

Entwicklung eines Sparplans

monatliche Sparrate: 100,00 €

| nach Jahre | Ein- zahlung | jährliche Rendite | | | | | | |
|---------------|-----------------|-------------------|---------|---------|---------|---------|---------|-----------|
| | | 3,00% | 4,00% | 6,00% | 8,00% | 10,00% | 12,00% | 14,00% |
| 1 | 1.200 | 1.219 | 1.226 | 1.239 | 1.251 | 1.264 | 1.277 | 1.289 |
| 2 | 2.400 | 2.475 | 2.501 | 2.552 | 2.603 | 2.655 | 2.706 | 2.759 |
| 3 | 3.600 | 3.769 | 3.827 | 3.943 | 4.063 | 4.184 | 4.308 | 4.434 |
| 4 | 4.800 | 5.102 | 5.206 | 5.419 | 5.639 | 5.866 | 6.102 | 6.344 |
| 5 | 6.000 | 6.474 | 6.640 | 6.982 | 7.341 | 7.717 | 8.110 | 8.522 |
| 6 | 7.200 | 7.888 | 8.131 | 8.640 | 9.180 | 9.753 | 10.360 | 11.004 |
| 7 | 8.400 | 9.344 | 9.682 | 10.397 | 11.166 | 11.992 | 12.880 | 13.834 |
| 8 | 9.600 | 10.843 | 11.295 | 12.260 | 13.311 | 14.456 | 15.702 | 17.059 |
| 9 | 10.800 | 12.388 | 12.973 | 14.234 | 15.627 | 17.165 | 18.863 | 20.737 |
| 10 | 12.000 | 13.979 | 14.718 | 16.326 | 18.128 | 20.146 | 22.404 | 24.929 |
| 11 | 13.200 | 15.618 | 16.532 | 18.545 | 20.830 | 23.424 | 26.369 | 29.709 |
| 12 | 14.400 | 17.306 | 18.419 | 20.896 | 23.748 | 27.031 | 30.810 | 35.157 |
| 13 | 15.600 | 19.045 | 20.382 | 23.388 | 26.899 | 30.998 | 35.783 | 41.368 |
| 14 | 16.800 | 20.835 | 22.423 | 26.030 | 30.302 | 35.362 | 41.354 | 48.449 |
| 15 | 18.000 | 22.680 | 24.546 | 28.831 | 33.978 | 40.162 | 47.593 | 56.521 |
| 16 | 19.200 | 24.580 | 26.753 | 31.799 | 37.947 | 45.442 | 54.581 | 65.723 |
| 17 | 20.400 | 26.536 | 29.049 | 34.946 | 42.235 | 51.251 | 62.407 | 76.213 |
| 18 | 21.600 | 28.552 | 31.437 | 38.281 | 46.865 | 57.640 | 71.173 | 88.172 |
| 19 | 22.800 | 30.628 | 33.921 | 41.817 | 51.865 | 64.668 | 80.990 | 101.805 |
| 20 | 24.000 | 32.766 | 36.503 | 45.565 | 57.266 | 72.399 | 91.986 | 117.347 |
| 21 | 25.200 | 34.968 | 39.189 | 49.537 | 63.099 | 80.903 | 104.301 | 135.065 |
| 22 | 26.400 | 37.237 | 41.983 | 53.748 | 69.398 | 90.257 | 118.093 | 155.264 |
| 23 | 27.600 | 39.573 | 44.888 | 58.212 | 76.201 | 100.547 | 133.541 | 178.290 |
| 24 | 28.800 | 41.980 | 47.909 | 62.943 | 83.549 | 111.865 | 150.843 | 204.539 |
| 25 | 30.000 | 44.459 | 51.051 | 67.958 | 91.484 | 124.316 | 170.221 | 234.464 |
| 26 | 31.200 | 47.012 | 54.319 | 73.274 | 100.054 | 138.012 | 191.924 | 268.578 |
| 27 | 32.400 | 49.642 | 57.718 | 78.909 | 109.310 | 153.077 | 216.231 | 307.468 |
| 28 | 33.600 | 52.350 | 61.252 | 84.883 | 119.306 | 169.649 | 243.456 | 351.803 |
| 29 | 34.800 | 55.140 | 64.928 | 91.214 | 130.102 | 187.877 | 273.947 | 402.345 |
| 30 | 36.000 | 58.014 | 68.751 | 97.926 | 141.761 | 207.929 | 308.097 | 459.962 |
| 31 | 37.200 | 60.974 | 72.727 | 105.040 | 154.354 | 229.986 | 346.346 | 525.646 |
| 32 | 38.400 | 64.022 | 76.862 | 112.581 | 167.953 | 254.249 | 389.184 | 600.526 |
| 33 | 39.600 | 67.163 | 81.163 | 120.574 | 182.641 | 280.938 | 437.162 | 685.888 |
| 34 | 40.800 | 70.397 | 85.635 | 129.048 | 198.504 | 310.296 | 490.899 | 783.202 |
| 35 | 42.000 | 73.728 | 90.286 | 138.029 | 215.635 | 342.589 | 551.083 | 894.139 |
| 36 | 43.200 | 77.159 | 95.123 | 147.549 | 234.138 | 378.112 | 618.490 | 1.020.608 |
| 37 | 44.400 | 80.694 | 100.154 | 157.641 | 254.120 | 417.188 | 693.985 | 1.164.782 |
| 38 | 45.600 | 84.334 | 105.386 | 168.338 | 275.701 | 460.170 | 778.540 | 1.329.141 |
| 39 | 46.800 | 88.083 | 110.828 | 179.677 | 299.008 | 507.452 | 873.241 | 1.516.510 |
| 40 | 48.000 | 91.945 | 116.486 | 191.696 | 324.180 | 559.461 | 979.307 | 1.730.110 |

Aufzinsung monatlich nachschüssig

Beispiel:

Werden über 20 Jahre hinweg monatlich 100 € zu 8 % angespart, so beträgt Ihr Guthaben 57.266 €.