

4. Valeur actuelle d'une rente viagère de 1 euro par an payable annuellement

Description

Ce tableau vous permet de convertir une rente **viagère** versée **annuellement** en capital. Les coefficients de conversion sont calculés selon la méthode de la **rente actuarielle**, c'est-à-dire en supposant que les versements des différents arrérages sont conditionnés à la survie du bénéficiaire.

Les tables Schryvers utilisent des probabilités de survie 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.

Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable par an													
Age	Taux d'intérêt net auquel le capital pourra être placé												Age
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	67,174	59,853	55,597	46,732	39,852	30,133	69,262	61,501	57,006	47,691	40,510	30,452	0
1	66,546	59,364	55,183	46,458	39,671	30,054	68,640	61,021	56,603	47,428	40,339	30,380	1
2	65,888	58,848	54,743	46,163	39,471	29,961	67,991	60,516	56,175	47,145	40,151	30,295	2
3	65,220	58,320	54,293	45,857	39,262	29,861	67,336	60,005	55,741	46,856	39,958	30,206	3
4	64,546	57,787	53,836	45,545	39,048	29,758	66,674	59,486	55,300	46,560	39,757	30,113	4
5	63,867	57,248	53,373	45,227	38,829	29,650	66,008	58,962	54,854	46,259	39,553	30,018	5
6	63,183	56,703	52,904	44,904	38,604	29,539	65,339	58,435	54,403	45,954	39,345	29,919	6
7	62,494	56,153	52,430	44,575	38,374	29,424	64,666	57,903	53,948	45,644	39,133	29,817	7
8	61,802	55,598	51,950	44,240	38,139	29,305	63,990	57,367	53,487	45,329	38,916	29,712	8
9	61,105	55,037	51,465	43,900	37,899	29,183	63,310	56,825	53,022	45,009	38,694	29,604	9
10	60,404	54,472	50,975	43,555	37,654	29,056	62,625	56,279	52,552	44,684	38,468	29,492	10
11	59,700	53,903	50,480	43,204	37,404	28,926	61,938	55,729	52,077	44,354	38,237	29,377	11
12	58,992	53,328	49,979	42,848	37,149	28,792	61,246	55,174	51,597	44,018	38,002	29,258	12
13	58,281	52,749	49,474	42,487	36,888	28,653	60,552	54,615	51,112	43,678	37,762	29,136	13
14	57,566	52,166	48,964	42,121	36,623	28,511	59,854	54,051	50,623	43,333	37,517	29,010	14
15	56,849	51,579	48,450	41,749	36,353	28,365	59,153	53,484	50,130	42,984	37,268	28,881	15
16	56,130	50,989	47,932	41,374	36,079	28,216	58,450	52,913	49,632	42,630	37,014	28,748	16
17	55,411	50,398	47,412	40,996	35,802	28,063	57,746	52,339	49,131	42,272	36,757	28,613	17
18	54,692	49,805	46,890	40,614	35,522	27,909	57,038	51,761	48,626	41,909	36,495	28,474	18
19	53,974	49,211	46,366	40,230	35,238	27,752	56,327	51,179	48,116	41,541	36,228	28,331	19
20	53,255	48,615	45,840	39,843	34,952	27,592	55,613	50,592	47,601	41,167	35,956	28,183	20
21	52,535	48,017	45,311	39,452	34,661	27,428	54,895	50,001	47,080	40,788	35,678	28,032	21
22	51,813	47,416	44,778	39,057	34,366	27,261	54,172	49,404	46,554	40,403	35,394	27,875	22
23	51,087	46,809	44,239	38,655	34,064	27,088	53,446	48,802	46,023	40,012	35,105	27,714	23
24	50,357	46,197	43,695	38,247	33,757	26,911	52,717	48,196	45,486	39,615	34,810	27,548	24
25	49,623	45,580	43,144	37,832	33,443	26,727	51,983	47,584	44,944	39,212	34,509	27,377	25
26	48,884	44,958	42,588	37,411	33,122	26,539	51,246	46,968	44,396	38,803	34,202	27,201	26
27	48,143	44,330	42,027	36,984	32,796	26,344	50,505	46,346	43,843	38,388	33,888	27,020	27
28	47,396	43,698	41,459	36,550	32,462	26,144	49,761	45,720	43,284	37,966	33,569	26,833	28
29	46,646	43,059	40,886	36,109	32,122	25,938	49,012	45,089	42,720	37,539	33,243	26,641	29
30	45,891	42,415	40,306	35,662	31,775	25,725	48,261	44,453	42,150	37,105	32,911	26,443	30
31	45,132	41,765	39,720	35,207	31,420	25,506	47,505	43,811	41,575	36,665	32,573	26,240	31
32	44,367	41,109	39,126	34,744	31,057	25,280	46,746	43,165	40,994	36,218	32,227	26,030	32
33	43,598	40,447	38,527	34,274	30,687	25,046	45,983	42,514	40,407	35,765	31,875	25,814	33
34	42,826	39,780	37,921	33,797	30,310	24,806	45,216	41,858	39,815	35,305	31,517	25,592	34
35	42,048	39,107	37,309	33,313	29,924	24,559	44,447	41,197	39,218	34,839	31,151	25,364	35
36	41,267	38,428	36,691	32,821	29,532	24,304	43,676	40,533	38,616	34,367	30,780	25,130	36
37	40,482	37,744	36,066	32,322	29,131	24,042	42,903	39,865	38,010	33,891	30,403	24,891	37
38	39,693	37,055	35,436	31,816	28,723	23,772	42,128	39,195	37,400	33,409	30,020	24,645	38
39	38,900	36,360	34,799	31,303	28,307	23,495	41,352	38,521	36,786	32,921	29,631	24,394	39
40	38,104	35,661	34,157	30,782	27,883	23,210	40,572	37,842	36,167	32,427	29,235	24,136	40
41	37,305	34,957	33,509	30,255	27,452	22,917	39,790	37,159	35,543	31,926	28,832	23,871	41
42	36,502	34,248	32,856	29,721	27,013	22,617	39,006	36,473	34,914	31,420	28,422	23,599	42
43	35,698	33,535	32,198	29,180	26,567	22,309	38,220	35,783	34,281	30,908	28,006	23,321	43
44	34,892	32,819	31,535	28,633	26,114	21,994	37,433	35,090	33,644	30,391	27,584	23,037	44
45	34,084	32,099	30,868	28,081	25,654	21,672	36,645	34,395	33,004	29,868	27,156	22,746	45
46	33,273	31,375	30,196	27,521	25,186	21,341	35,857	33,697	32,360	29,341	26,722	22,449	46
47	32,461	30,647	29,520	26,955	24,711	21,002	35,068	32,997	31,714	28,809	26,283	22,146	47
48	31,646	29,916	28,838	26,383	24,229	20,655	34,279	32,296	31,064	28,272	25,838	21,837	48
49	30,832	29,183	28,154	25,806	23,741	20,301	33,491	31,593	30,413	27,732	25,388	21,522	49
50	30,020	28,449	27,469	25,226	23,248	19,942	32,703	30,888	29,759	27,187	24,933	21,201	50

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	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
51	29,210	27,717	26,783	24,643	22,751	19,576	31,916	30,183	29,103	26,639	24,473	20,874	51
52	28,403	26,985	26,097	24,058	22,249	19,205	31,129	29,476	28,444	26,085	24,007	20,540	52
53	27,599	26,254	25,410	23,470	21,745	18,829	30,341	28,766	27,781	25,527	23,535	20,199	53
54	26,797	25,523	24,723	22,879	21,235	18,447	29,551	28,053	27,115	24,963	23,056	19,851	54
55	25,998	24,793	24,035	22,286	20,722	18,059	28,761	27,338	26,445	24,393	22,570	19,495	55
56	25,200	24,063	23,347	21,689	20,204	17,665	27,970	26,619	25,771	23,818	22,078	19,131	56
57	24,406	23,334	22,657	21,090	19,681	17,264	27,178	25,898	25,094	23,237	21,579	18,760	57
58	23,612	22,604	21,966	20,487	19,153	16,857	26,383	25,173	24,411	22,649	21,071	18,379	58
59	22,820	21,873	21,274	19,880	18,620	16,442	25,585	24,442	23,722	22,054	20,555	17,988	59
60	22,030	21,143	20,581	19,270	18,082	16,021	24,783	23,707	23,027	21,450	20,030	17,587	60
61	21,242	20,412	19,885	18,656	17,538	15,592	23,979	22,967	22,327	20,839	19,496	17,176	61
62	20,453	19,679	19,187	18,036	16,987	15,154	23,172	22,223	21,622	20,221	18,953	16,755	62
63	19,664	18,944	18,485	17,411	16,429	14,706	22,363	21,475	20,911	19,596	18,401	16,323	63
64	18,876	18,208	17,782	16,781	15,865	14,250	21,551	20,722	20,195	18,963	17,840	15,881	64
65	18,092	17,474	17,079	16,150	15,296	13,787	20,738	19,965	19,474	18,322	17,270	15,427	65
66	17,312	16,741	16,376	15,516	14,723	13,317	19,922	19,205	18,748	17,674	16,692	14,963	66
67	16,534	16,009	15,673	14,879	14,145	12,838	19,106	18,442	18,018	17,020	16,105	14,488	67
68	15,761	15,280	14,971	14,240	13,563	12,353	18,290	17,677	17,285	16,361	15,511	14,002	68
69	14,996	14,555	14,273	13,602	12,980	11,862	17,476	16,911	16,550	15,697	14,909	13,507	69
70	14,238	13,837	13,579	12,966	12,396	11,367	16,664	16,146	15,814	15,029	14,302	13,003	70
71	13,490	13,125	12,891	12,332	11,811	10,869	15,856	15,382	15,078	14,358	13,689	12,490	71
72	12,751	12,421	12,209	11,702	11,228	10,366	15,052	14,621	14,343	13,685	13,073	11,970	72
73	12,024	11,727	11,535	11,077	10,647	9,863	14,253	13,862	13,610	13,011	12,452	11,441	73
74	11,311	11,044	10,872	10,459	10,070	9,360	13,461	13,107	12,879	12,336	11,828	10,906	74
75	10,614	10,375	10,221	9,850	9,500	8,859	12,679	12,360	12,155	11,664	11,204	10,366	75
76	9,936	9,723	9,585	9,253	8,940	8,363	11,909	11,623	11,439	10,998	10,583	9,825	76
77	9,279	9,090	8,967	8,671	8,392	7,875	11,155	10,900	10,735	10,340	9,968	9,285	77
78	8,645	8,478	8,369	8,106	7,857	7,396	10,420	10,193	10,047	9,694	9,361	8,748	78
79	8,034	7,887	7,790	7,558	7,338	6,927	9,708	9,507	9,377	9,064	8,767	8,220	79
80	7,446	7,317	7,232	7,028	6,833	6,469	9,020	8,843	8,728	8,451	8,188	7,701	80
81	6,883	6,770	6,695	6,516	6,344	6,023	8,359	8,204	8,102	7,858	7,626	7,194	81
82	6,347	6,248	6,183	6,026	5,876	5,593	7,726	7,590	7,501	7,287	7,082	6,701	82
83	5,841	5,755	5,698	5,561	5,430	5,182	7,123	7,003	6,926	6,738	6,559	6,224	83
84	5,366	5,291	5,242	5,123	5,008	4,792	6,551	6,447	6,379	6,216	6,059	5,765	84
85	4,925	4,860	4,817	4,713	4,613	4,424	6,012	5,922	5,863	5,721	5,584	5,327	85
86	4,515	4,458	4,422	4,331	4,245	4,080	5,508	5,430	5,379	5,256	5,137	4,913	86
87	4,134	4,085	4,053	3,975	3,900	3,756	5,039	4,972	4,928	4,821	4,718	4,523	87
88	3,778	3,736	3,709	3,641	3,576	3,451	4,605	4,547	4,509	4,417	4,327	4,158	88
89	3,445	3,409	3,385	3,327	3,271	3,163	4,203	4,153	4,121	4,041	3,964	3,817	89
90	3,136	3,105	3,084	3,034	2,985	2,892	3,833	3,790	3,761	3,693	3,626	3,499	90
91	2,851	2,824	2,807	2,764	2,722	2,641	3,491	3,454	3,430	3,370	3,313	3,203	91
92	2,595	2,572	2,557	2,519	2,483	2,413	3,179	3,147	3,126	3,075	3,025	2,930	92
93	2,363	2,343	2,330	2,298	2,266	2,206	2,893	2,866	2,848	2,804	2,761	2,679	93
94	2,156	2,139	2,128	2,100	2,072	2,020	2,633	2,609	2,594	2,556	2,519	2,448	94
95	1,969	1,954	1,944	1,920	1,896	1,850	2,393	2,373	2,360	2,327	2,296	2,235	95
96	1,789	1,776	1,767	1,746	1,726	1,686	2,169	2,152	2,140	2,112	2,085	2,032	96
97	1,623	1,612	1,604	1,586	1,569	1,535	1,961	1,946	1,937	1,913	1,890	1,844	97
98	1,470	1,461	1,454	1,439	1,424	1,394	1,770	1,757	1,749	1,728	1,708	1,670	98
99	1,330	1,321	1,316	1,303	1,290	1,264	1,593	1,582	1,575	1,558	1,541	1,508	99
Age	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Age