

CASH VALUE CALCULATION - Personal Injury (Art. 107)

Victim

A. Voorbeeld

Cash Value = € 640.910

Persons

	Victim	Partner
First name:	A.	
Prefix:		
Last name:	Voorbeeld	
Gender:	Male	Female
Date of birth:	12-11-1980	3-1-1979
Marital status:	Married	

Child 1

First name:	
Prefix:	
Last name:	
Gender:	Male
Date of birth:	1-1-2015
Gender:	Male
End age:	18

Settings of the Cash Value Calculation

Calculation choice:	Personal Injury (Art. 107)
Date of accident:	1-1-2018
Date of capitalization:	1-1-2020
Age at expiry of victim:	72
Mortality table:	Netherlands 2013/2018
Probability of death correction:	Yes
Tax Component:	Yes
Tax component iteration:	No
Exempt Equity Amount:	€ 30.846
Type of yield rate:	Variable
Type of inflation rate:	Fixed
Fixed inflation rate:	3,00%
Interest rate after fixed interest period (Mortgages):	1,50%

Settings of the Cash Value Calculation (Continuation)

	Variable yield rate
2018:	0,00%
2019:	0,00%
2020:	0,00%
2021:	0,00%
2022:	0,00%
2023:	0,00%
2024:	0,00%
2025:	0,00%
2026:	6,00%
2027:	6,00%
2028:	6,00%
2029:	6,00%
2030:	6,00%
2031:	6,00%
2032:	6,00%
2033:	6,00%
2034:	6,00%
2035:	6,00%
2036:	6,00%
2037:	6,00%
2038:	6,00%
2039:	6,00%
2040:	6,00%
2041:	6,00%
2042:	6,00%
2043:	6,00%
2044:	6,00%
2045:	6,00%
2046:	6,00%
2047:	6,00%
2048:	6,00%
2049:	6,00%
2050:	6,00%
2051:	6,00%
2052:	6,00%

Finance Overview of Scenario - Without Accident

YEAR (Age Victim):	2018 (38)	2019 (39)	2020 (40)	2021 (41)	2022 (42)	2023 (43)	2024 (44)	2025 (45)	2026 (46)	2027 (47)
Work Income:	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000
Social Security Benefits:	€ 804	€ 880	€ 886	€ 1.076	€ 1.076	€ 1.076	€ 1.076	€ 1.076	€ 1.076	€ 1.266
Pension Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Annuity/Disability Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Rental Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Income from Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Other Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL INCOME:	€ 70.804	€ 70.880	€ 70.886	€ 71.076	€ 71.076	€ 71.076	€ 71.076	€ 71.076	€ 71.076	€ 71.266
Social Securities Contributions:	€ 3.955	€ 3.990	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815
Pension Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Annuity Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Savings/Investment Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Disability Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Interest on Loans:	€ 11.907	€ 11.689	€ 3.438	€ 3.324	€ 3.208	€ 3.090	€ 2.970	€ 2.849	€ 2.726	€ 2.601
Loan Redemptions:	€ 4.356	€ 4.574	€ 7.624	€ 7.738	€ 7.854	€ 7.972	€ 8.092	€ 8.213	€ 8.336	€ 8.461
Income Tax:	€ 13.038	€ 16.524	€ 19.953	€ 20.511	€ 21.066	€ 21.624	€ 21.676	€ 21.728	€ 21.781	€ 21.835
Other Expenses:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL EXPENSES:	€ 33.256	€ 36.777	€ 34.830	€ 35.388	€ 35.943	€ 36.501	€ 36.553	€ 36.605	€ 36.658	€ 36.712
NET DISPOSABLE INCOME:	€ 37.548	€ 34.103	€ 36.056	€ 35.688	€ 35.133	€ 34.575	€ 34.523	€ 34.471	€ 34.418	€ 34.554
Savings Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Investment Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Real Estates:	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000
Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Enterprises (equity):	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Wealth Mutations:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Mortgages:	€ -233.784	€ -229.210	€ -221.586	€ -213.848	€ -205.994	€ -198.022	€ -189.930	€ -181.717	€ -173.381	€ -164.920
Consumer Loans:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL WEALTH:	€ 66.216	€ 70.790	€ 78.414	€ 86.152	€ 94.006	€ 101.978	€ 110.070	€ 118.283	€ 126.619	€ 135.080

Finance Overview of Scenario - Without Accident (Continuation)

YEAR (Age Victim):	2028 (48)	2029 (49)	2030 (50)	2031 (51)	2032 (52)	2033 (53)	2034 (54)	2035 (55)	2036 (56)	2037 (57)
Work Income:	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000
Social Security Benefits:	€ 1.266	€ 1.266	€ 1.266	€ 1.266	€ 1.266	€ 0	€ 0	€ 0	€ 0	€ 0
Pension Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Annuity/Disability Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Rental Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Income from Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Other Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL INCOME:	€ 71.266	€ 71.266	€ 71.266	€ 71.266	€ 71.266	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000
Social Securities Contributions:	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815
Pension Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Annuity Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Savings/Investment Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Disability Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Interest on Loans:	€ 2.474	€ 2.345	€ 2.214	€ 2.082	€ 1.947	€ 1.810	€ 1.671	€ 1.530	€ 1.387	€ 1.242
Loan Redemptions:	€ 8.588	€ 8.717	€ 8.848	€ 8.980	€ 9.115	€ 9.252	€ 9.391	€ 9.532	€ 9.675	€ 9.820
Income Tax:	€ 21.889	€ 21.944	€ 22.001	€ 22.058	€ 22.116	€ 22.175	€ 22.205	€ 22.236	€ 22.272	€ 22.311
Other Expenses:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL EXPENSES:	€ 36.766	€ 36.821	€ 36.878	€ 36.935	€ 36.993	€ 37.052	€ 37.082	€ 37.113	€ 37.149	€ 37.188
NET DISPOSABLE INCOME:	€ 34.500	€ 34.445	€ 34.388	€ 34.331	€ 34.273	€ 32.948	€ 32.918	€ 32.887	€ 32.851	€ 32.812
Savings Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Investment Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Real Estates:	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000
Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Enterprises (equity):	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Wealth Mutations:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Mortgages:	€ -156.332	€ -147.615	€ -138.767	€ -129.787	€ -120.672	€ -111.420	€ -102.029	€ -92.497	€ -82.822	€ -73.002
Consumer Loans:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL WEALTH:	€ 143.668	€ 152.385	€ 161.233	€ 170.213	€ 179.328	€ 188.580	€ 197.971	€ 207.503	€ 217.178	€ 226.998

Finance Overview of Scenario - Without Accident (Continuation)

YEAR (Age Victim):	2038 (58)	2039 (59)	2040 (60)	2041 (61)	2042 (62)	2043 (63)	2044 (64)	2045 (65)	2046 (66)	2047 (67)
Work Income:	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 20.000	€ 0	€ 0
Social Security Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 364	€ 11.999	€ 12.666
Pension Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 13.000
Annuity/Disability Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Rental Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Income from Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Other Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL INCOME:	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 70.000	€ 20.364	€ 11.999	€ 25.666
Social Securities Contributions:	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 3.815	€ 1.090	€ 604	€ 1.399
Pension Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Annuity Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Savings/Investment Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Disability Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Interest on Loans:	€ 1.095	€ 946	€ 794	€ 640	€ 483	€ 325	€ 164	€ 0	€ 0	€ 0
Loan Redemptions:	€ 9.967	€ 10.116	€ 10.268	€ 10.422	€ 10.579	€ 10.737	€ 10.898	€ 0	€ 0	€ 0
Income Tax:	€ 22.355	€ 22.402	€ 22.455	€ 22.511	€ 22.573	€ 22.638	€ 22.709	€ 2.233	€ 0	€ 1.542
Other Expenses:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL EXPENSES:	€ 37.232	€ 37.279	€ 37.332	€ 37.388	€ 37.450	€ 37.515	€ 37.586	€ 3.323	€ 604	€ 2.941
NET DISPOSABLE INCOME:	€ 32.768	€ 32.721	€ 32.668	€ 32.612	€ 32.550	€ 32.485	€ 32.414	€ 17.041	€ 11.395	€ 22.725
Savings Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Investment Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Real Estates:	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000
Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Enterprises (equity):	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Wealth Mutations:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Mortgages:	€ -63.035	€ -52.919	€ -42.651	€ -32.229	€ -21.650	€ -10.913	€ -15	€ 0	€ 0	€ 0
Consumer Loans:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL WEALTH:	€ 236.965	€ 247.081	€ 257.349	€ 267.771	€ 278.350	€ 289.087	€ 299.985	€ 300.000	€ 300.000	€ 300.000

Finance Overview of Scenario - Without Accident (Continuation)

YEAR (Age Victim):	2048 (68)	2049 (69)	2050 (70)	2051 (71)	2052 (72)
Work Income:	€ 0	€ 0	€ 0	€ 0	€ 0
Social Security Benefits:	€ 22.280	€ 22.280	€ 22.280	€ 22.280	€ 22.280
Pension Benefits:	€ 13.000	€ 13.000	€ 13.000	€ 13.000	€ 13.000
Annuity/Disability Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0
Rental Income:	€ 0	€ 0	€ 0	€ 0	€ 0
Income from Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0
Other Income:	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL INCOME:	€ 35.280	€ 35.280	€ 35.280	€ 35.280	€ 35.280
Social Securities Contributions:	€ 1.923	€ 1.923	€ 1.923	€ 1.923	€ 1.923
Pension Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0
Annuity Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0
Savings/Investment Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0
Disability Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0
Interest on Loans:	€ 0	€ 0	€ 0	€ 0	€ 0
Loan Redemptions:	€ 0	€ 0	€ 0	€ 0	€ 0
Income Tax:	€ 2.656	€ 2.656	€ 2.656	€ 2.656	€ 2.656
Other Expenses:	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL EXPENSES:	€ 4.579	€ 4.579	€ 4.579	€ 4.579	€ 4.579
NET DISPOSABLE INCOME:	€ 30.701	€ 30.701	€ 30.701	€ 30.701	€ 30.701
Savings Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0
Investment Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances:	€ 0	€ 0	€ 0	€ 0	€ 0
Real Estates:	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000
Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0
Enterprises (equity):	€ 0	€ 0	€ 0	€ 0	€ 0
Wealth Mutations:	€ 0	€ 0	€ 0	€ 0	€ 0
Mortgages:	€ 0	€ 0	€ 0	€ 0	€ 0
Consumer Loans:	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL WEALTH:	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000

Finance Overview of Scenario - With Accident

YEAR (Age Victim):	2018 (38)	2019 (39)	2020 (40)	2021 (41)	2022 (42)	2023 (43)	2024 (44)	2025 (45)	2026 (46)	2027 (47)
Work Income:	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000
Social Security Benefits:	€ 2.337	€ 2.483	€ 2.071	€ 2.261	€ 2.261	€ 2.261	€ 2.261	€ 2.261	€ 2.261	€ 2.678
Pension Benefits:	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000
Annuity/Disability Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Rental Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Income from Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Other Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL INCOME:	€ 32.337	€ 32.483	€ 32.071	€ 32.261	€ 32.261	€ 32.261	€ 32.261	€ 32.261	€ 32.261	€ 32.678
Social Securities Contributions:	€ 1.695	€ 1.710	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635
Pension Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Annuity Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Savings/Investment Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Disability Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Interest on Loans:	€ 11.907	€ 11.689	€ 3.438	€ 3.324	€ 3.208	€ 3.090	€ 2.970	€ 2.849	€ 2.726	€ 2.601
Loan Redemptions:	€ 4.356	€ 4.574	€ 7.624	€ 7.738	€ 7.854	€ 7.972	€ 8.092	€ 8.213	€ 8.336	€ 8.461
Income Tax:	€ 1.242	€ 1.159	€ 4.591	€ 4.821	€ 5.051	€ 5.283	€ 5.335	€ 5.386	€ 5.439	€ 5.493
Other Expenses:	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200
TOTAL EXPENSES:	€ 20.400	€ 20.332	€ 18.488	€ 18.718	€ 18.948	€ 19.180	€ 19.232	€ 19.283	€ 19.336	€ 19.390
NET DISPOSABLE INCOME:	€ 11.937	€ 12.151	€ 13.583	€ 13.543	€ 13.313	€ 13.081	€ 13.029	€ 12.978	€ 12.925	€ 13.288
Savings Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Investment Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Real Estates:	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000
Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Enterprises (equity):	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Wealth Mutations:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Mortgages:	€ -233.784	€ -229.210	€ -221.586	€ -213.848	€ -205.994	€ -198.022	€ -189.930	€ -181.717	€ -173.381	€ -164.920
Consumer Loans:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL WEALTH:	€ 66.216	€ 70.790	€ 78.414	€ 86.152	€ 94.006	€ 101.978	€ 110.070	€ 118.283	€ 126.619	€ 135.080

Finance Overview of Scenario - With Accident (Continuation)

YEAR (Age Victim):	2028 (48)	2029 (49)	2030 (50)	2031 (51)	2032 (52)	2033 (53)	2034 (54)	2035 (55)	2036 (56)	2037 (57)
Work Income:	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000
Social Security Benefits:	€ 2.678	€ 2.678	€ 2.678	€ 2.856	€ 2.856	€ 0	€ 0	€ 0	€ 0	€ 0
Pension Benefits:	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000
Annuity/Disability Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Rental Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Income from Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Other Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL INCOME:	€ 32.678	€ 32.678	€ 32.678	€ 32.856	€ 32.856	€ 30.000	€ 30.000	€ 30.000	€ 30.000	€ 30.000
Social Securities Contributions:	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635
Pension Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Annuity Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Savings/Investment Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Disability Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Interest on Loans:	€ 2.474	€ 2.345	€ 2.214	€ 2.082	€ 1.947	€ 1.810	€ 1.671	€ 1.530	€ 1.387	€ 1.242
Loan Redemptions:	€ 8.588	€ 8.717	€ 8.848	€ 8.980	€ 9.115	€ 9.252	€ 9.391	€ 9.532	€ 9.675	€ 9.820
Income Tax:	€ 5.548	€ 5.603	€ 5.659	€ 5.717	€ 5.775	€ 5.833	€ 5.864	€ 5.895	€ 5.931	€ 5.970
Other Expenses:	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200
TOTAL EXPENSES:	€ 19.445	€ 19.500	€ 19.556	€ 19.614	€ 19.672	€ 19.730	€ 19.761	€ 19.792	€ 19.828	€ 19.867
NET DISPOSABLE INCOME:	€ 13.233	€ 13.178	€ 13.122	€ 13.242	€ 13.184	€ 10.270	€ 10.239	€ 10.208	€ 10.172	€ 10.133
Savings Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Investment Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Real Estates:	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000
Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Enterprises (equity):	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Wealth Mutations:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Mortgages:	€ -156.332	€ -147.615	€ -138.767	€ -129.787	€ -120.672	€ -111.420	€ -102.029	€ -92.497	€ -82.822	€ -73.002
Consumer Loans:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL WEALTH:	€ 143.668	€ 152.385	€ 161.233	€ 170.213	€ 179.328	€ 188.580	€ 197.971	€ 207.503	€ 217.178	€ 226.998

Finance Overview of Scenario - With Accident (Continuation)

YEAR (Age Victim):	2038 (58)	2039 (59)	2040 (60)	2041 (61)	2042 (62)	2043 (63)	2044 (64)	2045 (65)	2046 (66)	2047 (67)
Work Income:	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 20.000	€ 0	€ 0
Social Security Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 11.282	€ 12.666
Pension Benefits:	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000
Annuity/Disability Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Rental Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Income from Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Other Income:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL INCOME:	€ 30.000	€ 30.000	€ 30.000	€ 30.000	€ 30.000	€ 30.000	€ 30.000	€ 30.000	€ 21.282	€ 22.666
Social Securities Contributions:	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.635	€ 1.149	€ 1.235
Pension Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Annuity Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Savings/Investment Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Disability Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Interest on Loans:	€ 1.095	€ 946	€ 794	€ 640	€ 483	€ 325	€ 164	€ 0	€ 0	€ 0
Loan Redemptions:	€ 9.967	€ 10.116	€ 10.268	€ 10.422	€ 10.579	€ 10.737	€ 10.898	€ 0	€ 0	€ 0
Income Tax:	€ 6.014	€ 6.061	€ 6.114	€ 6.170	€ 6.232	€ 6.297	€ 6.368	€ 6.535	€ 210	€ 1.479
Other Expenses:	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200
TOTAL EXPENSES:	€ 19.911	€ 19.958	€ 20.011	€ 20.067	€ 20.129	€ 20.194	€ 20.265	€ 9.370	€ 2.559	€ 3.914
NET DISPOSABLE INCOME:	€ 10.089	€ 10.042	€ 9.989	€ 9.933	€ 9.871	€ 9.806	€ 9.735	€ 20.630	€ 18.723	€ 18.752
Savings Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Investment Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Real Estates:	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000
Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Enterprises (equity):	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Wealth Mutations:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
Mortgages:	€ -63.035	€ -52.919	€ -42.651	€ -32.229	€ -21.650	€ -10.913	€ -15	€ 0	€ 0	€ 0
Consumer Loans:	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL WEALTH:	€ 236.965	€ 247.081	€ 257.349	€ 267.771	€ 278.350	€ 289.087	€ 299.985	€ 300.000	€ 300.000	€ 300.000

Finance Overview of Scenario - With Accident (Continuation)

YEAR (Age Victim):	2048 (68)	2049 (69)	2050 (70)	2051 (71)	2052 (72)
Work Income:	€ 0	€ 0	€ 0	€ 0	€ 0
Social Security Benefits:	€ 22.280	€ 22.280	€ 22.280	€ 22.280	€ 22.280
Pension Benefits:	€ 10.000	€ 10.000	€ 10.000	€ 10.000	€ 10.000
Annuity/Disability Benefits:	€ 0	€ 0	€ 0	€ 0	€ 0
Rental Income:	€ 0	€ 0	€ 0	€ 0	€ 0
Income from Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0
Other Income:	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL INCOME:	€ 32.280	€ 32.280	€ 32.280	€ 32.280	€ 32.280
Social Securities Contributions:	€ 1.759	€ 1.759	€ 1.759	€ 1.759	€ 1.759
Pension Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0
Annuity Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0
Savings/Investment Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0
Disability Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances Contributions:	€ 0	€ 0	€ 0	€ 0	€ 0
Interest on Loans:	€ 0	€ 0	€ 0	€ 0	€ 0
Loan Redemptions:	€ 0	€ 0	€ 0	€ 0	€ 0
Income Tax:	€ 2.038	€ 2.038	€ 2.038	€ 2.038	€ 2.038
Other Expenses:	€ 1.200	€ 1.200	€ 1.200	€ 1.200	€ 1.200
TOTAL EXPENSES:	€ 4.997	€ 4.997	€ 4.997	€ 4.997	€ 4.997
NET DISPOSABLE INCOME:	€ 27.283	€ 27.283	€ 27.283	€ 27.283	€ 27.283
Savings Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0
Investment Accounts:	€ 0	€ 0	€ 0	€ 0	€ 0
Life Insurances:	€ 0	€ 0	€ 0	€ 0	€ 0
Real Estates:	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000
Receivables:	€ 0	€ 0	€ 0	€ 0	€ 0
Enterprises (equity):	€ 0	€ 0	€ 0	€ 0	€ 0
Wealth Mutations:	€ 0	€ 0	€ 0	€ 0	€ 0
Mortgages:	€ 0	€ 0	€ 0	€ 0	€ 0
Consumer Loans:	€ 0	€ 0	€ 0	€ 0	€ 0
TOTAL WEALTH:	€ 300.000	€ 300.000	€ 300.000	€ 300.000	€ 300.000

Cash Value Calculation

Year	Mortality table Victim	Death Probability Victim	Inflation Factor	Yield Factor	Correction Factor	N.D.I. Without Accident	N.D.I. With Accident
2018	9.847.379	1,0000000	1,000000	1,000000	1,0000000	€ 37.548	€ 11.937
2019	9.839.870	1,0000000	1,000000	1,000000	1,0000000	€ 34.103	€ 12.151
2020	9.831.639	0,9991635	1,030000	1,000000	1,0291380	€ 36.056	€ 13.583
2021	9.822.738	0,9982589	1,060900	1,000000	1,0590530	€ 35.688	€ 13.543
2022	9.812.899	0,9972590	1,092727	1,000000	1,0897320	€ 35.133	€ 13.313
2023	9.802.140	0,9961656	1,125509	1,000000	1,1211930	€ 34.575	€ 13.081
2024	9.790.158	0,9949479	1,159274	1,000000	1,1534170	€ 34.523	€ 13.029
2025	9.776.791	0,9935895	1,194052	1,000000	1,1863980	€ 34.471	€ 12.978
2026	9.762.183	0,9921049	1,229874	1,060000	1,1510980	€ 34.418	€ 12.925
2027	9.746.115	0,9904719	1,266770	1,123600	1,1166790	€ 34.554	€ 13.288
2028	9.728.474	0,9886791	1,304773	1,191016	1,0831110	€ 34.500	€ 13.233
2029	9.709.255	0,9867259	1,343916	1,262477	1,0503770	€ 34.445	€ 13.178
2030	9.687.946	0,9845604	1,384234	1,338225	1,0184100	€ 34.388	€ 13.122
2031	9.664.118	0,9821388	1,425761	1,418519	0,9871529	€ 34.331	€ 13.242
2032	9.637.684	0,9794524	1,468534	1,503630	0,9565909	€ 34.273	€ 13.184
2033	9.608.273	0,9764634	1,512590	1,593848	0,9266810	€ 32.948	€ 10.270
2034	9.575.457	0,9731284	1,557967	1,689479	0,8973787	€ 32.918	€ 10.239
2035	9.538.889	0,9694121	1,604706	1,790848	0,8686512	€ 32.887	€ 10.208
2036	9.498.550	0,9653125	1,652848	1,898298	0,8404973	€ 32.851	€ 10.172
2037	9.453.842	0,9607690	1,702433	2,012196	0,8128655	€ 32.812	€ 10.133
2038	9.404.429	0,9557473	1,753506	2,132928	0,7857315	€ 32.768	€ 10.089
2039	9.349.980	0,9502138	1,806111	2,260904	0,7590733	€ 32.721	€ 10.042
2040	9.289.682	0,9440858	1,860295	2,396558	0,7328334	€ 32.668	€ 9.989
2041	9.222.882	0,9372972	1,916103	2,540352	0,7069723	€ 32.612	€ 9.933
2042	9.149.336	0,9298229	1,973587	2,692773	0,6814857	€ 32.550	€ 9.871
2043	9.068.953	0,9216537	2,032794	2,854339	0,6563804	€ 32.485	€ 9.806
2044	8.981.450	0,9127610	2,093778	3,025599	0,6316497	€ 32.414	€ 9.735
2045	8.886.742	0,9031361	2,156591	3,207135	0,6073007	€ 17.041	€ 20.630
2046	8.784.078	0,8927026	2,221289	3,399563	0,5832956	€ 11.395	€ 18.723
2047	8.672.806	0,8813944	2,287928	3,603537	0,5596076	€ 22.725	€ 18.752
2048	8.551.858	0,8691027	2,356565	3,819749	0,5361864	€ 30.701	€ 27.283
2049	8.419.896	0,8556918	2,427263	4,048934	0,5129717	€ 30.701	€ 27.283
2050	8.276.495	0,8411183	2,500080	4,291871	0,4899643	€ 30.701	€ 27.283
2051	8.120.435	0,8252584	2,575083	4,549383	0,4671202	€ 30.701	€ 27.283
2052	7.950.697	0,8080083	2,652335	4,822346	0,4444121	€ 30.701	€ 27.283

Cash Value Calculation (Continuation)

Year	Net Loss	Cumulative Surplus	Loss	Capitalized Loss	Corrected Loss	Yield	Capital to Consume	Tax Component	Cap. Cons. incl. Tax Component
2018	€ 25.611	€ 0	€ 25.611	€ 25.611	€ 25.611	€ 0	€ 564.479	€ 0	€ 640.910
2019	€ 21.952	€ 0	€ 21.952	€ 21.952	€ 21.952	€ 0	€ 538.868	€ 0	€ 615.299
2020	€ 22.473	€ 0	€ 22.473	€ 23.128	€ 23.128	€ 0	€ 516.916	€ 5.793	€ 593.347
2021	€ 22.145	€ 0	€ 22.145	€ 23.453	€ 23.453	€ 0	€ 493.788	€ 5.651	€ 564.426
2022	€ 21.820	€ 0	€ 21.820	€ 23.778	€ 23.778	€ 0	€ 470.335	€ 5.491	€ 535.322
2023	€ 21.494	€ 0	€ 21.494	€ 24.099	€ 24.099	€ 0	€ 446.557	€ 5.312	€ 506.053
2024	€ 21.494	€ 0	€ 21.494	€ 24.792	€ 24.792	€ 0	€ 422.458	€ 5.112	€ 476.642
2025	€ 21.493	€ 0	€ 21.493	€ 25.499	€ 25.499	€ 0	€ 397.666	€ 4.886	€ 446.738
2026	€ 21.493	€ 0	€ 21.493	€ 24.741	€ 26.225	€ 22.330	€ 372.167	€ 4.368	€ 416.353
2027	€ 21.266	€ 0	€ 21.266	€ 23.747	€ 26.682	€ 22.096	€ 368.272	€ 4.183	€ 408.090
2028	€ 21.267	€ 0	€ 21.267	€ 23.035	€ 27.434	€ 21.821	€ 363.686	€ 3.995	€ 399.321
2029	€ 21.267	€ 0	€ 21.267	€ 22.338	€ 28.202	€ 21.484	€ 358.073	€ 3.798	€ 389.713
2030	€ 21.266	€ 0	€ 21.266	€ 21.658	€ 28.983	€ 21.081	€ 351.355	€ 3.596	€ 379.197
2031	€ 21.089	€ 0	€ 21.089	€ 20.818	€ 29.531	€ 20.607	€ 343.453	€ 3.387	€ 367.699
2032	€ 21.089	€ 0	€ 21.089	€ 20.174	€ 30.334	€ 20.072	€ 334.529	€ 3.174	€ 355.388
2033	€ 22.678	€ 0	€ 22.678	€ 21.015	€ 33.495	€ 19.456	€ 324.267	€ 2.954	€ 341.952
2034	€ 22.679	€ 0	€ 22.679	€ 20.352	€ 34.384	€ 18.614	€ 310.228	€ 2.701	€ 324.959
2035	€ 22.679	€ 0	€ 22.679	€ 19.700	€ 35.280	€ 17.667	€ 294.458	€ 2.441	€ 306.488
2036	€ 22.679	€ 0	€ 22.679	€ 19.062	€ 36.185	€ 16.611	€ 276.845	€ 2.174	€ 286.434
2037	€ 22.679	€ 0	€ 22.679	€ 18.435	€ 37.095	€ 15.436	€ 257.271	€ 1.901	€ 264.686
2038	€ 22.679	€ 0	€ 22.679	€ 17.820	€ 38.008	€ 14.137	€ 235.612	€ 1.623	€ 241.126
2039	€ 22.679	€ 0	€ 22.679	€ 17.215	€ 38.922	€ 12.704	€ 211.741	€ 1.337	€ 215.632
2040	€ 22.679	€ 0	€ 22.679	€ 16.620	€ 39.831	€ 11.131	€ 185.523	€ 1.048	€ 188.077
2041	€ 22.679	€ 0	€ 22.679	€ 16.033	€ 40.731	€ 9.409	€ 156.823	€ 754	€ 158.329
2042	€ 22.679	€ 0	€ 22.679	€ 15.455	€ 41.618	€ 7.530	€ 125.501	€ 457	€ 126.253
2043	€ 22.679	€ 0	€ 22.679	€ 14.886	€ 42.490	€ 5.485	€ 91.413	€ 215	€ 91.708
2044	€ 22.679	€ 0	€ 22.679	€ 14.325	€ 43.342	€ 3.264	€ 54.408	€ 80	€ 54.488
2045	€ -3.589	€ 3.589	€ 0	€ 0	€ 0	€ 860	€ 14.330	€ 0	€ 14.330
2046	€ -7.328	€ 10.917	€ 0	€ 0	€ 0	€ 911	€ 15.190	€ 0	€ 15.190
2047	€ 3.973	€ 6.944	€ 0	€ 0	€ 0	€ 966	€ 16.101	€ 0	€ 16.101
2048	€ 3.418	€ 3.526	€ 0	€ 0	€ 0	€ 1.024	€ 17.067	€ 0	€ 17.067
2049	€ 3.418	€ 108	€ 0	€ 0	€ 0	€ 1.085	€ 18.091	€ 0	€ 18.091
2050	€ 3.418	€ 0	€ 3.310	€ 1.622	€ 6.960	€ 1.151	€ 19.176	€ 0	€ 19.176
2051	€ 3.418	€ 0	€ 3.418	€ 1.597	€ 7.264	€ 802	€ 13.367	€ 0	€ 13.367
2052	€ 3.418	€ 0	€ 3.418	€ 1.519	€ 7.325	€ 414	€ 6.905	€ 0	€ 6.905
Total				€ 564.479				€ 76.431	