AFKOOP IN FORMULEVORM (HALFJAARLIJKSE CANONBETALINGEN)

AB2016

AB2000

Index jaarbasis	2.00%
Disconteringsvoet jaarbasis	4.50%

Index jaarbasis incl.
Disconteringsvoet j

Canon	Looptijd	Formule	Uitgezet in tijd	Verschil
1000	50	29,024.85	29,024.85	0.00000%
1000	40	25,649.42	25,649.42	0.00000%
1000	30	21,349.19	21,349.19	0.00000%

Canon
1000
1000
1000

N.B. UITKOMST BEREKENING GEEFT WAARDE PER 1/1 VAN HET JAAR INCL. BETALING OP 1/1

UITGEZET IN DE TIJD (CONTROLEBEREKENING)

Disconteringsvoet halfjaarb 2.23%

Disconteringsvoet h

jaar	ode (half j	index	Canonbetaling	Disc factor	NCW canonbetaling	jaar
0	0	100.0%	€ 500	1.00	500.00	0
0	1	100.0%	€ 500	0.98	489.12	0
1	2	102.0%	€ 510	0.96	488.04	1
1	3	102.0%	€ 510	0.94	477.41	1
2	4	104.0%	€ 520	0.92	476.36	2
2	5	104.0%	€ 520	0.90	465.99	2
3	6	106.1%	€ 531	0.88	464.97	3
3	7	106.1%	€ 531	0.86	454.85	3
4	8	108.2%	€ 541	0.84	453.84	4
4	9	108.2%	€ 541	0.82	443.96	4
5	10	110.4%	€ 552	0.80	442.99	5
5	11	110.4%	€ 552	0.78	433.34	5
6	12	112.6%	€ 563	0.77	432.39	6
6	13	112.6%	€ 563	0.75	422.98	6
7	14	114.9%	€ 574	0.73	422.04	7
7	15	114.9%	€ 574	0.72	412.86	7
8	16	117.2%	€ 586	0.70	411.95	8
8	17	117.2%	€ 586	0.69	402.98	8
9	18	119.5%	€ 598	0.67	402.09	9
9	19	119.5%	€ 598	0.66	393.34	9
10	20	121.9%	€ 609	0.64	392.47	10
10	21	121.9%	€ 609	0.63	383.93	10
11	22	124.3%	€ 622	0.62	383.08	11
11	23	124.3%	€ 622	0.60	374.74	11
12	24	126.8%	€ 634	0.59	373.92	12
12	25	126.8%	€ 634	0.58	365.78	12
13	26	129.4%	€ 647	0.56	364.97	13
13	27	129.4%	€ 647	0.55	357.03	13

14	28	131.9%	€ 660	0.54	356.24	14
14	29	131.9%	€ 660	0.53	348.49	14
15	30	134.6%	€ 673	0.52	347.72	15
15	31	134.6%	€ 673	0.51	340.15	15
16	32	137.3%	€ 686	0.49	339.40	16
16	33	137.3%	€ 686	0.48	332.01	16
17	34	140.0%	€ 700	0.47	331.28	17
17	35	140.0%	€ 700	0.46	324.07	17
18	36	142.8%	€ 714	0.45	323.36	18
18	37	142.8%	€ 714	0.44	316.32	18
19	38	145.7%	€ 728	0.43	315.62	19
19	39	145.7%	€ 728	0.42	308.75	19
20	40	148.6%	€ 743	0.41	308.07	20
20	41	148.6%	€ 743	0.41	301.36	20
21	42	151.6%	€ 758	0.40	300.70	21
21	43	151.6%	€ 758	0.39	294.15	21
22	44	154.6%	€ 773	0.38	293.50	22
22	45	154.6%	€ 773	0.37	287.12	22
23	46	157.7%	€ 788	0.36	286.48	23
23	47	157.7%	€ 788	0.36	280.25	23
24	48	160.8%	€ 804	0.35	279.63	24
24	49	160.8%	€ 804	0.34	273.54	24
25	50	164.1%	€ 820	0.33	272.94	25
25	51	164.1%	€ 820	0.33	267.00	25
26	52	167.3%	€ 837	0.32	266.41	26
26	53	167.3%	€ 837	0.31	260.61	26
27	54	170.7%	€ 853	0.30	260.04	27
27	55	170.7%	€ 853	0.30	254.38	27
28	56	174.1%	€ 871	0.29	253.82	28
28	57	174.1%	€ 871	0.29	248.29	28
29	58	177.6%	€ 888	0.28	247.74	29
29	59	177.6%	€ 888	0.27	242.35	29
30	60	181.1%	€ 906	0.27	241.82	30
30	61	181.1%	€ 906	0.26	236.55	30
31	62	184.8%	€ 924	0.26	236.03	31
31	63	184.8%	€ 924	0.25	230.89	31
32	64	188.5%	€ 942	0.24	230.39	32
32	65	188.5%	€ 942	0.24	225.37	32
33	66	192.2%	€ 961	0.23	224.87	33
33	67	192.2%	€ 961	0.23	219.98	33
34	68	196.1%	€ 980	0.22	219.49	34
34	69	196.1%	€ 980	0.22	214.72	34
35	70	200.0%	€ 1,00%	0.21	214.24	35
35	71	200.0%	€ 1,00%	0.21	209.58	35
36	72	204.0%	€ 1,020	0.21	209.12	36
36	73	204.0%	€ 1,020	0.20	204.57	36
37	74	208.1%	€ 1,040	0.20	204.11	37
37	75	208.1%	€ 1,040	0.19	199.67	37
38	76	212.2%	€ 1,061	0.19	199.23	38
38	77	212.2%	€ 1,061	0.18	194.89	38

39	78	216.5%	€ 1,082	0.18	194.46	39
39	79	216.5%	€ 1,082	0.18	190.23	39
40	80	220.8%	€ 1,104	0.17	189.81	40
40	81	220.8%	€ 1,104	0.17	185.68	40
41	82	225.2%	€ 1,126	0.16	185.27	41
41	83	225.2%	€ 1,126	0.16	181.24	41
42	84	229.7%	€ 1,149	0.16	180.84	42
42	85	229.7%	€ 1,149	0.15	176.90	42
43	86	234.3%	€ 1,172	0.15	176.51	43
43	87	234.3%	€ 1,172	0.15	172.67	43
44	88	239.0%	€ 1,195	0.14	172.29	44
44	89	239.0%	€ 1,195	0.14	168.54	44
45	90	243.8%	€ 1,219	0.14	168.17	45
45	91	243.8%	€ 1,219	0.13	164.51	45
46	92	248.7%	€ 1,243	0.13	164.15	46
46	93	248.7%	€ 1,243	0.13	160.57	46
47	94	253.6%	€ 1,268	0.13	160.22	47
47	95	253.6%	€ 1,268	0.12	156.73	47
48	96	258.7%	€ 1,294	0.12	156.39	48
48	97	258.7%	€ 1,294	0.12	152.98	48
49	98	263.9%	€ 1,319	0.12	152.64	49
49	99	263.9%	€ 1,319	0.11	149.32	49

Afkoopsom	
29,024.85	**50jaar**
25,649.42	**40jaar**
21,349.19	**30jaar**

AB1955

-1%	1.00%
aarbasis	4.50%

Index jaarbasis
Disconteringsvoet jaarba

Looptijd	Formule	Uitgezet in tijd	Verschil
50	24,155.06	24,155.06	0.00000%
40	21,972.58	21,972.58	0.00000%
30	18,904.26	18,904.26	0.00000%

Canon	Looptijd
1000	50
1000	40
1000	30

alfjaarbasis	2.23%

Disconteringsvoet halfja

iode (half ja	index	Canonbetaling	Disc factor	NCW canonbetaling	jaar	iode (half ja
0	100.0%	€ 500	1.00	500.00	0	0
1	100.0%	€ 500	0.98	489.12	0	1
2	101.0%	€ 505	0.96	483.25	1	2
3	101.0%	€ 505	0.94	472.73	1	3
4	102.0%	€ 510	0.92	467.07	2	4
5	102.0%	€ 510	0.90	456.90	2	5
6	103.0%	€ 515	0.88	451.42	3	6
7	103.0%	€ 515	0.86	441.60	3	7
8	104.1%	€ 520	0.84	436.31	4	8
9	104.1%	€ 520	0.82	426.81	4	9
10	105.1%	€ 526	0.80	421.69	5	10
11	105.1%	€ 526	0.78	412.51	5	11
12	106.2%	€ 531	0.77	407.57	6	12
13	106.2%	€ 531	0.75	398.70	6	13
14	107.2%	€ 536	0.73	393.92	7	14
15	107.2%	€ 536	0.72	385.34	7	15
16	108.3%	€ 541	0.70	380.72	8	16
17	108.3%	€ 541	0.69	372.44	8	17
18	109.4%	€ 547	0.67	367.97	9	18
19	109.4%	€ 547	0.66	359.96	9	19
20	110.5%	€ 552	0.64	355.65	10	20
21	110.5%	€ 552	0.63	347.91	10	21
22	111.6%	€ 558	0.62	343.74	11	22
23	111.6%	€ 558	0.60	336.25	11	23
24	112.7%	€ 563	0.59	332.22	12	24
25	112.7%	€ 563	0.58	324.99	12	25
26	113.8%	€ 569	0.56	321.10	13	26
27	113.8%	€ 569	0.55	314.11	13	27

28	114.9%	€ 575	0.54	310.34	14	28
29	114.9%	€ 575	0.53	303.59	14	29
30	116.1%	€ 580	0.52	299.95	15	30
31	116.1%	€ 580	0.51	293.42	15	31
32	117.3%	€ 586	0.49	289.90	16	32
33	117.3%	€ 586	0.48	283.59	16	33
34	118.4%	€ 592	0.47	280.19	17	34
35	118.4%	€ 592	0.46	274.09	17	35
36	119.6%	€ 598	0.45	270.81	18	36
37	119.6%	€ 598	0.44	264.91	18	37
38	120.8%	€ 604	0.43	261.74	19	38
39	120.8%	€ 604	0.42	256.04	19	39
40	122.0%	€ 610	0.41	252.97	20	40
41	122.0%	€ 610	0.41	247.46	20	41
42	123.2%	€ 616	0.40	244.50	21	42
43	123.2%	€ 616	0.39	239.18	21	43
44	124.5%	€ 622	0.38	236.31	22	44
45	124.5%	€ 622	0.37	231.17	22	45
46	125.7%	€ 629	0.36	228.40	23	46
47	125.7%	€ 629	0.36	223.42	23	47
48	127.0%	€ 635	0.35	220.75	24	48
49	127.0%	€ 635	0.34	215.94	24	49
50	128.2%	€ 641	0.33	213.35	25	50
51	128.2%	€ 641	0.33	208.71	25	51
52	129.5%	€ 648	0.32	206.21	26	52
53	129.5%	€ 648	0.31	201.72	26	53
54	130.8%	€ 654	0.30	199.30	27	54
55	130.8%	€ 654	0.30	194.96	27	55
56	132.1%	€ 661	0.29	192.62	28	56
57	132.1%	€ 661	0.29	188.43	28	57
58	133.5%	€ 667	0.28	186.17	29	58
59	133.5%	€ 667	0.27	182.12	29	59
60	134.8%	€ 674	0.27	179.94	30	60
61	134.8%	€ 674	0.26	176.02	30	61
62	136.1%	€ 681	0.26	173.91	31	62
63	136.1%	€ 681	0.25	170.13	31	63
64	137.5%	€ 687	0.24	168.09	32	64
65	137.5%	€ 687	0.24	164.43	32	65
66	138.9%	€ 694	0.23	162.46	33	66
67	138.9%	€ 694	0.23	158.92	33	67
68	140.3%	€ 701	0.22	157.02	34	68
69	140.3%	€ 701	0.22	153.60	34	69
70	141.7%	€ 708	0.21	151.76	35	70
71	141.7%	€ 708	0.21	148.45	35	71
72	143.1%	€ 715	0.21	146.67	36	72
73	143.1%	€ 715	0.20	143.48	36	73
74	144.5%	€ 723	0.20	141.76	37	74
75	144.5%	€ 723	0.19	138.68	37	75
76	146.0%	€ 730	0.19	137.01	38	76
77	146.0%	€ 730	0.18	134.03	38	77

78	147.4%	€ 737	0.18	132.42	39	78
79	147.4%	€ 737	0.18	129.54	39	79
80	148.9%	€ 744	0.17	127.99	40	80
81	148.9%	€ 744	0.17	125.20	40	81
82	150.4%	€ 752	0.16	123.70	41	82
83	150.4%	€ 752	0.16	121.01	41	83
84	151.9%	€ 759	0.16	119.56	42	84
85	151.9%	€ 759	0.15	116.96	42	85
86	153.4%	€ 767	0.15	115.55	43	86
87	153.4%	€ 767	0.15	113.04	43	87
88	154.9%	€ 775	0.14	111.68	44	88
89	154.9%	€ 775	0.14	109.25	44	89
90	156.5%	€ 782	0.14	107.94	45	90
91	156.5%	€ 782	0.13	105.59	45	91
92	158.0%	€ 790	0.13	104.33	46	92
93	158.0%	€ 790	0.13	102.06	46	93
94	159.6%	€ 798	0.13	100.83	47	94
95	159.6%	€ 798	0.12	98.64	47	95
96	161.2%	€ 806	0.12	97.46	48	96
97	161.2%	€ 806	0.12	95.34	48	97
98	162.8%	€ 814	0.12	94.19	49	98
99	162.8%	€ 814	0.11	92.14	49	99

Afkoopsom	
24,155.06	**50 jaar**
21,972.58	**40 jaar**
18,904.26	**30 jaar**

0.00%
4.50%

Formule	Uitgezet in tijd	Verschil
20,426.53	20,426.53	0.00000%
19,020.36	19,020.36	0.00000%
16,836.62	16,836.62	0.00000%

2.23%

index	Canonbetaling	Disc factor	NCW canonbetaling
100.0%	€ 500	1.00	500.00
100.0%	€ 500	0.98	489.12
100.0%	€ 500	0.96	478.47
100.0%	€ 500	0.94	468.05
100.0%	€ 500	0.92	457.86
100.0%	€ 500	0.90	447.90
100.0%	€ 500	0.88	438.15
100.0%	€ 500	0.86	428.61
100.0%	€ 500	0.84	419.28
100.0%	€ 500	0.82	410.15
100.0%	€ 500	0.80	401.23
100.0%	€ 500	0.78	392.49
100.0%	€ 500	0.77	383.95
100.0%	€ 500	0.75	375.59
100.0%	€ 500	0.73	367.41
100.0%	€ 500	0.72	359.42
100.0%	€ 500	0.70	351.59
100.0%	€ 500	0.69	343.94
100.0%	€ 500	0.67	336.45
100.0%	€ 500	0.66	329.13
100.0%	€ 500	0.64	321.96
100.0%	€ 500	0.63	314.96
100.0%	€ 500	0.62	308.10
100.0%	€ 500	0.60	301.39
100.0%	€ 500	0.59	294.83
100.0%	€ 500	0.58	288.41
100.0%	€ 500	0.56	282.14
100.0%	€ 500	0.55	275.99

100.0%	€ 500	0.54	269.99
100.0%	€ 500	0.53	264.11
100.0%	€ 500	0.52	258.36
100.0%	€ 500	0.51	252.74
100.0%	€ 500	0.49	247.23
100.0%	€ 500	0.48	241.85
100.0%	€ 500	0.47	236.59
100.0%	€ 500	0.46	231.44
100.0%	€ 500	0.45	226.40
100.0%	€ 500	0.44	221.47
100.0%	€ 500	0.43	216.65
100.0%	€ 500	0.42	211.93
100.0%	€ 500	0.41	207.32
100.0%	€ 500	0.41	202.81
100.0%	€ 500	0.40	198.39
100.0%	€ 500	0.39	194.08
100.0%	€ 500	0.38	189.85
100.0%	€ 500	0.37	185.72
100.0%	€ 500	0.36	181.68
100.0%	€ 500	0.36	177.72
100.0%	€ 500	0.35	173.85
100.0%	€ 500	0.34	170.07
100.0%	€ 500	0.33	166.37
100.0%	€ 500	0.33	162.74
100.0%	€ 500	0.32	159.20
100.0%	€ 500	0.31	155.74
100.0%	€ 500	0.30	152.35
100.0%	€ 500	0.30	149.03
100.0%	€ 500	0.29	145.79
100.0%	€ 500	0.29	142.61
100.0%	€ 500	0.28	139.51
100.0%	€ 500	0.27	136.47
100.0%	€ 500	0.27	133.50
100.0%	€ 500	0.26	130.59
100.0%	€ 500	0.26	127.75
100.0%	€ 500	0.25	124.97
100.0%	€ 500	0.24	122.25
100.0%	€ 500	0.24	119.59
100.0%	€ 500	0.23	116.99
100.0%	€ 500	0.23	114.44
100.0%	€ 500	0.22	111.95
100.0%	€ 500	0.22	109.51
100.0%	€ 500	0.21	107.13
100.0%	€ 500	0.21	104.80
100.0%	€ 500	0.21	102.51
100.0%	€ 500	0.20	100.28
100.0%	€ 500	0.20	98.10
100.0%	€ 500	0.19	95.96
100.0%	€ 500	0.19	93.88
100.0%	€ 500	0.18	91.83

100.0%	€ 500	0.18	89.83
100.0%	€ 500	0.18	87.88
100.0%	€ 500	0.17	85.96
100.0%	€ 500	0.17	84.09
100.0%	€ 500	0.16	82.26
100.0%	€ 500	0.16	80.47
100.0%	€ 500	0.16	78.72
100.0%	€ 500	0.15	77.01
100.0%	€ 500	0.15	75.33
100.0%	€ 500	0.15	73.69
100.0%	€ 500	0.14	72.09
100.0%	€ 500	0.14	70.52
100.0%	€ 500	0.14	68.98
100.0%	€ 500	0.13	67.48
100.0%	€ 500	0.13	66.01
100.0%	€ 500	0.13	64.57
100.0%	€ 500	0.13	63.17
100.0%	€ 500	0.12	61.79
100.0%	€ 500	0.12	60.45
100.0%	€ 500	0.12	59.13
100.0%	€ 500	0.12	57.85
100.0%	€ 500	0.11	56.59

Afkoopsom	
20,426.53	**50jaar**
19,020.36	**40jaar**
16,836.62	**30jaar**