

Bijlage aan het groepsverzekeringsreglement - Datum inwerkingtreding : 01.01.2016

Overzicht van de omzettingcoëfficiënten voor mannen voor het omzetten van het verzekerd kapitaal in een maandelijks rente in functie van leeftijd bij aanvang van de rente

maanden jaren	1	2	3	4	5	6	7	8	9	10	11	12
18	105,0371	104,8511	104,6650	104,4789	104,2928	104,1067	103,9206	103,7345	103,5484	103,3623	103,1763	102,9902
19	102,8041	102,6202	102,4364	102,2525	102,0687	101,8848	101,7010	101,5171	101,3333	101,1494	100,9656	100,7818
20	100,5979	100,4163	100,2346	100,0530	99,8714	99,6898	99,5081	99,3265	99,1449	98,9632	98,7816	98,6000
21	98,4184	98,2389	98,0595	97,8801	97,7006	97,5212	97,3418	97,1623	96,9829	96,8035	96,6241	96,4446
22	96,2652	96,0879	95,9107	95,7334	95,5562	95,3789	95,2017	95,0244	94,8472	94,6699	94,4927	94,3154
23	94,1382	93,9631	93,7880	93,6129	93,4378	93,2627	93,0876	92,9125	92,7374	92,5623	92,3872	92,2121
24	92,0370	91,8641	91,6911	91,5182	91,3452	91,1723	90,9993	90,8264	90,6534	90,4804	90,3075	90,1345
25	89,9616	89,7907	89,6199	89,4491	89,2782	89,1074	88,9366	88,7657	88,5949	88,4241	88,2532	88,0824
26	87,9116	87,7428	87,5741	87,4054	87,2366	87,0679	86,8992	86,7304	86,5617	86,3930	86,2242	86,0555
27	85,8868	85,7201	85,5535	85,3868	85,2202	85,0535	84,8869	84,7202	84,5536	84,3870	84,2203	84,0537
28	83,8870	83,7224	83,5579	83,3933	83,2287	83,0641	82,8996	82,7350	82,5704	82,4058	82,2412	82,0767
29	81,9121	81,7496	81,5870	81,4245	81,2620	81,0995	80,9369	80,7744	80,6119	80,4494	80,2868	80,1243
30	79,9618	79,8013	79,6408	79,4803	79,3199	79,1594	78,9989	78,8384	78,6779	78,5174	78,3569	78,1964
31	78,0360	77,8775	77,7190	77,5606	77,4021	77,2437	77,0852	76,9267	76,7683	76,6098	76,4513	76,2929
32	76,1344	75,9780	75,8215	75,6651	75,5086	75,3522	75,1957	75,0393	74,8828	74,7264	74,5699	74,4135
33	74,2570	74,1025	73,9481	73,7936	73,6392	73,4847	73,3303	73,1758	73,0214	72,8669	72,7125	72,5580
34	72,4036	72,2511	72,0986	71,9462	71,7937	71,6412	71,4887	71,3363	71,1838	71,0313	70,8789	70,7264
35	70,5739	70,4234	70,2730	70,1225	69,9720	69,8215	69,6710	69,5205	69,3700	69,2195	69,0690	68,9185
36	68,7680	68,6195	68,4710	68,3224	68,1739	68,0254	67,8769	67,7283	67,5798	67,4313	67,2827	67,1342
37	66,9857	66,8391	66,6925	66,5460	66,3994	66,2528	66,1062	65,9597	65,8131	65,6665	65,5200	65,3734
38	65,2268	65,0822	64,9376	64,7929	64,6483	64,5037	64,3591	64,2144	64,0698	63,9252	63,7805	63,6359
39	63,4913	63,3486	63,2059	63,0632	62,9205	62,7779	62,6352	62,4925	62,3498	62,2071	62,0644	61,9217
40	61,7791	61,6383	61,4975	61,3568	61,2160	61,0753	60,9345	60,7938	60,6530	60,5123	60,3715	60,2308
41	60,0900	59,9512	59,8124	59,6735	59,5347	59,3959	59,2571	59,1182	58,9794	58,8406	58,7017	58,5629
42	58,4241	58,2872	58,1503	58,0134	57,8765	57,7396	57,6027	57,4658	57,3289	57,1920	57,0551	56,9182
43	56,7813	56,6463	56,5113	56,3763	56,2413	56,1063	55,9714	55,8364	55,7014	55,5664	55,4314	55,2964
44	55,1614	55,0284	54,8953	54,7622	54,6292	54,4961	54,3630	54,2300	54,0969	53,9638	53,8308	53,6977
45	53,5646	53,4335	53,3023	53,1712	53,0400	52,9089	52,7777	52,6466	52,5154	52,3843	52,2531	52,1220
46	51,9908	51,8616	51,7324	51,6031	51,4739	51,3446	51,2154	51,0862	50,9569	50,8277	50,6985	50,5692

Overzicht van de omzettingscoëfficiënten voor mannen voor het omzetten van het verzekerd kapitaal in een **maandelijks** rente in functie van leeftijd bij aanvang van de rente

maanden jaren	1	2	3	4	5	6	7	8	9	10	11	12
47	50,4400	50,3127	50,1853	50,0580	49,9307	49,8034	49,6761	49,5487	49,4214	49,2941	49,1668	49,0395
48	48,9121	48,7867	48,6613	48,5359	48,4105	48,2851	48,1597	48,0343	47,9089	47,7835	47,6581	47,5327
49	47,4073	47,2838	47,1603	47,0369	46,9134	46,7899	46,6664	46,5429	46,4194	46,2960	46,1725	46,0490
50	45,9255	45,8039	45,6824	45,5608	45,4393	45,3177	45,1962	45,0746	44,9530	44,8315	44,7099	44,5884
51	44,4668	44,3472	44,2275	44,1079	43,9883	43,8686	43,7490	43,6294	43,5098	43,3901	43,2705	43,1509
52	43,0312	42,9135	42,7959	42,6782	42,5605	42,4428	42,3251	42,2074	42,0897	41,9720	41,8543	41,7366
53	41,6189	41,5032	41,3874	41,2716	41,1559	41,0401	40,9244	40,8086	40,6929	40,5771	40,4614	40,3456
54	40,2299	40,1161	40,0023	39,8885	39,7747	39,6609	39,5471	39,4333	39,3195	39,2057	39,0919	38,9781
55	38,8643	38,7524	38,6406	38,5287	38,4169	38,3050	38,1932	38,0814	37,9695	37,8577	37,7458	37,6340
56	37,5221	37,4123	37,3024	37,1925	37,0826	36,9728	36,8629	36,7530	36,6432	36,5333	36,4234	36,3135
57	36,2037	36,0958	35,9879	35,8800	35,7721	35,6642	35,5563	35,4484	35,3405	35,2326	35,1247	35,0168
58	34,9089	34,8030	34,6971	34,5912	34,4853	34,3794	34,2735	34,1676	34,0617	33,9558	33,8499	33,7440
59	33,6381	33,5342	33,4303	33,3264	33,2225	33,1186	33,0147	32,9108	32,8069	32,7030	32,5991	32,4953
60	32,3914	32,2895	32,1876	32,0857	31,9838	31,8820	31,7801	31,6782	31,5763	31,4744	31,3726	31,2707
61	31,1688	31,0689	30,9691	30,8692	30,7694	30,6696	30,5697	30,4699	30,3700	30,2702	30,1703	30,0705
62	29,9706	29,8728	29,7750	29,6772	29,5794	29,4816	29,3838	29,2860	29,1882	29,0904	28,9926	28,8948
63	28,7970	28,7012	28,6055	28,5097	28,4140	28,3183	28,2225	28,1268	28,0310	27,9353	27,8395	27,7438
64	27,6481	27,5544	27,4607	27,3670	27,2734	27,1797	27,0860	26,9924	26,8987	26,8050	26,7114	26,6177
65	26,5240	26,4325	26,3409	26,2493	26,1577	26,0661	25,9746	25,8830	25,7914	25,6998	25,6082	25,5167
66	25,4251	25,3356	25,2461	25,1567	25,0672	24,9777	24,8883	24,7988	24,7093	24,6198	24,5304	24,4409
67	24,3514	24,2641	24,1767	24,0893	24,0020	23,9146	23,8273	23,7399	23,6526	23,5652	23,4779	23,3905
68	23,3032	23,2179	23,1327	23,0475	22,9623	22,8771	22,7918	22,7066	22,6214	22,5362	22,4510	22,3657
69	22,2805	22,1974	22,1144	22,0313	21,9482	21,8652	21,7821	21,6990	21,6159	21,5329	21,4498	21,3667
70	21,2837	21,2027	21,1218	21,0409	20,9600	20,8791	20,7982	20,7173	20,6364	20,5555	20,4745	20,3936

Overzicht van de omzettingcoëfficiënten voor vrouwen voor het omzetten van het verzekerd kapitaal in een **maandelijkse** rente in functie van leeftijd bij aanvang van de rente

maanden	1	2	3	4	5	6	7	8	9	10	11	12
jaren												
18	117,6795	117,4783	117,2771	117,0759	116,8747	116,6735	116,4723	116,2711	116,0699	115,8687	115,6675	115,4663
19	115,2651	115,0664	114,8676	114,6688	114,4700	114,2712	114,0725	113,8737	113,6749	113,4761	113,2773	113,0786
20	112,8798	112,6834	112,4870	112,2906	112,0942	111,8978	111,7015	111,5051	111,3087	111,1123	110,9159	110,7195
21	110,5232	110,3291	110,1351	109,9411	109,7471	109,5531	109,3591	109,1650	108,9710	108,7770	108,5830	108,3890
22	108,1950	108,0033	107,8116	107,6199	107,4283	107,2366	107,0449	106,8532	106,6616	106,4699	106,2782	106,0865
23	105,8949	105,7055	105,5161	105,3268	105,1374	104,9481	104,7587	104,5694	104,3800	104,1906	104,0013	103,8119
24	103,6226	103,4355	103,2484	103,0614	102,8743	102,6872	102,5002	102,3131	102,1260	101,9390	101,7519	101,5649
25	101,3778	101,1930	101,0082	100,8234	100,6386	100,4538	100,2690	100,0842	99,8994	99,7146	99,5298	99,3450
26	99,1602	98,9777	98,7951	98,6126	98,4300	98,2474	98,0649	97,8823	97,6998	97,5172	97,3347	97,1521
27	96,9696	96,7892	96,6089	96,4286	96,2482	96,0679	95,8876	95,7072	95,5269	95,3466	95,1662	94,9859
28	94,8056	94,6274	94,4493	94,2712	94,0930	93,9149	93,7368	93,5586	93,3805	93,2024	93,0242	92,8461
29	92,6680	92,4920	92,3160	92,1401	91,9641	91,7882	91,6122	91,4362	91,2603	91,0843	90,9084	90,7324
30	90,5565	90,3827	90,2088	90,0350	89,8612	89,6874	89,5136	89,3398	89,1660	88,9922	88,8184	88,6446
31	88,4708	88,2991	88,1275	87,9558	87,7841	87,6125	87,4408	87,2691	87,0974	86,9258	86,7541	86,5824
32	86,4108	86,2412	86,0716	85,9021	85,7325	85,5630	85,3934	85,2239	85,0543	84,8848	84,7152	84,5456
33	84,3761	84,2086	84,0412	83,8737	83,7062	83,5388	83,3713	83,2038	83,0364	82,8689	82,7015	82,5340
34	82,3665	82,2011	82,0358	81,8704	81,7050	81,5396	81,3742	81,2088	81,0434	80,8780	80,7127	80,5473
35	80,3819	80,2186	80,0552	79,8919	79,7286	79,5652	79,4019	79,2386	79,0752	78,9119	78,7486	78,5853
36	78,4219	78,2606	78,0993	77,9381	77,7768	77,6155	77,4542	77,2929	77,1316	76,9703	76,8090	76,6477
37	76,4864	76,3272	76,1679	76,0086	75,8494	75,6901	75,5308	75,3716	75,2123	75,0530	74,8938	74,7345
38	74,5752	74,4180	74,2607	74,1035	73,9462	73,7890	73,6317	73,4744	73,3172	73,1599	73,0027	72,8454
39	72,6881	72,5329	72,3776	72,2223	72,0671	71,9118	71,7566	71,6013	71,4460	71,2908	71,1355	70,9802
40	70,8250	70,6717	70,5184	70,3651	70,2118	70,0585	69,9052	69,7520	69,5987	69,4454	69,2921	69,1388
41	68,9855	68,8342	68,6829	68,5316	68,3802	68,2289	68,0776	67,9263	67,7750	67,6236	67,4723	67,3210
42	67,1697	67,0203	66,8709	66,7216	66,5722	66,4228	66,2735	66,1241	65,9747	65,8254	65,6760	65,5266
43	65,3773	65,2298	65,0824	64,9350	64,7876	64,6402	64,4927	64,3453	64,1979	64,0505	63,9030	63,7556
44	63,6082	63,4627	63,3172	63,1717	63,0262	62,8807	62,7352	62,5897	62,4443	62,2988	62,1533	62,0078
45	61,8623	61,7187	61,5752	61,4316	61,2880	61,1445	61,0009	60,8573	60,7137	60,5702	60,4266	60,2830
46	60,1395	59,9978	59,8562	59,7145	59,5729	59,4312	59,2896	59,1479	59,0063	58,8646	58,7230	58,5813
47	58,4397	58,2999	58,1602	58,0204	57,8807	57,7410	57,6012	57,4615	57,3217	57,1820	57,0422	56,9025

Overzicht van de omzettingcoëfficiënten voor vrouwen voor het omzetten van het verzekerd kapitaal in een **maandelijkse** rente in functie van leeftijd bij aanvang van de rente

maanden	1	2	3	4	5	6	7	8	9	10	11	12
jaren												
48	56,7628	56,6249	56,4871	56,3492	56,2114	56,0736	55,9357	55,7979	55,6600	55,5222	55,3844	55,2465
49	55,1087	54,9728	54,8368	54,7009	54,5649	54,4290	54,2931	54,1571	54,0212	53,8852	53,7493	53,6134
50	53,4774	53,3434	53,2093	53,0753	52,9413	52,8072	52,6732	52,5391	52,4051	52,2710	52,1370	52,0030
51	51,8689	51,7368	51,6046	51,4725	51,3403	51,2082	51,0760	50,9439	50,8117	50,6796	50,5474	50,4153
52	50,2831	50,1529	50,0226	49,8924	49,7621	49,6319	49,5016	49,3714	49,2411	49,1109	48,9806	48,8504
53	48,7201	48,5918	48,4634	48,3350	48,2067	48,0783	47,9500	47,8216	47,6933	47,5649	47,4366	47,3082
54	47,1798	47,0534	46,9269	46,8005	46,6740	46,5475	46,4211	46,2946	46,1682	46,0417	45,9153	45,7888
55	45,6623	45,5378	45,4132	45,2887	45,1641	45,0396	44,9150	44,7905	44,6659	44,5413	44,4168	44,2922
56	44,1677	44,0450	43,9224	43,7997	43,6771	43,5545	43,4318	43,3092	43,1865	43,0639	42,9412	42,8186
57	42,6959	42,5752	42,4545	42,3337	42,2130	42,0923	41,9715	41,8508	41,7301	41,6093	41,4886	41,3679
58	41,2472	41,1283	41,0095	40,8907	40,7719	40,6531	40,5343	40,4155	40,2967	40,1779	40,0591	39,9403
59	39,8215	39,7046	39,5877	39,4709	39,3540	39,2371	39,1203	39,0034	38,8865	38,7696	38,6528	38,5359
60	38,4190	38,3041	38,1892	38,0742	37,9593	37,8444	37,7295	37,6145	37,4996	37,3847	37,2698	37,1549
61	37,0399	36,9270	36,8140	36,7010	36,5881	36,4751	36,3621	36,2492	36,1362	36,0232	35,9103	35,7973
62	35,6844	35,5734	35,4624	35,3514	35,2404	35,1294	35,0184	34,9074	34,7964	34,6854	34,5745	34,4635
63	34,3525	34,2435	34,1345	34,0255	33,9165	33,8075	33,6985	33,5895	33,4805	33,3715	33,2625	33,1535
64	33,0445	32,9375	32,8305	32,7236	32,6166	32,5096	32,4026	32,2956	32,1886	32,0816	31,9746	31,8676
65	31,7607	31,6557	31,5507	31,4458	31,3408	31,2359	31,1309	31,0260	30,9210	30,8160	30,7111	30,6061
66	30,5012	30,3983	30,2953	30,1924	30,0895	29,9866	29,8837	29,7808	29,6779	29,5750	29,4721	29,3692
67	29,2663	29,1654	29,0646	28,9637	28,8629	28,7621	28,6612	28,5604	28,4596	28,3587	28,2579	28,1571
68	28,0562	27,9575	27,8587	27,7600	27,6612	27,5625	27,4638	27,3650	27,2663	27,1675	27,0688	26,9701
69	26,8713	26,7747	26,6781	26,5814	26,4848	26,3882	26,2916	26,1950	26,0983	26,0017	25,9051	25,8085
70	25,7118	25,6174	25,5229	25,4284	25,3339	25,2394	25,1450	25,0505	24,9560	24,8615	24,7670	24,6726

Overzicht van de omzettingscoëfficiënten voor mannen voor het omzetten van het verzekerd kapitaal in een trimestriële rente in functie van leeftijd bij aanvang van de rente

maanden jaren	1	2	3	4	5	6	7	8	9	10	11	12
18	104,7786	104,5928	104,4071	104,2213	104,0355	103,8497	103,6639	103,4781	103,2924	103,1066	102,9208	102,7350
19	102,5492	102,3657	102,1822	101,9986	101,8151	101,6315	101,4480	101,2644	101,0809	100,8973	100,7138	100,5303
20	100,3467	100,1654	99,9841	99,8027	99,6214	99,4401	99,2587	99,0774	98,8961	98,7148	98,5334	98,3521
21	98,1708	97,9916	97,8125	97,6334	97,4542	97,2751	97,0960	96,9168	96,7377	96,5586	96,3794	96,2003
22	96,0212	95,8442	95,6672	95,4903	95,3133	95,1364	94,9594	94,7824	94,6055	94,4285	94,2516	94,0746
23	93,8976	93,7228	93,5480	93,3732	93,1984	93,0236	92,8488	92,6740	92,4992	92,3244	92,1496	91,9748
24	91,8000	91,6273	91,4546	91,2820	91,1093	90,9366	90,7640	90,5913	90,4186	90,2460	90,0733	89,9006
25	89,7279	89,5574	89,3868	89,2163	89,0457	88,8752	88,7046	88,5341	88,3635	88,1930	88,0224	87,8519
26	87,6813	87,5129	87,3444	87,1760	87,0075	86,8390	86,6706	86,5021	86,3337	86,1652	85,9968	85,8283
27	85,6599	85,4935	85,3271	85,1608	84,9944	84,8280	84,6616	84,4953	84,3289	84,1625	83,9962	83,8298
28	83,6634	83,4991	83,3348	83,1705	83,0062	82,8419	82,6776	82,5133	82,3490	82,1847	82,0204	81,8561
29	81,6918	81,5295	81,3672	81,2050	81,0427	80,8805	80,7182	80,5560	80,3937	80,2314	80,0692	79,9069
30	79,7447	79,5845	79,4242	79,2640	79,1038	78,9436	78,7834	78,6231	78,4629	78,3027	78,1425	77,9823
31	77,8220	77,6638	77,5056	77,3474	77,1892	77,0310	76,8728	76,7146	76,5564	76,3982	76,2400	76,0818
32	75,9236	75,7674	75,6112	75,4550	75,2989	75,1427	74,9865	74,8303	74,6741	74,5179	74,3617	74,2055
33	74,0493	73,8951	73,7409	73,5867	73,4325	73,2783	73,1241	72,9699	72,8157	72,6615	72,5073	72,3531
34	72,1989	72,0467	71,8945	71,7423	71,5901	71,4378	71,2856	71,1334	70,9812	70,8290	70,6768	70,5245
35	70,3723	70,2221	70,0718	69,9216	69,7714	69,6211	69,4709	69,3206	69,1704	69,0201	68,8699	68,7196
36	68,5694	68,4211	68,2728	68,1245	67,9763	67,8280	67,6797	67,5314	67,3831	67,2349	67,0866	66,9383
37	66,7900	66,6437	66,4973	66,3510	66,2047	66,0583	65,9120	65,7657	65,6194	65,4730	65,3267	65,1804
38	65,0340	64,8896	64,7453	64,6009	64,4565	64,3121	64,1677	64,0233	63,8789	63,7345	63,5902	63,4458
39	63,3014	63,1589	63,0165	62,8740	62,7316	62,5891	62,4467	62,3042	62,1618	62,0193	61,8769	61,7344
40	61,5920	61,4514	61,3109	61,1704	61,0299	60,8894	60,7488	60,6083	60,4678	60,3273	60,1868	60,0462
41	59,9057	59,7671	59,6285	59,4899	59,3513	59,2127	59,0741	58,9355	58,7969	58,6583	58,5197	58,3812
42	58,2426	58,1059	57,9692	57,8325	57,6958	57,5592	57,4225	57,2858	57,1491	57,0125	56,8758	56,7391
43	56,6024	56,4677	56,3329	56,1981	56,0634	55,9286	55,7939	55,6591	55,5243	55,3896	55,2548	55,1201
44	54,9853	54,8524	54,7196	54,5868	54,4539	54,3211	54,1882	54,0554	53,9225	53,7897	53,6568	53,5240
45	53,3911	53,2602	53,1293	52,9983	52,8674	52,7365	52,6055	52,4746	52,3436	52,2127	52,0818	51,9508
46	51,8199	51,6909	51,5619	51,4328	51,3038	51,1748	51,0458	50,9167	50,7877	50,6587	50,5297	50,4007
47	50,2716	50,1445	50,0174	49,8903	49,7632	49,6361	49,5090	49,3819	49,2547	49,1276	49,0005	48,8734

Overzicht van de omzettingcoëfficiënten voor mannen voor het omzetten van het verzekerd kapitaal in een trimestriële rente in functie van leeftijd bij aanvang van de rente

maanden jaren	1	2	3	4	5	6	7	8	9	10	11	12
48	48,7463	48,6211	48,4959	48,3707	48,2455	48,1203	47,9951	47,8699	47,7447	47,6195	47,4943	47,3691
49	47,2440	47,1207	46,9974	46,8741	46,7508	46,6276	46,5043	46,3810	46,2577	46,1344	46,0112	45,8879
50	45,7646	45,6432	45,5219	45,4005	45,2792	45,1578	45,0365	44,9151	44,7937	44,6724	44,5510	44,4297
51	44,3083	44,1889	44,0694	43,9500	43,8306	43,7111	43,5917	43,4723	43,3528	43,2334	43,1140	42,9946
52	42,8751	42,7576	42,6401	42,5226	42,4051	42,2876	42,1701	42,0526	41,9351	41,8176	41,7001	41,5826
53	41,4651	41,3496	41,2340	41,1184	41,0029	40,8873	40,7718	40,6562	40,5406	40,4251	40,3095	40,1939
54	40,0784	39,9648	39,8512	39,7375	39,6239	39,5103	39,3967	39,2831	39,1695	39,0559	38,9422	38,8286
55	38,7150	38,6034	38,4917	38,3800	38,2684	38,1567	38,0451	37,9334	37,8217	37,7101	37,5984	37,4868
56	37,3751	37,2654	37,1557	37,0460	36,9363	36,8267	36,7170	36,6073	36,4976	36,3879	36,2782	36,1685
57	36,0588	35,9511	35,8434	35,7357	35,6280	35,5202	35,4125	35,3048	35,1971	35,0894	34,9817	34,8739
58	34,7662	34,6605	34,5548	34,4491	34,3433	34,2376	34,1319	34,0261	33,9204	33,8147	33,7090	33,6032
59	33,4975	33,3938	33,2901	33,1863	33,0826	32,9789	32,8752	32,7714	32,6677	32,5640	32,4603	32,3565
60	32,2528	32,1511	32,0494	31,9477	31,8460	31,7442	31,6425	31,5408	31,4391	31,3374	31,2357	31,1340
61	31,0323	30,9326	30,8329	30,7332	30,6335	30,5338	30,4342	30,3345	30,2348	30,1351	30,0354	29,9357
62	29,8361	29,7384	29,6408	29,5431	29,4455	29,3479	29,2502	29,1526	29,0549	28,9573	28,8596	28,7620
63	28,6644	28,5688	28,4732	28,3776	28,2820	28,1864	28,0909	27,9953	27,8997	27,8041	27,7085	27,6129
64	27,5173	27,4238	27,3303	27,2368	27,1433	27,0498	26,9563	26,8627	26,7692	26,6757	26,5822	26,4887
65	26,3952	26,3037	26,2123	26,1209	26,0295	25,9380	25,8466	25,7552	25,6638	25,5723	25,4809	25,3895
66	25,2980	25,2087	25,1194	25,0301	24,9407	24,8514	24,7621	24,6728	24,5834	24,4941	24,4048	24,3155
67	24,2261	24,1389	24,0517	23,9645	23,8773	23,7901	23,7029	23,6157	23,5285	23,4413	23,3540	23,2668
68	23,1796	23,0945	23,0095	22,9244	22,8393	22,7542	22,6691	22,5841	22,4990	22,4139	22,3288	22,2437
69	22,1587	22,0757	21,9928	21,9099	21,8269	21,7440	21,6611	21,5781	21,4952	21,4123	21,3293	21,2464
70	21,1635	21,0827	21,0019	20,9211	20,8403	20,7596	20,6788	20,5980	20,5172	20,4365	20,3557	20,2749

Overzicht van de omzettingcoëfficiënten voor vrouwen voor het omzetten van het verzekerd kapitaal in een trimestriële rente in functie van leeftijd bij aanvang van de rente

maanden jaren	1	2	3	4	5	6	7	8	9	10	11	12
18	117,4001	117,1993	116,9984	116,7975	116,5967	116,3958	116,1949	115,9941	115,7932	115,5923	115,3915	115,1906
19	114,9897	114,7913	114,5928	114,3944	114,1959	113,9975	113,7990	113,6006	113,4021	113,2037	113,0052	112,8067
20	112,6083	112,4122	112,2162	112,0201	111,8241	111,6280	111,4319	111,2359	111,0398	110,8437	110,6477	110,4516
21	110,2556	110,0619	109,8682	109,6745	109,4808	109,2871	109,0934	108,8997	108,7060	108,5123	108,3186	108,1249
22	107,9312	107,7399	107,5485	107,3571	107,1658	106,9744	106,7831	106,5917	106,4003	106,2090	106,0176	105,8263
23	105,6349	105,4459	105,2568	105,0678	104,8787	104,6897	104,5006	104,3116	104,1226	103,9335	103,7445	103,5554
24	103,3664	103,1796	102,9929	102,8061	102,6194	102,4326	102,2458	102,0591	101,8723	101,6856	101,4988	101,3121
25	101,1253	100,9408	100,7563	100,5718	100,3873	100,2028	100,0183	99,8339	99,6494	99,4649	99,2804	99,0959
26	98,9114	98,7291	98,5469	98,3646	98,1824	98,0001	97,8179	97,6356	97,4534	97,2711	97,0889	96,9066
27	96,7244	96,5443	96,3643	96,1843	96,0042	95,8242	95,6442	95,4641	95,2841	95,1041	94,9240	94,7440
28	94,5639	94,3861	94,2083	94,0304	93,8526	93,6747	93,4969	93,3191	93,1412	92,9634	92,7855	92,6077
29	92,4299	92,2542	92,0785	91,9029	91,7272	91,5515	91,3759	91,2002	91,0245	90,8488	90,6732	90,4975
30	90,3218	90,1483	89,9748	89,8013	89,6278	89,4543	89,2807	89,1072	88,9337	88,7602	88,5867	88,4132
31	88,2396	88,0683	87,8969	87,7255	87,5541	87,3827	87,2113	87,0399	86,8685	86,6972	86,5258	86,3544
32	86,1830	86,0137	85,8444	85,6752	85,5059	85,3366	85,1673	84,9981	84,8288	84,6595	84,4902	84,3210
33	84,1517	83,9845	83,8173	83,6501	83,4829	83,3157	83,1486	82,9814	82,8142	82,6470	82,4798	82,3126
34	82,1454	81,9803	81,8152	81,6501	81,4850	81,3199	81,1548	80,9896	80,8245	80,6594	80,4943	80,3292
35	80,1641	80,0010	79,8380	79,6749	79,5118	79,3488	79,1857	79,0227	78,8596	78,6965	78,5335	78,3704
36	78,2074	78,0463	77,8853	77,7243	77,5633	77,4022	77,2412	77,0802	76,9192	76,7581	76,5971	76,4361
37	76,2751	76,1161	75,9571	75,7981	75,6391	75,4801	75,3211	75,1620	75,0030	74,8440	74,6850	74,5260
38	74,3670	74,2100	74,0530	73,8960	73,7390	73,5820	73,4250	73,2680	73,1110	72,9540	72,7970	72,6400
39	72,4830	72,3280	72,1730	72,0180	71,8630	71,7080	71,5530	71,3980	71,2430	71,0880	70,9330	70,7779
40	70,6229	70,4699	70,3169	70,1638	70,0108	69,8578	69,7047	69,5517	69,3987	69,2456	69,0926	68,9396
41	68,7865	68,6355	68,4844	68,3333	68,1823	68,0312	67,8801	67,7290	67,5780	67,4269	67,2758	67,1248
42	66,9737	66,8246	66,6754	66,5263	66,3772	66,2281	66,0790	65,9298	65,7807	65,6316	65,4825	65,3334
43	65,1842	65,0371	64,8899	64,7427	64,5955	64,4483	64,3012	64,1540	64,0068	63,8596	63,7124	63,5653
44	63,4181	63,2728	63,1276	62,9823	62,8371	62,6918	62,5466	62,4013	62,2561	62,1108	61,9656	61,8203
45	61,6751	61,5317	61,3884	61,2451	61,1017	60,9584	60,8151	60,6718	60,5284	60,3851	60,2418	60,0984
46	59,9551	59,8137	59,6723	59,5309	59,3894	59,2480	59,1066	58,9652	58,8238	58,6823	58,5409	58,3995
47	58,2581	58,1186	57,9791	57,8396	57,7000	57,5605	57,4210	57,2815	57,1420	57,0025	56,8630	56,7235

Overzicht van de omzettingsscoëfficiënten voor vrouwen voor het omzetten van het verzekerd kapitaal in een trimestriële rente in functie van leeftijd bij aanvang van de rente

maanden	1	2	3	4	5	6	7	8	9	10	11	12
jaren												
48	56,5840	56,4463	56,3087	56,1711	56,0335	55,8959	55,7583	55,6207	55,4831	55,3455	55,2078	55,0702
49	54,9326	54,7969	54,6612	54,5255	54,3898	54,2541	54,1183	53,9826	53,8469	53,7112	53,5755	53,4398
50	53,3041	53,1702	53,0364	52,9026	52,7688	52,6349	52,5011	52,3673	52,2335	52,0997	51,9658	51,8320
51	51,6982	51,5663	51,4343	51,3024	51,1705	51,0386	50,9066	50,7747	50,6428	50,5108	50,3789	50,2470
52	50,1151	49,9850	49,8550	49,7249	49,5949	49,4649	49,3348	49,2048	49,0748	48,9447	48,8147	48,6846
53	48,5546	48,4265	48,2983	48,1702	48,0420	47,9139	47,7857	47,6576	47,5294	47,4013	47,2732	47,1450
54	47,0169	46,8906	46,7644	46,6381	46,5119	46,3856	46,2594	46,1331	46,0069	45,8806	45,7544	45,6281
55	45,5019	45,3775	45,2532	45,1288	45,0045	44,8801	44,7558	44,6314	44,5071	44,3827	44,2584	44,1340
56	44,0097	43,8872	43,7648	43,6424	43,5199	43,3975	43,2750	43,1526	43,0301	42,9077	42,7852	42,6628
57	42,5404	42,4198	42,2993	42,1788	42,0582	41,9377	41,8172	41,6966	41,5761	41,4556	41,3350	41,2145
58	41,0940	40,9754	40,8568	40,7382	40,6195	40,5009	40,3823	40,2637	40,1451	40,0265	39,9079	39,7893
59	39,6707	39,5540	39,4373	39,3206	39,2039	39,0873	38,9706	38,8539	38,7372	38,6206	38,5039	38,3872
60	38,2705	38,1558	38,0410	37,9263	37,8116	37,6968	37,5821	37,4674	37,3526	37,2379	37,1232	37,0084
61	36,8937	36,7809	36,6681	36,5554	36,4426	36,3298	36,2170	36,1043	35,9915	35,8787	35,7659	35,6531
62	35,5404	35,4296	35,3188	35,2079	35,0971	34,9863	34,8755	34,7647	34,6539	34,5431	34,4323	34,3215
63	34,2107	34,1019	33,9931	33,8842	33,7754	33,6666	33,5578	33,4490	33,3402	33,2313	33,1225	33,0137
64	32,9049	32,7981	32,6913	32,5845	32,4776	32,3708	32,2640	32,1572	32,0504	31,9436	31,8368	31,7300
65	31,6232	31,5184	31,4136	31,3088	31,2040	31,0992	30,9944	30,8897	30,7849	30,6801	30,5753	30,4705
66	30,3657	30,2630	30,1603	30,0575	29,9548	29,8520	29,7493	29,6466	29,5438	29,4411	29,3383	29,2356
67	29,1329	29,0322	28,9315	28,8309	28,7302	28,6295	28,5288	28,4282	28,3275	28,2268	28,1262	28,0255
68	27,9248	27,8262	27,7277	27,6291	27,5305	27,4319	27,3334	27,2348	27,1362	27,0376	26,9390	26,8405
69	26,7419	26,6454	26,5490	26,4525	26,3560	26,2596	26,1631	26,0666	25,9702	25,8737	25,7772	25,6808
70	25,5843	25,4900	25,3957	25,3014	25,2070	25,1127	25,0184	24,9241	24,8297	24,7354	24,6411	24,5468

Overzicht van de omzettingsoefficiënten voor wezen voor het omzetten van het overlijdenskapitaal in een **maandelijkse wezenrente** in functie van de leeftijd

maanden jaren	1	2	3	4	5	6	7	8	9	10	11	12
1	28,2486	28,1367	28,0247	27,9128	27,8009	27,6889	27,5770	27,4650	27,3531	27,2411	27,1292	27,0173
2	26,9053	26,7947	26,6840	26,5734	26,4628	26,3522	26,2415	26,1309	26,0203	25,9096	25,7990	25,6884
3	25,5777	25,4684	25,3591	25,2498	25,1404	25,0311	24,9218	24,8124	24,7031	24,5938	24,4844	24,3751
4	24,2658	24,1577	24,0497	23,9416	23,8336	23,7255	23,6175	23,5094	23,4014	23,2933	23,1853	23,0772
5	22,9692	22,8624	22,7556	22,6488	22,5420	22,4353	22,3285	22,2217	22,1149	22,0081	21,9014	21,7946
6	21,6878	21,5823	21,4767	21,3712	21,2657	21,1602	21,0546	20,9491	20,8436	20,7380	20,6325	20,5270
7	20,4215	20,3172	20,2129	20,1086	20,0043	19,9000	19,7957	19,6914	19,5871	19,4828	19,3785	19,2743
8	19,1700	19,0669	18,9638	18,8608	18,7577	18,6546	18,5516	18,4485	18,3454	18,2424	18,1393	18,0362
9	17,9332	17,8313	17,7294	17,6276	17,5257	17,4239	17,3220	17,2201	17,1183	17,0164	16,9146	16,8127
10	16,7109	16,6102	16,5095	16,4089	16,3082	16,2075	16,1069	16,0062	15,9055	15,8049	15,7042	15,6035
11	15,5029	15,4034	15,3039	15,2044	15,1049	15,0055	14,9060	14,8065	14,7070	14,6075	14,5080	14,4086
12	14,3091	14,2107	14,1124	14,0141	13,9158	13,8175	13,7192	13,6208	13,5225	13,4242	13,3259	13,2276
13	13,1292	13,0321	12,9349	12,8377	12,7406	12,6434	12,5462	12,4491	12,3519	12,2547	12,1576	12,0604
14	11,9632	11,8672	11,7712	11,6751	11,5791	11,4831	11,3870	11,2910	11,1950	11,0990	11,0029	10,9069
15	10,8109	10,7160	10,6211	10,5261	10,4312	10,3363	10,2414	10,1465	10,0516	9,9567	9,8618	9,7669
16	9,6720	9,5782	9,4844	9,3906	9,2968	9,2030	9,1092	9,0154	8,9216	8,8278	8,7340	8,6402
17	8,5464	8,4537	8,3610	8,2683	8,1756	8,0829	7,9902	7,8975	7,8048	7,7121	7,6194	7,5266
18	7,4339	7,3423	7,2507	7,1591	7,0674	6,9758	6,8842	6,7926	6,7010	6,6093	6,5177	6,4261
19	6,3345	6,2439	6,1533	6,0628	5,9722	5,8817	5,7911	5,7006	5,6100	5,5194	5,4289	5,3383
20	5,2478	5,1583	5,0687	4,9792	4,8897	4,8002	4,7107	4,6212	4,5317	4,4422	4,3527	4,2632
21	4,1737	4,0852	3,9967	3,9083	3,8198	3,7313	3,6429	3,5544	3,4659	3,3775	3,2890	3,2005
22	3,1120	3,0246	2,9372	2,8497	2,7623	2,6748	2,5874	2,4999	2,4125	2,3250	2,2376	2,1501
23	2,0627	1,9762	1,8898	1,8034	1,7169	1,6305	1,5440	1,4576	1,3711	1,2847	1,1983	1,1118
24	1,0254	0,9399	0,8545	0,7690	0,6836	0,5981	0,5127	0,4272	0,3418	0,2563	0,1709	0,0854

Overzicht van de omzettingsscoëfficiënten voor wezen voor het omzetten van het overlijdenskapitaal in een trimestriële wezenrente in functie van de leeftijd

maanden jaren	1	2	3	4	5	6	7	8	9	10	11	12
1	28,2294	28,1176	28,0057	27,8938	27,7820	27,6701	27,5582	27,4464	27,3345	27,2226	27,1108	26,9989
2	26,8870	26,7765	26,6659	26,5554	26,4448	26,3343	26,2237	26,1131	26,0026	25,8920	25,7815	25,6709
3	25,5604	25,4511	25,3418	25,2326	25,1233	25,0141	24,9048	24,7956	24,6863	24,5770	24,4678	24,3585
4	24,2493	24,1413	24,0333	23,9253	23,8174	23,7094	23,6014	23,4934	23,3855	23,2775	23,1695	23,0615
5	22,9535	22,8468	22,7401	22,6334	22,5267	22,4200	22,3133	22,2066	22,0999	21,9932	21,8865	21,7797
6	21,6730	21,5676	21,4621	21,3567	21,2512	21,1457	21,0403	20,9348	20,8294	20,7239	20,6185	20,5130
7	20,4075	20,3033	20,1991	20,0949	19,9907	19,8864	19,7822	19,6780	19,5738	19,4696	19,3653	19,2611
8	19,1569	19,0539	18,9509	18,8479	18,7449	18,6419	18,5389	18,4359	18,3329	18,2299	18,1269	18,0239
9	17,9209	17,8191	17,7174	17,6156	17,5138	17,4120	17,3102	17,2084	17,1066	17,0048	16,9030	16,8012
10	16,6995	16,5989	16,4983	16,3977	16,2971	16,1965	16,0959	15,9953	15,8947	15,7941	15,6935	15,5929
11	15,4923	15,3929	15,2935	15,1940	15,0946	14,9952	14,8958	14,7964	14,6970	14,5975	14,4981	14,3987
12	14,2993	14,2010	14,1028	14,0045	13,9063	13,8080	13,7098	13,6115	13,5133	13,4150	13,3168	13,2185
13	13,1203	13,0232	12,9261	12,8290	12,7319	12,6348	12,5377	12,4406	12,3435	12,2464	12,1492	12,0521
14	11,9550	11,8591	11,7631	11,6671	11,5712	11,4752	11,3793	11,2833	11,1873	11,0914	10,9954	10,8994
15	10,8035	10,7086	10,6138	10,5189	10,4241	10,3292	10,2344	10,1396	10,0447	9,9499	9,8550	9,7602
16	9,6653	9,5716	9,4779	9,3841	9,2904	9,1967	9,1029	9,0092	8,9155	8,8217	8,7280	8,6343
17	8,5405	8,4479	8,3552	8,2626	8,1700	8,0773	7,9847	7,8920	7,7994	7,7068	7,6141	7,5215
18	7,4288	7,3373	7,2457	7,1542	7,0626	6,9710	6,8795	6,7879	6,6963	6,6048	6,5132	6,4217
19	6,3301	6,2396	6,1491	6,0586	5,9681	5,8776	5,7871	5,6966	5,6061	5,5156	5,4251	5,3346
20	5,2441	5,1547	5,0653	4,9758	4,8864	4,7969	4,7075	4,6180	4,5286	4,4391	4,3497	4,2603
21	4,1708	4,0824	3,9940	3,9056	3,8172	3,7288	3,6404	3,5519	3,4635	3,3751	3,2867	3,1983
22	3,1099	3,0225	2,9351	2,8477	2,7603	2,6730	2,5856	2,4982	2,4108	2,3234	2,2360	2,1486
23	2,0612	1,9749	1,8885	1,8021	1,7157	1,6293	1,5430	1,4566	1,3702	1,2838	1,1974	1,1111
24	1,0247	0,9393	0,8539	0,7685	0,6831	0,5977	0,5123	0,4269	0,3416	0,2562	0,1708	0,0854