

KOMMUTATIONSZAHLEN UND VERSICHERUNGSBARWERTE FÜR LEIBRENTEN 2001/2003

Tabellen zur jährlich und monatlich vorschüssigen
Zahlungsweise



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Erläuterungen zu den Kommutationszahlen und Versicherungsbarwerten für Leibrenten 2001/2003

1 Einführung

Periodische Zahlungen (z.B. monatlich oder jährlich), die bis zum Lebensende des Empfängers erfolgen, werden als Leibrenten bezeichnet. Davon zu unterscheiden sind Zeitrenten, die eine periodische Zahlung über einen bestimmten Zeitraum garantieren und nicht an die Lebenserwartung des Empfängers gebunden sind. Als Kalkulationsgrundlage von Leibrenten dienen Versicherungsbarwerte, die auf Grundlage der Sterblichkeitsverhältnisse einer Bevölkerung erstellt werden.

Ausgangspunkt für die Berechnung von Versicherungsbarwerten ist die Absterbeordnung einer Sterbetafel, die der Spalte „Überlebende im Alter x“ l_x entspricht. Sie wird benötigt, um zunächst für einen Zinsfuß i sogenannte Kommutationszahlen zu ermitteln (hier: D_x und N_x), die dann für die Bestimmung der Versicherungsbarwerte eingesetzt werden. Ein gebräuchlicher Versicherungsbarwert ist der Barwert \ddot{a}_x , der dem Wert einer sofort beginnenden und lebenslänglich, jährlich vorschüssig zahlbaren Leibrente vom Wert „1“ für eine x-jährige Person entspricht.

Zu beachten ist, dass die hier veröffentlichten Versicherungsbarwerte auf den gegenwärtigen Sterblichkeitsverhältnissen der Sterbetafel 2001/2003 basieren und eine mögliche Veränderung in den kommenden Jahren dabei nicht berücksichtigt wird.

Es gilt:

x vollendetes Alter

l_x Überlebende im Alter x (Absterbeordnung)

i Zinsfuß

w höchstes in der Sterbetafel von den Überlebenden erreichbares Alter ($l_w > 0$, $l_{w+1} = 0$)
(in 2001/2003: Männer 110 Jahre und Frauen 112 Jahre)

$$v^x = \frac{1}{(1+i)^x} \quad \text{Abzinsungsfaktor}$$

$$D_x = v^x \cdot l_x \quad \text{Diskontierte Zahl der Lebenden des Alters } x$$

$$N_x = D_x + D_{x+1} + \dots + D_w = \sum_{a=x}^w D_a \quad \text{Erste Summe der diskontierten Zahlen der Lebenden}$$

$${}^{(m)}k = \frac{m-1}{2m} + \frac{m^2-1}{6m^2} \cdot i \cdot \left(1 - \frac{i}{2}\right) \quad \text{Reduktionsfaktor für vorschüssige unterjährige Zahlungsweise (monatlich } m=12)$$

2 Formeln für gebräuchliche Versicherungsbarwerte

2.1 Sofort beginnende lebenslängliche Leibrente

$$\ddot{a}_x = \frac{N_x}{D_x}$$

Vorschüssige Zahlung:

Barwert der sofort beginnenden und lebenslänglich, jährlich vorschüssig zahlbaren Leibrente „1“ für eine x-jährige Person

$$a_x = \frac{N_{x+1}}{D_x} = \ddot{a}_x - 1$$

Nachschüssige Zahlung:

Barwert der sofort beginnenden und lebenslänglich, jährlich nachschüssig zahlbaren Leibrente „1“ für eine x-jährige Person

$${}^{(m)}\ddot{a}_x = \ddot{a}_x - {}^{(m)}k$$

Zahlung in unterjährigen vorschüssigen Raten:

Barwert der sofort beginnenden und lebenslänglich in unterjährigen Raten von je „1/m“ vorschüssig zahlbaren Leibrente „1“ für eine x-jährige Person

$${}^{(m)}a_x = {}^{(m)}\ddot{a}_x - \frac{1}{m}$$

Zahlung in unterjährigen nachschüssigen Raten (näherungsweise):

Barwert der sofort beginnenden und lebenslänglich in unterjährigen Raten von je „1/m“ nachschüssig zahlbaren Leibrente „1“ für eine x-jährige Person

2.2 Aufgeschobene Leibrente

$${}_n\ddot{a}_x = \frac{N_{x+n}}{D_x} = \frac{D_{x+n}}{D_x} \cdot \ddot{a}_{x+n}$$

Vorschüssige bzw. nachschüssige Zahlung:

Barwert der nach n Jahren beginnenden und lebenslänglich, jährlich vorschüssig bzw. nachschüssig zahlbaren Leibrente „1“ für eine x-jährige Person

2.3 Temporäre Leibrente

$$\ddot{a}_{x:\overline{n}|} = \frac{N_x - N_{x+n}}{D_x} = \ddot{a}_x - \frac{D_{x+n}}{D_x} \cdot \ddot{a}_{x+n}$$

Vorschüssige Zahlung:

Barwert der sofort beginnenden und n Jahre dauernden jährlich vorschüssig zahlbaren Leibrente „1“ für eine x-jährige Person

$$\ddot{a}_{x:\overline{n}|} = \ddot{a}_x - {}_n\ddot{a}_x$$

$$a_{x:\overline{n}|} = \frac{N_{x+1} - N_{x+n+1}}{D_x} = a_x - \frac{D_{x+n}}{D_x} \cdot a_{x+n}$$

Nachschüssige Zahlung:

Barwert der sofort beginnenden und n Jahre dauernden jährlich nachschüssig zahlbaren Leibrente „1“ für eine x-jährige Person

Für eine nicht jährlich vorschüssige Zahlungsweise ist bei der aufgeschobenen und temporären Leibrente statt \ddot{a}_x : ${}^{(m)}\ddot{a}_x$ bzw. a_x : ${}^{(m)}a_x$ usw. einzusetzen.

2.4 Aufgeschobene temporäre Leibrente

$${}_{m|n}\ddot{a}_x = \frac{N_{x+m} - N_{x+m+n}}{D_x}$$

Vorschüssige Zahlung:

Barwert der nach m Jahren beginnenden und n Jahre dauernden jährlich vorschüssig zahlbaren Leibrente „1“ für eine x-jährige Person

$${}_{m|n}\ddot{a}_x = \frac{N_{x+m+1} - N_{x+m+n+1}}{D_x}$$

Nachschüssige Zahlung:

Barwert der nach m Jahren beginnenden und n Jahre dauernden jährlich nachschüssig zahlbaren Leibrente „1“ für eine x-jährige Person

3 Rechenbeispiele

Im Folgenden wird die Berechnung von Leibrenten anhand von Beispielen veranschaulicht.

3.1 Jährlich vorschüssig zahlbare Leibrente

Ein Haus soll für 200.000 Euro verkauft werden. Die 70jährige Eigentümerin möchte den Gegenwert als lebenslänglich, jährlich vorschüssig zahlbare Leibrente erhalten. Gefragt ist nach dem Betrag der Leibrente bei einer Verzinsung des Kaufpreises von 5%.

Der Barwert \ddot{a}_x einer sofort beginnenden und lebenslänglich, jährlich vorschüssig zahlbaren Leibrente vom Betrag 1 beträgt für 70jährige Frauen bei einem Zinsfuß von 5% 10,791.

Es gilt:

$$\text{Rentenbetrag} = \frac{\text{Kaufpreis}}{\ddot{a}_x}$$

Demnach beläuft sich die jährlich vorschüssig zahlbare Leibrente auf 18.534,17 Euro:

$$\text{Rentenbetrag} = \frac{200.000}{10,791} = 18534,17$$

3.2 Monatlich vorschüssig zahlbare Leibrente

Die 70jährige Eigentümerin überlegt, in ein privates Seniorenheim zu ziehen, in dem sie jedoch monatlich für Unterkunft und Pflege aufzukommen hat. Aus diesem Grund möchte sie den Rentenbetrag nicht jährlich, sondern monatlich vorschüssig erhalten.

Der Barwert der sofort beginnenden und lebenslänglich in unterjährigen (hier: monatlichen) Raten von je $1/m$ (hier: $1/12$) vorschüssig zahlbaren Leibrente vom Betrag 1 errechnet sich nach der Formel:

$${}^{(m)}\ddot{a}_x = \ddot{a}_x - {}^{(m)}k \quad \text{mit} \quad {}^{(m)}k = \frac{m-1}{2m} + \frac{m^2-1}{6m^2} \cdot i \cdot \left(1 - \frac{i}{2}\right) \quad (\text{bei } i=5\% \text{ und } m=12: {}^{(m)}k=0,4664)$$

Mit dem Barwert von 10,791 einer sofort beginnenden und lebenslänglich, jährlich vorschüssig zahlbaren Leibrente vom Betrag 1 für 70jährige Frauen bei einem Zinsfuß von 5% ergibt sich:

$$\ddot{a}_{70}^{(12)} = 10,791 - 0,4664 = 10,324$$

Wird wieder der Kaufpreis von 200.000 Euro zugrunde gelegt, dann beläuft sich die monatlich vorschüssig zahlbare Leibrente auf 1614,29 Euro:

$$\text{Rentenbetrag} = \frac{\text{Kaufpreis}}{{}^{(m)}\ddot{a}_x \cdot m} = \frac{200.000}{10,324 \cdot 12} = 1614,29$$

3.3 Aufgeschobene Leibrente

Da die 70jährige Eigentümerin bis zum Alter von 75 Jahren noch genügend Einkünfte bezieht, möchte sie gerne wissen, wie hoch die jährlich vorschüssig zahlbare Leibrente ausfallen würde, wenn diese erst nach 5 Jahren beginnt.

Die Formel für den Barwert der nach n Jahren beginnenden und lebenslänglich, jährlich vorschüssig zahlbaren Leibrente vom Betrag 1 für eine x -jährige Person lautet:

$${}_n|\ddot{a}_x = \frac{D_{x+n}}{D_x} \cdot \ddot{a}_{x+n} \quad \text{bzw.} \quad {}_n|\ddot{a}_x = \frac{N_{x+n}}{D_x}$$

Damit ergibt sich für eine 70jährige Frau bei einer Verzinsung von 5% und einer nach $n=5$ Jahren beginnenden Zahlung ein Barwert von 6,387:

$${}_5\ddot{a}_{70} = \frac{2005,875}{2815,397} \cdot 8,964 = 6,387$$

Folglich beträgt bei einem Kaufpreis von 200.000 Euro die um 5 Jahre aufgeschobene, jährlich vorschüssig zahlbare Leibrente 31.316,04 Euro:

$$\text{Rentenbetrag} = \frac{200.000}{6,387} = 31316,04$$

3.4 Temporäre Leibrente

Bevor sich die 70jährige Eigentümerin für einen Leibrentenvertrag entscheidet, möchte sie noch erfahren, welche Leibrente sie bei einer auf 20 Jahren begrenzten Laufzeit erhalten würde.

Der Barwert der sofort beginnenden und n Jahre dauernden jährlich vorschüssig zahlbaren Leibrente vom Betrag 1 für eine x-jährige Person wird wie folgt berechnet:

$$\ddot{a}_{x:\overline{n}|} = \frac{N_x - N_{x+n}}{D_x} \quad \text{bzw.} \quad \ddot{a}_{x:\overline{n}|} = \ddot{a}_x - \frac{D_{x+n}}{D_x} \cdot \ddot{a}_{x+n}$$

Somit beträgt der Barwert für eine 70jährige Frau bei einer Verzinsung von 5% und einer Laufzeit von 20 Jahren bei einer sofort beginnenden Zahlung:

$$\ddot{a}_{70:20} = \frac{30380,615 - 1218,175}{2815,397} = 10,358$$

Bei einem Kaufpreis von 200.000 Euro ergibt sich für die 70jährige Eigentümerin eine jährlich vorschüssig zahlbare Leibrente von 19308,38 Euro bis zum Alter von 90 Jahren:

$$\text{Rentenbetrag} = \frac{200.000}{10,358} = 19308,38$$

3.5 Kaufpreis einer Leibrente

Die 70jährige Eigentümerin würde gerne eine höhere Leibrente beziehen und überlegt, welchen Betrag sie dafür heute aufbringen muss. Um den Kaufpreis einer Leibrente zu berechnen, ist lediglich eine Umformung der Rentenbetragsformel notwendig:

$$\text{Kaufpreis} = \text{Rentenbetrag} \cdot \ddot{a}_x$$

Die 70jährige Eigentümerin möchte eine jährlich vorschüssig zahlbare Leibrente von 24.000 Euro erhalten. Bei einem Kaufpreis von 200.000 Euro wären es derzeit jedoch nur 18.534,17 Euro (siehe 3.1). Mit dem Barwert von 10,791 einer sofort beginnenden und lebenslänglich, jährlich vorschüssig zahlbaren Leibrente vom Betrag 1 für 70jährige Frauen (Verzinsung 5%) müsste sie also 258.981,17 Euro aufbringen.

$$\text{Kaufpreis} = 24000 \cdot 10,791 = 258981,17$$

Um eine monatlich vorschüssig zahlbare Leibrente von 2000 Euro zu erhalten, wären hingegen 247.787,52 Euro notwendig:

$$\text{Kaufpreis} = \text{Rentenbetrag} \cdot {}^{(m)}\ddot{a}_x \cdot m$$

$$\text{Kaufpreis} = 2000 \cdot 10,324 \cdot 12 = 247787,52$$

4 Schlussbemerkung

Leibrenten sind ein Risikogeschäft - sowohl für den Empfänger als auch für den Anbieter. Für die Festlegung der verschiedenen Modalitäten einer Leibrente (z.B. Wertsicherungsklauseln oder Einbezug eines Wohnrechts) sollte ein Fachmann herangezogen werden.

5 Anhang

Reduktionsfaktor für vorschüssige monatliche Zahlungsweise

Zinsfuß i (in %)	$^{(m)}k$	Zinsfuß i (in %)	$^{(m)}k$
1,00	0,45998	6,50	0,46874
1,25	0,46039	6,75	0,46913
1,50	0,46080	7,00	0,46951
1,75	0,46120	7,25	0,46990
2,00	0,46161	7,50	0,47028
2,25	0,46202	7,75	0,47066
2,50	0,46242	8,00	0,47104
2,75	0,46282	8,25	0,47142
3,00	0,46322	8,50	0,47180
3,25	0,46362	8,75	0,47218
3,50	0,46402	9,00	0,47256
3,75	0,46442	9,25	0,47293
4,00	0,46482	9,50	0,47331
4,25	0,46522	9,75	0,47368
4,50	0,46561	10,00	0,47406
4,75	0,46601	10,25	0,47443
5,00	0,46640	10,50	0,47480
5,25	0,46679	10,75	0,47517
5,50	0,46719	11,00	0,47554
5,75	0,46758	11,25	0,47591
6,00	0,46797	11,50	0,47627
6,25	0,46835	11,75	0,47664
		12,00	0,47700

6 Literaturhinweise

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Vollendetes Alter	Sterbewahrscheinlichkeit vom Alter x bis x+1	Überlebens-	Überlebende im Alter x	Gestorbene im Alter x bis unter x+1	Von den Überlebenden im Alter x		Durchschnittliche Lebenserwartung im Alter x in Jahren
					bis zum Alter x+1 durchlebte Jahre	insgesamt noch zu durchlebende	
x	q _x	p _x	l _x	d _x	L _x	e _x l _x	e _x
0	0,00465517	0,99534483	100 000	466	99 609	7 559 187	75,59
1	0,00042053	0,99957947	99 534	42	99 514	7 459 578	74,94
2	0,00023474	0,99976526	99 493	23	99 481	7 360 064	73,98
3	0,00021259	0,99978741	99 469	21	99 459	7 260 584	72,99
4	0,00013958	0,99986042	99 448	14	99 441	7 161 125	72,01
5	0,00013851	0,99986149	99 434	14	99 427	7 061 684	71,02
6	0,00012442	0,99987558	99 420	12	99 414	6 962 256	70,03
7	0,00012324	0,99987676	99 408	12	99 402	6 862 842	69,04
8	0,00012044	0,99987956	99 396	12	99 390	6 763 440	68,05
9	0,00010908	0,99989092	99 384	11	99 378	6 664 050	67,05
10	0,00010357	0,99989643	99 373	10	99 368	6 564 672	66,06
11	0,00014235	0,99985765	99 363	14	99 356	6 465 304	65,07
12	0,00014375	0,99985625	99 349	14	99 341	6 365 948	64,08
13	0,00015529	0,99984471	99 334	15	99 327	6 266 607	63,09
14	0,00019947	0,99980053	99 319	20	99 309	6 167 280	62,10
15	0,00024106	0,99975894	99 299	24	99 287	6 067 971	61,11
16	0,00041722	0,99958278	99 275	41	99 254	5 968 684	60,12
17	0,00050160	0,99949840	99 234	50	99 209	5 869 430	59,15
18	0,00083119	0,99916881	99 184	82	99 143	5 770 221	58,18
19	0,00084745	0,99915255	99 102	84	99 060	5 671 078	57,22
20	0,00083643	0,99916357	99 018	83	98 976	5 572 018	56,27
21	0,00084270	0,99915730	98 935	83	98 893	5 473 042	55,32
22	0,00079287	0,99920713	98 851	78	98 812	5 374 149	54,37
23	0,00079401	0,99920599	98 773	78	98 734	5 275 337	53,41
24	0,00074620	0,99925380	98 695	74	98 658	5 176 603	52,45
25	0,00074403	0,99925597	98 621	73	98 584	5 077 946	51,49
26	0,00072108	0,99927892	98 548	71	98 512	4 979 361	50,53
27	0,00075628	0,99924372	98 476	74	98 439	4 880 850	49,56
28	0,00073870	0,99926130	98 402	73	98 366	4 782 410	48,60
29	0,00074429	0,99925571	98 329	73	98 293	4 684 045	47,64
30	0,00077255	0,99922745	98 256	76	98 218	4 585 752	46,67
31	0,00081861	0,99918139	98 180	80	98 140	4 487 534	45,71
32	0,00084589	0,99915411	98 100	83	98 058	4 389 394	44,74
33	0,00090393	0,99909607	98 017	89	97 973	4 291 336	43,78
34	0,00097590	0,99902410	97 928	96	97 880	4 193 363	42,82
35	0,00109586	0,99890414	97 833	107	97 779	4 095 483	41,86
36	0,00117032	0,99882968	97 725	114	97 668	3 997 703	40,91
37	0,00125469	0,99874531	97 611	122	97 550	3 900 035	39,95
38	0,00145178	0,99854822	97 489	142	97 418	3 802 485	39,00
39	0,00160806	0,99839194	97 347	157	97 269	3 705 067	38,06
40	0,00180729	0,99819271	97 191	176	97 103	3 607 799	37,12
41	0,00196456	0,99803544	97 015	191	96 920	3 510 696	36,19
42	0,00226035	0,99773965	96 824	219	96 715	3 413 776	35,26
43	0,00254118	0,99745882	96 605	245	96 483	3 317 061	34,34
44	0,00274822	0,99725178	96 360	265	96 228	3 220 579	33,42
45	0,00317911	0,99682089	96 095	305	95 942	3 124 351	32,51
46	0,00350487	0,99649513	95 790	336	95 622	3 028 409	31,62
47	0,00388561	0,99611439	95 454	371	95 268	2 932 787	30,72
48	0,00418095	0,99581905	95 083	398	94 884	2 837 519	29,84
49	0,00454714	0,99545286	94 685	431	94 470	2 742 634	28,97

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Vollendetes Alter	Sterbewahrscheinlichkeit vom Alter x bis x+1	Überlebenswahrscheinlichkeit vom Alter x bis x+1	Überlebende im Alter x	Gestorbene im Alter x bis unter x+1	Von den Überlebenden im Alter x bis zum Alter x+1 durchlebte Jahre		Durchschnittliche Lebenserwartung im Alter x in Jahren
x	q _x	p _x	l _x	d _x	L _x	e _x l _x	e _x
50	0,00499968	0,99500032	94 255	471	94 019	2 648 164	28,10
51	0,00527069	0,99472931	93 784	494	93 537	2 554 145	27,23
52	0,00586760	0,99413240	93 289	547	93 016	2 460 608	26,38
53	0,00624206	0,99375794	92 742	579	92 453	2 367 593	25,53
54	0,00699452	0,99300548	92 163	645	91 841	2 275 140	24,69
55	0,00753799	0,99246201	91 518	690	91 174	2 183 299	23,86
56	0,00803221	0,99196779	90 829	730	90 464	2 092 126	23,03
57	0,00891204	0,99108796	90 099	803	89 698	2 001 662	22,22
58	0,00982465	0,99017535	89 296	877	88 857	1 911 965	21,41
59	0,01072868	0,98927132	88 419	949	87 944	1 823 107	20,62
60	0,01135155	0,98864845	87 470	993	86 974	1 735 163	19,84
61	0,01249053	0,98750947	86 477	1 080	85 937	1 648 189	19,06
62	0,01366138	0,98633862	85 397	1 167	84 814	1 562 252	18,29
63	0,01493241	0,98506759	84 230	1 258	83 602	1 477 438	17,54
64	0,01627038	0,98372962	82 973	1 350	82 298	1 393 836	16,80
65	0,01792997	0,98207003	81 623	1 463	80 891	1 311 539	16,07
66	0,01993987	0,98006013	80 159	1 598	79 360	1 230 648	15,35
67	0,02220132	0,97779868	78 561	1 744	77 689	1 151 288	14,65
68	0,02463185	0,97536815	76 817	1 892	75 871	1 073 599	13,98
69	0,02668442	0,97331558	74 925	1 999	73 925	997 729	13,32
70	0,02967049	0,97032951	72 925	2 164	71 843	923 804	12,67
71	0,03307239	0,96692761	70 761	2 340	69 591	851 960	12,04
72	0,03634178	0,96365822	68 421	2 487	67 178	782 369	11,43
73	0,03953377	0,96046623	65 935	2 607	64 631	715 191	10,85
74	0,04307699	0,95692301	63 328	2 728	61 964	650 560	10,27
75	0,04656690	0,95343310	60 600	2 822	59 189	588 596	9,71
76	0,05079413	0,94920587	57 778	2 935	56 311	529 407	9,16
77	0,05651152	0,94348848	54 843	3 099	53 294	473 096	8,63
78	0,06228936	0,93771064	51 744	3 223	50 132	419 802	8,11
79	0,06835014	0,93164986	48 521	3 316	46 863	369 670	7,62
80	0,07654663	0,92345337	45 205	3 460	43 474	322 807	7,14
81	0,08681498	0,91318502	41 744	3 624	39 932	279 333	6,69
82	0,09368927	0,90631073	38 120	3 571	36 335	239 400	6,28
83	0,10329997	0,89670003	34 549	3 569	32 764	203 066	5,88
84	0,10813493	0,89186507	30 980	3 350	29 305	170 301	5,50
85	0,12164800	0,87835200	27 630	3 361	25 949	140 997	5,10
86	0,13889880	0,86110120	24 269	3 371	22 583	115 047	4,74
87	0,15254290	0,84745710	20 898	3 188	19 304	92 464	4,42
88	0,16961658	0,83038342	17 710	3 004	16 208	73 160	4,13
89	0,18070297	0,81929703	14 706	2 657	13 377	56 952	3,87
90	0,19577675	0,80422325	12 049	2 359	10 869	43 574	3,62
91	0,21479858	0,78520142	9 690	2 081	8 649	32 705	3,38
92	0,23177391	0,76822609	7 608	1 763	6 727	24 056	3,16
93	0,24925460	0,75074540	5 845	1 457	5 117	17 329	2,96
94	0,26718905	0,73281095	4 388	1 172	3 802	12 213	2,78
95	0,28552527	0,71447473	3 216	918	2 757	8 411	2,62
96	0,30421119	0,69578881	2 298	699	1 948	5 654	2,46
97	0,32319485	0,67680515	1 599	517	1 340	3 706	2,32
98	0,34242465	0,65757535	1 082	370	897	2 366	2,19
99	0,36184962	0,63815038	711	257	583	1 469	2,07
100	0,38141955	0,61858045	454	173	367	887	1,95

Hinweis: Eine neue "Allgemeine Sterbetafel" wird jeweils nach Vorliegen der Ergebnisse einer Volkszählung berechnet. Zuletzt wurde die "Allgemeine Sterbetafel 1986/88" im Statistischen Jahrbuch 1991 und in Fachserie 1, Reihe 1. S.2 veröffentlicht.

Sterbetafel 2001/2003

Deutschland

Weiblich

Vollendetes Alter	Sterbewahrscheinlichkeit vom Alter x bis x+1	Überlebens-	Überlebende im Alter x	Gestorbene im Alter x bis unter x+1	Von den Überlebenden im Alter x		Durchschnittliche Lebenserwartung im Alter x in Jahren
					bis zum Alter x+1 durchlebte	insgesamt noch zu durchlebende	
x	q _x	p _x	l _x	d _x	Jahre		e _x
					L _x	e _x l _x	e _x
0	0,00379371	0,99620629	100 000	379	99 683	8 134 292	81,34
1	0,00037663	0,99962337	99 621	38	99 602	8 034 609	80,65
2	0,00020059	0,99979941	99 583	20	99 573	7 935 007	79,68
3	0,00017456	0,99982544	99 563	17	99 554	7 835 434	78,70
4	0,00013694	0,99986306	99 546	14	99 539	7 735 880	77,71
5	0,00012039	0,99987961	99 532	12	99 526	7 636 341	76,72
6	0,00011221	0,99988779	99 520	11	99 515	7 536 815	75,73
7	0,00008406	0,99991594	99 509	8	99 505	7 437 300	74,74
8	0,00009458	0,99990542	99 501	9	99 496	7 337 795	73,75
9	0,00007931	0,99992069	99 491	8	99 487	7 238 299	72,75
10	0,00008690	0,99991310	99 483	9	99 479	7 138 812	71,76
11	0,00009266	0,99990734	99 475	9	99 470	7 039 333	70,77
12	0,00009495	0,99990505	99 465	9	99 461	6 939 863	69,77
13	0,00011184	0,99988816	99 456	11	99 450	6 840 402	68,78
14	0,00013923	0,99986077	99 445	14	99 438	6 740 952	67,79
15	0,00017284	0,99982716	99 431	17	99 422	6 641 514	66,80
16	0,00020633	0,99979367	99 414	21	99 404	6 542 092	65,81
17	0,00023255	0,99976745	99 393	23	99 382	6 442 688	64,82
18	0,00031124	0,99968876	99 370	31	99 355	6 343 306	63,84
19	0,00031693	0,99968307	99 339	31	99 324	6 243 951	62,85
20	0,00032397	0,99967603	99 308	32	99 292	6 144 628	61,87
21	0,00026637	0,99973363	99 276	26	99 262	6 045 336	60,89
22	0,00026246	0,99973754	99 249	26	99 236	5 946 074	59,91
23	0,00027357	0,99972643	99 223	27	99 210	5 846 838	58,93
24	0,00026283	0,99973717	99 196	26	99 183	5 747 628	57,94
25	0,00026676	0,99973324	99 170	26	99 157	5 648 445	56,96
26	0,00027290	0,99972710	99 143	27	99 130	5 549 288	55,97
27	0,00030443	0,99969557	99 116	30	99 101	5 450 158	54,99
28	0,00030703	0,99969297	99 086	30	99 071	5 351 057	54,00
29	0,00030235	0,99969765	99 056	30	99 041	5 251 986	53,02
30	0,00033311	0,99966689	99 026	33	99 009	5 152 945	52,04
31	0,00035868	0,99964132	98 993	36	98 975	5 053 936	51,05
32	0,00035709	0,99964291	98 957	35	98 940	4 954 961	50,07
33	0,00040199	0,99959801	98 922	40	98 902	4 856 021	49,09
34	0,00048353	0,99951647	98 882	48	98 858	4 757 119	48,11
35	0,00055063	0,99944937	98 834	54	98 807	4 658 261	47,13
36	0,00061539	0,99938461	98 780	61	98 750	4 559 453	46,16
37	0,00065925	0,99934075	98 719	65	98 687	4 460 704	45,19
38	0,00074500	0,99925500	98 654	73	98 617	4 362 017	44,22
39	0,00085084	0,99914916	98 581	84	98 539	4 263 400	43,25
40	0,00093003	0,99906997	98 497	92	98 451	4 164 861	42,28
41	0,00106232	0,99893768	98 405	105	98 353	4 066 410	41,32
42	0,00115548	0,99884452	98 301	114	98 244	3 968 057	40,37
43	0,00134410	0,99865590	98 187	132	98 121	3 869 813	39,41
44	0,00146688	0,99853312	98 055	144	97 983	3 771 692	38,47
45	0,00163454	0,99836546	97 911	160	97 831	3 673 709	37,52
46	0,00181198	0,99818802	97 751	177	97 663	3 575 878	36,58
47	0,00196138	0,99803862	97 574	191	97 478	3 478 215	35,65
48	0,00215841	0,99784159	97 383	210	97 278	3 380 736	34,72
49	0,00241692	0,99758308	97 173	235	97 055	3 283 459	33,79

Sterbetafel 2001/2003

Deutschland

Weiblich

Vollendetes Alter	Sterbewahrscheinlichkeit vom Alter x bis x+1	Überlebenswahrscheinlichkeit vom Alter x bis x+1	Überlebende im Alter x	Gestorbene im Alter x bis unter x+1	Von den Überlebenden im Alter x bis zum Alter x+1 durchlebte Jahre		Durchschnittliche Lebenserwartung im Alter x in Jahren
x	q _x	p _x	l _x	d _x	L _x	e _x l _x	e _x
50	0,00257463	0,99742537	96 938	250	96 813	3 186 404	32,87
51	0,00279894	0,99720106	96 688	271	96 553	3 089 591	31,95
52	0,00309429	0,99690571	96 417	298	96 268	2 993 038	31,04
53	0,00326609	0,99673391	96 119	314	95 962	2 896 770	30,14
54	0,00362349	0,99637651	95 805	347	95 632	2 800 808	29,23
55	0,00377403	0,99622597	95 458	360	95 278	2 705 176	28,34
56	0,00409093	0,99590907	95 098	389	94 903	2 609 898	27,44
57	0,00447491	0,99552509	94 709	424	94 497	2 514 995	26,56
58	0,00484677	0,99515323	94 285	457	94 056	2 420 498	25,67
59	0,00502918	0,99497082	93 828	472	93 592	2 326 442	24,79
60	0,00537149	0,99462851	93 356	501	93 105	2 232 850	23,92
61	0,00585490	0,99414510	92 855	544	92 583	2 139 744	23,04
62	0,00635751	0,99364249	92 311	587	92 018	2 047 161	22,18
63	0,00700560	0,99299440	91 724	643	91 403	1 955 144	21,32
64	0,00753980	0,99246020	91 082	687	90 738	1 863 741	20,46
65	0,00846609	0,99153391	90 395	765	90 012	1 773 003	19,61
66	0,00951318	0,99048682	89 629	853	89 203	1 682 991	18,78
67	0,01053061	0,98946939	88 777	935	88 309	1 593 788	17,95
68	0,01185049	0,98814951	87 842	1 041	87 321	1 505 478	17,14
69	0,01311632	0,98688368	86 801	1 139	86 232	1 418 157	16,34
70	0,01479707	0,98520293	85 662	1 268	85 029	1 331 925	15,55
71	0,01662798	0,98337202	84 395	1 403	83 693	1 246 897	14,77
72	0,01855674	0,98144326	82 992	1 540	82 222	1 163 203	14,02
73	0,02082982	0,97917018	81 452	1 697	80 603	1 080 982	13,27
74	0,02333890	0,97666110	79 755	1 861	78 824	1 000 379	12,54
75	0,02644700	0,97355300	77 894	2 060	76 863	921 554	11,83
76	0,02964838	0,97035162	75 833	2 248	74 709	844 691	11,14
77	0,03338035	0,96661965	73 585	2 456	72 357	769 981	10,46
78	0,03802033	0,96197967	71 129	2 704	69 777	697 625	9,81
79	0,04343950	0,95656050	68 424	2 972	66 938	627 848	9,18
80	0,05004267	0,94995733	65 452	3 275	63 814	560 910	8,57
81	0,05877018	0,94122982	62 177	3 654	60 350	497 095	7,99
82	0,06446614	0,93553386	58 523	3 773	56 636	436 745	7,46
83	0,07297823	0,92702177	54 750	3 996	52 752	380 109	6,94
84	0,07836078	0,92163922	50 754	3 977	48 766	327 357	6,45
85	0,09031868	0,90968132	46 777	4 225	44 665	278 591	5,96
86	0,10544868	0,89455132	42 552	4 487	40 309	233 926	5,50
87	0,11808867	0,88191133	38 065	4 495	35 818	193 618	5,09
88	0,13358881	0,86641119	33 570	4 485	31 328	157 800	4,70
89	0,14741244	0,85258756	29 086	4 288	26 942	126 472	4,35
90	0,16472697	0,83527303	24 798	4 085	22 756	99 530	4,01
91	0,18805155	0,81194845	20 713	3 895	18 766	76 775	3,71
92	0,20585573	0,79414427	16 818	3 462	15 087	58 009	3,45
93	0,22425901	0,77574099	13 356	2 995	11 858	42 922	3,21
94	0,24320117	0,75679883	10 361	2 520	9 101	31 064	3,00
95	0,26262136	0,73737864	7 841	2 059	6 811	21 963	2,80
96	0,28245848	0,71754152	5 782	1 633	4 965	15 152	2,62
97	0,30265145	0,69734855	4 149	1 256	3 521	10 186	2,46
98	0,32313952	0,67686048	2 893	935	2 426	6 666	2,30
99	0,34386260	0,65613740	1 958	673	1 622	4 240	2,17
100	0,36476150	0,63523850	1 285	469	1 051	2 618	2,04

Hinweis: Eine neue "Allgemeine Sterbetafel" wird jeweils nach Vorliegen der Ergebnisse einer Volkszählung berechnet. Zuletzt wurde die "Allgemeine Sterbetafel 1986/88" im Statistischen Jahrbuch 1991 und in Fachserie 1, Reihe 1. S.2 veröffentlicht.

**Kommutationszahlen und Versicherungsbarwerte
einer lebenslänglich, jährlich und monatlich
vorschüssig zahlbaren Rente**

Notation

x	Vollendetes Alter
l_x	Lebende im Alter x gemäß Sterbetafel
D_x	Diskontierte Zahl der Lebenden des Alters x
N_x	Erste Summe der diskontierten Zahlen der Lebenden
\ddot{a}_x	Barwert der sofort beginnenden und lebenslänglich, <i>jährlich</i> vorschüssig zahlbaren Leibrente „1“ für eine x -jährige Person (lebenslängliche Leibrente)
$^{(12)}\ddot{a}_x$	Barwert der sofort beginnenden und lebenslänglich, <i>monatlich</i> vorschüssig zahlbaren Leibrente „1“ für eine x -jährige Person (lebenslängliche Leibrente)

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 1,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	5.305.131,602	53,051	52,591	0	100.000	100.000,000	5.581.471,501	55,815	55,355
1	99.534	98.548,993	5.205.131,602	52,818	52,358	1	99.621	98.634,287	5.481.471,501	55,574	55,114
2	99.493	97.532,228	5.106.582,609	52,358	51,898	2	99.583	97.620,928	5.382.837,215	55,140	54,680
3	99.469	96.543,894	5.009.050,381	51,884	51,424	3	99.563	96.634,997	5.285.216,286	54,693	54,233
4	99.448	95.567,693	4.912.506,487	51,403	50,943	4	99.546	95.661,513	5.188.581,290	54,239	53,779
5	99.434	94.608,271	4.816.938,794	50,915	50,455	5	99.532	94.701,399	5.092.919,777	53,779	53,319
6	99.420	93.658,581	4.722.330,523	50,421	49,961	6	99.520	93.752,473	4.998.218,377	53,313	52,853
7	99.408	92.719,731	4.628.671,942	49,921	49,461	7	99.509	92.813,815	4.904.465,904	52,842	52,382
8	99.396	91.790,400	4.535.952,211	49,416	48,956	8	99.501	91.887,142	4.811.652,089	52,365	51,905
9	99.384	90.870,638	4.444.161,811	48,906	48,446	9	99.491	90.968,764	4.719.764,948	51,883	51,423
10	99.373	89.961,115	4.353.291,173	48,391	47,931	10	99.483	90.060,939	4.628.796,184	51,396	50,936
11	99.363	89.061,186	4.263.330,058	47,870	47,410	11	99.475	89.161,498	4.538.735,245	50,905	50,445
12	99.349	88.166,840	4.174.268,872	47,345	46,885	12	99.465	88.270,531	4.449.573,747	50,408	49,948
13	99.334	87.281,352	4.086.102,032	46,815	46,355	13	99.456	87.388,266	4.361.303,216	49,907	49,447
14	99.319	86.403,761	3.998.820,680	46,281	45,821	14	99.445	86.513,359	4.273.914,949	49,402	48,942
15	99.299	85.531,214	3.912.416,920	45,743	45,283	15	99.431	85.644,865	4.187.401,590	48,893	48,433
16	99.275	84.663,956	3.826.885,706	45,201	44,741	16	99.414	84.782,240	4.101.756,726	48,380	47,920
17	99.234	83.790,725	3.742.221,750	44,662	44,202	17	99.393	83.925,492	4.016.974,486	47,864	47,404
18	99.184	82.919,501	3.658.431,024	44,120	43,660	18	99.370	83.075,223	3.933.048,994	47,343	46,883
19	99.102	82.030,276	3.575.511,523	43,588	43,128	19	99.339	82.227,096	3.849.973,771	46,821	46,361
20	99.018	81.149,267	3.493.481,247	43,050	42,590	20	99.308	81.387,164	3.767.746,676	46,294	45,834
21	98.935	80.278,605	3.412.331,980	42,506	42,046	21	99.276	80.555,245	3.686.359,512	45,762	45,302
22	98.851	79.416,786	3.332.053,375	41,957	41,497	22	99.249	79.736,423	3.605.804,267	45,222	44,762
23	98.773	78.568,138	3.252.636,589	41,399	40,939	23	99.223	78.926,233	3.526.067,843	44,675	44,216
24	98.695	77.728,470	3.174.068,451	40,835	40,375	24	99.196	78.123,407	3.447.141,610	44,124	43,664
25	98.621	76.901,454	3.096.339,981	40,264	39,804	25	99.170	77.329,578	3.369.018,203	43,567	43,107
26	98.548	76.083,403	3.019.438,527	39,686	39,226	26	99.143	76.543,515	3.291.688,625	43,004	42,544
27	98.476	75.275,783	2.943.355,124	39,101	38,641	27	99.116	75.764,976	3.215.145,110	42,436	41,976
28	98.402	74.474,112	2.868.079,340	38,511	38,051	28	99.086	74.991,991	3.139.380,135	41,863	41,403
29	98.329	73.682,275	2.793.605,228	37,914	37,454	29	99.056	74.226,699	3.064.388,144	41,284	40,824
30	98.256	72.898,450	2.719.922,953	37,311	36,851	30	99.026	73.469,561	2.990.161,445	40,699	40,239
31	98.180	72.120,923	2.647.024,503	36,703	36,243	31	98.993	72.717,908	2.916.691,885	40,110	39,650
32	98.100	71.348,400	2.574.903,579	36,089	35,629	32	98.957	71.972,105	2.843.973,977	39,515	39,055
33	98.017	70.582,225	2.503.555,179	35,470	35,010	33	98.922	71.234,063	2.772.001,872	38,914	38,454
34	97.928	69.820,221	2.432.972,954	34,846	34,386	34	98.882	70.500,424	2.700.767,809	38,309	37,849
35	97.833	69.061,469	2.363.152,733	34,218	33,758	35	98.834	69.768,648	2.630.267,385	37,700	37,240
36	97.725	68.302,760	2.294.091,263	33,587	33,127	36	98.780	69.039,833	2.560.498,737	37,087	36,627
37	97.611	67.547,351	2.225.788,503	32,952	32,492	37	98.719	68.314,204	2.491.458,904	36,471	36,011
38	97.489	66.794,653	2.158.241,153	32,312	31,852	38	98.654	67.593,236	2.423.144,700	35,849	35,389
39	97.347	66.037,309	2.091.446,499	31,671	31,211	39	98.581	66.874,137	2.355.551,464	35,224	34,764
40	97.191	65.278,334	2.025.409,191	31,027	30,567	40	98.497	66.155,681	2.288.677,328	34,595	34,135
41	97.015	64.515,205	1.960.130,857	30,382	29,922	41	98.405	65.439,757	2.222.521,646	33,963	33,503
42	96.824	63.750,951	1.895.615,652	29,735	29,275	42	98.301	64.723,009	2.157.081,889	33,328	32,868
43	96.605	62.977,081	1.831.864,701	29,088	28,628	43	98.187	64.008,141	2.092.358,881	32,689	32,229
44	96.360	62.195,094	1.768.887,621	28,441	27,981	44	98.055	63.289,216	2.028.350,740	32,049	31,589
45	96.095	61.410,067	1.706.692,527	27,792	27,332	45	97.911	62.570,671	1.965.061,524	31,405	30,945
46	95.790	60.608,751	1.645.282,459	27,146	26,686	46	97.751	61.849,898	1.902.490,853	30,760	30,300
47	95.454	59.798,341	1.584.673,709	26,500	26,040	47	97.574	61.126,562	1.840.640,955	30,112	29,652
48	95.083	58.976,226	1.524.875,367	25,856	25,396	48	97.383	60.402,643	1.779.514,394	29,461	29,001
49	94.685	58.148,167	1.465.899,141	25,210	24,750	49	97.173	59.675,514	1.719.111,751	28,808	28,348

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 1,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	57.310,653	1.407.750,974	24,564	24,104	50	96.938	58.941,864	1.659.436,236	28,154	27,694
51	93.784	56.459,522	1.350.440,322	23,919	23,459	51	96.688	58.208,030	1.600.494,372	27,496	27,036
52	93.289	55.605,883	1.293.980,799	23,271	22,811	52	96.417	57.470,405	1.542.286,341	26,836	26,376
53	92.742	54.732,287	1.238.374,916	22,626	22,166	53	96.119	56.725,322	1.484.815,936	26,176	25,716
54	92.163	53.852,124	1.183.642,628	21,979	21,520	54	95.805	55.980,250	1.428.090,614	25,511	25,051
55	91.518	52.945,994	1.129.790,505	21,339	20,879	55	95.458	55.225,154	1.372.110,364	24,846	24,386
56	90.829	52.026,622	1.076.844,510	20,698	20,238	56	95.098	54.472,013	1.316.885,210	24,175	23,715
57	90.099	51.097,755	1.024.817,889	20,056	19,596	57	94.709	53.712,051	1.262.413,197	23,503	23,043
58	89.296	50.140,960	973.720,134	19,420	18,960	58	94.285	52.942,271	1.208.701,147	22,831	22,371
59	88.419	49.156,775	923.579,173	18,788	18,328	59	93.828	52.164,032	1.155.758,876	22,156	21,696
60	87.470	48.147,909	874.422,398	18,161	17,701	60	93.356	51.387,811	1.103.594,844	21,476	21,016
61	86.477	47.130,055	826.274,489	17,532	17,072	61	92.855	50.605,725	1.052.207,033	20,792	20,332
62	85.397	46.080,570	779.144,434	16,908	16,448	62	92.311	49.811,321	1.001.601,308	20,108	19,648
63	84.230	45.001,035	733.063,864	16,290	15,830	63	91.724	49.004,599	951.789,987	19,422	18,962
64	82.973	43.890,160	688.062,829	15,677	15,217	64	91.082	48.179,497	902.785,389	18,738	18,278
65	81.623	42.748,565	644.172,669	15,069	14,609	65	90.395	47.342,805	854.605,892	18,051	17,591
66	80.159	41.566,420	601.424,104	14,469	14,009	66	89.629	46.477,225	807.263,086	17,369	16,909
67	78.561	40.334,249	559.857,684	13,880	13,420	67	88.777	45.579,286	760.785,862	16,691	16,232
68	76.817	39.048,292	519.523,435	13,305	12,845	68	87.842	44.652,780	715.206,576	16,017	15,557
69	74.925	37.709,367	480.475,143	12,742	12,282	69	86.801	43.686,755	670.553,796	15,349	14,889
70	72.925	36.339,717	442.765,776	12,184	11,724	70	85.662	42.686,877	626.867,041	14,685	14,225
71	70.761	34.912,376	406.426,059	11,641	11,181	71	84.395	41.638,848	584.180,164	14,030	13,570
72	68.421	33.423,505	371.513,683	11,115	10,655	72	82.992	40.541,067	542.541,316	13,383	12,923
73	65.935	31.889,936	338.090,178	10,602	10,142	73	81.452	39.394,809	502.000,249	12,743	12,283
74	63.328	30.325,947	306.200,242	10,097	9,637	74	79.755	38.192,299	462.605,440	12,113	11,653
75	60.600	28.732,274	275.874,295	9,602	9,142	75	77.894	36.931,617	424.413,141	11,492	11,032
76	57.778	27.123,070	247.142,021	9,112	8,652	76	75.833	35.598,897	387.481,524	10,885	10,425
77	54.843	25.490,473	220.018,951	8,631	8,171	77	73.585	34.201,434	351.882,627	10,289	9,829
78	51.744	23.811,849	194.528,478	8,169	7,709	78	71.129	32.732,453	317.681,193	9,705	9,245
79	48.521	22.107,549	170.716,629	7,722	7,262	79	68.424	31.176,193	284.948,740	9,140	8,680
80	45.205	20.392,569	148.609,080	7,287	6,827	80	65.452	29.526,648	253.772,547	8,595	8,135
81	41.744	18.645,135	128.216,511	6,877	6,417	81	62.177	27.771,342	224.245,899	8,075	7,615
82	38.120	16.857,879	109.571,376	6,500	6,040	82	58.523	25.880,411	196.474,557	7,592	7,132
83	34.549	15.127,205	92.713,497	6,129	5,669	83	54.750	23.972,278	170.594,146	7,116	6,656
84	30.980	13.430,262	77.586,292	5,777	5,317	84	50.754	22.002,796	146.621,867	6,664	6,204
85	27.630	11.859,388	64.156,030	5,410	4,950	85	46.777	20.077,861	124.619,071	6,207	5,747
86	24.269	10.313,581	52.296,642	5,071	4,611	86	42.552	18.083,619	104.541,210	5,781	5,321
87	20.898	8.793,106	41.983,060	4,775	4,315	87	38.065	16.016,560	86.457,591	5,398	4,938
88	17.710	7.378,000	33.189,954	4,499	4,039	88	33.570	13.985,332	70.441,031	5,037	4,577
89	14.706	6.065,910	25.811,954	4,255	3,795	89	29.086	11.997,077	56.455,699	4,706	4,246
90	12.049	4.920,576	19.746,044	4,013	3,553	90	24.798	10.127,286	44.458,622	4,390	3,930
91	9.690	3.918,061	14.825,467	3,784	3,324	91	20.713	8.375,296	34.331,336	4,099	3,639
92	7.608	3.046,007	10.907,406	3,581	3,121	92	16.818	6.732,979	25.956,040	3,855	3,395
93	5.845	2.316,854	7.861,399	3,393	2,933	93	13.356	5.294,016	19.223,061	3,631	3,171
94	4.388	1.722,146	5.544,545	3,220	2,760	94	10.361	4.066,124	13.929,045	3,426	2,966
95	3.216	1.249,512	3.822,399	3,059	2,599	95	7.841	3.046,770	9.862,920	3,237	2,777
96	2.298	883,906	2.572,887	2,911	2,451	96	5.782	2.224,380	6.816,150	3,064	2,604
97	1.599	608,923	1.688,981	2,774	2,314	97	4.149	1.580,282	4.591,770	2,906	2,446
98	1.082	408,042	1.080,059	2,647	2,187	98	2.893	1.091,096	3.011,488	2,760	2,300
99	711	265,661	672,017	2,530	2,070	99	1.958	731,208	1.920,392	2,626	2,166
100	454	167,853	406,356	2,421	1,961	100	1285	475,023	1.189,184	2,503	2,043

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 1,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	4.890.913,277	48,909	48,449	0	100.000	100.000,000	5.122.092,712	51,221	50,761
1	99.534	98.305,662	4.790.913,277	48,735	48,274	1	99.621	98.390,745	5.022.092,712	51,042	50,582
2	99.493	97.051,182	4.692.607,615	48,352	47,891	2	99.583	97.139,445	4.923.701,967	50,687	50,227
3	99.469	95.830,519	4.595.556,433	47,955	47,495	3	99.563	95.920,948	4.826.562,522	50,318	49,858
4	99.448	94.627,305	4.499.725,914	47,552	47,092	4	99.546	94.720,201	4.730.641,573	49,943	49,483
5	99.434	93.446,021	4.405.098,609	47,141	46,680	5	99.532	93.538,006	4.635.921,372	49,562	49,102
6	99.420	92.279,583	4.311.652,588	46,724	46,263	6	99.520	92.372,093	4.542.383,366	49,175	48,714
7	99.408	91.128,989	4.219.373,005	46,301	45,841	7	99.509	91.221,460	4.450.011,273	48,783	48,322
8	99.396	89.992,848	4.128.244,015	45,873	45,413	8	99.501	90.087,695	4.358.789,814	48,384	47,923
9	99.384	88.871,120	4.038.251,167	45,439	44,979	9	99.491	88.967,087	4.268.702,118	47,981	47,520
10	99.373	87.764,372	3.949.380,047	45,000	44,539	10	99.483	87.861,758	4.179.735,032	47,572	47,111
11	99.363	86.671,884	3.861.615,675	44,554	44,094	11	99.475	86.769,505	4.091.873,273	47,158	46,698
12	99.349	85.589,675	3.774.943,791	44,105	43,645	12	99.465	85.690,335	4.005.103,769	46,739	46,279
13	99.334	84.520,860	3.689.354,116	43,650	43,190	13	99.456	84.624,393	3.919.413,434	46,315	45,855
14	99.319	83.464,430	3.604.833,256	43,190	42,730	14	99.445	83.570,300	3.834.789,040	45,887	45,427
15	99.299	82.417,562	3.521.368,826	42,726	42,266	15	99.431	82.527,076	3.751.218,740	45,454	44,994
16	99.275	81.380,439	3.438.951,264	42,258	41,797	16	99.414	81.494,135	3.668.691,665	45,018	44,557
17	99.234	80.342,208	3.357.570,825	41,791	41,330	17	99.393	80.471,428	3.587.197,529	44,577	44,117
18	99.184	79.310,527	3.277.228,617	41,321	40,861	18	99.370	79.459,471	3.506.726,102	44,132	43,672
19	99.102	78.266,276	3.197.918,090	40,859	40,399	19	99.339	78.454,064	3.427.266,631	43,685	43,225
20	99.018	77.234,518	3.119.651,814	40,392	39,932	20	99.308	77.460,938	3.348.812,566	43,232	42,772
21	98.935	76.217,201	3.042.417,297	39,918	39,457	21	99.276	76.479,846	3.271.351,628	42,774	42,314
22	98.851	75.212,813	2.966.200,095	39,437	38,977	22	99.249	75.515,530	3.194.871,783	42,307	41,847
23	98.773	74.225,362	2.890.987,283	38,949	38,488	23	99.223	74.563,664	3.119.356,253	41,835	41,374
24	98.695	73.250,792	2.816.761,921	38,454	37,993	24	99.196	73.622,978	3.044.792,589	41,357	40,896
25	98.621	72.292,476	2.743.511,129	37,950	37,490	25	99.170	72.694,941	2.971.169,611	40,872	40,411
26	98.548	71.346,853	2.671.218,653	37,440	36,980	26	99.143	71.778,320	2.898.474,670	40,381	39,921
27	98.476	70.415,216	2.599.871,800	36,922	36,462	27	99.116	70.872,821	2.826.696,350	39,884	39,424
28	98.402	69.493,296	2.529.456,584	36,399	35,938	28	99.086	69.976,538	2.755.823,529	39,382	38,922
29	98.329	68.584,653	2.459.963,289	35,868	35,407	29	99.056	69.091,411	2.685.846,991	38,874	38,413
30	98.256	67.687,512	2.391.378,636	35,330	34,869	30	99.026	68.217,798	2.616.755,580	38,359	37,898
31	98.180	66.800,217	2.323.691,124	34,786	34,325	31	98.993	67.353,160	2.548.537,782	37,838	37,378
32	98.100	65.921,515	2.256.890,906	34,236	33,776	32	98.957	66.497,780	2.481.184,622	37,312	36,852
33	98.017	65.052,595	2.190.969,391	33,680	33,220	33	98.922	65.653,367	2.414.686,842	36,779	36,319
34	97.928	64.191,400	2.125.916,796	33,118	32,658	34	98.882	64.816,765	2.349.033,476	36,241	35,781
35	97.833	63.337,043	2.061.725,396	32,552	32,091	35	98.834	63.985,604	2.284.216,711	35,699	35,239
36	97.725	62.486,552	1.998.388,354	31,981	31,521	36	98.780	63.160,861	2.220.231,107	35,152	34,692
37	97.611	61.642,887	1.935.901,802	31,405	30,945	37	98.719	62.342,708	2.157.070,246	34,600	34,140
38	97.489	60.805,476	1.874.258,915	30,824	30,363	38	98.654	61.532,453	2.094.727,538	34,043	33,582
39	97.347	59.967,605	1.813.453,439	30,241	29,780	39	98.581	60.727,517	2.033.195,085	33,481	33,020
40	97.191	59.132,023	1.753.485,834	29,654	29,193	40	98.497	59.926,763	1.972.467,568	32,915	32,454
41	97.015	58.296,448	1.694.353,812	29,064	28,604	41	98.405	59.131,881	1.912.540,805	32,344	31,883
42	96.824	57.463,626	1.636.057,363	28,471	28,011	42	98.301	58.339,816	1.853.408,924	31,769	31,309
43	96.605	56.625,914	1.578.593,737	27,878	27,417	43	98.187	57.552,993	1.795.069,108	31,190	30,729
44	96.360	55.784,709	1.521.967,823	27,283	26,822	44	98.055	56.766,061	1.737.516,114	30,608	30,148
45	96.095	54.944,593	1.466.183,114	26,685	26,224	45	97.911	55.983,004	1.680.750,054	30,023	29,562
46	95.790	54.093,746	1.411.238,521	26,089	25,628	46	97.751	55.201,479	1.624.767,050	29,433	28,973
47	95.454	53.238,671	1.357.144,775	25,492	25,031	47	97.574	54.421,190	1.569.565,571	28,841	28,381
48	95.083	52.377,093	1.303.906,104	24,895	24,434	48	97.383	53.643,901	1.515.144,380	28,244	27,784
49	94.685	51.514,179	1.251.529,011	24,295	23,834	49	97.173	52.867,275	1.461.500,479	27,645	27,184

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 1,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	50.646,851	1.200.014,832	23,694	23,233	50	96.938	52.088,394	1.408.633,205	27,043	26,583
51	93.784	49.771,489	1.149.367,981	23,093	22,633	51	96.688	51.312,874	1.356.544,811	26,437	25,976
52	93.289	48.897,935	1.099.596,491	22,488	22,027	52	96.417	50.537,533	1.305.231,937	25,827	25,367
53	92.742	48.010,886	1.050.698,556	21,885	21,424	53	96.119	49.759,166	1.254.694,404	25,215	24,755
54	92.163	47.122,172	1.002.687,670	21,278	20,818	54	95.805	48.984,344	1.204.935,238	24,598	24,138
55	91.518	46.214,889	955.565,499	20,677	20,216	55	95.458	48.204,296	1.155.950,894	23,980	23,520
56	90.829	45.300,268	909.350,610	20,074	19,613	56	95.098	47.429,502	1.107.746,598	23,356	22,895
57	90.099	44.381,636	864.050,342	19,469	19,008	57	94.709	46.652,317	1.060.317,096	22,728	22,268
58	89.296	43.443,067	819.668,705	18,868	18,407	58	94.285	45.870,175	1.013.664,779	22,099	21,638
59	88.419	42.485,189	776.225,638	18,270	17,810	59	93.828	45.084,299	967.794,604	21,466	21,006
60	87.470	41.510,498	733.740,449	17,676	17,216	60	93.356	44.303,765	922.710,305	20,827	20,367
61	86.477	40.532,632	692.229,951	17,078	16,618	61	92.855	43.521,766	878.406,540	20,183	19,723
62	85.397	39.532,205	651.697,319	16,485	16,025	62	92.311	42.732,790	834.884,774	19,537	19,077
63	84.230	38.510,756	612.165,114	15,896	15,436	63	91.724	41.936,905	792.151,984	18,889	18,429
64	82.973	37.467,356	573.654,358	15,311	14,850	64	91.082	41.128,999	750.215,079	18,241	17,780
65	81.623	36.402,714	536.187,002	14,729	14,269	65	90.395	40.314,958	709.086,079	17,589	17,128
66	80.159	35.308,656	499.784,289	14,155	13,694	66	89.629	39.480,146	668.771,121	16,939	16,479
67	78.561	34.177,389	464.475,633	13,590	13,130	67	88.777	38.621,792	629.290,975	16,294	15,833
68	76.817	33.006,030	430.298,244	13,037	12,577	68	87.842	37.743,290	590.669,183	15,650	15,189
69	74.925	31.795,586	397.292,214	12,495	12,035	69	86.801	36.835,569	552.925,893	15,011	14,550
70	72.925	30.565,076	365.496,628	11,958	11,498	70	85.662	35.903,626	516.090,324	14,374	13,914
71	70.761	29.292,044	334.931,552	11,434	10,974	71	84.395	34.935,662	480.186,698	13,745	13,284
72	68.421	27.973,616	305.639,508	10,926	10,466	72	82.992	33.930,620	445.251,036	13,122	12,662
73	65.935	26.624,202	277.665,892	10,429	9,969	73	81.452	32.889,855	411.320,416	12,506	12,046
74	63.328	25.255,948	251.041,690	9,940	9,480	74	79.755	31.807,175	378.430,561	11,898	11,437
75	60.600	23.869,627	225.785,742	9,459	8,999	75	77.894	30.681,315	346.623,386	11,298	10,837
76	57.778	22.477,129	201.916,114	8,983	8,523	76	75.833	29.501,122	315.942,072	10,709	10,249
77	54.843	21.072,022	179.438,986	8,516	8,055	77	73.585	28.273,048	286.440,950	10,131	9,671
78	51.744	19.635,763	158.366,963	8,065	7,605	78	71.129	26.991,886	258.167,901	9,565	9,104
79	48.521	18.185,347	138.731,200	7,629	7,168	79	68.424	25.645,082	231.176,016	9,014	8,554
80	45.205	16.733,211	120.545,853	7,204	6,744	80	65.452	24.228,219	205.530,934	8,483	8,023
81	41.744	15.261,570	103.812,642	6,802	6,342	81	62.177	22.731,629	181.302,715	7,976	7,515
82	38.120	13.764,580	88.551,071	6,433	5,973	82	58.523	21.131,543	158.571,085	7,504	7,044
83	34.549	12.320,975	74.786,491	6,070	5,609	83	54.750	19.525,209	137.439,542	7,039	6,579
84	30.980	10.911,821	62.465,516	5,725	5,264	84	50.754	17.876,833	117.914,333	6,596	6,136
85	27.630	9.611,725	51.553,695	5,364	4,903	85	46.777	16.272,583	100.037,500	6,148	5,687
86	24.269	8.338,250	41.941,970	5,030	4,570	86	42.552	14.620,114	83.764,917	5,729	5,269
87	20.898	7.091,434	33.603,720	4,739	4,278	87	38.065	12.916,980	69.144,803	5,353	4,893
88	17.710	5.935,492	26.512,286	4,467	4,006	88	33.570	11.250,993	56.227,823	4,998	4,537
89	14.706	4.867,886	20.576,794	4,227	3,767	89	29.086	9.627,641	44.976,830	4,672	4,211
90	12.049	3.939,007	15.708,908	3,988	3,528	90	24.798	8.107,069	35.349,189	4,360	3,900
91	9.690	3.128,732	11.769,901	3,762	3,301	91	20.713	6.688,016	27.242,120	4,073	3,613
92	7.608	2.426,355	8.641,169	3,561	3,101	92	16.818	5.363,283	20.554,105	3,832	3,372
93	5.845	1.840,977	6.214,814	3,376	2,915	93	13.356	4.206,637	15.190,822	3,611	3,151
94	4.388	1.365,042	4.373,837	3,204	2,744	94	10.361	3.222,974	10.984,184	3,408	2,948
95	3.216	987,968	3.008,795	3,045	2,585	95	7.841	2.409,030	7.761,210	3,222	2,761
96	2.298	697,164	2.020,827	2,899	2,438	96	5.782	1.754,437	5.352,180	3,051	2,590
97	1.599	479,090	1.323,663	2,763	2,302	97	4.149	1.243,340	3.597,744	2,894	2,433
98	1.082	320,248	844,573	2,637	2,177	98	2.893	856,337	2.354,404	2,749	2,289
99	711	207,987	524,325	2,521	2,061	99	1.958	572,465	1.498,067	2,617	2,156
100	454	131,088	316,338	2,413	1,953	100	1285	370,978	925,603	2,495	2,035

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 1,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	4.524.160,017	45,242	44,781	0	100.000	100.000,000	4.717.952,040	47,180	46,719
1	99.534	98.063,530	4.424.160,017	45,115	44,654	1	99.621	98.148,403	4.617.952,040	47,051	46,590
2	99.493	96.573,686	4.326.096,487	44,796	44,335	2	99.583	96.661,515	4.519.803,637	46,759	46,298
3	99.469	95.124,154	4.229.522,801	44,463	44,002	3	99.563	95.213,917	4.423.142,122	46,455	45,994
4	99.448	93.698,455	4.134.398,647	44,125	43,664	4	99.546	93.790,440	4.327.928,205	46,145	45,684
5	99.434	92.300,863	4.040.700,192	43,777	43,317	5	99.532	92.391,720	4.234.137,765	45,828	45,367
6	99.420	90.924,216	3.948.399,328	43,425	42,964	6	99.520	91.015,366	4.141.746,045	45,506	45,045
7	99.408	89.569,362	3.857.475,113	43,067	42,606	7	99.509	89.660,250	4.050.730,679	45,179	44,718
8	99.396	88.234,802	3.767.905,751	42,703	42,242	8	99.501	88.327,796	3.961.070,429	44,845	44,384
9	99.384	86.920,369	3.679.670,949	42,334	41,873	9	99.491	87.014,229	3.872.742,633	44,507	44,046
10	99.373	85.626,491	3.592.750,580	41,958	41,498	10	99.483	85.721,505	3.785.728,404	44,163	43,702
11	99.363	84.352,337	3.507.124,089	41,577	41,116	11	99.475	84.447,346	3.700.006,899	43,814	43,354
12	99.349	83.093,921	3.422.771,752	41,192	40,731	12	99.465	83.191,646	3.615.559,553	43,461	43,000
13	99.334	81.854,164	3.339.677,831	40,800	40,340	13	99.456	81.954,430	3.532.367,907	43,102	42,641
14	99.319	80.631,973	3.257.823,667	40,404	39,943	14	99.445	80.734,250	3.450.413,477	42,738	42,277
15	99.299	79.424,522	3.177.191,694	40,003	39,542	15	99.431	79.530,058	3.369.679,227	42,370	41,909
16	99.275	78.231,897	3.097.767,172	39,597	39,136	16	99.414	78.341,195	3.290.149,169	41,998	41,537
17	99.234	77.043,603	3.019.535,275	39,193	38,732	17	99.393	77.167,518	3.211.807,974	41,621	41,160
18	99.184	75.866,954	2.942.491,672	38,785	38,324	18	99.370	76.009,431	3.134.640,456	41,240	40,779
19	99.102	74.683,639	2.866.624,718	38,384	37,923	19	99.339	74.862,832	3.058.631,025	40,856	40,396
20	99.018	73.517,585	2.791.941,079	37,977	37,516	20	99.308	73.733,109	2.983.768,193	40,467	40,006
21	98.935	72.370,535	2.718.423,494	37,563	37,102	21	99.276	72.619,923	2.910.035,085	40,072	39,611
22	98.851	71.240,934	2.646.052,959	37,142	36,682	22	99.249	71.527,665	2.837.415,161	39,669	39,208
23	98.773	70.132,462	2.574.812,026	36,714	36,253	23	99.223	70.452,109	2.765.887,497	39,259	38,798
24	98.695	69.041,159	2.504.679,564	36,278	35,817	24	99.196	69.391,956	2.695.435,388	38,844	38,383
25	98.621	67.970,089	2.435.638,405	35,834	35,373	25	99.170	68.348,491	2.626.043,431	38,421	37,961
26	98.548	66.915,781	2.367.668,315	35,383	34,922	26	99.143	67.320,451	2.557.694,940	37,993	37,532
27	98.476	65.879,339	2.300.752,534	34,924	34,463	27	99.116	66.307,467	2.490.374,489	37,558	37,097
28	98.402	64.856,666	2.234.873,195	34,459	33,998	28	99.086	65.307,666	2.424.067,022	37,118	36,657
29	98.329	63.850,991	2.170.016,529	33,986	33,525	29	99.056	64.322,773	2.358.759,355	36,671	36,210
30	98.256	62.860,559	2.106.165,538	33,505	33,045	30	99.026	63.353,030	2.294.436,582	36,217	35,756
31	98.180	61.883,740	2.043.304,979	33,018	32,558	31	98.993	62.395,986	2.231.083,553	35,757	35,296
32	98.100	60.919,292	1.981.421,238	32,525	32,065	32	98.957	61.451,829	2.168.687,566	35,291	34,830
33	98.017	59.968,238	1.920.501,946	32,025	31,565	33	98.922	60.522,054	2.107.235,737	34,818	34,357
34	97.928	59.028,601	1.860.533,708	31,519	31,058	34	98.882	59.603,670	2.046.713,683	34,339	33,878
35	97.833	58.099,503	1.801.505,107	31,007	30,546	35	98.834	58.694,433	1.987.110,014	33,855	33,394
36	97.725	57.178,162	1.743.405,604	30,491	30,030	36	98.780	57.795,186	1.928.415,581	33,366	32,906
37	97.611	56.267,237	1.686.227,442	29,968	29,507	37	98.719	56.906,029	1.870.620,395	32,872	32,411
38	97.489	55.366,146	1.629.960,206	29,440	28,979	38	98.654	56.028,092	1.813.714,366	32,372	31,911
39	97.347	54.468,736	1.574.594,059	28,908	28,447	39	98.581	55.158,966	1.757.686,274	31,866	31,405
40	97.191	53.577,485	1.520.125,323	28,372	27,912	40	98.497	54.297,572	1.702.527,307	31,355	30,895
41	97.015	52.690,300	1.466.547,839	27,833	27,373	41	98.405	53.445,392	1.648.229,736	30,840	30,379
42	96.824	51.809,642	1.413.857,539	27,289	26,829	42	98.301	52.599,622	1.594.784,343	30,319	29,859
43	96.605	50.928,605	1.362.047,896	26,744	26,283	43	98.187	51.762,408	1.542.184,721	29,794	29,333
44	96.360	50.048,460	1.311.119,291	26,197	25,736	44	98.055	50.928,901	1.490.422,314	29,265	28,804
45	96.095	49.173,316	1.261.070,832	25,645	25,185	45	97.911	50.102,654	1.439.493,413	28,731	28,270
46	95.790	48.292,599	1.211.897,516	25,095	24,634	46	97.751	49.281,536	1.389.390,759	28,193	27,732
47	95.454	47.412,158	1.163.604,917	24,542	24,082	47	97.574	48.465,260	1.340.109,223	27,651	27,190
48	95.083	46.529,983	1.116.192,759	23,989	23,528	48	97.383	47.655,371	1.291.643,962	27,104	26,643
49	94.685	45.650,683	1.069.662,776	23,431	22,971	49	97.173	46.849,765	1.243.988,591	26,553	26,092

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 1,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	44.771,530	1.024.012,094	22,872	22,411	50	96.938	46.045,845	1.197.138,826	25,999	25,538
51	93.784	43.889,346	979.240,564	22,312	21,851	51	96.688	45.248,565	1.151.092,982	25,439	24,979
52	93.289	43.012,827	935.351,218	21,746	21,285	52	96.417	44.455,091	1.105.844,416	24,876	24,415
53	92.742	42.128,517	892.338,392	21,181	20,721	53	96.119	43.662,595	1.061.389,326	24,309	23,848
54	92.163	41.246,845	850.209,875	20,613	20,152	54	95.805	42.876,836	1.017.726,731	23,736	23,275
55	91.518	40.353,048	808.963,030	20,047	19,586	55	95.458	42.090,121	974.849,895	23,161	22,700
56	90.829	39.457,012	768.609,982	19,480	19,019	56	95.098	41.311,597	932.759,774	22,579	22,118
57	90.099	38.561,660	729.152,970	18,909	18,448	57	94.709	40.534,576	891.448,176	21,992	21,531
58	89.296	37.653,199	690.591,310	18,341	17,880	58	94.285	39.756,834	850.913,601	21,403	20,942
59	88.419	36.732,285	652.938,111	17,776	17,315	59	93.828	38.979,450	811.156,767	20,810	20,349
60	87.470	35.801,178	616.205,826	17,212	16,751	60	93.356	38.210,262	772.177,316	20,209	19,748
61	86.477	34.871,704	580.404,648	16,644	16,183	61	92.855	37.443,365	733.967,054	19,602	19,141
62	85.397	33.927,229	545.532,944	16,080	15,619	62	92.311	36.674,028	696.523,689	18,992	18,531
63	84.230	32.969,199	511.605,714	15,518	15,057	63	91.724	35.902,337	659.849,661	18,379	17,918
64	82.973	31.996,935	478.636,515	14,959	14,498	64	91.082	35.123,961	623.947,324	17,764	17,303
65	81.623	31.011,165	446.639,580	14,403	13,942	65	90.395	34.343,973	588.823,363	17,145	16,684
66	80.159	30.005,060	415.628,415	13,852	13,391	66	89.629	33.549,965	554.479,390	16,527	16,066
67	78.561	28.972,181	385.623,355	13,310	12,849	67	88.777	32.739,702	520.929,425	15,911	15,450
68	76.817	27.910,305	356.651,174	12,778	12,318	68	87.842	31.916,190	488.189,723	15,296	14,835
69	74.925	26.820,515	328.740,869	12,257	11,796	69	86.801	31.071,890	456.273,533	14,684	14,224
70	72.925	25.719,040	301.920,353	11,739	11,278	70	85.662	30.211,173	425.201,643	14,074	13,614
71	70.761	24.587,136	276.201,314	11,234	10,773	71	84.395	29.324,272	394.990,470	13,470	13,009
72	68.421	23.422,641	251.614,178	10,742	10,282	72	82.992	28.410,511	365.666,198	12,871	12,410
73	65.935	22.237,853	228.191,537	10,261	9,801	73	81.452	27.471,236	337.255,687	12,277	11,816
74	63.328	21.043,061	205.953,684	9,787	9,326	74	79.755	26.501,493	309.784,451	11,689	11,229
75	60.600	19.839,004	184.910,623	9,321	8,860	75	77.894	25.500,470	283.282,958	11,109	10,648
76	57.778	18.635,629	165.071,619	8,858	8,397	76	75.833	24.459,172	257.782,488	10,539	10,079
77	54.843	17.427,634	146.435,991	8,403	7,942	77	73.585	23.383,248	233.323,316	9,978	9,517
78	51.744	16.199,775	129.008,357	7,964	7,503	78	71.129	22.268,677	209.940,068	9,428	8,967
79	48.521	14.966,208	112.808,582	7,538	7,077	79	68.424	21.105,433	187.671,391	8,892	8,431
80	45.205	13.737,208	97.842,374	7,122	6,662	80	65.452	19.890,270	166.565,958	8,374	7,913
81	41.744	12.498,198	84.105,167	6,729	6,269	81	62.177	18.615,672	146.675,688	7,879	7,418
82	38.120	11.244,499	71.606,969	6,368	5,907	82	58.523	17.262,686	128.060,016	7,418	6,958
83	34.549	10.040,404	60.362,470	6,012	5,551	83	54.750	15.911,160	110.797,331	6,963	6,503
84	30.980	8.870,178	50.322,065	5,673	5,212	84	50.754	14.532,011	94.886,171	6,529	6,069
85	27.630	7.794,091	41.451,887	5,318	4,858	85	46.777	13.195,341	80.354,160	6,090	5,629
86	24.269	6.744,783	33.657,796	4,990	4,529	86	42.552	11.826,163	67.158,819	5,679	5,218
87	20.898	5.722,110	26.913,013	4,703	4,243	87	38.065	10.422,768	55.332,656	5,309	4,848
88	17.710	4.777,579	21.190,903	4,435	3,975	88	33.570	9.056,116	44.909,888	4,959	4,498
89	14.706	3.908,593	16.413,324	4,199	3,738	89	29.086	7.730,364	35.853,772	4,638	4,177
90	12.049	3.154,974	12.504,731	3,963	3,503	90	24.798	6.493,411	28.123,408	4,331	3,870
91	9.690	2.499,806	9.349,757	3,740	3,279	91	20.713	5.343,617	21.629,996	4,048	3,587
92	7.608	1.933,844	6.849,951	3,542	3,081	92	16.818	4.274,622	16.286,379	3,810	3,349
93	5.845	1.463,674	4.916,107	3,359	2,898	93	13.356	3.344,499	12.011,757	3,591	3,131
94	4.388	1.082,608	3.452,432	3,189	2,728	94	10.361	2.556,123	8.667,257	3,391	2,930
95	3.216	781,622	2.369,825	3,032	2,571	95	7.841	1.905,883	6.111,134	3,206	2,746
96	2.298	550,196	1.588,202	2,887	2,426	96	5.782	1.384,589	4.205,251	3,037	2,576
97	1.599	377,163	1.038,006	2,752	2,291	97	4.149	978,818	2.820,663	2,882	2,421
98	1.082	251,494	660,843	2,628	2,167	98	2.893	672,490	1.841,845	2,739	2,278
99	711	162,932	409,349	2,512	2,052	99	1.958	448,455	1.169,355	2,608	2,147
100	454	102,439	246,417	2,406	1,945	100	1285	289,899	720,901	2,487	2,026

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 1,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	4.198.468,455	41,985	41,523	0	100.000	100.000,000	4.361.259,914	43,613	43,151
1	99.534	97.822,588	4.098.468,455	41,897	41,436	1	99.621	97.907,253	4.261.259,914	43,523	43,062
2	99.493	96.099,705	4.000.645,867	41,630	41,169	2	99.583	96.187,103	4.163.352,662	43,284	42,823
3	99.469	94.424,715	3.904.546,162	41,351	40,890	3	99.563	94.513,817	4.067.165,559	43,032	42,571
4	99.448	92.780,974	3.810.121,447	41,066	40,605	4	99.546	92.872,058	3.972.651,741	42,776	42,314
5	99.434	91.172,504	3.717.340,473	40,773	40,311	5	99.532	91.262,251	3.879.779,683	42,512	42,051
6	99.420	89.592,016	3.626.167,969	40,474	40,013	6	99.520	89.681,831	3.788.517,432	42,244	41,783
7	99.408	88.040,166	3.536.575,953	40,170	39,709	7	99.509	88.129,502	3.698.835,601	41,970	41,509
8	99.396	86.515,298	3.448.535,787	39,860	39,399	8	99.501	86.606,480	3.610.706,099	41,691	41,230
9	99.384	85.017,079	3.362.020,488	39,545	39,084	9	99.491	85.108,884	3.524.099,619	41,407	40,946
10	99.373	83.545,755	3.277.003,409	39,224	38,763	10	99.483	83.638,461	3.438.990,735	41,117	40,656
11	99.363	82.100,346	3.193.457,654	38,897	38,436	11	99.475	82.192,818	3.355.352,275	40,823	40,362
12	99.349	80.676,815	3.111.357,308	38,566	38,104	12	99.465	80.771,697	3.273.159,456	40,524	40,062
13	99.334	79.277,855	3.030.680,493	38,229	37,767	13	99.456	79.374,966	3.192.387,759	40,219	39,758
14	99.319	77.902,255	2.951.402,638	37,886	37,425	14	99.445	78.001,069	3.113.012,794	39,910	39,449
15	99.299	76.547,141	2.873.500,383	37,539	37,078	15	99.431	76.648,854	3.035.011,724	39,596	39,135
16	99.275	75.212,470	2.796.953,242	37,187	36,726	16	99.414	75.317,549	2.958.362,870	39,279	38,817
17	99.234	73.888,049	2.721.740,772	36,836	36,375	17	99.393	74.006,888	2.883.045,321	38,956	38,495
18	99.184	72.580,822	2.647.852,723	36,481	36,020	18	99.370	72.717,128	2.809.038,433	38,630	38,168
19	99.102	71.273,213	2.575.271,900	36,132	35,671	19	99.339	71.444,222	2.736.321,304	38,300	37,839
20	99.018	69.988,022	2.503.998,688	35,778	35,316	20	99.308	70.193,199	2.664.877,082	37,965	37,504
21	98.935	68.726,763	2.434.010,666	35,416	34,955	21	99.276	68.963,596	2.594.683,883	37,624	37,163
22	98.851	67.487,811	2.365.283,903	35,048	34,586	22	99.249	67.759,436	2.525.720,288	37,275	36,814
23	98.773	66.274,498	2.297.796,092	34,671	34,210	23	99.223	66.576,561	2.457.960,852	36,919	36,458
24	98.695	65.082,924	2.231.521,594	34,287	33,826	24	99.196	65.413,610	2.391.384,291	36,558	36,097
25	98.621	63.915,832	2.166.438,670	33,895	33,434	25	99.170	64.271,663	2.325.970,681	36,190	35,728
26	98.548	62.769,806	2.102.522,837	33,496	33,035	26	99.143	63.149,403	2.261.699,017	35,815	35,354
27	98.476	61.645,743	2.039.753,032	33,088	32,627	27	99.116	62.046,358	2.198.549,614	35,434	34,973
28	98.402	60.539,677	1.978.107,289	32,675	32,213	28	99.086	60.960,658	2.136.503,256	35,047	34,586
29	98.329	59.454,503	1.917.567,612	32,253	31,791	29	99.056	59.893,800	2.075.542,598	34,654	34,193
30	98.256	58.388,453	1.858.113,109	31,823	31,362	30	99.026	58.845,888	2.015.648,798	34,253	33,792
31	98.180	57.339,897	1.799.724,656	31,387	30,926	31	98.993	57.814,531	1.956.802,910	33,846	33,385
32	98.100	56.307,576	1.742.384,758	30,944	30,483	32	98.957	56.799,798	1.898.988,379	33,433	32,972
33	98.017	55.292,330	1.686.077,183	30,494	30,033	33	98.922	55.802,963	1.842.188,581	33,012	32,551
34	97.928	54.292,235	1.630.784,853	30,037	29,576	34	98.882	54.821,161	1.786.385,617	32,586	32,124
35	97.833	53.306,390	1.576.492,618	29,574	29,113	35	98.834	53.852,239	1.731.564,457	32,154	31,693
36	97.725	52.332,161	1.523.186,228	29,106	28,645	36	98.780	52.896,891	1.677.712,218	31,717	31,255
37	97.611	51.371,907	1.470.854,068	28,631	28,170	37	98.719	51.955,124	1.624.815,327	31,273	30,812
38	97.489	50.425,013	1.419.482,161	28,150	27,689	38	98.654	51.027,884	1.572.860,204	30,824	30,362
39	97.347	49.485,806	1.369.057,147	27,666	27,204	39	98.581	50.112,892	1.521.832,320	30,368	29,907
40	97.191	48.556,491	1.319.571,341	27,176	26,715	40	98.497	49.209,095	1.471.719,427	29,907	29,446
41	97.015	47.635,121	1.271.014,850	26,682	26,221	41	98.405	48.317,768	1.422.510,332	29,441	28,980
42	96.824	46.723,871	1.223.379,730	26,183	25,722	42	98.301	47.436,304	1.374.192,564	28,969	28,508
43	96.605	45.816,470	1.176.655,859	25,682	25,221	43	98.187	46.566,577	1.326.756,260	28,492	28,030
44	96.360	44.914,047	1.130.839,388	25,178	24,717	44	98.055	45.704,164	1.280.189,682	28,010	27,549
45	96.095	44.020,258	1.085.925,342	24,669	24,208	45	97.911	44.852,208	1.234.485,518	27,523	27,062
46	95.790	43.125,615	1.041.905,083	24,160	23,699	46	97.751	44.008,742	1.189.633,310	27,032	26,571
47	95.454	42.235,347	998.779,468	23,648	23,187	47	97.574	43.173,464	1.145.624,568	26,535	26,074
48	95.083	41.347,653	956.544,121	23,134	22,673	48	97.383	42.347,700	1.102.451,104	26,033	25,572
49	94.685	40.466,614	915.196,469	22,616	22,155	49	97.173	41.529,529	1.060.103,404	25,526	25,065

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 1,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	39.589,786	874.729,854	22,095	21,634	50	96.938	40.716,615	1.018.573,875	25,016	24,555
51	93.784	38.714,348	835.140,069	21,572	21,111	51	96.688	39.913,302	977.857,260	24,500	24,038
52	93.289	37.847,958	796.425,721	21,043	20,582	52	96.417	39.117,038	937.943,958	23,978	23,517
53	92.742	36.978,753	758.577,763	20,514	20,053	53	96.119	38.325,306	898.826,920	23,453	22,991
54	92.163	36.115,901	721.599,010	19,980	19,519	54	95.805	37.543,128	860.501,614	22,920	22,459
55	91.518	35.246,474	685.483,109	19,448	18,987	55	95.458	36.763,725	822.958,486	22,385	21,924
56	90.829	34.379,152	650.236,635	18,914	18,452	56	95.098	35.995,064	786.194,761	21,842	21,381
57	90.099	33.516,473	615.857,483	18,375	17,914	57	94.709	35.231,263	750.199,697	21,294	20,832
58	89.296	32.646,460	582.341,011	17,838	17,377	58	94.285	34.470,375	714.968,433	20,742	20,280
59	88.419	31.769,749	549.694,551	17,302	16,841	59	93.828	33.713,322	680.498,058	20,185	19,724
60	87.470	30.888,355	517.924,802	16,768	16,306	60	93.356	32.966,852	646.784,736	19,619	19,158
61	86.477	30.012,506	487.036,447	16,228	15,767	61	92.855	32.225,819	613.817,885	19,047	18,586
62	85.397	29.127,895	457.023,941	15,690	15,229	62	92.311	31.486,133	581.592,066	18,471	18,010
63	84.230	28.235,841	427.896,046	15,154	14,693	63	91.724	30.747,872	550.105,933	17,891	17,430
64	82.973	27.335,835	399.660,205	14,620	14,159	64	91.082	30.007,336	519.358,062	17,308	16,846
65	81.623	26.428,570	372.324,370	14,088	13,627	65	90.395	29.268,881	489.350,726	16,719	16,258
66	80.159	25.508,311	345.895,800	13,560	13,099	66	89.629	28.521,954	460.081,845	16,131	15,670
67	78.561	24.569,709	320.387,488	13,040	12,579	67	88.777	27.764,737	431.559,891	15,543	15,082
68	76.817	23.611,036	295.817,779	12,529	12,068	68	87.842	26.999,859	403.795,154	14,955	14,494
69	74.925	22.633,369	272.206,743	12,027	11,566	69	86.801	26.221,030	376.795,295	14,370	13,909
70	72.925	21.650,526	249.573,374	11,527	11,066	70	85.662	25.432,046	350.574,265	13,785	13,324
71	70.761	20.646,825	227.922,848	11,039	10,578	71	84.395	24.624,792	325.142,219	13,204	12,743
72	68.421	19.620,624	207.276,024	10,564	10,103	72	82.992	23.798,852	300.517,428	12,627	12,166
73	65.935	18.582,384	187.655,400	10,099	9,637	73	81.452	22.955,501	276.718,576	12,055	11,593
74	63.328	17.540,788	169.073,016	9,639	9,178	74	79.755	22.090,754	253.763,075	11,487	11,026
75	60.600	16.496,495	151.532,227	9,186	8,725	75	77.894	21.204,108	231.672,321	10,926	10,465
76	57.778	15.457,793	135.035,732	8,736	8,275	76	75.833	20.288,278	210.468,213	10,374	9,913
77	54.843	14.420,273	119.577,939	8,292	7,831	77	73.585	19.348,171	190.179,934	9,829	9,368
78	51.744	13.371,363	105.157,665	7,864	7,403	78	71.129	18.380,661	170.831,763	9,294	8,833
79	48.521	12.322,820	91.786,302	7,448	6,987	79	68.424	17.377,712	152.451,103	8,773	8,312
80	45.205	11.283,099	79.463,482	7,043	6,581	80	65.452	16.336,936	135.073,391	8,268	7,807
81	41.744	10.240,212	68.180,383	6,658	6,197	81	62.177	15.252,474	118.736,455	7,785	7,324
82	38.120	9.190,377	57.940,171	6,304	5,843	82	58.523	14.109,173	103.483,980	7,335	6,873
83	34.549	8.186,081	48.749,794	5,955	5,494	83	54.750	12.972,589	89.374,808	6,890	6,428
84	30.980	7.214,210	40.563,713	5,623	5,162	84	50.754	11.819,039	76.402,219	6,464	6,003
85	27.630	6.323,442	33.349,503	5,274	4,813	85	46.777	10.705,543	64.583,180	6,033	5,571
86	24.269	5.458,681	27.026,061	4,951	4,490	86	42.552	9.571,137	53.877,637	5,629	5,168
87	20.898	4.619,633	21.567,380	4,669	4,207	87	38.065	8.414,618	44.306,499	5,265	4,804
88	17.710	3.847,608	16.947,747	4,405	3,944	88	33.570	7.293,314	35.891,882	4,921	4,460
89	14.706	3.140,039	13.100,139	4,172	3,711	89	29.086	6.210,328	28.598,568	4,605	4,144
90	12.049	2.528,378	9.960,100	3,939	3,478	90	24.798	5.203,782	22.388,240	4,302	3,841
91	9.690	1.998,408	7.431,722	3,719	3,258	91	20.713	4.271,822	17.184,458	4,023	3,562
92	7.608	1.542,165	5.433,314	3,523	3,062	92	16.818	3.408,845	12.912,636	3,788	3,327
93	5.845	1.164,355	3.891,149	3,342	2,881	93	13.356	2.660,555	9.503,791	3,572	3,111
94	4.388	859,100	2.726,794	3,174	2,713	94	10.361	2.028,404	6.843,236	3,374	2,913
95	3.216	618,730	1.867,693	3,019	2,557	95	7.841	1.508,692	4.814,832	3,191	2,730
96	2.298	434,464	1.248,963	2,875	2,414	96	5.782	1.093,344	3.306,140	3,024	2,563
97	1.599	297,096	814,499	2,742	2,280	97	4.149	771,026	2.212,797	2,870	2,409
98	1.082	197,618	517,403	2,618	2,157	98	2.893	528,427	1.441,770	2,728	2,267
99	711	127,714	319,786	2,504	2,043	99	1.958	351,520	913,344	2,598	2,137
100	454	80,099	192,072	2,398	1,937	100	1285	226,678	561,824	2,479	2,017

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 2,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	3.908.387,258	39,084	38,622	0	100.000	100.000,000	4.045.433,046	40,454	39,993
1	99.534	97.582,827	3.808.387,258	39,027	38,566	1	99.621	97.667,284	3.945.433,046	40,397	39,935
2	99.493	95.629,206	3.710.804,431	38,804	38,342	2	99.583	95.716,176	3.847.765,763	40,200	39,738
3	99.469	93.732,116	3.615.175,225	38,569	38,108	3	99.563	93.820,565	3.752.049,587	39,992	39,530
4	99.448	91.874,695	3.521.443,110	38,329	37,867	4	99.546	91.964,890	3.658.229,022	39,779	39,317
5	99.434	90.060,658	3.429.568,414	38,081	37,619	5	99.532	90.149,310	3.566.264,133	39,560	39,098
6	99.420	88.282,533	3.339.507,757	37,828	37,366	6	99.520	88.371,036	3.476.114,823	39,335	38,874
7	99.408	86.540,734	3.251.225,223	37,569	37,107	7	99.509	86.628,549	3.387.743,787	39,107	38,645
8	99.396	84.833,401	3.164.684,489	37,305	36,843	8	99.501	84.922,810	3.301.115,239	38,872	38,410
9	99.384	83.159,984	3.079.851,088	37,035	36,574	9	99.491	83.249,783	3.216.192,428	38,633	38,171
10	99.373	81.520,503	2.996.691,104	36,760	36,298	10	99.483	81.610,961	3.132.942,645	38,389	37,927
11	99.363	79.913,784	2.915.170,602	36,479	36,017	11	99.475	80.003,793	3.051.331,684	38,140	37,678
12	99.349	78.335,694	2.835.256,817	36,194	35,732	12	99.465	78.427,823	2.971.327,891	37,886	37,425
13	99.334	76.788,660	2.756.921,123	35,903	35,441	13	99.456	76.882,722	2.892.900,067	37,627	37,166
14	99.319	75.271,310	2.680.132,463	35,606	35,145	14	99.445	75.366,787	2.816.017,346	37,364	36,903
15	99.299	73.780,682	2.604.861,153	35,305	34,844	15	99.431	73.878,719	2.740.650,558	37,097	36,635
16	99.275	72.316,565	2.531.080,471	35,000	34,538	16	99.414	72.417,598	2.666.771,839	36,825	36,363
17	99.234	70.869,013	2.458.763,905	34,694	34,233	17	99.393	70.982,996	2.594.354,240	36,549	36,087
18	99.184	69.444,574	2.387.894,892	34,386	33,924	18	99.370	69.574,990	2.523.371,244	36,268	35,807
19	99.102	68.026,325	2.318.450,319	34,082	33,620	19	99.339	68.189,545	2.453.796,254	35,985	35,523
20	99.018	66.635,957	2.250.423,993	33,772	33,310	20	99.308	66.831,307	2.385.606,710	35,696	35,234
21	98.935	65.274,726	2.183.788,036	33,455	32,994	21	99.276	65.499,663	2.318.775,403	35,401	34,940
22	98.851	63.940,901	2.118.513,310	33,132	32,671	22	99.249	64.198,251	2.253.275,740	35,099	34,637
23	98.773	62.637,455	2.054.572,408	32,801	32,339	23	99.223	62.922,942	2.189.077,489	34,790	34,328
24	98.695	61.360,511	1.991.934,953	32,463	32,001	24	99.196	61.672,283	2.126.154,547	34,475	34,013
25	98.621	60.112,474	1.930.574,442	32,116	31,654	25	99.170	60.447,131	2.064.482,264	34,154	33,692
26	98.548	58.889,950	1.870.461,968	31,762	31,300	26	99.143	59.246,084	2.004.035,133	33,826	33,364
27	98.476	57.693,613	1.811.572,018	31,400	30,938	27	99.116	58.068,545	1.944.789,049	33,491	33,030
28	98.402	56.519,589	1.753.878,405	31,031	30,570	28	99.086	56.912,615	1.886.720,504	33,151	32,690
29	98.329	55.370,429	1.697.358,817	30,655	30,193	29	99.056	55.779,550	1.829.807,889	32,804	32,343
30	98.256	54.244,331	1.641.988,388	30,270	29,809	30	99.026	54.669,299	1.774.028,339	32,450	31,989
31	98.180	53.139,632	1.587.744,057	29,879	29,417	31	98.993	53.579,498	1.719.359,041	32,090	31,628
32	98.100	52.055,031	1.534.604,425	29,480	29,019	32	98.957	52.510,079	1.665.779,543	31,723	31,261
33	98.017	50.991,174	1.482.549,395	29,075	28,613	33	98.922	51.462,086	1.613.269,464	31,349	30,887
34	97.928	49.946,158	1.431.558,221	28,662	28,200	34	98.882	50.432,744	1.561.807,378	30,968	30,507
35	97.833	48.919,035	1.381.612,062	28,243	27,781	35	98.834	49.419,959	1.511.374,635	30,582	30,121
36	97.725	47.907,281	1.332.693,027	27,818	27,357	36	98.780	48.424,261	1.461.954,676	30,191	29,729
37	97.611	46.912,956	1.284.785,746	27,387	26,925	37	98.719	47.445,550	1.413.530,415	29,793	29,331
38	97.489	45.935,387	1.237.872,790	26,948	26,487	38	98.654	46.484,580	1.366.084,865	29,388	28,926
39	97.347	44.969,312	1.191.937,403	26,506	26,044	39	98.581	45.539,166	1.319.600,284	28,977	28,516
40	97.191	44.016,666	1.146.968,091	26,058	25,596	40	98.497	44.608,254	1.274.061,119	28,561	28,099
41	97.015	43.075,603	1.102.951,426	25,605	25,143	41	98.405	43.692,909	1.229.452,865	28,138	27,677
42	96.824	42.148,018	1.059.875,823	25,147	24,685	42	98.301	42.790,679	1.185.759,956	27,711	27,249
43	96.605	41.228,185	1.017.727,805	24,685	24,224	43	98.187	41.903,172	1.142.969,276	27,276	26,815
44	96.360	40.317,075	976.499,621	24,220	23,759	44	98.055	41.026,324	1.101.066,104	26,838	26,376
45	96.095	39.417,916	936.182,546	23,750	23,289	45	97.911	40.162,885	1.060.039,781	26,394	25,932
46	95.790	38.522,160	896.764,629	23,279	22,818	46	97.751	39.311,017	1.019.876,895	25,944	25,482
47	95.454	37.634,455	858.242,470	22,805	22,343	47	97.574	38.470,379	980.565,878	25,489	25,027
48	95.083	36.753,159	820.608,015	22,328	21,866	48	97.383	37.642,082	942.095,499	25,028	24,566
49	94.685	35.881,859	783.854,856	21,845	21,384	49	97.173	36.824,348	904.453,417	24,561	24,100

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 2,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	35.018,332	747.972,997	21,359	20,898	50	96.938	36.015,046	867.629,069	24,091	23,629
51	93.784	34.160,050	712.954,665	20,871	20,409	51	96.688	35.217,961	831.614,023	23,613	23,152
52	93.289	33.313,729	678.794,615	20,376	19,914	52	96.417	34.430,772	796.396,062	23,130	22,669
53	92.742	32.468,880	645.480,886	19,880	19,418	53	96.119	33.651,209	761.965,290	22,643	22,181
54	92.163	31.633,536	613.012,006	19,379	18,917	54	95.805	32.883,629	728.314,080	22,148	21,687
55	91.518	30.796,348	581.378,469	18,878	18,417	55	95.458	32.122,035	695.430,451	21,650	21,188
56	90.829	29.964,907	550.582,121	18,374	17,913	56	95.098	31.373,338	663.308,417	21,142	20,681
57	90.099	29.141,395	520.617,214	17,865	17,404	57	94.709	30.632,345	631.935,078	20,630	20,168
58	89.296	28.315,378	491.475,819	17,357	16,896	58	94.285	29.897,322	601.302,733	20,112	19,651
59	88.419	27.487,441	463.160,441	16,850	16,388	59	93.828	29.169,036	571.405,411	19,589	19,128
60	87.470	26.659,350	435.673,000	16,342	15,881	60	93.356	28.453,274	542.236,376	19,057	18,595
61	86.477	25.839,926	409.013,651	15,829	15,367	61	92.855	27.745,527	513.783,102	18,518	18,056
62	85.397	25.016,835	383.173,724	15,317	14,855	62	92.311	27.042,235	486.037,575	17,973	17,512
63	84.230	24.191,246	358.156,889	14,805	14,344	63	91.724	26.343,445	458.995,340	17,424	16,962
64	82.973	23.362,757	333.965,643	14,295	13,833	64	91.082	25.645,974	432.651,896	16,870	16,409
65	81.623	22.531,996	310.602,886	13,785	13,323	65	90.395	24.953,537	407.005,922	16,311	15,849
66	80.159	21.694,116	288.070,890	13,279	12,817	66	89.629	24.257,136	382.052,384	15,750	15,288
67	78.561	20.844,645	266.376,774	12,779	12,318	67	88.777	23.555,268	357.795,249	15,190	14,728
68	76.817	19.982,222	245.532,129	12,288	11,826	68	87.842	22.850,212	334.239,981	14,627	14,166
69	74.925	19.107,866	225.549,907	11,804	11,342	69	86.801	22.136,692	311.389,768	14,067	13,605
70	72.925	18.233,317	206.442,041	11,322	10,861	70	85.662	21.417,981	289.253,076	13,505	13,044
71	70.761	17.345,417	188.208,724	10,851	10,389	71	84.395	20.687,311	267.835,095	12,947	12,485
72	68.421	16.442,905	170.863,307	10,391	9,930	72	82.992	19.944,434	247.147,784	12,392	11,930
73	65.935	15.534,647	154.420,403	9,940	9,479	73	81.452	19.190,520	227.203,350	11,839	11,378
74	63.328	14.627,945	138.885,755	9,495	9,033	74	79.755	18.422,338	208.012,830	11,291	10,830
75	60.600	13.723,350	124.257,810	9,054	8,593	75	77.894	17.639,589	189.590,491	10,748	10,286
76	57.778	12.827,742	110.534,460	8,617	8,155	76	75.833	16.836,348	171.950,902	10,213	9,751
77	54.843	11.937,419	97.706,718	8,185	7,723	77	73.585	16.016,841	155.114,554	9,684	9,223
78	51.744	11.041,978	85.769,299	7,768	7,306	78	71.129	15.178,621	139.097,713	9,164	8,702
79	48.521	10.151,157	74.727,321	7,361	6,900	79	68.424	14.315,220	123.919,092	8,656	8,195
80	45.205	9.271,886	64.576,164	6,965	6,503	80	65.452	13.424,877	109.603,871	8,164	7,703
81	41.744	8.394,269	55.304,278	6,588	6,127	81	62.177	12.503,000	96.178,995	7,692	7,231
82	38.120	7.515,217	46.910,008	6,242	5,780	82	58.523	11.537,448	83.675,995	7,253	6,791
83	34.549	6.677,570	39.394,792	5,900	5,438	83	54.750	10.582,032	72.138,547	6,817	6,355
84	30.980	5.870,370	32.717,222	5,573	5,112	84	50.754	9.617,426	61.556,515	6,401	5,939
85	27.630	5.132,919	26.846,852	5,230	4,769	85	46.777	8.689,997	51.939,089	5,977	5,515
86	24.269	4.420,108	21.713,932	4,913	4,451	86	42.552	7.750,125	43.249,092	5,580	5,119
87	20.898	3.731,530	17.293,824	4,635	4,173	87	38.065	6.796,946	35.498,967	5,223	4,761
88	17.710	3.100,305	13.562,295	4,375	3,913	88	33.570	5.876,768	28.702,021	4,884	4,422
89	14.706	2.523,963	10.461,989	4,145	3,683	89	29.086	4.991,861	22.825,253	4,572	4,111
90	12.049	2.027,329	7.938,027	3,916	3,454	90	24.798	4.172,547	17.833,392	4,274	3,812
91	9.690	1.598,456	5.910,698	3,698	3,236	91	20.713	3.416,879	13.660,845	3,998	3,536
92	7.608	1.230,500	4.312,242	3,504	3,043	92	16.818	2.719,931	10.243,967	3,766	3,305
93	5.845	926,767	3.081,743	3,325	2,864	93	13.356	2.117,664	7.524,036	3,553	3,091
94	4.388	682,123	2.154,976	3,159	2,698	94	10.361	1.610,548	5.406,372	3,357	2,895
95	3.216	490,066	1.472,853	3,005	2,544	95	7.841	1.194,962	3.795,824	3,177	2,715
96	2.298	343,274	982,787	2,863	2,401	96	5.782	863,862	2.600,862	3,011	2,549
97	1.599	234,163	639,512	2,731	2,269	97	4.149	607,703	1.737,001	2,858	2,397
98	1.082	155,375	405,349	2,609	2,147	98	2.893	415,471	1.129,298	2,718	2,257
99	711	100,168	249,974	2,496	2,034	99	1.958	275,702	713,827	2,589	2,128
100	454	62,669	149,806	2,390	1,929	100	1285	177,351	438,125	2,470	2,009

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 2,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	3.649.265,789	36,493	36,031	0	100.000	100.000,000	3.764.895,341	37,649	37,187
1	99.534	97.344,238	3.549.265,789	36,461	35,999	1	99.621	97.428,488	3.664.895,341	37,616	37,154
2	99.493	95.162,153	3.451.921,551	36,274	35,812	2	99.583	95.248,698	3.567.466,853	37,454	36,992
3	99.469	93.046,274	3.356.759,398	36,076	35,614	3	99.563	93.134,076	3.472.218,155	37,282	36,820
4	99.448	90.979,455	3.263.713,124	35,873	35,411	4	99.546	91.068,771	3.379.084,079	37,105	36,643
5	99.434	88.965,043	3.172.733,669	35,663	35,201	5	99.532	89.052,616	3.288.015,309	36,922	36,460
6	99.420	86.995,325	3.083.768,626	35,448	34,986	6	99.520	87.082,537	3.198.962,693	36,735	36,273
7	99.408	85.070,417	2.996.773,301	35,227	34,765	7	99.509	85.156,739	3.111.880,155	36,543	36,081
8	99.396	83.188,198	2.911.702,884	35,001	34,539	8	99.501	83.275,874	3.026.723,416	36,346	35,884
9	99.384	81.347,852	2.828.514,686	34,771	34,309	9	99.491	81.435,695	2.943.447,542	36,144	35,682
10	99.373	79.549,124	2.747.166,833	34,534	34,072	10	99.483	79.637,394	2.862.011,847	35,938	35,476
11	99.363	77.790,597	2.667.617,710	34,292	33,830	11	99.475	77.878,214	2.782.374,453	35,727	35,265
12	99.349	76.067,993	2.589.827,113	34,046	33,584	12	99.465	76.157,455	2.704.496,239	35,512	35,050
13	99.334	74.383,431	2.513.759,120	33,795	33,333	13	99.456	74.474,546	2.628.338,783	35,292	34,830
14	99.319	72.735,335	2.439.375,689	33,538	33,076	14	99.445	72.827,596	2.553.864,237	35,067	34,605
15	99.299	71.120,613	2.366.640,353	33,276	32,814	15	99.431	71.215,116	2.481.036,641	34,839	34,377
16	99.275	69.538,845	2.295.519,740	33,011	32,549	16	99.414	69.635,997	2.409.821,525	34,606	34,144
17	99.234	67.980,276	2.225.980,896	32,745	32,282	17	99.393	68.089,613	2.340.185,528	34,369	33,907
18	99.184	66.451,029	2.158.000,620	32,475	32,013	18	99.370	66.575,823	2.272.095,915	34,128	33,666
19	99.102	64.934,763	2.091.549,591	32,210	31,748	19	99.339	65.090,564	2.205.520,093	33,884	33,422
20	99.018	63.452,062	2.026.614,829	31,939	31,477	20	99.308	63.638,078	2.140.429,528	33,634	33,172
21	98.935	62.003,901	1.963.162,766	31,662	31,200	21	99.276	62.217,567	2.076.791,450	33,380	32,917
22	98.851	60.588,411	1.901.158,865	31,378	30,916	22	99.249	60.832,268	2.014.573,883	33,117	32,655
23	98.773	59.208,188	1.840.570,453	31,086	30,624	23	99.223	59.478,045	1.953.741,615	32,848	32,386
24	98.695	57.859,342	1.781.362,265	30,788	30,326	24	99.196	58.153,324	1.894.263,570	32,574	32,112
25	98.621	56.543,929	1.723.502,923	30,481	30,019	25	99.170	56.858,719	1.836.110,246	32,293	31,830
26	98.548	55.258,541	1.666.958,995	30,167	29,705	26	99.143	55.592,715	1.779.251,527	32,005	31,543
27	98.476	54.003,614	1.611.700,453	29,844	29,382	27	99.116	54.354,566	1.723.658,812	31,711	31,249
28	98.402	52.775,327	1.557.696,839	29,516	29,054	28	99.086	53.142,316	1.669.304,246	31,412	30,950
29	98.329	51.575,885	1.504.921,512	29,179	28,717	29	99.056	51.956,968	1.616.161,930	31,106	30,644
30	98.256	50.403,420	1.453.345,628	28,834	28,372	30	99.026	50.798,297	1.564.204,962	30,792	30,330
31	98.180	49.256,216	1.402.942,207	28,483	28,021	31	98.993	49.663,937	1.513.406,664	30,473	30,011
32	98.100	48.132,904	1.353.685,991	28,124	27,662	32	98.957	48.553,666	1.463.742,727	30,147	29,685
33	98.017	47.033,926	1.305.553,087	27,758	27,296	33	98.922	47.468,292	1.415.189,060	29,813	29,351
34	97.928	45.957,369	1.258.519,161	27,384	26,922	34	98.882	46.405,095	1.367.720,769	29,474	29,011
35	97.833	44.902,220	1.212.561,791	27,004	26,542	35	98.834	45.362,012	1.321.315,674	29,128	28,666
36	97.725	43.866,028	1.167.659,571	26,619	26,157	36	98.780	44.339,397	1.275.953,662	28,777	28,315
37	97.611	42.850,553	1.123.793,544	26,226	25,764	37	98.719	43.337,028	1.231.614,265	28,419	27,957
38	97.489	41.855,050	1.080.942,990	25,826	25,364	38	98.654	42.355,460	1.188.277,236	28,055	27,593
39	97.347	40.874,607	1.039.087,940	25,421	24,959	39	98.581	41.392,572	1.145.921,776	27,684	27,222
40	97.191	39.910,884	998.213,333	25,011	24,549	40	98.497	40.447,290	1.104.529,204	27,308	26,846
41	97.015	38.962,106	958.302,449	24,596	24,134	41	98.405	39.520,462	1.064.081,913	26,925	26,463
42	96.824	38.029,890	919.340,343	24,174	23,712	42	98.301	38.609,759	1.024.561,451	26,536	26,074
43	96.605	37.108,977	881.310,454	23,749	23,287	43	98.187	37.716,525	985.951,692	26,141	25,679
44	96.360	36.200,173	844.201,477	23,320	22,858	44	98.055	36.836,998	948.235,167	25,741	25,279
45	96.095	35.306,295	808.001,304	22,885	22,423	45	97.911	35.973,557	911.398,169	25,335	24,873
46	95.790	34.419,611	772.695,009	22,449	21,987	46	97.751	35.124,457	875.424,612	24,924	24,461
47	95.454	33.544,230	738.275,398	22,009	21,547	47	97.574	34.289,303	840.300,156	24,506	24,044
48	95.083	32.678,621	704.731,169	21,566	21,103	48	97.383	33.468,996	806.010,853	24,082	23,620
49	94.685	31.825,910	672.052,548	21,117	20,655	49	97.173	32.661,864	772.541,857	23,653	23,191

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 2,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	30.984,052	640.226,638	20,663	20,201	50	96.938	31.865,939	739.879,993	23,219	22,757
51	93.784	30.150,750	609.242,586	20,207	19,745	51	96.688	31.084,495	708.014,054	22,777	22,315
52	93.289	29.331,867	579.091,837	19,743	19,281	52	96.417	30.315,395	676.929,559	22,330	21,868
53	92.742	28.518,103	549.759,969	19,278	18,816	53	96.119	29.556,568	646.614,164	21,877	21,415
54	92.163	27.716,470	521.241,867	18,806	18,344	54	95.805	28.811,768	617.057,596	21,417	20,955
55	91.518	26.916,975	493.525,397	18,335	17,873	55	95.458	28.075,667	588.245,828	20,952	20,490
56	90.829	26.126,235	466.608,422	17,860	17,398	56	95.098	27.354,238	560.170,161	20,478	20,016
57	90.099	25.346,096	440.482,187	17,379	16,917	57	94.709	26.642,869	532.815,923	19,998	19,536
58	89.296	24.567,443	415.136,091	16,898	16,436	58	94.285	25.939,994	506.173,054	19,513	19,051
59	88.419	23.790,784	390.568,648	16,417	15,955	59	93.828	25.246,229	480.233,060	19,022	18,560
60	87.470	23.017,643	366.777,864	15,935	15,473	60	93.356	24.566,515	454.986,831	18,521	18,059
61	86.477	22.255,606	343.760,221	15,446	14,984	61	92.855	23.896,876	430.420,316	18,012	17,550
62	85.397	21.494,007	321.504,614	14,958	14,496	62	92.311	23.234,193	406.523,440	17,497	17,035
63	84.230	20.733,857	300.010,608	14,470	14,008	63	91.724	22.578,466	383.289,247	16,976	16,514
64	82.973	19.974,817	279.276,750	13,981	13,519	64	91.082	21.926,934	360.710,781	16,451	15,989
65	81.623	19.217,427	259.301,933	13,493	13,031	65	90.395	21.282,748	338.783,846	15,918	15,456
66	80.159	18.457,564	240.084,506	13,007	12,545	66	89.629	20.638,207	317.501,098	15,384	14,922
67	78.561	17.691,465	221.626,941	12,527	12,065	67	88.777	19.992,050	296.862,892	14,849	14,387
68	76.817	16.918,035	203.935,476	12,054	11,592	68	87.842	19.346,232	276.870,841	14,311	13,849
69	74.925	16.138,203	187.017,441	11,588	11,126	69	86.801	18.696,303	257.524,609	13,774	13,312
70	72.925	15.361,921	170.879,238	11,124	10,662	70	85.662	18.045,062	238.828,307	13,235	12,773
71	70.761	14.578,118	155.517,316	10,668	10,206	71	84.395	17.386,844	220.783,245	12,698	12,236
72	68.421	13.785,804	140.939,198	10,224	9,761	72	82.992	16.721,502	203.396,401	12,164	11,702
73	65.935	12.992,473	127.153,394	9,787	9,325	73	81.452	16.050,079	186.674,899	11,631	11,169
74	63.328	12.204,236	114.160,921	9,354	8,892	74	79.755	15.369,935	170.624,820	11,101	10,639
75	60.600	11.421,530	101.956,685	8,927	8,465	75	77.894	14.680,897	155.254,885	10,575	10,113
76	57.778	10.650,039	90.535,155	8,501	8,039	76	75.833	13.978,124	140.573,988	10,057	9,595
77	54.843	9.886,630	79.885,117	8,080	7,618	77	73.585	13.265,228	126.595,864	9,543	9,081
78	51.744	9.122,662	69.998,487	7,673	7,211	78	71.129	12.540,274	113.330,636	9,037	8,575
79	48.521	8.366,178	60.875,825	7,276	6,814	79	68.424	11.798,033	100.790,363	8,543	8,081
80	45.205	7.622,835	52.509,647	6,888	6,426	80	65.452	11.037,195	88.992,330	8,063	7,601
81	41.744	6.884,433	44.886,812	6,520	6,058	81	62.177	10.254,146	77.955,135	7,602	7,140
82	38.120	6.148,421	38.002,379	6,181	5,719	82	58.523	9.439,128	67.700,989	7,172	6,710
83	34.549	5.449,761	31.853,958	5,845	5,383	83	54.750	8.636,307	58.261,862	6,746	6,284
84	30.980	4.779,267	26.404,197	5,525	5,063	84	50.754	7.829,872	49.625,555	6,338	5,876
85	27.630	4.168,666	21.624,930	5,187	4,725	85	46.777	7.057,523	41.795,683	5,922	5,460
86	24.269	3.580,984	17.456,264	4,875	4,413	86	42.552	6.278,823	34.738,160	5,533	5,071
87	20.898	3.015,736	13.875,280	4,601	4,139	87	38.065	5.493,134	28.459,337	5,181	4,719
88	17.710	2.499,469	10.859,544	4,345	3,883	88	33.570	4.737,855	22.966,202	4,847	4,385
89	14.706	2.029,846	8.360,075	4,119	3,657	89	29.086	4.014,602	18.228,347	4,541	4,078
90	12.049	1.626,451	6.330,229	3,892	3,430	90	24.798	3.347,482	14.213,745	4,246	3,784
91	9.690	1.279,247	4.703,778	3,677	3,215	91	20.713	2.734,534	10.866,263	3,974	3,512
92	7.608	982,363	3.424,531	3,486	3,024	92	16.818	2.171,443	8.131,729	3,745	3,283
93	5.845	738,071	2.442,167	3,309	2,847	93	13.356	1.686,493	5.960,285	3,534	3,072
94	4.388	541,910	1.704,097	3,145	2,683	94	10.361	1.279,493	4.273,792	3,340	2,878
95	3.216	388,379	1.162,187	2,992	2,530	95	7.841	947,011	2.994,299	3,162	2,700
96	2.298	271,381	773,808	2,851	2,389	96	5.782	682,940	2.047,287	2,998	2,536
97	1.599	184,669	502,427	2,721	2,259	97	4.149	479,254	1.364,348	2,847	2,385
98	1.082	122,235	317,758	2,600	2,138	98	2.893	326,853	885,093	2,708	2,246
99	711	78,610	195,523	2,487	2,025	99	1.958	216,366	558,240	2,580	2,118
100	454	49,061	116,913	2,383	1,921	100	1285	138,842	341,874	2,462	2,000

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 2,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	3.417.128,069	34,171	33,709	0	100.000	100.000,000	3.514.913,263	35,149	34,687
1	99.534	97.106,813	3.317.128,069	34,160	33,697	1	99.621	97.190,858	3.414.913,263	35,136	34,674
2	99.493	94.698,513	3.220.021,257	34,003	33,540	2	99.583	94.784,637	3.317.722,405	35,003	34,540
3	99.469	92.367,106	3.125.322,743	33,836	33,373	3	99.563	92.454,268	3.222.937,768	34,860	34,397
4	99.448	90.095,093	3.032.955,637	33,664	33,202	4	99.546	90.183,540	3.130.483,500	34,712	34,250
5	99.434	87.885,382	2.942.860,544	33,485	33,023	5	99.532	87.971,893	3.040.299,960	34,560	34,097
6	99.420	85.729,961	2.854.975,161	33,302	32,840	6	99.520	85.815,904	2.952.328,067	34,403	33,941
7	99.408	83.628,579	2.769.245,201	33,114	32,651	7	99.509	83.713,439	2.866.512,163	34,242	33,780
8	99.396	81.578,803	2.685.616,621	32,921	32,458	8	99.501	81.664,782	2.782.798,724	34,076	33,613
9	99.384	79.579,490	2.604.037,818	32,722	32,260	9	99.491	79.665,423	2.701.133,942	33,906	33,444
10	99.373	77.630,059	2.524.458,328	32,519	32,057	10	99.483	77.716,200	2.621.468,518	33,731	33,269
11	99.363	75.728,799	2.446.828,269	32,310	31,848	11	99.475	75.814,094	2.543.752,319	33,552	33,090
12	99.349	73.871,237	2.371.099,471	32,098	31,635	12	99.465	73.958,116	2.467.938,225	33,369	32,907
13	99.334	72.059,140	2.297.228,233	31,880	31,417	13	99.456	72.147,408	2.393.980,109	33,182	32,719
14	99.319	70.290,683	2.225.169,093	31,657	31,194	14	99.445	70.379,843	2.321.832,701	32,990	32,528
15	99.299	68.562,597	2.154.878,410	31,429	30,967	15	99.431	68.653,701	2.251.452,858	32,794	32,332
16	99.275	66.874,214	2.086.315,813	31,198	30,735	16	99.414	66.967,644	2.182.799,157	32,595	32,132
17	99.234	65.215,915	2.019.441,599	30,965	30,503	17	99.393	65.320,806	2.115.831,513	32,391	31,929
18	99.184	63.593,369	1.954.225,684	30,730	30,268	18	99.370	63.712,796	2.050.510,707	32,184	31,721
19	99.102	61.990,742	1.890.632,315	30,499	30,036	19	99.339	62.139,479	1.986.797,911	31,973	31,511
20	99.018	60.427,520	1.828.641,573	30,262	29,799	20	99.308	60.604,669	1.924.658,431	31,758	31,295
21	98.935	58.904,367	1.768.214,054	30,018	29,556	21	99.276	59.107,351	1.864.053,762	31,537	31,074
22	98.851	57.419,247	1.709.309,687	29,769	29,307	22	99.249	57.650,348	1.804.946,411	31,309	30,846
23	98.773	55.974,362	1.651.890,439	29,512	29,049	23	99.223	56.229,480	1.747.296,062	31,074	30,612
24	98.695	54.565,774	1.595.916,077	29,248	28,785	24	99.196	54.843,022	1.691.066,582	30,835	30,372
25	98.621	53.195,178	1.541.350,304	28,975	28,513	25	99.170	53.491,324	1.636.223,560	30,589	30,126
26	98.548	51.859,121	1.488.155,126	28,696	28,234	26	99.143	52.172,737	1.582.732,236	30,336	29,874
27	98.476	50.557,782	1.436.296,005	28,409	27,947	27	99.116	50.886,340	1.530.559,499	30,078	29,616
28	98.402	49.287,362	1.385.738,224	28,115	27,653	28	99.086	49.630,096	1.479.673,159	29,814	29,352
29	98.329	48.049,710	1.336.450,862	27,814	27,352	29	99.056	48.404,740	1.430.043,063	29,543	29,081
30	98.256	46.842,876	1.288.401,152	27,505	27,042	30	99.026	47.209,858	1.381.638,324	29,266	28,803
31	98.180	45.665,061	1.241.558,276	27,188	26,726	31	98.993	46.043,056	1.334.428,466	28,982	28,520
32	98.100	44.514,808	1.195.893,216	26,865	26,403	32	98.957	44.903,942	1.288.385,410	28,692	28,230
33	98.017	43.392,345	1.151.378,407	26,534	26,072	33	98.922	43.793,080	1.243.481,468	28,394	27,932
34	97.928	42.295,728	1.107.986,062	26,196	25,734	34	98.882	42.707,781	1.199.688,387	28,091	27,628
35	97.833	41.223,856	1.065.690,334	25,851	25,389	35	98.834	41.645,981	1.156.980,606	27,781	27,319
36	97.725	40.174,322	1.024.466,479	25,501	25,038	36	98.780	40.607,853	1.115.334,625	27,466	27,004
37	97.611	39.148,591	984.292,157	25,142	24,680	37	98.719	39.593,038	1.074.726,771	27,144	26,682
38	97.489	38.145,825	945.143,566	24,777	24,315	38	98.654	38.601,889	1.035.133,733	26,816	26,353
39	97.347	37.161,411	906.997,741	24,407	23,945	39	98.581	37.632,322	996.531,844	26,481	26,018
40	97.191	36.196,735	869.836,330	24,031	23,568	40	98.497	36.683,223	958.899,522	26,140	25,678
41	97.015	35.250,065	833.639,595	23,649	23,187	41	98.405	35.755,225	922.216,300	25,792	25,330
42	96.824	34.322,745	798.389,530	23,261	22,799	42	98.301	34.846,090	886.461,074	25,439	24,977
43	96.605	33.409,916	764.066,784	22,869	22,407	43	98.187	33.956,903	851.614,985	25,079	24,617
44	96.360	32.512,210	730.656,868	22,473	22,011	44	98.055	33.084,158	817.658,082	24,714	24,252
45	96.095	31.632,058	698.144,658	22,071	21,608	45	97.911	32.229,880	784.573,924	24,343	23,881
46	95.790	30.762,436	666.512,600	21,666	21,204	46	97.751	31.392,389	752.344,044	23,966	23,503
47	95.454	29.906,944	635.750,164	21,258	20,795	47	97.574	30.571,226	720.951,654	23,583	23,120
48	95.083	29.064,133	605.843,220	20,845	20,383	48	97.383	29.767,088	690.380,428	23,193	22,730
49	94.685	28.236,700	576.779,087	20,427	19,964	49	97.173	28.978,379	660.613,340	22,797	22,334

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 2,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	27.422,735	548.542,387	20,003	19,541	50	96.938	28.203,259	631.634,962	22,396	21,933
51	93.784	26.620,127	521.119,651	19,576	19,114	51	96.688	27.444,532	603.431,703	21,987	21,525
52	93.289	25.833,972	494.499,524	19,141	18,679	52	96.417	26.700,211	575.987,171	21,572	21,110
53	92.742	25.055,989	468.665,552	18,705	18,242	53	96.119	25.968,383	549.286,960	21,152	20,690
54	92.163	24.292,281	443.609,564	18,261	17,799	54	95.805	25.252,262	523.318,576	20,724	20,261
55	91.518	23.534,017	419.317,283	17,817	17,355	55	95.458	24.547,083	498.066,314	20,290	19,828
56	90.829	22.786,945	395.783,266	17,369	16,906	56	95.098	23.857,992	473.519,231	19,847	19,385
57	90.099	22.052,600	372.996,321	16,914	16,452	57	94.709	23.180,869	449.661,239	19,398	18,936
58	89.296	21.322,992	350.943,721	16,458	15,996	58	94.285	22.514,280	426.480,370	18,943	18,480
59	88.419	20.598,537	329.620,730	16,002	15,540	59	93.828	21.858,691	403.966,090	18,481	18,018
60	87.470	19.880,529	309.022,192	15,544	15,082	60	93.356	21.218,302	382.107,400	18,008	17,546
61	86.477	19.175,467	289.141,663	15,079	14,616	61	92.855	20.589,588	360.889,098	17,528	17,065
62	85.397	18.474,103	269.966,196	14,613	14,151	62	92.311	19.969,794	340.299,509	17,041	16,578
63	84.230	17.777,289	251.492,093	14,147	13,684	63	91.724	19.358,864	320.329,716	16,547	16,085
64	82.973	17.084,714	233.714,804	13,680	13,217	64	91.082	18.754,384	300.970,852	16,048	15,586
65	81.623	16.396,818	216.630,090	13,212	12,749	65	90.395	18.159,004	282.216,468	15,541	15,079
66	80.159	15.710,072	200.233,272	12,746	12,283	66	89.629	17.566,116	264.057,464	15,032	14,570
67	78.561	15.021,283	184.523,200	12,284	11,822	67	88.777	16.974,640	246.491,348	14,521	14,059
68	76.817	14.329,552	169.501,917	11,829	11,366	68	87.842	16.386,231	229.516,708	14,007	13,544
69	74.925	13.635,696	155.172,365	11,380	10,917	69	86.801	15.797,118	213.130,477	13,492	13,029
70	72.925	12.948,132	141.536,669	10,931	10,469	70	85.662	15.209,676	197.333,359	12,974	12,512
71	70.761	12.257,517	128.588,536	10,491	10,028	71	84.395	14.619,139	182.123,682	12,458	11,995
72	68.421	11.563,055	116.331,019	10,061	9,598	72	82.992	14.025,417	167.504,543	11,943	11,481
73	65.935	10.871,057	104.767,964	9,637	9,175	73	81.452	13.429,416	153.479,126	11,429	10,966
74	63.328	10.186,617	93.896,908	9,218	8,755	74	79.755	12.828,959	140.049,711	10,917	10,454
75	60.600	9.510,057	83.710,290	8,802	8,340	75	77.894	12.223,947	127.220,752	10,408	9,945
76	57.778	8.846,052	74.200,233	8,388	7,926	76	75.833	11.610,400	114.996,805	9,905	9,442
77	54.843	8.191,926	65.354,181	7,978	7,515	77	73.585	10.991,386	103.386,405	9,406	8,944
78	51.744	7.540,476	57.162,255	7,581	7,118	78	71.129	10.365,356	92.395,019	8,914	8,451
79	48.521	6.898,327	49.621,778	7,193	6,731	79	68.424	9.728,060	82.029,663	8,432	7,970
80	45.205	6.270,073	42.723,452	6,814	6,351	80	65.452	9.078,515	72.301,603	7,964	7,502
81	41.744	5.648,898	36.453,379	6,453	5,991	81	62.177	8.413,856	63.223,088	7,514	7,052
82	38.120	5.032,672	30.804,481	6,121	5,658	82	58.523	7.726,216	54.809,233	7,094	6,632
83	34.549	4.449,917	25.771,809	5,792	5,329	83	54.750	7.051,841	47.083,016	6,677	6,214
84	30.980	3.892,918	21.321,892	5,477	5,015	84	50.754	6.377,766	40.031,175	6,277	5,814
85	27.630	3.387,275	17.428,975	5,145	4,683	85	46.777	5.734,633	33.653,409	5,868	5,406
86	24.269	2.902,654	14.041,699	4,838	4,375	86	42.552	5.089,453	27.918,776	5,486	5,023
87	20.898	2.438,516	11.139,046	4,568	4,106	87	38.065	4.441,733	22.829,324	5,140	4,677
88	17.710	2.016,134	8.700,530	4,315	3,853	88	33.570	3.821,673	18.387,590	4,811	4,349
89	14.706	1.633,331	6.684,396	4,092	3,630	89	29.086	3.230,381	14.565,917	4,509	4,047
90	12.049	1.305,545	5.051,065	3,869	3,407	90	24.798	2.687,007	11.335,537	4,219	3,756
91	9.690	1.024,341	3.745,520	3,657	3,194	91	20.713	2.189,644	8.648,529	3,950	3,487
92	7.608	784,696	2.721,179	3,468	3,005	92	16.818	1.734,515	6.458,886	3,724	3,261
93	5.845	588,121	1.936,483	3,293	2,830	93	13.356	1.343,859	4.724,371	3,516	3,053
94	4.388	430,760	1.348,362	3,130	2,668	94	10.361	1.017,060	3.380,512	3,324	2,861
95	3.216	307,967	917,601	2,980	2,517	95	7.841	750,936	2.363,453	3,147	2,685
96	2.298	214,668	609,635	2,840	2,377	96	5.782	540,219	1.612,517	2,985	2,523
97	1.599	145,720	394,967	2,710	2,248	97	4.149	378,175	1.072,298	2,835	2,373
98	1.082	96,219	249,247	2,590	2,128	98	2.893	257,288	694,123	2,698	2,235
99	711	61,728	153,028	2,479	2,017	99	1.958	169,900	436,835	2,571	2,109
100	454	38,431	91,300	2,376	1,913	100	1285	108,759	266,935	2,454	1,992

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 2,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	3.208.567,637	32,086	31,623	0	100.000	100.000,000	3.291.459,460	32,915	32,452
1	99.534	96.870,543	3.108.567,637	32,090	31,627	1	99.621	96.954,384	3.191.459,460	32,917	32,454
2	99.493	94.238,254	3.011.697,094	31,958	31,496	2	99.583	94.323,959	3.094.505,076	32,807	32,344
3	99.469	91.694,533	2.917.458,840	31,817	31,354	3	99.563	91.781,060	3.000.181,117	32,688	32,226
4	99.448	89.221,450	2.825.764,307	31,671	31,209	4	99.546	89.309,039	2.908.400,058	32,566	32,103
5	99.434	86.821,407	2.736.542,857	31,519	31,056	5	99.532	86.906,871	2.819.091,018	32,438	31,975
6	99.420	84.486,016	2.649.721,450	31,363	30,900	6	99.520	84.570,713	2.732.184,147	32,307	31,844
7	99.408	82.214,603	2.565.235,434	31,202	30,739	7	99.509	82.298,027	2.647.613,435	32,171	31,708
8	99.396	80.004,351	2.483.020,831	31,036	30,573	8	99.501	80.088,671	2.565.315,407	32,031	31,568
9	99.384	77.853,738	2.403.016,479	30,866	30,403	9	99.491	77.937,807	2.485.226,736	31,887	31,424
10	99.373	75.761,796	2.325.162,742	30,690	30,228	10	99.483	75.845,864	2.407.288,929	31,739	31,276
11	99.363	73.726,472	2.249.400,946	30,510	30,047	11	99.475	73.809,512	2.331.443,065	31,587	31,124
12	99.349	71.743,043	2.175.674,474	30,326	29,863	12	99.465	71.827,418	2.257.633,553	31,431	30,969
13	99.334	69.812,876	2.103.931,431	30,137	29,674	13	99.456	69.898,392	2.185.806,135	31,271	30,808
14	99.319	67.933,854	2.034.118,556	29,943	29,480	14	99.445	68.020,024	2.115.907,742	31,107	30,644
15	99.299	66.102,485	1.966.184,702	29,744	29,282	15	99.431	66.190,319	2.047.887,719	30,939	30,477
16	99.275	64.317,810	1.900.082,217	29,542	29,079	16	99.414	64.407,668	1.981.697,399	30,768	30,305
17	99.234	62.570,293	1.835.764,407	29,339	28,876	17	99.393	62.670,928	1.917.289,731	30,593	30,130
18	99.184	60.865,116	1.773.194,115	29,133	28,670	18	99.370	60.979,420	1.854.618,802	30,414	29,951
19	99.102	59.186,887	1.712.328,998	28,931	28,468	19	99.339	59.328,897	1.793.639,382	30,232	29,769
20	99.018	57.553,994	1.653.142,112	28,723	28,261	20	99.308	57.722,719	1.734.310,485	30,046	29,583
21	98.935	55.966,768	1.595.588,118	28,510	28,047	21	99.276	56.159,629	1.676.587,766	29,854	29,391
22	98.851	54.422,973	1.539.621,350	28,290	27,827	22	99.249	54.642,015	1.620.428,137	29,655	29,193
23	98.773	52.924,401	1.485.198,377	28,063	27,600	23	99.223	53.165,618	1.565.786,123	29,451	28,988
24	98.695	51.467,036	1.432.273,976	27,829	27,366	24	99.196	51.728,539	1.512.620,504	29,242	28,779
25	98.621	50.052,196	1.380.806,940	27,587	27,125	25	99.170	50.330,845	1.460.891,965	29,026	28,563
26	98.548	48.676,356	1.330.754,745	27,339	26,876	26	99.143	48.970,724	1.410.561,120	28,804	28,341
27	98.476	47.339,422	1.282.078,389	27,083	26,620	27	99.116	47.647,065	1.361.590,396	28,577	28,114
28	98.402	46.037,586	1.234.738,967	26,820	26,357	28	99.086	46.357,723	1.313.943,331	28,344	27,881
29	98.329	44.772,339	1.188.701,381	26,550	26,087	29	99.056	45.103,153	1.267.585,608	28,104	27,641
30	98.256	43.541,621	1.143.929,042	26,272	25,809	30	99.026	43.882,740	1.222.482,456	27,858	27,395
31	98.180	42.343,536	1.100.387,421	25,987	25,524	31	98.993	42.694,036	1.178.599,715	27,606	27,143
32	98.100	41.176,519	1.058.043,885	25,695	25,232	32	98.957	41.536,470	1.135.905,679	27,347	26,884
33	98.017	40.040,572	1.016.867,367	25,396	24,933	33	98.922	40.410,353	1.094.369,209	27,081	26,619
34	97.928	38.933,701	976.826,795	25,089	24,627	34	98.882	39.313,001	1.053.958,856	26,809	26,347
35	97.833	37.854,702	937.893,094	24,776	24,313	35	98.834	38.242,328	1.014.645,855	26,532	26,069
36	97.725	36.801,186	900.038,392	24,457	23,994	36	98.780	37.198,317	976.403,527	26,249	25,786
37	97.611	35.774,323	863.237,207	24,130	23,667	37	98.719	36.180,463	939.205,210	25,959	25,496
38	97.489	34.773,175	827.462,884	23,796	23,333	38	98.654	35.188,915	903.024,748	25,662	25,199
39	97.347	33.793,374	792.689,709	23,457	22,994	39	98.581	34.221,605	867.835,833	25,359	24,896
40	97.191	32.836,041	758.896,336	23,112	22,649	40	98.497	33.277,361	833.614,227	25,050	24,588
41	97.015	31.899,462	726.060,295	22,761	22,298	41	98.405	32.356,605	800.336,867	24,735	24,272
42	96.824	30.984,713	694.160,833	22,403	21,941	42	98.301	31.457,160	767.980,261	24,414	23,951
43	96.605	30.087,277	663.176,120	22,042	21,579	43	98.187	30.579,866	736.523,101	24,085	23,622
44	96.360	29.207,611	633.088,843	21,675	21,213	44	98.055	29.721,424	705.943,236	23,752	23,289
45	96.095	28.347,778	603.881,232	21,303	20,840	45	97.911	28.883,529	676.221,812	23,412	22,949
46	95.790	27.501,370	575.533,454	20,927	20,465	46	97.751	28.064,543	647.338,282	23,066	22,603
47	95.454	26.671,514	548.032,085	20,547	20,085	47	97.574	27.263,933	619.273,739	22,714	22,251
48	95.083	25.856,816	521.360,571	20,163	19,701	48	97.383	26.482,197	592.009,807	22,355	21,892
49	94.685	25.059,572	495.503,754	19,773	19,310	49	97.173	25.717,798	565.527,609	21,990	21,527

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 2,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	24.277,978	470.444,182	19,377	18,915	50	96.938	24.968,993	539.809,811	21,619	21,156
51	93.784	23.510,069	446.166,204	18,978	18,515	51	96.688	24.238,158	514.840,818	21,241	20,778
52	93.289	22.760,248	422.656,135	18,570	18,107	52	96.417	23.523,422	490.602,660	20,856	20,393
53	92.742	22.021,119	399.895,887	18,160	17,697	53	96.119	22.823,002	467.079,237	20,465	20,002
54	92.163	21.297,968	377.874,768	17,742	17,279	54	95.805	22.139,620	444.256,236	20,066	19,603
55	91.518	20.582,967	356.576,800	17,324	16,861	55	95.458	21.469,000	422.116,615	19,662	19,199
56	90.829	19.881,083	335.993,832	16,900	16,437	56	95.098	20.815,548	400.647,615	19,248	18,785
57	90.099	19.193,571	316.112,749	16,470	16,007	57	94.709	20.175,565	379.832,068	18,826	18,364
58	89.296	18.513,399	296.919,178	16,038	15,575	58	94.285	19.547,718	359.656,503	18,399	17,936
59	88.419	17.840,887	278.405,779	15,605	15,142	59	93.828	18.932,336	340.108,785	17,964	17,502
60	87.470	17.177,107	260.564,892	15,169	14,706	60	93.356	18.332,965	321.176,449	17,519	17,056
61	86.477	16.527,611	243.387,785	14,726	14,263	61	92.855	17.746,462	302.843,484	17,065	16,602
62	85.397	15.884,353	226.860,174	14,282	13,819	62	92.311	17.170,373	285.097,021	16,604	16,141
63	84.230	15.248,030	210.975,821	13,836	13,373	63	91.724	16.604,586	267.926,648	16,136	15,673
64	82.973	14.618,336	195.727,792	13,389	12,926	64	91.082	16.046,970	251.322,062	15,662	15,199
65	81.623	13.995,610	181.109,456	12,940	12,478	65	90.395	15.499,736	235.275,092	15,179	14,716
66	80.159	13.376,807	167.113,845	12,493	12,030	66	89.629	14.957,191	219.775,356	14,694	14,231
67	78.561	12.759,198	153.737,038	12,049	11,586	67	88.777	14.418,395	204.818,165	14,205	13,743
68	76.817	12.142,021	140.977,840	11,611	11,148	68	87.842	13.884,730	190.399,771	13,713	13,250
69	74.925	11.525,976	128.835,819	11,178	10,715	69	86.801	13.352,982	176.515,040	13,219	12,756
70	72.925	10.918,163	117.309,843	10,744	10,282	70	85.662	12.825,149	163.162,058	12,722	12,259
71	70.761	10.310,672	106.391,680	10,319	9,856	71	84.395	12.297,201	150.336,909	12,225	11,762
72	68.421	9.702,845	96.081,008	9,902	9,440	72	82.992	11.769,074	138.039,709	11,729	11,266
73	65.935	9.099,977	86.378,163	9,492	9,029	73	81.452	11.241,536	126.270,635	11,233	10,770
74	63.328	8.506,298	77.278,185	9,085	8,622	74	79.755	10.712,775	115.029,099	10,738	10,275
75	60.600	7.922,016	68.771,888	8,681	8,218	75	77.894	10.182,726	104.316,323	10,244	9,782
76	57.778	7.350,961	60.849,871	8,278	7,815	76	75.833	9.648,101	94.133,597	9,757	9,294
77	54.843	6.790,828	53.498,910	7,878	7,415	77	73.585	9.111,484	84.485,496	9,272	8,810
78	51.744	6.235,589	46.708,082	7,491	7,028	78	71.129	8.571,620	75.374,012	8,793	8,331
79	48.521	5.690,684	40.472,493	7,112	6,649	79	68.424	8.025,036	66.802,391	8,324	7,861
80	45.205	5.159,830	34.781,809	6,741	6,278	80	65.452	7.470,981	58.777,355	7,867	7,405
81	41.744	4.637,336	29.621,979	6,388	5,925	81	62.177	6.907,166	51.306,375	7,428	6,965
82	38.120	4.121,407	24.984,643	6,062	5,599	82	58.523	6.327,231	44.399,209	7,017	6,554
83	34.549	3.635,304	20.863,236	5,739	5,276	83	54.750	5.760,914	38.071,978	6,609	6,146
84	30.980	3.172,533	17.227,932	5,430	4,968	84	50.754	5.197,560	32.311,064	6,217	5,754
85	27.630	2.753,743	14.055,399	5,104	4,641	85	46.777	4.662,068	27.113,504	5,816	5,353
86	24.269	2.354,020	11.301,655	4,801	4,338	86	42.552	4.127,490	22.451,435	5,439	4,977
87	20.898	1.972,798	8.947,635	4,536	4,073	87	38.065	3.593,433	18.323,945	5,099	4,636
88	17.710	1.627,116	6.974,837	4,287	3,824	88	33.570	3.084,271	14.730,513	4,776	4,313
89	14.706	1.314,968	5.347,721	4,067	3,604	89	29.086	2.600,727	11.646,241	4,478	4,015
90	12.049	1.048,516	4.032,753	3,846	3,383	90	24.798	2.158,003	9.045,514	4,192	3,729
91	9.690	820,672	2.984,237	3,636	3,174	91	20.713	1.754,279	6.887,511	3,926	3,463
92	7.608	627,146	2.163,565	3,450	2,987	92	16.818	1.386,262	5.133,233	3,703	3,240
93	5.845	468,896	1.536,419	3,277	2,814	93	13.356	1.071,428	3.746,971	3,497	3,034
94	4.388	342,600	1.067,523	3,116	2,653	94	10.361	808,905	2.675,543	3,308	2,845
95	3.216	244,341	724,924	2,967	2,504	95	7.841	595,794	1.866,638	3,133	2,670
96	2.298	169,903	480,582	2,829	2,366	96	5.782	427,568	1.270,844	2,972	2,509
97	1.599	115,053	310,679	2,700	2,237	97	4.149	298,587	843,276	2,824	2,361
98	1.082	75,784	195,626	2,581	2,119	98	2.893	202,646	544,689	2,688	2,225
99	711	48,500	119,842	2,471	2,008	99	1.958	133,492	342,043	2,562	2,099
100	454	30,122	71,341	2,368	1,906	100	1285	85,245	208,551	2,446	1,984

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 3,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	3.020.659,686	30,207	29,743	0	100.000	100.000,000	3.091.099,621	30,911	30,448
1	99.534	96.635,421	2.920.659,686	30,223	29,760	1	99.621	96.719,058	2.991.099,621	30,926	30,462
2	99.493	93.781,342	2.824.024,266	30,113	29,650	2	99.583	93.866,631	2.894.380,563	30,835	30,372
3	99.469	91.028,474	2.730.242,924	29,993	29,530	3	99.563	91.114,372	2.800.513,932	30,736	30,273
4	99.448	88.358,371	2.639.214,450	29,869	29,406	4	99.546	88.445,113	2.709.399,561	30,634	30,170
5	99.434	85.772,852	2.550.856,079	29,740	29,276	5	99.532	85.857,283	2.620.954,447	30,527	30,064
6	99.420	83.263,079	2.465.083,227	29,606	29,143	6	99.520	83.346,550	2.535.097,164	30,416	29,953
7	99.408	80.827,883	2.381.820,148	29,468	29,005	7	99.509	80.909,900	2.451.750,614	30,302	29,839
8	99.396	78.464,002	2.300.992,265	29,325	28,862	8	99.501	78.546,698	2.370.840,714	30,184	29,721
9	99.384	76.169,467	2.222.528,263	29,179	28,716	9	99.491	76.251,718	2.292.294,016	30,062	29,599
10	99.373	73.942,873	2.146.358,796	29,027	28,564	10	99.483	74.024,923	2.216.042,297	29,936	29,473
11	99.363	71.781,762	2.072.415,923	28,871	28,408	11	99.475	71.862,612	2.142.017,375	29,807	29,344
12	99.349	69.681,110	2.000.634,161	28,711	28,248	12	99.465	69.763,061	2.070.154,763	29,674	29,211
13	99.334	67.641,838	1.930.953,050	28,547	28,084	13	99.456	67.724,696	2.000.391,702	29,537	29,074
14	99.319	65.661,490	1.863.311,212	28,378	27,914	14	99.445	65.744,778	1.932.667,006	29,397	28,933
15	99.299	63.736,303	1.797.649,722	28,204	27,741	15	99.431	63.820,994	1.866.922,229	29,252	28,789
16	99.275	61.864,989	1.733.913,419	28,027	27,564	16	99.414	61.951,421	1.803.101,235	29,105	28,642
17	99.234	60.038,037	1.672.048,429	27,850	27,387	17	99.393	60.134,600	1.741.149,814	28,954	28,491
18	99.184	58.260,118	1.612.010,392	27,669	27,206	18	99.370	58.369,530	1.681.015,214	28,800	28,336
19	99.102	56.516,207	1.553.750,274	27,492	27,029	19	99.339	56.651,809	1.622.645,683	28,642	28,179
20	99.018	54.823,604	1.497.234,067	27,310	26,847	20	99.308	54.984,325	1.565.993,874	28,481	28,018
21	98.935	53.182,280	1.442.410,463	27,122	26,659	21	99.276	53.365,546	1.511.009,549	28,314	27,851
22	98.851	51.589,770	1.389.228,183	26,928	26,465	22	99.249	51.797,408	1.457.644,004	28,141	27,678
23	98.773	50.047,442	1.337.638,414	26,727	26,264	23	99.223	50.275,547	1.405.846,595	27,963	27,500
24	98.695	48.551,169	1.287.590,971	26,520	26,057	24	99.196	48.797,857	1.355.571,048	27,779	27,316
25	98.621	47.101,884	1.239.039,802	26,306	25,842	25	99.170	47.364,109	1.306.773,191	27,590	27,127
26	98.548	45.695,960	1.191.937,918	26,084	25,621	26	99.143	45.972,305	1.259.409,082	27,395	26,932
27	98.476	44.333,019	1.146.241,957	25,855	25,392	27	99.116	44.621,125	1.213.436,778	27,194	26,731
28	98.402	43.009,214	1.101.908,938	25,620	25,157	28	99.086	43.308,292	1.168.815,653	26,988	26,525
29	98.329	41.725,673	1.058.899,724	25,378	24,914	29	99.056	42.033,976	1.125.507,361	26,776	26,313
30	98.256	40.480,211	1.017.174,051	25,128	24,664	30	99.026	40.797,346	1.083.473,385	26,557	26,094
31	98.180	39.270,814	976.693,840	24,871	24,408	31	98.993	39.595,880	1.042.676,039	26,333	25,870
32	98.100	38.095,792	937.423,026	24,607	24,144	32	98.957	38.428,813	1.003.080,159	26,102	25,639
33	98.017	36.954,920	899.327,234	24,336	23,873	33	98.922	37.296,205	964.651,346	25,865	25,401
34	97.928	35.846,131	862.372,314	24,058	23,594	34	98.882	36.195,351	927.355,141	25,621	25,158
35	97.833	34.768,106	826.526,183	23,773	23,309	35	98.834	35.124,126	891.159,790	25,372	24,909
36	97.725	33.718,451	791.758,077	23,481	23,018	36	98.780	34.082,316	856.035,664	25,117	24,653
37	97.611	32.698,049	758.039,626	23,183	22,720	37	98.719	33.069,264	821.953,349	24,856	24,392
38	97.489	31.705,847	725.341,577	22,877	22,414	38	98.654	32.084,916	788.884,084	24,587	24,124
39	97.347	30.737,687	693.635,730	22,566	22,103	39	98.581	31.127,196	756.799,169	24,313	23,850
40	97.191	29.794,426	662.898,043	22,249	21,786	40	98.497	30.194,866	725.671,973	24,033	23,570
41	97.015	28.874,348	633.103,617	21,926	21,463	41	98.405	29.288,140	695.477,106	23,746	23,283
42	96.824	27.978,275	604.229,268	21,596	21,133	42	98.301	28.404,880	666.188,967	23,453	22,990
43	96.605	27.101,975	576.250,994	21,262	20,799	43	98.187	27.545,688	637.784,087	23,154	22,690
44	96.360	26.245,732	549.149,019	20,923	20,460	44	98.055	26.707,441	610.238,399	22,849	22,386
45	96.095	25.411,265	522.903,287	20,578	20,114	45	97.911	25.891,519	583.530,958	22,538	22,074
46	95.790	24.592,699	497.492,022	20,229	19,766	46	97.751	25.096,308	557.639,439	22,220	21,757
47	95.454	23.792,723	472.899,324	19,876	19,413	47	97.574	24.321,199	532.543,131	21,896	21,433
48	95.083	23.009,974	449.106,601	19,518	19,055	48	97.383	23.566,501	508.221,932	21,565	21,102
49	94.685	22.246,379	426.096,627	19,154	18,690	49	97.173	22.830,713	484.655,432	21,228	20,765

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 3,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	21.500,215	403.850,248	18,784	18,320	50	96.938	22.112,168	461.824,719	20,886	20,422
51	93.784	20.769,632	382.350,032	18,409	17,946	51	96.688	21.412,852	439.712,551	20,535	20,072
52	93.289	20.058,410	361.580,400	18,026	17,563	52	96.417	20.730,989	418.299,699	20,178	19,714
53	92.742	19.359,917	341.521,991	17,641	17,177	53	96.119	20.064,894	397.568,711	19,814	19,351
54	92.163	18.678,710	322.162,073	17,248	16,784	54	95.805	19.416,855	377.503,817	19,442	18,979
55	91.518	18.007,827	303.483,363	16,853	16,390	55	95.458	18.783,008	358.086,962	19,064	18,601
56	90.829	17.351,538	285.475,536	16,452	15,989	56	95.098	18.167,107	339.303,954	18,677	18,214
57	90.099	16.710,841	268.123,998	16,045	15,582	57	94.709	17.565,812	321.136,847	18,282	17,819
58	89.296	16.079,528	251.413,157	15,636	15,172	58	94.285	16.977,870	303.571,035	17,880	17,417
59	88.419	15.457,818	235.333,629	15,224	14,761	59	93.828	16.403,478	286.593,165	17,471	17,008
60	87.470	14.846,578	219.875,811	14,810	14,347	60	93.356	15.845,614	270.189,687	17,051	16,588
61	86.477	14.250,531	205.029,233	14,387	13,924	61	92.855	15.301,456	254.344,073	16,622	16,159
62	85.397	13.662,654	190.778,702	13,964	13,500	62	92.311	14.768,803	239.042,617	16,186	15,722
63	84.230	13.083,499	177.116,047	13,537	13,074	63	91.724	14.247,486	224.273,814	15,741	15,278
64	82.973	12.512,748	164.032,549	13,109	12,646	64	91.082	13.735,605	210.026,329	15,291	14,827
65	81.623	11.950,642	151.519,800	12,679	12,216	65	90.395	13.234,992	196.290,723	14,831	14,368
66	80.159	11.394,531	139.569,159	12,249	11,786	66	89.629	12.740,722	183.055,732	14,368	13,905
67	78.561	10.842,064	128.174,627	11,822	11,359	67	88.777	12.251,958	170.315,010	13,901	13,438
68	76.817	10.292,578	117.332,564	11,400	10,937	68	87.842	11.769,842	158.063,052	13,429	12,966
69	74.925	9.746,653	107.039,985	10,982	10,519	69	86.801	11.291,615	146.293,210	12,956	12,493
70	72.925	9.210,262	97.293,332	10,564	10,100	70	85.662	10.818,943	135.001,594	12,478	12,015
71	70.761	8.676,688	88.083,070	10,152	9,688	71	84.395	10.348,402	124.182,652	12,000	11,537
72	68.421	8.145,368	79.406,382	9,749	9,285	72	82.992	9.879,931	113.834,250	11,522	11,059
73	65.935	7.620,729	71.261,014	9,351	8,888	73	81.452	9.414,167	103.954,319	11,042	10,579
74	63.328	7.106,265	63.640,284	8,956	8,492	74	79.755	8.949,584	94.540,152	10,564	10,100
75	60.600	6.602,086	56.534,019	8,563	8,100	75	77.894	8.486,127	85.590,569	10,086	9,623
76	57.778	6.111,308	49.931,933	8,170	7,707	76	75.833	8.021,062	77.104,442	9,613	9,150
77	54.843	5.631,932	43.820,625	7,781	7,318	77	73.585	7.556,554	69.083,380	9,142	8,679
78	51.744	5.158,896	38.188,693	7,402	6,939	78	71.129	7.091,567	61.526,826	8,676	8,213
79	48.521	4.696,652	33.029,798	7,033	6,569	79	68.424	6.623,246	54.435,259	8,219	7,756
80	45.205	4.248,189	28.333,146	6,669	6,206	80	65.452	6.151,005	47.812,014	7,773	7,310
81	41.744	3.808,742	24.084,957	6,324	5,860	81	62.177	5.673,002	41.661,009	7,344	6,881
82	38.120	3.376,783	20.276,214	6,005	5,541	82	58.523	5.184,076	35.988,007	6,942	6,479
83	34.549	2.971,276	16.899,431	5,688	5,224	83	54.750	4.708,620	30.803,930	6,542	6,079
84	30.980	2.586,741	13.928,155	5,384	4,921	84	50.754	4.237,858	26.095,310	6,158	5,694
85	27.630	2.239,829	11.341,413	5,064	4,600	85	46.777	3.792,016	21.857,452	5,764	5,301
86	24.269	1.910,057	9.101,584	4,765	4,302	86	42.552	3.349,054	18.065,436	5,394	4,931
87	20.898	1.596,847	7.191,527	4,504	4,040	87	38.065	2.908,642	14.716,382	5,060	4,596
88	17.710	1.313,844	5.594,680	4,258	3,795	88	33.570	2.490,450	11.807,741	4,741	4,278
89	14.706	1.059,218	4.280,836	4,042	3,578	89	29.086	2.094,907	9.317,290	4,448	3,984
90	12.049	842,538	3.221,618	3,824	3,360	90	24.798	1.734,069	7.222,383	4,165	3,702
91	9.690	657,853	2.379,080	3,616	3,153	91	20.713	1.406,234	5.488,314	3,903	3,440
92	7.608	501,502	1.721,227	3,432	2,969	92	16.818	1.108,534	4.082,079	3,682	3,219
93	5.845	374,046	1.219,725	3,261	2,798	93	13.356	854,695	2.973,546	3,479	3,016
94	4.388	272,634	845,680	3,102	2,639	94	10.361	643,711	2.118,851	3,292	2,828
95	3.216	193,970	573,046	2,954	2,491	95	7.841	472,970	1.475,140	3,119	2,656
96	2.298	134,550	379,076	2,817	2,354	96	5.782	338,600	1.002,170	2,960	2,497
97	1.599	90,892	244,526	2,690	2,227	97	4.149	235,883	663,569	2,813	2,350
98	1.082	59,724	153,634	2,572	2,109	98	2.893	159,702	427,686	2,678	2,215
99	711	38,129	93,910	2,463	2,000	99	1.958	104,947	267,984	2,554	2,090
100	454	23,624	55,780	2,361	1,898	100	1285	66,854	163,037	2,439	1,975

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 3,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	2.850.887,530	28,509	28,045	0	100.000	100.000,000	2.910.898,427	29,109	28,645
1	99.534	96.401,436	2.750.887,530	28,536	28,072	1	99.621	96.484,871	2.810.898,427	29,133	28,669
2	99.493	93.327,745	2.654.486,093	28,443	27,979	2	99.583	93.412,622	2.714.413,556	29,058	28,595
3	99.469	90.368,850	2.561.158,349	28,341	27,878	3	99.563	90.454,125	2.621.000,934	28,976	28,512
4	99.448	87.505,703	2.470.789,499	28,236	27,772	4	99.546	87.591,608	2.530.546,809	28,890	28,427
5	99.434	84.739,456	2.383.283,796	28,125	27,661	5	99.532	84.822,870	2.442.955,201	28,801	28,337
6	99.420	82.060,745	2.298.544,340	28,010	27,547	6	99.520	82.143,010	2.358.132,331	28,708	28,244
7	99.408	79.467,830	2.216.483,595	27,892	27,428	7	99.509	79.548,468	2.275.989,321	28,611	28,148
8	99.396	76.956,936	2.137.015,765	27,769	27,305	8	99.501	77.038,044	2.196.440,853	28,511	28,047
9	99.384	74.525,586	2.060.058,829	27,642	27,179	9	99.491	74.606,061	2.119.402,809	28,408	27,944
10	99.373	72.171,871	1.985.533,243	27,511	27,048	10	99.483	72.251,956	2.044.796,748	28,301	27,837
11	99.363	69.892,878	1.913.361,372	27,376	26,912	11	99.475	69.971,600	1.972.544,792	28,191	27,727
12	99.349	67.683,224	1.843.468,494	27,237	26,773	12	99.465	67.762,824	1.902.573,192	28,077	27,613
13	99.334	65.543,336	1.775.785,270	27,093	26,630	13	99.456	65.623,622	1.834.810,368	27,960	27,496
14	99.319	63.470,371	1.710.241,935	26,946	26,482	14	99.445	63.550,879	1.769.186,745	27,839	27,375
15	99.299	61.460,252	1.646.771,564	26,794	26,330	15	99.431	61.541,918	1.705.635,866	27,715	27,251
16	99.275	59.511,319	1.585.311,312	26,639	26,175	16	99.414	59.594,462	1.644.093,948	27,588	27,124
17	99.234	57.614,033	1.525.799,994	26,483	26,020	17	99.393	57.706,698	1.584.499,486	27,458	26,994
18	99.184	55.772,527	1.468.185,960	26,325	25,861	18	99.370	55.877,267	1.526.792,788	27,324	26,860
19	99.102	53.972,077	1.412.413,433	26,169	25,706	19	99.339	54.101,575	1.470.915,521	27,188	26,724
20	99.018	52.228,899	1.358.441,357	26,009	25,546	20	99.308	52.382,013	1.416.813,946	27,048	26,584
21	98.935	50.542,579	1.306.212,458	25,844	25,380	21	99.276	50.716,749	1.364.431,933	26,903	26,439
22	98.851	48.910,399	1.255.669,878	25,673	25,209	22	99.249	49.107,254	1.313.715,185	26,752	26,288
23	98.773	47.333,288	1.206.759,479	25,495	25,031	23	99.223	47.549,022	1.264.607,931	26,596	26,132
24	98.695	45.806,978	1.159.426,192	25,311	24,848	24	99.196	46.039,723	1.217.058,909	26,435	25,971
25	98.621	44.332,007	1.113.619,214	25,120	24,656	25	99.170	44.578,811	1.171.019,187	26,269	25,805
26	98.548	42.904,622	1.069.287,208	24,922	24,459	26	99.143	43.164,086	1.126.440,376	26,097	25,633
27	98.476	41.524,149	1.026.382,585	24,718	24,254	27	99.116	41.794,001	1.083.276,290	25,919	25,456
28	98.402	40.186,678	984.858,436	24,507	24,043	28	99.086	40.466,129	1.041.482,289	25,737	25,274
29	98.329	38.892,971	944.671,757	24,289	23,825	29	99.056	39.180,343	1.001.016,160	25,549	25,085
30	98.256	37.640,701	905.778,786	24,064	23,600	30	99.026	37.935,590	961.835,817	25,354	24,891
31	98.180	36.427,720	868.138,086	23,832	23,368	31	98.993	36.729,253	923.900,227	25,154	24,691
32	98.100	35.252,204	831.710,365	23,593	23,130	32	98.957	35.560,367	887.170,974	24,948	24,485
33	98.017	34.113,689	796.458,162	23,347	22,884	33	98.922	34.428,735	851.610,607	24,735	24,272
34	97.928	33.010,027	762.344,472	23,094	22,631	34	98.882	33.331,617	817.181,872	24,517	24,053
35	97.833	31.939,770	729.334,446	22,835	22,371	35	98.834	32.266,828	783.850,255	24,293	23,829
36	97.725	30.900,502	697.394,676	22,569	22,105	36	98.780	31.233,958	751.583,427	24,063	23,599
37	97.611	29.892,822	666.494,173	22,296	21,833	37	98.719	30.232,190	720.349,469	23,827	23,364
38	97.489	28.915,560	636.601,351	22,016	21,552	38	98.654	29.261,268	690.117,279	23,585	23,121
39	97.347	27.964,727	607.685,791	21,730	21,267	39	98.581	28.319,098	660.856,011	23,336	22,872
40	97.191	27.040,928	579.721,064	21,439	20,975	40	98.497	27.404,361	632.536,913	23,082	22,618
41	97.015	26.142,429	552.680,135	21,141	20,677	41	98.405	26.517,070	605.132,551	22,820	22,357
42	96.824	25.269,802	526.537,707	20,837	20,373	42	98.301	25.655,109	578.615,482	22,554	22,090
43	96.605	24.419,063	501.267,905	20,528	20,064	43	98.187	24.818,852	552.960,373	22,280	21,816
44	96.360	23.590,325	476.848,841	20,214	19,750	44	98.055	24.005,320	528.141,521	22,001	21,537
45	96.095	22.784,981	453.258,517	19,893	19,429	45	97.911	23.215,600	504.136,201	21,715	21,252
46	95.790	21.997,623	430.473,535	19,569	19,105	46	97.751	22.448,091	480.920,600	21,424	20,960
47	95.454	21.230,532	408.475,912	19,240	18,776	47	97.574	21.702,097	458.472,510	21,126	20,662
48	95.083	20.482,361	387.245,381	18,906	18,443	48	97.383	20.977,754	436.770,413	20,821	20,357
49	94.685	19.754,698	366.763,019	18,566	18,102	49	97.173	20.273,584	415.792,659	20,509	20,045

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 3,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	19.045,879	347.008,322	18,220	17,756	50	96.938	19.587,975	395.519,075	20,192	19,728
51	93.784	18.354,146	327.962,442	17,869	17,405	51	96.688	18.922,560	375.931,100	19,867	19,403
52	93.289	17.682,719	309.608,296	17,509	17,045	52	96.417	18.275,639	357.008,540	19,535	19,071
53	92.742	17.025,631	291.925,577	17,146	16,683	53	96.119	17.645,606	338.732,901	19,196	18,733
54	92.163	16.386,785	274.899,946	16,776	16,312	54	95.805	17.034,358	321.087,295	18,849	18,386
55	91.518	15.759,969	258.513,161	16,403	15,940	55	95.458	16.438,386	304.052,937	18,497	18,033
56	90.829	15.148,833	242.753,193	16,025	15,561	56	95.098	15.860,869	287.614,551	18,134	17,670
57	90.099	14.554,145	227.604,360	15,638	15,175	57	94.709	15.298,773	271.753,682	17,763	17,299
58	89.296	13.970,400	213.050,215	15,250	14,786	58	94.285	14.750,908	256.454,909	17,386	16,922
59	88.419	13.397,719	199.079,815	14,859	14,396	59	93.828	14.217,350	241.704,002	17,001	16,537
60	87.470	12.836,784	185.682,096	14,465	14,001	60	93.356	13.700,579	227.486,652	16,604	16,141
61	86.477	12.291,590	172.845,312	14,062	13,598	61	92.855	13.198,050	213.786,073	16,198	15,735
62	85.397	11.755,992	160.553,722	13,657	13,194	62	92.311	12.707,774	200.588,023	15,785	15,321
63	84.230	11.230,401	148.797,730	13,250	12,786	63	91.724	12.229,525	187.880,249	15,363	14,899
64	82.973	10.714,483	137.567,329	12,839	12,376	64	91.082	11.761,598	175.650,724	14,934	14,471
65	81.623	10.208,382	126.852,846	12,426	11,963	65	90.395	11.305,489	163.889,126	14,496	14,033
66	80.159	9.709,778	116.644,464	12,013	11,549	66	89.629	10.856,926	152.583,637	14,054	13,590
67	78.561	9.216,626	106.934,686	11,602	11,139	67	88.777	10.415,150	141.726,711	13,608	13,144
68	76.817	8.728,334	97.718,060	11,195	10,732	68	87.842	9.981,086	131.311,561	13,156	12,692
69	74.925	8.245,365	88.989,726	10,793	10,329	69	86.801	9.552,354	121.330,475	12,702	12,238
70	72.925	7.772,728	80.744,361	10,388	9,925	70	85.662	9.130,327	111.778,120	12,243	11,779
71	70.761	7.304,705	72.971,633	9,990	9,526	71	84.395	8.712,082	102.647,793	11,782	11,319
72	68.421	6.840,795	65.666,928	9,599	9,136	72	82.992	8.297,547	93.935,711	11,321	10,857
73	65.935	6.384,686	58.826,133	9,214	8,750	73	81.452	7.887,237	85.638,164	10,858	10,394
74	63.328	5.939,250	52.441,447	8,830	8,366	74	79.755	7.479,852	77.750,927	10,395	9,931
75	60.600	5.504,508	46.502,198	8,448	7,984	75	77.894	7.075,332	70.271,075	9,932	9,468
76	57.778	5.082,983	40.997,690	8,066	7,602	76	75.833	6.671,391	63.195,743	9,473	9,009
77	54.843	4.672,927	35.914,707	7,686	7,222	77	73.585	6.269,825	56.524,353	9,015	8,552
78	51.744	4.270,076	31.241,779	7,316	6,853	78	71.129	5.869,769	50.254,527	8,562	8,098
79	48.521	3.878,058	26.971,704	6,955	6,491	79	68.424	5.468,860	44.384,758	8,116	7,652
80	45.205	3.499,266	23.093,645	6,600	6,136	80	65.452	5.066,630	38.915,898	7,681	7,217
81	41.744	3.129,694	19.594,379	6,261	5,797	81	62.177	4.661,581	33.849,267	7,261	6,798
82	38.120	2.768,029	16.464,685	5,948	5,485	82	58.523	4.249,510	29.187,686	6,868	6,405
83	34.549	2.429,728	13.696,656	5,637	5,173	83	54.750	3.850,422	24.938,176	6,477	6,013
84	30.980	2.110,157	11.266,927	5,339	4,876	84	50.754	3.457,070	21.087,754	6,100	5,636
85	27.630	1.822,737	9.156,770	5,024	4,560	85	46.777	3.085,880	17.630,684	5,713	5,250
86	24.269	1.550,610	7.334,033	4,730	4,266	86	42.552	2.718,807	14.544,803	5,350	4,886
87	20.898	1.293,203	5.783,424	4,472	4,009	87	38.065	2.355,556	11.825,997	5,020	4,557
88	17.710	1.061,437	4.490,221	4,230	3,767	88	33.570	2.012,002	9.470,440	4,707	4,243
89	14.706	853,656	3.428,784	4,017	3,553	89	29.086	1.688,350	7.458,439	4,418	3,954
90	12.049	677,383	2.575,128	3,802	3,338	90	24.798	1.394,156	5.770,089	4,139	3,675
91	9.690	527,619	1.897,745	3,597	3,133	91	20.713	1.127,846	4.375,933	3,880	3,416
92	7.608	401,247	1.370,126	3,415	2,951	92	16.818	886,927	3.248,088	3,662	3,199
93	5.845	298,546	968,879	3,245	2,782	93	13.356	682,178	2.361,160	3,461	2,998
94	4.388	217,077	670,333	3,088	2,624	94	10.361	512,536	1.678,983	3,276	2,812
95	3.216	154,069	453,256	2,942	2,478	95	7.841	375,677	1.166,447	3,105	2,641
96	2.298	106,613	299,187	2,806	2,343	96	5.782	268,296	790,770	2,947	2,484
97	1.599	71,845	192,574	2,680	2,217	97	4.149	186,454	522,473	2,802	2,339
98	1.082	47,095	120,728	2,564	2,100	98	2.893	125,931	336,019	2,668	2,205
99	711	29,994	73,634	2,455	1,991	99	1.958	82,555	210,089	2,545	2,081
100	454	18,538	43,640	2,354	1,890	100	1285	52,462	127,534	2,431	1,967

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 3,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	2.697.080,947	26,971	26,507	0	100.000	100.000,000	2.748.341,252	27,483	27,019
1	99.534	96.168,583	2.597.080,947	27,006	26,541	1	99.621	96.251,816	2.648.341,252	27,515	27,051
2	99.493	92.877,431	2.500.912,364	26,927	26,463	2	99.583	92.961,898	2.552.089,436	27,453	26,989
3	99.469	89.715,583	2.408.034,933	26,841	26,377	3	99.563	89.800,242	2.459.127,538	27,384	26,920
4	99.448	86.663,295	2.318.319,350	26,751	26,287	4	99.546	86.748,374	2.369.327,296	27,313	26,849
5	99.434	83.720,965	2.231.656,055	26,656	26,192	5	99.532	83.803,376	2.282.578,922	27,237	26,773
6	99.420	80.878,617	2.147.935,090	26,558	26,093	6	99.520	80.959,697	2.198.775,546	27,159	26,695
7	99.408	78.133,869	2.067.056,472	26,455	25,991	7	99.509	78.213,153	2.117.815,849	27,077	26,613
8	99.396	75.482,357	1.988.922,604	26,350	25,885	8	99.501	75.561,911	2.039.602,696	26,992	26,528
9	99.384	72.921,030	1.913.440,246	26,240	25,776	9	99.491	72.999,773	1.964.040,785	26,905	26,441
10	99.373	70.447,416	1.840.519,216	26,126	25,662	10	99.483	70.525,587	1.891.041,012	26,814	26,350
11	99.363	68.058,087	1.770.071,800	26,008	25,544	11	99.475	68.134,743	1.820.515,425	26,719	26,255
12	99.349	65.747,245	1.702.013,713	25,887	25,423	12	99.465	65.824,569	1.752.380,682	26,622	26,158
13	99.334	63.514,777	1.636.266,468	25,762	25,298	13	99.456	63.592,579	1.686.556,113	26,521	26,057
14	99.319	61.357,405	1.572.751,691	25,633	25,169	14	99.445	61.435,233	1.622.963,534	26,417	25,953
15	99.299	59.270,692	1.511.394,286	25,500	25,036	15	99.431	59.349,449	1.561.528,301	26,311	25,847
16	99.275	57.252,564	1.452.123,595	25,363	24,899	16	99.414	57.332,552	1.502.178,852	26,201	25,737
17	99.234	55.293,408	1.394.871,030	25,227	24,763	17	99.393	55.382,340	1.444.846,301	26,089	25,625
18	99.184	53.396,785	1.339.577,622	25,087	24,623	18	99.370	53.497,064	1.389.463,961	25,973	25,509
19	99.102	51.548,215	1.286.180,837	24,951	24,487	19	99.339	51.671,897	1.335.966,897	25,855	25,391
20	99.018	49.762,831	1.234.632,622	24,810	24,346	20	99.308	49.908,716	1.284.295,000	25,733	25,269
21	98.935	48.039,815	1.184.869,791	24,664	24,200	21	99.276	48.205,360	1.234.386,284	25,607	25,143
22	98.851	46.376,165	1.136.829,977	24,513	24,049	22	99.249	46.562,820	1.186.180,925	25,475	25,011
23	98.773	44.772,363	1.090.453,811	24,356	23,891	23	99.223	44.976,424	1.139.618,104	25,338	24,874
24	98.695	43.223,974	1.045.681,449	24,192	23,728	24	99.196	43.443,594	1.094.641,680	25,197	24,733
25	98.621	41.731,131	1.002.457,475	24,022	23,558	25	99.170	41.963,455	1.051.198,085	25,050	24,586
26	98.548	40.289,934	960.726,344	23,845	23,381	26	99.143	40.533,586	1.009.234,630	24,899	24,435
27	98.476	38.899,402	920.436,410	23,662	23,198	27	99.116	39.152,197	968.701,044	24,742	24,278
28	98.402	37.555,540	881.537,008	23,473	23,009	28	99.086	37.816,693	929.548,847	24,580	24,116
29	98.329	36.258,741	843.981,468	23,277	22,813	29	99.056	36.526,650	891.732,154	24,413	23,949
30	98.256	35.006,526	807.722,727	23,073	22,609	30	99.026	35.280,779	855.205,504	24,240	23,776
31	98.180	33.796,601	772.716,200	22,864	22,400	31	98.993	34.076,354	819.924,725	24,061	23,597
32	98.100	32.626,990	738.919,600	22,647	22,183	32	98.957	32.912,204	785.848,371	23,877	23,413
33	98.017	31.496,996	706.292,610	22,424	21,960	33	98.922	31.787,876	752.936,167	23,686	23,222
34	97.928	30.404,372	674.795,614	22,194	21,730	34	98.882	30.700,577	721.148,291	23,490	23,026
35	97.833	29.347,537	644.391,242	21,957	21,493	35	98.834	29.648,051	690.447,714	23,288	22,824
36	97.725	28.324,035	615.043,705	21,715	21,251	36	98.780	28.629,687	660.799,663	23,081	22,617
37	97.611	27.334,190	586.719,671	21,465	21,001	37	98.719	27.644,510	632.169,976	22,868	22,404
38	97.489	26.376,709	559.385,481	21,208	20,744	38	98.654	26.692,063	604.525,466	22,648	22,184
39	97.347	25.447,745	533.008,771	20,945	20,481	39	98.581	25.770,220	577.833,403	22,423	21,959
40	97.191	24.547,655	507.561,027	20,677	20,213	40	98.497	24.877,579	552.063,183	22,191	21,727
41	97.015	23.674,677	483.013,371	20,402	19,938	41	98.405	24.013,953	527.185,604	21,953	21,489
42	96.824	22.829,147	459.338,694	20,121	19,657	42	98.301	23.177,239	503.171,651	21,710	21,246
43	96.605	22.007,290	436.509,548	19,835	19,371	43	98.187	22.367,593	479.994,412	21,459	20,995
44	96.360	21.209,048	414.502,258	19,544	19,080	44	98.055	21.582,153	457.626,819	21,204	20,740
45	96.095	20.435,518	393.293,210	19,246	18,782	45	97.911	20.821,734	436.044,666	20,942	20,478
46	95.790	19.681,692	372.857,692	18,944	18,480	46	97.751	20.084,734	415.222,932	20,674	20,210
47	95.454	18.949,479	353.175,999	18,638	18,174	47	97.574	19.370,378	395.138,198	20,399	19,935
48	95.083	18.237,535	334.226,521	18,326	17,862	48	97.383	18.678,633	375.767,820	20,118	19,653
49	94.685	17.547,135	315.988,986	18,008	17,544	49	97.173	18.008,036	357.089,186	19,829	19,365

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 3,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	16.876,662	298.441,852	17,684	17,220	50	96.938	17.357,016	339.081,151	19,536	19,072
51	93.784	16.224,429	281.565,190	17,354	16,890	51	96.688	16.726,887	321.724,134	19,234	18,770
52	93.289	15.593,155	265.340,760	17,016	16,552	52	96.417	16.116,009	304.997,247	18,925	18,461
53	92.742	14.977,450	249.747,606	16,675	16,211	53	96.119	15.522,842	288.881,238	18,610	18,146
54	92.163	14.380,637	234.770,156	16,325	15,861	54	95.805	14.948,931	273.358,396	18,286	17,822
55	91.518	13.797,151	220.389,519	15,974	15,510	55	95.458	14.391,076	258.409,465	17,956	17,492
56	90.829	13.230,095	206.592,367	15,615	15,151	56	95.098	13.851,945	244.018,390	17,616	17,152
57	90.099	12.680,027	193.362,272	15,249	14,785	57	94.709	13.328,771	230.166,444	17,268	16,804
58	89.296	12.142,051	180.682,245	14,881	14,417	58	94.285	12.820,411	216.837,674	16,913	16,449
59	88.419	11.616,192	168.540,194	14,509	14,045	59	93.828	12.326,835	204.017,262	16,551	16,087
60	87.470	11.102,962	156.924,002	14,134	13,670	60	93.356	11.850,088	191.690,428	16,176	15,712
61	86.477	10.605,726	145.821,039	13,749	13,285	61	92.855	11.387,860	179.840,340	15,792	15,328
62	85.397	10.119,087	135.215,313	13,362	12,898	62	92.311	10.938,343	168.452,480	15,400	14,936
63	84.230	9.643,330	125.096,226	12,972	12,508	63	91.724	10.501,258	157.514,137	15,000	14,536
64	82.973	9.178,098	115.452,896	12,579	12,115	64	91.082	10.075,064	147.012,879	14,592	14,128
65	81.623	8.723,446	106.274,798	12,183	11,719	65	90.395	9.660,966	136.937,815	14,174	13,710
66	80.159	8.277,329	97.551,352	11,785	11,321	66	89.629	9.255,242	127.276,849	13,752	13,288
67	78.561	7.837,952	89.274,023	11,390	10,926	67	88.777	8.857,193	118.021,607	13,325	12,861
68	76.817	7.404,772	81.436,071	10,998	10,534	68	87.842	8.467,557	109.164,414	12,892	12,428
69	74.925	6.978,143	74.031,300	10,609	10,145	69	86.801	8.084,263	100.696,857	12,456	11,992
70	72.925	6.562,257	67.053,156	10,218	9,754	70	85.662	7.708,432	92.612,594	12,014	11,550
71	70.761	6.152,224	60.490,899	9,832	9,368	71	84.395	7.337,556	84.904,161	11,571	11,107
72	68.421	5.747,589	54.338,676	9,454	8,990	72	82.992	6.971,543	77.566,606	11,126	10,662
73	65.935	5.351,412	48.591,087	9,080	8,616	73	81.452	6.610,796	70.595,063	10,679	10,215
74	63.328	4.966,039	43.239,675	8,707	8,243	74	79.755	6.254,197	63.984,267	10,231	9,767
75	60.600	4.591,418	38.273,635	8,336	7,872	75	77.894	5.901,673	57.730,070	9,782	9,318
76	57.778	4.229,574	33.682,218	7,964	7,499	76	75.833	5.551,296	51.828,397	9,336	8,872
77	54.843	3.878,973	29.452,643	7,593	7,129	77	73.585	5.204,550	46.277,101	8,892	8,428
78	51.744	3.536,006	25.573,670	7,232	6,768	78	71.129	4.860,696	41.072,552	8,450	7,986
79	48.521	3.203,624	22.037,664	6,879	6,415	79	68.424	4.517,769	36.211,856	8,015	7,551
80	45.205	2.883,725	18.834,041	6,531	6,067	80	65.452	4.175,381	31.694,087	7,591	7,127
81	41.744	2.572,933	15.950,316	6,199	5,735	81	62.177	3.832,303	27.518,707	7,181	6,717
82	38.120	2.270,110	13.377,383	5,893	5,429	82	58.523	3.485,099	23.686,404	6,796	6,332
83	34.549	1.987,850	11.107,273	5,588	5,124	83	54.750	3.150,172	20.201,305	6,413	5,949
84	30.980	1.722,227	9.119,422	5,295	4,831	84	50.754	2.821,525	17.051,133	6,043	5,579
85	27.630	1.484,053	7.397,195	4,984	4,520	85	46.777	2.512,491	14.229,608	5,664	5,200
86	24.269	1.259,440	5.913,142	4,695	4,231	86	42.552	2.208,276	11.717,117	5,306	4,842
87	20.898	1.047,831	4.653,702	4,441	3,977	87	38.065	1.908,615	9.508,841	4,982	4,518
88	17.710	857,963	3.605,871	4,203	3,739	88	33.570	1.626,308	7.600,226	4,673	4,209
89	14.706	688,346	2.747,907	3,992	3,528	89	29.086	1.361,403	5.973,917	4,388	3,924
90	12.049	544,889	2.059,561	3,780	3,316	90	24.798	1.121,464	4.612,515	4,113	3,649
91	9.690	423,394	1.514,671	3,577	3,113	91	20.713	905,052	3.491,051	3,857	3,393
92	7.608	321,207	1.091,278	3,397	2,933	92	16.818	710,005	2.585,999	3,642	3,178
93	5.845	238,415	770,071	3,230	2,766	93	13.356	544,779	1.875,994	3,444	2,980
94	4.388	172,936	531,656	3,074	2,610	94	10.361	408,316	1.331,215	3,260	2,796
95	3.216	122,444	358,719	2,930	2,466	95	7.841	298,564	922,899	3,091	2,627
96	2.298	84,525	236,275	2,795	2,331	96	5.782	212,710	624,335	2,935	2,471
97	1.599	56,823	151,750	2,671	2,207	97	4.149	147,467	411,625	2,791	2,327
98	1.082	37,157	94,928	2,555	2,091	98	2.893	99,358	264,159	2,659	2,195
99	711	23,607	57,770	2,447	1,983	99	1.958	64,977	164,800	2,536	2,072
100	454	14,556	34,163	2,347	1,883	100	1285	41,192	99,823	2,423	1,959

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 3,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	2.557.364,403	25,574	25,109	0	100.000	100.000,000	2.601.268,861	26,013	25,548
1	99.534	95.936,851	2.457.364,403	25,614	25,150	1	99.621	96.019,884	2.501.268,861	26,049	25,585
2	99.493	92.430,368	2.361.427,552	25,548	25,084	2	99.583	92.514,429	2.405.248,977	25,999	25,534
3	99.469	89.068,599	2.268.997,184	25,475	25,010	3	99.563	89.152,647	2.312.734,548	25,941	25,477
4	99.448	85.831,001	2.179.928,585	25,398	24,933	4	99.546	85.915,262	2.223.581,901	25,881	25,417
5	99.434	82.717,128	2.094.097,584	25,316	24,852	5	99.532	82.798,551	2.137.666,639	25,818	25,353
6	99.420	79.716,309	2.011.380,456	25,232	24,767	6	99.520	79.796,224	2.054.868,088	25,751	25,287
7	99.408	76.825,437	1.931.664,147	25,144	24,679	7	99.509	76.903,393	1.975.071,864	25,683	25,218
8	99.396	74.039,488	1.854.838,710	25,052	24,588	8	99.501	74.117,522	1.898.168,471	25,610	25,146
9	99.384	71.354,767	1.780.799,221	24,957	24,493	9	99.491	71.431,819	1.824.050,949	25,536	25,071
10	99.373	68.768,177	1.709.444,454	24,858	24,394	10	99.483	68.844,485	1.752.619,130	25,458	24,993
11	99.363	66.275,716	1.640.676,277	24,755	24,291	11	99.475	66.350,364	1.683.774,645	25,377	24,913
12	99.349	63.871,114	1.574.400,561	24,650	24,185	12	99.465	63.946,232	1.617.424,281	25,294	24,829
13	99.334	61.553,670	1.510.529,447	24,540	24,076	13	99.456	61.629,070	1.553.478,049	25,207	24,742
14	99.319	59.319,826	1.448.975,776	24,427	23,962	14	99.445	59.394,869	1.491.848,979	25,117	24,653
15	99.299	57.164,138	1.389.656,151	24,310	23,846	15	99.431	57.240,096	1.432.454,110	25,025	24,561
16	99.275	55.084,683	1.332.492,012	24,190	23,725	16	99.414	55.161,641	1.375.214,014	24,931	24,466
17	99.234	53.071,518	1.277.407,330	24,070	23,605	17	99.393	53.156,877	1.320.052,372	24,833	24,369
18	99.184	51.127,612	1.224.335,811	23,947	23,482	18	99.370	51.223,629	1.266.895,496	24,733	24,268
19	99.102	49.238,666	1.173.208,199	23,827	23,363	19	99.339	49.356,806	1.215.671,866	24,630	24,166
20	99.018	47.418,735	1.123.969,533	23,703	23,239	20	99.308	47.557,748	1.166.315,060	24,524	24,060
21	98.935	45.666,576	1.076.550,798	23,574	23,110	21	99.276	45.823,943	1.118.757,312	24,414	23,950
22	98.851	43.978,885	1.030.884,222	23,440	22,976	22	99.249	44.155,891	1.072.933,368	24,299	23,834
23	98.773	42.355,678	986.905,337	23,300	22,836	23	99.223	42.548,725	1.028.777,477	24,179	23,714
24	98.695	40.792,334	944.549,659	23,155	22,691	24	99.196	40.999,600	986.228,752	24,055	23,590
25	98.621	39.288,574	903.757,325	23,003	22,539	25	99.170	39.507,300	945.229,153	23,925	23,461
26	98.548	37.840,330	864.468,751	22,845	22,381	26	99.143	38.069,167	905.721,852	23,791	23,327
27	98.476	36.446,307	826.628,422	22,681	22,216	27	99.116	36.683,160	867.652,685	23,653	23,188
28	98.402	35.102,403	790.182,114	22,511	22,046	28	99.086	35.346,498	830.969,525	23,509	23,045
29	98.329	33.808,649	755.079,711	22,334	21,869	29	99.056	34.058,454	795.623,027	23,361	22,896
30	98.256	32.562,396	721.271,063	22,150	21,686	30	99.026	32.817,500	761.564,573	23,206	22,742
31	98.180	31.361,195	688.708,667	21,961	21,496	31	98.993	31.620,789	728.747,073	23,046	22,582
32	98.100	30.202,913	657.347,472	21,764	21,300	32	98.957	30.466,937	697.126,285	22,881	22,417
33	98.017	29.086,616	627.144,560	21,561	21,097	33	98.922	29.355,236	666.659,348	22,710	22,246
34	97.928	28.009,951	598.057,943	21,352	20,887	34	98.882	28.282,829	637.304,112	22,533	22,069
35	97.833	26.971,196	570.047,992	21,135	20,671	35	98.834	27.247,377	609.021,283	22,352	21,887
36	97.725	25.967,845	543.076,796	20,913	20,449	36	98.780	26.248,071	581.773,906	22,164	21,700
37	97.611	24.999,956	517.108,951	20,684	20,220	37	98.719	25.283,777	555.525,834	21,972	21,507
38	97.489	24.066,110	492.108,995	20,448	19,984	38	98.654	24.353,839	530.242,058	21,772	21,308
39	97.347	23.162,575	468.042,885	20,207	19,742	39	98.581	23.456,092	505.888,219	21,567	21,103
40	97.191	22.289,473	444.880,310	19,959	19,495	40	98.497	22.589,046	482.432,126	21,357	20,892
41	97.015	21.445,002	422.590,837	19,706	19,241	41	98.405	21.752,325	459.843,081	21,140	20,676
42	96.824	20.629,274	401.145,835	19,445	18,981	42	98.301	20.943,823	438.090,756	20,917	20,453
43	96.605	19.838,693	380.516,562	19,181	18,716	43	98.187	20.163,492	417.146,932	20,688	20,224
44	96.360	19.073,041	360.677,868	18,910	18,446	44	98.055	19.408,569	396.983,440	20,454	19,990
45	96.095	18.333,131	341.604,827	18,633	18,169	45	97.911	18.679,614	377.574,871	20,213	19,749
46	95.790	17.614,312	323.271,696	18,353	17,888	46	97.751	17.975,018	358.895,257	19,966	19,502
47	95.454	16.918,145	305.657,384	18,067	17,602	47	97.574	17.293,925	340.920,239	19,713	19,249
48	95.083	16.243,285	288.739,239	17,776	17,311	48	97.383	16.636,150	323.626,314	19,453	18,989
49	94.685	15.590,720	272.495,954	17,478	17,014	49	97.173	16.000,234	306.990,164	19,187	18,722

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 3,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	14.958,870	256.905,234	17,174	16,710	50	96.938	15.384,638	290.989,930	18,914	18,450
51	93.784	14.346,101	241.946,364	16,865	16,401	51	96.688	14.790,389	275.605,292	18,634	18,170
52	93.289	13.754,687	227.600,263	16,547	16,083	52	96.417	14.215,895	260.814,903	18,347	17,882
53	92.742	13.179,739	213.845,576	16,225	15,761	53	96.119	13.659,670	246.599,008	18,053	17,589
54	92.163	12.624,068	200.665,837	15,895	15,431	54	95.805	13.122,945	232.939,338	17,751	17,286
55	91.518	12.082,669	188.041,769	15,563	15,099	55	95.458	12.602,790	219.816,393	17,442	16,977
56	90.829	11.558,159	175.959,100	15,224	14,759	56	95.098	12.101,423	207.213,603	17,123	16,659
57	90.099	11.050,912	164.400,941	14,877	14,412	57	94.709	11.616,306	195.112,179	16,796	16,332
58	89.296	10.556,555	153.350,029	14,527	14,062	58	94.285	11.146,336	183.495,874	16,462	15,998
59	88.419	10.075,027	142.793,474	14,173	13,709	59	93.828	10.691,385	172.349,538	16,120	15,656
60	87.470	9.606,685	132.718,447	13,815	13,351	60	93.356	10.253,124	161.658,152	15,767	15,302
61	86.477	9.154,346	123.111,762	13,448	12,984	61	92.855	9.829,446	151.405,028	15,403	14,939
62	85.397	8.713,256	113.957,417	13,079	12,614	62	92.311	9.418,694	141.575,582	15,031	14,567
63	84.230	8.283,587	105.244,160	12,705	12,241	63	91.724	9.020,544	132.156,888	14,651	14,186
64	82.973	7.864,957	96.960,574	12,328	11,864	64	91.082	8.633,590	123.136,344	14,262	13,798
65	81.623	7.457,341	89.095,617	11,947	11,483	65	90.395	8.258,790	114.502,753	13,864	13,400
66	80.159	7.058,921	81.638,276	11,565	11,101	66	89.629	7.892,887	106.243,963	13,461	12,996
67	78.561	6.668,113	74.579,355	11,184	10,720	67	88.777	7.535,230	98.351,076	13,052	12,588
68	76.817	6.284,407	67.911,242	10,806	10,342	68	87.842	7.186,390	90.815,846	12,637	12,173
69	74.925	5.908,058	61.626,835	10,431	9,967	69	86.801	6.844,556	83.629,457	12,218	11,754
70	72.925	5.542,559	55.718,777	10,053	9,588	70	85.662	6.510,632	76.784,900	11,794	11,329
71	70.761	5.183,719	50.176,218	9,680	9,215	71	84.395	6.182,452	70.274,268	11,367	10,902
72	68.421	4.831,114	44.992,499	9,313	8,849	72	82.992	5.859,904	64.091,816	10,937	10,473
73	65.935	4.487,270	40.161,385	8,950	8,486	73	81.452	5.543,290	58.231,912	10,505	10,041
74	63.328	4.154,093	35.674,114	8,588	8,123	74	79.755	5.231,638	52.688,622	10,071	9,607
75	60.600	3.831,467	31.520,021	8,227	7,762	75	77.894	4.924,855	47.456,984	9,636	9,172
76	57.778	3.521,010	27.688,554	7,864	7,399	76	75.833	4.621,308	42.532,129	9,203	8,739
77	54.843	3.221,362	24.167,544	7,502	7,038	77	73.585	4.322,211	37.910,821	8,771	8,307
78	51.744	2.929,463	20.946,181	7,150	6,686	78	71.129	4.026,925	33.588,610	8,341	7,877
79	48.521	2.647,700	18.016,718	6,805	6,340	79	68.424	3.733,802	29.561,685	7,917	7,453
80	45.205	2.377,571	15.369,018	6,464	6,000	80	65.452	3.442,513	25.827,883	7,503	7,038
81	41.744	2.116,217	12.991,448	6,139	5,675	81	62.177	3.152,039	22.385,370	7,102	6,637
82	38.120	1.862,649	10.875,230	5,839	5,374	82	58.523	2.859,560	19.233,331	6,726	6,262
83	34.549	1.627,121	9.012,582	5,539	5,075	83	54.750	2.578,521	16.373,771	6,350	5,886
84	30.980	1.406,303	7.385,460	5,252	4,787	84	50.754	2.303,947	13.795,250	5,988	5,523
85	27.630	1.208,899	5.979,157	4,946	4,482	85	46.777	2.046,658	11.491,304	5,615	5,150
86	24.269	1.023,459	4.770,257	4,661	4,196	86	42.552	1.794,512	9.444,646	5,263	4,799
87	20.898	849,448	3.746,798	4,411	3,946	87	38.065	1.547,261	7.650,134	4,944	4,480
88	17.710	693,851	2.897,350	4,176	3,711	88	33.570	1.315,226	6.102,872	4,640	4,176
89	14.706	555,337	2.203,499	3,968	3,503	89	29.086	1.098,339	4.787,646	4,359	3,895
90	12.049	438,541	1.648,162	3,758	3,294	90	24.798	902,583	3.689,308	4,087	3,623
91	9.690	339,937	1.209,621	3,558	3,094	91	20.713	726,654	2.786,724	3,835	3,371
92	7.608	257,271	869,684	3,380	2,916	92	16.818	568,680	2.060,071	3,623	3,158
93	5.845	190,499	612,412	3,215	2,750	93	13.356	435,291	1.491,391	3,426	2,962
94	4.388	137,847	421,913	3,061	2,596	94	10.361	325,468	1.056,100	3,245	2,780
95	3.216	97,365	284,067	2,918	2,453	95	7.841	237,411	730,632	3,078	2,613
96	2.298	67,050	186,702	2,785	2,320	96	5.782	168,734	493,222	2,923	2,459
97	1.599	44,967	119,652	2,661	2,196	97	4.149	116,698	324,488	2,781	2,316
98	1.082	29,334	74,685	2,546	2,082	98	2.893	78,437	207,790	2,649	2,185
99	711	18,592	45,352	2,439	1,975	99	1.958	51,172	129,353	2,528	2,063
100	454	11,436	26,760	2,340	1,876	100	1285	32,362	78,180	2,416	1,951

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 4,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	2.430.113,492	24,301	23,836	0	100.000	100.000,000	2.467.822,844	24,678	24,213
1	99.534	95.706,234	2.330.113,492	24,347	23,882	1	99.621	95.789,067	2.367.822,844	24,719	24,254
2	99.493	91.986,525	2.234.407,258	24,291	23,826	2	99.583	92.070,182	2.272.033,777	24,677	24,212
3	99.469	88.427,820	2.142.420,733	24,228	23,763	3	99.563	88.511,264	2.179.963,595	24,629	24,164
4	99.448	85.008,674	2.053.992,913	24,162	23,697	4	99.546	85.092,128	2.091.452,331	24,579	24,114
5	99.434	81.727,700	1.968.984,239	24,092	23,627	5	99.532	81.808,149	2.006.360,204	24,525	24,060
6	99.420	78.573,442	1.887.256,539	24,019	23,554	6	99.520	78.652,212	1.924.552,054	24,469	24,004
7	99.408	75.541,987	1.808.683,097	23,943	23,478	7	99.509	75.618,640	1.845.899,843	24,411	23,946
8	99.396	72.627,574	1.733.141,110	23,863	23,399	8	99.501	72.704,119	1.770.281,202	24,349	23,884
9	99.384	69.825,795	1.660.513,536	23,781	23,316	9	99.491	69.901,195	1.697.577,083	24,285	23,821
10	99.373	67.132,864	1.590.687,741	23,695	23,230	10	99.483	67.207,357	1.627.675,888	24,219	23,754
11	99.363	64.544,145	1.523.554,877	23,605	23,140	11	99.475	64.616,843	1.560.468,531	24,150	23,685
12	99.349	62.052,843	1.459.010,732	23,512	23,048	12	99.465	62.125,823	1.495.851,687	24,078	23,613
13	99.334	59.657,619	1.396.957,888	23,416	22,951	13	99.456	59.730,696	1.433.725,865	24,003	23,538
14	99.319	57.354,187	1.337.300,270	23,317	22,852	14	99.445	57.426,938	1.373.995,169	23,926	23,461
15	99.299	55.137,256	1.279.946,083	23,214	22,749	15	99.431	55.210,521	1.316.568,232	23,846	23,382
16	99.275	53.003,813	1.224.808,826	23,108	22,643	16	99.414	53.077,864	1.261.357,711	23,764	23,299
17	99.234	50.943,941	1.171.805,014	23,002	22,537	17	99.393	51.025,877	1.208.279,847	23,680	23,215
18	99.184	48.959,988	1.120.861,073	22,893	22,429	18	99.370	49.051,934	1.157.253,969	23,592	23,128
19	99.102	47.037,781	1.071.901,085	22,788	22,323	19	99.339	47.150,642	1.108.202,035	23,503	23,039
20	99.018	45.190,307	1.024.863,304	22,679	22,214	20	99.308	45.322,787	1.061.051,394	23,411	22,946
21	98.935	43.415,873	979.672,997	22,565	22,100	21	99.276	43.565,484	1.015.728,607	23,315	22,850
22	98.851	41.710,853	936.257,124	22,446	21,982	22	99.249	41.878,731	972.163,123	23,214	22,749
23	98.773	40.074,790	894.546,271	22,322	21,857	23	99.223	40.257,441	930.284,392	23,108	22,644
24	98.695	38.502,856	854.471,481	22,192	21,728	24	99.196	38.698,489	890.026,951	22,999	22,534
25	98.621	36.994,351	815.968,625	22,057	21,592	25	99.170	37.200,305	851.328,462	22,885	22,420
26	98.548	35.545,025	778.974,274	21,915	21,450	26	99.143	35.759,982	814.128,157	22,766	22,302
27	98.476	34.153,264	743.429,249	21,767	21,303	27	99.116	34.375,215	778.368,175	22,643	22,178
28	98.402	32.814,841	709.275,985	21,614	21,150	28	99.086	33.043,029	743.992,960	22,516	22,051
29	98.329	31.529,423	676.461,144	21,455	20,990	29	99.056	31.762,388	710.949,931	22,383	21,919
30	98.256	30.294,189	644.931,721	21,289	20,824	30	99.026	30.531,524	679.187,543	22,245	21,781
31	98.180	29.106,524	614.637,532	21,117	20,652	31	98.993	29.347,455	648.656,020	22,103	21,638
32	98.100	27.964,132	585.531,008	20,939	20,474	32	98.957	28.208,585	619.308,565	21,955	21,490
33	98.017	26.865,844	557.566,875	20,754	20,289	33	98.922	27.113,954	591.099,979	21,801	21,336
34	97.928	25.809,191	530.701,032	20,562	20,098	34	98.882	26.060,629	563.986,025	21,641	21,176
35	97.833	24.792,312	504.891,841	20,365	19,900	35	98.834	25.046,181	537.925,396	21,477	21,013
36	97.725	23.812,637	480.099,529	20,162	19,697	36	98.780	24.069,606	512.879,215	21,308	20,843
37	97.611	22.869,970	456.286,892	19,951	19,487	37	98.719	23.129,609	488.809,610	21,134	20,669
38	97.489	21.962,765	433.416,922	19,734	19,269	38	98.654	22.225,347	465.680,001	20,953	20,488
39	97.347	21.087,384	411.454,157	19,512	19,047	39	98.581	21.354,605	443.454,654	20,766	20,301
40	97.191	20.243,725	390.366,773	19,283	18,819	40	98.497	20.515,803	422.100,049	20,574	20,110
41	97.015	19.429,942	370.123,048	19,049	18,584	41	98.405	19.708,387	401.584,246	20,376	19,911
42	96.824	18.645,933	350.693,106	18,808	18,343	42	98.301	18.930,241	381.875,859	20,173	19,708
43	96.605	17.888,256	332.047,173	18,562	18,097	43	98.187	18.181,123	362.945,617	19,963	19,498
44	96.360	17.156,538	314.158,917	18,311	17,847	44	98.055	17.458,351	344.764,495	19,748	19,283
45	96.095	16.451,334	297.002,379	18,053	17,589	45	97.911	16.762,252	327.306,143	19,526	19,062
46	95.790	15.768,302	280.551,045	17,792	17,327	46	97.751	16.091,205	310.543,891	19,299	18,834
47	95.454	15.108,688	264.782,744	17,525	17,060	47	97.574	15.444,277	294.452,686	19,065	18,601
48	95.083	14.471,136	249.674,055	17,253	16,788	48	97.383	14.821,140	279.008,409	18,825	18,360
49	94.685	13.856,378	235.202,919	16,974	16,510	49	97.173	14.220,336	264.187,269	18,578	18,113

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 4,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	13.262,857	221.346,541	16,689	16,224	50	96.938	13.640,352	249.966,933	18,326	17,861
51	93.784	12.688,987	208.083,684	16,399	15,934	51	96.688	13.081,955	236.326,581	18,065	17,600
52	93.289	12.136,642	195.394,697	16,100	15,635	52	96.417	12.543,596	223.244,625	17,797	17,333
53	92.742	11.601,374	183.258,055	15,796	15,331	53	96.119	12.023,829	210.701,030	17,524	17,059
54	92.163	11.085,536	171.656,681	15,485	15,020	54	95.805	11.523,614	198.677,200	17,241	16,776
55	91.518	10.584,614	160.571,145	15,170	14,705	55	95.458	11.040,248	187.153,587	16,952	16,487
56	90.829	10.100,795	149.986,532	14,849	14,384	56	95.098	10.575,559	176.113,339	16,653	16,188
57	90.099	9.634,292	139.885,737	14,520	14,055	57	94.709	10.127,207	165.537,779	16,346	15,881
58	89.296	9.181,183	130.251,445	14,187	13,722	58	94.285	9.694,124	155.410,572	16,031	15,567
59	88.419	8.741,328	121.070,262	13,850	13,386	59	93.828	9.276,095	145.716,448	15,709	15,244
60	87.470	8.314,947	112.328,934	13,509	13,044	60	93.356	8.874,465	136.440,353	15,374	14,910
61	86.477	7.904,384	104.013,987	13,159	12,694	61	92.855	8.487,304	127.565,888	15,030	14,565
62	85.397	7.505,437	96.109,602	12,805	12,341	62	92.311	8.113,088	119.078,584	14,677	14,213
63	84.230	7.118,175	88.604,166	12,448	11,983	63	91.724	7.751,451	110.965,496	14,315	13,851
64	82.973	6.742,196	81.485,990	12,086	11,621	64	91.082	7.401,103	103.214,045	13,946	13,481
65	81.623	6.377,402	74.743,794	11,720	11,255	65	90.395	7.062,789	95.812,941	13,566	13,101
66	80.159	6.022,168	68.366,393	11,352	10,888	66	89.629	6.733,649	88.750,152	13,180	12,715
67	78.561	5.675,084	62.344,224	10,986	10,521	67	88.777	6.413,068	82.016,503	12,789	12,324
68	76.817	5.335,663	56.669,140	10,621	10,156	68	87.842	6.101,475	75.603,436	12,391	11,926
69	74.925	5.004,073	51.333,477	10,258	9,794	69	86.801	5.797,279	69.501,961	11,989	11,524
70	72.925	4.683,213	46.329,404	9,893	9,428	70	85.662	5.501,192	63.704,682	11,580	11,115
71	70.761	4.369,481	41.646,191	9,531	9,066	71	84.395	5.211,337	58.203,490	11,169	10,704
72	68.421	4.062,473	37.276,710	9,176	8,711	72	82.992	4.927,580	52.992,153	10,754	10,289
73	65.935	3.764,265	33.214,237	8,824	8,359	73	81.452	4.650,135	48.064,574	10,336	9,871
74	63.328	3.476,393	29.449,972	8,471	8,007	74	79.755	4.378,147	43.414,439	9,916	9,451
75	60.600	3.198,693	25.973,579	8,120	7,655	75	77.894	4.111,506	39.036,292	9,494	9,030
76	57.778	2.932,442	22.774,886	7,767	7,302	76	75.833	3.848,816	34.924,786	9,074	8,609
77	54.843	2.676,434	19.842,443	7,414	6,949	77	73.585	3.591,063	31.075,970	8,654	8,189
78	51.744	2.428,062	17.166,009	7,070	6,605	78	71.129	3.337,684	27.484,907	8,235	7,770
79	48.521	2.189,250	14.737,947	6,732	6,267	79	68.424	3.087,293	24.147,223	7,821	7,357
80	45.205	1.961,168	12.548,697	6,399	5,934	80	65.452	2.839,598	21.059,930	7,417	6,952
81	41.744	1.741,391	10.587,530	6,080	5,615	81	62.177	2.593,747	18.220,332	7,025	6,560
82	38.120	1.529,050	8.846,139	5,785	5,321	82	58.523	2.347,416	15.626,585	6,657	6,192
83	34.549	1.332,495	7.317,088	5,491	5,026	83	54.750	2.111,622	13.279,169	6,289	5,824
84	30.980	1.148,893	5.984,594	5,209	4,744	84	50.754	1.882,230	11.167,547	5,933	5,468
85	27.630	985,247	4.835,701	4,908	4,443	85	46.777	1.668,017	9.285,317	5,567	5,102
86	24.269	832,109	3.850,454	4,627	4,163	86	42.552	1.459,003	7.617,300	5,221	4,756
87	20.898	688,972	3.018,344	4,381	3,916	87	38.065	1.254,955	6.158,297	4,907	4,442
88	17.710	561,417	2.329,373	4,149	3,684	88	33.570	1.064,192	4.903,342	4,608	4,143
89	14.706	448,261	1.767,956	3,944	3,479	89	29.086	886,565	3.839,150	4,330	3,866
90	12.049	353,134	1.319,694	3,737	3,272	90	24.798	726,802	2.952,585	4,062	3,598
91	9.690	273,075	966,561	3,540	3,075	91	20.713	583,729	2.225,783	3,813	3,348
92	7.608	206,172	693,486	3,364	2,899	92	16.818	455,729	1.642,054	3,603	3,138
93	5.845	152,295	487,313	3,200	2,735	93	13.356	347,995	1.186,325	3,409	2,944
94	4.388	109,937	335,018	3,047	2,583	94	10.361	259,571	838,331	3,230	2,765
95	3.216	77,465	225,081	2,906	2,441	95	7.841	188,887	578,760	3,064	2,599
96	2.298	53,218	147,616	2,774	2,309	96	5.782	133,925	389,872	2,911	2,446
97	1.599	35,604	94,398	2,651	2,187	97	4.149	92,400	255,948	2,770	2,305
98	1.082	23,170	58,794	2,537	2,073	98	2.893	61,957	163,547	2,640	2,175
99	711	14,650	35,624	2,432	1,967	99	1.958	40,323	101,590	2,519	2,055
100	454	8,989	20,974	2,333	1,868	100	1285	25,440	61,267	2,408	1,943

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 4,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	2.313.918,226	23,139	22,674	0	100.000	100.000,000	2.346.399,953	23,464	22,999
1	99.534	95.476,722	2.213.918,226	23,188	22,723	1	99.621	95.559,357	2.246.399,953	23,508	23,043
2	99.493	91.545,872	2.118.441,504	23,141	22,676	2	99.583	91.629,128	2.150.840,596	23,473	23,008
3	99.469	87.793,173	2.026.895,632	23,087	22,622	3	99.563	87.876,018	2.059.211,468	23,433	22,968
4	99.448	84.196,172	1.939.102,459	23,031	22,566	4	99.546	84.278,828	1.971.335,450	23,391	22,925
5	99.434	80.752,440	1.854.906,288	22,970	22,505	5	99.532	80.831,930	1.887.056,622	23,345	22,880
6	99.420	77.449,646	1.774.153,847	22,907	22,442	6	99.520	77.527,288	1.806.224,693	23,298	22,833
7	99.408	74.282,982	1.696.704,202	22,841	22,376	7	99.509	74.358,359	1.728.697,405	23,248	22,783
8	99.396	71.245,878	1.622.421,219	22,772	22,307	8	99.501	71.320,967	1.654.339,046	23,196	22,730
9	99.384	68.333,139	1.551.175,341	22,700	22,235	9	99.491	68.406,927	1.583.018,079	23,141	22,676
10	99.373	65.540,226	1.482.842,203	22,625	22,160	10	99.483	65.612,951	1.514.611,152	23,084	22,619
11	99.363	62.861,811	1.417.301,977	22,546	22,081	11	99.475	62.932,614	1.448.998,200	23,025	22,559
12	99.349	60.290,515	1.354.440,167	22,465	22,000	12	99.465	60.361,422	1.386.065,587	22,963	22,498
13	99.334	57.824,315	1.294.149,651	22,381	21,915	13	99.456	57.895,146	1.325.704,165	22,898	22,433
14	99.319	55.458,355	1.236.325,336	22,293	21,828	14	99.445	55.528,701	1.267.809,019	22,832	22,366
15	99.299	53.186,852	1.180.866,981	22,202	21,737	15	99.431	53.257,525	1.212.280,317	22,763	22,297
16	99.275	51.006,265	1.127.680,129	22,109	21,643	16	99.414	51.077,525	1.159.022,792	22,691	22,226
17	99.234	48.906,459	1.076.673,864	22,015	21,550	17	99.393	48.985,119	1.107.945,267	22,618	22,153
18	99.184	46.889,139	1.027.767,405	21,919	21,454	18	99.370	46.977,197	1.058.960,148	22,542	22,077
19	99.102	44.940,207	980.878,265	21,826	21,361	19	99.339	45.048,034	1.011.982,951	22,465	21,999
20	99.018	43.071,580	935.938,059	21,730	21,265	20	99.308	43.197,849	966.934,917	22,384	21,919
21	98.935	41.281,107	892.866,479	21,629	21,164	21	99.276	41.423,361	923.737,069	22,300	21,835
22	98.851	39.564,814	851.585,372	21,524	21,059	22	99.249	39.724,055	882.313,707	22,211	21,746
23	98.773	37.921,769	812.020,558	21,413	20,948	23	99.223	38.094,608	842.589,652	22,118	21,653
24	98.695	36.346,915	774.098,788	21,298	20,832	24	99.196	36.531,594	804.495,045	22,022	21,557
25	98.621	34.839,130	737.751,873	21,176	20,711	25	99.170	35.033,086	767.963,451	21,921	21,456
26	98.548	33.393,966	702.912,742	21,049	20,584	26	99.143	33.595,914	732.930,365	21,816	21,351
27	98.476	32.009,483	669.518,777	20,916	20,451	27	99.116	32.217,502	699.334,451	21,707	21,241
28	98.402	30.681,318	637.509,294	20,778	20,313	28	99.086	30.894,670	667.116,949	21,593	21,128
29	98.329	29.408,781	606.827,976	20,634	20,169	29	99.056	29.626,077	636.222,279	21,475	21,010
30	98.256	28.188,866	577.419,195	20,484	20,019	30	99.026	28.409,706	606.596,202	21,352	20,887
31	98.180	27.018,790	549.230,329	20,328	19,862	31	98.993	27.242,439	578.186,496	21,224	20,759
32	98.100	25.896,088	522.211,539	20,166	19,700	32	98.957	26.122,463	550.944,056	21,091	20,626
33	98.017	24.819,360	496.315,451	19,997	19,532	33	98.922	25.048,571	524.821,593	20,952	20,487
34	97.928	23.786,019	471.496,091	19,822	19,357	34	98.882	24.017,747	499.773,022	20,808	20,343
35	97.833	22.794,059	447.710,072	19,642	19,176	35	98.834	23.027,467	475.755,275	20,660	20,195
36	97.725	21.840,844	424.916,013	19,455	18,990	36	98.780	22.076,534	452.727,808	20,507	20,042
37	97.611	20.925,931	403.075,169	19,262	18,797	37	98.719	21.163,500	430.651,274	20,349	19,884
38	97.489	20.047,651	382.149,237	19,062	18,597	38	98.654	20.287,336	409.487,774	20,184	19,719
39	97.347	19.202,442	362.101,587	18,857	18,392	39	98.581	19.445,776	389.200,438	20,015	19,549
40	97.191	18.389,989	342.899,145	18,646	18,181	40	98.497	18.637,152	369.754,662	19,840	19,374
41	97.015	17.608,396	324.509,156	18,429	17,964	41	98.405	17.860,738	351.117,510	19,659	19,193
42	96.824	16.857,365	306.900,760	18,206	17,741	42	98.301	17.114,402	333.256,772	19,472	19,007
43	96.605	16.133,584	290.043,395	17,978	17,512	43	98.187	16.397,723	316.142,370	19,280	18,814
44	96.360	15.436,533	273.909,811	17,744	17,279	44	98.055	15.708,089	299.744,647	19,082	18,617
45	96.095	14.766,533	258.473,277	17,504	17,039	45	97.911	15.045,609	284.036,558	18,878	18,413
46	95.790	14.119,509	243.706,745	17,260	16,795	46	97.751	14.408,649	268.990,949	18,669	18,203
47	95.454	13.496,424	229.587,236	17,011	16,546	47	97.574	13.796,202	254.582,300	18,453	17,988
48	95.083	12.895,906	216.090,812	16,757	16,291	48	97.383	13.207,810	240.786,098	18,231	17,765
49	94.685	12.318,455	203.194,905	16,495	16,030	49	97.173	12.642,017	227.578,288	18,002	17,537

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 4,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	11.762,533	190.876,451	16,227	15,762	50	96.938	12.097,326	214.936,271	17,767	17,302
51	93.784	11.226,594	179.113,918	15,954	15,489	51	96.688	11.574,273	202.838,945	17,525	17,060
52	93.289	10.712,156	167.887,324	15,673	15,207	52	96.417	11.071,345	191.264,672	17,276	16,810
53	92.742	10.215,157	157.175,168	15,386	14,921	53	96.119	10.587,134	180.193,327	17,020	16,555
54	92.163	9.737,547	146.960,011	15,092	14,627	54	95.805	10.122,355	169.606,193	16,756	16,290
55	91.518	9.275,240	137.222,464	14,794	14,329	55	95.458	9.674,510	159.483,838	16,485	16,020
56	90.829	8.830,047	127.947,224	14,490	14,025	56	95.098	9.245,082	149.809,327	16,204	15,739
57	90.099	8.402,035	119.117,177	14,177	13,712	57	94.709	8.831,905	140.564,245	15,916	15,450
58	89.296	7.987,680	110.715,142	13,861	13,396	58	94.285	8.433,941	131.732,339	15,619	15,154
59	88.419	7.586,766	102.727,462	13,540	13,075	59	93.828	8.050,900	123.298,399	15,315	14,850
60	87.470	7.199,396	95.140,696	13,215	12,750	60	93.356	7.683,847	115.247,498	14,999	14,533
61	86.477	6.827,502	87.941,301	12,880	12,415	61	92.855	7.331,006	107.563,651	14,672	14,207
62	85.397	6.467,360	81.113,798	12,542	12,077	62	92.311	6.990,968	100.232,645	14,337	13,872
63	84.230	6.118,952	74.646,438	12,199	11,734	63	91.724	6.663,331	93.241,677	13,993	13,528
64	82.973	5.781,853	68.527,486	11,852	11,387	64	91.082	6.346,907	86.578,347	13,641	13,176
65	81.623	5.455,904	62.745,633	11,501	11,035	65	90.395	6.042,256	80.231,440	13,278	12,813
66	80.159	5.139,645	57.289,730	11,147	10,681	66	89.629	5.746,860	74.189,184	12,910	12,444
67	78.561	4.831,809	52.150,085	10,793	10,328	67	88.777	5.460,134	68.442,323	12,535	12,070
68	76.817	4.531,929	47.318,276	10,441	9,976	68	87.842	5.182,384	62.982,189	12,153	11,688
69	74.925	4.240,096	42.786,347	10,091	9,626	69	86.801	4.912,202	57.799,805	11,767	11,301
70	72.925	3.958,706	38.546,251	9,737	9,272	70	85.662	4.650,141	52.887,603	11,373	10,908
71	70.761	3.684,652	34.587,545	9,387	8,922	71	84.395	4.394,563	48.237,463	10,977	10,511
72	68.421	3.417,546	30.902,894	9,042	8,577	72	82.992	4.145,315	43.842,900	10,576	10,111
73	65.935	3.159,085	27.485,348	8,700	8,235	73	81.452	3.902,534	39.697,585	10,172	9,707
74	63.328	2.910,498	24.326,263	8,358	7,893	74	79.755	3.665,462	35.795,051	9,765	9,300
75	60.600	2.671,580	21.415,765	8,016	7,551	75	77.894	3.433,971	32.129,589	9,356	8,891
76	57.778	2.443,332	18.744,185	7,672	7,206	76	75.833	3.206,861	28.695,618	8,948	8,483
77	54.843	2.224,676	16.300,853	7,327	6,862	77	73.585	2.984,923	25.488,758	8,539	8,074
78	51.744	2.013,387	14.076,177	6,991	6,526	78	71.129	2.767,660	22.503,834	8,131	7,666
79	48.521	1.811,007	12.062,790	6,661	6,196	79	68.424	2.553,892	19.736,174	7,728	7,263
80	45.205	1.618,441	10.251,783	6,334	5,869	80	65.452	2.343,360	17.182,282	7,332	6,867
81	41.744	1.433,625	8.633,342	6,022	5,557	81	62.177	2.135,340	14.838,922	6,949	6,484
82	38.120	1.255,794	7.199,717	5,733	5,268	82	58.523	1.927,909	12.703,582	6,589	6,124
83	34.549	1.091,741	5.943,923	5,444	4,979	83	54.750	1.730,095	10.775,673	6,228	5,763
84	30.980	939,054	4.852,183	5,167	4,702	84	50.754	1.538,452	9.045,578	5,880	5,414
85	27.630	803,366	3.913,129	4,871	4,406	85	46.777	1.360,094	7.507,126	5,520	5,054
86	24.269	676,871	3.109,762	4,594	4,129	86	42.552	1.186,812	6.147,032	5,179	4,714
87	20.898	559,093	2.432,891	4,351	3,886	87	38.065	1.018,383	4.960,220	4,871	4,405
88	17.710	454,492	1.873,798	4,123	3,658	88	33.570	861,510	3.941,837	4,575	4,110
89	14.706	362,017	1.419,306	3,921	3,455	89	29.086	715,992	3.080,327	4,302	3,837
90	12.049	284,508	1.057,289	3,716	3,251	90	24.798	585,559	2.364,335	4,038	3,573
91	9.690	219,480	772,782	3,521	3,056	91	20.713	469,163	1.778,776	3,791	3,326
92	7.608	165,310	553,302	3,347	2,882	92	16.818	365,406	1.309,613	3,584	3,119
93	5.845	121,818	387,992	3,185	2,720	93	13.356	278,355	944,207	3,392	2,927
94	4.388	87,726	266,173	3,034	2,569	94	10.361	207,128	665,852	3,215	2,749
95	3.216	61,666	178,447	2,894	2,429	95	7.841	150,364	458,724	3,051	2,586
96	2.298	42,263	116,781	2,763	2,298	96	5.782	106,355	308,359	2,899	2,434
97	1.599	28,207	74,519	2,642	2,177	97	4.149	73,203	202,004	2,760	2,294
98	1.082	18,312	46,312	2,529	2,064	98	2.893	48,967	128,801	2,630	2,165
99	711	11,551	27,999	2,424	1,959	99	1.958	31,793	79,834	2,511	2,046
100	454	7,071	16,449	2,326	1,861	100	1285	20,010	48,042	2,401	1,936

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 4,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	2.207.552,052	22,076	21,610	0	100.000	100.000,000	2.235.613,805	22,356	21,891
1	99.534	95.248,309	2.107.552,052	22,127	21,661	1	99.621	95.330,746	2.135.613,805	22,402	21,937
2	99.493	91.108,377	2.012.303,743	22,087	21,621	2	99.583	91.191,236	2.040.283,059	22,374	21,908
3	99.469	87.164,584	1.921.195,365	22,041	21,575	3	99.563	87.246,836	1.949.091,823	22,340	21,874
4	99.448	83.393,353	1.834.030,781	21,993	21,527	4	99.546	83.475,221	1.861.844,987	22,304	21,839
5	99.434	79.791,113	1.750.637,428	21,940	21,475	5	99.532	79.869,656	1.778.369,766	22,266	21,800
6	99.420	76.344,556	1.670.846,315	21,886	21,420	6	99.520	76.421,091	1.698.500,110	22,226	21,760
7	99.408	73.047,902	1.594.501,759	21,828	21,363	7	99.509	73.122,024	1.622.079,019	22,183	21,718
8	99.396	69.893,684	1.521.453,858	21,768	21,303	8	99.501	69.967,347	1.548.956,995	22,138	21,673
9	99.384	66.875,852	1.451.560,174	21,705	21,240	9	99.491	66.948,067	1.478.989,648	22,092	21,626
10	99.373	63.989,050	1.384.684,322	21,639	21,174	10	99.483	64.060,055	1.412.041,581	22,042	21,577
11	99.363	61.227,199	1.320.695,272	21,570	21,105	11	99.475	61.296,161	1.347.981,526	21,991	21,526
12	99.349	58.582,280	1.259.468,073	21,499	21,034	12	99.465	58.651,178	1.286.685,365	21,938	21,472
13	99.334	56.051,540	1.200.885,793	21,425	20,959	13	99.456	56.120,200	1.228.034,187	21,882	21,417
14	99.319	53.629,508	1.144.834,253	21,347	20,881	14	99.445	53.697,534	1.171.913,988	21,824	21,359
15	99.299	51.309,867	1.091.204,745	21,267	20,801	15	99.431	51.378,045	1.118.216,454	21,764	21,299
16	99.275	49.088,515	1.039.894,878	21,184	20,718	16	99.414	49.157,096	1.066.838,408	21,703	21,237
17	99.234	46.955,056	990.806,364	21,101	20,636	17	99.393	47.030,577	1.017.681,312	21,639	21,173
18	99.184	44.910,530	943.851,307	21,016	20,551	18	99.370	44.994,871	970.650,735	21,572	21,107
19	99.102	42.940,862	898.940,777	20,934	20,469	19	99.339	43.043,892	925.655,863	21,505	21,039
20	99.018	41.056,911	855.999,915	20,849	20,383	20	99.308	41.177,273	882.611,971	21,434	20,969
21	98.935	39.256,047	814.943,005	20,760	20,294	21	99.276	39.391,323	841.434,698	21,361	20,895
22	98.851	37.533,939	775.686,957	20,666	20,201	22	99.249	37.685,006	802.043,375	21,283	20,817
23	98.773	35.889,167	738.153,019	20,568	20,102	23	99.223	36.052,741	764.358,369	21,201	20,736
24	98.695	34.316,431	702.263,852	20,464	19,999	24	99.196	34.490,793	728.305,628	21,116	20,650
25	98.621	32.814,186	667.947,420	20,355	19,890	25	99.170	32.996,868	693.814,835	21,027	20,561
26	98.548	31.377,772	635.133,234	20,242	19,776	26	99.143	31.567,527	660.817,967	20,933	20,468
27	98.476	30.004,924	603.755,463	20,122	19,656	27	99.116	30.199,916	629.250,439	20,836	20,371
28	98.402	28.691,131	573.750,539	19,997	19,532	28	99.086	28.890,643	599.050,523	20,735	20,269
29	98.329	27.435,346	545.059,408	19,867	19,401	29	99.056	27.638,060	570.159,880	20,630	20,164
30	98.256	26.234,379	517.624,061	19,731	19,265	30	99.026	26.439,908	542.521,819	20,519	20,053
31	98.180	25.085,275	491.389,682	19,589	19,123	31	98.993	25.292,919	516.081,911	20,404	19,939
32	98.100	23.985,397	466.304,407	19,441	18,976	32	98.957	24.195,069	490.788,992	20,285	19,819
33	98.017	22.933,117	442.319,010	19,287	18,822	33	98.922	23.144,909	466.593,922	20,160	19,694
34	97.928	21.925,730	419.385,893	19,128	18,662	34	98.882	22.139,334	443.449,014	20,030	19,564
35	97.833	20.961,084	397.460,163	18,962	18,496	35	98.834	21.175,722	421.309,679	19,896	19,430
36	97.725	20.036,472	376.499,080	18,791	18,325	36	98.780	20.252,691	400.133,958	19,757	19,291
37	97.611	19.151,218	356.462,608	18,613	18,147	37	98.719	19.368,639	379.881,267	19,613	19,148
38	97.489	18.303,530	337.311,390	18,429	17,963	38	98.654	18.522,363	360.512,628	19,464	18,998
39	97.347	17.489,912	319.007,859	18,240	17,774	39	98.581	17.711,545	341.990,265	19,309	18,843
40	97.191	16.709,844	301.517,947	18,044	17,579	40	98.497	16.934,426	324.278,720	19,149	18,683
41	97.015	15.961,382	284.808,104	17,844	17,378	41	98.405	16.190,121	307.344,294	18,983	18,518
42	96.824	15.244,043	268.846,721	17,636	17,171	42	98.301	15.476,480	291.154,173	18,813	18,347
43	96.605	14.554,628	253.602,678	17,424	16,959	43	98.187	14.792,916	275.677,693	18,636	18,170
44	96.360	13.892,480	239.048,050	17,207	16,741	44	98.055	14.136,874	260.884,777	18,454	17,989
45	96.095	13.257,704	225.155,570	16,983	16,517	45	97.911	13.508,265	246.747,903	18,266	17,801
46	95.790	12.646,466	211.897,866	16,756	16,290	46	97.751	12.905,440	233.239,638	18,073	17,607
47	95.454	12.059,465	199.251,400	16,522	16,057	47	97.574	12.327,326	220.334,198	17,874	17,408
48	95.083	11.495,318	187.191,935	16,284	15,819	48	97.383	11.773,347	208.006,872	17,668	17,202
49	94.685	10.954,312	175.696,617	16,039	15,573	49	97.173	11.242,043	196.233,525	17,455	16,990

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 4,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	10.434,930	164.742,305	15,788	15,322	50	96.938	10.731,935	184.991,482	17,237	16,772
51	93.784	9.935,654	154.307,375	15,531	15,065	51	96.688	10.243,353	174.259,547	17,012	16,546
52	93.289	9.457,690	144.371,722	15,265	14,799	52	96.417	9.774,816	164.016,193	16,779	16,314
53	92.742	8.997,317	134.914,032	14,995	14,529	53	96.119	9.324,947	154.241,377	16,541	16,075
54	92.163	8.556,129	125.916,715	14,717	14,251	54	95.805	8.894,250	144.916,430	16,293	15,828
55	91.518	8.130,415	117.360,585	14,435	13,969	55	95.458	8.480,404	136.022,180	16,040	15,574
56	90.829	7.721,653	109.230,171	14,146	13,680	56	95.098	8.084,592	127.541,776	15,776	15,310
57	90.099	7.329,791	101.508,518	13,849	13,383	57	94.709	7.704,802	119.457,185	15,504	15,039
58	89.296	6.951,643	94.178,727	13,548	13,082	58	94.285	7.340,023	111.752,383	15,225	14,759
59	88.419	6.586,934	87.227,084	13,242	12,777	59	93.828	6.989,902	104.412,360	14,938	14,472
60	87.470	6.235,660	80.640,150	12,932	12,466	60	93.356	6.655,261	97.422,458	14,638	14,173
61	86.477	5.899,403	74.404,490	12,612	12,147	61	92.855	6.334,462	90.767,197	14,329	13,863
62	85.397	5.574,848	68.505,087	12,288	11,823	62	92.311	6.026,196	84.432,735	14,011	13,545
63	84.230	5.261,902	62.930,239	11,960	11,494	63	91.724	5.730,033	78.406,539	13,683	13,218
64	82.973	4.960,124	57.668,337	11,626	11,161	64	91.082	5.444,871	72.676,507	13,348	12,882
65	81.623	4.669,302	52.708,214	11,288	10,823	65	90.395	5.171,117	67.231,636	13,001	12,536
66	80.159	4.388,116	48.038,912	10,948	10,482	66	89.629	4.906,544	62.060,518	12,649	12,183
67	78.561	4.115,424	43.650,796	10,607	10,141	67	88.777	4.650,590	57.153,974	12,290	11,824
68	76.817	3.850,771	39.535,372	10,267	9,801	68	87.842	4.403,461	52.503,384	11,923	11,458
69	74.925	3.594,181	35.684,601	9,928	9,463	69	86.801	4.163,902	48.099,923	11,552	11,086
70	72.925	3.347,629	32.090,420	9,586	9,120	70	85.662	3.932,332	43.936,020	11,173	10,707
71	70.761	3.108,424	28.742,790	9,247	8,781	71	84.395	3.707,316	40.003,688	10,790	10,325
72	68.421	2.876,193	25.634,366	8,913	8,447	72	82.992	3.488,680	36.296,372	10,404	9,938
73	65.935	2.652,313	22.758,173	8,581	8,115	73	81.452	3.276,499	32.807,692	10,013	9,547
74	63.328	2.437,758	20.105,860	8,248	7,782	74	79.755	3.070,096	29.531,192	9,619	9,153
75	60.600	2.232,293	17.668,102	7,915	7,449	75	77.894	2.869,324	26.461,096	9,222	8,756
76	57.778	2.036,691	15.435,809	7,579	7,113	76	75.833	2.673,147	23.591,772	8,825	8,360
77	54.843	1.849,990	13.399,118	7,243	6,777	77	73.585	2.482,194	20.918,625	8,427	7,962
78	51.744	1.670,281	11.549,128	6,914	6,449	78	71.129	2.296,017	18.436,431	8,030	7,564
79	48.521	1.498,795	9.878,847	6,591	6,126	79	68.424	2.113,609	16.140,414	7,636	7,171
80	45.205	1.336,222	8.380,052	6,271	5,806	80	65.452	1.934,732	14.026,805	7,250	6,784
81	41.744	1.180,803	7.043,830	5,965	5,500	81	62.177	1.758,768	12.092,073	6,875	6,410
82	38.120	1.031,858	5.863,028	5,682	5,216	82	58.523	1.584,120	10.333,305	6,523	6,057
83	34.549	894,913	4.831,170	5,398	4,933	83	54.750	1.418,180	8.749,185	6,169	5,704
84	30.980	767,912	3.936,257	5,126	4,660	84	50.754	1.258,070	7.331,006	5,827	5,362
85	27.630	655,382	3.168,345	4,834	4,369	85	46.777	1.109,557	6.072,935	5,473	5,008
86	24.269	550,867	2.512,964	4,562	4,096	86	42.552	965,879	4.963,379	5,139	4,673
87	20.898	453,925	1.962,097	4,323	3,857	87	38.065	826,821	3.997,500	4,835	4,369
88	17.710	368,117	1.508,171	4,097	3,631	88	33.570	697,783	3.170,679	4,544	4,078
89	14.706	292,515	1.140,054	3,897	3,432	89	29.086	578,533	2.472,896	4,274	3,809
90	12.049	229,337	847,539	3,696	3,230	90	24.798	472,009	1.894,364	4,013	3,548
91	9.690	176,496	618,202	3,503	3,037	91	20.713	377,279	1.422,355	3,770	3,304
92	7.608	132,617	441,707	3,331	2,865	92	16.818	293,140	1.045,075	3,565	3,099
93	5.845	97,493	309,090	3,170	2,705	93	13.356	222,771	751,936	3,375	2,910
94	4.388	70,040	211,597	3,021	2,555	94	10.361	165,371	529,165	3,200	2,734
95	3.216	49,116	141,557	2,882	2,416	95	7.841	119,763	363,794	3,038	2,572
96	2.298	33,581	92,441	2,753	2,287	96	5.782	84,508	244,031	2,888	2,422
97	1.599	22,359	58,860	2,632	2,167	97	4.149	58,027	159,523	2,749	2,284
98	1.082	14,481	36,501	2,521	2,055	98	2.893	38,722	101,497	2,621	2,156
99	711	9,112	22,020	2,416	1,951	99	1.958	25,081	62,774	2,503	2,037
100	454	5,565	12,907	2,320	1,854	100	1285	15,748	37,693	2,394	1,928

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 4,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	2.109.945,643	21,099	20,633	0	100.000	100.000,000	2.134.262,720	21,343	20,877
1	99.534	95.020,986	2.009.945,643	21,153	20,687	1	99.621	95.103,226	2.034.262,720	21,390	20,924
2	99.493	90.674,011	1.914.924,657	21,119	20,653	2	99.583	90.756,475	1.939.159,494	21,367	20,901
3	99.469	86.541,983	1.824.250,646	21,079	20,613	3	99.563	86.623,647	1.848.403,020	21,338	20,872
4	99.448	82.600,081	1.737.708,663	21,038	20,572	4	99.546	82.681,170	1.761.779,373	21,308	20,842
5	99.434	78.843,486	1.655.108,582	20,992	20,526	5	99.532	78.921,096	1.679.098,203	21,276	20,810
6	99.420	75.257,819	1.576.265,097	20,945	20,479	6	99.520	75.333,264	1.600.177,107	21,241	20,775
7	99.408	71.836,234	1.501.007,278	20,895	20,429	7	99.509	71.909,127	1.524.843,843	21,205	20,739
8	99.396	68.570,292	1.429.171,044	20,842	20,376	8	99.501	68.642,561	1.452.934,715	21,167	20,701
9	99.384	65.453,015	1.360.600,752	20,787	20,321	9	99.491	65.523,694	1.384.292,154	21,127	20,661
10	99.373	62.478,163	1.295.147,737	20,730	20,264	10	99.483	62.547,491	1.318.768,460	21,084	20,618
11	99.363	59.638,847	1.232.669,574	20,669	20,203	11	99.475	59.706,020	1.256.220,970	21,040	20,574
12	99.349	56.926,355	1.173.030,727	20,606	20,140	12	99.465	56.993,305	1.196.514,950	20,994	20,528
13	99.334	54.337,157	1.116.104,372	20,540	20,074	13	99.456	54.403,717	1.139.521,644	20,946	20,480
14	99.319	51.865,126	1.061.767,215	20,472	20,006	14	99.445	51.930,914	1.085.117,928	20,895	20,429
15	99.299	49.503,370	1.009.902,089	20,401	19,935	15	99.431	49.569,149	1.033.187,014	20,843	20,377
16	99.275	47.247,195	960.398,719	20,327	19,861	16	99.414	47.313,204	983.617,865	20,790	20,323
17	99.234	45.085,902	913.151,523	20,254	19,788	17	99.393	45.158,417	936.304,661	20,734	20,268
18	99.184	43.019,845	868.065,621	20,178	19,712	18	99.370	43.100,635	891.146,244	20,676	20,210
19	99.102	41.034,928	825.045,776	20,106	19,640	19	99.339	41.133,385	848.045,608	20,617	20,151
20	99.018	39.140,957	784.010,848	20,030	19,564	20	99.308	39.255,703	806.912,223	20,555	20,089
21	98.935	37.334,815	744.869,891	19,951	19,485	21	99.276	37.463,471	767.656,520	20,491	20,025
22	98.851	35.611,793	707.535,076	19,868	19,402	22	99.249	35.755,123	730.193,050	20,422	19,956
23	98.773	33.969,983	671.923,283	19,780	19,314	23	99.223	34.124,810	694.437,927	20,350	19,884
24	98.695	32.403,829	637.953,300	19,688	19,222	24	99.196	32.568,472	660.313,116	20,275	19,809
25	98.621	30.911,360	605.549,472	19,590	19,124	25	99.170	31.083,449	627.744,644	20,195	19,729
26	98.548	29.487,695	574.638,112	19,487	19,021	26	99.143	29.666,021	596.661,196	20,113	19,647
27	98.476	28.130,245	545.150,417	19,380	18,914	27	99.116	28.313,055	566.995,175	20,026	19,560
28	98.402	26.834,340	517.020,172	19,267	18,801	28	99.086	27.020,941	538.682,120	19,936	19,470
29	98.329	25.598,585	490.185,832	19,149	18,683	29	99.056	25.787,727	511.661,180	19,841	19,375
30	98.256	24.419,601	464.587,247	19,025	18,559	30	99.026	24.610,912	485.873,453	19,742	19,276
31	98.180	23.294,258	440.167,647	18,896	18,430	31	98.993	23.487,078	461.262,541	19,639	19,173
32	98.100	22.219,751	416.873,388	18,761	18,295	32	98.957	22.413,989	437.775,463	19,531	19,065
33	98.017	21.194,230	394.653,637	18,621	18,155	33	98.922	21.389,962	415.361,474	19,419	18,953
34	97.928	20.214,865	373.459,408	18,474	18,008	34	98.882	20.411,803	393.971,512	19,301	18,835
35	97.833	19.279,368	353.244,542	18,322	17,856	35	98.834	19.476,786	373.559,710	19,180	18,714
36	97.725	18.384,955	333.965,174	18,165	17,699	36	98.780	18.583,352	354.082,924	19,054	18,588
37	97.611	17.530,729	315.580,220	18,002	17,536	37	98.719	17.729,753	335.499,572	18,923	18,457
38	97.489	16.714,781	298.049,490	17,831	17,365	38	98.654	16.914,620	317.769,820	18,787	18,321
39	97.347	15.933,666	281.334,709	17,657	17,191	39	98.581	16.135,578	300.855,200	18,645	18,179
40	97.191	15.186,677	265.401,043	17,476	17,010	40	98.497	15.390,787	284.719,622	18,499	18,033
41	97.015	14.471,819	250.214,366	17,290	16,824	41	98.405	14.679,211	269.328,835	18,348	17,882
42	96.824	13.788,437	235.742,548	17,097	16,631	42	98.301	13.998,679	254.649,624	18,191	17,725
43	96.605	13.133,432	221.954,111	16,900	16,434	43	98.187	13.348,453	240.650,945	18,028	17,562
44	96.360	12.506,022	208.820,679	16,698	16,232	44	98.055	12.726,025	227.302,492	17,861	17,395
45	96.095	11.906,112	196.314,657	16,489	16,023	45	97.911	12.131,129	214.576,467	17,688	17,222
46	95.790	11.330,082	184.408,545	16,276	15,810	46	97.751	11.562,100	202.445,339	17,509	17,043
47	95.454	10.778,398	173.078,462	16,058	15,592	47	97.574	11.017,804	190.883,238	17,325	16,859
48	95.083	10.249,659	162.300,064	15,835	15,369	48	97.383	10.497,560	179.865,434	17,134	16,668
49	94.685	9.743,967	152.050,406	15,605	15,139	49	97.173	9.999,906	169.367,874	16,937	16,471

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 4,75%

x	l _x	D _x	N _x	ä _x	(12) ä _x	x	l _x	D _x	N _x	ä _x	(12) ä _x
Männer						Frauen					
50	94.255	9.259,818	142.306,439	15,368	14,902	50	96.938	9.523,377	159.367,968	16,734	16,268
51	93.784	8.795,725	133.046,621	15,126	14,660	51	96.688	9.068,122	149.844,591	16,524	16,058
52	93.289	8.352,616	124.250,895	14,876	14,410	52	96.417	8.632,688	140.776,469	16,307	15,841
53	92.742	7.927,071	115.898,279	14,621	14,155	53	96.119	8.215,729	132.143,781	16,084	15,618
54	92.163	7.520,372	107.971,208	14,357	13,891	54	95.805	7.817,562	123.928,052	15,853	15,387
55	91.518	7.129,136	100.450,837	14,090	13,624	55	95.458	7.436,024	116.110,490	15,615	15,149
56	90.829	6.754,556	93.321,700	13,816	13,350	56	95.098	7.072,038	108.674,467	15,367	14,901
57	90.099	6.396,469	86.567,144	13,534	13,068	57	94.709	6.723,730	101.602,429	15,111	14,645
58	89.296	6.051,994	80.170,675	13,247	12,781	58	94.285	6.390,111	94.878,699	14,848	14,382
59	88.419	5.720,797	74.118,681	12,956	12,490	59	93.828	6.070,778	88.488,588	14,576	14,110
60	87.470	5.402,788	68.397,884	12,660	12,194	60	93.356	5.766,345	82.417,810	14,293	13,827
61	86.477	5.099,244	62.995,095	12,354	11,888	61	92.855	5.475,295	76.651,465	14,000	13,534
62	85.397	4.807,210	57.895,851	12,044	11,578	62	92.311	5.196,408	71.176,170	13,697	13,231
63	84.230	4.526,526	53.088,641	11,728	11,262	63	91.724	4.929,234	65.979,762	13,385	12,919
64	82.973	4.256,739	48.562,115	11,408	10,942	64	91.082	4.672,746	61.050,528	13,065	12,599
65	81.623	3.997,595	44.305,375	11,083	10,617	65	90.395	4.427,221	56.377,782	12,734	12,268
66	80.159	3.747,893	40.307,781	10,755	10,289	66	89.629	4.190,683	51.950,561	12,397	11,931
67	78.561	3.506,597	36.559,887	10,426	9,960	67	88.777	3.962,593	47.759,878	12,053	11,587
68	76.817	3.273,266	33.053,290	10,098	9,632	68	87.842	3.743,068	43.797,286	11,701	11,235
69	74.925	3.047,866	29.780,024	9,771	9,305	69	86.801	3.530,989	40.054,217	11,344	10,878
70	72.925	2.832,015	26.732,158	9,439	8,973	70	85.662	3.326,659	36.523,228	10,979	10,513
71	70.761	2.623,377	23.900,144	9,110	8,644	71	84.395	3.128,816	33.196,569	10,610	10,144
72	68.421	2.421,590	21.276,767	8,786	8,320	72	82.992	2.937,270	30.067,753	10,237	9,771
73	65.935	2.227,766	18.855,177	8,464	7,998	73	81.452	2.752,041	27.130,483	9,858	9,392
74	63.328	2.042,668	16.627,410	8,140	7,674	74	79.755	2.572,522	24.378,442	9,476	9,010
75	60.600	1.866,039	14.584,743	7,816	7,350	75	77.894	2.398,551	21.805,920	9,091	8,625
76	57.778	1.698,466	12.718,704	7,488	7,022	76	75.833	2.229,228	19.407,369	8,706	8,240
77	54.843	1.539,087	11.020,238	7,160	6,694	77	73.585	2.065,046	17.178,140	8,319	7,853
78	51.744	1.386,264	9.481,151	6,839	6,373	78	71.129	1.905,598	15.113,095	7,931	7,465
79	48.521	1.240,968	8.094,887	6,523	6,057	79	68.424	1.750,020	13.207,497	7,547	7,081
80	45.205	1.103,721	6.853,919	6,210	5,744	80	65.452	1.598,091	11.457,476	7,169	6,703
81	41.744	973,017	5.750,198	5,910	5,444	81	62.177	1.449,278	9.859,385	6,803	6,337
82	38.120	848,252	4.777,182	5,632	5,166	82	58.523	1.302,247	8.410,108	6,458	5,992
83	34.549	733,919	3.928,929	5,353	4,887	83	54.750	1.163,051	7.107,861	6,111	5,645
84	30.980	628,263	3.195,010	5,085	4,619	84	50.754	1.029,283	5.944,810	5,776	5,310
85	27.630	534,917	2.566,748	4,798	4,332	85	46.777	905,611	4.915,528	5,428	4,962
86	24.269	448,540	2.031,831	4,530	4,064	86	42.552	786,460	4.009,917	5,099	4,633
87	20.898	368,724	1.583,291	4,294	3,828	87	38.065	671,627	3.223,457	4,799	4,333
88	17.710	298,308	1.214,567	4,072	3,606	88	33.570	565,456	2.551,830	4,513	4,047
89	14.706	236,477	916,259	3,875	3,409	89	29.086	467,702	1.986,374	4,247	3,781
90	12.049	184,960	679,782	3,675	3,209	90	24.798	380,675	1.518,672	3,989	3,523
91	9.690	142,004	494,823	3,485	3,019	91	20.713	303,549	1.137,998	3,749	3,283
92	7.608	106,445	352,819	3,315	2,849	92	16.818	235,290	834,449	3,546	3,080
93	5.845	78,066	246,374	3,156	2,690	93	13.356	178,381	599,159	3,359	2,893
94	4.388	55,950	168,308	3,008	2,542	94	10.361	132,102	420,779	3,185	2,719
95	3.216	39,142	112,358	2,871	2,405	95	7.841	95,441	288,676	3,025	2,559
96	2.298	26,698	73,216	2,742	2,276	96	5.782	67,185	193,235	2,876	2,410
97	1.599	17,733	46,519	2,623	2,157	97	4.149	46,022	126,050	2,739	2,273
98	1.082	11,458	28,785	2,512	2,046	98	2.893	30,638	80,027	2,612	2,146
99	711	7,193	17,327	2,409	1,943	99	1.958	19,797	49,389	2,495	2,029
100	454	4,382	10,135	2,313	1,847	100	1285	12,401	29,592	2,386	1,920

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 5,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	2.020.164,708	20,202	19,735	0	100.000	100.000,000	2.041.302,652	20,413	19,947
1	99.534	94.794,746	1.920.164,708	20,256	19,790	1	99.621	94.876,790	1.941.302,652	20,461	19,995
2	99.493	90.242,744	1.825.369,962	20,227	19,761	2	99.583	90.324,816	1.846.425,862	20,442	19,976
3	99.469	85.925,296	1.735.127,217	20,193	19,727	3	99.563	86.006,379	1.756.101,047	20,418	19,952
4	99.448	81.816,218	1.649.201,921	20,157	19,691	4	99.546	81.896,538	1.670.094,668	20,393	19,926
5	99.434	77.909,332	1.567.385,703	20,118	19,652	5	99.532	77.986,022	1.588.198,130	20,365	19,899
6	99.420	74.189,086	1.489.476,371	20,077	19,610	6	99.520	74.263,460	1.510.212,108	20,336	19,869
7	99.408	70.647,481	1.415.287,285	20,033	19,567	7	99.509	70.719,169	1.435.948,648	20,305	19,839
8	99.396	67.275,024	1.344.639,803	19,987	19,521	8	99.501	67.345,928	1.365.229,479	20,272	19,805
9	99.384	64.063,734	1.277.364,780	19,939	19,473	9	99.491	64.132,913	1.297.883,551	20,237	19,771
10	99.373	61.006,425	1.213.301,045	19,888	19,422	10	99.483	61.074,120	1.233.750,639	20,201	19,734
11	99.363	58.095,340	1.152.294,620	19,835	19,368	11	99.475	58.160,774	1.172.676,518	20,163	19,696
12	99.349	55.321,019	1.094.199,280	19,779	19,313	12	99.465	55.386,081	1.114.515,744	20,123	19,656
13	99.334	52.679,111	1.038.878,262	19,721	19,254	13	99.456	52.743,640	1.059.129,663	20,081	19,614
14	99.319	50.162,791	986.199,151	19,660	19,194	14	99.445	50.226,420	1.006.386,024	20,037	19,571
15	99.299	47.764,557	936.036,360	19,597	19,130	15	99.431	47.828,025	956.159,604	19,992	19,525
16	99.275	45.479,089	888.271,803	19,531	19,065	16	99.414	45.542,627	908.331,579	19,945	19,478
17	99.234	43.295,347	842.792,714	19,466	19,000	17	99.393	43.364,981	862.788,952	19,896	19,430
18	99.184	41.212,981	799.497,367	19,399	18,933	18	99.370	41.290,378	819.423,970	19,845	19,379
19	99.102	39.217,833	758.284,387	19,335	18,869	19	99.339	39.311,930	778.133,592	19,794	19,327
20	99.018	37.318,665	719.066,554	19,268	18,802	20	99.308	37.428,068	738.821,662	19,740	19,273
21	98.935	35.511,857	681.747,889	19,198	18,731	21	99.276	35.634,231	701.393,594	19,683	19,217
22	98.851	33.792,316	646.236,032	19,124	18,657	22	99.249	33.928,323	665.759,363	19,623	19,156
23	98.773	32.157,641	612.443,716	19,045	18,579	23	99.223	32.304,208	631.831,040	19,559	19,092
24	98.695	30.602,007	580.286,075	18,962	18,496	24	99.196	30.757,495	599.526,832	19,492	19,026
25	98.621	29.123,021	549.684,069	18,875	18,408	25	99.170	29.285,154	568.769,337	19,422	18,955
26	98.548	27.715,574	520.561,048	18,782	18,316	26	99.143	27.883,183	539.484,183	19,348	18,882
27	98.476	26.376,751	492.845,474	18,685	18,218	27	99.116	26.548,165	511.601,000	19,271	18,804
28	98.402	25.101,717	466.468,723	18,583	18,117	28	99.086	25.276,269	485.052,835	19,190	18,724
29	98.329	23.888,737	441.367,006	18,476	18,010	29	99.056	24.065,246	459.776,566	19,105	18,639
30	98.256	22.734,245	417.478,269	18,363	17,897	30	99.026	22.912,353	435.711,320	19,016	18,550
31	98.180	21.634,935	394.744,024	18,246	17,779	31	98.993	21.814,019	412.798,967	18,924	18,457
32	98.100	20.587,833	373.109,089	18,123	17,656	32	98.957	20.767,805	390.984,948	18,826	18,360
33	98.017	19.590,874	352.521,256	17,994	17,528	33	98.922	19.771,799	370.217,143	18,725	18,258
34	97.928	18.641,110	332.930,382	17,860	17,394	34	98.882	18.822,715	350.445,344	18,618	18,152
35	97.833	17.736,112	314.289,272	17,720	17,254	35	98.834	17.917,727	331.622,629	18,508	18,042
36	97.725	16.873,025	296.553,160	17,576	17,109	36	98.780	17.055,106	313.704,902	18,394	17,927
37	97.611	16.050,741	279.680,135	17,425	16,958	37	98.719	16.232,962	296.649,796	18,275	17,808
38	97.489	15.267,240	263.629,394	17,268	16,801	38	98.654	15.449,772	280.416,834	18,150	17,684
39	97.347	14.519,120	248.362,154	17,106	16,639	39	98.581	14.703,107	264.967,062	18,021	17,555
40	97.191	13.805,497	233.843,035	16,938	16,472	40	98.497	13.991,044	250.263,955	17,887	17,421
41	97.015	13.124,330	220.037,538	16,766	16,299	41	98.405	13.312,412	236.272,911	17,748	17,282
42	96.824	12.474,806	206.913,208	16,586	16,120	42	98.301	12.665,019	222.960,499	17,604	17,138
43	96.605	11.853,913	194.438,401	16,403	15,936	43	98.187	12.047,985	210.295,480	17,455	16,988
44	96.360	11.260,753	182.584,488	16,214	15,748	44	98.055	11.458,849	198.247,495	17,301	16,834
45	96.095	10.695,053	171.323,736	16,019	15,553	45	97.911	10.897,181	186.788,646	17,141	16,675
46	95.790	10.153,383	160.628,683	15,820	15,354	46	97.751	10.361,304	175.891,465	16,976	16,509
47	95.454	9.635,997	150.475,300	15,616	15,150	47	97.574	9.850,028	165.530,161	16,805	16,339
48	95.083	9.141,481	140.839,303	15,407	14,940	48	97.383	9.362,580	155.680,132	16,628	16,162
49	94.685	8.669,772	131.697,822	15,190	14,724	49	97.173	8.897,497	146.317,553	16,445	15,978

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 5,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	8.219,381	123.028,050	14,968	14,502	50	96.938	8.453,326	137.420,056	16,256	15,790
51	93.784	7.788,844	114.808,669	14,740	14,274	51	96.688	8.030,059	128.966,730	16,060	15,594
52	93.289	7.378,849	107.019,825	14,504	14,037	52	96.417	7.626,269	120.936,672	15,858	15,392
53	92.742	6.986,241	99.640,976	14,262	13,796	53	96.119	7.240,640	113.310,402	15,649	15,183
54	92.163	6.612,031	92.654,735	14,013	13,547	54	95.805	6.873,325	106.069,763	15,432	14,966
55	91.518	6.253,127	86.042,704	13,760	13,294	55	95.458	6.522,304	99.196,438	15,209	14,742
56	90.829	5.910,467	79.789,578	13,500	13,033	56	95.098	6.188,275	92.674,134	14,976	14,509
57	90.099	5.583,803	73.879,110	13,231	12,765	57	94.709	5.869,485	86.485,859	14,735	14,268
58	89.296	5.270,514	68.295,308	12,958	12,492	58	94.285	5.564,971	80.616,374	14,486	14,020
59	88.419	4.970,222	63.024,793	12,680	12,214	59	93.828	5.274,285	75.051,403	14,230	13,763
60	87.470	4.682,760	58.054,571	12,398	11,931	60	93.356	4.997,866	69.777,118	13,961	13,495
61	86.477	4.409,146	53.371,811	12,105	11,638	61	92.855	4.734,305	64.779,252	13,683	13,217
62	85.397	4.146,737	48.962,665	11,808	11,341	62	92.311	4.482,463	60.044,948	13,396	12,929
63	84.230	3.895,321	44.815,928	11,505	11,039	63	91.724	4.241,872	55.562,485	13,099	12,632
64	82.973	3.654,433	40.920,608	11,198	10,731	64	91.082	4.011,576	51.320,613	12,793	12,327
65	81.623	3.423,784	37.266,175	10,884	10,418	65	90.395	3.791,743	47.309,037	12,477	12,010
66	80.159	3.202,282	33.842,391	10,568	10,102	66	89.629	3.580,611	43.517,294	12,154	11,687
67	78.561	2.988,980	30.640,109	10,251	9,785	67	88.777	3.377,665	39.936,683	11,824	11,357
68	76.817	2.783,448	27.651,129	9,934	9,468	68	87.842	3.182,948	36.559,019	11,486	11,019
69	74.925	2.585,606	24.867,681	9,618	9,151	69	86.801	2.995,456	33.376,071	11,142	10,676
70	72.925	2.396,772	22.282,075	9,297	8,830	70	85.662	2.815,397	30.380,615	10,791	10,324
71	70.761	2.214,913	19.885,302	8,978	8,512	71	84.395	2.641,654	27.565,218	10,435	9,968
72	68.421	2.039,677	17.670,389	8,663	8,197	72	82.992	2.474,028	24.923,563	10,074	9,608
73	65.935	1.871,954	15.630,712	8,350	7,884	73	81.452	2.312,493	22.449,536	9,708	9,242
74	63.328	1.712,332	13.758,759	8,035	7,569	74	79.755	2.156,499	20.137,042	9,338	8,871
75	60.600	1.560,542	12.046,427	7,719	7,253	75	77.894	2.005,875	17.980,543	8,964	8,498
76	57.778	1.417,022	10.485,884	7,400	6,934	76	75.833	1.859,834	15.974,668	8,589	8,123
77	54.843	1.280,996	9.068,863	7,080	6,613	77	73.585	1.718,755	14.114,834	8,212	7,746
78	51.744	1.151,052	7.787,867	6,766	6,299	78	71.129	1.582,269	12.396,078	7,834	7,368
79	48.521	1.027,956	6.636,815	6,456	5,990	79	68.424	1.449,629	10.813,809	7,460	6,993
80	45.205	912,090	5.608,859	6,149	5,683	80	65.452	1.320,627	9.364,180	7,091	6,624
81	41.744	802,165	4.696,769	5,855	5,389	81	62.177	1.194,799	8.043,553	6,732	6,266
82	38.120	697,643	3.894,604	5,583	5,116	82	58.523	1.071,029	6.848,754	6,395	5,928
83	34.549	602,172	3.196,961	5,309	4,843	83	54.750	954,271	5.777,725	6,055	5,588
84	30.980	514,255	2.594,789	5,046	4,579	84	50.754	842,504	4.823,454	5,725	5,259
85	27.630	436,806	2.080,533	4,763	4,297	85	46.777	739,510	3.980,950	5,383	4,917
86	24.269	365,399	1.643,727	4,498	4,032	86	42.552	640,684	3.241,440	5,059	4,593
87	20.898	299,663	1.278,328	4,266	3,799	87	38.065	545,833	2.600,756	4,765	4,298
88	17.710	241,858	978,665	4,046	3,580	88	33.570	458,454	2.054,923	4,482	4,016
89	14.706	191,272	736,807	3,852	3,386	89	29.086	378,295	1.596,470	4,220	3,754
90	12.049	149,246	545,535	3,655	3,189	90	24.798	307,171	1.218,175	3,966	3,499
91	9.690	114,312	396,289	3,467	3,000	91	20.713	244,354	911,004	3,728	3,262
92	7.608	85,483	281,978	3,299	2,832	92	16.818	188,955	666,651	3,528	3,062
93	5.845	62,543	196,494	3,142	2,675	93	13.356	142,912	477,696	3,343	2,876
94	4.388	44,718	133,951	2,995	2,529	94	10.361	105,583	334,784	3,171	2,704
95	3.216	31,210	89,232	2,859	2,393	95	7.841	76,100	229,201	3,012	2,545
96	2.298	21,237	58,023	2,732	2,266	96	5.782	53,443	153,100	2,865	2,398
97	1.599	14,073	36,786	2,614	2,148	97	4.149	36,521	99,658	2,729	2,262
98	1.082	9,071	22,714	2,504	2,038	98	2.893	24,255	63,136	2,603	2,137
99	711	5,681	13,643	2,402	1,935	99	1.958	15,636	38,881	2,487	2,020
100	454	3,453	7,962	2,306	1,840	100	1285	9,771	23,245	2,379	1,913

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 5,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.937.391,147	19,374	18,907	0	100.000	100.000,000	1.955.824,365	19,558	19,091
1	99.534	94.569,580	1.837.391,147	19,429	18,962	1	99.621	94.651,429	1.855.824,365	19,607	19,140
2	99.493	89.814,547	1.742.821,567	19,405	18,938	2	99.583	89.896,229	1.761.172,936	19,591	19,124
3	99.469	85.314,455	1.653.007,020	19,375	18,909	3	99.563	85.394,961	1.671.276,707	19,571	19,104
4	99.448	81.041,632	1.567.692,565	19,344	18,877	4	99.546	81.121,192	1.585.881,746	19,550	19,083
5	99.434	76.988,428	1.486.650,933	19,310	18,843	5	99.532	77.064,212	1.504.760,554	19,526	19,059
6	99.420	73.138,018	1.409.662,505	19,274	18,807	6	99.520	73.211,339	1.427.696,342	19,501	19,034
7	99.408	69.481,158	1.336.524,486	19,236	18,769	7	99.509	69.551,661	1.354.485,004	19,475	19,008
8	99.396	66.007,216	1.267.043,329	19,196	18,729	8	99.501	66.076,784	1.284.933,342	19,446	18,979
9	99.384	62.707,141	1.201.036,113	19,153	18,686	9	99.491	62.774,855	1.218.856,558	19,416	18,950
10	99.373	59.572,733	1.138.328,971	19,108	18,641	10	99.483	59.638,837	1.156.081,704	19,385	18,918
11	99.363	56.595,309	1.078.756,239	19,061	18,594	11	99.475	56.659,054	1.096.442,867	19,352	18,885
12	99.349	53.764,611	1.022.160,930	19,012	18,545	12	99.465	53.827,842	1.039.783,813	19,317	18,850
13	99.334	51.075,422	968.396,319	18,960	18,493	13	99.456	51.137,987	985.955,971	19,280	18,814
14	99.319	48.520,181	917.320,897	18,906	18,439	14	99.445	48.581,726	934.817,984	19,242	18,775
15	99.299	46.090,739	868.800,715	18,850	18,383	15	99.431	46.151,983	886.236,258	19,203	18,736
16	99.275	43.781,120	822.709,976	18,791	18,325	16	99.414	43.842,286	840.084,275	19,162	18,695
17	99.234	41.579,908	778.928,856	18,733	18,267	17	99.393	41.646,784	796.241,988	19,119	18,652
18	99.184	39.486,035	737.348,948	18,674	18,207	18	99.370	39.560,189	754.595,204	19,075	18,608
19	99.102	37.485,240	697.862,913	18,617	18,150	19	99.339	37.575,180	715.035,015	19,029	18,563
20	99.018	35.585,247	660.377,673	18,558	18,091	20	99.308	35.689,569	677.459,835	18,982	18,515
21	98.935	33.781,931	624.792,426	18,495	18,028	21	99.276	33.898,344	641.770,266	18,932	18,465
22	98.851	32.069,799	591.010,495	18,429	17,962	22	99.249	32.198,873	607.871,923	18,879	18,412
23	98.773	30.445,959	558.940,696	18,358	17,892	23	99.223	30.584,724	575.673,049	18,822	18,355
24	98.695	28.904,308	528.494,738	18,284	17,817	24	99.196	29.051,171	545.088,325	18,763	18,296
25	98.621	27.442,033	499.590,429	18,205	17,739	25	99.170	27.594,808	516.037,155	18,701	18,234
26	98.548	26.053,791	472.148,396	18,122	17,655	26	99.143	26.211,351	488.442,347	18,635	18,168
27	98.476	24.736,346	446.094,605	18,034	17,567	27	99.116	24.897,100	462.230,996	18,566	18,099
28	98.402	23.484,692	421.358,259	17,942	17,475	28	99.086	23.648,000	437.333,896	18,493	18,027
29	98.329	22.296,764	397.873,566	17,844	17,378	29	99.056	22.461,510	413.685,896	18,418	17,951
30	98.256	21.168,807	375.576,802	17,742	17,275	30	99.026	21.334,650	391.224,386	18,338	17,871
31	98.180	20.097,342	354.407,996	17,635	17,168	31	98.993	20.263,699	369.889,736	18,254	17,787
32	98.100	19.079,231	334.310,653	17,522	17,055	32	98.957	19.246,015	349.626,037	18,166	17,699
33	98.017	18.112,201	315.231,423	17,404	16,938	33	98.922	18.279,470	330.380,022	18,074	17,607
34	97.928	17.193,187	297.119,222	17,281	16,814	34	98.882	17.360,686	312.100,552	17,977	17,511
35	97.833	16.319,627	279.926,035	17,153	16,686	35	98.834	16.486,738	294.739,866	17,877	17,411
36	97.725	15.488,592	263.606,408	17,019	16,553	36	98.780	15.655,734	278.253,128	17,773	17,306
37	97.611	14.698,780	248.117,816	16,880	16,413	37	98.719	14.865,653	262.597,394	17,665	17,198
38	97.489	13.948,064	233.419,036	16,735	16,268	38	98.654	14.114,824	247.731,742	17,551	17,084
39	97.347	13.233,078	219.470,972	16,585	16,118	39	98.581	13.400,768	233.616,918	17,433	16,966
40	97.191	12.552,777	206.237,894	16,430	15,963	40	98.497	12.721,488	220.216,150	17,311	16,844
41	97.015	11.905,075	193.685,116	16,269	15,802	41	98.405	12.075,683	207.494,662	17,183	16,716
42	96.824	11.289,013	181.780,042	16,102	15,636	42	98.301	11.461,145	195.418,978	17,051	16,584
43	96.605	10.701,659	170.491,029	15,931	15,464	43	98.187	10.876,866	183.957,833	16,913	16,446
44	96.360	10.142,009	159.789,370	15,755	15,288	44	98.055	10.320,425	173.080,967	16,771	16,304
45	96.095	9.609,631	149.647,361	15,573	15,106	45	97.911	9.791,245	162.760,542	16,623	16,156
46	95.790	9.101,264	140.037,731	15,387	14,920	46	97.751	9.287,640	152.969,297	16,470	16,003
47	95.454	8.616,974	130.936,467	15,195	14,728	47	97.574	8.808,372	143.681,657	16,312	15,845
48	95.083	8.155,337	122.319,492	14,999	14,532	48	97.383	8.352,584	134.873,286	16,147	15,681
49	94.685	7.716,142	114.164,156	14,795	14,329	49	97.173	7.918,818	126.520,701	15,977	15,510

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 5,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	7.297,915	106.448,013	14,586	14,119	50	96.938	7.505,633	118.601,883	15,802	15,335
51	93.784	6.899,219	99.150,098	14,371	13,904	51	96.688	7.112,883	111.096,250	15,619	15,152
52	93.289	6.520,528	92.250,879	14,148	13,681	52	96.417	6.739,168	103.983,368	15,430	14,963
53	92.742	6.158,924	85.730,351	13,920	13,453	53	96.119	6.383,197	97.244,200	15,234	14,768
54	92.163	5.815,183	79.571,427	13,683	13,217	54	95.805	6.044,987	90.861,003	15,031	14,564
55	91.518	5.486,469	73.756,244	13,443	12,977	55	95.458	5.722,644	84.816,016	14,821	14,354
56	90.829	5.173,503	68.269,775	13,196	12,729	56	95.098	5.416,672	79.093,372	14,602	14,135
57	90.099	4.875,960	63.096,272	12,940	12,473	57	94.709	5.125,427	73.676,700	14,375	13,908
58	89.296	4.591,454	58.220,312	12,680	12,213	58	94.285	4.847,973	68.551,273	14,140	13,673
59	88.419	4.319,568	53.628,857	12,415	11,949	59	93.828	4.583,825	63.703,300	13,897	13,431
60	87.470	4.060,071	49.309,290	12,145	11,678	60	93.356	4.333,275	59.119,475	13,643	13,176
61	86.477	3.813,760	45.249,219	11,865	11,398	61	92.855	4.095,011	54.786,200	13,379	12,912
62	85.397	3.578,265	41.435,459	11,580	11,113	62	92.311	3.867,967	50.691,188	13,105	12,639
63	84.230	3.353,331	37.857,194	11,289	10,823	63	91.724	3.651,664	46.823,222	12,822	12,356
64	82.973	3.138,487	34.503,862	10,994	10,527	64	91.082	3.445,208	43.171,558	12,531	12,064
65	81.623	2.933,419	31.365,375	10,692	10,226	65	90.395	3.248,677	39.726,349	12,228	11,762
66	80.159	2.737,124	28.431,956	10,388	9,921	66	89.629	3.060,497	36.477,673	11,919	11,452
67	78.561	2.548,737	25.694,833	10,081	9,615	67	88.777	2.880,173	33.417,176	11,602	11,136
68	76.817	2.367,840	23.146,096	9,775	9,308	68	87.842	2.707,689	30.537,003	11,278	10,811
69	74.925	2.194,314	20.778,256	9,469	9,002	69	86.801	2.542,139	27.829,313	10,947	10,480
70	72.925	2.029,226	18.583,942	9,158	8,691	70	85.662	2.383,654	25.287,174	10,609	10,142
71	70.761	1.870,801	16.554,716	8,849	8,382	71	84.395	2.231,243	22.903,520	10,265	9,798
72	68.421	1.718,697	14.683,915	8,544	8,077	72	82.992	2.084,695	20.672,277	9,916	9,449
73	65.935	1.573,622	12.965,218	8,239	7,772	73	81.452	1.943,953	18.587,582	9,562	9,095
74	63.328	1.436,019	11.391,596	7,933	7,466	74	79.755	1.808,513	16.643,629	9,203	8,736
75	60.600	1.305,615	9.955,577	7,625	7,158	75	77.894	1.678,199	14.835,116	8,840	8,373
76	57.778	1.182,724	8.649,962	7,314	6,847	76	75.833	1.552,319	13.156,917	8,476	8,009
77	54.843	1.066,649	7.467,238	7,001	6,534	77	73.585	1.431,160	11.604,598	8,109	7,642
78	51.744	956,172	6.400,589	6,694	6,227	78	71.129	1.314,382	10.173,438	7,740	7,273
79	48.521	851,889	5.444,417	6,391	5,924	79	68.424	1.201,338	8.859,056	7,374	6,908
80	45.205	754,073	4.592,528	6,090	5,624	80	65.452	1.091,832	7.657,718	7,014	6,547
81	41.744	661,617	3.838,455	5,802	5,335	81	62.177	985,457	6.565,886	6,663	6,196
82	38.120	574,041	3.176,838	5,534	5,067	82	58.523	881,275	5.580,429	6,332	5,865
83	34.549	494,308	2.602,797	5,266	4,799	83	54.750	783,337	4.699,155	5,999	5,532
84	30.980	421,137	2.108,489	5,007	4,540	84	50.754	689,948	3.915,818	5,676	5,209
85	27.630	356,862	1.687,352	4,728	4,262	85	46.777	604,165	3.225,869	5,339	4,873
86	24.269	297,815	1.330,490	4,468	4,001	86	42.552	522,183	2.621,705	5,021	4,554
87	20.898	243,657	1.032,675	4,238	3,771	87	38.065	443,819	2.099,522	4,731	4,264
88	17.710	196,189	789,018	4,022	3,555	88	33.570	371,885	1.655,703	4,452	3,985
89	14.706	154,786	592,829	3,830	3,363	89	29.086	306,133	1.283,818	4,194	3,727
90	12.049	120,490	438,043	3,636	3,169	90	24.798	247,986	977,685	3,943	3,476
91	9.690	92,067	317,554	3,449	2,982	91	20.713	196,804	729,699	3,708	3,241
92	7.608	68,685	225,486	3,283	2,816	92	16.818	151,824	532,895	3,510	3,043
93	5.845	50,134	156,801	3,128	2,661	93	13.356	114,556	381,071	3,327	2,860
94	4.388	35,760	106,667	2,983	2,516	94	10.361	84,433	266,516	3,157	2,690
95	3.216	24,898	70,907	2,848	2,381	95	7.841	60,711	182,083	2,999	2,532
96	2.298	16,902	46,009	2,722	2,255	96	5.782	42,534	121,371	2,853	2,387
97	1.599	11,174	29,107	2,605	2,138	97	4.149	28,998	78,837	2,719	2,252
98	1.082	7,185	17,933	2,496	2,029	98	2.893	19,213	49,839	2,594	2,127
99	711	4,489	10,748	2,394	1,927	99	1.958	12,356	30,626	2,479	2,012
100	454	2,722	6,259	2,300	1,833	100	1285	7,703	18,271	2,372	1,905

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 5,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.860.907,049	18,609	18,142	0	100.000	100.000,000	1.877.034,161	18,770	18,303
1	99.534	94.345,482	1.760.907,049	18,664	18,197	1	99.621	94.427,137	1.777.034,161	18,819	18,352
2	99.493	89.389,390	1.666.561,568	18,644	18,177	2	99.583	89.470,685	1.682.607,024	18,806	18,339
3	99.469	84.709,390	1.577.172,178	18,619	18,151	3	99.563	84.789,325	1.593.136,339	18,789	18,322
4	99.448	80.276,191	1.492.462,787	18,592	18,124	4	99.546	80.354,999	1.508.347,014	18,771	18,304
5	99.434	76.080,556	1.412.186,596	18,562	18,095	5	99.532	76.155,446	1.427.992,015	18,751	18,284
6	99.420	72.104,282	1.336.106,040	18,530	18,063	6	99.520	72.176,566	1.351.836,569	18,730	18,262
7	99.408	68.336,788	1.264.001,758	18,497	18,029	7	99.509	68.406,130	1.279.660,002	18,707	18,240
8	99.396	64.766,224	1.195.664,970	18,461	17,994	8	99.501	64.834,483	1.211.253,872	18,682	18,215
9	99.384	61.382,392	1.130.898,747	18,424	17,957	9	99.491	61.448,674	1.146.419,389	18,657	18,189
10	99.373	58.176,015	1.069.516,355	18,384	17,917	10	99.483	58.240,570	1.084.970,714	18,629	18,162
11	99.363	55.137,431	1.011.340,340	18,342	17,875	11	99.475	55.199,534	1.026.730,145	18,600	18,133
12	99.349	52.255,528	956.202,908	18,299	17,831	12	99.465	52.316,985	971.530,610	18,570	18,103
13	99.334	49.524,186	903.947,380	18,253	17,785	13	99.456	49.584,850	919.213,625	18,538	18,071
14	99.319	46.935,067	854.423,194	18,204	17,737	14	99.445	46.994,602	869.628,775	18,505	18,038
15	99.299	44.479,341	807.488,127	18,154	17,687	15	99.431	44.538,444	822.634,173	18,470	18,003
16	99.275	42.150,350	763.008,785	18,102	17,635	16	99.414	42.209,238	778.095,729	18,434	17,967
17	99.234	39.936,269	720.858,435	18,050	17,583	17	99.393	40.000,501	735.886,491	18,397	17,930
18	99.184	37.835,296	680.922,166	17,997	17,530	18	99.370	37.906,350	695.885,990	18,358	17,891
19	99.102	35.833,031	643.086,870	17,947	17,480	19	99.339	35.919,007	657.979,640	18,318	17,851
20	99.018	33.936,174	607.253,839	17,894	17,427	20	99.308	34.035,662	622.060,633	18,277	17,810
21	98.935	32.140,085	573.317,665	17,838	17,371	21	99.276	32.250,839	588.024,971	18,233	17,766
22	98.851	30.438,863	541.177,580	17,779	17,312	22	99.249	30.561,373	555.774,132	18,186	17,718
23	98.773	28.829,127	510.738,718	17,716	17,249	23	99.223	28.960,523	525.212,759	18,135	17,668
24	98.695	27.304,489	481.909,591	17,649	17,182	24	99.196	27.443,223	496.252,236	18,083	17,616
25	98.621	25.861,720	454.605,102	17,578	17,111	25	99.170	26.005,697	468.809,013	18,027	17,560
26	98.548	24.495,240	428.743,382	17,503	17,036	26	99.143	24.643,374	442.803,316	17,968	17,501
27	98.476	23.201,495	404.248,142	17,423	16,956	27	99.116	23.352,274	418.159,942	17,907	17,439
28	98.402	21.975,306	381.046,647	17,340	16,873	28	99.086	22.128,118	394.807,669	17,842	17,375
29	98.329	20.814,287	359.071,341	17,251	16,784	29	99.056	20.968,080	372.679,551	17,774	17,306
30	98.256	19.714,498	338.257,054	17,158	16,691	30	99.026	19.868,948	351.711,471	17,702	17,234
31	98.180	18.672,291	318.542,556	17,060	16,592	31	98.993	18.826,852	331.842,523	17,626	17,159
32	98.100	17.684,366	299.870,265	16,957	16,490	32	98.957	17.838,957	313.015,671	17,547	17,080
33	98.017	16.748,253	282.185,899	16,849	16,381	33	98.922	16.902,926	295.176,714	17,463	16,996
34	97.928	15.860,771	265.437,646	16,735	16,268	34	98.882	16.015,290	278.273,788	17,376	16,908
35	97.833	15.019,235	249.576,875	16,617	16,150	35	98.834	15.173,029	262.258,498	17,285	16,817
36	97.725	14.220,641	234.557,640	16,494	16,027	36	98.780	14.374,099	247.085,469	17,190	16,722
37	97.611	13.463,505	220.336,999	16,366	15,898	37	98.719	13.616,354	232.711,370	17,091	16,623
38	97.489	12.745,604	206.873,494	16,231	15,764	38	98.654	12.897,988	219.095,015	16,987	16,520
39	97.347	12.063,603	194.127,889	16,092	15,625	39	98.581	12.216,473	206.197,027	16,879	16,411
40	97.191	11.416,307	182.064,287	15,948	15,481	40	98.497	11.569,743	193.980,554	16,766	16,299
41	97.015	10.801,587	170.647,980	15,798	15,331	41	98.405	10.956,382	182.410,811	16,649	16,182
42	96.824	10.218,357	159.846,394	15,643	15,176	42	98.301	10.374,164	171.454,429	16,527	16,060
43	96.605	9.663,753	149.628,037	15,483	15,016	43	98.187	9.821,968	161.080,266	16,400	15,933
44	96.360	9.136,679	139.964,283	15,319	14,852	44	98.055	9.297,409	151.258,298	16,269	15,802
45	96.095	8.636,558	130.827,605	15,148	14,681	45	97.911	8.799,783	141.960,889	16,132	15,665
46	95.790	8.160,286	122.191,047	14,974	14,507	46	97.751	8.327,393	133.161,106	15,991	15,524
47	95.454	7.707,759	114.030,760	14,794	14,327	47	97.574	7.878,961	124.833,713	15,844	15,377
48	95.083	7.277,544	106.323,002	14,610	14,143	48	97.383	7.453,561	116.954,753	15,691	15,224
49	94.685	6.869,305	99.045,458	14,419	13,951	49	97.173	7.049,738	109.501,191	15,533	15,065

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 5,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	6.481,583	92.176,152	14,221	13,754	50	96.938	6.666,065	102.451,454	15,369	14,902
51	93.784	6.112,964	85.694,570	14,018	13,551	51	96.688	6.302,278	95.785,388	15,199	14,731
52	93.289	5.763,739	79.581,606	13,807	13,340	52	96.417	5.957,003	89.483,111	15,021	14,554
53	92.742	5.431,203	73.817,867	13,591	13,124	53	96.119	5.628,976	83.526,108	14,839	14,371
54	92.163	5.115,925	68.386,664	13,367	12,900	54	95.805	5.318,096	77.897,132	14,648	14,180
55	91.518	4.815,300	63.270,739	13,140	12,672	55	95.458	5.022,584	72.579,035	14,451	13,983
56	90.829	4.529,860	58.455,438	12,904	12,437	56	95.098	4.742,776	67.556,451	14,244	13,777
57	90.099	4.259,219	53.925,578	12,661	12,194	57	94.709	4.477,131	62.813,675	14,030	13,563
58	89.296	4.001,195	49.666,359	12,413	11,946	58	94.285	4.224,736	58.336,544	13,808	13,341
59	88.419	3.755,340	45.665,165	12,160	11,693	59	93.828	3.985,080	54.111,808	13,579	13,111
60	87.470	3.521,375	41.909,824	11,902	11,434	60	93.356	3.758,331	50.126,727	13,337	12,870
61	86.477	3.299,907	38.388,449	11,633	11,166	61	92.855	3.543,263	46.368,397	13,086	12,619
62	85.397	3.088,805	35.088,542	11,360	10,893	62	92.311	3.338,879	42.825,134	12,826	12,359
63	84.230	2.887,780	31.999,737	11,081	10,614	63	91.724	3.144,694	39.486,254	12,556	12,089
64	82.973	2.696,359	29.111,957	10,797	10,330	64	91.082	2.959,871	36.341,560	12,278	11,811
65	81.623	2.514,207	26.415,598	10,507	10,039	65	90.395	2.784,411	33.381,689	11,989	11,522
66	80.159	2.340,405	23.901,392	10,213	9,745	66	89.629	2.616,908	30.597,278	11,692	11,225
67	78.561	2.174,159	21.560,987	9,917	9,450	67	88.777	2.456,885	27.980,369	11,389	10,921
68	76.817	2.015,061	19.386,828	9,621	9,154	68	87.842	2.304,277	25.523,485	11,077	10,609
69	74.925	1.862,963	17.371,767	9,325	8,858	69	86.801	2.158,265	23.219,208	10,758	10,291
70	72.925	1.718,722	15.508,804	9,023	8,556	70	85.662	2.018,917	21.060,942	10,432	9,965
71	70.761	1.580,783	13.790,082	8,724	8,256	71	84.395	1.885,348	19.042,026	10,100	9,633
72	68.421	1.448,818	12.209,299	8,427	7,960	72	82.992	1.757,345	17.156,677	9,763	9,296
73	65.935	1.323,379	10.760,481	8,131	7,664	73	81.452	1.634,819	15.399,333	9,420	8,952
74	63.328	1.204,797	9.437,102	7,833	7,366	74	79.755	1.517,314	13.764,513	9,072	8,604
75	60.600	1.092,795	8.232,304	7,533	7,066	75	77.894	1.404,646	12.247,199	8,719	8,252
76	57.778	987,589	7.139,510	7,229	6,762	76	75.833	1.296,206	10.842,553	8,365	7,898
77	54.843	888,555	6.151,921	6,924	6,456	77	73.585	1.192,204	9.546,347	8,007	7,540
78	51.744	794,636	5.263,366	6,624	6,156	78	71.129	1.092,330	8.354,143	7,648	7,181
79	48.521	706,293	4.468,729	6,327	5,860	79	68.424	996,018	7.261,813	7,291	6,824
80	45.205	623,713	3.762,437	6,032	5,565	80	65.452	903,082	6.265,795	6,938	6,471
81	41.744	545,943	3.138,723	5,749	5,282	81	62.177	813,165	5.362,713	6,595	6,128
82	38.120	472,557	2.592,780	5,487	5,020	82	58.523	725,474	4.549,547	6,271	5,804
83	34.549	405,956	2.120,223	5,223	4,756	83	54.750	643,323	3.824,073	5,944	5,477
84	30.980	345,043	1.714,268	4,968	4,501	84	50.754	565,284	3.180,750	5,627	5,160
85	27.630	291,689	1.369,224	4,694	4,227	85	46.777	493,827	2.615,466	5,296	4,829
86	24.269	242,849	1.077,535	4,437	3,970	86	42.552	425,806	2.121,638	4,983	4,515
87	20.898	198,216	834,687	4,211	3,744	87	38.065	361,048	1.695,832	4,697	4,230
88	17.710	159,222	636,471	3,997	3,530	88	33.570	301,813	1.334,784	4,423	3,955
89	14.706	125,323	477,249	3,808	3,341	89	29.086	247,861	1.032,972	4,168	3,700
90	12.049	97,324	351,926	3,616	3,149	90	24.798	200,307	785,110	3,920	3,452
91	9.690	74,189	254,603	3,432	2,965	91	20.713	158,588	584,804	3,688	3,220
92	7.608	55,217	180,413	3,267	2,800	92	16.818	122,053	426,215	3,492	3,025
93	5.845	40,208	125,197	3,114	2,647	93	13.356	91,874	304,163	3,311	2,843
94	4.388	28,612	84,989	2,970	2,503	94	10.361	67,555	212,288	3,142	2,675
95	3.216	19,874	56,377	2,837	2,370	95	7.841	48,460	144,733	2,987	2,519
96	2.298	13,459	36,503	2,712	2,245	96	5.782	33,871	96,273	2,842	2,375
97	1.599	8,877	23,044	2,596	2,129	97	4.149	23,037	62,402	2,709	2,242
98	1.082	5,695	14,167	2,488	2,021	98	2.893	15,227	39,365	2,585	2,118
99	711	3,549	8,472	2,387	1,920	99	1.958	9,769	24,138	2,471	2,004
100	454	2,147	4,923	2,293	1,826	100	1285	6,076	14,369	2,365	1,898

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 5,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.790.081,048	17,901	17,433	0	100.000	100.000,000	1.804.237,566	18,042	17,575
1	99.534	94.122,443	1.690.081,048	17,956	17,489	1	99.621	94.203,905	1.704.237,566	18,091	17,623
2	99.493	88.967,245	1.595.958,605	17,939	17,471	2	99.583	89.048,156	1.610.033,662	18,080	17,613
3	99.469	84.110,034	1.506.991,361	17,917	17,449	3	99.563	84.189,403	1.520.985,506	18,066	17,599
4	99.448	79.519,766	1.422.881,327	17,893	17,426	4	99.546	79.597,832	1.436.796,103	18,051	17,583
5	99.434	75.185,500	1.343.361,561	17,867	17,400	5	99.532	75.259,510	1.357.198,271	18,034	17,566
6	99.420	71.087,552	1.268.176,061	17,840	17,372	6	99.520	71.158,817	1.281.938,761	18,015	17,548
7	99.408	67.213,908	1.197.088,508	17,810	17,343	7	99.509	67.282,111	1.210.779,945	17,996	17,528
8	99.396	63.551,418	1.129.874,601	17,779	17,311	8	99.501	63.618,397	1.143.497,834	17,974	17,507
9	99.384	60.088,665	1.066.323,183	17,746	17,278	9	99.491	60.153,551	1.079.879,436	17,952	17,484
10	99.373	56.815,235	1.006.234,518	17,711	17,243	10	99.483	56.878,279	1.019.725,885	17,928	17,461
11	99.363	53.720,426	949.419,283	17,673	17,206	11	99.475	53.780,933	962.847,606	17,903	17,436
12	99.349	50.792,226	895.698,856	17,635	17,167	12	99.465	50.851,962	909.066,673	17,877	17,409
13	99.334	48.023,569	844.906,630	17,594	17,126	13	99.456	48.082,395	858.214,711	17,849	17,381
14	99.319	45.405,307	796.883,061	17,550	17,083	14	99.445	45.462,901	810.132,316	17,820	17,352
15	99.299	42.927,896	751.477,754	17,506	17,038	15	99.431	42.984,937	764.669,415	17,789	17,322
16	99.275	40.583,969	708.549,859	17,459	16,991	16	99.414	40.640,669	721.684,478	17,758	17,290
17	99.234	38.361,264	667.965,889	17,413	16,945	17	99.393	38.422,963	681.043,809	17,725	17,257
18	99.184	36.257,231	629.604,625	17,365	16,897	18	99.370	36.325,322	642.620,846	17,691	17,223
19	99.102	34.257,300	593.347,393	17,320	16,853	19	99.339	34.339,495	606.295,524	17,656	17,188
20	99.018	32.367,157	559.090,093	17,273	16,806	20	99.308	32.462,045	571.956,028	17,619	17,152
21	98.935	30.581,640	526.722,936	17,224	16,756	21	99.276	30.687,024	539.493,984	17,581	17,113
22	98.851	28.894,439	496.141,296	17,171	16,703	22	99.249	29.010,733	508.806,960	17,539	17,071
23	98.773	27.301,682	467.246,858	17,114	16,647	23	99.223	27.426,117	479.796,227	17,494	17,027
24	98.695	25.796,695	439.945,176	17,054	16,587	24	99.196	25.927,767	452.370,110	17,447	16,980
25	98.621	24.375,835	414.148,481	16,990	16,523	25	99.170	24.511,539	426.442,342	17,398	16,930
26	98.548	23.033,285	389.772,646	16,922	16,455	26	99.143	23.172,577	401.930,803	17,345	16,878
27	98.476	21.765,178	366.739,362	16,850	16,382	27	99.116	21.906,623	378.758,226	17,290	16,822
28	98.402	20.566,163	344.974,184	16,774	16,306	28	99.086	20.709,176	356.851,603	17,232	16,764
29	98.329	19.433,542	324.408,021	16,693	16,226	29	99.056	19.577,133	336.142,427	17,170	16,703
30	98.256	18.363,194	304.974,479	16,608	16,140	30	99.026	18.507,057	316.565,295	17,105	16,638
31	98.180	17.351,308	286.611,285	16,518	16,051	31	98.993	17.494,934	298.058,237	17,037	16,569
32	98.100	16.394,424	269.259,977	16,424	15,956	32	98.957	16.537,739	280.563,303	16,965	16,497
33	98.017	15.489,888	252.865,553	16,325	15,857	33	98.922	15.632,939	264.025,564	16,889	16,421
34	97.928	14.634,407	237.375,665	16,220	15,753	34	98.882	14.776,979	248.392,625	16,809	16,342
35	97.833	13.825,178	222.741,258	16,111	15,644	35	98.834	13.966,746	233.615,646	16,727	16,259
36	97.725	13.059,128	208.916,080	15,998	15,530	36	98.780	13.200,052	219.648,901	16,640	16,172
37	97.611	12.334,605	195.856,952	15,879	15,411	37	98.719	12.474,637	206.448,848	16,549	16,082
38	97.489	11.649,294	183.522,347	15,754	15,286	38	98.654	11.788,571	193.974,211	16,454	15,987
39	97.347	10.999,888	171.873,053	15,625	15,157	39	98.581	11.139,280	182.185,640	16,355	15,888
40	97.191	10.385,059	160.873,165	15,491	15,023	40	98.497	10.524,635	171.046,361	16,252	15,784
41	97.015	9.802,638	150.488,106	15,352	14,884	41	98.405	9.943,118	160.521,726	16,144	15,676
42	96.824	9.251,424	140.685,467	15,207	14,739	42	98.301	9.392,487	150.578,608	16,032	15,564
43	96.605	8.728,617	131.434,043	15,058	14,590	43	98.187	8.871,522	141.186,121	15,915	15,447
44	96.360	8.233,036	122.705,427	14,904	14,436	44	98.055	8.377,870	132.314,599	15,793	15,326
45	96.095	7.763,981	114.472,390	14,744	14,276	45	97.911	7.910,715	123.936,729	15,667	15,199
46	95.790	7.318,486	106.708,409	14,581	14,113	46	97.751	7.468,354	116.026,015	15,536	15,068
47	95.454	6.896,298	99.389,923	14,412	13,944	47	97.574	7.049,476	108.557,661	15,399	14,932
48	95.083	6.495,983	92.493,625	14,239	13,771	48	97.383	6.653,097	101.508,184	15,257	14,790
49	94.685	6.117,091	85.997,642	14,059	13,591	49	97.173	6.277,765	94.855,088	15,110	14,642

**Kommunikationszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 5,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	5.758,180	79.880,552	13,873	13,405	50	96.938	5.922,073	88.577,323	14,957	14,490
51	93.784	5.417,864	74.122,372	13,681	13,214	51	96.688	5.585,651	82.655,250	14,798	14,330
52	93.289	5.096,272	68.704,508	13,481	13,014	52	96.417	5.267,156	77.069,599	14,632	14,165
53	92.742	4.790,893	63.608,236	13,277	12,809	53	96.119	4.965,350	71.802,443	14,461	13,993
54	92.163	4.502,116	58.817,342	13,064	12,597	54	95.805	4.680,031	66.837,093	14,281	13,814
55	91.518	4.227,543	54.315,226	12,848	12,380	55	95.458	4.409,525	62.157,063	14,096	13,629
56	90.829	3.967,542	50.087,684	12,624	12,157	56	95.098	4.154,027	57.747,538	13,902	13,434
57	90.099	3.721,677	46.120,142	12,392	11,925	57	94.709	3.912,088	53.593,511	13,699	13,232
58	89.296	3.487,952	42.398,465	12,156	11,688	58	94.285	3.682,820	49.681,423	13,490	13,022
59	88.419	3.265,895	38.910,513	11,914	11,447	59	93.828	3.465,692	45.998,603	13,273	12,805
60	87.470	3.055,183	35.644,617	11,667	11,199	60	93.356	3.260,769	42.532,911	13,044	12,576
61	86.477	2.856,267	32.589,434	11,410	10,942	61	92.855	3.066,906	39.272,142	12,805	12,338
62	85.397	2.667,225	29.733,167	11,148	10,680	62	92.311	2.883,168	36.205,236	12,557	12,090
63	84.230	2.487,742	27.065,942	10,880	10,412	63	91.724	2.709,067	33.322,068	12,300	11,833
64	82.973	2.317,347	24.578,199	10,606	10,139	64	91.082	2.543,818	30.613,002	12,034	11,567
65	81.623	2.155,690	22.260,853	10,327	9,859	65	90.395	2.387,365	28.069,183	11,757	11,290
66	80.159	2.001,928	20.105,162	10,043	9,575	66	89.629	2.238,443	25.681,818	11,473	11,005
67	78.561	1.855,329	18.103,234	9,757	9,290	67	88.777	2.096,594	23.443,375	11,182	10,714
68	76.817	1.715,497	16.247,906	9,471	9,004	68	87.842	1.961,717	21.346,781	10,882	10,414
69	74.925	1.582,261	14.532,409	9,185	8,717	69	86.801	1.833,068	19.385,064	10,575	10,108
70	72.925	1.456,302	12.950,148	8,892	8,425	70	85.662	1.710,662	17.551,996	10,260	9,793
71	70.761	1.336,258	11.493,846	8,602	8,134	71	84.395	1.593,711	15.841,334	9,940	9,472
72	68.421	1.221,810	10.157,589	8,314	7,846	72	82.992	1.481,996	14.247,623	9,614	9,146
73	65.935	1.113,388	8.935,778	8,026	7,558	73	81.452	1.375,409	12.765,627	9,281	8,814
74	63.328	1.011,226	7.822,390	7,736	7,268	74	79.755	1.273,531	11.390,218	8,944	8,476
75	60.600	915,050	6.811,164	7,443	6,976	75	77.894	1.176,178	10.116,687	8,601	8,134
76	57.778	825,001	5.896,114	7,147	6,679	76	75.833	1.082,810	8.940,508	8,257	7,789
77	54.843	740,516	5.071,113	6,848	6,380	77	73.585	993,576	7.857,698	7,909	7,441
78	51.744	660,680	4.330,597	6,555	6,087	78	71.129	908,189	6.864,122	7,558	7,090
79	48.521	585,841	3.669,917	6,264	5,797	79	68.424	826,156	5.955,933	7,209	6,742
80	45.205	516,121	3.084,076	5,975	5,508	80	65.452	747,298	5.129,777	6,864	6,397
81	41.744	450,699	2.567,955	5,698	5,230	81	62.177	671,302	4.382,479	6,528	6,061
82	38.120	389,193	2.117,256	5,440	4,973	82	58.523	597,493	3.711,177	6,211	5,744
83	34.549	333,550	1.728,064	5,181	4,713	83	54.750	528,582	3.113,684	5,891	5,423
84	30.980	282,832	1.394,513	4,931	4,463	84	50.754	463,363	2.585,102	5,579	5,111
85	27.630	238,532	1.111,681	4,661	4,193	85	46.777	403,833	2.121,739	5,254	4,786
86	24.269	198,123	873,149	4,407	3,940	86	42.552	347,385	1.717,905	4,945	4,478
87	20.898	161,328	675,026	4,184	3,717	87	38.065	293,857	1.370,520	4,664	4,196
88	17.710	129,285	513,698	3,973	3,506	88	33.570	245,065	1.076,663	4,393	3,926
89	14.706	101,518	384,414	3,787	3,319	89	29.086	200,782	831,599	4,142	3,674
90	12.049	78,651	282,895	3,597	3,129	90	24.798	161,876	630,817	3,897	3,429
91	9.690	59,814	204,244	3,415	2,947	91	20.713	127,859	468,941	3,668	3,200
92	7.608	44,412	144,430	3,252	2,784	92	16.818	98,170	341,082	3,474	3,007
93	5.845	32,263	100,018	3,100	2,632	93	13.356	73,722	242,912	3,295	2,827
94	4.388	22,905	67,754	2,958	2,491	94	10.361	54,080	169,190	3,129	2,661
95	3.216	15,872	44,850	2,826	2,358	95	7.841	38,702	115,110	2,974	2,507
96	2.298	10,724	28,977	2,702	2,235	96	5.782	26,986	76,408	2,831	2,364
97	1.599	7,056	18,254	2,587	2,120	97	4.149	18,311	49,421	2,699	2,231
98	1.082	4,516	11,198	2,480	2,012	98	2.893	12,075	31,111	2,576	2,109
99	711	2,808	6,683	2,380	1,912	99	1.958	7,729	19,036	2,463	1,995
100	454	1,694	3,875	2,287	1,819	100	1285	4,795	11,307	2,358	1,890

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 6,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.724.356,693	17,244	16,776	0	100.000	100.000,000	1.736.825,504	17,368	16,900
1	99.534	93.900,456	1.624.356,693	17,299	16,831	1	99.621	93.981,726	1.636.825,504	17,416	16,948
2	99.493	88.548,083	1.530.456,237	17,284	16,816	2	99.583	88.628,613	1.542.843,778	17,408	16,940
3	99.469	83.516,318	1.441.908,155	17,265	16,797	3	99.563	83.595,127	1.454.215,165	17,396	16,928
4	99.448	78.772,230	1.358.391,837	17,245	16,777	4	99.546	78.849,561	1.370.620,038	17,383	16,915
5	99.434	74.303,051	1.279.619,607	17,222	16,754	5	99.532	74.376,192	1.291.770,477	17,368	16,900
6	99.420	70.087,509	1.205.316,556	17,197	16,729	6	99.520	70.157,771	1.217.394,285	17,352	16,884
7	99.408	66.112,065	1.135.229,047	17,171	16,703	7	99.509	66.179,150	1.147.236,514	17,335	16,867
8	99.396	62.362,186	1.069.116,982	17,144	16,676	8	99.501	62.427,912	1.081.057,364	17,317	16,849
9	99.384	58.825,165	1.006.754,796	17,114	16,646	9	99.491	58.888,687	1.018.629,452	17,298	16,830
10	99.373	55.489,385	947.929,631	17,083	16,615	10	99.483	55.550,959	959.740,766	17,277	16,809
11	99.363	52.343,055	892.440,246	17,050	16,582	11	99.475	52.402,011	904.189,807	17,255	16,787
12	99.349	49.373,211	840.097,191	17,015	16,547	12	99.465	49.431,278	851.787,796	17,232	16,764
13	99.334	46.571,806	790.723,979	16,979	16,511	13	99.456	46.628,853	802.356,518	17,207	16,739
14	99.319	43.928,843	744.152,174	16,940	16,472	14	99.445	43.984,564	755.727,665	17,182	16,714
15	99.299	41.434,038	700.223,331	16,900	16,432	15	99.431	41.489,094	711.743,101	17,155	16,687
16	99.275	39.079,293	658.789,293	16,858	16,390	16	99.414	39.133,890	670.254,006	17,127	16,659
17	99.234	36.851,875	619.710,000	16,816	16,348	17	99.393	36.911,147	631.120,116	17,098	16,630
18	99.184	34.748,482	582.858,124	16,774	16,306	18	99.370	34.813,739	594.208,969	17,068	16,600
19	99.102	32.754,339	548.109,643	16,734	16,266	19	99.339	32.832,928	559.395,230	17,038	16,570
20	99.018	30.874,133	515.355,304	16,692	16,224	20	99.308	30.964,644	526.562,302	17,005	16,537
21	98.935	29.102,178	484.481,171	16,648	16,180	21	99.276	29.202,464	495.597,659	16,971	16,503
22	98.851	27.431,749	455.378,993	16,600	16,132	22	99.249	27.542,156	466.395,195	16,934	16,466
23	98.773	25.858,490	427.947,244	16,550	16,082	23	99.223	25.976,347	438.853,038	16,894	16,426
24	98.695	24.375,432	402.088,754	16,496	16,028	24	99.196	24.499,283	412.876,692	16,853	16,385
25	98.621	22.978,531	377.713,322	16,438	15,970	25	99.170	23.106,457	388.377,408	16,808	16,340
26	98.548	21.661,731	354.734,791	16,376	15,908	26	99.143	21.792,729	365.270,952	16,761	16,293
27	98.476	20.420,859	333.073,060	16,310	15,842	27	99.116	20.553,568	343.478,222	16,711	16,243
28	98.402	19.250,392	312.652,201	16,241	15,773	28	99.086	19.384,255	322.924,655	16,659	16,191
29	98.329	18.147,332	293.401,809	16,168	15,700	29	99.056	18.281,419	303.540,399	16,604	16,136
30	98.256	17.107,382	275.254,477	16,090	15,622	30	99.026	17.241,407	285.258,981	16,545	16,077
31	98.180	16.126,571	258.147,095	16,008	15,540	31	98.993	16.260,060	268.017,574	16,483	16,015
32	98.100	15.201,292	242.020,524	15,921	15,453	32	98.957	15.334,177	251.757,514	16,418	15,950
33	98.017	14.328,711	226.819,232	15,830	15,362	33	98.922	14.461,039	236.423,337	16,349	15,881
34	97.928	13.505,433	212.490,521	15,734	15,266	34	98.882	13.637,005	221.962,298	16,276	15,809
35	97.833	12.728,541	198.985,088	15,633	15,165	35	98.834	12.858,879	208.325,293	16,201	15,733
36	97.725	11.994,898	186.256,547	15,528	15,060	36	98.780	12.124,338	195.466,414	16,122	15,654
37	97.611	11.302,698	174.261,649	15,418	14,950	37	98.719	11.431,016	183.342,076	16,039	15,571
38	97.489	10.649,544	162.958,951	15,302	14,834	38	98.654	10.776,868	171.911,060	15,952	15,484
39	97.347	10.032,154	152.309,407	15,182	14,714	39	98.581	10.159,282	161.134,192	15,861	15,393
40	97.191	9.449,077	142.277,252	15,057	14,589	40	98.497	9.576,074	150.974,910	15,766	15,298
41	97.015	8.898,113	132.828,175	14,928	14,460	41	98.405	9.025,630	141.398,836	15,666	15,198
42	96.824	8.377,955	123.930,062	14,792	14,324	42	98.301	8.505,700	132.373,206	15,563	15,095
43	96.605	7.885,866	115.552,107	14,653	14,185	43	98.187	8.014,973	123.867,506	15,455	14,987
44	96.360	7.420,591	107.666,241	14,509	14,041	44	98.055	7.551,132	115.852,533	15,342	14,874
45	96.095	6.981,319	100.245,650	14,359	13,891	45	97.911	7.113,260	108.301,400	15,225	14,757
46	95.790	6.565,212	93.264,331	14,206	13,738	46	97.751	6.699,654	101.188,140	15,103	14,636
47	95.454	6.171,888	86.699,120	14,047	13,579	47	97.574	6.308,976	94.488,486	14,977	14,509
48	95.083	5.799,912	80.527,232	13,884	13,416	48	97.383	5.940,190	88.179,510	14,845	14,377
49	94.685	5.448,738	74.727,320	13,715	13,247	49	97.173	5.591,857	82.239,320	14,707	14,239

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 6,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	5.116,945	69.278,582	13,539	13,071	50	96.938	5.262,587	76.647,462	14,565	14,097
51	93.784	4.803,172	64.161,636	13,358	12,890	51	96.688	4.951,922	71.384,875	14,416	13,948
52	93.289	4.507,411	59.358,464	13,169	12,701	52	96.417	4.658,549	66.432,953	14,260	13,792
53	92.742	4.227,324	54.851,053	12,975	12,507	53	96.119	4.381,259	61.774,403	14,100	13,632
54	92.163	3.963,148	50.623,729	12,774	12,306	54	95.805	4.119,764	57.393,144	13,931	13,463
55	91.518	3.712,668	46.660,581	12,568	12,100	55	95.458	3.872,486	53.273,381	13,757	13,289
56	90.829	3.476,115	42.947,913	12,355	11,887	56	95.098	3.639,501	49.400,894	13,574	13,106
57	90.099	3.253,013	39.471,798	12,134	11,666	57	94.709	3.419,446	45.761,393	13,383	12,915
58	89.296	3.041,530	36.218,785	11,908	11,440	58	94.285	3.211,457	42.341,947	13,185	12,717
59	88.419	2.841,178	33.177,255	11,677	11,209	59	93.828	3.014,992	39.130,491	12,979	12,511
60	87.470	2.651,600	30.336,077	11,441	10,973	60	93.356	2.830,027	36.115,499	12,762	12,294
61	86.477	2.473,113	27.684,478	11,194	10,726	61	92.855	2.655,496	33.285,471	12,535	12,067
62	85.397	2.303,984	25.211,365	10,943	10,475	62	92.311	2.490,517	30.629,975	12,299	11,831
63	84.230	2.143,875	22.907,381	10,685	10,217	63	91.724	2.334,607	28.139,458	12,053	11,585
64	82.973	1.992,323	20.763,506	10,422	9,954	64	91.082	2.187,030	25.804,850	11,799	11,331
65	81.623	1.848,969	18.771,183	10,152	9,684	65	90.395	2.047,680	23.617,820	11,534	11,066
66	80.159	1.713,035	16.922,214	9,878	9,411	66	89.629	1.915,419	21.570,140	11,261	10,793
67	78.561	1.583,846	15.209,179	9,603	9,135	67	88.777	1.789,809	19.654,721	10,981	10,513
68	76.817	1.461,022	13.625,333	9,326	8,858	68	87.842	1.670,718	17.864,913	10,693	10,225
69	74.925	1.344,372	12.164,311	9,048	8,580	69	86.801	1.557,471	16.194,195	10,398	9,930
70	72.925	1.234,432	10.819,940	8,765	8,297	70	85.662	1.450,040	14.636,724	10,094	9,626
71	70.761	1.130,005	9.585,508	8,483	8,015	71	84.395	1.347,720	13.186,684	9,784	9,316
72	68.421	1.030,786	8.455,503	8,203	7,735	72	82.992	1.250,293	11.838,964	9,469	9,001
73	65.935	937,100	7.424,716	7,923	7,455	73	81.452	1.157,634	10.588,671	9,147	8,679
74	63.328	849,106	6.487,617	7,641	7,173	74	79.755	1.069,359	9.431,037	8,819	8,351
75	60.600	766,537	5.638,511	7,356	6,888	75	77.894	985,284	8.361,679	8,487	8,019
76	57.778	689,473	4.871,974	7,066	6,598	76	75.833	904,930	7.376,395	8,151	7,683
77	54.843	617,408	4.182,500	6,774	6,306	77	73.585	828,397	6.471,464	7,812	7,344
78	51.744	549,544	3.565,092	6,487	6,019	78	71.129	755,420	5.643,067	7,470	7,002
79	48.521	486,145	3.015,548	6,203	5,735	79	68.424	685,564	4.887,648	7,129	6,661
80	45.205	427,280	2.529,403	5,920	5,452	80	65.452	618,664	4.202,083	6,792	6,324
81	41.744	372,239	2.102,123	5,647	5,179	81	62.177	554,438	3.583,419	6,463	5,995
82	38.120	320,682	1.729,884	5,394	4,926	82	58.523	492,315	3.028,981	6,153	5,685
83	34.549	274,186	1.409,202	5,140	4,672	83	54.750	434,507	2.536,666	5,838	5,370
84	30.980	231,946	1.135,016	4,893	4,425	84	50.754	379,997	2.102,160	5,532	5,064
85	27.630	195,155	903,070	4,627	4,159	85	46.777	330,397	1.722,162	5,212	4,744
86	24.269	161,712	707,914	4,378	3,910	86	42.552	283,543	1.391,766	4,908	4,441
87	20.898	131,369	546,202	4,158	3,690	87	38.065	239,287	1.108,223	4,631	4,163
88	17.710	105,028	414,833	3,950	3,482	88	33.570	199,085	868,936	4,365	3,897
89	14.706	82,277	309,806	3,765	3,297	89	29.086	162,726	669,851	4,116	3,648
90	12.049	63,593	227,529	3,578	3,110	90	24.798	130,885	507,126	3,875	3,407
91	9.690	48,248	163,936	3,398	2,930	91	20.713	103,136	376,241	3,648	3,180
92	7.608	35,740	115,687	3,237	2,769	92	16.818	79,001	273,105	3,457	2,989
93	5.845	25,902	79,947	3,086	2,619	93	13.356	59,187	194,104	3,279	2,812
94	4.388	18,345	54,045	2,946	2,478	94	10.361	43,315	134,916	3,115	2,647
95	3.216	12,683	35,699	2,815	2,347	95	7.841	30,925	91,601	2,962	2,494
96	2.298	8,549	23,016	2,692	2,224	96	5.782	21,513	60,676	2,820	2,352
97	1.599	5,611	14,468	2,578	2,110	97	4.149	14,563	39,163	2,689	2,221
98	1.082	3,583	8,857	2,472	2,004	98	2.893	9,580	24,601	2,568	2,100
99	711	2,223	5,274	2,373	1,905	99	1.958	6,118	15,020	2,455	1,987
100	454	1,338	3,051	2,280	1,812	100	1285	3,787	8,903	2,351	1,883

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 6,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.663.242,509	16,632	16,164	0	100.000	100.000,000	1.674.262,546	16,743	16,274
1	99.534	93.679,514	1.563.242,509	16,687	16,219	1	99.621	93.760,592	1.574.262,546	16,790	16,322
2	99.493	88.131,876	1.469.562,995	16,675	16,206	2	99.583	88.212,027	1.480.501,953	16,783	16,315
3	99.469	82.928,177	1.381.431,119	16,658	16,190	3	99.563	83.006,431	1.392.289,926	16,773	16,305
4	99.448	78.033,456	1.298.502,942	16,640	16,172	4	99.546	78.110,063	1.309.283,495	16,762	16,294
5	99.434	73.433,002	1.220.469,486	16,620	16,152	5	99.532	73.505,286	1.231.173,432	16,749	16,281
6	99.420	69.103,840	1.147.036,484	16,599	16,130	6	99.520	69.173,117	1.157.668,146	16,736	16,267
7	99.408	65.030,816	1.077.932,644	16,576	16,107	7	99.509	65.096,804	1.088.495,030	16,721	16,253
8	99.396	61.197,931	1.012.901,827	16,551	16,083	8	99.501	61.262,430	1.023.398,225	16,705	16,237
9	99.384	57.591,116	951.703,896	16,525	16,057	9	99.491	57.653,305	962.135,795	16,688	16,220
10	99.373	54.197,491	894.112,780	16,497	16,029	10	99.483	54.257,630	904.482,490	16,670	16,202
11	99.363	51.004,120	839.915,289	16,468	15,999	11	99.475	51.061,568	850.224,860	16,651	16,183
12	99.349	47.997,044	788.911,169	16,437	15,968	12	99.465	48.053,493	799.163,292	16,631	16,162
13	99.334	45.167,195	740.914,125	16,404	15,935	13	99.456	45.222,522	751.109,800	16,609	16,141
14	99.319	42.503,700	695.746,930	16,369	15,901	14	99.445	42.557,613	705.887,277	16,587	16,118
15	99.299	39.995,503	653.243,230	16,333	15,865	15	99.431	40.048,648	663.329,664	16,563	16,095
16	99.275	37.633,752	613.247,727	16,295	15,827	16	99.414	37.686,330	623.281,016	16,539	16,070
17	99.234	35.405,224	575.613,975	16,258	15,790	17	99.393	35.462,169	585.594,686	16,513	16,045
18	99.184	33.305,849	540.208,751	16,220	15,751	18	99.370	33.368,397	550.132,518	16,487	16,018
19	99.102	31.320,626	506.902,902	16,184	15,716	19	99.339	31.395,776	516.764,121	16,460	15,991
20	99.018	29.453,255	475.582,275	16,147	15,679	20	99.308	29.539,600	485.368,345	16,431	15,963
21	98.935	27.697,524	446.129,020	16,107	15,639	21	99.276	27.792,970	455.828,745	16,401	15,933
22	98.851	26.046,291	418.431,495	16,065	15,597	22	99.249	26.151,122	428.035,775	16,368	15,899
23	98.773	24.494,719	392.385,205	16,019	15,551	23	99.223	24.606,360	401.884,653	16,333	15,864
24	98.695	23.035,549	367.890,486	15,971	15,502	24	99.196	23.152,592	377.278,292	16,295	15,827
25	98.621	21.664,338	344.854,937	15,918	15,450	25	99.170	21.784,948	354.125,701	16,256	15,787
26	98.548	20.374,795	323.190,599	15,862	15,394	26	99.143	20.498,010	332.340,753	16,213	15,745
27	98.476	19.162,450	302.815,804	15,803	15,334	27	99.116	19.286,980	311.842,743	16,169	15,700
28	98.402	18.021,607	283.653,354	15,740	15,271	28	99.086	18.146,926	292.555,762	16,122	15,653
29	98.329	16.948,983	265.631,747	15,672	15,204	29	99.056	17.074,216	274.408,837	16,072	15,603
30	98.256	15.940,111	248.682,764	15,601	15,133	30	99.026	16.064,991	257.334,621	16,018	15,550
31	98.180	14.990,867	232.742,653	15,526	15,057	31	98.993	15.114,955	241.269,630	15,962	15,494
32	98.100	14.097,502	217.751,785	15,446	14,978	32	98.957	14.220,738	226.154,674	15,903	15,435
33	98.017	13.257,014	203.654,283	15,362	14,894	33	98.922	13.379,444	211.933,937	15,840	15,372
34	97.928	12.465,911	190.397,270	15,273	14,805	34	98.882	12.587,356	198.554,492	15,774	15,306
35	97.833	11.721,172	177.931,359	15,180	14,712	35	98.834	11.841,195	185.967,136	15,705	15,237
36	97.725	11.019,602	166.210,187	15,083	14,615	36	98.780	11.138,518	174.125,941	15,633	15,164
37	97.611	10.359,252	155.190,585	14,981	14,513	37	98.719	10.476,859	162.987,424	15,557	15,089
38	97.489	9.737,652	144.831,332	14,873	14,405	38	98.654	9.854,073	152.510,565	15,477	15,009
39	97.347	9.151,543	135.093,681	14,762	14,293	39	98.581	9.267,512	142.656,492	15,393	14,925
40	97.191	8.599,367	125.942,138	14,646	14,177	40	98.497	8.714,943	133.388,980	15,306	14,837
41	97.015	8.078,894	117.342,771	14,525	14,056	41	98.405	8.194,671	124.674,037	15,214	14,746
42	96.824	7.588,727	109.263,877	14,398	13,930	42	98.301	7.704,438	116.479,366	15,118	14,650
43	96.605	7.126,187	101.675,150	14,268	13,799	43	98.187	7.242,857	108.774,928	15,018	14,550
44	96.360	6.689,956	94.548,963	14,133	13,665	44	98.055	6.807,644	101.532,071	14,914	14,446
45	96.095	6.279,125	87.859,006	13,992	13,524	45	97.911	6.397,796	94.724,426	14,806	14,337
46	95.790	5.890,977	81.579,881	13,848	13,380	46	97.751	6.011,613	88.326,630	14,693	14,224
47	95.454	5.525,017	75.688,904	13,699	13,231	47	97.574	5.647,736	82.315,017	14,575	14,107
48	95.083	5.179,810	70.163,887	13,546	13,077	48	97.383	5.305,091	76.667,281	14,452	13,983
49	94.685	4.854,733	64.984,077	13,386	12,917	49	97.173	4.982,250	71.362,190	14,323	13,855

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 6,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	4.548,384	60.129,344	13,220	12,752	50	96.938	4.677,843	66.379,941	14,190	13,722
51	93.784	4.259,429	55.580,960	13,049	12,581	51	96.688	4.391,340	61.702,098	14,051	13,583
52	93.289	3.987,745	51.321,531	12,870	12,401	52	96.417	4.121,458	57.310,757	13,905	13,437
53	92.742	3.731,150	47.333,786	12,686	12,218	53	96.119	3.867,017	53.189,299	13,755	13,286
54	92.163	3.489,750	43.602,637	12,494	12,026	54	95.805	3.627,658	49.322,283	13,596	13,128
55	91.518	3.261,497	40.112,886	12,299	11,831	55	95.458	3.401,895	45.694,625	13,432	12,964
56	90.829	3.046,506	36.851,389	12,096	11,628	56	95.098	3.189,700	42.292,730	13,259	12,791
57	90.099	2.844,269	33.804,883	11,885	11,417	57	94.709	2.989,789	39.103,031	13,079	12,611
58	89.296	2.653,102	30.960,615	11,670	11,201	58	94.285	2.801,327	36.113,242	12,891	12,423
59	88.419	2.472,504	28.307,513	11,449	10,981	59	93.828	2.623,764	33.311,915	12,696	12,228
60	87.470	2.302,097	25.835,009	11,222	10,754	60	93.356	2.457,006	30.688,151	12,490	12,022
61	86.477	2.142,084	23.532,912	10,986	10,518	61	92.855	2.300,055	28.231,144	12,274	11,806
62	85.397	1.990,897	21.390,828	10,744	10,276	62	92.311	2.152,083	25.931,090	12,049	11,581
63	84.230	1.848,187	19.399,931	10,497	10,028	63	91.724	2.012,613	23.779,007	11,815	11,347
64	82.973	1.713,496	17.551,744	10,243	9,775	64	91.082	1.880,954	21.766,394	11,572	11,104
65	81.623	1.586,463	15.838,249	9,983	9,515	65	90.395	1.756,962	19.885,440	11,318	10,850
66	80.159	1.466,369	14.251,786	9,719	9,251	66	89.629	1.639,611	18.128,478	11,057	10,588
67	78.561	1.352,593	12.785,417	9,453	8,984	67	88.777	1.528,483	16.488,867	10,788	10,319
68	76.817	1.244,766	11.432,824	9,185	8,716	68	87.842	1.423,423	14.960,384	10,510	10,042
69	74.925	1.142,687	10.188,058	8,916	8,448	69	86.801	1.323,817	13.536,961	10,226	9,757
70	72.925	1.046,772	9.045,371	8,641	8,173	70	85.662	1.229,603	12.213,144	9,933	9,464
71	70.761	955,966	7.998,599	8,367	7,899	71	84.395	1.140,149	10.983,541	9,633	9,165
72	68.421	869,976	7.042,634	8,095	7,627	72	82.992	1.055,238	9.843,392	9,328	8,860
73	65.935	789,044	6.172,658	7,823	7,355	73	81.452	974,735	8.788,154	9,016	8,548
74	63.328	713,271	5.383,613	7,548	7,079	74	79.755	898,289	7.813,419	8,698	8,230
75	60.600	642,396	4.670,342	7,270	6,802	75	77.894	825,716	6.915,130	8,375	7,906
76	57.778	576,453	4.027,947	6,987	6,519	76	75.833	756,592	6.089,413	8,048	7,580
77	54.843	514,986	3.451,494	6,702	6,234	77	73.585	690,974	5.332,822	7,718	7,249
78	51.744	457,302	2.936,508	6,421	5,953	78	71.129	628,620	4.641,847	7,384	6,916
79	48.521	403,592	2.479,206	6,143	5,674	79	68.424	569,148	4.013,227	7,051	6,583
80	45.205	353,889	2.075,613	5,865	5,397	80	65.452	512,400	3.444,079	6,721	6,253
81	41.744	307,576	1.721,725	5,598	5,129	81	62.177	458,125	2.931,679	6,399	5,931
82	38.120	264,352	1.414,148	5,349	4,881	82	58.523	405,836	2.473,554	6,095	5,627
83	34.549	225,492	1.149,796	5,099	4,631	83	54.750	357,340	2.067,718	5,786	5,318
84	30.980	190,304	924,305	4,857	4,389	84	50.754	311,776	1.710,378	5,486	5,018
85	27.630	159,742	734,000	4,595	4,127	85	46.777	270,442	1.398,602	5,172	4,703
86	24.269	132,056	574,258	4,349	3,880	86	42.552	231,545	1.128,160	4,872	4,404
87	20.898	107,025	442,202	4,132	3,663	87	38.065	194,945	896,615	4,599	4,131
88	17.710	85,364	335,177	3,926	3,458	88	33.570	161,811	701,671	4,336	3,868
89	14.706	66,715	249,813	3,744	3,276	89	29.086	131,948	539,860	4,091	3,623
90	12.049	51,444	183,098	3,559	3,091	90	24.798	105,880	407,912	3,853	3,384
91	9.690	38,939	131,654	3,381	2,913	91	20.713	83,236	302,032	3,629	3,160
92	7.608	28,776	92,716	3,222	2,754	92	16.818	63,608	218,796	3,440	2,971
93	5.845	20,806	63,939	3,073	2,605	93	13.356	47,542	155,188	3,264	2,796
94	4.388	14,701	43,133	2,934	2,466	94	10.361	34,711	107,646	3,101	2,633
95	3.216	10,140	28,432	2,804	2,336	95	7.841	24,724	72,935	2,950	2,482
96	2.298	6,818	18,292	2,683	2,214	96	5.782	17,159	48,211	2,810	2,341
97	1.599	4,465	11,474	2,570	2,101	97	4.149	11,588	31,052	2,680	2,211
98	1.082	2,844	7,009	2,464	1,996	98	2.893	7,605	19,464	2,559	2,091
99	711	1,760	4,164	2,366	1,897	99	1.958	4,845	11,859	2,448	1,979
100	454	1,057	2,404	2,274	1,806	100	1285	2,992	7,014	2,344	1,876

**Kommunikationszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 6,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.606.303,480	16,063	15,594	0	100.000	100.000,000	1.616.076,920	16,161	15,692
1	99.534	93.459,609	1.506.303,480	16,117	15,648	1	99.621	93.540,497	1.516.076,920	16,208	15,739
2	99.493	87.718,597	1.412.843,871	16,107	15,638	2	99.583	87.798,373	1.422.536,422	16,202	15,734
3	99.469	82.345,546	1.325.125,274	16,092	15,624	3	99.563	82.423,250	1.334.738,050	16,194	15,725
4	99.448	77.303,324	1.242.779,729	16,077	15,608	4	99.546	77.379,213	1.252.314,800	16,184	15,715
5	99.434	72.575,149	1.165.476,405	16,059	15,590	5	99.532	72.646,589	1.174.935,587	16,173	15,705
6	99.420	68.136,241	1.092.901,256	16,040	15,571	6	99.520	68.204,547	1.102.288,998	16,162	15,693
7	99.408	63.969,731	1.024.765,015	16,020	15,551	7	99.509	64.034,642	1.034.084,451	16,149	15,680
8	99.396	60.058,073	960.795,284	15,998	15,529	8	99.501	60.121,370	970.049,809	16,135	15,666
9	99.384	56.385,764	900.737,212	15,975	15,506	9	99.491	56.446,652	909.928,439	16,120	15,651
10	99.373	52.938,605	844.351,447	15,950	15,481	10	99.483	52.997,347	853.481,787	16,104	15,635
11	99.363	49.702,462	791.412,843	15,923	15,454	11	99.475	49.758,443	800.484,440	16,087	15,619
12	99.349	46.662,335	741.710,381	15,895	15,427	12	99.465	46.717,213	750.725,997	16,070	15,601
13	99.334	43.808,101	695.048,046	15,866	15,397	13	99.456	43.861,763	704.008,783	16,051	15,582
14	99.319	41.127,979	651.239,946	15,834	15,366	14	99.445	41.180,148	660.147,020	16,031	15,562
15	99.299	38.610,118	610.111,967	15,802	15,333	15	99.431	38.661,422	618.966,873	16,010	15,541
16	99.275	36.244,892	571.501,849	15,768	15,299	16	99.414	36.295,530	580.305,451	15,988	15,520
17	99.234	34.018,564	535.256,957	15,734	15,266	17	99.393	34.073,278	544.009,921	15,966	15,497
18	99.184	31.926,291	501.238,393	15,700	15,231	18	99.370	31.986,248	509.936,643	15,942	15,474
19	99.102	29.952,821	469.312,102	15,668	15,200	19	99.339	30.024,688	477.950,395	15,919	15,450
20	99.018	28.100,880	439.359,281	15,635	15,166	20	99.308	28.183,261	447.925,707	15,893	15,425
21	98.935	26.363,733	411.258,401	15,599	15,131	21	99.276	26.454,582	419.742,446	15,867	15,398
22	98.851	24.733,818	384.894,668	15,561	15,093	22	99.249	24.833,367	393.287,864	15,837	15,368
23	98.773	23.205,828	360.160,850	15,520	15,052	23	99.223	23.311,595	368.454,497	15,806	15,337
24	98.695	21.772,209	336.955,022	15,476	15,008	24	99.196	21.882,834	345.142,902	15,772	15,304
25	98.621	20.428,134	315.182,812	15,429	14,960	25	99.170	20.541,861	323.260,068	15,737	15,268
26	98.548	19.167,075	294.754,678	15,378	14,909	26	99.143	19.282,987	302.718,207	15,699	15,230
27	98.476	17.984,276	275.587,603	15,324	14,855	27	99.116	18.101,150	283.435,220	15,658	15,190
28	98.402	16.873,873	257.603,327	15,266	14,798	28	99.086	16.991,211	265.334,070	15,616	15,147
29	98.329	15.832,309	240.729,453	15,205	14,736	29	99.056	15.949,290	248.342,859	15,571	15,102
30	98.256	14.854,953	224.897,145	15,140	14,671	30	99.026	14.971,331	232.393,569	15,523	15,054
31	98.180	13.937,537	210.042,192	15,070	14,602	31	98.993	14.052,905	217.422,237	15,472	15,003
32	98.100	13.076,176	196.104,655	14,997	14,528	32	98.957	13.190,484	203.369,332	15,418	14,949
33	98.017	12.267,713	183.028,479	14,920	14,451	33	98.922	12.381,008	190.178,848	15,361	14,892
34	97.928	11.508,567	170.760,766	14,838	14,369	34	98.882	11.620,686	177.797,841	15,300	14,831
35	97.833	10.795,621	159.252,199	14,752	14,283	35	98.834	10.906,166	166.177,154	15,237	14,768
36	97.725	10.125,625	148.456,578	14,661	14,193	36	98.780	10.234,893	155.270,988	15,171	14,702
37	97.611	9.496,502	138.330,953	14,567	14,098	37	98.719	9.604,314	145.036,095	15,101	14,632
38	97.489	8.905,715	128.834,451	14,466	13,998	38	98.654	9.012,190	135.431,781	15,028	14,559
39	97.347	8.350,034	119.928,736	14,363	13,894	39	98.581	8.455,846	126.419,591	14,951	14,482
40	97.191	7.827,800	111.578,702	14,254	13,785	40	98.497	7.933,006	117.963,745	14,870	14,401
41	97.015	7.336,763	103.750,902	14,141	13,672	41	98.405	7.441,904	110.030,739	14,785	14,317
42	96.824	6.875,445	96.414,139	14,023	13,554	42	98.301	6.980,280	102.588,834	14,697	14,228
43	96.605	6.441,225	89.538,694	13,901	13,432	43	98.187	6.546,681	95.608,554	14,604	14,135
44	96.360	6.032,729	83.097,469	13,774	13,306	44	98.055	6.138,856	89.061,874	14,508	14,039
45	96.095	5.648,967	77.064,740	13,642	13,174	45	97.911	5.755,728	82.923,018	14,407	13,938
46	95.790	5.287,332	71.415,773	13,507	13,038	46	97.751	5.395,606	77.167,290	14,302	13,833
47	95.454	4.947,230	66.128,441	13,367	12,898	47	97.574	5.057,117	71.771,684	14,192	13,723
48	95.083	4.627,237	61.181,210	13,222	12,753	48	97.383	4.739,153	66.714,567	14,077	13,609
49	94.685	4.326,658	56.553,973	13,071	12,602	49	97.173	4.440,304	61.975,414	13,957	13,489

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 6,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	4.044,116	52.227,315	12,914	12,446	50	96.938	4.159,223	57.535,110	13,833	13,364
51	93.784	3.778,307	48.183,199	12,753	12,284	51	96.688	3.895,318	53.375,888	13,703	13,234
52	93.289	3.529,007	44.404,892	12,583	12,114	52	96.417	3.647,339	49.480,569	13,566	13,097
53	92.742	3.294,179	40.875,884	12,409	11,940	53	96.119	3.414,134	45.833,230	13,425	12,956
54	92.163	3.073,818	37.581,705	12,226	11,758	54	95.805	3.195,289	42.419,096	13,276	12,807
55	91.518	2.866,027	34.507,887	12,040	11,572	55	95.458	2.989,400	39.223,807	13,121	12,652
56	90.829	2.670,819	31.641,860	11,847	11,379	56	95.098	2.796,355	36.234,407	12,958	12,489
57	90.099	2.487,668	28.971,041	11,646	11,177	57	94.709	2.614,944	33.438,052	12,787	12,319
58	89.296	2.315,022	26.483,372	11,440	10,971	58	94.285	2.444,359	30.823,108	12,610	12,141
59	88.419	2.152,373	24.168,351	11,229	10,760	59	93.828	2.284,049	28.378,749	12,425	11,956
60	87.470	1.999,325	22.015,977	11,012	10,543	60	93.356	2.133,861	26.094,700	12,229	11,760
61	86.477	1.855,990	20.016,652	10,785	10,316	61	92.855	1.992,863	23.960,839	12,023	11,555
62	85.397	1.720,946	18.160,662	10,553	10,084	62	92.311	1.860,277	21.967,977	11,809	11,340
63	84.230	1.593,836	16.439,716	10,315	9,846	63	91.724	1.735,634	20.107,700	11,585	11,116
64	82.973	1.474,213	14.845,879	10,070	9,602	64	91.082	1.618,286	18.372,066	11,353	10,884
65	81.623	1.361,715	13.371,666	9,820	9,351	65	90.395	1.508,061	16.753,780	11,109	10,641
66	80.159	1.255,681	12.009,951	9,564	9,096	66	89.629	1.404,031	15.245,719	10,859	10,390
67	78.561	1.155,533	10.754,271	9,307	8,838	67	88.777	1.305,798	13.841,688	10,600	10,131
68	76.817	1.060,919	9.598,738	9,048	8,579	68	87.842	1.213,189	12.535,891	10,333	9,864
69	74.925	971,630	8.537,819	8,787	8,318	69	86.801	1.125,646	11.322,701	10,059	9,590
70	72.925	887,984	7.566,189	8,521	8,052	70	85.662	1.043,081	10.197,056	9,776	9,307
71	70.761	809,049	6.678,205	8,254	7,786	71	84.395	964,926	9.153,975	9,487	9,018
72	68.421	734,546	5.869,156	7,990	7,521	72	82.992	890,968	8.189,049	9,191	8,722
73	65.935	664,649	5.134,609	7,725	7,257	73	81.452	821,066	7.298,080	8,889	8,420
74	63.328	599,411	4.469,960	7,457	6,989	74	79.755	754,895	6.477,015	8,580	8,111
75	60.600	538,583	3.870,549	7,187	6,718	75	77.894	692,278	5.722,120	8,266	7,797
76	57.778	482,162	3.331,966	6,910	6,442	76	75.833	632,835	5.029,841	7,948	7,479
77	54.843	429,738	2.849,804	6,631	6,163	77	73.585	576,594	4.397,006	7,626	7,157
78	51.744	380,707	2.420,066	6,357	5,888	78	71.129	523,331	3.820,412	7,300	6,831
79	48.521	335,205	2.039,359	6,084	5,615	79	68.424	472,708	3.297,081	6,975	6,506
80	45.205	293,233	1.704,154	5,812	5,343	80	65.452	424,576	2.824,373	6,652	6,183
81	41.744	254,260	1.410,921	5,549	5,080	81	62.177	378,713	2.399,797	6,337	5,868
82	38.120	218,016	1.156,660	5,305	4,837	82	58.523	334,700	2.021,085	6,038	5,570
83	34.549	185,530	938,645	5,059	4,591	83	54.750	294,013	1.686,384	5,736	5,267
84	30.980	156,211	753,114	4,821	4,352	84	50.754	255,921	1.392,372	5,441	4,972
85	27.630	130,816	596,903	4,563	4,094	85	46.777	221,471	1.136,451	5,131	4,663
86	24.269	107,890	466,086	4,320	3,851	86	42.552	189,172	914,979	4,837	4,368
87	20.898	87,234	358,196	4,106	3,637	87	38.065	158,896	725,807	4,568	4,099
88	17.710	69,415	270,962	3,904	3,435	88	33.570	131,579	566,911	4,309	3,840
89	14.706	54,123	201,547	3,724	3,255	89	29.086	107,044	435,332	4,067	3,598
90	12.049	41,637	147,424	3,541	3,072	90	24.798	85,694	328,288	3,831	3,362
91	9.690	31,441	105,787	3,365	2,896	91	20.713	67,210	242,593	3,610	3,141
92	7.608	23,181	74,346	3,207	2,738	92	16.818	51,240	175,384	3,423	2,954
93	5.845	16,721	51,165	3,060	2,591	93	13.356	38,208	124,144	3,249	2,780
94	4.388	11,787	34,443	2,922	2,453	94	10.361	27,831	85,935	3,088	2,619
95	3.216	8,111	22,656	2,793	2,325	95	7.841	19,777	58,104	2,938	2,469
96	2.298	5,441	14,545	2,673	2,204	96	5.782	13,693	38,328	2,799	2,330
97	1.599	3,555	9,104	2,561	2,092	97	4.149	9,226	24,635	2,670	2,201
98	1.082	2,259	5,549	2,456	1,988	98	2.893	6,041	15,409	2,551	2,082
99	711	1,395	3,290	2,359	1,890	99	1.958	3,839	9,368	2,440	1,971
100	454	0,836	1,895	2,268	1,799	100	1285	2,365	5,529	2,337	1,869

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 6,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.553.153,755	15,532	15,062	0	100.000	100.000,000	1.561.851,982	15,619	15,149
1	99.534	93.240,734	1.453.153,755	15,585	15,116	1	99.621	93.321,433	1.461.851,982	15,665	15,196
2	99.493	87.308,218	1.359.913,021	15,576	15,107	2	99.583	87.387,620	1.368.530,550	15,660	15,191
3	99.469	81.768,359	1.272.604,803	15,564	15,094	3	99.563	81.845,519	1.281.142,929	15,653	15,184
4	99.448	76.581,711	1.190.836,444	15,550	15,081	4	99.546	76.656,892	1.199.297,410	15,645	15,176
5	99.434	71.729,294	1.114.254,733	15,534	15,065	5	99.532	71.799,901	1.122.640,518	15,636	15,167
6	99.420	67.184,411	1.042.525,439	15,517	15,048	6	99.520	67.251,763	1.050.840,617	15,625	15,156
7	99.408	62.928,386	975.341,028	15,499	15,030	7	99.509	62.992,240	983.588,854	15,614	15,145
8	99.396	58.942,043	912.412,642	15,480	15,011	8	99.501	59.004,164	920.596,614	15,602	15,133
9	99.384	55.208,378	853.470,600	15,459	14,990	9	99.491	55.267,994	861.592,450	15,589	15,120
10	99.373	51.711,809	798.262,222	15,437	14,968	10	99.483	51.769,190	806.324,456	15,575	15,106
11	99.363	48.436,959	746.550,413	15,413	14,944	11	99.475	48.491,515	754.555,265	15,561	15,091
12	99.349	45.367,741	698.113,454	15,388	14,919	12	99.465	45.421,097	706.063,751	15,545	15,076
13	99.334	42.492,945	652.745,713	15,361	14,892	13	99.456	42.544,997	660.642,654	15,528	15,059
14	99.319	39.799,857	610.252,768	15,333	14,864	14	99.445	39.850,340	618.097,657	15,510	15,041
15	99.299	37.275,801	570.452,911	15,304	14,834	15	99.431	37.325,332	578.247,317	15,492	15,023
16	99.275	34.910,366	533.177,110	15,273	14,804	16	99.414	34.959,139	540.921,985	15,473	15,004
17	99.234	32.689,274	498.266,744	15,243	14,773	17	99.393	32.741,851	505.962,846	15,453	14,984
18	99.184	30.606,911	465.577,470	15,212	14,742	18	99.370	30.664,390	473.220,995	15,432	14,963
19	99.102	28.647,748	434.970,559	15,183	14,714	19	99.339	28.716,484	442.556,604	15,411	14,942
20	99.018	26.813,555	406.322,811	15,154	14,685	20	99.308	26.892,162	413.840,121	15,389	14,920
21	98.935	25.097,075	379.509,255	15,122	14,653	21	99.276	25.183,560	386.947,959	15,365	14,896
22	98.851	23.490,329	354.412,180	15,088	14,618	22	99.249	23.584,873	361.764,399	15,339	14,870
23	98.773	21.987,545	330.921,852	15,050	14,581	23	99.223	22.087,759	338.179,527	15,311	14,842
24	98.695	20.580,877	308.934,307	15,011	14,542	24	99.196	20.685,448	316.091,768	15,281	14,812
25	98.621	19.265,124	288.353,430	14,968	14,499	25	99.170	19.372,376	295.406,320	15,249	14,780
26	98.548	18.033,527	269.088,306	14,922	14,452	26	99.143	18.142,584	276.033,944	15,215	14,746
27	98.476	16.881,052	251.054,779	14,872	14,403	27	99.116	16.990,757	257.891,360	15,178	14,709
28	98.402	15.801,673	234.173,727	14,820	14,350	28	99.086	15.911,554	240.900,603	15,140	14,671
29	98.329	14.791,569	218.372,055	14,763	14,294	29	99.056	14.900,861	224.989,049	15,099	14,630
30	98.256	13.845,958	203.580,486	14,703	14,234	30	99.026	13.954,431	210.088,188	15,055	14,586
31	98.180	12.960,432	189.734,528	14,640	14,170	31	98.993	13.067,712	196.133,756	15,009	14,540
32	98.100	12.130,981	176.774,096	14,572	14,103	32	98.957	12.237,026	183.066,044	14,960	14,491
33	98.017	11.354,304	164.643,115	14,501	14,031	33	98.922	11.459,163	170.829,018	14,908	14,439
34	97.928	10.626,736	153.288,811	14,425	13,956	34	98.882	10.730,264	159.369,855	14,852	14,383
35	97.833	9.945,073	142.662,075	14,345	13,876	35	98.834	10.046,909	148.639,591	14,795	14,325
36	97.725	9.306,018	132.717,003	14,261	13,792	36	98.780	9.406,442	138.592,683	14,734	14,265
37	97.611	8.707,379	123.410,984	14,173	13,704	37	98.719	8.806,233	129.186,241	14,670	14,201
38	97.489	8.146,561	114.703,605	14,080	13,611	38	98.654	8.243,960	120.380,008	14,602	14,133
39	97.347	7.620,360	106.557,044	13,983	13,514	39	98.581	7.716,925	112.136,049	14,531	14,062
40	97.191	7.127,031	98.936,684	13,882	13,413	40	98.497	7.222,819	104.419,123	14,457	13,988
41	97.015	6.664,310	91.809,653	13,776	13,307	41	98.405	6.759,814	97.196,304	14,379	13,909
42	96.824	6.230,648	85.145,343	13,666	13,196	42	98.301	6.325,652	90.436,490	14,297	13,828
43	96.605	5.823,480	78.914,695	13,551	13,082	43	98.187	5.918,822	84.110,838	14,211	13,742
44	96.360	5.441,388	73.091,215	13,432	12,963	44	98.055	5.537,112	78.192,016	14,121	13,652
45	96.095	5.083,310	67.649,827	13,308	12,839	45	97.911	5.179,381	72.654,904	14,028	13,559
46	95.790	4.746,745	62.566,516	13,181	12,712	46	97.751	4.843,949	67.475,523	13,930	13,461
47	95.454	4.431,015	57.819,772	13,049	12,580	47	97.574	4.529,435	62.631,574	13,828	13,359
48	95.083	4.134,705	53.388,757	12,912	12,443	48	97.383	4.234,708	58.102,140	13,720	13,251
49	94.685	3.857,066	49.254,052	12,770	12,301	49	97.173	3.958,377	53.867,432	13,608	13,139

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 6,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	3.596,747	45.396,987	12,622	12,153	50	96.938	3.699,120	49.909,054	13,492	13,023
51	93.784	3.352,472	41.800,240	12,468	11,999	51	96.688	3.456,296	46.209,935	13,370	12,901
52	93.289	3.123,937	38.447,768	12,307	11,838	52	96.417	3.228,686	42.753,639	13,242	12,773
53	92.742	2.909,233	35.323,831	12,142	11,673	53	96.119	3.015,171	39.524,954	13,109	12,640
54	92.163	2.708,266	32.414,597	11,969	11,500	54	95.805	2.815,291	36.509,783	12,968	12,499
55	91.518	2.519,272	29.706,332	11,792	11,323	55	95.458	2.627,719	33.694,492	12,823	12,354
56	90.829	2.342,184	27.187,059	11,608	11,138	56	95.098	2.452,273	31.066,773	12,669	12,199
57	90.099	2.176,460	24.844,875	11,415	10,946	57	94.709	2.287,814	28.614,499	12,507	12,038
58	89.296	2.020,669	22.668,415	11,218	10,749	58	94.285	2.133,561	26.326,686	12,339	11,870
59	88.419	1.874,301	20.647,746	11,016	10,547	59	93.828	1.988,965	24.193,125	12,164	11,695
60	87.470	1.736,948	18.773,445	10,808	10,339	60	93.356	1.853,828	22.204,160	11,977	11,508
61	86.477	1.608,647	17.036,497	10,591	10,121	61	92.855	1.727,279	20.350,332	11,782	11,313
62	85.397	1.488,107	15.427,850	10,367	9,898	62	92.311	1.608,587	18.623,053	11,577	11,108
63	84.230	1.374,967	13.939,743	10,138	9,669	63	91.724	1.497,293	17.014,466	11,363	10,894
64	82.973	1.268,792	12.564,776	9,903	9,434	64	91.082	1.392,790	15.517,173	11,141	10,672
65	81.623	1.169,226	11.295,983	9,661	9,192	65	90.395	1.294,884	14.124,384	10,908	10,439
66	80.159	1.075,655	10.126,757	9,415	8,945	66	89.629	1.202,737	12.829,500	10,667	10,198
67	78.561	987,547	9.051,102	9,165	8,696	67	88.777	1.115,967	11.626,763	10,419	9,949
68	76.817	904,564	8.063,555	8,914	8,445	68	87.842	1.034,394	10.510,796	10,161	9,692
69	74.925	826,495	7.158,991	8,662	8,193	69	86.801	957,504	9.476,402	9,897	9,428
70	72.925	753,574	6.332,497	8,403	7,934	70	85.662	885,194	8.518,898	9,624	9,155
71	70.761	684,979	5.578,923	8,145	7,676	71	84.395	816,952	7.633,704	9,344	8,875
72	68.421	620,445	4.893,944	7,888	7,419	72	82.992	752,569	6.816,752	9,058	8,589
73	65.935	560,091	4.273,499	7,630	7,161	73	81.452	691,901	6.064,183	8,765	8,295
74	63.328	503,933	3.713,408	7,369	6,900	74	79.755	634,650	5.372,282	8,465	7,996
75	60.600	451,733	3.209,475	7,105	6,636	75	77.894	580,644	4.737,632	8,159	7,690
76	57.778	403,463	2.757,742	6,835	6,366	76	75.833	529,544	4.156,988	7,850	7,381
77	54.843	358,754	2.354,279	6,562	6,093	77	73.585	481,352	3.627,444	7,536	7,067
78	51.744	317,077	1.995,525	6,293	5,824	78	71.129	435,864	3.146,092	7,218	6,749
79	48.521	278,526	1.678,448	6,026	5,557	79	68.424	392,779	2.710,228	6,900	6,431
80	45.205	243,081	1.399,921	5,759	5,290	80	65.452	351,960	2.317,449	6,584	6,115
81	41.744	210,280	1.156,840	5,501	5,032	81	62.177	313,206	1.965,489	6,275	5,806
82	38.120	179,883	946,560	5,262	4,793	82	58.523	276,158	1.652,283	5,983	5,514
83	34.549	152,721	766,677	5,020	4,551	83	54.750	242,019	1.376,125	5,686	5,217
84	30.980	128,286	613,957	4,786	4,317	84	50.754	210,170	1.134,107	5,396	4,927
85	27.630	107,179	485,671	4,531	4,062	85	46.777	181,453	923,937	5,092	4,623
86	24.269	88,188	378,492	4,292	3,823	86	42.552	154,627	742,484	4,802	4,333
87	20.898	71,137	290,304	4,081	3,612	87	38.065	129,575	587,856	4,537	4,068
88	17.710	56,474	219,167	3,881	3,412	88	33.570	107,048	458,281	4,281	3,812
89	14.706	43,930	162,693	3,704	3,234	89	29.086	86,883	351,233	4,043	3,573
90	12.049	33,716	118,764	3,523	3,053	90	24.798	69,392	264,349	3,810	3,340
91	9.690	25,400	85,048	3,348	2,879	91	20.713	54,296	194,958	3,591	3,122
92	7.608	18,683	59,648	3,193	2,723	92	16.818	41,298	140,662	3,406	2,937
93	5.845	13,445	40,965	3,047	2,578	93	13.356	30,723	99,364	3,234	2,765
94	4.388	9,456	27,520	2,910	2,441	94	10.361	22,326	68,641	3,075	2,605
95	3.216	6,491	18,064	2,783	2,314	95	7.841	15,828	46,315	2,926	2,457
96	2.298	4,345	11,573	2,664	2,195	96	5.782	10,933	30,487	2,789	2,319
97	1.599	2,832	7,228	2,553	2,083	97	4.149	7,349	19,554	2,661	2,192
98	1.082	1,795	4,396	2,449	1,980	98	2.893	4,801	12,205	2,542	2,073
99	711	1,106	2,601	2,352	1,883	99	1.958	3,044	7,405	2,433	1,963
100	454	0,661	1,495	2,261	1,792	100	1285	1,871	4,361	2,331	1,862

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 7,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.503.450,371	15,035	14,565	0	100.000	100.000,000	1.511.218,942	15,112	14,643
1	99.534	93.022,881	1.403.450,371	15,087	14,618	1	99.621	93.103,392	1.411.218,942	15,158	14,688
2	99.493	86.900,712	1.310.427,490	15,080	14,610	2	99.583	86.979,744	1.318.115,550	15,154	14,685
3	99.469	81.196,555	1.223.526,778	15,069	14,599	3	99.563	81.273,175	1.231.135,806	15,148	14,679
4	99.448	75.868,498	1.142.330,223	15,057	14,587	4	99.546	75.942,979	1.149.862,631	15,141	14,672
5	99.434	70.895,241	1.066.461,725	15,043	14,573	5	99.532	70.965,028	1.073.919,652	15,133	14,664
6	99.420	66.248,058	995.566,483	15,028	14,558	6	99.520	66.314,471	1.002.954,624	15,124	14,655
7	99.408	61.906,369	929.318,425	15,012	14,542	7	99.509	61.969,187	936.640,153	15,115	14,645
8	99.396	57.849,290	867.412,056	14,994	14,525	8	99.501	57.910,259	874.670,967	15,104	14,634
9	99.384	54.058,245	809.562,766	14,976	14,506	9	99.491	54.116,619	816.760,707	15,093	14,623
10	99.373	50.516,214	755.504,521	14,956	14,486	10	99.483	50.572,268	762.644,088	15,080	14,611
11	99.363	47.206,525	704.988,308	14,934	14,465	11	99.475	47.259,695	712.071,820	15,067	14,598
12	99.349	44.111,967	657.781,783	14,912	14,442	12	99.465	44.163,846	664.812,125	15,053	14,584
13	99.334	41.220,211	613.669,816	14,888	14,418	13	99.456	41.270,704	620.648,278	15,038	14,569
14	99.319	38.517,580	572.449,604	14,862	14,393	14	99.445	38.566,437	579.377,575	15,023	14,553
15	99.299	35.990,558	533.932,024	14,835	14,366	15	99.431	36.038,381	540.811,138	15,007	14,537
16	99.275	33.627,927	497.941,467	14,807	14,338	16	99.414	33.674,908	504.772,757	14,990	14,520
17	99.234	31.414,857	464.313,540	14,780	14,311	17	99.393	31.465,383	471.097,848	14,972	14,502
18	99.184	29.344,952	432.898,683	14,752	14,283	18	99.370	29.400,062	439.632,465	14,953	14,484
19	99.102	27.402,394	403.553,731	14,727	14,257	19	99.339	27.468,142	410.232,403	14,935	14,465
20	99.018	25.588,011	376.151,337	14,700	14,231	20	99.308	25.663,024	382.764,261	14,915	14,445
21	98.935	23.894,026	350.563,326	14,672	14,202	21	99.276	23.976,365	357.101,237	14,894	14,424
22	98.851	22.312,047	326.669,300	14,641	14,171	22	99.249	22.401,849	333.124,872	14,870	14,401
23	98.773	20.835,847	304.357,253	14,607	14,138	23	99.223	20.930,812	310.723,023	14,845	14,376
24	98.695	19.457,293	283.521,405	14,571	14,102	24	99.196	19.556,155	289.792,211	14,818	14,349
25	98.621	18.170,817	264.064,112	14,532	14,063	25	99.170	18.271,977	270.236,055	14,790	14,320
26	98.548	16.969,437	245.893,295	14,490	14,021	26	99.143	17.072,059	251.964,078	14,759	14,289
27	98.476	15.847,851	228.923,858	14,445	13,976	27	99.116	15.950,841	234.892,019	14,726	14,256
28	98.402	14.799,874	213.076,007	14,397	13,928	28	99.086	14.902,790	218.941,178	14,691	14,222
29	98.329	13.821,441	198.276,133	14,346	13,876	29	99.056	13.923,565	204.038,389	14,654	14,185
30	98.256	12.907,620	184.454,692	14,290	13,821	30	99.026	13.008,743	190.114,824	14,614	14,145
31	98.180	12.053,877	171.547,072	14,232	13,762	31	98.993	12.153,654	177.106,081	14,572	14,103
32	98.100	11.256,084	159.493,195	14,170	13,700	32	98.957	11.354,481	164.952,428	14,528	14,058
33	98.017	10.510,806	148.237,111	14,103	13,634	33	98.922	10.607,875	153.597,947	14,480	14,010
34	97.928	9.814,304	137.726,305	14,033	13,564	34	98.882	9.909,916	142.990,072	14,429	13,959
35	97.833	9.163,295	127.912,002	13,959	13,490	35	98.834	9.257,126	133.080,156	14,376	13,906
36	97.725	8.554,443	118.748,707	13,882	13,412	36	98.780	8.646,756	123.823,030	14,320	13,851
37	97.611	7.985,450	110.194,264	13,799	13,330	37	98.719	8.076,107	115.176,274	14,261	13,792
38	97.489	7.453,673	102.208,814	13,713	13,243	38	98.654	7.542,788	107.100,167	14,199	13,730
39	97.347	6.955,937	94.755,141	13,622	13,153	39	98.581	7.044,083	99.557,379	14,133	13,664
40	97.191	6.490,422	87.799,205	13,528	13,058	40	98.497	6.577,653	92.513,297	14,065	13,595
41	97.015	6.054,852	81.308,783	13,429	12,959	41	98.405	6.141,622	85.935,643	13,992	13,523
42	96.824	5.647,623	75.253,931	13,325	12,855	42	98.301	5.733,737	79.794,021	13,917	13,447
43	96.605	5.266,222	69.606,308	13,218	12,748	43	98.187	5.352,440	74.060,284	13,837	13,367
44	96.360	4.909,196	64.340,086	13,106	12,637	44	98.055	4.995,557	68.707,844	13,754	13,284
45	96.095	4.575,425	59.430,890	12,989	12,520	45	97.911	4.661,897	63.712,286	13,667	13,197
46	95.790	4.262,504	54.855,466	12,869	12,400	46	97.751	4.349,791	59.050,390	13,575	13,106
47	95.454	3.969,686	50.592,962	12,745	12,275	47	97.574	4.057,859	54.700,599	13,480	13,011
48	95.083	3.695,571	46.623,276	12,616	12,146	48	97.383	3.784,954	50.642,739	13,380	12,911
49	94.685	3.439,365	42.927,705	12,481	12,012	49	97.173	3.529,705	46.857,786	13,275	12,806

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 7,00%

x	l _x	D _x	N _x	ä _x	(12) ä _x	x	l _x	D _x	N _x	ä _x	(12) ä _x
Männer						Frauen					
50	94.255	3.199,743	39.488,340	12,341	11,872	50	96.938	3.290,817	43.328,081	13,166	12,697
51	93.784	2.975,463	36.288,597	12,196	11,726	51	96.688	3.067,611	40.037,264	13,052	12,582
52	93.289	2.766,150	33.313,133	12,043	11,574	52	96.417	2.858,902	36.969,653	12,931	12,462
53	92.742	2.570,018	30.546,983	11,886	11,416	53	96.119	2.663,603	34.110,751	12,806	12,333
54	92.163	2.386,893	27.976,965	11,721	11,252	54	95.805	2.481,219	31.447,148	12,674	12,205
55	91.518	2.215,139	25.590,072	11,552	11,083	55	95.458	2.310,493	28.965,929	12,537	12,067
56	90.829	2.054,618	23.374,933	11,377	10,907	56	95.098	2.151,190	26.655,436	12,391	11,922
57	90.099	1.904,780	21.320,316	11,193	10,724	57	94.709	2.002,233	24.504,246	12,238	11,769
58	89.296	1.764,303	19.415,536	11,005	10,535	58	94.285	1.862,873	22.502,012	12,079	11,610
59	88.419	1.632,682	17.651,233	10,811	10,342	59	93.828	1.732,564	20.639,140	11,912	11,443
60	87.470	1.509,500	16.018,551	10,612	10,142	60	93.356	1.611,075	18.906,576	11,735	11,266
61	86.477	1.394,734	14.509,050	10,403	9,933	61	92.855	1.497,590	17.295,500	11,549	11,079
62	85.397	1.287,208	13.114,317	10,188	9,719	62	92.311	1.391,422	15.797,910	11,354	10,884
63	84.230	1.186,564	11.827,108	9,968	9,498	63	91.724	1.292,128	14.406,488	11,149	10,680
64	82.973	1.092,379	10.640,545	9,741	9,271	64	91.082	1.199,136	13.114,360	10,937	10,467
65	81.623	1.004,304	9.548,166	9,507	9,038	65	90.395	1.112,238	11.915,224	10,713	10,243
66	80.159	921,773	8.543,862	9,269	8,799	66	89.629	1.030,674	10.802,986	10,481	10,012
67	78.561	844,292	7.622,089	9,028	8,558	67	88.777	954,084	9.772,312	10,243	9,773
68	76.817	771,540	6.777,796	8,785	8,315	68	87.842	882,277	8.818,228	9,995	9,525
69	74.925	703,304	6.006,256	8,540	8,071	69	86.801	814,787	7.935,951	9,740	9,270
70	72.925	639,754	5.302,952	8,289	7,820	70	85.662	751,495	7.121,164	9,476	9,006
71	70.761	580,161	4.663,197	8,038	7,568	71	84.395	691,939	6.369,669	9,206	8,736
72	68.421	524,275	4.083,036	7,788	7,318	72	82.992	635,919	5.677,730	8,928	8,459
73	65.935	472,170	3.558,761	7,537	7,068	73	81.452	583,289	5.041,810	8,644	8,174
74	63.328	423,835	3.086,591	7,283	6,813	74	79.755	533,775	4.458,522	8,353	7,883
75	60.600	379,044	2.662,757	7,025	6,555	75	77.894	487,212	3.924,747	8,056	7,586
76	57.778	337,751	2.283,713	6,762	6,292	76	75.833	443,296	3.437,535	7,754	7,285
77	54.843	299,621	1.945,962	6,495	6,025	77	73.585	402,012	2.994,239	7,448	6,979
78	51.744	264,196	1.646,341	6,232	5,762	78	71.129	363,171	2.592,227	7,138	6,668
79	48.521	231,532	1.382,145	5,970	5,500	79	68.424	326,508	2.229,056	6,827	6,357
80	45.205	201,595	1.150,613	5,708	5,238	80	65.452	291,892	1.902,548	6,518	6,048
81	41.744	173,985	949,018	5,455	4,985	81	62.177	259,145	1.610,657	6,215	5,746
82	38.120	148,486	775,034	5,220	4,750	82	58.523	227,958	1.351,512	5,929	5,459
83	34.549	125,771	626,548	4,982	4,512	83	54.750	199,310	1.123,554	5,637	5,168
84	30.980	105,400	500,777	4,751	4,282	84	50.754	172,678	924,244	5,352	4,883
85	27.630	87,853	395,376	4,500	4,031	85	46.777	148,735	751,566	5,053	4,584
86	24.269	72,118	307,523	4,264	3,795	86	42.552	126,450	602,831	4,767	4,298
87	20.898	58,038	235,405	4,056	3,587	87	38.065	105,716	476,382	4,506	4,037
88	17.710	45,967	177,367	3,859	3,389	88	33.570	87,133	370,666	4,254	3,785
89	14.706	35,673	131,400	3,683	3,214	89	29.086	70,554	283,533	4,019	3,549
90	12.049	27,315	95,727	3,505	3,035	90	24.798	56,218	212,979	3,788	3,319
91	9.690	20,530	68,412	3,332	2,863	91	20.713	43,886	156,761	3,572	3,103
92	7.608	15,066	47,882	3,178	2,709	92	16.818	33,302	112,875	3,389	2,920
93	5.845	10,817	32,816	3,034	2,564	93	13.356	24,716	79,574	3,219	2,750
94	4.388	7,589	21,999	2,899	2,429	94	10.361	17,919	54,857	3,061	2,592
95	3.216	5,198	14,410	2,772	2,303	95	7.841	12,674	36,938	2,915	2,445
96	2.298	3,471	9,212	2,654	2,185	96	5.782	8,734	24,264	2,778	2,309
97	1.599	2,257	5,742	2,544	2,075	97	4.149	5,857	15,530	2,652	2,182
98	1.082	1,428	3,485	2,441	1,972	98	2.893	3,817	9,673	2,534	2,065
99	711	0,877	2,057	2,345	1,876	99	1.958	2,415	5,856	2,425	1,956
100	454	0,523	1,180	2,255	1,786	100	1285	1,481	3,441	2,324	1,855

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 7,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.456.887,858	14,569	14,099	0	100.000	100.000,000	1.463.850,625	14,639	14,169
1	99.534	92.806,045	1.356.887,858	14,621	14,151	1	99.621	92.886,368	1.363.850,625	14,683	14,213
2	99.493	86.496,053	1.264.081,813	14,614	14,144	2	99.583	86.574,717	1.270.964,257	14,681	14,211
3	99.469	80.630,069	1.177.585,760	14,605	14,135	3	99.563	80.706,155	1.184.389,540	14,675	14,205
4	99.448	75.163,569	1.096.955,691	14,594	14,124	4	99.546	75.237,358	1.103.683,385	14,669	14,199
5	99.434	70.072,800	1.021.792,121	14,582	14,112	5	99.532	70.141,776	1.028.446,027	14,662	14,192
6	99.420	65.326,894	951.719,322	14,569	14,099	6	99.520	65.392,384	958.304,251	14,655	14,185
7	99.408	60.903,278	886.392,427	14,554	14,084	7	99.509	60.965,078	892.911,867	14,646	14,176
8	99.396	56.779,275	825.489,149	14,539	14,069	8	99.501	56.839,117	831.946,789	14,637	14,167
9	99.384	52.934,673	768.709,874	14,522	14,052	9	99.491	52.991,834	775.107,672	14,627	14,157
10	99.373	49.350,955	715.775,201	14,504	14,034	10	99.483	49.405,716	722.115,838	14,616	14,146
11	99.363	46.010,111	666.424,246	14,484	14,014	11	99.475	46.061,933	672.710,121	14,604	14,135
12	99.349	42.893,763	620.414,135	14,464	13,994	12	99.465	42.944,210	626.648,188	14,592	14,122
13	99.334	39.988,435	577.520,372	14,442	13,972	13	99.456	40.037,419	583.703,979	14,579	14,109
14	99.319	37.279,465	537.531,937	14,419	13,949	14	99.445	37.326,751	543.666,560	14,565	14,095
15	99.299	34.752,474	500.252,472	14,395	13,925	15	99.431	34.798,652	506.339,808	14,551	14,081
16	99.275	32.395,428	465.499,998	14,369	13,899	16	99.414	32.440,688	471.541,156	14,535	14,066
17	99.234	30.192,925	433.104,570	14,345	13,875	17	99.393	30.241,486	439.100,469	14,520	14,050
18	99.184	28.137,791	402.911,645	14,319	13,849	18	99.370	28.190,633	408.858,982	14,503	14,033
19	99.102	26.213,895	374.773,854	14,297	13,827	19	99.339	26.276,792	380.668,349	14,487	14,017
20	99.018	24.421,147	348.559,959	14,273	13,803	20	99.308	24.492,740	354.391,558	14,469	13,999
21	98.935	22.751,255	324.138,812	14,247	13,777	21	99.276	22.829,655	329.898,818	14,450	13,981
22	98.851	21.195,414	301.387,557	14,219	13,750	22	99.249	21.280,722	307.069,162	14,429	13,960
23	98.773	19.746,955	280.192,143	14,189	13,719	23	99.223	19.836,957	285.788,440	14,407	13,937
24	98.695	18.397,460	260.445,188	14,157	13,687	24	99.196	18.490,937	265.951,483	14,383	13,913
25	98.621	17.141,009	242.047,728	14,121	13,651	25	99.170	17.236,436	247.460,546	14,357	13,887
26	98.548	15.970,401	224.906,719	14,083	13,613	26	99.143	16.066,982	230.224,110	14,329	13,859
27	98.476	14.880,080	208.936,318	14,041	13,571	27	99.116	14.976,780	214.157,129	14,299	13,829
28	98.402	13.863,707	194.056,238	13,997	13,528	28	99.086	13.960,113	199.180,348	14,268	13,798
29	98.329	12.916,985	180.192,531	13,950	13,480	29	99.056	13.012,426	185.220,236	14,234	13,764
30	98.256	12.034,845	167.275,547	13,899	13,429	30	99.026	12.129,129	172.207,810	14,198	13,728
31	98.180	11.212,631	155.240,702	13,845	13,375	31	98.993	11.305,444	160.078,681	14,159	13,690
32	98.100	10.446,110	144.028,071	13,788	13,318	32	98.957	10.537,426	148.773,236	14,119	13,649
33	98.017	9.731,723	133.581,961	13,726	13,257	33	98.922	9.821,597	138.235,810	14,075	13,605
34	97.928	9.065,666	123.850,238	13,661	13,192	34	98.882	9.153,985	128.414,213	14,028	13,558
35	97.833	8.444,586	114.784,572	13,593	13,123	35	98.834	8.531,057	119.260,228	13,980	13,510
36	97.725	7.865,111	106.339,986	13,520	13,051	36	98.780	7.949,986	110.729,171	13,928	13,458
37	97.611	7.324,855	98.474,875	13,444	12,974	37	98.719	7.408,013	102.779,185	13,874	13,404
38	97.489	6.821,132	91.150,020	13,363	12,893	38	98.654	6.902,684	95.371,172	13,817	13,347
39	97.347	6.350,797	84.328,888	13,278	12,809	39	98.581	6.431,274	88.468,488	13,756	13,286
40	97.191	5.911,967	77.978,091	13,190	12,720	40	98.497	5.991,424	82.037,214	13,692	13,223
41	97.015	5.502,361	72.066,124	13,097	12,627	41	98.405	5.581,214	76.045,789	13,625	13,155
42	96.824	5.120,327	66.563,764	13,000	12,530	42	98.301	5.198,401	70.464,576	13,555	13,085
43	96.605	4.763,407	61.443,436	12,899	12,429	43	98.187	4.841,393	65.266,175	13,481	13,011
44	96.360	4.430,118	56.680,030	12,794	12,324	44	98.055	4.508,052	60.424,782	13,404	12,934
45	96.095	4.119,295	52.249,911	12,684	12,214	45	97.911	4.197,146	55.916,730	13,323	12,853
46	95.790	3.828,624	48.130,616	12,571	12,101	46	97.751	3.907,026	51.719,583	13,238	12,768
47	95.454	3.557,301	44.301,993	12,454	11,984	47	97.574	3.636,314	47.812,557	13,149	12,679
48	95.083	3.303,942	40.744,692	12,332	11,862	48	97.383	3.383,853	44.176,243	13,055	12,585
49	94.685	3.067,719	37.440,750	12,205	11,735	49	97.173	3.148,297	40.792,390	12,957	12,487

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 7,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	2.847,338	34.373,030	12,072	11,602	50	96.938	2.928,381	37.644,093	12,855	12,385
51	93.784	2.641,587	31.525,693	11,934	11,464	51	96.688	2.723,395	34.715,712	12,747	12,277
52	93.289	2.450,036	28.884,106	11,789	11,319	52	96.417	2.532,189	31.992,317	12,634	12,164
53	92.742	2.271,012	26.434,069	11,640	11,170	53	96.119	2.353,709	29.460,129	12,516	12,047
54	92.163	2.104,276	24.163,057	11,483	11,013	54	95.805	2.187,433	27.106,419	12,392	11,922
55	91.518	1.948,306	22.058,781	11,322	10,852	55	95.458	2.032,174	24.918,986	12,262	11,792
56	90.829	1.802,909	20.110,475	11,154	10,685	56	95.098	1.887,650	22.886,812	12,124	11,655
57	90.099	1.667,531	18.307,566	10,979	10,509	57	94.709	1.752,847	20.999,162	11,980	11,510
58	89.296	1.540,951	16.640,035	10,799	10,329	58	94.285	1.627,042	19.246,315	11,829	11,359
59	88.419	1.422,668	15.099,084	10,613	10,143	59	93.828	1.509,703	17.619,273	11,671	11,201
60	87.470	1.312,266	13.676,416	10,422	9,952	60	93.356	1.400,569	16.109,571	11,502	11,032
61	86.477	1.209,669	12.364,150	10,221	9,751	61	92.855	1.298,877	14.709,002	11,324	10,854
62	85.397	1.113,808	11.154,481	10,015	9,545	62	92.311	1.203,984	13.410,124	11,138	10,668
63	84.230	1.024,328	10.040,673	9,802	9,332	63	91.724	1.115,459	12.206,141	10,943	10,473
64	82.973	940,823	9.016,345	9,583	9,114	64	91.082	1.032,768	11.090,682	10,739	10,269
65	81.623	862,951	8.075,522	9,358	8,888	65	90.395	955,694	10.057,914	10,524	10,054
66	80.159	790,190	7.212,571	9,128	8,658	66	89.629	883,546	9.102,220	10,302	9,832
67	78.561	722,083	6.422,381	8,894	8,424	67	88.777	815,982	8.218,674	10,072	9,602
68	76.817	658,323	5.700,298	8,659	8,189	68	87.842	752,810	7.402,693	9,833	9,364
69	74.925	598,701	5.041,976	8,422	7,952	69	86.801	693,603	6.649,883	9,587	9,118
70	72.925	543,334	4.443,274	8,178	7,708	70	85.662	638,233	5.956,280	9,332	8,863
71	70.761	491,574	3.899,940	7,934	7,464	71	84.395	586,284	5.318,047	9,071	8,601
72	68.421	443,185	3.408,367	7,691	7,221	72	82.992	537,562	4.731,763	8,802	8,332
73	65.935	398,209	2.965,182	7,446	6,976	73	81.452	491,922	4.194,201	8,526	8,056
74	63.328	356,612	2.566,973	7,198	6,728	74	79.755	449,115	3.702,279	8,244	7,774
75	60.600	318,182	2.210,361	6,947	6,477	75	77.894	408,982	3.253,164	7,954	7,484
76	57.778	282,858	1.892,179	6,690	6,220	76	75.833	371,250	2.844,183	7,661	7,191
77	54.843	250,341	1.609,321	6,429	5,959	77	73.585	335,891	2.472,933	7,362	6,892
78	51.744	220,227	1.358,980	6,171	5,701	78	71.129	302,731	2.137,042	7,059	6,589
79	48.521	192,549	1.138,753	5,914	5,444	79	68.424	271,534	1.834,312	6,755	6,285
80	45.205	167,262	946,204	5,657	5,187	80	65.452	242,181	1.562,777	6,453	5,983
81	41.744	144,018	778,941	5,409	4,939	81	62.177	214,510	1.320,596	6,156	5,686
82	38.120	122,624	634,924	5,178	4,708	82	58.523	188,254	1.106,087	5,875	5,406
83	34.549	103,623	512,300	4,944	4,474	83	54.750	164,213	917,832	5,589	5,119
84	30.980	86,638	408,676	4,717	4,247	84	50.754	141,938	753,619	5,309	4,840
85	27.630	72,046	322,039	4,470	4,000	85	46.777	121,973	611,681	5,015	4,545
86	24.269	59,004	249,993	4,237	3,767	86	42.552	103,456	489,708	4,733	4,264
87	20.898	47,374	190,989	4,032	3,562	87	38.065	86,291	386,252	4,476	4,006
88	17.710	37,433	143,616	3,837	3,367	88	33.570	70,956	299,961	4,227	3,758
89	14.706	28,983	106,182	3,664	3,194	89	29.086	57,322	229,005	3,995	3,525
90	12.049	22,140	77,200	3,487	3,017	90	24.798	45,568	171,684	3,768	3,298
91	9.690	16,602	55,059	3,316	2,847	91	20.713	35,489	126,116	3,554	3,084
92	7.608	12,155	38,457	3,164	2,694	92	16.818	26,867	90,627	3,373	2,903
93	5.845	8,706	26,303	3,021	2,551	93	13.356	19,894	63,760	3,205	2,735
94	4.388	6,094	17,596	2,887	2,417	94	10.361	14,389	43,866	3,048	2,579
95	3.216	4,164	11,502	2,762	2,292	95	7.841	10,154	29,476	2,903	2,433
96	2.298	2,774	7,338	2,645	2,175	96	5.782	6,981	19,322	2,768	2,298
97	1.599	1,800	4,564	2,536	2,066	97	4.149	4,671	12,341	2,642	2,172
98	1.082	1,136	2,764	2,434	1,964	98	2.893	3,037	7,671	2,526	2,056
99	711	0,696	1,628	2,338	1,868	99	1.958	1,917	4,634	2,418	1,948
100	454	0,414	0,932	2,249	1,779	100	1285	1,173	2,717	2,318	1,848

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 7,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.413.193,578	14,132	13,662	0	100.000	100.000,000	1.419.456,131	14,195	13,724
1	99.534	92.590,217	1.313.193,578	14,183	13,713	1	99.621	92.670,353	1.319.456,131	14,238	13,768
2	99.493	86.094,214	1.220.603,361	14,178	13,707	2	99.583	86.172,512	1.226.785,778	14,236	13,766
3	99.469	80.068,841	1.134.509,147	14,169	13,699	3	99.563	80.144,397	1.140.613,266	14,232	13,762
4	99.448	74.466,809	1.054.440,306	14,160	13,690	4	99.546	74.539,913	1.060.468,869	14,227	13,757
5	99.434	69.261,781	979.973,497	14,149	13,679	5	99.532	69.329,959	985.928,956	14,221	13,751
6	99.420	64.420,639	910.711,717	14,137	13,667	6	99.520	64.485,221	916.598,997	14,214	13,744
7	99.408	59.918,720	846.291,077	14,124	13,654	7	99.509	59.979,521	852.113,776	14,207	13,736
8	99.396	55.731,475	786.372,357	14,110	13,640	8	99.501	55.790,213	792.134,256	14,198	13,728
9	99.384	51.836,989	730.640,882	14,095	13,625	9	99.491	51.892,964	736.344,043	14,190	13,719
10	99.373	48.215,195	678.803,894	14,079	13,608	10	99.483	48.268,696	684.451,079	14,180	13,710
11	99.363	44.846,699	630.588,699	14,061	13,591	11	99.475	44.897,211	636.182,383	14,170	13,699
12	99.349	41.711,921	585.742,000	14,043	13,572	12	99.465	41.760,977	591.285,172	14,159	13,689
13	99.334	38.796,209	544.030,079	14,023	13,552	13	99.456	38.843,732	549.524,195	14,147	13,677
14	99.319	36.083,892	505.233,871	14,002	13,531	14	99.445	36.129,663	510.680,463	14,135	13,664
15	99.299	33.559,716	469.149,978	13,980	13,509	15	99.431	33.604,309	474.550,800	14,122	13,651
16	99.275	31.210,815	435.590,262	13,956	13,486	16	99.414	31.254,420	440.946,491	14,108	13,638
17	99.234	29.021,203	404.379,447	13,934	13,464	17	99.393	29.067,880	409.692,071	14,094	13,624
18	99.184	26.982,927	375.358,244	13,911	13,441	18	99.370	27.033,600	380.624,191	14,080	13,609
19	99.102	25.079,534	348.375,317	13,891	13,421	19	99.339	25.139,708	353.590,591	14,065	13,595
20	99.018	23.310,028	323.295,784	13,869	13,399	20	99.308	23.378,363	328.450,883	14,049	13,579
21	98.935	21.665,610	299.985,756	13,846	13,376	21	99.276	21.740,269	305.072,520	14,033	13,562
22	98.851	20.137,072	278.320,146	13,821	13,351	22	99.249	20.218,120	283.332,250	14,014	13,543
23	98.773	18.717,308	258.183,074	13,794	13,324	23	99.223	18.802,617	263.114,131	13,993	13,523
24	98.695	17.397,624	239.465,767	13,764	13,294	24	99.196	17.486,021	244.311,514	13,972	13,502
25	98.621	16.171,760	222.068,143	13,732	13,262	25	99.170	16.261,791	226.825,492	13,948	13,478
26	98.548	15.032,305	205.896,382	13,697	13,227	26	99.143	15.123,212	210.563,701	13,923	13,453
27	98.476	13.973,456	190.864,077	13,659	13,189	27	99.116	14.064,265	195.440,489	13,896	13,426
28	98.402	12.988,733	176.890,621	13,619	13,148	28	99.086	13.079,054	181.376,224	13,868	13,397
29	98.329	12.073,617	163.901,888	13,575	13,105	29	99.056	12.162,827	168.297,169	13,837	13,367
30	98.256	11.222,913	151.828,270	13,528	13,058	30	99.026	11.310,837	156.134,343	13,804	13,334
31	98.180	10.431,853	140.605,358	13,478	13,008	31	98.993	10.518,204	144.823,506	13,769	13,299
32	98.100	9.696,106	130.173,505	13,425	12,955	32	98.957	9.780,866	134.305,302	13,731	13,261
33	98.017	9.012,004	120.477,399	13,369	12,898	33	98.922	9.095,231	124.524,437	13,691	13,221
34	97.928	8.375,681	111.465,395	13,308	12,838	34	98.882	8.457,279	115.429,206	13,649	13,178
35	97.833	7.783,728	103.089,714	13,244	12,774	35	98.834	7.863,432	106.971,927	13,604	13,133
36	97.725	7.232,742	95.305,986	13,177	12,707	36	98.780	7.310,793	99.108,495	13,556	13,086
37	97.611	6.720,258	88.073,243	13,106	12,635	37	98.719	6.796,552	91.797,702	13,507	13,036
38	97.489	6.243,560	81.352,985	13,030	12,560	38	98.654	6.318,206	85.001,149	13,453	12,983
39	97.347	5.799,531	75.109,425	12,951	12,481	39	98.581	5.873,022	78.682,943	13,397	12,927
40	97.191	5.386,237	69.309,895	12,868	12,398	40	98.497	5.458,628	72.809,921	13,339	12,868
41	97.015	5.001,397	63.923,658	12,781	12,311	41	98.405	5.073,071	67.351,292	13,276	12,806
42	96.824	4.643,323	58.922,261	12,690	12,219	42	98.301	4.714,123	62.278,221	13,211	12,741
43	96.605	4.309,607	54.278,938	12,595	12,125	43	98.187	4.380,164	57.564,098	13,142	12,672
44	96.360	3.998,749	49.969,331	12,496	12,026	44	98.055	4.069,094	53.183,935	13,070	12,600
45	96.095	3.709,544	45.970,582	12,393	11,922	45	97.911	3.779,651	49.114,841	12,995	12,524
46	95.790	3.439,768	42.261,038	12,286	11,816	46	97.751	3.510,208	45.335,189	12,915	12,445
47	95.454	3.188,569	38.821,270	12,175	11,705	47	97.574	3.259,393	41.824,981	12,832	12,362
48	95.083	2.954,586	35.632,701	12,060	11,590	48	97.383	3.026,047	38.565,589	12,745	12,274
49	94.685	2.736,961	32.678,115	11,940	11,469	49	97.173	2.808,851	35.539,542	12,653	12,182

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 7,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	2.534,433	29.941,154	11,814	11,343	50	96.938	2.606,570	32.730,691	12,557	12,087
51	93.784	2.345,825	27.406,721	11,683	11,213	51	96.688	2.418,473	30.124,121	12,456	11,986
52	93.289	2.170,661	25.060,896	11,545	11,075	52	96.417	2.243,446	27.705,648	12,350	11,879
53	92.742	2.007,372	22.890,235	11,403	10,933	53	96.119	2.080,469	25.462,202	12,239	11,768
54	92.163	1.855,667	20.882,863	11,254	10,783	54	95.805	1.928,999	23.381,733	12,121	11,651
55	91.518	1.714,128	19.027,196	11,100	10,630	55	95.458	1.787,915	21.452,735	11,999	11,528
56	90.829	1.582,518	17.313,069	10,940	10,470	56	95.098	1.656,900	19.664,819	11,868	11,398
57	90.099	1.460,285	15.730,551	10,772	10,302	57	94.709	1.534,997	18.007,919	11,732	11,261
58	89.296	1.346,299	14.270,266	10,600	10,129	58	94.285	1.421,515	16.472,922	11,588	11,118
59	88.419	1.240,067	12.923,967	10,422	9,952	59	93.828	1.315,930	15.051,407	11,438	10,968
60	87.470	1.141,174	11.683,901	10,238	9,768	60	93.356	1.217,965	13.735,477	11,277	10,807
61	86.477	1.049,507	10.542,726	10,045	9,575	61	92.855	1.126,905	12.517,513	11,108	10,638
62	85.397	964,091	9.493,219	9,847	9,377	62	92.311	1.042,146	11.390,608	10,930	10,460
63	84.230	884,577	8.529,128	9,642	9,172	63	91.724	963,275	10.348,462	10,743	10,273
64	82.973	810,575	7.644,550	9,431	8,961	64	91.082	889,792	9.385,188	10,548	10,077
65	81.623	741,755	6.833,975	9,213	8,743	65	90.395	821,473	8.495,396	10,342	9,871
66	80.159	677,633	6.092,220	8,990	8,520	66	89.629	757,691	7.673,923	10,128	9,658
67	78.561	617,787	5.414,587	8,764	8,294	67	88.777	698,124	6.916,232	9,907	9,437
68	76.817	561,927	4.796,799	8,536	8,066	68	87.842	642,579	6.218,108	9,677	9,207
69	74.925	509,847	4.234,872	8,306	7,836	69	86.801	590,664	5.575,529	9,439	8,969
70	72.925	461,621	3.725,025	8,069	7,599	70	85.662	542,248	4.984,865	9,193	8,723
71	70.761	416,674	3.263,405	7,832	7,362	71	84.395	496,953	4.442,617	8,940	8,469
72	68.421	374,784	2.846,731	7,596	7,125	72	82.992	454,595	3.945,664	8,680	8,209
73	65.935	335,967	2.471,947	7,358	6,887	73	81.452	415,032	3.491,069	8,412	7,941
74	63.328	300,172	2.135,980	7,116	6,646	74	79.755	378,034	3.076,037	8,137	7,667
75	60.600	267,201	1.835,808	6,871	6,400	75	77.894	343,452	2.698,003	7,856	7,385
76	57.778	236,985	1.568,607	6,619	6,149	76	75.833	311,041	2.354,551	7,570	7,100
77	54.843	209,253	1.331,623	6,364	5,893	77	73.585	280,762	2.043,510	7,278	6,808
78	51.744	183,654	1.122,370	6,111	5,641	78	71.129	252,456	1.762,748	6,982	6,512
79	48.521	160,199	938,716	5,860	5,389	79	68.424	225,914	1.510,292	6,685	6,215
80	45.205	138,837	778,517	5,607	5,137	80	65.452	201,024	1.284,378	6,389	5,919
81	41.744	119,265	639,680	5,364	4,893	81	62.177	177,641	1.083,355	6,099	5,628
82	38.120	101,312	520,415	5,137	4,666	82	58.523	155,536	905,714	5,823	5,353
83	34.549	85,414	419,103	4,907	4,436	83	54.750	135,357	750,178	5,542	5,072
84	30.980	71,247	333,689	4,684	4,213	84	50.754	116,725	614,821	5,267	4,797
85	27.630	59,110	262,442	4,440	3,970	85	46.777	100,073	498,097	4,977	4,507
86	24.269	48,297	203,332	4,210	3,740	86	42.552	84,683	398,024	4,700	4,230
87	20.898	38,687	155,035	4,007	3,537	87	38.065	70,468	313,341	4,447	3,976
88	17.710	30,498	116,348	3,815	3,345	88	33.570	57,811	242,873	4,201	3,731
89	14.706	23,558	85,850	3,644	3,174	89	29.086	46,593	185,062	3,972	3,502
90	12.049	17,955	62,291	3,469	2,999	90	24.798	36,953	138,469	3,747	3,277
91	9.690	13,432	44,337	3,301	2,830	91	20.713	28,713	101,516	3,536	3,065
92	7.608	9,811	30,904	3,150	2,680	92	16.818	21,687	72,803	3,357	2,887
93	5.845	7,011	21,093	3,008	2,538	93	13.356	16,021	51,116	3,191	2,720
94	4.388	4,896	14,082	2,876	2,406	94	10.361	11,561	35,095	3,036	2,565
95	3.216	3,338	9,185	2,752	2,282	95	7.841	8,139	23,534	2,892	2,421
96	2.298	2,218	5,848	2,636	2,166	96	5.782	5,583	15,395	2,758	2,287
97	1.599	1,436	3,629	2,528	2,057	97	4.149	3,726	9,813	2,633	2,163
98	1.082	0,904	2,193	2,426	1,956	98	2.893	2,417	6,086	2,518	2,047
99	711	0,553	1,289	2,332	1,861	99	1.958	1,522	3,669	2,411	1,940
100	454	0,328	0,736	2,243	1,773	100	1285	0,929	2,147	2,311	1,841

**Kommunikationszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 7,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.372.123,708	13,721	13,251	0	100.000	100.000,000	1.377.776,246	13,778	13,307
1	99.534	92.375,390	1.272.123,708	13,771	13,301	1	99.621	92.455,341	1.277.776,246	13,820	13,350
2	99.493	85.695,168	1.179.748,317	13,767	13,296	2	99.583	85.773,103	1.185.320,905	13,819	13,349
3	99.469	79.512,809	1.094.053,149	13,759	13,289	3	99.563	79.587,841	1.099.547,802	13,816	13,345
4	99.448	73.778,103	1.014.540,340	13,751	13,281	4	99.546	73.850,531	1.019.959,961	13,811	13,340
5	99.434	68.462,000	940.762,237	13,741	13,271	5	99.532	68.529,391	946.109,429	13,806	13,335
6	99.420	63.529,018	872.300,238	13,731	13,260	6	99.520	63.592,706	877.580,039	13,800	13,329
7	99.408	58.952,310	808.771,219	13,719	13,248	7	99.509	59.012,130	813.987,333	13,794	13,323
8	99.396	54.705,378	749.818,910	13,706	13,236	8	99.501	54.763,034	754.975,203	13,786	13,316
9	99.384	50.764,537	695.113,532	13,693	13,222	9	99.491	50.819,355	700.212,169	13,778	13,308
10	99.373	47.108,121	644.348,994	13,678	13,207	10	99.483	47.160,394	649.392,815	13,770	13,299
11	99.363	43.715,306	597.240,874	13,662	13,191	11	99.475	43.764,543	602.232,421	13,761	13,290
12	99.349	40.565,274	553.525,568	13,645	13,175	12	99.465	40.612,982	558.467,878	13,751	13,280
13	99.334	37.642,174	512.960,294	13,627	13,157	13	99.456	37.688,284	517.854,896	13,740	13,270
14	99.319	34.929,307	475.318,120	13,608	13,137	14	99.445	34.973,613	480.166,612	13,729	13,259
15	99.299	32.410,525	440.388,813	13,588	13,117	15	99.431	32.453,591	445.192,999	13,718	13,247
16	99.275	30.072,122	407.978,288	13,567	13,096	16	99.414	30.114,136	412.739,408	13,706	13,235
17	99.234	27.897,518	377.906,166	13,546	13,076	17	99.393	27.942,387	382.625,272	13,693	13,223
18	99.184	25.877,981	350.008,648	13,525	13,055	18	99.370	25.926,579	354.682,885	13,680	13,210
19	99.102	23.996,725	324.130,667	13,507	13,037	19	99.339	24.054,302	328.756,306	13,667	13,197
20	99.018	22.251,869	300.133,942	13,488	13,017	20	99.308	22.317,103	304.702,004	13,653	13,183
21	98.935	20.634,113	277.882,073	13,467	12,996	21	99.276	20.705,218	282.384,901	13,638	13,168
22	98.851	19.133,851	257.247,959	13,445	12,974	22	99.249	19.210,861	261.679,683	13,621	13,151
23	98.773	17.743,555	238.114,108	13,420	12,949	23	99.223	17.824,426	242.468,821	13,603	13,133
24	98.695	16.454,262	220.370,553	13,393	12,922	24	99.196	16.537,865	224.644,395	13,584	13,113
25	98.621	15.259,381	203.916,291	13,363	12,893	25	99.170	15.344,333	208.106,529	13,562	13,092
26	98.548	14.151,302	188.656,910	13,331	12,861	26	99.143	14.236,881	192.762,196	13,540	13,069
27	98.476	13.123,989	174.505,608	13,297	12,826	27	99.116	13.209,277	178.525,315	13,515	13,044
28	98.402	12.170,824	161.381,619	13,260	12,789	28	99.086	12.255,458	165.316,038	13,489	13,019
29	98.329	11.287,085	149.210,795	13,220	12,749	29	99.056	11.370,483	153.060,580	13,461	12,991
30	98.256	10.467,456	137.923,710	13,176	12,706	30	99.026	10.549,461	141.690,097	13,431	12,960
31	98.180	9.707,071	127.456,254	13,130	12,660	31	98.993	9.787,422	131.140,636	13,399	12,928
32	98.100	9.001,508	117.749,183	13,081	12,610	32	98.957	9.080,196	121.353,214	13,365	12,894
33	98.017	8.347,001	108.747,675	13,028	12,558	33	98.922	8.424,087	112.273,017	13,328	12,857
34	97.928	7.739,634	100.400,673	12,972	12,502	34	98.882	7.815,035	103.848,930	13,288	12,818
35	97.833	7.175,946	92.661,039	12,913	12,442	35	98.834	7.249,426	96.033,895	13,247	12,776
36	97.725	6.652,512	85.485,093	12,850	12,379	36	98.780	6.724,301	88.784,469	13,204	12,733
37	97.611	6.166,800	78.832,581	12,783	12,313	37	98.719	6.236,810	82.060,168	13,157	12,687
38	97.489	5.716,067	72.665,782	12,713	12,242	38	98.654	5.784,407	75.823,357	13,108	12,638
39	97.347	5.297,233	66.949,715	12,639	12,168	39	98.581	5.364,360	70.038,950	13,056	12,586
40	97.191	4.908,320	61.652,482	12,561	12,090	40	98.497	4.974,288	64.674,591	13,002	12,531
41	97.015	4.547,053	56.744,162	12,479	12,009	41	98.405	4.612,215	59.700,302	12,944	12,473
42	96.824	4.211,712	52.197,109	12,393	11,923	42	98.301	4.275,931	55.088,087	12,883	12,413
43	96.605	3.899,946	47.985,397	12,304	11,833	43	98.187	3.963,796	50.812,156	12,819	12,348
44	96.360	3.610,242	44.085,451	12,211	11,741	44	98.055	3.673,752	46.848,360	12,752	12,282
45	96.095	3.341,364	40.475,209	12,113	11,643	45	97.911	3.404,514	43.174,608	12,682	12,211
46	95.790	3.091,176	37.133,845	12,013	11,542	46	97.751	3.154,477	39.770,094	12,608	12,137
47	95.454	2.858,786	34.042,669	11,908	11,437	47	97.574	2.922,284	36.615,617	12,530	12,059
48	95.083	2.642,856	31.183,883	11,799	11,329	48	97.383	2.706,777	33.693,333	12,448	11,977
49	94.685	2.442,512	28.541,027	11,685	11,214	49	97.173	2.506,668	30.986,556	12,362	11,891

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 7,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	2.256,525	26.098,515	11,566	11,095	50	96.938	2.320,751	28.479,888	12,272	11,801
51	93.784	2.083,752	23.841,991	11,442	10,971	51	96.688	2.148,284	26.159,136	12,177	11,706
52	93.289	1.923,684	21.758,239	11,311	10,840	52	96.417	1.988,187	24.010,852	12,077	11,606
53	92.742	1.774,846	19.834,555	11,175	10,705	53	96.119	1.839,475	22.022,665	11,972	11,502
54	92.163	1.636,907	18.059,709	11,033	10,562	54	95.805	1.701,594	20.183,190	11,861	11,391
55	91.518	1.508,545	16.422,802	10,887	10,416	55	95.458	1.573,483	18.481,596	11,746	11,275
56	90.829	1.389,488	14.914,257	10,734	10,263	56	95.098	1.454,798	16.908,112	11,622	11,152
57	90.099	1.279,191	13.524,768	10,573	10,102	57	94.709	1.344,637	15.453,314	11,493	11,022
58	89.296	1.176,604	12.245,578	10,408	9,937	58	94.285	1.242,339	14.108,677	11,357	10,886
59	88.419	1.081,247	11.068,974	10,237	9,767	59	93.828	1.147,394	12.866,338	11,214	10,743
60	87.470	992,712	9.987,727	10,061	9,590	60	93.356	1.059,512	11.718,944	11,061	10,590
61	86.477	910,852	8.995,016	9,875	9,405	61	92.855	978,024	10.659,432	10,899	10,428
62	85.397	834,779	8.084,164	9,684	9,214	62	92.311	902,364	9.681,408	10,729	10,258
63	84.230	764,153	7.249,384	9,487	9,016	63	91.724	832,137	8.779,044	10,550	10,079
64	82.973	698,601	6.485,231	9,283	8,813	64	91.082	766,875	7.946,907	10,363	9,892
65	81.623	637,805	5.786,630	9,073	8,602	65	90.395	706,350	7.180,032	10,165	9,694
66	80.159	581,317	5.148,825	8,857	8,387	66	89.629	649,996	6.473,682	9,960	9,489
67	78.561	528,748	4.567,508	8,638	8,168	67	88.777	597,505	5.823,686	9,747	9,276
68	76.817	479,822	4.038,761	8,417	7,947	68	87.842	548,690	5.226,181	9,525	9,054
69	74.925	434,342	3.558,939	8,194	7,723	69	86.801	503,190	4.677,491	9,296	8,825
70	72.925	392,345	3.124,597	7,964	7,493	70	85.662	460,873	4.174,300	9,057	8,587
71	70.761	353,322	2.732,252	7,733	7,262	71	84.395	421,395	3.713,428	8,812	8,342
72	68.421	317,064	2.378,930	7,503	7,032	72	82.992	384,583	3.292,033	8,560	8,089
73	65.935	283,565	2.061,866	7,271	6,801	73	81.452	350,298	2.907,450	8,300	7,829
74	63.328	252,765	1.778,301	7,035	6,565	74	79.755	318,331	2.557,151	8,033	7,562
75	60.600	224,480	1.525,536	6,796	6,325	75	77.894	288,540	2.238,820	7,759	7,288
76	57.778	198,632	1.301,056	6,550	6,079	76	75.833	260,704	1.950,281	7,481	7,010
77	54.843	174,982	1.102,424	6,300	5,830	77	73.585	234,779	1.689,577	7,196	6,726
78	51.744	153,219	927,442	6,053	5,582	78	71.129	210,619	1.454,798	6,907	6,437
79	48.521	133,341	774,223	5,806	5,336	79	68.424	188,038	1.244,178	6,617	6,146
80	45.205	115,292	640,882	5,559	5,088	80	65.452	166,933	1.056,140	6,327	5,856
81	41.744	98,809	525,590	5,319	4,849	81	62.177	147,173	889,207	6,042	5,571
82	38.120	83,741	426,780	5,096	4,626	82	58.523	128,560	742,034	5,772	5,301
83	34.549	70,437	343,039	4,870	4,400	83	54.750	111,622	613,474	5,496	5,025
84	30.980	58,618	272,603	4,651	4,180	84	50.754	96,033	501,852	5,226	4,755
85	27.630	48,519	213,985	4,410	3,940	85	46.777	82,142	405,819	4,940	4,470
86	24.269	39,551	165,466	4,184	3,713	86	42.552	69,349	323,676	4,667	4,197
87	20.898	31,608	125,915	3,984	3,513	87	38.065	57,574	254,328	4,417	3,947
88	17.710	24,860	94,307	3,794	3,323	88	33.570	47,123	196,754	4,175	3,705
89	14.706	19,158	69,447	3,625	3,154	89	29.086	37,891	149,631	3,949	3,478
90	12.049	14,567	50,288	3,452	2,981	90	24.798	29,982	111,740	3,727	3,256
91	9.690	10,873	35,721	3,285	2,815	91	20.713	23,242	81,758	3,518	3,047
92	7.608	7,923	24,848	3,136	2,665	92	16.818	17,514	58,516	3,341	2,870
93	5.845	5,649	16,925	2,996	2,525	93	13.356	12,908	41,002	3,176	2,706
94	4.388	3,936	11,276	2,865	2,394	94	10.361	9,293	28,093	3,023	2,552
95	3.216	2,677	7,340	2,742	2,271	95	7.841	6,527	18,800	2,880	2,410
96	2.298	1,775	4,663	2,627	2,156	96	5.782	4,467	12,273	2,748	2,277
97	1.599	1,146	2,888	2,519	2,049	97	4.149	2,975	7,806	2,624	2,154
98	1.082	0,720	1,741	2,419	1,948	98	2.893	1,925	4,832	2,510	2,039
99	711	0,439	1,022	2,325	1,854	99	1.958	1,209	2,906	2,403	1,933
100	454	0,260	0,582	2,237	1,766	100	1285	0,736	1,697	2,305	1,834

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 8,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.333.459,758	13,335	12,864	0	100.000	100.000,000	1.338.579,482	13,386	12,915
1	99.534	92.161,559	1.233.459,758	13,384	12,913	1	99.621	92.241,324	1.238.579,482	13,428	12,957
2	99.493	85.298,890	1.141.298,200	13,380	12,909	2	99.583	85.376,465	1.146.338,159	13,427	12,956
3	99.469	78.961,914	1.055.999,309	13,374	12,902	3	99.563	79.036,426	1.060.961,694	13,424	12,953
4	99.448	73.097,341	977.037,395	13,366	12,895	4	99.546	73.169,101	981.925,268	13,420	12,949
5	99.434	67.673,275	903.940,054	13,357	12,886	5	99.532	67.739,890	908.756,167	13,415	12,944
6	99.420	62.651,761	836.266,779	13,348	12,877	6	99.520	62.714,569	841.016,277	13,410	12,939
7	99.408	58.003,672	773.615,018	13,337	12,866	7	99.509	58.062,529	778.301,708	13,405	12,933
8	99.396	53.700,485	715.611,346	13,326	12,855	8	99.501	53.757,082	720.239,178	13,398	12,927
9	99.384	49.716,683	661.910,861	13,314	12,843	9	99.491	49.770,369	666.482,096	13,391	12,920
10	99.373	46.028,944	612.194,178	13,300	12,829	10	99.483	46.080,020	616.711,728	13,383	12,912
11	99.363	42.614,979	566.165,234	13,286	12,815	11	99.475	42.662,977	570.631,708	13,375	12,904
12	99.349	39.452,697	523.550,255	13,270	12,799	12	99.465	39.499,096	527.968,731	13,367	12,896
13	99.334	36.525,023	484.097,559	13,254	12,783	13	99.456	36.569,764	488.469,635	13,357	12,886
14	99.319	33.814,214	447.572,535	13,236	12,765	14	99.445	33.857,106	451.899,870	13,347	12,876
15	99.299	31.303,213	413.758,321	13,218	12,747	15	99.431	31.344,807	418.042,765	13,337	12,866
16	99.275	28.977,469	382.455,108	13,198	12,727	16	99.414	29.017,953	386.697,957	13,326	12,855
17	99.234	26.819,795	353.477,639	13,180	12,709	17	99.393	26.862,931	357.680,004	13,315	12,844
18	99.184	24.820,688	326.657,844	13,161	12,690	18	99.370	24.867,301	330.817,072	13,303	12,832
19	99.102	22.963,016	301.837,156	13,144	12,673	19	99.339	23.018,112	305.949,772	13,292	12,821
20	99.018	21.244,033	278.874,141	13,127	12,656	20	99.308	21.306,312	282.931,660	13,279	12,808
21	98.935	19.653,948	257.630,108	13,108	12,637	21	99.276	19.721,675	261.625,348	13,266	12,795
22	98.851	18.182,764	237.976,160	13,088	12,617	22	99.249	18.255,946	241.903,673	13,251	12,780
23	98.773	16.822,544	219.793,395	13,065	12,594	23	99.223	16.899,218	223.647,726	13,234	12,763
24	98.695	15.564,062	202.970,851	13,041	12,570	24	99.196	15.643,143	206.748,509	13,217	12,746
25	98.621	14.400,415	187.406,789	13,014	12,543	25	99.170	14.480,585	191.105,366	13,197	12,726
26	98.548	13.323,797	173.006,374	12,985	12,514	26	99.143	13.404,372	176.624,781	13,177	12,706
27	98.476	12.327,953	159.682,577	12,953	12,482	27	99.116	12.408,068	163.220,409	13,154	12,683
28	98.402	11.406,139	147.354,623	12,919	12,448	28	99.086	11.485,455	150.812,340	13,131	12,660
29	98.329	10.553,438	135.948,485	12,882	12,411	29	99.056	10.631,415	139.326,886	13,105	12,634
30	98.256	9.764,429	125.395,047	12,842	12,371	30	99.026	9.840,927	128.695,470	13,078	12,607
31	98.180	9.034,153	115.630,618	12,799	12,328	31	98.993	9.108,934	118.854,544	13,048	12,577
32	98.100	8.358,109	106.596,465	12,754	12,283	32	98.957	8.431,173	109.745,610	13,017	12,546
33	98.017	7.732,443	98.238,356	12,705	12,234	33	98.922	7.803,854	101.314,437	12,983	12,512
34	97.928	7.153,198	90.505,913	12,653	12,181	34	98.882	7.222,886	93.510,584	12,946	12,475
35	97.833	6.616,868	83.352,715	12,597	12,126	35	98.834	6.684,623	86.287,698	12,908	12,437
36	97.725	6.120,015	76.735,847	12,539	12,067	36	98.780	6.186,058	79.603,074	12,868	12,397
37	97.611	5.660,049	70.615,832	12,476	12,005	37	98.719	5.724,307	73.417,016	12,825	12,354
38	97.489	5.234,211	64.955,783	12,410	11,939	38	98.654	5.296,790	67.692,710	12,780	12,309
39	97.347	4.839,455	59.721,572	12,341	11,870	39	98.581	4.900,781	62.395,920	12,732	12,261
40	97.191	4.473,771	54.882,117	12,268	11,796	40	98.497	4.533,899	57.495,139	12,681	12,210
41	97.015	4.134,894	50.408,345	12,191	11,720	41	98.405	4.194,151	52.961,239	12,627	12,156
42	96.824	3.821,084	46.273,451	12,110	11,639	42	98.301	3.879,347	48.767,089	12,571	12,100
43	96.605	3.530,044	42.452,366	12,026	11,555	43	98.187	3.587,838	44.887,741	12,511	12,040
44	96.360	3.260,253	38.922,322	11,938	11,467	44	98.055	3.317,607	41.299,904	12,449	11,978
45	96.095	3.010,457	35.662,069	11,846	11,375	45	97.911	3.067,352	37.982,297	12,383	11,912
46	95.790	2.778,598	32.651,612	11,751	11,280	46	97.751	2.835,499	34.914,945	12,314	11,842
47	95.454	2.563,759	29.873,014	11,652	11,181	47	97.574	2.620,704	32.079,446	12,241	11,770
48	95.083	2.364,627	27.309,255	11,549	11,078	48	97.383	2.421,819	29.458,742	12,164	11,693
49	94.685	2.180,315	24.944,628	11,441	10,970	49	97.173	2.237,585	27.036,923	12,083	11,612

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 8,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	2.009,631	22.764,313	11,328	10,857	50	96.938	2.066,830	24.799,339	11,999	11,528
51	93.784	1.851,466	20.754,682	11,210	10,739	51	96.688	1.908,804	22.732,508	11,909	11,438
52	93.289	1.705,285	18.903,216	11,085	10,614	52	96.417	1.762,465	20.823,704	11,815	11,344
53	92.742	1.569,703	17.197,931	10,956	10,485	53	96.119	1.626,862	19.061,239	11,717	11,246
54	92.163	1.444,356	15.628,229	10,820	10,349	54	95.805	1.501,434	17.434,377	11,612	11,141
55	91.518	1.328,012	14.183,873	10,681	10,209	55	95.458	1.385,179	15.932,943	11,502	11,031
56	90.829	1.220,372	12.855,860	10,534	10,063	56	95.098	1.277,733	14.547,764	11,386	10,915
57	90.099	1.120,898	11.635,488	10,381	9,909	57	94.709	1.178,246	13.270,031	11,263	10,791
58	89.296	1.028,619	10.514,590	10,222	9,751	58	94.285	1.086,087	12.091,785	11,133	10,662
59	88.419	943,068	9.485,971	10,059	9,588	59	93.828	1.000,762	11.005,699	10,997	10,526
60	87.470	863,842	8.542,904	9,889	9,418	60	93.356	921,971	10.004,937	10,852	10,381
61	86.477	790,775	7.679,061	9,711	9,240	61	92.855	849,091	9.082,966	10,697	10,226
62	85.397	723,053	6.888,287	9,527	9,056	62	92.311	781,593	8.233,875	10,535	10,064
63	84.230	660,347	6.165,234	9,336	8,865	63	91.724	719,096	7.452,283	10,363	9,892
64	82.973	602,303	5.504,886	9,140	8,669	64	91.082	661,165	6.733,187	10,184	9,713
65	81.623	548,614	4.902,584	8,936	8,465	65	90.395	607,574	6.072,022	9,994	9,523
66	80.159	498,868	4.353,970	8,728	8,257	66	89.629	557,806	5.464,448	9,796	9,325
67	78.561	452,704	3.855,102	8,516	8,045	67	88.777	511,573	4.906,642	9,591	9,120
68	76.817	409,864	3.402,398	8,301	7,830	68	87.842	468,691	4.395,069	9,377	8,906
69	74.925	370,156	2.992,534	8,085	7,613	69	86.801	428,830	3.926,378	9,156	8,685
70	72.925	333,591	2.622,378	7,861	7,390	70	85.662	391,857	3.497,547	8,926	8,455
71	70.761	299,716	2.288,786	7,637	7,165	71	84.395	357,462	3.105,690	8,688	8,217
72	68.421	268,337	1.989,070	7,413	6,942	72	82.992	325,480	2.748,229	8,444	7,973
73	65.935	239,431	1.720,733	7,187	6,716	73	81.452	295,778	2.422,749	8,191	7,720
74	63.328	212,931	1.481,302	6,957	6,486	74	79.755	268,163	2.126,972	7,932	7,461
75	60.600	188,665	1.268,372	6,723	6,252	75	77.894	242,504	1.858,808	7,665	7,194
76	57.778	166,555	1.079,707	6,483	6,012	76	75.833	218,603	1.616,304	7,394	6,923
77	54.843	146,384	913,152	6,238	5,767	77	73.585	196,409	1.397,701	7,116	6,645
78	51.744	127,881	766,767	5,996	5,525	78	71.129	175,789	1.201,292	6,834	6,363
79	48.521	111,033	638,886	5,754	5,283	79	68.424	156,580	1.025,503	6,549	6,078
80	45.205	95,781	527,853	5,511	5,040	80	65.452	138,683	868,923	6,266	5,794
81	41.744	81,898	432,071	5,276	4,805	81	62.177	121,984	730,240	5,986	5,515
82	38.120	69,248	350,174	5,057	4,586	82	58.523	106,310	608,256	5,722	5,250
83	34.549	58,111	280,926	4,834	4,363	83	54.750	92,090	501,945	5,451	4,980
84	30.980	48,249	222,814	4,618	4,147	84	50.754	79,046	409,856	5,185	4,714
85	27.630	39,844	174,566	4,381	3,910	85	46.777	67,455	330,810	4,904	4,433
86	24.269	32,404	134,722	4,158	3,686	86	42.552	56,817	263,355	4,635	4,164
87	20.898	25,837	102,317	3,960	3,489	87	38.065	47,061	206,538	4,389	3,918
88	17.710	20,274	76,481	3,772	3,301	88	33.570	38,429	159,476	4,150	3,679
89	14.706	15,588	56,207	3,606	3,135	89	29.086	30,829	121,047	3,926	3,455
90	12.049	11,825	40,620	3,435	2,964	90	24.798	24,338	90,218	3,707	3,236
91	9.690	8,806	28,795	3,270	2,799	91	20.713	18,823	65,880	3,500	3,029
92	7.608	6,402	19,989	3,122	2,651	92	16.818	14,151	47,057	3,325	2,854
93	5.845	4,554	13,587	2,984	2,513	93	13.356	10,406	32,906	3,162	2,691
94	4.388	3,166	9,033	2,854	2,383	94	10.361	7,474	22,501	3,011	2,539
95	3.216	2,148	5,868	2,732	2,261	95	7.841	5,237	15,027	2,869	2,398
96	2.298	1,421	3,720	2,618	2,147	96	5.782	3,576	9,789	2,738	2,267
97	1.599	0,915	2,299	2,511	2,040	97	4.149	2,376	6,213	2,615	2,144
98	1.082	0,574	1,383	2,412	1,941	98	2.893	1,534	3,838	2,502	2,031
99	711	0,349	0,810	2,318	1,847	99	1.958	0,961	2,304	2,396	1,925
100	454	0,206	0,461	2,231	1,760	100	1285	0,584	1,342	2,298	1,827

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 8,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.297.005,554	12,970	12,499	0	100.000	100.000,000	1.301.658,679	13,017	12,545
1	99.534	91.948,714	1.197.005,554	13,018	12,547	1	99.621	92.028,295	1.201.658,679	13,057	12,586
2	99.493	84.905,355	1.105.056,839	13,015	12,544	2	99.583	84.982,572	1.109.630,383	13,057	12,586
3	99.469	78.416,097	1.020.151,484	13,009	12,538	3	99.563	78.490,093	1.024.647,811	13,054	12,583
4	99.448	72.424,412	941.735,388	13,003	12,532	4	99.546	72.495,512	946.157,718	13,051	12,580
5	99.434	66.895,430	869.310,976	12,995	12,524	5	99.532	66.961,279	873.662,207	13,047	12,576
6	99.420	61.788,604	802.415,546	12,986	12,515	6	99.520	61.850,547	806.700,928	13,043	12,571
7	99.408	57.072,440	740.626,941	12,977	12,506	7	99.509	57.130,353	744.850,381	13,038	12,566
8	99.396	52.716,311	683.554,501	12,967	12,495	8	99.501	52.771,871	687.720,028	13,032	12,561
9	99.384	48.692,805	630.838,190	12,955	12,484	9	99.491	48.745,386	634.948,157	13,026	12,554
10	99.373	44.976,900	582.145,385	12,943	12,472	10	99.483	45.026,808	586.202,771	13,019	12,548
11	99.363	41.544,796	537.168,485	12,930	12,458	11	99.475	41.591,589	541.175,963	13,012	12,540
12	99.349	38.373,101	495.623,689	12,916	12,444	12	99.465	38.418,231	499.584,374	13,004	12,532
13	99.334	35.443,497	457.250,588	12,901	12,429	13	99.456	35.486,913	461.166,143	12,995	12,524
14	99.319	32.737,176	421.807,091	12,885	12,413	14	99.445	32.778,701	425.679,231	12,986	12,515
15	99.299	30.236,162	389.069,915	12,868	12,396	15	99.431	30.276,339	392.900,530	12,977	12,506
16	99.275	27.925,056	358.833,753	12,850	12,378	16	99.414	27.964,070	362.624,191	12,968	12,496
17	99.234	25.786,056	330.908,697	12,833	12,361	17	99.393	25.827,529	334.660,120	12,957	12,486
18	99.184	23.808,888	305.122,641	12,815	12,344	18	99.370	23.853,601	308.832,591	12,947	12,476
19	99.102	21.976,073	281.313,753	12,801	12,329	19	99.339	22.028,801	284.978,990	12,937	12,465
20	99.018	20.284,017	259.337,680	12,785	12,314	20	99.308	20.343,482	262.950,189	12,926	12,454
21	98.935	18.722,449	239.053,663	12,768	12,297	21	99.276	18.786,967	242.606,707	12,914	12,442
22	98.851	17.280,990	220.331,213	12,750	12,278	22	99.249	17.350,543	223.819,740	12,900	12,428
23	98.773	15.951,306	203.050,223	12,729	12,258	23	99.223	16.024,008	206.469,198	12,885	12,414
24	98.695	14.723,917	187.098,918	12,707	12,236	24	99.196	14.798,729	190.445,189	12,869	12,398
25	98.621	13.591,621	172.375,000	12,682	12,211	25	99.170	13.667,288	175.646,460	12,852	12,380
26	98.548	12.546,429	158.783,379	12,656	12,184	26	99.143	12.622,303	161.979,172	12,833	12,361
27	98.476	11.581,877	146.236,950	12,626	12,155	27	99.116	11.657,144	149.356,869	12,812	12,341
28	98.402	10.691,102	134.655,073	12,595	12,124	28	99.086	10.765,445	137.699,726	12,791	12,319
29	98.329	9.869,011	123.963,972	12,561	12,090	29	99.056	9.941,931	126.934,280	12,768	12,296
30	98.256	9.110,084	114.094,961	12,524	12,053	30	99.026	9.181,455	116.992,349	12,742	12,271
31	98.180	8.409,280	104.984,877	12,484	12,013	31	98.993	8.478,888	107.810,894	12,715	12,244
32	98.100	7.762,029	96.575,598	12,442	11,971	32	98.957	7.829,882	99.332,006	12,686	12,215
33	98.017	7.164,400	88.813,569	12,397	11,925	33	98.922	7.230,564	91.502,124	12,655	12,183
34	97.928	6.612,401	81.649,169	12,348	11,876	34	98.882	6.676,820	84.271,560	12,622	12,150
35	97.833	6.102,492	75.036,768	12,296	11,825	35	98.834	6.164,981	77.594,740	12,586	12,115
36	97.725	5.631,228	68.934,276	12,241	11,770	36	98.780	5.691,996	71.429,760	12,549	12,078
37	97.611	5.195,970	63.303,048	12,183	11,712	37	98.719	5.254,959	65.737,763	12,510	12,038
38	97.489	4.793,950	58.107,078	12,121	11,649	38	98.654	4.851,266	60.482,804	12,467	11,996
39	97.347	4.422,162	53.313,128	12,056	11,584	39	98.581	4.478,200	55.631,539	12,423	11,951
40	97.191	4.078,569	48.890,966	11,987	11,516	40	98.497	4.133,385	51.153,339	12,376	11,904
41	97.015	3.760,922	44.812,397	11,915	11,444	41	98.405	3.814,819	47.019,953	12,326	11,854
42	96.824	3.467,467	41.051,475	11,839	11,368	42	98.301	3.520,338	43.205,135	12,273	11,802
43	96.605	3.195,963	37.584,008	11,760	11,288	43	98.187	3.248,287	39.684,797	12,217	11,746
44	96.360	2.944,888	34.388,045	11,677	11,206	44	98.055	2.996,694	36.436,510	12,159	11,687
45	96.095	2.712,974	31.443,158	11,590	11,118	45	97.911	2.764,247	33.439,816	12,097	11,626
46	95.790	2.498,244	28.730,183	11,500	11,029	46	97.751	2.549,403	30.675,569	12,032	11,561
47	95.454	2.299,758	26.231,939	11,406	10,935	47	97.574	2.350,840	28.126,165	11,964	11,493
48	95.083	2.116,233	23.932,181	11,309	10,837	48	97.383	2.167,417	25.775,326	11,892	11,421
49	94.685	1.946,776	21.815,948	11,206	10,735	49	97.173	1.997,911	23.607,909	11,816	11,345

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 8,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	1.790,230	19.869,172	11,099	10,627	50	96.938	1.841,184	21.609,998	11,737	11,266
51	93.784	1.645,524	18.078,942	10,987	10,515	51	96.688	1.696,484	19.768,813	11,653	11,181
52	93.289	1.512,102	16.433,418	10,868	10,397	52	96.417	1.562,804	18.072,329	11,564	11,093
53	92.742	1.388,665	14.921,316	10,745	10,274	53	96.119	1.439,232	16.509,525	11,471	11,000
54	92.163	1.274,824	13.532,651	10,615	10,144	54	95.805	1.325,202	15.070,293	11,372	10,901
55	91.518	1.169,429	12.257,828	10,482	10,010	55	95.458	1.219,769	13.745,091	11,269	10,797
56	90.829	1.072,161	11.088,399	10,342	9,871	56	95.098	1.122,555	12.525,321	11,158	10,686
57	90.099	983,493	10.016,238	10,195	9,723	57	94.709	1.032,760	11.402,766	11,041	10,570
58	89.296	899,526	9.033,745	10,043	9,571	58	94.285	949,782	10.370,006	10,918	10,447
59	88.419	822,807	8.134,219	9,886	9,415	59	93.828	873,144	9.420,224	10,789	10,317
60	87.470	751,944	7.311,411	9,723	9,252	60	93.356	802,543	8.547,081	10,650	10,179
61	86.477	686,751	6.559,467	9,551	9,080	61	92.855	737,397	7.744,538	10,503	10,031
62	85.397	626,488	5.872,716	9,374	8,903	62	92.311	677,210	7.007,141	10,347	9,876
63	84.230	570,836	5.246,228	9,190	8,719	63	91.724	621,621	6.329,931	10,183	9,712
64	82.973	519,456	4.675,392	9,001	8,529	64	91.082	570,222	5.708,311	10,011	9,539
65	81.623	472,060	4.155,936	8,804	8,332	65	90.395	522,793	5.138,088	9,828	9,357
66	80.159	428,264	3.683,876	8,602	8,130	66	89.629	478,861	4.615,296	9,638	9,167
67	78.561	387,736	3.255,612	8,396	7,925	67	88.777	438,157	4.136,435	9,441	8,969
68	76.817	350,234	2.867,876	8,188	7,717	68	87.842	400,502	3.698,278	9,234	8,763
69	74.925	315,572	2.517,642	7,978	7,507	69	86.801	365,594	3.297,776	9,020	8,549
70	72.925	283,742	2.202,070	7,761	7,289	70	85.662	333,301	2.932,182	8,797	8,326
71	70.761	254,341	1.918,327	7,542	7,071	71	84.395	303,344	2.598,881	8,567	8,096
72	68.421	227,186	1.663,987	7,324	6,853	72	82.992	275,566	2.295,537	8,330	7,859
73	65.935	202,245	1.436,801	7,104	6,633	73	81.452	249,840	2.019,971	8,085	7,614
74	63.328	179,445	1.234,556	6,880	6,408	74	79.755	225,992	1.770,131	7,833	7,361
75	60.600	158,628	1.055,111	6,651	6,180	75	77.894	203,896	1.544,140	7,573	7,102
76	57.778	139,715	896,483	6,417	5,945	76	75.833	183,375	1.340,244	7,309	6,837
77	54.843	122,511	756,768	6,177	5,706	77	73.585	164,377	1.156,869	7,038	6,566
78	51.744	106,778	634,257	5,940	5,469	78	71.129	146,781	992,492	6,762	6,290
79	48.521	92,496	527,479	5,703	5,231	79	68.424	130,439	845,711	6,484	6,012
80	45.205	79,607	434,983	5,464	4,993	80	65.452	115,263	715,272	6,206	5,734
81	41.744	67,910	355,376	5,233	4,762	81	62.177	101,150	600,008	5,932	5,460
82	38.120	57,288	287,465	5,018	4,546	82	58.523	87,950	498,858	5,672	5,201
83	34.549	47,964	230,177	4,799	4,328	83	54.750	76,009	410,908	5,406	4,935
84	30.980	39,732	182,213	4,586	4,115	84	50.754	65,092	334,899	5,145	4,674
85	27.630	32,735	142,481	4,353	3,881	85	46.777	55,419	269,806	4,868	4,397
86	24.269	26,561	109,747	4,132	3,660	86	42.552	46,572	214,387	4,603	4,132
87	20.898	21,129	83,185	3,937	3,466	87	38.065	38,486	167,815	4,360	3,889
88	17.710	16,541	62,057	3,752	3,280	88	33.570	31,354	129,329	4,125	3,653
89	14.706	12,689	45,516	3,587	3,116	89	29.086	25,095	97,975	3,904	3,433
90	12.049	9,603	32,827	3,418	2,947	90	24.798	19,765	72,879	3,687	3,216
91	9.690	7,135	23,223	3,255	2,784	91	20.713	15,251	53,114	3,483	3,011
92	7.608	5,175	16,089	3,109	2,637	92	16.818	11,439	37,863	3,310	2,838
93	5.845	3,673	10,914	2,971	2,500	93	13.356	8,392	26,423	3,149	2,677
94	4.388	2,547	7,241	2,843	2,371	94	10.361	6,014	18,031	2,998	2,527
95	3.216	1,724	4,694	2,722	2,251	95	7.841	4,205	12,017	2,858	2,387
96	2.298	1,138	2,969	2,609	2,138	96	5.782	2,864	7,812	2,728	2,256
97	1.599	0,732	1,831	2,503	2,032	97	4.149	1,898	4,948	2,607	2,135
98	1.082	0,457	1,100	2,404	1,933	98	2.893	1,223	3,050	2,494	2,022
99	711	0,278	0,642	2,312	1,840	99	1.958	0,765	1,827	2,389	1,918
100	454	0,164	0,364	2,225	1,754	100	1285	0,464	1,062	2,292	1,820

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 8,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.262.584,614	12,626	12,154	0	100.000	100.000,000	1.266.828,046	12,668	12,196
1	99.534	91.736,851	1.162.584,614	12,673	12,201	1	99.621	91.816,248	1.166.828,046	12,708	12,236
2	99.493	84.514,537	1.070.847,763	12,671	12,199	2	99.583	84.591,399	1.075.011,798	12,708	12,236
3	99.469	77.875,298	986.333,227	12,666	12,194	3	99.563	77.948,784	990.420,399	12,706	12,234
4	99.448	71.759,210	908.457,929	12,660	12,188	4	99.546	71.829,656	912.471,616	12,703	12,231
5	99.434	66.128,289	836.698,719	12,653	12,181	5	99.532	66.193,382	840.641,959	12,700	12,228
6	99.420	60.939,290	770.570,431	12,645	12,173	6	99.520	61.000,381	774.448,577	12,696	12,224
7	99.408	56.158,256	709.631,141	12,636	12,164	7	99.509	56.215,240	713.448,196	12,691	12,220
8	99.396	51.752,382	653.472,885	12,627	12,155	8	99.501	51.806,926	657.232,956	12,686	12,214
9	99.384	47.692,303	601.720,503	12,617	12,145	9	99.491	47.743,803	605.426,029	12,681	12,209
10	99.373	43.951,245	554.028,200	12,606	12,134	10	99.483	44.000,015	557.682,226	12,675	12,203
11	99.363	40.503,865	510.076,954	12,593	12,121	11	99.475	40.549,486	513.682,211	12,668	12,196
12	99.349	37.325,437	469.573,089	12,581	12,109	12	99.465	37.369,335	473.132,725	12,661	12,189
13	99.334	34.396,379	432.247,652	12,567	12,095	13	99.456	34.438,513	435.763,390	12,653	12,182
14	99.319	31.696,809	397.851,273	12,552	12,080	14	99.445	31.737,015	401.324,878	12,645	12,174
15	99.299	29.207,822	366.154,464	12,536	12,064	15	99.431	29.246,632	369.587,863	12,637	12,165
16	99.275	26.913,162	336.946,642	12,520	12,048	16	99.414	26.950,762	340.341,231	12,628	12,156
17	99.234	24.794,409	310.033,480	12,504	12,032	17	99.393	24.834,287	313.390,469	12,619	12,147
18	99.184	22.840,527	285.239,071	12,488	12,016	18	99.370	22.883,421	288.556,181	12,610	12,138
19	99.102	21.033,679	262.398,544	12,475	12,003	19	99.339	21.084,147	265.672,760	12,601	12,129
20	99.018	19.369,451	241.364,865	12,461	11,989	20	99.308	19.426,235	244.588,614	12,591	12,119
21	98.935	17.837,097	221.995,414	12,446	11,974	21	99.276	17.898,563	225.162,379	12,580	12,108
22	98.851	16.425,867	204.158,317	12,429	11,957	22	99.249	16.491,978	207.263,816	12,568	12,096
23	98.773	15.127,044	187.732,451	12,410	11,939	23	99.223	15.195,990	190.771,838	12,554	12,082
24	98.695	13.930,906	172.605,406	12,390	11,918	24	99.196	14.001,689	175.575,848	12,540	12,068
25	98.621	12.829,964	158.674,500	12,367	11,896	25	99.170	12.901,391	161.574,159	12,524	12,052
26	98.548	11.816,054	145.844,536	12,343	11,871	26	99.143	11.887,511	148.672,769	12,507	12,035
27	98.476	10.882,519	134.028,482	12,316	11,844	27	99.116	10.953,241	136.785,258	12,488	12,016
28	98.402	10.022,386	123.145,963	12,287	11,815	28	99.086	10.092,080	125.832,017	12,468	11,997
29	98.329	9.230,399	113.123,577	12,256	11,784	29	99.056	9.298,600	115.739,937	12,447	11,975
30	98.256	8.500,948	103.893,178	12,221	11,750	30	99.026	8.567,547	106.441,336	12,424	11,952
31	98.180	7.828,922	95.392,230	12,185	11,713	31	98.993	7.893,727	97.873,789	12,399	11,927
32	98.100	7.209,690	87.563,308	12,145	11,673	32	98.957	7.272,715	89.980,063	12,372	11,900
33	98.017	6.639,255	80.353,618	12,103	11,631	33	98.922	6.700,569	82.707,348	12,343	11,872
34	97.928	6.113,597	73.714,363	12,057	11,586	34	98.882	6.173,157	76.006,779	12,312	11,841
35	97.833	5.629,153	67.600,766	12,009	11,537	35	98.834	5.686,795	69.833,622	12,280	11,808
36	97.725	5.182,474	61.971,613	11,958	11,486	36	98.780	5.238,399	64.146,827	12,246	11,774
37	97.611	4.770,884	56.789,139	11,903	11,431	37	98.719	4.825,047	58.908,427	12,209	11,737
38	97.489	4.391,611	52.018,255	11,845	11,373	38	98.654	4.444,116	54.083,381	12,170	11,698
39	97.347	4.041,691	47.626,644	11,784	11,312	39	98.581	4.092,908	49.639,265	12,128	11,656
40	97.191	3.719,071	43.584,953	11,719	11,248	40	98.497	3.769,056	45.546,357	12,084	11,612
41	97.015	3.421,520	39.865,882	11,652	11,180	41	98.405	3.470,553	41.777,301	12,038	11,566
42	96.824	3.147,280	36.444,361	11,580	11,108	42	98.301	3.195,269	38.306,747	11,989	11,517
43	96.605	2.894,162	33.297,081	11,505	11,033	43	98.187	2.941,545	35.111,479	11,936	11,465
44	96.360	2.660,652	30.402,919	11,427	10,955	44	98.055	2.707,458	32.169,933	11,882	11,410
45	96.095	2.445,475	27.742,267	11,344	10,873	45	97.911	2.491,692	29.462,476	11,824	11,352
46	95.790	2.246,728	25.296,792	11,259	10,788	46	97.751	2.292,737	26.970,783	11,764	11,292
47	95.454	2.063,460	23.050,064	11,171	10,699	47	97.574	2.109,293	24.678,046	11,700	11,228
48	95.083	1.894,417	20.986,604	11,078	10,606	48	97.383	1.940,236	22.568,754	11,632	11,160
49	94.685	1.738,706	19.092,188	10,981	10,509	49	97.173	1.784,376	20.628,518	11,561	11,089

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 8,50%

x	l _x	D _x	N _x	ä _x	(12) ä _x	x	l _x	D _x	N _x	ä _x	(12) ä _x
Männer						Frauen					
50	94.255	1.595,207	17.353,482	10,879	10,407	50	96.938	1.640,611	18.844,142	11,486	11,014
51	93.784	1.462,886	15.758,274	10,772	10,300	51	96.688	1.508,191	17.203,531	11,407	10,935
52	93.289	1.341,176	14.295,388	10,659	10,187	52	96.417	1.386,147	15.695,340	11,323	10,851
53	92.742	1.228,854	12.954,212	10,542	10,070	53	96.119	1.273,602	14.309,193	11,235	10,763
54	92.163	1.125,515	11.725,358	10,418	9,946	54	95.805	1.169,993	13.035,592	11,142	10,670
55	91.518	1.030,085	10.599,843	10,290	9,818	55	95.458	1.074,427	11.865,599	11,044	10,572
56	90.829	942,231	9.569,758	10,156	9,685	56	95.098	986,518	10.791,172	10,939	10,467
57	90.099	861,440	8.627,527	10,015	9,543	57	94.709	905,514	9.804,654	10,828	10,356
58	89.296	786,878	7.766,087	9,869	9,398	58	94.285	830,840	8.899,140	10,711	10,239
59	88.419	718,108	6.979,209	9,719	9,247	59	93.828	762,040	8.068,300	10,588	10,116
60	87.470	654,750	6.261,101	9,563	9,091	60	93.356	698,809	7.306,260	10,455	9,984
61	86.477	596,606	5.606,351	9,397	8,925	61	92.855	640,604	6.607,452	10,314	9,843
62	85.397	542,999	5.009,745	9,226	8,754	62	92.311	586,961	5.966,848	10,166	9,694
63	84.230	493,623	4.466,746	9,049	8,577	63	91.724	537,539	5.379,887	10,008	9,537
64	82.973	448,159	3.973,122	8,865	8,394	64	91.082	491,957	4.842,348	9,843	9,371
65	81.623	406,329	3.524,964	8,675	8,203	65	90.395	449,998	4.350,391	9,668	9,196
66	80.159	367,782	3.118,635	8,480	8,008	66	89.629	411,233	3.900,394	9,485	9,013
67	78.561	332,211	2.750,853	8,280	7,809	67	88.777	375,411	3.489,160	9,294	8,822
68	76.817	299,387	2.418,642	8,079	7,607	68	87.842	342,357	3.113,749	9,095	8,623
69	74.925	269,136	2.119,255	7,874	7,402	69	86.801	311,798	2.771,392	8,888	8,417
70	72.925	241,433	1.850,118	7,663	7,191	70	85.662	283,602	2.459,594	8,673	8,201
71	70.761	215,916	1.608,686	7,451	6,979	71	84.395	257,516	2.175,993	8,450	7,978
72	68.421	192,420	1.392,769	7,238	6,766	72	82.992	233,396	1.918,476	8,220	7,748
73	65.935	170,900	1.200,350	7,024	6,552	73	81.452	211,120	1.685,081	7,982	7,510
74	63.328	151,285	1.029,449	6,805	6,333	74	79.755	190,527	1.473,961	7,736	7,264
75	60.600	133,427	878,164	6,582	6,110	75	77.894	171,503	1.283,434	7,483	7,012
76	57.778	117,247	744,738	6,352	5,880	76	75.833	153,887	1.111,931	7,226	6,754
77	54.843	102,573	627,490	6,117	5,646	77	73.585	137,626	958,045	6,961	6,489
78	51.744	89,195	524,917	5,885	5,413	78	71.129	122,610	820,419	6,691	6,219
79	48.521	77,087	435,722	5,652	5,181	79	68.424	108,708	697,809	6,419	5,947
80	45.205	66,192	358,635	5,418	4,946	80	65.452	95,840	589,100	6,147	5,675
81	41.744	56,336	292,444	5,191	4,719	81	62.177	83,911	493,261	5,878	5,407
82	38.120	47,415	236,108	4,980	4,508	82	58.523	72,792	409,350	5,624	5,152
83	34.549	39,606	188,692	4,764	4,292	83	54.750	62,765	336,557	5,362	4,890
84	30.980	32,733	149,086	4,555	4,083	84	50.754	53,626	273,793	5,106	4,634
85	27.630	26,906	116,353	4,324	3,853	85	46.777	45,552	220,167	4,833	4,362
86	24.269	21,782	89,447	4,107	3,635	86	42.552	38,191	174,615	4,572	4,100
87	20.898	17,287	67,666	3,914	3,442	87	38.065	31,488	136,423	4,333	3,861
88	17.710	13,502	50,379	3,731	3,259	88	33.570	25,594	104,936	4,100	3,628
89	14.706	10,334	36,877	3,569	3,097	89	29.086	20,438	79,342	3,882	3,410
90	12.049	7,803	26,543	3,402	2,930	90	24.798	16,060	58,904	3,668	3,196
91	9.690	5,784	18,740	3,240	2,768	91	20.713	12,363	42,844	3,465	2,994
92	7.608	4,186	12,956	3,095	2,624	92	16.818	9,252	30,481	3,295	2,823
93	5.845	2,964	8,771	2,959	2,488	93	13.356	6,772	21,229	3,135	2,663
94	4.388	2,051	5,807	2,832	2,360	94	10.361	4,842	14,457	2,986	2,514
95	3.216	1,385	3,756	2,712	2,240	95	7.841	3,377	9,615	2,847	2,375
96	2.298	0,912	2,371	2,600	2,128	96	5.782	2,295	6,238	2,718	2,246
97	1.599	0,585	1,459	2,495	2,024	97	4.149	1,518	3,943	2,598	2,126
98	1.082	0,365	0,875	2,397	1,925	98	2.893	0,976	2,425	2,486	2,014
99	711	0,221	0,510	2,305	1,834	99	1.958	0,609	1,450	2,382	1,910
100	454	0,130	0,289	2,220	1,748	100	1285	0,368	0,841	2,286	1,814

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 8,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.230.037,875	12,300	11,828	0	100.000	100.000,000	1.233.920,623	12,339	11,867
1	99.534	91.525,962	1.130.037,875	12,347	11,874	1	99.621	91.605,176	1.133.920,623	12,378	11,906
2	99.493	84.126,411	1.038.511,913	12,345	11,872	2	99.583	84.202,920	1.042.315,447	12,379	11,906
3	99.469	77.339,460	954.385,502	12,340	11,868	3	99.563	77.412,441	958.112,527	12,377	11,905
4	99.448	71.101,627	877.046,042	12,335	11,863	4	99.546	71.171,428	880.700,086	12,374	11,902
5	99.434	65.371,680	805.944,415	12,329	11,856	5	99.532	65.436,029	809.528,659	12,371	11,899
6	99.420	60.103,564	740.572,735	12,322	11,849	6	99.520	60.163,817	744.092,629	12,368	11,896
7	99.408	55.260,768	680.469,171	12,314	11,842	7	99.509	55.316,842	683.928,812	12,364	11,892
8	99.396	50.808,237	625.208,403	12,305	11,833	8	99.501	50.861,786	628.611,970	12,359	11,887
9	99.384	46.714,591	574.400,166	12,296	11,824	9	99.491	46.765,035	577.750,184	12,354	11,882
10	99.373	42.951,260	527.685,575	12,286	11,814	10	99.483	42.998,921	530.985,149	12,349	11,877
11	99.363	39.491,321	484.734,315	12,274	11,802	11	99.475	39.535,801	487.986,228	12,343	11,871
12	99.349	36.308,689	445.242,993	12,263	11,791	12	99.465	36.351,391	448.450,427	12,337	11,864
13	99.334	33.382,501	408.934,304	12,250	11,778	13	99.456	33.423,393	412.099,036	12,330	11,857
14	99.319	30.691,786	375.551,803	12,236	11,764	14	99.445	30.730,717	378.675,643	12,322	11,850
15	99.299	28.216,702	344.860,017	12,222	11,750	15	99.431	28.254,196	347.944,926	12,315	11,843
16	99.275	25.940,138	316.643,315	12,207	11,735	16	99.414	25.976,379	319.690,731	12,307	11,835
17	99.234	23.843,049	290.703,176	12,192	11,720	17	99.393	23.881,397	293.714,351	12,299	11,827
18	99.184	21.913,645	266.860,128	12,178	11,706	18	99.370	21.954,799	269.832,954	12,290	11,818
19	99.102	20.133,729	244.946,482	12,166	11,694	19	99.339	20.182,037	247.878,155	12,282	11,810
20	99.018	18.498,085	224.812,753	12,153	11,681	20	99.308	18.552,314	227.696,118	12,273	11,801
21	98.935	16.995,506	206.314,668	12,139	11,667	21	99.276	17.054,072	209.143,804	12,264	11,791
22	98.851	15.614,881	189.319,163	12,124	11,652	22	99.249	15.677,728	192.089,732	12,252	11,780
23	98.773	14.347,127	173.704,281	12,107	11,635	23	99.223	14.412,518	176.412,004	12,240	11,768
24	98.695	13.182,285	159.357,154	12,089	11,617	24	99.196	13.249,265	161.999,486	12,227	11,755
25	98.621	12.112,597	146.174,869	12,068	11,596	25	99.170	12.180,030	148.750,222	12,213	11,740
26	98.548	11.129,733	134.062,272	12,045	11,573	26	99.143	11.197,040	136.570,192	12,197	11,725
27	98.476	10.226,857	122.932,539	12,021	11,548	27	99.116	10.293,318	125.373,152	12,180	11,708
28	98.402	9.396,895	112.705,682	11,994	11,522	28	99.086	9.462,239	115.079,834	12,162	11,690
29	98.329	8.634,440	103.308,787	11,965	11,493	29	99.056	8.698,238	105.617,595	12,142	11,670
30	98.256	7.933,805	94.674,347	11,933	11,461	30	99.026	7.995,961	96.919,357	12,121	11,649
31	98.180	7.289,817	86.740,542	11,899	11,427	31	98.993	7.350,159	88.923,396	12,098	11,626
32	98.100	6.697,793	79.450,725	11,862	11,390	32	98.957	6.756,343	81.573,237	12,074	11,601
33	98.017	6.153,680	72.752,932	11,823	11,350	33	98.922	6.210,510	74.816,894	12,047	11,575
34	97.928	5.653,441	66.599,252	11,780	11,308	34	98.882	5.708,518	68.606,384	12,018	11,546
35	97.833	5.193,494	60.945,810	11,735	11,263	35	98.834	5.246,674	62.897,866	11,988	11,516
36	97.725	4.770,393	55.752,317	11,687	11,215	36	98.780	4.821,871	57.651,191	11,956	11,484
37	97.611	4.381,434	50.981,924	11,636	11,164	37	98.719	4.431,176	52.829,320	11,922	11,450
38	97.489	4.023,850	46.600,489	11,581	11,109	38	98.654	4.071,959	48.398,144	11,886	11,414
39	97.347	3.694,720	42.576,639	11,524	11,051	39	98.581	3.741,540	44.326,185	11,847	11,375
40	97.191	3.391,981	38.881,919	11,463	10,991	40	98.497	3.437,569	40.584,645	11,806	11,334
41	97.015	3.113,426	35.489,938	11,399	10,927	41	98.405	3.158,044	37.147,076	11,763	11,291
42	96.824	2.857,296	32.376,512	11,331	10,859	42	98.301	2.900,863	33.989,032	11,717	11,245
43	96.605	2.621,460	29.519,216	11,261	10,788	43	98.187	2.664,378	31.088,169	11,668	11,196
44	96.360	2.404,412	26.897,757	11,187	10,715	44	98.055	2.446,710	28.423,791	11,617	11,145
45	96.095	2.204,877	24.493,345	11,109	10,637	45	97.911	2.246,548	25.977,081	11,563	11,091
46	95.790	2.021,028	22.288,467	11,028	10,556	46	97.751	2.062,415	23.730,533	11,506	11,034
47	95.454	1.851,903	20.267,439	10,944	10,472	47	97.574	1.893,037	21.668,119	11,446	10,974
48	95.083	1.696,282	18.415,536	10,856	10,384	48	97.383	1.737,309	19.775,082	11,383	10,910
49	94.685	1.553,278	16.719,254	10,764	10,292	49	97.173	1.594,078	18.037,773	11,315	10,843

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 8,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	1.421,807	15.165,976	10,667	10,195	50	96.938	1.462,276	16.443,695	11,245	10,773
51	93.784	1.300,872	13.744,168	10,565	10,093	51	96.688	1.341,159	14.981,419	11,170	10,698
52	93.289	1.189,900	12.443,296	10,457	9,985	52	96.417	1.229,798	13.640,260	11,091	10,619
53	92.742	1.087,741	11.253,396	10,346	9,873	53	96.119	1.127,350	12.410,461	11,009	10,536
54	92.163	993,978	10.165,655	10,227	9,755	54	95.805	1.033,258	11.283,112	10,920	10,448
55	91.518	907,610	9.171,678	10,105	9,633	55	95.458	946,679	10.249,854	10,827	10,355
56	90.829	828,292	8.264,068	9,977	9,505	56	95.098	867,224	9.303,175	10,728	10,255
57	90.099	755,530	7.435,776	9,842	9,370	57	94.709	794,185	8.435,950	10,622	10,150
58	89.296	688,549	6.680,245	9,702	9,230	58	94.285	727,017	7.641,765	10,511	10,039
59	88.419	626,928	5.991,696	9,557	9,085	59	93.828	665,282	6.914,747	10,394	9,922
60	87.470	570,301	5.364,768	9,407	8,935	60	93.356	608,677	6.249,466	10,267	9,795
61	86.477	518,462	4.794,467	9,247	8,775	61	92.855	556,696	5.640,789	10,133	9,660
62	85.397	470,791	4.276,006	9,083	8,610	62	92.311	508,907	5.084,093	9,990	9,518
63	84.230	426,997	3.805,214	8,912	8,439	63	91.724	464,986	4.575,186	9,839	9,367
64	82.973	386,778	3.378,217	8,734	8,262	64	91.082	424,578	4.110,200	9,681	9,208
65	81.623	349,871	2.991,438	8,550	8,078	65	90.395	387,473	3.685,622	9,512	9,040
66	80.159	315,952	2.641,567	8,361	7,888	66	89.629	353,280	3.298,149	9,336	8,864
67	78.561	284,738	2.325,614	8,168	7,695	67	88.777	321,765	2.944,869	9,152	8,680
68	76.817	256,015	2.040,877	7,972	7,500	68	87.842	292,760	2.623,104	8,960	8,488
69	74.925	229,617	1.784,862	7,773	7,301	69	86.801	266,014	2.330,344	8,760	8,288
70	72.925	205,508	1.555,244	7,568	7,096	70	85.662	241,403	2.064,330	8,551	8,079
71	70.761	183,366	1.349,736	7,361	6,889	71	84.395	218,695	1.822,927	8,335	7,863
72	68.421	163,036	1.166,370	7,154	6,682	72	82.992	197,755	1.604,232	8,112	7,640
73	65.935	144,470	1.003,334	6,945	6,473	73	81.452	178,469	1.406,478	7,881	7,409
74	63.328	127,594	858,864	6,731	6,259	74	79.755	160,691	1.228,009	7,642	7,170
75	60.600	112,274	731,270	6,513	6,041	75	77.894	144,313	1.067,317	7,396	6,924
76	57.778	98,433	618,996	6,289	5,816	76	75.833	129,192	923,004	7,144	6,672
77	54.843	85,915	520,564	6,059	5,587	77	73.585	115,275	793,812	6,886	6,414
78	51.744	74,538	434,648	5,831	5,359	78	71.129	102,462	678,536	6,622	6,150
79	48.521	64,271	360,110	5,603	5,131	79	68.424	90,636	576,074	6,356	5,884
80	45.205	55,061	295,839	5,373	4,901	80	65.452	79,723	485,439	6,089	5,617
81	41.744	46,755	240,778	5,150	4,678	81	62.177	69,640	405,716	5,826	5,354
82	38.120	39,260	194,024	4,942	4,470	82	58.523	60,273	336,076	5,576	5,104
83	34.549	32,719	154,763	4,730	4,258	83	54.750	51,851	275,803	5,319	4,847
84	30.980	26,979	122,044	4,524	4,052	84	50.754	44,199	223,952	5,067	4,595
85	27.630	22,125	95,065	4,297	3,824	85	46.777	37,458	179,753	4,799	4,327
86	24.269	17,870	72,940	4,082	3,609	86	42.552	31,333	142,295	4,541	4,069
87	20.898	14,150	55,069	3,892	3,420	87	38.065	25,774	110,961	4,305	3,833
88	17.710	11,027	40,919	3,711	3,239	88	33.570	20,902	85,187	4,076	3,603
89	14.706	8,420	29,893	3,550	3,078	89	29.086	16,652	64,286	3,860	3,388
90	12.049	6,343	21,473	3,385	2,913	90	24.798	13,055	47,633	3,649	3,176
91	9.690	4,691	15,130	3,225	2,753	91	20.713	10,027	34,578	3,448	2,976
92	7.608	3,387	10,439	3,082	2,610	92	16.818	7,487	24,551	3,279	2,807
93	5.845	2,393	7,052	2,948	2,475	93	13.356	5,467	17,064	3,121	2,649
94	4.388	1,652	4,660	2,821	2,349	94	10.361	3,900	11,597	2,974	2,502
95	3.216	1,113	3,008	2,703	2,230	95	7.841	2,714	7,698	2,836	2,364
96	2.298	0,731	1,895	2,592	2,119	96	5.782	1,840	4,984	2,708	2,236
97	1.599	0,468	1,164	2,488	2,015	97	4.149	1,214	3,144	2,589	2,117
98	1.082	0,291	0,696	2,390	1,918	98	2.893	0,779	1,930	2,478	2,006
99	711	0,176	0,405	2,299	1,827	99	1.958	0,485	1,151	2,375	1,903
100	454	0,103	0,229	2,214	1,742	100	1285	0,292	0,666	2,279	1,807

**Kommunikationszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 9,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.199.221,696	11,992	11,520	0	100.000	100.000,000	1.202.786,060	12,028	11,555
1	99.534	91.316,040	1.099.221,696	12,038	11,565	1	99.621	91.395,073	1.102.786,060	12,066	11,594
2	99.493	83.740,952	1.007.905,657	12,036	11,563	2	99.583	83.817,111	1.011.390,987	12,067	11,594
3	99.469	76.808,528	924.164,704	12,032	11,559	3	99.563	76.881,007	927.573,876	12,065	11,592
4	99.448	70.451,559	847.356,176	12,028	11,555	4	99.546	70.520,722	850.692,869	12,063	11,590
5	99.434	64.625,436	776.904,617	12,022	11,549	5	99.532	64.689,050	780.172,147	12,060	11,588
6	99.420	59.281,178	712.279,182	12,015	11,543	6	99.520	59.340,607	715.483,097	12,057	11,585
7	99.408	54.379,635	652.998,003	12,008	11,536	7	99.509	54.434,815	656.142,489	12,054	11,581
8	99.396	49.883,426	598.618,368	12,000	11,528	8	99.501	49.936,000	601.707,674	12,050	11,577
9	99.384	45.759,099	548.734,942	11,992	11,519	9	99.491	45.808,511	551.771,674	12,045	11,573
10	99.373	41.976,245	502.975,844	11,982	11,510	10	99.483	42.022,824	505.963,163	12,040	11,568
11	99.363	38.506,328	460.999,598	11,972	11,499	11	99.475	38.549,699	463.940,340	12,035	11,562
12	99.349	35.321,878	422.493,270	11,961	11,489	12	99.465	35.363,419	425.390,641	12,029	11,557
13	99.334	32.400,734	387.171,392	11,949	11,477	13	99.456	32.440,423	390.027,222	12,023	11,550
14	99.319	29.720,828	354.770,658	11,937	11,464	14	99.445	29.758,527	357.586,798	12,016	11,544
15	99.299	27.261,376	325.049,830	11,923	11,451	15	99.431	27.297,600	327.828,271	12,009	11,537
16	99.275	25.004,408	297.788,454	11,909	11,437	16	99.414	25.039,341	300.530,671	12,002	11,530
17	99.234	22.930,253	272.784,046	11,896	11,424	17	99.393	22.967,133	275.491,330	11,995	11,522
18	99.184	21.026,377	249.853,794	11,883	11,410	18	99.370	21.065,864	252.524,197	11,987	11,515
19	99.102	19.274,220	228.827,417	11,872	11,400	19	99.339	19.320,466	231.458,333	11,980	11,507
20	99.018	17.667,785	209.553,197	11,861	11,388	20	99.308	17.719,580	212.137,867	11,972	11,499
21	98.935	16.195,420	191.885,411	11,848	11,376	21	99.276	16.251,229	194.418,287	11,963	11,491
22	98.851	14.845,662	175.689,991	11,834	11,362	22	99.249	14.905,413	178.167,057	11,953	11,481
23	98.773	13.609,075	160.844,329	11,819	11,346	23	99.223	13.671,102	163.261,644	11,942	11,470
24	98.695	12.475,476	147.235,254	11,802	11,329	24	99.196	12.538,864	149.590,542	11,930	11,458
25	98.621	11.436,851	134.759,778	11,783	11,310	25	99.170	11.500,522	137.051,678	11,917	11,444
26	98.548	10.484,717	123.322,927	11,762	11,290	26	99.143	10.548,123	125.551,157	11,903	11,430
27	98.476	9.612,070	112.838,210	11,739	11,267	27	99.116	9.674,536	115.003,034	11,887	11,415
28	98.402	8.811,744	103.226,140	11,715	11,242	28	99.086	8.873,019	105.328,498	11,871	11,398
29	98.329	8.078,197	94.414,397	11,688	11,215	29	99.056	8.137,885	96.455,479	11,853	11,380
30	98.256	7.405,674	86.336,200	11,658	11,186	30	99.026	7.463,692	88.317,594	11,833	11,360
31	98.180	6.788,947	78.930,526	11,626	11,154	31	98.993	6.845,143	80.853,902	11,812	11,339
32	98.100	6.223,293	72.141,579	11,592	11,120	32	98.957	6.277,695	74.008,759	11,789	11,317
33	98.017	5.704,614	65.918,286	11,555	11,083	33	98.922	5.757,297	67.731,064	11,764	11,292
34	97.928	5.228,860	60.213,672	11,516	11,043	34	98.882	5.279,800	61.973,767	11,738	11,265
35	97.833	4.792,438	54.984,812	11,473	11,001	35	98.834	4.841,511	56.693,967	11,710	11,237
36	97.725	4.391,914	50.192,374	11,428	10,956	36	98.780	4.439,308	51.852,455	11,680	11,208
37	97.611	4.024,563	45.800,461	11,380	10,908	37	98.719	4.070,253	47.413,147	11,649	11,176
38	97.489	3.687,627	41.775,898	11,329	10,856	38	98.654	3.731,715	43.342,894	11,615	11,142
39	97.347	3.378,232	38.088,271	11,275	10,802	39	98.581	3.421,042	39.611,179	11,579	11,106
40	97.191	3.094,312	34.710,038	11,217	10,745	40	98.497	3.135,900	36.190,137	11,541	11,068
41	97.015	2.833,688	31.615,727	11,157	10,685	41	98.405	2.874,297	33.054,238	11,500	11,027
42	96.824	2.594,606	28.782,039	11,093	10,620	42	98.301	2.634,168	30.179,941	11,457	10,985
43	96.605	2.374,992	26.187,433	11,026	10,554	43	98.187	2.413,876	27.545,773	11,411	10,939
44	96.360	2.173,355	23.812,440	10,957	10,484	44	98.055	2.211,588	25.131,897	11,364	10,891
45	96.095	1.988,424	21.639,085	10,883	10,410	45	97.911	2.026,004	22.920,309	11,313	10,841
46	95.790	1.818,443	19.650,661	10,806	10,334	46	97.751	1.855,681	20.894,305	11,260	10,787
47	95.454	1.662,449	17.832,219	10,726	10,254	47	97.574	1.699,375	19.038,625	11,203	10,731
48	95.083	1.519,256	16.169,770	10,643	10,171	48	97.383	1.556,001	17.339,250	11,143	10,671
49	94.685	1.387,986	14.650,514	10,555	10,083	49	97.173	1.424,443	15.783,249	11,080	10,608

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 9,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	1.267,591	13.262,528	10,463	9,990	50	96.938	1.303,670	14.358,806	11,014	10,542
51	93.784	1.157,113	11.994,937	10,366	9,894	51	96.688	1.192,948	13.055,136	10,944	10,471
52	93.289	1.055,977	10.837,824	10,263	9,791	52	96.417	1.091,385	11.862,187	10,869	10,396
53	92.742	963,101	9.781,847	10,157	9,684	53	96.119	998,172	10.770,803	10,791	10,318
54	92.163	878,064	8.818,746	10,043	9,571	54	95.805	912,763	9.772,631	10,707	10,234
55	91.518	799,929	7.940,682	9,927	9,454	55	95.458	834,363	8.859,868	10,619	10,146
56	90.829	728,348	7.140,753	9,804	9,331	56	95.098	762,582	8.025,505	10,524	10,052
57	90.099	662,842	6.412,406	9,674	9,202	57	94.709	696,754	7.262,923	10,424	9,951
58	89.296	602,692	5.749,564	9,540	9,067	58	94.285	636,364	6.566,168	10,318	9,846
59	88.419	547,496	5.146,872	9,401	8,928	59	93.828	580,990	5.929,805	10,206	9,734
60	87.470	496,901	4.599,376	9,256	8,784	60	93.356	530,338	5.348,815	10,086	9,613
61	86.477	450,698	4.102,475	9,102	8,630	61	92.855	483,935	4.818,477	9,957	9,484
62	85.397	408,320	3.651,777	8,943	8,471	62	92.311	441,378	4.334,542	9,820	9,348
63	84.230	369,487	3.243,458	8,778	8,306	63	91.724	402,359	3.893,164	9,676	9,203
64	82.973	333,918	2.873,970	8,607	8,134	64	91.082	366,551	3.490,805	9,523	9,051
65	81.623	301,362	2.540,053	8,429	7,956	65	90.395	333,750	3.124,254	9,361	8,889
66	80.159	271,522	2.238,691	8,245	7,772	66	89.629	303,600	2.790,504	9,191	8,719
67	78.561	244,135	1.967,169	8,058	7,585	67	88.777	275,883	2.486,904	9,014	8,542
68	76.817	219,005	1.723,034	7,868	7,395	68	87.842	250,438	2.211,021	8,829	8,356
69	74.925	195,973	1.504,029	7,675	7,202	69	86.801	227,037	1.960,583	8,636	8,163
70	72.925	174,994	1.308,056	7,475	7,002	70	85.662	205,559	1.733,547	8,433	7,961
71	70.761	155,781	1.133,062	7,273	6,801	71	84.395	185,795	1.527,988	8,224	7,751
72	68.421	138,192	977,281	7,072	6,599	72	82.992	167,620	1.342,193	8,007	7,535
73	65.935	122,174	839,089	6,868	6,395	73	81.452	150,926	1.174,572	7,782	7,310
74	63.328	107,655	716,915	6,659	6,187	74	79.755	135,580	1.023,646	7,550	7,078
75	60.600	94,512	609,259	6,446	5,974	75	77.894	121,483	888,066	7,310	6,838
76	57.778	82,670	514,748	6,227	5,754	76	75.833	108,504	766,583	7,065	6,592
77	54.843	71,992	432,077	6,002	5,529	77	73.585	96,594	658,079	6,813	6,340
78	51.744	62,315	360,085	5,778	5,306	78	71.129	85,660	561,485	6,555	6,082
79	48.521	53,609	297,770	5,555	5,082	79	68.424	75,599	475,825	6,294	5,821
80	45.205	45,821	244,162	5,329	4,856	80	65.452	66,344	400,225	6,033	5,560
81	41.744	38,820	198,341	5,109	4,637	81	62.177	57,820	333,881	5,774	5,302
82	38.120	32,522	159,521	4,905	4,432	82	58.523	49,929	276,061	5,529	5,057
83	34.549	27,042	126,999	4,696	4,224	83	54.750	42,853	226,132	5,277	4,804
84	30.980	22,246	99,957	4,493	4,021	84	50.754	36,446	183,279	5,029	4,556
85	27.630	18,202	77,711	4,269	3,797	85	46.777	30,816	146,833	4,765	4,292
86	24.269	14,668	59,509	4,057	3,585	86	42.552	25,718	116,016	4,511	4,038
87	20.898	11,588	44,841	3,870	3,397	87	38.065	21,107	90,298	4,278	3,806
88	17.710	9,009	33,253	3,691	3,218	88	33.570	17,077	69,191	4,052	3,579
89	14.706	6,863	24,244	3,532	3,060	89	29.086	13,574	52,114	3,839	3,367
90	12.049	5,159	17,381	3,369	2,897	90	24.798	10,618	38,539	3,630	3,157
91	9.690	3,806	12,222	3,211	2,738	91	20.713	8,136	27,922	3,432	2,959
92	7.608	2,742	8,415	3,069	2,597	92	16.818	6,061	19,785	3,264	2,792
93	5.845	1,933	5,673	2,936	2,463	93	13.356	4,416	13,724	3,108	2,635
94	4.388	1,331	3,741	2,811	2,338	94	10.361	3,143	9,308	2,962	2,489
95	3.216	0,895	2,410	2,693	2,220	95	7.841	2,182	6,166	2,826	2,353
96	2.298	0,587	1,515	2,583	2,110	96	5.782	1,476	3,984	2,699	2,226
97	1.599	0,374	0,928	2,480	2,007	97	4.149	0,972	2,508	2,581	2,108
98	1.082	0,232	0,554	2,383	1,911	98	2.893	0,622	1,536	2,471	1,998
99	711	0,140	0,322	2,293	1,820	99	1.958	0,386	0,914	2,368	1,896
100	454	0,082	0,181	2,208	1,735	100	1285	0,232	0,528	2,273	1,801

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 9,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.170.006,133	11,700	11,227	0	100.000	100.000,000	1.173.288,695	11,733	11,260
1	99.534	91.107,078	1.070.006,133	11,744	11,272	1	99.621	91.185,931	1.073.288,695	11,770	11,297
2	99.493	83.358,137	978.899,054	11,743	11,270	2	99.583	83.433,947	982.102,764	11,771	11,298
3	99.469	76.282,444	895.540,917	11,740	11,267	3	99.563	76.354,427	898.668,817	11,770	11,297
4	99.448	69.808,903	819.258,473	11,736	11,263	4	99.546	69.877,435	822.314,390	11,768	11,295
5	99.434	63.889,391	749.449,570	11,730	11,257	5	99.532	63.952,281	752.436,954	11,766	11,293
6	99.420	58.471,891	685.560,179	11,725	11,252	6	99.520	58.530,509	688.484,674	11,763	11,290
7	99.408	53.514,523	627.088,288	11,718	11,245	7	99.509	53.568,825	629.954,165	11,760	11,287
8	99.396	48.977,508	573.573,765	11,711	11,238	8	99.501	49.029,128	576.385,340	11,756	11,283
9	99.384	44.825,272	524.596,256	11,703	11,230	9	99.491	44.873,676	527.356,212	11,752	11,279
10	99.373	41.025,522	479.770,985	11,694	11,222	10	99.483	41.071,045	482.482,536	11,748	11,275
11	99.363	37.548,076	438.745,463	11,685	11,212	11	99.475	37.590,367	441.411,491	11,743	11,270
12	99.349	34.364,055	401.197,387	11,675	11,202	12	99.465	34.404,470	403.821,124	11,737	11,265
13	99.334	31.449,991	366.833,332	11,664	11,191	13	99.456	31.488,516	369.416,654	11,732	11,259
14	99.319	28.782,707	335.383,341	11,652	11,179	14	99.445	28.819,216	337.928,138	11,726	11,253
15	99.299	26.340,472	306.600,633	11,640	11,167	15	99.431	26.375,473	309.108,922	11,720	11,247
16	99.275	24.104,460	280.260,161	11,627	11,154	16	99.414	24.138,136	282.733,449	11,713	11,240
17	99.234	22.054,374	256.155,701	11,615	11,142	17	99.393	22.089,845	258.595,313	11,707	11,234
18	99.184	20.176,944	234.101,327	11,602	11,129	18	99.370	20.214,836	236.505,467	11,700	11,227
19	99.102	18.453,248	213.924,383	11,593	11,120	19	99.339	18.497,523	216.290,632	11,693	11,220
20	99.018	16.876,530	195.471,136	11,582	11,109	20	99.308	16.926,006	197.793,108	11,686	11,213
21	98.935	15.434,704	178.594,606	11,571	11,098	21	99.276	15.487,892	180.867,103	11,678	11,205
22	98.851	14.115,970	163.159,901	11,559	11,086	22	99.249	14.172,784	165.379,210	11,669	11,196
23	98.773	12.910,552	149.043,931	11,544	11,071	23	99.223	12.969,395	151.206,426	11,659	11,186
24	98.695	11.808,056	136.133,380	11,529	11,056	24	99.196	11.868,052	138.237,031	11,648	11,175
25	98.621	10.800,224	124.325,324	11,511	11,038	25	99.170	10.860,351	126.368,979	11,636	11,163
26	98.548	9.878,433	113.525,100	11,492	11,019	26	99.143	9.938,173	115.508,628	11,623	11,150
27	98.476	9.035,524	103.646,667	11,471	10,998	27	99.116	9.094,243	105.570,456	11,608	11,136
28	98.402	8.264,248	94.611,143	11,448	10,975	28	99.086	8.321,716	96.476,213	11,593	11,120
29	98.329	7.558,941	86.346,895	11,423	10,950	29	99.056	7.614,792	88.154,497	11,577	11,104
30	98.256	6.913,789	78.787,954	11,396	10,923	30	99.026	6.967,954	80.539,705	11,559	11,086
31	98.180	6.323,522	71.874,165	11,366	10,893	31	98.993	6.375,866	73.571,751	11,539	11,066
32	98.100	5.783,383	65.550,643	11,334	10,861	32	98.957	5.833,939	67.195,885	11,518	11,045
33	98.017	5.289,236	59.767,260	11,300	10,827	33	98.922	5.338,083	61.361,946	11,495	11,022
34	97.928	4.837,030	54.478,024	11,263	10,790	34	98.882	4.884,153	56.023,863	11,471	10,998
35	97.833	4.423,167	49.640,994	11,223	10,750	35	98.834	4.468,459	51.139,710	11,445	10,972
36	97.725	4.044,228	45.217,827	11,181	10,708	36	98.780	4.087,871	46.671,250	11,417	10,944
37	97.611	3.697,479	41.173,599	11,136	10,663	37	98.719	3.739,455	42.583,380	11,388	10,915
38	97.489	3.380,173	37.476,120	11,087	10,614	38	98.654	3.420,586	38.843,924	11,356	10,883
39	97.347	3.089,488	34.095,947	11,036	10,563	39	98.581	3.128,639	35.423,338	11,322	10,849
40	97.191	2.823,360	31.006,459	10,982	10,509	40	98.497	2.861,306	32.294,700	11,287	10,814
41	97.015	2.579,640	28.183,099	10,925	10,452	41	98.405	2.616,608	29.433,394	11,249	10,776
42	96.824	2.356,588	25.603,459	10,865	10,392	42	98.301	2.392,521	26.816,786	11,209	10,736
43	96.605	2.152,184	23.246,871	10,802	10,329	43	98.187	2.187,420	24.424,265	11,166	10,693
44	96.360	1.964,957	21.094,687	10,735	10,263	44	98.055	1.999,524	22.236,846	11,121	10,648
45	96.095	1.793,644	19.129,730	10,665	10,192	45	97.911	1.827,543	20.237,322	11,074	10,601
46	95.790	1.636,560	17.336,086	10,593	10,120	46	97.751	1.670,074	18.409,779	11,023	10,550
47	95.454	1.492,745	15.699,525	10,517	10,044	47	97.574	1.525,902	16.739,705	10,970	10,497
48	95.083	1.361,048	14.206,780	10,438	9,965	48	97.383	1.393,967	15.213,803	10,914	10,441
49	94.685	1.240,602	12.845,732	10,354	9,881	49	97.173	1.273,188	13.819,836	10,855	10,382

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 9,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	1.130,399	11.605,130	10,266	9,793	50	96.938	1.162,573	12.546,648	10,792	10,319
51	93.784	1.029,517	10.474,731	10,174	9,701	51	96.688	1.061,400	11.384,075	10,726	10,253
52	93.289	937,383	9.445,214	10,076	9,603	52	96.417	968,814	10.322,674	10,655	10,182
53	92.742	852,982	8.507,831	9,974	9,501	53	96.119	884,043	9.353,860	10,581	10,108
54	92.163	775,888	7.654,849	9,866	9,393	54	95.805	806,549	8.469,818	10,501	10,028
55	91.518	705,227	6.878,961	9,754	9,281	55	95.458	735,585	7.663,268	10,418	9,945
56	90.829	640,651	6.173,734	9,637	9,164	56	95.098	670,763	6.927,683	10,328	9,855
57	90.099	581,698	5.533,083	9,512	9,039	57	94.709	611,459	6.256,920	10,233	9,760
58	89.296	527,702	4.951,384	9,383	8,910	58	94.285	557,184	5.645,460	10,132	9,659
59	88.419	478,277	4.423,683	9,249	8,776	59	93.828	507,536	5.088,276	10,025	9,553
60	87.470	433,085	3.945,406	9,110	8,637	60	93.356	462,228	4.580,740	9,910	9,437
61	86.477	391,917	3.512,321	8,962	8,489	61	92.855	420,819	4.118,513	9,787	9,314
62	85.397	354,253	3.120,405	8,808	8,335	62	92.311	382,934	3.697,694	9,656	9,183
63	84.230	319,829	2.766,152	8,649	8,176	63	91.724	348,283	3.314,760	9,517	9,044
64	82.973	288,378	2.446,323	8,483	8,010	64	91.082	316,561	2.966,477	9,371	8,898
65	81.623	259,667	2.157,944	8,310	7,837	65	90.395	287,574	2.649,916	9,215	8,742
66	80.159	233,420	1.898,277	8,132	7,660	66	89.629	260,997	2.362,342	9,051	8,578
67	78.561	209,396	1.664,857	7,951	7,478	67	88.777	236,626	2.101,345	8,880	8,408
68	76.817	187,412	1.455,461	7,766	7,293	68	87.842	214,311	1.864,719	8,701	8,228
69	74.925	167,319	1.268,049	7,579	7,106	69	86.801	193,841	1.650,409	8,514	8,041
70	72.925	149,065	1.100,730	7,384	6,911	70	85.662	175,101	1.456,568	8,318	7,845
71	70.761	132,396	951,665	7,188	6,715	71	84.395	157,904	1.281,467	8,115	7,643
72	68.421	117,178	819,269	6,992	6,519	72	82.992	142,131	1.123,562	7,905	7,432
73	65.935	103,359	702,091	6,793	6,320	73	81.452	127,683	981,431	7,686	7,214
74	63.328	90,868	598,732	6,589	6,116	74	79.755	114,438	853,748	7,460	6,987
75	60.600	79,591	507,864	6,381	5,908	75	77.894	102,304	739,310	7,227	6,754
76	57.778	69,460	428,273	6,166	5,693	76	75.833	91,166	637,006	6,987	6,514
77	54.843	60,349	358,814	5,946	5,473	77	73.585	80,973	545,840	6,741	6,268
78	51.744	52,118	298,464	5,727	5,254	78	71.129	71,643	464,867	6,489	6,016
79	48.521	44,734	246,346	5,507	5,034	79	68.424	63,084	393,225	6,233	5,760
80	45.205	38,148	201,613	5,285	4,812	80	65.452	55,234	330,141	5,977	5,504
81	41.744	32,245	163,465	5,070	4,597	81	62.177	48,028	274,907	5,724	5,251
82	38.120	26,952	131,220	4,869	4,396	82	58.523	41,378	226,879	5,483	5,010
83	34.549	22,359	104,268	4,663	4,190	83	54.750	35,433	185,501	5,235	4,762
84	30.980	18,352	81,909	4,463	3,990	84	50.754	30,066	150,069	4,991	4,518
85	27.630	14,982	63,557	4,242	3,769	85	46.777	25,364	120,003	4,731	4,258
86	24.269	12,045	48,576	4,033	3,560	86	42.552	21,119	94,639	4,481	4,008
87	20.898	9,494	36,531	3,848	3,375	87	38.065	17,293	73,520	4,252	3,779
88	17.710	7,364	27,037	3,671	3,198	88	33.570	13,959	56,227	4,028	3,555
89	14.706	5,597	19,673	3,515	3,042	89	29.086	11,071	42,268	3,818	3,345
90	12.049	4,198	14,075	3,353	2,880	90	24.798	8,639	31,197	3,611	3,138
91	9.690	3,090	9,878	3,197	2,724	91	20.713	6,605	22,558	3,415	2,942
92	7.608	2,221	6,787	3,056	2,583	92	16.818	4,909	15,953	3,250	2,777
93	5.845	1,562	4,567	2,924	2,451	93	13.356	3,568	11,044	3,095	2,622
94	4.388	1,073	3,005	2,800	2,327	94	10.361	2,534	7,475	2,950	2,477
95	3.216	0,720	1,932	2,684	2,211	95	7.841	1,755	4,941	2,815	2,342
96	2.298	0,471	1,212	2,574	2,101	96	5.782	1,185	3,186	2,689	2,216
97	1.599	0,300	0,741	2,472	1,999	97	4.149	0,778	2,001	2,572	2,099
98	1.082	0,186	0,441	2,376	1,903	98	2.893	0,497	1,223	2,463	1,990
99	711	0,112	0,256	2,286	1,814	99	1.958	0,308	0,727	2,362	1,889
100	454	0,065	0,144	2,202	1,729	100	1285	0,185	0,419	2,267	1,794

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 9,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.142.273,411	11,423	10,949	0	100.000	100.000,000	1.145.305,883	11,453	10,980
1	99.534	90.899,071	1.042.273,411	11,466	10,993	1	99.621	90.977,744	1.045.305,883	11,490	11,016
2	99.493	82.977,941	951.374,340	11,465	10,992	2	99.583	83.053,405	954.328,139	11,491	11,017
3	99.469	75.761,153	868.396,399	11,462	10,989	3	99.563	75.832,644	871.274,734	11,489	11,016
4	99.448	69.173,559	792.635,246	11,459	10,985	4	99.546	69.241,468	795.442,089	11,488	11,015
5	99.434	63.163,382	723.461,687	11,454	10,981	5	99.532	63.225,558	726.200,622	11,486	11,013
6	99.420	57.675,465	660.298,304	11,449	10,975	6	99.520	57.733,284	662.975,064	11,483	11,010
7	99.408	52.665,104	602.622,840	11,443	10,969	7	99.509	52.718,544	605.241,780	11,481	11,007
8	99.396	48.090,058	549.957,736	11,436	10,963	8	99.501	48.140,742	552.523,236	11,477	11,004
9	99.384	43.912,571	501.867,678	11,429	10,955	9	99.491	43.959,990	504.382,494	11,474	11,000
10	99.373	40.098,431	457.955,107	11,421	10,947	10	99.483	40.142,925	460.422,505	11,470	10,996
11	99.363	36.615,779	417.856,676	11,412	10,939	11	99.475	36.657,020	420.279,579	11,465	10,992
12	99.349	33.434,307	381.240,897	11,403	10,929	12	99.465	33.473,629	383.622,559	11,460	10,987
13	99.334	30.529,225	347.806,590	11,393	10,919	13	99.456	30.566,621	350.148,931	11,455	10,982
14	99.319	27.876,241	317.277,365	11,382	10,908	14	99.445	27.911,600	319.582,309	11,450	10,976
15	99.299	25.452,676	289.401,124	11,370	10,897	15	99.431	25.486,497	291.670,709	11,444	10,971
16	99.275	23.238,850	263.948,448	11,358	10,885	16	99.414	23.271,317	266.184,212	11,438	10,965
17	99.234	21.213,839	240.709,598	11,347	10,874	17	99.393	21.247,959	242.912,895	11,432	10,959
18	99.184	19.363,652	219.495,759	11,335	10,862	18	99.370	19.400,016	221.664,936	11,426	10,953
19	99.102	17.669,002	200.132,107	11,327	10,853	19	99.339	17.711,396	202.264,920	11,420	10,947
20	99.018	16.122,400	182.463,105	11,317	10,844	20	99.308	16.169,664	184.553,524	11,414	10,940
21	98.935	14.711,338	166.340,705	11,307	10,834	21	99.276	14.762,033	168.383,859	11,407	10,933
22	98.851	13.423,690	151.629,368	11,296	10,822	22	99.249	13.477,718	153.621,826	11,398	10,925
23	98.773	12.249,358	138.205,678	11,283	10,809	23	99.223	12.305,187	140.144,109	11,389	10,916
24	98.695	11.177,746	125.956,320	11,268	10,795	24	99.196	11.234,540	127.838,921	11,379	10,906
25	98.621	10.200,370	114.778,574	11,252	10,779	25	99.170	10.257,157	116.604,382	11,368	10,895
26	98.548	9.308,475	104.578,204	11,235	10,761	26	99.143	9.364,768	106.347,225	11,356	10,883
27	98.476	8.494,761	95.269,729	11,215	10,742	27	99.116	8.549,966	96.982,457	11,343	10,870
28	98.402	7.751,905	86.774,968	11,194	10,721	28	99.086	7.805,811	88.432,491	11,329	10,856
29	98.329	7.074,136	79.023,063	11,171	10,697	29	99.056	7.126,405	80.626,681	11,314	10,840
30	98.256	6.455,590	71.948,927	11,145	10,672	30	99.026	6.506,165	73.500,275	11,297	10,824
31	98.180	5.890,961	65.493,337	11,118	10,644	31	98.993	5.939,724	66.994,110	11,279	10,806
32	98.100	5.375,469	59.602,376	11,088	10,615	32	98.957	5.422,460	61.054,386	11,260	10,786
33	98.017	4.904,952	54.226,906	11,056	10,582	33	98.922	4.950,250	55.631,926	11,238	10,765
34	97.928	4.475,359	49.321,954	11,021	10,547	34	98.882	4.518,959	50.681,676	11,215	10,742
35	97.833	4.083,097	44.846,595	10,983	10,510	35	98.834	4.124,908	46.162,717	11,191	10,718
36	97.725	3.724,770	40.763,498	10,944	10,471	36	98.780	3.764,965	42.037,810	11,166	10,692
37	97.611	3.397,635	37.038,729	10,901	10,428	37	98.719	3.436,208	38.272,845	11,138	10,665
38	97.489	3.098,970	33.641,093	10,856	10,382	38	98.654	3.136,021	34.836,637	11,109	10,635
39	97.347	2.826,001	30.542,123	10,808	10,334	39	98.581	2.861,812	31.700,617	11,077	10,604
40	97.191	2.576,673	27.716,122	10,757	10,283	40	98.497	2.611,303	28.838,805	11,044	10,571
41	97.015	2.348,873	25.139,450	10,703	10,229	41	98.405	2.382,534	26.227,501	11,008	10,535
42	96.824	2.140,875	22.790,577	10,645	10,172	42	98.301	2.173,519	23.844,967	10,971	10,497
43	96.605	1.950,718	20.649,702	10,586	10,112	43	98.187	1.982,655	21.671,448	10,931	10,457
44	96.360	1.776,951	18.698,984	10,523	10,050	44	98.055	1.808,210	19.688,793	10,889	10,415
45	96.095	1.618,326	16.922,033	10,457	9,983	45	97.911	1.648,911	17.880,583	10,844	10,371
46	95.790	1.473,225	15.303,707	10,388	9,915	46	97.751	1.503,394	16.231,672	10,797	10,323
47	95.454	1.340,695	13.830,482	10,316	9,843	47	97.574	1.370,474	14.728,278	10,747	10,274
48	95.083	1.219,622	12.489,787	10,241	9,767	48	97.383	1.249,120	13.357,804	10,694	10,220
49	94.685	1.109,153	11.270,165	10,161	9,688	49	97.173	1.138,287	12.108,684	10,638	10,164

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 9,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	1.008,319	10.161,012	10,077	9,604	50	96.938	1.037,019	10.970,397	10,579	10,105
51	93.784	916,236	9.152,693	9,989	9,516	51	96.688	944,611	9.933,378	10,516	10,043
52	93.289	832,335	8.236,457	9,896	9,422	52	96.417	860,244	8.988,768	10,449	9,976
53	92.742	755,663	7.404,122	9,798	9,325	53	96.119	783,180	8.128,524	10,379	9,906
54	92.163	685,795	6.648,459	9,695	9,221	54	95.805	712,897	7.345,344	10,304	9,830
55	91.518	621,917	5.962,664	9,588	9,114	55	95.458	648,688	6.632,448	10,224	9,751
56	90.829	563,679	5.340,747	9,475	9,001	56	95.098	590,173	5.983,759	10,139	9,666
57	90.099	510,641	4.777,068	9,355	8,882	57	94.709	536,766	5.393,586	10,048	9,575
58	89.296	462,182	4.266,428	9,231	8,758	58	94.285	488,004	4.856,820	9,952	9,479
59	88.419	417,938	3.804,245	9,102	8,629	59	93.828	443,506	4.368,816	9,851	9,377
60	87.470	377,583	3.386,308	8,968	8,495	60	93.356	402,991	3.925,310	9,740	9,267
61	86.477	340,911	3.008,725	8,826	8,352	61	92.855	366,051	3.522,319	9,622	9,149
62	85.397	307,445	2.667,814	8,677	8,204	62	92.311	332,336	3.156,268	9,497	9,024
63	84.230	276,936	2.360,369	8,523	8,050	63	91.724	301,574	2.823,931	9,364	8,891
64	82.973	249,133	2.083,433	8,363	7,889	64	91.082	273,481	2.522,357	9,223	8,750
65	81.623	223,817	1.834,300	8,196	7,722	65	90.395	247,871	2.248,877	9,073	8,599
66	80.159	200,734	1.610,483	8,023	7,550	66	89.629	224,450	2.001,006	8,915	8,442
67	78.561	179,664	1.409,749	7,847	7,373	67	88.777	203,027	1.776,556	8,750	8,277
68	76.817	160,434	1.230,085	7,667	7,194	68	87.842	183,460	1.573,529	8,577	8,104
69	74.925	142,906	1.069,651	7,485	7,012	69	86.801	165,558	1.390,069	8,396	7,923
70	72.925	127,025	926,746	7,296	6,822	70	85.662	149,211	1.224,511	8,207	7,733
71	70.761	112,563	799,720	7,105	6,631	71	84.395	134,250	1.075,299	8,010	7,536
72	68.421	99,397	687,158	6,913	6,440	72	82.992	120,564	941,050	7,805	7,332
73	65.935	87,475	587,761	6,719	6,246	73	81.452	108,061	820,486	7,593	7,119
74	63.328	76,728	500,286	6,520	6,047	74	79.755	96,630	712,425	7,373	6,899
75	60.600	67,052	423,558	6,317	5,844	75	77.894	86,187	615,795	7,145	6,672
76	57.778	58,384	356,506	6,106	5,633	76	75.833	76,628	529,607	6,911	6,438
77	54.843	50,610	298,122	5,891	5,417	77	73.585	67,905	452,979	6,671	6,197
78	51.744	43,607	247,512	5,676	5,203	78	71.129	59,944	385,074	6,424	5,951
79	48.521	37,343	203,905	5,460	4,987	79	68.424	52,662	325,130	6,174	5,701
80	45.205	31,773	166,562	5,242	4,769	80	65.452	46,004	272,468	5,923	5,449
81	41.744	26,795	134,789	5,030	4,557	81	62.177	39,910	226,465	5,674	5,201
82	38.120	22,346	107,994	4,833	4,360	82	58.523	34,306	186,554	5,438	4,965
83	34.549	18,495	85,648	4,631	4,158	83	54.750	29,310	152,249	5,194	4,721
84	30.980	15,146	67,153	4,434	3,960	84	50.754	24,813	122,939	4,955	4,481
85	27.630	12,336	52,007	4,216	3,743	85	46.777	20,885	98,126	4,698	4,225
86	24.269	9,895	39,671	4,009	3,536	86	42.552	17,350	77,241	4,452	3,978
87	20.898	7,782	29,776	3,826	3,353	87	38.065	14,174	59,890	4,225	3,752
88	17.710	6,023	21,994	3,652	3,179	88	33.570	11,416	45,716	4,005	3,531
89	14.706	4,567	15,971	3,497	3,024	89	29.086	9,033	34,300	3,797	3,324
90	12.049	3,417	11,404	3,337	2,864	90	24.798	7,033	25,267	3,593	3,119
91	9.690	2,510	7,987	3,182	2,709	91	20.713	5,365	18,234	3,399	2,925
92	7.608	1,800	5,477	3,043	2,570	92	16.818	3,978	12,869	3,235	2,762
93	5.845	1,263	3,678	2,913	2,439	93	13.356	2,885	8,891	3,082	2,608
94	4.388	0,866	2,415	2,790	2,316	94	10.361	2,044	6,006	2,938	2,465
95	3.216	0,579	1,549	2,674	2,201	95	7.841	1,413	3,962	2,805	2,331
96	2.298	0,378	0,970	2,566	2,093	96	5.782	0,951	2,549	2,680	2,207
97	1.599	0,240	0,592	2,464	1,991	97	4.149	0,623	1,598	2,564	2,091
98	1.082	0,148	0,352	2,369	1,896	98	2.893	0,397	0,975	2,456	1,982
99	711	0,089	0,203	2,280	1,807	99	1.958	0,245	0,578	2,355	1,882
100	454	0,052	0,114	2,197	1,723	100	1285	0,147	0,332	2,261	1,788

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 9,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.115.916,604	11,159	10,685	0	100.000	100.000,000	1.118.726,531	11,187	10,714
1	99.534	90.692,012	1.015.916,604	11,202	10,728	1	99.621	90.770,505	1.018.726,531	11,223	10,749
2	99.493	82.600,340	925.224,592	11,201	10,728	2	99.583	82.675,461	927.956,026	11,224	10,750
3	99.469	75.244,602	842.624,252	11,198	10,725	3	99.563	75.315,605	845.280,565	11,223	10,749
4	99.448	68.545,427	767.379,651	11,195	10,722	4	99.546	68.612,718	769.964,960	11,222	10,748
5	99.434	62.447,252	698.834,224	11,191	10,717	5	99.532	62.508,722	701.352,241	11,220	10,746
6	99.420	56.891,665	636.386,972	11,186	10,712	6	99.520	56.948,698	638.843,519	11,218	10,744
7	99.408	51.831,058	579.495,308	11,180	10,707	7	99.509	51.883,652	581.894,821	11,215	10,742
8	99.396	47.220,657	527.664,249	11,174	10,701	8	99.501	47.270,424	530.011,169	11,212	10,739
9	99.384	43.020,473	480.443,593	11,168	10,694	9	99.491	43.066,928	482.740,745	11,209	10,735
10	99.373	39.194,333	437.423,120	11,160	10,687	10	99.483	39.237,825	439.673,817	11,205	10,732
11	99.363	35.708,678	398.228,787	11,152	10,678	11	99.475	35.748,897	400.435,992	11,201	10,728
12	99.349	32.531,749	362.520,109	11,144	10,670	12	99.465	32.570,009	364.687,095	11,197	10,723
13	99.334	29.637,424	329.988,360	11,134	10,660	13	99.456	29.673,728	332.117,086	11,192	10,719
14	99.319	27.000,293	300.350,936	11,124	10,650	14	99.445	27.034,541	302.443,358	11,187	10,714
15	99.299	24.596,726	273.350,644	11,113	10,640	15	99.431	24.629,410	275.408,817	11,182	10,708
16	99.275	22.406,193	248.753,917	11,102	10,628	16	99.414	22.437,497	250.779,407	11,177	10,703
17	99.234	20.407,148	226.347,724	11,092	10,618	17	99.393	20.439,970	228.341,911	11,171	10,698
18	99.184	18.584,885	205.940,576	11,081	10,607	18	99.370	18.619,788	207.901,940	11,166	10,692
19	99.102	16.919,761	187.355,691	11,073	10,600	19	99.339	16.960,358	189.282,153	11,160	10,687
20	99.018	15.403,574	170.435,930	11,065	10,591	20	99.308	15.448,731	172.321,795	11,154	10,681
21	98.935	14.023,408	155.032,356	11,055	10,582	21	99.276	14.071,732	156.873,064	11,148	10,674
22	98.851	12.766,825	141.008,948	11,045	10,571	22	99.249	12.818,209	142.801,332	11,141	10,667
23	98.773	11.623,419	128.242,123	11,033	10,559	23	99.223	11.676,396	129.983,123	11,132	10,658
24	98.695	10.582,405	116.618,704	11,020	10,546	24	99.196	10.636,174	118.306,728	11,123	10,649
25	98.621	9.635,088	106.036,299	11,005	10,532	25	99.170	9.688,728	107.670,553	11,113	10,639
26	98.548	8.772,591	96.401,211	10,989	10,515	26	99.143	8.825,643	97.981,825	11,102	10,628
27	98.476	7.987,486	87.628,620	10,971	10,497	27	99.116	8.039,394	89.156,182	11,090	10,616
28	98.402	7.272,387	79.641,134	10,951	10,477	28	99.086	7.322,958	81.116,788	11,077	10,603
29	98.329	6.621,426	72.368,747	10,929	10,456	29	99.056	6.670,350	73.793,830	11,063	10,589
30	98.256	6.028,700	65.747,321	10,906	10,432	30	99.026	6.075,930	67.123,480	11,047	10,574
31	98.180	5.488,877	59.718,622	10,880	10,406	31	98.993	5.534,311	61.047,549	11,031	10,557
32	98.100	4.997,160	54.229,745	10,852	10,378	32	98.957	5.040,844	55.513,238	11,013	10,539
33	98.017	4.549,370	49.232,585	10,822	10,348	33	98.922	4.591,384	50.472,395	10,993	10,519
34	97.928	4.141,465	44.683,215	10,789	10,316	34	98.882	4.181,811	45.881,011	10,972	10,498
35	97.833	3.769,861	40.541,751	10,754	10,280	35	98.834	3.808,464	41.699,199	10,949	10,475
36	97.725	3.431,189	36.771,889	10,717	10,243	36	98.780	3.468,216	37.890,735	10,925	10,451
37	97.611	3.122,709	33.340,700	10,677	10,203	37	98.719	3.158,161	34.422,519	10,900	10,426
38	97.489	2.841,723	30.217,990	10,634	10,160	38	98.654	2.875,698	31.264,358	10,872	10,398
39	97.347	2.585,511	27.376,267	10,588	10,115	39	98.581	2.618,274	28.388,660	10,843	10,369
40	97.191	2.352,030	24.790,756	10,540	10,066	40	98.497	2.383,642	25.770,385	10,811	10,338
41	97.015	2.139,207	22.438,726	10,489	10,016	41	98.405	2.169,863	23.386,744	10,778	10,304
42	96.824	1.945,334	20.299,520	10,435	9,961	42	98.301	1.974,996	21.216,881	10,743	10,269
43	96.605	1.768,507	18.354,186	10,378	9,905	43	98.187	1.797,461	19.241,885	10,705	10,231
44	96.360	1.607,301	16.585,679	10,319	9,845	44	98.055	1.635,577	17.444,424	10,666	10,192
45	96.095	1.460,487	14.978,377	10,256	9,782	45	97.911	1.488,089	15.808,847	10,624	10,150
46	95.790	1.326,509	13.517,891	10,191	9,717	46	97.751	1.353,673	14.320,758	10,579	10,106
47	95.454	1.204,428	12.191,382	10,122	9,648	47	97.574	1.231,180	12.967,085	10,532	10,059
48	95.083	1.093,165	10.986,954	10,051	9,577	48	97.383	1.119,604	11.735,905	10,482	10,009
49	94.685	991,885	9.893,789	9,975	9,501	49	97.173	1.017,939	10.616,301	10,429	9,956

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 9,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	899,658	8.901,904	9,895	9,421	50	96.938	925,265	9.598,362	10,374	9,900
51	93.784	815,636	8.002,246	9,811	9,337	51	96.688	840,895	8.673,097	10,314	9,840
52	93.289	739,259	7.186,610	9,721	9,248	52	96.417	764,047	7.832,202	10,251	9,777
53	92.742	669,632	6.447,351	9,628	9,155	53	96.119	694,016	7.068,154	10,184	9,711
54	92.163	606,335	5.777,718	9,529	9,055	54	95.805	630,296	6.374,138	10,113	9,639
55	91.518	548,605	5.171,384	9,426	8,953	55	95.458	572,220	5.743,842	10,038	9,564
56	90.829	496,100	4.622,779	9,318	8,845	56	95.098	519,418	5.171,622	9,957	9,483
57	90.099	448,396	4.126,679	9,203	8,730	57	94.709	471,337	4.652,204	9,870	9,397
58	89.296	404,920	3.678,283	9,084	8,610	58	94.285	427,543	4.180,867	9,779	9,305
59	88.419	365,323	3.273,363	8,960	8,486	59	93.828	387,673	3.753,324	9,682	9,208
60	87.470	329,297	2.908,039	8,831	8,357	60	93.356	351,456	3.365,651	9,576	9,103
61	86.477	296,637	2.578,742	8,693	8,220	61	92.855	318,513	3.014,195	9,463	8,990
62	85.397	266,908	2.282,105	8,550	8,076	62	92.311	288,518	2.695,682	9,343	8,870
63	84.230	239,874	2.015,197	8,401	7,927	63	91.724	261,215	2.407,165	9,215	8,742
64	82.973	215,301	1.775,322	8,246	7,772	64	91.082	236,342	2.145,950	9,080	8,606
65	81.623	192,982	1.560,022	8,084	7,610	65	90.395	213,722	1.909,608	8,935	8,461
66	80.159	172,685	1.367,040	7,916	7,443	66	89.629	193,087	1.695,886	8,783	8,309
67	78.561	154,206	1.194,355	7,745	7,271	67	88.777	174,259	1.502,800	8,624	8,150
68	76.817	137,388	1.040,149	7,571	7,097	68	87.842	157,106	1.328,540	8,456	7,983
69	74.925	122,099	902,761	7,394	6,920	69	86.801	141,453	1.171,434	8,281	7,808
70	72.925	108,283	780,662	7,209	6,736	70	85.662	127,196	1.029,981	8,098	7,624
71	70.761	95,736	672,379	7,023	6,550	71	84.395	114,181	902,785	7,907	7,433
72	68.421	84,346	576,643	6,837	6,363	72	82.992	102,308	788,604	7,708	7,234
73	65.935	74,060	492,297	6,647	6,174	73	81.452	91,489	686,296	7,501	7,028
74	63.328	64,813	418,237	6,453	5,979	74	79.755	81,625	594,807	7,287	6,813
75	60.600	56,511	353,424	6,254	5,780	75	77.894	72,638	513,182	7,065	6,591
76	57.778	49,093	296,913	6,048	5,574	76	75.833	64,434	440,545	6,837	6,363
77	54.843	42,460	247,820	5,837	5,363	77	73.585	56,969	376,110	6,602	6,128
78	51.744	36,501	205,361	5,626	5,152	78	71.129	50,176	319,141	6,360	5,887
79	48.521	31,187	168,860	5,414	4,941	79	68.424	43,980	268,965	6,116	5,642
80	45.205	26,474	137,673	5,200	4,727	80	65.452	38,332	224,986	5,869	5,396
81	41.744	22,276	111,199	4,992	4,518	81	62.177	33,179	186,653	5,626	5,152
82	38.120	18,535	88,923	4,798	4,324	82	58.523	28,455	153,475	5,394	4,920
83	34.549	15,306	70,388	4,599	4,125	83	54.750	24,255	125,020	5,154	4,681
84	30.980	12,505	55,083	4,405	3,931	84	50.754	20,488	100,765	4,918	4,445
85	27.630	10,162	42,577	4,190	3,716	85	46.777	17,205	80,277	4,666	4,192
86	24.269	8,133	32,415	3,986	3,512	86	42.552	14,260	63,072	4,423	3,949
87	20.898	6,381	24,282	3,805	3,331	87	38.065	11,623	48,812	4,199	3,726
88	17.710	4,927	17,900	3,633	3,159	88	33.570	9,340	37,188	3,982	3,508
89	14.706	3,728	12,973	3,480	3,006	89	29.086	7,374	27,848	3,777	3,303
90	12.049	2,783	9,245	3,322	2,848	90	24.798	5,728	20,475	3,574	3,101
91	9.690	2,039	6,462	3,168	2,695	91	20.713	4,359	14,747	3,383	2,909
92	7.608	1,459	4,422	3,031	2,557	92	16.818	3,225	10,387	3,221	2,747
93	5.845	1,021	2,963	2,901	2,428	93	13.356	2,334	7,162	3,069	2,595
94	4.388	0,699	1,942	2,779	2,306	94	10.361	1,650	4,828	2,927	2,453
95	3.216	0,466	1,243	2,665	2,191	95	7.841	1,137	3,179	2,794	2,321
96	2.298	0,304	0,777	2,558	2,084	96	5.782	0,764	2,041	2,671	2,197
97	1.599	0,193	0,473	2,457	1,983	97	4.149	0,500	1,277	2,556	2,082
98	1.082	0,119	0,281	2,363	1,889	98	2.893	0,317	0,777	2,448	1,974
99	711	0,071	0,162	2,274	1,800	99	1.958	0,196	0,460	2,348	1,874
100	454	0,041	0,091	2,191	1,718	100	1285	0,117	0,264	2,255	1,781

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 10,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.090.838,459	10,908	10,434	0	100.000	100.000,000	1.093.449,824	10,934	10,460
1	99.534	90.485,894	990.838,459	10,950	10,476	1	99.621	90.564,209	993.449,824	10,970	10,496
2	99.493	82.225,310	900.352,565	10,950	10,476	2	99.583	82.300,090	902.885,615	10,971	10,497
3	99.469	74.732,736	818.127,255	10,947	10,473	3	99.563	74.803,256	820.585,525	10,970	10,496
4	99.448	67.924,407	743.394,519	10,944	10,470	4	99.546	67.991,089	745.782,269	10,969	10,495
5	99.434	61.740,842	675.470,112	10,940	10,466	5	99.532	61.801,617	677.791,180	10,967	10,493
6	99.420	56.120,264	613.729,270	10,936	10,462	6	99.520	56.176,524	615.989,562	10,965	10,491
7	99.408	51.012,074	557.609,006	10,931	10,457	7	99.509	51.063,837	559.813,038	10,963	10,489
8	99.396	46.368,898	506.596,932	10,925	10,451	8	99.501	46.417,768	508.749,201	10,960	10,486
9	99.384	42.148,466	460.228,034	10,919	10,445	9	99.491	42.193,980	462.331,434	10,957	10,483
10	99.373	38.312,608	418.079,568	10,912	10,438	10	99.483	38.355,121	420.137,454	10,954	10,480
11	99.363	34.826,036	379.766,960	10,905	10,431	11	99.475	34.865,262	381.782,333	10,950	10,476
12	99.349	31.655,526	344.940,924	10,897	10,423	12	99.465	31.692,756	346.917,071	10,946	10,472
13	99.334	28.773,614	313.285,397	10,888	10,414	13	99.456	28.808,860	315.224,315	10,942	10,468
14	99.319	26.153,769	284.511,783	10,878	10,404	14	99.445	26.186,944	286.415,455	10,937	10,463
15	99.299	23.771,411	258.358,014	10,868	10,394	15	99.431	23.802,998	260.228,511	10,933	10,459
16	99.275	21.605,164	234.586,603	10,858	10,384	16	99.414	21.635,349	236.425,513	10,928	10,454
17	99.234	19.632,864	212.981,438	10,848	10,374	17	99.393	19.664,441	214.790,165	10,923	10,449
18	99.184	17.839,106	193.348,575	10,838	10,364	18	99.370	17.872,607	195.125,724	10,918	10,444
19	99.102	16.203,889	175.509,469	10,831	10,357	19	99.339	16.242,768	177.253,117	10,913	10,439
20	99.018	14.718,324	159.305,580	10,824	10,350	20	99.308	14.761,473	161.010,349	10,907	10,433
21	98.935	13.369,103	144.587,256	10,815	10,341	21	99.276	13.415,173	146.248,876	10,902	10,428
22	98.851	12.143,488	131.218,152	10,806	10,332	22	99.249	12.192,363	132.833,703	10,895	10,421
23	98.773	11.030,782	119.074,664	10,795	10,321	23	99.223	11.081,058	120.641,339	10,887	10,413
24	98.695	10.020,021	108.043,882	10,783	10,309	24	99.196	10.070,933	109.560,282	10,879	10,405
25	98.621	9.102,313	98.023,861	10,769	10,295	25	99.170	9.152,987	99.489,349	10,870	10,396
26	98.548	8.268,673	88.921,548	10,754	10,280	26	99.143	8.318,678	90.336,362	10,859	10,385
27	98.476	7.511,555	80.652,874	10,737	10,263	27	99.116	7.560,371	82.017,684	10,848	10,374
28	98.402	6.823,522	73.141,319	10,719	10,245	28	99.086	6.870,972	74.457,313	10,837	10,362
29	98.329	6.198,620	66.317,797	10,699	10,225	29	99.056	6.244,420	67.586,342	10,823	10,349
30	98.256	5.630,915	60.119,177	10,677	10,203	30	99.026	5.675,029	61.341,921	10,809	10,335
31	98.180	5.115,059	54.488,262	10,653	10,178	31	98.993	5.157,399	55.666,892	10,794	10,320
32	98.100	4.646,247	49.373,203	10,626	10,152	32	98.957	4.686,863	50.509,493	10,777	10,303
33	98.017	4.220,288	44.726,956	10,598	10,124	33	98.922	4.259,263	45.822,631	10,758	10,284
34	97.928	3.833,157	40.506,669	10,567	10,093	34	98.882	3.870,501	41.563,368	10,738	10,264
35	97.833	3.481,288	36.673,511	10,534	10,060	35	98.834	3.516,936	37.692,867	10,718	10,243
36	97.725	3.161,339	33.192,224	10,499	10,025	36	98.780	3.195,454	34.175,932	10,695	10,221
37	97.611	2.870,581	30.030,885	10,462	9,988	37	98.719	2.903,170	30.980,478	10,671	10,197
38	97.489	2.606,345	27.160,304	10,421	9,947	38	98.654	2.637,506	28.077,308	10,645	10,171
39	97.347	2.365,964	24.553,959	10,378	9,904	39	98.581	2.395,946	25.439,802	10,618	10,144
40	97.191	2.147,418	22.187,995	10,332	9,858	40	98.497	2.176,280	23.043,856	10,589	10,115
41	97.015	1.948,670	20.040,577	10,284	9,810	41	98.405	1.976,596	20.867,576	10,557	10,083
42	96.824	1.768,038	18.091,907	10,233	9,759	42	98.301	1.794,997	18.890,980	10,524	10,050
43	96.605	1.603,674	16.323,869	10,179	9,705	43	98.187	1.629,930	17.095,984	10,489	10,015
44	96.360	1.454,181	14.720,194	10,123	9,649	44	98.055	1.479,762	15.466,054	10,452	9,978
45	96.095	1.318,350	13.266,014	10,063	9,589	45	97.911	1.343,265	13.986,292	10,412	9,938
46	95.790	1.194,689	11.947,664	10,001	9,527	46	97.751	1.219,154	12.643,027	10,370	9,896
47	95.454	1.082,275	10.752,975	9,936	9,461	47	97.574	1.106,314	11.423,872	10,326	9,852
48	95.083	980,063	9.670,700	9,867	9,393	48	97.383	1.003,767	10.317,558	10,279	9,805
49	94.685	887,241	8.690,637	9,795	9,321	49	97.173	910,546	9.313,791	10,229	9,755

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 10,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	802,915	7.803,395	9,719	9,245	50	96.938	825,768	8.403,245	10,176	9,702
51	93.784	726,274	7.000,480	9,639	9,165	51	96.688	748,766	7.577,477	10,120	9,646
52	93.289	656,769	6.274,206	9,553	9,079	52	96.417	678,791	6.828,711	10,060	9,586
53	92.742	593,559	5.617,438	9,464	8,990	53	96.119	615,173	6.149,920	9,997	9,523
54	92.163	536,231	5.023,878	9,369	8,895	54	95.805	557,422	5.534,747	9,929	9,455
55	91.518	484,073	4.487,647	9,271	8,797	55	95.458	504,911	4.977,325	9,858	9,384
56	90.829	436,749	4.003,574	9,167	8,693	56	95.098	457,278	4.472,414	9,781	9,306
57	90.099	393,856	3.566,825	9,056	8,582	57	94.709	414,006	4.015,136	9,698	9,224
58	89.296	354,860	3.172,969	8,941	8,467	58	94.285	374,685	3.601,130	9,611	9,137
59	88.419	319,430	2.818,109	8,822	8,348	59	93.828	338,972	3.226,445	9,518	9,044
60	87.470	287,276	2.498,679	8,698	8,224	60	93.356	306,607	2.887,473	9,418	8,943
61	86.477	258,195	2.211,404	8,565	8,091	61	92.855	277,236	2.580,866	9,309	8,835
62	85.397	231,791	1.953,209	8,427	7,953	62	92.311	250,557	2.303,630	9,194	8,720
63	84.230	207,840	1.721,418	8,282	7,808	63	91.724	226,331	2.053,073	9,071	8,597
64	82.973	186,124	1.513,577	8,132	7,658	64	91.082	204,314	1.826,742	8,941	8,467
65	81.623	166,451	1.327,453	7,975	7,501	65	90.395	184,340	1.622,428	8,801	8,327
66	80.159	148,606	1.161,002	7,813	7,339	66	89.629	166,163	1.438,088	8,655	8,181
67	78.561	132,402	1.012,396	7,646	7,172	67	88.777	149,620	1.271,925	8,501	8,027
68	76.817	117,694	879,993	7,477	7,003	68	87.842	134,586	1.122,305	8,339	7,865
69	74.925	104,359	762,300	7,305	6,831	69	86.801	120,901	987,720	8,170	7,696
70	72.925	92,340	657,941	7,125	6,651	70	85.662	108,468	866,819	7,991	7,517
71	70.761	81,455	565,601	6,944	6,470	71	84.395	97,148	758,350	7,806	7,332
72	68.421	71,601	484,146	6,762	6,288	72	82.992	86,848	661,202	7,613	7,139
73	65.935	62,726	412,546	6,577	6,103	73	81.452	77,488	574,354	7,412	6,938
74	63.328	54,769	349,820	6,387	5,913	74	79.755	68,976	496,866	7,203	6,729
75	60.600	47,645	295,050	6,193	5,719	75	77.894	61,242	427,890	6,987	6,513
76	57.778	41,297	247,405	5,991	5,517	76	75.833	54,202	366,648	6,764	6,290
77	54.843	35,636	206,108	5,784	5,310	77	73.585	47,814	312,446	6,535	6,061
78	51.744	30,565	170,472	5,577	5,103	78	71.129	42,016	264,632	6,298	5,824
79	48.521	26,056	139,907	5,369	4,895	79	68.424	36,744	222,616	6,059	5,584
80	45.205	22,068	113,851	5,159	4,685	80	65.452	31,953	185,871	5,817	5,343
81	41.744	18,526	91,782	4,954	4,480	81	62.177	27,594	153,919	5,578	5,104
82	38.120	15,380	73,256	4,763	4,289	82	58.523	23,612	126,324	5,350	4,876
83	34.549	12,672	57,876	4,567	4,093	83	54.750	20,081	102,713	5,115	4,641
84	30.980	10,330	45,204	4,376	3,902	84	50.754	16,923	82,632	4,883	4,409
85	27.630	8,375	34,874	4,164	3,690	85	46.777	14,179	65,708	4,634	4,160
86	24.269	6,688	26,499	3,962	3,488	86	42.552	11,726	51,529	4,394	3,920
87	20.898	5,235	19,811	3,784	3,310	87	38.065	9,536	39,803	4,174	3,700
88	17.710	4,033	14,576	3,614	3,140	88	33.570	7,645	30,267	3,959	3,485
89	14.706	3,045	10,543	3,463	2,989	89	29.086	6,022	22,621	3,757	3,283
90	12.049	2,268	7,498	3,306	2,832	90	24.798	4,667	16,600	3,556	3,082
91	9.690	1,658	5,230	3,155	2,681	91	20.713	3,544	11,932	3,367	2,893
92	7.608	1,184	3,572	3,018	2,544	92	16.818	2,616	8,388	3,206	2,732
93	5.845	0,827	2,389	2,890	2,416	93	13.356	1,889	5,772	3,056	2,582
94	4.388	0,564	1,562	2,769	2,295	94	10.361	1,332	3,883	2,916	2,441
95	3.216	0,376	0,998	2,656	2,182	95	7.841	0,916	2,551	2,784	2,310
96	2.298	0,244	0,622	2,549	2,075	96	5.782	0,614	1,635	2,662	2,188
97	1.599	0,154	0,378	2,449	1,975	97	4.149	0,401	1,021	2,547	2,073
98	1.082	0,095	0,224	2,356	1,882	98	2.893	0,254	0,620	2,441	1,967
99	711	0,057	0,129	2,268	1,794	99	1.958	0,156	0,366	2,342	1,867
100	454	0,033	0,072	2,186	1,712	100	1285	0,093	0,210	2,249	1,775

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 10,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.066.950,375	10,670	10,195	0	100.000	100.000,000	1.069.384,103	10,694	10,219
1	99.534	90.280,710	966.950,375	10,710	10,236	1	99.621	90.358,848	969.384,103	10,728	10,254
2	99.493	81.852,829	876.669,664	10,710	10,236	2	99.583	81.927,270	879.025,256	10,729	10,255
3	99.469	74.225,502	794.816,835	10,708	10,234	3	99.563	74.295,544	797.097,985	10,729	10,254
4	99.448	67.310,405	720.591,334	10,705	10,231	4	99.546	67.376,485	722.802,442	10,728	10,253
5	99.434	61.044,000	653.280,928	10,702	10,227	5	99.532	61.104,089	655.425,957	10,726	10,252
6	99.420	55.361,038	592.236,928	10,698	10,223	6	99.520	55.416,537	594.321,868	10,725	10,250
7	99.408	50.207,846	536.875,890	10,693	10,219	7	99.509	50.258,793	538.905,331	10,723	10,248
8	99.396	45.534,384	486.668,044	10,688	10,213	8	99.501	45.582,375	488.646,538	10,720	10,246
9	99.384	41.296,054	441.133,660	10,682	10,208	9	99.491	41.340,647	443.064,163	10,717	10,243
10	99.373	37.452,653	399.837,605	10,676	10,201	10	99.483	37.494,212	401.723,516	10,714	10,240
11	99.363	33.967,142	362.384,952	10,669	10,194	11	99.475	34.005,400	364.229,304	10,711	10,236
12	99.349	30.804,813	328.417,810	10,661	10,187	12	99.465	30.841,042	330.223,904	10,707	10,233
13	99.334	27.936,857	297.612,997	10,653	10,179	13	99.456	27.971,078	299.382,862	10,703	10,229
14	99.319	25.335,618	269.676,140	10,644	10,170	14	99.445	25.367,755	271.411,783	10,699	10,225
15	99.299	22.975,569	244.340,522	10,635	10,160	15	99.431	23.006,098	246.044,028	10,695	10,220
16	99.275	20.834,495	221.364,953	10,625	10,150	16	99.414	20.863,602	223.037,931	10,690	10,216
17	99.234	18.889,616	200.530,458	10,616	10,141	17	99.393	18.919,998	202.174,328	10,686	10,211
18	99.184	17.124,845	181.640,842	10,607	10,132	18	99.370	17.157,005	183.254,331	10,681	10,207
19	99.102	15.519,828	164.515,997	10,600	10,126	19	99.339	15.557,066	166.097,326	10,677	10,202
20	99.018	14.065,012	148.996,169	10,593	10,119	20	99.308	14.106,245	150.540,260	10,672	10,197
21	98.935	12.746,710	134.931,157	10,586	10,111	21	99.276	12.790,635	136.434,015	10,667	10,192
22	98.851	11.551,899	122.184,447	10,577	10,103	22	99.249	11.598,393	123.643,379	10,660	10,186
23	98.773	10.469,605	110.632,548	10,567	10,093	23	99.223	10.517,323	112.044,987	10,653	10,179
24	98.695	9.488,700	100.162,943	10,556	10,082	24	99.196	9.536,912	101.527,664	10,646	10,171
25	98.621	8.600,109	90.674,243	10,543	10,069	25	99.170	8.647,987	91.990,751	10,637	10,163
26	98.548	7.794,748	82.074,134	10,529	10,055	26	99.143	7.841,887	83.342,764	10,628	10,153
27	98.476	7.064,968	74.279,386	10,514	10,039	27	99.116	7.110,881	75.500,877	10,618	10,143
28	98.402	6.403,288	67.214,417	10,497	10,022	28	99.086	6.447,815	68.389,996	10,607	10,132
29	98.329	5.803,681	60.811,129	10,478	10,004	29	99.056	5.846,563	61.942,181	10,595	10,120
30	98.256	5.260,192	55.007,448	10,457	9,983	30	99.026	5.301,402	56.095,617	10,581	10,107
31	98.180	4.767,463	49.747,257	10,435	9,960	31	98.993	4.806,926	50.794,216	10,567	10,092
32	98.100	4.320,690	44.979,794	10,410	9,936	32	98.957	4.358,460	45.987,290	10,551	10,077
33	98.017	3.915,678	40.659,104	10,384	9,909	33	98.922	3.951,840	41.628,830	10,534	10,060
34	97.928	3.548,425	36.743,426	10,355	9,880	34	98.882	3.582,994	37.676,991	10,516	10,041
35	97.833	3.215,385	33.195,002	10,324	9,849	35	98.834	3.248,310	34.093,997	10,496	10,021
36	97.725	2.913,253	29.979,617	10,291	9,816	36	98.780	2.944,690	30.845,687	10,475	10,001
37	97.611	2.639,314	27.066,364	10,255	9,781	37	98.719	2.669,277	27.900,996	10,453	9,978
38	97.489	2.390,932	24.427,050	10,217	9,742	38	98.654	2.419,517	25.231,719	10,428	9,954
39	97.347	2.165,497	22.036,119	10,176	9,702	39	98.581	2.192,938	22.812,202	10,403	9,928
40	97.191	1.961,011	19.870,621	10,133	9,658	40	98.497	1.987,367	20.619,263	10,375	9,901
41	97.015	1.775,480	17.909,610	10,087	9,613	41	98.405	1.800,924	18.631,896	10,346	9,871
42	96.824	1.607,249	16.134,130	10,038	9,564	42	98.301	1.631,756	16.830,971	10,315	9,840
43	96.605	1.454,527	14.526,880	9,987	9,513	43	98.187	1.478,341	15.199,215	10,281	9,807
44	96.360	1.315,947	13.072,353	9,934	9,459	44	98.055	1.339,096	13.720,874	10,246	9,772
45	96.095	1.190,322	11.756,407	9,877	9,402	45	97.911	1.212,818	12.381,778	10,209	9,735
46	95.790	1.076,225	10.566,085	9,818	9,343	46	97.751	1.098,264	11.168,960	10,170	9,695
47	95.454	972,746	9.489,860	9,756	9,281	47	97.574	994,353	10.070,696	10,128	9,653
48	95.083	878,881	8.517,113	9,691	9,216	48	97.383	900,138	9.076,343	10,083	9,609
49	94.685	793,838	7.638,232	9,622	9,147	49	97.173	814,690	8.176,205	10,036	9,562

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 10,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	716,761	6.844,394	9,549	9,075	50	96.938	737,162	7.361,515	9,986	9,512
51	93.784	646,873	6.127,633	9,473	8,998	51	96.688	666,906	6.624,354	9,933	9,459
52	93.289	583,640	5.480,761	9,391	8,916	52	96.417	603,210	5.957,448	9,876	9,402
53	92.742	526,273	4.897,121	9,305	8,831	53	96.119	545,436	5.354,238	9,816	9,342
54	92.163	474,365	4.370,848	9,214	8,740	54	95.805	493,111	4.808,802	9,752	9,278
55	91.518	427,254	3.896,483	9,120	8,645	55	95.458	445,646	4.315,691	9,684	9,210
56	90.829	384,610	3.469,229	9,020	8,546	56	95.098	402,688	3.870,045	9,611	9,136
57	90.099	346,051	3.084,619	8,914	8,439	57	94.709	363,756	3.467,357	9,532	9,058
58	89.296	311,081	2.738,568	8,803	8,329	58	94.285	328,461	3.103,601	9,449	8,974
59	88.419	279,388	2.427,487	8,689	8,214	59	93.828	296,480	2.775,140	9,360	8,886
60	87.470	250,694	2.148,099	8,569	8,094	60	93.356	267,563	2.478,661	9,264	8,789
61	86.477	224,806	1.897,405	8,440	7,966	61	92.855	241,384	2.211,097	9,160	8,686
62	85.397	201,358	1.672,600	8,307	7,832	62	92.311	217,661	1.969,713	9,049	8,575
63	84.230	180,143	1.471,241	8,167	7,693	63	91.724	196,170	1.752,052	8,931	8,457
64	82.973	160,955	1.291,098	8,021	7,547	64	91.082	176,685	1.555,883	8,806	8,332
65	81.623	143,616	1.130,143	7,869	7,395	65	90.395	159,050	1.379,198	8,671	8,197
66	80.159	127,928	986,527	7,712	7,237	66	89.629	143,042	1.220,147	8,530	8,056
67	78.561	113,721	858,599	7,550	7,076	67	88.777	128,509	1.077,105	8,382	7,907
68	76.817	100,858	744,878	7,385	6,911	68	87.842	115,334	948,596	8,225	7,750
69	74.925	89,228	644,020	7,218	6,743	69	86.801	103,372	833,262	8,061	7,586
70	72.925	78,773	554,792	7,043	6,569	70	85.662	92,531	729,891	7,888	7,414
71	70.761	69,329	476,020	6,866	6,392	71	84.395	82,687	637,360	7,708	7,234
72	68.421	60,804	406,690	6,689	6,214	72	82.992	73,752	554,673	7,521	7,046
73	65.935	53,147	345,886	6,508	6,034	73	81.452	65,654	480,921	7,325	6,851
74	63.328	46,300	292,740	6,323	5,848	74	79.755	58,310	415,267	7,122	6,647
75	60.600	40,186	246,440	6,132	5,658	75	77.894	51,654	356,957	6,910	6,436
76	57.778	34,753	206,254	5,935	5,460	76	75.833	45,613	305,303	6,693	6,219
77	54.843	29,921	171,501	5,732	5,257	77	73.585	40,146	259,690	6,469	5,994
78	51.744	25,605	141,580	5,529	5,055	78	71.129	35,198	219,544	6,237	5,763
79	48.521	21,778	115,975	5,325	4,851	79	68.424	30,712	184,346	6,002	5,528
80	45.205	18,403	94,197	5,118	4,644	80	65.452	26,646	153,635	5,766	5,291
81	41.744	15,415	75,793	4,917	4,443	81	62.177	22,959	126,988	5,531	5,057
82	38.120	12,768	60,379	4,729	4,255	82	58.523	19,601	104,029	5,307	4,833
83	34.549	10,496	47,611	4,536	4,062	83	54.750	16,633	84,428	5,076	4,602
84	30.980	8,536	37,116	4,348	3,873	84	50.754	13,985	67,795	4,848	4,373
85	27.630	6,906	28,579	4,139	3,664	85	46.777	11,691	53,810	4,603	4,128
86	24.269	5,502	21,674	3,940	3,465	86	42.552	9,646	42,119	4,366	3,892
87	20.898	4,297	16,172	3,764	3,289	87	38.065	7,827	32,473	4,149	3,674
88	17.710	3,303	11,875	3,595	3,121	88	33.570	6,261	24,646	3,936	3,462
89	14.706	2,488	8,572	3,446	2,971	89	29.086	4,920	18,385	3,737	3,262
90	12.049	1,849	6,084	3,291	2,817	90	24.798	3,805	13,465	3,539	3,064
91	9.690	1,349	4,236	3,141	2,666	91	20.713	2,883	9,660	3,351	2,877
92	7.608	0,960	2,887	3,006	2,532	92	16.818	2,123	6,777	3,192	2,718
93	5.845	0,669	1,927	2,879	2,405	93	13.356	1,529	4,654	3,044	2,569
94	4.388	0,456	1,257	2,759	2,285	94	10.361	1,076	3,125	2,904	2,430
95	3.216	0,303	0,802	2,647	2,172	95	7.841	0,739	2,049	2,774	2,300
96	2.298	0,196	0,499	2,541	2,067	96	5.782	0,494	1,310	2,653	2,178
97	1.599	0,124	0,303	2,442	1,968	97	4.149	0,322	0,816	2,539	2,065
98	1.082	0,076	0,179	2,349	1,875	98	2.893	0,203	0,495	2,434	1,959
99	711	0,045	0,103	2,262	1,788	99	1.958	0,125	0,292	2,335	1,861
100	454	0,026	0,057	2,180	1,706	100	1285	0,074	0,167	2,243	1,769

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 10,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.044.171,495	10,442	9,967	0	100.000	100.000,000	1.046.445,888	10,464	9,990
1	99.534	90.076,455	944.171,495	10,482	10,007	1	99.621	90.154,416	946.445,888	10,498	10,023
2	99.493	81.482,874	854.095,040	10,482	10,007	2	99.583	81.556,978	856.291,472	10,499	10,025
3	99.469	73.722,847	772.612,167	10,480	10,005	3	99.563	73.792,415	774.734,494	10,499	10,024
4	99.448	66.703,326	698.889,319	10,478	10,003	4	99.546	66.768,809	700.942,079	10,498	10,023
5	99.434	60.356,575	632.185,994	10,474	9,999	5	99.532	60.415,987	634.173,270	10,497	10,022
6	99.420	54.613,769	571.829,419	10,470	9,996	6	99.520	54.668,519	573.757,283	10,495	10,020
7	99.408	49.418,076	517.215,650	10,466	9,991	7	99.509	49.468,221	519.088,764	10,493	10,019
8	99.396	44.716,729	467.797,574	10,461	9,987	8	99.501	44.763,858	469.620,543	10,491	10,016
9	99.384	40.462,754	423.080,845	10,456	9,981	9	99.491	40.506,447	424.856,685	10,489	10,014
10	99.373	36.613,883	382.618,091	10,450	9,975	10	99.483	36.654,511	384.350,238	10,486	10,011
11	99.363	33.131,304	346.004,208	10,443	9,969	11	99.475	33.168,621	347.695,727	10,483	10,008
12	99.349	29.978,812	312.872,904	10,436	9,962	12	99.465	30.014,070	314.527,106	10,479	10,005
13	99.334	27.126,247	282.894,092	10,429	9,954	13	99.456	27.159,475	284.513,036	10,476	10,001
14	99.319	24.544,828	255.767,845	10,420	9,946	14	99.445	24.575,961	257.353,561	10,472	9,997
15	99.299	22.208,083	231.223,018	10,412	9,937	15	99.431	22.237,592	232.777,600	10,468	9,993
16	99.275	20.092,968	209.014,935	10,402	9,928	16	99.414	20.121,040	210.540,008	10,464	9,989
17	99.234	18.176,095	188.921,967	10,394	9,919	17	99.393	18.205,329	190.418,968	10,460	9,985
18	99.184	16.440,704	170.745,872	10,386	9,911	18	99.370	16.471,579	172.213,639	10,455	9,980
19	99.102	14.866,098	154.305,168	10,380	9,905	19	99.339	14.901,767	155.742,060	10,451	9,976
20	99.018	13.442,081	139.439,070	10,373	9,899	20	99.308	13.481,488	140.840,293	10,447	9,972
21	98.935	12.154,604	125.996,989	10,366	9,891	21	99.276	12.196,489	127.358,805	10,442	9,967
22	98.851	10.990,373	113.842,385	10,358	9,884	22	99.249	11.034,607	115.162,316	10,436	9,962
23	98.773	9.938,153	102.852,012	10,349	9,874	23	99.223	9.983,448	104.127,709	10,430	9,955
24	98.695	8.986,662	92.913,859	10,339	9,864	24	99.196	9.032,323	94.144,261	10,423	9,948
25	98.621	8.126,657	83.927,197	10,327	9,853	25	99.170	8.171,900	85.111,938	10,415	9,940
26	98.548	7.348,969	75.800,540	10,314	9,840	26	99.143	7.393,412	76.940,038	10,407	9,932
27	98.476	6.645,855	68.451,571	10,300	9,825	27	99.116	6.689,044	69.546,626	10,397	9,922
28	98.402	6.009,800	61.805,716	10,284	9,809	28	99.086	6.051,591	62.857,582	10,387	9,912
29	98.329	5.434,715	55.795,916	10,267	9,792	29	99.056	5.474,871	56.805,991	10,376	9,901
30	98.256	4.914,634	50.361,200	10,247	9,772	30	99.026	4.953,137	51.331,119	10,363	9,889
31	98.180	4.444,196	45.446,566	10,226	9,751	31	98.993	4.480,984	46.377,983	10,350	9,875
32	98.100	4.018,605	41.002,370	10,203	9,728	32	98.957	4.053,734	41.896,999	10,335	9,861
33	98.017	3.633,670	36.983,765	10,178	9,703	33	98.922	3.667,228	37.843,265	10,319	9,845
34	97.928	3.285,417	33.350,095	10,151	9,676	34	98.882	3.317,424	34.176,037	10,302	9,827
35	97.833	2.970,326	30.064,678	10,122	9,647	35	98.834	3.000,742	30.858,613	10,284	9,809
36	97.725	2.685,132	27.094,352	10,091	9,616	36	98.780	2.714,108	27.857,871	10,264	9,789
37	97.611	2.427,140	24.409,219	10,057	9,582	37	98.719	2.454,695	25.143,763	10,243	9,768
38	97.489	2.193,751	21.982,079	10,020	9,546	38	98.654	2.219,979	22.689,068	10,220	9,746
39	97.347	1.982,413	19.788,328	9,982	9,507	39	98.581	2.007,534	20.469,089	10,196	9,721
40	97.191	1.791,154	17.805,915	9,941	9,466	40	98.497	1.815,227	18.461,555	10,170	9,696
41	97.015	1.618,024	16.014,762	9,898	9,423	41	98.405	1.641,212	16.646,328	10,143	9,668
42	96.824	1.461,399	14.396,737	9,851	9,377	42	98.301	1.483,682	15.005,116	10,113	9,639
43	96.605	1.319,543	12.935,339	9,803	9,328	43	98.187	1.341,147	13.521,434	10,082	9,607
44	96.360	1.191,122	11.615,796	9,752	9,277	44	98.055	1.212,076	12.180,288	10,049	9,574
45	96.095	1.074,976	10.424,673	9,698	9,223	45	97.911	1.095,293	10.968,211	10,014	9,539
46	95.790	969,736	9.349,697	9,641	9,167	46	97.751	989,595	9.872,919	9,977	9,502
47	95.454	874,514	8.379,960	9,582	9,108	47	97.574	893,938	8.883,324	9,937	9,462
48	95.083	788,340	7.505,447	9,521	9,046	48	97.383	807,407	7.989,386	9,895	9,420
49	94.685	710,447	6.717,107	9,455	8,980	49	97.173	729,108	7.181,979	9,850	9,376

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 10,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	640,015	6.006,660	9,385	8,910	50	96.938	658,231	6.452,871	9,803	9,329
51	93.784	576,303	5.366,645	9,312	8,837	51	96.688	594,151	5.794,639	9,753	9,278
52	93.289	518,793	4.790,341	9,234	8,759	52	96.417	536,188	5.200,488	9,699	9,224
53	92.742	466,741	4.271,549	9,152	8,677	53	96.119	483,737	4.664,300	9,642	9,167
54	92.163	419,753	3.804,808	9,064	8,590	54	95.805	436,341	4.180,563	9,581	9,106
55	91.518	377,210	3.385,055	8,974	8,499	55	95.458	393,448	3.744,222	9,516	9,042
56	90.829	338,793	3.007,845	8,878	8,403	56	95.098	354,718	3.350,775	9,446	8,972
57	90.099	304,138	2.669,051	8,776	8,301	57	94.709	319,698	2.996,057	9,372	8,897
58	89.296	272,785	2.364,914	8,670	8,195	58	94.285	288,025	2.676,359	9,292	8,817
59	88.419	244,439	2.092,129	8,559	8,084	59	93.828	259,393	2.388,334	9,207	8,733
60	87.470	218,838	1.847,690	8,443	7,968	60	93.356	233,564	2.128,941	9,115	8,640
61	86.477	195,796	1.628,852	8,319	7,844	61	92.855	210,235	1.895,377	9,016	8,541
62	85.397	174,977	1.433,056	8,190	7,715	62	92.311	189,144	1.685,142	8,909	8,435
63	84.230	156,187	1.258,079	8,055	7,580	63	91.724	170,083	1.495,999	8,796	8,321
64	82.973	139,235	1.101,892	7,914	7,439	64	91.082	152,843	1.325,916	8,675	8,200
65	81.623	123,955	962,656	7,766	7,291	65	90.395	137,276	1.173,073	8,545	8,071
66	80.159	110,165	838,702	7,613	7,138	66	89.629	123,180	1.035,797	8,409	7,934
67	78.561	97,709	728,537	7,456	6,981	67	88.777	110,415	912,617	8,265	7,791
68	76.817	86,461	630,828	7,296	6,821	68	87.842	98,871	802,202	8,114	7,639
69	74.925	76,318	544,367	7,133	6,658	69	86.801	88,415	703,332	7,955	7,480
70	72.925	67,223	468,049	6,963	6,488	70	85.662	78,964	614,917	7,787	7,312
71	70.761	59,030	400,826	6,790	6,315	71	84.395	70,404	535,952	7,613	7,138
72	68.421	51,654	341,796	6,617	6,142	72	82.992	62,654	465,549	7,430	6,956
73	65.935	45,047	290,142	6,441	5,966	73	81.452	55,648	402,895	7,240	6,765
74	63.328	39,155	245,094	6,260	5,785	74	79.755	49,312	347,246	7,042	6,567
75	60.600	33,908	205,939	6,073	5,599	75	77.894	43,584	297,934	6,836	6,361
76	57.778	29,257	172,031	5,880	5,405	76	75.833	38,400	254,350	6,624	6,149
77	54.843	25,132	142,774	5,681	5,206	77	73.585	33,721	215,950	6,404	5,929
78	51.744	21,459	117,642	5,482	5,007	78	71.129	29,498	182,230	6,178	5,703
79	48.521	18,210	96,184	5,282	4,807	79	68.424	25,680	152,732	5,948	5,473
80	45.205	15,353	77,974	5,079	4,604	80	65.452	22,230	127,052	5,715	5,241
81	41.744	12,831	62,620	4,880	4,406	81	62.177	19,111	104,822	5,485	5,010
82	38.120	10,603	49,790	4,696	4,221	82	58.523	16,279	85,711	5,265	4,790
83	34.549	8,697	39,186	4,506	4,031	83	54.750	13,782	69,433	5,038	4,563
84	30.980	7,057	30,489	4,320	3,845	84	50.754	11,562	55,651	4,813	4,338
85	27.630	5,696	23,432	4,114	3,639	85	46.777	9,644	44,088	4,572	4,097
86	24.269	4,528	17,736	3,917	3,442	86	42.552	7,939	34,445	4,339	3,864
87	20.898	3,528	13,208	3,743	3,268	87	38.065	6,427	26,506	4,124	3,649
88	17.710	2,706	9,679	3,577	3,102	88	33.570	5,129	20,079	3,914	3,440
89	14.706	2,034	6,973	3,429	2,954	89	29.086	4,022	14,949	3,717	3,242
90	12.049	1,508	4,940	3,276	2,801	90	24.798	3,103	10,927	3,521	3,046
91	9.690	1,097	3,432	3,127	2,653	91	20.713	2,346	7,824	3,335	2,861
92	7.608	0,780	2,335	2,994	2,519	92	16.818	1,724	5,478	3,178	2,704
93	5.845	0,542	1,555	2,868	2,393	93	13.356	1,239	3,755	3,031	2,556
94	4.388	0,368	1,013	2,749	2,275	94	10.361	0,870	2,516	2,893	2,418
95	3.216	0,244	0,644	2,638	2,163	95	7.841	0,596	1,646	2,764	2,289
96	2.298	0,158	0,400	2,533	2,058	96	5.782	0,397	1,051	2,644	2,169
97	1.599	0,099	0,242	2,435	1,960	97	4.149	0,258	0,653	2,531	2,056
98	1.082	0,061	0,143	2,343	1,868	98	2.893	0,163	0,395	2,426	1,952
99	711	0,036	0,082	2,256	1,781	99	1.958	0,100	0,232	2,329	1,854
100	454	0,021	0,046	2,175	1,700	100	1285	0,059	0,133	2,237	1,763

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 10,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.022.427,914	10,224	9,749	0	100.000	100.000,000	1.024.559,010	10,246	9,770
1	99.534	89.873,123	922.427,914	10,264	9,788	1	99.621	89.950,907	924.559,010	10,278	9,803
2	99.493	81.115,420	832.554,792	10,264	9,789	2	99.583	81.189,191	834.608,103	10,280	9,805
3	99.469	73.224,722	751.439,371	10,262	9,787	3	99.563	73.293,819	753.418,912	10,279	9,804
4	99.448	66.103,074	678.214,650	10,260	9,785	4	99.546	66.167,968	680.125,093	10,279	9,804
5	99.434	59.678,418	612.111,575	10,257	9,782	5	99.532	59.737,163	613.957,124	10,278	9,802
6	99.420	53.878,241	552.433,157	10,253	9,778	6	99.520	53.932,253	554.219,962	10,276	9,801
7	99.408	48.642,472	498.554,917	10,249	9,774	7	99.509	48.691,830	500.287,708	10,275	9,799
8	99.396	43.915,555	449.912,445	10,245	9,770	8	99.501	43.961,839	451.595,878	10,272	9,797
9	99.384	39.648,095	405.996,890	10,240	9,765	9	99.491	39.690,909	407.634,039	10,270	9,795
10	99.373	35.795,730	366.348,795	10,234	9,759	10	99.483	35.835,450	367.943,131	10,268	9,792
11	99.363	32.317,853	330.553,065	10,228	9,753	11	99.475	32.354,254	332.107,681	10,265	9,790
12	99.349	29.176,752	298.235,212	10,222	9,747	12	99.465	29.211,066	299.753,427	10,262	9,786
13	99.334	26.340,910	269.058,461	10,214	9,739	13	99.456	26.373,176	270.542,361	10,258	9,783
14	99.319	23.780,424	242.717,551	10,207	9,731	14	99.445	23.810,588	244.169,185	10,255	9,779
15	99.299	21.467,883	218.937,127	10,198	9,723	15	99.431	21.496,409	220.358,598	10,251	9,776
16	99.275	19.379,420	197.469,244	10,190	9,714	16	99.414	19.406,495	198.862,189	10,247	9,772
17	99.234	17.491,047	178.089,824	10,182	9,707	17	99.393	17.519,179	179.455,694	10,243	9,768
18	99.184	15.785,349	160.598,777	10,174	9,699	18	99.370	15.814,993	161.936,514	10,239	9,764
19	99.102	14.241,289	144.813,428	10,169	9,693	19	99.339	14.275,459	146.121,521	10,236	9,761
20	99.018	12.848,055	130.572,139	10,163	9,688	20	99.308	12.885,720	131.846,062	10,232	9,757
21	98.935	11.591,249	117.724,084	10,156	9,681	21	99.276	11.631,192	118.960,342	10,228	9,753
22	98.851	10.457,319	106.132,835	10,149	9,674	22	99.249	10.499,408	107.329,149	10,222	9,747
23	98.773	9.434,788	95.675,516	10,141	9,666	23	99.223	9.477,790	96.829,741	10,216	9,741
24	98.695	8.512,232	86.240,728	10,131	9,656	24	99.196	8.555,483	87.351,952	10,210	9,735
25	98.621	7.680,253	77.728,496	10,121	9,645	25	99.170	7.723,010	78.796,469	10,203	9,728
26	98.548	6.929,606	70.048,243	10,109	9,633	26	99.143	6.971,512	71.073,459	10,195	9,720
27	98.476	6.252,469	63.118,637	10,095	9,620	27	99.116	6.293,102	64.101,946	10,186	9,711
28	98.402	5.641,300	56.866,168	10,080	9,605	28	99.086	5.680,529	57.808,845	10,177	9,701
29	98.329	5.089,962	51.224,867	10,064	9,589	29	99.056	5.127,571	52.128,316	10,166	9,691
30	98.256	4.592,482	46.134,905	10,046	9,571	30	99.026	4.628,461	47.000,745	10,155	9,680
31	98.180	4.143,507	41.542,423	10,026	9,551	31	98.993	4.177,805	42.372,284	10,142	9,667
32	98.100	3.738,253	37.398,916	10,004	9,529	32	98.957	3.770,932	38.194,479	10,129	9,653
33	98.017	3.372,542	33.660,663	9,981	9,506	33	98.922	3.403,688	34.423,547	10,114	9,638
34	97.928	3.042,432	30.288,121	9,955	9,480	34	98.882	3.072,072	31.019,859	10,097	9,622
35	97.833	2.744,436	27.245,688	9,928	9,452	35	98.834	2.772,539	27.947,786	10,080	9,605
36	97.725	2.475,331	24.501,252	9,898	9,423	36	98.780	2.502,043	25.175,247	10,062	9,587
37	97.611	2.232,446	22.025,921	9,866	9,391	37	98.719	2.257,791	22.673,205	10,042	9,567
38	97.489	2.013,223	19.793,475	9,832	9,357	38	98.654	2.037,293	20.415,414	10,021	9,546
39	97.347	1.815,170	17.780,252	9,795	9,320	39	98.581	1.838,172	18.378,121	9,998	9,523
40	97.191	1.636,344	15.965,082	9,757	9,281	40	98.497	1.658,337	16.539,949	9,974	9,499
41	97.015	1.474,841	14.328,738	9,715	9,240	41	98.405	1.495,977	14.881,613	9,948	9,473
42	96.824	1.329,069	12.853,896	9,671	9,196	42	98.301	1.349,334	13.385,636	9,920	9,445
43	96.605	1.197,350	11.524,828	9,625	9,150	43	98.187	1.216,953	12.036,301	9,891	9,415
44	96.360	1.078,381	10.327,478	9,577	9,102	44	98.055	1.097,352	10.819,349	9,860	9,384
45	96.095	971,032	9.249,097	9,525	9,050	45	97.911	989,383	9.721,997	9,826	9,351
46	95.790	873,991	8.278,065	9,472	8,996	46	97.751	891,888	8.732,614	9,791	9,316
47	95.454	786,390	7.404,075	9,415	8,940	47	97.574	803,857	7.840,726	9,754	9,279
48	95.083	707,300	6.617,685	9,356	8,881	48	97.383	724,407	7.036,868	9,714	9,239
49	94.685	635,975	5.910,385	9,293	8,818	49	97.173	652,680	6.312,461	9,672	9,196

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 10,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	571,633	5.274,409	9,227	8,752	50	96.938	587,903	5.659,781	9,627	9,152
51	93.784	513,567	4.702,776	9,157	8,682	51	96.688	529,471	5.071,878	9,579	9,104
52	93.289	461,273	4.189,209	9,082	8,607	52	96.417	476,740	4.542,407	9,528	9,053
53	92.742	414,055	3.727,937	9,003	8,528	53	96.119	429,133	4.065,667	9,474	8,999
54	92.163	371,531	3.313,881	8,920	8,444	54	95.805	386,213	3.636,534	9,416	8,941
55	91.518	333,122	2.942,350	8,833	8,357	55	95.458	347,462	3.250,320	9,354	8,879
56	90.829	298,520	2.609,228	8,741	8,265	56	95.098	312,551	2.902,859	9,288	8,812
57	90.099	267,379	2.310,708	8,642	8,167	57	94.709	281,059	2.590,307	9,216	8,741
58	89.296	239,274	2.043,329	8,540	8,065	58	94.285	252,642	2.309,249	9,140	8,665
59	88.419	213,926	1.804,055	8,433	7,958	59	93.828	227,014	2.056,607	9,059	8,584
60	87.470	191,089	1.590,129	8,321	7,846	60	93.356	203,948	1.829,593	8,971	8,496
61	86.477	170,582	1.399,040	8,202	7,726	61	92.855	183,162	1.625,645	8,875	8,400
62	85.397	152,101	1.228,457	8,077	7,601	62	92.311	164,415	1.442,483	8,773	8,298
63	84.230	135,461	1.076,357	7,946	7,471	63	91.724	147,512	1.278,068	8,664	8,189
64	82.973	120,486	940,896	7,809	7,334	64	91.082	132,261	1.130,556	8,548	8,073
65	81.623	107,021	820,410	7,666	7,191	65	90.395	118,522	998,295	8,423	7,948
66	80.159	94,900	713,389	7,517	7,042	66	89.629	106,112	879,773	8,291	7,816
67	78.561	83,980	618,489	7,365	6,890	67	88.777	94,901	773,661	8,152	7,677
68	76.817	74,145	534,509	7,209	6,734	68	87.842	84,787	678,760	8,005	7,530
69	74.925	65,299	460,364	7,050	6,575	69	86.801	75,650	593,973	7,852	7,376
70	72.925	57,387	395,065	6,884	6,409	70	85.662	67,411	518,324	7,689	7,214
71	70.761	50,280	337,678	6,716	6,241	71	84.395	59,967	450,913	7,519	7,044
72	68.421	43,898	287,398	6,547	6,072	72	82.992	53,246	390,946	7,342	6,867
73	65.935	38,196	243,500	6,375	5,900	73	81.452	47,185	337,700	7,157	6,682
74	63.328	33,125	205,304	6,198	5,723	74	79.755	41,718	290,515	6,964	6,489
75	60.600	28,622	172,179	6,016	5,541	75	77.894	36,789	248,797	6,763	6,288
76	57.778	24,640	143,557	5,826	5,351	76	75.833	32,340	212,008	6,556	6,080
77	54.843	21,118	118,917	5,631	5,156	77	73.585	28,335	179,668	6,341	5,866
78	51.744	17,991	97,799	5,436	4,961	78	71.129	24,731	151,333	6,119	5,644
79	48.521	15,233	79,808	5,239	4,764	79	68.424	21,481	126,603	5,894	5,419
80	45.205	12,814	64,576	5,039	4,564	80	65.452	18,553	105,122	5,666	5,191
81	41.744	10,685	51,762	4,845	4,369	81	62.177	15,914	86,568	5,440	4,965
82	38.120	8,810	41,077	4,663	4,187	82	58.523	13,525	70,654	5,224	4,749
83	34.549	7,209	32,268	4,476	4,001	83	54.750	11,425	57,129	5,000	4,525
84	30.980	5,837	25,058	4,293	3,818	84	50.754	9,563	45,704	4,779	4,304
85	27.630	4,701	19,221	4,089	3,614	85	46.777	7,958	36,141	4,541	4,066
86	24.269	3,728	14,520	3,895	3,420	86	42.552	6,537	28,183	4,311	3,836
87	20.898	2,899	10,792	3,723	3,248	87	38.065	5,280	21,646	4,100	3,625
88	17.710	2,218	7,893	3,559	3,084	88	33.570	4,204	16,366	3,893	3,417
89	14.706	1,663	5,675	3,413	2,937	89	29.086	3,289	12,162	3,697	3,222
90	12.049	1,230	4,012	3,261	2,786	90	24.798	2,532	8,872	3,504	3,029
91	9.690	0,893	2,782	3,114	2,639	91	20.713	1,910	6,340	3,320	2,845
92	7.608	0,633	1,889	2,982	2,507	92	16.818	1,400	4,431	3,165	2,689
93	5.845	0,439	1,255	2,857	2,382	93	13.356	1,004	3,031	3,019	2,544
94	4.388	0,298	0,816	2,740	2,264	94	10.361	0,703	2,027	2,882	2,407
95	3.216	0,197	0,518	2,629	2,154	95	7.841	0,481	1,323	2,754	2,279
96	2.298	0,127	0,321	2,525	2,050	96	5.782	0,320	0,843	2,635	2,160
97	1.599	0,080	0,194	2,428	1,952	97	4.149	0,207	0,523	2,523	2,048
98	1.082	0,049	0,114	2,336	1,861	98	2.893	0,131	0,316	2,419	1,944
99	711	0,029	0,065	2,250	1,775	99	1.958	0,080	0,185	2,322	1,847
100	454	0,017	0,036	2,169	1,694	100	1285	0,047	0,105	2,232	1,756

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 11,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	1.001.651,967	10,017	9,541	0	100.000	100.000,000	1.003.653,857	10,037	9,561
1	99.534	89.670,706	901.651,967	10,055	9,580	1	99.621	89.748,315	903.653,857	10,069	9,593
2	99.493	80.750,447	811.981,261	10,055	9,580	2	99.583	80.823,885	813.905,542	10,070	9,595
3	99.469	72.731,074	731.230,814	10,054	9,578	3	99.563	72.799,705	733.081,656	10,070	9,594
4	99.448	65.509,560	658.499,741	10,052	9,576	4	99.546	65.573,872	660.281,951	10,069	9,594
5	99.434	59.009,384	592.990,181	10,049	9,574	5	99.532	59.067,470	594.708,079	10,068	9,593
6	99.420	53.154,244	533.980,797	10,046	9,570	6	99.520	53.207,530	535.640,609	10,067	9,591
7	99.408	47.880,748	480.826,553	10,042	9,567	7	99.509	47.929,333	482.433,079	10,066	9,590
8	99.396	43.130,493	432.945,805	10,038	9,563	8	99.501	43.175,950	434.503,745	10,064	9,588
9	99.384	38.851,620	389.815,312	10,033	9,558	9	99.491	38.893,573	391.327,795	10,062	9,586
10	99.373	34.997,642	350.963,692	10,028	9,553	10	99.483	35.036,476	352.434,222	10,059	9,584
11	99.363	31.526,141	315.966,050	10,022	9,547	11	99.475	31.561,650	317.397,746	10,056	9,581
12	99.349	28.397,886	284.439,909	10,016	9,541	12	99.465	28.431,284	285.836,095	10,054	9,578
13	99.334	25.580,004	256.042,023	10,009	9,534	13	99.456	25.611,337	257.404,811	10,050	9,575
14	99.319	23.041,470	230.462,019	10,002	9,527	14	99.445	23.070,696	231.793,474	10,047	9,572
15	99.299	20.753,940	207.420,550	9,994	9,519	15	99.431	20.781,517	208.722,777	10,044	9,568
16	99.275	18.692,736	186.666,609	9,986	9,511	16	99.414	18.718,852	187.941,260	10,040	9,565
17	99.234	16.833,277	167.973,873	9,979	9,503	17	99.393	16.860,351	169.222,408	10,037	9,561
18	99.184	15.157,507	151.140,596	9,971	9,496	18	99.370	15.185,973	152.362,057	10,033	9,558
19	99.102	13.644,062	135.983,089	9,966	9,491	19	99.339	13.676,799	137.176,084	10,030	9,554
20	99.018	12.281,531	122.339,027	9,961	9,486	20	99.308	12.317,535	123.499,285	10,026	9,551
21	98.935	11.055,188	110.057,496	9,955	9,480	21	99.276	11.093,284	111.181,750	10,022	9,547
22	98.851	9.951,235	99.002,309	9,949	9,473	22	99.249	9.991,287	100.088,467	10,018	9,542
23	98.773	8.957,969	89.051,073	9,941	9,465	23	99.223	8.998,797	90.097,179	10,012	9,537
24	98.695	8.063,834	80.093,105	9,932	9,457	24	99.196	8.104,807	81.098,382	10,006	9,531
25	98.621	7.259,295	72.029,270	9,922	9,447	25	99.170	7.299,708	72.993,576	10,000	9,524
26	98.548	6.535,039	64.769,976	9,911	9,436	26	99.143	6.574,560	65.693,867	9,992	9,517
27	98.476	5.883,177	58.234,936	9,899	9,423	27	99.116	5.921,410	59.119,308	9,984	9,508
28	98.402	5.296,151	52.351,759	9,885	9,409	28	99.086	5.332,980	53.197,897	9,975	9,500
29	98.329	4.767,783	47.055,608	9,869	9,394	29	99.056	4.803,011	47.864,917	9,966	9,490
30	98.256	4.292,103	42.287,824	9,852	9,377	30	99.026	4.325,729	43.061,906	9,955	9,479
31	98.180	3.863,772	37.995,721	9,834	9,358	31	98.993	3.895,755	38.736,177	9,943	9,468
32	98.100	3.478,026	34.131,949	9,814	9,338	32	98.957	3.508,430	34.840,423	9,930	9,455
33	98.017	3.130,707	30.653,923	9,791	9,316	33	98.922	3.159,619	31.331,992	9,916	9,441
34	97.928	2.817,907	27.523,216	9,767	9,292	34	98.882	2.845,360	28.172,373	9,901	9,426
35	97.833	2.536,177	24.705,309	9,741	9,266	35	98.834	2.562,148	25.327,013	9,885	9,410
36	97.725	2.282,341	22.169,132	9,713	9,238	36	98.780	2.306,970	22.764,866	9,868	9,392
37	97.611	2.053,756	19.886,791	9,683	9,208	37	98.719	2.077,072	20.457,896	9,849	9,374
38	97.489	1.847,910	17.833,034	9,650	9,175	38	98.654	1.870,003	18.380,824	9,829	9,354
39	97.347	1.662,366	15.985,125	9,616	9,140	39	98.581	1.683,432	16.510,821	9,808	9,332
40	97.191	1.495,219	14.322,758	9,579	9,103	40	98.497	1.515,315	14.827,389	9,785	9,309
41	97.015	1.344,610	12.827,539	9,540	9,064	41	98.405	1.363,879	13.312,074	9,760	9,285
42	96.824	1.208,980	11.482,929	9,498	9,022	42	98.301	1.227,415	11.948,195	9,734	9,259
43	96.605	1.086,710	10.273,949	9,454	8,979	43	98.187	1.104,501	10.720,780	9,706	9,231
44	96.360	976,530	9.187,239	9,408	8,933	44	98.055	993,709	9.616,279	9,677	9,202
45	96.095	877,339	8.210,710	9,359	8,883	45	97.911	893,920	8.622,570	9,646	9,170
46	95.790	787,883	7.333,371	9,308	8,832	46	97.751	804,017	7.728,650	9,613	9,137
47	95.454	707,316	6.545,488	9,254	8,778	47	97.574	723,027	6.924,633	9,577	9,102
48	95.083	634,746	5.838,172	9,198	8,722	48	97.383	650,098	6.201,606	9,539	9,064
49	94.685	569,452	5.203,426	9,138	8,662	49	97.173	584,410	5.551,508	9,499	9,024

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 11,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	510,687	4.633,974	9,074	8,598	50	96.938	525,223	4.967,098	9,457	8,982
51	93.784	457,778	4.123,286	9,007	8,532	51	96.688	471,955	4.441,875	9,412	8,936
52	93.289	410,239	3.665,508	8,935	8,460	52	96.417	423,995	3.969,920	9,363	8,888
53	92.742	367,416	3.255,268	8,860	8,384	53	96.119	380,796	3.545,925	9,312	8,836
54	92.163	328,940	2.887,852	8,779	8,304	54	95.805	341,939	3.165,129	9,256	8,781
55	91.518	294,269	2.558,912	8,696	8,220	55	95.458	306,937	2.823,191	9,198	8,722
56	90.829	263,109	2.264,643	8,607	8,132	56	95.098	275,476	2.516,254	9,134	8,659
57	90.099	235,131	2.001,534	8,512	8,037	57	94.709	247,161	2.240,778	9,066	8,591
58	89.296	209,942	1.766,403	8,414	7,938	58	94.285	221,671	1.993,617	8,994	8,518
59	88.419	187,279	1.556,461	8,311	7,835	59	93.828	198,736	1.771,946	8,916	8,441
60	87.470	166,910	1.369,182	8,203	7,728	60	93.356	178,141	1.573,210	8,831	8,356
61	86.477	148,662	1.202,272	8,087	7,612	61	92.855	159,625	1.395,069	8,740	8,264
62	85.397	132,257	1.053,610	7,966	7,491	62	92.311	142,965	1.235,444	8,642	8,166
63	84.230	117,523	921,354	7,840	7,364	63	91.724	127,978	1.092,479	8,536	8,061
64	82.973	104,295	803,831	7,707	7,232	64	91.082	114,488	964,501	8,424	7,949
65	81.623	92,431	699,536	7,568	7,093	65	90.395	102,365	850,013	8,304	7,828
66	80.159	81,778	607,105	7,424	6,948	66	89.629	91,440	747,648	8,176	7,701
67	78.561	72,205	525,327	7,276	6,800	67	88.777	81,594	656,209	8,042	7,567
68	76.817	63,605	453,122	7,124	6,648	68	87.842	72,734	574,614	7,900	7,425
69	74.925	55,891	389,517	6,969	6,494	69	86.801	64,750	501,880	7,751	7,276
70	72.925	49,008	333,626	6,808	6,332	70	85.662	57,568	437,130	7,593	7,118
71	70.761	42,842	284,618	6,643	6,168	71	84.395	51,096	379,562	7,428	6,953
72	68.421	37,320	241,776	6,479	6,003	72	82.992	45,267	328,466	7,256	6,781
73	65.935	32,399	204,457	6,311	5,835	73	81.452	40,024	283,200	7,076	6,600
74	63.328	28,035	172,057	6,137	5,662	74	79.755	35,307	243,175	6,888	6,412
75	60.600	24,168	144,023	5,959	5,484	75	77.894	31,065	207,869	6,691	6,216
76	57.778	20,759	119,854	5,773	5,298	76	75.833	27,247	176,803	6,489	6,013
77	54.843	17,752	99,095	5,582	5,107	77	73.585	23,819	149,557	6,279	5,803
78	51.744	15,089	81,342	5,391	4,915	78	71.129	20,742	125,738	6,062	5,586
79	48.521	12,747	66,253	5,197	4,722	79	68.424	17,976	104,996	5,841	5,365
80	45.205	10,699	53,506	5,001	4,525	80	65.452	15,491	87,019	5,617	5,142
81	41.744	8,901	42,807	4,809	4,334	81	62.177	13,258	71,528	5,395	4,920
82	38.120	7,323	33,906	4,630	4,155	82	58.523	11,242	58,271	5,183	4,708
83	34.549	5,979	26,583	4,446	3,971	83	54.750	9,475	47,029	4,963	4,488
84	30.980	4,830	20,604	4,266	3,790	84	50.754	7,913	37,554	4,746	4,270
85	27.630	3,881	15,774	4,065	3,589	85	46.777	6,570	29,641	4,511	4,036
86	24.269	3,071	11,893	3,873	3,397	86	42.552	5,385	23,070	4,285	3,809
87	20.898	2,382	8,823	3,703	3,228	87	38.065	4,339	17,686	4,076	3,600
88	17.710	1,819	6,440	3,541	3,065	88	33.570	3,448	13,347	3,871	3,396
89	14.706	1,361	4,621	3,396	2,921	89	29.086	2,691	9,899	3,678	3,203
90	12.049	1,004	3,261	3,247	2,771	90	24.798	2,067	7,208	3,487	3,011
91	9.690	0,728	2,256	3,101	2,625	91	20.713	1,555	5,141	3,305	2,829
92	7.608	0,515	1,529	2,970	2,494	92	16.818	1,138	3,585	3,151	2,676
93	5.845	0,356	1,014	2,846	2,371	93	13.356	0,814	2,447	3,007	2,531
94	4.388	0,241	0,658	2,730	2,254	94	10.361	0,569	1,633	2,871	2,396
95	3.216	0,159	0,417	2,620	2,145	95	7.841	0,388	1,065	2,744	2,269
96	2.298	0,102	0,258	2,517	2,042	96	5.782	0,258	0,677	2,626	2,150
97	1.599	0,064	0,155	2,420	1,945	97	4.149	0,167	0,419	2,515	2,040
98	1.082	0,039	0,091	2,329	1,854	98	2.893	0,105	0,252	2,412	1,937
99	711	0,023	0,052	2,244	1,769	99	1.958	0,064	0,148	2,316	1,840
100	454	0,013	0,029	2,164	1,689	100	1285	0,038	0,084	2,226	1,750

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 11,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	981.781,609	9,818	9,342	0	100.000	100.000,000	983.666,700	9,837	9,361
1	99.534	89.469,198	881.781,609	9,856	9,380	1	99.621	89.546,633	883.666,700	9,868	9,392
2	99.493	80.387,931	792.312,411	9,856	9,380	2	99.583	80.461,040	794.120,066	9,870	9,394
3	99.469	72.241,853	711.924,480	9,855	9,379	3	99.563	72.310,023	713.659,026	9,869	9,394
4	99.448	64.922,692	639.682,627	9,853	9,377	4	99.546	64.986,427	641.349,003	9,869	9,393
5	99.434	58.349,330	574.759,935	9,850	9,374	5	99.532	58.406,767	576.362,576	9,868	9,392
6	99.420	52.441,572	516.410,604	9,847	9,371	6	99.520	52.494,144	517.955,809	9,867	9,391
7	99.408	47.132,626	463.969,033	9,844	9,368	7	99.509	47.180,453	465.461,665	9,866	9,390
8	99.396	42.361,185	416.836,406	9,840	9,364	8	99.501	42.405,831	418.281,213	9,864	9,388
9	99.384	38.072,883	374.475,222	9,836	9,360	9	99.491	38.113,996	375.875,382	9,862	9,386
10	99.373	34.219,083	336.402,339	9,831	9,355	10	99.483	34.257,054	337.761,386	9,860	9,384
11	99.363	30.755,541	302.183,256	9,825	9,349	11	99.475	30.790,182	303.504,332	9,857	9,381
12	99.349	27.641,495	271.427,715	9,820	9,344	12	99.465	27.674,003	272.714,151	9,855	9,379
13	99.334	24.842,716	243.786,220	9,813	9,337	13	99.456	24.873,146	245.040,147	9,852	9,376
14	99.319	22.327,063	218.943,504	9,806	9,330	14	99.445	22.355,384	220.167,001	9,849	9,373
15	99.299	20.065,267	196.616,441	9,799	9,323	15	99.431	20.091,929	197.811,617	9,845	9,369
16	99.275	18.031,847	176.551,174	9,791	9,315	16	99.414	18.057,040	177.719,688	9,842	9,366
17	99.234	16.201,640	158.519,326	9,784	9,308	17	99.393	16.227,698	159.662,648	9,839	9,363
18	99.184	14.555,967	142.317,687	9,777	9,301	18	99.370	14.583,303	143.434,950	9,836	9,360
19	99.102	13.073,140	127.761,720	9,773	9,297	19	99.339	13.104,507	128.851,648	9,833	9,357
20	99.018	11.741,178	114.688,580	9,768	9,292	20	99.308	11.775,599	115.747,141	9,829	9,354
21	98.935	10.545,041	102.947,402	9,763	9,287	21	99.276	10.581,379	103.971,542	9,826	9,350
22	98.851	9.470,700	92.402,361	9,757	9,281	22	99.249	9.508,818	93.390,163	9,821	9,346
23	98.773	8.506,239	82.931,661	9,750	9,274	23	99.223	8.545,009	83.881,345	9,816	9,341
24	98.695	7.639,987	74.425,422	9,742	9,266	24	99.196	7.678,806	75.336,336	9,811	9,335
25	98.621	6.862,280	66.785,435	9,732	9,256	25	99.170	6.900,483	67.657,531	9,805	9,329
26	98.548	6.163,752	59.923,155	9,722	9,246	26	99.143	6.201,027	60.757,047	9,798	9,322
27	98.476	5.536,456	53.759,403	9,710	9,234	27	99.116	5.572,435	54.556,021	9,790	9,314
28	98.402	4.972,826	48.222,947	9,697	9,221	28	99.086	5.007,406	48.983,585	9,782	9,306
29	98.329	4.466,654	43.250,122	9,683	9,207	29	99.056	4.499,657	43.976,179	9,773	9,297
30	98.256	4.011,981	38.783,468	9,667	9,191	30	99.026	4.043,413	39.476,522	9,763	9,287
31	98.180	3.603,489	34.771,486	9,649	9,173	31	98.993	3.633,318	35.433,110	9,752	9,276
32	98.100	3.236,440	31.167,997	9,630	9,154	32	98.957	3.264,732	31.799,792	9,740	9,264
33	98.017	2.906,699	27.931,557	9,609	9,133	33	98.922	2.933,543	28.535,060	9,727	9,251
34	97.928	2.610,401	25.024,858	9,587	9,111	34	98.882	2.635,832	25.601,517	9,713	9,237
35	97.833	2.344,138	22.414,457	9,562	9,086	35	98.834	2.368,142	22.965,685	9,698	9,222
36	97.725	2.104,781	20.070,318	9,536	9,060	36	98.780	2.127,495	20.597,543	9,682	9,206
37	97.611	1.889,724	17.965,537	9,507	9,031	37	98.719	1.911,178	18.470,049	9,664	9,188
38	97.489	1.696,497	16.075,813	9,476	9,000	38	98.654	1.716,780	16.558,871	9,645	9,169
39	97.347	1.522,727	14.379,316	9,443	8,967	39	98.581	1.542,024	14.842,091	9,625	9,149
40	97.191	1.366,543	12.856,588	9,408	8,932	40	98.497	1.384,909	13.300,067	9,604	9,128
41	97.015	1.226,133	11.490,045	9,371	8,895	41	98.405	1.243,704	11.915,158	9,580	9,104
42	96.824	1.099,977	10.263,912	9,331	8,855	42	98.301	1.116,749	10.671,453	9,556	9,080
43	96.605	986,508	9.163,936	9,289	8,813	43	98.187	1.002,659	9.554,704	9,529	9,053
44	96.360	884,496	8.177,427	9,245	8,769	44	98.055	900,056	8.552,045	9,502	9,026
45	96.095	792,867	7.292,932	9,198	8,722	45	97.911	807,852	7.651,989	9,472	8,996
46	95.790	710,424	6.500,064	9,150	8,674	46	97.751	724,972	6.844,138	9,441	8,965
47	95.454	636,345	5.789,640	9,098	8,622	47	97.574	650,479	6.119,165	9,407	8,931
48	95.083	569,773	5.153,295	9,044	8,569	48	97.383	583,554	5.468,686	9,371	8,895
49	94.685	510,014	4.583,522	8,987	8,511	49	97.173	523,411	4.885,132	9,333	8,857

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 11,25%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	456,355	4.073,508	8,926	8,450	50	96.938	469,344	4.361,722	9,293	8,817
51	93.784	408,156	3.617,152	8,862	8,386	51	96.688	420,796	3.892,377	9,250	8,774
52	93.289	364,948	3.208,996	8,793	8,317	52	96.417	377,185	3.471,581	9,204	8,728
53	92.742	326,118	2.844,048	8,721	8,245	53	96.119	337,994	3.094,396	9,155	8,679
54	92.163	291,310	2.517,930	8,643	8,168	54	95.805	302,822	2.756,402	9,102	8,626
55	91.518	260,020	2.226,619	8,563	8,087	55	95.458	271,214	2.453,579	9,047	8,571
56	90.829	231,964	1.966,599	8,478	8,002	56	95.098	242,867	2.182,366	8,986	8,510
57	90.099	206,833	1.734,634	8,387	7,911	57	94.709	217,415	1.939,498	8,921	8,445
58	89.296	184,260	1.527,802	8,292	7,816	58	94.285	194,554	1.722,084	8,851	8,376
59	88.419	164,000	1.343,542	8,192	7,716	59	93.828	174,033	1.527,529	8,777	8,301
60	87.470	145,834	1.179,542	8,088	7,612	60	93.356	155,647	1.353,497	8,696	8,220
61	86.477	129,599	1.033,708	7,976	7,500	61	92.855	139,156	1.197,849	8,608	8,132
62	85.397	115,038	904,109	7,859	7,383	62	92.311	124,352	1.058,693	8,514	8,038
63	84.230	101,992	789,071	7,737	7,261	63	91.724	111,066	934,341	8,412	7,937
64	82.973	90,310	687,079	7,608	7,132	64	91.082	99,135	823,275	8,305	7,829
65	81.623	79,856	596,769	7,473	6,997	65	90.395	88,439	724,140	8,188	7,712
66	80.159	70,494	516,913	7,333	6,857	66	89.629	78,822	635,701	8,065	7,589
67	78.561	62,102	446,419	7,188	6,713	67	88.777	70,178	556,879	7,935	7,459
68	76.817	54,583	384,317	7,041	6,565	68	87.842	62,417	486,701	7,798	7,322
69	74.925	47,854	329,734	6,890	6,414	69	86.801	55,440	424,285	7,653	7,177
70	72.925	41,867	281,880	6,733	6,257	70	85.662	49,180	368,845	7,500	7,024
71	70.761	36,517	240,012	6,573	6,097	71	84.395	43,553	319,664	7,340	6,864
72	68.421	31,739	203,495	6,412	5,936	72	82.992	38,498	276,112	7,172	6,696
73	65.935	27,492	171,757	6,247	5,772	73	81.452	33,962	237,614	6,996	6,520
74	63.328	23,735	144,264	6,078	5,602	74	79.755	29,892	203,652	6,813	6,337
75	60.600	20,416	120,529	5,904	5,428	75	77.894	26,242	173,760	6,621	6,145
76	57.778	17,497	100,113	5,722	5,246	76	75.833	22,965	147,518	6,424	5,948
77	54.843	14,929	82,616	5,534	5,058	77	73.585	20,030	124,553	6,218	5,742
78	51.744	12,661	67,687	5,346	4,870	78	71.129	17,404	104,523	6,006	5,530
79	48.521	10,672	55,027	5,156	4,680	79	68.424	15,049	87,119	5,789	5,313
80	45.205	8,937	44,355	4,963	4,487	80	65.452	12,940	72,070	5,570	5,094
81	41.744	7,418	35,418	4,775	4,299	81	62.177	11,049	59,130	5,352	4,876
82	38.120	6,089	28,000	4,598	4,122	82	58.523	9,348	48,081	5,143	4,668
83	34.549	4,961	21,911	4,417	3,941	83	54.750	7,861	38,733	4,927	4,451
84	30.980	3,998	16,950	4,239	3,763	84	50.754	6,550	30,872	4,713	4,237
85	27.630	3,205	12,952	4,041	3,565	85	46.777	5,427	24,321	4,482	4,006
86	24.269	2,531	9,747	3,851	3,375	86	42.552	4,437	18,895	4,258	3,782
87	20.898	1,959	7,216	3,684	3,208	87	38.065	3,568	14,457	4,052	3,576
88	17.710	1,492	5,257	3,523	3,047	88	33.570	2,828	10,889	3,850	3,374
89	14.706	1,114	3,765	3,380	2,904	89	29.086	2,203	8,061	3,659	3,184
90	12.049	0,820	2,651	3,232	2,756	90	24.798	1,688	5,858	3,470	2,994
91	9.690	0,593	1,831	3,088	2,612	91	20.713	1,267	4,170	3,290	2,814
92	7.608	0,419	1,238	2,958	2,482	92	16.818	0,925	2,902	3,138	2,662
93	5.845	0,289	0,819	2,836	2,360	93	13.356	0,660	1,977	2,995	2,519
94	4.388	0,195	0,530	2,720	2,244	94	10.361	0,460	1,317	2,860	2,384
95	3.216	0,128	0,335	2,612	2,136	95	7.841	0,313	0,857	2,735	2,259
96	2.298	0,083	0,207	2,509	2,033	96	5.782	0,208	0,543	2,617	2,141
97	1.599	0,052	0,125	2,413	1,937	97	4.149	0,134	0,336	2,508	2,032
98	1.082	0,031	0,073	2,323	1,847	98	2.893	0,084	0,202	2,405	1,929
99	711	0,019	0,042	2,238	1,762	99	1.958	0,051	0,118	2,309	1,834
100	454	0,011	0,023	2,159	1,683	100	1285	0,030	0,067	2,220	1,744

**Kommunikationszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 11,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	962.759,863	9,628	9,151	0	100.000	100.000,000	964.539,102	9,645	9,169
1	99.534	89.268,595	862.759,863	9,665	9,188	1	99.621	89.345,856	864.539,102	9,676	9,200
2	99.493	80.027,851	773.491,268	9,665	9,189	2	99.583	80.100,633	775.193,246	9,678	9,201
3	99.469	71.757,010	693.463,417	9,664	9,188	3	99.563	71.824,722	695.092,614	9,678	9,201
4	99.448	64.342,381	621.706,407	9,662	9,186	4	99.546	64.405,547	623.267,891	9,677	9,201
5	99.434	57.698,117	557.364,026	9,660	9,184	5	99.532	57.754,912	558.862,345	9,676	9,200
6	99.420	51.740,022	499.665,909	9,657	9,181	6	99.520	51.791,891	501.107,432	9,675	9,199
7	99.408	46.397,834	447.925,887	9,654	9,178	7	99.509	46.444,915	449.315,541	9,674	9,198
8	99.396	41.607,279	401.528,053	9,650	9,174	8	99.501	41.651,130	402.870,626	9,673	9,196
9	99.384	37.311,451	359.920,774	9,646	9,170	9	99.491	37.351,741	361.219,496	9,671	9,194
10	99.373	33.459,534	322.609,323	9,642	9,166	10	99.483	33.496,662	323.867,755	9,669	9,192
11	99.363	30.005,443	289.149,789	9,637	9,160	11	99.475	30.039,239	290.371,093	9,666	9,190
12	99.349	26.906,881	259.144,346	9,631	9,155	12	99.465	26.938,525	260.331,853	9,664	9,188
13	99.334	24.128,262	232.237,465	9,625	9,149	13	99.456	24.157,818	233.393,328	9,661	9,185
14	99.319	21.636,337	208.109,203	9,619	9,142	14	99.445	21.663,781	209.235,510	9,658	9,182
15	99.299	19.400,916	186.472,866	9,612	9,135	15	99.431	19.426,695	187.571,729	9,655	9,179
16	99.275	17.395,730	167.071,950	9,604	9,128	16	99.414	17.420,034	168.145,034	9,652	9,176
17	99.234	15.595,042	149.676,220	9,598	9,121	17	99.393	15.620,125	150.725,000	9,649	9,173
18	99.184	13.979,569	134.081,178	9,591	9,115	18	99.370	14.005,823	135.104,875	9,646	9,170
19	99.102	12.527,309	120.101,608	9,587	9,111	19	99.339	12.557,367	121.099,052	9,644	9,167
20	99.018	11.225,734	107.574,299	9,583	9,107	20	99.308	11.258,643	108.541,686	9,641	9,164
21	98.935	10.059,501	96.348,566	9,578	9,102	21	99.276	10.094,166	97.283,043	9,638	9,161
22	98.851	9.014,371	86.289,064	9,572	9,096	22	99.249	9.050,653	87.188,877	9,633	9,157
23	98.773	8.078,228	77.274,693	9,566	9,090	23	99.223	8.115,047	78.138,224	9,629	9,153
24	98.695	7.239,295	69.196,465	9,558	9,082	24	99.196	7.276,078	70.023,177	9,624	9,147
25	98.621	6.487,796	61.957,170	9,550	9,074	25	99.170	6.523,915	62.747,100	9,618	9,142
26	98.548	5.814,322	55.469,373	9,540	9,064	26	99.143	5.849,484	56.223,185	9,612	9,135
27	98.476	5.210,879	49.655,051	9,529	9,053	27	99.116	5.244,742	50.373,700	9,605	9,128
28	98.402	4.669,899	44.444,173	9,517	9,041	28	99.086	4.702,373	45.128,958	9,597	9,121
29	98.329	4.185,157	39.774,273	9,504	9,027	29	99.056	4.216,080	40.426,585	9,589	9,112
30	98.256	3.750,710	35.589,117	9,489	9,012	30	99.026	3.780,094	36.210,505	9,579	9,103
31	98.180	3.361,267	31.838,407	9,472	8,996	31	98.993	3.389,090	32.430,411	9,569	9,093
32	98.100	3.012,121	28.477,140	9,454	8,978	32	98.957	3.038,452	29.041,321	9,558	9,082
33	98.017	2.699,169	25.465,019	9,434	8,958	33	98.922	2.724,096	26.002,869	9,546	9,069
34	97.928	2.418,591	22.765,850	9,413	8,937	34	98.882	2.442,153	23.278,773	9,532	9,056
35	97.833	2.167,023	20.347,259	9,389	8,913	35	98.834	2.189,213	20.836,619	9,518	9,042
36	97.725	1.941,389	18.180,236	9,365	8,888	36	98.780	1.962,339	18.647,406	9,503	9,026
37	97.611	1.739,118	16.238,847	9,337	8,861	37	98.719	1.758,862	16.685,068	9,486	9,010
38	97.489	1.557,790	14.499,729	9,308	8,832	38	98.654	1.576,415	14.926,206	9,468	8,992
39	97.347	1.395,093	12.941,939	9,277	8,800	39	98.581	1.412,772	13.349,791	9,449	8,973
40	97.191	1.249,192	11.546,846	9,243	8,767	40	98.497	1.265,982	11.937,020	9,429	8,953
41	97.015	1.118,327	10.297,654	9,208	8,732	41	98.405	1.134,354	10.671,038	9,407	8,931
42	96.824	1.001,014	9.179,327	9,170	8,694	42	98.301	1.016,277	9.536,684	9,384	8,908
43	96.605	895,741	8.178,313	9,130	8,654	43	98.187	910,406	8.520,408	9,359	8,883
44	96.360	801,313	7.282,572	9,088	8,612	44	98.055	815,410	7.610,002	9,333	8,856
45	96.095	716,692	6.481,259	9,043	8,567	45	97.911	730,237	6.794,592	9,305	8,828
46	95.790	640,729	5.764,567	8,997	8,521	46	97.751	653,850	6.064,355	9,275	8,799
47	95.454	572,631	5.123,838	8,948	8,472	47	97.574	585,350	5.410,505	9,243	8,767
48	95.083	511,575	4.551,207	8,896	8,420	48	97.383	523,948	4.825,155	9,209	8,733
49	94.685	456,893	4.039,632	8,842	8,365	49	97.173	468,894	4.301,207	9,173	8,697

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 11,50%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	407,907	3.582,739	8,783	8,307	50	96.938	419,517	3.832,313	9,135	8,659
51	93.784	364,006	3.174,832	8,722	8,246	51	96.688	375,279	3.412,796	9,094	8,618
52	93.289	324,742	2.810,826	8,656	8,179	52	96.417	335,631	3.037,517	9,050	8,574
53	92.742	289,540	2.486,083	8,586	8,110	53	96.119	300,083	2.701,885	9,004	8,528
54	92.163	258,056	2.196,543	8,512	8,036	54	95.805	268,254	2.401,802	8,953	8,477
55	91.518	229,822	1.938,487	8,435	7,958	55	95.458	239,715	2.133,548	8,900	8,424
56	90.829	204,564	1.708,665	8,353	7,876	56	95.098	214,179	1.893,833	8,842	8,366
57	90.099	181,992	1.504,101	8,265	7,788	57	94.709	191,303	1.679,654	8,780	8,304
58	89.296	161,767	1.322,109	8,173	7,697	58	94.285	170,805	1.488,350	8,714	8,237
59	88.419	143,657	1.160,342	8,077	7,601	59	93.828	152,446	1.317,546	8,643	8,166
60	87.470	127,458	1.016,685	7,977	7,500	60	93.356	136,035	1.165,100	8,565	8,088
61	86.477	113,015	889,227	7,868	7,392	61	92.855	121,349	1.029,065	8,480	8,004
62	85.397	100,092	776,212	7,755	7,279	62	92.311	108,196	907,716	8,390	7,913
63	84.230	88,543	676,119	7,636	7,160	63	91.724	96,420	799,520	8,292	7,816
64	82.973	78,225	587,577	7,511	7,035	64	91.082	85,869	703,100	8,188	7,712
65	81.623	69,015	509,352	7,380	6,904	65	90.395	76,432	617,230	8,076	7,599
66	80.159	60,787	440,337	7,244	6,768	66	89.629	67,969	540,798	7,957	7,480
67	78.561	53,431	379,550	7,104	6,627	67	88.777	60,379	472,829	7,831	7,355
68	76.817	46,856	326,119	6,960	6,484	68	87.842	53,581	412,451	7,698	7,221
69	74.925	40,988	279,263	6,813	6,337	69	86.801	47,485	358,870	7,557	7,081
70	72.925	35,780	238,275	6,660	6,183	70	85.662	42,029	311,384	7,409	6,933
71	70.761	31,137	202,495	6,503	6,027	71	84.395	37,136	269,355	7,253	6,777
72	68.421	27,002	171,358	6,346	5,870	72	82.992	32,752	232,219	7,090	6,614
73	65.935	23,337	144,356	6,186	5,709	73	81.452	28,829	199,466	6,919	6,443
74	63.328	20,103	121,019	6,020	5,544	74	79.755	25,317	170,637	6,740	6,264
75	60.600	17,253	100,916	5,849	5,373	75	77.894	22,176	145,320	6,553	6,077
76	57.778	14,753	83,663	5,671	5,195	76	75.833	19,363	123,144	6,360	5,883
77	54.843	12,559	68,910	5,487	5,011	77	73.585	16,851	103,781	6,159	5,682
78	51.744	10,627	56,351	5,303	4,826	78	71.129	14,609	86,930	5,951	5,474
79	48.521	8,937	45,724	5,116	4,640	79	68.424	12,604	72,321	5,738	5,262
80	45.205	7,468	36,787	4,926	4,450	80	65.452	10,813	59,718	5,523	5,047
81	41.744	6,185	29,319	4,740	4,264	81	62.177	9,212	48,905	5,309	4,832
82	38.120	5,065	23,134	4,567	4,091	82	58.523	7,777	39,693	5,104	4,628
83	34.549	4,117	18,068	4,388	3,912	83	54.750	6,525	31,916	4,891	4,415
84	30.980	3,311	13,951	4,213	3,737	84	50.754	5,425	25,391	4,681	4,204
85	27.630	2,649	10,640	4,017	3,541	85	46.777	4,484	19,966	4,453	3,977
86	24.269	2,086	7,991	3,830	3,354	86	42.552	3,658	15,482	4,232	3,756
87	20.898	1,611	5,905	3,664	3,188	87	38.065	2,935	11,824	4,029	3,552
88	17.710	1,225	4,293	3,506	3,029	88	33.570	2,321	8,889	3,829	3,353
89	14.706	0,912	3,069	3,365	2,888	89	29.086	1,804	6,568	3,641	3,164
90	12.049	0,670	2,157	3,218	2,742	90	24.798	1,379	4,764	3,454	2,977
91	9.690	0,483	1,486	3,075	2,599	91	20.713	1,033	3,384	3,275	2,799
92	7.608	0,340	1,003	2,947	2,470	92	16.818	0,752	2,351	3,124	2,648
93	5.845	0,235	0,663	2,825	2,349	93	13.356	0,536	1,599	2,983	2,506
94	4.388	0,158	0,428	2,711	2,234	94	10.361	0,373	1,063	2,850	2,373
95	3.216	0,104	0,270	2,603	2,127	95	7.841	0,253	0,690	2,725	2,249
96	2.298	0,067	0,166	2,502	2,025	96	5.782	0,167	0,437	2,609	2,132
97	1.599	0,042	0,100	2,406	1,930	97	4.149	0,108	0,269	2,500	2,024
98	1.082	0,025	0,058	2,317	1,840	98	2.893	0,067	0,162	2,398	1,922
99	711	0,015	0,033	2,233	1,756	99	1.958	0,041	0,094	2,303	1,827
100	454	0,009	0,018	2,154	1,677	100	1285	0,024	0,053	2,215	1,738

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 11,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	944.534,324	9,445	8,969	0	100.000	100.000,000	946.217,396	9,462	8,986
1	99.534	89.068,889	844.534,324	9,482	9,005	1	99.621	89.145,977	846.217,396	9,492	9,016
2	99.493	79.670,186	755.465,435	9,482	9,006	2	99.583	79.742,642	757.071,419	9,494	9,017
3	99.469	71.276,496	675.795,249	9,481	9,005	3	99.563	71.343,755	677.328,777	9,494	9,017
4	99.448	63.768,540	604.518,754	9,480	9,003	4	99.546	63.831,142	605.985,022	9,494	9,017
5	99.434	57.055,605	540.750,214	9,478	9,001	5	99.532	57.111,768	542.153,881	9,493	9,016
6	99.420	51.049,398	483.694,609	9,475	8,998	6	99.520	51.100,575	485.042,112	9,492	9,015
7	99.408	45.676,104	432.645,211	9,472	8,995	7	99.509	45.722,452	433.941,538	9,491	9,014
8	99.396	40.868,434	386.969,107	9,469	8,992	8	99.501	40.911,507	388.219,085	9,489	9,013
9	99.384	36.566,901	346.100,673	9,465	8,988	9	99.491	36.606,387	347.307,578	9,488	9,011
10	99.373	32.718,490	309.533,772	9,461	8,984	10	99.483	32.754,795	310.701,191	9,486	9,009
11	99.363	29.275,258	276.815,282	9,456	8,979	11	99.475	29.308,232	277.946,396	9,484	9,007
12	99.349	26.193,370	247.540,023	9,450	8,974	12	99.465	26.224,175	248.638,164	9,481	9,005
13	99.334	23.435,888	221.346,653	9,445	8,968	13	99.456	23.464,595	222.413,988	9,479	9,002
14	99.319	20.968,455	197.910,766	9,439	8,962	14	99.445	20.995,052	198.949,393	9,476	8,999
15	99.299	18.759,975	176.942,311	9,432	8,955	15	99.431	18.784,903	177.954,340	9,473	8,997
16	99.275	16.783,403	158.182,335	9,425	8,948	16	99.414	16.806,851	159.169,437	9,471	8,994
17	99.234	15.012,439	141.398,932	9,419	8,942	17	99.393	15.036,585	142.362,586	9,468	8,991
18	99.184	13.427,212	126.386,493	9,413	8,936	18	99.370	13.452,428	127.326,001	9,465	8,988
19	99.102	12.005,415	112.959,281	9,409	8,932	19	99.339	12.034,220	113.873,573	9,462	8,986
20	99.018	10.733,996	100.953,866	9,405	8,928	20	99.308	10.765,464	101.839,353	9,460	8,983
21	98.935	9.597,332	90.219,870	9,401	8,924	21	99.276	9.630,404	91.073,889	9,457	8,980
22	98.851	8.580,979	80.622,538	9,395	8,919	22	99.249	8.615,516	81.443,485	9,453	8,976
23	98.773	7.672,640	72.041,559	9,389	8,913	23	99.223	7.707,610	72.827,970	9,449	8,972
24	98.695	6.860,446	64.368,919	9,383	8,906	24	99.196	6.895,303	65.120,360	9,444	8,968
25	98.621	6.134,520	57.508,474	9,375	8,898	25	99.170	6.168,672	58.225,056	9,439	8,962
26	98.548	5.485,419	51.373,953	9,366	8,889	26	99.143	5.518,592	52.056,384	9,433	8,956
27	98.476	4.905,113	45.888,534	9,355	8,879	27	99.116	4.936,990	46.537,792	9,426	8,950
28	98.402	4.386,043	40.983,421	9,344	8,867	28	99.086	4.416,543	41.600,802	9,419	8,943
29	98.329	3.921,972	36.597,378	9,331	8,855	29	99.056	3.950,950	37.184,259	9,411	8,935
30	98.256	3.506,982	32.675,406	9,317	8,841	30	99.026	3.534,457	33.233,309	9,403	8,926
31	98.180	3.135,815	29.168,424	9,302	8,825	31	98.993	3.161,771	29.698,852	9,393	8,916
32	98.100	2.803,801	26.032,610	9,285	8,808	32	98.957	2.828,311	26.537,081	9,383	8,906
33	98.017	2.506,872	23.228,809	9,266	8,789	33	98.922	2.530,023	23.708,770	9,371	8,894
34	97.928	2.241,258	20.721,937	9,246	8,769	34	98.882	2.263,093	21.178,746	9,358	8,882
35	97.833	2.003,643	18.480,679	9,224	8,747	35	98.834	2.024,160	18.915,654	9,345	8,868
36	97.725	1.791,004	16.477,036	9,200	8,723	36	98.780	1.810,331	16.891,494	9,331	8,854
37	97.611	1.600,813	14.686,032	9,174	8,697	37	98.719	1.618,986	15.081,163	9,315	8,839
38	97.489	1.430,697	13.085,220	9,146	8,669	38	98.654	1.447,802	13.462,176	9,298	8,822
39	97.347	1.278,407	11.654,522	9,116	8,640	39	98.581	1.294,607	12.014,374	9,280	8,804
40	97.191	1.142,149	10.376,115	9,085	8,608	40	98.497	1.157,500	10.719,767	9,261	8,785
41	97.015	1.020,210	9.233,966	9,051	8,574	41	98.405	1.034,830	9.562,268	9,240	8,764
42	96.824	911,146	8.213,756	9,015	8,538	42	98.301	925,039	8.527,437	9,218	8,742
43	96.605	813,500	7.302,610	8,977	8,500	43	98.187	826,819	7.602,398	9,195	8,718
44	96.360	726,115	6.489,110	8,937	8,460	44	98.055	738,888	6.775,579	9,170	8,693
45	96.095	647,981	5.762,995	8,894	8,417	45	97.911	660,228	6.036,691	9,143	8,667
46	95.790	578,006	5.115,014	8,849	8,373	46	97.751	589,842	5.376,463	9,115	8,638
47	95.454	515,418	4.537,008	8,803	8,326	47	97.574	526,866	4.786,621	9,085	8,608
48	95.083	459,432	4.021,590	8,753	8,277	48	97.383	470,544	4.259,755	9,053	8,576
49	94.685	409,406	3.562,158	8,701	8,224	49	97.173	420,160	3.789,211	9,019	8,542

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 11,75%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	364,693	3.152,752	8,645	8,168	50	96.938	375,073	3.369,051	8,982	8,506
51	93.784	324,716	2.788,059	8,586	8,110	51	96.688	334,772	2.993,978	8,943	8,467
52	93.289	289,042	2.463,343	8,522	8,046	52	96.417	298,734	2.659,206	8,902	8,425
53	92.742	257,133	2.174,302	8,456	7,979	53	96.119	266,496	2.360,472	8,857	8,381
54	92.163	228,660	1.917,169	8,384	7,908	54	95.805	237,696	2.093,976	8,809	8,333
55	91.518	203,186	1.688,509	8,310	7,834	55	95.458	211,933	1.856,280	8,759	8,282
56	90.829	180,452	1.485,323	8,231	7,755	56	95.098	188,933	1.644,347	8,703	8,227
57	90.099	160,181	1.304,871	8,146	7,670	57	94.709	168,376	1.455,414	8,644	8,167
58	89.296	142,061	1.144,690	8,058	7,581	58	94.285	149,998	1.287,038	8,580	8,104
59	88.419	125,875	1.002,629	7,965	7,489	59	93.828	133,576	1.137,040	8,512	8,036
60	87.470	111,431	876,754	7,868	7,391	60	93.356	118,930	1.003,464	8,437	7,961
61	86.477	98,583	765,322	7,763	7,287	61	92.855	105,853	884,534	8,356	7,880
62	85.397	87,116	666,739	7,653	7,177	62	92.311	94,169	778,681	8,269	7,792
63	84.230	76,891	579,624	7,538	7,062	63	91.724	83,732	684,512	8,175	7,698
64	82.973	67,779	502,733	7,417	6,941	64	91.082	74,403	600,781	8,075	7,598
65	81.623	59,665	434,954	7,290	6,813	65	90.395	66,078	526,378	7,966	7,489
66	80.159	52,434	375,289	7,157	6,681	66	89.629	58,629	460,301	7,851	7,374
67	78.561	45,986	322,854	7,021	6,544	67	88.777	51,965	401,672	7,730	7,253
68	76.817	40,237	276,869	6,881	6,404	68	87.842	46,012	349,706	7,600	7,124
69	74.925	35,119	236,632	6,738	6,261	69	86.801	40,686	303,694	7,464	6,988
70	72.925	30,588	201,513	6,588	6,111	70	85.662	35,931	263,008	7,320	6,843
71	70.761	26,560	170,925	6,436	5,959	71	84.395	31,677	227,078	7,169	6,692
72	68.421	22,981	144,365	6,282	5,805	72	82.992	27,875	195,401	7,010	6,533
73	65.935	19,817	121,384	6,125	5,649	73	81.452	24,481	167,526	6,843	6,366
74	63.328	17,033	101,567	5,963	5,486	74	79.755	21,451	143,045	6,669	6,192
75	60.600	14,585	84,535	5,796	5,319	75	77.894	18,747	121,595	6,486	6,009
76	57.778	12,444	69,949	5,621	5,145	76	75.833	16,332	102,847	6,297	5,821
77	54.843	10,570	57,506	5,441	4,964	77	73.585	14,182	86,515	6,100	5,624
78	51.744	8,924	46,936	5,260	4,783	78	71.129	12,267	72,333	5,897	5,420
79	48.521	7,488	38,012	5,076	4,600	79	68.424	10,560	60,066	5,688	5,212
80	45.205	6,243	30,524	4,889	4,413	80	65.452	9,039	49,506	5,477	5,000
81	41.744	5,159	24,281	4,707	4,230	81	62.177	7,684	40,467	5,267	4,790
82	38.120	4,216	19,122	4,536	4,059	82	58.523	6,472	32,784	5,066	4,589
83	34.549	3,419	14,907	4,360	3,883	83	54.750	5,418	26,312	4,856	4,380
84	30.980	2,743	11,488	4,187	3,711	84	50.754	4,494	20,894	4,649	4,172
85	27.630	2,189	8,745	3,994	3,517	85	46.777	3,707	16,399	4,424	3,948
86	24.269	1,721	6,555	3,809	3,332	86	42.552	3,017	12,692	4,206	3,730
87	20.898	1,326	4,834	3,645	3,169	87	38.065	2,415	9,675	4,006	3,529
88	17.710	1,006	3,508	3,488	3,012	88	33.570	1,906	7,260	3,808	3,332
89	14.706	0,747	2,502	3,349	2,872	89	29.086	1,478	5,353	3,622	3,146
90	12.049	0,548	1,755	3,204	2,727	90	24.798	1,128	3,876	3,437	2,960
91	9.690	0,394	1,207	3,062	2,586	91	20.713	0,843	2,748	3,261	2,784
92	7.608	0,277	0,813	2,935	2,458	92	16.818	0,612	1,905	3,111	2,635
93	5.845	0,190	0,536	2,815	2,338	93	13.356	0,435	1,293	2,971	2,494
94	4.388	0,128	0,346	2,701	2,225	94	10.361	0,302	0,858	2,839	2,363
95	3.216	0,084	0,218	2,594	2,118	95	7.841	0,205	0,556	2,716	2,239
96	2.298	0,054	0,134	2,494	2,017	96	5.782	0,135	0,351	2,600	2,124
97	1.599	0,033	0,080	2,399	1,923	97	4.149	0,087	0,216	2,492	2,016
98	1.082	0,020	0,047	2,310	1,834	98	2.893	0,054	0,129	2,391	1,915
99	711	0,012	0,027	2,227	1,750	99	1.958	0,033	0,075	2,297	1,820
100	454	0,007	0,015	2,148	1,672	100	1285	0,019	0,042	2,209	1,732

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 12,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
0	100.000	100.000,000	927.056,724	9,271	8,794	0	100.000	100.000,000	928.652,214	9,287	8,810
1	99.534	88.870,074	827.056,724	9,306	8,829	1	99.621	88.946,991	828.652,214	9,316	8,839
2	99.493	79.314,912	738.186,650	9,307	8,830	2	99.583	79.387,045	739.705,224	9,318	8,841
3	99.469	70.800,262	658.871,738	9,306	8,829	3	99.563	70.867,072	660.318,179	9,318	8,841
4	99.448	63.201,081	588.071,475	9,305	8,828	4	99.546	63.263,126	589.451,107	9,317	8,840
5	99.434	56.421,660	524.870,394	9,303	8,826	5	99.532	56.477,199	526.187,980	9,317	8,840
6	99.420	50.369,505	468.448,734	9,300	8,823	6	99.520	50.420,000	469.710,781	9,316	8,839
7	99.408	44.967,177	418.079,229	9,297	8,820	7	99.509	45.012,805	419.290,781	9,315	8,838
8	99.396	40.144,317	373.112,053	9,294	8,817	8	99.501	40.186,627	374.277,976	9,313	8,836
9	99.384	35.838,823	332.967,736	9,291	8,814	9	99.491	35.877,523	334.091,349	9,312	8,835
10	99.373	31.995,459	297.128,913	9,287	8,810	10	99.483	32.030,962	298.213,826	9,310	8,833
11	99.363	28.564,415	265.133,454	9,282	8,805	11	99.475	28.596,588	266.182,864	9,308	8,831
12	99.349	25.500,312	236.569,039	9,277	8,800	12	99.465	25.530,302	237.586,276	9,306	8,829
13	99.334	22.764,862	211.068,728	9,272	8,795	13	99.456	22.792,748	212.055,974	9,304	8,827
14	99.319	20.322,614	188.303,865	9,266	8,789	14	99.445	20.348,392	189.263,226	9,301	8,824
15	99.299	18.141,571	167.981,252	9,259	8,782	15	99.431	18.165,677	168.914,834	9,299	8,822
16	99.275	16.193,927	149.839,680	9,253	8,776	16	99.414	16.216,551	150.749,157	9,296	8,819
17	99.234	14.452,831	133.645,753	9,247	8,770	17	99.393	14.476,076	134.532,606	9,293	8,816
18	99.184	12.897,840	119.192,923	9,241	8,764	18	99.370	12.922,062	120.056,529	9,291	8,814
19	99.102	11.506,357	106.295,082	9,238	8,761	19	99.339	11.533,965	107.134,467	9,289	8,812
20	99.018	10.264,827	94.788,725	9,234	8,757	20	99.308	10.294,919	95.600,502	9,286	8,809
21	98.935	9.157,358	84.523,898	9,230	8,753	21	99.276	9.188,914	85.305,583	9,284	8,807
22	98.851	8.169,322	75.366,540	9,226	8,749	22	99.249	8.202,202	76.116,669	9,280	8,803
23	98.773	7.288,255	67.197,218	9,220	8,743	23	99.223	7.321,473	67.914,467	9,276	8,799
24	98.695	6.502,203	59.908,963	9,214	8,737	24	99.196	6.535,241	60.592,994	9,272	8,795
25	98.621	5.801,207	53.406,760	9,206	8,729	25	99.170	5.833,503	54.057,753	9,267	8,790
26	98.548	5.175,795	47.605,554	9,198	8,721	26	99.143	5.207,095	48.224,250	9,261	8,784
27	98.476	4.617,913	42.429,759	9,188	8,711	27	99.116	4.647,923	43.017,155	9,255	8,778
28	98.402	4.120,019	37.811,845	9,178	8,701	28	99.086	4.148,668	38.369,231	9,249	8,772
29	98.329	3.675,871	33.691,827	9,166	8,689	29	99.056	3.703,031	34.220,563	9,241	8,764
30	98.256	3.279,585	30.015,956	9,152	8,675	30	99.026	3.305,278	30.517,532	9,233	8,756
31	98.180	2.925,938	26.736,372	9,138	8,661	31	98.993	2.950,158	27.212,254	9,224	8,747
32	98.100	2.610,306	23.810,434	9,122	8,645	32	98.957	2.633,125	24.262,096	9,214	8,737
33	98.017	2.328,659	21.200,127	9,104	8,627	33	98.922	2.350,165	21.628,972	9,203	8,726
34	97.928	2.077,281	18.871,468	9,085	8,608	34	98.882	2.097,518	19.278,807	9,191	8,714
35	97.833	1.852,905	16.794,187	9,064	8,587	35	98.834	1.871,878	17.181,289	9,179	8,702
36	97.725	1.652,566	14.941,283	9,041	8,564	36	98.780	1.670,400	15.309,411	9,165	8,688
37	97.611	1.473,779	13.288,716	9,017	8,540	37	98.719	1.490,510	13.639,011	9,151	8,674
38	97.489	1.314,223	11.814,938	8,990	8,513	38	98.654	1.329,935	12.148,501	9,135	8,658
39	97.347	1.171,710	10.500,715	8,962	8,485	39	98.581	1.186,558	10.818,565	9,118	8,641
40	97.191	1.044,487	9.329,005	8,932	8,455	40	98.497	1.058,525	9.632,007	9,099	8,622
41	97.015	930,892	8.284,518	8,900	8,423	41	98.405	944,233	8.573,482	9,080	8,603
42	96.824	829,521	7.353,625	8,865	8,388	42	98.301	842,169	7.629,250	9,059	8,582
43	96.605	738,970	6.524,104	8,829	8,352	43	98.187	751,068	6.787,080	9,037	8,560
44	96.360	658,118	5.785,135	8,790	8,313	44	98.055	669,695	6.036,012	9,013	8,536
45	96.095	585,990	5.127,017	8,749	8,272	45	97.911	597,065	5.366,317	8,988	8,511
46	95.790	521,542	4.541,027	8,707	8,230	46	97.751	532,222	4.769,252	8,961	8,484
47	95.454	464,031	4.019,484	8,662	8,185	47	97.574	474,338	4.237,030	8,933	8,456
48	95.083	412,703	3.555,454	8,615	8,138	48	97.383	422,685	3.762,692	8,902	8,425
49	94.685	366,944	3.142,751	8,565	8,088	49	97.173	376,583	3.340,007	8,869	8,392

**Kommutionszahlen und Versicherungsbarwerte einer lebenslänglich, vorschüssig zahlbaren Rente
nach der Sterbetafel 2001/2003**

Zinsfuß 12,00%

x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$	x	l_x	D_x	N_x	\ddot{a}_x	$^{(12)}\ddot{a}_x$
Männer						Frauen					
50	94.255	326,139	2.775,806	8,511	8,034	50	96.938	335,422	2.963,424	8,835	8,358
51	93.784	289,740	2.449,667	8,455	7,978	51	96.688	298,713	2.628,002	8,798	8,321
52	93.289	257,333	2.159,927	8,394	7,917	52	96.417	265,961	2.329,290	8,758	8,281
53	92.742	228,413	1.902,595	8,330	7,853	53	96.119	236,731	2.063,328	8,716	8,239
54	92.163	202,667	1.674,181	8,261	7,784	54	95.805	210,676	1.826,598	8,670	8,193
55	91.518	179,687	1.471,514	8,189	7,712	55	95.458	187,422	1.615,921	8,622	8,145
56	90.829	159,226	1.291,827	8,113	7,636	56	95.098	166,710	1.428,499	8,569	8,092
57	90.099	141,024	1.132,601	8,031	7,554	57	94.709	148,239	1.261,789	8,512	8,035
58	89.296	124,792	991,577	7,946	7,469	58	94.285	131,764	1.113,550	8,451	7,974
59	88.419	110,327	866,785	7,857	7,380	59	93.828	117,076	981,786	8,386	7,909
60	87.470	97,449	756,458	7,763	7,286	60	93.356	104,007	864,710	8,314	7,837
61	86.477	86,021	659,009	7,661	7,184	61	92.855	92,364	760,703	8,236	7,759
62	85.397	75,845	572,988	7,555	7,078	62	92.311	81,985	668,339	8,152	7,675
63	84.230	66,793	497,144	7,443	6,966	63	91.724	72,736	586,354	8,061	7,584
64	82.973	58,746	430,350	7,326	6,849	64	91.082	64,488	513,618	7,965	7,488
65	81.623	51,599	371,604	7,202	6,725	65	90.395	57,144	449,130	7,860	7,383
66	80.159	45,244	320,005	7,073	6,596	66	89.629	50,590	391,986	7,748	7,271
67	78.561	39,591	274,761	6,940	6,463	67	88.777	44,740	341,396	7,631	7,154
68	76.817	34,564	235,169	6,804	6,327	68	87.842	39,525	296,657	7,505	7,028
69	74.925	30,101	200,605	6,664	6,187	69	86.801	34,872	257,131	7,374	6,897
70	72.925	26,159	170,504	6,518	6,041	70	85.662	30,728	222,259	7,233	6,756
71	70.761	22,663	144,345	6,369	5,892	71	84.395	27,029	191,531	7,086	6,609
72	68.421	19,566	121,682	6,219	5,742	72	82.992	23,732	164,502	6,932	6,455
73	65.935	16,834	102,117	6,066	5,589	73	81.452	20,796	140,770	6,769	6,292
74	63.328	14,437	85,282	5,907	5,430	74	79.755	18,181	119,974	6,599	6,122
75	60.600	12,334	70,846	5,744	5,267	75	77.894	15,854	101,792	6,420	5,943
76	57.778	10,500	58,511	5,572	5,095	76	75.833	13,781	85,938	6,236	5,759
77	54.843	8,899	48,011	5,395	4,918	77	73.585	11,940	72,157	6,043	5,566
78	51.744	7,496	39,112	5,217	4,740	78	71.129	10,305	60,217	5,844	5,367
79	48.521	6,276	31,616	5,037	4,560	79	68.424	8,851	49,912	5,639	5,162
80	45.205	5,221	25,340	4,854	4,377	80	65.452	7,559	41,061	5,432	4,955
81	41.744	4,305	20,119	4,674	4,197	81	62.177	6,412	33,502	5,225	4,748
82	38.120	3,510	15,814	4,506	4,029	82	58.523	5,388	27,090	5,028	4,551
83	34.549	2,840	12,304	4,332	3,855	83	54.750	4,501	21,702	4,822	4,345
84	30.980	2,274	9,464	4,162	3,685	84	50.754	3,725	17,201	4,617	4,140
85	27.630	1,811	7,190	3,971	3,494	85	46.777	3,066	13,476	4,396	3,919
86	24.269	1,420	5,380	3,788	3,311	86	42.552	2,490	10,410	4,181	3,704
87	20.898	1,092	3,960	3,627	3,150	87	38.065	1,989	7,920	3,983	3,506
88	17.710	0,826	2,868	3,471	2,994	88	33.570	1,566	5,932	3,788	3,311
89	14.706	0,612	2,042	3,333	2,856	89	29.086	1,211	4,366	3,604	3,127
90	12.049	0,448	1,429	3,190	2,713	90	24.798	0,922	3,155	3,421	2,944
91	9.690	0,322	0,981	3,050	2,573	91	20.713	0,688	2,232	3,246	2,769
92	7.608	0,226	0,659	2,924	2,447	92	16.818	0,499	1,545	3,098	2,621
93	5.845	0,155	0,434	2,804	2,327	93	13.356	0,354	1,046	2,959	2,482
94	4.388	0,104	0,279	2,692	2,215	94	10.361	0,245	0,693	2,829	2,352
95	3.216	0,068	0,175	2,586	2,109	95	7.841	0,165	0,448	2,706	2,229
96	2.298	0,043	0,108	2,486	2,009	96	5.782	0,109	0,282	2,592	2,115
97	1.599	0,027	0,064	2,392	1,915	97	4.149	0,070	0,173	2,485	2,008
98	1.082	0,016	0,037	2,304	1,827	98	2.893	0,043	0,104	2,384	1,907
99	711	0,010	0,021	2,221	1,744	99	1.958	0,026	0,060	2,291	1,814
100	454	0,005	0,012	2,143	1,666	100	1285	0,015	0,034	2,203	1,726