

5. Valeur actuelle d'une rente viagère temporaire (jusque 65 ans) de 1 euro par an payable annuellement

Description

Ce tableau vous permet de convertir une rente **viagère temporaire** versée **annuellement** jusqu'à l'âge de 65 ans en capital. Les coefficients de conversion sont calculés selon la méthode de la **rente actuarielle**, c'est-à-dire en supposant que le versement des différents arrérages sont conditionnés à la survie du bénéficiaire. Les tables Schryvers-Aoust utilisent des probabilités de survies dites prospectives. Ces tables, contrairement aux tables stationnaires, anticipent l'évolution future de la mortalité en tenant compte de l'évolution des quotients de mortalité de chaque génération observés dans le passé. **Ces tables sont donc des tables générationnelles.**

Mode d'emploi

1. Choix de la ligne: définissez l'âge du rentier.
2. Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
3. Multipliez le coefficient par le montant de la rente.

| Age | Hommes | | | | | Femmes | | | | | Age |
|-----|--|--------|--------|--------|--------|--|--------|--------|--------|--------|-----|
| | Valeur actuelle d'une rente annuelle payable par an | | | | | Valeur actuelle d'une rente annuelle payable par an | | | | | |
| | Taux d'intérêt net auquel le capital pourra être placé | | | | | Taux d'intérêt net auquel le capital pourra être placé | | | | | |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | |
| 0 | 54,039 | 46,576 | 40,508 | 35,538 | 28,026 | 54,664 | 47,065 | 40,892 | 35,841 | 28,218 | 0 |
| 1 | 53,430 | 46,147 | 40,208 | 35,329 | 27,931 | 54,044 | 46,628 | 40,586 | 35,628 | 28,121 | 1 |
| 2 | 52,727 | 45,635 | 39,834 | 35,056 | 27,786 | 53,337 | 46,114 | 40,212 | 35,357 | 27,977 | 2 |
| 3 | 51,997 | 45,097 | 39,436 | 34,762 | 27,623 | 52,610 | 45,581 | 39,821 | 35,068 | 27,820 | 3 |
| 4 | 51,261 | 44,551 | 39,031 | 34,461 | 27,455 | 51,878 | 45,041 | 39,422 | 34,773 | 27,658 | 4 |
| 5 | 50,520 | 43,999 | 38,619 | 34,152 | 27,280 | 51,141 | 44,495 | 39,016 | 34,471 | 27,490 | 5 |
| 6 | 49,774 | 43,440 | 38,200 | 33,836 | 27,100 | 50,399 | 43,941 | 38,603 | 34,162 | 27,316 | 6 |
| 7 | 49,023 | 42,875 | 37,773 | 33,513 | 26,913 | 49,653 | 43,382 | 38,183 | 33,847 | 27,136 | 7 |
| 8 | 48,267 | 42,303 | 37,339 | 33,184 | 26,721 | 48,902 | 42,818 | 37,757 | 33,525 | 26,952 | 8 |
| 9 | 47,508 | 41,726 | 36,899 | 32,847 | 26,522 | 48,148 | 42,247 | 37,325 | 33,196 | 26,761 | 9 |
| 10 | 46,744 | 41,142 | 36,452 | 32,503 | 26,318 | 47,389 | 41,670 | 36,885 | 32,861 | 26,564 | 10 |
| 11 | 45,976 | 40,552 | 35,997 | 32,152 | 26,107 | 46,626 | 41,087 | 36,439 | 32,518 | 26,362 | 11 |
| 12 | 45,204 | 39,956 | 35,536 | 31,794 | 25,889 | 45,860 | 40,498 | 35,986 | 32,169 | 26,153 | 12 |
| 13 | 44,428 | 39,354 | 35,068 | 31,430 | 25,666 | 45,090 | 39,904 | 35,526 | 31,813 | 25,938 | 13 |
| 14 | 43,650 | 38,747 | 34,594 | 31,058 | 25,436 | 44,317 | 39,305 | 35,061 | 31,451 | 25,718 | 14 |
| 15 | 42,869 | 38,136 | 34,113 | 30,680 | 25,200 | 43,541 | 38,700 | 34,589 | 31,082 | 25,491 | 15 |
| 16 | 42,086 | 37,520 | 33,628 | 30,296 | 24,958 | 42,762 | 38,089 | 34,110 | 30,706 | 25,258 | 16 |
| 17 | 41,303 | 36,901 | 33,137 | 29,907 | 24,711 | 41,979 | 37,473 | 33,624 | 30,323 | 25,018 | 17 |
| 18 | 40,520 | 36,279 | 32,644 | 29,513 | 24,459 | 41,194 | 36,853 | 33,133 | 29,933 | 24,771 | 18 |
| 19 | 39,739 | 35,657 | 32,147 | 29,116 | 24,204 | 40,406 | 36,227 | 32,635 | 29,536 | 24,519 | 19 |
| 20 | 38,960 | 35,034 | 31,647 | 28,715 | 23,944 | 39,614 | 35,595 | 32,130 | 29,132 | 24,259 | 20 |
| 21 | 38,181 | 34,408 | 31,144 | 28,309 | 23,680 | 38,819 | 34,957 | 31,618 | 28,720 | 23,991 | 21 |
| 22 | 37,400 | 33,778 | 30,635 | 27,898 | 23,409 | 38,020 | 34,312 | 31,097 | 28,299 | 23,715 | 22 |
| 23 | 36,617 | 33,143 | 30,119 | 27,478 | 23,131 | 37,216 | 33,661 | 30,569 | 27,870 | 23,431 | 23 |
| 24 | 35,830 | 32,502 | 29,596 | 27,051 | 22,845 | 36,408 | 33,003 | 30,032 | 27,432 | 23,138 | 24 |
| 25 | 35,039 | 31,854 | 29,065 | 26,616 | 22,550 | 35,596 | 32,339 | 29,488 | 26,986 | 22,836 | 25 |
| 26 | 34,244 | 31,200 | 28,526 | 26,171 | 22,247 | 34,780 | 31,668 | 28,936 | 26,530 | 22,526 | 26 |
| 27 | 33,443 | 30,538 | 27,978 | 25,717 | 21,934 | 33,960 | 30,990 | 28,375 | 26,066 | 22,206 | 27 |
| 28 | 32,637 | 29,868 | 27,421 | 25,252 | 21,610 | 33,135 | 30,305 | 27,806 | 25,592 | 21,877 | 28 |
| 29 | 31,824 | 29,189 | 26,853 | 24,777 | 21,276 | 32,307 | 29,614 | 27,228 | 25,109 | 21,537 | 29 |
| 30 | 31,006 | 28,502 | 26,276 | 24,292 | 20,931 | 31,474 | 28,915 | 26,642 | 24,616 | 21,188 | 30 |
| 31 | 30,183 | 27,808 | 25,689 | 23,795 | 20,574 | 30,637 | 28,210 | 26,046 | 24,113 | 20,828 | 31 |
| 32 | 29,354 | 27,105 | 25,092 | 23,288 | 20,207 | 29,796 | 27,498 | 25,443 | 23,601 | 20,458 | 32 |
| 33 | 28,520 | 26,394 | 24,486 | 22,770 | 19,828 | 28,951 | 26,779 | 24,830 | 23,078 | 20,076 | 33 |
| 34 | 27,682 | 25,676 | 23,870 | 22,242 | 19,437 | 28,103 | 26,053 | 24,208 | 22,545 | 19,684 | 34 |
| 35 | 26,839 | 24,950 | 23,245 | 21,702 | 19,035 | 27,250 | 25,320 | 23,578 | 22,002 | 19,280 | 35 |
| 36 | 25,992 | 24,218 | 22,611 | 21,153 | 18,621 | 26,394 | 24,581 | 22,939 | 21,449 | 18,865 | 36 |
| 37 | 25,140 | 23,478 | 21,967 | 20,592 | 18,195 | 25,535 | 23,835 | 22,291 | 20,886 | 18,438 | 37 |
| 38 | 24,285 | 22,731 | 21,314 | 20,021 | 17,756 | 24,672 | 23,082 | 21,634 | 20,312 | 17,999 | 38 |
| 39 | 23,427 | 21,977 | 20,652 | 19,439 | 17,305 | 23,806 | 22,323 | 20,968 | 19,727 | 17,547 | 39 |
| 40 | 22,565 | 21,218 | 19,982 | 18,847 | 16,842 | 22,936 | 21,557 | 20,293 | 19,132 | 17,083 | 40 |
| 41 | 21,701 | 20,452 | 19,303 | 18,244 | 16,366 | 22,063 | 20,785 | 19,609 | 18,526 | 16,606 | 41 |
| 42 | 20,834 | 19,680 | 18,615 | 17,631 | 15,877 | 21,188 | 20,006 | 18,916 | 17,909 | 16,115 | 42 |
| 43 | 19,965 | 18,903 | 17,919 | 17,007 | 15,376 | 20,309 | 19,221 | 18,214 | 17,281 | 15,612 | 43 |
| 44 | 19,094 | 18,119 | 17,214 | 16,373 | 14,861 | 19,428 | 18,430 | 17,503 | 16,641 | 15,094 | 44 |
| 45 | 18,220 | 17,331 | 16,502 | 15,729 | 14,333 | 18,544 | 17,632 | 16,783 | 15,991 | 14,562 | 45 |
| 46 | 17,346 | 16,537 | 15,781 | 15,074 | 13,792 | 17,657 | 16,828 | 16,053 | 15,329 | 14,016 | 46 |
| 47 | 16,470 | 15,738 | 15,053 | 14,409 | 13,237 | 16,767 | 16,017 | 15,315 | 14,655 | 13,455 | 47 |
| 48 | 15,592 | 14,934 | 14,316 | 13,733 | 12,668 | 15,875 | 15,200 | 14,566 | 13,970 | 12,879 | 48 |
| 49 | 14,712 | 14,124 | 13,570 | 13,046 | 12,084 | 14,979 | 14,376 | 13,808 | 13,272 | 12,286 | 49 |
| 50 | 13,829 | 13,308 | 12,814 | 12,347 | 11,484 | 14,080 | 13,546 | 13,040 | 12,561 | 11,677 | 50 |
| 51 | 12,944 | 12,485 | 12,049 | 11,635 | 10,867 | 13,179 | 12,709 | 12,262 | 11,838 | 11,052 | 51 |
| 52 | 12,054 | 11,654 | 11,273 | 10,910 | 10,234 | 12,274 | 11,864 | 11,474 | 11,102 | 10,409 | 52 |
| 53 | 11,162 | 10,817 | 10,487 | 10,172 | 9,582 | 11,366 | 11,012 | 10,674 | 10,352 | 9,748 | 53 |
| 54 | 10,265 | 9,971 | 9,690 | 9,420 | 8,912 | 10,452 | 10,151 | 9,863 | 9,586 | 9,066 | 54 |
| 55 | 9,365 | 9,119 | 8,882 | 8,654 | 8,223 | 9,533 | 9,281 | 9,038 | 8,805 | 8,364 | 55 |
| 56 | 8,461 | 8,258 | 8,062 | 7,873 | 7,514 | 8,609 | 8,402 | 8,201 | 8,008 | 7,641 | 56 |
| 57 | 7,553 | 7,389 | 7,230 | 7,077 | 6,785 | 7,680 | 7,513 | 7,351 | 7,194 | 6,895 | 57 |
| 58 | 6,639 | 6,510 | 6,386 | 6,265 | 6,033 | 6,745 | 6,614 | 6,487 | 6,363 | 6,127 | 58 |
| 59 | 5,718 | 5,621 | 5,527 | 5,434 | 5,257 | 5,803 | 5,705 | 5,608 | 5,514 | 5,334 | 59 |
| 60 | 4,791 | 4,721 | 4,652 | 4,585 | 4,456 | 4,856 | 4,785 | 4,715 | 4,647 | 4,516 | 60 |
| 61 | 3,854 | 3,807 | 3,761 | 3,716 | 3,628 | 3,901 | 3,853 | 3,807 | 3,761 | 3,671 | 61 |
| 62 | 2,909 | 2,880 | 2,852 | 2,824 | 2,770 | 2,939 | 2,910 | 2,882 | 2,854 | 2,799 | 62 |
| 63 | 1,952 | 1,938 | 1,923 | 1,909 | 1,882 | 1,969 | 1,954 | 1,940 | 1,925 | 1,898 | 63 |
| 64 | 0,983 | 0,978 | 0,974 | 0,969 | 0,959 | 0,989 | 0,984 | 0,979 | 0,975 | 0,965 | 64 |
| Age | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Age |

Taux d'intérêt net auquel le capital pourra être placé