

6. Valeur actuelle d'une rente viagère de 1 euro par an payable mensuellement

Description

Ce tableau vous permet de convertir une rente **viagère** versée **mensuellement** 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 annuel total de la rente.

| Hommes | | | | | | Femmes | | | | | |
|---|--|--------|--------|--------|--------|---|--|--------|--------|--------|------|
| Valeur actuelle d'une rente annuelle payable en 1/12 par mois | | | | | | Valeur actuelle d'une rente annuelle payable en 1/12 par mois | | | | | |
| Age | Taux d'intérêt net auquel le capital pourra être placé | | | | | Age | 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 | 66,310 | 55,121 | 46,519 | 39,821 | 30,316 | 70,182 | 57,745 | 48,313 | 41,058 | 30,923 | 0 |
| 1 | 65,786 | 54,790 | 46,315 | 39,698 | 30,281 | 69,666 | 57,429 | 48,125 | 40,951 | 30,898 | 1 |
| 2 | 65,149 | 54,364 | 46,029 | 39,506 | 30,193 | 69,041 | 57,024 | 47,860 | 40,778 | 30,825 | 2 |
| 3 | 64,480 | 53,910 | 45,718 | 39,292 | 30,089 | 68,392 | 56,596 | 47,577 | 40,590 | 30,740 | 3 |
| 4 | 63,805 | 53,449 | 45,401 | 39,072 | 29,981 | 67,738 | 56,163 | 47,289 | 40,396 | 30,651 | 4 |
| 5 | 63,125 | 52,981 | 45,077 | 38,846 | 29,869 | 67,079 | 55,723 | 46,994 | 40,198 | 30,559 | 5 |
| 6 | 62,439 | 52,507 | 44,747 | 38,615 | 29,752 | 66,415 | 55,278 | 46,694 | 39,994 | 30,464 | 6 |
| 7 | 61,749 | 52,028 | 44,412 | 38,378 | 29,631 | 65,746 | 54,828 | 46,389 | 39,787 | 30,365 | 7 |
| 8 | 61,054 | 51,543 | 44,071 | 38,137 | 29,507 | 65,074 | 54,373 | 46,080 | 39,574 | 30,264 | 8 |
| 9 | 60,355 | 51,052 | 43,724 | 37,890 | 29,378 | 64,399 | 53,914 | 45,765 | 39,358 | 30,159 | 9 |
| 10 | 59,653 | 50,557 | 43,372 | 37,637 | 29,245 | 63,719 | 53,449 | 45,445 | 39,136 | 30,050 | 10 |
| 11 | 58,946 | 50,055 | 43,014 | 37,380 | 29,108 | 63,035 | 52,979 | 45,120 | 38,910 | 29,938 | 11 |
| 12 | 58,235 | 49,549 | 42,651 | 37,117 | 28,967 | 62,348 | 52,504 | 44,790 | 38,679 | 29,823 | 12 |
| 13 | 57,522 | 49,038 | 42,282 | 36,849 | 28,821 | 61,659 | 52,026 | 44,456 | 38,445 | 29,705 | 13 |
| 14 | 56,806 | 48,523 | 41,909 | 36,576 | 28,672 | 60,967 | 51,543 | 44,118 | 38,206 | 29,584 | 14 |
| 15 | 56,088 | 48,004 | 41,531 | 36,299 | 28,519 | 60,272 | 51,056 | 43,775 | 37,963 | 29,459 | 15 |
| 16 | 55,369 | 47,483 | 41,150 | 36,019 | 28,363 | 59,574 | 50,565 | 43,427 | 37,715 | 29,331 | 16 |
| 17 | 54,651 | 46,960 | 40,766 | 35,735 | 28,205 | 58,874 | 50,070 | 43,075 | 37,464 | 29,200 | 17 |
| 18 | 53,936 | 46,436 | 40,381 | 35,450 | 28,045 | 58,172 | 49,572 | 42,719 | 37,208 | 29,066 | 18 |
| 19 | 53,224 | 45,915 | 39,996 | 35,164 | 27,885 | 57,469 | 49,070 | 42,359 | 36,949 | 28,928 | 19 |
| 20 | 52,516 | 45,394 | 39,611 | 34,878 | 27,723 | 56,763 | 48,564 | 41,995 | 36,685 | 28,788 | 20 |
| 21 | 51,811 | 44,873 | 39,225 | 34,590 | 27,560 | 56,053 | 48,052 | 41,625 | 36,415 | 28,642 | 21 |
| 22 | 51,105 | 44,350 | 38,836 | 34,299 | 27,395 | 55,339 | 47,536 | 41,249 | 36,140 | 28,493 | 22 |
| 23 | 50,398 | 43,824 | 38,442 | 34,003 | 27,225 | 54,621 | 47,013 | 40,867 | 35,859 | 28,339 | 23 |
| 24 | 49,687 | 43,292 | 38,043 | 33,701 | 27,051 | 53,900 | 46,486 | 40,479 | 35,573 | 28,180 | 24 |
| 25 | 48,973 | 42,756 | 37,638 | 33,394 | 26,872 | 53,175 | 45,953 | 40,086 | 35,281 | 28,016 | 25 |
| 26 | 48,255 | 42,213 | 37,226 | 33,081 | 26,687 | 52,446 | 45,415 | 39,686 | 34,983 | 27,848 | 26 |
| 27 | 47,531 | 41,664 | 36,808 | 32,760 | 26,496 | 51,714 | 44,871 | 39,281 | 34,679 | 27,674 | 27 |
| 28 | 46,802 | 41,108 | 36,381 | 32,432 | 26,299 | 50,978 | 44,322 | 38,870 | 34,369 | 27,496 | 28 |
| 29 | 46,067 | 40,544 | 35,946 | 32,095 | 26,094 | 50,237 | 43,767 | 38,452 | 34,053 | 27,312 | 29 |
| 30 | 45,325 | 39,972 | 35,503 | 31,750 | 25,882 | 49,493 | 43,207 | 38,027 | 33,731 | 27,122 | 30 |
| 31 | 44,578 | 39,392 | 35,052 | 31,397 | 25,663 | 48,745 | 42,641 | 37,597 | 33,402 | 26,927 | 31 |
| 32 | 43,825 | 38,806 | 34,593 | 31,036 | 25,436 | 47,994 | 42,069 | 37,160 | 33,066 | 26,726 | 32 |
| 33 | 43,066 | 38,212 | 34,126 | 30,667 | 25,202 | 47,239 | 41,492 | 36,717 | 32,724 | 26,520 | 33 |
| 34 | 42,303 | 37,611 | 33,651 | 30,290 | 24,961 | 46,480 | 40,909 | 36,268 | 32,376 | 26,307 | 34 |
| 35 | 41,536 | 37,004 | 33,169 | 29,905 | 24,712 | 45,718 | 40,321 | 35,812 | 32,021 | 26,088 | 35 |
| 36 | 40,764 | 36,391 | 32,679 | 29,513 | 24,456 | 44,954 | 39,729 | 35,350 | 31,660 | 25,864 | 36 |
| 37 | 39,988 | 35,771 | 32,182 | 29,112 | 24,192 | 44,187 | 39,131 | 34,883 | 31,292 | 25,634 | 37 |
| 38 | 39,208 | 35,145 | 31,678 | 28,704 | 23,921 | 43,417 | 38,528 | 34,409 | 30,919 | 25,398 | 38 |
| 39 | 38,425 | 34,514 | 31,167 | 28,288 | 23,643 | 42,644 | 37,921 | 33,929 | 30,538 | 25,155 | 39 |
| 40 | 37,639 | 33,878 | 30,649 | 27,866 | 23,357 | 41,868 | 37,308 | 33,443 | 30,151 | 24,906 | 40 |
| 41 | 36,851 | 33,237 | 30,126 | 27,436 | 23,064 | 41,091 | 36,691 | 32,952 | 29,758 | 24,651 | 41 |
| 42 | 36,061 | 32,591 | 29,596 | 26,999 | 22,764 | 40,312 | 36,070 | 32,454 | 29,358 | 24,390 | 42 |
| 43 | 35,269 | 31,940 | 29,059 | 26,556 | 22,457 | 39,530 | 35,444 | 31,951 | 28,952 | 24,122 | 43 |
| 44 | 34,475 | 31,285 | 28,517 | 26,105 | 22,142 | 38,748 | 34,814 | 31,443 | 28,540 | 23,848 | 44 |
| 45 | 33,679 | 30,627 | 27,970 | 25,649 | 21,821 | 37,963 | 34,180 | 30,929 | 28,122 | 23,568 | 45 |
| 46 | 32,884 | 29,965 | 27,418 | 25,186 | 21,492 | 37,178 | 33,543 | 30,410 | 27,697 | 23,281 | 46 |
| 47 | 32,089 | 29,301 | 26,861 | 24,718 | 21,157 | 36,391 | 32,902 | 29,885 | 27,267 | 22,988 | 47 |
| 48 | 31,293 | 28,633 | 26,299 | 24,243 | 20,816 | 35,603 | 32,256 | 29,355 | 26,830 | 22,688 | 48 |
| 49 | 30,496 | 27,962 | 25,731 | 23,762 | 20,466 | 34,814 | 31,607 | 28,819 | 26,386 | 22,381 | 49 |
| 50 | 29,698 | 27,286 | 25,157 | 23,273 | 20,108 | 34,023 | 30,954 | 28,278 | 25,937 | 22,068 | 50 |

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|---|--|--------|--------|--------|--------|---|--------|--------|--------|--------|-----|
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| Age | Taux d'intérêt net auquel le capital pourra être placé | | | | | | | | | | Age |
| | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | |
| 51 | 28,897 | 26,606 | 24,577 | 22,777 | 19,742 | 33,233 | 30,299 | 27,733 | 25,482 | 21,748 | 51 |
| 52 | 28,095 | 25,921 | 23,991 | 22,273 | 19,367 | 32,442 | 29,640 | 27,182 | 25,020 | 21,421 | 52 |
| 53 | 27,291 | 25,231 | 23,398 | 21,761 | 18,983 | 31,649 | 28,975 | 26,625 | 24,551 | 21,086 | 53 |
| 54 | 26,486 | 24,537 | 22,798 | 21,242 | 18,590 | 30,851 | 28,305 | 26,060 | 24,074 | 20,742 | 54 |
| 55 | 25,681 | 23,841 | 22,194 | 20,717 | 18,190 | 30,050 | 27,628 | 25,486 | 23,586 | 20,388 | 55 |
| 56 | 24,877 | 23,143 | 21,586 | 20,186 | 17,781 | 29,244 | 26,944 | 24,904 | 23,090 | 20,024 | 56 |
| 57 | 24,074 | 22,442 | 20,973 | 19,648 | 17,365 | 28,435 | 26,254 | 24,314 | 22,584 | 19,650 | 57 |
| 58 | 23,272 | 21,739 | 20,356 | 19,105 | 16,941 | 27,621 | 25,557 | 23,716 | 22,069 | 19,265 | 58 |
| 59 | 22,470 | 21,033 | 19,734 | 18,555 | 16,508 | 26,804 | 24,853 | 23,108 | 21,544 | 18,870 | 59 |
| 60 | 21,669 | 20,325 | 19,106 | 17,998 | 16,066 | 25,982 | 24,143 | 22,493 | 21,009 | 18,463 | 60 |
| 61 | 20,869 | 19,615 | 18,475 | 17,435 | 15,616 | 25,158 | 23,427 | 21,869 | 20,465 | 18,046 | 61 |
| 62 | 20,069 | 18,902 | 17,838 | 16,865 | 15,157 | 24,329 | 22,703 | 21,237 | 19,911 | 17,618 | 62 |
| 63 | 19,272 | 18,189 | 17,198 | 16,290 | 14,690 | 23,495 | 21,972 | 20,594 | 19,345 | 17,176 | 63 |
| 64 | 18,479 | 17,475 | 16,555 | 15,710 | 14,214 | 22,657 | 21,234 | 19,943 | 18,768 | 16,723 | 64 |
| 65 | 17,691 | 16,764 | 15,912 | 15,127 | 13,733 | 21,817 | 20,490 | 19,283 | 18,182 | 16,257 | 65 |
| 66 | 16,910 | 16,056 | 15,270 | 14,543 | 13,247 | 20,974 | 19,741 | 18,616 | 17,587 | 15,780 | 66 |
| 67 | 16,138 | 15,354 | 14,629 | 13,958 | 12,757 | 20,131 | 18,988 | 17,942 | 16,983 | 15,293 | 67 |
| 68 | 15,375 | 14,657 | 13,991 | 13,373 | 12,264 | 19,288 | 18,231 | 17,262 | 16,371 | 14,794 | 68 |
| 69 | 14,624 | 13,968 | 13,358 | 12,791 | 11,769 | 18,447 | 17,473 | 16,578 | 15,752 | 14,286 | 69 |
| 70 | 13,887 | 13,289 | 12,733 | 12,214 | 11,275 | 17,610 | 16,716 | 15,891 | 15,129 | 13,769 | 70 |
| 71 | 13,166 | 12,623 | 12,117 | 11,643 | 10,783 | 16,777 | 15,959 | 15,202 | 14,501 | 13,245 | 71 |
| 72 | 12,462 | 11,970 | 11,511 | 11,079 | 10,294 | 15,951 | 15,205 | 14,512 | 13,869 | 12,713 | 72 |
| 73 | 11,775 | 11,331 | 10,915 | 10,524 | 9,809 | 15,133 | 14,455 | 13,824 | 13,236 | 12,176 | 73 |
| 74 | 11,105 | 10,706 | 10,331 | 9,977 | 9,329 | 14,326 | 13,712 | 13,139 | 12,604 | 11,635 | 74 |
| 75 | 10,455 | 10,097 | 9,760 | 9,441 | 8,855 | 13,531 | 12,978 | 12,460 | 11,974 | 11,093 | 75 |
| 76 | 9,826 | 9,506 | 9,203 | 8,917 | 8,388 | 12,752 | 12,254 | 11,788 | 11,349 | 10,550 | 76 |
| 77 | 9,219 | 8,934 | 8,663 | 8,406 | 7,931 | 11,989 | 11,544 | 11,125 | 10,731 | 10,009 | 77 |
| 78 | 8,635 | 8,381 | 8,140 | 7,911 | 7,485 | 11,246 | 10,849 | 10,474 | 10,121 | 9,472 | 78 |
| 79 | 8,075 | 7,850 | 7,635 | 7,431 | 7,051 | 10,524 | 10,171 | 9,838 | 9,522 | 8,941 | 79 |
| 80 | 7,539 | 7,341 | 7,151 | 6,970 | 6,631 | 9,825 | 9,513 | 9,217 | 8,937 | 8,419 | 80 |
| 81 | 7,030 | 6,855 | 6,687 | 6,527 | 6,226 | 9,152 | 8,877 | 8,616 | 8,368 | 7,907 | 81 |
| 82 | 6,546 | 6,391 | 6,244 | 6,102 | 5,836 | 8,507 | 8,266 | 8,036 | 7,817 | 7,410 | 82 |
| 83 | 6,086 | 5,950 | 5,821 | 5,696 | 5,461 | 7,893 | 7,682 | 7,480 | 7,288 | 6,928 | 83 |
| 84 | 5,651 | 5,532 | 5,419 | 5,309 | 5,102 | 7,310 | 7,126 | 6,950 | 6,781 | 6,465 | 84 |
| 85 | 5,242 | 5,139 | 5,039 | 4,943 | 4,762 | 6,760 | 6,599 | 6,445 | 6,298 | 6,021 | 85 |
| 86 | 4,860 | 4,770 | 4,683 | 4,599 | 4,440 | 6,241 | 6,101 | 5,968 | 5,840 | 5,598 | 86 |
| 87 | 4,504 | 4,425 | 4,350 | 4,276 | 4,137 | 5,755 | 5,634 | 5,518 | 5,407 | 5,196 | 87 |
| 88 | 4,170 | 4,102 | 4,036 | 3,972 | 3,850 | 5,302 | 5,198 | 5,097 | 5,001 | 4,818 | 88 |
| 89 | 3,859 | 3,800 | 3,742 | 3,687 | 3,580 | 4,880 | 4,791 | 4,704 | 4,621 | 4,462 | 89 |
| 90 | 3,568 | 3,517 | 3,467 | 3,419 | 3,326 | 4,491 | 4,414 | 4,339 | 4,267 | 4,129 | 90 |
| 91 | 3,302 | 3,258 | 3,214 | 3,172 | 3,091 | 4,132 | 4,066 | 4,002 | 3,939 | 3,820 | 91 |
| 92 | 3,061 | 3,022 | 2,985 | 2,948 | 2,877 | 3,805 | 3,748 | 3,692 | 3,638 | 3,535 | 92 |
| 93 | 2,846 | 2,813 | 2,779 | 2,747 | 2,685 | 3,508 | 3,458 | 3,410 | 3,364 | 3,274 | 93 |
| 94 | 2,650 | 2,620 | 2,591 | 2,563 | 2,509 | 3,236 | 3,194 | 3,152 | 3,112 | 3,035 | 94 |
| 95 | 2,471 | 2,445 | 2,420 | 2,395 | 2,347 | 2,991 | 2,954 | 2,918 | 2,883 | 2,816 | 95 |
| 96 | 2,304 | 2,281 | 2,259 | 2,237 | 2,196 | 2,764 | 2,733 | 2,702 | 2,672 | 2,613 | 96 |
| 97 | 2,148 | 2,129 | 2,109 | 2,090 | 2,054 | 2,555 | 2,527 | 2,501 | 2,475 | 2,424 | 97 |
| 98 | 2,006 | 1,988 | 1,971 | 1,955 | 1,923 | 2,363 | 2,339 | 2,316 | 2,294 | 2,251 | 98 |
| 99 | 1,874 | 1,859 | 1,844 | 1,830 | 1,802 | 2,188 | 2,168 | 2,148 | 2,128 | 2,091 | 99 |
| Age | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | 0,5% | 1,0% | 1,5% | 2,0% | 3,0% | Age |