

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

**Description**

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

Age	Hommes					Femmes					Age
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois										
	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	54,201	46,820	40,811	35,883	28,424	54,810	47,297	41,186	36,180	28,613	0
1	53,590	46,388	40,508	35,672	28,328	54,188	46,857	40,877	35,965	28,514	1
2	52,885	45,873	40,131	35,397	28,180	53,480	46,341	40,501	35,691	28,368	2
3	52,154	45,333	39,731	35,100	28,016	52,751	45,806	40,107	35,400	28,209	3
4	51,416	44,786	39,324	34,796	27,845	52,018	45,264	39,706	35,102	28,045	4
5	50,674	44,232	38,909	34,485	27,669	51,279	44,715	39,297	34,798	27,875	5
6	49,926	43,670	38,487	34,167	27,486	50,535	44,159	38,881	34,486	27,698	6
7	49,173	43,103	38,058	33,841	27,298	49,787	43,598	38,459	34,168	27,517	7
8	48,416	42,529	37,622	33,509	27,103	49,035	43,031	38,030	33,843	27,330	8
9	47,655	41,949	37,179	33,170	26,902	48,279	42,457	37,595	33,512	27,137	9
10	46,890	41,363	36,729	32,823	26,695	47,519	41,878	37,153	33,173	26,937	10
11	46,120	40,770	36,272	32,470	26,482	46,754	41,292	36,703	32,828	26,732	11
12	45,347	40,172	35,808	32,109	26,262	45,986	40,701	36,247	32,476	26,521	12
13	44,570	39,568	35,337	31,741	26,036	45,215	40,104	35,785	32,117	26,304	13
14	43,790	38,958	34,860	31,367	25,803	44,440	39,502	35,317	31,752	26,080	14
15	43,007	38,344	34,377	30,986	25,564	43,662	38,895	34,841	31,379	25,851	15
16	42,223	37,726	33,888	30,599	25,320	42,881	38,282	34,359	31,000	25,614	16
17	41,438	37,104	33,395	30,207	25,070	42,097	37,663	33,871	30,614	25,371	17
18	40,653	36,480	32,898	29,810	24,815	41,310	37,040	33,376	30,220	25,122	18
19	39,870	35,855	32,398	29,409	24,557	40,520	36,411	32,875	29,820	24,866	19
20	39,089	35,229	31,895	29,005	24,294	39,727	35,777	32,367	29,413	24,603	20
21	38,309	34,601	31,388	28,596	24,026	38,930	35,136	31,851	28,997	24,331	21
22	37,526	33,968	30,876	28,180	23,752	38,128	34,488	31,327	28,573	24,052	22
23	36,741	33,330	30,357	27,757	23,470	37,323	33,834	30,795	28,140	23,764	23
24	35,952	32,686	29,831	27,327	23,180	36,513	33,173	30,256	27,698	23,467	24
25	35,159	32,036	29,296	26,887	22,882	35,699	32,506	29,708	27,248	23,162	25
26	34,362	31,378	28,754	26,439	22,575	34,881	31,832	29,152	26,789	22,847	26
27	33,559	30,713	28,202	25,980	22,257	34,059	31,152	28,587	26,320	22,523	27
28	32,751	30,040	27,641	25,512	21,930	33,233	30,464	28,014	25,842	22,190	28
29	31,937	29,358	27,070	25,033	21,592	32,403	29,769	27,433	25,355	21,846	29
30	31,117	28,669	26,489	24,543	21,242	31,568	29,068	26,843	24,858	21,492	30
31	30,292	27,971	25,898	24,042	20,881	30,730	28,359	26,244	24,351	21,128	31
32	29,461	27,265	25,297	23,531	20,509	29,887	27,644	25,636	23,834	20,753	32
33	28,625	26,551	24,687	23,009	20,125	29,040	26,922	25,019	23,307	20,366	33
34	27,785	25,830	24,067	22,475	19,730	28,190	26,193	24,393	22,769	19,969	34
35	26,940	25,101	23,438	21,932	19,322	27,335	25,457	23,759	22,221	19,560	35
36	26,091	24,365	22,800	21,377	18,903	26,477	24,714	23,115	21,664	19,139	36
37	25,238	23,622	22,152	20,812	18,471	25,616	23,965	22,463	21,095	18,707	37
38	24,381	22,872	21,495	20,236	18,027	24,752	23,209	21,802	20,517	18,262	38
39	23,520	22,115	20,829	19,649	17,571	23,883	22,447	21,132	19,927	17,804	39
40	22,657	21,352	20,154	19,052	17,102	23,012	21,677	20,452	19,326	17,334	40
41	21,791	20,583	19,471	18,444	16,620	22,137	20,902	19,764	18,715	16,851	41
42	20,922	19,808	18,779	17,826	16,125	21,259	20,119	19,066	18,092	16,354	42
43	20,051	19,027	18,078	17,197	15,617	20,379	19,331	18,360	17,458	15,843	43
44	19,178	18,240	17,369	16,557	15,096	19,495	18,536	17,644	16,813	15,319	44
45	18,302	17,448	16,651	15,907	14,561	18,609	17,734	16,919	16,157	14,780	45
46	17,426	16,651	15,926	15,247	14,013	17,720	16,927	16,184	15,489	14,227	46
47	16,548	15,849	15,192	14,576	13,451	16,828	16,112	15,440	14,809	13,658	47
48	15,667	15,041	14,450	13,894	12,874	15,933	15,291	14,687	14,117	13,074	48
49	14,785	14,226	13,699	13,200	12,282	15,035	14,463	13,923	13,413	12,473	49
50	13,899	13,406	12,938	12,494	11,674	14,134	13,629	13,150	12,696	11,856	50
51	13,011	12,578	12,167	11,776	11,048	13,230	12,787	12,366	11,966	11,222	51
52	12,119	11,743	11,385	11,044	10,406	12,323	11,938	11,572	11,222	10,570	52
53	11,223	10,901	10,593	10,298	9,745	11,411	11,081	10,766	10,464	9,899	53
54	10,323	10,051	9,789	9,538	9,065	10,495	10,216	9,948	9,691	9,207	54
55	9,420	9,193	8,974	8,764	8,365	9,573	9,341	9,117	8,902	8,495	55
56	8,512	8,327	8,148	7,975	7,646	8,646	8,456	8,273	8,097	7,761	56
57	7,599	7,452	7,308	7,170	6,905	7,713	7,562	7,416	7,275	7,004	57
58	6,681	6,567	6,456	6,348	6,141	6,774	6,658	6,545	6,435	6,224	58
59	5,756	5,671	5,588	5,508	5,352	5,829	5,743	5,659	5,577	5,419	59
60	4,823	4,763	4,705	4,648	4,538	4,878	4,818	4,758	4,700	4,588	60
61	3,881	3,843	3,805	3,768	3,695	3,919	3,880	3,842	3,804	3,731	61
62	2,930	2,908	2,886	2,865	2,823	2,953	2,931	2,909	2,887	2,845	62
63	1,967	1,957	1,947	1,937	1,918	1,978	1,968	1,958	1,948	1,929	63
64	0,991	0,988	0,986	0,983	0,978	0,994	0,991	0,989	0,986	0,981	64
Age	0,5%	1,0%	1,5%	2,0%	3,0%	0,5%	1,0%	1,5%	2,0%	3,0%	Age