

Auswirkung der Inflation auf den Geldwert

Diese Tabelle zeigt Ihnen, was 100,- € in 1 bis 50 Jahren bei unterschiedlichen Inflationraten (gemessen an heutiger Kaufkraft) noch wert sind.

| Inflationsrate in Prozent pro Jahr | | | | | | |
|------------------------------------|--------|-------|-------|-------|-------|--|
| Jahre | 1,50 % | 2 % | 3 % | 4 % | 5 % | |
| 1 | 98,50 | 98,00 | 97,00 | 96,00 | 95,00 | |
| 2 | 97,02 | 96,04 | 94,09 | 92,16 | 90,25 | |
| 3 | 95,57 | 94,12 | 91,27 | 88,47 | 85,74 | |
| 4 | 94,13 | 92,24 | 88,53 | 84,93 | 81,45 | |
| 5 | 92,72 | 90,39 | 85,87 | 81,54 | 77,38 | |
| 6 | 91,33 | 88,58 | 83,30 | 78,28 | 73,51 | |
| 7 | 89,96 | 86,81 | 80,80 | 75,14 | 69,83 | |
| 8 | 88,61 | 85,08 | 78,37 | 72,14 | 66,34 | |
| 9 | 87,28 | 83,37 | 76,02 | 69,25 | 63,02 | |
| 10 | 85,97 | 81,71 | 73,74 | 66,48 | 59,87 | |
| 11 | 84,68 | 80,07 | 71,53 | 63,82 | 56,88 | |
| 12 | 83,41 | 78,47 | 69,38 | 61,27 | 54,04 | |
| 13 | 82,16 | 76,90 | 67,30 | 58,82 | 51,33 | |
| 14 | 80,93 | 75,36 | 65,28 | 56,47 | 48,77 | |
| 15 | 79,72 | 73,86 | 63,33 | 54,21 | 46,33 | |
| 16 | 78,52 | 72,38 | 61,43 | 52,04 | 44,01 | |
| 17 | 77,34 | 70,93 | 59,58 | 49,96 | 41,81 | |
| 18 | 76,18 | 69,51 | 57,80 | 47,96 | 39,72 | |
| 19 | 75,04 | 68,12 | 56,06 | 46,04 | 37,74 | |
| 20 | 73,91 | 66,76 | 54,38 | 44,20 | 35,85 | |
| 21 | 72,80 | 65,43 | 52,75 | 42,43 | 34,06 | |
| 22 | 71,71 | 64,12 | 51,17 | 40,73 | 32,35 | |
| 23 | 70,64 | 62,83 | 49,63 | 39,11 | 30,74 | |
| 24 | 69,58 | 61,58 | 48,14 | 37,54 | 29,20 | |
| 25 | 68,53 | 60,35 | 46,70 | 36,04 | 27,74 | |
| 26 | 67,51 | 59,14 | 45,30 | 34,60 | 26,35 | |
| 27 | 66,49 | 57,96 | 43,94 | 33,21 | 25,03 | |
| 28 | 65,50 | 56,80 | 42,62 | 31,89 | 23,78 | |
| 29 | 64,51 | 55,66 | 41,34 | 30,61 | 22,59 | |
| 30 | 63,55 | 54,55 | 40,10 | 29,39 | 21,46 | |
| 31 | 62,59 | 53,46 | 38,90 | 28,21 | 20,39 | |
| 32 | 61,65 | 52,39 | 37,73 | 27,08 | 19,37 | |
| 33 | 60,73 | 51,34 | 36,60 | 26,00 | 18,40 | |
| 34 | 59,82 | 50,31 | 35,50 | 24,96 | 17,48 | |
| 35 | 58,92 | 49,31 | 34,44 | 23,96 | 16,61 | |
| 36 | 58,04 | 48,32 | 33,40 | 23,00 | 15,78 | |
| 37 | 57,17 | 47,35 | 32,40 | 22,08 | 14,99 | |
| 38 | 56,31 | 46,41 | 31,43 | 21,20 | 14,24 | |
| 39 | 55,46 | 45,48 | 30,49 | 20,35 | 13,53 | |
| 40 | 54,63 | 44,57 | 29,57 | 19,54 | 12,85 | |
| 41 | 53,81 | 43,68 | 28,68 | 18,76 | 12,21 | |
| 42 | 53,01 | 42,81 | 27,82 | 18,00 | 11,60 | |
| 43 | 52,21 | 41,95 | 26,99 | 17,28 | 11,02 | |
| 44 | 51,43 | 41,11 | 26,18 | 16,59 | 10,47 | |
| 45 | 50,66 | 40,29 | 25,39 | 15,93 | 9,94 | |
| 46 | 49,90 | 39,48 | 24,63 | 15,29 | 9,45 | |
| 47 | 49,15 | 38,69 | 23,89 | 14,68 | 8,97 | |

| | | | | | | |
|---|-----------|-------|-------|-------|-------|------|
| | 48 | 48,41 | 37,92 | 23,18 | 14,09 | 8,53 |
| | 49 | 47,68 | 37,16 | 22,48 | 13,53 | 8,10 |
| | 50 | 46,97 | 36,42 | 21,81 | 12,99 | 7,69 |
| Beispiel: Wie hoch ist die Kaufkraft einer möglichen Rente von 1.500,- € in 35 Jahren | | | | | | |
| bei einer Inflation von 3 % pro Jahr? Zu rechnen: $1.500 : 100 \times 34,44 = 516,60 \text{ €}$ | | | | | | |

Zinseszinsseffekt bei monatlichen Sparplänen

Diese Tabelle zeigt Ihnen, was aus einem monatlichen Sparplan von 100,- € über einen Zeitraum von 1 bis 50 Jahren bei unterschiedlichen Durchschnittsrenditen werden kann.

| Jahre | Rendite in % pro Jahr | | | | | |
|-------|-----------------------|---------|---------|---------|-----------|-----------|
| | 2 % | 4 % | 6 % | 8 % | 10 % | 12 % |
| 1 | 1.213 | 1.226 | 1.240 | 1.253 | 1.267 | 1.281 |
| 2 | 2.451 | 2.503 | 2.556 | 2.611 | 2.667 | 2.724 |
| 3 | 3.713 | 3.831 | 3.953 | 4.081 | 4.213 | 4.351 |
| 4 | 5.001 | 5.213 | 5.437 | 5.673 | 5.921 | 6.183 |
| 5 | 6.315 | 6.652 | 7.012 | 7.397 | 7.808 | 8.249 |
| 6 | 7.656 | 8.149 | 8.684 | 9.264 | 9.893 | 10.576 |
| 7 | 9.023 | 9.708 | 10.459 | 11.286 | 12.196 | 13.198 |
| 8 | 10.419 | 11.329 | 12.344 | 13.476 | 14.740 | 16.153 |
| 9 | 11.842 | 13.017 | 14.345 | 15.848 | 17.550 | 19.482 |
| 10 | 13.294 | 14.774 | 16.470 | 18.417 | 20.655 | 23.234 |
| 11 | 14.775 | 16.602 | 18.725 | 21.198 | 24.085 | 27.461 |
| 12 | 16.287 | 18.505 | 21.120 | 24.211 | 27.874 | 32.225 |
| 13 | 17.829 | 20.485 | 23.662 | 27.474 | 32.060 | 37.593 |
| 14 | 19.402 | 22.546 | 26.362 | 31.008 | 36.684 | 43.642 |
| 15 | 21.006 | 24.691 | 29.227 | 34.835 | 41.792 | 50.458 |
| 16 | 22.643 | 26.923 | 32.270 | 38.979 | 47.436 | 58.138 |
| 17 | 24.313 | 29.247 | 35.500 | 43.468 | 53.670 | 66.792 |
| 18 | 26.017 | 31.664 | 38.929 | 48.329 | 60.557 | 76.544 |
| 19 | 27.756 | 34.181 | 42.570 | 53.593 | 68.165 | 87.533 |
| 20 | 29.529 | 36.800 | 46.435 | 59.295 | 76.570 | 99.915 |
| 21 | 31.338 | 39.525 | 50.539 | 65.469 | 85.855 | 113.867 |
| 22 | 33.184 | 42.362 | 54.896 | 72.157 | 96.112 | 129.590 |
| 23 | 35.066 | 45.314 | 59.521 | 79.399 | 107.443 | 147.306 |
| 24 | 36.987 | 48.387 | 64.432 | 87.242 | 119.961 | 167.269 |
| 25 | 38.947 | 51.584 | 69.646 | 95.737 | 133.789 | 189.764 |
| 26 | 40.946 | 54.912 | 75.181 | 104.936 | 149.066 | 215.111 |
| 27 | 42.986 | 58.376 | 81.058 | 114.899 | 165.942 | 243.674 |
| 28 | 45.066 | 61.980 | 87.297 | 125.689 | 184.585 | 275.858 |
| 29 | 47.189 | 65.732 | 93.921 | 137.374 | 205.180 | 312.125 |
| 30 | 49.355 | 69.636 | 100.954 | 150.030 | 227.933 | 352.991 |
| 31 | 51.564 | 73.700 | 108.420 | 163.735 | 253.067 | 399.040 |
| 32 | 53.818 | 77.929 | 116.347 | 178.578 | 280.834 | 450.930 |
| 33 | 56.117 | 82.330 | 124.763 | 194.654 | 311.508 | 509.400 |
| 34 | 58.463 | 86.910 | 133.697 | 212.063 | 345.393 | 575.285 |
| 35 | 60.856 | 91.678 | 143.183 | 230.918 | 382.828 | 649.527 |
| 36 | 63.297 | 96.639 | 153.254 | 251.337 | 424.182 | 733.184 |
| 37 | 65.788 | 101.803 | 163.946 | 273.451 | 469.866 | 827.451 |
| 38 | 68.329 | 107.177 | 175.298 | 297.401 | 520.334 | 933.674 |
| 39 | 70.921 | 112.769 | 187.350 | 323.338 | 576.087 | 1.053.368 |
| 40 | 73.566 | 118.590 | 200.145 | 351.428 | 637.678 | 1.188.242 |
| 41 | 76.264 | 124.648 | 213.729 | 381.850 | 705.718 | 1.340.222 |
| 42 | 79.016 | 130.953 | 228.151 | 414.796 | 780.883 | 1.511.476 |
| 43 | 81.824 | 137.514 | 243.463 | 450.478 | 863.919 | 1.704.450 |
| 44 | 84.689 | 144.343 | 259.719 | 489.120 | 955.650 | 1.921.898 |
| 45 | 87.611 | 151.450 | 276.977 | 530.970 | 1.056.986 | 2.166.924 |
| 46 | 90.593 | 158.847 | 295.300 | 576.294 | 1.168.933 | 2.443.025 |
| 47 | 93.635 | 166.545 | 314.754 | 625.379 | 1.292.602 | 2.754.143 |
| 48 | 96.738 | 174.556 | 335.407 | 678.539 | 1.429.222 | 3.104.718 |
| 49 | 99.903 | 182.894 | 357.333 | 736.110 | 1.580.147 | 3.499.755 |
| 50 | 103.133 | 191.572 | 380.613 | 798.461 | 1.746.876 | 3.944.892 |

Beispiel: Wie viel muss ich monatlich sparen, wenn ich in 20 Jahren 300.000,- € haben will und wir 8 % Rendite p.a. unterstellen? Zu rechnen: $300.000,- / 59.295 = 5,06 \times 100 = 506,-$ € monatlich

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| 15 % | | |
| 1.302 | | |
| 2.814 | | |
| 4.568 | | |
| 6.604 | | |
| 8.968 | | |
| 11.712 | | |
| 14.897 | | |
| 18.594 | | |
| 22.885 | | |
| 27.866 | | |
| 33.647 | | |
| 40.358 | | |
| 48.148 | | |
| 57.191 | | |
| 67.686 | | |
| 79.869 | | |
| 94.011 | | |
| 110.426 | | |
| 129.479 | | |
| 151.595 | | |
| 177.267 | | |
| 207.066 | | |
| 241.655 | | |
| 281.804 | | |
| 328.407 | | |
| 382.502 | | |
| 445.294 | | |
| 518.179 | | |
| 602.780 | | |
| 700.982 | | |
| 814.970 | | |
| 947.282 | | |
| 1.100.865 | | |
| 1.279.136 | | |
| 1.486.064 | | |
| 1.726.258 | | |
| 2.005.064 | | |
| 2.328.689 | | |
| 2.704.339 | | |
| 3.140.376 | | |
| 3.646.507 | | |
| 4.234.002 | | |
| 4.915.939 | | |
| 5.707.500 | | |
| 6.626.309 | | |
| 7.692.820 | | |
| 8.930.778 | | |
| 10.367.743 | | |
| 12.035.706 | | |
| 13.971.803 | | |
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Zinseszinsseffekt bei Einmalanlagen

Diese Tabelle zeigt Ihnen, was aus einer einmaligen Anlage von 1.000,- € in einem Zeitraum von 1 bis bei unterschiedlichen jährlichen Durchschnittsrenditen werden kann.

| Jahre | Rendite in % pro Jahr | | | | | |
|-------|-----------------------|-------|--------|--------|--------|---------|
| | 2 % | 4 % | 6 % | 8 % | 10 % | 12 % |
| 1 | 1.020 | 1.040 | 1.060 | 1.080 | 1.100 | 1.120 |
| 2 | 1.040 | 1.082 | 1.124 | 1.166 | 1.210 | 1.254 |
| 3 | 1.061 | 1.125 | 1.191 | 1.260 | 1.331 | 1.405 |
| 4 | 1.082 | 1.170 | 1.262 | 1.360 | 1.464 | 1.574 |
| 5 | 1.104 | 1.217 | 1.338 | 1.469 | 1.611 | 1.762 |
| 6 | 1.126 | 1.265 | 1.419 | 1.587 | 1.772 | 1.974 |
| 7 | 1.149 | 1.316 | 1.504 | 1.714 | 1.949 | 2.211 |
| 8 | 1.172 | 1.369 | 1.594 | 1.851 | 2.144 | 2.476 |
| 9 | 1.195 | 1.423 | 1.689 | 1.999 | 2.358 | 2.773 |
| 10 | 1.219 | 1.480 | 1.791 | 2.159 | 2.594 | 3.106 |
| 11 | 1.243 | 1.539 | 1.898 | 2.332 | 2.853 | 3.479 |
| 12 | 1.268 | 1.601 | 2.012 | 2.518 | 3.138 | 3.896 |
| 13 | 1.294 | 1.665 | 2.133 | 2.720 | 3.452 | 4.363 |
| 14 | 1.319 | 1.732 | 2.261 | 2.937 | 3.797 | 4.887 |
| 15 | 1.346 | 1.801 | 2.397 | 3.172 | 4.177 | 5.474 |
| 16 | 1.373 | 1.873 | 2.540 | 3.426 | 4.595 | 6.130 |
| 17 | 1.400 | 1.948 | 2.693 | 3.700 | 5.054 | 6.866 |
| 18 | 1.428 | 2.026 | 2.854 | 3.996 | 5.560 | 7.690 |
| 19 | 1.457 | 2.107 | 3.026 | 4.316 | 6.116 | 8.613 |
| 20 | 1.486 | 2.191 | 3.207 | 4.661 | 6.727 | 9.646 |
| 21 | 1.516 | 2.279 | 3.400 | 5.034 | 7.400 | 10.804 |
| 22 | 1.546 | 2.370 | 3.604 | 5.437 | 8.140 | 12.100 |
| 23 | 1.577 | 2.465 | 3.820 | 5.871 | 8.954 | 13.552 |
| 24 | 1.608 | 2.563 | 4.049 | 6.341 | 9.850 | 15.179 |
| 25 | 1.641 | 2.666 | 4.292 | 6.848 | 10.835 | 17.000 |
| 26 | 1.673 | 2.772 | 4.549 | 7.396 | 11.918 | 19.040 |
| 27 | 1.707 | 2.883 | 4.822 | 7.988 | 13.110 | 21.325 |
| 28 | 1.741 | 2.999 | 5.112 | 8.627 | 14.421 | 23.884 |
| 29 | 1.776 | 3.119 | 5.418 | 9.317 | 15.863 | 26.750 |
| 30 | 1.811 | 3.243 | 5.743 | 10.063 | 17.449 | 29.960 |
| 31 | 1.848 | 3.373 | 6.088 | 10.868 | 19.194 | 33.555 |
| 32 | 1.885 | 3.508 | 6.453 | 11.737 | 21.114 | 37.582 |
| 33 | 1.922 | 3.648 | 6.841 | 12.676 | 23.225 | 42.092 |
| 34 | 1.961 | 3.794 | 7.251 | 13.690 | 25.548 | 47.143 |
| 35 | 2.000 | 3.946 | 7.686 | 14.785 | 28.102 | 52.800 |
| 36 | 2.040 | 4.104 | 8.147 | 15.968 | 30.913 | 59.136 |
| 37 | 2.081 | 4.268 | 8.636 | 17.246 | 34.004 | 66.232 |
| 38 | 2.122 | 4.439 | 9.154 | 18.625 | 37.404 | 74.180 |
| 39 | 2.165 | 4.616 | 9.704 | 20.115 | 41.145 | 83.081 |
| 40 | 2.208 | 4.801 | 10.286 | 21.725 | 45.259 | 93.051 |
| 41 | 2.252 | 4.993 | 10.903 | 23.462 | 49.785 | 104.217 |
| 42 | 2.297 | 5.193 | 11.557 | 25.339 | 54.764 | 116.723 |
| 43 | 2.343 | 5.400 | 12.250 | 27.367 | 60.240 | 130.730 |
| 44 | 2.390 | 5.617 | 12.985 | 29.556 | 66.264 | 146.418 |
| 45 | 2.438 | 5.841 | 13.765 | 31.920 | 72.890 | 163.988 |
| 46 | 2.487 | 6.075 | 14.590 | 34.474 | 80.180 | 183.666 |
| 47 | 2.536 | 6.318 | 15.466 | 37.232 | 88.197 | 205.706 |
| 48 | 2.587 | 6.571 | 16.394 | 40.211 | 97.017 | 230.391 |

| | | | | | | |
|---|-------|-------|--------|--------|---------|---------|
| 49 | 2.639 | 6.833 | 17.378 | 43.427 | 106.719 | 258.038 |
| 50 | 2.692 | 7.107 | 18.420 | 46.902 | 117.391 | 289.002 |
| | | | | | | |
| Beispiel: Sie haben bereits 50.000,-€ Kapital, das Sie investieren können. | | | | | | |
| Wie viel Kapital hätten Sie nach 20 Jahren bei einer Rendite von 8% pro Jahr? | | | | | | |
| Aus 1.000,-€ würden nach 20 Jahren bei 8% rund 4.661,-€ . Da Sie 50 mal so viel Kapital investieren können, nehmen Sie diese Zahl mal 50 ($50 * 4.661,-$) und Sie erhalten 233.050,-€ | | | | | | |

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| |
| 15 % |
| 1.150 |
| 1.323 |
| 1.521 |
| 1.749 |
| 2.011 |
| 2.313 |
| 2.660 |
| 3.059 |
| 3.518 |
| 4.046 |
| 4.652 |
| 5.350 |
| 6.153 |
| 7.076 |
| 8.137 |
| 9.358 |
| 10.761 |
| 12.375 |
| 14.232 |
| 16.367 |
| 18.822 |
| 21.645 |
| 24.891 |
| 28.625 |
| 32.919 |
| 37.857 |
| 43.535 |
| 50.066 |
| 57.575 |
| 66.212 |
| 76.144 |
| 87.565 |
| 100.700 |
| 115.805 |
| 133.176 |
| 153.152 |
| 176.125 |
| 202.543 |
| 232.925 |
| 267.864 |
| 308.043 |
| 354.250 |
| 407.387 |
| 468.495 |
| 538.769 |
| 619.585 |
| 712.522 |
| 819.401 |

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| 942.311 |
| 1.083.657 |
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Auswirkung der Inflation auf den Geldwert

Hier Startwert eingeben!

Diese Tabelle zeigt Ihnen, was: **100,00** € in 1 bis 50 Jahren bei unterschiedlichen Inflationsraten (gemessen an heutiger Kaufkraft) noch wert sind.

| | | Inflationsrate in Prozent pro Jahr | | | | |
|-------|--------|------------------------------------|-------|-------|-------|--|
| Jahre | 1,50 % | 2 % | 3 % | 4 % | 5 % | |
| 1 | 98,50 | 98,00 | 97,00 | 96,00 | 95,00 | |
| 2 | 97,02 | 96,04 | 94,09 | 92,16 | 90,25 | |
| 3 | 95,57 | 94,12 | 91,27 | 88,47 | 85,74 | |
| 4 | 94,13 | 92,24 | 88,53 | 84,93 | 81,45 | |
| 5 | 92,72 | 90,39 | 85,87 | 81,54 | 77,38 | |
| 6 | 91,33 | 88,58 | 83,30 | 78,28 | 73,51 | |
| 7 | 89,96 | 86,81 | 80,80 | 75,14 | 69,83 | |
| 8 | 88,61 | 85,08 | 78,37 | 72,14 | 66,34 | |
| 9 | 87,28 | 83,37 | 76,02 | 69,25 | 63,02 | |
| 10 | 85,97 | 81,71 | 73,74 | 66,48 | 59,87 | |
| 11 | 84,68 | 80,07 | 71,53 | 63,82 | 56,88 | |
| 12 | 83,41 | 78,47 | 69,38 | 61,27 | 54,04 | |
| 13 | 82,16 | 76,90 | 67,30 | 58,82 | 51,33 | |
| 14 | 80,93 | 75,36 | 65,28 | 56,47 | 48,77 | |
| 15 | 79,72 | 73,86 | 63,33 | 54,21 | 46,33 | |
| 16 | 78,52 | 72,38 | 61,43 | 52,04 | 44,01 | |
| 17 | 77,34 | 70,93 | 59,58 | 49,96 | 41,81 | |
| 18 | 76,18 | 69,51 | 57,80 | 47,96 | 39,72 | |
| 19 | 75,04 | 68,12 | 56,06 | 46,04 | 37,74 | |
| 20 | 73,91 | 66,76 | 54,38 | 44,20 | 35,85 | |
| 21 | 72,80 | 65,43 | 52,75 | 42,43 | 34,06 | |
| 22 | 71,71 | 64,12 | 51,17 | 40,73 | 32,35 | |
| 23 | 70,64 | 62,83 | 49,63 | 39,11 | 30,74 | |
| 24 | 69,58 | 61,58 | 48,14 | 37,54 | 29,20 | |
| 25 | 68,53 | 60,35 | 46,70 | 36,04 | 27,74 | |
| 26 | 67,51 | 59,14 | 45,30 | 34,60 | 26,35 | |
| 27 | 66,49 | 57,96 | 43,94 | 33,21 | 25,03 | |
| 28 | 65,50 | 56,80 | 42,62 | 31,89 | 23,78 | |
| 29 | 64,51 | 55,66 | 41,34 | 30,61 | 22,59 | |
| 30 | 63,55 | 54,55 | 40,10 | 29,39 | 21,46 | |
| 31 | 62,59 | 53,46 | 38,90 | 28,21 | 20,39 | |
| 32 | 61,65 | 52,39 | 37,73 | 27,08 | 19,37 | |
| 33 | 60,73 | 51,34 | 36,60 | 26,00 | 18,40 | |
| 34 | 59,82 | 50,31 | 35,50 | 24,96 | 17,48 | |
| 35 | 58,92 | 49,31 | 34,44 | 23,96 | 16,61 | |
| 36 | 58,04 | 48,32 | 33,40 | 23,00 | 15,78 | |
| 37 | 57,17 | 47,35 | 32,40 | 22,08 | 14,99 | |
| 38 | 56,31 | 46,41 | 31,43 | 21,20 | 14,24 | |
| 39 | 55,46 | 45,48 | 30,49 | 20,35 | 13,53 | |
| 40 | 54,63 | 44,57 | 29,57 | 19,54 | 12,85 | |
| 41 | 53,81 | 43,68 | 28,68 | 18,76 | 12,21 | |
| 42 | 53,01 | 42,81 | 27,82 | 18,00 | 11,60 | |
| 43 | 52,21 | 41,95 | 26,99 | 17,28 | 11,02 | |
| 44 | 51,43 | 41,11 | 26,18 | 16,59 | 10,47 | |
| 45 | 50,66 | 40,29 | 25,39 | 15,93 | 9,94 | |

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|--|-----------|-------|-------|-------|-------|------|
| | 46 | 49,90 | 39,48 | 24,63 | 15,29 | 9,45 |
| | 47 | 49,15 | 38,69 | 23,89 | 14,68 | 8,97 |
| | 48 | 48,41 | 37,92 | 23,18 | 14,09 | 8,53 |
| | 49 | 47,68 | 37,16 | 22,48 | 13,53 | 8,10 |
| | 50 | 46,97 | 36,42 | 21,81 | 12,99 | 7,69 |

Zinseszinsseffekt bei monatlichen Sparplänen

| Zinseszinsseffekt bei monatlichen Sparplänen | | | | | Hier Monatssparrate in € einget | |
|--|-----------|------------|------------|------------|---------------------------------|------------------|
| Diese Tabelle zeigt Ihnen, was aus einem monatlichen Sparplan von: | | | | | 100,00 | € in einem Zeitr |
| 1 bis 50 Jahren bei unterschiedlichen jährlichen Renditen werden kann. | | | | | | |
| Rendite in % pro Jahr | | | | | | |
| Jahre | 2 % | 4 % | 6 % | 8 % | 10 % | 12 % |
| 1 | 1.213,08 | 1.226,32 | 1.239,72 | 1.253,29 | 1.267,03 | 1.280,93 |
| 2 | 2.450,64 | 2.502,60 | 2.555,91 | 2.610,61 | 2.666,73 | 2.724,32 |
| 3 | 3.713,19 | 3.830,88 | 3.953,28 | 4.080,58 | 4.213,00 | 4.350,76 |
| 4 | 5.001,22 | 5.213,28 | 5.436,83 | 5.672,56 | 5.921,18 | 6.183,48 |
| 5 | 6.315,24 | 6.652,00 | 7.011,89 | 7.396,67 | 7.808,24 | 8.248,64 |
| 6 | 7.655,79 | 8.149,33 | 8.684,09 | 9.263,88 | 9.892,89 | 10.575,70 |
| 7 | 9.023,40 | 9.707,67 | 10.459,43 | 11.286,07 | 12.195,83 | 13.197,90 |
| 8 | 10.418,61 | 11.329,49 | 12.344,27 | 13.476,10 | 14.739,93 | 16.152,66 |
| 9 | 11.841,98 | 13.017,39 | 14.345,36 | 15.847,91 | 17.550,42 | 19.482,15 |
| 10 | 13.294,09 | 14.774,06 | 16.469,87 | 18.416,57 | 20.655,20 | 23.233,91 |
| 11 | 14.775,50 | 16.602,30 | 18.725,42 | 21.198,43 | 24.085,10 | 27.461,48 |
| 12 | 16.286,81 | 18.505,03 | 21.120,09 | 24.211,18 | 27.874,15 | 32.225,22 |
| 13 | 17.828,63 | 20.485,27 | 23.662,46 | 27.473,99 | 32.059,97 | 37.593,11 |
| 14 | 19.401,57 | 22.546,19 | 26.361,63 | 31.007,61 | 36.684,09 | 43.641,80 |
| 15 | 21.006,26 | 24.691,08 | 29.227,28 | 34.834,51 | 41.792,43 | 50.457,60 |
| 16 | 22.643,34 | 26.923,35 | 32.269,68 | 38.979,05 | 47.435,67 | 58.137,82 |
| 17 | 24.313,46 | 29.246,57 | 35.499,73 | 43.467,59 | 53.669,83 | 66.792,08 |
| 18 | 26.017,29 | 31.664,44 | 38.929,00 | 48.328,67 | 60.556,79 | 76.543,92 |
| 19 | 27.755,51 | 34.180,82 | 42.569,78 | 53.593,22 | 68.164,91 | 87.532,54 |
| 20 | 29.528,82 | 36.799,72 | 46.435,11 | 59.294,72 | 76.569,69 | 99.914,79 |
| 21 | 31.337,92 | 39.525,32 | 50.538,85 | 65.469,45 | 85.854,57 | 113.867,42 |
| 22 | 33.183,53 | 42.361,96 | 54.895,70 | 72.156,67 | 96.111,69 | 129.589,59 |
| 23 | 35.066,40 | 45.314,17 | 59.521,27 | 79.398,93 | 107.442,87 | 147.305,73 |
| 24 | 36.987,27 | 48.386,66 | 64.432,14 | 87.242,30 | 119.960,57 | 167.268,72 |
| 25 | 38.946,92 | 51.584,33 | 69.645,89 | 95.736,66 | 133.789,03 | 189.763,51 |
| 26 | 40.946,11 | 54.912,28 | 75.181,22 | 104.936,04 | 149.065,52 | 215.111,20 |
| 27 | 42.985,66 | 58.375,81 | 81.057,96 | 114.898,98 | 165.941,66 | 243.673,62 |
| 28 | 45.066,38 | 61.980,45 | 87.297,16 | 125.688,83 | 184.584,95 | 275.858,47 |
| 29 | 47.189,10 | 65.731,95 | 93.921,18 | 137.374,23 | 205.180,43 | 312.125,16 |
| 30 | 49.354,66 | 69.636,29 | 100.953,76 | 150.029,52 | 227.932,53 | 352.991,38 |
| 31 | 51.563,93 | 73.699,70 | 108.420,09 | 163.735,19 | 253.067,08 | 399.040,45 |
| 32 | 53.817,80 | 77.928,66 | 116.346,93 | 178.578,42 | 280.833,53 | 450.929,70 |
| 33 | 56.117,15 | 82.329,91 | 124.762,68 | 194.653,63 | 311.507,50 | 509.399,81 |
| 34 | 58.462,92 | 86.910,48 | 133.697,49 | 212.063,08 | 345.393,44 | 575.285,39 |
| 35 | 60.856,04 | 91.677,67 | 143.183,39 | 230.917,50 | 382.827,67 | 649.526,91 |
| 36 | 63.297,46 | 96.639,08 | 153.254,35 | 251.336,83 | 424.181,76 | 733.184,11 |
| 37 | 65.788,16 | 101.802,63 | 163.946,46 | 273.450,96 | 469.866,16 | 827.451,14 |
| 38 | 68.329,13 | 107.176,54 | 175.298,05 | 297.400,55 | 520.334,31 | 933.673,59 |
| 39 | 70.921,39 | 112.769,40 | 187.349,77 | 323.337,94 | 576.087,14 | 1.053.367,70 |
| 40 | 73.565,97 | 118.590,12 | 200.144,82 | 351.428,12 | 637.678,02 | 1.188.242,02 |
| 41 | 76.263,93 | 124.647,99 | 213.729,04 | 381.849,78 | 705.718,27 | 1.340.221,79 |
| 42 | 79.016,35 | 130.952,66 | 228.151,10 | 414.796,41 | 780.883,23 | 1.511.476,39 |
| 43 | 81.824,32 | 137.514,19 | 243.462,69 | 450.477,60 | 863.918,93 | 1.704.450,36 |
| 44 | 84.688,97 | 144.343,05 | 259.718,66 | 489.120,31 | 955.649,56 | 1.921.898,26 |
| 45 | 87.611,44 | 151.450,13 | 276.977,26 | 530.970,35 | 1.056.985,59 | 2.166.924,00 |
| 46 | 90.592,91 | 158.846,76 | 295.300,33 | 576.293,92 | 1.168.932,82 | 2.443.025,13 |
| 47 | 93.634,54 | 166.544,75 | 314.753,54 | 625.379,32 | 1.292.602,39 | 2.754.142,80 |
| 48 | 96.737,58 | 174.556,36 | 335.406,57 | 678.538,79 | 1.429.221,78 | 3.104.717,98 |
| 49 | 99.903,24 | 182.894,37 | 357.333,44 | 736.110,47 | 1.580.147,00 | 3.499.754,86 |

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|-----------|------------|------------|------------|------------|--------------|--------------|
| 50 | 103.132,80 | 191.572,09 | 380.612,70 | 798.460,57 | 1.746.876,07 | 3.944.892,31 |
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| 15 % | eingezahlt | Einzahlung plus | 100 | | |
|---------------|-------------------|------------------------|------------|--|--|
| 1.302,11 | 1.200,00 | 2.280,00 | 1200 | | |
| 2.813,54 | 2.400,00 | 4.560,00 | 2400 | | |
| 4.567,94 | 3.600,00 | 6.840,00 | 3600 | | |
| 6.604,37 | 4.800,00 | 9.120,00 | 4800 | | |
| 8.968,17 | 6.000,00 | 11.400,00 | 6000 | | |
| 11.711,95 | 7.200,00 | 13.680,00 | 7200 | | |
| 14.896,82 | 8.400,00 | 15.960,00 | 8400 | | |
| 18.593,66 | 9.600,00 | 18.240,00 | 9600 | | |
| 22.884,78 | 10.800,00 | 20.520,00 | 10800 | | |
| 27.865,73 | 12.000,00 | 22.800,00 | 12000 | | |
| 33.647,38 | 13.200,00 | 25.080,00 | 13200 | | |
| 40.358,46 | 14.400,00 | 27.360,00 | 14400 | | |
| 48.148,38 | 15.600,00 | 29.640,00 | 15600 | | |
| 57.190,56 | 16.800,00 | 31.920,00 | 16800 | | |
| 67.686,31 | 18.000,00 | 34.200,00 | 18000 | | |
| 79.869,30 | 19.200,00 | 36.480,00 | 19200 | | |
| 94.010,76 | 20.400,00 | 38.760,00 | 20400 | | |
| 110.425,53 | 21.600,00 | 41.040,00 | 21600 | | |
| 129.479,04 | 22.800,00 | 43.320,00 | 22800 | | |
| 151.595,50 | 24.000,00 | 45.600,00 | 24000 | | |
| 177.267,27 | 25.200,00 | 47.880,00 | 25200 | | |
| 207.065,90 | 26.400,00 | 50.160,00 | 26400 | | |
| 241.654,79 | 27.600,00 | 52.440,00 | 27600 | | |
| 281.804,00 | 28.800,00 | 54.720,00 | 28800 | | |
| 328.407,37 | 30.000,00 | 57.000,00 | 30000 | | |
| 382.502,45 | 31.200,00 | 59.280,00 | 31200 | | |
| 445.293,56 | 32.400,00 | 61.560,00 | 32400 | | |
| 518.178,63 | 33.600,00 | 63.840,00 | 33600 | | |
| 602.780,29 | 34.800,00 | 66.120,00 | 34800 | | |
| 700.982,06 | 36.000,00 | 68.400,00 | 36000 | | |
| 814.970,21 | 37.200,00 | 70.680,00 | 37200 | | |
| 947.282,46 | 38.400,00 | 72.960,00 | 38400 | | |
| 1.100.864,51 | 39.600,00 | 75.240,00 | 39600 | | |
| 1.279.135,56 | 40.800,00 | 77.520,00 | 40800 | | |
| 1.486.064,49 | 42.000,00 | 79.800,00 | 42000 | | |
| 1.726.258,18 | 43.200,00 | 82.080,00 | 43200 | | |
| 2.005.064,10 | 44.400,00 | 84.360,00 | 44400 | | |
| 2.328.689,32 | 45.600,00 | 86.640,00 | 45600 | | |
| 2.704.338,76 | 46.800,00 | 88.920,00 | 46800 | | |
| 3.140.375,55 | 48.000,00 | 91.200,00 | 48000 | | |
| 3.646.507,21 | 49.200,00 | 93.480,00 | 49200 | | |
| 4.234.001,83 | 50.400,00 | 95.760,00 | 50400 | | |
| 4.915.938,87 | 51.600,00 | 98.040,00 | 51600 | | |
| 5.707.500,36 | 52.800,00 | 100.320,00 | 52800 | | |
| 6.626.308,94 | 54.000,00 | 102.600,00 | 54000 | | |
| 7.692.820,15 | 55.200,00 | 104.880,00 | 55200 | | |
| 8.930.777,86 | 56.400,00 | 107.160,00 | 56400 | | |
| 10.367.742,86 | 57.600,00 | 109.440,00 | 57600 | | |
| 12.035.706,47 | 58.800,00 | 111.720,00 | 58800 | | |

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| 13.971.802,77 | | 60.000,00 | | 114.000,00 | | 60000 |
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Zinseszinsseffekt bei Einmalanlagen

Hier gewünschte Einmalanla

Diese Tabelle zeigt Ihnen, was aus einer einmaligen Anlage von: **1.000,00** € in einem Zei

1 bis 50 Jahren bei unterschiedlichen jährlichen Durchschnittsrenditen werden kann.

| Jahre | Rendite in % pro Jahr | | | | | |
|-------|-----------------------|----------|-----------|-----------|-----------|------------|
| | 2 % | 4 % | 6 % | 8 % | 10 % | 12 % |
| 1 | 1.020,00 | 1.040,00 | 1.060,00 | 1.080,00 | 1.100,00 | 1.120,00 |
| 2 | 1.040,40 | 1.081,60 | 1.123,60 | 1.166,40 | 1.210,00 | 1.254,40 |
| 3 | 1.061,21 | 1.124,86 | 1.191,02 | 1.259,71 | 1.331,00 | 1.404,93 |
| 4 | 1.082,43 | 1.169,86 | 1.262,48 | 1.360,49 | 1.464,10 | 1.573,52 |
| 5 | 1.104,08 | 1.216,65 | 1.338,23 | 1.469,33 | 1.610,51 | 1.762,34 |
| 6 | 1.126,16 | 1.265,32 | 1.418,52 | 1.586,87 | 1.771,56 | 1.973,82 |
| 7 | 1.148,69 | 1.315,93 | 1.503,63 | 1.713,82 | 1.948,72 | 2.210,68 |
| 8 | 1.171,66 | 1.368,57 | 1.593,85 | 1.850,93 | 2.143,59 | 2.475,96 |
| 9 | 1.195,09 | 1.423,31 | 1.689,48 | 1.999,00 | 2.357,95 | 2.773,08 |
| 10 | 1.218,99 | 1.480,24 | 1.790,85 | 2.158,92 | 2.593,74 | 3.105,85 |
| 11 | 1.243,37 | 1.539,45 | 1.898,30 | 2.331,64 | 2.853,12 | 3.478,55 |
| 12 | 1.268,24 | 1.601,03 | 2.012,20 | 2.518,17 | 3.138,43 | 3.895,98 |
| 13 | 1.293,61 | 1.665,07 | 2.132,93 | 2.719,62 | 3.452,27 | 4.363,49 |
| 14 | 1.319,48 | 1.731,68 | 2.260,90 | 2.937,19 | 3.797,50 | 4.887,11 |
| 15 | 1.345,87 | 1.800,94 | 2.396,56 | 3.172,17 | 4.177,25 | 5.473,57 |
| 16 | 1.372,79 | 1.872,98 | 2.540,35 | 3.425,94 | 4.594,97 | 6.130,39 |
| 17 | 1.400,24 | 1.947,90 | 2.692,77 | 3.700,02 | 5.054,47 | 6.866,04 |
| 18 | 1.428,25 | 2.025,82 | 2.854,34 | 3.996,02 | 5.559,92 | 7.689,97 |
| 19 | 1.456,81 | 2.106,85 | 3.025,60 | 4.315,70 | 6.115,91 | 8.612,76 |
| 20 | 1.485,95 | 2.191,12 | 3.207,14 | 4.660,96 | 6.727,50 | 9.646,29 |
| 21 | 1.515,67 | 2.278,77 | 3.399,56 | 5.033,83 | 7.400,25 | 10.803,85 |
| 22 | 1.545,98 | 2.369,92 | 3.603,54 | 5.436,54 | 8.140,27 | 12.100,31 |
| 23 | 1.576,90 | 2.464,72 | 3.819,75 | 5.871,46 | 8.954,30 | 13.552,35 |
| 24 | 1.608,44 | 2.563,30 | 4.048,93 | 6.341,18 | 9.849,73 | 15.178,63 |
| 25 | 1.640,61 | 2.665,84 | 4.291,87 | 6.848,48 | 10.834,71 | 17.000,06 |
| 26 | 1.673,42 | 2.772,47 | 4.549,38 | 7.396,35 | 11.918,18 | 19.040,07 |
| 27 | 1.706,89 | 2.883,37 | 4.822,35 | 7.988,06 | 13.109,99 | 21.324,88 |
| 28 | 1.741,02 | 2.998,70 | 5.111,69 | 8.627,11 | 14.420,99 | 23.883,87 |
| 29 | 1.775,84 | 3.118,65 | 5.418,39 | 9.317,27 | 15.863,09 | 26.749,93 |
| 30 | 1.811,36 | 3.243,40 | 5.743,49 | 10.062,66 | 17.449,40 | 29.959,92 |
| 31 | 1.847,59 | 3.373,13 | 6.088,10 | 10.867,67 | 19.194,34 | 33.555,11 |
| 32 | 1.884,54 | 3.508,06 | 6.453,39 | 11.737,08 | 21.113,78 | 37.581,73 |
| 33 | 1.922,23 | 3.648,38 | 6.840,59 | 12.676,05 | 23.225,15 | 42.091,53 |
| 34 | 1.960,68 | 3.794,32 | 7.251,03 | 13.690,13 | 25.547,67 | 47.142,52 |
| 35 | 1.999,89 | 3.946,09 | 7.686,09 | 14.785,34 | 28.102,44 | 52.799,62 |
| 36 | 2.039,89 | 4.103,93 | 8.147,25 | 15.968,17 | 30.912,68 | 59.135,57 |
| 37 | 2.080,69 | 4.268,09 | 8.636,09 | 17.245,63 | 34.003,95 | 66.231,84 |
| 38 | 2.122,30 | 4.438,81 | 9.154,25 | 18.625,28 | 37.404,34 | 74.179,66 |
| 39 | 2.164,74 | 4.616,37 | 9.703,51 | 20.115,30 | 41.144,78 | 83.081,22 |
| 40 | 2.208,04 | 4.801,02 | 10.285,72 | 21.724,52 | 45.259,26 | 93.050,97 |
| 41 | 2.252,20 | 4.993,06 | 10.902,86 | 23.462,48 | 49.785,18 | 104.217,09 |
| 42 | 2.297,24 | 5.192,78 | 11.557,03 | 25.339,48 | 54.763,70 | 116.723,14 |
| 43 | 2.343,19 | 5.400,50 | 12.250,45 | 27.366,64 | 60.240,07 | 130.729,91 |
| 44 | 2.390,05 | 5.616,52 | 12.985,48 | 29.555,97 | 66.264,08 | 146.417,50 |
| 45 | 2.437,85 | 5.841,18 | 13.764,61 | 31.920,45 | 72.890,48 | 163.987,60 |
| 46 | 2.486,61 | 6.074,82 | 14.590,49 | 34.474,09 | 80.179,53 | 183.666,12 |

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|-----------|----------|----------|-----------|-----------|------------|------------|
| 47 | 2.536,34 | 6.317,82 | 15.465,92 | 37.232,01 | 88.197,49 | 205.706,05 |
| 48 | 2.587,07 | 6.570,53 | 16.393,87 | 40.210,57 | 97.017,23 | 230.390,78 |
| 49 | 2.638,81 | 6.833,35 | 17.377,50 | 43.427,42 | 106.718,96 | 258.037,67 |
| 50 | 2.691,59 | 7.106,68 | 18.420,15 | 46.901,61 | 117.390,85 | 289.002,19 |

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| 1.150,00 |
| 1.322,50 |
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| 2.011,36 |
| 2.313,06 |
| 2.660,02 |
| 3.059,02 |
| 3.517,88 |
| 4.045,56 |
| 4.652,39 |
| 5.350,25 |
| 6.152,79 |
| 7.075,71 |
| 8.137,06 |
| 9.357,62 |
| 10.761,26 |
| 12.375,45 |
| 14.231,77 |
| 16.366,54 |
| 18.821,52 |
| 21.644,75 |
| 24.891,46 |
| 28.625,18 |
| 32.918,95 |
| 37.856,80 |
| 43.535,31 |
| 50.065,61 |
| 57.575,45 |
| 66.211,77 |
| 76.143,54 |
| 87.565,07 |
| 100.699,83 |
| 115.804,80 |
| 133.175,52 |
| 153.151,85 |
| 176.124,63 |
| 202.543,32 |
| 232.924,82 |
| 267.863,55 |
| 308.043,08 |
| 354.249,54 |
| 407.386,97 |
| 468.495,02 |
| 538.769,27 |
| 619.584,66 |

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| 712.522,36 |
| 819.400,71 |
| 942.310,82 |
| 1.083.657,44 |