|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  |  | | |  |  | | |
| icon-at | [depco@belins.be](mailto:depco@belins.be) | | |  | Aan de Voorzitter  $INRICHTER$  $STN$ $ADIHUI$ $ADIBUS$  $PLAATS$ | | |
| icon-telephone | 02 286 72 00  van maandag tot vrijdag van 8 tot 17 uur | | |  |
| icon-address | Customer Services Life  Employee Benefits  Karel Rogierplein 11, 1210 Brussel | | |  |
|  |  | | |  |  | |  |
|  |  | | |  |  | |  |
| Onze ref.: | | Pensioenplan: $PLANID$ |  | Groepsverzekering  Inrichter: | | $INRICHTER$ | |

|  |
| --- |
| Tweede pijler pensioenplan voor de contractuele personeelsleden  omzettingscoëfficiënten vanaf 1 januari 2022 |
| Brussel, 17 maart 2021 |

Geachte mevrouw, geachte heer,

In bijlage aan het groepsverzekeringsreglement werden de specifieke voorwaarden en parameters voor de omzetting van het opgebouwde kapitaal naar een lijfrente (uitkering van een rente bij pensionering) opgenomen. Zoals in artikel 6 van het groepsverzekeringsreglement opgenomen loopt de tweede periode van 6 jaar waarvoor de parameters gelden eind 2021 ten einde.

Op basis van de huidige financiële en actuariële context, zijn Ethias en Belfius Verzekeringen tot volgende nieuwe parameters gekomen, die van toepassing zullen zijn vanaf 1 januari 2022 :

* de officiële sterftetafels MR/FR worden behouden maar met een leeftijdscorrectie van -8 jaar[[1]](#footnote-1);
* de technische rentevoet zal 0,01% bedragen.

De andere tarifaire elementen blijven ongewijzigd : de periodieke prestaties zijn levenslang[[2]](#footnote-2) verschuldigd ten voordele van de begunstigde en stijgen jaarlijks met 2%. Er is een kost van 3% van toepassing.

Deze wijziging heeft enkel impact op de prestaties die onder de vorm van een rente zullen worden uitgekeerd aan toekomstige renteniers.

Ingesloten kan u dan ook de bijvoegselbrief en de bijlage aan het groepsverzekeringsreglement “omzettingscoëfficiënten renteplan vanaf 1 januari 2022” terugvinden.

Indien u nog vragen heeft of bijkomende inlichtingen wenst, dan kan u uiteraard steeds met ons contact opnemen (zie contactgegevens bovenaan deze brief).

Wij hopen u hiermee voldoende geïnformeerd te hebben en verblijven,

met de meeste hoogachting,

|  |  |
| --- | --- |
|  |  |
| Bernadette Karcher  Head of Customer Services Life  Belfius Insurance NV | Corinne Neuforge  Head of Life  Ethias NV |

**Bijlagen**

Bijvoegselbrief aan het groepsverzekeringsreglement

Omzettingscoëfficiënten renteplan vanaf 1 januari 2022 - Levenslange rente

Omzettingscoëfficiënten renteplan vanaf 1 januari 2022 - Wezenrente

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

**BIJVOEGSELBRIEF AAN HET**

**GROEPSVERZEKERINGSREGLEMENT**

voor de personeelsleden onder arbeidsovereenkomst van

**$INRICHTER$**

**groepsverzekering $PLANID$**

TUSSEN

Enerzijds :

* « $INRICHTER$ », hierna genoemd « de verzekeringnemer » ;

En anderzijds :

* Belfius Insurance NV, verzekeringsonderneming toegelaten onder codenummer 0037 – RPR Brussel BTW BE 0405.764.064 – met maatschappelijke zetel B-1210 Brussel, Karel Rogierplein 11, hierna **Belfius Insurance** genoemd,

handelend in de hoedanigheid van **eerste verzekeraar**;

* Ethias NV, verzekeringsonderneming toegelaten onder het nr. 0196 voor de beoefening van alle verzekeringstakken Niet-Leven, de levensverzekeringen, de bruidsschats- en geboorteverzekeringen (KB van 4 en 13 juli 1979, BS van 14 juli 1979) alsook de kapitalisatieverrichtingen (Beslissing CBFA van 9 januari 2007, BS van 16 januari 2007) – RPR Luik BTW BE 0404.484.654 – met maatschappelijke zetel te 4000 LUIK, rue des Croisiers 24, met zetel voor Vlaanderen te 3500 HASSELT, Prins-Bisschopssingel 73, hierna **Ethias** genoemd,

handelend in de hoedanigheid van **aanvaardende medeverzekeraar**.

Belfius Insurance en Ethias worden hierna gezamenlijk “**de medeverzekeraars**” genoemd.

De medeverzekeraars Belfius Insurance en Ethias zijn hoofdelijk aansprakelijk voor de uitvoering van het groepsverzekeringsreglement. Hierbij zal de eerste verzekeraar als contactpersoon fungeren. Deze laatste zal het administratief beheer van het onderhavige groepsverzekeringsreglement verzorgen.

Met ingang vanaf 1 januari 2022 wordt de bijlage waarnaar verwezen wordt in artikel 6 van het groepsverzekeringsreglement vervangen door de bijlage gehecht aan huidige bijvoegselbrief.

Gedaan te Brussel, op 17 maart 2021.

|  |  |
| --- | --- |
| De eerste verzekeraar | De aanvaardende medeverzekeraar |
|  |  |
| Bernadette Karcher  Head of Customer Services Life  Belfius Insurance NV | Corinne Neuforge  Head of Life  Ethias NV |

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

**LEVENSLANGE RENTE**

omzettingscoëfficiënten renteplan vanaf 1 januari 2022

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Overzicht van de omzettingscoëfficiënten voor **mannen** voor het omzetten van het verzekerd kapitaal  in een **maandelijkse rente** in functie van de leeftijd bij aanvang van de rente. | | | | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Maand**  **Jaar** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **18** | 153,86336 | 153,53408 | 153,20531 | 152,87707 | 152,54935 | 152,22215 | 151,89546 | 151,56930 | 151,24366 | 150,91855 | 150,59395 | 150,26987 |
| **19** | 149,94639 | 149,62342 | 149,30095 | 148,97900 | 148,65756 | 148,33662 | 148,01620 | 147,69629 | 147,37689 | 147,05800 | 146,73962 | 146,42175 |
| **20** | 146,10447 | 145,78770 | 145,47142 | 145,15564 | 144,84036 | 144,52558 | 144,21131 | 143,89753 | 143,58426 | 143,27148 | 142,95921 | 142,64743 |
| **21** | 142,33625 | 142,02555 | 141,71535 | 141,40563 | 141,09641 | 140,78767 | 140,47943 | 140,17168 | 139,86441 | 139,55764 | 139,25136 | 138,94557 |
| **22** | 138,64037 | 138,33565 | 138,03140 | 137,72764 | 137,42436 | 137,12156 | 136,81924 | 136,51740 | 136,21604 | 135,91517 | 135,61477 | 135,31486 |
| **23** | 135,01553 | 134,71667 | 134,41828 | 134,12037 | 133,82292 | 133,52595 | 133,22944 | 132,93341 | 132,63786 | 132,34277 | 132,04815 | 131,75401 |
| **24** | 131,46045 | 131,16735 | 130,87471 | 130,58254 | 130,29082 | 129,99957 | 129,70878 | 129,41845 | 129,12859 | 128,83919 | 128,55025 | 128,26177 |
| **25** | 127,97387 | 127,68643 | 127,39944 | 127,11290 | 126,82682 | 126,54119 | 126,25601 | 125,97128 | 125,68701 | 125,40319 | 125,11982 | 124,83691 |
| **26** | 124,55458 | 124,27269 | 123,99125 | 123,71025 | 123,42970 | 123,14958 | 122,86992 | 122,59069 | 122,31191 | 122,03358 | 121,75569 | 121,47824 |
| **27** | 121,20138 | 120,92495 | 120,64895 | 120,37339 | 120,09827 | 119,82358 | 119,54933 | 119,27551 | 119,00212 | 118,72917 | 118,45666 | 118,18458 |
| **28** | 117,91309 | 117,64202 | 117,37138 | 117,10117 | 116,83138 | 116,56202 | 116,29308 | 116,02457 | 115,75649 | 115,48883 | 115,22160 | 114,95480 |
| **29** | 114,68858 | 114,42278 | 114,15740 | 113,89244 | 113,62789 | 113,36377 | 113,10006 | 112,83676 | 112,57389 | 112,31143 | 112,04939 | 111,78777 |
| **30** | 111,52674 | 111,26612 | 111,00591 | 110,74610 | 110,48671 | 110,22773 | 109,96915 | 109,71098 | 109,45323 | 109,19588 | 108,93894 | 108,68241 |
| **31** | 108,42648 | 108,17094 | 107,91581 | 107,66108 | 107,40675 | 107,15282 | 106,89929 | 106,64616 | 106,39343 | 106,14111 | 105,88918 | 105,63765 |
| **32** | 105,38673 | 105,13620 | 104,88607 | 104,63632 | 104,38697 | 104,13800 | 103,88943 | 103,64126 | 103,39347 | 103,14608 | 102,89908 | 102,65247 |
| **33** | 102,40648 | 102,16086 | 101,91564 | 101,67079 | 101,42633 | 101,18225 | 100,93856 | 100,69525 | 100,45232 | 100,20978 | 99,96763 | 99,72585 |
| **34** | 99,48470 | 99,24392 | 99,00352 | 98,76350 | 98,52385 | 98,28457 | 98,04567 | 97,80715 | 97,56900 | 97,33123 | 97,09384 | 96,85682 |
| **35** | 96,62043 | 96,38441 | 96,14875 | 95,91346 | 95,67854 | 95,44399 | 95,20981 | 94,97599 | 94,74254 | 94,50946 | 94,27675 | 94,04441 |
| **36** | 93,81270 | 93,58136 | 93,35037 | 93,11974 | 92,88948 | 92,65957 | 92,43002 | 92,20084 | 91,97201 | 91,74354 | 91,51544 | 91,28769 |
| **37** | 91,06059 | 90,83385 | 90,60746 | 90,38142 | 90,15573 | 89,93039 | 89,70541 | 89,48077 | 89,25649 | 89,03256 | 88,80899 | 88,58576 |
| **38** | 88,36320 | 88,14099 | 87,91912 | 87,69759 | 87,47640 | 87,25556 | 87,03507 | 86,81491 | 86,59511 | 86,37564 | 86,15653 | 85,93775 |
| **39** | 85,71966 | 85,50190 | 85,28447 | 85,06738 | 84,85063 | 84,63422 | 84,41814 | 84,20240 | 83,98699 | 83,77192 | 83,55719 | 83,34280 |
| **40** | 83,12910 | 82,91572 | 82,70268 | 82,48996 | 82,27758 | 82,06552 | 81,85379 | 81,64239 | 81,43132 | 81,22057 | 81,01016 | 80,80008 |
| **41** | 80,59070 | 80,38165 | 80,17292 | 79,96451 | 79,75642 | 79,54865 | 79,34120 | 79,13407 | 78,92727 | 78,72079 | 78,51462 | 78,30878 |
| **42** | 78,10367 | 77,89888 | 77,69439 | 77,49022 | 77,28636 | 77,08282 | 76,87959 | 76,67667 | 76,47407 | 76,27178 | 76,06980 | 75,86814 |
| **43** | 75,66723 | 75,46663 | 75,26633 | 75,06633 | 74,86665 | 74,66726 | 74,46819 | 74,26942 | 74,07095 | 73,87280 | 73,67495 | 73,47740 |
| **44** | 73,28063 | 73,08416 | 72,88798 | 72,69210 | 72,49652 | 72,30124 | 72,10626 | 71,91158 | 71,71720 | 71,52311 | 71,32932 | 71,13584 |
| **45** | 70,94315 | 70,75074 | 70,55863 | 70,36681 | 70,17528 | 69,98405 | 69,79310 | 69,60244 | 69,41208 | 69,22201 | 69,03223 | 68,84274 |
| **46** | 68,65407 | 68,46569 | 68,27758 | 68,08976 | 67,90223 | 67,71498 | 67,52801 | 67,34133 | 67,15493 | 66,96881 | 66,78298 | 66,59743 |
| **47** | 66,41273 | 66,22831 | 66,04416 | 65,86029 | 65,67669 | 65,49337 | 65,31033 | 65,12756 | 64,94507 | 64,76286 | 64,58092 | 64,39926 |
| **48** | 64,21848 | 64,03797 | 63,85772 | 63,67774 | 63,49803 | 63,31859 | 63,13942 | 62,96052 | 62,78189 | 62,60352 | 62,42543 | 62,24760 |
| **49** | 62,07069 | 61,89403 | 61,71763 | 61,54150 | 61,36563 | 61,19001 | 61,01466 | 60,83958 | 60,66475 | 60,49018 | 60,31588 | 60,14184 |
| **50** | 59,96874 | 59,79589 | 59,62330 | 59,45096 | 59,27888 | 59,10705 | 58,93547 | 58,76414 | 58,59308 | 58,42226 | 58,25170 | 58,08140 |

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Maand**  **Jaar** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **51** | 57,91207 | 57,74299 | 57,57415 | 57,40556 | 57,23721 | 57,06911 | 56,90126 | 56,73366 | 56,56630 | 56,39919 | 56,23233 | 56,06571 |
| **52** | 55,90011 | 55,73475 | 55,56962 | 55,40473 | 55,24008 | 55,07567 | 54,91150 | 54,74757 | 54,58388 | 54,42043 | 54,25722 | 54,09425 |
| **53** | 53,93233 | 53,77064 | 53,60918 | 53,44796 | 53,28696 | 53,12620 | 52,96567 | 52,80537 | 52,64530 | 52,48546 | 52,32586 | 52,16649 |
| **54** | 52,00821 | 51,85016 | 51,69233 | 51,53472 | 51,37734 | 51,22018 | 51,06325 | 50,90654 | 50,75005 | 50,59379 | 50,43775 | 50,28194 |
| **55** | 50,12727 | 49,97281 | 49,81857 | 49,66454 | 49,51074 | 49,35714 | 49,20377 | 49,05061 | 48,89766 | 48,74494 | 48,59243 | 48,44014 |
| **56** | 48,28903 | 48,13813 | 47,98744 | 47,83696 | 47,68669 | 47,53662 | 47,38676 | 47,23712 | 47,08768 | 46,93845 | 46,78943 | 46,64063 |
| **57** | 46,49305 | 46,34567 | 46,19850 | 46,05152 | 45,90475 | 45,75817 | 45,61180 | 45,46563 | 45,31966 | 45,17390 | 45,02833 | 44,88297 |
| **58** | 44,73889 | 44,59500 | 44,45131 | 44,30781 | 44,16450 | 44,02138 | 43,87846 | 43,73573 | 43,59320 | 43,45086 | 43,30871 | 43,16676 |
| **59** | 43,02615 | 42,88572 | 42,74547 | 42,60541 | 42,46553 | 42,32584 | 42,18634 | 42,04702 | 41,90789 | 41,76894 | 41,63018 | 41,49161 |
| **60** | 41,35443 | 41,21742 | 41,08059 | 40,94394 | 40,80746 | 40,67117 | 40,53505 | 40,39911 | 40,26335 | 40,12776 | 39,99236 | 39,85713 |
| **61** | 39,72335 | 39,58974 | 39,45630 | 39,32303 | 39,18993 | 39,05699 | 38,92423 | 38,79164 | 38,65922 | 38,52697 | 38,39489 | 38,26298 |
| **62** | 38,13257 | 38,00233 | 37,87224 | 37,74232 | 37,61256 | 37,48297 | 37,35353 | 37,22426 | 37,09515 | 36,96620 | 36,83741 | 36,70879 |
| **63** | 36,58173 | 36,45483 | 36,32808 | 36,20148 | 36,07504 | 35,94875 | 35,82261 | 35,69663 | 35,57080 | 35,44513 | 35,31961 | 35,19425 |
| **64** | 35,07051 | 34,94692 | 34,82348 | 34,70018 | 34,57702 | 34,45401 | 34,33115 | 34,20843 | 34,08586 | 33,96344 | 33,84116 | 33,71903 |
| **65** | 33,59859 | 33,47829 | 33,35813 | 33,23810 | 33,11821 | 32,99845 | 32,87884 | 32,75936 | 32,64002 | 32,52082 | 32,40176 | 32,28284 |
| **66** | 32,16567 | 32,04863 | 31,93172 | 31,81494 | 31,69828 | 31,58176 | 31,46537 | 31,34911 | 31,23297 | 31,11697 | 31,00110 | 30,88536 |
| **67** | 30,77144 | 30,65764 | 30,54396 | 30,43040 | 30,31696 | 30,20365 | 30,09045 | 29,97738 | 29,86443 | 29,75160 | 29,63890 | 29,52632 |
| **68** | 29,41562 | 29,30504 | 29,19456 | 29,08420 | 28,97396 | 28,86383 | 28,75381 | 28,64390 | 28,53411 | 28,42443 | 28,31487 | 28,20542 |
| **69** | 28,09793 | 27,99053 | 27,88325 | 27,77606 | 27,66898 | 27,56201 | 27,45514 | 27,34838 | 27,24173 | 27,13518 | 27,02874 | 26,92240 |
| **70** | 26,81808 | 26,71386 | 26,60973 | 26,50570 | 26,40177 | 26,29793 | 26,19419 | 26,09055 | 25,98701 | 25,88356 | 25,78022 | 25,67697 |
| **71** | 25,57580 | 25,47473 | 25,37374 | 25,27284 | 25,17202 | 25,07130 | 24,97067 | 24,87013 | 24,76967 | 24,66931 | 24,56904 | 24,46886 |
| **72** | 24,37082 | 24,27287 | 24,17499 | 24,07720 | 23,97948 | 23,88185 | 23,78430 | 23,68683 | 23,58945 | 23,49215 | 23,39493 | 23,29779 |
| **73** | 23,20286 | 23,10800 | 23,01321 | 22,91850 | 22,82386 | 22,72929 | 22,63480 | 22,54039 | 22,44605 | 22,35178 | 22,25759 | 22,16348 |
| **74** | 22,07162 | 21,97983 | 21,88811 | 21,79646 | 21,70487 | 21,61334 | 21,52189 | 21,43050 | 21,33918 | 21,24793 | 21,15675 | 21,06563 |
| **75** | 20,97683 | 20,88809 | 20,79940 | 20,71078 | 20,62221 | 20,53371 | 20,44527 | 20,35688 | 20,26856 | 20,18030 | 20,09210 | 20,00396 |
| **76** | 19,91818 | 19,83246 | 19,74678 | 19,66116 | 19,57559 | 19,49008 | 19,40462 | 19,31922 | 19,23387 | 19,14857 | 19,06333 | 18,97815 |
| **77** | 18,89536 | 18,81263 | 18,72993 | 18,64729 | 18,56469 | 18,48215 | 18,39965 | 18,31719 | 18,23479 | 18,15244 | 18,07013 | 17,98788 |
| **78** | 17,90805 | 17,82827 | 17,74853 | 17,66883 | 17,58918 | 17,50957 | 17,43000 | 17,35047 | 17,27099 | 17,19155 | 17,11216 | 17,03281 |
| **79** | 16,95591 | 16,87905 | 16,80223 | 16,72545 | 16,64870 | 16,57200 | 16,49533 | 16,41870 | 16,34211 | 16,26556 | 16,18905 | 16,11258 |
| **80** | 16,03857 | 15,96460 | 15,89067 | 15,81676 | 15,74290 | 15,66906 | 15,59527 | 15,52150 | 15,44778 | 15,37409 | 15,30044 | 15,22682 |

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

**LEVENSLANGE RENTE**

omzettingscoëfficiënten renteplan vanaf 1 januari 2022

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Overzicht van de omzettingscoëfficiënten voor **mannen** voor het omzetten van het verzekerd kapitaal  in een **trimestriële rente** in functie van de leeftijd bij aanvang van de rente. | | | | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Maand**  **Jaar** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **18** | 153,52475 | 153,19601 | 152,86722 | 152,54008 | 152,21290 | 151,88568 | 151,56010 | 151,23448 | 150,90882 | 150,58480 | 150,26074 | 149,93664 |
| **19** | 149,61424 | 149,29180 | 148,96931 | 148,64844 | 148,32752 | 148,00657 | 147,68723 | 147,36785 | 147,04843 | 146,73062 | 146,41277 | 146,09488 |
| **20** | 145,77866 | 145,46240 | 145,14610 | 144,83138 | 144,51662 | 144,20183 | 143,88861 | 143,57535 | 143,26206 | 142,95034 | 142,63859 | 142,32679 |
| **21** | 142,01665 | 141,70646 | 141,39623 | 141,08756 | 140,77884 | 140,47009 | 140,16288 | 139,85564 | 139,54836 | 139,24263 | 138,93686 | 138,63105 |
| **22** | 138,32686 | 138,02264 | 137,71837 | 137,41563 | 137,11285 | 136,81003 | 136,50873 | 136,20739 | 135,90601 | 135,60616 | 135,30626 | 135,00633 |
| **23** | 134,70800 | 134,40963 | 134,11122 | 133,81431 | 133,51735 | 133,22036 | 132,92485 | 132,62931 | 132,33374 | 132,03965 | 131,74552 | 131,45136 |
| **24** | 131,15878 | 130,86616 | 130,57350 | 130,28231 | 129,99107 | 129,69980 | 129,40999 | 129,12015 | 128,83026 | 128,54184 | 128,25338 | 127,96489 |
| **25** | 127,67795 | 127,39098 | 127,10397 | 126,81840 | 126,53278 | 126,24713 | 125,96292 | 125,67866 | 125,39437 | 125,11151 | 124,82862 | 124,54569 |
| **26** | 124,26430 | 123,98287 | 123,70141 | 123,42136 | 123,14126 | 122,86113 | 122,58241 | 122,30365 | 122,02485 | 121,74746 | 121,47003 | 121,19256 |
| **27** | 120,91662 | 120,64065 | 120,36463 | 120,09000 | 119,81533 | 119,54062 | 119,26729 | 118,99393 | 118,72052 | 118,44850 | 118,17644 | 117,90434 |
| **28** | 117,63376 | 117,36314 | 117,09248 | 116,82317 | 116,55383 | 116,28444 | 116,01642 | 115,74835 | 115,48025 | 115,21350 | 114,94671 | 114,67989 |
| **29** | 114,41457 | 114,14921 | 113,88381 | 113,61973 | 113,35562 | 113,09148 | 112,82866 | 112,56580 | 112,30290 | 112,04134 | 111,77973 | 111,51809 |
| **30** | 111,25794 | 110,99775 | 110,73751 | 110,47859 | 110,21962 | 109,96061 | 109,70291 | 109,44517 | 109,18740 | 108,93092 | 108,67441 | 108,41786 |
| **31** | 108,16279 | 107,90767 | 107,65252 | 107,39865 | 107,14474 | 106,89079 | 106,63812 | 106,38541 | 106,13266 | 105,88119 | 105,62968 | 105,37814 |
| **32** | 105,12806 | 104,87794 | 104,62778 | 104,37888 | 104,12993 | 103,88095 | 103,63322 | 103,38546 | 103,13765 | 102,89110 | 102,64451 | 102,39789 |
| **33** | 102,15271 | 101,90750 | 101,66226 | 101,41824 | 101,17418 | 100,93008 | 100,68721 | 100,44431 | 100,20136 | 99,95965 | 99,71789 | 99,47610 |
| **34** | 99,23576 | 98,99537 | 98,75495 | 98,51574 | 98,27648 | 98,03718 | 97,79910 | 97,56097 | 97,32280 | 97,08584 | 96,84884 | 96,61180 |
| **35** | 96,37621 | 96,14057 | 95,90490 | 95,67040 | 95,43587 | 95,20130 | 94,96791 | 94,73448 | 94,50101 | 94,26872 | 94,03640 | 93,80404 |
| **36** | 93,57311 | 93,34214 | 93,11114 | 92,88129 | 92,65140 | 92,42147 | 92,19271 | 91,96390 | 91,73505 | 91,50737 | 91,27964 | 91,05187 |
| **37** | 90,82554 | 90,59917 | 90,37275 | 90,14748 | 89,92216 | 89,69680 | 89,47258 | 89,24832 | 89,02402 | 88,80086 | 88,57765 | 88,35441 |
| **38** | 88,13260 | 87,91075 | 87,68885 | 87,46807 | 87,24725 | 87,02639 | 86,80665 | 86,58686 | 86,36703 | 86,14832 | 85,92956 | 85,71077 |
| **39** | 85,49341 | 85,27601 | 85,05856 | 84,84221 | 84,62581 | 84,40938 | 84,19404 | 83,97865 | 83,76322 | 83,54889 | 83,33452 | 83,12010 |
| **40** | 82,90712 | 82,69410 | 82,48103 | 82,26904 | 82,05700 | 81,84492 | 81,63391 | 81,42286 | 81,21177 | 81,00175 | 80,79169 | 80,58158 |
| **41** | 80,37291 | 80,16420 | 79,95545 | 79,74775 | 79,54000 | 79,33221 | 79,12547 | 78,91868 | 78,71186 | 78,50608 | 78,30026 | 78,09440 |
| **42** | 77,88999 | 77,68552 | 77,48101 | 77,27754 | 77,07402 | 76,87045 | 76,66791 | 76,46533 | 76,26271 | 76,06112 | 75,85948 | 75,65779 |
| **43** | 75,45756 | 75,25729 | 75,05696 | 74,85765 | 74,65829 | 74,45888 | 74,26049 | 74,06205 | 73,86356 | 73,66609 | 73,46857 | 73,27100 |
| **44** | 73,07490 | 72,87875 | 72,68254 | 72,48734 | 72,29208 | 72,09677 | 71,90246 | 71,70810 | 71,51369 | 71,32028 | 71,12681 | 70,93330 |
| **45** | 70,74127 | 70,54918 | 70,35704 | 70,16588 | 69,97467 | 69,78340 | 69,59311 | 69,40277 | 69,21238 | 69,02297 | 68,83351 | 68,64399 |
| **46** | 68,45597 | 68,26789 | 68,07976 | 67,89259 | 67,70536 | 67,51808 | 67,33176 | 67,14539 | 66,95896 | 66,77349 | 66,58797 | 66,40239 |
| **47** | 66,21833 | 66,03420 | 65,85003 | 65,66679 | 65,48350 | 65,30015 | 65,11774 | 64,93527 | 64,75275 | 64,57118 | 64,38954 | 64,20785 |
| **48** | 64,02769 | 63,84747 | 63,66720 | 63,48784 | 63,30843 | 63,12896 | 62,95041 | 62,77180 | 62,59314 | 62,41540 | 62,23760 | 62,05975 |
| **49** | 61,88344 | 61,70707 | 61,53064 | 61,35512 | 61,17954 | 61,00389 | 60,82916 | 60,65436 | 60,47950 | 60,30555 | 60,13153 | 59,95746 |
| **50** | 59,78496 | 59,61240 | 59,43977 | 59,26803 | 59,09623 | 58,92437 | 58,75339 | 58,58235 | 58,41125 | 58,24103 | 58,07076 | 57,90042 |

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Maand**  **Jaar** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **51** | 57,73168 | 57,56287 | 57,39400 | 57,22600 | 57,05793 | 56,88980 | 56,72254 | 56,55521 | 56,38782 | 56,22130 | 56,05472 | 55,88807 |
| **52** | 55,72304 | 55,55795 | 55,39278 | 55,22848 | 55,06410 | 54,89965 | 54,73606 | 54,57240 | 54,40868 | 54,24580 | 54,08286 | 53,91986 |
| **53** | 53,75851 | 53,59708 | 53,43558 | 53,27493 | 53,11420 | 52,95340 | 52,79343 | 52,63340 | 52,47329 | 52,31403 | 52,15469 | 51,99528 |
| **54** | 51,83756 | 51,67977 | 51,52190 | 51,36485 | 51,20773 | 51,05053 | 50,89415 | 50,73770 | 50,58118 | 50,42548 | 50,26970 | 50,11385 |
| **55** | 49,95972 | 49,80552 | 49,65123 | 49,49776 | 49,34420 | 49,19057 | 49,03774 | 48,88483 | 48,73185 | 48,57967 | 48,42742 | 48,27509 |
| **56** | 48,12452 | 47,97387 | 47,82313 | 47,67319 | 47,52316 | 47,37305 | 47,22374 | 47,07434 | 46,92485 | 46,77617 | 46,62740 | 46,47854 |
| **57** | 46,33150 | 46,18436 | 46,03714 | 45,89070 | 45,74416 | 45,59754 | 45,45170 | 45,30577 | 45,15976 | 45,01452 | 44,86920 | 44,72379 |
| **58** | 44,58024 | 44,43658 | 44,29284 | 44,14986 | 44,00678 | 43,86362 | 43,72122 | 43,57873 | 43,43614 | 43,29433 | 43,15242 | 43,01042 |
| **59** | 42,87032 | 42,73012 | 42,58981 | 42,45027 | 42,31062 | 42,17088 | 42,03189 | 41,89280 | 41,75361 | 41,61519 | 41,47666 | 41,33803 |
| **60** | 41,20136 | 41,06457 | 40,92769 | 40,79154 | 40,65529 | 40,51894 | 40,38333 | 40,24761 | 40,11179 | 39,97672 | 39,84154 | 39,70626 |
| **61** | 39,57298 | 39,43958 | 39,30608 | 39,17331 | 39,04042 | 38,90743 | 38,77517 | 38,64280 | 38,51031 | 38,37856 | 38,24670 | 38,11473 |
| **62** | 37,98482 | 37,85479 | 37,72464 | 37,59521 | 37,46567 | 37,33600 | 37,20706 | 37,07800 | 36,94882 | 36,82037 | 36,69180 | 36,56311 |
| **63** | 36,43654 | 36,30985 | 36,18302 | 36,05691 | 35,93068 | 35,80431 | 35,67867 | 35,55290 | 35,42700 | 35,30181 | 35,17651 | 35,05107 |
| **64** | 34,92782 | 34,80443 | 34,68091 | 34,55809 | 34,43514 | 34,31205 | 34,18967 | 34,06716 | 33,94451 | 33,82257 | 33,70050 | 33,57829 |
| **65** | 33,45833 | 33,33822 | 33,21797 | 33,09842 | 32,97873 | 32,85889 | 32,73976 | 32,62048 | 32,50105 | 32,38233 | 32,26347 | 32,14447 |
| **66** | 32,02777 | 31,91092 | 31,79392 | 31,67761 | 31,56115 | 31,44454 | 31,32862 | 31,21255 | 31,09633 | 30,98081 | 30,86513 | 30,74930 |
| **67** | 30,63585 | 30,52223 | 30,40846 | 30,29537 | 30,18212 | 30,06870 | 29,95598 | 29,84310 | 29,73005 | 29,61769 | 29,50518 | 29,39250 |
| **68** | 29,28227 | 29,17186 | 29,06129 | 28,95139 | 28,84133 | 28,73109 | 28,62154 | 28,51182 | 28,40192 | 28,29272 | 28,18334 | 28,07379 |
| **69** | 27,96675 | 27,85954 | 27,75214 | 27,64542 | 27,53851 | 27,43143 | 27,32503 | 27,21844 | 27,11168 | 27,00559 | 26,89933 | 26,79288 |
| **70** | 26,68902 | 26,58497 | 26,48072 | 26,37715 | 26,27339 | 26,16944 | 26,06616 | 25,96269 | 25,85903 | 25,75605 | 25,65288 | 25,54951 |
| **71** | 25,44880 | 25,34789 | 25,24677 | 25,14633 | 25,04569 | 24,94483 | 24,84466 | 24,74429 | 24,64371 | 24,54381 | 24,44371 | 24,34340 |
| **72** | 24,24582 | 24,14802 | 24,05000 | 23,95267 | 23,85512 | 23,75735 | 23,66026 | 23,56295 | 23,46543 | 23,36859 | 23,27154 | 23,17426 |
| **73** | 23,07979 | 22,98508 | 22,89014 | 22,79589 | 22,70141 | 22,60669 | 22,51267 | 22,41841 | 22,32392 | 22,23012 | 22,13608 | 22,04182 |
| **74** | 21,95043 | 21,85879 | 21,76690 | 21,67571 | 21,58427 | 21,49259 | 21,40160 | 21,31036 | 21,21888 | 21,12810 | 21,03707 | 20,94579 |
| **75** | 20,85745 | 20,76885 | 20,67999 | 20,59183 | 20,50341 | 20,41473 | 20,32676 | 20,23852 | 20,15002 | 20,06223 | 19,97418 | 19,88587 |
| **76** | 19,80056 | 19,71497 | 19,62911 | 19,54396 | 19,45853 | 19,37283 | 19,28784 | 19,20258 | 19,11704 | 19,03222 | 18,94713 | 18,86175 |
| **77** | 18,77944 | 18,69684 | 18,61394 | 18,53177 | 18,44931 | 18,36656 | 18,28454 | 18,20222 | 18,11961 | 18,03774 | 17,95558 | 17,87312 |
| **78** | 17,79377 | 17,71412 | 17,63416 | 17,55494 | 17,47542 | 17,39558 | 17,31650 | 17,23711 | 17,15740 | 17,07846 | 16,99920 | 16,91962 |
| **79** | 16,84321 | 16,76648 | 16,68942 | 16,61313 | 16,53651 | 16,45956 | 16,38339 | 16,30689 | 16,23006 | 16,15401 | 16,07763 | 16,00092 |
| **80** | 15,92741 | 15,85356 | 15,77936 | 15,70596 | 15,63221 | 15,55812 | 15,48483 | 15,41119 | 15,33720 | 15,26403 | 15,19050 | 15,11662 |

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

**LEVENSLANGE RENTE**

omzettingscoëfficiënten renteplan vanaf 1 januari 2022

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Overzicht van de omzettingscoëfficiënten voor **vrouwen** voor het omzetten van het verzekerd kapitaal  in een **maandelijkse rente** in functie van de leeftijd bij aanvang van de rente. | | | | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Maand**  **Jaar** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **18** | 175,88824 | 175,51986 | 175,15207 | 174,78487 | 174,41826 | 174,05223 | 173,68680 | 173,32197 | 172,95772 | 172,59406 | 172,23099 | 171,86852 |
| **19** | 171,50664 | 171,14535 | 170,78464 | 170,42450 | 170,06495 | 169,70597 | 169,34757 | 168,98976 | 168,63252 | 168,27586 | 167,91978 | 167,56428 |
| **20** | 167,20938 | 166,85504 | 166,50127 | 166,14807 | 165,79544 | 165,44337 | 165,09187 | 164,74094 | 164,39058 | 164,04079 | 163,69156 | 163,34291 |
| **21** | 162,99484 | 162,64733 | 162,30037 | 161,95397 | 161,60813 | 161,26285 | 160,91812 | 160,57395 | 160,23034 | 159,88728 | 159,54478 | 159,20284 |
| **22** | 158,86148 | 158,52066 | 158,18039 | 157,84067 | 157,50149 | 157,16286 | 156,82477 | 156,48723 | 156,15024 | 155,81379 | 155,47789 | 155,14253 |
| **23** | 154,80775 | 154,47351 | 154,13980 | 153,80662 | 153,47398 | 153,14188 | 152,81031 | 152,47927 | 152,14878 | 151,81881 | 151,48939 | 151,16050 |
| **24** | 150,83217 | 150,50437 | 150,17710 | 149,85035 | 149,52413 | 149,19843 | 148,87325 | 148,54860 | 148,22448 | 147,90088 | 147,57781 | 147,25526 |
| **25** | 146,93327 | 146,61180 | 146,29084 | 145,97039 | 145,65046 | 145,33105 | 145,01215 | 144,69376 | 144,37589 | 144,05854 | 143,74170 | 143,42537 |
| **26** | 143,10960 | 142,79434 | 142,47957 | 142,16532 | 141,85157 | 141,53832 | 141,22558 | 140,91334 | 140,60161 | 140,29038 | 139,97965 | 139,66944 |
| **27** | 139,35977 | 139,05059 | 138,74191 | 138,43373 | 138,12604 | 137,81884 | 137,51214 | 137,20594 | 136,90023 | 136,59501 | 136,29029 | 135,98607 |
| **28** | 135,68239 | 135,37919 | 135,07648 | 134,77426 | 134,47252 | 134,17126 | 133,87049 | 133,57021 | 133,27041 | 132,97109 | 132,67226 | 132,37392 |
| **29** | 132,07612 | 131,77879 | 131,48194 | 131,18556 | 130,88966 | 130,59423 | 130,29928 | 130,00481 | 129,71081 | 129,41729 | 129,12424 | 128,83167 |
| **30** | 128,53964 | 128,24807 | 127,95697 | 127,66633 | 127,37616 | 127,08646 | 126,79722 | 126,50845 | 126,22015 | 125,93231 | 125,64494 | 125,35803 |
| **31** | 125,07166 | 124,78575 | 124,50029 | 124,21529 | 123,93075 | 123,64666 | 123,36303 | 123,07986 | 122,79714 | 122,51489 | 122,23309 | 121,95174 |
| **32** | 121,67093 | 121,39057 | 121,11065 | 120,83118 | 120,55216 | 120,27359 | 119,99546 | 119,71779 | 119,44056 | 119,16378 | 118,88745 | 118,61156 |
| **33** | 118,33621 | 118,06130 | 117,78682 | 117,51278 | 117,23918 | 116,96602 | 116,69330 | 116,42102 | 116,14918 | 115,87778 | 115,60682 | 115,33629 |
| **34** | 115,06630 | 114,79674 | 114,52760 | 114,25890 | 113,99062 | 113,72278 | 113,45537 | 113,18838 | 112,92183 | 112,65571 | 112,39002 | 112,12476 |
| **35** | 111,86002 | 111,59571 | 111,33182 | 111,06836 | 110,80531 | 110,54269 | 110,28048 | 110,01870 | 109,75735 | 109,49641 | 109,23589 | 108,97580 |
| **36** | 108,71624 | 108,45709 | 108,19835 | 107,94002 | 107,68211 | 107,42461 | 107,16753 | 106,91086 | 106,65460 | 106,39876 | 106,14332 | 105,88831 |
| **37** | 105,63382 | 105,37974 | 105,12606 | 104,87279 | 104,61992 | 104,36745 | 104,11540 | 103,86374 | 103,61249 | 103,36165 | 103,11121 | 102,86118 |
| **38** | 102,61168 | 102,36258 | 102,11387 | 101,86556 | 101,61764 | 101,37013 | 101,12301 | 100,87628 | 100,62995 | 100,38402 | 100,13849 | 99,89335 |
| **39** | 99,64875 | 99,40454 | 99,16072 | 98,91728 | 98,67424 | 98,43158 | 98,18931 | 97,94743 | 97,70594 | 97,46483 | 97,22412 | 96,98379 |
| **40** | 96,74400 | 96,50460 | 96,26558 | 96,02693 | 95,78867 | 95,55079 | 95,31328 | 95,07616 | 94,83942 | 94,60306 | 94,36708 | 94,13148 |
| **41** | 93,89642 | 93,66174 | 93,42744 | 93,19350 | 92,95994 | 92,72675 | 92,49393 | 92,26149 | 92,02941 | 91,79771 | 91,56639 | 91,33543 |
| **42** | 91,10503 | 90,87500 | 90,64532 | 90,41602 | 90,18708 | 89,95850 | 89,73029 | 89,50244 | 89,27495 | 89,04784 | 88,82108 | 88,59469 |
| **43** | 88,36887 | 88,14340 | 87,91829 | 87,69353 | 87,46913 | 87,24509 | 87,02141 | 86,79808 | 86,57511 | 86,35249 | 86,13024 | 85,90834 |
| **44** | 85,68701 | 85,46603 | 85,24541 | 85,02513 | 84,80519 | 84,58561 | 84,36638 | 84,14750 | 83,92896 | 83,71078 | 83,49295 | 83,27546 |
| **45** | 83,05856 | 82,84200 | 82,62578 | 82,40990 | 82,19437 | 81,97917 | 81,76432 | 81,54981 | 81,33564 | 81,12181 | 80,90833 | 80,69519 |
| **46** | 80,48264 | 80,27043 | 80,05855 | 79,84700 | 79,63579 | 79,42491 | 79,21437 | 79,00416 | 78,79428 | 78,58474 | 78,37554 | 78,16667 |
| **47** | 77,95841 | 77,75047 | 77,54286 | 77,33558 | 77,12862 | 76,92199 | 76,71569 | 76,50972 | 76,30407 | 76,09874 | 75,89375 | 75,68908 |
| **48** | 75,48504 | 75,28132 | 75,07791 | 74,87483 | 74,67206 | 74,46961 | 74,26749 | 74,06568 | 73,86419 | 73,66302 | 73,46217 | 73,26164 |
| **49** | 73,06175 | 72,86218 | 72,66291 | 72,46396 | 72,26532 | 72,06699 | 71,86898 | 71,67127 | 71,47388 | 71,27680 | 71,08003 | 70,88358 |
| **50** | 70,68778 | 70,49229 | 70,29711 | 70,10223 | 69,90765 | 69,71338 | 69,51941 | 69,32575 | 69,13239 | 68,93934 | 68,74659 | 68,55415 |

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Maand**  **Jaar** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **51** | 68,36239 | 68,17093 | 67,97976 | 67,78890 | 67,59833 | 67,40805 | 67,21808 | 67,02840 | 66,83902 | 66,64993 | 66,46115 | 66,27266 |
| **52** | 66,08488 | 65,89738 | 65,71018 | 65,52327 | 65,33665 | 65,15031 | 64,96427 | 64,77852 | 64,59306 | 64,40788 | 64,22300 | 64,03841 |
| **53** | 63,85455 | 63,67098 | 63,48768 | 63,30467 | 63,12194 | 62,93950 | 62,75733 | 62,57545 | 62,39386 | 62,21254 | 62,03151 | 61,85076 |
| **54** | 61,67078 | 61,49106 | 61,31162 | 61,13246 | 60,95358 | 60,77496 | 60,59663 | 60,41857 | 60,24078 | 60,06327 | 59,88604 | 59,70908 |
| **55** | 59,53292 | 59,35702 | 59,18139 | 59,00602 | 58,83093 | 58,65610 | 58,48154 | 58,30725 | 58,13323 | 57,95948 | 57,78599 | 57,61278 |
| **56** | 57,44038 | 57,26825 | 57,09638 | 56,92477 | 56,75342 | 56,58233 | 56,41150 | 56,24093 | 56,07062 | 55,90058 | 55,73079 | 55,56127 |
| **57** | 55,39261 | 55,22420 | 55,05604 | 54,88813 | 54,72048 | 54,55308 | 54,38594 | 54,21905 | 54,05241 | 53,88603 | 53,71990 | 53,55403 |
| **58** | 53,38905 | 53,22432 | 53,05983 | 52,89559 | 52,73160 | 52,56785 | 52,40435 | 52,24109 | 52,07808 | 51,91532 | 51,75280 | 51,59053 |
| **59** | 51,42920 | 51,26811 | 51,10725 | 50,94664 | 50,78626 | 50,62612 | 50,46622 | 50,30656 | 50,14713 | 49,98795 | 49,82901 | 49,67030 |
| **60** | 49,51258 | 49,35509 | 49,19782 | 49,04079 | 48,88399 | 48,72742 | 48,57109 | 48,41498 | 48,25911 | 48,10346 | 47,94805 | 47,79288 |
| **61** | 47,63873 | 47,48480 | 47,33109 | 47,17761 | 47,02436 | 46,87132 | 46,71851 | 46,56593 | 46,41356 | 46,26143 | 46,10951 | 45,95782 |
| **62** | 45,80721 | 45,65682 | 45,50664 | 45,35667 | 45,20693 | 45,05739 | 44,90808 | 44,75898 | 44,61009 | 44,46143 | 44,31298 | 44,16474 |
| **63** | 44,01764 | 43,87075 | 43,72406 | 43,57758 | 43,43131 | 43,28525 | 43,13940 | 42,99375 | 42,84831 | 42,70309 | 42,55807 | 42,41326 |
| **64** | 42,26964 | 42,12622 | 41,98299 | 41,83997 | 41,69715 | 41,55453 | 41,41211 | 41,26989 | 41,12787 | 40,98605 | 40,84443 | 40,70302 |
| **65** | 40,56285 | 40,42287 | 40,28309 | 40,14350 | 40,00410 | 39,86489 | 39,72588 | 39,58705 | 39,44842 | 39,30999 | 39,17175 | 39,03370 |
| **66** | 38,89696 | 38,76040 | 38,62403 | 38,48785 | 38,35184 | 38,21602 | 38,08039 | 37,94494 | 37,80968 | 37,67460 | 37,53970 | 37,40499 |
| **67** | 37,27166 | 37,13851 | 37,00552 | 36,87272 | 36,74009 | 36,60764 | 36,47536 | 36,34326 | 36,21134 | 36,07959 | 35,94802 | 35,81663 |
| **68** | 35,68668 | 35,55691 | 35,42730 | 35,29785 | 35,16858 | 35,03947 | 34,91053 | 34,78176 | 34,65315 | 34,52472 | 34,39645 | 34,26835 |
| **69** | 34,14177 | 34,01536 | 33,88910 | 33,76299 | 33,63705 | 33,51127 | 33,38565 | 33,26018 | 33,13488 | 33,00973 | 32,88475 | 32,75992 |
| **70** | 32,63670 | 32,51362 | 32,39069 | 32,26792 | 32,14529 | 32,02282 | 31,90049 | 31,77832 | 31,65629 | 31,53442 | 31,41270 | 31,29113 |
| **71** | 31,17124 | 31,05149 | 30,93188 | 30,81241 | 30,69309 | 30,57390 | 30,45486 | 30,33596 | 30,21720 | 30,09858 | 29,98011 | 29,86178 |
| **72** | 29,74521 | 29,62877 | 29,51246 | 29,39629 | 29,28024 | 29,16433 | 29,04856 | 28,93291 | 28,81740 | 28,70203 | 28,58679 | 28,47168 |
| **73** | 28,35842 | 28,24527 | 28,13225 | 28,01936 | 27,90659 | 27,79394 | 27,68142 | 27,56902 | 27,45674 | 27,34459 | 27,23257 | 27,12067 |
| **74** | 27,01070 | 26,90084 | 26,79109 | 26,68147 | 26,57195 | 26,46255 | 26,35327 | 26,24410 | 26,13504 | 26,02611 | 25,91728 | 25,80858 |
| **75** | 25,70189 | 25,59530 | 25,48882 | 25,38245 | 25,27618 | 25,17002 | 25,06396 | 24,95801 | 24,85216 | 24,74642 | 24,64079 | 24,53527 |
| **76** | 24,43185 | 24,32852 | 24,22529 | 24,12216 | 24,01912 | 23,91618 | 23,81334 | 23,71059 | 23,60794 | 23,50539 | 23,40294 | 23,30058 |
| **77** | 23,20042 | 23,10034 | 23,00035 | 22,90045 | 22,80063 | 22,70091 | 22,60126 | 22,50171 | 22,40225 | 22,30287 | 22,20358 | 22,10439 |
| **78** | 22,00747 | 21,91062 | 21,81386 | 21,71717 | 21,62057 | 21,52404 | 21,42759 | 21,33121 | 21,23492 | 21,13871 | 21,04258 | 20,94652 |
| **79** | 20,85284 | 20,75922 | 20,66566 | 20,57218 | 20,47877 | 20,38543 | 20,29215 | 20,19895 | 20,10582 | 20,01276 | 19,91977 | 19,82685 |
| **80** | 19,73638 | 19,64596 | 19,55561 | 19,46532 | 19,37509 | 19,28492 | 19,19481 | 19,10476 | 19,01478 | 18,92485 | 18,83499 | 18,74520 |

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

**LEVENSLANGE RENTE**

omzettingscoëfficiënten renteplan vanaf 1 januari 2022

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Overzicht van de omzettingscoëfficiënten voor **vrouwen** voor het omzetten van het verzekerd kapitaal  in een **trimestriële rente** in functie van de leeftijd bij aanvang van de rente. | | | | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Maand**  **Jaar** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **18** | 175,51332 | 175,14554 | 174,77773 | 174,41175 | 174,04575 | 173,67971 | 173,31550 | 172,95127 | 172,58700 | 172,22457 | 171,86211 | 171,49962 |
| **19** | 171,13894 | 170,77824 | 170,41752 | 170,05858 | 169,69962 | 169,34063 | 168,98343 | 168,62620 | 168,26895 | 167,91349 | 167,55800 | 167,20249 |
| **20** | 166,84876 | 166,49500 | 166,14122 | 165,78920 | 165,43714 | 165,08506 | 164,73474 | 164,38439 | 164,03402 | 163,68540 | 163,33676 | 162,98809 |
| **21** | 162,64117 | 162,29423 | 161,94726 | 161,60202 | 161,25674 | 160,91145 | 160,56787 | 160,22427 | 159,88064 | 159,53874 | 159,19681 | 158,85486 |
| **22** | 158,51462 | 158,17437 | 157,83408 | 157,49549 | 157,15687 | 156,81823 | 156,48127 | 156,14429 | 155,80728 | 155,47197 | 155,13663 | 154,80126 |
| **23** | 154,46759 | 154,13389 | 153,80016 | 153,46810 | 153,13601 | 152,80389 | 152,47343 | 152,14294 | 151,81243 | 151,48358 | 151,15470 | 150,82580 |
| **24** | 150,49856 | 150,17130 | 149,84401 | 149,51835 | 149,19266 | 148,86695 | 148,54286 | 148,21875 | 147,89461 | 147,57210 | 147,24957 | 146,92701 |
| **25** | 146,60609 | 146,28514 | 145,96417 | 145,64479 | 145,32539 | 145,00596 | 144,68813 | 144,37027 | 144,05239 | 143,73610 | 143,41979 | 143,10345 |
| **26** | 142,78872 | 142,47397 | 142,15920 | 141,84599 | 141,53275 | 141,21949 | 140,90780 | 140,59608 | 140,28433 | 139,97415 | 139,66395 | 139,35372 |
| **27** | 139,04507 | 138,73640 | 138,42771 | 138,12055 | 137,81337 | 137,50616 | 137,20049 | 136,89479 | 136,58907 | 136,28488 | 135,98067 | 135,67643 |
| **28** | 135,37376 | 135,07106 | 134,76833 | 134,46712 | 134,16587 | 133,86460 | 133,56484 | 133,26505 | 132,96524 | 132,66694 | 132,36860 | 132,07025 |
| **29** | 131,77343 | 131,47659 | 131,17973 | 130,88434 | 130,58892 | 130,29349 | 129,99952 | 129,70554 | 129,41153 | 129,11899 | 128,82643 | 128,53385 |
| **30** | 128,24278 | 127,95169 | 127,66058 | 127,37091 | 127,08122 | 126,79150 | 126,50324 | 126,21494 | 125,92663 | 125,63976 | 125,35287 | 125,06595 |
| **31** | 124,78053 | 124,49508 | 124,20961 | 123,92556 | 123,64148 | 123,35739 | 123,07471 | 122,79200 | 122,50928 | 122,22797 | 121,94664 | 121,66528 |
| **32** | 121,38540 | 121,10550 | 120,82557 | 120,54703 | 120,26847 | 119,98989 | 119,71269 | 119,43548 | 119,15824 | 118,88239 | 118,60652 | 118,33062 |
| **33** | 118,05618 | 117,78172 | 117,50723 | 117,23410 | 116,96096 | 116,68778 | 116,41598 | 116,14415 | 115,87229 | 115,60181 | 115,33129 | 115,06076 |
| **34** | 114,79166 | 114,52254 | 114,25339 | 113,98558 | 113,71775 | 113,44989 | 113,18338 | 112,91684 | 112,65027 | 112,38505 | 112,11980 | 111,85453 |
| **35** | 111,59067 | 111,32679 | 111,06289 | 110,80030 | 110,53769 | 110,27506 | 110,01373 | 109,75238 | 109,49101 | 109,23096 | 108,97088 | 108,71077 |
| **36** | 108,45207 | 108,19334 | 107,93459 | 107,67713 | 107,41964 | 107,16213 | 106,90591 | 106,64966 | 106,39339 | 106,13841 | 105,88340 | 105,62837 |
| **37** | 105,37473 | 105,12107 | 104,86738 | 104,61495 | 104,36250 | 104,11002 | 103,85881 | 103,60757 | 103,35631 | 103,10631 | 102,85629 | 102,60625 |
| **38** | 102,35758 | 102,10888 | 101,86016 | 101,61268 | 101,36517 | 101,11764 | 100,87135 | 100,62504 | 100,37870 | 100,13360 | 99,88847 | 99,64332 |
| **39** | 99,39954 | 99,15572 | 98,91189 | 98,66927 | 98,42662 | 98,18395 | 97,94249 | 97,70101 | 97,45951 | 97,21922 | 96,97890 | 96,73856 |
| **40** | 96,49958 | 96,26057 | 96,02153 | 95,78368 | 95,54581 | 95,30791 | 95,07121 | 94,83448 | 94,59773 | 94,36216 | 94,12657 | 93,89096 |
| **41** | 93,65669 | 93,42240 | 93,18808 | 92,95492 | 92,72175 | 92,48854 | 92,25651 | 92,02445 | 91,79236 | 91,56144 | 91,33050 | 91,09953 |
| **42** | 90,86990 | 90,64024 | 90,41056 | 90,18202 | 89,95345 | 89,72486 | 89,49742 | 89,26995 | 89,04245 | 88,81610 | 88,58973 | 88,36332 |
| **43** | 88,13825 | 87,91315 | 87,68803 | 87,46402 | 87,23999 | 87,01594 | 86,79301 | 86,57005 | 86,34707 | 86,12520 | 85,90332 | 85,68141 |
| **44** | 85,46082 | 85,24020 | 85,01956 | 84,80002 | 84,58045 | 84,36085 | 84,14236 | 83,92384 | 83,70529 | 83,48785 | 83,27037 | 83,05288 |
| **45** | 82,83670 | 82,62049 | 82,40426 | 82,18911 | 81,97393 | 81,75872 | 81,54459 | 81,33043 | 81,11625 | 80,90315 | 80,69002 | 80,47686 |
| **46** | 80,26503 | 80,05316 | 79,84127 | 79,63043 | 79,41957 | 79,20867 | 78,99884 | 78,78898 | 78,57909 | 78,37026 | 78,16140 | 77,95252 |
| **47** | 77,74495 | 77,53736 | 77,32973 | 77,12315 | 76,91653 | 76,70989 | 76,50429 | 76,29865 | 76,09299 | 75,88836 | 75,68371 | 75,47903 |
| **48** | 75,27567 | 75,07228 | 74,86886 | 74,66646 | 74,46402 | 74,26156 | 74,06012 | 73,85864 | 73,65714 | 73,45665 | 73,25614 | 73,05559 |
| **49** | 72,85638 | 72,65713 | 72,45785 | 72,25957 | 72,06125 | 71,86291 | 71,66556 | 71,46819 | 71,27078 | 71,07437 | 70,87793 | 70,68146 |
| **50** | 70,48632 | 70,29115 | 70,09595 | 69,90173 | 69,70747 | 69,51318 | 69,31987 | 69,12653 | 68,93316 | 68,74076 | 68,54834 | 68,35588 |

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Maand**  **Jaar** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **51** | 68,16476 | 67,97362 | 67,78243 | 67,59221 | 67,40195 | 67,21166 | 67,02233 | 66,83297 | 66,64357 | 66,45513 | 66,26666 | 66,07815 |
| **52** | 65,89100 | 65,70382 | 65,51660 | 65,33032 | 65,14400 | 64,95765 | 64,77224 | 64,58680 | 64,40132 | 64,21678 | 64,03221 | 63,84760 |
| **53** | 63,66436 | 63,48108 | 63,29777 | 63,11538 | 62,93295 | 62,75049 | 62,56895 | 62,38737 | 62,20575 | 62,02506 | 61,84433 | 61,66356 |
| **54** | 61,48418 | 61,30476 | 61,12531 | 60,94675 | 60,76816 | 60,58953 | 60,41180 | 60,23404 | 60,05623 | 59,87933 | 59,70240 | 59,52542 |
| **55** | 59,34985 | 59,17424 | 58,99859 | 58,82382 | 58,64901 | 58,47417 | 58,30021 | 58,12620 | 57,95216 | 57,77901 | 57,60581 | 57,43257 |
| **56** | 57,26077 | 57,08892 | 56,91702 | 56,74600 | 56,57493 | 56,40382 | 56,23358 | 56,06329 | 55,89296 | 55,72350 | 55,55400 | 55,38446 |
| **57** | 55,21637 | 55,04823 | 54,88005 | 54,71272 | 54,54535 | 54,37793 | 54,21136 | 54,04475 | 53,87808 | 53,71228 | 53,54643 | 53,38053 |
| **58** | 53,21612 | 53,05166 | 52,88714 | 52,72347 | 52,55974 | 52,39597 | 52,23303 | 52,07005 | 51,90701 | 51,74482 | 51,58257 | 51,42028 |
| **59** | 51,25950 | 51,09867 | 50,93779 | 50,77773 | 50,61761 | 50,45745 | 50,29810 | 50,13871 | 49,97925 | 49,82063 | 49,66195 | 49,50322 |
| **60** | 49,34604 | 49,18880 | 49,03151 | 48,87503 | 48,71849 | 48,56189 | 48,40610 | 48,25025 | 48,09435 | 47,93925 | 47,78410 | 47,62889 |
| **61** | 47,47528 | 47,32160 | 47,16786 | 47,01492 | 46,86192 | 46,70885 | 46,55658 | 46,40424 | 46,25185 | 46,10025 | 45,94859 | 45,79687 |
| **62** | 45,64679 | 45,49664 | 45,34642 | 45,19699 | 45,04749 | 44,89792 | 44,74913 | 44,60028 | 44,45136 | 44,30322 | 44,15502 | 44,00675 |
| **63** | 43,86017 | 43,71351 | 43,56679 | 43,42083 | 43,27480 | 43,12870 | 42,98337 | 42,83796 | 42,69249 | 42,54778 | 42,40301 | 42,25816 |
| **64** | 42,11505 | 41,97186 | 41,82860 | 41,68609 | 41,54350 | 41,40084 | 41,25893 | 41,11694 | 40,97488 | 40,83358 | 40,69220 | 40,55074 |
| **65** | 40,41108 | 40,27133 | 40,13150 | 39,99241 | 39,85324 | 39,71399 | 39,57548 | 39,43689 | 39,29821 | 39,16028 | 39,02227 | 38,88418 |
| **66** | 38,74793 | 38,61160 | 38,47518 | 38,33949 | 38,20371 | 38,06785 | 37,93271 | 37,79748 | 37,66217 | 37,52759 | 37,39292 | 37,25816 |
| **67** | 37,12532 | 36,99238 | 36,85935 | 36,72703 | 36,59462 | 36,46212 | 36,33033 | 36,19845 | 36,06647 | 35,93522 | 35,80387 | 35,67242 |
| **68** | 35,54296 | 35,41339 | 35,28373 | 35,15477 | 35,02570 | 34,89654 | 34,76808 | 34,63952 | 34,51086 | 34,38291 | 34,25486 | 34,12670 |
| **69** | 34,00060 | 33,87439 | 33,74807 | 33,62244 | 33,49671 | 33,37086 | 33,24572 | 33,12046 | 32,99509 | 32,87043 | 32,74565 | 32,62077 |
| **70** | 32,49801 | 32,37513 | 32,25214 | 32,12983 | 32,00741 | 31,88487 | 31,76301 | 31,64104 | 31,51895 | 31,39755 | 31,27604 | 31,15440 |
| **71** | 31,03497 | 30,91542 | 30,79574 | 30,67673 | 30,55760 | 30,43835 | 30,31977 | 30,20106 | 30,08223 | 29,96408 | 29,84581 | 29,72741 |
| **72** | 29,61130 | 29,49505 | 29,37866 | 29,26295 | 29,14709 | 29,03111 | 28,91579 | 28,80034 | 28,68475 | 28,56984 | 28,45479 | 28,33960 |
| **73** | 28,22680 | 28,11384 | 28,00073 | 27,88830 | 27,77571 | 27,66298 | 27,55091 | 27,43870 | 27,32634 | 27,21465 | 27,10281 | 26,99082 |
| **74** | 26,88130 | 26,77163 | 26,66179 | 26,55261 | 26,44328 | 26,33379 | 26,22496 | 26,11597 | 26,00682 | 25,89834 | 25,78970 | 25,68090 |
| **75** | 25,57466 | 25,46825 | 25,36167 | 25,25575 | 25,14965 | 25,04339 | 24,93778 | 24,83201 | 24,72606 | 24,62077 | 24,51532 | 24,40969 |
| **76** | 24,30672 | 24,20357 | 24,10022 | 23,99754 | 23,89467 | 23,79162 | 23,68923 | 23,58666 | 23,48390 | 23,38180 | 23,27952 | 23,17705 |
| **77** | 23,07733 | 22,97742 | 22,87731 | 22,77786 | 22,67820 | 22,57835 | 22,47916 | 22,37978 | 22,28019 | 22,18127 | 22,08215 | 21,98283 |
| **78** | 21,88636 | 21,78967 | 21,69277 | 21,59654 | 21,50009 | 21,40343 | 21,30743 | 21,21122 | 21,11479 | 21,01904 | 20,92306 | 20,82688 |
| **79** | 20,73364 | 20,64017 | 20,54647 | 20,45345 | 20,36019 | 20,26670 | 20,17388 | 20,08083 | 19,98755 | 19,89495 | 19,80212 | 19,70905 |
| **80** | 19,61903 | 19,52877 | 19,43825 | 19,34842 | 19,25834 | 19,16801 | 19,07836 | 18,98846 | 18,89831 | 18,80885 | 18,71914 | 18,62919 |

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

**WEZENRENTE**

omzettingscoëfficiënten renteplan vanaf 1 januari 2022

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Overzicht van de omzettingscoëfficiënten voor **wezen** voor het omzetten van het overlijdenskapitaal  in een **maandelijkse rente** in functie van de leeftijd bij aanvang van de rente. | | | | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Maand**  **Jaar** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **0** | 32,53119 | 32,39550 | 32,25980 | 32,12410 | 31,98838 | 31,85266 | 31,71694 | 31,58120 | 31,44546 | 31,30971 | 31,17395 | 31,03819 |
| **1** | 30,90508 | 30,77196 | 30,63884 | 30,50571 | 30,37258 | 30,23943 | 30,10628 | 29,97312 | 29,83996 | 29,70679 | 29,57361 | 29,44042 |
| **2** | 29,30984 | 29,17925 | 29,04866 | 28,91805 | 28,78745 | 28,65683 | 28,52621 | 28,39558 | 28,26494 | 28,13430 | 28,00365 | 27,87299 |
| **3** | 27,74489 | 27,61678 | 27,48866 | 27,36054 | 27,23241 | 27,10428 | 26,97613 | 26,84798 | 26,71983 | 26,59166 | 26,46349 | 26,33532 |
| **4** | 26,20965 | 26,08397 | 25,95829 | 25,83260 | 25,70690 | 25,58120 | 25,45549 | 25,32977 | 25,20405 | 25,07832 | 24,95258 | 24,82684 |
| **5** | 24,70356 | 24,58027 | 24,45697 | 24,33367 | 24,21036 | 24,08704 | 23,96372 | 23,84039 | 23,71705 | 23,59371 | 23,47036 | 23,34700 |
| **6** | 23,22606 | 23,10511 | 22,98416 | 22,86320 | 22,74223 | 22,62125 | 22,50027 | 22,37928 | 22,25829 | 22,13729 | 22,01628 | 21,89526 |
| **7** | 21,77662 | 21,65797 | 21,53931 | 21,42064 | 21,30197 | 21,18330 | 21,06461 | 20,94592 | 20,82722 | 20,70852 | 20,58980 | 20,47109 |
| **8** | 20,35469 | 20,23830 | 20,12189 | 20,00548 | 19,88906 | 19,77264 | 19,65620 | 19,53976 | 19,42332 | 19,30687 | 19,19041 | 19,07394 |
| **9** | 18,95976 | 18,84557 | 18,73138 | 18,61718 | 18,50297 | 18,38875 | 18,27453 | 18,16030 | 18,04607 | 17,93183 | 17,81758 | 17,70332 |
| **10** | 17,59131 | 17,47929 | 17,36726 | 17,25523 | 17,14319 | 17,03114 | 16,91908 | 16,80702 | 16,69496 | 16,58288 | 16,47080 | 16,35872 |
| **11** | 16,24883 | 16,13893 | 16,02903 | 15,91912 | 15,80921 | 15,69929 | 15,58936 | 15,47943 | 15,36948 | 15,25954 | 15,14958 | 15,03962 |
| **12** | 14,93182 | 14,82401 | 14,71619 | 14,60837 | 14,50054 | 14,39271 | 14,28486 | 14,17701 | 14,06916 | 13,96130 | 13,85343 | 13,74555 |
| **13** | 13,63980 | 13,53403 | 13,42826 | 13,32248 | 13,21670 | 13,11091 | 13,00511 | 12,89931 | 12,79350 | 12,68768 | 12,58186 | 12,47603 |
| **14** | 12,37228 | 12,26852 | 12,16475 | 12,06098 | 11,95720 | 11,85341 | 11,74962 | 11,64583 | 11,54202 | 11,43821 | 11,33439 | 11,23057 |
| **15** | 11,12878 | 11,02699 | 10,92519 | 10,82339 | 10,72157 | 10,61976 | 10,51793 | 10,41610 | 10,31426 | 10,21242 | 10,11057 | 10,00871 |
| **16** | 9,90885 | 9,80899 | 9,70912 | 9,60924 | 9,50936 | 9,40947 | 9,30957 | 9,20967 | 9,10976 | 9,00984 | 8,90992 | 8,80999 |
| **17** | 8,71203 | 8,61405 | 8,51607 | 8,41809 | 8,32009 | 8,22209 | 8,12409 | 8,02607 | 7,92806 | 7,83003 | 7,73200 | 7,63396 |
| **18** | 7,53785 | 7,44173 | 7,34560 | 7,24947 | 7,15333 | 7,05718 | 6,96103 | 6,86487 | 6,76870 | 6,67253 | 6,57635 | 6,48017 |
| **19** | 6,38587 | 6,29157 | 6,19726 | 6,10294 | 6,00862 | 5,91429 | 5,81995 | 5,72561 | 5,63126 | 5,53690 | 5,44254 | 5,34817 |
| **20** | 5,25565 | 5,16313 | 5,07060 | 4,97806 | 4,88552 | 4,79297 | 4,70041 | 4,60785 | 4,51528 | 4,42271 | 4,33012 | 4,23753 |
| **21** | 4,14676 | 4,05598 | 3,96520 | 3,87440 | 3,78360 | 3,69280 | 3,60198 | 3,51117 | 3,42034 | 3,32951 | 3,23867 | 3,14783 |
| **22** | 3,05876 | 2,96969 | 2,88061 | 2,79153 | 2,70244 | 2,61334 | 2,52423 | 2,43512 | 2,34601 | 2,25688 | 2,16775 | 2,07862 |
| **23** | 1,99122 | 1,90383 | 1,81642 | 1,72901 | 1,64159 | 1,55417 | 1,46674 | 1,37930 | 1,29185 | 1,20440 | 1,11695 | 1,02948 |
| **24** | 0,94373 | 0,85797 | 0,77220 | 0,68643 | 0,60065 | 0,51486 | 0,42907 | 0,34327 | 0,25746 | 0,17165 | 0,08583 | 0,00000 |

|  |  |  |
| --- | --- | --- |
|  | |  |
|  | |
| Belfius_Verzekeringen_NL_RGB_4cm |  |

**WEZENRENTE**

omzettingscoëfficiënten renteplan vanaf 1 januari 2022

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Overzicht van de omzettingscoëfficiënten voor **wezen** voor het omzetten van het overlijdenskapitaal  in een **trimestriële rente** in functie van de leeftijd bij aanvang van de rente. | | | | | | | | | | | | |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Maand**  **Jaar** | **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **0** | 32,52910 | 32,39341 | 32,25772 | 32,12203 | 31,98632 | 31,85060 | 31,71489 | 31,57916 | 31,44342 | 31,30769 | 31,17194 | 31,03617 |
| **1** | 30,90308 | 30,76997 | 30,63685 | 30,50374 | 30,37061 | 30,23747 | 30,10433 | 29,97118 | 29,83802 | 29,70486 | 29,57169 | 29,43850 |
| **2** | 29,30794 | 29,17736 | 29,04676 | 28,91618 | 28,78558 | 28,65496 | 28,52435 | 28,39373 | 28,26309 | 28,13247 | 28,00182 | 27,87116 |
| **3** | 27,74308 | 27,61498 | 27,48686 | 27,35876 | 27,23064 | 27,10250 | 26,97437 | 26,84623 | 26,71807 | 26,58993 | 26,46176 | 26,33358 |
| **4** | 26,20793 | 26,08226 | 25,95658 | 25,83091 | 25,70522 | 25,57952 | 25,45382 | 25,32811 | 25,20239 | 25,07667 | 24,95094 | 24,82520 |
| **5** | 24,70193 | 24,57865 | 24,45536 | 24,33207 | 24,20877 | 24,08545 | 23,96214 | 23,83882 | 23,71548 | 23,59215 | 23,46881 | 23,34545 |
| **6** | 23,22453 | 23,10359 | 22,98263 | 22,86169 | 22,74073 | 22,61975 | 22,49878 | 22,37780 | 22,25681 | 22,13582 | 22,01482 | 21,89380 |
| **7** | 21,77517 | 21,65653 | 21,53787 | 21,41922 | 21,30056 | 21,18188 | 21,06321 | 20,94452 | 20,82583 | 20,70714 | 20,58843 | 20,46971 |
| **8** | 20,35334 | 20,23694 | 20,12054 | 20,00414 | 19,88773 | 19,77131 | 19,65489 | 19,53846 | 19,42201 | 19,30557 | 19,18912 | 19,07266 |
| **9** | 18,95849 | 18,84431 | 18,73011 | 18,61593 | 18,50172 | 18,38751 | 18,27330 | 18,15908 | 18,04485 | 17,93062 | 17,81638 | 17,70212 |
| **10** | 17,59012 | 17,47811 | 17,36608 | 17,25406 | 17,14203 | 17,02998 | 16,91794 | 16,80589 | 16,69382 | 16,58176 | 16,46969 | 16,35760 |
| **11** | 16,24772 | 16,13784 | 16,02793 | 15,91804 | 15,80813 | 15,69821 | 15,58830 | 15,47837 | 15,36843 | 15,25850 | 15,14855 | 15,03859 |
| **12** | 14,93080 | 14,82300 | 14,71518 | 14,60737 | 14,49955 | 14,39171 | 14,28388 | 14,17604 | 14,06819 | 13,96034 | 13,85248 | 13,74460 |
| **13** | 13,63886 | 13,53310 | 13,42733 | 13,32156 | 13,21579 | 13,11000 | 13,00421 | 12,89842 | 12,79261 | 12,68680 | 12,58099 | 12,47516 |
| **14** | 12,37142 | 12,26767 | 12,16390 | 12,06014 | 11,95637 | 11,85258 | 11,74881 | 11,64502 | 11,54121 | 11,43741 | 11,33360 | 11,22978 |
| **15** | 11,12801 | 11,02622 | 10,92442 | 10,82263 | 10,72082 | 10,61901 | 10,51719 | 10,41537 | 10,31353 | 10,21170 | 10,10986 | 10,00800 |
| **16** | 9,90816 | 9,80830 | 9,70843 | 9,60856 | 9,50869 | 9,40880 | 9,30891 | 9,20902 | 9,10911 | 9,00921 | 8,90929 | 8,80936 |
| **17** | 8,71141 | 8,61344 | 8,51546 | 8,41749 | 8,31950 | 8,22150 | 8,12351 | 8,02550 | 7,92748 | 7,82947 | 7,73145 | 7,63341 |
| **18** | 7,53731 | 7,44119 | 7,34507 | 7,24895 | 7,15281 | 7,05667 | 6,96053 | 6,86438 | 6,76821 | 6,67205 | 6,57588 | 6,47970 |
| **19** | 6,38541 | 6,29111 | 6,19680 | 6,10250 | 6,00818 | 5,91385 | 5,81953 | 5,72519 | 5,63084 | 5,53650 | 5,44215 | 5,34778 |
| **20** | 5,25527 | 5,16276 | 5,07022 | 4,97770 | 4,88516 | 4,79261 | 4,70007 | 4,60751 | 4,51495 | 4,42238 | 4,32981 | 4,23722 |
| **21** | 4,14646 | 4,05568 | 3,96490 | 3,87412 | 3,78333 | 3,69252 | 3,60172 | 3,51091 | 3,42008 | 3,32926 | 3,23843 | 3,14759 |
| **22** | 3,05854 | 2,96947 | 2,88039 | 2,79132 | 2,70224 | 2,61314 | 2,52405 | 2,43495 | 2,34583 | 2,25672 | 2,16759 | 2,07846 |
| **23** | 1,99108 | 1,90369 | 1,81628 | 1,72888 | 1,64147 | 1,55405 | 1,46663 | 1,37920 | 1,29175 | 1,20432 | 1,11687 | 1,02940 |
| **24** | 0,94366 | 0,85791 | 0,77214 | 0,68638 | 0,60061 | 0,51482 | 0,42904 | 0,34325 | 0,25744 | 0,17164 | 0,08583 | 0,00000 |

1. Bij de berekening van de parameters voor wezenrentes wordt de officiële sterftetafel MR toegepast zonder leeftijdscorrectie. [↑](#footnote-ref-1)
2. Tot 25 jaar voor wezen jonger dan 25 jaar. [↑](#footnote-ref-2)