640	37,095	28,872	58,537	53,085	49,842	42,891	37,286	28,985	3
4	57,386	52,135	49,006	42,280	36,837	28,738	57,831	52,511	49,342	42,536	37,033	28,855	4
5	56,672	51,551	48,495	41,914	36,573	28,601	57,122	51,932	48,837	42,175	36,775	28,722	5
6	55,954	50,962	47,979	41,541	36,304	28,458	56,409	51,349	48,327	41,809	36,511	28,585	6
7	55,231	50,368	47,457	41,163	36,029	28,312	55,692	50,761	47,811	41,437	36,242	28,443	7
8	54,505	49,768	46,929	40,779	35,749	28,160	54,970	50,167	47,289	41,059	35,967	28,297	8
9	53,774	49,163	46,396	40,388	35,462	28,004	54,245	49,568	46,762	40,675	35,687	28,146	9
10	53,039	48,553	45,857	39,992	35,169	27,843	53,516	48,964	46,229	40,285	35,400	27,990	10
11	52,300	47,938	45,312	39,589	34,870	27,677	52,783	48,356	45,691	39,889	35,108	27,830	11
12	51,557	47,318	44,762	39,180	34,565	27,506	52,046	47,742	45,147	39,487	34,810	27,665	12
13	50,810	46,692	44,205	38,765	34,254	27,329	51,305	47,123	44,598	39,078	34,506	27,494	13
14	50,060	46,062	43,644	38,343	33,937	27,148	50,562	46,500	44,044	38,665	34,196	27,319	14
15	49,306	45,427	43,077	37,916	33,613	26,960	49,814	45,872	43,485	38,245	33,881	27,139	15
16	48,549	44,787	42,505	37,482	33,284	26,768	49,065	45,240	42,921	37,820	33,559	26,955	16
17	47,791	44,145	41,929	37,044	32,950	26,572	48,312	44,604	42,352	37,389	33,232	26,765	17
18	47,031	43,499	41,350	36,602	32,610	26,371	47,556	43,963	41,778	36,952	32,899	26,570	18
19	46,271	42,852	40,768	36,155	32,267	26,166	46,797	43,318	41,198	36,509	32,559	26,369	19
20	45,509	42,201	40,182	35,703	31,918	25,956	46,034	42,667	40,613	36,059	32,213	26,162	20
21	44,745	41,547	39,592	35,246	31,563	25,740	45,266	42,011	40,021	35,602	31,859	25,949	21
22	43,978	40,888	38,996	34,782	31,201	25,519	44,495	41,350	39,424	35,138	31,499	25,730	22
23	43,207	40,224	38,394	34,312	30,833	25,291	43,720	40,683	38,821	34,668	31,131	25,504	23
24	42,432	39,554	37,787	33,835	30,457	25,057	42,941	40,011	38,211	34,190	30,756	25,271	24
25	41,653	38,879	37,173	33,350	30,074	24,815	42,158	39,333	37,596	33,705	30,373	25,031	25
26	40,870	38,199	36,553	32,858	29,682	24,566	41,371	38,650	36,974	33,213	29,983	24,784	26
27	40,083	37,513	35,927	32,359	29,283	24,310	40,580	37,961	36,345	32,713	29,584	24,529	27
28	39,292	36,821	35,294	31,852	28,876	24,046	39,784	37,266	35,710	32,205	29,178	24,267	28
29	38,497	36,124	34,655	31,337	28,461	23,774	38,985	36,566	35,070	31,690	28,763	23,997	29
30	37,698	35,421	34,010	30,816	28,039	23,495	38,182	35,861	34,423	31,168	28,341	23,720	30
31	36,896	34,714	33,359	30,286	27,607	23,207	37,376	35,151	33,770	30,638	27,911	23,434	31
32	36,089	34,000	32,701	29,749	27,168	22,911	36,566	34,435	33,110	30,101	27,472	23,140	32
33	35,277	33,280	32,036	29,203	26,719	22,606	35,752	33,714	32,445	29,556	27,025	22,838	33
34	34,461	32,554	31,364	28,648	26,260	22,291	34,934	32,987	31,773	29,003	26,569	22,526	34
35	33,641	31,822	30,685	28,086	25,793	21,967	34,113	32,255	31,095	28,442	26,104	22,206	35
36	32,818	31,084	30,000	27,515	25,317	21,634	33,288	31,518	30,410	27,873	25,630	21,876	36
37	31,990	30,341	29,308	26,936	24,831	21,291	32,460	30,775	29,719	27,296	25,148	21,537	37
38	31,158	29,593	28,610	26,348	24,337	20,938	31,629	30,027	29,023	26,712	24,657	21,189	38
39	30,323	28,838	27,905	25,752	23,832	20,575	30,795	29,275	28,320	26,119	24,157	20,831	39
40	29,483	28,077	27,192	25,147	23,317	20,201	29,957	28,518	27,612	25,519	23,648	20,463	40
41	28,640	27,311	26,474	24,534	22,793	19,816	29,117	27,756	26,898	24,911	23,130	20,085	41
42	27,794	26,541	25,750	23,913	22,260	19,422	28,274	26,989	26,177	24,295	22,602	19,697	42
43	26,946	25,766	25,020	23,285	21,718	19,017	27,428	26,217	25,451	23,671	22,065	19,298	43
44	26,096	24,988	24,286	22,649	21,167	18,601	26,579	25,441	24,719	23,039	21,519	18,888	44
45	25,244	24,204	23,545	22,005	20,607	18,175	25,729	24,661	23,983	22,400	20,964	18,468	45
46	24,388	23,416	22,799	21,353	20,037	17,737	24,878	23,877	23,242	21,754	20,401	18,038	46
47	23,531	22,624	22,047	20,693	19,457	17,288	24,024	23,090	22,495	21,101	19,828	17,597	47
48	22,671	21,828	21,290	20,026	18,867	16,827	23,169	22,298	21,743	20,440	19,246	17,144	48
49	21,810	21,028	20,528	19,351	18,269	16,355	22,312	21,503	20,986	19,771	18,654	16,681	49
50	20,949	20,225	19,762	18,669	17,661	15,871	21,453	20,704	20,225	19,095	18,053	16,205	50
51	20,087	19,419	18,992	17,980	17,045	15,376	20,593	19,902	19,459	18,412	17,444	15,718	51
52	19,226	18,613	18,219	17,287	16,421	14,871	19,733	19,096	18,688	17,721	16,824	15,219	52
53	18,367	17,805	17,445	16,588	15,790	14,355	18,870	18,287	17,912	17,022	16,195	14,707	53
54	17,509	16,997	16,668	15,883	15,151	13,829	18,006	17,474	17,132	16,316	15,556	14,183	54
55	16,653	16,188	15,889	15,174	14,505	13,291	17,141	16,658	16,346	15,603	14,907	13,645	55
56	15,799	15,379	15,108	14,460	13,852	12,744	16,275	15,838	15,556	14,881	14,248	13,095	56
57	14,947	14,570	14,326	13,742	13,192	12,185	15,409	15,016	14,762	14,153	13,580	12,532	57
58	14,096	13,760	13,542	13,019	12,524	11,615	14,541	14,190	13,962	13,417	12,901	11,954	58
59	13,247	12,949	12,755	12,289	11,848	11,033	13,671	13,359	13,157	12,671	12,211	11,361	59
60	12,399	12,136	11,966	11,555	11,164	10,438	12,798	12,524	12,346	11,917	11,509	10,753	60
61	11,551	11,322	11,173	10,813	10,470	9,830	11,923	11,684	11,529	11,153	10,795	10,129	61
62	10,701	10,504	10,375	10,063	9,765	9,207	11,046	10,840	10,706	10,381	10,070	9,488	62
63	9,849	9,681	9,571	9,304	9,048	8,567	10,166	9,990	9,876	9,598	9,331	8,830	63
64	8,994	8,853	8,760	8,536	8,319	7,911	9,280	9,133	9,037	8,803	8,577	8,152	64
65	8,136	8,019	7,943	7,757	7,577	7,236	8,390	8,269	8,189	7,995	7,808	7,453	65
66	7,274	7,180	7,118	6,967	6,821	6,542	7,493	7,395	7,331	7,174	7,022	6,733	66
67	6,405	6,331	6,283	6,164	6,048	5,827	6,589	6,513	6,462	6,339	6,219	5,989	67
68	5,530	5,474	5,437	5,346	5,258	5,088	5,678	5,620	5,582	5,488	5,397	5,221	68
69	4,645	4,605	4,578	4,512	4,448	4,323	4,759	4,717	4,690	4,622	4,556	4,427	69
70	3,749	3,722	3,704	3,659	3,615	3,530	3,831	3,803	3,784	3,739	3,694	3,606	70
71	2,840	2,823	2,812	2,785	2,758	2,706	2,893	2,876	2,865	2,837	2,810	2,756	71
72	1,915	1,906	1,901	1,887	1,873	1,846	1,944	1,935	1,929	1,915	1,901	1,874	72
73	0,970	0,967	0,965	0,960	0,955	0,946	0,980	0,977	0,975	0,970	0,966	0,956	73
Leeftijd	0,5%	0,8%	1,0%										

6. Huidige waarde van een tijdelijke lijfrente van 1 euro per jaar met jaarlijkse betalingen**Beschrijving**

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.

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterfzetafels, anticiperen de prospectieve sterfzetafels 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.

Leeftijd op einde professionele levensduur: 75 jaar													
Mannen							Vrouwen						
Huidige waarde van een jaarrente per jaar te betalen							Huidige waarde van een jaarrente per jaar te betalen						
Leeftijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd												Leeftijd
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	60,726	54,834	51,349	43,928	37,998	29,319	61,199	55,229	51,699	44,188	38,193	29,431	0
1	60,062	54,302	50,890	43,610	37,779	29,215	60,529	54,692	51,236	43,869	37,973	29,326	1
2	59,369	53,742	50,404	43,269	37,539	29,095	59,838	54,136	50,754	43,532	37,736	29,209	2
3	58,668	53,175	49,911	42,921	37,292	28,969	59,142	53,573	50,265	43,188	37,494	29,088	3
4	57,961	52,600	49,409	42,564	37,037	28,839	58,439	53,003	49,770	42,837	37,245	28,962	4
5	57,249	52,019	48,903	42,202	36,778	28,704	57,733	52,428	49,269	42,481	36,991	28,831	5
6	56,534	51,434	48,391	41,834	36,513	28,565	57,023	51,849	48,763	42,119	36,732	28,697	6
7	55,814	50,844	47,873	41,461	36,242	28,421	56,309	51,265	48,251	41,752	36,467	28,559	7
8	55,090	50,248	47,349	41,081	35,966	28,273	55,591	50,675	47,734	41,378	36,197	28,416	8
9	54,362	49,647	46,820	40,695	35,683	28,120	54,868	50,080	47,211	40,999	35,921	28,269	9
10	53,630	49,041	46,285	40,303	35,395	27,963	54,142	49,481	46,683	40,614	35,640	28,117	10
11	52,894	48,429	45,744	39,905	35,101	27,800	53,412	48,876	46,149	40,223	35,352	27,960	11
12	52,154	47,813	45,198	39,500	34,800	27,633	52,679	48,266	45,610	39,826	35,059	27,799	12
13	51,411	47,191	44,647	39,090	34,494	27,460	51,941	47,652	45,066	39,423	34,760	27,633	13
14	50,663	46,565	44,089	38,673	34,181	27,282	51,200	47,033	44,516	39,014	34,455	27,462	14
15	49,912	45,933	43,527	38,250	33,863	27,099	50,457	46,409	43,961	38,599	34,144	27,286	15
16	49,158	45,298	42,959	37,822	33,538	26,911	49,710	45,781	43,402	38,179	33,828	27,106	16
17	48,403	44,659	42,388	37,389	33,209	26,719	48,961	45,150	42,838	37,754	33,507	26,921	17
18	47,646	44,018	41,814	36,951	32,875	26,522	48,208	44,513	42,269	37,323	33,179	26,730	18
19	46,889	43,375	41,236	36,510	32,536	26,322	47,452	43,872	41,694	36,885	32,845	26,534	19
20	46,130	42,728	40,655	36,063	32,193	26,116	46,692	43,226	41,114	36,441	32,504	26,333	20
21	45,369	42,078	40,069	35,612	31,843	25,906	45,928	42,574	40,528	35,990	32,157	26,125	21
22	44,605	41,424	39,478	35,153	31,487	25,690	45,160	41,917	39,935	35,532	31,802	25,911	22
23	43,837	40,764	38,881	34,689	31,125	25,467	44,389	41,255	39,337	35,067	31,440	25,690	23
24	43,066	40,099	38,279	34,217	30,755	25,238	43,613	40,587	38,733	34,595	31,071	25,463	24
25	42,290	39,428	37,670	33,738	30,377	25,002	42,833	39,914	38,122	34,116	30,695	25,229	25
26	41,510	38,752	37,055	33,252	29,992	24,758	42,049	39,236	37,505	33,630	30,311	24,988	26
27	40,727	38,070	36,434	32,759	29,599	24,508	41,261	38,551	36,882	33,137	29,919	24,739	27
28	39,938	37,383	35,806	32,258	29,199	24,250	40,469	37,862	36,253	32,635	29,519	24,483	28
29	39,147	36,690	35,172	31,749	28,790	23,984	39,673	37,166	35,617	32,127	29,112	24,220	29
30	38,351	35,993	34,533	31,234	28,374	23,711	38,874	36,466	34,976	31,611	28,696	23,949	30
31	37,552	35,289	33,887	30,711	27,950	23,430	38,071	35,760	34,328	31,088	28,273	23,670	31
32	36,749	34,580	33,234	30,180	27,517	23,140	37,265	35,050	33,675	30,558	27,841	23,383	32
33	35,940	33,865	32,574	29,640	27,074	22,842	36,454	34,333	33,015	30,019	27,401	23,088	33
34	35,128	33,143	31,908	29,092	26,623	22,534	35,640	33,611	32,348	29,473	26,953	22,784	34
35	34,311	32,416	31,234	28,536	26,163	22,218	34,822	32,884	31,676	28,919	26,496	22,471	35
36	33,490	31,683	30,554	27,972	25,694	21,892	34,001	32,152	30,997	28,357	26,030	22,149	36
37	32,666	30,945	29,868	27,400	25,216	21,557	33,176	31,414	30,312	27,788	25,556	21,819	37
38	31,837	30,201	29,175	26,819	24,729	21,212	32,348	30,672	29,622	27,211	25,073	21,479	38
39	31,005	29,451	28,475	26,230	24,232	20,856	31,518	29,925	28,925	26,626	24,581	21,129	39
40	30,168	28,695	27,769	25,632	23,726	20,491	30,684	29,173	28,223	26,033	24,081	20,771	40
41	29,328	27,934	27,056	25,026	23,209	20,115	29,848	28,416	27,515	25,433	23,571	20,402	41
42	28,486	27,168	26,337	24,412	22,684	19,729	29,008	27,654	26,801	24,825	23,052	20,023	42
43	27,641	26,398	25,613	23,791	22,151	19,333	28,166	26,888	26,081	24,209	22,524	19,634	43
44	26,794	25,624	24,884	23,162	21,608	18,927	27,321	26,117	25,355	23,585	21,987	19,234	44
45	25,945	24,845	24,149	22,526	21,056	18,510	26,475	25,343	24,625	22,954	21,442	18,825	45
46	25,092	24,062	23,408	21,882	20,495	18,082	25,627	24,565	23,891	22,317	20,888	18,406	46
47	24,238	23,274	22,662	21,229	19,924	17,643	24,778	23,783	23,151	21,672	20,325	17,976	47
48	23,381	22,483	21,911	20,569	19,343	17,193	23,926	22,997	22,406	21,019	19,753	17,535	48
49	22,523	21,687	21,154	19,902	18,753	16,731	23,073	22,208	21,656	20,360	19,172	17,083	49
50	21,664	20,889	20,394	19,227	18,155	16,258	22,219	21,415	20,901	19,693	18,582	16,619	50
51	20,805	20,088	19,629	18,547	17,548	15,775	21,363	20,618	20,142	19,019	17,983	16,145	51
52	19,947	19,286	18,863	17,861	16,934	15,281	20,507	19,819	19,379	18,337	17,375	15,659	52
53	19,091	18,483	18,094	17,170	16,313	14,777	19,649	19,016	18,610	17,649	16,757	15,161	53
54	18,236	17,680	17,323	16,474	15,684	14,263	18,789	18,210	17,837	16,952	16,130	14,650	54
55	17,384	16,877	16,551	15,774	15,049	13,739	17,929	17,400	17,059	16,249	15,493	14,127	55
56	16,534	16,074	15,777	15,069	14,407	13,204	17,068	16,587	16,278	15,538	14,847	13,592	56
57	15,686	15,271	15,003	14,361	13,759	12,660	16,207	15,772	15,492	14,821	14,192	13,045	57
58	14,841	14,468	14,226	13,648	13,103	12,105	15,345	14,954	14,702	14,096	13,526	12,484	58
59	13,997	13,664	13,448	12,930	12,440	11,539	14,481	14,132	13,906	13,363	12,850	11,908	59
60	13,156	12,860	12,668	12,207	11,770	10,962	13,615	13,305	13,104	12,621	12,163	11,318	60
61	12,314	12,054	11,885	11,478	11,090	10,371	12,747	12,474	12,297	11,871	11,465	10,713	61
62	11,472	11,246	11,098	10,741	10,401	9,767	11,877	11,640	11,485	11,112	10,756	10,092	62
63	10,629	10,433	10,306	9,997	9,701	9,148	11,005	10,800	10,666	10,343	10,034	9,455	63
64	9,783	9,617	9,508	9,243	8,990	8,513	10,128	9,954	9,840	9,563	9,298	8,799	64
65	8,936	8,796	8,704	8,481	8,267	7,861	9,247	9,100	9,005	8,771	8,547	8,124	65
66	8,085	7,969	7,894	7,709	7,531	7,192	8,360	8,239	8,160	7,967	7,781	7,428	66
67	7,229	7,136	7,075	6,925	6,780	6,503	7,466	7,369	7,305	7,149	6,998	6,710	67
68	6,368	6,294	6,246	6,128	6,013	5,793	6,566	6,490	6,439	6,317	6,197	5,969	68
69	5,499	5,443	5,407	5,316	5,229	5,060	5,659	5,601	5,563	5,470	5,379	5,204	69
70	4,621	4,580	4,554	4,488	4,424	4,301	4,744	4,702	4,675	4,607	4,541	4,413	70
71	3,731	3,704	3,686	3,641	3,598	3,513	3,820	3,792	3,774	3,728	3,683	3,596	71
72	2,828	2,811	2,800	2,773	2,746	2,694	2,886	2,869	2,858	2,830	2,803	2,749	72
73	1,908	1,900	1,894	1,880	1,866	1,840	1,940	1,931	1,925	1,911	1,897	1,870	73
74	0,967	0,964	0,962	0,958	0,953	0,944	0,979	0,976	0,974	0,969	0,964	0,955	74</