

n° anni di durata usufrutto	Tasso d'interesse al 3%		Tasso d'interesse al 2,50%	
	Valore nuda proprietà	Valore Usufrutto	Valore nuda proprietà	Valore Usufrutto
1	97,09%	2,91%	97,56%	2,44%
2	94,26%	5,74%	95,18%	4,82%
3	91,51%	8,49%	92,86%	7,14%
4	88,85%	11,15%	90,60%	9,40%
5	86,26%	13,74%	88,39%	11,61%
6	83,75%	16,25%	86,23%	13,77%
7	81,31%	18,69%	84,13%	15,87%
8	78,94%	21,06%	82,07%	17,93%
9	76,64%	23,36%	80,07%	19,93%
10	74,41%	25,59%	78,12%	21,88%
11	72,24%	27,76%	76,21%	23,79%
12	70,14%	29,86%	74,36%	25,64%
13	68,10%	31,90%	72,54%	27,46%
14	66,11%	33,89%	70,77%	29,23%
15	64,19%	35,81%	69,05%	30,95%
16	62,32%	37,68%	67,36%	32,64%
17	60,50%	39,50%	65,72%	34,28%
18	58,74%	41,26%	64,12%	35,88%
19	57,03%	42,97%	62,55%	37,45%
20	55,37%	44,63%	61,03%	38,97%
21	53,75%	46,25%	59,54%	40,46%
22	52,19%	47,81%	58,09%	41,91%
23	50,67%	49,33%	56,67%	43,33%
24	49,19%	50,81%	55,29%	44,71%
25	47,76%	52,24%	53,94%	46,06%
26	46,37%	53,63%	52,62%	47,38%
27	45,02%	54,98%	51,34%	48,66%
28	43,71%	56,29%	50,09%	49,91%
29	42,43%	57,57%	48,87%	51,13%
30	41,20%	58,80%	47,67%	52,33%
31	40,00%	60,00%	46,51%	53,49%
32	38,83%	61,17%	45,38%	54,62%
33	37,70%	62,30%	44,27%	55,73%
34	36,60%	63,40%	43,19%	56,81%
35	35,54%	64,46%	42,14%	57,86%
36	34,50%	65,50%	41,11%	58,89%
37	33,50%	66,50%	40,11%	59,89%
38	32,52%	67,48%	39,13%	60,87%
39	31,58%	68,42%	38,17%	61,83%
40	30,66%	69,34%	37,24%	62,76%
41	29,76%	70,24%	36,33%	63,67%
42	28,90%	71,10%	35,45%	64,55%
43	28,05%	71,95%	34,58%	65,42%
44	27,24%	72,76%	33,74%	66,26%
45	26,44%	73,56%	32,92%	67,08%
46	25,67%	74,33%	32,11%	67,89%

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