

## Vermögensbildung

### Einmalanlage

Kapital einer zu verzinsenden Einmalanlage über 10.000 €

nach Jahren	2,5 %	3 %	3,5 %	4 %	4,5 %	5 %	5,5 %	6 %	6,5 %	7 %
1	10.250	10.300	10.350	10.400	10.450	10.500	10.550	10.600	10.650	10.700
2	10.506	10.609	10.712	10.816	10.920	11.025	11.130	11.236	11.342	11.449
3	10.769	10.927	11.085	11.243	11.401	11.559	11.717	11.875	12.033	12.191
4	11.038	11.255	11.475	11.699	11.925	12.155	12.388	12.625	12.865	13.108
5	11.314	11.593	11.877	12.167	12.462	12.763	13.070	13.382	13.701	14.026
6	11.597	11.941	12.299	12.663	13.023	13.401	13.788	14.185	14.591	15.007
7	11.887	12.299	12.723	13.159	13.609	14.071	14.547	15.036	15.530	16.058
8	12.184	12.668	13.168	13.686	14.221	14.775	15.347	15.938	16.550	17.182
9	12.489	13.048	13.629	14.233	14.861	15.513	16.191	16.895	17.626	18.385
10	12.801	13.439	14.106	14.802	15.530	16.289	17.081	17.908	18.771	19.672
11	13.121	13.842	14.600	15.395	16.229	17.103	18.021	18.983	19.992	21.049
12	13.449	14.258	15.111	16.010	16.959	17.959	19.012	20.122	21.291	22.522
13	13.785	14.685	15.640	16.651	17.722	18.856	20.058	21.329	22.675	24.098
14	14.130	15.126	16.187	17.317	18.519	19.799	21.161	22.609	24.149	25.785
15	14.483	15.580	16.753	18.009	19.353	20.789	22.325	23.966	25.718	27.590
16	14.845	16.047	17.340	18.730	20.024	21.829	23.553	25.404	27.390	29.522
17	15.216	16.528	17.947	19.479	21.134	22.920	24.848	26.928	29.170	31.588
18	15.597	17.024	18.575	20.258	22.085	24.066	26.215	28.543	31.067	33.799
19	15.987	17.535	19.225	21.068	23.079	25.270	27.656	30.256	33.086	36.165
20	16.386	18.061	19.898	21.911	24.117	26.533	29.178	32.071	35.236	38.697
21	16.796	18.603	20.594	22.788	25.202	27.860	30.782	33.996	37.527	41.406
22	17.216	19.161	21.315	23.689	26.337	29.253	32.475	36.035	39.966	44.304
23	17.646	19.736	22.061	24.647	27.522	30.715	34.262	38.197	42.564	47.405
24	18.087	20.328	22.833	25.633	28.760	32.251	36.146	40.489	45.331	50.724
25	18.539	20.938	23.632	26.658	30.054	34.919	38.134	42.919	48.277	54.274
26	19.003	21.566	24.460	27.725	31.407	35.557	40.231	45.494	51.415	58.074
27	19.478	22.213	25.316	28.834	32.820	37.335	42.444	48.223	54.757	62.139
28	19.965	22.879	26.202	29.987	34.279	39.201	44.778	51.117	58.316	66.488
29	20.464	23.566	27.119	31.187	35.840	41.161	47.241	54.184	62.107	71.143
30	20.976	24.273	28.068	32.434	37.453	43.219	49.840	57.435	66.144	76.123
31	21.500	25.001	29.050	33.731	39.139	45.380	52.581	60.881	70.443	81.451
32	22.038	25.751	30.067	35.081	40.900	47.649	55.473	64.534	75.022	87.153
33	22.589	26.523	31.119	36.484	42.740	50.032	58.524	68.406	79.898	93.253
34	23.153	27.319	32.209	37.943	44.664	52.533	61.742	72.510	85.092	99.781
35	23.732	28.139	33.336	39.461	46.673	55.160	65.138	76.861	90.623	106.766
36	24.325	28.983	34.503	41.039	48.774	57.918	68.721	81.473	96.513	114.239
37	24.933	29.852	35.710	42.681	50.969	60.814	72.501	86.361	102.786	122.236
38	25.557	30.748	36.960	44.388	53.262	63.855	76.488	91.543	109.467	130.793
39	26.196	31.670	38.254	46.164	55.659	67.048	80.695	97.035	116.583	139.948
40	26.851	32.620	39.593	48.010	58.164	70.400	85.133	102.857	124.161	149.745
41	27.522	33.599	40.978	49.931	60.781	73.920	89.815	109.029	132.231	160.227
42	28.210	34.607	42.413	51.928	63.516	77.616	94.755	115.570	140.826	171.443
43	28.915	35.645	43.897	54.005	66.374	81.497	99.967	122.505	149.980	183.444
44	29.638	36.715	45.433	56.165	69.361	85.572	105.465	129.855	159.729	196.285
45	30.379	37.816	47.024	58.412	72.482	89.850	111.266	137.646	170.111	210.025
46	31.139	38.950	48.669	60.748	75.744	94.343	117.385	145.905	181.168	224.726
47	31.917	40.119	50.373	63.178	79.153	99.060	123.841	154.659	192.944	240.457
48	32.715	41.323	52.075	65.705	82.715	104.013	130.653	163.939	205.485	257.289
49	33.533	42.562	53.961	68.333	86.437	109.213	137.838	173.775	218.842	275.299
50	34.371	43.839	55.849	71.067	90.326	114.674	145.420	184.202	233.067	294.570

**Auf welchen Kapitalbetrag wächst eine mit einem bestimmten Satz zu verzinsende Einmalanlage an?**

Beispiel: Einmalanlage 25.000 €, Dauer 20 Jahre, jährliche Verzinsung 6 %.

Berechnung: Tabellenwert x Einmalanlage = 32.071 x 25.000 = 80.178 € (Zinssanteil 55.178 €)

10.000

## Vermögensbildung

### Einmalanlage

Kapital einer zu verzinsenden Einmalanlage über 10.000 €

nach Jahren	7,5 %	8 %	8,5 %	9 %	9,5 %	10 %	10,5 %	11 %	12 %
1	10.750	10.800	10.850	10.900	10.950	11.000	11.050	11.100	11.200
2	11.536	11.684	11.772	11.881	11.990	12.100	12.210	12.321	12.544
3	12.323	12.579	12.719	12.828	12.937	13.047	13.157	13.267	13.599
4	13.110	13.465	13.659	13.768	13.877	14.041	14.150	14.260	14.691
5	13.897	14.352	14.599	14.708	14.817	15.041	15.150	15.260	15.791
6	14.684	15.239	15.549	15.658	15.767	16.041	16.150	16.260	16.891
7	15.471	16.126	16.489	16.608	16.717	17.041	17.150	17.260	17.991
8	16.258	17.021	17.449	17.568	17.677	18.041	18.150	18.260	19.091
9	17.045	18.008	18.509	18.628	18.737	19.141	19.250	19.360	20.291
10	17.832	19.001	19.579	19.698	19.807	20.241	20.350	20.460	21.491
11	18.619	19.994	20.659	20.778	20.887	21.341	21.450	21.560	22.691
12	19.406	20.987	21.749	21.868	21.977	22.441	22.550	22.660	23.891
13	20.193	21.980	22.829	22.948	23.057	23.541	23.650	23.760	24.991
14	20.980	22.973	23.799	23.918	24.027	24.541	24.650	24.760	26.091
15	21.767	23.966	24.859	24.978	25.087	25.641	25.750	25.860	27.191
16	22.554	24.959	25.929	26.048	26.157	26.741	26.850	26.960	28.291
17	23.341	25.952	26.999	27.118	27.227	27.841	27.950	28.060	29.391
18	24.128	26.945	28.059	28.178	28.287	28.941	29.050	29.160	30.491
19	24.915	27.938	29.119	29.238	29.347	29.991	30.100	30.210	31.591
20	25.702	28.931	30.179	30.298	30.407	31.091	31.200	31.310	32.691
21	26.489	29.924	31.239	31.318	31.427	32.141	32.250	32.360	33.791
22	27.276	30.917	32.299	32.397	32.506	33.241	33.350	33.460	34.891
23	28.063	31.910	33.359	33.476	33.615	34.341	34.450	34.560	35.991
24	28.850	32.903	34.419	34.555	34.724	35.441	35.550	35.660	37.091
25	29.637	33.896	35.479	35.634	35.843	36.541	36.650	36.760	38.191
26	30.424	34.889	36.539	36.713	36.952	37.641	37.750	37.860	39.291
27	31.211	35.882	37.599	37.792	37.991	38.741	38.850	38.960	40.391
28	32.000	36.875	38.659	38.881	39.090	39.841	39.950	40.060	41.491
29	32.787	37.868	39.719	39.970	40.199	40.941	41.050	41.160	42.591
30	33.574	38.861	40.779	41.051	41.308	42.041	42.150	42.260	43.691
31	34.361	39.854	41.839	42.122	42.417	43.141	43.250	43.360	44.791
32	35.148	40.847	42.899	43.193	43.526	44.241	44.350	44.460	45.891
33	35.935	41.840	43.959	44.264	44.635	45.341	45.450	45.560	46.991
34	36.722	42.833	45.019	45.330	45.744	46.441	46.550	46.660	48.091
35	37.509	43.826	46.079	46.395	46.853	47.541	47.650	47.760	49.191
36	38.296	44.819	47.139	47.460	47.962	48.641	48.750	48.860	50.291
37	39.083	45.812	48.199	48.521	48.971	49.741	49.850	49.960	51.391
38	39.870	46.805	49.259	49.582	49.980	50.841	50.950	51.060	52.491
39	40.657	47.798	50.319	50.643	50.989	51.941	52.050	52.160	53.591
40	41.444	48.791	51.379	51.704	52.098	53.041	53.150	53.260	54.691
41	42.231	49.784	52.439	52.765	53.207	54.141	54.250	54.360	55.791
42	43.018	50.777	53.499	53.826	54.316	55.241	55.350	55.460	56.891
43	43.805	51.770	54.559	54.887	54.425	56.341	56.450	56.560	57.991
44	44.592	52.763	55.619	55.948	54.534	57.441	57.550	57.660	59.091
45	45.379	53.756	56.679	56.999	54.643	58.541	58.650	58.760	60.191
46	46.166	54.749	57.739	58.058	54.752	59.641	59.750	59.860	61.291
47	46.953	55.742	58.799	59.117	54.861	60.741	60.850	60.960	62.391
48	47.740	56.735	59.859	60.176	54.970	61.841	61.950	62.060	63.491
49	48.527	57.728	60.919	6					

# Vermögensbildung

## Dauersparen Erreichtes Kapital bei einer monatlichen Sparrate von 100 €

nach Jah- ren	Spar- betrag	3 %	3,5 %	4 %	4,5 %	5 %	5,5 %	6 %	6,5 %
1	1.200	1.220	1.233	1.246	1.259	1.272	1.285	1.298	1.311
2	2.400	2.476	2.488	2.501	2.514	2.527	2.539	2.552	2.565
3	3.600	3.769	3.798	3.827	3.856	3.885	3.914	3.944	3.974
4	4.800	5.050	5.154	5.206	5.259	5.312	5.366	5.420	5.475
5	6.000	6.393	6.474	6.557	6.640	6.725	6.809	6.894	6.979
6	7.200	7.769	7.888	8.009	8.132	8.257	8.383	8.510	8.637
7	8.400	9.180	9.344	9.512	9.683	9.856	10.031	10.208	10.386
8	9.600	10.844	11.068	11.297	11.530	11.769	12.013	12.263	12.518
9	10.800	12.107	12.389	12.678	12.975	13.279	13.590	13.908	14.234
10	12.000	13.626	13.969	14.345	14.719	15.105	15.511	15.938	16.386
11	13.200	15.183	15.619	16.069	16.534	17.014	17.510	18.022	18.550
12	14.400	16.779	17.307	17.855	18.422	19.009	19.618	20.249	20.902
13	15.600	18.415	19.046	19.702	20.385	21.094	21.831	22.598	23.395
14	16.800	20.091	20.837	21.615	22.426	23.272	24.155	25.077	26.038
15	18.000	21.810	22.681	23.594	24.549	25.549	26.592	27.640	28.339
16	19.200	23.571	24.581	25.642	26.757	27.928	29.158	30.450	31.808
17	20.400	25.377	26.538	27.763	29.053	31.848	33.361	34.956	36.638
18	21.600	27.227	28.554	30.012	31.673	33.631	36.431	38.292	40.261
19	22.800	29.122	30.630	32.228	33.925	37.639	39.671	41.829	44.121
20	24.000	31.069	32.768	34.579	36.508	40.754	43.089	45.577	48.231
21	25.200	33.062	34.971	37.012	41.528	44.024	46.694	49.551	52.608
22	26.400	35.104	37.240	39.530	44.988	47.458	50.498	53.763	57.270
23	27.600	37.198	39.576	42.136	47.863	51.063	54.511	58.228	62.235
24	28.800	39.345	41.983	44.834	47.915	51.246	54.849	58.745	67.522
25	30.000	41.544	44.462	47.626	51.058	54.782	58.924	63.212	73.153
26	31.200	43.799	47.015	50.516	54.326	58.476	62.997	67.924	79.150
27	32.400	46.110	49.645	53.506	57.725	62.337	67.896	72.893	85.537
28	33.600	48.479	52.354	56.602	61.260	66.371	71.981	78.141	92.340
29	34.800	50.908	55.144	59.806	64.937	70.587	76.813	83.674	99.584
30	36.000	53.397	58.018	63.122	68.760	74.993	81.886	89.512	107.299
31	37.200	55.948	60.978	66.554	72.737	79.597	87.213	95.671	115.516
32	38.400	58.563	64.027	70.106	76.872	84.408	92.806	102.169	124.267
33	39.600	61.243	67.167	73.782	81.173	89.436	98.679	109.024	133.586
34	40.800	63.990	70.402	77.587	85.646	94.689	104.845	116.256	143.512
35	42.000	66.806	73.734	81.526	90.298	100.180	111.320	123.886	154.062
36	43.200	69.693	77.165	85.602	95.136	105.917	111.320	131.935	165.340
37	44.400	72.651	80.699	89.821	100.167	111.913	125.257	140.427	177.329
38	45.600	75.684	84.340	94.187	105.400	118.178	132.752	149.387	190.098
39	46.800	78.792	88.090	98.706	110.842	124.725	149.387	158.839	203.696
40	48.000	81.978	91.952	103.984	116.501	131.567	148.886	168.810	218.179
41	49.200	85.244	95.990	108.225	122.387	138.717	157.562	179.331	233.603
42	50.400	88.591	100.027	113.236	128.509	146.180	166.673	190.430	250.029
43	51.600	92.022	104.248	118.422	134.875	153.986	176.239	202.139	267.523
44	52.800	95.539	108.595	123.789	141.496	162.155	186.284	214.493	286.155
45	54.000	99.144	113.072	129.345	148.382	170.681	196.830	227.525	305.997
46	55.200	102.839	116.684	135.094	155.543	179.591	207.904	241.275	327.129
47	56.400	106.626	122.434	141.045	162.991	188.902	219.532	255.781	349.634
48	57.600	110.508	127.326	147.205	170.737	198.632	231.741	271.085	373.603
49	58.800	114.487	132.365	153.580	178.792	208.800	244.561	287.230	399.129
50	60.000	118.565	137.556	160.178	187.170	219.425	258.021	304.263	426.315

Wie viel Kapital wird durch kontinuierliches, monatliches Sparen erreicht?

Beispiel: Monatssparrate 250 €, Dauer 20 Jahre, jährliche Verzinsung 5%.

Berechnung:  $\text{Tabellenwert} \times \text{Sparrate} = 40.754 \times 250 = 10.188.500$  € (davon Zinsanteil 41.885 €)

# Vermögensbildung

## Erreichtes Kapital bei einer monatlichen Sparrate von 100 € Dauersparen

nach Jah- ren	Spar- betrag	7 %	7,5 %	8 %	8,5 %	9 %	9,5 %	10 %	11 %	12 %
1	1.200	1.246	1.249	1.252	1.255	1.259	1.262	1.265	1.271	1.278
2	2.400	2.578	2.591	2.604	2.617	2.630	2.643	2.657	2.683	2.709
3	3.600	4.004	4.034	4.064	4.095	4.125	4.156	4.187	4.249	4.312
4	4.800	5.530	5.586	5.642	5.698	5.755	5.813	5.871	5.988	6.108
5	6.000	7.163	7.253	7.345	7.438	7.532	7.627	7.723	7.919	8.119
6	7.200	8.909	9.046	9.185	9.325	9.468	9.613	9.760	10.061	10.371
7	8.400	10.779	10.973	11.171	11.373	11.579	11.788	12.001	12.439	12.894
8	9.600	12.779	13.045	13.317	13.595	13.879	14.170	14.466	15.079	15.719
9	10.800	14.919	15.272	15.634	16.006	16.387	16.778	17.178	18.009	18.883
10	12.000	17.208	17.666	18.137	18.622	19.120	19.633	20.161	21.262	22.427
11	13.200	19.658	20.240	20.840	21.460	22.100	22.760	23.442	24.872	26.397
12	14.400	22.280	23.007	23.759	24.539	25.347	26.184	27.051	28.880	30.842
13	15.600	25.085	25.981	26.912	27.880	28.887	29.933	31.021	33.328	35.821
14	16.800	28.087	29.178	30.317	31.505	32.745	34.039	35.388	38.266	41.398
15	18.000	31.298	32.615	33.994	35.439	36.951	38.534	40.192	43.746	47.643
16	19.200	34.735	36.310	37.966	39.706	41.535	43.457	45.476	49.830	54.639
17	20.400	38.412	40.282	42.255	44.336	46.531	48.847	51.289	56.583	62.473
18	21.600	42.346	44.552	46.888	49.360	51.978	54.749	57.683	64.078	71.248
19	22.800	46.556	49.142	51.891	54.811	57.914	61.212	64.716	72.399	81.076
20	24.000	51.060	54.077	57.294	60.725	64.385	68.289	72.453	81.634	92.083
21	25.200	55.880	59.381	63.129	67.142	71.438	76.038	80.963	91.885	104.411
22	26.400	61.037	65.084	69.432	74.104	79.126	84.523	90.325	103.284	118.218
23	27.600	66.555	71.214	76.238	81.659	87.506	93.815	100.682	115.894	133.682
24	28.800	72.459	77.803	83.589	89.855	96.640	103.989	111.949	129.914	151.002
25	30.000	78.777	84.887	91.528	98.748	106.596	115.130	124.409	145.476	170.401
26	31.200	85.537	92.503	100.103	108.397	117.448	127.329	138.115	162.750	192.127
27	32.400	92.770	100.689	109.363	118.866	129.277	140.687	153.191	181.924	216.460
28	33.600	100.509	109.490	119.364	130.224	142.171	155.314	168.078	203.208	243.713
29	34.800	108.790	118.950	130.165	142.549	156.224	171.330	189.716	226.832	274.237
30	36.000	117.651	129.120	141.830	155.921	171.543	188.868	208.085	253.055	308.423
31	37.200	127.132	140.053	154.429	170.429	188.240	208.072	230.159	282.163	346.712
32	38.400	137.277	151.805	168.035	186.171	206.441	229.101	254.439	314.472	389.595
33	39.600	148.132	164.440	182.730	203.251	226.279	252.127	281.148	350.335	437.625
34	40.800	159.746	178.021	198.600	221.782	247.902	277.341	300.528	390.144	491.418
35	42.000	172.174	192.622	215.740	241.889	271.472	304.950	342.846	434.331	551.666
36	43.200	185.472	208.317	234.251	263.705	297.163	335.182	378.396	483.379	619.144
37	44.400	199.700	225.190	254.243	287.375	325.166	368.286	417.500	537.822	694.719
38	45.600	214.925	243.328	275.835	313.057	355.690	404.535	460.515	598.254	779.963
39	46.800	231.215	262.826	299.153	340.922	388.960	444.228	507.832	665.333	874.165
40	48.000	248.646	283.787	324.338	371.156	425.225	487.692	559.880	739.792	980.343
41	49.200	267.296	306.319	351.538	403.959	464.754	535.284	617.133	822.441	1.099.262
42	50.400	287.252	330.542	380.913	439.551	507.840	587.398	680.112	914.181	1.232.451
43	51.600	308.606	356.584	412.638	478.168	554.805	644.462	749.338	1.016.012	1.381.624
44	52.800	331.453	384.574	446.901	520.067	605.995	706.948	825.925	1.129.045	1.548.696
45	54.000	355.901	414.666	483.905	565.528	661.794	775.370	909.416	1.254.512	1.735.818
46	55.200	382.059	447.014	523.869	614.854	722.613	850.292	1.001.622	1.393.780	1.945.394
47	56.400	410.940	481.789	567.031	668.371	788.907	932.331	1.103.050	1.548.367	2.180.119
48	57.600	439.998	519.172	613.645	726.438	861.167	1.022.164	1.214.620	1.719.959	2.443.012
49	58.800									

## Vermögensbildung

### Zeitrente

Rente durch regelmäßige, gleichbleibende Entnahmen

Entnahme in Jahren	Höhe der sofort beginnenden jährlichen Kapitalentnahme bei Kapitalverzehr Anfangskapital 100 000 €, das verzinst wird mit jährlich ..%									
	2,5 %	3 %	3,5 %	4 %	4,5 %	5 %	5,5 %	6 %	6,5 %	7 %
2	50.617	50.739	50.860	50.980	51.100	51.220	51.338	51.456	51.574	51.691
3	34.160	34.323	34.486	34.649	34.811	34.972	35.133	35.293	35.453	35.612
4	25.933	26.119	26.304	26.489	26.674	26.858	27.042	27.226	27.409	27.591
5	21.000	21.199	21.399	21.599	21.798	21.998	22.197	22.396	22.595	22.794
6	17.712	17.922	18.132	18.342	18.553	18.764	18.974	19.185	19.396	19.607
7	15.365	15.583	15.801	16.020	16.239	16.459	16.679	16.899	17.120	17.341
8	13.607	13.831	14.056	14.282	14.508	14.735	14.963	15.192	15.421	15.651
9	12.240	12.469	12.700	12.932	13.165	13.399	13.634	13.870	14.107	14.345
10	11.147	11.382	11.618	11.855	12.094	12.334	12.575	12.818	13.061	13.306
11	10.254	10.493	10.734	10.976	11.220	11.466	11.713	11.962	12.212	12.463
12	9.511	9.754	9.998	10.245	10.494	10.745	10.998	11.253	11.509	11.767
13	8.883	9.129	9.378	9.629	9.883	10.139	10.397	10.657	10.919	11.182
14	8.345	8.595	8.847	9.103	9.361	9.621	9.884	10.150	10.417	10.686
15	7.880	8.133	8.389	8.648	8.910	9.175	9.443	9.713	9.986	10.261
16	7.473	7.729	7.989	8.252	8.518	8.788	9.060	9.335	9.613	9.893
17	7.115	7.374	7.637	7.904	8.174	8.448	8.724	9.004	9.287	9.572
18	6.797	7.059	7.325	7.596	7.870	8.147	8.428	8.713	9.000	9.291
19	6.513	6.778	7.047	7.321	7.599	7.880	8.166	8.455	8.747	9.042
20	6.258	6.526	6.798	7.075	7.357	7.642	7.932	8.225	8.522	8.822
21	6.028	6.298	6.574	6.854	7.139	7.428	7.722	8.019	8.321	8.625
22	5.819	6.092	6.370	6.654	6.942	7.235	7.533	7.834	8.140	8.449
23	5.629	5.904	6.185	6.472	6.764	7.061	7.362	7.668	7.978	8.291
24	5.455	5.733	6.017	6.306	6.602	6.902	7.207	7.517	7.831	8.149
25	5.295	5.576	5.862	6.155	6.453	6.757	7.066	7.380	7.698	8.020
26	5.148	5.431	5.720	6.016	6.318	6.625	6.938	7.255	7.577	7.903
27	5.012	5.297	5.590	5.888	6.193	6.504	6.820	7.141	7.467	7.797
28	4.887	5.174	5.469	5.770	6.079	6.393	6.712	7.037	7.366	7.700
29	4.770	5.060	5.357	5.662	5.973	6.290	6.613	6.941	7.275	7.612
30	4.661	4.953	5.253	5.561	5.875	6.195	6.522	6.854	7.190	7.531
31	4.560	4.854	5.157	5.467	5.784	6.108	6.438	6.773	7.113	7.458
32	4.465	4.762	5.067	5.380	5.700	6.027	6.360	6.698	7.042	7.390
33	4.377	4.675	4.983	5.298	5.621	5.951	6.288	6.630	6.976	7.328
34	4.293	4.594	4.904	5.223	5.549	5.881	6.221	6.566	6.916	7.271
35	4.215	4.518	4.831	5.152	5.480	5.816	6.159	6.507	6.860	7.218
36	4.142	4.447	4.762	5.085	5.417	5.756	6.101	6.452	6.809	7.170
37	4.072	4.380	4.697	5.023	5.357	5.699	6.047	6.402	6.761	7.125
38	4.007	4.316	4.636	4.965	5.302	5.646	5.997	6.355	6.717	7.084
39	3.945	4.257	4.579	4.910	5.249	5.597	5.951	6.311	6.676	7.045
40	3.886	4.200	4.524	4.858	5.200	5.550	5.907	6.270	6.638	7.010

Wie viel Kapital kann jährlich entnommen werden, wenn es nach einer bestimmten Zeit aufgezehrt sein soll?

Beispiel: Anfangskapital 200 000 €, Kapitalverzinsung 6 %, Kapitalverzehrdauer 20 Jahre

Berechnung:  $\frac{\text{Tabellenwert} \times \text{Anfangskapital}}{100.000} = \frac{8.225 \times 200.000}{100.000} = 16.450 \text{ €}$  jährliche Kapitalentnahme

Wie viele Jahre reicht ein bestimmtes Kapital zur Zahlung einer vorgegebenen Rente aus?

Beispiel: Anfangskapital 200 000 €, Kapitalverzinsung 6 %, Rentenhöhe jährlich 24 000 €

Berechnung:  $\frac{\text{Rentenhöhe} \times 100.000}{\text{Anfangskapital}} = \frac{24.000 \times 100.000}{200.000} = 12.000$ ; das Kapital reicht (Tab.-wert 11962) für fast 11 J.

## Vermögensbildung

### Rente durch regelmäßige, gleichbleibende Entnahmen

### Zeitrente

Entnahme in Jahren	Höhe der sofort beginnenden jährlichen Kapitalentnahme bei Kapitalverzehr Anfangskapital 100 000 €, das verzinst wird mit jährlich ..%									
	7,5 %	8 %	8,5 %	9 %	9,5 %	10 %	10,5 %	11 %	11,5 %	12 %
2	51.807	51.923	52.038	52.153	52.267	52.381	52.494	52.607	52.719	52.830
3	35.771	35.929	36.087	36.244	36.400	36.556	36.711	36.866	37.020	37.174
4	27.774	27.956	28.137	28.318	28.499	28.679	28.859	29.038	29.217	29.396
5	22.992	23.190	23.389	23.586	23.784	23.982	24.179	24.376	24.572	24.769
6	19.818	20.029	20.240	20.451	20.662	20.873	21.084	21.295	21.506	21.717
7	17.563	17.784	18.006	18.228	18.451	18.673	18.896	19.118	19.341	19.564
8	15.882	16.112	16.344	16.576	16.808	17.040	17.273	17.506	17.740	17.973
9	14.583	14.822	15.062	15.303	15.544	15.786	16.028	16.270	16.514	16.757
10	13.552	13.799	14.047	14.295	14.545	14.795	15.046	15.297	15.550	15.802
11	12.716	12.970	13.225	13.481	13.739	13.997	14.256	14.515	14.776	15.037
12	12.026	12.287	12.549	12.812	13.077	13.342	13.609	13.876	14.145	14.414
13	11.448	11.715	11.984	12.254	12.525	12.798	13.072	13.347	13.623	13.900
14	10.958	11.231	11.506	11.783	12.061	12.341	12.621	12.903	13.187	13.471
15	10.538	10.818	11.099	11.382	11.666	11.952	12.240	12.528	12.818	13.109
16	10.176	10.461	10.748	11.037	11.327	11.620	11.914	12.209	12.505	12.803
17	9.860	10.151	10.444	10.738	11.035	11.333	11.633	11.934	12.237	12.541
18	9.584	9.880	10.178	10.478	10.780	11.085	11.390	11.698	12.006	12.316
19	9.341	9.641	9.945	10.250	10.558	10.868	11.179	11.492	11.806	12.122
20	9.125	9.431	9.739	10.050	10.363	10.678	10.995	11.313	11.633	11.953
21	8.933	9.244	9.557	9.873	10.191	10.511	10.833	11.157	11.481	11.807
22	8.762	9.077	9.395	9.716	10.039	10.364	10.691	11.019	11.349	11.680
23	8.608	8.928	9.251	9.576	9.904	10.234	10.565	10.898	11.233	11.568
24	8.470	8.794	9.122	9.452	9.787	10.118	10.454	10.792	11.130	11.470
25	8.345	8.674	9.006	9.340	9.677	10.015	10.356	10.697	11.040	11.384
26	8.233	8.565	8.901	9.240	9.581	9.924	10.268	10.614	10.961	11.308
27	8.130	8.467	8.807	9.150	9.495	9.842	10.190	10.540	10.890	11.241
28	8.038	8.379	8.723	9.069	9.418	9.768	10.120	10.474	10.828	11.182
29	7.953	8.298	8.646	8.996	9.348	9.703	10.058	10.415	10.772	11.130
30	7.876	8.225	8.576	8.930	9.286	9.644	10.003	10.363	10.723	11.084
31	7.806	8.158	8.513	8.870	9.230	9.591	9.953	10.316	10.680	11.043
32	7.742	8.097	8.456	8.816	9.179	9.543	9.908	10.274	10.641	11.007
33	7.683	8.042	8.403	8.767	9.133	9.500	9.868	10.237	10.606	10.975
34	7.629	7.991	8.356	8.723	9.091	9.461	9.832	10.204	10.575	10.946
35	7.580	7.945	8.312	8.682	9.054	9.426	9.800	10.174	10.548	10.921
36	7.534	7.902	8.273	8.645	9.020	9.395	9.771	10.147	10.523	10.899
37	7.493	7.863	8.237	8.612	8.989	9.366	9.745	10.123	10.501	10.879
38	7.454	7.828	8.204	8.581	8.961	9.341	9.721	10.101	10.481	10.861
39	7.419	7.795	8.173	8.554	8.935	9.317	9.700	10.082	10.464	10.845
40	7.386	7.765	8.146	8.528	8.912	9.296	9.681	10.065	10.448	10.831

Wie viel Kapital wird benötigt, um eine vorgegebene Rente eine bestimmte Zeit lang zahlen zu können?

Beispiel: Kapitalverzinsung 8 %, jährliche Rente 12.000 €, Zahldauer 20 Jahre

Berechnung:  $\frac{\text{Rente} \times 100.000}{\text{Tabellenwert}} = \frac{12.000 \times 100.000}{9.431} = 127.240 \text{ €}$  beträgt der Kapitalbedarf.

Ein Geldtip: Wer Geld dauerhaft zu 6 % anlegt, z.B. 100 € im Monat (1.200 € jährlich), kann, um das Kapital wieder zu verbrauchen, nach einer

- Spardauer von 10 Jahren, 10 Jahre lang jährlich 2.093 € entnehmen;
- Spardauer von 20 Jahren, 20 Jahre lang jährlich 3.748 € entnehmen.