

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 sterftetaksen van de rentenier.

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftetaksen. 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 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.

Leef tijd 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						
Leef tijd	Nettorentevoet waartegen het kapitaal zal kunnen worden belegd						Leef tijd						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%							
0	55,320	50,460	47,549	41,252	36,111	28,376	55,532	50,641	47,713	41,379	36,210	28,436	0
1	54,619	49,884	47,044	40,888	35,849	28,239	54,830	50,065	47,207	41,015	35,947	28,300	1
2	53,898	49,289	46,520	40,506	35,570	28,090	54,110	49,471	46,684	40,634	35,670	28,152	2
3	53,170	48,685	45,987	40,115	35,283	27,934	53,386	48,871	46,155	40,248	35,387	28,000	3
4	52,436	48,075	45,447	39,718	34,989	27,773	52,655	48,264	45,619	39,853	35,096	27,841	4
5	51,698	47,459	44,902	39,314	34,689	27,607	51,920	47,652	45,077	39,453	34,800	27,678	5
6	50,956	46,838	44,350	38,903	34,383	27,435	51,181	47,034	44,529	39,045	34,497	27,509	6
7	50,209	46,212	43,792	38,486	34,070	27,257	50,438	46,412	43,975	38,632	34,188	27,335	7
8	49,457	45,579	43,228	38,061	33,750	27,074	49,690	45,783	43,415	38,212	33,872	27,156	8
9	48,702	44,941	42,658	37,630	33,423	26,886	48,939	45,150	42,850	37,786	33,550	26,971	9
10	47,942	44,298	42,082	37,192	33,090	26,691	48,184	44,511	42,278	37,353	33,221	26,780	10
11	47,178	43,649	41,500	36,748	32,750	26,490	47,425	43,867	41,701	36,913	32,885	26,583	11
12	46,411	42,996	40,913	36,297	32,403	26,284	46,662	43,218	41,118	36,467	32,543	26,381	12
13	45,640	42,337	40,319	35,839	32,049	26,071	45,895	42,564	40,529	36,014	32,194	26,173	13
14	44,864	41,672	39,719	35,375	31,688	25,852	45,124	41,904	39,935	35,554	31,838	25,958	14
15	44,086	41,003	39,114	34,903	31,321	25,627	44,351	41,240	39,335	35,088	31,476	25,738	15
16	43,304	40,330	38,504	34,426	30,946	25,395	43,574	40,572	38,730	34,616	31,107	25,511	16
17	42,521	39,652	37,889	33,942	30,565	25,157	42,794	39,899	38,119	34,137	30,731	25,278	17
18	41,735	38,971	37,269	33,453	30,178	24,914	42,011	39,221	37,503	33,652	30,348	25,039	18
19	40,948	38,287	36,646	32,959	29,786	24,665	41,225	38,538	36,881	33,159	29,957	24,792	19
20	40,158	37,599	36,018	32,458	29,386	24,409	40,434	37,849	36,253	32,660	29,559	24,538	20
21	39,366	36,906	35,385	31,951	28,980	24,147	39,640	37,155	35,619	32,153	29,153	24,277	21
22	38,570	36,209	34,746	31,437	28,565	23,877	38,841	36,456	34,978	31,638	28,739	24,008	22
23	37,771	35,505	34,100	30,915	28,143	23,598	38,039	35,750	34,331	31,115	28,317	23,731	23
24	36,966	34,796	33,448	30,385	27,712	23,312	37,232	35,039	33,677	30,585	27,885	23,445	24
25	36,158	34,081	32,789	29,848	27,272	23,017	36,421	34,322	33,016	30,046	27,446	23,150	25
26	35,347	33,362	32,124	29,303	26,825	22,713	35,605	33,599	32,349	29,499	26,997	22,847	26
27	34,533	32,637	31,454	28,750	26,369	22,402	34,785	32,870	31,675	28,944	26,539	22,535	27
28	33,715	31,907	30,777	28,189	25,904	22,081	33,962	32,136	30,994	28,380	26,072	22,213	28
29	32,892	31,171	30,093	27,620	25,430	21,750	33,135	31,396	30,307	27,809	25,596	21,882	29
30	32,066	30,429	29,403	27,043	24,946	21,410	32,305	30,651	29,614	27,230	25,112	21,542	30
31	31,234	29,681	28,705	26,456	24,452	21,059	31,470	29,900	28,914	26,642	24,618	21,191	31
32	30,399	28,927	28,001	25,861	23,949	20,699	30,631	29,143	28,207	26,045	24,113	20,830	32
33	29,560	28,167	27,289	25,258	23,437	20,327	29,788	28,380	27,493	25,440	23,599	20,459	33
34	28,717	27,401	26,571	24,645	22,913	19,945	28,941	27,611	26,772	24,825	23,075	20,076	34
35	27,869	26,629	25,845	24,023	22,380	19,551	28,091	26,837	26,044	24,202	22,541	19,682	35
36	27,019	25,852	25,113	23,393	21,836	19,146	27,237	26,057	25,310	23,570	21,997	19,278	36
37	26,164	25,069	24,375	22,754	21,283	18,729	26,380	25,272	24,569	22,930	21,443	18,862	37
38	25,306	24,280	23,629	22,105	20,718	18,301	25,519	24,481	23,822	22,281	20,878	18,434	38
39	24,444	23,486	22,876	21,447	20,143	17,860	24,654	23,685	23,068	21,622	20,303	17,993	39
40	23,579	22,686	22,117	20,781	19,558	17,406	23,787	22,883	22,308	20,955	19,717	17,541	40
41	22,710	21,880	21,351	20,105	18,961	16,940	22,916	22,076	21,540	20,279	19,120	17,075	41
42	21,837	21,069	20,578	19,420	18,353	16,460	22,041	21,262	20,765	19,592	18,512	16,596	42
43	20,963	20,254	19,800	18,727	17,735	15,968	21,162	20,444	19,984	18,896	17,892	16,103	43
44	20,087	19,435	19,016	18,025	17,107	15,464	20,281	19,620	19,196	18,192	17,262	15,597	44
45	19,208	18,611	18,227	17,315	16,468	14,945	19,398	18,792	18,403	17,479	16,620	15,077	45
46	18,326	17,781	17,430	16,596	15,817	14,412	18,513	17,960	17,604	16,757	15,968	14,544	46
47	17,441	16,946	16,627	15,866	15,155	13,864	17,624	17,122	16,798	16,027	15,305	13,996	47
48	16,553	16,106	15,817	15,127	14,480	13,301	16,734	16,280	15,987	15,286	14,630	13,434	48
49	15,663	15,261	15,002	14,380	13,795	12,724	15,840	15,432	15,168	14,537	13,943	12,856	49
50	14,771	14,413	14,181	13,624	13,098	12,131	14,943	14,579	14,343	13,777	13,243	12,262	50
51	13,878	13,560	13,354	12,859	12,389	11,523	14,043	13,720	13,511	13,008	12,531	11,651	51
52	12,982	12,703	12,521	12,084	11,669	10,899	13,141	12,857	12,673	12,228	11,806	11,024	52
53	12,084	11,841	11,683	11,301	10,937	10,258	12,235	11,988	11,827	11,439	11,069	10,379	53
54	11,184	10,974	10,838	10,508	10,192	9,601	11,326	11,113	10,974	10,638	10,317	9,717	54
55	10,281	10,103	9,987	9,705	9,434	8,926	10,413	10,231	10,113	9,827	9,552	9,035	55
56	9,376	9,226	9,129	8,892	8,663	8,232	9,495	9,343	9,244	9,003	8,771	8,333	56
57	8,468	8,345	8,265	8,069	7,879	7,520	8,574	8,449	8,367	8,168	7,976	7,611	57
58	7,555	7,456	7,392	7,233	7,080	6,787	7,648	7,548	7,482	7,321	7,165	6,868	58
59	6,638	6,560	6,510	6,385	6,264	6,032	6,717	6,638	6,586	6,460	6,337	6,102	59
60	5,716	5,657	5,619	5,524	5,432	5,255	5,779	5,720	5,681	5,585	5,492	5,312	60
61	4,788	4,746	4,718	4,649	4,583	4,454	4,836	4,794	4,766	4,696	4,629	4,498	61
62	3,852	3,823	3,805	3,759	3,713	3,625	3,887	3,858	3,840	3,793	3,747	3,658	62
63	2,907	2,889	2,878	2,850	2,822	2,768	2,930	2,913	2,901	2,873	2,845	2,791	63
64	1,951	1,942	1,936	1,922	1,908	1,881	1,964	1,955	1,949	1,935	1,921	1,893	64
65	0,983	0,980	0,978	0,973	0,968	0,959	0,988	0,985	0,983	0,978	0,973	0,964	65
Leef tijd	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Leef tijd
Nettorentevoet waartegen het kapitaal zal kunnen worden belegd													