

**7. Huidige waarde van een tijdelijke lijfrente van 1 euro per jaar met maandelijks betalingen**

Met deze tabel kunt u een tijdelijke maandelijks lijfrente tot 65 jaar 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 sterftetekansen van de rentenier.

Beschrijving

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftetekansen. In tegenstelling tot de stationaire sterftetafels, anticiperen de prospectieve sterftetafels op de toekomstige ontwikkeling van de sterfte op basis van de ontwikkeling van de waargenomen sterftequotienten van elke generatie in het verleden. Deze tafels zijn dus **prospectieve 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 te betalen met 1/12 per maand |  |        |        |        |        |        | Huidige waarde van een jaarrente te betalen met 1/12 per maand |  |        |        |        |        |          |
| 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  | 55,436   | 50,635 | 47,758 | 41,528 | 36,436 | 28,761 | 55,679   | 50,843   | 47,946 | 41,675 | 36,551 | 28,833 | 0        |
| 1  | 54,740   | 50,063 | 47,256 | 41,166 | 36,175 | 28,626 | 54,977   | 50,266   | 47,440 | 41,310 | 36,287 | 28,696 | 1        |
| 2  | 54,017   | 49,465 | 46,729 | 40,782 | 35,894 | 28,475 | 54,255   | 49,670   | 46,915 | 40,927 | 36,008 | 28,547 | 2        |
| 3  | 53,287   | 48,860 | 46,194 | 40,389 | 35,604 | 28,317 | 53,528   | 49,068   | 46,383 | 40,537 | 35,722 | 28,392 | 3        |
| 4  | 52,551   | 48,246 | 45,651 | 39,988 | 35,307 | 28,153 | 52,795   | 48,458   | 45,844 | 40,140 | 35,428 | 28,231 | 4        |
| 5  | 51,810   | 47,628 | 45,103 | 39,580 | 35,004 | 27,984 | 52,058   | 47,843   | 45,299 | 39,736 | 35,129 | 28,065 | 5        |
| 6  | 51,066   | 47,004 | 44,548 | 39,166 | 34,694 | 27,810 | 51,317   | 47,224   | 44,748 | 39,327 | 34,823 | 27,894 | 6        |
| 7  | 50,317   | 46,375 | 43,988 | 38,746 | 34,378 | 27,630 | 50,572   | 46,599   | 44,192 | 38,910 | 34,511 | 27,718 | 7        |
| 8  | 49,564   | 45,741 | 43,421 | 38,319 | 34,056 | 27,444 | 49,823   | 45,968   | 43,630 | 38,488 | 34,193 | 27,536 | 8        |
| 9  | 48,807   | 45,100 | 42,848 | 37,885 | 33,726 | 27,253 | 49,070   | 45,332   | 43,062 | 38,058 | 33,868 | 27,349 | 9        |
| 10   | 48,045   | 44,455 | 42,270 | 37,444 | 33,390 | 27,056 | 48,313   | 44,691   | 42,487 | 37,622 | 33,536 | 27,156 | 10       |
| 11   | 47,280   | 43,804 | 41,685 | 36,997 | 33,047 | 26,852 | 47,551   | 44,044   | 41,907 | 37,179 | 33,197 | 26,956 | 11       |
| 12   | 46,510   | 43,147 | 41,095 | 36,542 | 32,696 | 26,643 | 46,786   | 43,393   | 41,322 | 36,730 | 32,852 | 26,751 | 12       |
| 13   | 45,737   | 42,485 | 40,498 | 36,081 | 32,339 | 26,427 | 46,018   | 42,736   | 40,730 | 36,274 | 32,500 | 26,540 | 13       |
| 14   | 44,959   | 41,818 | 39,895 | 35,613 | 31,975 | 26,205 | 45,245   | 42,074   | 40,132 | 35,811 | 32,141 | 26,323 | 14       |
| 15   | 44,178   | 41,146 | 39,287 | 35,138 | 31,603 | 25,976 | 44,469   | 41,407   | 39,529 | 35,342 | 31,775 | 26,099 | 15       |
| 16   | 43,395   | 40,469 | 38,673 | 34,656 | 31,225 | 25,741 | 43,691   | 40,736   | 38,921 | 34,866 | 31,402 | 25,870 | 16       |
| 17   | 42,609   | 39,789 | 38,055 | 34,169 | 30,840 | 25,500 | 42,909   | 40,060   | 38,308 | 34,384 | 31,023 | 25,634 | 17       |
| 18   | 41,821   | 39,105 | 37,432 | 33,677 | 30,450 | 25,253 | 42,123   | 39,379   | 37,689 | 33,895 | 30,636 | 25,391 | 18       |
| 19   | 41,032   | 38,419 | 36,806 | 33,179 | 30,053 | 25,000 | 41,334   | 38,693   | 37,064 | 33,399 | 30,242 | 25,141 | 19       |
| 20   | 40,242   | 37,729 | 36,176 | 32,676 | 29,651 | 24,742 | 40,542   | 38,001   | 36,432 | 32,895 | 29,840 | 24,883 | 20       |
| 21   | 39,449   | 37,035 | 35,541 | 32,166 | 29,241 | 24,476 | 39,745   | 37,304   | 35,794 | 32,384 | 29,430 | 24,618 | 21       |
| 22   | 38,652   | 36,335 | 34,899 | 31,649 | 28,824 | 24,203 | 38,944   | 36,602   | 35,150 | 31,866 | 29,012 | 24,345 | 22       |
| 23   | 37,851   | 35,631 | 34,252 | 31,124 | 28,398 | 23,921 | 38,139   | 35,893   | 34,500 | 31,339 | 28,585 | 24,064 | 23       |
| 24   | 37,047   | 34,920 | 33,598 | 30,592 | 27,964 | 23,632 | 37,329   | 35,179   | 33,842 | 30,805 | 28,150 | 23,774 | 24       |
| 25   | 36,239   | 34,204 | 32,937 | 30,052 | 27,522 | 23,334 | 36,516   | 34,459   | 33,178 | 30,262 | 27,706 | 23,476 | 25       |
| 26   | 35,426   | 33,482 | 32,270 | 29,503 | 27,070 | 23,027 | 35,699   | 33,733   | 32,508 | 29,711 | 27,253 | 23,168 | 26       |
| 27   | 34,609   | 32,755 | 31,596 | 28,947 | 26,610 | 22,710 | 34,877   | 33,002   | 31,830 | 29,152 | 26,791 | 22,851 | 27       |
| 28   | 33,788   | 32,021 | 30,915 | 28,381 | 26,140 | 22,384 | 34,051   | 32,264   | 31,146 | 28,585 | 26,319 | 22,525 | 28       |
| 29   | 32,963   | 31,282 | 30,228 | 27,808 | 25,661 | 22,049 | 33,221   | 31,521   | 30,456 | 28,009 | 25,839 | 22,190 | 29       |
| 30   | 32,134   | 30,537 | 29,534 | 27,226 | 25,173 | 21,704 | 32,388   | 30,772   | 29,758 | 27,425 | 25,349 | 21,844 | 30       |
| 31   | 31,302   | 29,786 | 28,834 | 26,636 | 24,676 | 21,349 | 31,551   | 30,018   | 29,054 | 26,832 | 24,850 | 21,489 | 31       |
| 32   | 30,465   | 29,030 | 28,126 | 26,037 | 24,168 | 20,984 | 30,710   | 29,258   | 28,344 | 26,231 | 24,341 | 21,123 | 32       |
| 33   | 29,624   | 28,267 | 27,411 | 25,429 | 23,650 | 20,607 | 29,865   | 28,492   | 27,626 | 25,621 | 23,822 | 20,746 | 33       |
| 34   | 28,778   | 27,498 | 26,689 | 24,812 | 23,122 | 20,219 | 29,016   | 27,720   | 26,902 | 25,003 | 23,122 | 20,358 | 34       |
| 35   | 27,928   | 26,723 | 25,960 | 24,186 | 22,583 | 19,819 | 28,163   | 26,942   | 26,170 | 24,375 | 22,754 | 19,959 | 35       |
| 36   | 27,075   | 25,942 | 25,224 | 23,550 | 22,034 | 19,409 | 27,306   | 26,159   | 25,433 | 23,739 | 22,205 | 19,548 | 36       |
| 37   | 26,218   | 25,155 | 24,481 | 22,906 | 21,475 | 18,986 | 26,446   | 25,370   | 24,688 | 23,093 | 21,645 | 19,126 | 37       |
| 38   | 25,357   | 24,363 | 23,731 | 22,253 | 20,905 | 18,551 | 25,583   | 24,576   | 23,936 | 22,439 | 21,074 | 18,692 | 38       |
| 39   | 24,492   | 23,565 | 22,974 | 21,590 | 20,324 | 18,103 | 24,716   | 23,777   | 23,179 | 21,776 | 20,494 | 18,245 | 39       |
| 40   | 23,623   | 22,761 | 22,211 | 20,917 | 19,732 | 17,642 | 23,846   | 22,972   | 22,414 | 21,103 | 19,902 | 17,786 | 40       |
| 41   | 22,751   | 21,951 | 21,440 | 20,236 | 19,128 | 17,169 | 22,973   | 22,161   | 21,643 | 20,422 | 19,300 | 17,314 | 41       |
| 42   | 21,877   | 21,137 | 20,664 | 19,546 | 18,515 | 16,682 | 22,096   | 21,345   | 20,865 | 19,731 | 18,686 | 16,828 | 42       |
| 43   | 21,000   | 20,318 | 19,882 | 18,848 | 17,891 | 16,183 | 21,216   | 20,524   | 20,080 | 19,031 | 18,061 | 16,329 | 43       |
| 44   | 20,122   | 19,496 | 19,094 | 18,141 | 17,257 | 15,671 | 20,333   | 19,698   | 19,290 | 18,322 | 17,425 | 15,816 | 44       |
| 45   | 19,241   | 18,668 | 18,300 | 17,425 | 16,611 | 15,145 | 19,448   | 18,867   | 18,493 | 17,605 | 16,778 | 15,290 | 45       |
| 46   | 18,357   | 17,836 | 17,500 | 16,701 | 15,954 | 14,604 | 18,561   | 18,031   | 17,690 | 16,878 | 16,120 | 14,750 | 46       |
| 47   | 17,470   | 16,998 | 16,694 | 15,967 | 15,286 | 14,049 | 17,671   | 17,191   | 16,881 | 16,143 | 15,451 | 14,194 | 47       |
| 48   | 16,581   | 16,156 | 15,881 | 15,224 | 14,607 | 13,479 | 16,778   | 16,345   | 16,066 | 15,398 | 14,770 | 13,624 | 48       |
| 49   | 15,690   | 15,309 | 15,063 | 14,472 | 13,915 | 12,894 | 15,882   | 15,495   | 15,244 | 14,643 | 14,076 | 13,038 | 49       |
| 50   | 14,797   | 14,458 | 14,239 | 13,711 | 13,212 | 12,294 | 14,984   | 14,639   | 14,416 | 13,879 | 13,371 | 12,436 | 50       |
| 51   | 13,902   | 13,603 | 13,408 | 12,941 | 12,498 | 11,677 | 14,083   | 13,778   | 13,581 | 13,104 | 12,653 | 11,818 | 51       |
| 52   | 13,005   | 12,743 | 12,573 | 12,162 | 11,771 | 11,045 | 13,179   | 12,912   | 12,739 | 12,320 | 11,922 | 11,183 | 52       |
| 53   | 12,106   | 11,879 | 11,732 | 11,374 | 11,033 | 10,397 | 12,271   | 12,040   | 11,889 | 11,525 | 11,178 | 10,529 | 53       |
| 54   | 11,206   | 11,011 | 10,885 | 10,577 | 10,283 | 9,732  | 11,360   | 11,162   | 11,033 | 10,719 | 10,420 | 9,858  | 54       |
| 55   | 10,303   | 10,139 | 10,032 | 9,771  | 9,521  | 9,049  | 10,445   | 10,277   | 10,168 | 9,902  | 9,647  | 9,167  | 55       |
| 56   | 9,398  | 9,262  | 9,172  | 8,954  | 8,745  | 8,348  | 9,526  | 9,387  | 9,296  | 9,074  | 8,860  | 8,456  | 56       |
| 57   | 8,491  | 8,379  | 8,306  | 8,128  | 7,955  | 7,628  | 8,604  | 8,490  | 8,416  | 8,234  | 8,059  | 7,725  | 57       |
| 58   | 7,579  | 7,490  | 7,432  | 7,289  | 7,151  | 6,887  | 7,676  | 7,586  | 7,527  | 7,381  | 7,241  | 6,972  | 58       |
| 59   | 6,662  | 6,594  | 6,549  | 6,438  | 6,331  | 6,124  | 6,743  | 6,674  | 6,628  | 6,515  | 6,406  | 6,196  | 59       |
| 60   | 5,740  | 5,689  | 5,656  | 5,573  | 5,493  | 5,338  | 5,804  | 5,753  | 5,719  | 5,635  | 5,554  | 5,396  | 60       |
| 61   | 4,811  | 4,775  | 4,752  | 4,694  | 4,637  | 4,527  | 4,859  | 4,823  | 4,799  | 4,740  | 4,682  | 4,571  | 61       |
| 62   | 3,873  | 3,850  | 3,834  | 3,797  | 3,760  | 3,687  | 3,906  | 3,883  | 3,867  | 3,829  | 3,791  | 3,718  | 62       |
| 63   | 2,925  | 2,911  | 2,903  | 2,881  | 2,859  | 2,818  | 2,945  | 2,932  | 2,923  | 2,901  | 2,879  | 2,837  | 63       |
| 64   | 1,964  | 1,958  | 1,954  | 1,944  | 1,935  | 1,915  | 1,974  | 1,968  | 1,964  | 1,954  | 1,945  | 1,925  | 64       |
| 65   | 0,990  | 0,989  | 0,988  | 0,985  | 0,982  | 0,977  | 0,993  | 0,992  | 0,990  | 0,988  | 0,985  | 0,980  | 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 |

Nettorentevoet waartegen het kapitaal zal kunnen worden belegd