

LUMPSUM Amounts for projects from
IN EURO

Holiday allowance	8,00%
Year-end bonus	8,30%
Employers' costs	27,50%
Surtax	9,20% <i>(incl. 2,0% transtion fee)</i>
Indexation	4,83%

1-jul-2026

(Salary table Collective Agreement Dutch Universities (cao-NU), 1 July 2025,
including an estimated increase of 4,1% as of 1 July 2026)

PROMOVENDI (PhD)	1-jul-2026	incl.	incl.	Year-end bonus	Cumulatively amount/year	Payment schedule		Payment if program/project runs for less than a full year (in months)											
		surtaxes	indexation			Prepayment	Year-end bonus	1	2	3	4	5	6	7	8	9	10	11	12
1st year	3.184	60.744	60.744	5.062	65.806	60.744	5.062	5.062	10.124	15.186	20.248	25.310	30.372	35.434	40.496	45.558	50.620	55.682	60.744
2nd year	3.691	70.416	73.817	12.303	146.864	73.817	12.303	72.561	79.316	86.071	92.825	99.580	106.335	113.090	119.845	126.600	133.354	140.109	146.864
3rd year	3.860	73.641	80.927	20.231	235.719	80.927	20.231	154.269	161.673	169.078	176.482	183.887	191.292	198.696	206.101	213.505	220.910	228.314	235.719
4th year	4.040	77.075	88.791	29.597	333.876	88.791	29.597	243.899	252.079	260.258	268.438	276.618	284.798	292.977	301.157	309.337	317.517	325.696	333.876
5th year	4.040	77.075	93.080	38.783	436.142	93.080	38.783	342.398	350.920	359.443	367.965	376.487	385.009	393.531	402.053	410.576	419.098	427.620	436.142
6th year	4.040	77.075	97.576	48.788	543.723	97.576	48.788	445.107	454.072	463.037	472.002	480.967	489.933	498.898	507.863	516.828	525.793	534.758	543.723
7th year	4.040	77.075	102.289	59.668	656.892	102.289	59.668	553.154	562.585	572.015	581.446	590.877	600.308	609.738	619.169	628.600	638.031	647.461	656.892
8th year	4.040	77.075	107.229	71.486	775.939	107.229	71.486	666.813	676.733	686.654	696.574	706.495	716.416	726.336	736.257	746.177	756.098	766.018	775.939
9th year	4.040	77.075	112.408	84.306	901.167	112.408	84.306	786.375	796.810	807.246	817.682	828.117	838.553	848.989	859.424	869.860	880.296	890.731	901.167
10th year	4.040	77.075	117.838	98.197	1.032.896	117.838	98.197	912.144	923.122	934.099	945.077	956.054	967.032	978.009	988.986	999.964	1.010.941	1.021.919	1.032.896

Senior Scientific Employee	11.0 1-jul-2026	incl.	incl.	Year-end bonus	Cumulatively amount/year	Payment schedule		Payment if program/project runs for less than a full year (in months)											
		surtaxes	indexation			Prepayment	Year-end bonus	1	2	3	4	5	6	7	8	9	10	11	12
1st year	4.922	93.901	93.901	7.825	101.726	93.901	7.825	7.825	15.650	23.475	31.300	39.125	46.951	54.776	62.601	70.426	78.251	86.076	101.726
2nd year	4.922	93.901	98.436	16.406	208.743	98.436	16.406	110.644	119.562	128.480	137.398	146.316	155.235	164.153	173.071	181.989	190.907	199.825	208.743
3rd year	4.922	93.901	103.191	25.798	321.326	103.191	25.798	218.125	227.507	236.889	246.271	255.653	265.035	274.416	283.798	293.180	302.562	311.944	321.326
4th year	4.922	93.901	108.175	36.058	439.761	108.175	36.058	331.196	341.065	350.935	360.804	370.674	380.544	390.413	400.283	410.152	420.022	429.891	439.761
5th year	4.922	93.901	113.400	47.250	564.353	113.400	47.250	450.144	460.526	470.909	481.292	491.674	502.057	512.440	522.822	533.205	543.588	553.970	564.353
6th year	4.922	93.901	118.877	59.439	695.419	118.877	59.439	575.275	586.197	597.120	608.042	618.964	629.886	640.808	651.730	662.653	673.575	684.497	695.419
7th year	4.922	93.901	124.619	72.694	833.293	124.619	72.694	706.909	718.398	729.888	741.377	752.867	764.356	775.846	787.335	798.825	810.314	821.804	833.293
8th year	4.922	93.901	130.638	87.092	978.329	130.638	87.092	845.379	857.466	869.552	881.638	893.725	905.811	917.897	929.984	942.070	954.156	966.243	978.329
9th year	4.922	93.901	136.948	102.711	1.130.896	136.948	102.711	991.043	1.003.757	1.016.471	1.029.185	1.041.899	1.054.613	1.067.326	1.080.040	1.092.754	1.105.468	1.118.182	1.130.896
10th year	4.922	93.901	143.562	119.636	1.291.383	143.562	119.636	1.144.270	1.157.644	1.171.018	1.184.392	1.197.766	1.211.140	1.224.513	1.237.887	1.251.261	1.264.635	1.278.009	1.291.383

LUMPSUM Amounts for projects from
IN EURO

1-jul-2026

(Salary table Collective Agreement Dutch Universities (cao-NU), 1 July 2025,
including an estimated increase of 4,1% as of 1 July 2026)

Holiday allowance	8,00%
Year-end bonus	8,30%
Employers' costs	27,50%
Surtax	9,20% <i>(incl. 2,0% transtion fee)</i>
Indexation	4,83%

Non Scientifical Employees Senior secondary vocational education	7.5	incl.		Year-end	Cumulatively	Payment schedule		Payment if program/project runs for less than a full year (in months)											
	1-jul-2026	surtaxes	indexation	bonus	amount/year	Prepayment	Year-end bonus	1	2	3	4	5	6	7	8	9	10	11	12
1st year	3.691	70.416	70.416	5.868	76.284	70.416	5.868	5.868	11.736	17.604	23.472	29.340	35.208	41.076	46.944	52.812	58.680	64.548	76.284
2nd year	3.691	70.416	73.817	12.303	156.536	73.817	12.303	82.972	89.659	96.347	103.035	109.722	116.410	123.098	129.785	136.473	143.161	149.848	156.536
3rd year	3.691	70.416	77.382	19.346	240.961	77.382	19.346	163.571	170.607	177.642	184.678	191.713	198.749	205.784	212.819	219.855	226.890	233.926	240.961
4th year	3.691	70.416	81.120	27.040	329.775	81.120	27.040	248.362	255.763	263.165	270.566	277.967	285.368	292.769	300.170	307.572	314.973	322.374	329.775
5th year	3.691	70.416	85.038	35.433	423.206	85.038	35.433	337.561	345.347	353.133	360.919	368.705	376.491	384.276	392.062	399.848	407.634	415.420	423.206
6th year	3.691	70.416	89.145	44.573	521.491	89.145	44.573	431.396	439.587	447.777	455.968	464.158	472.349	480.539	488.729	496.920	505.110	513.301	521.491
7th year	3.691	70.416	93.451	54.513	624.882	93.451	54.513	530.107	538.723	547.339	555.955	564.571	573.187	581.802	590.418	599.034	607.650	616.266	624.882
8th year	3.691	70.416	97.965	65.310	733.644	97.965	65.310	633.946	643.009	652.073	661.136	670.200	679.263	688.327	697.390	706.454	715.517	724.581	733.644
9th year	3.691	70.416	102.697	77.023	848.054	102.697	77.023	743.178	752.712	762.247	771.781	781.315	790.849	800.383	809.917	819.452	828.986	838.520	848.054
10th year	3.691	70.416	107.657	89.714	968.402	107.657	89.714	858.083	868.112	878.141	888.170	898.199	908.228	918.257	928.286	938.315	948.344	958.373	968.402

Non Scientifical Employees Uni of applied science	9.3	incl.		Year-end	Cumulatively	Payment schedule		Payment if program/project runs for less than a full year (in months)											
	1-jul-2026	surtaxes	indexation	bonus	amount/year	Prepayment	Year-end bonus	1	2	3	4	5	6	7	8	9	10	11	12
1st year	4.415	84.229	84.229	7.019	91.248	84.229	7.019	7.019	14.038	21.057	28.076	35.095	42.115	49.134	56.153	63.172	70.191	77.210	91.248
2nd year	4.415	84.229	88.297	14.716	187.242	88.297	14.716	99.248	107.247	115.247	123.246	131.246	139.245	147.245	155.244	163.244	171.243	179.243	187.242
3rd year	4.415	84.229	92.562	23.140	288.228	92.562	23.140	195.658	204.073	212.489	220.904	229.320	237.735	246.151	254.566	262.982	271.397	279.813	288.228
4th year	4.415	84.229	97.033	32.344	394.465	97.033	32.344	297.081	305.934	314.787	323.640	332.493	341.347	350.200	359.053	367.906	376.759	385.612	394.465
5th year	4.415	84.229	101.719	42.383	506.223	101.719	42.383	403.778	413.091	422.405	431.718	441.031	450.344	459.657	468.970	478.284	487.597	496.910	506.223
6th year	4.415	84.229	106.632	53.316	623.788	106.632	53.316	516.020	525.817	535.614	545.411	555.208	565.006	574.803	584.600	594.397	604.194	613.991	623.788
7th year	4.415	84.229	111.783	65.206	747.461	111.783	65.206	634.094	644.400	654.706	665.012	675.318	685.625	695.931	706.237	716.543	726.849	737.155	747.461
8th year	4.415	84.229	117.182	78.121	877.558	117.182	78.121	758.302	769.144	779.985	790.827	801.668	812.510	823.351	834.192	845.034	855.875	866.717	877.558
9th year	4.415	84.229	122.842	92.131	1.014.410	122.842	92.131	888.962	900.367	911.771	923.175	934.580	945.984	957.388	968.793	980.197	991.601	1.003.006	1.014.410
10th year	4.415	84.229	128.775	107.312	1.158.366	128.775	107.312	1.026.406	1.038.403	1.050.399	1.062.395	1.074.392	1.086.388	1.098.384	1.110.381	1.122.377	1.134.373	1.146.370	1.158.366

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Indexation	4,83%

Non Scientifical Employees Academic	11.2	incl.	incl.	Year-end	Cumulatively	Payment schedule		Payment if program/project runs for less than a full year (in months)											
	1-jul-2026	surtaxes	indexation	bonus	amount/year	Prepayment	Year-end bonus	1	2	3	4	5	6	7	8	9	10	11	12
1st year	5.264	100.426	100.426	8.369	108.795	100.426	8.369	8.369	16.738	25.107	33.475	41.844	50.213	58.582	66.951	75.320	83.688	92.057	108.795
2nd year	5.264	100.426	105.277	17.546	223.249	105.277	17.546	118.333	127.871	137.409	146.946	156.484	166.022	175.560	185.098	194.636	204.173	213.711	223.249
3rd year	5.264	100.426	110.361	27.590	343.654	110.361	27.590	233.283	243.317	253.350	263.384	273.418	283.452	293.485	303.519	313.553	323.587	333.620	343.654
4th year	5.264	100.426	115.692	38.564	470.320	115.692	38.564	354.210	364.765	375.321	385.876	396.432	406.987	417.543	428.098	438.654	449.209	459.765	470.320
5th year	5.264	100.426	121.280	50.533	603.569	121.280	50.533	481.424	492.528	503.632	514.736	525.840	536.945	548.049	559.153	570.257	581.361	592.465	603.569
6th year	5.264	100.426	127.138	63.569	743.743	127.138	63.569	615.250	626.931	638.613	650.294	661.975	673.656	685.337	697.018	708.700	720.381	732.062	743.743
7th year	5.264	100.426	133.278	77.746	891.198	133.278	77.746	756.031	768.319	780.607	792.895	805.183	817.471	829.758	842.046	854.334	866.622	878.910	891.198
8th year	5.264	100.426	139.716	93.144	1.046.312	139.716	93.144	904.124	917.050	929.977	942.903	955.829	968.755	981.681	994.607	1.007.534	1.020.460	1.033.386	1.046.312
9th year	5.264	100.426	146.464	109.848	1.209.480	146.464	109.848	1.059.909	1.073.507	1.087.104	1.100.701	1.114.299	1.127.896	1.141.493	1.155.091	1.168.688	1.182.285	1.195.883	1.209.480
10th year	5.264	100.426	153.538	127.948	1.381.118	153.538	127.948	1.223.783	1.238.086	1.252.390	1.266.693	1.280.996	1.295.299	1.309.602	1.323.905	1.338.209	1.352.512	1.366.815	1.381.118

in euro's

Year	Month	←prepayment→										Year-end
		amount	year 1	year 2	year 3	year 4	year 5	year 6	year 7	year 8	bonus	
	1	5.062	5.062								0	
	2	10.124	10.124								0	
	3	15.186	15.186								0	
	4	20.248	20.248								0	
	5	25.310	25.310								0	
	6	30.372	30.372								0	
	7	35.434	35.434								0	
	8	40.496	40.496								0	
	9	45.558	45.558								0	
	10	50.620	50.620								0	
	11	55.682	55.682								0	
year 1	12	65.806	60.744								5.062	
	1	72.561	60.744	6.151							5.666	
	2	79.316	60.744	12.303							6.269	
	3	86.071	60.744	18.454							6.873	
	4	92.825	60.744	24.606							7.475	
	5	99.580	60.744	30.757							8.079	
	6	106.335	60.744	36.909							8.682	
	7	113.090	60.744	43.060							9.286	
	8	119.845	60.744	49.211							9.890	
	9	126.600	60.744	55.363							10.493	
	10	133.354	60.744	61.514							11.096	
	11	140.109	60.744	67.666							11.699	
year 2	12	146.864	60.744	73.817							12.303	
	1	154.269	60.744	73.817	6.744						12.964	
	2	161.673	60.744	73.817	13.488						13.624	
	3	169.078	60.744	73.817	20.232						14.285	
	4	176.482	60.744	73.817	26.976						14.945	
	5	183.887	60.744	73.817	33.720						15.606	
	6	191.292	60.744	73.817	40.464						16.267	
	7	198.696	60.744	73.817	47.207						16.928	
	8	206.101	60.744	73.817	53.951						17.589	
	9	213.505	60.744	73.817	60.695						18.249	
	10	220.910	60.744	73.817	67.439						18.910	
	11	228.314	60.744	73.817	74.183						19.570	
year 3	12	235.719	60.744	73.817	80.927						20.231	
	1	243.899	60.744	73.817	80.927	7.399					21.012	
	2	252.079	60.744	73.817	80.927	14.799					21.792	
	3	260.258	60.744	73.817	80.927	22.198					22.572	
	4	268.438	60.744	73.817	80.927	29.597					23.353	
	5	276.618	60.744	73.817	80.927	36.996					24.134	
	6	284.798	60.744	73.817	80.927	44.396					24.914	
	7	292.977	60.744	73.817	80.927	51.795					25.694	
	8	301.157	60.744	73.817	80.927	59.194					26.475	
	9	309.337	60.744	73.817	80.927	66.593					27.256	
	10	317.517	60.744	73.817	80.927	73.993					28.036	
	11	325.696	60.744	73.817	80.927	81.392					28.816	
year 4	12	333.876	60.744	73.817	80.927	88.791					29.597	

in euro's

aantal jaren	en maanden	bedrag	voorschot						eind uitkering
			jaar 1	jaar 2	jaar 3	jaar 4	jaar 5	jaar 6	
	1	342.398	60.744	73.817	80.927	88.791	7.757		30.362
	2	350.920	60.744	73.817	80.927	88.791	15.513		31.128
	3	359.443	60.744	73.817	80.927	88.791	23.270		31.894
	4	367.965	60.744	73.817	80.927	88.791	31.027		32.659
	5	376.487	60.744	73.817	80.927	88.791	38.783		33.425
	6	385.009	60.744	73.817	80.927	88.791	46.540		34.190
	7	393.531	60.744	73.817	80.927	88.791	54.297		34.955
	8	402.053	60.744	73.817	80.927	88.791	62.053		35.721
	9	410.576	60.744	73.817	80.927	88.791	69.810		36.487
	10	419.098	60.744	73.817	80.927	88.791	77.567		37.252
	11	427.620	60.744	73.817	80.927	88.791	85.323		38.018
jaar 5	12	436.142	60.744	73.817	80.927	88.791	93.080		38.783
	1	445.107	60.744	73.817	80.927	88.791	93.080	8.131	39.617
	2	454.072	60.744	73.817	80.927	88.791	93.080	16.263	40.450
	3	463.037	60.744	73.817	80.927	88.791	93.080	24.394	41.284
	4	472.002	60.744	73.817	80.927	88.791	93.080	32.525	42.118
	5	480.967	60.744	73.817	80.927	88.791	93.080	40.657	42.951
	6	489.933	60.744	73.817	80.927	88.791	93.080	48.788	43.786
	7	498.898	60.744	73.817	80.927	88.791	93.080	56.919	44.620
	8	507.863	60.744	73.817	80.927	88.791	93.080	65.051	45.453
	9	516.828	60.744	73.817	80.927	88.791	93.080	73.182	46.287
	10	525.793	60.744	73.817	80.927	88.791	93.080	81.313	47.121
	11	534.758	60.744	73.817	80.927	88.791	93.080	89.445	47.954
jaar 6	12	543.723	60.744	73.817	80.927	88.791	93.080	97.576	48.788
	1	553.154	60.744	73.817	80.927	88.791	93.080	97.576	49.695
	2	562.585	60.744	73.817	80.927	88.791	93.080	97.576	50.602
	3	572.015	60.744	73.817	80.927	88.791	93.080	97.576	51.508
	4	581.446	60.744	73.817	80.927	88.791	93.080	97.576	52.415
	5	590.877	60.744	73.817	80.927	88.791	93.080	97.576	53.322
	6	600.308	60.744	73.817	80.927	88.791	93.080	97.576	54.228
	7	609.738	60.744	73.817	80.927	88.791	93.080	97.576	55.134
	8	619.169	60.744	73.817	80.927	88.791	93.080	97.576	56.041
	9	628.600	60.744	73.817	80.927	88.791	93.080	97.576	56.948
	10	638.031	60.744	73.817	80.927	88.791	93.080	97.576	57.855
	11	647.461	60.744	73.817	80.927	88.791	93.080	97.576	58.761
jaar 7	12	656.892	60.744	73.817	80.927	88.791	93.080	97.576	59.668
	1	666.813	60.744	73.817	80.927	88.791	93.080	97.576	60.653
	2	676.733	60.744	73.817	80.927	88.791	93.080	97.576	61.637
	3	686.654	60.744	73.817	80.927	88.791	93.080	97.576	62.623
	4	696.574	60.744	73.817	80.927	88.791	93.080	97.576	63.607
	5	706.495	60.744	73.817	80.927	88.791	93.080	97.576	64.592
	6	716.416	60.744	73.817	80.927	88.791	93.080	97.576	65.577
	7	726.336	60.744	73.817	80.927	88.791	93.080	97.576	66.562
	8	736.257	60.744	73.817	80.927	88.791	93.080	97.576	67.547
	9	746.177	60.744	73.817	80.927	88.791	93.080	97.576	68.531
	10	756.098	60.744	73.817	80.927	88.791	93.080	97.576	69.516
	11	766.018	60.744	73.817	80.927	88.791	93.080	97.576	70.501
jaar 8	12	775.939	60.744	73.817	80.927	88.791	93.080	97.576	71.486

in euro's

Year	Month	← prepayment →								Year-end	
		amount	year 1	year 2	year 3	year 4	year 5	year 6	year 7	year 8	bonus
	1	7.825	7.825								0
	2	15.650	15.650								0
	3	23.475	23.475								0
	4	31.300	31.300								0
	5	39.125	39.125								0
	6	46.951	46.951								0
	7	54.776	54.776								0
	8	62.601	62.601								0
	9	70.426	70.426								0
	10	78.251	78.251								0
	11	86.076	86.076								0
year 1	12	101.726	93.901								7.825
	1	110.644	93.901	8.203							8.540
	2	119.562	93.901	16.406							9.255
	3	128.480	93.901	24.609							9.970
	4	137.398	93.901	32.812							10.685
	5	146.316	93.901	41.015							11.400
	6	155.235	93.901	49.218							12.116
	7	164.153	93.901	57.421							12.831
	8	173.071	93.901	65.624							13.546
	9	181.989	93.901	73.827							14.261
	10	190.907	93.901	82.030							14.976
	11	199.825	93.901	90.233							15.691
year 2	12	208.743	93.901	98.436							16.406
	1	218.125	93.901	98.436	8.599						17.189
	2	227.507	93.901	98.436	17.199						17.971
	3	236.889	93.901	98.436	25.798						18.754
	4	246.271	93.901	98.436	34.397						19.537
	5	255.653	93.901	98.436	42.996						20.320
	6	265.035	93.901	98.436	51.596						21.102
	7	274.416	93.901	98.436	60.195						21.884
	8	283.798	93.901	98.436	68.794						22.667
	9	293.180	93.901	98.436	77.393						23.450
	10	302.562	93.901	98.436	85.993						24.232
	11	311.944	93.901	98.436	94.592						25.015
year 3	12	321.326	93.901	98.436	103.191						25.798
	1	331.196	93.901	98.436	103.191	9.015					26.653
	2	341.065	93.901	98.436	103.191	18.029					27.508
	3	350.935	93.901	98.436	103.191	27.044					28.363
	4	360.804	93.901	98.436	103.191	36.058					29.218
	5	370.674	93.901	98.436	103.191	45.073					30.073
	6	380.544	93.901	98.436	103.191	54.088					30.928
	7	390.413	93.901	98.436	103.191	63.102					31.783
	8	400.283	93.901	98.436	103.191	72.117					32.638
	9	410.152	93.901	98.436	103.191	81.131					33.493
	10	420.022	93.901	98.436	103.191	90.146					34.348
	11	429.891	93.901	98.436	103.191	99.160					35.203
year 4	12	439.761	93.901	98.436	103.191	108.175					36.058

in euro's

aantal jaren	en maanden	bedrag	jaar 1	jaar 2	jaar 3	jaar 4	jaar 5	jaar 6	jaar 7	jaar 8	eind uitkering
					← voorschot →						
	1	450.144	93.901	98.436	103.191	108.175	9.450				36.991
	2	460.526	93.901	98.436	103.191	108.175	18.900				37.923
	3	470.909	93.901	98.436	103.191	108.175	28.350				38.856
	4	481.292	93.901	98.436	103.191	108.175	37.800				39.789
	5	491.674	93.901	98.436	103.191	108.175	47.250				40.721
	6	502.057	93.901	98.436	103.191	108.175	56.700				41.654
	7	512.440	93.901	98.436	103.191	108.175	66.150				42.587
	8	522.822	93.901	98.436	103.191	108.175	75.600				43.519
	9	533.205	93.901	98.436	103.191	108.175	85.050				44.452
	10	543.588	93.901	98.436	103.191	108.175	94.500				45.385
	11	553.970	93.901	98.436	103.191	108.175	103.950				46.317
jaar 5	12	564.353	93.901	98.436	103.191	108.175	113.400				47.250
	1	575.275	93.901	98.436	103.191	108.175	113.400	9.906			48.266
	2	586.197	93.901	98.436	103.191	108.175	113.400	19.813			49.281
	3	597.120	93.901	98.436	103.191	108.175	113.400	29.719			50.298
	4	608.042	93.901	98.436	103.191	108.175	113.400	39.626			51.313
	5	618.964	93.901	98.436	103.191	108.175	113.400	49.532			52.329
	6	629.886	93.901	98.436	103.191	108.175	113.400	59.439			53.344
	7	640.808	93.901	98.436	103.191	108.175	113.400	69.345			54.360
	8	651.730	93.901	98.436	103.191	108.175	113.400	79.251			55.376
	9	662.653	93.901	98.436	103.191	108.175	113.400	89.158			56.392
	10	673.575	93.901	98.436	103.191	108.175	113.400	99.064			57.408
	11	684.497	93.901	98.436	103.191	108.175	113.400	108.971			58.423
jaar 6	12	695.419	93.901	98.436	103.191	108.175	113.400	118.877			59.439
	1	706.909	93.901	98.436	103.191	108.175	113.400	118.877	10.385		60.544
	2	718.398	93.901	98.436	103.191	108.175	113.400	118.877	20.770		61.648
	3	729.888	93.901	98.436	103.191	108.175	113.400	118.877	31.155		62.753
	4	741.377	93.901	98.436	103.191	108.175	113.400	118.877	41.540		63.857
	5	752.867	93.901	98.436	103.191	108.175	113.400	118.877	51.925		64.962
	6	764.356	93.901	98.436	103.191	108.175	113.400	118.877	62.310		66.066
	7	775.846	93.901	98.436	103.191	108.175	113.400	118.877	72.694		67.172
	8	787.335	93.901	98.436	103.191	108.175	113.400	118.877	83.079		68.276
	9	798.825	93.901	98.436	103.191	108.175	113.400	118.877	93.464		69.381
	10	810.314	93.901	98.436	103.191	108.175	113.400	118.877	103.849		70.485
	11	821.804	93.901	98.436	103.191	108.175	113.400	118.877	114.234		71.590
jaar 7	12	833.293	93.901	98.436	103.191	108.175	113.400	118.877	124.619		72.694
	1	845.379	93.901	98.436	103.191	108.175	113.400	118.877	124.619	10.887	73.893
	2	857.466	93.901	98.436	103.191	108.175	113.400	118.877	124.619	21.773	75.094
	3	869.552	93.901	98.436	103.191	108.175	113.400	118.877	124.619	32.660	76.293
	4	881.638	93.901	98.436	103.191	108.175	113.400	118.877	124.619	43.546	77.493
	5	893.725	93.901	98.436	103.191	108.175	113.400	118.877	124.619	54.433	78.693
	6	905.811	93.901	98.436	103.191	108.175	113.400	118.877	124.619	65.319	79.893
	7	917.897	93.901	98.436	103.191	108.175	113.400	118.877	124.619	76.206	81.092
	8	929.984	93.901	98.436	103.191	108.175	113.400	118.877	124.619	87.092	82.293
	9	942.070	93.901	98.436	103.191	108.175	113.400	118.877	124.619	97.979	83.492
	10	954.156	93.901	98.436	103.191	108.175	113.400	118.877	124.619	108.865	84.692
	11	966.243	93.901	98.436	103.191	108.175	113.400	118.877	124.619	119.752	85.892
jaar 8	12	978.329	93.901	98.436	103.191	108.175	113.400	118.877	124.619	130.638	87.092

in euro's

Year	Month	←prepayment→										Year-end
		amount	year 1	year 2	year 3	year 4	year 5	year 6	year 7	year 8	bonus	
	1	5.868	5.868								0	
	2	11.736	11.736								0	
	3	17.604	17.604								0	
	4	23.472	23.472								0	
	5	29.340	29.340								0	
	6	35.208	35.208								0	
	7	41.076	41.076								0	
	8	46.944	46.944								0	
	9	52.812	52.812								0	
	10	58.680	58.680								0	
	11	64.548	64.548								0	
year 1	12	76.284	70.416								5.868	
	1	82.972	70.416	6.151							6.405	
	2	89.659	70.416	12.303							6.940	
	3	96.347	70.416	18.454							7.477	
	4	103.035	70.416	24.606							8.013	
	5	109.722	70.416	30.757							8.549	
	6	116.410	70.416	36.909							9.085	
	7	123.098	70.416	43.060							9.622	
	8	129.785	70.416	49.211							10.158	
	9	136.473	70.416	55.363							10.694	
	10	143.161	70.416	61.514							11.231	
	11	149.848	70.416	67.666							11.766	
year 2	12	156.536	70.416	73.817							12.303	
	1	163.571	70.416	73.817	6.449						12.889	
	2	170.607	70.416	73.817	12.897						13.477	
	3	177.642	70.416	73.817	19.346						14.063	
	4	184.678	70.416	73.817	25.794						14.651	
	5	191.713	70.416	73.817	32.243						15.237	
	6	198.749	70.416	73.817	38.691						15.825	
	7	205.784	70.416	73.817	45.140						16.411	
	8	212.819	70.416	73.817	51.588						16.998	
	9	219.855	70.416	73.817	58.037						17.585	
	10	226.890	70.416	73.817	64.485						18.172	
	11	233.926	70.416	73.817	70.934						18.759	
year 3	12	240.961	70.416	73.817	77.382						19.346	
	1	248.362	70.416	73.817	77.382	6.760					19.987	
	2	255.763	70.416	73.817	77.382	13.520					20.628	
	3	263.165	70.416	73.817	77.382	20.280					21.270	
	4	270.566	70.416	73.817	77.382	27.040					21.911	
	5	277.967	70.416	73.817	77.382	33.800					22.552	
	6	285.368	70.416	73.817	77.382	40.560					23.193	
	7	292.769	70.416	73.817	77.382	47.320					23.834	
	8	300.170	70.416	73.817	77.382	54.080					24.475	
	9	307.572	70.416	73.817	77.382	60.840					25.117	
	10	314.973	70.416	73.817	77.382	67.600					25.758	
	11	322.374	70.416	73.817	77.382	74.360					26.399	
year 4	12	329.775	70.416	73.817	77.382	81.120					27.040	

in euro's

aantal jaren	en maanden	bedrag	jaar 1	jaar 2	jaar 3	jaar 4	jaar 5	jaar 6	jaar 7	jaar 8	eind uitkering
					← voorschot →						
	1	337.561	70.416	73.817	77.382	81.120	7.087				27.739
	2	345.347	70.416	73.817	77.382	81.120	14.173				28.439
	3	353.133	70.416	73.817	77.382	81.120	21.260				29.138
	4	360.919	70.416	73.817	77.382	81.120	28.346				29.838
	5	368.705	70.416	73.817	77.382	81.120	35.433				30.537
	6	376.491	70.416	73.817	77.382	81.120	42.519				31.237
	7	384.276	70.416	73.817	77.382	81.120	49.606				31.935
	8	392.062	70.416	73.817	77.382	81.120	56.692				32.635
	9	399.848	70.416	73.817	77.382	81.120	63.779				33.334
	10	407.634	70.416	73.817	77.382	81.120	70.865				34.034
	11	415.420	70.416	73.817	77.382	81.120	77.952				34.733
jaar 5	12	423.206	70.416	73.817	77.382	81.120	85.038				35.433
	1	431.396	70.416	73.817	77.382	81.120	85.038	7.429			36.194
	2	439.587	70.416	73.817	77.382	81.120	85.038	14.858			36.956
	3	447.777	70.416	73.817	77.382	81.120	85.038	22.286			37.718
	4	455.968	70.416	73.817	77.382	81.120	85.038	29.715			38.480
	5	464.158	70.416	73.817	77.382	81.120	85.038	37.144			39.241
	6	472.349	70.416	73.817	77.382	81.120	85.038	44.573			40.003
	7	480.539	70.416	73.817	77.382	81.120	85.038	52.001			40.765
	8	488.729	70.416	73.817	77.382	81.120	85.038	59.430			41.526
	9	496.920	70.416	73.817	77.382	81.120	85.038	66.859			42.288
	10	505.110	70.416	73.817	77.382	81.120	85.038	74.288			43.049
	11	513.301	70.416	73.817	77.382	81.120	85.038	81.716			43.812
jaar 6	12	521.491	70.416	73.817	77.382	81.120	85.038	89.145			44.573
	1	530.107	70.416	73.817	77.382	81.120	85.038	89.145	7.788		45.401
	2	538.723	70.416	73.817	77.382	81.120	85.038	89.145	15.575		46.230
	3	547.339	70.416	73.817	77.382	81.120	85.038	89.145	23.363		47.058
	4	555.955	70.416	73.817	77.382	81.120	85.038	89.145	31.150		47.887
	5	564.571	70.416	73.817	77.382	81.120	85.038	89.145	38.938		48.715
	6	573.187	70.416	73.817	77.382	81.120	85.038	89.145	46.726		49.543
	7	581.802	70.416	73.817	77.382	81.120	85.038	89.145	54.513		50.371
	8	590.418	70.416	73.817	77.382	81.120	85.038	89.145	62.301		51.199
	9	599.034	70.416	73.817	77.382	81.120	85.038	89.145	70.088		52.028
	10	607.650	70.416	73.817	77.382	81.120	85.038	89.145	77.876		52.856
	11	616.266	70.416	73.817	77.382	81.120	85.038	89.145	85.663		53.685
jaar 7	12	624.882	70.416	73.817	77.382	81.120	85.038	89.145	93.451		54.513
	1	633.946	70.416	73.817	77.382	81.120	85.038	89.145	93.451	8.164	55.413
	2	643.009	70.416	73.817	77.382	81.120	85.038	89.145	93.451	16.328	56.312
	3	652.073	70.416	73.817	77.382	81.120	85.038	89.145	93.451	24.491	57.213
	4	661.136	70.416	73.817	77.382	81.120	85.038	89.145	93.451	32.655	58.112
	5	670.200	70.416	73.817	77.382	81.120	85.038	89.145	93.451	40.819	59.012
	6	679.263	70.416	73.817	77.382	81.120	85.038	89.145	93.451	48.983	59.911
	7	688.327	70.416	73.817	77.382	81.120	85.038	89.145	93.451	57.146	60.812
	8	697.390	70.416	73.817	77.382	81.120	85.038	89.145	93.451	65.310	61.711
	9	706.454	70.416	73.817	77.382	81.120	85.038	89.145	93.451	73.474	62.611
	10	715.517	70.416	73.817	77.382	81.120	85.038	89.145	93.451	81.638	63.510
	11	724.581	70.416	73.817	77.382	81.120	85.038	89.145	93.451	89.801	64.411
jaar 8	12	733.644	70.416	73.817	77.382	81.120	85.038	89.145	93.451	97.965	65.310

in euro's

Year	Month	←prepayment→										Year-end
		amount	year 1	year 2	year 3	year 4	year 5	year 6	year 7	year 8	bonus	
	1	7.019	7.019								0	
	2	14.038	14.038								0	
	3	21.057	21.057								0	
	4	28.076	28.076								0	
	5	35.095	35.095								0	
	6	42.115	42.115								0	
	7	49.134	49.134								0	
	8	56.153	56.153								0	
	9	63.172	63.172								0	
	10	70.191	70.191								0	
	11	77.210	77.210								0	
year 1	12	91.248	84.229								7.019	
	1	99.248	84.229	7.358							7.661	
	2	107.247	84.229	14.716							8.302	
	3	115.247	84.229	22.074							8.944	
	4	123.246	84.229	29.432							9.585	
	5	131.246	84.229	36.790							10.227	
	6	139.245	84.229	44.149							10.867	
	7	147.245	84.229	51.507							11.509	
	8	155.244	84.229	58.865							12.150	
	9	163.244	84.229	66.223							12.792	
	10	171.243	84.229	73.581							13.433	
	11	179.243	84.229	80.939							14.075	
year 2	12	187.242	84.229	88.297							14.716	
	1	195.658	84.229	88.297	7.714						15.418	
	2	204.073	84.229	88.297	15.427						16.120	
	3	212.489	84.229	88.297	23.141						16.822	
	4	220.904	84.229	88.297	30.854						17.524	
	5	229.320	84.229	88.297	38.568						18.226	
	6	237.735	84.229	88.297	46.281						18.928	
	7	246.151	84.229	88.297	53.995						19.630	
	8	254.566	84.229	88.297	61.708						20.332	
	9	262.982	84.229	88.297	69.422						21.034	
	10	271.397	84.229	88.297	77.135						21.736	
	11	279.813	84.229	88.297	84.849						22.438	
year 3	12	288.228	84.229	88.297	92.562						23.140	
	1	297.081	84.229	88.297	92.562	8.086					23.907	
	2	305.934	84.229	88.297	92.562	16.172					24.674	
	3	314.787	84.229	88.297	92.562	24.258					25.441	
	4	323.640	84.229	88.297	92.562	32.344					26.208	
	5	332.493	84.229	88.297	92.562	40.430					26.975	
	6	341.347	84.229	88.297	92.562	48.517					27.742	
	7	350.200	84.229	88.297	92.562	56.603					28.509	
	8	359.053	84.229	88.297	92.562	64.689					29.276	
	9	367.906	84.229	88.297	92.562	72.775					30.043	
	10	376.759	84.229	88.297	92.562	80.861					30.810	
	11	385.612	84.229	88.297	92.562	88.947					31.577	
year 4	12	394.465	84.229	88.297	92.562	97.033					32.344	

in euro's

aantal jaren	en maanden	bedrag	jaar 1	jaar 2	jaar 3	jaar 4	jaar 5	jaar 6	jaar 7	jaar 8	eind uitkering
	1	403.778	84.229	88.297	92.562	97.033	8.477				33.180
	2	413.091	84.229	88.297	92.562	97.033	16.953				34.017
	3	422.405	84.229	88.297	92.562	97.033	25.430				34.854
	4	431.718	84.229	88.297	92.562	97.033	33.906				35.691
	5	441.031	84.229	88.297	92.562	97.033	42.383				36.527
	6	450.344	84.229	88.297	92.562	97.033	50.860				37.363
	7	459.657	84.229	88.297	92.562	97.033	59.336				38.200
	8	468.970	84.229	88.297	92.562	97.033	67.813				39.036
	9	478.284	84.229	88.297	92.562	97.033	76.289				39.874
	10	487.597	84.229	88.297	92.562	97.033	84.766				40.710
	11	496.910	84.229	88.297	92.562	97.033	93.242				41.547
jaar 5	12	506.223	84.229	88.297	92.562	97.033	101.719				42.383
	1	516.020	84.229	88.297	92.562	97.033	101.719	8.886			43.294
	2	525.817	84.229	88.297	92.562	97.033	101.719	17.772			44.205
	3	535.614	84.229	88.297	92.562	97.033	101.719	26.658			45.116
	4	545.411	84.229	88.297	92.562	97.033	101.719	35.544			46.027
	5	555.208	84.229	88.297	92.562	97.033	101.719	44.430			46.938
	6	565.006	84.229	88.297	92.562	97.033	101.719	53.316			47.850
	7	574.803	84.229	88.297	92.562	97.033	101.719	62.202			48.761
	8	584.600	84.229	88.297	92.562	97.033	101.719	71.088			49.672
	9	594.397	84.229	88.297	92.562	97.033	101.719	79.974			50.583
	10	604.194	84.229	88.297	92.562	97.033	101.719	88.860			51.494
	11	613.991	84.229	88.297	92.562	97.033	101.719	97.746			52.405
jaar 6	12	623.788	84.229	88.297	92.562	97.033	101.719	106.632			53.316
	1	634.094	84.229	88.297	92.562	97.033	101.719	106.632	9.315		54.307
	2	644.400	84.229	88.297	92.562	97.033	101.719	106.632	18.631		55.297
	3	654.706	84.229	88.297	92.562	97.033	101.719	106.632	27.946		56.288
	4	665.012	84.229	88.297	92.562	97.033	101.719	106.632	37.261		57.279
	5	675.318	84.229	88.297	92.562	97.033	101.719	106.632	46.576		58.270
	6	685.625	84.229	88.297	92.562	97.033	101.719	106.632	55.892		59.261
	7	695.931	84.229	88.297	92.562	97.033	101.719	106.632	65.207		60.252
	8	706.237	84.229	88.297	92.562	97.033	101.719	106.632	74.522		61.243
	9	716.543	84.229	88.297	92.562	97.033	101.719	106.632	83.837		62.234
	10	726.849	84.229	88.297	92.562	97.033	101.719	106.632	93.153		63.224
	11	737.155	84.229	88.297	92.562	97.033	101.719	106.632	102.468		64.215
jaar 7	12	747.461	84.229	88.297	92.562	97.033	101.719	106.632	111.783		65.206
	1	758.302	84.229	88.297	92.562	97.033	101.719	106.632	111.783	9.765	66.282
	2	769.144	84.229	88.297	92.562	97.033	101.719	106.632	111.783	19.530	67.359
	3	779.985	84.229	88.297	92.562	97.033	101.719	106.632	111.783	29.296	68.434
	4	790.827	84.229	88.297	92.562	97.033	101.719	106.632	111.783	39.061	69.511
	5	801.668	84.229	88.297	92.562	97.033	101.719	106.632	111.783	48.826	70.587
	6	812.510	84.229	88.297	92.562	97.033	101.719	106.632	111.783	58.591	71.664
	7	823.351	84.229	88.297	92.562	97.033	101.719	106.632	111.783	68.356	72.740
	8	834.192	84.229	88.297	92.562	97.033	101.719	106.632	111.783	78.121	73.816
	9	845.034	84.229	88.297	92.562	97.033	101.719	106.632	111.783	87.887	74.892
	10	855.875	84.229	88.297	92.562	97.033	101.719	106.632	111.783	97.652	75.968
	11	866.717	84.229	88.297	92.562	97.033	101.719	106.632	111.783	107.417	77.045
jaar 8	12	877.558	84.229	88.297	92.562	97.033	101.719	106.632	111.783	117.182	78.121

in euro's

Year	Month	←prepayment→										Year-end
		amount	year 1	year 2	year 3	year 4	year 5	year 6	year 7	year 8	bonus	
	1	8.369	8.369								0	
	2	16.738	16.738								0	
	3	25.107	25.107								0	
	4	33.475	33.475								0	
	5	41.844	41.844								0	
	6	50.213	50.213								0	
	7	58.582	58.582								0	
	8	66.951	66.951								0	
	9	75.320	75.320								0	
	10	83.688	83.688								0	
	11	92.057	92.057								0	
year 1	12	108.795	100.426								8.369	
	1	118.333	100.426	8.773							9.134	
	2	127.871	100.426	17.546							9.899	
	3	137.409	100.426	26.319							10.664	
	4	146.946	100.426	35.092							11.428	
	5	156.484	100.426	43.865							12.193	
	6	166.022	100.426	52.639							12.957	
	7	175.560	100.426	61.412							13.722	
	8	185.098	100.426	70.185							14.487	
	9	194.636	100.426	78.958							15.252	
	10	204.173	100.426	87.731							16.016	
	11	213.711	100.426	96.504							16.781	
year 2	12	223.249	100.426	105.277							17.546	
	1	233.283	100.426	105.277	9.197						18.383	
	2	243.317	100.426	105.277	18.394						19.220	
	3	253.350	100.426	105.277	27.590						20.057	
	4	263.384	100.426	105.277	36.787						20.894	
	5	273.418	100.426	105.277	45.984						21.731	
	6	283.452	100.426	105.277	55.181						22.568	
	7	293.485	100.426	105.277	64.377						23.405	
	8	303.519	100.426	105.277	73.574						24.242	
	9	313.553	100.426	105.277	82.771						25.079	
	10	323.587	100.426	105.277	91.968						25.916	
	11	333.620	100.426	105.277	101.164						26.753	
year 3	12	343.654	100.426	105.277	110.361						27.590	
	1	354.210	100.426	105.277	110.361	9.641					28.505	
	2	364.765	100.426	105.277	110.361	19.282					29.419	
	3	375.321	100.426	105.277	110.361	28.923					30.334	
	4	385.876	100.426	105.277	110.361	38.564					31.248	
	5	396.432	100.426	105.277	110.361	48.205					32.163	
	6	406.987	100.426	105.277	110.361	57.846					33.077	
	7	417.543	100.426	105.277	110.361	67.487					33.992	
	8	428.098	100.426	105.277	110.361	77.128					34.906	
	9	438.654	100.426	105.277	110.361	86.769					35.821	
	10	449.209	100.426	105.277	110.361	96.410					36.735	
	11	459.765	100.426	105.277	110.361	106.051					37.650	
year 4	12	470.320	100.426	105.277	110.361	115.692					38.564	

in euro's

aantal jaren	en maanden	bedrag	jaar 1	jaar 2	jaar 3	jaar 4	jaar 5	jaar 6	jaar 7	jaar 8	eind uitkering
					← voorschot →						
	1	481.424	100.426	105.277	110.361	115.692	10.107				39.561
	2	492.528	100.426	105.277	110.361	115.692	20.213				40.559
	3	503.632	100.426	105.277	110.361	115.692	30.320				41.556
	4	514.736	100.426	105.277	110.361	115.692	40.427				42.553
	5	525.840	100.426	105.277	110.361	115.692	50.533				43.551
	6	536.945	100.426	105.277	110.361	115.692	60.640				44.549
	7	548.049	100.426	105.277	110.361	115.692	70.747				45.546
	8	559.153	100.426	105.277	110.361	115.692	80.853				46.544
	9	570.257	100.426	105.277	110.361	115.692	90.960				47.541
	10	581.361	100.426	105.277	110.361	115.692	101.067				48.538
	11	592.465	100.426	105.277	110.361	115.692	111.173				49.536
jaar 5	12	603.569	100.426	105.277	110.361	115.692	121.280				50.533
	1	615.250	100.426	105.277	110.361	115.692	121.280	10.595			51.619
	2	626.931	100.426	105.277	110.361	115.692	121.280	21.190			52.705
	3	638.613	100.426	105.277	110.361	115.692	121.280	31.785			53.792
	4	650.294	100.426	105.277	110.361	115.692	121.280	42.379			54.879
	5	661.975	100.426	105.277	110.361	115.692	121.280	52.974			55.965
	6	673.656	100.426	105.277	110.361	115.692	121.280	63.569			57.051
	7	685.337	100.426	105.277	110.361	115.692	121.280	74.164			58.137
	8	697.018	100.426	105.277	110.361	115.692	121.280	84.759			59.223
	9	708.700	100.426	105.277	110.361	115.692	121.280	95.354			60.310
	10	720.381	100.426	105.277	110.361	115.692	121.280	105.948			61.397
	11	732.062	100.426	105.277	110.361	115.692	121.280	116.543			62.483
jaar 6	12	743.743	100.426	105.277	110.361	115.692	121.280	127.138			63.569
	1	756.031	100.426	105.277	110.361	115.692	121.280	127.138	11.107		64.750
	2	768.319	100.426	105.277	110.361	115.692	121.280	127.138	22.213		65.932
	3	780.607	100.426	105.277	110.361	115.692	121.280	127.138	33.320		67.113
	4	792.895	100.426	105.277	110.361	115.692	121.280	127.138	44.426		68.295
	5	805.183	100.426	105.277	110.361	115.692	121.280	127.138	55.533		69.476
	6	817.471	100.426	105.277	110.361	115.692	121.280	127.138	66.639		70.658
	7	829.758	100.426	105.277	110.361	115.692	121.280	127.138	77.746		71.838
	8	842.046	100.426	105.277	110.361	115.692	121.280	127.138	88.852		73.020
	9	854.334	100.426	105.277	110.361	115.692	121.280	127.138	99.959		74.201
	10	866.622	100.426	105.277	110.361	115.692	121.280	127.138	111.065		75.383
	11	878.910	100.426	105.277	110.361	115.692	121.280	127.138	122.172		76.564
jaar 7	12	891.198	100.426	105.277	110.361	115.692	121.280	127.138	133.278		77.746
	1	904.124	100.426	105.277	110.361	115.692	121.280	127.138	133.278	11.643	79.029
	2	917.050	100.426	105.277	110.361	115.692	121.280	127.138	133.278	23.286	80.312
	3	929.977	100.426	105.277	110.361	115.692	121.280	127.138	133.278	34.929	81.596
	4	942.903	100.426	105.277	110.361	115.692	121.280	127.138	133.278	46.572	82.879
	5	955.829	100.426	105.277	110.361	115.692	121.280	127.138	133.278	58.215	84.162
	6	968.755	100.426	105.277	110.361	115.692	121.280	127.138	133.278	69.858	85.445
	7	981.681	100.426	105.277	110.361	115.692	121.280	127.138	133.278	81.501	86.728
	8	994.607	100.426	105.277	110.361	115.692	121.280	127.138	133.278	93.144	88.011
	9	1.007.534	100.426	105.277	110.361	115.692	121.280	127.138	133.278	104.787	89.295
	10	1.020.460	100.426	105.277	110.361	115.692	121.280	127.138	133.278	116.430	90.578
	11	1.033.386	100.426	105.277	110.361	115.692	121.280	127.138	133.278	128.073	91.861
jaar 8	12	1.046.312	100.426	105.277	110.361	115.692	121.280	127.138	133.278	139.716	93.144