

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

Beschrijving Met deze tabel kunt u een tijdelijke maandelijke 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 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 sterftequotienten van elke generatie in het verleden. Deze tafels zijn dus **prospectieve generatietafels**.

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

| Leeftijd op einde professionele levensduur: 55 jaar | | | | | | | | | | | |
|---|---|--------|--------|--------|--------|---|---|--------|--------|--------|----------|
| Mannen | | | | | | Vrouwen | | | | | |
| <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | |
| Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 47,682 | 42,007 | 37,254 | 33,254 | 26,988 | 47,841 | 42,136 | 37,360 | 33,341 | 27,047 | 0 |
| 1 | 46,945 | 41,446 | 36,828 | 32,929 | 26,799 | 47,101 | 41,573 | 36,932 | 33,014 | 26,858 | 1 |
| 2 | 46,185 | 40,863 | 36,380 | 32,584 | 26,595 | 46,340 | 40,990 | 36,484 | 32,670 | 26,653 | 2 |
| 3 | 45,416 | 40,269 | 35,920 | 32,229 | 26,381 | 45,574 | 40,399 | 36,027 | 32,317 | 26,442 | 3 |
| 4 | 44,641 | 39,668 | 35,453 | 31,865 | 26,159 | 44,801 | 39,799 | 35,562 | 31,956 | 26,222 | 4 |
| 5 | 43,862 | 39,060 | 34,978 | 31,493 | 25,930 | 44,023 | 39,194 | 35,090 | 31,586 | 25,996 | 5 |
| 6 | 43,077 | 38,445 | 34,495 | 31,113 | 25,694 | 43,242 | 38,582 | 34,610 | 31,210 | 25,763 | 6 |
| 7 | 42,289 | 37,823 | 34,005 | 30,726 | 25,451 | 42,457 | 37,964 | 34,123 | 30,826 | 25,523 | 7 |
| 8 | 41,495 | 37,195 | 33,506 | 30,330 | 25,200 | 41,668 | 37,340 | 33,629 | 30,434 | 25,276 | 8 |
| 9 | 40,698 | 36,560 | 33,000 | 29,925 | 24,941 | 40,874 | 36,709 | 33,127 | 30,034 | 25,021 | 9 |
| 10 | 39,896 | 35,918 | 32,485 | 29,513 | 24,674 | 40,076 | 36,072 | 32,617 | 29,625 | 24,758 | 10 |
| 11 | 39,090 | 35,270 | 31,964 | 29,092 | 24,399 | 39,274 | 35,428 | 32,099 | 29,209 | 24,487 | 11 |
| 12 | 38,280 | 34,615 | 31,434 | 28,663 | 24,116 | 38,468 | 34,777 | 31,574 | 28,784 | 24,208 | 12 |
| 13 | 37,466 | 33,954 | 30,896 | 28,225 | 23,825 | 37,658 | 34,120 | 31,041 | 28,350 | 23,920 | 13 |
| 14 | 36,648 | 33,287 | 30,351 | 27,779 | 23,524 | 36,844 | 33,457 | 30,500 | 27,909 | 23,625 | 14 |
| 15 | 35,826 | 32,613 | 29,798 | 27,324 | 23,216 | 36,027 | 32,788 | 29,951 | 27,459 | 23,321 | 15 |
| 16 | 35,002 | 31,934 | 29,238 | 26,861 | 22,899 | 35,206 | 32,113 | 29,395 | 27,000 | 23,008 | 16 |
| 17 | 34,177 | 31,250 | 28,671 | 26,391 | 22,573 | 34,383 | 31,432 | 28,832 | 26,533 | 22,686 | 17 |
| 18 | 33,349 | 30,562 | 28,098 | 25,913 | 22,240 | 33,556 | 30,745 | 28,260 | 26,057 | 22,356 | 18 |
| 19 | 32,520 | 29,870 | 27,519 | 25,428 | 21,899 | 32,725 | 30,051 | 27,680 | 25,572 | 22,015 | 19 |
| 20 | 31,690 | 29,173 | 26,933 | 24,935 | 21,549 | 31,890 | 29,351 | 27,092 | 25,078 | 21,665 | 20 |
| 21 | 30,857 | 28,470 | 26,339 | 24,434 | 21,190 | 31,050 | 28,643 | 26,495 | 24,573 | 21,304 | 21 |
| 22 | 30,020 | 27,761 | 25,738 | 23,923 | 20,821 | 30,207 | 27,928 | 25,888 | 24,058 | 20,932 | 22 |
| 23 | 29,179 | 27,044 | 25,127 | 23,402 | 20,441 | 29,359 | 27,206 | 25,273 | 23,533 | 20,549 | 23 |
| 24 | 28,334 | 26,321 | 24,507 | 22,870 | 20,049 | 28,507 | 26,477 | 24,648 | 22,998 | 20,154 | 24 |
| 25 | 27,485 | 25,590 | 23,878 | 22,328 | 19,645 | 27,650 | 25,740 | 24,014 | 22,452 | 19,748 | 25 |
| 26 | 26,631 | 24,852 | 23,240 | 21,775 | 19,230 | 26,790 | 24,996 | 23,371 | 21,895 | 19,330 | 26 |
| 27 | 25,774 | 24,107 | 22,592 | 21,211 | 18,802 | 25,925 | 24,245 | 22,718 | 21,327 | 18,899 | 27 |
| 28 | 24,912 | 23,355 | 21,934 | 20,637 | 18,362 | 25,056 | 23,486 | 22,055 | 20,747 | 18,455 | 28 |
| 29 | 24,045 | 22,594 | 21,267 | 20,050 | 17,908 | 24,183 | 22,721 | 21,383 | 20,157 | 17,998 | 29 |
| 30 | 23,174 | 21,826 | 20,589 | 19,451 | 17,440 | 23,306 | 21,948 | 20,701 | 19,555 | 17,528 | 30 |
| 31 | 22,298 | 21,050 | 19,901 | 18,841 | 16,959 | 22,425 | 21,167 | 20,009 | 18,941 | 17,044 | 31 |
| 32 | 21,418 | 20,266 | 19,202 | 18,218 | 16,463 | 21,539 | 20,379 | 19,306 | 18,315 | 16,546 | 32 |
| 33 | 20,534 | 19,475 | 18,494 | 17,583 | 15,952 | 20,649 | 19,582 | 18,593 | 17,676 | 16,032 | 33 |
| 34 | 19,646 | 18,676 | 17,775 | 16,936 | 15,426 | 19,755 | 18,778 | 17,870 | 17,025 | 15,504 | 34 |
| 35 | 18,754 | 17,870 | 17,045 | 16,276 | 14,885 | 18,857 | 17,966 | 17,136 | 16,361 | 14,959 | 35 |
| 36 | 17,857 | 17,055 | 16,306 | 15,603 | 14,328 | 17,955 | 17,147 | 16,391 | 15,684 | 14,399 | 36 |
| 37 | 16,957 | 16,234 | 15,555 | 14,918 | 13,755 | 17,049 | 16,320 | 15,637 | 14,994 | 13,823 | 37 |
| 38 | 16,052 | 15,404 | 14,794 | 14,219 | 13,165 | 16,139 | 15,486 | 14,871 | 14,292 | 13,231 | 38 |
| 39 | 15,144 | 14,567 | 14,022 | 13,507 | 12,558 | 15,226 | 14,645 | 14,095 | 13,576 | 12,621 | 39 |
| 40 | 14,232 | 13,722 | 13,239 | 12,781 | 11,934 | 14,309 | 13,795 | 13,308 | 12,847 | 11,993 | 40 |
| 41 | 13,316 | 12,869 | 12,445 | 12,041 | 11,291 | 13,387 | 12,937 | 12,509 | 12,102 | 11,347 | 41 |
| 42 | 12,396 | 12,008 | 11,639 | 11,287 | 10,629 | 12,461 | 12,071 | 11,699 | 11,344 | 10,682 | 42 |
| 43 | 11,472 | 11,140 | 10,822 | 10,519 | 9,949 | 11,531 | 11,197 | 10,877 | 10,571 | 9,998 | 43 |
| 44 | 10,544 | 10,264 | 9,994 | 9,736 | 9,249 | 10,597 | 10,315 | 10,044 | 9,783 | 9,293 | 44 |
| 45 | 9,612 | 9,379 | 9,155 | 8,938 | 8,529 | 9,659 | 9,425 | 9,198 | 8,981 | 8,569 | 45 |
| 46 | 8,676 | 8,486 | 8,302 | 8,125 | 7,788 | 8,717 | 8,526 | 8,341 | 8,162 | 7,823 | 46 |
| 47 | 7,736 | 7,584 | 7,438 | 7,296 | 7,024 | 7,771 | 7,619 | 7,471 | 7,328 | 7,055 | 47 |
| 48 | 6,790 | 6,673 | 6,560 | 6,450 | 6,238 | 6,820 | 6,702 | 6,588 | 6,477 | 6,264 | 48 |
| 49 | 5,840 | 5,753 | 5,669 | 5,587 | 5,428 | 5,864 | 5,777 | 5,692 | 5,609 | 5,450 | 49 |
| 50 | 4,884 | 4,823 | 4,764 | 4,706 | 4,594 | 4,903 | 4,842 | 4,782 | 4,724 | 4,611 | 50 |
| 51 | 3,922 | 3,883 | 3,845 | 3,807 | 3,733 | 3,936 | 3,896 | 3,858 | 3,820 | 3,746 | 51 |
| 52 | 2,954 | 2,932 | 2,910 | 2,888 | 2,846 | 2,963 | 2,940 | 2,918 | 2,896 | 2,854 | 52 |
| 53 | 1,978 | 1,968 | 1,958 | 1,948 | 1,929 | 1,983 | 1,973 | 1,963 | 1,953 | 1,933 | 53 |
| 54 | 0,994 | 0,992 | 0,989 | 0,986 | 0,981 | 0,995 | 0,993 | 0,990 | 0,987 | 0,982 | 54 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

Nettorentevoet waartegen het kapitaal zal kunnen worden belegd

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

Beschrijving Met deze tabel kunt u een tijdelijke maandelijkse 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 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 **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: 56 jaar | | | | | | | | | | | |
|---|---|--------|--------|--------|--------|---|--------|--------|--------|--------|-----------------|
| Mannen | | | | | | Vrouwen | | | | | |
| <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | |
| Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | Leeftijd | | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | | | | | | |
| 0 | 48,407 | 42,557 | 37,673 | 33,572 | 27,173 | 48,576 | 42,694 | 37,784 | 33,663 | 27,235 | 0 |
| 1 | 47,673 | 42,002 | 37,252 | 33,254 | 26,990 | 47,840 | 42,137 | 37,363 | 33,344 | 27,051 | 1 |
| 2 | 46,917 | 41,424 | 36,811 | 32,916 | 26,791 | 47,083 | 41,559 | 36,921 | 33,006 | 26,853 | 2 |
| 3 | 46,152 | 40,836 | 36,358 | 32,567 | 26,583 | 46,321 | 40,974 | 36,471 | 32,660 | 26,647 | 3 |
| 4 | 45,381 | 40,240 | 35,897 | 32,210 | 26,368 | 45,551 | 40,381 | 36,013 | 32,305 | 26,434 | 4 |
| 5 | 44,605 | 39,638 | 35,429 | 31,845 | 26,145 | 44,778 | 39,781 | 35,547 | 31,943 | 26,214 | 5 |
| 6 | 43,824 | 39,029 | 34,953 | 31,472 | 25,916 | 44,000 | 39,175 | 35,074 | 31,574 | 25,988 | 6 |
| 7 | 43,039 | 38,413 | 34,469 | 31,091 | 25,679 | 43,219 | 38,563 | 34,594 | 31,197 | 25,754 | 7 |
| 8 | 42,250 | 37,791 | 33,977 | 30,703 | 25,435 | 42,434 | 37,945 | 34,107 | 30,812 | 25,514 | 8 |
| 9 | 41,456 | 37,161 | 33,478 | 30,306 | 25,183 | 41,644 | 37,320 | 33,612 | 30,420 | 25,266 | 9 |
| 10 | 40,657 | 36,526 | 32,971 | 29,901 | 24,923 | 40,849 | 36,689 | 33,110 | 30,019 | 25,010 | 10 |
| 11 | 39,855 | 35,883 | 32,456 | 29,488 | 24,656 | 40,051 | 36,051 | 32,599 | 29,610 | 24,747 | 11 |
| 12 | 39,049 | 35,235 | 31,934 | 29,066 | 24,380 | 39,249 | 35,407 | 32,081 | 29,194 | 24,476 | 12 |
| 13 | 38,238 | 34,580 | 31,404 | 28,636 | 24,096 | 38,443 | 34,756 | 31,556 | 28,768 | 24,196 | 13 |
| 14 | 37,424 | 33,919 | 30,866 | 28,198 | 23,804 | 37,633 | 34,099 | 31,023 | 28,335 | 23,909 | 14 |
| 15 | 36,607 | 33,251 | 30,320 | 27,752 | 23,504 | 36,820 | 33,437 | 30,482 | 27,893 | 23,613 | 15 |
| 16 | 35,787 | 32,579 | 29,768 | 27,298 | 23,195 | 36,003 | 32,768 | 29,934 | 27,444 | 23,309 | 16 |
| 17 | 34,965 | 31,901 | 29,209 | 26,836 | 22,879 | 35,183 | 32,094 | 29,378 | 26,985 | 22,997 | 17 |
| 18 | 34,141 | 31,220 | 28,644 | 26,367 | 22,555 | 34,360 | 31,413 | 28,815 | 26,519 | 22,676 | 18 |
| 19 | 33,316 | 30,534 | 28,073 | 25,891 | 22,223 | 33,534 | 30,726 | 28,244 | 26,043 | 22,345 | 19 |
| 20 | 32,490 | 29,843 | 27,495 | 25,408 | 21,883 | 32,703 | 30,032 | 27,664 | 25,558 | 22,004 | 20 |
| 21 | 31,661 | 29,147 | 26,911 | 24,916 | 21,534 | 31,867 | 29,331 | 27,075 | 25,063 | 21,653 | 21 |
| 22 | 30,829 | 28,445 | 26,318 | 24,415 | 21,176 | 31,028 | 28,623 | 26,477 | 24,558 | 21,292 | 22 |
| 23 | 29,992 | 27,736 | 25,716 | 23,903 | 20,806 | 30,184 | 27,908 | 25,871 | 24,043 | 20,920 | 23 |
| 24 | 29,151 | 27,019 | 25,105 | 23,382 | 20,425 | 29,336 | 27,186 | 25,255 | 23,518 | 20,536 | 24 |
| 25 | 28,306 | 26,296 | 24,485 | 22,850 | 20,033 | 28,484 | 26,456 | 24,630 | 22,982 | 20,142 | 25 |
| 26 | 27,457 | 25,565 | 23,856 | 22,308 | 19,629 | 27,627 | 25,720 | 23,996 | 22,435 | 19,735 | 26 |
| 27 | 26,603 | 24,827 | 23,217 | 21,755 | 19,213 | 26,767 | 24,976 | 23,352 | 21,878 | 19,316 | 27 |
| 28 | 25,745 | 24,082 | 22,569 | 21,191 | 18,785 | 25,902 | 24,224 | 22,699 | 21,310 | 18,885 | 28 |
| 29 | 24,883 | 23,329 | 21,911 | 20,616 | 18,344 | 25,033 | 23,466 | 22,036 | 20,731 | 18,441 | 29 |
| 30 | 24,016 | 22,568 | 21,243 | 20,028 | 17,890 | 24,161 | 22,700 | 21,364 | 20,140 | 17,985 | 30 |
| 31 | 23,145 | 21,800 | 20,565 | 19,429 | 17,422 | 23,284 | 21,927 | 20,682 | 19,538 | 17,514 | 31 |
| 32 | 22,269 | 21,023 | 19,876 | 18,818 | 16,940 | 22,402 | 21,146 | 19,990 | 18,924 | 17,030 | 32 |
| 33 | 21,389 | 20,240 | 19,178 | 18,196 | 16,443 | 21,517 | 20,358 | 19,287 | 18,297 | 16,531 | 33 |
| 34 | 20,505 | 19,448 | 18,469 | 17,561 | 15,932 | 20,627 | 19,561 | 18,574 | 17,658 | 16,017 | 34 |
| 35 | 19,617 | 18,650 | 17,750 | 16,913 | 15,407 | 19,733 | 18,757 | 17,851 | 17,007 | 15,488 | 35 |
| 36 | 18,725 | 17,843 | 17,021 | 16,253 | 14,865 | 18,835 | 17,946 | 17,117 | 16,343 | 14,944 | 36 |
| 37 | 17,829 | 17,030 | 16,281 | 15,581 | 14,308 | 17,934 | 17,128 | 16,373 | 15,667 | 14,385 | 37 |
| 38 | 16,930 | 16,208 | 15,531 | 14,895 | 13,735 | 17,029 | 16,302 | 15,619 | 14,978 | 13,809 | 38 |
| 39 | 16,026 | 15,380 | 14,771 | 14,197 | 13,146 | 16,121 | 15,469 | 14,855 | 14,276 | 13,217 | 39 |
| 40 | 15,119 | 14,543 | 13,999 | 13,485 | 12,539 | 15,208 | 14,627 | 14,079 | 13,561 | 12,607 | 40 |
| 41 | 14,208 | 13,699 | 13,217 | 12,760 | 11,915 | 14,291 | 13,778 | 13,292 | 12,832 | 11,980 | 41 |
| 42 | 13,293 | 12,847 | 12,424 | 12,021 | 11,273 | 13,370 | 12,921 | 12,494 | 12,088 | 11,334 | 42 |
| 43 | 12,374 | 11,988 | 11,619 | 11,268 | 10,612 | 12,445 | 12,056 | 11,685 | 11,331 | 10,670 | 43 |
| 44 | 11,452 | 11,121 | 10,804 | 10,501 | 9,933 | 11,517 | 11,183 | 10,864 | 10,559 | 9,986 | 44 |
| 45 | 10,526 | 10,246 | 9,978 | 9,720 | 9,234 | 10,585 | 10,303 | 10,032 | 9,772 | 9,283 | 45 |
| 46 | 9,596 | 9,363 | 9,139 | 8,924 | 8,515 | 9,648 | 9,414 | 9,188 | 8,971 | 8,559 | 46 |
| 47 | 8,662 | 8,472 | 8,289 | 8,112 | 7,775 | 8,708 | 8,517 | 8,332 | 8,154 | 7,815 | 47 |
| 48 | 7,723 | 7,572 | 7,426 | 7,284 | 7,013 | 7,763 | 7,611 | 7,464 | 7,321 | 7,048 | 48 |
| 49 | 6,779 | 6,663 | 6,550 | 6,440 | 6,229 | 6,813 | 6,696 | 6,582 | 6,471 | 6,259 | 49 |
| 50 | 5,831 | 5,745 | 5,661 | 5,579 | 5,420 | 5,859 | 5,772 | 5,687 | 5,605 | 5,446 | 50 |
| 51 | 4,878 | 4,817 | 4,758 | 4,700 | 4,588 | 4,899 | 4,838 | 4,779 | 4,721 | 4,608 | 51 |
| 52 | 3,918 | 3,879 | 3,841 | 3,803 | 3,730 | 3,933 | 3,894 | 3,856 | 3,818 | 3,744 | 52 |
| 53 | 2,952 | 2,929 | 2,907 | 2,886 | 2,844 | 2,961 | 2,939 | 2,917 | 2,895 | 2,853 | 53 |
| 54 | 1,977 | 1,967 | 1,957 | 1,947 | 1,928 | 1,982 | 1,972 | 1,962 | 1,952 | 1,933 | 54 |
| 55 | 0,994 | 0,991 | 0,989 | 0,986 | 0,981 | 0,995 | 0,993 | 0,990 | 0,987 | 0,982 | 55 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Beschrijving Met deze tabel kunt u een tijdelijke maandelijkse 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 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 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. Vermenigvuldigd de coëfficiënt met het bedrag van de rente.

| Leefstijd op einde professionele levensduur: 57 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 | | | | | |
| Leefstijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | Leefstijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 49,124 | 43,099 | 38,082 | 33,883 | 27,352 | 49,305 | 43,245 | 38,201 | 33,979 | 27,416 | 0 |
| 1 | 48,395 | 42,549 | 37,668 | 33,571 | 27,175 | 48,573 | 42,694 | 37,786 | 33,666 | 27,239 | 1 |
| 2 | 47,643 | 41,978 | 37,233 | 33,239 | 26,981 | 47,820 | 42,121 | 37,350 | 33,334 | 27,046 | 2 |
| 3 | 46,881 | 41,395 | 36,787 | 32,896 | 26,779 | 47,061 | 41,542 | 36,907 | 32,995 | 26,846 | 3 |
| 4 | 46,113 | 40,805 | 36,332 | 32,546 | 26,569 | 46,295 | 40,954 | 36,455 | 32,647 | 26,639 | 4 |
| 5 | 45,341 | 40,208 | 35,871 | 32,188 | 26,353 | 45,526 | 40,360 | 35,996 | 32,292 | 26,425 | 5 |
| 6 | 44,564 | 39,605 | 35,401 | 31,822 | 26,129 | 44,752 | 39,760 | 35,530 | 31,929 | 26,205 | 6 |
| 7 | 43,783 | 38,994 | 34,924 | 31,448 | 25,899 | 43,975 | 39,154 | 35,057 | 31,560 | 25,978 | 7 |
| 8 | 42,997 | 38,378 | 34,439 | 31,067 | 25,661 | 43,193 | 38,542 | 34,577 | 31,182 | 25,744 | 8 |
| 9 | 42,206 | 37,754 | 33,947 | 30,677 | 25,416 | 42,407 | 37,923 | 34,089 | 30,797 | 25,503 | 9 |
| 10 | 41,411 | 37,124 | 33,446 | 30,279 | 25,163 | 41,616 | 37,297 | 33,593 | 30,404 | 25,255 | 10 |
| 11 | 40,613 | 36,488 | 32,939 | 29,874 | 24,903 | 40,822 | 36,665 | 33,090 | 30,003 | 24,999 | 11 |
| 12 | 39,810 | 35,845 | 32,424 | 29,460 | 24,635 | 40,023 | 36,027 | 32,580 | 29,594 | 24,735 | 12 |
| 13 | 39,004 | 35,196 | 31,901 | 29,038 | 24,359 | 39,221 | 35,383 | 32,061 | 29,177 | 24,463 | 13 |
| 14 | 38,193 | 34,541 | 31,370 | 28,608 | 24,075 | 38,415 | 34,733 | 31,536 | 28,751 | 24,184 | 14 |
| 15 | 37,379 | 33,880 | 30,832 | 28,169 | 23,782 | 37,606 | 34,076 | 31,003 | 28,318 | 23,897 | 15 |
| 16 | 36,563 | 33,214 | 30,287 | 27,723 | 23,482 | 36,793 | 33,414 | 30,463 | 27,877 | 23,601 | 16 |
| 17 | 35,745 | 32,542 | 29,736 | 27,270 | 23,174 | 35,977 | 32,746 | 29,915 | 27,427 | 23,297 | 17 |
| 18 | 34,925 | 31,867 | 29,179 | 26,810 | 22,859 | 35,158 | 32,072 | 29,360 | 26,970 | 22,985 | 18 |
| 19 | 34,104 | 31,188 | 28,616 | 26,343 | 22,537 | 34,335 | 31,392 | 28,797 | 26,503 | 22,664 | 19 |
| 20 | 33,282 | 30,504 | 28,047 | 25,869 | 22,206 | 33,509 | 30,704 | 28,225 | 26,027 | 22,333 | 20 |
| 21 | 32,457 | 29,815 | 27,471 | 25,386 | 21,867 | 32,677 | 30,010 | 27,645 | 25,541 | 21,992 | 21 |
| 22 | 31,629 | 29,119 | 26,886 | 24,894 | 21,518 | 31,842 | 29,309 | 27,056 | 25,046 | 21,640 | 22 |
| 23 | 30,797 | 28,417 | 26,293 | 24,393 | 21,159 | 31,002 | 28,601 | 26,458 | 24,541 | 21,279 | 23 |
| 24 | 29,960 | 27,707 | 25,691 | 23,881 | 20,789 | 30,158 | 27,885 | 25,851 | 24,025 | 20,906 | 24 |
| 25 | 29,119 | 26,991 | 25,080 | 23,360 | 20,407 | 29,310 | 27,163 | 25,235 | 23,500 | 20,522 | 25 |
| 26 | 28,274 | 26,267 | 24,459 | 22,828 | 20,015 | 28,458 | 26,433 | 24,610 | 22,964 | 20,127 | 26 |
| 27 | 27,424 | 25,536 | 23,830 | 22,285 | 19,611 | 27,601 | 25,696 | 23,975 | 22,417 | 19,720 | 27 |
| 28 | 26,571 | 24,798 | 23,191 | 21,732 | 19,195 | 26,741 | 24,952 | 23,331 | 21,859 | 19,301 | 28 |
| 29 | 25,713 | 24,053 | 22,543 | 21,167 | 18,766 | 25,876 | 24,201 | 22,678 | 21,291 | 18,870 | 29 |
| 30 | 24,850 | 23,299 | 21,884 | 20,591 | 18,324 | 25,008 | 23,443 | 22,016 | 20,712 | 18,426 | 30 |
| 31 | 23,983 | 22,538 | 21,215 | 20,004 | 17,869 | 24,135 | 22,677 | 21,343 | 20,121 | 17,969 | 31 |
| 32 | 23,111 | 21,769 | 20,537 | 19,404 | 17,401 | 23,258 | 21,904 | 20,661 | 19,518 | 17,498 | 32 |
| 33 | 22,236 | 20,993 | 19,848 | 18,793 | 16,918 | 22,377 | 21,123 | 19,968 | 18,904 | 17,013 | 33 |
| 34 | 21,356 | 20,209 | 19,150 | 18,170 | 16,421 | 21,491 | 20,334 | 19,265 | 18,277 | 16,514 | 34 |
| 35 | 20,472 | 19,418 | 18,441 | 17,535 | 15,910 | 20,601 | 19,538 | 18,552 | 17,638 | 16,000 | 35 |
| 36 | 19,585 | 18,619 | 17,722 | 16,887 | 15,384 | 19,708 | 18,734 | 17,829 | 16,987 | 15,471 | 36 |
| 37 | 18,693 | 17,813 | 16,993 | 16,227 | 14,843 | 18,811 | 17,924 | 17,096 | 16,324 | 14,928 | 37 |
| 38 | 17,798 | 17,000 | 16,254 | 15,555 | 14,286 | 17,911 | 17,106 | 16,354 | 15,649 | 14,368 | 38 |
| 39 | 16,899 | 16,180 | 15,504 | 14,870 | 13,713 | 17,007 | 16,281 | 15,600 | 14,960 | 13,793 | 39 |
| 40 | 15,997 | 15,352 | 14,744 | 14,172 | 13,124 | 16,099 | 15,449 | 14,836 | 14,259 | 13,201 | 40 |
| 41 | 15,090 | 14,516 | 13,974 | 13,461 | 12,517 | 15,187 | 14,608 | 14,061 | 13,544 | 12,592 | 41 |
| 42 | 14,180 | 13,673 | 13,192 | 12,736 | 11,894 | 14,271 | 13,760 | 13,275 | 12,815 | 11,965 | 42 |
| 43 | 13,267 | 12,823 | 12,400 | 11,999 | 11,252 | 13,352 | 12,904 | 12,478 | 12,072 | 11,320 | 43 |
| 44 | 12,350 | 11,965 | 11,598 | 11,247 | 10,593 | 12,429 | 12,040 | 11,669 | 11,316 | 10,656 | 44 |
| 45 | 11,430 | 11,100 | 10,784 | 10,482 | 9,915 | 11,502 | 11,169 | 10,850 | 10,545 | 9,974 | 45 |
| 46 | 10,506 | 10,227 | 9,959 | 9,702 | 9,218 | 10,571 | 10,290 | 10,020 | 9,760 | 9,272 | 46 |
| 47 | 9,578 | 9,346 | 9,122 | 8,907 | 8,500 | 9,637 | 9,403 | 9,177 | 8,960 | 8,549 | 47 |
| 48 | 8,645 | 8,456 | 8,273 | 8,097 | 7,761 | 8,698 | 8,507 | 8,323 | 8,145 | 7,806 | 48 |
| 49 | 7,709 | 7,558 | 7,412 | 7,271 | 7,001 | 7,755 | 7,603 | 7,456 | 7,313 | 7,041 | 49 |
| 50 | 6,768 | 6,652 | 6,539 | 6,429 | 6,218 | 6,807 | 6,690 | 6,576 | 6,465 | 6,253 | 50 |
| 51 | 5,822 | 5,736 | 5,652 | 5,570 | 5,412 | 5,854 | 5,767 | 5,683 | 5,600 | 5,441 | 51 |
| 52 | 4,871 | 4,811 | 4,752 | 4,694 | 4,582 | 4,896 | 4,835 | 4,775 | 4,717 | 4,605 | 52 |
| 53 | 3,914 | 3,875 | 3,837 | 3,799 | 3,726 | 3,931 | 3,892 | 3,853 | 3,815 | 3,742 | 53 |
| 54 | 2,949 | 2,927 | 2,905 | 2,883 | 2,841 | 2,960 | 2,938 | 2,916 | 2,894 | 2,851 | 54 |
| 55 | 1,976 | 1,966 | 1,956 | 1,946 | 1,927 | 1,981 | 1,971 | 1,961 | 1,951 | 1,932 | 55 |
| 56 | 0,994 | 0,991 | 0,988 | 0,986 | 0,981 | 0,995 | 0,992 | 0,990 | 0,987 | 0,982 | 56 |
| Leefstijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leefstijd |

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

Beschrijving Met deze tabel kunt u een tijdelijke maandelijkse 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 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 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: 58 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% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 49,834 | 43,632 | 38,484 | 34,186 | 27,525 | 50,028 | 43,788 | 38,610 | 34,287 | 27,592 | 0 |
| 1 | 49,109 | 43,089 | 38,076 | 33,880 | 27,353 | 49,300 | 43,242 | 38,201 | 33,980 | 27,420 | 1 |
| 2 | 48,360 | 42,522 | 37,647 | 33,554 | 27,165 | 48,550 | 42,676 | 37,772 | 33,655 | 27,232 | 2 |
| 3 | 47,602 | 41,945 | 37,207 | 33,218 | 26,967 | 47,795 | 42,102 | 37,335 | 33,322 | 27,038 | 3 |
| 4 | 46,838 | 41,360 | 36,759 | 32,874 | 26,763 | 47,033 | 41,519 | 36,889 | 32,981 | 26,836 | 4 |
| 5 | 46,069 | 40,769 | 36,304 | 32,522 | 26,553 | 46,267 | 40,931 | 36,437 | 32,632 | 26,629 | 5 |
| 6 | 45,296 | 40,171 | 35,840 | 32,163 | 26,336 | 45,497 | 40,337 | 35,977 | 32,277 | 26,415 | 6 |
| 7 | 44,518 | 39,567 | 35,370 | 31,796 | 26,111 | 44,723 | 39,737 | 35,511 | 31,914 | 26,194 | 7 |
| 8 | 43,736 | 38,956 | 34,892 | 31,421 | 25,880 | 43,945 | 39,130 | 35,037 | 31,544 | 25,967 | 8 |
| 9 | 42,949 | 38,338 | 34,406 | 31,039 | 25,641 | 43,163 | 38,517 | 34,556 | 31,166 | 25,733 | 9 |
| 10 | 42,158 | 37,714 | 33,913 | 30,648 | 25,395 | 42,376 | 37,897 | 34,068 | 30,780 | 25,491 | 10 |
| 11 | 41,363 | 37,083 | 33,412 | 30,250 | 25,142 | 41,585 | 37,272 | 33,572 | 30,386 | 25,242 | 11 |
| 12 | 40,564 | 36,447 | 32,904 | 29,844 | 24,881 | 40,791 | 36,640 | 33,069 | 29,985 | 24,986 | 12 |
| 13 | 39,761 | 35,803 | 32,388 | 29,429 | 24,612 | 39,992 | 36,001 | 32,558 | 29,575 | 24,722 | 13 |
| 14 | 38,954 | 35,154 | 31,865 | 29,007 | 24,336 | 39,190 | 35,357 | 32,040 | 29,158 | 24,450 | 14 |
| 15 | 38,144 | 34,499 | 31,334 | 28,576 | 24,051 | 38,385 | 34,707 | 31,514 | 28,733 | 24,170 | 15 |
| 16 | 37,331 | 33,839 | 30,797 | 28,139 | 23,759 | 37,576 | 34,051 | 30,981 | 28,300 | 23,883 | 16 |
| 17 | 36,517 | 33,174 | 30,253 | 27,694 | 23,460 | 36,764 | 33,389 | 30,442 | 27,859 | 23,588 | 17 |
| 18 | 35,701 | 32,505 | 29,704 | 27,242 | 23,153 | 35,949 | 32,722 | 29,894 | 27,410 | 23,284 | 18 |
| 19 | 34,884 | 31,832 | 29,149 | 26,784 | 22,839 | 35,130 | 32,048 | 29,339 | 26,952 | 22,972 | 19 |
| 20 | 34,066 | 31,155 | 28,588 | 26,318 | 22,518 | 34,307 | 31,367 | 28,776 | 26,485 | 22,650 | 20 |
| 21 | 33,245 | 30,472 | 28,019 | 25,845 | 22,188 | 33,480 | 30,680 | 28,204 | 26,009 | 22,319 | 21 |
| 22 | 32,421 | 29,783 | 27,443 | 25,362 | 21,849 | 32,649 | 29,985 | 27,623 | 25,523 | 21,977 | 22 |
| 23 | 31,593 | 29,088 | 26,859 | 24,870 | 21,500 | 31,813 | 29,284 | 27,034 | 25,027 | 21,626 | 23 |
| 24 | 30,760 | 28,386 | 26,265 | 24,368 | 21,140 | 30,973 | 28,575 | 26,435 | 24,521 | 21,264 | 24 |
| 25 | 29,923 | 27,675 | 25,662 | 23,856 | 20,769 | 30,129 | 27,860 | 25,828 | 24,006 | 20,891 | 25 |
| 26 | 29,082 | 26,959 | 25,051 | 23,334 | 20,388 | 29,281 | 27,137 | 25,212 | 23,480 | 20,506 | 26 |
| 27 | 28,237 | 26,235 | 24,431 | 22,802 | 19,995 | 28,429 | 26,407 | 24,587 | 22,943 | 20,111 | 27 |
| 28 | 27,388 | 25,504 | 23,801 | 22,259 | 19,590 | 27,572 | 25,670 | 23,952 | 22,396 | 19,703 | 28 |
| 29 | 26,534 | 24,765 | 23,162 | 21,705 | 19,173 | 26,712 | 24,926 | 23,308 | 21,839 | 19,284 | 29 |
| 30 | 25,675 | 24,019 | 22,512 | 21,140 | 18,744 | 25,847 | 24,175 | 22,655 | 21,270 | 18,853 | 30 |
| 31 | 24,812 | 23,265 | 21,853 | 20,563 | 18,301 | 24,979 | 23,417 | 21,992 | 20,691 | 18,409 | 31 |
| 32 | 23,945 | 22,503 | 21,184 | 19,975 | 17,846 | 24,106 | 22,651 | 21,319 | 20,099 | 17,951 | 32 |
| 33 | 23,073 | 21,734 | 20,505 | 19,375 | 17,377 | 23,229 | 21,877 | 20,637 | 19,496 | 17,480 | 33 |
| 34 | 22,198 | 20,958 | 19,816 | 18,764 | 16,894 | 22,348 | 21,096 | 19,944 | 18,881 | 16,994 | 34 |
| 35 | 21,318 | 20,174 | 19,118 | 18,140 | 16,397 | 21,462 | 20,308 | 19,241 | 18,255 | 16,495 | 35 |
| 36 | 20,435 | 19,384 | 18,409 | 17,505 | 15,885 | 20,573 | 19,512 | 18,528 | 17,616 | 15,981 | 36 |
| 37 | 19,548 | 18,585 | 17,690 | 16,858 | 15,359 | 19,681 | 18,709 | 17,806 | 16,965 | 15,453 | 37 |
| 38 | 18,657 | 17,780 | 16,962 | 16,198 | 14,817 | 18,786 | 17,900 | 17,074 | 16,303 | 14,909 | 38 |
| 39 | 17,763 | 16,967 | 16,223 | 15,526 | 14,261 | 17,886 | 17,083 | 16,332 | 15,628 | 14,350 | 39 |
| 40 | 16,865 | 16,147 | 15,474 | 14,842 | 13,688 | 16,983 | 16,259 | 15,579 | 14,940 | 13,775 | 40 |
| 41 | 15,963 | 15,320 | 14,715 | 14,144 | 13,099 | 16,076 | 15,426 | 14,815 | 14,239 | 13,183 | 41 |
| 42 | 15,058 | 14,486 | 13,945 | 13,434 | 12,493 | 15,165 | 14,587 | 14,040 | 13,524 | 12,574 | 42 |
| 43 | 14,150 | 13,644 | 13,165 | 12,710 | 11,870 | 14,250 | 13,739 | 13,255 | 12,797 | 11,948 | 43 |
| 44 | 13,238 | 12,795 | 12,374 | 11,974 | 11,230 | 13,332 | 12,885 | 12,460 | 12,055 | 11,304 | 44 |
| 45 | 12,324 | 11,940 | 11,573 | 11,224 | 10,572 | 12,411 | 12,023 | 11,653 | 11,300 | 10,642 | 45 |
| 46 | 11,405 | 11,076 | 10,761 | 10,460 | 9,895 | 11,486 | 11,153 | 10,835 | 10,531 | 9,961 | 46 |
| 47 | 10,483 | 10,205 | 9,938 | 9,682 | 9,199 | 10,557 | 10,276 | 10,006 | 9,747 | 9,260 | 47 |
| 48 | 9,557 | 9,326 | 9,103 | 8,889 | 8,483 | 9,624 | 9,390 | 9,165 | 8,949 | 8,539 | 48 |
| 49 | 8,627 | 8,439 | 8,257 | 8,080 | 7,746 | 8,687 | 8,497 | 8,313 | 8,135 | 7,797 | 49 |
| 50 | 7,694 | 7,543 | 7,398 | 7,257 | 6,988 | 7,746 | 7,594 | 7,448 | 7,305 | 7,033 | 50 |
| 51 | 6,756 | 6,640 | 6,527 | 6,418 | 6,207 | 6,800 | 6,683 | 6,570 | 6,459 | 6,247 | 51 |
| 52 | 5,813 | 5,727 | 5,643 | 5,562 | 5,404 | 5,849 | 5,762 | 5,678 | 5,595 | 5,437 | 52 |
| 53 | 4,865 | 4,804 | 4,745 | 4,688 | 4,576 | 4,892 | 4,831 | 4,772 | 4,714 | 4,601 | 53 |
| 54 | 3,909 | 3,870 | 3,832 | 3,795 | 3,721 | 3,929 | 3,890 | 3,851 | 3,813 | 3,740 | 54 |
| 55 | 2,947 | 2,924 | 2,902 | 2,881 | 2,839 | 2,959 | 2,936 | 2,914 | 2,892 | 2,850 | 55 |
| 56 | 1,975 | 1,965 | 1,955 | 1,945 | 1,926 | 1,981 | 1,971 | 1,961 | 1,951 | 1,931 | 56 |
| 57 | 0,993 | 0,991 | 0,988 | 0,985 | 0,980 | 0,995 | 0,992 | 0,990 | 0,987 | 0,982 | 57 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Beschrijving Met deze tabel kunt u een tijdelijke maandelijkse 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 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 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: 59 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% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 50,537 | 44,158 | 38,878 | 34,481 | 27,691 | 50,744 | 44,323 | 39,011 | 34,588 | 27,762 | 0 |
| 1 | 49,815 | 43,620 | 38,476 | 34,181 | 27,524 | 50,020 | 43,784 | 38,608 | 34,287 | 27,595 | 1 |
| 2 | 49,070 | 43,059 | 38,053 | 33,861 | 27,341 | 49,274 | 43,222 | 38,185 | 33,968 | 27,412 | 2 |
| 3 | 48,315 | 42,487 | 37,619 | 33,531 | 27,150 | 48,522 | 42,654 | 37,755 | 33,642 | 27,224 | 3 |
| 4 | 47,555 | 41,907 | 37,177 | 33,193 | 26,951 | 47,764 | 42,077 | 37,315 | 33,307 | 27,028 | 4 |
| 5 | 46,790 | 41,322 | 36,728 | 32,848 | 26,746 | 47,002 | 41,494 | 36,869 | 32,964 | 26,826 | 5 |
| 6 | 46,020 | 40,729 | 36,271 | 32,496 | 26,535 | 46,235 | 40,906 | 36,416 | 32,616 | 26,618 | 6 |
| 7 | 45,246 | 40,130 | 35,807 | 32,135 | 26,317 | 45,465 | 40,311 | 35,956 | 32,260 | 26,403 | 7 |
| 8 | 44,467 | 39,525 | 35,335 | 31,767 | 26,091 | 44,691 | 39,710 | 35,490 | 31,896 | 26,182 | 8 |
| 9 | 43,684 | 38,913 | 34,856 | 31,391 | 25,859 | 43,912 | 39,103 | 35,015 | 31,525 | 25,954 | 9 |
| 10 | 42,896 | 38,294 | 34,369 | 31,008 | 25,619 | 43,129 | 38,489 | 34,534 | 31,147 | 25,719 | 10 |
| 11 | 42,105 | 37,669 | 33,875 | 30,617 | 25,373 | 42,342 | 37,869 | 34,045 | 30,760 | 25,477 | 11 |
| 12 | 41,309 | 37,038 | 33,374 | 30,218 | 25,119 | 41,551 | 37,243 | 33,548 | 30,366 | 25,228 | 12 |
| 13 | 40,510 | 36,401 | 32,865 | 29,811 | 24,857 | 40,757 | 36,611 | 33,045 | 29,965 | 24,971 | 13 |
| 14 | 39,707 | 35,758 | 32,349 | 29,396 | 24,588 | 39,958 | 35,973 | 32,534 | 29,555 | 24,707 | 14 |
| 15 | 38,900 | 35,108 | 31,826 | 28,973 | 24,311 | 39,157 | 35,329 | 32,016 | 29,138 | 24,435 | 15 |
| 16 | 38,091 | 34,454 | 31,295 | 28,543 | 24,026 | 38,352 | 34,679 | 31,491 | 28,713 | 24,156 | 16 |
| 17 | 37,281 | 33,795 | 30,759 | 28,106 | 23,735 | 37,544 | 34,024 | 30,958 | 28,280 | 23,869 | 17 |
| 18 | 36,469 | 33,133 | 30,218 | 27,663 | 23,437 | 36,733 | 33,363 | 30,419 | 27,840 | 23,574 | 18 |
| 19 | 35,656 | 32,466 | 29,670 | 27,213 | 23,131 | 35,918 | 32,695 | 29,872 | 27,390 | 23,270 | 19 |
| 20 | 34,841 | 31,795 | 29,117 | 26,756 | 22,819 | 35,099 | 32,021 | 29,316 | 26,932 | 22,957 | 20 |
| 21 | 34,025 | 31,119 | 28,557 | 26,292 | 22,498 | 34,276 | 31,340 | 28,752 | 26,465 | 22,635 | 21 |
| 22 | 33,205 | 30,437 | 27,989 | 25,818 | 22,168 | 33,448 | 30,652 | 28,180 | 25,988 | 22,303 | 22 |
| 23 | 32,380 | 29,748 | 27,413 | 25,335 | 21,828 | 32,616 | 29,957 | 27,599 | 25,501 | 21,961 | 23 |
| 24 | 31,552 | 29,052 | 26,827 | 24,843 | 21,479 | 31,781 | 29,256 | 27,009 | 25,005 | 21,609 | 24 |
| 25 | 30,719 | 28,349 | 26,233 | 24,341 | 21,118 | 30,941 | 28,547 | 26,411 | 24,499 | 21,247 | 25 |
| 26 | 29,882 | 27,639 | 25,631 | 23,828 | 20,747 | 30,097 | 27,831 | 25,803 | 23,983 | 20,873 | 26 |
| 27 | 29,041 | 26,922 | 25,019 | 23,306 | 20,365 | 29,248 | 27,108 | 25,186 | 23,457 | 20,489 | 27 |
| 28 | 28,196 | 26,198 | 24,398 | 22,773 | 19,972 | 28,396 | 26,378 | 24,561 | 22,920 | 20,092 | 28 |
| 29 | 27,346 | 25,467 | 23,768 | 22,230 | 19,567 | 27,540 | 25,641 | 23,926 | 22,373 | 19,685 | 29 |
| 30 | 26,492 | 24,727 | 23,128 | 21,675 | 19,149 | 26,679 | 24,898 | 23,282 | 21,815 | 19,266 | 30 |
| 31 | 25,633 | 23,981 | 22,478 | 21,109 | 18,719 | 25,815 | 24,146 | 22,629 | 21,247 | 18,834 | 31 |
| 32 | 24,769 | 23,226 | 21,818 | 20,532 | 18,275 | 24,947 | 23,388 | 21,966 | 20,667 | 18,389 | 32 |
| 33 | 23,902 | 22,464 | 21,149 | 19,943 | 17,819 | 24,074 | 22,621 | 21,293 | 20,075 | 17,931 | 33 |
| 34 | 23,031 | 21,695 | 20,470 | 19,343 | 17,349 | 23,196 | 21,848 | 20,610 | 19,471 | 17,459 | 34 |
| 35 | 22,155 | 20,919 | 19,781 | 18,731 | 16,866 | 22,315 | 21,067 | 19,917 | 18,856 | 16,973 | 35 |
| 36 | 21,276 | 20,136 | 19,082 | 18,107 | 16,368 | 21,431 | 20,278 | 19,214 | 18,230 | 16,474 | 36 |
| 37 | 20,393 | 19,345 | 18,373 | 17,472 | 15,857 | 20,543 | 19,484 | 18,502 | 17,592 | 15,960 | 37 |
| 38 | 19,506 | 18,547 | 17,655 | 16,825 | 15,330 | 19,652 | 18,682 | 17,781 | 16,942 | 15,432 | 38 |
| 39 | 18,617 | 17,742 | 16,827 | 16,166 | 14,789 | 18,757 | 17,873 | 17,049 | 16,280 | 14,889 | 39 |
| 40 | 17,723 | 16,930 | 16,189 | 15,494 | 14,232 | 17,858 | 17,057 | 16,307 | 15,605 | 14,330 | 40 |
| 41 | 16,826 | 16,111 | 15,440 | 14,810 | 13,660 | 16,956 | 16,233 | 15,555 | 14,918 | 13,755 | 41 |
| 42 | 15,926 | 15,285 | 14,682 | 14,113 | 13,071 | 16,050 | 15,402 | 14,792 | 14,217 | 13,164 | 42 |
| 43 | 15,022 | 14,452 | 13,913 | 13,404 | 12,466 | 15,140 | 14,563 | 14,018 | 13,503 | 12,556 | 43 |
| 44 | 14,116 | 13,612 | 13,135 | 12,682 | 11,844 | 14,227 | 13,718 | 13,235 | 12,777 | 11,930 | 44 |
| 45 | 13,207 | 12,766 | 12,346 | 11,947 | 11,205 | 13,311 | 12,865 | 12,441 | 12,037 | 11,287 | 45 |
| 46 | 12,294 | 11,912 | 11,547 | 11,198 | 10,548 | 12,392 | 12,005 | 11,635 | 11,283 | 10,626 | 46 |
| 47 | 11,378 | 11,050 | 10,736 | 10,436 | 9,873 | 11,468 | 11,137 | 10,819 | 10,516 | 9,946 | 47 |
| 48 | 10,458 | 10,181 | 9,915 | 9,659 | 9,178 | 10,542 | 10,261 | 9,992 | 9,734 | 9,247 | 48 |
| 49 | 9,535 | 9,304 | 9,082 | 8,868 | 8,464 | 9,611 | 9,378 | 9,153 | 8,937 | 8,528 | 49 |
| 50 | 8,608 | 8,420 | 8,238 | 8,063 | 7,729 | 8,676 | 8,486 | 8,302 | 8,125 | 7,788 | 50 |
| 51 | 7,678 | 7,528 | 7,383 | 7,242 | 6,974 | 7,737 | 7,586 | 7,439 | 7,297 | 7,026 | 51 |
| 52 | 6,743 | 6,627 | 6,515 | 6,406 | 6,196 | 6,793 | 6,676 | 6,563 | 6,453 | 6,241 | 52 |
| 53 | 5,803 | 5,718 | 5,634 | 5,553 | 5,395 | 5,844 | 5,757 | 5,673 | 5,591 | 5,432 | 53 |
| 54 | 4,858 | 4,797 | 4,739 | 4,681 | 4,570 | 4,888 | 4,828 | 4,768 | 4,710 | 4,598 | 54 |
| 55 | 3,905 | 3,866 | 3,828 | 3,790 | 3,717 | 3,926 | 3,887 | 3,849 | 3,811 | 3,737 | 55 |
| 56 | 2,944 | 2,922 | 2,900 | 2,878 | 2,836 | 2,957 | 2,935 | 2,913 | 2,891 | 2,849 | 56 |
| 57 | 1,974 | 1,963 | 1,953 | 1,944 | 1,924 | 1,980 | 1,970 | 1,960 | 1,950 | 1,931 | 57 |
| 58 | 0,993 | 0,990 | 0,988 | 0,985 | 0,980 | 0,995 | 0,992 | 0,989 | 0,987 | 0,982 | 58 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

Nettorentevoet waartegen het kapitaal zal kunnen worden belegd

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

Met deze tabel kunt u een tijdelijke maandelijkse 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 sterftekansen van de rentenier.

Beschrijving

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

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

| Leeftijd op einde professionele levensduur: 60 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 | | | | | |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | | | | | | | |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |
| 0 | 51,231 | 44,675 | 39,263 | 34,768 | 27,852 | 51,453 | 44,851 | 39,404 | 34,881 | 27,926 | 0 |
| 1 | 50,513 | 44,142 | 38,867 | 34,474 | 27,690 | 50,733 | 44,317 | 39,007 | 34,587 | 27,764 | 1 |
| 2 | 49,772 | 43,586 | 38,450 | 34,161 | 27,512 | 49,990 | 43,761 | 38,590 | 34,274 | 27,587 | 2 |
| 3 | 49,021 | 43,019 | 38,022 | 33,837 | 27,326 | 49,243 | 43,198 | 38,166 | 33,954 | 27,404 | 3 |
| 4 | 48,264 | 42,446 | 37,586 | 33,505 | 27,132 | 48,488 | 42,627 | 37,733 | 33,625 | 27,213 | 4 |
| 5 | 47,502 | 41,865 | 37,143 | 33,166 | 26,933 | 47,729 | 42,049 | 37,293 | 33,289 | 27,016 | 5 |
| 6 | 46,736 | 41,278 | 36,692 | 32,819 | 26,727 | 46,967 | 41,466 | 36,847 | 32,946 | 26,814 | 6 |
| 7 | 45,965 | 40,685 | 36,234 | 32,466 | 26,514 | 46,200 | 40,877 | 36,393 | 32,597 | 26,605 | 7 |
| 8 | 45,190 | 40,084 | 35,769 | 32,104 | 26,295 | 45,429 | 40,282 | 35,933 | 32,240 | 26,390 | 8 |
| 9 | 44,410 | 39,478 | 35,296 | 31,735 | 26,069 | 44,654 | 39,681 | 35,465 | 31,876 | 26,169 | 9 |
| 10 | 43,626 | 38,865 | 34,816 | 31,358 | 25,836 | 43,875 | 39,073 | 34,990 | 31,505 | 25,940 | 10 |
| 11 | 42,838 | 38,246 | 34,329 | 30,974 | 25,595 | 43,092 | 38,459 | 34,508 | 31,126 | 25,705 | 11 |
| 12 | 42,046 | 37,620 | 33,834 | 30,582 | 25,348 | 42,305 | 37,838 | 34,019 | 30,739 | 25,462 | 12 |
| 13 | 41,250 | 36,989 | 33,332 | 30,183 | 25,093 | 41,514 | 37,212 | 33,522 | 30,345 | 25,213 | 13 |
| 14 | 40,451 | 36,351 | 32,823 | 29,775 | 24,831 | 40,719 | 36,580 | 33,019 | 29,943 | 24,956 | 14 |
| 15 | 39,648 | 35,708 | 32,307 | 29,360 | 24,561 | 39,921 | 35,942 | 32,508 | 29,533 | 24,691 | 15 |
| 16 | 38,843 | 35,059 | 31,784 | 28,938 | 24,284 | 39,120 | 35,298 | 31,990 | 29,116 | 24,420 | 16 |
| 17 | 38,036 | 34,407 | 31,255 | 28,509 | 24,000 | 38,316 | 34,649 | 31,465 | 28,692 | 24,141 | 17 |
| 18 | 37,228 | 33,750 | 30,721 | 28,073 | 23,710 | 37,509 | 33,994 | 30,934 | 28,259 | 23,854 | 18 |
| 19 | 36,419 | 33,090 | 30,181 | 27,631 | 23,413 | 36,698 | 33,333 | 30,394 | 27,818 | 23,558 | 19 |
| 20 | 35,608 | 32,425 | 29,635 | 27,183 | 23,109 | 35,883 | 32,666 | 29,846 | 27,369 | 23,254 | 20 |
| 21 | 34,795 | 31,755 | 29,083 | 26,727 | 22,797 | 35,064 | 31,991 | 29,290 | 26,910 | 22,941 | 21 |
| 22 | 33,979 | 31,080 | 28,523 | 26,263 | 22,476 | 34,240 | 31,310 | 28,726 | 26,442 | 22,618 | 22 |
| 23 | 33,159 | 30,398 | 27,955 | 25,789 | 22,146 | 33,412 | 30,621 | 28,153 | 25,965 | 22,286 | 23 |
| 24 | 32,335 | 29,708 | 27,378 | 25,305 | 21,805 | 32,581 | 29,926 | 27,572 | 25,478 | 21,943 | 24 |
| 25 | 31,506 | 29,012 | 26,792 | 24,812 | 21,455 | 31,745 | 29,224 | 26,982 | 24,981 | 21,591 | 25 |
| 26 | 30,673 | 28,309 | 26,198 | 24,310 | 21,094 | 30,905 | 28,515 | 26,383 | 24,475 | 21,228 | 26 |
| 27 | 29,836 | 27,599 | 25,595 | 23,797 | 20,723 | 30,060 | 27,799 | 25,775 | 23,958 | 20,854 | 27 |
| 28 | 28,995 | 26,882 | 24,983 | 23,274 | 20,340 | 29,212 | 27,076 | 25,158 | 23,432 | 20,469 | 28 |
| 29 | 28,149 | 26,157 | 24,362 | 22,741 | 19,946 | 28,360 | 26,346 | 24,532 | 22,895 | 20,072 | 29 |
| 30 | 27,299 | 25,425 | 23,730 | 22,196 | 19,539 | 27,504 | 25,609 | 23,897 | 22,347 | 19,664 | 30 |
| 31 | 26,444 | 24,685 | 23,089 | 21,641 | 19,121 | 26,644 | 24,865 | 23,253 | 21,789 | 19,244 | 31 |
| 32 | 25,585 | 23,937 | 22,439 | 21,074 | 18,690 | 25,779 | 24,114 | 22,600 | 21,220 | 18,812 | 32 |
| 33 | 24,721 | 23,183 | 21,779 | 20,496 | 18,246 | 24,910 | 23,355 | 21,936 | 20,640 | 18,366 | 33 |
| 34 | 23,854 | 22,421 | 21,109 | 19,907 | 17,789 | 24,037 | 22,588 | 21,262 | 20,047 | 17,908 | 34 |
| 35 | 22,983 | 21,652 | 20,430 | 19,306 | 17,319 | 23,160 | 21,815 | 20,579 | 19,444 | 17,436 | 35 |
| 36 | 22,107 | 20,875 | 19,741 | 18,694 | 16,835 | 22,280 | 21,034 | 19,887 | 18,829 | 16,950 | 36 |
| 37 | 21,228 | 20,092 | 19,042 | 18,070 | 16,337 | 21,396 | 20,247 | 19,185 | 18,203 | 16,451 | 37 |
| 38 | 20,346 | 19,302 | 18,333 | 17,435 | 15,825 | 20,510 | 19,453 | 18,474 | 17,566 | 15,938 | 38 |
| 39 | 19,461 | 18,504 | 17,616 | 16,788 | 15,299 | 19,620 | 18,652 | 17,753 | 16,916 | 15,410 | 39 |
| 40 | 18,572 | 17,700 | 16,888 | 16,129 | 14,757 | 18,726 | 17,844 | 17,022 | 16,254 | 14,867 | 40 |
| 41 | 17,679 | 16,889 | 16,150 | 15,458 | 14,201 | 17,828 | 17,028 | 16,280 | 15,580 | 14,308 | 41 |
| 42 | 16,783 | 16,071 | 15,402 | 14,774 | 13,628 | 16,926 | 16,205 | 15,529 | 14,893 | 13,734 | 42 |
| 43 | 15,885 | 15,246 | 14,645 | 14,079 | 13,040 | 16,022 | 15,375 | 14,767 | 14,193 | 13,143 | 43 |
| 44 | 14,984 | 14,415 | 13,878 | 13,371 | 12,436 | 15,114 | 14,538 | 13,995 | 13,481 | 12,536 | 44 |
| 45 | 14,080 | 13,577 | 13,102 | 12,650 | 11,816 | 14,203 | 13,694 | 13,213 | 12,756 | 11,911 | 45 |
| 46 | 13,172 | 12,733 | 12,314 | 11,917 | 11,178 | 13,289 | 12,843 | 12,420 | 12,018 | 11,270 | 46 |
| 47 | 12,262 | 11,881 | 11,517 | 11,170 | 10,522 | 12,371 | 11,985 | 11,617 | 11,266 | 10,610 | 47 |
| 48 | 11,348 | 11,021 | 10,709 | 10,409 | 9,848 | 11,450 | 11,119 | 10,803 | 10,500 | 9,932 | 48 |
| 49 | 10,431 | 10,155 | 9,890 | 9,635 | 9,155 | 10,526 | 10,246 | 9,977 | 9,720 | 9,234 | 49 |
| 50 | 9,511 | 9,281 | 9,060 | 8,847 | 8,443 | 9,598 | 9,365 | 9,141 | 8,925 | 8,516 | 50 |
| 51 | 8,588 | 8,400 | 8,219 | 8,044 | 7,712 | 8,665 | 8,475 | 8,292 | 8,115 | 7,778 | 51 |
| 52 | 7,661 | 7,512 | 7,367 | 7,227 | 6,959 | 7,728 | 7,577 | 7,431 | 7,289 | 7,018 | 52 |
| 53 | 6,730 | 6,615 | 6,503 | 6,394 | 6,185 | 6,786 | 6,670 | 6,556 | 6,446 | 6,235 | 53 |
| 54 | 5,793 | 5,708 | 5,624 | 5,543 | 5,386 | 5,839 | 5,752 | 5,668 | 5,586 | 5,427 | 54 |
| 55 | 4,850 | 4,790 | 4,731 | 4,674 | 4,563 | 4,885 | 4,824 | 4,765 | 4,707 | 4,594 | 55 |
| 56 | 3,900 | 3,861 | 3,823 | 3,785 | 3,712 | 3,924 | 3,885 | 3,846 | 3,808 | 3,735 | 56 |
| 57 | 2,941 | 2,918 | 2,897 | 2,875 | 2,833 | 2,956 | 2,933 | 2,911 | 2,890 | 2,847 | 57 |
| 58 | 1,972 | 1,962 | 1,952 | 1,942 | 1,923 | 1,980 | 1,969 | 1,959 | 1,949 | 1,930 | 58 |
| 59 | 0,992 | 0,990 | 0,987 | 0,985 | 0,979 | 0,995 | 0,992 | 0,989 | 0,987 | 0,982 | 59 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Beschrijving 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 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 sterftequotienten van elke generatie in het verleden. Deze tafels zijn dus **prospectieve generatietafels**.

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

| Leeftijd op einde professionele levensduur: 61 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% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 51,918 | 45,183 | 39,640 | 35,048 | 28,007 | 52,156 | 45,372 | 39,790 | 35,168 | 28,085 | 0 |
| 1 | 51,204 | 44,655 | 39,250 | 34,760 | 27,850 | 51,439 | 44,843 | 39,399 | 34,879 | 27,928 | 1 |
| 2 | 50,466 | 44,105 | 38,839 | 34,452 | 27,677 | 50,700 | 44,292 | 38,988 | 34,572 | 27,755 | 2 |
| 3 | 49,718 | 43,543 | 38,416 | 34,134 | 27,495 | 49,956 | 43,734 | 38,570 | 34,258 | 27,577 | 3 |
| 4 | 48,965 | 42,975 | 37,986 | 33,808 | 27,307 | 49,205 | 43,168 | 38,143 | 33,935 | 27,392 | 4 |
| 5 | 48,207 | 42,400 | 37,549 | 33,475 | 27,113 | 48,450 | 42,597 | 37,709 | 33,605 | 27,200 | 5 |
| 6 | 47,444 | 41,818 | 37,105 | 33,135 | 26,912 | 47,691 | 42,019 | 37,269 | 33,269 | 27,004 | 6 |
| 7 | 46,676 | 41,230 | 36,653 | 32,787 | 26,705 | 46,928 | 41,435 | 36,822 | 32,926 | 26,801 | 7 |
| 8 | 45,904 | 40,635 | 36,194 | 32,432 | 26,492 | 46,161 | 40,846 | 36,368 | 32,576 | 26,592 | 8 |
| 9 | 45,128 | 40,034 | 35,727 | 32,070 | 26,271 | 45,390 | 40,250 | 35,907 | 32,219 | 26,376 | 9 |
| 10 | 44,348 | 39,426 | 35,254 | 31,700 | 26,044 | 44,614 | 39,648 | 35,438 | 31,854 | 26,154 | 10 |
| 11 | 43,563 | 38,813 | 34,773 | 31,322 | 25,810 | 43,834 | 39,039 | 34,963 | 31,482 | 25,925 | 11 |
| 12 | 42,775 | 38,193 | 34,285 | 30,937 | 25,569 | 43,051 | 38,425 | 34,480 | 31,103 | 25,689 | 12 |
| 13 | 41,982 | 37,567 | 33,790 | 30,545 | 25,321 | 42,264 | 37,804 | 33,991 | 30,715 | 25,446 | 13 |
| 14 | 41,186 | 36,935 | 33,287 | 30,144 | 25,065 | 41,473 | 37,178 | 33,494 | 30,321 | 25,196 | 14 |
| 15 | 40,387 | 36,297 | 32,778 | 29,736 | 24,802 | 40,679 | 36,546 | 32,990 | 29,919 | 24,939 | 15 |
| 16 | 39,585 | 35,655 | 32,262 | 29,321 | 24,533 | 39,882 | 35,909 | 32,480 | 29,510 | 24,675 | 16 |
| 17 | 38,782 | 35,008 | 31,740 | 28,900 | 24,257 | 39,081 | 35,266 | 31,963 | 29,093 | 24,403 | 17 |
| 18 | 37,978 | 34,357 | 31,213 | 28,473 | 23,974 | 38,278 | 34,617 | 31,438 | 28,669 | 24,124 | 18 |
| 19 | 37,172 | 33,703 | 30,681 | 28,039 | 23,685 | 37,471 | 33,962 | 30,906 | 28,236 | 23,837 | 19 |
| 20 | 36,366 | 33,045 | 30,143 | 27,599 | 23,389 | 36,660 | 33,301 | 30,366 | 27,795 | 23,541 | 20 |
| 21 | 35,557 | 32,381 | 29,598 | 27,151 | 23,085 | 35,844 | 32,633 | 29,818 | 27,345 | 23,236 | 21 |
| 22 | 34,745 | 31,712 | 29,046 | 26,695 | 22,773 | 35,025 | 31,958 | 29,262 | 26,885 | 22,923 | 22 |
| 23 | 33,929 | 31,036 | 28,486 | 26,230 | 22,452 | 34,201 | 31,276 | 28,697 | 26,417 | 22,599 | 23 |
| 24 | 33,108 | 30,354 | 27,917 | 25,756 | 22,121 | 33,373 | 30,587 | 28,124 | 25,939 | 22,266 | 24 |
| 25 | 32,283 | 29,664 | 27,339 | 25,272 | 21,780 | 32,541 | 29,892 | 27,542 | 25,452 | 21,923 | 25 |
| 26 | 31,455 | 28,967 | 26,753 | 24,778 | 21,429 | 31,705 | 29,190 | 26,951 | 24,955 | 21,570 | 26 |
| 27 | 30,622 | 28,264 | 26,159 | 24,275 | 21,067 | 30,865 | 28,480 | 26,352 | 24,448 | 21,206 | 27 |
| 28 | 29,785 | 27,554 | 25,555 | 23,762 | 20,695 | 30,020 | 27,764 | 25,744 | 23,931 | 20,832 | 28 |
| 29 | 28,943 | 26,836 | 24,942 | 23,238 | 20,312 | 29,172 | 27,041 | 25,127 | 23,404 | 20,447 | 29 |
| 30 | 28,097 | 26,110 | 24,320 | 22,703 | 19,916 | 28,320 | 26,311 | 24,501 | 22,867 | 20,050 | 30 |
| 31 | 27,246 | 25,377 | 23,688 | 22,158 | 19,509 | 27,464 | 25,574 | 23,866 | 22,319 | 19,642 | 31 |
| 32 | 26,391 | 24,637 | 23,046 | 21,602 | 19,089 | 26,604 | 24,830 | 23,221 | 21,760 | 19,221 | 32 |
| 33 | 25,531 | 23,889 | 22,395 | 21,034 | 18,658 | 25,739 | 24,078 | 22,567 | 21,191 | 18,788 | 33 |
| 34 | 24,668 | 23,134 | 21,735 | 20,456 | 18,213 | 24,870 | 23,318 | 21,903 | 20,610 | 18,342 | 34 |
| 35 | 23,800 | 22,372 | 21,065 | 19,866 | 17,755 | 23,997 | 22,552 | 21,229 | 20,017 | 17,882 | 35 |
| 36 | 22,929 | 21,603 | 20,385 | 19,265 | 17,284 | 23,121 | 21,779 | 20,547 | 19,414 | 17,410 | 36 |
| 37 | 22,054 | 20,827 | 19,696 | 18,653 | 16,800 | 22,242 | 20,999 | 19,855 | 18,800 | 16,925 | 37 |
| 38 | 21,176 | 20,044 | 18,997 | 18,029 | 16,302 | 21,360 | 20,213 | 19,154 | 18,174 | 16,426 | 38 |
| 39 | 20,294 | 19,254 | 18,289 | 17,394 | 15,790 | 20,474 | 19,420 | 18,443 | 17,537 | 15,913 | 39 |
| 40 | 19,410 | 18,457 | 17,572 | 16,747 | 15,263 | 19,584 | 18,620 | 17,723 | 16,888 | 15,385 | 40 |
| 41 | 18,522 | 17,654 | 16,844 | 16,089 | 14,722 | 18,691 | 17,812 | 16,992 | 16,226 | 14,842 | 41 |
| 42 | 17,630 | 16,844 | 16,107 | 15,418 | 14,165 | 17,794 | 16,997 | 16,251 | 15,553 | 14,284 | 42 |
| 43 | 16,736 | 16,027 | 15,361 | 14,735 | 13,594 | 16,894 | 16,175 | 15,500 | 14,867 | 13,710 | 43 |
| 44 | 15,840 | 15,204 | 14,605 | 14,041 | 13,007 | 15,992 | 15,347 | 14,740 | 14,168 | 13,120 | 44 |
| 45 | 14,941 | 14,375 | 13,840 | 13,335 | 12,404 | 15,086 | 14,512 | 13,970 | 13,457 | 12,514 | 45 |
| 46 | 14,039 | 13,539 | 13,065 | 12,616 | 11,784 | 14,177 | 13,670 | 13,189 | 12,734 | 11,891 | 46 |
| 47 | 13,134 | 12,696 | 12,280 | 11,884 | 11,148 | 13,265 | 12,821 | 12,399 | 11,997 | 11,251 | 47 |
| 48 | 12,226 | 11,846 | 11,484 | 11,139 | 10,494 | 12,350 | 11,965 | 11,597 | 11,247 | 10,593 | 48 |
| 49 | 11,315 | 10,990 | 10,679 | 10,380 | 9,821 | 11,432 | 11,101 | 10,785 | 10,483 | 9,916 | 49 |
| 50 | 10,402 | 10,127 | 9,863 | 9,609 | 9,131 | 10,510 | 10,230 | 9,962 | 9,705 | 9,220 | 50 |
| 51 | 9,486 | 9,257 | 9,037 | 8,824 | 8,422 | 9,584 | 9,352 | 9,128 | 8,912 | 8,505 | 51 |
| 52 | 8,567 | 8,380 | 8,199 | 8,025 | 7,693 | 8,654 | 8,464 | 8,281 | 8,104 | 7,768 | 52 |
| 53 | 7,644 | 7,495 | 7,351 | 7,211 | 6,944 | 7,719 | 7,568 | 7,422 | 7,280 | 7,010 | 53 |
| 54 | 6,716 | 6,601 | 6,489 | 6,381 | 6,172 | 6,779 | 6,663 | 6,549 | 6,439 | 6,228 | 54 |
| 55 | 5,782 | 5,697 | 5,614 | 5,533 | 5,377 | 5,833 | 5,747 | 5,663 | 5,580 | 5,422 | 55 |
| 56 | 4,842 | 4,782 | 4,724 | 4,666 | 4,555 | 4,881 | 4,820 | 4,761 | 4,703 | 4,591 | 56 |
| 57 | 3,894 | 3,855 | 3,817 | 3,780 | 3,707 | 3,921 | 3,882 | 3,844 | 3,806 | 3,732 | 57 |
| 58 | 2,937 | 2,915 | 2,893 | 2,872 | 2,830 | 2,954 | 2,932 | 2,910 | 2,888 | 2,846 | 58 |
| 59 | 1,970 | 1,960 | 1,950 | 1,941 | 1,921 | 1,979 | 1,969 | 1,959 | 1,949 | 1,929 | 59 |
| 60 | 0,992 | 0,989 | 0,987 | 0,984 | 0,979 | 0,994 | 0,992 | 0,989 | 0,986 | 0,981 | 60 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Met deze tabel kunt u een tijdelijke maandelijkse 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 sterftékansen van de rentenier. De tafels Schryvers gebruiken de zogenaamde prospectieve sterftékansen. 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**.

Beschrijving

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: 62 jaar

| Mannen | | | | | | Vrouwen | | | | | |
|---|--|--------|--------|--------|--------|---|--|--------|--------|--------|----------|
| <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | |
| Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 52,596 | 45,683 | 40,009 | 35,321 | 28,157 | 52,851 | 45,884 | 40,168 | 35,448 | 28,238 | 0 |
| 1 | 51,886 | 45,160 | 39,624 | 35,038 | 28,004 | 52,139 | 45,360 | 39,783 | 35,165 | 28,086 | 1 |
| 2 | 51,151 | 44,615 | 39,219 | 34,736 | 27,836 | 51,403 | 44,815 | 39,378 | 34,863 | 27,918 | 2 |
| 3 | 50,407 | 44,059 | 38,802 | 34,423 | 27,659 | 50,663 | 44,263 | 38,966 | 34,555 | 27,745 | 3 |
| 4 | 49,657 | 43,495 | 38,378 | 34,103 | 27,475 | 49,915 | 43,702 | 38,544 | 34,238 | 27,564 | 4 |
| 5 | 48,902 | 42,925 | 37,947 | 33,776 | 27,286 | 49,164 | 43,136 | 38,117 | 33,914 | 27,378 | 5 |
| 6 | 48,143 | 42,349 | 37,508 | 33,442 | 27,091 | 48,408 | 42,563 | 37,683 | 33,584 | 27,187 | 6 |
| 7 | 47,379 | 41,766 | 37,062 | 33,100 | 26,889 | 47,649 | 41,985 | 37,242 | 33,248 | 26,990 | 7 |
| 8 | 46,610 | 41,176 | 36,609 | 32,752 | 26,681 | 46,885 | 41,401 | 36,794 | 32,904 | 26,786 | 8 |
| 9 | 45,838 | 40,580 | 36,149 | 32,395 | 26,466 | 46,118 | 40,811 | 36,339 | 32,553 | 26,576 | 9 |
| 10 | 45,060 | 39,978 | 35,682 | 32,032 | 26,245 | 45,346 | 40,214 | 35,878 | 32,195 | 26,360 | 10 |
| 11 | 44,279 | 39,370 | 35,207 | 31,661 | 26,017 | 44,570 | 39,611 | 35,409 | 31,830 | 26,137 | 11 |
| 12 | 43,494 | 38,756 | 34,726 | 31,283 | 25,782 | 43,790 | 39,003 | 34,933 | 31,457 | 25,907 | 12 |
| 13 | 42,706 | 38,135 | 34,237 | 30,897 | 25,540 | 43,006 | 38,388 | 34,450 | 31,077 | 25,671 | 13 |
| 14 | 41,913 | 37,509 | 33,741 | 30,504 | 25,291 | 42,219 | 37,768 | 33,960 | 30,690 | 25,428 | 14 |
| 15 | 41,117 | 36,877 | 33,238 | 30,103 | 25,035 | 41,429 | 37,141 | 33,463 | 30,295 | 25,178 | 15 |
| 16 | 40,319 | 36,240 | 32,729 | 29,695 | 24,772 | 40,635 | 36,510 | 32,960 | 29,894 | 24,921 | 16 |
| 17 | 39,519 | 35,599 | 32,214 | 29,281 | 24,503 | 39,839 | 35,873 | 32,450 | 29,485 | 24,657 | 17 |
| 18 | 38,719 | 34,954 | 31,695 | 28,861 | 24,228 | 39,039 | 35,230 | 31,933 | 29,068 | 24,385 | 18 |
| 19 | 37,917 | 34,306 | 31,169 | 28,436 | 23,947 | 38,236 | 34,582 | 31,408 | 28,644 | 24,106 | 19 |
| 20 | 37,114 | 33,654 | 30,639 | 28,003 | 23,659 | 37,429 | 33,927 | 30,876 | 28,210 | 23,818 | 20 |
| 21 | 36,309 | 32,997 | 30,102 | 27,564 | 23,363 | 36,617 | 33,265 | 30,336 | 27,769 | 23,522 | 21 |
| 22 | 35,501 | 32,334 | 29,557 | 27,116 | 23,060 | 35,802 | 32,596 | 29,787 | 27,318 | 23,217 | 22 |
| 23 | 34,689 | 31,664 | 29,005 | 26,660 | 22,747 | 34,982 | 31,921 | 29,230 | 26,858 | 22,902 | 23 |
| 24 | 33,872 | 30,988 | 28,444 | 26,194 | 22,425 | 34,158 | 31,239 | 28,665 | 26,389 | 22,578 | 24 |
| 25 | 33,052 | 30,305 | 27,874 | 25,719 | 22,093 | 33,330 | 30,550 | 28,091 | 25,911 | 22,245 | 25 |
| 26 | 32,227 | 29,615 | 27,297 | 25,234 | 21,751 | 32,497 | 29,854 | 27,509 | 25,423 | 21,901 | 26 |
| 27 | 31,398 | 28,918 | 26,710 | 24,740 | 21,400 | 31,661 | 29,151 | 26,918 | 24,925 | 21,547 | 27 |
| 28 | 30,565 | 28,214 | 26,115 | 24,236 | 21,037 | 30,821 | 28,442 | 26,318 | 24,418 | 21,183 | 28 |
| 29 | 29,727 | 27,503 | 25,511 | 23,722 | 20,664 | 29,976 | 27,725 | 25,709 | 23,901 | 20,808 | 29 |
| 30 | 28,885 | 26,784 | 24,897 | 23,197 | 20,279 | 29,128 | 27,002 | 25,092 | 23,373 | 20,422 | 30 |
| 31 | 28,038 | 26,058 | 24,273 | 22,662 | 19,883 | 28,276 | 26,272 | 24,466 | 22,836 | 20,025 | 31 |
| 32 | 27,187 | 25,324 | 23,641 | 22,116 | 19,475 | 27,420 | 25,535 | 23,831 | 22,288 | 19,616 | 32 |
| 33 | 26,331 | 24,583 | 22,998 | 21,559 | 19,054 | 26,559 | 24,790 | 23,185 | 21,728 | 19,195 | 33 |
| 34 | 25,472 | 23,835 | 22,347 | 20,991 | 18,622 | 25,695 | 24,038 | 22,531 | 21,158 | 18,761 | 34 |
| 35 | 24,608 | 23,080 | 21,686 | 20,412 | 18,176 | 24,826 | 23,278 | 21,867 | 20,577 | 18,314 | 35 |
| 36 | 23,741 | 22,318 | 21,016 | 19,822 | 17,718 | 23,954 | 22,513 | 21,193 | 19,984 | 17,855 | 36 |
| 37 | 22,870 | 21,549 | 20,336 | 19,220 | 17,246 | 23,079 | 21,740 | 20,511 | 19,382 | 17,383 | 37 |
| 38 | 21,996 | 20,773 | 19,647 | 18,608 | 16,762 | 22,201 | 20,962 | 19,820 | 18,768 | 16,898 | 38 |
| 39 | 21,118 | 19,990 | 18,948 | 17,984 | 16,263 | 21,320 | 20,176 | 19,120 | 18,143 | 16,399 | 39 |
| 40 | 20,238 | 19,201 | 18,241 | 17,349 | 15,751 | 20,434 | 19,384 | 18,410 | 17,506 | 15,886 | 40 |
| 41 | 19,354 | 18,405 | 17,523 | 16,702 | 15,224 | 19,546 | 18,584 | 17,689 | 16,857 | 15,358 | 41 |
| 42 | 18,467 | 17,603 | 16,797 | 16,044 | 14,683 | 18,654 | 17,777 | 16,959 | 16,196 | 14,816 | 42 |
| 43 | 17,577 | 16,794 | 16,061 | 15,374 | 14,127 | 17,759 | 16,964 | 16,220 | 15,523 | 14,258 | 43 |
| 44 | 16,685 | 15,979 | 15,316 | 14,693 | 13,556 | 16,861 | 16,144 | 15,471 | 14,838 | 13,685 | 44 |
| 45 | 15,791 | 15,158 | 14,562 | 14,000 | 12,970 | 15,960 | 15,317 | 14,712 | 14,142 | 13,096 | 45 |
| 46 | 14,895 | 14,331 | 13,799 | 13,295 | 12,369 | 15,057 | 14,484 | 13,943 | 13,432 | 12,492 | 46 |
| 47 | 13,995 | 13,497 | 13,025 | 12,578 | 11,750 | 14,150 | 13,644 | 13,165 | 12,710 | 11,870 | 47 |
| 48 | 13,093 | 12,657 | 12,242 | 11,848 | 11,115 | 13,241 | 12,797 | 12,376 | 11,976 | 11,231 | 48 |
| 49 | 12,188 | 11,810 | 11,449 | 11,105 | 10,463 | 12,328 | 11,944 | 11,577 | 11,228 | 10,575 | 49 |
| 50 | 11,281 | 10,957 | 10,647 | 10,350 | 9,793 | 11,412 | 11,083 | 10,768 | 10,466 | 9,900 | 50 |
| 51 | 10,372 | 10,098 | 9,835 | 9,582 | 9,106 | 10,493 | 10,214 | 9,947 | 9,690 | 9,207 | 51 |
| 52 | 9,460 | 9,232 | 9,012 | 8,801 | 8,400 | 9,570 | 9,338 | 9,115 | 8,900 | 8,493 | 52 |
| 53 | 8,545 | 8,359 | 8,179 | 8,005 | 7,675 | 8,642 | 8,453 | 8,271 | 8,094 | 7,758 | 53 |
| 54 | 7,626 | 7,477 | 7,334 | 7,194 | 6,928 | 7,710 | 7,559 | 7,413 | 7,272 | 7,002 | 54 |
| 55 | 6,701 | 6,587 | 6,475 | 6,367 | 6,159 | 6,772 | 6,655 | 6,542 | 6,432 | 6,221 | 55 |
| 56 | 5,771 | 5,686 | 5,603 | 5,522 | 5,366 | 5,827 | 5,741 | 5,657 | 5,575 | 5,417 | 56 |
| 57 | 4,834 | 4,774 | 4,715 | 4,658 | 4,548 | 4,877 | 4,816 | 4,757 | 4,699 | 4,587 | 57 |
| 58 | 3,888 | 3,850 | 3,812 | 3,774 | 3,702 | 3,919 | 3,879 | 3,841 | 3,803 | 3,730 | 58 |
| 59 | 2,934 | 2,912 | 2,890 | 2,869 | 2,827 | 2,953 | 2,930 | 2,908 | 2,887 | 2,844 | 59 |
| 60 | 1,969 | 1,959 | 1,949 | 1,939 | 1,920 | 1,978 | 1,968 | 1,958 | 1,948 | 1,929 | 60 |
| 61 | 0,992 | 0,989 | 0,986 | 0,984 | 0,979 | 0,994 | 0,991 | 0,989 | 0,986 | 0,981 | 61 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Met deze tabel kunt u een tijdelijke maandelijkse 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 sterftekansen van de rentenier.

Beschrijving

De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterftetafels, anticiperen de prospectieve sterftetafels op de toekomstige ontwikkeling van de sterfte op basis van de ontwikkeling van de waargenomen sterftequotienten van elke generatie in het verleden. Deze tafels zijn dus **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: 63 jaar | | | | | | | | | | | |
|---|---|-------------|-------------|-------------|-------------|---|---|-------------|-------------|-------------|-------------|
| Mannen | | | | | | Vrouwen | | | | | |
| <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | |
| Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 53,266 | 46,174 | 40,369 | 35,586 | 28,301 | 53,540 | 46,389 | 40,539 | 35,720 | 28,386 | 0 |
| 1 | 52,559 | 45,657 | 39,991 | 35,309 | 28,152 | 52,831 | 45,871 | 40,160 | 35,443 | 28,238 | 1 |
| 2 | 51,828 | 45,116 | 39,591 | 35,012 | 27,989 | 52,099 | 45,330 | 39,760 | 35,147 | 28,075 | 2 |
| 3 | 51,087 | 44,565 | 39,179 | 34,705 | 27,816 | 51,362 | 44,783 | 39,354 | 34,844 | 27,907 | 3 |
| 4 | 50,341 | 44,006 | 38,761 | 34,390 | 27,638 | 50,618 | 44,228 | 38,938 | 34,533 | 27,731 | 4 |
| 5 | 49,589 | 43,442 | 38,335 | 34,069 | 27,453 | 49,870 | 43,667 | 38,516 | 34,215 | 27,550 | 5 |
| 6 | 48,833 | 42,870 | 37,903 | 33,741 | 27,263 | 49,118 | 43,100 | 38,088 | 33,892 | 27,364 | 6 |
| 7 | 48,073 | 42,292 | 37,463 | 33,405 | 27,066 | 48,363 | 42,527 | 37,654 | 33,561 | 27,172 | 7 |
| 8 | 47,308 | 41,708 | 37,016 | 33,062 | 26,864 | 47,603 | 41,948 | 37,212 | 33,224 | 26,974 | 8 |
| 9 | 46,538 | 41,118 | 36,561 | 32,712 | 26,654 | 46,838 | 41,363 | 36,764 | 32,879 | 26,770 | 9 |
| 10 | 45,764 | 40,521 | 36,100 | 32,355 | 26,439 | 46,070 | 40,772 | 36,308 | 32,528 | 26,559 | 10 |
| 11 | 44,987 | 39,918 | 35,632 | 31,991 | 26,216 | 45,298 | 40,175 | 35,846 | 32,169 | 26,342 | 11 |
| 12 | 44,205 | 39,309 | 35,157 | 31,619 | 25,987 | 44,521 | 39,572 | 35,376 | 31,803 | 26,119 | 12 |
| 13 | 43,420 | 38,694 | 34,674 | 31,240 | 25,752 | 43,741 | 38,963 | 34,900 | 31,430 | 25,889 | 13 |
| 14 | 42,631 | 38,073 | 34,185 | 30,853 | 25,509 | 42,958 | 38,348 | 34,417 | 31,050 | 25,652 | 14 |
| 15 | 41,839 | 37,447 | 33,689 | 30,459 | 25,259 | 42,171 | 37,728 | 33,927 | 30,663 | 25,409 | 15 |
| 16 | 41,044 | 36,815 | 33,186 | 30,059 | 25,003 | 41,381 | 37,102 | 33,431 | 30,268 | 25,159 | 16 |
| 17 | 40,248 | 36,180 | 32,678 | 29,652 | 24,741 | 40,589 | 36,471 | 32,928 | 29,867 | 24,902 | 17 |
| 18 | 39,451 | 35,541 | 32,165 | 29,240 | 24,473 | 39,793 | 35,835 | 32,418 | 29,458 | 24,638 | 18 |
| 19 | 38,653 | 34,899 | 31,647 | 28,821 | 24,199 | 38,994 | 35,192 | 31,901 | 29,041 | 24,366 | 19 |
| 20 | 37,854 | 34,253 | 31,124 | 28,397 | 23,919 | 38,190 | 34,543 | 31,376 | 28,616 | 24,086 | 20 |
| 21 | 37,053 | 33,602 | 30,594 | 27,965 | 23,631 | 37,382 | 33,887 | 30,843 | 28,182 | 23,798 | 21 |
| 22 | 36,249 | 32,945 | 30,058 | 27,526 | 23,336 | 36,571 | 33,225 | 30,302 | 27,740 | 23,501 | 22 |
| 23 | 35,440 | 32,282 | 29,513 | 27,078 | 23,031 | 35,754 | 32,556 | 29,752 | 27,288 | 23,195 | 23 |
| 24 | 34,627 | 31,611 | 28,959 | 26,620 | 22,717 | 34,934 | 31,880 | 29,195 | 26,828 | 22,879 | 24 |
| 25 | 33,810 | 30,934 | 28,398 | 26,154 | 22,394 | 34,110 | 31,198 | 28,629 | 26,358 | 22,555 | 25 |
| 26 | 32,990 | 30,251 | 27,828 | 25,678 | 22,062 | 33,282 | 30,508 | 28,055 | 25,879 | 22,221 | 26 |
| 27 | 32,165 | 29,561 | 27,250 | 25,193 | 21,720 | 32,449 | 29,812 | 27,472 | 25,391 | 21,877 | 27 |
| 28 | 31,336 | 28,863 | 26,662 | 24,698 | 21,367 | 31,613 | 29,109 | 26,881 | 24,893 | 21,522 | 28 |
| 29 | 30,502 | 28,159 | 26,066 | 24,194 | 21,004 | 30,773 | 28,399 | 26,281 | 24,385 | 21,157 | 29 |
| 30 | 29,663 | 27,447 | 25,461 | 23,678 | 20,629 | 29,929 | 27,683 | 25,672 | 23,868 | 20,782 | 30 |
| 31 | 28,820 | 26,727 | 24,846 | 23,152 | 20,244 | 29,081 | 26,960 | 25,055 | 23,340 | 20,396 | 31 |
| 32 | 27,973 | 26,000 | 24,222 | 22,616 | 19,846 | 28,228 | 26,229 | 24,428 | 22,802 | 19,998 | 32 |
| 33 | 27,121 | 25,266 | 23,588 | 22,069 | 19,437 | 27,372 | 25,491 | 23,792 | 22,253 | 19,588 | 33 |
| 34 | 26,266 | 24,525 | 22,946 | 21,511 | 19,016 | 26,511 | 24,746 | 23,146 | 21,693 | 19,166 | 34 |
| 35 | 25,406 | 23,776 | 22,294 | 20,942 | 18,582 | 25,646 | 23,994 | 22,491 | 21,122 | 18,731 | 35 |
| 36 | 24,543 | 23,021 | 21,632 | 20,363 | 18,136 | 24,778 | 23,235 | 21,827 | 20,541 | 18,285 | 36 |
| 37 | 23,676 | 22,259 | 20,962 | 19,772 | 17,677 | 23,908 | 22,470 | 21,155 | 19,949 | 17,826 | 37 |
| 38 | 22,805 | 21,490 | 20,282 | 19,171 | 17,205 | 23,034 | 21,699 | 20,474 | 19,347 | 17,354 | 38 |
| 39 | 21,932 | 20,714 | 19,593 | 18,558 | 16,720 | 22,157 | 20,921 | 19,783 | 18,734 | 16,869 | 39 |
| 40 | 21,055 | 19,932 | 18,895 | 17,935 | 16,221 | 21,276 | 20,136 | 19,083 | 18,109 | 16,370 | 40 |
| 41 | 20,175 | 19,143 | 18,187 | 17,300 | 15,708 | 20,392 | 19,344 | 18,373 | 17,472 | 15,857 | 41 |
| 42 | 19,292 | 18,348 | 17,470 | 16,653 | 15,181 | 19,504 | 18,545 | 17,653 | 16,823 | 15,329 | 42 |
| 43 | 18,407 | 17,547 | 16,745 | 15,996 | 14,641 | 18,614 | 17,740 | 16,925 | 16,163 | 14,787 | 43 |
| 44 | 17,520 | 16,740 | 16,011 | 15,327 | 14,086 | 17,721 | 16,928 | 16,186 | 15,492 | 14,230 | 44 |
| 45 | 16,631 | 15,928 | 15,268 | 14,648 | 13,516 | 16,825 | 16,110 | 15,439 | 14,809 | 13,659 | 45 |
| 46 | 15,739 | 15,109 | 14,515 | 13,956 | 12,931 | 15,927 | 15,286 | 14,682 | 14,113 | 13,071 | 46 |
| 47 | 14,844 | 14,283 | 13,754 | 13,253 | 12,330 | 15,026 | 14,455 | 13,916 | 13,406 | 12,468 | 47 |
| 48 | 13,947 | 13,452 | 12,982 | 12,537 | 11,713 | 14,122 | 13,617 | 13,139 | 12,686 | 11,848 | 48 |
| 49 | 13,048 | 12,614 | 12,202 | 11,809 | 11,080 | 13,215 | 12,773 | 12,353 | 11,953 | 11,211 | 49 |
| 50 | 12,148 | 11,771 | 11,412 | 11,070 | 10,430 | 12,305 | 11,922 | 11,557 | 11,208 | 10,557 | 50 |
| 51 | 11,245 | 10,922 | 10,614 | 10,318 | 9,764 | 11,393 | 11,064 | 10,750 | 10,449 | 9,884 | 51 |
| 52 | 10,341 | 10,067 | 9,805 | 9,554 | 9,080 | 10,476 | 10,198 | 9,931 | 9,675 | 9,193 | 52 |
| 53 | 9,433 | 9,206 | 8,987 | 8,776 | 8,377 | 9,556 | 9,324 | 9,102 | 8,887 | 8,481 | 53 |
| 54 | 8,522 | 8,337 | 8,158 | 7,984 | 7,655 | 8,630 | 8,442 | 8,259 | 8,083 | 7,748 | 54 |
| 55 | 7,607 | 7,459 | 7,316 | 7,177 | 6,912 | 7,700 | 7,550 | 7,404 | 7,263 | 6,993 | 55 |
| 56 | 6,686 | 6,572 | 6,461 | 6,353 | 6,145 | 6,764 | 6,648 | 6,535 | 6,425 | 6,215 | 56 |
| 57 | 5,759 | 5,674 | 5,591 | 5,511 | 5,355 | 5,822 | 5,735 | 5,652 | 5,570 | 5,412 | 57 |
| 58 | 4,825 | 4,765 | 4,707 | 4,650 | 4,539 | 4,872 | 4,812 | 4,753 | 4,695 | 4,583 | 58 |
| 59 | 3,883 | 3,844 | 3,806 | 3,769 | 3,696 | 3,916 | 3,877 | 3,838 | 3,801 | 3,727 | 59 |
| 60 | 2,931 | 2,909 | 2,887 | 2,865 | 2,824 | 2,951 | 2,929 | 2,907 | 2,885 | 2,843 | 60 |
| 61 | 1,968 | 1,957 | 1,948 | 1,938 | 1,918 | 1,977 | 1,967 | 1,957 | 1,947 | 1,928 | 61 |
| 62 | 0,991 | 0,989 | 0,986 | 0,983 | 0,978 | 0,994 | 0,991 | 0,989 | 0,986 | 0,981 | 62 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Beschrijving Met deze tabel kunt u een tijdelijke maandelijkse 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 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 **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: 64 jaar | | | | | | | | | | | |
|---|---|-------------|-------------|-------------|-------------|---|---|-------------|-------------|-------------|-----------------|
| Mannen | | | | | | Vrouwen | | | | | |
| <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | |
| Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 53,927 | 46,656 | 40,722 | 35,844 | 28,440 | 54,222 | 46,886 | 40,902 | 35,986 | 28,529 | 0 |
| 1 | 53,224 | 46,144 | 40,349 | 35,572 | 28,296 | 53,516 | 46,373 | 40,529 | 35,714 | 28,386 | 1 |
| 2 | 52,497 | 45,609 | 39,954 | 35,281 | 28,136 | 52,788 | 45,838 | 40,135 | 35,424 | 28,227 | 2 |
| 3 | 51,759 | 45,062 | 39,548 | 34,979 | 27,968 | 52,055 | 45,296 | 39,734 | 35,127 | 28,063 | 3 |
| 4 | 51,016 | 44,509 | 39,135 | 34,670 | 27,794 | 51,314 | 44,746 | 39,324 | 34,821 | 27,892 | 4 |
| 5 | 50,268 | 43,949 | 38,715 | 34,354 | 27,614 | 50,569 | 44,190 | 38,908 | 34,509 | 27,716 | 5 |
| 6 | 49,515 | 43,383 | 38,288 | 34,031 | 27,429 | 49,821 | 43,628 | 38,486 | 34,191 | 27,535 | 6 |
| 7 | 48,758 | 42,810 | 37,854 | 33,702 | 27,237 | 49,069 | 43,061 | 38,057 | 33,867 | 27,348 | 7 |
| 8 | 47,996 | 42,231 | 37,413 | 33,365 | 27,039 | 48,312 | 42,487 | 37,622 | 33,536 | 27,155 | 8 |
| 9 | 47,230 | 41,645 | 36,965 | 33,021 | 26,835 | 47,552 | 41,908 | 37,179 | 33,197 | 26,956 | 9 |
| 10 | 46,460 | 41,054 | 36,509 | 32,670 | 26,625 | 46,787 | 41,322 | 36,730 | 32,852 | 26,752 | 10 |
| 11 | 45,685 | 40,456 | 36,047 | 32,311 | 26,408 | 46,018 | 40,730 | 36,274 | 32,500 | 26,540 | 11 |
| 12 | 44,907 | 39,853 | 35,578 | 31,946 | 26,185 | 45,245 | 40,133 | 35,811 | 32,141 | 26,323 | 12 |
| 13 | 44,125 | 39,243 | 35,102 | 31,573 | 25,955 | 44,469 | 39,529 | 35,341 | 31,774 | 26,099 | 13 |
| 14 | 43,340 | 38,627 | 34,619 | 31,193 | 25,719 | 43,689 | 38,920 | 34,865 | 31,401 | 25,869 | 14 |
| 15 | 42,551 | 38,006 | 34,129 | 30,806 | 25,476 | 42,906 | 38,305 | 34,382 | 31,021 | 25,632 | 15 |
| 16 | 41,760 | 37,381 | 33,633 | 30,413 | 25,226 | 42,120 | 37,686 | 33,892 | 30,633 | 25,388 | 16 |
| 17 | 40,967 | 36,751 | 33,132 | 30,013 | 24,970 | 41,331 | 37,060 | 33,396 | 30,239 | 25,138 | 17 |
| 18 | 40,173 | 36,118 | 32,626 | 29,608 | 24,709 | 40,539 | 36,430 | 32,893 | 29,838 | 24,881 | 18 |
| 19 | 39,379 | 35,481 | 32,115 | 29,197 | 24,442 | 39,743 | 35,793 | 32,383 | 29,429 | 24,617 | 19 |
| 20 | 38,584 | 34,841 | 31,599 | 28,780 | 24,169 | 38,944 | 35,150 | 31,865 | 29,011 | 24,345 | 20 |
| 21 | 37,787 | 34,196 | 31,076 | 28,356 | 23,889 | 38,140 | 34,501 | 31,340 | 28,585 | 24,064 | 21 |
| 22 | 36,986 | 33,545 | 30,547 | 27,925 | 23,601 | 37,332 | 33,844 | 30,806 | 28,151 | 23,775 | 22 |
| 23 | 36,182 | 32,888 | 30,009 | 27,485 | 23,305 | 36,519 | 33,181 | 30,264 | 27,708 | 23,477 | 23 |
| 24 | 35,373 | 32,224 | 29,463 | 27,035 | 23,000 | 35,703 | 32,512 | 29,715 | 27,256 | 23,170 | 24 |
| 25 | 34,560 | 31,553 | 28,909 | 26,577 | 22,685 | 34,883 | 31,836 | 29,157 | 26,795 | 22,855 | 25 |
| 26 | 33,743 | 30,876 | 28,347 | 26,110 | 22,361 | 34,058 | 31,153 | 28,590 | 26,325 | 22,530 | 26 |
| 27 | 32,922 | 30,192 | 27,777 | 25,634 | 22,028 | 33,230 | 30,463 | 28,016 | 25,845 | 22,195 | 27 |
| 28 | 32,096 | 29,501 | 27,198 | 25,148 | 21,685 | 32,397 | 29,766 | 27,432 | 25,356 | 21,850 | 28 |
| 29 | 31,267 | 28,803 | 26,610 | 24,652 | 21,331 | 31,561 | 29,063 | 26,841 | 24,858 | 21,495 | 29 |
| 30 | 30,432 | 28,097 | 26,012 | 24,146 | 20,967 | 30,721 | 28,354 | 26,240 | 24,349 | 21,130 | 30 |
| 31 | 29,593 | 27,384 | 25,406 | 23,629 | 20,591 | 29,877 | 27,637 | 25,631 | 23,831 | 20,754 | 31 |
| 32 | 28,749 | 26,664 | 24,790 | 23,102 | 20,204 | 29,028 | 26,913 | 25,013 | 23,303 | 20,366 | 32 |
| 33 | 27,902 | 25,936 | 24,165 | 22,565 | 19,805 | 28,176 | 26,182 | 24,386 | 22,764 | 19,967 | 33 |
| 34 | 27,050 | 25,202 | 23,531 | 22,017 | 19,395 | 27,319 | 25,444 | 23,749 | 22,214 | 19,557 | 34 |
| 35 | 26,194 | 24,460 | 22,888 | 21,459 | 18,973 | 26,458 | 24,699 | 23,103 | 21,654 | 19,134 | 35 |
| 36 | 25,335 | 23,712 | 22,235 | 20,889 | 18,538 | 25,595 | 23,947 | 22,449 | 21,084 | 18,699 | 36 |
| 37 | 24,472 | 22,956 | 21,573 | 20,309 | 18,091 | 24,728 | 23,189 | 21,786 | 20,503 | 18,253 | 37 |
| 38 | 23,605 | 22,194 | 20,903 | 19,718 | 17,632 | 23,858 | 22,426 | 21,114 | 19,912 | 17,794 | 38 |
| 39 | 22,735 | 21,426 | 20,223 | 19,117 | 17,159 | 22,986 | 21,655 | 20,433 | 19,310 | 17,323 | 39 |
| 40 | 21,862 | 20,650 | 19,534 | 18,504 | 16,674 | 22,109 | 20,877 | 19,743 | 18,696 | 16,837 | 40 |
| 41 | 20,986 | 19,869 | 18,836 | 17,880 | 16,174 | 21,229 | 20,093 | 19,043 | 18,072 | 16,338 | 41 |
| 42 | 20,107 | 19,081 | 18,129 | 17,246 | 15,662 | 20,346 | 19,302 | 18,334 | 17,435 | 15,825 | 42 |
| 43 | 19,226 | 18,287 | 17,413 | 16,600 | 15,135 | 19,460 | 18,504 | 17,615 | 16,788 | 15,298 | 43 |
| 44 | 18,344 | 17,488 | 16,689 | 15,944 | 14,595 | 18,572 | 17,701 | 16,888 | 16,129 | 14,757 | 44 |
| 45 | 17,459 | 16,683 | 15,957 | 15,277 | 14,041 | 17,681 | 16,891 | 16,152 | 15,459 | 14,201 | 45 |
| 46 | 16,572 | 15,872 | 15,215 | 14,598 | 13,472 | 16,788 | 16,075 | 15,406 | 14,778 | 13,631 | 46 |
| 47 | 15,682 | 15,055 | 14,465 | 13,908 | 12,888 | 15,892 | 15,253 | 14,651 | 14,084 | 13,045 | 47 |
| 48 | 14,790 | 14,232 | 13,705 | 13,206 | 12,288 | 14,994 | 14,424 | 13,887 | 13,379 | 12,443 | 48 |
| 49 | 13,897 | 13,404 | 12,936 | 12,493 | 11,673 | 14,093 | 13,590 | 13,113 | 12,661 | 11,825 | 49 |
| 50 | 13,002 | 12,570 | 12,159 | 11,769 | 11,043 | 13,189 | 12,748 | 12,329 | 11,931 | 11,190 | 50 |
| 51 | 12,106 | 11,731 | 11,374 | 11,033 | 10,396 | 12,283 | 11,900 | 11,535 | 11,188 | 10,538 | 51 |
| 52 | 11,208 | 10,887 | 10,579 | 10,285 | 9,733 | 11,373 | 11,045 | 10,731 | 10,431 | 9,868 | 52 |
| 53 | 10,308 | 10,037 | 9,776 | 9,525 | 9,053 | 10,459 | 10,182 | 9,915 | 9,660 | 9,178 | 53 |
| 54 | 9,405 | 9,179 | 8,961 | 8,751 | 8,354 | 9,541 | 9,310 | 9,088 | 8,874 | 8,468 | 54 |
| 55 | 8,499 | 8,314 | 8,135 | 7,963 | 7,635 | 8,618 | 8,430 | 8,248 | 8,072 | 7,737 | 55 |
| 56 | 7,587 | 7,440 | 7,297 | 7,158 | 6,894 | 7,690 | 7,540 | 7,394 | 7,253 | 6,984 | 56 |
| 57 | 6,670 | 6,556 | 6,445 | 6,338 | 6,131 | 6,756 | 6,640 | 6,527 | 6,418 | 6,208 | 57 |
| 58 | 5,747 | 5,662 | 5,580 | 5,499 | 5,344 | 5,815 | 5,730 | 5,646 | 5,564 | 5,406 | 58 |
| 59 | 4,816 | 4,757 | 4,699 | 4,642 | 4,531 | 4,868 | 4,808 | 4,749 | 4,691 | 4,579 | 59 |
| 60 | 3,877 | 3,838 | 3,801 | 3,763 | 3,691 | 3,913 | 3,874 | 3,835 | 3,798 | 3,724 | 60 |
| 61 | 2,928 | 2,905 | 2,884 | 2,862 | 2,821 | 2,949 | 2,927 | 2,905 | 2,883 | 2,841 | 61 |
| 62 | 1,966 | 1,956 | 1,946 | 1,936 | 1,917 | 1,976 | 1,966 | 1,956 | 1,946 | 1,927 | 62 |
| 63 | 0,991 | 0,988 | 0,986 | 0,983 | 0,978 | 0,994 | 0,991 | 0,988 | 0,986 | 0,981 | 63 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Beschrijving
 Met deze tabel kunt u een tijdelijke maandelijkse 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 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 **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: 65 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% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 54,580 | 47,130 | 41,066 | 36,095 | 28,573 | 54,896 | 47,376 | 41,258 | 36,245 | 28,668 | 0 |
| 1 | 53,881 | 46,623 | 40,699 | 35,828 | 28,433 | 54,195 | 46,868 | 40,890 | 35,979 | 28,528 | 1 |
| 2 | 53,157 | 46,093 | 40,309 | 35,542 | 28,278 | 53,470 | 46,338 | 40,502 | 35,694 | 28,374 | 2 |
| 3 | 52,422 | 45,551 | 39,909 | 35,245 | 28,114 | 52,740 | 45,801 | 40,106 | 35,402 | 28,214 | 3 |
| 4 | 51,682 | 45,002 | 39,501 | 34,942 | 27,945 | 52,003 | 45,255 | 39,702 | 35,102 | 28,048 | 4 |
| 5 | 50,938 | 44,447 | 39,087 | 34,631 | 27,769 | 51,261 | 44,705 | 39,292 | 34,796 | 27,876 | 5 |
| 6 | 50,188 | 43,886 | 38,665 | 34,314 | 27,589 | 50,517 | 44,148 | 38,875 | 34,483 | 27,700 | 6 |
| 7 | 49,434 | 43,318 | 38,237 | 33,990 | 27,402 | 49,768 | 43,586 | 38,452 | 34,165 | 27,518 | 7 |
| 8 | 48,676 | 42,744 | 37,801 | 33,659 | 27,209 | 49,015 | 43,018 | 38,023 | 33,840 | 27,330 | 8 |
| 9 | 47,913 | 42,164 | 37,359 | 33,321 | 27,010 | 48,258 | 42,443 | 37,587 | 33,507 | 27,137 | 9 |
| 10 | 47,146 | 41,577 | 36,909 | 32,976 | 26,805 | 47,496 | 41,863 | 37,144 | 33,168 | 26,937 | 10 |
| 11 | 46,375 | 40,985 | 36,453 | 32,623 | 26,594 | 46,731 | 41,277 | 36,694 | 32,822 | 26,732 | 11 |
| 12 | 45,600 | 40,386 | 35,990 | 32,264 | 26,376 | 45,962 | 40,685 | 36,237 | 32,470 | 26,520 | 12 |
| 13 | 44,822 | 39,782 | 35,520 | 31,898 | 26,152 | 45,189 | 40,087 | 35,773 | 32,110 | 26,302 | 13 |
| 14 | 44,039 | 39,172 | 35,043 | 31,524 | 25,921 | 44,413 | 39,483 | 35,303 | 31,743 | 26,078 | 14 |
| 15 | 43,254 | 38,556 | 34,559 | 31,144 | 25,684 | 43,633 | 38,874 | 34,827 | 31,370 | 25,847 | 15 |
| 16 | 42,466 | 37,936 | 34,070 | 30,757 | 25,440 | 42,851 | 38,260 | 34,344 | 30,989 | 25,610 | 16 |
| 17 | 41,677 | 37,312 | 33,575 | 30,364 | 25,191 | 42,066 | 37,641 | 33,855 | 30,602 | 25,367 | 17 |
| 18 | 40,887 | 36,684 | 33,076 | 29,966 | 24,937 | 41,277 | 37,016 | 33,359 | 30,208 | 25,117 | 18 |
| 19 | 40,096 | 36,053 | 32,572 | 29,562 | 24,677 | 40,485 | 36,385 | 32,856 | 29,806 | 24,859 | 19 |
| 20 | 39,305 | 35,419 | 32,062 | 29,153 | 24,411 | 39,689 | 35,748 | 32,345 | 29,397 | 24,594 | 20 |
| 21 | 38,511 | 34,780 | 31,547 | 28,736 | 24,138 | 38,889 | 35,104 | 31,827 | 28,979 | 24,321 | 21 |
| 22 | 37,715 | 34,135 | 31,025 | 28,313 | 23,858 | 38,085 | 34,454 | 31,300 | 28,552 | 24,040 | 22 |
| 23 | 36,914 | 33,484 | 30,494 | 27,880 | 23,569 | 37,276 | 33,797 | 30,766 | 28,117 | 23,750 | 23 |
| 24 | 36,109 | 32,826 | 29,956 | 27,439 | 23,271 | 36,464 | 33,134 | 30,224 | 27,673 | 23,451 | 24 |
| 25 | 35,299 | 32,161 | 29,409 | 26,989 | 22,965 | 35,647 | 32,464 | 29,674 | 27,220 | 23,144 | 25 |
| 26 | 34,486 | 31,490 | 28,855 | 26,530 | 22,650 | 34,827 | 31,787 | 29,115 | 26,759 | 22,828 | 26 |
| 27 | 33,669 | 30,813 | 28,292 | 26,062 | 22,325 | 34,002 | 31,104 | 28,548 | 26,288 | 22,502 | 27 |
| 28 | 32,848 | 30,128 | 27,721 | 25,585 | 21,991 | 33,173 | 30,414 | 27,973 | 25,808 | 22,166 | 28 |
| 29 | 32,022 | 29,436 | 27,141 | 25,098 | 21,647 | 32,341 | 29,717 | 27,389 | 25,318 | 21,820 | 29 |
| 30 | 31,191 | 28,737 | 26,551 | 24,601 | 21,291 | 31,505 | 29,014 | 26,797 | 24,819 | 21,465 | 30 |
| 31 | 30,356 | 28,030 | 25,953 | 24,093 | 20,925 | 30,664 | 28,304 | 26,197 | 24,311 | 21,099 | 31 |
| 32 | 29,516 | 27,316 | 25,345 | 23,576 | 20,548 | 29,820 | 27,587 | 25,587 | 23,792 | 20,722 | 32 |
| 33 | 28,672 | 26,595 | 24,729 | 23,048 | 20,160 | 28,971 | 26,863 | 24,968 | 23,263 | 20,334 | 33 |
| 34 | 27,824 | 25,867 | 24,103 | 22,510 | 19,761 | 28,118 | 26,131 | 24,340 | 22,723 | 19,934 | 34 |
| 35 | 26,972 | 25,132 | 23,468 | 21,961 | 19,349 | 27,262 | 25,393 | 23,703 | 22,173 | 19,523 | 35 |
| 36 | 26,116 | 24,390 | 22,824 | 21,402 | 18,926 | 26,402 | 24,648 | 23,058 | 21,613 | 19,100 | 36 |
| 37 | 25,257 | 23,641 | 22,171 | 20,832 | 18,491 | 25,540 | 23,898 | 22,404 | 21,043 | 18,666 | 37 |
| 38 | 24,394 | 22,886 | 21,510 | 20,251 | 18,043 | 24,674 | 23,141 | 21,741 | 20,462 | 18,219 | 38 |
| 39 | 23,528 | 22,124 | 20,839 | 19,660 | 17,583 | 23,806 | 22,377 | 21,070 | 19,872 | 17,760 | 39 |
| 40 | 22,659 | 21,356 | 20,159 | 19,058 | 17,110 | 22,933 | 21,607 | 20,389 | 19,270 | 17,288 | 40 |
| 41 | 21,787 | 20,581 | 19,470 | 18,445 | 16,623 | 22,058 | 20,830 | 19,699 | 18,656 | 16,803 | 41 |
| 42 | 20,912 | 19,800 | 18,772 | 17,822 | 16,124 | 21,179 | 20,046 | 19,000 | 18,032 | 16,304 | 42 |
| 43 | 20,035 | 19,013 | 18,066 | 17,188 | 15,611 | 20,298 | 19,257 | 18,292 | 17,396 | 15,792 | 43 |
| 44 | 19,156 | 18,221 | 17,352 | 16,543 | 15,086 | 19,414 | 18,461 | 17,575 | 16,750 | 15,266 | 44 |
| 45 | 18,275 | 17,424 | 16,630 | 15,888 | 14,546 | 18,528 | 17,659 | 16,849 | 16,093 | 14,725 | 45 |
| 46 | 17,393 | 16,621 | 15,899 | 15,222 | 13,993 | 17,640 | 16,852 | 16,115 | 15,425 | 14,171 | 46 |
| 47 | 16,508 | 15,812 | 15,159 | 14,545 | 13,425 | 16,749 | 16,038 | 15,371 | 14,745 | 13,602 | 47 |
| 48 | 15,621 | 14,998 | 14,410 | 13,857 | 12,842 | 15,856 | 15,219 | 14,619 | 14,054 | 13,017 | 48 |
| 49 | 14,733 | 14,178 | 13,654 | 13,158 | 12,244 | 14,961 | 14,393 | 13,857 | 13,350 | 12,418 | 49 |
| 50 | 13,844 | 13,353 | 12,889 | 12,448 | 11,632 | 14,063 | 13,561 | 13,086 | 12,635 | 11,802 | 50 |
| 51 | 12,954 | 12,524 | 12,116 | 11,727 | 11,004 | 13,163 | 12,723 | 12,305 | 11,908 | 11,169 | 51 |
| 52 | 12,063 | 11,690 | 11,334 | 10,995 | 10,361 | 12,259 | 11,878 | 11,514 | 11,167 | 10,519 | 52 |
| 53 | 11,170 | 10,850 | 10,544 | 10,251 | 9,702 | 11,352 | 11,025 | 10,712 | 10,413 | 9,851 | 53 |
| 54 | 10,275 | 10,004 | 9,745 | 9,495 | 9,025 | 10,441 | 10,165 | 9,899 | 9,644 | 9,163 | 54 |
| 55 | 9,377 | 9,151 | 8,934 | 8,725 | 8,329 | 9,526 | 9,295 | 9,074 | 8,860 | 8,455 | 55 |
| 56 | 8,474 | 8,290 | 8,112 | 7,940 | 7,613 | 8,605 | 8,417 | 8,236 | 8,060 | 7,726 | 56 |
| 57 | 7,566 | 7,420 | 7,277 | 7,140 | 6,876 | 7,680 | 7,530 | 7,385 | 7,244 | 6,975 | 57 |
| 58 | 6,654 | 6,540 | 6,430 | 6,322 | 6,117 | 6,748 | 6,632 | 6,519 | 6,410 | 6,200 | 58 |
| 59 | 5,734 | 5,650 | 5,568 | 5,488 | 5,333 | 5,809 | 5,723 | 5,640 | 5,558 | 5,401 | 59 |
| 60 | 4,808 | 4,748 | 4,690 | 4,633 | 4,524 | 4,863 | 4,803 | 4,744 | 4,686 | 4,575 | 60 |
| 61 | 3,871 | 3,833 | 3,795 | 3,758 | 3,686 | 3,909 | 3,870 | 3,832 | 3,795 | 3,721 | 61 |
| 62 | 2,924 | 2,902 | 2,880 | 2,859 | 2,817 | 2,947 | 2,925 | 2,903 | 2,881 | 2,839 | 62 |
| 63 | 1,964 | 1,954 | 1,944 | 1,935 | 1,915 | 1,975 | 1,965 | 1,955 | 1,945 | 1,926 | 63 |
| 64 | 0,990 | 0,988 | 0,985 | 0,982 | 0,977 | 0,993 | 0,991 | 0,988 | 0,986 | 0,980 | 64 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Beschrijving
 Met deze tabel kunt u een tijdelijke maandelijkse 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 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 **prospectieve generatietafels**.

- Gebruiksaanwijzing**
- Keuze van de rij : bepaal de leeftijd (in aantal jaren) van de rentenier.
 - Keuze van de kolom = bepaal de nettorentevoet waartegen het kapitaal zal kunnen worden belegd
 - 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% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 55,224 | 47,596 | 41,403 | 36,339 | 28,702 | 55,564 | 47,858 | 41,607 | 36,498 | 28,801 | 0 |
| 1 | 54,529 | 47,094 | 41,041 | 36,077 | 28,566 | 54,866 | 47,355 | 41,244 | 36,237 | 28,665 | 1 |
| 2 | 53,808 | 46,568 | 40,656 | 35,796 | 28,415 | 54,144 | 46,830 | 40,861 | 35,957 | 28,515 | 2 |
| 3 | 53,077 | 46,031 | 40,261 | 35,505 | 28,255 | 53,418 | 46,298 | 40,471 | 35,670 | 28,360 | 3 |
| 4 | 52,340 | 45,487 | 39,859 | 35,206 | 28,090 | 52,684 | 45,757 | 40,073 | 35,376 | 28,198 | 4 |
| 5 | 51,599 | 44,937 | 39,450 | 34,901 | 27,919 | 51,946 | 45,211 | 39,668 | 35,075 | 28,031 | 5 |
| 6 | 50,853 | 44,380 | 39,034 | 34,589 | 27,742 | 51,205 | 44,660 | 39,257 | 34,768 | 27,859 | 6 |
| 7 | 50,102 | 43,818 | 38,611 | 34,271 | 27,560 | 50,459 | 44,103 | 38,840 | 34,455 | 27,682 | 7 |
| 8 | 49,347 | 43,248 | 38,181 | 33,945 | 27,372 | 49,710 | 43,540 | 38,416 | 34,136 | 27,499 | 8 |
| 9 | 48,587 | 42,673 | 37,744 | 33,612 | 27,178 | 48,956 | 42,971 | 37,986 | 33,810 | 27,311 | 9 |
| 10 | 47,823 | 42,091 | 37,300 | 33,273 | 26,978 | 48,198 | 42,396 | 37,548 | 33,477 | 27,117 | 10 |
| 11 | 47,056 | 41,504 | 36,850 | 32,927 | 26,772 | 47,436 | 41,815 | 37,105 | 33,137 | 26,916 | 11 |
| 12 | 46,284 | 40,911 | 36,392 | 32,574 | 26,559 | 46,671 | 41,228 | 36,654 | 32,790 | 26,710 | 12 |
| 13 | 45,509 | 40,312 | 35,928 | 32,213 | 26,341 | 45,901 | 40,636 | 36,197 | 32,437 | 26,498 | 13 |
| 14 | 44,730 | 39,707 | 35,457 | 31,846 | 26,116 | 45,129 | 40,037 | 35,733 | 32,077 | 26,279 | 14 |
| 15 | 43,947 | 39,096 | 34,980 | 31,472 | 25,884 | 44,353 | 39,434 | 35,263 | 31,710 | 26,055 | 15 |
| 16 | 43,163 | 38,481 | 34,497 | 31,092 | 25,647 | 43,574 | 38,825 | 34,787 | 31,337 | 25,824 | 16 |
| 17 | 42,377 | 37,862 | 34,009 | 30,706 | 25,404 | 42,792 | 38,212 | 34,304 | 30,956 | 25,587 | 17 |
| 18 | 41,591 | 37,240 | 33,516 | 30,314 | 25,156 | 42,007 | 37,593 | 33,815 | 30,569 | 25,344 | 18 |
| 19 | 40,804 | 36,615 | 33,018 | 29,917 | 24,902 | 41,219 | 36,968 | 33,319 | 30,175 | 25,093 | 19 |
| 20 | 40,016 | 35,986 | 32,515 | 29,515 | 24,643 | 40,427 | 36,336 | 32,815 | 29,772 | 24,835 | 20 |
| 21 | 39,226 | 35,353 | 32,007 | 29,106 | 24,377 | 39,631 | 35,699 | 32,304 | 29,362 | 24,569 | 21 |
| 22 | 38,433 | 34,714 | 31,492 | 28,690 | 24,104 | 38,830 | 35,054 | 31,785 | 28,943 | 24,295 | 22 |
| 23 | 37,636 | 34,069 | 30,968 | 28,265 | 23,823 | 38,025 | 34,404 | 31,258 | 28,516 | 24,013 | 23 |
| 24 | 36,835 | 33,417 | 30,437 | 27,832 | 23,533 | 37,217 | 33,746 | 30,723 | 28,080 | 23,723 | 24 |
| 25 | 36,029 | 32,758 | 29,898 | 27,389 | 23,235 | 36,404 | 33,083 | 30,180 | 27,635 | 23,424 | 25 |
| 26 | 35,220 | 32,093 | 29,351 | 26,939 | 22,928 | 35,587 | 32,412 | 29,629 | 27,182 | 23,115 | 26 |
| 27 | 34,407 | 31,422 | 28,796 | 26,479 | 22,611 | 34,766 | 31,735 | 29,070 | 26,719 | 22,798 | 27 |
| 28 | 33,589 | 30,743 | 28,232 | 26,010 | 22,286 | 33,941 | 31,051 | 28,502 | 26,248 | 22,471 | 28 |
| 29 | 32,767 | 30,058 | 27,660 | 25,532 | 21,950 | 33,112 | 30,361 | 27,927 | 25,767 | 22,135 | 29 |
| 30 | 31,940 | 29,364 | 27,078 | 25,043 | 21,604 | 32,280 | 29,664 | 27,343 | 25,277 | 21,789 | 30 |
| 31 | 31,108 | 28,664 | 26,488 | 24,545 | 21,248 | 31,444 | 28,961 | 26,750 | 24,778 | 21,433 | 31 |
| 32 | 30,272 | 27,957 | 25,888 | 24,036 | 20,880 | 30,603 | 28,250 | 26,149 | 24,268 | 21,066 | 32 |
| 33 | 29,432 | 27,242 | 25,279 | 23,517 | 20,502 | 29,758 | 27,532 | 25,538 | 23,749 | 20,688 | 33 |
| 34 | 28,588 | 26,520 | 24,662 | 22,988 | 20,113 | 28,910 | 26,808 | 24,919 | 23,219 | 20,299 | 34 |
| 35 | 27,740 | 25,792 | 24,036 | 22,449 | 19,712 | 28,057 | 26,076 | 24,291 | 22,679 | 19,898 | 35 |
| 36 | 26,888 | 25,057 | 23,400 | 21,900 | 19,299 | 27,201 | 25,338 | 23,654 | 22,129 | 19,487 | 36 |
| 37 | 26,032 | 24,314 | 22,756 | 21,340 | 18,875 | 26,343 | 24,595 | 23,009 | 21,569 | 19,064 | 37 |
| 38 | 25,173 | 23,566 | 22,103 | 20,769 | 18,439 | 25,481 | 23,845 | 22,356 | 20,999 | 18,630 | 38 |
| 39 | 24,311 | 22,810 | 21,441 | 20,188 | 17,991 | 24,617 | 23,089 | 21,694 | 20,419 | 18,183 | 39 |
| 40 | 23,445 | 22,049 | 20,770 | 19,597 | 17,530 | 23,749 | 22,326 | 21,023 | 19,828 | 17,724 | 40 |
| 41 | 22,577 | 21,280 | 20,090 | 18,995 | 17,056 | 22,878 | 21,556 | 20,342 | 19,226 | 17,252 | 41 |
| 42 | 21,705 | 20,506 | 19,401 | 18,382 | 16,569 | 22,003 | 20,780 | 19,653 | 18,613 | 16,766 | 42 |
| 43 | 20,832 | 19,726 | 18,704 | 17,759 | 16,070 | 21,126 | 19,997 | 18,955 | 17,990 | 16,268 | 43 |
| 44 | 19,957 | 18,942 | 18,000 | 17,126 | 15,558 | 20,247 | 19,210 | 18,248 | 17,356 | 15,756 | 44 |
| 45 | 19,081 | 18,152 | 17,287 | 16,482 | 15,033 | 19,366 | 18,416 | 17,533 | 16,711 | 15,231 | 45 |
| 46 | 18,203 | 17,356 | 16,566 | 15,829 | 14,494 | 18,482 | 17,617 | 16,809 | 16,056 | 14,692 | 46 |
| 47 | 17,322 | 16,555 | 15,837 | 15,164 | 13,941 | 17,596 | 16,811 | 16,077 | 15,389 | 14,139 | 47 |
| 48 | 16,440 | 15,749 | 15,099 | 14,488 | 13,374 | 16,709 | 16,000 | 15,336 | 14,711 | 13,572 | 48 |
| 49 | 15,557 | 14,937 | 14,353 | 13,803 | 12,793 | 15,819 | 15,184 | 14,586 | 14,022 | 12,989 | 49 |
| 50 | 14,674 | 14,121 | 13,600 | 13,107 | 12,198 | 14,927 | 14,361 | 13,827 | 13,321 | 12,391 | 50 |
| 51 | 13,789 | 13,302 | 12,839 | 12,400 | 11,589 | 14,033 | 13,532 | 13,058 | 12,609 | 11,778 | 51 |
| 52 | 12,905 | 12,477 | 12,071 | 11,684 | 10,965 | 13,135 | 12,697 | 12,280 | 11,884 | 11,148 | 52 |
| 53 | 12,019 | 11,648 | 11,294 | 10,956 | 10,326 | 12,235 | 11,855 | 11,492 | 11,146 | 10,500 | 53 |
| 54 | 11,131 | 10,813 | 10,508 | 10,217 | 9,670 | 11,331 | 11,005 | 10,693 | 10,394 | 9,834 | 54 |
| 55 | 10,240 | 9,971 | 9,712 | 9,464 | 8,996 | 10,423 | 10,147 | 9,882 | 9,627 | 9,148 | 55 |
| 56 | 9,346 | 9,122 | 8,906 | 8,698 | 8,303 | 9,510 | 9,280 | 9,059 | 8,846 | 8,442 | 56 |
| 57 | 8,448 | 8,265 | 8,088 | 7,917 | 7,591 | 8,592 | 8,405 | 8,223 | 8,048 | 7,715 | 57 |
| 58 | 7,545 | 7,399 | 7,257 | 7,120 | 6,858 | 7,669 | 7,519 | 7,374 | 7,234 | 6,966 | 58 |
| 59 | 6,637 | 6,524 | 6,414 | 6,307 | 6,102 | 6,739 | 6,623 | 6,511 | 6,402 | 6,192 | 59 |
| 60 | 5,722 | 5,638 | 5,556 | 5,476 | 5,322 | 5,802 | 5,717 | 5,633 | 5,551 | 5,394 | 60 |
| 61 | 4,799 | 4,740 | 4,682 | 4,625 | 4,515 | 4,858 | 4,798 | 4,739 | 4,682 | 4,570 | 61 |
| 62 | 3,865 | 3,827 | 3,789 | 3,752 | 3,680 | 3,906 | 3,867 | 3,829 | 3,791 | 3,718 | 62 |
| 63 | 2,920 | 2,898 | 2,877 | 2,855 | 2,814 | 2,945 | 2,923 | 2,901 | 2,879 | 2,837 | 63 |
| 64 | 1,962 | 1,952 | 1,943 | 1,933 | 1,914 | 1,974 | 1,964 | 1,954 | 1,945 | 1,925 | 64 |
| 65 | 0,990 | 0,987 | 0,985 | 0,982 | 0,977 | 0,993 | 0,990 | 0,988 | 0,985 | 0,980 | 65 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Beschrijving
 Met deze tabel kunt u een tijdelijke maandelijkse 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 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 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: 67 jaar | | | | | | | | | | | |
|---|---|-------------|-------------|-------------|-------------|---|---|-------------|-------------|-------------|-------------|
| Mannen | | | | | | Vrouwen | | | | | |
| <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | |
| Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 55,860 | 48,053 | 41,732 | 36,576 | 28,826 | 56,224 | 48,332 | 41,949 | 36,744 | 28,930 | 0 |
| 1 | 55,168 | 47,555 | 41,375 | 36,319 | 28,694 | 55,529 | 47,834 | 41,591 | 36,488 | 28,798 | 1 |
| 2 | 54,450 | 47,034 | 40,996 | 36,043 | 28,546 | 54,811 | 47,314 | 41,213 | 36,213 | 28,652 | 2 |
| 3 | 53,722 | 46,502 | 40,606 | 35,756 | 28,391 | 54,088 | 46,787 | 40,829 | 35,932 | 28,501 | 3 |
| 4 | 52,989 | 45,963 | 40,208 | 35,463 | 28,229 | 53,358 | 46,251 | 40,435 | 35,642 | 28,343 | 4 |
| 5 | 52,251 | 45,417 | 39,804 | 35,163 | 28,063 | 52,623 | 45,710 | 40,036 | 35,347 | 28,180 | 5 |
| 6 | 51,508 | 44,866 | 39,394 | 34,856 | 27,890 | 51,885 | 45,164 | 39,631 | 35,046 | 28,013 | 6 |
| 7 | 50,760 | 44,308 | 38,976 | 34,543 | 27,713 | 51,143 | 44,612 | 39,219 | 34,738 | 27,840 | 7 |
| 8 | 50,008 | 43,743 | 38,551 | 34,223 | 27,529 | 50,397 | 44,054 | 38,801 | 34,425 | 27,662 | 8 |
| 9 | 49,252 | 43,173 | 38,120 | 33,896 | 27,340 | 49,647 | 43,490 | 38,376 | 34,104 | 27,479 | 9 |
| 10 | 48,491 | 42,596 | 37,682 | 33,562 | 27,144 | 48,892 | 42,920 | 37,945 | 33,777 | 27,290 | 10 |
| 11 | 47,727 | 42,014 | 37,237 | 33,222 | 26,943 | 48,134 | 42,344 | 37,507 | 33,443 | 27,095 | 11 |
| 12 | 46,959 | 41,425 | 36,786 | 32,874 | 26,736 | 47,372 | 41,763 | 37,063 | 33,103 | 26,894 | 12 |
| 13 | 46,187 | 40,831 | 36,327 | 32,520 | 26,523 | 46,606 | 41,176 | 36,612 | 32,756 | 26,687 | 13 |
| 14 | 45,411 | 40,231 | 35,862 | 32,159 | 26,303 | 45,837 | 40,583 | 36,154 | 32,402 | 26,474 | 14 |
| 15 | 44,632 | 39,626 | 35,391 | 31,791 | 26,077 | 45,064 | 39,985 | 35,690 | 32,042 | 26,255 | 15 |
| 16 | 43,851 | 39,016 | 34,914 | 31,417 | 25,845 | 44,289 | 39,382 | 35,220 | 31,675 | 26,031 | 16 |
| 17 | 43,069 | 38,403 | 34,432 | 31,037 | 25,608 | 43,511 | 38,774 | 34,744 | 31,301 | 25,800 | 17 |
| 18 | 42,286 | 37,786 | 33,945 | 30,653 | 25,366 | 42,730 | 38,160 | 34,262 | 30,921 | 25,563 | 18 |
| 19 | 41,502 | 37,166 | 33,454 | 30,263 | 25,119 | 41,945 | 37,541 | 33,772 | 30,534 | 25,319 | 19 |
| 20 | 40,718 | 36,543 | 32,958 | 29,867 | 24,867 | 41,157 | 36,916 | 33,275 | 30,139 | 25,068 | 20 |
| 21 | 39,932 | 35,916 | 32,456 | 29,465 | 24,608 | 40,364 | 36,284 | 32,771 | 29,735 | 24,809 | 21 |
| 22 | 39,142 | 35,283 | 31,948 | 29,056 | 24,342 | 39,567 | 35,645 | 32,259 | 29,324 | 24,542 | 22 |
| 23 | 38,349 | 34,643 | 31,432 | 28,639 | 24,067 | 38,766 | 35,000 | 31,739 | 28,904 | 24,267 | 23 |
| 24 | 37,551 | 33,997 | 30,907 | 28,213 | 23,785 | 37,961 | 34,349 | 31,211 | 28,476 | 23,984 | 24 |
| 25 | 36,750 | 33,344 | 30,375 | 27,779 | 23,494 | 37,152 | 33,691 | 30,676 | 28,040 | 23,693 | 25 |
| 26 | 35,944 | 32,685 | 29,835 | 27,336 | 23,195 | 36,339 | 33,027 | 30,132 | 27,594 | 23,393 | 26 |
| 27 | 35,134 | 32,020 | 29,288 | 26,884 | 22,887 | 35,522 | 32,356 | 29,581 | 27,140 | 23,084 | 27 |
| 28 | 34,320 | 31,347 | 28,731 | 26,423 | 22,570 | 34,700 | 31,678 | 29,021 | 26,677 | 22,766 | 28 |
| 29 | 33,502 | 30,668 | 28,167 | 25,953 | 22,242 | 33,876 | 30,994 | 28,453 | 26,205 | 22,438 | 29 |
| 30 | 32,679 | 29,981 | 27,593 | 25,473 | 21,905 | 33,047 | 30,304 | 27,877 | 25,724 | 22,102 | 30 |
| 31 | 31,851 | 29,287 | 27,010 | 24,983 | 21,558 | 32,215 | 29,607 | 27,292 | 25,233 | 21,755 | 31 |
| 32 | 31,018 | 28,585 | 26,418 | 24,483 | 21,200 | 31,378 | 28,903 | 26,699 | 24,733 | 21,397 | 32 |
| 33 | 30,182 | 27,877 | 25,817 | 23,974 | 20,831 | 30,537 | 28,192 | 26,097 | 24,222 | 21,029 | 33 |
| 34 | 29,342 | 27,162 | 25,208 | 23,454 | 20,451 | 29,692 | 27,473 | 25,486 | 23,702 | 20,651 | 34 |
| 35 | 28,497 | 26,440 | 24,590 | 22,924 | 20,061 | 28,843 | 26,748 | 24,866 | 23,171 | 20,261 | 35 |
| 36 | 27,649 | 25,711 | 23,963 | 22,384 | 19,659 | 27,992 | 26,017 | 24,238 | 22,631 | 19,860 | 36 |
| 37 | 26,797 | 24,975 | 23,327 | 21,833 | 19,245 | 27,137 | 25,281 | 23,602 | 22,082 | 19,448 | 37 |
| 38 | 25,942 | 24,233 | 22,682 | 21,273 | 18,820 | 26,280 | 24,538 | 22,958 | 21,522 | 19,026 | 38 |
| 39 | 25,083 | 23,484 | 22,028 | 20,702 | 18,383 | 25,420 | 23,789 | 22,305 | 20,953 | 18,591 | 39 |
| 40 | 24,221 | 22,729 | 21,366 | 20,120 | 17,934 | 24,556 | 23,033 | 21,643 | 20,373 | 18,144 | 40 |
| 41 | 23,356 | 21,967 | 20,695 | 19,528 | 17,472 | 23,688 | 22,270 | 20,972 | 19,782 | 17,685 | 41 |
| 42 | 22,489 | 21,199 | 20,015 | 18,926 | 16,998 | 22,818 | 21,501 | 20,292 | 19,180 | 17,212 | 42 |
| 43 | 21,619 | 20,426 | 19,328 | 18,314 | 16,511 | 21,946 | 20,727 | 19,604 | 18,568 | 16,727 | 43 |
| 44 | 20,748 | 19,648 | 18,632 | 17,692 | 16,012 | 21,071 | 19,946 | 18,907 | 17,946 | 16,230 | 44 |
| 45 | 19,875 | 18,865 | 17,929 | 17,060 | 15,501 | 20,194 | 19,160 | 18,202 | 17,313 | 15,719 | 45 |
| 46 | 19,001 | 18,077 | 17,218 | 16,418 | 14,976 | 19,315 | 18,369 | 17,489 | 16,670 | 15,195 | 46 |
| 47 | 18,125 | 17,284 | 16,498 | 15,765 | 14,438 | 18,434 | 17,572 | 16,767 | 16,016 | 14,658 | 47 |
| 48 | 17,247 | 16,485 | 15,771 | 15,102 | 13,886 | 17,552 | 16,769 | 16,037 | 15,352 | 14,106 | 48 |
| 49 | 16,369 | 15,681 | 15,036 | 14,429 | 13,321 | 16,667 | 15,961 | 15,299 | 14,676 | 13,541 | 49 |
| 50 | 15,491 | 14,874 | 14,293 | 13,746 | 12,742 | 15,781 | 15,148 | 14,552 | 13,990 | 12,960 | 50 |
| 51 | 14,612 | 14,063 | 13,544 | 13,054 | 12,151 | 14,892 | 14,328 | 13,796 | 13,292 | 12,365 | 51 |
| 52 | 13,733 | 13,248 | 12,788 | 12,352 | 11,545 | 14,002 | 13,503 | 13,030 | 12,582 | 11,754 | 52 |
| 53 | 12,854 | 12,429 | 12,024 | 11,640 | 10,925 | 13,108 | 12,671 | 12,255 | 11,860 | 11,126 | 53 |
| 54 | 11,973 | 11,604 | 11,252 | 10,916 | 10,289 | 12,211 | 11,831 | 11,469 | 11,124 | 10,480 | 54 |
| 55 | 11,090 | 10,774 | 10,471 | 10,180 | 9,636 | 11,309 | 10,984 | 10,673 | 10,375 | 9,816 | 55 |
| 56 | 10,204 | 9,936 | 9,679 | 9,432 | 8,966 | 10,404 | 10,129 | 9,864 | 9,610 | 9,132 | 56 |
| 57 | 9,315 | 9,092 | 8,877 | 8,669 | 8,277 | 9,494 | 9,265 | 9,044 | 8,831 | 8,428 | 57 |
| 58 | 8,422 | 8,239 | 8,063 | 7,893 | 7,568 | 8,579 | 8,391 | 8,210 | 8,036 | 7,703 | 58 |
| 59 | 7,524 | 7,378 | 7,237 | 7,100 | 6,839 | 7,657 | 7,508 | 7,364 | 7,223 | 6,956 | 59 |
| 60 | 6,620 | 6,508 | 6,398 | 6,291 | 6,087 | 6,730 | 6,614 | 6,502 | 6,393 | 6,184 | 60 |
| 61 | 5,709 | 5,626 | 5,544 | 5,464 | 5,310 | 5,795 | 5,709 | 5,626 | 5,545 | 5,388 | 61 |
| 62 | 4,789 | 4,730 | 4,673 | 4,616 | 4,507 | 4,853 | 4,793 | 4,734 | 4,677 | 4,565 | 62 |
| 63 | 3,859 | 3,820 | 3,783 | 3,746 | 3,674 | 3,903 | 3,864 | 3,825 | 3,788 | 3,715 | 63 |
| 64 | 2,916 | 2,894 | 2,873 | 2,851 | 2,810 | 2,943 | 2,921 | 2,899 | 2,877 | 2,835 | 64 |
| 65 | 1,961 | 1,951 | 1,941 | 1,931 | 1,912 | 1,973 | 1,963 | 1,953 | 1,943 | 1,924 | 65 |
| 66 | 0,989 | 0,987 | 0,984 | 0,981 | 0,976 | 0,993 | 0,990 | 0,988 | 0,985 | 0,980 | 66 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Beschrijving
 Met deze tabel kunt u een tijdelijke maandelijkse 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 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 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: 68 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 | | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 56,487 | 48,501 | 42,053 | 36,807 | 28,945 | 56,876 | 48,799 | 42,283 | 36,984 | 29,054 | 0 |
| 1 | 55,798 | 48,008 | 41,701 | 36,554 | 28,817 | 56,186 | 48,306 | 41,931 | 36,733 | 28,926 | 1 |
| 2 | 55,084 | 47,492 | 41,327 | 36,283 | 28,673 | 55,471 | 47,790 | 41,558 | 36,463 | 28,784 | 2 |
| 3 | 54,359 | 46,964 | 40,942 | 36,001 | 28,521 | 54,751 | 47,268 | 41,179 | 36,187 | 28,637 | 3 |
| 4 | 53,629 | 46,430 | 40,549 | 35,713 | 28,364 | 54,024 | 46,738 | 40,790 | 35,902 | 28,483 | 4 |
| 5 | 52,894 | 45,889 | 40,151 | 35,418 | 28,201 | 53,293 | 46,201 | 40,396 | 35,612 | 28,324 | 5 |
| 6 | 52,154 | 45,342 | 39,745 | 35,116 | 28,033 | 52,558 | 45,660 | 39,997 | 35,316 | 28,161 | 6 |
| 7 | 51,410 | 44,788 | 39,332 | 34,808 | 27,859 | 51,819 | 45,113 | 39,591 | 35,014 | 27,993 | 7 |
| 8 | 50,661 | 44,229 | 38,913 | 34,493 | 27,680 | 51,077 | 44,560 | 39,178 | 34,706 | 27,820 | 8 |
| 9 | 49,908 | 43,663 | 38,487 | 34,171 | 27,495 | 50,330 | 44,001 | 38,759 | 34,391 | 27,641 | 9 |
| 10 | 49,150 | 43,091 | 38,054 | 33,843 | 27,305 | 49,579 | 43,436 | 38,333 | 34,070 | 27,457 | 10 |
| 11 | 48,389 | 42,514 | 37,615 | 33,508 | 27,108 | 48,824 | 42,866 | 37,901 | 33,742 | 27,267 | 11 |
| 12 | 47,624 | 41,930 | 37,169 | 33,167 | 26,906 | 48,065 | 42,289 | 37,463 | 33,407 | 27,071 | 12 |
| 13 | 46,855 | 41,341 | 36,717 | 32,818 | 26,698 | 47,303 | 41,707 | 37,018 | 33,066 | 26,869 | 13 |
| 14 | 46,083 | 40,746 | 36,258 | 32,463 | 26,483 | 46,537 | 41,120 | 36,566 | 32,719 | 26,662 | 14 |
| 15 | 45,307 | 40,146 | 35,792 | 32,101 | 26,263 | 45,768 | 40,527 | 36,109 | 32,365 | 26,449 | 15 |
| 16 | 44,529 | 39,542 | 35,321 | 31,733 | 26,037 | 44,996 | 39,930 | 35,645 | 32,004 | 26,230 | 16 |
| 17 | 43,750 | 38,933 | 34,845 | 31,360 | 25,805 | 44,222 | 39,327 | 35,175 | 31,638 | 26,005 | 17 |
| 18 | 42,971 | 38,322 | 34,365 | 30,981 | 25,569 | 43,444 | 38,719 | 34,699 | 31,264 | 25,774 | 18 |
| 19 | 42,191 | 37,708 | 33,880 | 30,598 | 25,328 | 42,663 | 38,105 | 34,216 | 30,884 | 25,537 | 19 |
| 20 | 41,410 | 37,090 | 33,390 | 30,209 | 25,082 | 41,878 | 37,486 | 33,726 | 30,495 | 25,292 | 20 |
| 21 | 40,627 | 36,468 | 32,895 | 29,814 | 24,829 | 41,089 | 36,859 | 33,229 | 30,099 | 25,040 | 21 |
| 22 | 39,842 | 35,840 | 32,393 | 29,412 | 24,570 | 40,296 | 36,227 | 32,723 | 29,695 | 24,780 | 22 |
| 23 | 39,052 | 35,207 | 31,884 | 29,002 | 24,303 | 39,499 | 35,588 | 32,210 | 29,283 | 24,513 | 23 |
| 24 | 38,258 | 34,566 | 31,367 | 28,584 | 24,028 | 38,697 | 34,942 | 31,690 | 28,862 | 24,237 | 24 |
| 25 | 37,460 | 33,919 | 30,841 | 28,157 | 23,744 | 37,892 | 34,291 | 31,161 | 28,434 | 23,953 | 25 |
| 26 | 36,658 | 33,266 | 30,309 | 27,722 | 23,452 | 37,082 | 33,632 | 30,625 | 27,996 | 23,661 | 26 |
| 27 | 35,852 | 32,606 | 29,768 | 27,278 | 23,152 | 36,269 | 32,967 | 30,081 | 27,550 | 23,360 | 27 |
| 28 | 35,042 | 31,940 | 29,219 | 26,825 | 22,843 | 35,451 | 32,295 | 29,528 | 27,095 | 23,050 | 28 |
| 29 | 34,227 | 31,266 | 28,661 | 26,363 | 22,524 | 34,630 | 31,618 | 28,968 | 26,631 | 22,731 | 29 |
| 30 | 33,407 | 30,585 | 28,095 | 25,891 | 22,195 | 33,806 | 30,934 | 28,400 | 26,159 | 22,403 | 30 |
| 31 | 32,583 | 29,897 | 27,520 | 25,409 | 21,856 | 32,977 | 30,243 | 27,823 | 25,677 | 22,065 | 31 |
| 32 | 31,754 | 29,202 | 26,936 | 24,918 | 21,507 | 32,144 | 29,545 | 27,238 | 25,185 | 21,717 | 32 |
| 33 | 30,922 | 28,500 | 26,343 | 24,417 | 21,147 | 31,307 | 28,840 | 26,644 | 24,684 | 21,359 | 33 |
| 34 | 30,085 | 27,791 | 25,741 | 23,906 | 20,777 | 30,466 | 28,128 | 26,041 | 24,173 | 20,990 | 34 |
| 35 | 29,244 | 27,075 | 25,131 | 23,385 | 20,397 | 29,621 | 27,410 | 25,430 | 23,652 | 20,610 | 35 |
| 36 | 28,399 | 26,352 | 24,512 | 22,854 | 20,005 | 28,773 | 26,686 | 24,810 | 23,121 | 20,220 | 36 |
| 37 | 27,551 | 25,623 | 23,884 | 22,313 | 19,601 | 27,923 | 25,956 | 24,183 | 22,581 | 19,819 | 37 |
| 38 | 26,699 | 24,887 | 23,248 | 21,762 | 19,187 | 27,069 | 25,220 | 23,547 | 22,032 | 19,408 | 38 |
| 39 | 25,844 | 24,145 | 22,602 | 21,201 | 18,761 | 26,213 | 24,477 | 22,903 | 21,473 | 18,985 | 39 |
| 40 | 24,986 | 23,396 | 21,949 | 20,629 | 18,323 | 25,353 | 23,729 | 22,250 | 20,903 | 18,550 | 40 |
| 41 | 24,125 | 22,641 | 21,286 | 20,047 | 17,872 | 24,490 | 22,973 | 21,588 | 20,323 | 18,102 | 41 |
| 42 | 23,261 | 21,880 | 20,615 | 19,455 | 17,410 | 23,624 | 22,211 | 20,918 | 19,732 | 17,643 | 42 |
| 43 | 22,395 | 21,113 | 19,936 | 18,853 | 16,936 | 22,756 | 21,444 | 20,239 | 19,131 | 17,171 | 43 |
| 44 | 21,527 | 20,342 | 19,250 | 18,242 | 16,449 | 21,885 | 20,671 | 19,552 | 18,520 | 16,687 | 44 |
| 45 | 20,658 | 19,566 | 18,555 | 17,621 | 15,951 | 21,013 | 19,893 | 18,857 | 17,900 | 16,190 | 45 |
| 46 | 19,788 | 18,784 | 17,853 | 16,989 | 15,440 | 20,139 | 19,109 | 18,154 | 17,269 | 15,680 | 46 |
| 47 | 18,916 | 17,998 | 17,144 | 16,348 | 14,915 | 19,263 | 18,320 | 17,443 | 16,627 | 15,158 | 47 |
| 48 | 18,043 | 17,206 | 16,426 | 15,697 | 14,378 | 18,385 | 17,526 | 16,724 | 15,976 | 14,622 | 48 |
| 49 | 17,169 | 16,411 | 15,701 | 15,036 | 13,828 | 17,506 | 16,726 | 15,997 | 15,314 | 14,072 | 49 |
| 50 | 16,295 | 15,612 | 14,970 | 14,367 | 13,265 | 16,625 | 15,921 | 15,261 | 14,641 | 13,509 | 50 |
| 51 | 15,422 | 14,809 | 14,232 | 13,688 | 12,690 | 15,742 | 15,111 | 14,517 | 13,957 | 12,931 | 51 |
| 52 | 14,549 | 14,003 | 13,487 | 13,000 | 12,102 | 14,857 | 14,295 | 13,764 | 13,262 | 12,338 | 52 |
| 53 | 13,676 | 13,193 | 12,736 | 12,302 | 11,500 | 13,970 | 13,473 | 13,002 | 12,555 | 11,729 | 53 |
| 54 | 12,802 | 12,379 | 11,977 | 11,594 | 10,883 | 13,079 | 12,643 | 12,229 | 11,835 | 11,103 | 54 |
| 55 | 11,926 | 11,559 | 11,209 | 10,875 | 10,250 | 12,185 | 11,807 | 11,446 | 11,102 | 10,459 | 55 |
| 56 | 11,048 | 10,733 | 10,431 | 10,143 | 9,601 | 11,287 | 10,962 | 10,652 | 10,354 | 9,797 | 56 |
| 57 | 10,167 | 9,900 | 9,644 | 9,398 | 8,935 | 10,384 | 10,110 | 9,846 | 9,593 | 9,116 | 57 |
| 58 | 9,283 | 9,061 | 8,847 | 8,640 | 8,250 | 9,477 | 9,248 | 9,028 | 8,816 | 8,414 | 58 |
| 59 | 8,395 | 8,213 | 8,038 | 7,868 | 7,545 | 8,564 | 8,377 | 8,197 | 8,022 | 7,691 | 59 |
| 60 | 7,503 | 7,357 | 7,217 | 7,080 | 6,820 | 7,645 | 7,496 | 7,352 | 7,212 | 6,945 | 60 |
| 61 | 6,603 | 6,491 | 6,382 | 6,276 | 6,072 | 6,720 | 6,605 | 6,493 | 6,384 | 6,175 | 61 |
| 62 | 5,696 | 5,612 | 5,531 | 5,451 | 5,298 | 5,787 | 5,702 | 5,619 | 5,537 | 5,381 | 62 |
| 63 | 4,779 | 4,720 | 4,663 | 4,606 | 4,497 | 4,847 | 4,787 | 4,729 | 4,671 | 4,560 | 63 |
| 64 | 3,852 | 3,813 | 3,776 | 3,739 | 3,667 | 3,899 | 3,860 | 3,822 | 3,784 | 3,711 | 64 |
| 65 | 2,912 | 2,890 | 2,869 | 2,847 | 2,806 | 2,941 | 2,918 | 2,896 | 2,875 | 2,833 | 65 |
| 66 | 1,959 | 1,949 | 1,939 | 1,929 | 1,910 | 1,972 | 1,962 | 1,952 | 1,942 | 1,923 | 66 |
| 67 | 0,989 | 0,986 | 0,983 | 0,981 | 0,976 | 0,992 | 0,990 | 0,987 | 0,985 | 0,979 | 67 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | | | | | | | |

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

Beschrijving
 Met deze tabel kunt u een tijdelijke maandelijkse 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 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 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: 69 jaar | | | | | | | | | | | |
|---|---|--------|--------|--------|--------|---|--------|--------|--------|--------|-----------|
| Mannen | | | | | | Vrouwen | | | | | |
| <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | |
| Leeftijd | Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | Leeftijd | | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% |
| 0 | 57,105 | 48,941 | 42,367 | 37,030 | 29,060 | 57,521 | 49,258 | 42,610 | 37,218 | 29,174 | 0 |
| 1 | 56,420 | 48,453 | 42,019 | 36,783 | 28,935 | 56,834 | 48,770 | 42,263 | 36,971 | 29,049 | 1 |
| 2 | 55,708 | 47,941 | 41,650 | 36,516 | 28,795 | 56,123 | 48,259 | 41,895 | 36,706 | 28,911 | 2 |
| 3 | 54,987 | 47,418 | 41,270 | 36,239 | 28,646 | 55,406 | 47,742 | 41,521 | 36,435 | 28,767 | 3 |
| 4 | 54,260 | 46,888 | 40,882 | 35,955 | 28,493 | 54,682 | 47,216 | 41,138 | 36,155 | 28,618 | 4 |
| 5 | 53,528 | 46,351 | 40,488 | 35,665 | 28,334 | 53,955 | 46,684 | 40,749 | 35,870 | 28,463 | 5 |
| 6 | 52,791 | 45,809 | 40,088 | 35,368 | 28,170 | 53,223 | 46,148 | 40,355 | 35,580 | 28,304 | 6 |
| 7 | 52,050 | 45,260 | 39,681 | 35,065 | 28,001 | 52,488 | 45,605 | 39,954 | 35,283 | 28,141 | 7 |
| 8 | 51,304 | 44,705 | 39,266 | 34,755 | 27,826 | 51,749 | 45,057 | 39,547 | 34,980 | 27,972 | 8 |
| 9 | 50,554 | 44,144 | 38,846 | 34,439 | 27,645 | 51,005 | 44,504 | 39,134 | 34,711 | 27,797 | 9 |
| 10 | 49,800 | 43,577 | 38,418 | 34,116 | 27,459 | 50,258 | 43,944 | 38,714 | 34,441 | 27,618 | 10 |
| 11 | 49,042 | 43,004 | 37,984 | 33,786 | 27,267 | 49,506 | 43,378 | 38,287 | 34,171 | 27,432 | 11 |
| 12 | 48,280 | 42,426 | 37,544 | 33,450 | 27,070 | 48,751 | 42,807 | 37,854 | 33,902 | 27,242 | 12 |
| 13 | 47,514 | 41,841 | 37,097 | 33,108 | 26,866 | 47,991 | 42,230 | 37,415 | 33,627 | 27,045 | 13 |
| 14 | 46,745 | 41,251 | 36,644 | 32,758 | 26,657 | 47,229 | 41,648 | 36,970 | 33,347 | 26,843 | 14 |
| 15 | 45,972 | 40,656 | 36,184 | 32,402 | 26,441 | 46,464 | 41,061 | 36,518 | 33,062 | 26,636 | 15 |
| 16 | 45,198 | 40,057 | 35,719 | 32,040 | 26,221 | 45,695 | 40,468 | 36,060 | 32,772 | 26,422 | 16 |
| 17 | 44,422 | 39,454 | 35,249 | 31,673 | 25,995 | 44,924 | 39,871 | 35,597 | 32,477 | 26,203 | 17 |
| 18 | 43,646 | 38,847 | 34,774 | 31,301 | 25,764 | 44,150 | 39,268 | 35,127 | 32,181 | 25,978 | 18 |
| 19 | 42,869 | 38,238 | 34,296 | 30,924 | 25,529 | 43,373 | 38,660 | 34,651 | 31,886 | 25,747 | 19 |
| 20 | 42,092 | 37,626 | 33,812 | 30,542 | 25,289 | 42,592 | 38,046 | 34,167 | 31,591 | 25,509 | 20 |
| 21 | 41,313 | 37,009 | 33,323 | 30,153 | 25,042 | 41,806 | 37,426 | 33,676 | 31,296 | 25,263 | 21 |
| 22 | 40,531 | 36,388 | 32,828 | 29,758 | 24,790 | 41,016 | 36,799 | 33,178 | 30,991 | 25,010 | 22 |
| 23 | 39,745 | 35,759 | 32,325 | 29,355 | 24,529 | 40,223 | 36,165 | 32,672 | 30,686 | 24,749 | 23 |
| 24 | 38,954 | 35,125 | 31,815 | 28,944 | 24,261 | 39,425 | 35,526 | 32,158 | 30,381 | 24,481 | 24 |
| 25 | 38,160 | 34,483 | 31,296 | 28,524 | 23,984 | 38,623 | 34,880 | 31,637 | 29,886 | 24,204 | 25 |
| 26 | 37,361 | 33,836 | 30,770 | 28,096 | 23,700 | 37,817 | 34,227 | 31,108 | 29,381 | 23,919 | 26 |
| 27 | 36,559 | 33,182 | 30,237 | 27,660 | 23,407 | 37,007 | 33,568 | 30,570 | 27,949 | 23,626 | 27 |
| 28 | 35,752 | 32,521 | 29,695 | 27,215 | 23,105 | 36,194 | 32,903 | 30,025 | 27,502 | 23,324 | 28 |
| 29 | 34,941 | 31,854 | 29,145 | 26,761 | 22,794 | 35,376 | 32,231 | 29,473 | 27,047 | 23,014 | 29 |
| 30 | 34,125 | 31,179 | 28,585 | 26,297 | 22,473 | 34,555 | 31,553 | 28,912 | 26,582 | 22,694 | 30 |
| 31 | 33,305 | 30,497 | 28,018 | 25,823 | 22,143 | 33,730 | 30,868 | 28,343 | 26,109 | 22,365 | 31 |
| 32 | 32,480 | 29,807 | 27,441 | 25,340 | 21,802 | 32,901 | 30,177 | 27,765 | 25,626 | 22,026 | 32 |
| 33 | 31,651 | 29,111 | 26,856 | 24,848 | 21,452 | 32,068 | 29,478 | 27,179 | 25,134 | 21,677 | 33 |
| 34 | 30,817 | 28,408 | 26,262 | 24,345 | 21,091 | 31,231 | 28,773 | 26,584 | 24,631 | 21,317 | 34 |
| 35 | 29,980 | 27,698 | 25,659 | 23,833 | 20,719 | 30,390 | 28,061 | 25,981 | 24,119 | 20,947 | 35 |
| 36 | 29,139 | 26,982 | 25,048 | 23,311 | 20,337 | 29,546 | 27,343 | 25,370 | 23,598 | 20,567 | 36 |
| 37 | 28,294 | 26,259 | 24,428 | 22,779 | 19,944 | 28,699 | 26,620 | 24,751 | 23,068 | 20,177 | 37 |
| 38 | 27,446 | 25,529 | 23,800 | 22,237 | 19,540 | 27,850 | 25,890 | 24,124 | 22,528 | 19,776 | 38 |
| 39 | 26,595 | 24,793 | 23,163 | 21,685 | 19,124 | 26,998 | 25,155 | 23,489 | 21,979 | 19,364 | 39 |
| 40 | 25,740 | 24,051 | 22,517 | 21,123 | 18,697 | 26,142 | 24,413 | 22,845 | 21,420 | 18,941 | 40 |
| 41 | 24,883 | 23,302 | 21,863 | 20,551 | 18,258 | 25,283 | 23,664 | 22,192 | 20,850 | 18,505 | 41 |
| 42 | 24,022 | 22,547 | 21,200 | 19,969 | 17,807 | 24,421 | 22,910 | 21,531 | 20,270 | 18,058 | 42 |
| 43 | 23,159 | 21,787 | 20,530 | 19,377 | 17,344 | 23,557 | 22,149 | 20,861 | 19,680 | 17,598 | 43 |
| 44 | 22,295 | 21,022 | 19,852 | 18,776 | 16,870 | 22,690 | 21,384 | 20,184 | 19,080 | 17,127 | 44 |
| 45 | 21,430 | 20,252 | 19,167 | 18,165 | 16,384 | 21,822 | 20,613 | 19,499 | 18,471 | 16,644 | 45 |
| 46 | 20,563 | 19,477 | 18,474 | 17,545 | 15,885 | 20,953 | 19,837 | 18,806 | 17,852 | 16,148 | 46 |
| 47 | 19,695 | 18,698 | 17,773 | 16,915 | 15,374 | 20,081 | 19,056 | 18,105 | 17,222 | 15,640 | 47 |
| 48 | 18,826 | 17,914 | 17,065 | 16,275 | 14,851 | 19,209 | 18,269 | 17,396 | 16,583 | 15,119 | 48 |
| 49 | 17,956 | 17,125 | 16,350 | 15,626 | 14,315 | 18,334 | 17,478 | 16,680 | 15,934 | 14,585 | 49 |
| 50 | 17,087 | 16,334 | 15,629 | 14,968 | 13,768 | 17,459 | 16,682 | 15,955 | 15,274 | 14,038 | 50 |
| 51 | 16,219 | 15,540 | 14,902 | 14,302 | 13,208 | 16,582 | 15,881 | 15,223 | 14,605 | 13,476 | 51 |
| 52 | 15,351 | 14,742 | 14,169 | 13,628 | 12,636 | 15,702 | 15,074 | 14,482 | 13,924 | 12,901 | 52 |
| 53 | 14,484 | 13,942 | 13,429 | 12,944 | 12,051 | 14,821 | 14,261 | 13,732 | 13,231 | 12,310 | 53 |
| 54 | 13,616 | 13,137 | 12,682 | 12,251 | 11,453 | 13,937 | 13,441 | 12,972 | 12,526 | 11,703 | 54 |
| 55 | 12,748 | 12,327 | 11,927 | 11,547 | 10,840 | 13,049 | 12,615 | 12,202 | 11,809 | 11,079 | 55 |
| 56 | 11,877 | 11,512 | 11,164 | 10,831 | 10,210 | 12,158 | 11,781 | 11,421 | 11,078 | 10,438 | 56 |
| 57 | 11,004 | 10,691 | 10,391 | 10,104 | 9,565 | 11,263 | 10,940 | 10,630 | 10,334 | 9,778 | 57 |
| 58 | 10,129 | 9,863 | 9,609 | 9,364 | 8,903 | 10,364 | 10,090 | 9,827 | 9,574 | 9,099 | 58 |
| 59 | 9,251 | 9,029 | 8,816 | 8,611 | 8,222 | 9,459 | 9,231 | 9,011 | 8,799 | 8,399 | 59 |
| 60 | 8,368 | 8,187 | 8,012 | 7,843 | 7,522 | 8,548 | 8,362 | 8,182 | 8,008 | 7,677 | 60 |
| 61 | 7,480 | 7,336 | 7,196 | 7,060 | 6,800 | 7,632 | 7,483 | 7,339 | 7,200 | 6,933 | 61 |
| 62 | 6,585 | 6,473 | 6,364 | 6,258 | 6,055 | 6,709 | 6,594 | 6,483 | 6,374 | 6,166 | 62 |
| 63 | 5,681 | 5,598 | 5,517 | 5,438 | 5,285 | 5,779 | 5,694 | 5,611 | 5,530 | 5,373 | 63 |
| 64 | 4,768 | 4,709 | 4,652 | 4,596 | 4,487 | 4,841 | 4,781 | 4,723 | 4,665 | 4,554 | 64 |
| 65 | 3,844 | 3,806 | 3,769 | 3,732 | 3,660 | 3,894 | 3,855 | 3,817 | 3,780 | 3,707 | 65 |
| 66 | 2,908 | 2,886 | 2,864 | 2,843 | 2,802 | 2,938 | 2,916 | 2,894 | 2,872 | 2,830 | 66 |
| 67 | 1,956 | 1,946 | 1,936 | 1,927 | 1,908 | 1,971 | 1,961 | 1,951 | 1,941 | 1,922 | 67 |
| 68 | 0,988 | 0,985 | 0,983 | 0,980 | 0,975 | 0,992 | 0,989 | 0,987 | 0,984 | 0,979 | 68 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | | | | | | | |

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

Beschrijving
 Met deze tabel kunt u een tijdelijke maandelijkse lijfrente tot 65 jaar omzetten in een kapitaal. De omzettingsofficiënties 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 **prospectieve generietafels**.

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

| Leeftijd op einde professionele levensduur: 70 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 | | | | | |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | | | | | | | |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |
| 0 | 57,713 | 49,372 | 42,673 | 37,248 | 29,170 | 58,159 | 49,710 | 42,931 | 37,446 | 29,289 | 0 |
| 1 | 57,032 | 48,888 | 42,330 | 37,005 | 29,049 | 57,475 | 49,226 | 42,588 | 37,204 | 29,168 | 1 |
| 2 | 56,324 | 48,381 | 41,965 | 36,742 | 28,912 | 56,767 | 48,720 | 42,226 | 36,943 | 29,034 | 2 |
| 3 | 55,605 | 47,862 | 41,590 | 36,470 | 28,767 | 56,054 | 48,207 | 41,856 | 36,677 | 28,894 | 3 |
| 4 | 54,881 | 47,336 | 41,207 | 36,190 | 28,617 | 55,333 | 47,686 | 41,478 | 36,402 | 28,748 | 4 |
| 5 | 54,152 | 46,805 | 40,818 | 35,905 | 28,462 | 54,609 | 47,159 | 41,095 | 36,122 | 28,597 | 5 |
| 6 | 53,419 | 46,267 | 40,422 | 35,613 | 28,302 | 53,881 | 46,627 | 40,705 | 35,836 | 28,442 | 6 |
| 7 | 52,681 | 45,722 | 40,020 | 35,315 | 28,136 | 53,149 | 46,090 | 40,310 | 35,544 | 28,283 | 7 |
| 8 | 51,938 | 45,172 | 39,611 | 35,010 | 27,965 | 52,413 | 45,547 | 39,908 | 35,247 | 28,118 | 8 |
| 9 | 51,191 | 44,616 | 39,195 | 34,699 | 27,789 | 51,672 | 44,998 | 39,500 | 34,943 | 27,948 | 9 |
| 10 | 50,440 | 44,053 | 38,773 | 34,381 | 27,607 | 50,928 | 44,443 | 39,085 | 34,632 | 27,773 | 10 |
| 11 | 49,685 | 43,485 | 38,345 | 34,057 | 27,420 | 50,180 | 43,882 | 38,665 | 34,316 | 27,592 | 11 |
| 12 | 48,926 | 42,911 | 37,910 | 33,726 | 27,227 | 49,428 | 43,316 | 38,237 | 33,993 | 27,406 | 12 |
| 13 | 48,163 | 42,332 | 37,468 | 33,388 | 27,028 | 48,672 | 42,744 | 37,804 | 33,663 | 27,215 | 13 |
| 14 | 47,397 | 41,747 | 37,020 | 33,044 | 26,823 | 47,913 | 42,167 | 37,364 | 33,328 | 27,018 | 14 |
| 15 | 46,628 | 41,156 | 36,566 | 32,694 | 26,613 | 47,151 | 41,585 | 36,919 | 32,986 | 26,816 | 15 |
| 16 | 45,856 | 40,562 | 36,106 | 32,338 | 26,397 | 46,386 | 40,998 | 36,467 | 32,638 | 26,608 | 16 |
| 17 | 45,084 | 39,963 | 35,642 | 31,977 | 26,177 | 45,619 | 40,406 | 36,010 | 32,284 | 26,394 | 17 |
| 18 | 44,311 | 39,362 | 35,174 | 31,611 | 25,952 | 44,848 | 39,809 | 35,546 | 31,923 | 26,175 | 18 |
| 19 | 43,538 | 38,759 | 34,701 | 31,240 | 25,722 | 44,074 | 39,206 | 35,076 | 31,556 | 25,950 | 19 |
| 20 | 42,764 | 38,152 | 34,224 | 30,864 | 25,488 | 43,296 | 38,597 | 34,599 | 31,181 | 25,717 | 20 |
| 21 | 41,988 | 37,540 | 33,741 | 30,483 | 25,247 | 42,514 | 37,982 | 34,114 | 30,799 | 25,478 | 21 |
| 22 | 41,210 | 36,924 | 33,252 | 30,094 | 25,001 | 41,728 | 37,361 | 33,622 | 30,409 | 25,231 | 22 |
| 23 | 40,427 | 36,301 | 32,756 | 29,698 | 24,747 | 40,938 | 36,733 | 33,123 | 30,011 | 24,977 | 23 |
| 24 | 39,640 | 35,672 | 32,252 | 29,293 | 24,485 | 40,144 | 36,099 | 32,616 | 29,605 | 24,716 | 24 |
| 25 | 38,849 | 35,036 | 31,740 | 28,881 | 24,215 | 39,346 | 35,459 | 32,102 | 29,191 | 24,446 | 25 |
| 26 | 38,055 | 34,394 | 31,221 | 28,460 | 23,938 | 38,544 | 34,812 | 31,580 | 28,769 | 24,169 | 26 |
| 27 | 37,256 | 33,746 | 30,694 | 28,031 | 23,652 | 37,737 | 34,159 | 31,049 | 28,338 | 23,883 | 27 |
| 28 | 36,453 | 33,091 | 30,159 | 27,593 | 23,357 | 36,927 | 33,499 | 30,511 | 27,899 | 23,589 | 28 |
| 29 | 35,645 | 32,429 | 29,616 | 27,147 | 23,054 | 36,113 | 32,834 | 29,966 | 27,451 | 23,286 | 29 |
| 30 | 34,833 | 31,760 | 29,064 | 26,691 | 22,741 | 35,296 | 32,162 | 29,413 | 26,995 | 22,974 | 30 |
| 31 | 34,016 | 31,084 | 28,503 | 26,225 | 22,419 | 34,475 | 31,483 | 28,851 | 26,530 | 22,654 | 31 |
| 32 | 33,194 | 30,400 | 27,934 | 25,750 | 22,087 | 33,649 | 30,798 | 28,281 | 26,055 | 22,323 | 32 |
| 33 | 32,369 | 29,710 | 27,356 | 25,265 | 21,745 | 32,820 | 30,105 | 27,703 | 25,571 | 21,983 | 33 |
| 34 | 31,539 | 29,013 | 26,769 | 24,771 | 21,392 | 31,986 | 29,406 | 27,116 | 25,078 | 21,633 | 34 |
| 35 | 30,705 | 28,309 | 26,174 | 24,268 | 21,030 | 31,149 | 28,701 | 26,521 | 24,575 | 21,273 | 35 |
| 36 | 29,868 | 27,599 | 25,571 | 23,754 | 20,657 | 30,309 | 27,989 | 25,917 | 24,063 | 20,902 | 36 |
| 37 | 29,027 | 26,882 | 24,959 | 23,231 | 20,273 | 29,466 | 27,272 | 25,307 | 23,542 | 20,522 | 37 |
| 38 | 28,182 | 26,158 | 24,338 | 22,698 | 19,879 | 28,621 | 26,550 | 24,688 | 23,012 | 20,132 | 38 |
| 39 | 27,334 | 25,428 | 23,709 | 22,156 | 19,473 | 27,773 | 25,821 | 24,062 | 22,472 | 19,730 | 39 |
| 40 | 26,483 | 24,692 | 23,072 | 21,603 | 19,056 | 26,921 | 25,086 | 23,426 | 21,923 | 19,318 | 40 |
| 41 | 25,629 | 23,950 | 22,426 | 21,040 | 18,628 | 26,066 | 24,344 | 22,782 | 21,363 | 18,894 | 41 |
| 42 | 24,772 | 23,201 | 21,771 | 20,468 | 18,188 | 25,208 | 23,596 | 22,130 | 20,793 | 18,458 | 42 |
| 43 | 23,913 | 22,447 | 21,109 | 19,885 | 17,736 | 24,348 | 22,843 | 21,470 | 20,214 | 18,011 | 43 |
| 44 | 23,052 | 21,689 | 20,440 | 19,294 | 17,274 | 23,486 | 22,085 | 20,802 | 19,625 | 17,552 | 44 |
| 45 | 22,190 | 20,925 | 19,763 | 18,694 | 16,800 | 22,622 | 21,321 | 20,126 | 19,027 | 17,082 | 45 |
| 46 | 21,327 | 20,157 | 19,079 | 18,084 | 16,314 | 21,757 | 20,553 | 19,443 | 18,419 | 16,599 | 46 |
| 47 | 20,462 | 19,384 | 18,387 | 17,464 | 15,815 | 20,890 | 19,779 | 18,752 | 17,802 | 16,105 | 47 |
| 48 | 19,597 | 18,606 | 17,688 | 16,835 | 15,305 | 20,022 | 19,000 | 18,053 | 17,174 | 15,598 | 48 |
| 49 | 18,731 | 17,825 | 16,982 | 16,198 | 14,783 | 19,153 | 18,217 | 17,347 | 16,538 | 15,079 | 49 |
| 50 | 17,866 | 17,041 | 16,271 | 15,552 | 14,250 | 18,282 | 17,429 | 16,634 | 15,891 | 14,547 | 50 |
| 51 | 17,003 | 16,255 | 15,554 | 14,898 | 13,705 | 17,410 | 16,637 | 15,913 | 15,234 | 14,002 | 51 |
| 52 | 16,140 | 15,465 | 14,832 | 14,236 | 13,149 | 16,537 | 15,839 | 15,183 | 14,567 | 13,443 | 52 |
| 53 | 15,279 | 14,674 | 14,104 | 13,566 | 12,581 | 15,662 | 15,035 | 14,445 | 13,889 | 12,870 | 53 |
| 54 | 14,417 | 13,878 | 13,368 | 12,887 | 11,999 | 14,784 | 14,225 | 13,698 | 13,199 | 12,281 | 54 |
| 55 | 13,555 | 13,078 | 12,626 | 12,197 | 11,404 | 13,903 | 13,409 | 12,941 | 12,497 | 11,676 | 55 |
| 56 | 12,691 | 12,273 | 11,875 | 11,497 | 10,794 | 13,018 | 12,585 | 12,174 | 11,782 | 11,054 | 56 |
| 57 | 11,826 | 11,463 | 11,117 | 10,786 | 10,169 | 12,130 | 11,754 | 11,396 | 11,054 | 10,415 | 57 |
| 58 | 10,959 | 10,647 | 10,349 | 10,063 | 9,528 | 11,238 | 10,916 | 10,607 | 10,311 | 9,757 | 58 |
| 59 | 10,089 | 9,825 | 9,572 | 9,328 | 8,870 | 10,341 | 10,068 | 9,806 | 9,554 | 9,080 | 59 |
| 60 | 9,217 | 8,997 | 8,785 | 8,580 | 8,193 | 9,439 | 9,212 | 8,993 | 8,782 | 8,382 | 60 |
| 61 | 8,340 | 8,160 | 7,985 | 7,817 | 7,497 | 8,532 | 8,346 | 8,166 | 7,993 | 7,663 | 61 |
| 62 | 7,456 | 7,312 | 7,173 | 7,038 | 6,779 | 7,618 | 7,470 | 7,326 | 7,187 | 6,921 | 62 |
| 63 | 6,565 | 6,453 | 6,345 | 6,240 | 6,037 | 6,698 | 6,583 | 6,472 | 6,363 | 6,156 | 63 |
| 64 | 5,665 | 5,582 | 5,501 | 5,422 | 5,270 | 5,770 | 5,685 | 5,602 | 5,521 | 5,365 | 64 |
| 65 | 4,756 | 4,698 | 4,641 | 4,585 | 4,476 | 4,834 | 4,774 | 4,716 | 4,659 | 4,548 | 65 |
| 66 | 3,836 | 3,798 | 3,761 | 3,724 | 3,653 | 3,889 | 3,850 | 3,812 | 3,775 | 3,702 | 66 |
| 67 | 2,902 | 2,881 | 2,859 | 2,838 | 2,797 | 2,934 | 2,912 | 2,891 | 2,869 | 2,827 | 67 |
| 68 | 1,954 | 1,944 | 1,934 | 1,924 | 1,905 | 1,969 | 1,959 | 1,949 | 1,939 | 1,920 | 68 |
| 69 | 0,987 | 0,985 | 0,982 | 0,979 | 0,974 | 0,992 | 0,989 | 0,986 | 0,984 | 0,979 | 69 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |

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

Beschrijving
 Met deze tabel kunt u een tijdelijke maandelijkse lijfrente tot 65 jaar omzetten in een kapitaal. De omzettingsofficiëntien 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 sterfketafels, anticiperen de prospectieve sterfketafels 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.

| Leef tijd op einde professionele levensduur: 71 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 | | | | | |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | | | | | | | |
| Leef tijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leef tijd |
| 0 | 58,313 | 49,794 | 42,971 | 37,458 | 29,276 | 58,789 | 50,154 | 43,244 | 37,667 | 29,400 | 0 |
| 1 | 57,634 | 49,315 | 42,632 | 37,220 | 29,158 | 58,108 | 49,675 | 42,906 | 37,430 | 29,283 | 1 |
| 2 | 56,929 | 48,812 | 42,272 | 36,961 | 29,024 | 57,404 | 49,173 | 42,548 | 37,174 | 29,152 | 2 |
| 3 | 56,214 | 48,297 | 41,902 | 36,693 | 28,883 | 56,694 | 48,665 | 42,184 | 36,912 | 29,015 | 3 |
| 4 | 55,493 | 47,776 | 41,524 | 36,419 | 28,736 | 55,976 | 48,148 | 41,811 | 36,642 | 28,873 | 4 |
| 5 | 54,767 | 47,249 | 41,139 | 36,138 | 28,585 | 55,255 | 47,626 | 41,432 | 36,366 | 28,726 | 5 |
| 6 | 54,036 | 46,715 | 40,748 | 35,851 | 28,428 | 54,530 | 47,099 | 41,048 | 36,086 | 28,575 | 6 |
| 7 | 53,301 | 46,175 | 40,351 | 35,557 | 28,266 | 53,801 | 46,566 | 40,658 | 35,799 | 28,420 | 7 |
| 8 | 52,561 | 45,629 | 39,947 | 35,257 | 28,099 | 53,068 | 46,027 | 40,261 | 35,506 | 28,259 | 8 |
| 9 | 51,818 | 45,077 | 39,536 | 34,951 | 27,927 | 52,331 | 45,483 | 39,858 | 35,208 | 28,093 | 9 |
| 10 | 51,069 | 44,519 | 39,119 | 34,638 | 27,749 | 51,590 | 44,933 | 39,449 | 34,903 | 27,923 | 10 |
| 11 | 50,317 | 43,956 | 38,696 | 34,319 | 27,566 | 50,845 | 44,377 | 39,034 | 34,591 | 27,747 | 11 |
| 12 | 49,562 | 43,387 | 38,266 | 33,993 | 27,378 | 50,097 | 43,816 | 38,612 | 34,274 | 27,565 | 12 |
| 13 | 48,802 | 42,812 | 37,829 | 33,661 | 27,183 | 49,344 | 43,249 | 38,184 | 33,950 | 27,378 | 13 |
| 14 | 48,039 | 42,232 | 37,387 | 33,322 | 26,983 | 48,589 | 42,677 | 37,750 | 33,620 | 27,186 | 14 |
| 15 | 47,273 | 41,646 | 36,938 | 32,977 | 26,778 | 47,830 | 42,100 | 37,310 | 33,284 | 26,989 | 15 |
| 16 | 46,505 | 41,056 | 36,484 | 32,627 | 26,567 | 47,069 | 41,518 | 36,865 | 32,942 | 26,786 | 16 |
| 17 | 45,735 | 40,463 | 36,025 | 32,271 | 26,352 | 46,304 | 40,932 | 36,413 | 32,594 | 26,578 | 17 |
| 18 | 44,966 | 39,867 | 35,563 | 31,911 | 26,132 | 45,537 | 40,340 | 35,966 | 32,240 | 26,365 | 18 |
| 19 | 44,196 | 39,268 | 35,096 | 31,547 | 25,908 | 44,767 | 39,742 | 35,492 | 31,879 | 26,145 | 19 |
| 20 | 43,426 | 38,666 | 34,625 | 31,177 | 25,679 | 43,993 | 39,139 | 35,021 | 31,511 | 25,918 | 20 |
| 21 | 42,653 | 38,060 | 34,148 | 30,802 | 25,444 | 43,214 | 38,530 | 34,543 | 31,135 | 25,685 | 21 |
| 22 | 41,878 | 37,449 | 33,666 | 30,420 | 25,204 | 42,432 | 37,914 | 34,057 | 30,751 | 25,445 | 22 |
| 23 | 41,099 | 36,832 | 33,175 | 30,030 | 24,956 | 41,645 | 37,291 | 33,564 | 30,360 | 25,197 | 23 |
| 24 | 40,316 | 36,208 | 32,678 | 29,632 | 24,700 | 40,854 | 36,663 | 33,064 | 29,961 | 24,942 | 24 |
| 25 | 39,528 | 35,578 | 32,172 | 29,226 | 24,437 | 40,060 | 36,029 | 32,556 | 29,554 | 24,679 | 25 |
| 26 | 38,737 | 34,941 | 31,660 | 28,813 | 24,166 | 39,261 | 35,388 | 32,041 | 29,139 | 24,409 | 26 |
| 27 | 37,942 | 34,299 | 31,140 | 28,391 | 23,887 | 38,458 | 34,740 | 31,518 | 28,716 | 24,130 | 27 |
| 28 | 37,142 | 33,649 | 30,611 | 27,960 | 23,600 | 37,652 | 34,086 | 30,987 | 28,284 | 23,843 | 28 |
| 29 | 36,338 | 32,993 | 30,075 | 27,521 | 23,304 | 36,842 | 33,426 | 30,449 | 27,844 | 23,548 | 29 |
| 30 | 35,529 | 32,329 | 29,530 | 27,073 | 22,998 | 36,028 | 32,760 | 29,903 | 27,396 | 23,245 | 30 |
| 31 | 34,716 | 31,659 | 28,976 | 26,615 | 22,684 | 35,210 | 32,088 | 29,349 | 26,939 | 22,932 | 31 |
| 32 | 33,898 | 30,981 | 28,414 | 26,147 | 22,359 | 34,389 | 31,408 | 28,786 | 26,473 | 22,610 | 32 |
| 33 | 33,076 | 30,297 | 27,843 | 25,671 | 22,026 | 33,563 | 30,722 | 28,215 | 25,997 | 22,279 | 33 |
| 34 | 32,249 | 29,606 | 27,264 | 25,185 | 21,682 | 32,733 | 30,029 | 27,636 | 25,512 | 21,937 | 34 |
| 35 | 31,419 | 28,908 | 26,676 | 24,689 | 21,328 | 31,899 | 29,330 | 27,048 | 25,018 | 21,586 | 35 |
| 36 | 30,585 | 28,203 | 26,080 | 24,184 | 20,964 | 31,063 | 28,625 | 26,453 | 24,515 | 21,225 | 36 |
| 37 | 29,748 | 27,492 | 25,476 | 23,670 | 20,589 | 30,224 | 27,914 | 25,850 | 24,003 | 20,854 | 37 |
| 38 | 28,907 | 26,774 | 24,863 | 23,146 | 20,204 | 29,383 | 27,198 | 25,240 | 23,482 | 20,474 | 38 |
| 39 | 28,062 | 26,051 | 24,242 | 22,612 | 19,808 | 28,538 | 26,476 | 24,622 | 22,952 | 20,083 | 39 |
| 40 | 27,215 | 25,321 | 23,612 | 22,068 | 19,402 | 27,691 | 25,747 | 23,995 | 22,412 | 19,681 | 40 |
| 41 | 26,364 | 24,584 | 22,974 | 21,514 | 18,983 | 26,840 | 25,012 | 23,360 | 21,862 | 19,268 | 41 |
| 42 | 25,510 | 23,842 | 22,328 | 20,951 | 18,554 | 25,986 | 24,271 | 22,716 | 21,303 | 18,844 | 42 |
| 43 | 24,654 | 23,094 | 21,674 | 20,379 | 18,113 | 25,130 | 23,525 | 22,065 | 20,734 | 18,408 | 43 |
| 44 | 23,797 | 22,342 | 21,013 | 19,797 | 17,662 | 24,272 | 22,774 | 21,406 | 20,156 | 17,962 | 44 |
| 45 | 22,939 | 21,585 | 20,344 | 19,206 | 17,199 | 23,413 | 22,017 | 20,740 | 19,568 | 17,504 | 45 |
| 46 | 22,079 | 20,823 | 19,668 | 18,606 | 16,725 | 22,551 | 21,256 | 20,066 | 18,971 | 17,034 | 46 |
| 47 | 21,217 | 20,056 | 18,985 | 17,997 | 16,239 | 21,689 | 20,490 | 19,385 | 18,365 | 16,553 | 47 |
| 48 | 20,355 | 19,285 | 18,295 | 17,378 | 15,741 | 20,825 | 19,719 | 18,696 | 17,750 | 16,060 | 48 |
| 49 | 19,493 | 18,510 | 17,598 | 16,752 | 15,232 | 19,961 | 18,943 | 18,000 | 17,125 | 15,555 | 49 |
| 50 | 18,632 | 17,733 | 16,896 | 16,117 | 14,712 | 19,095 | 18,163 | 17,297 | 16,491 | 15,038 | 50 |
| 51 | 17,773 | 16,954 | 16,189 | 15,475 | 14,182 | 18,229 | 17,379 | 16,587 | 15,847 | 14,508 | 51 |
| 52 | 16,915 | 16,173 | 15,477 | 14,825 | 13,641 | 17,361 | 16,590 | 15,869 | 15,193 | 13,965 | 52 |
| 53 | 16,059 | 15,389 | 14,760 | 14,168 | 13,088 | 16,491 | 15,795 | 15,142 | 14,529 | 13,409 | 53 |
| 54 | 15,203 | 14,602 | 14,036 | 13,502 | 12,523 | 15,619 | 14,995 | 14,407 | 13,853 | 12,837 | 54 |
| 55 | 14,347 | 13,811 | 13,305 | 12,827 | 11,945 | 14,744 | 14,188 | 13,662 | 13,166 | 12,251 | 55 |
| 56 | 13,490 | 13,016 | 12,567 | 12,141 | 11,353 | 13,867 | 13,375 | 12,908 | 12,466 | 11,648 | 56 |
| 57 | 12,632 | 12,216 | 11,821 | 11,446 | 10,747 | 12,986 | 12,554 | 12,144 | 11,754 | 11,028 | 57 |
| 58 | 11,773 | 11,412 | 11,068 | 10,739 | 10,126 | 12,101 | 11,726 | 11,369 | 11,028 | 10,391 | 58 |
| 59 | 10,912 | 10,602 | 10,305 | 10,021 | 9,489 | 11,212 | 10,890 | 10,582 | 10,288 | 9,735 | 59 |
| 60 | 10,049 | 9,786 | 9,534 | 9,292 | 8,835 | 10,317 | 10,045 | 9,784 | 9,533 | 9,060 | 60 |
| 61 | 9,182 | 8,962 | 8,751 | 8,548 | 8,163 | 9,418 | 9,191 | 8,973 | 8,762 | 8,364 | 61 |
| 62 | 8,309 | 8,130 | 7,956 | 7,789 | 7,471 | 8,513 | 8,328 | 8,149 | 7,976 | 7,647 | 62 |
| 63 | 7,429 | 7,286 | 7,147 | 7,013 | 6,756 | 7,603 | 7,455 | 7,312 | 7,173 | 6,908 | 63 |
| 64 | 6,543 | 6,432 | 6,324 | 6,219 | 6,018 | 6,685 | 6,571 | 6,459 | 6,351 | 6,144 | 64 |
| 65 | 5,648 | 5,565 | 5,485 | 5,406 | 5,255 | 5,759 | 5,675 | 5,592 | 5,511 | 5,356 | 65 |
| 66 | 4,743 | 4,685 | 4,628 | 4,572 | 4,464 | 4,826 | 4,766 | 4,708 | 4,651 | 4,540 | 66 |
| 67 | 3,826 | 3,788 | 3,751 | 3,715 | 3,644 | 3,883 | 3,845 | 3,807 | 3,769 | 3,697 | 67 |
| 68 | 2,896 | 2,874 | 2,853 | 2,832 | 2,791 | 2,931 | 2,909 | 2,887 | 2,866 | 2,824 | 68 |
| 69 | 1,950 | 1,940 | 1,931 | 1,921 | 1,902 | 1,967 | 1,957 | 1,947 | 1,938 | 1,918 | 69 |
| 70 | 0,986 | 0,984 | 0,981 | 0,978 | 0,973 | 0,991 | 0,988 | 0,986 | 0,983 | 0,978 | 70 |
| Leef tijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leef tijd |

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

Beschrijving
 Met deze tabel kunt u een tijdelijke maandelijkse lijfrente tot 65 jaar omzetten in een kapitaal. De omzettingsofficiëntien 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 **prospectieve generietafels**.

- 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. Vermenigvuldigd de coëfficiënt met het bedrag van de rente.

| Leeftijd op einde professionele levensduur: 72 jaar | | | | | | | | | | | |
|--|--|--------|--------|--------|--|--|--------|--------|--------|----------|----------|
| Mannen | | | | | Vrouwen | | | | | Leeftijd | |
| 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% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | |
| 0 | 58,902 | 50,207 | 43,261 | 37,663 | 29,378 | 59,410 | 50,589 | 43,550 | 37,883 | 29,508 | |
| 1 | 58,227 | 49,733 | 42,927 | 37,428 | 29,262 | 58,734 | 50,115 | 43,217 | 37,649 | 29,394 | |
| 2 | 57,525 | 49,234 | 42,572 | 37,174 | 29,132 | 58,032 | 49,618 | 42,864 | 37,398 | 29,265 | |
| 3 | 56,812 | 48,723 | 42,205 | 36,910 | 28,994 | 57,325 | 49,114 | 42,504 | 37,140 | 29,133 | |
| 4 | 56,094 | 48,206 | 41,832 | 36,640 | 28,851 | 56,611 | 48,602 | 42,136 | 36,875 | 28,994 | |
| 5 | 55,371 | 47,683 | 41,452 | 36,363 | 28,703 | 55,893 | 48,084 | 41,762 | 36,605 | 28,851 | |
| 6 | 54,644 | 47,154 | 41,066 | 36,081 | 28,550 | 55,171 | 47,562 | 41,383 | 36,328 | 28,703 | |
| 7 | 53,912 | 46,618 | 40,673 | 35,792 | 28,391 | 54,445 | 47,033 | 40,998 | 36,047 | 28,552 | |
| 8 | 53,175 | 46,077 | 40,274 | 35,496 | 28,228 | 53,716 | 46,500 | 40,606 | 35,759 | 28,395 | |
| 9 | 52,434 | 45,529 | 39,868 | 35,195 | 28,060 | 52,982 | 45,960 | 40,209 | 35,465 | 28,233 | |
| 10 | 51,689 | 44,976 | 39,456 | 34,887 | 27,886 | 52,244 | 45,415 | 39,805 | 35,165 | 28,067 | |
| 11 | 50,940 | 44,417 | 39,037 | 34,572 | 27,707 | 51,503 | 44,864 | 39,395 | 34,859 | 27,895 | |
| 12 | 50,187 | 43,852 | 38,613 | 34,252 | 27,522 | 50,757 | 44,308 | 38,978 | 34,547 | 27,718 | |
| 13 | 49,430 | 43,282 | 38,181 | 33,925 | 27,332 | 50,008 | 43,746 | 38,556 | 34,229 | 27,536 | |
| 14 | 48,670 | 42,706 | 37,744 | 33,591 | 27,137 | 49,256 | 43,179 | 38,128 | 33,904 | 27,349 | |
| 15 | 47,907 | 42,125 | 37,301 | 33,252 | 26,936 | 48,500 | 42,607 | 37,693 | 33,574 | 27,156 | |
| 16 | 47,142 | 41,540 | 36,852 | 32,907 | 26,730 | 47,742 | 42,030 | 37,253 | 33,238 | 26,959 | |
| 17 | 46,376 | 40,952 | 36,399 | 32,557 | 26,519 | 46,982 | 41,448 | 36,808 | 32,896 | 26,756 | |
| 18 | 45,610 | 40,361 | 35,942 | 32,203 | 26,305 | 46,218 | 40,861 | 36,356 | 32,548 | 26,547 | |
| 19 | 44,843 | 39,767 | 35,481 | 31,844 | 26,086 | 45,451 | 40,269 | 35,898 | 32,193 | 26,333 | |
| 20 | 44,076 | 39,170 | 35,015 | 31,480 | 25,862 | 44,680 | 39,671 | 35,434 | 31,831 | 26,112 | |
| 21 | 43,307 | 38,569 | 34,545 | 31,111 | 25,633 | 43,905 | 39,067 | 34,962 | 31,462 | 25,885 | |
| 22 | 42,536 | 37,963 | 34,068 | 30,735 | 25,398 | 43,126 | 38,457 | 34,482 | 31,085 | 25,650 | |
| 23 | 41,760 | 37,351 | 33,584 | 30,352 | 25,156 | 42,343 | 37,840 | 33,996 | 30,700 | 25,409 | |
| 24 | 40,980 | 36,732 | 33,092 | 29,960 | 24,907 | 41,555 | 37,217 | 33,502 | 30,308 | 25,160 | |
| 25 | 40,196 | 36,107 | 32,594 | 29,561 | 24,650 | 40,764 | 36,588 | 33,001 | 29,908 | 24,904 | |
| 26 | 39,408 | 35,476 | 32,087 | 29,154 | 24,385 | 39,969 | 35,953 | 32,492 | 29,500 | 24,640 | |
| 27 | 38,616 | 34,839 | 31,574 | 28,739 | 24,113 | 39,170 | 35,311 | 31,976 | 29,084 | 24,368 | |
| 28 | 37,820 | 34,195 | 31,052 | 28,316 | 23,832 | 38,367 | 34,662 | 31,452 | 28,660 | 24,089 | |
| 29 | 37,019 | 33,545 | 30,522 | 27,884 | 23,543 | 37,561 | 34,008 | 30,920 | 28,227 | 23,801 | |
| 30 | 36,214 | 32,887 | 29,984 | 27,443 | 23,245 | 36,750 | 33,348 | 30,381 | 27,787 | 23,505 | |
| 31 | 35,404 | 32,222 | 29,437 | 26,992 | 22,938 | 35,936 | 32,681 | 29,835 | 27,337 | 23,200 | |
| 32 | 34,589 | 31,550 | 28,881 | 26,532 | 22,621 | 35,118 | 32,008 | 29,279 | 26,879 | 22,886 | |
| 33 | 33,771 | 30,871 | 28,318 | 26,064 | 22,295 | 34,296 | 31,328 | 28,716 | 26,411 | 22,563 | |
| 34 | 32,948 | 30,185 | 27,746 | 25,585 | 21,960 | 33,470 | 30,641 | 28,144 | 25,935 | 22,230 | |
| 35 | 32,121 | 29,493 | 27,165 | 25,098 | 21,614 | 32,640 | 29,948 | 27,564 | 25,449 | 21,888 | |
| 36 | 31,291 | 28,795 | 26,577 | 24,601 | 21,259 | 31,807 | 29,249 | 26,977 | 24,954 | 21,536 | |
| 37 | 30,456 | 28,089 | 25,979 | 24,095 | 20,893 | 30,972 | 28,544 | 26,382 | 24,451 | 21,175 | |
| 38 | 29,619 | 27,378 | 25,374 | 23,579 | 20,517 | 30,135 | 27,835 | 25,780 | 23,940 | 20,804 | |
| 39 | 28,778 | 26,660 | 24,760 | 23,054 | 20,130 | 29,294 | 27,119 | 25,170 | 23,419 | 20,423 | |
| 40 | 27,934 | 25,936 | 24,138 | 22,519 | 19,733 | 28,451 | 26,397 | 24,551 | 22,889 | 20,031 | |
| 41 | 27,086 | 25,205 | 23,508 | 21,974 | 19,325 | 27,603 | 25,669 | 23,924 | 22,348 | 19,629 | |
| 42 | 26,236 | 24,469 | 22,869 | 21,420 | 18,905 | 26,754 | 24,935 | 23,289 | 21,799 | 19,215 | |
| 43 | 25,384 | 23,727 | 22,224 | 20,856 | 18,475 | 25,902 | 24,195 | 22,647 | 21,240 | 18,791 | |
| 44 | 24,530 | 22,981 | 21,570 | 20,284 | 18,034 | 25,048 | 23,451 | 21,997 | 20,672 | 18,356 | |
| 45 | 23,675 | 22,230 | 20,910 | 19,703 | 17,583 | 24,193 | 22,701 | 21,340 | 20,095 | 17,910 | |
| 46 | 22,818 | 21,474 | 20,242 | 19,113 | 17,120 | 23,336 | 21,947 | 20,675 | 19,509 | 17,453 | |
| 47 | 21,960 | 20,713 | 19,567 | 18,513 | 16,645 | 22,478 | 21,188 | 20,003 | 18,914 | 16,985 | |
| 48 | 21,101 | 19,948 | 18,885 | 17,905 | 16,159 | 21,618 | 20,424 | 19,324 | 18,309 | 16,505 | |
| 49 | 20,243 | 19,180 | 18,198 | 17,288 | 15,663 | 20,758 | 19,657 | 18,638 | 17,696 | 16,014 | |
| 50 | 19,385 | 18,410 | 17,505 | 16,664 | 15,156 | 19,897 | 18,885 | 17,945 | 17,074 | 15,511 | |
| 51 | 18,530 | 17,637 | 16,807 | 16,033 | 14,639 | 19,036 | 18,108 | 17,246 | 16,442 | 14,996 | |
| 52 | 17,677 | 16,863 | 16,104 | 15,395 | 14,112 | 18,173 | 17,327 | 16,538 | 15,801 | 14,468 | |
| 53 | 16,825 | 16,088 | 15,397 | 14,750 | 13,574 | 17,309 | 16,542 | 15,823 | 15,150 | 13,928 | |
| 54 | 15,974 | 15,309 | 14,684 | 14,097 | 13,024 | 16,443 | 15,750 | 15,100 | 14,488 | 13,373 | |
| 55 | 15,124 | 14,527 | 13,965 | 13,435 | 12,463 | 15,574 | 14,953 | 14,367 | 13,815 | 12,803 | |
| 56 | 14,273 | 13,741 | 13,239 | 12,763 | 11,888 | 14,703 | 14,149 | 13,625 | 13,130 | 12,219 | |
| 57 | 13,422 | 12,951 | 12,505 | 12,082 | 11,300 | 13,829 | 13,339 | 12,874 | 12,433 | 11,618 | |
| 58 | 12,570 | 12,157 | 11,765 | 11,392 | 10,697 | 12,951 | 12,521 | 12,112 | 11,723 | 11,001 | |
| 59 | 11,717 | 11,359 | 11,017 | 10,680 | 10,081 | 12,069 | 11,696 | 11,340 | 11,000 | 10,366 | |
| 60 | 10,863 | 10,555 | 10,260 | 9,978 | 9,449 | 11,183 | 10,862 | 10,556 | 10,262 | 9,712 | |
| 61 | 10,005 | 9,744 | 9,493 | 9,253 | 8,799 | 10,292 | 10,020 | 9,760 | 9,510 | 9,038 | |
| 62 | 9,143 | 8,925 | 8,715 | 8,513 | 8,131 | 9,395 | 9,169 | 8,952 | 8,742 | 8,345 | |
| 63 | 8,275 | 8,096 | 7,924 | 7,758 | 7,441 | 8,494 | 8,309 | 8,130 | 7,958 | 7,630 | |
| 64 | 7,400 | 7,258 | 7,120 | 6,986 | 6,730 | 7,585 | 7,438 | 7,295 | 7,157 | 6,893 | |
| 65 | 6,518 | 6,408 | 6,301 | 6,196 | 5,996 | 6,670 | 6,556 | 6,446 | 6,338 | 6,131 | |
| 66 | 5,628 | 5,546 | 5,466 | 5,388 | 5,237 | 5,747 | 5,663 | 5,580 | 5,500 | 5,345 | |
| 67 | 4,728 | 4,670 | 4,613 | 4,558 | 4,450 | 4,817 | 4,757 | 4,699 | 4,642 | 4,532 | |
| 68 | 3,815 | 3,777 | 3,740 | 3,704 | 3,633 | 3,877 | 3,838 | 3,800 | 3,763 | 3,691 | |
| 69 | 2,889 | 2,867 | 2,846 | 2,825 | 2,784 | 2,927 | 2,905 | 2,883 | 2,862 | 2,820 | |
| 70 | 1,947 | 1,937 | 1,927 | 1,917 | 1,898 | 1,965 | 1,955 | 1,945 | 1,936 | 1,916 | |
| 71 | 0,985 | 0,983 | 0,980 | 0,977 | 0,972 | 0,990 | 0,988 | 0,985 | 0,983 | 0,978 | |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | | | | | | | |

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

Beschrijving Met deze tabel kunt u een tijdelijke maandelijkse 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 sterftekansen van de rentenier. De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterftekansen, anticiperen de prospectieve sterftekansen op de toekomstige ontwikkeling van de rentenier op basis van de ontwikkeling van de waargenomen sterftequotiënten 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: 73 jaar | | | | | | | | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|---|-------------|-------------|-------------|-------------|-----------------|--|
| Mannen | | | | | | Vrouwen | | | | | | |
| <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | | |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegd | | | | | | | | | | | | |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd | |
| 0 | 59,481 | 50,811 | 43,543 | 37,860 | 29,475 | 60,024 | 51,018 | 43,849 | 38,092 | 29,611 | 0 | |
| 1 | 58,809 | 50,141 | 43,214 | 37,630 | 29,363 | 59,350 | 50,548 | 43,521 | 37,863 | 29,500 | 1 | |
| 2 | 58,110 | 49,646 | 42,863 | 37,380 | 29,235 | 58,652 | 50,055 | 43,172 | 37,616 | 29,375 | 2 | |
| 3 | 57,400 | 49,140 | 42,500 | 37,120 | 29,100 | 57,948 | 49,555 | 42,817 | 37,363 | 29,246 | 3 | |
| 4 | 56,685 | 48,627 | 42,132 | 36,854 | 28,960 | 57,237 | 49,047 | 42,454 | 37,102 | 29,110 | 4 | |
| 5 | 55,965 | 48,108 | 41,756 | 36,582 | 28,816 | 56,522 | 48,534 | 42,085 | 36,836 | 28,971 | 5 | |
| 6 | 55,240 | 47,583 | 41,375 | 36,303 | 28,666 | 55,804 | 48,016 | 41,710 | 36,564 | 28,827 | 6 | |
| 7 | 54,511 | 47,051 | 40,986 | 36,019 | 28,511 | 55,081 | 47,493 | 41,330 | 36,287 | 28,679 | 7 | |
| 8 | 53,777 | 46,514 | 40,592 | 35,728 | 28,352 | 54,355 | 46,964 | 40,943 | 36,005 | 28,526 | 8 | |
| 9 | 53,039 | 45,971 | 40,191 | 35,431 | 28,187 | 53,624 | 46,429 | 40,551 | 35,716 | 28,368 | 9 | |
| 10 | 52,297 | 45,422 | 39,783 | 35,127 | 28,017 | 52,890 | 45,888 | 40,152 | 35,421 | 28,206 | 10 | |
| 11 | 51,551 | 44,867 | 39,370 | 34,818 | 27,842 | 52,151 | 45,342 | 39,747 | 35,120 | 28,038 | 11 | |
| 12 | 50,801 | 44,307 | 38,950 | 34,502 | 27,661 | 51,409 | 44,790 | 39,336 | 34,813 | 27,865 | 12 | |
| 13 | 50,048 | 43,741 | 38,524 | 34,180 | 27,475 | 50,663 | 44,233 | 38,919 | 34,500 | 27,688 | 13 | |
| 14 | 49,291 | 43,170 | 38,091 | 33,852 | 27,284 | 49,914 | 43,671 | 38,496 | 34,181 | 27,505 | 14 | |
| 15 | 48,531 | 42,594 | 37,653 | 33,518 | 27,088 | 49,162 | 43,104 | 38,067 | 33,856 | 27,317 | 15 | |
| 16 | 47,768 | 42,013 | 37,210 | 33,178 | 26,886 | 48,407 | 42,532 | 37,633 | 33,526 | 27,124 | 16 | |
| 17 | 47,005 | 41,429 | 36,762 | 32,833 | 26,680 | 47,650 | 41,955 | 37,193 | 33,189 | 26,926 | 17 | |
| 18 | 46,242 | 40,843 | 36,310 | 32,485 | 26,470 | 46,889 | 41,374 | 36,748 | 32,847 | 26,723 | 18 | |
| 19 | 45,479 | 40,254 | 35,855 | 32,131 | 26,256 | 46,126 | 40,787 | 36,296 | 32,498 | 26,514 | 19 | |
| 20 | 44,715 | 39,662 | 35,395 | 31,774 | 26,038 | 45,358 | 40,194 | 35,837 | 32,142 | 26,299 | 20 | |
| 21 | 43,949 | 39,066 | 34,930 | 31,410 | 25,814 | 44,587 | 39,595 | 35,371 | 31,779 | 26,077 | 21 | |
| 22 | 43,181 | 38,466 | 34,459 | 31,041 | 25,585 | 43,811 | 38,990 | 34,898 | 31,409 | 25,848 | 22 | |
| 23 | 42,409 | 37,858 | 33,981 | 30,663 | 25,348 | 43,031 | 38,378 | 34,417 | 31,031 | 25,613 | 23 | |
| 24 | 41,632 | 37,245 | 33,496 | 30,278 | 25,104 | 42,247 | 37,761 | 33,930 | 30,645 | 25,370 | 24 | |
| 25 | 40,851 | 36,625 | 33,003 | 29,886 | 24,854 | 41,460 | 37,137 | 33,435 | 30,252 | 25,120 | 25 | |
| 26 | 40,067 | 36,000 | 32,503 | 29,485 | 24,595 | 40,668 | 36,507 | 32,933 | 29,851 | 24,863 | 26 | |
| 27 | 39,279 | 35,368 | 31,996 | 29,077 | 24,329 | 39,873 | 35,871 | 32,423 | 29,442 | 24,598 | 27 | |
| 28 | 38,486 | 34,729 | 31,480 | 28,660 | 24,055 | 39,073 | 35,228 | 31,906 | 29,025 | 24,325 | 28 | |
| 29 | 37,689 | 34,084 | 30,957 | 28,235 | 23,773 | 38,270 | 34,580 | 31,361 | 28,600 | 24,044 | 29 | |
| 30 | 36,887 | 33,431 | 30,425 | 27,801 | 23,462 | 37,463 | 33,925 | 30,849 | 28,166 | 23,756 | 30 | |
| 31 | 36,080 | 32,772 | 29,885 | 27,358 | 23,122 | 36,653 | 33,264 | 30,309 | 27,725 | 23,459 | 31 | |
| 32 | 35,269 | 32,105 | 29,336 | 26,905 | 22,872 | 35,838 | 32,597 | 29,761 | 27,274 | 23,152 | 32 | |
| 33 | 34,454 | 31,432 | 28,779 | 26,444 | 22,554 | 35,020 | 31,922 | 29,205 | 26,814 | 22,837 | 33 | |
| 34 | 33,634 | 30,752 | 28,214 | 25,973 | 22,226 | 34,197 | 31,241 | 28,641 | 26,346 | 22,512 | 34 | |
| 35 | 32,811 | 30,066 | 27,641 | 25,493 | 21,888 | 33,371 | 30,554 | 28,068 | 25,868 | 22,178 | 35 | |
| 36 | 31,984 | 29,373 | 27,059 | 25,004 | 21,541 | 32,542 | 29,861 | 27,488 | 25,382 | 21,835 | 36 | |
| 37 | 31,153 | 28,673 | 26,469 | 24,506 | 21,184 | 31,711 | 29,163 | 26,901 | 24,888 | 21,483 | 37 | |
| 38 | 30,319 | 27,967 | 25,871 | 23,998 | 20,816 | 30,877 | 28,460 | 26,307 | 24,385 | 21,122 | 38 | |
| 39 | 29,481 | 27,255 | 25,265 | 23,481 | 20,439 | 30,040 | 27,751 | 25,705 | 23,873 | 20,750 | 39 | |
| 40 | 28,640 | 26,537 | 24,650 | 22,955 | 20,051 | 29,200 | 27,035 | 25,094 | 23,352 | 20,368 | 40 | |
| 41 | 27,796 | 25,812 | 24,027 | 22,419 | 19,652 | 28,357 | 26,313 | 24,476 | 22,821 | 19,976 | 41 | |
| 42 | 26,949 | 25,081 | 23,396 | 21,873 | 19,242 | 27,511 | 25,586 | 23,849 | 22,281 | 19,573 | 42 | |
| 43 | 26,100 | 24,346 | 22,758 | 21,319 | 18,822 | 26,663 | 24,853 | 23,215 | 21,731 | 19,160 | 43 | |
| 44 | 25,249 | 23,605 | 22,113 | 20,756 | 18,391 | 25,814 | 24,115 | 22,574 | 21,173 | 18,736 | 44 | |
| 45 | 24,398 | 22,860 | 21,461 | 20,184 | 17,950 | 24,962 | 23,373 | 21,926 | 20,607 | 18,301 | 45 | |
| 46 | 23,544 | 22,110 | 20,801 | 19,603 | 17,498 | 24,110 | 22,625 | 21,270 | 20,031 | 17,856 | 46 | |
| 47 | 22,689 | 21,356 | 20,134 | 19,013 | 17,035 | 23,256 | 21,874 | 20,608 | 19,447 | 17,400 | 47 | |
| 48 | 21,834 | 20,597 | 19,460 | 18,414 | 16,560 | 22,401 | 21,117 | 19,938 | 18,853 | 16,933 | 48 | |
| 49 | 20,978 | 19,835 | 18,781 | 17,807 | 16,076 | 21,545 | 20,357 | 19,262 | 18,251 | 16,455 | 49 | |
| 50 | 20,125 | 19,071 | 18,096 | 17,193 | 15,581 | 20,689 | 19,592 | 18,579 | 17,641 | 15,966 | 50 | |
| 51 | 19,273 | 18,305 | 17,407 | 16,573 | 15,077 | 19,832 | 18,824 | 17,889 | 17,021 | 15,465 | 51 | |
| 52 | 18,424 | 17,538 | 16,714 | 15,946 | 14,563 | 18,975 | 18,051 | 17,192 | 16,393 | 14,952 | 52 | |
| 53 | 17,576 | 16,770 | 16,016 | 15,313 | 14,039 | 18,116 | 17,274 | 16,488 | 15,754 | 14,427 | 53 | |
| 54 | 16,730 | 15,999 | 15,314 | 14,671 | 13,504 | 17,255 | 16,491 | 15,776 | 15,106 | 13,888 | 54 | |
| 55 | 15,885 | 15,225 | 14,605 | 14,022 | 12,957 | 16,392 | 15,702 | 15,055 | 14,446 | 13,335 | 55 | |
| 56 | 15,040 | 14,448 | 13,890 | 13,364 | 12,399 | 15,527 | 14,908 | 14,325 | 13,775 | 12,768 | 56 | |
| 57 | 14,195 | 13,667 | 13,169 | 12,697 | 11,828 | 14,659 | 14,108 | 13,586 | 13,093 | 12,185 | 57 | |
| 58 | 13,350 | 12,883 | 12,441 | 12,021 | 11,243 | 13,788 | 13,300 | 12,837 | 12,399 | 11,587 | 58 | |
| 59 | 12,505 | 12,095 | 11,706 | 11,335 | 10,646 | 12,914 | 12,485 | 12,078 | 11,691 | 10,971 | 59 | |
| 60 | 11,659 | 11,303 | 10,963 | 10,639 | 10,034 | 12,034 | 11,663 | 11,308 | 10,969 | 10,338 | 60 | |
| 61 | 10,810 | 10,504 | 10,211 | 9,931 | 9,405 | 11,151 | 10,832 | 10,527 | 10,234 | 9,686 | 61 | |
| 62 | 9,957 | 9,698 | 9,449 | 9,210 | 8,759 | 10,263 | 9,993 | 9,734 | 9,484 | 9,015 | 62 | |
| 63 | 9,100 | 8,883 | 8,675 | 8,474 | 8,094 | 9,370 | 9,145 | 8,928 | 8,719 | 8,324 | 63 | |
| 64 | 8,237 | 8,059 | 7,888 | 7,723 | 7,408 | 8,471 | 8,287 | 8,110 | 7,938 | 7,611 | 64 | |
| 65 | 7,368 | 7,226 | 7,089 | 6,956 | 6,702 | 7,566 | 7,419 | 7,277 | 7,139 | 6,876 | 65 | |
| 66 | 6,491 | 6,382 | 6,275 | 6,171 | 5,972 | 6,654 | 6,540 | 6,430 | 6,323 | 6,117 | 66 | |
| 67 | 5,606 | 5,524 | 5,444 | 5,367 | 5,217 | 5,734 | 5,650 | 5,568 | 5,487 | 5,333 | 67 | |
| 68 | 4,710 | 4,652 | 4,596 | 4,541 | 4,434 | 4,806 | 4,747 | 4,689 | 4,633 | 4,523 | 68 | |
| 69 | 3,802 | 3,765 | 3,728 | 3,692 | 3,621 | 3,870 | 3,831 | 3,793 | 3,756 | 3,684 | 69 | |
| 70 | 2,881 | 2,859 | 2,838 | 2,817 | 2,776 | 2,922 | 2,900 | 2,879 | 2,857 | 2,816 | 70 | |
| 71 | 1,943 | 1,933 | 1,923 | 1,913 | 1,895 | 1,963 | 1,953 | 1,943 | 1,933 | 1,914 | 71 | |
| 72 | 0,984 | 0,981 | 0,979 | 0,976 | 0,971 | 0,990 | 0,987 | 0,985 | 0,982 | 0,977 | 72 | |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd | |

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

Beschrijving

Met deze tabel kunt u een tijdelijke maandelijkse lijfrente tot 65 jaar omzetten in een kapitaal. De omzettingsofficiëntien 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 **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 belegt
 3. Vermenigvuldig de coëfficiënt met het bedrag van de rente.

| Leeftijd op einde professionele levensduur: 74 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 | | | | | |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegt | | | | | | | | | | | |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |
| 0 | 60,049 | 51,005 | 43,817 | 38,051 | 29,568 | 60,629 | 51,438 | 44,141 | 38,296 | 29,710 | 0 |
| 1 | 59,380 | 50,539 | 43,492 | 37,825 | 29,459 | 59,959 | 50,972 | 43,818 | 38,071 | 29,602 | 1 |
| 2 | 58,684 | 50,048 | 43,145 | 37,579 | 29,334 | 59,263 | 50,483 | 43,474 | 37,828 | 29,480 | 2 |
| 3 | 57,977 | 49,546 | 42,787 | 37,323 | 29,202 | 58,563 | 49,988 | 43,123 | 37,579 | 29,354 | 3 |
| 4 | 57,265 | 49,037 | 42,423 | 37,061 | 29,065 | 57,855 | 49,485 | 42,764 | 37,323 | 29,222 | 4 |
| 5 | 56,548 | 48,522 | 42,052 | 36,793 | 28,924 | 57,143 | 48,976 | 42,400 | 37,061 | 29,086 | 5 |
| 6 | 55,826 | 48,001 | 41,675 | 36,519 | 28,777 | 56,427 | 48,462 | 42,030 | 36,794 | 28,945 | 6 |
| 7 | 55,099 | 47,474 | 41,291 | 36,238 | 28,626 | 55,708 | 47,943 | 41,654 | 36,521 | 28,801 | 7 |
| 8 | 54,368 | 46,941 | 40,901 | 35,952 | 28,470 | 54,985 | 47,419 | 41,273 | 36,243 | 28,652 | 8 |
| 9 | 53,633 | 46,402 | 40,504 | 35,659 | 28,308 | 54,257 | 46,888 | 40,885 | 35,959 | 28,498 | 9 |
| 10 | 52,894 | 45,857 | 40,101 | 35,360 | 28,142 | 53,526 | 46,352 | 40,491 | 35,669 | 28,339 | 10 |
| 11 | 52,151 | 45,307 | 39,693 | 35,055 | 27,971 | 52,790 | 45,811 | 40,091 | 35,373 | 28,176 | 11 |
| 12 | 51,404 | 44,751 | 39,278 | 34,745 | 27,794 | 52,051 | 45,264 | 39,686 | 35,071 | 28,007 | 12 |
| 13 | 50,653 | 44,190 | 38,856 | 34,427 | 27,612 | 51,309 | 44,711 | 39,274 | 34,763 | 27,834 | 13 |
| 14 | 49,899 | 43,623 | 38,429 | 34,104 | 27,425 | 50,563 | 44,154 | 38,856 | 34,450 | 27,655 | 14 |
| 15 | 49,142 | 43,051 | 37,996 | 33,775 | 27,233 | 49,814 | 43,592 | 38,433 | 34,130 | 27,472 | 15 |
| 16 | 48,383 | 42,475 | 37,557 | 33,440 | 27,036 | 49,063 | 43,025 | 38,004 | 33,805 | 27,284 | 16 |
| 17 | 47,623 | 41,896 | 37,115 | 33,101 | 26,834 | 48,308 | 42,453 | 37,570 | 33,474 | 27,091 | 17 |
| 18 | 46,863 | 41,314 | 36,668 | 32,757 | 26,629 | 47,551 | 41,876 | 37,130 | 33,138 | 26,892 | 18 |
| 19 | 46,102 | 40,730 | 36,218 | 32,410 | 26,420 | 46,791 | 41,295 | 36,683 | 32,795 | 26,688 | 19 |
| 20 | 45,342 | 40,143 | 35,764 | 32,057 | 26,206 | 46,027 | 40,707 | 36,230 | 32,445 | 26,478 | 20 |
| 21 | 44,580 | 39,552 | 35,305 | 31,700 | 25,988 | 45,259 | 40,113 | 35,770 | 32,088 | 26,262 | 21 |
| 22 | 43,815 | 38,956 | 34,840 | 31,336 | 25,763 | 44,487 | 39,513 | 35,303 | 31,724 | 26,039 | 22 |
| 23 | 43,045 | 38,354 | 34,367 | 30,964 | 25,532 | 43,710 | 38,907 | 34,829 | 31,352 | 25,809 | 23 |
| 24 | 42,272 | 37,746 | 33,888 | 30,586 | 25,294 | 42,930 | 38,295 | 34,348 | 30,973 | 25,572 | 24 |
| 25 | 41,495 | 37,131 | 33,401 | 30,199 | 25,049 | 42,146 | 37,676 | 33,859 | 30,586 | 25,328 | 25 |
| 26 | 40,714 | 36,510 | 32,907 | 29,805 | 24,796 | 41,357 | 37,052 | 33,364 | 30,192 | 25,077 | 26 |
| 27 | 39,929 | 35,884 | 32,406 | 29,403 | 24,537 | 40,565 | 36,421 | 32,860 | 29,789 | 24,819 | 27 |
| 28 | 39,139 | 35,250 | 31,897 | 28,993 | 24,269 | 39,769 | 35,784 | 32,349 | 29,379 | 24,552 | 28 |
| 29 | 38,345 | 34,610 | 31,380 | 28,575 | 23,993 | 38,969 | 35,141 | 31,832 | 28,961 | 24,279 | 29 |
| 30 | 37,547 | 33,963 | 30,854 | 28,147 | 23,708 | 38,166 | 34,492 | 31,306 | 28,535 | 23,997 | 30 |
| 31 | 36,743 | 33,309 | 30,320 | 27,711 | 23,415 | 37,360 | 33,836 | 30,773 | 28,101 | 23,707 | 31 |
| 32 | 35,935 | 32,648 | 29,778 | 27,265 | 23,113 | 36,548 | 33,175 | 30,232 | 27,658 | 23,408 | 32 |
| 33 | 35,123 | 31,980 | 29,228 | 26,811 | 22,801 | 35,733 | 32,506 | 29,683 | 27,206 | 23,101 | 33 |
| 34 | 34,307 | 31,306 | 28,670 | 26,348 | 22,481 | 34,914 | 31,831 | 29,126 | 26,745 | 22,784 | 34 |
| 35 | 33,487 | 30,624 | 28,103 | 25,876 | 22,151 | 34,092 | 31,150 | 28,560 | 26,275 | 22,458 | 35 |
| 36 | 32,664 | 29,937 | 27,528 | 25,394 | 21,811 | 33,266 | 30,463 | 27,988 | 25,797 | 22,123 | 36 |
| 37 | 31,836 | 29,243 | 26,945 | 24,904 | 21,462 | 32,439 | 29,771 | 27,408 | 25,311 | 21,780 | 37 |
| 38 | 31,005 | 28,542 | 26,354 | 24,404 | 21,103 | 31,609 | 29,073 | 26,822 | 24,817 | 21,427 | 38 |
| 39 | 30,171 | 27,836 | 25,755 | 23,895 | 20,734 | 30,776 | 28,370 | 26,227 | 24,314 | 21,065 | 39 |
| 40 | 29,333 | 27,123 | 25,147 | 23,377 | 20,355 | 29,940 | 27,661 | 25,625 | 23,801 | 20,693 | 40 |
| 41 | 28,492 | 26,404 | 24,532 | 22,849 | 19,965 | 29,100 | 26,946 | 25,014 | 23,280 | 20,310 | 41 |
| 42 | 27,648 | 25,680 | 23,908 | 22,312 | 19,564 | 28,258 | 26,225 | 24,396 | 22,749 | 19,917 | 42 |
| 43 | 26,803 | 24,950 | 23,278 | 21,766 | 19,154 | 27,414 | 25,498 | 23,770 | 22,209 | 19,514 | 43 |
| 44 | 25,955 | 24,215 | 22,640 | 21,211 | 18,733 | 26,569 | 24,767 | 23,138 | 21,661 | 19,101 | 44 |
| 45 | 25,107 | 23,476 | 21,995 | 20,648 | 18,302 | 25,722 | 24,031 | 22,498 | 21,104 | 18,678 | 45 |
| 46 | 24,257 | 22,732 | 21,343 | 20,077 | 17,860 | 24,873 | 23,291 | 21,851 | 20,539 | 18,244 | 46 |
| 47 | 23,405 | 21,983 | 20,684 | 19,496 | 17,408 | 24,023 | 22,546 | 21,198 | 19,965 | 17,800 | 47 |
| 48 | 22,552 | 21,230 | 20,018 | 18,906 | 16,944 | 23,173 | 21,797 | 20,537 | 19,382 | 17,345 | 48 |
| 49 | 21,700 | 20,474 | 19,347 | 18,309 | 16,471 | 22,321 | 21,044 | 19,870 | 18,791 | 16,880 | 49 |
| 50 | 20,850 | 19,716 | 18,670 | 17,705 | 15,987 | 21,469 | 20,287 | 19,197 | 18,191 | 16,403 | 50 |
| 51 | 20,001 | 18,956 | 17,990 | 17,095 | 15,495 | 20,617 | 19,526 | 18,517 | 17,584 | 15,916 | 51 |
| 52 | 19,156 | 18,196 | 17,305 | 16,478 | 14,994 | 19,765 | 18,761 | 17,830 | 16,967 | 15,417 | 52 |
| 53 | 18,312 | 17,434 | 16,617 | 15,856 | 14,483 | 18,911 | 17,992 | 17,137 | 16,341 | 14,907 | 53 |
| 54 | 17,471 | 16,671 | 15,924 | 15,226 | 13,962 | 18,055 | 17,217 | 16,435 | 15,705 | 14,383 | 54 |
| 55 | 16,630 | 15,905 | 15,225 | 14,588 | 13,430 | 17,198 | 16,437 | 15,725 | 15,058 | 13,846 | 55 |
| 56 | 15,791 | 15,136 | 14,521 | 13,943 | 12,887 | 16,339 | 15,652 | 15,007 | 14,401 | 13,295 | 56 |
| 57 | 14,951 | 14,364 | 13,811 | 13,289 | 12,331 | 15,477 | 14,861 | 14,280 | 13,733 | 12,730 | 57 |
| 58 | 14,113 | 13,589 | 13,094 | 12,626 | 11,764 | 14,613 | 14,063 | 13,544 | 13,053 | 12,149 | 58 |
| 59 | 13,274 | 12,811 | 12,372 | 11,955 | 11,184 | 13,745 | 13,259 | 12,798 | 12,361 | 11,553 | 59 |
| 60 | 12,436 | 12,029 | 11,643 | 11,275 | 10,591 | 12,873 | 12,446 | 12,041 | 11,655 | 10,939 | 60 |
| 61 | 11,596 | 11,242 | 10,905 | 10,584 | 9,983 | 11,997 | 11,627 | 11,274 | 10,937 | 10,307 | 61 |
| 62 | 10,752 | 10,449 | 10,158 | 9,880 | 9,358 | 11,117 | 10,799 | 10,495 | 10,204 | 9,658 | 62 |
| 63 | 9,904 | 9,647 | 9,400 | 9,162 | 8,715 | 10,232 | 9,963 | 9,705 | 9,457 | 8,989 | 63 |
| 64 | 9,052 | 8,837 | 8,630 | 8,431 | 8,053 | 9,342 | 9,118 | 8,902 | 8,694 | 8,300 | 64 |
| 65 | 8,195 | 8,019 | 7,849 | 7,685 | 7,372 | 8,446 | 8,263 | 8,086 | 7,915 | 7,589 | 65 |
| 66 | 7,331 | 7,191 | 7,054 | 6,922 | 6,670 | 7,544 | 7,398 | 7,256 | 7,119 | 6,857 | 66 |
| 67 | 6,460 | 6,351 | 6,245 | 6,142 | 5,944 | 6,635 | 6,522 | 6,412 | 6,305 | 6,100 | 67 |
| 68 | 5,579 | 5,498 | 5,419 | 5,342 | 5,193 | 5,719 | 5,635 | 5,553 | 5,473 | 5,319 | 68 |
| 69 | 4,689 | 4,632 | 4,576 | 4,521 | 4,415 | 4,795 | 4,736 | 4,678 | 4,621 | 4,512 | 69 |
| 70 | 3,787 | 3,750 | 3,714 | 3,678 | 3,608 | 3,861 | 3,823 | 3,785 | 3,748 | 3,677 | 70 |
| 71 | 2,871 | 2,850 | 2,829 | 2,808 | 2,767 | 2,917 | 2,895 | 2,874 | 2,852 | 2,811 | 71 |
| 72 | 1,938 | 1,928 | 1,918 | 1,909 | 1,890 | 1,961 | 1,951 | 1,941 | 1,931 | 1,912 | 72 |
| 73 | 0,983 | 0,980 | 0,977 | 0,975 | 0,970 | 0,989 | 0,986 | 0,984 | 0,981 | 0,976 | 73 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegt | | | | | | | | | | | |

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

Beschrijving

Met deze tabel kunt u een tijdelijke maandelijkse 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 sterftekansen van de rentenier. De tafels Schryvers gebruiken de zogenaamde prospectieve sterftekansen. In tegenstelling tot de stationaire sterftekansen, anticipeert de prospectieve sterftekansen op de toekomstige ontwikkeling van de rentenier. 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 belegt
 - 3. Vermenigvuldig de coëfficiënt met het bedrag van de rente.

| Leeftijd op einde professionele levensduur: 75 jaar | | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|---|--------|--------|--------|--------|----------|
| Mannen | | | | | | Vrouwen | | | | | |
| <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | | <i>Huidige waarde van een jaarrente te betalen met 1/12 per maand</i> | | | | | |
| Nettorentevoet waartegen het kapitaal zal kunnen worden belegt | | | | | | | | | | | |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |
| 0 | 60,605 | 51,389 | 44,083 | 38,236 | 29,657 | 61,225 | 51,849 | 44,426 | 38,493 | 29,806 | 0 |
| 1 | 59,939 | 50,927 | 43,762 | 38,013 | 29,551 | 60,558 | 51,388 | 44,107 | 38,273 | 29,701 | 1 |
| 2 | 59,246 | 50,440 | 43,419 | 37,771 | 29,429 | 59,866 | 50,904 | 43,767 | 38,034 | 29,582 | 2 |
| 3 | 58,542 | 49,942 | 43,066 | 37,519 | 29,300 | 59,168 | 50,413 | 43,421 | 37,789 | 29,459 | 3 |
| 4 | 57,832 | 49,437 | 42,705 | 37,260 | 29,166 | 58,463 | 49,914 | 43,067 | 37,537 | 29,330 | 4 |
| 5 | 57,118 | 48,926 | 42,338 | 36,996 | 29,027 | 57,754 | 49,409 | 42,707 | 37,279 | 29,197 | 5 |
| 6 | 56,399 | 48,409 | 41,965 | 36,726 | 28,884 | 57,042 | 48,900 | 42,342 | 37,016 | 29,060 | 6 |
| 7 | 55,676 | 47,886 | 41,586 | 36,450 | 28,736 | 56,326 | 48,385 | 41,971 | 36,748 | 28,918 | 7 |
| 8 | 54,947 | 47,357 | 41,200 | 36,168 | 28,583 | 55,606 | 47,865 | 41,594 | 36,475 | 28,773 | 8 |
| 9 | 54,215 | 46,822 | 40,808 | 35,879 | 28,425 | 54,881 | 47,339 | 41,211 | 36,195 | 28,623 | 9 |
| 10 | 53,478 | 46,282 | 40,410 | 35,585 | 28,262 | 54,153 | 46,807 | 40,822 | 35,910 | 28,468 | 10 |
| 11 | 52,738 | 45,736 | 40,006 | 35,285 | 28,094 | 53,421 | 46,270 | 40,427 | 35,619 | 28,308 | 11 |
| 12 | 51,994 | 45,184 | 39,595 | 34,978 | 27,921 | 52,685 | 45,728 | 40,027 | 35,322 | 28,143 | 12 |
| 13 | 51,246 | 44,627 | 39,179 | 34,666 | 27,743 | 51,945 | 45,180 | 39,620 | 35,019 | 27,974 | 13 |
| 14 | 50,495 | 44,064 | 38,756 | 34,347 | 27,560 | 51,202 | 44,628 | 39,207 | 34,710 | 27,800 | 14 |
| 15 | 49,741 | 43,497 | 38,328 | 34,022 | 27,371 | 50,457 | 44,070 | 38,789 | 34,396 | 27,621 | 15 |
| 16 | 48,985 | 42,925 | 37,894 | 33,693 | 27,178 | 49,708 | 43,508 | 38,366 | 34,076 | 27,437 | 16 |
| 17 | 48,227 | 42,350 | 37,457 | 33,359 | 26,981 | 48,958 | 42,941 | 37,937 | 33,751 | 27,248 | 17 |
| 18 | 47,470 | 41,773 | 37,016 | 33,020 | 26,780 | 48,204 | 42,369 | 37,502 | 33,420 | 27,055 | 18 |
| 19 | 46,713 | 41,194 | 36,571 | 32,678 | 26,576 | 47,447 | 41,792 | 37,062 | 33,083 | 26,856 | 19 |
| 20 | 45,956 | 40,611 | 36,122 | 32,331 | 26,367 | 46,686 | 41,210 | 36,614 | 32,739 | 26,651 | 20 |
| 21 | 45,197 | 40,025 | 35,668 | 31,979 | 26,153 | 45,921 | 40,621 | 36,160 | 32,388 | 26,439 | 21 |
| 22 | 44,435 | 39,434 | 35,208 | 31,621 | 25,934 | 45,152 | 40,026 | 35,699 | 32,029 | 26,222 | 22 |
| 23 | 43,669 | 38,837 | 34,742 | 31,255 | 25,708 | 44,379 | 39,425 | 35,231 | 31,664 | 25,997 | 23 |
| 24 | 42,899 | 38,233 | 34,268 | 30,882 | 25,475 | 43,602 | 38,818 | 34,756 | 31,291 | 25,766 | 24 |
| 25 | 42,125 | 37,624 | 33,787 | 30,501 | 25,235 | 42,821 | 38,205 | 34,273 | 30,911 | 25,528 | 25 |
| 26 | 41,347 | 37,008 | 33,299 | 30,113 | 24,988 | 42,037 | 37,585 | 33,784 | 30,523 | 25,283 | 26 |
| 27 | 40,565 | 36,387 | 32,803 | 29,718 | 24,735 | 41,248 | 36,960 | 33,287 | 30,127 | 25,031 | 27 |
| 28 | 39,779 | 35,758 | 32,300 | 29,314 | 24,473 | 40,455 | 36,328 | 32,782 | 29,723 | 24,771 | 28 |
| 29 | 38,988 | 35,123 | 31,789 | 28,902 | 24,203 | 39,659 | 35,690 | 32,271 | 29,312 | 24,504 | 29 |
| 30 | 38,193 | 34,481 | 31,270 | 28,481 | 23,925 | 38,859 | 35,047 | 31,752 | 28,893 | 24,229 | 30 |
| 31 | 37,393 | 33,832 | 30,742 | 28,052 | 23,638 | 38,056 | 34,397 | 31,226 | 28,466 | 23,946 | 31 |
| 32 | 36,588 | 33,176 | 30,207 | 27,613 | 23,342 | 37,248 | 33,741 | 30,691 | 28,030 | 23,654 | 32 |
| 33 | 35,780 | 32,514 | 29,663 | 27,166 | 23,038 | 36,436 | 33,078 | 30,149 | 27,586 | 23,354 | 33 |
| 34 | 34,967 | 31,845 | 29,111 | 26,710 | 22,724 | 35,621 | 32,409 | 29,599 | 27,132 | 23,045 | 34 |
| 35 | 34,150 | 31,169 | 28,551 | 26,245 | 22,402 | 34,802 | 31,733 | 29,040 | 26,671 | 22,727 | 35 |
| 36 | 33,329 | 30,487 | 27,983 | 25,770 | 22,070 | 33,980 | 31,052 | 28,475 | 26,201 | 22,400 | 36 |
| 37 | 32,505 | 29,798 | 27,406 | 25,287 | 21,728 | 33,156 | 30,366 | 27,903 | 25,723 | 22,065 | 37 |
| 38 | 31,677 | 29,103 | 26,822 | 24,795 | 21,377 | 32,330 | 29,675 | 27,324 | 25,237 | 21,721 | 38 |
| 39 | 30,846 | 28,402 | 26,230 | 24,294 | 21,016 | 31,501 | 28,978 | 26,737 | 24,742 | 21,368 | 39 |
| 40 | 30,012 | 27,695 | 25,630 | 23,784 | 20,645 | 30,668 | 28,275 | 26,142 | 24,238 | 21,005 | 40 |
| 41 | 29,174 | 26,982 | 25,021 | 23,264 | 20,264 | 29,833 | 27,566 | 25,540 | 23,725 | 20,631 | 41 |
| 42 | 28,333 | 26,263 | 24,405 | 22,735 | 19,872 | 28,995 | 26,851 | 24,929 | 23,203 | 20,248 | 42 |
| 43 | 27,491 | 25,538 | 23,781 | 22,197 | 19,471 | 28,154 | 26,131 | 24,312 | 22,673 | 19,855 | 43 |
| 44 | 26,647 | 24,809 | 23,151 | 21,651 | 19,060 | 27,313 | 25,407 | 23,687 | 22,134 | 19,452 | 44 |
| 45 | 25,801 | 24,076 | 22,514 | 21,097 | 18,638 | 26,470 | 24,677 | 23,056 | 21,587 | 19,040 | 45 |
| 46 | 24,954 | 23,337 | 21,869 | 20,534 | 18,206 | 25,625 | 23,944 | 22,418 | 21,031 | 18,617 | 46 |
| 47 | 24,106 | 22,595 | 21,218 | 19,962 | 17,764 | 24,780 | 23,206 | 21,773 | 20,468 | 18,184 | 47 |
| 48 | 23,256 | 21,847 | 20,560 | 19,381 | 17,311 | 23,933 | 22,464 | 21,122 | 19,895 | 17,741 | 48 |
| 49 | 22,407 | 21,097 | 19,896 | 18,794 | 16,848 | 23,086 | 21,718 | 20,464 | 19,315 | 17,288 | 49 |
| 50 | 21,560 | 20,344 | 19,227 | 18,199 | 16,376 | 22,238 | 20,968 | 19,800 | 18,726 | 16,824 | 50 |
| 51 | 20,715 | 19,591 | 18,555 | 17,598 | 15,895 | 21,391 | 20,214 | 19,130 | 18,129 | 16,350 | 51 |
| 52 | 19,872 | 18,836 | 17,879 | 16,991 | 15,406 | 20,543 | 19,457 | 18,453 | 17,524 | 15,865 | 52 |
| 53 | 19,033 | 18,081 | 17,199 | 16,379 | 14,907 | 19,694 | 18,695 | 17,769 | 16,910 | 15,368 | 53 |
| 54 | 18,195 | 17,325 | 16,515 | 15,760 | 14,399 | 18,843 | 17,929 | 17,078 | 16,286 | 14,859 | 54 |
| 55 | 17,359 | 16,566 | 15,826 | 15,134 | 13,881 | 17,991 | 17,157 | 16,379 | 15,652 | 14,337 | 55 |
| 56 | 16,524 | 15,805 | 15,131 | 14,500 | 13,352 | 17,138 | 16,381 | 15,672 | 15,008 | 13,802 | 56 |
| 57 | 15,690 | 15,041 | 14,432 | 13,858 | 12,811 | 16,282 | 15,598 | 14,957 | 14,354 | 13,253 | 57 |
| 58 | 14,857 | 14,275 | 13,726 | 13,209 | 12,260 | 15,423 | 14,810 | 14,232 | 13,688 | 12,689 | 58 |
| 59 | 14,025 | 13,506 | 13,016 | 12,552 | 11,697 | 14,562 | 14,015 | 13,498 | 13,010 | 12,110 | 59 |
| 60 | 13,194 | 12,734 | 12,299 | 11,886 | 11,121 | 13,697 | 13,213 | 12,754 | 12,320 | 11,515 | 60 |
| 61 | 12,361 | 11,958 | 11,575 | 11,210 | 10,532 | 12,828 | 12,404 | 12,000 | 11,617 | 10,903 | 61 |
| 62 | 11,526 | 11,176 | 10,842 | 10,523 | 9,927 | 11,956 | 11,587 | 11,236 | 10,900 | 10,274 | 62 |
| 63 | 10,687 | 10,386 | 10,098 | 9,822 | 9,305 | 11,079 | 10,763 | 10,460 | 10,170 | 9,627 | 63 |
| 64 | 9,845 | 9,590 | 9,345 | 9,109 | 8,666 | 10,197 | 9,929 | 9,672 | 9,425 | 8,960 | 64 |
| 65 | 8,998 | 8,786 | 8,580 | 8,383 | 8,008 | 9,310 | 9,067 | 8,872 | 8,665 | 8,273 | 65 |
| 66 | 8,147 | 7,973 | 7,804 | 7,641 | 7,332 | 8,418 | 8,235 | 8,059 | 7,889 | 7,565 | 66 |
| 67 | 7,289 | 7,150 | 7,014 | 6,883 | 6,633 | 7,519 | 7,374 | 7,233 | 7,096 | 6,835 | 67 |
| 68 | 6,423 | 6,315 | 6,210 | 6,108 | 5,911 | 6,614 | 6,502 | 6,392 | 6,286 | 6,082 | 68 |
| 69 | 5,549 | 5,469 | 5,390 | 5,313 | 5,166 | 5,702 | 5,618 | 5,537 | 5,457 | 5,304 | 69 |
| 70 | 4,666 | 4,609 | 4,553 | 4,499 | 4,393 | 4,782 | 4,723 | 4,665 | 4,609 | 4,500 | 70 |
| 71 | 3,771 | 3,734 | 3,697 | 3,661 | 3,592 | 3,852 | 3,814 | 3,776 | 3,739 | 3,668 | 71 |
| 72 | 2,861 | 2,839 | 2,818 | 2,798 | 2,757 | 2,911 | 2,889 | 2,868 | 2,847 | 2,805 | 72 |
| 73 | 1,932 | 1,923 | 1,913 | 1,903 | 1,885 | 1,957 | 1,947 | 1,938 | 1,928 | 1,909 | 73 |
| 74 | 0,981 | 0,978 | 0,976 | 0,973 | 0,968 | 0,988 | 0,986 | 0,983 | 0,980 | 0,975 | 74 |
| Leeftijd | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Leeftijd |