

n° anni di durata usufrutto	Tasso d'interesse al 2,50%		formula	
	Valore nuda proprietà	Valore Usufrutto	Valore nuda proprietà	Valore Usufrutto
1	97,56	2,44	97,56097561	2,4390244
2	95,18	4,82	95,18143962	4,8185604
3	92,86	7,14	92,85994109	7,1400589
4	90,60	9,40	90,59506448	9,4049355
5	88,39	11,61	88,38542876	11,6145712
6	86,23	13,77	86,2296866	13,7703134
7	84,13	15,87	84,12652351	15,8734765
8	82,07	17,93	82,07465708	17,9253429
9	80,07	19,93	80,07283618	19,9271638
10	78,12	21,88	78,11984017	21,8801598
11	76,21	23,79	76,21447822	23,7855218
12	74,36	25,64	74,3555885	25,6444115
13	72,54	27,46	72,54203757	27,4579624
14	70,77	29,23	70,77271958	29,2272804
15	69,05	30,95	69,04655568	30,9534443
16	67,36	32,64	67,36249335	32,6375066
17	65,72	34,28	65,71950571	34,2804943
18	64,12	35,88	64,11659093	35,8834091
19	62,55	37,45	62,55277164	37,4472284
20	61,03	38,97	61,02709429	38,9729057
21	59,54	40,46	59,53862857	40,4613714
22	58,09	41,91	58,0864669	41,9135331
23	56,67	43,33	56,6697238	43,3302762
24	55,29	44,71	55,28753542	44,7124646
25	53,94	46,06	53,93905894	46,0609411
26	52,62	47,38	52,62347214	47,3765279
27	51,34	48,66	51,33997282	48,6600272
28	50,09	49,91	50,08777836	49,9122216
29	48,87	51,13	48,86612523	51,1338748
30	47,67	52,33	47,67426852	52,3257315
31	46,51	53,49	46,51148148	53,4885185
32	45,38	54,62	45,3770551	54,6229449
33	44,27	55,73	44,27029766	55,7297023
34	43,19	56,81	43,1905343	56,8094657
35	42,14	57,86	42,13710664	57,8628934
36	41,11	58,89	41,10937233	58,8906277
37	40,11	59,89	40,10670471	59,8932953
38	39,13	60,87	39,1284924	60,8715076
39	38,17	61,83	38,17413893	61,8258611
40	37,24	62,76	37,24306237	62,7569376
41	36,33	63,67	36,33469499	63,6653050
42	35,45	64,55	35,44848292	64,5515171
43	34,58	65,42	34,58388578	65,4161142
44	33,74	66,26	33,74037637	66,2596236
45	32,92	67,08	32,91744036	67,0825596
46	32,11	67,89	32,11457596	67,8854240
47	31,33	68,67	31,33129362	68,6687064
48	30,57	69,43	30,56711573	69,4328843
49	29,82	70,18	29,82157632	70,1784237
50	29,09	70,91	29,0942208	70,9057792
51	28,38	71,62	28,38460566	71,6153943
52	27,69	72,31	27,6922982	72,3077018
53	27,02	72,98	27,01687629	72,9831237
54	26,36	73,64	26,35792809	73,6420719
55	25,72	74,28	25,7150518	74,2849482
56	25,09	74,91	25,08785541	74,9121446
57	24,48	75,52	24,4759565	75,5240435
58	23,88	76,12	23,87898195	76,1210180
59	23,30	76,70	23,29656776	76,7034322
60	22,73	77,27	22,72835879	77,2716412
61	22,17	77,83	22,17400857	77,8259914
62	21,63	78,37	21,6331791	78,3668209
63	21,11	78,89	21,10554058	78,8944594

64	20,59	79,41	20,5907713	79,4092287
65	20,09	79,91	20,08855736	79,9114426
66	19,60	80,40	19,59859255	80,4014074
67	19,12	80,88	19,1205781	80,8794219
68	18,65	81,35	18,65422253	81,3457775
69	18,20	81,80	18,1992415	81,8007585
70	17,76	82,24	17,75535756	82,2446424
71	17,32	82,68	17,32230006	82,6776999
72	16,90	83,10	16,89980493	83,1001951
73	16,49	83,51	16,48761457	83,5123854
74	16,09	83,91	16,08547763	83,9145224
75	15,69	84,31	15,69314891	84,3068511
76	15,31	84,69	15,31038918	84,6896108
77	14,94	85,06	14,93696505	85,0630349
78	14,57	85,43	14,57264883	85,4273512
79	14,22	85,78	14,21721837	85,7827816
80	13,87	86,13	13,87045695	86,1295431