

Bijlage aan het groepsverzekeringsreglement

Overzicht van de omzettingcoëfficiënten voor mannen voor het omzetten van het verzekerd kapitaal in een maandelijkse 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	44,2912	44,2535	44,2158	44,1781	44,1405	44,1028	44,0651	44,0274	43,9897	43,9520	43,9144	43,8767
19	43,8390	43,8009	43,7627	43,7246	43,6865	43,6483	43,6102	43,5721	43,5339	43,4958	43,4577	43,4196
20	43,3814	43,3428	43,3043	43,2657	43,2271	43,1885	43,1500	43,1114	43,0728	43,0342	42,9957	42,9571
21	42,9185	42,8795	42,8404	42,8014	42,7624	42,7234	42,6843	42,6453	42,6063	42,5673	42,5282	42,4892
22	42,4502	42,4107	42,3712	42,3317	42,2923	42,2528	42,2133	42,1738	42,1343	42,0949	42,0554	42,0159
23	41,9764	41,9365	41,8966	41,8566	41,8167	41,7768	41,7368	41,6969	41,6570	41,6170	41,5771	41,5372
24	41,4972	41,4568	41,4165	41,3761	41,3357	41,2953	41,2549	41,2145	41,1741	41,1338	41,0934	41,0530
25	41,0126	40,9717	40,9309	40,8901	40,8492	40,8084	40,7675	40,7267	40,6858	40,6450	40,6042	40,5633
26	40,5225	40,4812	40,4399	40,3986	40,3573	40,3160	40,2747	40,2334	40,1921	40,1508	40,1095	40,0682
27	40,0269	39,9851	39,9434	39,9016	39,8599	39,8181	39,7764	39,7346	39,6928	39,6511	39,6093	39,5676
28	39,5258	39,4836	39,4414	39,3992	39,3570	39,3148	39,2726	39,2303	39,1881	39,1459	39,1037	39,0615
29	39,0193	38,9766	38,9339	38,8913	38,8486	38,8059	38,7633	38,7206	38,6779	38,6353	38,5926	38,5499
30	38,5073	38,4642	38,4210	38,3779	38,3348	38,2917	38,2485	38,2054	38,1623	38,1192	38,0761	38,0329
31	37,9898	37,9462	37,9027	37,8591	37,8155	37,7719	37,7284	37,6848	37,6412	37,5976	37,5541	37,5105
32	37,4669	37,4229	37,3789	37,3349	37,2908	37,2468	37,2028	37,1588	37,1147	37,0707	37,0267	36,9827
33	36,9386	36,8942	36,8497	36,8052	36,7607	36,7163	36,6718	36,6273	36,5829	36,5384	36,4939	36,4494
34	36,4050	36,3601	36,3151	36,2702	36,2253	36,1804	36,1355	36,0906	36,0457	36,0007	35,9558	35,9109
35	35,8660	35,8206	35,7753	35,7299	35,6846	35,6392	35,5939	35,5485	35,5032	35,4578	35,4125	35,3671
36	35,3217	35,2760	35,2302	35,1844	35,1386	35,0928	35,0470	35,0012	34,9554	34,9097	34,8639	34,8181
37	34,7723	34,7261	34,6799	34,6336	34,5874	34,5412	34,4950	34,4488	34,4026	34,3564	34,3101	34,2639
38	34,2177	34,1711	34,1244	34,0778	34,0312	33,9845	33,9379	33,8913	33,8446	33,7980	33,7513	33,7047
39	33,6581	33,6110	33,5640	33,5169	33,4699	33,4228	33,3758	33,3287	33,2817	33,2346	33,1876	33,1405
40	33,0935	33,0460	32,9986	32,9511	32,9037	32,8562	32,8088	32,7613	32,7139	32,6664	32,6190	32,5715
41	32,5241	32,4762	32,4284	32,3805	32,3327	32,2848	32,2370	32,1891	32,1413	32,0934	32,0456	31,9977
42	31,9499	31,9017	31,8534	31,8052	31,7570	31,7087	31,6605	31,6123	31,5640	31,5158	31,4676	31,4194
43	31,3711	31,3225	31,2739	31,2253	31,1767	31,1281	31,0795	31,0309	30,9823	30,9337	30,8851	30,8365
44	30,7879	30,7390	30,6900	30,6410	30,5921	30,5431	30,4942	30,4452	30,3963	30,3473	30,2983	30,2494
45	30,2004	30,1511	30,1018	30,0525	30,0032	29,9539	29,9046	29,8553	29,8060	29,7567	29,7074	29,6581
46	29,6088	29,5592	29,5096	29,4600	29,4103	29,3607	29,3111	29,2614	29,2118	29,1622	29,1126	29,0629
47	29,0133	28,9634	28,9134	28,8635	28,8136	28,7636	28,7137	28,6638	28,6138	28,5639	28,5140	28,4640

Overzicht van de omzettingscoëfficiënten voor mannen voor het omzetten van het verzekerd kapitaal in een maandelijkse 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	28,4141	28,3639	28,3137	28,2634	28,2132	28,1630	28,1128	28,0625	28,0123	27,9621	27,9119	27,8616
49	27,8114	27,7609	27,7104	27,6599	27,6095	27,5590	27,5085	27,4580	27,4075	27,3570	27,3065	27,2560
50	27,2055	27,1548	27,1040	27,0533	27,0026	26,9518	26,9011	26,8503	26,7996	26,7489	26,6981	26,6474
51	26,5966	26,5457	26,4947	26,4438	26,3928	26,3418	26,2909	26,2399	26,1890	26,1380	26,0870	26,0361
52	25,9851	25,9340	25,8828	25,8316	25,7805	25,7293	25,6782	25,6270	25,5759	25,5247	25,4735	25,4224
53	25,3712	25,3199	25,2686	25,2172	25,1659	25,1146	25,0633	25,0119	24,9606	24,9093	24,8579	24,8066
54	24,7553	24,7038	24,6524	24,6009	24,5494	24,4980	24,4465	24,3950	24,3435	24,2921	24,2406	24,1891
55	24,1377	24,0861	24,0345	23,9829	23,9314	23,8798	23,8282	23,7766	23,7251	23,6735	23,6219	23,5703
56	23,5187	23,4671	23,4154	23,3638	23,3121	23,2605	23,2088	23,1572	23,1055	23,0539	23,0022	22,9505
57	22,8989	22,8472	22,7955	22,7438	22,6921	22,6404	22,5887	22,5370	22,4853	22,4336	22,3819	22,3302
58	22,2785	22,2268	22,1751	22,1234	22,0717	22,0200	21,9683	21,9166	21,8649	21,8132	21,7615	21,7098
59	21,6581	21,6064	21,5548	21,5031	21,4514	21,3998	21,3481	21,2964	21,2447	21,1931	21,1414	21,0897
60	21,0381	20,9865	20,9349	20,8833	20,8317	20,7801	20,7285	20,6769	20,6253	20,5737	20,5221	20,4705
61	20,4189	20,3674	20,3159	20,2644	20,2129	20,1615	20,1100	20,0585	20,0070	19,9555	19,9040	19,8525
62	19,8011	19,7497	19,6984	19,6471	19,5957	19,5444	19,4931	19,4418	19,3904	19,3391	19,2878	19,2364
63	19,1851	19,1340	19,0829	19,0317	18,9806	18,9295	18,8784	18,8272	18,7761	18,7250	18,6739	18,6227
64	18,5716	18,5207	18,4698	18,4190	18,3681	18,3172	18,2663	18,2154	18,1646	18,1137	18,0628	18,0119
65	17,9611	17,9105	17,8599	17,8093	17,7587	17,7081	17,6576	17,6070	17,5564	17,5058	17,4552	17,4046
66	17,3541	17,3038	17,2536	17,2033	17,1531	17,1029	17,0526	17,0024	16,9521	16,9019	16,8517	16,8014
67	16,7512	16,7013	16,6515	16,6017	16,5518	16,5020	16,4521	16,4023	16,3524	16,3026	16,2527	16,2029
68	16,1531	16,1037	16,0543	16,0049	15,9555	15,9061	15,8567	15,8073	15,7579	15,7085	15,6591	15,6097
69	15,5603	15,5114	15,4625	15,4136	15,3647	15,3158	15,2669	15,2180	15,1690	15,1201	15,0712	15,0223
70	14,9734	14,9251	14,8767	14,8284	14,7800	14,7317	14,6833	14,6350	14,5866	14,5383	14,4899	14,4416

Overzicht van de omzettingscoëfficiënten 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	46,9905	46,9545	46,9185	46,8825	46,8465	46,8104	46,7744	46,7384	46,7024	46,6664	46,6304	46,5944
19	46,5584	46,5220	46,4855	46,4491	46,4127	46,3762	46,3398	46,3033	46,2669	46,2304	46,1940	46,1576
20	46,1211	46,0842	46,0473	46,0105	45,9736	45,9367	45,8998	45,8629	45,8260	45,7891	45,7522	45,7154
21	45,6785	45,6411	45,6038	45,5665	45,5291	45,4918	45,4544	45,4171	45,3798	45,3424	45,3051	45,2678
22	45,2304	45,1926	45,1548	45,1170	45,0793	45,0415	45,0037	44,9659	44,9281	44,8903	44,8525	44,8147
23	44,7769	44,7387	44,7004	44,6622	44,6239	44,5857	44,5474	44,5092	44,4709	44,4327	44,3945	44,3562
24	44,3180	44,2792	44,2405	44,2018	44,1631	44,1244	44,0857	44,0470	44,0083	43,9696	43,9309	43,8922
25	43,8534	43,8143	43,7751	43,7359	43,6968	43,6576	43,6184	43,5792	43,5401	43,5009	43,4617	43,4225
26	43,3834	43,3437	43,3041	43,2644	43,2248	43,1851	43,1455	43,1059	43,0662	43,0266	42,9869	42,9473
27	42,9077	42,8675	42,8274	42,7873	42,7472	42,7071	42,6670	42,6269	42,5867	42,5466	42,5065	42,4664
28	42,4263	42,3857	42,3451	42,3045	42,2639	42,2233	42,1827	42,1422	42,1016	42,0610	42,0204	41,9798
29	41,9392	41,8981	41,8571	41,8160	41,7749	41,7339	41,6928	41,6517	41,6107	41,5696	41,5285	41,4875
30	41,4464	41,4048	41,3633	41,3218	41,2802	41,2387	41,1971	41,1556	41,1140	41,0725	41,0309	40,9894
31	40,9478	40,9058	40,8638	40,8217	40,7797	40,7377	40,6956	40,6536	40,6116	40,5695	40,5275	40,4855
32	40,4434	40,4009	40,3584	40,3159	40,2734	40,2309	40,1883	40,1458	40,1033	40,0608	40,0183	39,9758
33	39,9332	39,8902	39,8472	39,8042	39,7612	39,7182	39,6752	39,6322	39,5892	39,5462	39,5032	39,4602
34	39,4172	39,3737	39,3302	39,2867	39,2432	39,1998	39,1563	39,1128	39,0693	39,0258	38,9823	38,9388
35	38,8953	38,8513	38,8073	38,7634	38,7194	38,6754	38,6314	38,5874	38,5435	38,4995	38,4555	38,4115
36	38,3675	38,3231	38,2786	38,2341	38,1897	38,1452	38,1007	38,0562	38,0118	37,9673	37,9228	37,8784
37	37,8339	37,7889	37,7440	37,6990	37,6540	37,6091	37,5641	37,5192	37,4742	37,4292	37,3843	37,3393
38	37,2944	37,2489	37,2035	37,1580	37,1126	37,0671	37,0217	36,9762	36,9308	36,8853	36,8399	36,7944
39	36,7490	36,7030	36,6571	36,6112	36,5652	36,5193	36,4734	36,4274	36,3815	36,3355	36,2896	36,2437
40	36,1977	36,1513	36,1049	36,0585	36,0120	35,9656	35,9192	35,8728	35,8263	35,7799	35,7335	35,6871
41	35,6407	35,5937	35,5468	35,4999	35,4530	35,4061	35,3592	35,3123	35,2654	35,2185	35,1716	35,1247
42	35,0778	35,0304	34,9830	34,9356	34,8882	34,8408	34,7935	34,7461	34,6987	34,6513	34,6039	34,5565
43	34,5091	34,4613	34,4134	34,3656	34,3177	34,2698	34,2220	34,1741	34,1263	34,0784	34,0305	33,9827
44	33,9348	33,8865	33,8381	33,7898	33,7415	33,6932	33,6448	33,5965	33,5482	33,4998	33,4515	33,4032
45	33,3548	33,3060	33,2572	33,2085	33,1597	33,1109	33,0621	33,0133	32,9645	32,9157	32,8669	32,8181
46	32,7693	32,7200	32,6708	32,6215	32,5723	32,5230	32,4738	32,4245	32,3753	32,3260	32,2768	32,2275
47	32,1783	32,1286	32,0789	32,0292	31,9795	31,9298	31,8801	31,8304	31,7807	31,7310	31,6813	31,6316

Overzicht van de omzettingscoëfficiënten 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	31,5819	31,5317	31,4816	31,4315	31,3813	31,3312	31,2811	31,2309	31,1808	31,1306	31,0805	31,0304
49	30,9802	30,9297	30,8791	30,8285	30,7780	30,7274	30,6769	30,6263	30,5757	30,5252	30,4746	30,4240
50	30,3735	30,3225	30,2715	30,2205	30,1696	30,1186	30,0676	30,0166	29,9656	29,9147	29,8637	29,8127
51	29,7617	29,7104	29,6590	29,6076	29,5562	29,5048	29,4535	29,4021	29,3507	29,2993	29,2480	29,1966
52	29,1452	29,0934	29,0417	28,9899	28,9382	28,8864	28,8346	28,7829	28,7311	28,6793	28,6276	28,5758
53	28,5241	28,4719	28,4198	28,3677	28,3155	28,2634	28,2113	28,1592	28,1070	28,0549	28,0028	27,9506
54	27,8985	27,8460	27,7936	27,7411	27,6886	27,6361	27,5837	27,5312	27,4787	27,4262	27,3738	27,3213
55	27,2688	27,2160	27,1632	27,1104	27,0576	27,0048	26,9520	26,8992	26,8464	26,7936	26,7408	26,6880
56	26,6352	26,5821	26,5290	26,4759	26,4228	26,3697	26,3166	26,2635	26,2104	26,1573	26,1042	26,0511
57	25,9980	25,9446	25,8912	25,8378	25,7845	25,7311	25,6777	25,6243	25,5710	25,5176	25,4642	25,4108
58	25,3574	25,3038	25,2502	25,1966	25,1429	25,0893	25,0357	24,9821	24,9284	24,8748	24,8212	24,7675
59	24,7139	24,6601	24,6062	24,5524	24,4985	24,4447	24,3908	24,3370	24,2832	24,2293	24,1755	24,1216
60	24,0678	24,0137	23,9597	23,9057	23,8516	23,7976	23,7436	23,6896	23,6355	23,5815	23,5275	23,4734
61	23,4194	23,3652	23,3110	23,2569	23,2027	23,1485	23,0943	23,0401	22,9859	22,9318	22,8776	22,8234
62	22,7692	22,7149	22,6606	22,6063	22,5520	22,4977	22,4434	22,3891	22,3349	22,2806	22,2263	22,1720
63	22,1177	22,0633	22,0089	21,9546	21,9002	21,8458	21,7915	21,7371	21,6827	21,6284	21,5740	21,5196
64	21,4653	21,4109	21,3565	21,3021	21,2477	21,1933	21,1389	21,0845	21,0301	20,9757	20,9213	20,8669
65	20,8125	20,7581	20,7037	20,6493	20,5950	20,5406	20,4862	20,4318	20,3774	20,3230	20,2687	20,2143
66	20,1599	20,1056	20,0512	19,9969	19,9426	19,8883	19,8340	19,7797	19,7253	19,6710	19,6167	19,5624
67	19,5081	19,4538	19,3996	19,3454	19,2912	19,2370	19,1828	19,1286	19,0744	19,0202	18,9660	18,9118
68	18,8576	18,8035	18,7495	18,6955	18,6414	18,5874	18,5334	18,4793	18,4253	18,3712	18,3172	18,2632
69	18,2091	18,1553	18,1015	18,0477	17,9939	17,9400	17,8862	17,8324	17,7786	17,7248	17,6710	17,6171
70	17,5633	17,5098	17,4563	17,4027	17,3492	17,2957	17,2421	17,1886	17,1350	17,0815	17,0280	16,9744

Overzicht van de omzettingscoëfficiënten 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	21,0458	20,9829	20,9201	20,8572	20,7943	20,7314	20,6685	20,6056	20,5427	20,4798	20,4169	20,3540
2	20,2912	20,2275	20,1638	20,1001	20,0364	19,9727	19,9090	19,8453	19,7816	19,7179	19,6542	19,5905
3	19,5268	19,4623	19,3978	19,3333	19,2688	19,2043	19,1398	19,0753	19,0108	18,9463	18,8818	18,8173
4	18,7528	18,6874	18,6221	18,5568	18,4914	18,4261	18,3608	18,2954	18,2301	18,1648	18,0995	18,0341
5	17,9688	17,9026	17,8365	17,7703	17,7041	17,6380	17,5718	17,5056	17,4395	17,3733	17,3072	17,2410
6	17,1748	17,1078	17,0408	16,9738	16,9068	16,8398	16,7728	16,7058	16,6387	16,5717	16,5047	16,4377
7	16,3707	16,3028	16,2350	16,1671	16,0993	16,0314	15,9635	15,8957	15,8278	15,7599	15,6921	15,6242
8	15,5563	15,4876	15,4189	15,3501	15,2814	15,2127	15,1439	15,0752	15,0065	14,9377	14,8690	14,8003
9	14,7315	14,6619	14,5923	14,5227	14,4531	14,3835	14,3139	14,2443	14,1747	14,1051	14,0354	13,9658
10	13,8962	13,8257	13,7552	13,6847	13,6142	13,5437	13,4732	13,4027	13,3322	13,2617	13,1912	13,1207
11	13,0502	12,9788	12,9074	12,8360	12,7646	12,6932	12,6218	12,5504	12,4790	12,4076	12,3362	12,2648
12	12,1934	12,1211	12,0488	11,9765	11,9041	11,8318	11,7595	11,6872	11,6149	11,5426	11,4703	11,3979
13	11,3256	11,2524	11,1792	11,1059	11,0327	10,9594	10,8862	10,8130	10,7397	10,6665	10,5932	10,5200
14	10,4468	10,3726	10,2984	10,2242	10,1500	10,0759	10,0017	9,9275	9,8533	9,7792	9,7050	9,6308
15	9,5566	9,4815	9,4064	9,3312	9,2561	9,1810	9,1059	9,0307	8,9556	8,8805	8,8053	8,7302
16	8,6551	8,5790	8,5029	8,4268	8,3507	8,2746	8,1985	8,1224	8,0463	7,9702	7,8942	7,8181
17	7,7420	7,6649	7,5878	7,5108	7,4337	7,3566	7,2796	7,2025	7,1254	7,0483	6,9713	6,8942
18	6,8171	6,7391	6,6610	6,5829	6,5049	6,4268	6,3488	6,2707	6,1926	6,1146	6,0365	5,9585
19	5,8804	5,8013	5,7223	5,6432	5,5641	5,4851	5,4060	5,3269	5,2479	5,1688	5,0897	5,0107
20	4,9316	4,8515	4,7714	4,6913	4,6112	4,5312	4,4511	4,3710	4,2909	4,2108	4,1307	4,0506
21	3,9705	3,8894	3,8083	3,7272	3,6460	3,5649	3,4838	3,4027	3,3215	3,2404	3,1593	3,0782
22	2,9971	2,9149	2,8327	2,7505	2,6683	2,5862	2,5040	2,4218	2,3396	2,2575	2,1753	2,0931
23	2,0109	1,9277	1,8444	1,7612	1,6780	1,5947	1,5115	1,4282	1,3450	1,2617	1,1785	1,0952
24	1,0120	0,9277	0,8433	0,7590	0,6747	0,5903	0,5060	0,4217	0,3373	0,2530	0,1687	0,0843