

**Beschrijving**

Met deze tabel kunt u een tijdelijke maandelijkse lijfrente tot 65 jaar omzetten in een kapitaal. De omzettingsofficiënten 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 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 **prospectieve generatietafels**.

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.

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| Leeftijd op einde professionele levensduur: 65 jaar            |                                                                |        |        |        |        |        |                                                               |                                                                |        |        |        |        |          |          |
|----------------------------------------------------------------|----------------------------------------------------------------|--------|--------|--------|--------|--------|---------------------------------------------------------------|----------------------------------------------------------------|--------|--------|--------|--------|----------|----------|
| Mannen                                                         |                                                                |        |        |        |        |        | Vrouwen                                                       |                                                                |        |        |        |        |          |          |
| Huidige waarde van een jaarente te betalen met 1/12 per maand  |                                                                |        |        |        |        |        | Huidige waarde van een jaarente 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 |        |        |        |        |          | 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                                                              | 54,815                                                         | 50,126 | 47,312 | 41,208 | 36,206 | 28,642 | 55,008                                                        | 50,292                                                         | 47,462 | 41,324 | 36,297 | 28,699 | 0        |          |
| 1                                                              | 54,110                                                         | 49,544 | 46,800 | 40,836 | 35,936 | 28,500 | 54,301                                                        | 49,709                                                         | 46,949 | 40,953 | 36,027 | 28,557 | 1        |          |
| 2                                                              | 53,384                                                         | 48,942 | 46,269 | 40,447 | 35,650 | 28,345 | 53,576                                                        | 49,108                                                         | 46,419 | 40,564 | 35,742 | 28,403 | 2        |          |
| 3                                                              | 52,650                                                         | 48,392 | 45,729 | 40,048 | 35,355 | 28,183 | 52,846                                                        | 48,501                                                         | 45,883 | 40,170 | 35,451 | 28,244 | 3        |          |
| 4                                                              | 51,911                                                         | 47,715 | 45,182 | 39,642 | 35,053 | 28,015 | 52,110                                                        | 47,888                                                         | 45,339 | 39,767 | 35,153 | 28,079 | 4        |          |
| 5                                                              | 51,169                                                         | 47,094 | 44,629 | 39,231 | 34,746 | 27,843 | 51,370                                                        | 47,269                                                         | 44,789 | 39,358 | 34,848 | 27,909 | 5        |          |
| 6                                                              | 50,422                                                         | 46,466 | 44,071 | 38,812 | 34,431 | 27,664 | 50,625                                                        | 46,645                                                         | 44,234 | 38,943 | 34,537 | 27,733 | 6        |          |
| 7                                                              | 49,670                                                         | 45,833 | 43,505 | 38,386 | 34,110 | 27,480 | 49,878                                                        | 46,015                                                         | 43,673 | 38,521 | 34,219 | 27,552 | 7        |          |
| 8                                                              | 48,913                                                         | 45,194 | 42,934 | 37,953 | 33,782 | 27,290 | 49,126                                                        | 45,380                                                         | 43,105 | 38,092 | 33,895 | 27,366 | 8        |          |
| 9                                                              | 48,153                                                         | 44,549 | 42,356 | 37,514 | 33,447 | 27,094 | 48,369                                                        | 44,740                                                         | 42,532 | 37,657 | 33,564 | 27,173 | 9        |          |
| 10                                                             | 47,388                                                         | 43,899 | 41,773 | 37,068 | 33,105 | 26,892 | 47,609                                                        | 44,094                                                         | 41,953 | 37,215 | 33,226 | 26,975 | 10       |          |
| 11                                                             | 46,619                                                         | 43,243 | 41,183 | 36,615 | 32,756 | 26,683 | 46,844                                                        | 43,443                                                         | 41,368 | 36,767 | 32,882 | 26,771 | 11       |          |
| 12                                                             | 45,847                                                         | 42,583 | 40,588 | 36,155 | 32,400 | 26,469 | 46,076                                                        | 42,787                                                         | 40,777 | 36,311 | 32,530 | 26,560 | 12       |          |
| 13                                                             | 45,071                                                         | 41,917 | 39,987 | 35,688 | 32,037 | 26,248 | 45,304                                                        | 42,125                                                         | 40,180 | 35,849 | 32,172 | 26,344 | 13       |          |
| 14                                                             | 44,291                                                         | 41,246 | 39,379 | 35,214 | 31,667 | 26,021 | 44,528                                                        | 41,459                                                         | 39,577 | 35,380 | 31,806 | 26,120 | 14       |          |
| 15                                                             | 43,507                                                         | 40,570 | 38,766 | 34,734 | 31,290 | 25,787 | 43,750                                                        | 40,788                                                         | 38,969 | 34,905 | 31,434 | 25,891 | 15       |          |
| 16                                                             | 42,721                                                         | 39,889 | 38,148 | 34,247 | 30,905 | 25,546 | 42,968                                                        | 40,112                                                         | 38,356 | 34,423 | 31,055 | 25,655 | 16       |          |
| 17                                                             | 41,932                                                         | 39,204 | 37,525 | 33,754 | 30,515 | 25,299 | 42,183                                                        | 39,432                                                         | 37,737 | 33,935 | 30,669 | 25,413 | 17       |          |
| 18                                                             | 41,141                                                         | 38,516 | 36,897 | 33,255 | 30,118 | 25,046 | 41,394                                                        | 38,746                                                         | 37,113 | 33,439 | 30,275 | 25,164 | 18       |          |
| 19                                                             | 40,348                                                         | 37,825 | 36,265 | 32,751 | 29,714 | 24,787 | 40,602                                                        | 38,055                                                         | 36,482 | 32,937 | 29,874 | 24,907 | 19       |          |
| 20                                                             | 39,554                                                         | 37,129 | 35,629 | 32,241 | 29,304 | 24,522 | 39,806                                                        | 37,359                                                         | 35,845 | 32,427 | 29,465 | 24,643 | 20       |          |
| 21                                                             | 38,756                                                         | 36,429 | 34,987 | 31,723 | 28,887 | 24,249 | 39,006                                                        | 36,658                                                         | 35,202 | 31,909 | 29,048 | 24,371 | 21       |          |
| 22                                                             | 37,955                                                         | 35,724 | 34,339 | 31,199 | 28,462 | 23,968 | 38,202                                                        | 35,951                                                         | 34,553 | 31,384 | 28,623 | 24,091 | 22       |          |
| 23                                                             | 37,150                                                         | 35,013 | 33,685 | 30,666 | 28,028 | 23,679 | 37,394                                                        | 35,238                                                         | 33,897 | 30,851 | 28,189 | 23,802 | 23       |          |
| 24                                                             | 36,340                                                         | 34,296 | 33,024 | 30,126 | 27,585 | 23,381 | 36,582                                                        | 34,519                                                         | 33,234 | 30,309 | 27,746 | 23,505 | 24       |          |
| 25                                                             | 35,527                                                         | 33,574 | 32,356 | 29,577 | 27,134 | 23,074 | 35,765                                                        | 33,794                                                         | 32,565 | 29,760 | 27,294 | 23,199 | 25       |          |
| 26                                                             | 34,710                                                         | 32,847 | 31,683 | 29,021 | 26,674 | 22,758 | 34,944                                                        | 33,063                                                         | 31,888 | 29,201 | 26,833 | 22,883 | 26       |          |
| 27                                                             | 33,890                                                         | 32,114 | 31,003 | 28,457 | 26,206 | 22,434 | 34,119                                                        | 32,326                                                         | 31,205 | 28,635 | 26,363 | 22,586 | 27       |          |
| 28                                                             | 33,066                                                         | 31,376 | 30,307 | 27,885 | 25,728 | 22,100 | 33,290                                                        | 31,584                                                         | 30,515 | 28,060 | 25,883 | 22,223 | 28       |          |
| 29                                                             | 32,238                                                         | 30,632 | 29,625 | 27,305 | 25,242 | 21,757 | 32,457                                                        | 30,836                                                         | 29,818 | 27,477 | 25,395 | 21,879 | 29       |          |
| 30                                                             | 31,406                                                         | 29,882 | 28,925 | 26,716 | 24,745 | 21,403 | 31,621                                                        | 30,083                                                         | 29,116 | 26,886 | 24,897 | 21,255 | 30       |          |
| 31                                                             | 30,569                                                         | 29,126 | 28,217 | 26,118 | 24,239 | 21,039 | 30,781                                                        | 29,323                                                         | 28,406 | 26,286 | 24,389 | 21,160 | 31       |          |
| 32                                                             | 29,728                                                         | 28,364 | 27,504 | 25,511 | 23,722 | 20,663 | 29,936                                                        | 28,558                                                         | 27,689 | 25,677 | 23,872 | 20,785 | 32       |          |
| 33                                                             | 28,884                                                         | 27,596 | 26,783 | 24,895 | 23,196 | 20,277 | 29,088                                                        | 27,787                                                         | 26,966 | 25,059 | 23,344 | 20,398 | 33       |          |
| 34                                                             | 28,035                                                         | 26,822 | 26,055 | 24,270 | 22,658 | 19,879 | 28,235                                                        | 27,010                                                         | 26,265 | 24,432 | 22,805 | 20,000 | 34       |          |
| 35                                                             | 27,182                                                         | 26,042 | 25,319 | 23,635 | 22,111 | 19,470 | 27,378                                                        | 26,227                                                         | 25,497 | 23,796 | 22,256 | 19,590 | 35       |          |
| 36                                                             | 26,325                                                         | 25,256 | 24,578 | 22,993 | 21,553 | 19,049 | 26,519                                                        | 25,438                                                         | 24,753 | 23,152 | 21,697 | 19,169 | 36       |          |
| 37                                                             | 25,466                                                         | 24,465 | 23,829 | 22,341 | 20,985 | 18,616 | 25,656                                                        | 24,645                                                         | 24,002 | 22,498 | 21,128 | 18,736 | 37       |          |
| 38                                                             | 24,602                                                         | 23,668 | 23,074 | 21,679 | 20,405 | 18,170 | 24,789                                                        | 23,845                                                         | 23,245 | 21,836 | 20,548 | 18,290 | 38       |          |
| 39                                                             | 23,734                                                         | 22,865 | 22,311 | 21,009 | 19,815 | 17,712 | 23,919                                                        | 23,040                                                         | 22,480 | 21,164 | 19,957 | 17,832 | 39       |          |
| 40                                                             | 22,863                                                         | 22,057 | 21,542 | 20,329 | 19,214 | 17,240 | 23,045                                                        | 22,230                                                         | 21,709 | 20,483 | 19,355 | 17,360 | 40       |          |
| 41                                                             | 21,989                                                         | 21,243 | 20,766 | 19,640 | 18,601 | 16,755 | 22,168                                                        | 21,414                                                         | 20,931 | 19,792 | 18,742 | 16,876 | 41       |          |
| 42                                                             | 21,111                                                         | 20,424 | 19,983 | 18,941 | 17,977 | 16,257 | 21,286                                                        | 20,591                                                         | 20,145 | 19,091 | 18,116 | 16,376 | 42       |          |
| 43                                                             | 20,231                                                         | 19,600 | 19,195 | 18,234 | 17,343 | 15,745 | 20,402                                                        | 19,763                                                         | 19,353 | 18,381 | 17,480 | 15,863 | 43       |          |
| 44                                                             | 19,349                                                         | 18,772 | 18,401 | 17,519 | 16,698 | 15,220 | 19,515                                                        | 18,930                                                         | 18,555 | 17,662 | 16,832 | 15,336 | 44       |          |
| 45                                                             | 18,464                                                         | 17,939 | 17,600 | 16,794 | 16,042 | 14,680 | 18,625                                                        | 18,093                                                         | 17,750 | 16,934 | 16,172 | 14,795 | 45       |          |
| 46                                                             | 17,576                                                         | 17,100 | 16,793 | 16,060 | 15,373 | 14,126 | 17,732                                                        | 17,250                                                         | 16,939 | 16,197 | 15,501 | 14,239 | 46       |          |
| 47                                                             | 16,685                                                         | 16,255 | 15,978 | 15,315 | 14,692 | 13,555 | 16,837                                                        | 16,402                                                         | 16,121 | 15,450 | 14,819 | 13,667 | 47       |          |
| 48                                                             | 15,790                                                         | 15,406 | 15,157 | 14,561 | 13,999 | 12,969 | 15,939                                                        | 15,549                                                         | 15,297 | 14,693 | 14,124 | 13,081 | 48       |          |
| 49                                                             | 14,893                                                         | 14,551 | 14,330 | 13,797 | 13,244 | 12,367 | 15,038                                                        | 14,691                                                         | 14,466 | 13,927 | 13,417 | 12,477 | 49       |          |
| 50                                                             | 13,994                                                         | 13,692 | 13,496 | 13,024 | 12,577 | 11,749 | 14,133                                                        | 13,827                                                         | 13,628 | 13,150 | 12,696 | 11,857 | 50       |          |
| 51                                                             | 13,093                                                         | 12,828 | 12,657 | 12,242 | 11,848 | 11,115 | 13,225                                                        | 12,957                                                         | 12,783 | 12,362 | 11,962 | 11,219 | 51       |          |
| 52                                                             | 12,189                                                         | 11,960 | 11,810 | 11,450 | 11,106 | 10,463 | 12,314                                                        | 12,082                                                         | 11,930 | 11,564 | 11,215 | 10,564 | 52       |          |
| 53                                                             | 11,282                                                         | 11,086 | 10,958 | 10,648 | 10,351 | 9,794  | 11,400                                                        | 11,200                                                         | 11,071 | 10,756 | 10,455 | 9,890  | 53       |          |
| 54                                                             | 10,372                                                         | 10,207 | 10,098 | 9,835  | 9,582  | 9,107  | 10,481                                                        | 10,313                                                         | 10,203 | 9,936  | 9,680  | 9,197  | 54       |          |
| 55                                                             | 9,460                                                          | 9,322  | 9,231  | 9,012  | 8,800  | 8,400  | 9,558                                                         | 9,418                                                          | 9,327  | 9,104  | 8,889  | 8,483  | 55       |          |
| 56                                                             | 8,544                                                          | 8,431  | 8,357  | 8,178  | 8,004  | 7,673  | 8,630                                                         | 8,516                                                          | 8,442  | 8,259  | 8,083  | 7,748  | 56       |          |
| 57                                                             | 7,624                                                          | 7,534  | 7,476  | 7,332  | 7,193  | 6,927  | 7,698                                                         | 7,608                                                          | 7,548  | 7,403  | 7,261  | 6,992  | 57       |          |
| 58                                                             | 6,699                                                          | 6,630  | 6,584  | 6,473  | 6,365  | 6,157  | 6,761                                                         | 6,691                                                          | 6,645  | 6,533  | 6,423  | 6,212  | 58       |          |
| 59                                                             | 5,768                                                          | 5,716  | 5,683  | 5,600  | 5,519  | 5,363  | 5,818                                                         | 5,766                                                          | 5,732  | 5,648  | 5,566  | 5,409  | 59       |          |
| 60                                                             | 4,831                                                          | 4,795  | 4,771  | 4,713  | 4,656  | 4,545  | 4,868                                                         | 4,832                                                          | 4,808  | 4,749  | 4,691  | 4,580  | 60       |          |
| 61                                                             | 3,886                                                          | 3,863  | 3,848  | 3,810  | 3,772  | 3,700  | 3,912                                                         | 3,889                                                          | 3,873  | 3,835  | 3,797  | 3,724  | 61       |          |
| 62                                                             | 2,932                                                          | 2,919  | 2,910  | 2,889  | 2,867  | 2,825  | 2,948                                                         | 2,935                                                          | 2,926  | 2,904  | 2,883  | 2,840  | 62       |          |
| 63                                                             | 1,968                                                          | 1,962  | 1,958  | 1,948  | 1,938  | 1,919  | 1,976                                                         | 1,970                                                          | 1,966  | 1,956  | 1,946  | 1,927  | 63       |          |
| 64                                                             | 0,991                                                          | 0,990  | 0,989  | 0,986  | 0,983  | 0,978  | 0,994                                                         | 0,992                                                          | 0,991  | 0,988  | 0,986  | 0,981  | 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 |                                                                |        |        |        |        |        |                                                               |                                                                |        |        |        |        |          |          |