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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 55 ans

	Hommes						Femmes						
	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												
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*
0	47,577	43,997	41,818	37,002	32,954	26,623	47,732	44,134	41,944	37,106	33,038	26,680	0
1	46,841	43,373	41,259	36,578	32,631	26,437	46,993	43,508	41,383	36,679	32,715	26,493	1
2	46,082	42,727	40,679	36,133	32,290	26,235	46,233	42,861	40,802	36,234	32,373	26,292	2
3	45,315	42,071	40,087	35,677	31,937	26,023	45,468	42,207	40,213	35,781	32,023	26,083	3
4	44,542	41,408	39,489	35,213	31,577	25,805	44,696	41,546	39,617	35,318	31,665	25,866	4
5	43,764	40,739	38,883	34,741	31,208	25,579	43,921	40,879	39,014	34,849	31,299	25,643	5
6	42,981	40,064	38,271	34,261	30,832	25,346	43,141	40,207	38,405	34,372	30,925	25,413	6
7	42,194	39,382	37,652	33,773	30,447	25,106	42,358	39,530	37,789	33,889	30,545	25,176	7
8	41,402	38,695	37,026	33,278	30,055	24,858	41,570	38,846	37,168	33,398	30,156	24,932	8
9	40,607	38,002	36,394	32,775	29,654	24,603	40,778	38,157	36,540	32,899	29,760	24,680	9
10	39,806	37,303	35,756	32,265	29,245	24,340	39,982	37,463	35,905	32,392	29,355	24,421	10
11	39,002	36,599	35,111	31,747	28,829	24,069	39,182	36,762	35,264	31,878	28,942	24,154	11
12	38,194	35,889	34,459	31,221	28,403	23,789	38,378	36,056	34,617	31,357	28,521	23,878	12
13	37,382	35,173	33,801	30,687	27,970	23,502	37,569	35,345	33,963	30,827	28,091	23,595	13
14	36,567	34,452	33,137	30,145	27,527	23,206	36,757	34,627	33,303	30,290	27,654	23,303	14
15	35,747	33,726	32,467	29,596	27,077	22,902	35,942	33,905	32,636	29,745	27,207	23,003	15
16	34,926	32,996	31,791	29,040	26,619	22,589	35,123	33,178	31,964	29,192	26,753	22,694	16
17	34,102	32,261	31,111	28,477	26,153	22,268	34,301	32,446	31,286	28,633	26,290	22,377	17
18	33,277	31,523	30,426	27,908	25,679	21,940	33,476	31,708	30,602	28,065	25,819	22,051	18
19	32,449	30,782	29,736	27,333	25,199	21,603	32,646	30,965	29,911	27,489	25,338	21,715	19
20	31,620	30,037	29,042	26,751	24,710	21,258	31,813	30,216	29,213	26,904	24,847	21,369	20
21	30,789	29,287	28,342	26,161	24,213	20,903	30,975	29,461	28,508	26,310	24,347	21,012	21
22	29,954	28,531	27,636	25,563	23,706	20,539	30,133	28,699	27,796	25,708	23,837	20,645	22
23	29,114	27,770	26,922	24,956	23,190	20,163	29,287	27,932	27,077	25,096	23,316	20,267	23
24	28,271	27,003	26,202	24,340	22,663	19,777	28,436	27,158	26,351	24,475	22,785	19,878	24
25	27,423	26,229	25,474	23,715	22,125	19,378	27,582	26,379	25,618	23,846	22,244	19,477	25
26	26,570	25,449	24,739	23,080	21,577	18,968	26,723	25,593	24,877	23,206	21,691	19,064	26
27	25,714	24,663	23,996	22,436	21,018	18,546	25,860	24,801	24,129	22,558	21,128	18,639	27
28	24,853	23,871	23,246	21,783	20,447	18,111	24,992	24,003	23,374	21,899	20,554	18,201	28
29	23,988	23,072	22,489	21,119	19,866	17,663	24,121	23,199	22,611	21,231	19,969	17,750	29
30	23,119	22,267	21,724	20,446	19,272	17,201	23,246	22,388	21,841	20,553	19,371	17,286	30
31	22,245	21,456	20,952	19,762	18,667	16,726	22,366	21,571	21,063	19,865	18,763	16,808	31
32	21,366	20,638	20,171	19,068	18,050	16,237	21,482	20,748	20,278	19,167	18,142	16,316	32
33	20,484	19,813	19,383	18,364	17,420	15,733	20,594	19,918	19,485	18,459	17,508	15,809	33
34	19,597	18,982	18,587	17,650	16,779	15,214	19,701	19,082	18,684	17,740	16,863	15,287	34
35	18,706	18,145	17,784	16,925	16,124	14,680	18,805	18,240	17,876	17,011	16,205	14,750	35
36	17,812	17,302	16,973	16,190	15,457	14,130	17,905	17,391	17,060	16,271	15,534	14,197	36
37	16,912	16,452	16,154	15,444	14,777	13,564	17,001	16,537	16,237	15,522	14,851	13,629	37
38	16,010	15,596	15,328	14,687	14,084	12,981	16,094	15,677	15,407	14,762	14,155	13,044	38
39	15,103	14,733	14,494	13,920	13,378	12,382	15,183	14,811	14,570	13,991	13,446	12,443	39
40	14,192	13,865	13,652	13,142	12,658	11,766	14,268	13,938	13,724	13,210	12,723	11,824	40
41	13,278	12,990	12,803	12,352	11,924	11,131	13,348	13,058	12,870	12,416	11,985	11,187	41
42	12,359	12,109	11,946	11,552	11,177	10,478	12,425	12,172	12,008	11,612	11,234	10,531	42
43	11,437	11,222	11,081	10,741	10,415	9,807	11,497	11,280	11,138	10,796	10,468	9,856	43
44	10,511	10,328	10,208	9,918	9,640	9,116	10,566	10,381	10,261	9,968	9,688	9,161	44
45	9,582	9,428	9,328	9,084	8,849	8,406	9,630	9,476	9,375	9,129	8,892	8,446	45
46	8,648	8,521	8,439	8,237	8,043	7,674	8,690	8,563	8,480	8,277	8,082	7,710	46
47	7,709	7,608	7,541	7,378	7,221	6,921	7,746	7,644	7,577	7,413	7,255	6,953	47
48	6,766	6,686	6,634	6,507	6,383	6,145	6,798	6,718	6,665	6,537	6,412	6,173	48
49	5,818	5,758	5,718	5,622	5,528	5,346	5,844	5,784	5,745	5,647	5,553	5,370	49
50	4,864	4,821	4,793	4,723	4,655	4,524	4,886	4,843	4,814	4,744	4,676	4,543	50
51	3,906	3,877	3,858	3,811	3,765	3,676	3,922	3,893	3,874	3,827	3,780	3,691	51
52	2,941	2,924	2,912	2,884	2,856	2,801	2,952	2,935	2,923	2,894	2,866	2,811	52
53	1,969	1,961	1,955	1,940	1,926	1,898	1,975	1,967	1,961	1,946	1,932	1,904	53
54	0,989	0,986	0,984	0,980	0,975	0,965	0,992	0,989	0,987	0,982	0,977	0,967	54
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 56 ans

	Hommes						Femmes						
	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												
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*
0	48,300	44,609	42,366	37,418	33,269	26,805	48,466	44,755	42,500	37,527	33,358	26,866	0
1	47,568	43,991	41,813	37,000	32,953	26,625	47,730	44,134	41,944	37,107	33,041	26,684	1
2	46,813	43,349	41,238	36,561	32,618	26,429	46,975	43,492	41,369	36,668	32,706	26,488	2
3	46,049	42,698	40,652	36,111	32,272	26,223	46,213	42,843	40,786	36,222	32,363	26,285	3
4	45,280	42,040	40,059	35,654	31,918	26,011	45,445	42,187	40,195	35,766	32,011	26,075	4
5	44,506	41,376	39,459	35,188	31,557	25,791	44,673	41,525	39,598	35,303	31,652	25,858	5
6	43,727	40,706	38,853	34,715	31,187	25,565	43,898	40,859	38,995	34,833	31,286	25,634	6
7	42,943	40,030	38,240	34,235	30,810	25,331	43,118	40,186	38,385	34,357	30,912	25,404	7
8	42,155	39,347	37,620	33,746	30,424	25,090	42,334	39,508	37,770	33,873	30,531	25,167	8
9	41,363	38,659	36,993	33,250	30,031	24,841	41,546	38,824	37,147	33,381	30,142	24,922	9
10	40,567	37,966	36,361	32,747	29,630	24,585	40,753	38,135	36,519	32,882	29,745	24,670	10
11	39,766	37,267	35,721	32,236	29,221	24,321	39,957	37,440	35,884	32,375	29,340	24,410	11
12	38,962	36,562	35,076	31,717	28,803	24,050	39,157	36,739	35,243	31,861	28,927	24,143	12
13	38,154	35,852	34,424	31,191	28,377	23,770	38,352	36,033	34,595	31,338	28,505	23,867	13
14	37,341	35,136	33,766	30,657	27,943	23,482	37,544	35,322	33,941	30,809	28,076	23,583	14
15	36,526	34,415	33,102	30,115	27,501	23,186	36,732	34,605	33,282	30,272	27,638	23,292	15
16	35,708	33,690	32,433	29,567	27,051	22,882	35,918	33,883	32,616	29,727	27,192	22,992	16
17	34,888	32,961	31,759	29,012	26,594	22,570	35,100	33,157	31,944	29,175	26,738	22,684	17
18	34,067	32,229	31,080	28,451	26,130	22,251	34,278	32,425	31,267	28,616	26,276	22,366	18
19	33,244	31,493	30,397	27,884	25,658	21,923	33,453	31,687	30,582	28,048	25,804	22,040	19
20	32,419	30,754	29,710	27,310	25,178	21,588	32,623	30,944	29,891	27,471	25,323	21,704	20
21	31,591	30,010	29,016	26,728	24,691	21,243	31,790	30,195	29,193	26,886	24,832	21,357	21
22	30,760	29,260	28,317	26,139	24,194	20,889	30,952	29,439	28,488	26,293	24,331	21,000	22
23	29,925	28,505	27,611	25,541	23,687	20,524	30,110	28,678	27,776	25,690	23,821	20,633	23
24	29,086	27,744	26,897	24,934	23,170	20,148	29,263	27,910	27,057	25,078	23,300	20,255	24
25	28,242	26,976	26,176	24,318	22,643	19,761	28,413	27,137	26,330	24,457	22,769	19,865	25
26	27,394	26,202	25,448	23,692	22,105	19,362	27,558	26,357	25,597	23,827	22,227	19,464	26
27	26,542	25,422	24,713	23,057	21,556	18,952	26,699	25,571	24,856	23,188	21,675	19,050	27
28	25,685	24,636	23,970	22,413	20,997	18,529	25,836	24,779	24,108	22,539	21,111	18,625	28
29	24,824	23,844	23,220	21,759	20,426	18,093	24,969	23,981	23,353	21,880	20,537	18,187	29
30	23,959	23,045	22,463	21,096	19,844	17,645	24,098	23,177	22,590	21,212	19,951	17,736	30
31	23,089	22,240	21,698	20,422	19,250	17,183	23,222	22,366	21,820	20,534	19,354	17,271	31
32	22,215	21,428	20,925	19,738	18,645	16,707	22,343	21,549	21,042	19,846	18,745	16,793	32
33	21,337	20,610	20,144	19,043	18,027	16,217	21,459	20,726	20,256	19,148	18,123	16,300	33
34	20,454	19,785	19,356	18,339	17,397	15,713	20,571	19,896	19,463	18,439	17,490	15,793	34
35	19,568	18,954	18,560	17,625	16,755	15,194	19,678	19,060	18,663	17,720	16,845	15,271	35
36	18,677	18,117	17,757	16,900	16,101	14,659	18,783	18,218	17,855	16,992	16,187	14,734	36
37	17,783	17,274	16,946	16,165	15,434	14,109	17,884	17,371	17,041	16,253	15,517	14,182	37
38	16,885	16,425	16,128	15,419	14,754	13,544	16,981	16,518	16,219	15,504	14,834	13,614	38
39	15,982	15,569	15,302	14,663	14,061	12,961	16,075	15,658	15,389	14,745	14,139	13,030	39
40	15,077	14,708	14,469	13,896	13,356	12,362	15,164	14,793	14,552	13,975	13,430	12,429	40
41	14,167	13,840	13,628	13,119	12,637	11,746	14,250	13,921	13,707	13,194	12,707	11,810	41
42	13,254	12,967	12,780	12,331	11,904	11,112	13,331	13,042	12,854	12,401	11,971	11,173	42
43	12,337	12,087	11,924	11,532	11,157	10,461	12,409	12,157	11,993	11,597	11,220	10,518	43
44	11,416	11,201	11,061	10,722	10,397	9,790	11,483	11,266	11,125	10,782	10,456	9,844	44
45	10,492	10,310	10,190	9,900	9,623	9,101	10,553	10,368	10,248	9,956	9,676	9,150	45
46	9,564	9,411	9,311	9,068	8,833	8,391	9,618	9,464	9,363	9,118	8,882	8,436	46
47	8,632	8,506	8,423	8,222	8,029	7,661	8,680	8,553	8,470	8,268	8,072	7,702	47
48	7,695	7,594	7,527	7,365	7,208	6,909	7,738	7,636	7,569	7,405	7,247	6,946	48
49	6,754	6,674	6,622	6,495	6,371	6,135	6,791	6,711	6,659	6,530	6,406	6,167	49
50	5,808	5,748	5,709	5,612	5,518	5,338	5,839	5,779	5,739	5,642	5,548	5,366	50
51	4,857	4,814	4,786	4,716	4,648	4,517	4,882	4,839	4,810	4,740	4,672	4,540	51
52	3,901	3,872	3,853	3,806	3,760	3,671	3,919	3,890	3,871	3,824	3,778	3,688	52
53	2,938	2,921	2,909	2,881	2,853	2,798	2,950	2,933	2,921	2,893	2,865	2,810	53
54	1,968	1,959	1,953	1,939	1,925	1,897	1,974	1,966	1,960	1,945	1,931	1,903	54
55	0,989	0,986	0,984	0,979	0,974	0,965	0,991	0,988	0,986	0,981	0,977	0,967	55
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 57 ans

	Hommes						Femmes						
	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												
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*
0	49,016	45,213	42,905	37,825	33,577	26,982	49,193	45,368	43,048	37,940	33,671	27,045	0
1	48,288	44,600	42,358	37,414	33,267	26,807	48,461	44,752	42,498	37,527	33,360	26,869	1
2	47,537	43,964	41,788	36,981	32,938	26,616	47,709	44,116	41,928	37,095	33,031	26,679	2
3	46,776	43,317	41,208	36,537	32,599	26,416	46,952	43,472	41,351	36,654	32,695	26,481	3
4	46,011	42,664	40,621	36,086	32,252	26,209	46,187	42,821	40,765	36,205	32,350	26,277	4
5	45,240	42,005	40,027	35,627	31,897	25,996	45,419	42,164	40,174	35,749	31,997	26,066	5
6	44,465	41,340	39,426	35,161	31,534	25,775	44,647	41,503	39,577	35,286	31,638	25,848	6
7	43,685	40,669	38,818	34,687	31,163	25,548	43,871	40,835	38,973	34,816	31,272	25,625	7
8	42,900	39,991	38,204	34,205	30,785	25,313	43,091	40,163	38,363	34,339	30,898	25,394	8
9	42,112	39,309	37,583	33,716	30,399	25,071	42,307	39,484	37,747	33,854	30,516	25,156	9
10	41,319	38,620	36,956	33,219	30,005	24,822	41,518	38,800	37,125	33,362	30,126	24,911	10
11	40,522	37,926	36,323	32,715	29,603	24,566	40,725	38,110	36,496	32,862	29,729	24,658	11
12	39,722	37,226	35,684	32,204	29,193	24,301	39,929	37,415	35,861	32,355	29,323	24,398	12
13	38,917	36,521	35,038	31,685	28,775	24,029	39,128	36,714	35,219	31,841	28,910	24,130	13
14	38,109	35,811	34,386	31,158	28,349	23,749	38,324	36,008	34,572	31,318	28,488	23,855	14
15	37,297	35,095	33,728	30,624	27,915	23,461	37,516	35,297	33,918	30,789	28,059	23,571	15
16	36,483	34,376	33,065	30,083	27,473	23,165	36,706	34,581	33,259	30,252	27,622	23,280	16
17	35,667	33,652	32,397	29,536	27,024	22,861	35,892	33,860	32,594	29,708	27,176	22,980	17
18	34,849	32,925	31,725	28,983	26,569	22,551	35,074	33,133	31,922	29,157	26,722	22,672	18
19	34,030	32,195	31,049	28,423	26,106	22,232	34,253	32,402	31,245	28,597	26,259	22,354	19
20	33,209	31,462	30,367	27,858	25,635	21,906	33,427	31,664	30,560	28,029	25,787	22,027	20
21	32,386	30,723	29,681	27,285	25,157	21,571	32,598	30,920	29,869	27,452	25,306	21,691	21
22	31,559	29,980	28,988	26,704	24,669	21,227	31,764	30,171	29,171	26,867	24,815	21,344	22
23	30,728	29,231	28,289	26,115	24,172	20,872	30,926	29,415	28,465	26,272	24,314	20,987	23
24	29,893	28,475	27,582	25,516	23,665	20,507	30,083	28,654	27,753	25,669	23,803	20,619	24
25	29,053	27,713	26,868	24,909	23,147	20,130	29,237	27,886	27,033	25,057	23,282	20,240	25
26	28,209	26,946	26,147	24,292	22,620	19,743	28,386	27,112	26,307	24,436	22,750	19,850	26
27	27,361	26,172	25,419	23,666	22,082	19,344	27,532	26,332	25,573	23,806	22,208	19,449	27
28	26,509	25,392	24,684	23,031	21,533	18,933	26,673	25,546	24,832	23,166	21,656	19,035	28
29	25,652	24,605	23,941	22,387	20,973	18,509	25,810	24,754	24,084	22,517	21,092	18,609	29
30	24,791	23,813	23,190	21,732	20,402	18,074	24,943	23,956	23,329	21,859	20,517	18,171	30
31	23,926	23,014	22,433	21,068	19,819	17,624	24,071	23,152	22,566	21,190	19,931	17,719	31
32	23,056	22,208	21,667	20,394	19,225	17,162	23,196	22,341	21,796	20,512	19,334	17,254	32
33	22,181	21,396	20,894	19,709	18,619	16,685	22,316	21,524	21,018	19,824	18,724	16,776	33
34	21,303	20,577	20,113	19,015	18,001	16,195	21,432	20,701	20,232	19,125	18,103	16,283	34
35	20,421	19,753	19,325	18,311	17,371	15,690	20,545	19,871	19,439	18,417	17,470	15,776	35
36	19,535	18,922	18,529	17,596	16,729	15,171	19,653	19,036	18,640	17,699	16,824	15,254	36
37	18,644	18,086	17,726	16,871	16,075	14,636	18,759	18,195	17,833	16,971	16,167	14,717	37
38	17,750	17,243	16,916	16,137	15,408	14,086	17,861	17,349	17,019	16,233	15,498	14,166	38
39	16,853	16,394	16,098	15,391	14,728	13,521	16,959	16,496	16,198	15,485	14,816	13,598	39
40	15,952	15,540	15,274	14,636	14,036	12,939	16,053	15,638	15,369	14,726	14,121	13,014	40
41	15,047	14,679	14,441	13,870	13,331	12,340	15,144	14,773	14,533	13,956	13,412	12,413	41
42	14,138	13,813	13,602	13,093	12,612	11,724	14,230	13,901	13,688	13,176	12,690	11,795	42
43	13,227	12,941	12,755	12,306	11,881	11,091	13,313	13,024	12,836	12,384	11,955	11,159	43
44	12,312	12,063	11,901	11,509	11,136	10,441	12,392	12,140	11,977	11,582	11,205	10,504	44
45	11,393	11,179	11,039	10,700	10,377	9,771	11,467	11,250	11,109	10,768	10,442	9,831	45
46	10,471	10,288	10,169	9,881	9,604	9,083	10,538	10,354	10,234	9,943	9,664	9,138	46
47	9,544	9,392	9,292	9,049	8,815	8,374	9,606	9,452	9,351	9,106	8,871	8,426	47
48	8,614	8,488	8,406	8,206	8,012	7,645	8,669	8,543	8,460	8,258	8,063	7,693	48
49	7,679	7,578	7,512	7,350	7,194	6,895	7,729	7,627	7,560	7,397	7,239	6,938	49
50	6,741	6,662	6,610	6,483	6,359	6,123	6,784	6,704	6,652	6,524	6,399	6,161	50
51	5,798	5,738	5,699	5,603	5,509	5,329	5,834	5,773	5,734	5,637	5,543	5,361	51
52	4,850	4,807	4,778	4,709	4,641	4,510	4,878	4,835	4,806	4,736	4,668	4,536	52
53	3,896	3,867	3,848	3,801	3,755	3,666	3,917	3,888	3,868	3,821	3,775	3,686	53
54	2,935	2,917	2,906	2,877	2,850	2,795	2,949	2,931	2,920	2,891	2,863	2,808	54
55	1,966	1,957	1,951	1,937	1,923	1,895	1,974	1,965	1,959	1,945	1,930	1,902	55
56	0,988	0,985	0,983	0,978	0,974	0,964	0,991	0,988	0,986	0,981	0,976	0,967	56
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 58 ans

	Hommes						Femmes						
	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												
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*
0	49,724	45,809	43,437	38,224	33,877	27,152	49,913	45,975	43,588	38,346	33,976	27,218	0
1	49,000	45,201	42,895	37,819	33,574	26,983	49,186	45,364	43,044	37,939	33,671	27,048	1
2	48,253	44,570	42,331	37,392	33,251	26,797	48,438	44,732	42,480	37,513	33,349	26,863	2
3	47,496	43,928	41,756	36,955	32,918	26,602	47,684	44,094	41,908	37,079	33,019	26,671	3
4	46,734	43,280	41,174	36,510	32,577	26,401	46,923	43,447	41,328	36,636	32,680	26,472	4
5	45,967	42,626	40,585	36,057	32,228	26,193	46,159	42,796	40,742	36,186	32,335	26,267	5
6	45,195	41,965	39,990	35,597	31,872	25,979	45,390	42,139	40,151	35,730	31,982	26,055	6
7	44,419	41,299	39,388	35,130	31,508	25,758	44,618	41,477	39,553	35,267	31,622	25,838	7
8	43,638	40,627	38,779	34,655	31,137	25,529	43,842	40,809	38,949	34,796	31,255	25,614	8
9	42,853	39,949	38,165	34,172	30,758	25,294	43,061	40,136	38,339	34,318	30,881	25,382	9
10	42,064	39,265	37,543	33,682	30,371	25,051	42,276	39,457	37,722	33,833	30,498	25,144	10
11	41,271	38,576	36,916	33,185	29,976	24,801	41,487	38,772	37,099	33,341	30,108	24,898	11
12	40,474	37,882	36,282	32,681	29,574	24,544	40,694	38,082	36,470	32,841	29,711	24,646	12
13	39,673	37,182	35,642	32,168	29,163	24,279	39,898	37,387	35,835	32,333	29,305	24,385	13
14	38,868	36,477	34,996	31,649	28,745	24,006	39,097	36,686	35,193	31,818	28,891	24,117	14
15	38,060	35,767	34,344	31,122	28,318	23,726	38,293	35,980	34,546	31,296	28,470	23,841	15
16	37,249	35,052	33,687	30,589	27,885	23,438	37,486	35,270	33,893	30,767	28,041	23,558	16
17	36,437	34,334	33,025	30,049	27,444	23,143	36,676	34,554	33,234	30,231	27,604	23,266	17
18	35,623	33,613	32,360	29,504	26,997	22,840	35,863	33,834	32,569	29,687	27,158	22,967	18
19	34,808	32,888	31,690	28,952	26,542	22,531	35,045	33,107	31,898	29,136	26,704	22,658	19
20	33,991	32,160	31,015	28,395	26,081	22,214	34,224	32,375	31,220	28,576	26,241	22,341	20
21	33,172	31,427	30,335	27,830	25,611	21,888	33,398	31,638	30,535	28,007	25,769	22,013	21
22	32,349	30,690	29,649	27,257	25,133	21,553	32,568	30,894	29,844	27,430	25,287	21,676	22
23	31,522	29,946	28,956	26,676	24,645	21,208	31,734	30,144	29,145	26,844	24,795	21,329	23
24	30,691	29,197	28,257	26,086	24,147	20,853	30,896	29,388	28,439	26,250	24,294	20,972	24
25	29,855	28,441	27,549	25,487	23,640	20,487	30,054	28,626	27,727	25,647	23,783	20,603	25
26	29,016	27,679	26,835	24,880	23,122	20,110	29,207	27,858	27,007	25,034	23,261	20,224	26
27	28,172	26,911	26,114	24,263	22,594	19,722	28,357	27,085	26,281	24,413	22,730	19,834	27
28	27,324	26,137	25,386	23,637	22,055	19,323	27,502	26,305	25,547	23,782	22,187	19,432	28
29	26,471	25,357	24,650	23,001	21,506	18,911	26,643	25,519	24,806	23,143	21,634	19,018	29
30	25,614	24,570	23,907	22,356	20,946	18,487	25,780	24,727	24,058	22,493	21,071	18,592	30
31	24,753	23,777	23,156	21,701	20,374	18,051	24,913	23,928	23,302	21,834	20,496	18,153	31
32	23,887	22,977	22,398	21,036	19,791	17,601	24,042	23,124	22,539	21,166	19,909	17,701	32
33	23,017	22,171	21,632	20,362	19,196	17,138	23,166	22,313	21,768	20,487	19,311	17,235	33
34	22,143	21,359	20,858	19,677	18,589	16,661	22,286	21,496	20,990	19,799	18,702	16,756	34
35	21,265	20,541	20,078	18,983	17,971	16,170	21,403	20,673	20,205	19,101	18,080	16,263	35
36	20,383	19,717	19,290	18,278	17,341	15,665	20,516	19,844	19,413	18,393	17,447	15,756	36
37	19,497	18,886	18,494	17,564	16,699	15,145	19,626	19,010	18,614	17,675	16,803	15,235	37
38	18,607	18,050	17,692	16,839	16,045	14,610	18,732	18,170	17,808	16,948	16,146	14,699	38
39	17,714	17,208	16,882	16,105	15,378	14,060	17,835	17,324	16,995	16,211	15,477	14,148	39
40	16,817	16,360	16,065	15,360	14,699	13,495	16,934	16,473	16,175	15,463	14,796	13,580	40
41	15,917	15,506	15,241	14,605	14,007	12,913	16,029	15,615	15,347	14,705	14,101	12,997	41
42	15,014	14,647	14,410	13,840	13,303	12,315	15,120	14,750	14,511	13,936	13,393	12,396	42
43	14,107	13,782	13,572	13,065	12,585	11,700	14,208	13,880	13,668	13,156	12,672	11,778	43
44	13,197	12,912	12,726	12,279	11,855	11,068	13,292	13,004	12,817	12,366	11,937	11,143	44
45	12,284	12,035	11,874	11,483	11,111	10,418	12,373	12,122	11,959	11,565	11,189	10,489	45
46	11,367	11,153	11,014	10,676	10,354	9,750	11,450	11,234	11,093	10,752	10,427	9,817	46
47	10,447	10,265	10,146	9,858	9,582	9,063	10,523	10,339	10,220	9,929	9,650	9,126	47
48	9,522	9,370	9,270	9,028	8,795	8,356	9,593	9,439	9,338	9,094	8,859	8,415	48
49	8,594	8,469	8,387	8,187	7,994	7,628	8,658	8,532	8,449	8,247	8,052	7,683	49
50	7,662	7,562	7,496	7,334	7,178	6,880	7,719	7,618	7,551	7,388	7,230	6,930	50
51	6,727	6,648	6,596	6,470	6,347	6,111	6,776	6,697	6,644	6,517	6,392	6,154	51
52	5,787	5,727	5,688	5,592	5,499	5,319	5,828	5,768	5,728	5,631	5,537	5,356	52
53	4,841	4,799	4,771	4,701	4,634	4,503	4,874	4,831	4,802	4,732	4,664	4,532	53
54	3,890	3,861	3,842	3,796	3,750	3,661	3,913	3,885	3,866	3,818	3,772	3,683	54
55	2,931	2,914	2,902	2,874	2,846	2,792	2,947	2,929	2,918	2,889	2,861	2,806	55
56	1,964	1,955	1,950	1,935	1,921	1,893	1,973	1,964	1,958	1,944	1,929	1,901	56
57	0,988	0,985	0,983	0,978	0,973	0,964	0,991	0,988	0,986	0,981	0,976	0,967	57
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 59 ans

	Hommes						Femmes						
	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												
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*
0	50,425	46,397	43,960	38,615	34,169	27,317	50,628	46,574	44,121	38,744	34,274	27,386	0
1	49,705	45,794	43,423	38,216	33,872	27,152	49,904	45,968	43,583	38,344	33,975	27,220	1
2	48,961	45,167	42,865	37,795	33,555	26,971	49,160	45,341	43,024	37,924	33,659	27,041	2
3	48,208	44,531	42,295	37,364	33,228	26,782	48,409	44,708	42,458	37,496	33,335	26,854	3
4	47,449	43,887	41,719	36,925	32,893	26,586	47,652	44,066	41,883	37,059	33,003	26,661	4
5	46,686	43,238	41,135	36,478	32,551	26,384	46,891	43,419	41,303	36,616	32,664	26,461	5
6	45,918	42,582	40,545	36,025	32,201	26,175	46,127	42,768	40,717	36,166	32,318	26,256	6
7	45,145	41,921	39,949	35,563	31,844	25,960	45,358	42,111	40,125	35,709	31,965	26,044	7
8	44,367	41,253	39,346	35,095	31,479	25,738	44,585	41,448	39,526	35,245	31,605	25,826	8
9	43,586	40,581	38,737	34,619	31,107	25,508	43,808	40,780	38,922	34,774	31,237	25,601	9
10	42,800	39,902	38,121	34,136	30,727	25,272	43,027	40,106	38,311	34,296	30,862	25,369	10
11	42,011	39,218	37,499	33,645	30,340	25,029	42,242	39,427	37,694	33,810	30,479	25,130	11
12	41,217	38,529	36,871	33,148	29,944	24,778	41,453	38,742	37,071	33,317	30,089	24,885	12
13	40,420	37,834	36,237	32,642	29,541	24,520	40,660	38,051	36,441	32,817	29,691	24,631	13
14	39,619	37,134	35,597	32,130	29,130	24,255	39,863	37,356	35,806	32,309	29,285	24,370	14
15	38,815	36,428	34,951	31,610	28,712	23,982	39,063	36,656	35,165	31,795	28,871	24,102	15
16	38,008	35,719	34,300	31,084	28,286	23,701	38,260	35,950	34,518	31,273	28,450	23,827	16
17	37,199	35,006	33,644	30,552	27,853	23,414	37,454	35,240	33,865	30,744	28,021	23,544	17
18	36,389	34,290	32,985	30,014	27,414	23,120	36,644	34,525	33,207	30,208	27,584	23,252	18
19	35,578	33,571	32,321	29,470	26,968	22,819	35,831	33,805	32,542	29,664	27,139	22,952	19
20	34,765	32,849	31,653	28,920	26,515	22,510	35,013	33,078	31,871	29,112	26,684	22,643	20
21	33,950	32,122	30,979	28,364	26,054	22,193	34,192	32,346	31,192	28,552	26,221	22,325	21
22	33,131	31,390	30,300	27,799	25,585	21,868	33,366	31,608	30,507	27,983	25,748	21,998	22
23	32,308	30,652	29,614	27,226	25,106	21,533	32,536	30,864	29,815	27,405	25,265	21,660	23
24	31,481	29,908	28,920	26,645	24,618	21,187	31,702	30,114	29,116	26,819	24,774	21,312	24
25	30,649	29,158	28,220	26,054	24,119	20,831	30,863	29,358	28,411	26,225	24,272	20,954	25
26	29,814	28,402	27,513	25,455	23,611	20,465	30,021	28,596	27,698	25,621	23,760	20,586	26
27	28,974	27,640	26,799	24,847	23,093	20,088	29,174	27,828	26,978	25,009	23,238	20,206	27
28	28,130	26,872	26,077	24,230	22,565	19,699	28,323	27,054	26,251	24,387	22,706	19,815	28
29	27,282	26,098	25,348	23,603	22,026	19,299	27,469	26,274	25,517	23,756	22,164	19,413	29
30	26,429	25,317	24,612	22,967	21,476	18,887	26,610	25,488	24,776	23,116	21,611	18,999	30
31	25,572	24,530	23,868	22,322	20,915	18,462	25,747	24,695	24,028	22,466	21,046	18,572	31
32	24,710	23,736	23,117	21,666	20,342	18,024	24,880	23,897	23,272	21,807	20,471	18,132	32
33	23,844	22,936	22,358	21,001	19,758	17,574	24,008	23,092	22,509	21,138	19,884	17,680	33
34	22,974	22,130	21,592	20,326	19,163	17,110	23,133	22,281	21,738	20,460	19,286	17,214	34
35	22,099	21,318	20,819	19,641	18,556	16,633	22,254	21,465	20,960	19,771	18,676	16,735	35
36	21,221	20,500	20,038	18,946	17,938	16,142	21,371	20,642	20,176	19,073	18,055	16,242	36
37	20,340	19,676	19,250	18,242	17,307	15,636	20,485	19,814	19,384	18,366	17,423	15,735	37
38	19,454	18,846	18,455	17,527	16,665	15,116	19,596	18,981	18,587	17,650	16,779	15,215	38
39	18,565	18,010	17,653	16,803	16,011	14,581	18,703	18,142	17,782	16,923	16,123	14,679	39
40	17,673	17,169	16,844	16,069	15,345	14,031	17,807	17,297	16,969	16,186	15,454	14,128	40
41	16,777	16,322	16,028	15,325	14,666	13,466	16,907	16,446	16,149	15,439	14,773	13,560	41
42	15,879	15,469	15,205	14,571	13,975	12,885	16,003	15,589	15,322	14,681	14,079	12,977	42
43	14,977	14,611	14,375	13,807	13,272	12,287	15,095	14,726	14,487	13,913	13,372	12,377	43
44	14,072	13,748	13,538	13,034	12,556	11,673	14,185	13,857	13,645	13,135	12,652	11,760	44
45	13,164	12,880	12,695	12,250	11,827	11,042	13,270	12,983	12,796	12,346	11,918	11,126	45
46	12,253	12,005	11,844	11,455	11,084	10,394	12,353	12,103	11,940	11,546	11,171	10,473	46
47	11,338	11,125	10,986	10,650	10,328	9,727	11,432	11,216	11,076	10,736	10,411	9,802	47
48	10,419	10,238	10,120	9,833	9,558	9,041	10,507	10,324	10,204	9,914	9,636	9,113	48
49	9,498	9,346	9,247	9,006	8,774	8,335	9,579	9,425	9,325	9,081	8,846	8,403	49
50	8,573	8,448	8,366	8,167	7,975	7,610	8,646	8,520	8,438	8,236	8,042	7,673	50
51	7,645	7,544	7,478	7,318	7,162	6,865	7,710	7,608	7,542	7,379	7,222	6,922	51
52	6,712	6,634	6,582	6,456	6,333	6,098	6,768	6,689	6,637	6,509	6,385	6,148	52
53	5,776	5,716	5,677	5,581	5,488	5,309	5,822	5,762	5,722	5,626	5,532	5,350	53
54	4,833	4,790	4,762	4,693	4,626	4,495	4,869	4,826	4,798	4,728	4,660	4,528	54
55	3,884	3,855	3,836	3,790	3,744	3,655	3,910	3,882	3,862	3,815	3,769	3,680	55
56	2,927	2,910	2,899	2,870	2,843	2,788	2,945	2,927	2,916	2,887	2,859	2,805	56
57	1,962	1,953	1,948	1,933	1,919	1,892	1,972	1,963	1,957	1,943	1,928	1,901	57
58	0,987	0,984	0,982	0,977	0,972	0,963	0,990	0,987	0,985	0,981	0,976	0,966	58
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 60 ans

	Hommes						Femmes						
	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												
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*
0	51,118	46,977	44,474	38,997	34,454	27,475	51,335	47,165	44,647	39,135	34,565	27,548	0
1	50,402	46,378	43,943	38,604	34,163	27,316	50,615	46,564	44,114	38,740	34,272	27,387	1
2	49,661	45,756	43,390	38,189	33,852	27,140	49,875	45,943	43,560	38,326	33,962	27,213	2
3	48,912	45,124	42,826	37,764	33,531	26,956	49,128	45,314	42,999	37,904	33,644	27,031	3
4	48,157	44,486	42,254	37,331	33,202	26,765	48,374	44,677	42,430	37,474	33,318	26,843	4
5	47,397	43,841	41,676	36,891	32,866	26,568	47,617	44,036	41,855	37,037	32,985	26,649	5
6	46,632	43,190	41,092	36,443	32,522	26,365	46,856	43,389	41,275	36,593	32,646	26,449	6
7	45,863	42,534	40,501	35,988	32,171	26,155	46,091	42,737	40,688	36,143	32,299	26,243	7
8	45,089	41,871	39,903	35,526	31,813	25,939	45,322	42,079	40,096	35,685	31,946	26,031	8
9	44,311	41,203	39,299	35,056	31,448	25,715	44,549	41,416	39,497	35,221	31,585	25,813	9
10	43,529	40,529	38,689	34,580	31,074	25,485	43,771	40,747	38,892	34,749	31,217	25,587	10
11	42,743	39,850	38,073	34,096	30,694	25,249	42,990	40,073	38,280	34,270	30,841	25,355	11
12	41,953	39,166	37,451	33,605	30,306	25,005	42,205	39,393	37,663	33,784	30,458	25,116	12
13	41,159	38,476	36,822	33,106	29,910	24,753	41,415	38,708	37,039	33,291	30,067	24,869	13
14	40,361	37,781	36,188	32,601	29,506	24,495	40,622	38,018	36,410	32,791	29,669	24,616	14
15	39,561	37,081	35,548	32,088	29,095	24,229	39,826	37,323	35,775	32,283	29,263	24,355	15
16	38,757	36,377	34,902	31,569	28,676	23,956	39,027	36,623	35,134	31,769	28,849	24,087	16
17	37,953	35,669	34,253	31,044	28,252	23,676	38,225	35,918	34,488	31,248	28,429	23,811	17
18	37,147	34,959	33,599	30,514	27,820	23,390	37,419	35,208	33,836	30,719	28,000	23,528	18
19	36,339	34,245	32,942	29,977	27,383	23,097	36,609	34,493	33,177	30,183	27,563	23,236	19
20	35,530	33,528	32,280	29,435	26,938	22,797	35,796	33,773	32,512	29,639	27,117	22,936	20
21	34,718	32,806	31,613	28,886	26,485	22,488	34,978	33,046	31,840	29,086	26,662	22,627	21
22	33,904	32,080	30,940	28,330	26,025	22,172	34,156	32,313	31,162	28,525	26,198	22,308	22
23	33,085	31,348	30,260	27,765	25,555	21,846	33,330	31,575	30,476	27,956	25,724	21,980	23
24	32,262	30,610	29,574	27,192	25,076	21,510	32,500	30,830	29,784	27,378	25,242	21,642	24
25	31,434	29,865	28,880	26,610	24,587	21,163	31,665	30,080	29,085	26,792	24,749	21,294	25
26	30,603	29,115	28,179	26,019	24,088	20,807	30,827	29,324	28,379	26,197	24,247	20,935	26
27	29,767	28,359	27,472	25,419	23,580	20,440	29,984	28,562	27,666	25,593	23,735	20,566	27
28	28,927	27,597	26,757	24,811	23,061	20,062	29,137	27,794	26,946	24,980	23,213	20,186	28
29	28,083	26,828	26,035	24,193	22,532	19,673	28,287	27,019	26,219	24,358	22,681	19,795	29
30	27,234	26,053	25,306	23,566	21,992	19,272	27,432	26,239	25,484	23,727	22,138	19,392	30
31	26,381	25,272	24,569	22,929	21,441	18,859	26,573	25,453	24,743	23,086	21,584	18,977	31
32	25,523	24,484	23,825	22,282	20,879	18,433	25,710	24,661	23,994	22,436	21,019	18,550	32
33	24,661	23,690	23,073	21,626	20,306	17,995	24,843	23,862	23,238	21,777	20,443	18,110	33
34	23,795	22,890	22,314	20,961	19,722	17,544	23,971	23,057	22,475	21,108	19,856	17,657	34
35	22,925	22,084	21,548	20,285	19,126	17,079	23,096	22,247	21,705	20,429	19,258	17,191	35
36	22,051	21,272	20,774	19,600	18,519	16,602	22,218	21,431	20,928	19,741	18,649	16,712	36
37	21,173	20,454	19,994	18,905	17,900	16,110	21,336	20,609	20,144	19,044	18,028	16,219	37
38	20,292	19,630	19,206	18,201	17,270	15,604	20,451	19,783	19,354	18,338	17,396	15,713	38
39	19,407	18,801	18,411	17,487	16,628	15,084	19,563	18,950	18,556	17,622	16,753	15,192	39
40	18,519	17,966	17,610	16,763	15,974	14,549	18,672	18,112	17,752	16,896	16,097	14,657	40
41	17,628	17,125	16,802	16,030	15,308	13,999	17,776	17,268	16,940	16,159	15,429	14,105	41
42	16,733	16,279	15,987	15,287	14,630	13,434	16,877	16,417	16,121	15,413	14,748	13,539	42
43	15,836	15,428	15,165	14,534	13,940	12,853	15,974	15,562	15,295	14,656	14,055	12,956	43
44	14,936	14,572	14,337	13,771	13,238	12,257	15,068	14,700	14,462	13,889	13,349	12,357	44
45	14,033	13,711	13,502	12,999	12,523	11,644	14,159	13,833	13,621	13,112	12,630	11,741	45
46	13,127	12,844	12,660	12,217	11,795	11,014	13,247	12,960	12,774	12,325	11,898	11,107	46
47	12,218	11,972	11,811	11,424	11,054	10,366	12,332	12,082	11,919	11,527	11,153	10,456	47
48	11,306	11,093	10,955	10,620	10,300	9,700	11,413	11,198	11,058	10,718	10,394	9,787	48
49	10,390	10,210	10,092	9,806	9,532	9,016	10,490	10,307	10,188	9,898	9,621	9,099	49
50	9,472	9,321	9,222	8,981	8,750	8,313	9,564	9,411	9,311	9,068	8,833	8,391	50
51	8,551	8,426	8,345	8,146	7,955	7,591	8,634	8,508	8,426	8,225	8,031	7,663	51
52	7,626	7,526	7,460	7,300	7,145	6,849	7,700	7,599	7,532	7,370	7,213	6,913	52
53	6,697	6,619	6,568	6,442	6,319	6,085	6,761	6,681	6,629	6,502	6,378	6,141	53
54	5,764	5,705	5,666	5,570	5,477	5,298	5,815	5,756	5,716	5,620	5,526	5,345	54
55	4,824	4,782	4,754	4,685	4,617	4,487	4,865	4,822	4,793	4,724	4,655	4,524	55
56	3,878	3,849	3,830	3,784	3,738	3,650	3,907	3,878	3,859	3,812	3,766	3,677	56
57	2,924	2,906	2,895	2,867	2,839	2,785	2,943	2,925	2,914	2,885	2,857	2,803	57
58	1,960	1,951	1,946	1,931	1,917	1,890	1,971	1,962	1,956	1,942	1,927	1,900	58
59	0,986	0,983	0,981	0,976	0,972	0,962	0,990	0,987	0,985	0,980	0,975	0,966	59
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 61 ans

	Hommes						Femmes						
	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												
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*
0	51,803	47,548	44,980	39,372	34,732	27,628	52,036	47,750	45,164	39,518	34,849	27,704	0
1	51,090	46,954	44,455	38,984	34,446	27,473	51,320	47,154	44,637	39,129	34,562	27,549	1
2	50,354	46,337	43,906	38,575	34,141	27,302	50,583	46,537	44,089	38,721	34,258	27,379	2
3	49,607	45,710	43,347	38,156	33,825	27,123	49,840	45,913	43,533	38,305	33,946	27,202	3
4	48,856	45,076	42,781	37,729	33,502	26,937	49,090	45,281	42,969	37,881	33,625	27,019	4
5	48,099	44,436	42,208	37,294	33,172	26,746	48,336	44,644	42,400	37,450	33,299	26,831	5
6	47,338	43,790	41,629	36,853	32,835	26,548	47,579	44,002	41,825	37,012	32,965	26,636	6
7	46,572	43,138	41,043	36,404	32,490	26,343	46,817	43,355	41,244	36,568	32,625	26,436	7
8	45,802	42,480	40,451	35,948	32,138	26,132	46,052	42,702	40,657	36,117	32,278	26,230	8
9	45,027	41,817	39,853	35,485	31,779	25,915	45,282	42,044	40,063	35,659	31,924	26,017	9
10	44,249	41,148	39,248	35,014	31,413	25,691	44,508	41,380	39,464	35,194	31,563	25,798	10
11	43,466	40,474	38,637	34,537	31,039	25,460	43,731	40,711	38,858	34,722	31,194	25,572	11
12	42,680	39,794	38,021	34,052	30,657	25,223	42,949	40,036	38,247	34,243	30,818	25,339	12
13	41,889	39,109	37,398	33,560	30,268	24,978	42,163	39,356	37,629	33,756	30,434	25,099	13
14	41,095	38,419	36,769	33,062	29,872	24,726	41,374	38,671	37,005	33,263	30,043	24,852	14
15	40,298	37,724	36,135	32,556	29,468	24,467	40,582	37,981	36,376	32,762	29,645	24,599	15
16	39,499	37,025	35,495	32,044	29,057	24,201	39,786	37,287	35,741	32,255	29,239	24,338	16
17	38,697	36,322	34,851	31,526	28,640	23,929	38,988	36,587	35,101	31,741	28,826	24,070	17
18	37,895	35,617	34,204	31,003	28,216	23,650	38,186	35,883	34,455	31,220	28,405	23,795	18
19	37,091	34,909	33,553	30,474	27,786	23,365	37,380	35,173	33,803	30,691	27,976	23,511	19
20	36,286	34,197	32,897	29,939	27,350	23,073	36,570	34,458	33,144	30,155	27,539	23,219	20
21	35,478	33,481	32,236	29,398	26,906	22,773	35,756	33,737	32,479	29,610	27,092	22,918	21
22	34,668	32,760	31,569	28,849	26,454	22,465	34,938	33,010	31,806	29,057	26,637	22,608	22
23	33,853	32,034	30,896	28,292	25,992	22,147	34,116	32,277	31,127	28,496	26,172	22,289	23
24	33,034	31,301	30,216	27,727	25,522	21,821	33,290	31,538	30,442	27,926	25,698	21,960	24
25	32,210	30,562	29,529	27,153	25,042	21,484	32,459	30,794	29,749	27,348	25,215	21,622	25
26	31,383	29,818	28,835	26,570	24,552	21,137	31,625	30,043	29,050	26,761	24,723	21,273	26
27	30,551	29,067	28,134	25,979	24,053	20,780	30,786	29,287	28,343	26,166	24,220	20,914	27
28	29,715	28,311	27,426	25,379	23,544	20,412	29,944	28,524	27,630	25,561	23,707	20,544	28
29	28,875	27,548	26,711	24,770	23,025	20,034	29,097	27,756	26,910	24,948	23,185	20,164	29
30	28,030	26,779	25,988	24,151	22,495	19,644	28,246	26,982	26,183	24,326	22,652	19,772	30
31	27,181	26,004	25,258	23,523	21,954	19,242	27,391	26,201	25,448	23,694	22,109	19,369	31
32	26,327	25,222	24,521	22,886	21,402	18,827	26,532	25,415	24,706	23,054	21,554	18,953	32
33	25,469	24,434	23,776	22,239	20,840	18,401	25,669	24,622	23,958	22,403	20,989	18,525	33
34	24,607	23,639	23,024	21,582	20,266	17,962	24,802	23,824	23,201	21,743	20,413	18,085	34
35	23,741	22,839	22,265	20,916	19,681	17,510	23,931	23,019	22,438	21,074	19,826	17,632	35
36	22,871	22,033	21,498	20,240	19,085	17,045	23,056	22,209	21,668	20,396	19,228	17,166	36
37	21,997	21,221	20,725	19,555	18,477	16,566	22,179	21,394	20,892	19,709	18,619	16,687	37
38	21,119	20,403	19,944	18,860	17,858	16,074	21,299	20,574	20,110	19,012	17,999	16,194	38
39	20,239	19,579	19,157	18,156	17,228	15,568	20,415	19,748	19,320	18,307	17,368	15,688	39
40	19,355	18,751	18,363	17,442	16,586	15,048	19,528	18,916	18,523	17,591	16,725	15,168	40
41	18,468	17,917	17,562	16,719	15,932	14,513	18,637	18,079	17,720	16,865	16,069	14,632	41
42	17,578	17,077	16,755	15,986	15,267	13,963	17,742	17,235	16,909	16,130	15,401	14,081	42
43	16,685	16,233	15,941	15,244	14,590	13,399	16,844	16,386	16,091	15,384	14,721	13,515	43
44	15,790	15,384	15,121	14,493	13,901	12,819	15,944	15,532	15,266	14,629	14,029	12,933	44
45	14,892	14,530	14,295	13,732	13,200	12,223	15,040	14,672	14,434	13,863	13,325	12,335	45
46	13,991	13,670	13,462	12,961	12,487	11,611	14,133	13,807	13,596	13,088	12,607	11,720	46
47	13,087	12,805	12,622	12,180	11,761	10,982	13,223	12,936	12,751	12,302	11,877	11,088	47
48	12,180	11,935	11,775	11,389	11,021	10,336	12,309	12,060	11,898	11,506	11,133	10,438	48
49	11,271	11,059	10,922	10,588	10,269	9,672	11,393	11,178	11,039	10,700	10,376	9,771	49
50	10,359	10,179	10,062	9,777	9,504	8,990	10,473	10,291	10,172	9,883	9,605	9,084	50
51	9,445	9,294	9,196	8,956	8,726	8,290	9,550	9,397	9,297	9,054	8,820	8,379	51
52	8,527	8,403	8,322	8,124	7,934	7,571	8,622	8,496	8,414	8,213	8,020	7,652	52
53	7,607	7,507	7,441	7,282	7,127	6,832	7,690	7,589	7,522	7,360	7,203	6,904	53
54	6,682	6,603	6,552	6,427	6,305	6,071	6,752	6,673	6,621	6,494	6,370	6,133	54
55	5,751	5,692	5,654	5,558	5,465	5,287	5,809	5,749	5,710	5,614	5,520	5,339	55
56	4,815	4,773	4,745	4,676	4,608	4,478	4,860	4,817	4,789	4,719	4,651	4,519	56
57	3,872	3,843	3,824	3,778	3,732	3,644	3,904	3,875	3,856	3,809	3,763	3,674	57
58	2,920	2,902	2,891	2,863	2,835	2,781	2,941	2,923	2,912	2,884	2,856	2,801	58
59	1,958	1,949	1,944	1,929	1,915	1,888	1,970	1,961	1,955	1,941	1,926	1,899	59
60	0,985	0,982	0,981	0,976	0,971	0,962	0,990	0,987	0,985	0,980	0,975	0,966	60
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 62 ans

	Hommes						Femmes						
	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												
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*
0	52,480	48,110	45,478	39,738	35,002	27,776	52,730	48,327	45,674	39,894	35,126	27,856	0
1	51,771	47,521	44,957	39,356	34,722	27,625	52,018	47,735	45,152	39,511	34,845	27,704	1
2	51,038	46,909	44,414	38,953	34,422	27,459	51,284	47,123	44,609	39,108	34,546	27,539	2
3	50,295	46,286	43,860	38,539	34,112	27,284	50,544	46,504	44,059	38,698	34,240	27,368	3
4	49,547	45,657	43,299	38,118	33,795	27,103	49,798	45,877	43,500	38,279	33,925	27,190	4
5	48,793	45,021	42,732	37,689	33,471	26,917	49,048	45,245	42,936	37,854	33,605	27,006	5
6	48,036	44,380	42,157	37,253	33,139	26,724	48,294	44,607	42,366	37,423	33,278	26,817	6
7	47,273	43,733	41,577	36,810	32,801	26,525	47,536	43,965	41,791	36,985	32,944	26,622	7
8	46,506	43,080	40,990	36,360	32,455	26,319	46,774	43,317	41,209	36,540	32,603	26,421	8
9	45,735	42,421	40,397	35,903	32,102	26,108	46,008	42,664	40,621	36,089	32,255	26,214	9
10	44,960	41,757	39,798	35,439	31,742	25,889	45,238	42,005	40,028	35,630	31,901	26,001	10
11	44,181	41,088	39,192	34,968	31,374	25,664	44,464	41,341	39,428	35,164	31,539	25,781	11
12	43,398	40,413	38,581	34,490	31,000	25,433	43,686	40,671	38,822	34,692	31,169	25,555	12
13	42,611	39,733	37,964	34,005	30,617	25,194	42,904	39,996	38,210	34,212	30,793	25,321	13
14	41,820	39,047	37,340	33,512	30,228	24,949	42,119	39,316	37,592	33,725	30,409	25,081	14
15	41,027	38,357	36,712	33,013	29,831	24,696	41,330	38,632	36,968	33,232	30,018	24,835	15
16	40,231	37,663	36,078	32,508	29,427	24,437	40,538	37,942	36,340	32,732	29,620	24,581	16
17	39,433	36,966	35,440	31,997	29,017	24,172	39,743	37,248	35,706	32,225	29,214	24,320	17
18	38,634	36,266	34,798	31,481	28,601	23,901	38,945	36,549	35,066	31,711	28,801	24,052	18
19	37,835	35,562	34,153	30,959	28,179	23,623	38,143	35,845	34,419	31,190	28,380	23,776	19
20	37,033	34,856	33,503	30,432	27,751	23,339	37,337	35,135	33,767	30,661	27,950	23,492	20
21	36,229	34,145	32,849	29,898	27,315	23,047	36,527	34,419	33,108	30,124	27,512	23,200	21
22	35,423	33,430	32,188	29,357	26,871	22,747	35,713	33,698	32,442	29,578	27,065	22,898	22
23	34,612	32,709	31,521	28,808	26,418	22,439	34,895	32,970	31,769	29,025	26,609	22,588	23
24	33,796	31,982	30,848	28,250	25,956	22,120	34,072	32,237	31,090	28,463	26,144	22,268	24
25	32,977	31,249	30,167	27,684	25,485	21,793	33,246	31,498	30,404	27,893	25,670	21,939	25
26	32,153	30,510	29,479	27,110	25,004	21,455	32,415	30,753	29,711	27,315	25,186	21,599	26
27	31,325	29,765	28,785	26,527	24,514	21,108	31,581	30,002	29,011	26,727	24,693	21,250	27
28	30,493	29,014	28,084	25,935	24,014	20,750	30,742	29,246	28,304	26,131	24,190	20,891	28
29	29,657	28,257	27,375	25,334	23,504	20,381	29,899	28,483	27,591	25,527	23,677	20,520	29
30	28,816	27,494	26,659	24,724	22,984	20,002	29,052	27,715	26,870	24,913	23,154	20,139	30
31	27,971	26,724	25,936	24,105	22,453	19,611	28,201	26,940	26,143	24,290	22,620	19,747	31
32	27,121	25,948	25,205	23,476	21,912	19,207	27,346	26,159	25,408	23,659	22,076	19,343	32
33	26,267	25,166	24,467	22,838	21,359	18,792	26,487	25,373	24,666	23,017	21,522	18,926	33
34	25,409	24,377	23,722	22,190	20,796	18,365	25,624	24,580	23,917	22,367	20,956	18,498	34
35	24,547	23,583	22,970	21,533	20,221	17,925	24,757	23,782	23,161	21,707	20,380	18,057	35
36	23,680	22,782	22,210	20,866	19,636	17,473	23,887	22,978	22,398	21,038	19,793	17,604	36
37	22,810	21,976	21,444	20,190	19,039	17,007	23,014	22,169	21,630	20,360	19,195	17,138	37
38	21,937	21,164	20,670	19,505	18,431	16,528	22,138	21,355	20,854	19,674	18,587	16,660	38
39	21,060	20,347	19,890	18,810	17,812	16,035	21,258	20,535	20,073	18,978	17,968	16,168	39
40	20,180	19,524	19,103	18,106	17,182	15,529	20,376	19,710	19,284	18,273	17,336	15,661	40
41	19,297	18,696	18,310	17,393	16,540	15,008	19,489	18,879	18,487	17,558	16,693	15,141	41
42	18,412	17,863	17,510	16,670	15,887	14,473	18,599	18,042	17,684	16,833	16,038	14,605	42
43	17,523	17,025	16,704	15,939	15,223	13,924	17,706	17,200	16,875	16,098	15,372	14,055	43
44	16,633	16,183	15,892	15,198	14,547	13,360	16,810	16,353	16,058	15,354	14,693	13,489	44
45	15,740	15,335	15,074	14,448	13,859	12,782	15,911	15,500	15,235	14,600	14,002	12,908	45
46	14,844	14,483	14,249	13,689	13,159	12,187	15,009	14,643	14,406	13,836	13,299	12,311	46
47	13,945	13,625	13,418	12,920	12,447	11,576	14,104	13,780	13,569	13,063	12,583	11,698	47
48	13,043	12,763	12,580	12,140	11,723	10,948	13,197	12,911	12,726	12,279	11,855	11,067	48
49	12,140	11,895	11,736	11,352	10,986	10,303	12,286	12,038	11,876	11,485	11,113	10,420	49
50	11,234	11,023	10,886	10,554	10,236	9,642	11,373	11,158	11,019	10,681	10,358	9,754	50
51	10,326	10,147	10,030	9,747	9,475	8,963	10,456	10,273	10,155	9,866	9,590	9,070	51
52	9,416	9,266	9,168	8,930	8,700	8,266	9,535	9,382	9,282	9,040	8,806	8,366	52
53	8,503	8,380	8,299	8,102	7,912	7,551	8,609	8,484	8,402	8,201	8,008	7,641	53
54	7,586	7,487	7,422	7,263	7,108	6,814	7,679	7,578	7,512	7,350	7,193	6,895	54
55	6,665	6,587	6,536	6,411	6,289	6,056	6,744	6,664	6,613	6,485	6,362	6,126	55
56	5,739	5,680	5,641	5,546	5,454	5,275	5,802	5,743	5,704	5,607	5,513	5,333	56
57	4,806	4,763	4,735	4,667	4,600	4,470	4,855	4,812	4,784	4,714	4,646	4,515	57
58	3,865	3,836	3,818	3,771	3,726	3,638	3,901	3,872	3,853	3,806	3,760	3,671	58
59	2,915	2,898	2,887	2,859	2,831	2,777	2,939	2,921	2,910	2,882	2,854	2,799	59
60	1,956	1,947	1,942	1,927	1,913	1,886	1,969	1,960	1,954	1,940	1,925	1,898	60
61	0,985	0,982	0,980	0,975	0,970	0,961	0,989	0,986	0,984	0,979	0,975	0,965	61
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 63 ans

	Hommes						Femmes						
	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												
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*
0	53,148	48,664	45,967	40,096	35,265	27,918	53,417	48,896	46,177	40,262	35,396	28,002	0
1	52,443	48,080	45,452	39,720	34,990	27,772	52,708	48,309	45,660	39,884	35,120	27,855	1
2	51,713	47,472	44,913	39,322	34,695	27,610	51,978	47,702	45,122	39,488	34,827	27,694	2
3	50,974	46,854	44,364	38,914	34,391	27,440	51,242	47,087	44,577	39,083	34,527	27,528	3
4	50,229	46,229	43,808	38,498	34,079	27,264	50,499	46,465	44,024	38,670	34,218	27,354	4
5	49,479	45,598	43,246	38,075	33,761	27,082	49,753	45,837	43,465	38,251	33,903	27,176	5
6	48,725	44,961	42,677	37,645	33,435	26,894	49,002	45,205	42,900	37,826	33,582	26,992	6
7	47,966	44,319	42,101	37,208	33,103	26,700	48,248	44,567	42,330	37,394	33,254	26,802	7
8	47,202	43,670	41,520	36,764	32,763	26,499	47,490	43,924	41,754	36,955	32,920	26,607	8
9	46,434	43,016	40,932	36,313	32,416	26,293	46,727	43,276	41,171	36,510	32,578	26,405	9
10	45,662	42,357	40,338	35,855	32,062	26,080	45,961	42,622	40,583	36,057	32,230	26,197	10
11	44,887	41,692	39,738	35,390	31,701	25,861	45,190	41,963	39,989	35,598	31,875	25,983	11
12	44,107	41,022	39,132	34,918	31,333	25,635	44,416	41,298	39,388	35,132	31,512	25,763	12
13	43,324	40,347	38,520	34,439	30,957	25,403	43,637	40,628	38,782	34,659	31,142	25,536	13
14	42,537	39,666	37,902	33,953	30,574	25,164	42,855	39,953	38,170	34,179	30,765	25,302	14
15	41,747	38,981	37,279	33,461	30,184	24,918	42,070	39,273	37,552	33,692	30,381	25,062	15
16	40,954	38,292	36,651	32,962	29,788	24,665	41,282	38,589	36,929	33,199	29,990	24,815	16
17	40,160	37,600	36,019	32,458	29,385	24,407	40,491	37,900	36,301	32,700	29,592	24,562	17
18	39,365	36,904	35,383	31,949	28,977	24,143	39,697	37,207	35,667	32,193	29,187	24,301	18
19	38,569	36,206	34,743	31,434	28,562	23,872	38,899	36,508	35,027	31,679	28,774	24,033	19
20	37,771	35,505	34,099	30,914	28,141	23,595	38,097	35,803	34,380	31,157	28,352	23,756	20
21	36,971	34,800	33,451	30,387	27,713	23,311	37,290	35,092	33,727	30,627	27,922	23,472	21
22	36,168	34,090	32,797	29,854	27,277	23,020	36,480	34,376	33,067	30,090	27,483	23,178	22
23	35,361	33,374	32,136	29,312	26,833	22,719	35,666	33,654	32,401	29,544	27,035	22,876	23
24	34,550	32,653	31,468	28,762	26,379	22,409	34,847	32,927	31,728	28,990	26,579	22,565	24
25	33,734	31,925	30,794	28,204	25,916	22,090	34,024	32,193	31,048	28,428	26,113	22,245	25
26	32,914	31,192	30,113	27,637	25,444	21,762	33,198	31,454	30,362	27,857	25,638	21,915	26
27	32,090	30,452	29,425	27,062	24,963	21,424	32,367	30,709	29,669	27,278	25,154	21,575	27
28	31,262	29,707	28,730	26,479	24,472	21,075	31,532	29,957	28,969	26,690	24,660	21,225	28
29	30,430	28,956	28,028	25,886	23,972	20,717	30,693	29,201	28,262	26,094	24,157	20,865	29
30	29,593	28,198	27,319	25,284	23,461	20,347	29,850	28,438	27,548	25,489	23,643	20,494	30
31	28,752	27,434	26,602	24,673	22,939	19,966	29,004	27,669	26,827	24,875	23,120	20,112	31
32	27,906	26,663	25,878	24,053	22,407	19,574	28,152	26,894	26,099	24,251	22,586	19,719	32
33	27,055	25,887	25,147	23,423	21,865	19,170	27,297	26,114	25,364	23,619	22,041	19,314	33
34	26,201	25,104	24,408	22,785	21,311	18,754	26,438	25,327	24,622	22,978	21,486	18,897	34
35	25,343	24,315	23,663	22,136	20,747	18,325	25,575	24,534	23,873	22,327	20,920	18,468	35
36	24,481	23,521	22,910	21,479	20,172	17,885	24,709	23,736	23,118	21,667	20,344	18,028	36
37	23,614	22,720	22,150	20,812	19,586	17,431	23,840	22,934	22,356	20,999	19,758	17,575	37
38	22,745	21,914	21,384	20,135	18,989	16,965	22,968	22,126	21,588	20,323	19,161	17,109	38
39	21,872	21,102	20,610	19,450	18,381	16,485	22,093	21,313	20,814	19,637	18,553	16,631	39
40	20,996	20,285	19,831	18,755	17,762	15,992	21,215	20,494	20,032	18,941	17,933	16,138	40
41	20,117	19,463	19,044	18,052	17,132	15,485	20,332	19,669	19,244	18,236	17,302	15,632	41
42	19,235	18,636	18,252	17,339	16,490	14,965	19,447	18,839	18,448	17,521	16,660	15,112	42
43	18,351	17,805	17,453	16,617	15,838	14,431	18,559	18,004	17,647	16,797	16,006	14,577	43
44	17,465	16,969	16,649	15,887	15,175	13,882	17,667	17,163	16,838	16,064	15,340	14,027	44
45	16,576	16,128	15,839	15,148	14,500	13,319	16,773	16,318	16,024	15,321	14,662	13,462	45
46	15,685	15,283	15,023	14,400	13,813	12,741	15,876	15,467	15,203	14,569	13,973	12,883	46
47	14,791	14,432	14,200	13,642	13,115	12,147	14,977	14,612	14,375	13,807	13,271	12,287	47
48	13,895	13,577	13,371	12,874	12,404	11,537	14,075	13,751	13,541	13,036	12,558	11,675	48
49	12,997	12,717	12,536	12,098	11,682	10,911	13,170	12,885	12,701	12,255	11,831	11,046	49
50	12,097	11,854	11,695	11,313	10,948	10,269	12,262	12,015	11,853	11,464	11,092	10,401	50
51	11,196	10,986	10,850	10,519	10,203	9,611	11,352	11,138	10,999	10,662	10,340	9,737	51
52	10,293	10,114	9,998	9,715	9,445	8,935	10,437	10,256	10,137	9,849	9,573	9,055	52
53	9,387	9,238	9,140	8,902	8,674	8,242	9,519	9,367	9,267	9,025	8,792	8,352	53
54	8,478	8,355	8,275	8,078	7,889	7,529	8,596	8,470	8,388	8,189	7,996	7,629	54
55	7,566	7,467	7,402	7,243	7,089	6,796	7,668	7,567	7,501	7,339	7,183	6,885	55
56	6,648	6,571	6,520	6,395	6,274	6,042	6,735	6,656	6,604	6,477	6,354	6,118	56
57	5,726	5,667	5,628	5,534	5,441	5,264	5,796	5,736	5,697	5,601	5,507	5,327	57
58	4,796	4,754	4,726	4,657	4,590	4,461	4,850	4,807	4,779	4,710	4,642	4,510	58
59	3,858	3,830	3,811	3,765	3,719	3,631	3,897	3,869	3,850	3,803	3,757	3,668	59
60	2,911	2,894	2,883	2,855	2,827	2,773	2,937	2,919	2,908	2,879	2,851	2,797	60
61	1,954	1,945	1,940	1,925	1,911	1,884	1,967	1,959	1,953	1,938	1,924	1,896	61
62	0,984	0,981	0,979	0,974	0,970	0,960	0,989	0,986	0,984	0,979	0,974	0,965	62
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 64 ans

	Hommes						Femmes						
	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												
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*
0	53,808	49,210	46,447	40,447	35,520	28,055	54,097	49,458	46,672	40,623	35,659	28,143	0
1	53,107	48,630	45,937	40,076	35,251	27,913	53,392	48,876	46,160	40,251	35,389	28,000	1
2	52,380	48,027	45,404	39,683	34,962	27,755	52,665	48,273	45,627	39,860	35,101	27,844	2
3	51,644	47,413	44,860	39,280	34,663	27,589	51,933	47,663	45,087	39,461	34,806	27,682	3
4	50,903	46,793	44,309	38,870	34,357	27,418	51,193	47,045	44,539	39,053	34,503	27,513	4
5	50,156	46,166	43,751	38,453	34,043	27,241	50,450	46,422	43,985	38,640	34,194	27,339	5
6	49,405	45,534	43,187	38,028	33,723	27,057	49,703	45,795	43,426	38,221	33,879	27,160	6
7	48,649	44,896	42,617	37,597	33,397	26,868	48,952	45,162	42,861	37,795	33,557	26,976	7
8	47,889	44,252	42,040	37,159	33,063	26,673	48,198	44,523	42,290	37,362	33,229	26,785	8
9	47,125	43,602	41,457	36,714	32,722	26,472	47,439	43,880	41,713	36,923	32,893	26,589	9
10	46,356	42,948	40,868	36,261	32,374	26,264	46,676	43,231	41,130	36,476	32,551	26,387	10
11	45,584	42,287	40,274	35,803	32,019	26,051	45,909	42,576	40,541	36,023	32,202	26,179	11
12	44,808	41,622	39,673	35,337	31,657	25,831	45,138	41,916	39,946	35,564	31,846	25,964	12
13	44,028	40,951	39,066	34,864	31,288	25,604	44,363	41,251	39,345	35,097	31,483	25,743	13
14	43,244	40,276	38,454	34,384	30,912	25,371	43,585	40,581	38,739	34,624	31,113	25,516	14
15	42,457	39,595	37,836	33,898	30,528	25,131	42,803	39,907	38,127	34,144	30,736	25,282	15
16	41,668	38,911	37,214	33,406	30,139	24,885	42,019	39,228	37,510	33,657	30,352	25,042	16
17	40,878	38,223	36,587	32,909	29,743	24,633	41,232	38,544	36,887	33,164	29,961	24,795	17
18	40,086	37,533	35,957	32,406	29,341	24,376	40,441	37,855	36,259	32,665	29,563	24,541	18
19	39,294	36,840	35,323	31,899	28,934	24,112	39,647	37,161	35,625	32,158	29,157	24,280	19
20	38,500	36,144	34,685	31,385	28,521	23,843	38,848	36,462	34,984	31,643	28,744	24,011	20
21	37,704	35,444	34,043	30,866	28,100	23,566	38,046	35,757	34,337	31,121	28,321	23,734	21
22	36,905	34,740	33,395	30,340	27,672	23,282	37,239	35,046	33,684	30,590	27,890	23,449	22
23	36,101	34,029	32,740	29,805	27,236	22,989	36,428	34,329	33,023	30,052	27,451	23,155	23
24	35,294	33,313	32,078	29,263	26,790	22,688	35,614	33,607	32,357	29,506	27,003	22,852	24
25	34,482	32,591	31,410	28,712	26,336	22,377	34,795	32,879	31,683	28,951	26,546	22,540	25
26	33,666	31,863	30,735	28,153	25,872	22,057	33,972	32,145	31,003	28,389	26,079	22,219	26
27	32,846	31,129	30,054	27,586	25,400	21,728	33,145	31,406	30,316	27,817	25,604	21,888	27
28	32,022	30,389	29,365	27,010	24,918	21,389	32,314	30,660	29,623	27,238	25,119	21,548	28
29	31,193	29,643	28,670	26,426	24,426	21,040	31,479	29,909	28,922	26,650	24,625	21,197	29
30	30,360	28,891	27,967	25,832	23,924	20,680	30,640	29,152	28,215	26,053	24,121	20,837	30
31	29,523	28,133	27,257	25,229	23,412	20,309	29,797	28,389	27,501	25,447	23,606	20,465	31
32	28,680	27,368	26,539	24,617	22,889	19,927	28,950	27,619	26,780	24,833	23,082	20,082	32
33	27,834	26,597	25,814	23,996	22,356	19,533	28,099	26,844	26,051	24,209	22,548	19,688	33
34	26,984	25,820	25,083	23,366	21,813	19,128	27,244	26,064	25,316	23,576	22,003	19,283	34
35	26,129	25,036	24,344	22,726	21,259	18,711	26,385	25,277	24,574	22,934	21,447	18,865	35
36	25,271	24,247	23,598	22,078	20,694	18,282	25,523	24,485	23,826	22,284	20,881	18,436	36
37	24,408	23,452	22,844	21,419	20,118	17,840	24,658	23,688	23,071	21,625	20,306	17,996	37
38	23,542	22,652	22,085	20,752	19,532	17,386	23,790	22,886	22,311	20,958	19,720	17,543	38
39	22,673	21,846	21,318	20,076	18,934	16,919	22,920	22,080	21,543	20,282	19,123	17,078	39
40	21,801	21,035	20,545	19,390	18,326	16,438	22,045	21,267	20,769	19,596	18,515	16,599	40
41	20,926	20,219	19,766	18,696	17,707	15,945	21,167	20,449	19,988	18,901	17,896	16,106	41
42	20,048	19,398	18,981	17,993	17,077	15,438	20,286	19,625	19,201	18,196	17,266	15,600	42
43	19,168	18,572	18,189	17,281	16,436	14,918	19,402	18,796	18,407	17,483	16,624	15,080	43
44	18,286	17,742	17,393	16,561	15,785	14,384	18,516	17,962	17,607	16,760	15,971	14,546	44
45	17,401	16,908	16,590	15,832	15,123	13,837	17,626	17,124	16,800	16,028	15,306	13,997	45
46	16,515	16,069	15,782	15,094	14,449	13,274	16,735	16,281	15,988	15,287	14,630	13,434	46
47	15,626	15,226	14,967	14,347	13,764	12,697	15,840	15,432	15,169	14,537	13,943	12,855	47
48	14,735	14,378	14,146	13,591	13,067	12,104	14,944	14,579	14,343	13,777	13,243	12,261	48
49	13,842	13,525	13,320	12,826	12,359	11,496	14,044	13,721	13,512	13,008	12,531	11,651	49
50	12,948	12,670	12,489	12,053	11,640	10,872	13,143	12,859	12,674	12,230	11,808	11,025	50
51	12,053	11,811	11,653	11,272	10,909	10,233	12,238	11,991	11,830	11,441	11,071	10,381	51
52	11,156	10,948	10,812	10,482	10,168	9,578	11,330	11,117	10,978	10,642	10,321	9,719	52
53	10,258	10,080	9,965	9,683	9,414	8,906	10,418	10,237	10,119	9,832	9,556	9,039	53
54	9,357	9,208	9,111	8,874	8,646	8,216	9,502	9,350	9,251	9,010	8,777	8,339	54
55	8,453	8,330	8,250	8,054	7,866	7,507	8,582	8,457	8,375	8,175	7,983	7,618	55
56	7,544	7,446	7,381	7,223	7,070	6,778	7,656	7,556	7,490	7,329	7,173	6,875	56
57	6,631	6,554	6,503	6,379	6,258	6,026	6,726	6,647	6,595	6,468	6,345	6,110	57
58	5,712	5,654	5,615	5,521	5,429	5,252	5,789	5,729	5,690	5,594	5,500	5,320	58
59	4,786	4,744	4,716	4,648	4,581	4,452	4,845	4,802	4,774	4,704	4,637	4,506	59
60	3,851	3,823	3,804	3,758	3,713	3,625	3,893	3,865	3,846	3,799	3,753	3,664	60
61	2,907	2,890	2,879	2,851	2,823	2,769	2,934	2,917	2,905	2,877	2,849	2,794	61
62	1,952	1,943	1,937	1,923	1,909	1,882	1,966	1,957	1,951	1,937	1,923	1,895	62
63	0,983	0,980	0,978	0,974	0,969	0,959	0,988	0,985	0,983	0,979	0,974	0,964	63
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 65 ans

	Hommes						Femmes						
	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												
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*
0	54,460	49,746	46,919	40,789	35,769	28,187	54,769	50,012	47,159	40,976	35,916	28,279	0
1	53,762	49,172	46,414	40,423	35,505	28,049	54,068	49,435	46,652	40,610	35,651	28,141	1
2	53,039	48,573	45,885	40,036	35,221	27,895	53,345	48,836	46,124	40,224	35,369	27,989	2
3	52,306	47,963	45,346	39,639	34,927	27,734	52,616	48,231	45,589	39,830	35,079	27,831	3
4	51,568	47,347	44,800	39,234	34,626	27,566	51,880	47,618	45,046	39,429	34,781	27,666	4
5	50,825	46,725	44,247	38,822	34,318	27,394	51,140	46,999	44,497	39,021	34,478	27,497	5
6	50,077	46,097	43,688	38,403	34,004	27,215	50,397	46,376	43,943	38,607	34,168	27,323	6
7	49,324	45,464	43,123	37,977	33,682	27,030	49,649	45,748	43,383	38,187	33,852	27,143	7
8	48,567	44,824	42,551	37,544	33,354	26,840	48,898	45,114	42,818	37,760	33,530	26,958	8
9	47,806	44,179	41,973	37,105	33,019	26,644	48,143	44,475	42,246	37,327	33,200	26,767	9
10	47,041	43,529	41,390	36,659	32,677	26,442	47,383	43,831	41,668	36,887	32,865	26,570	10
11	46,272	42,873	40,800	36,206	32,328	26,233	46,620	43,181	41,085	36,440	32,522	26,367	11
12	45,499	42,213	40,205	35,746	31,972	26,019	45,852	42,527	40,495	35,986	32,172	26,159	12
13	44,723	41,547	39,603	35,279	31,610	25,798	45,081	41,866	39,900	35,526	31,816	25,943	13
14	43,942	40,876	38,996	34,806	31,240	25,570	44,306	41,201	39,299	35,059	31,452	25,722	14
15	43,159	40,200	38,384	34,326	30,863	25,336	43,528	40,532	38,693	34,586	31,082	25,494	15
16	42,373	39,520	37,766	33,840	30,480	25,097	42,748	39,857	38,081	34,106	30,705	25,261	16
17	41,586	38,838	37,145	33,349	30,091	24,851	41,964	39,179	37,464	33,620	30,321	25,020	17
18	40,798	38,152	36,521	32,853	29,696	24,600	41,177	38,495	36,842	33,127	29,930	24,773	18
19	40,010	37,464	35,893	32,352	29,296	24,343	40,386	37,807	36,214	32,627	29,532	24,519	19
20	39,219	36,773	35,261	31,846	28,890	24,081	39,592	37,112	35,579	32,119	29,125	24,257	20
21	38,427	36,079	34,624	31,334	28,477	23,811	38,793	36,412	34,938	31,604	28,711	23,988	21
22	37,631	35,379	33,982	30,815	28,057	23,535	37,990	35,707	34,290	31,081	28,288	23,710	22
23	36,832	34,674	33,333	30,288	27,628	23,250	37,183	34,995	33,636	30,550	27,856	23,424	23
24	36,028	33,963	32,678	29,752	27,191	22,956	36,372	34,278	32,976	30,011	27,416	23,129	24
25	35,220	33,246	32,015	29,209	26,744	22,653	35,557	33,556	32,308	29,464	26,967	22,825	25
26	34,408	32,523	31,347	28,658	26,289	22,342	34,738	32,827	31,635	28,909	26,509	22,513	26
27	33,592	31,795	30,671	28,098	25,825	22,021	33,915	32,093	30,954	28,346	26,042	22,191	27
28	32,771	31,060	29,989	27,530	25,351	21,691	33,088	31,353	30,267	27,774	25,566	21,860	28
29	31,947	30,320	29,300	26,953	24,868	21,351	32,257	30,607	29,573	27,194	25,081	21,518	29
30	31,117	29,573	28,603	26,368	24,375	21,000	31,422	29,856	28,872	26,605	24,586	21,167	30
31	30,284	28,820	27,899	25,773	23,872	20,639	30,583	29,098	28,164	26,008	24,081	20,806	31
32	29,445	28,061	27,188	25,169	23,359	20,267	29,739	28,335	27,450	25,402	23,566	20,433	32
33	28,603	27,295	26,470	24,556	22,835	19,883	28,892	27,566	26,728	24,787	23,041	20,050	33
34	27,756	26,524	25,745	23,934	22,301	19,489	28,041	26,790	26,000	24,163	22,506	19,655	34
35	26,905	25,746	25,012	23,303	21,757	19,082	27,186	26,009	25,265	23,530	21,961	19,249	35
36	26,050	24,963	24,273	22,663	21,202	18,664	26,328	25,223	24,523	22,888	21,405	18,831	36
37	25,192	24,173	23,526	22,013	20,636	18,234	25,467	24,433	23,775	22,239	20,840	18,402	37
38	24,330	23,379	22,773	21,355	20,060	17,791	24,604	23,637	23,022	21,581	20,265	17,962	38
39	23,464	22,578	22,014	20,687	19,473	17,336	23,737	22,836	22,262	20,914	19,679	17,509	39
40	22,596	21,773	21,248	20,011	18,875	16,869	22,867	22,030	21,495	20,238	19,083	17,043	40
41	21,724	20,962	20,475	19,326	18,267	16,388	21,993	21,218	20,722	19,552	18,475	16,564	41
42	20,850	20,147	19,696	18,632	17,648	15,894	21,116	20,400	19,942	18,858	17,856	16,072	42
43	19,974	19,327	18,912	17,929	17,018	15,388	20,237	19,578	19,155	18,154	17,226	15,566	43
44	19,096	18,503	18,123	17,219	16,378	14,868	19,355	18,751	18,363	17,442	16,586	15,047	44
45	18,216	17,675	17,328	16,500	15,728	14,335	18,470	17,919	17,564	16,721	15,934	14,514	45
46	17,334	16,843	16,527	15,772	15,067	13,787	17,583	17,083	16,760	15,990	15,271	13,966	46
47	16,449	16,006	15,720	15,036	14,394	13,225	16,694	16,242	15,949	15,251	14,597	13,404	47
48	15,563	15,165	14,907	14,291	13,711	12,649	15,803	15,396	15,133	14,503	13,911	12,827	48
49	14,675	14,320	14,090	13,537	13,016	12,058	14,909	14,546	14,311	13,746	13,214	12,235	49
50	13,786	13,472	13,267	12,776	12,311	11,452	14,013	13,691	13,482	12,980	12,505	11,627	50
51	12,897	12,620	12,441	12,007	11,596	10,832	13,114	12,831	12,648	12,204	11,783	11,002	51
52	12,007	11,766	11,609	11,230	10,869	10,197	12,213	11,966	11,806	11,418	11,049	10,361	52
53	11,116	10,908	10,773	10,445	10,132	9,545	11,308	11,095	10,957	10,621	10,301	9,701	53
54	10,222	10,045	9,930	9,650	9,381	8,877	10,399	10,218	10,100	9,813	9,539	9,023	54
55	9,326	9,178	9,081	8,845	8,618	8,190	9,485	9,334	9,235	8,994	8,762	8,324	55
56	8,426	8,304	8,224	8,030	7,841	7,485	8,568	8,443	8,361	8,162	7,970	7,605	56
57	7,523	7,424	7,360	7,202	7,050	6,759	7,645	7,544	7,478	7,318	7,162	6,865	57
58	6,614	6,537	6,486	6,362	6,241	6,011	6,716	6,637	6,586	6,459	6,337	6,101	58
59	5,698	5,640	5,602	5,508	5,416	5,239	5,781	5,722	5,683	5,587	5,493	5,314	59
60	4,776	4,734	4,706	4,638	4,571	4,443	4,839	4,796	4,768	4,699	4,631	4,500	60
61	3,845	3,816	3,798	3,752	3,706	3,619	3,889	3,861	3,842	3,795	3,749	3,660	61
62	2,903	2,886	2,874	2,846	2,819	2,765	2,931	2,914	2,903	2,874	2,846	2,792	62
63	1,949	1,941	1,935	1,921	1,907	1,879	1,965	1,956	1,950	1,936	1,922	1,894	63
64	0,982	0,979	0,977	0,973	0,968	0,958	0,988	0,985	0,983	0,978	0,973	0,964	64
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 66 ans

	Hommes						Femmes						
	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												
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*
0	55,103	50,275	47,382	41,123	36,011	28,314	55,435	50,558	47,638	41,322	36,166	28,410	0
1	54,409	49,704	46,882	40,763	35,751	28,180	54,737	49,986	47,137	40,961	35,906	28,276	1
2	53,689	49,110	46,358	40,381	35,472	28,030	54,017	49,392	46,614	40,581	35,629	28,128	2
3	52,959	48,505	45,824	39,989	35,184	27,873	53,292	48,791	46,084	40,193	35,345	27,974	3
4	52,224	47,893	45,282	39,589	34,888	27,709	52,559	48,182	45,545	39,796	35,052	27,814	4
5	51,484	47,275	44,735	39,182	34,585	27,541	51,823	47,569	45,002	39,394	34,754	27,650	5
6	50,740	46,652	44,180	38,769	34,276	27,367	51,083	46,950	44,453	38,986	34,450	27,480	6
7	49,990	46,022	43,620	38,349	33,960	27,187	50,339	46,326	43,898	38,571	34,140	27,305	7
8	49,237	45,387	43,053	37,921	33,638	27,001	49,591	45,697	43,337	38,150	33,823	27,125	8
9	48,479	44,747	42,480	37,488	33,308	26,810	48,839	45,063	42,771	37,723	33,500	26,939	9
10	47,717	44,101	41,902	37,047	32,972	26,612	48,083	44,423	42,198	37,289	33,170	26,747	10
11	46,951	43,450	41,317	36,600	32,629	26,409	47,323	43,778	41,620	36,848	32,833	26,549	11
12	46,182	42,794	40,727	36,146	32,279	26,200	46,559	43,128	41,036	36,400	32,490	26,346	12
13	45,408	42,132	40,130	35,685	31,922	25,984	45,791	42,473	40,446	35,946	32,140	26,137	13
14	44,631	41,466	39,528	35,218	31,559	25,762	45,020	41,813	39,850	35,486	31,782	25,921	14
15	43,851	40,795	38,921	34,744	31,188	25,534	44,246	41,148	39,250	35,019	31,419	25,699	15
16	43,069	40,120	38,309	34,264	30,811	25,300	43,469	40,478	38,644	34,545	31,049	25,472	16
17	42,285	39,442	37,694	33,780	30,429	25,061	42,689	39,805	38,032	34,066	30,672	25,238	17
18	41,501	38,761	37,075	33,290	30,041	24,816	41,905	39,126	37,416	33,580	30,288	24,997	18
19	40,716	38,078	36,452	32,796	29,648	24,566	41,118	38,443	36,793	33,086	29,897	24,750	19
20	39,929	37,392	35,826	32,296	29,249	24,310	40,327	37,754	36,164	32,586	29,497	24,495	20
21	39,140	36,703	35,195	31,791	28,843	24,047	39,532	37,059	35,529	32,078	29,090	24,232	21
22	38,349	36,008	34,558	31,278	28,430	23,778	38,733	36,358	34,888	31,562	28,675	23,962	22
23	37,553	35,308	33,915	30,759	28,009	23,500	37,930	35,652	34,239	31,038	28,251	23,683	23
24	36,753	34,602	33,266	30,231	27,579	23,214	37,123	34,941	33,585	30,506	27,819	23,396	24
25	35,948	33,891	32,610	29,694	27,141	22,919	36,311	34,223	32,924	29,967	27,378	23,101	25
26	35,140	33,173	31,947	29,150	26,694	22,616	35,496	33,500	32,256	29,419	26,928	22,797	26
27	34,328	32,450	31,278	28,598	26,238	22,303	34,677	32,771	31,582	28,864	26,470	22,483	27
28	33,511	31,721	30,601	28,038	25,772	21,982	33,853	32,037	30,901	28,300	26,002	22,161	28
29	32,690	30,986	29,918	27,469	25,298	21,650	33,026	31,296	30,213	27,727	25,526	21,828	29
30	31,865	30,244	29,228	26,891	24,813	21,309	32,195	30,550	29,519	27,147	25,039	21,486	30
31	31,035	29,497	28,531	26,304	24,319	20,957	31,360	29,798	28,817	26,558	24,544	21,134	31
32	30,200	28,743	27,826	25,708	23,815	20,594	30,520	29,040	28,109	25,960	24,038	20,772	32
33	29,361	27,983	27,114	25,103	23,300	20,220	29,677	28,277	27,394	25,353	23,523	20,398	33
34	28,518	27,217	26,395	24,489	22,775	19,836	28,830	27,507	26,673	24,737	22,997	20,014	34
35	27,671	26,445	25,669	23,866	22,240	19,440	27,979	26,732	25,944	24,113	22,461	19,619	35
36	26,820	25,667	24,936	23,235	21,695	19,032	27,125	25,952	25,209	23,480	21,916	19,212	36
37	25,965	24,883	24,196	22,593	21,139	18,613	26,268	25,167	24,469	22,839	21,361	18,795	37
38	25,107	24,093	23,450	21,944	20,573	18,182	25,408	24,377	23,722	22,190	20,796	18,366	38
39	24,245	23,299	22,696	21,285	19,996	17,738	24,546	23,582	22,969	21,533	20,221	17,926	39
40	23,380	22,499	21,937	20,617	19,409	17,283	23,680	22,782	22,210	20,866	19,636	17,473	40
41	22,512	21,694	21,171	19,941	18,811	16,814	22,810	21,976	21,444	20,190	19,039	17,007	41
42	21,642	20,884	20,399	19,256	18,202	16,333	21,938	21,165	20,671	19,505	18,432	16,528	42
43	20,769	20,070	19,622	18,563	17,584	15,840	21,063	20,349	19,892	18,812	17,814	16,036	43
44	19,895	19,252	18,839	17,861	16,955	15,333	20,185	19,528	19,107	18,109	17,185	15,530	44
45	19,019	18,430	18,051	17,152	16,316	14,814	19,305	18,703	18,316	17,399	16,545	15,012	45
46	18,141	17,603	17,257	16,435	15,667	14,281	18,423	17,873	17,520	16,679	15,895	14,480	46
47	17,261	16,773	16,458	15,708	15,007	13,734	17,538	17,039	16,718	15,951	15,234	13,933	47
48	16,379	15,938	15,654	14,974	14,336	13,173	16,652	16,201	15,910	15,214	14,561	13,373	48
49	15,496	15,100	14,844	14,231	13,654	12,598	15,764	15,358	15,096	14,469	13,878	12,798	49
50	14,612	14,259	14,030	13,481	12,963	12,010	14,873	14,511	14,277	13,714	13,183	12,207	50
51	13,729	13,416	13,213	12,724	12,262	11,407	13,981	13,660	13,452	12,951	12,477	11,602	51
52	12,845	12,570	12,391	11,960	11,550	10,791	13,085	12,803	12,620	12,178	11,758	10,979	52
53	11,960	11,720	11,564	11,187	10,828	10,159	12,187	11,941	11,781	11,394	11,026	10,340	53
54	11,074	10,867	10,732	10,406	10,094	9,511	11,284	11,072	10,934	10,600	10,280	9,682	54
55	10,185	10,009	9,894	9,616	9,348	8,846	10,378	10,198	10,080	9,795	9,521	9,006	55
56	9,294	9,146	9,050	8,815	8,590	8,163	9,468	9,317	9,218	8,977	8,746	8,309	56
57	8,399	8,278	8,198	8,004	7,817	7,461	8,553	8,428	8,347	8,148	7,957	7,593	57
58	7,500	7,402	7,338	7,181	7,029	6,739	7,632	7,532	7,466	7,306	7,150	6,854	58
59	6,595	6,518	6,468	6,344	6,224	5,994	6,706	6,628	6,576	6,450	6,327	6,092	59
60	5,684	5,626	5,588	5,494	5,403	5,227	5,773	5,714	5,675	5,579	5,486	5,306	60
61	4,765	4,723	4,696	4,628	4,562	4,433	4,833	4,790	4,762	4,693	4,625	4,495	61
62	3,837	3,809	3,790	3,744	3,699	3,612	3,885	3,856	3,837	3,791	3,745	3,656	62
63	2,898	2,881	2,869	2,841	2,814	2,760	2,929	2,911	2,900	2,872	2,844	2,789	63
64	1,947	1,938	1,932	1,918	1,904	1,876	1,963	1,954	1,949	1,934	1,920	1,892	64
65	0,981	0,978	0,976	0,972	0,967	0,958	0,987	0,984	0,982	0,978	0,973	0,963	65
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 67 ans

	Hommes						Femmes						
	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												
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*
0	55,737	50,794	47,837	41,450	36,246	28,436	56,093	51,097	48,110	41,661	36,410	28,537	0
1	55,046	50,228	47,342	41,095	35,991	28,306	55,399	50,530	47,614	41,305	36,155	28,407	1
2	54,330	49,638	46,823	40,718	35,717	28,160	54,682	49,940	47,096	40,930	35,883	28,263	2
3	53,604	49,037	46,293	40,331	35,433	28,006	53,960	49,343	46,570	40,547	35,604	28,113	3
4	52,872	48,429	45,756	39,936	35,142	27,847	53,231	48,739	46,037	40,156	35,317	27,957	4
5	52,135	47,816	45,213	39,535	34,845	27,683	52,498	48,130	45,498	39,760	35,024	27,797	5
6	51,394	47,197	44,663	39,126	34,541	27,513	51,761	47,516	44,954	39,357	34,725	27,631	6
7	50,647	46,572	44,108	38,711	34,230	27,337	51,021	46,897	44,404	38,948	34,420	27,461	7
8	49,897	45,941	43,546	38,290	33,913	27,156	50,276	46,272	43,849	38,533	34,109	27,285	8
9	49,142	45,305	42,978	37,861	33,589	26,969	49,528	45,642	43,287	38,111	33,791	27,104	9
10	48,384	44,663	42,404	37,426	33,258	26,777	48,775	45,007	42,720	37,682	33,467	26,918	10
11	47,621	44,017	41,824	36,985	32,921	26,578	48,018	44,367	42,147	37,247	33,137	26,725	11
12	46,855	43,365	41,239	36,536	32,577	26,374	47,258	43,722	41,568	36,806	32,799	26,527	12
13	46,085	42,708	40,648	36,081	32,226	26,164	46,494	43,071	40,983	36,358	32,455	26,323	13
14	45,311	42,046	40,051	35,620	31,868	25,947	45,726	42,415	40,393	35,903	32,104	26,113	14
15	44,534	41,379	39,449	35,152	31,504	25,724	44,955	41,755	39,798	35,442	31,747	25,897	15
16	43,755	40,709	38,842	34,679	31,134	25,496	44,182	41,091	39,197	34,976	31,384	25,675	16
17	42,975	40,036	38,232	34,200	30,758	25,263	43,405	40,422	38,592	34,503	31,013	25,447	17
18	42,194	39,360	37,618	33,717	30,377	25,024	42,625	39,749	37,981	34,023	30,636	25,213	18
19	41,412	38,682	37,001	33,229	29,990	24,780	41,842	39,070	37,364	33,536	30,252	24,972	19
20	40,629	38,001	36,380	32,736	29,598	24,531	41,055	38,386	36,741	33,042	29,860	24,724	20
21	39,844	37,316	35,755	32,237	29,199	24,275	40,263	37,696	36,111	32,541	29,460	24,468	21
22	39,056	36,627	35,124	31,732	28,794	24,012	39,468	37,001	35,475	32,032	29,052	24,205	22
23	38,264	35,932	34,487	31,219	28,380	23,741	38,668	36,300	34,833	31,515	28,636	23,934	23
24	37,468	35,231	33,843	30,698	27,958	23,463	37,865	35,593	34,184	30,991	28,211	23,654	24
25	36,667	34,525	33,193	30,168	27,527	23,175	37,057	34,881	33,529	30,459	27,778	23,367	25
26	35,862	33,812	32,536	29,632	27,087	22,880	36,246	34,163	32,868	29,919	27,337	23,070	26
27	35,053	33,094	31,873	29,087	26,639	22,575	35,430	33,440	32,199	29,371	26,886	22,765	27
28	34,241	32,370	31,203	28,534	26,182	22,261	34,610	32,710	31,524	28,814	26,427	22,451	28
29	33,423	31,641	30,526	27,972	25,715	21,938	33,787	31,976	30,843	28,250	25,959	22,127	29
30	32,602	30,905	29,842	27,402	25,239	21,606	32,959	31,235	30,155	27,677	25,481	21,794	30
31	31,775	30,162	29,150	26,823	24,754	21,263	32,128	30,488	29,460	27,096	24,994	21,452	31
32	30,944	29,413	28,452	26,234	24,258	20,909	31,292	29,736	28,758	26,506	24,498	21,099	32
33	30,109	28,659	27,746	25,637	23,752	20,545	30,453	28,978	28,050	25,907	23,991	20,735	33
34	29,270	27,898	27,033	25,032	23,236	20,170	29,609	28,214	27,335	25,300	23,475	20,361	34
35	28,427	27,131	26,314	24,417	22,711	19,784	28,762	27,444	26,613	24,684	22,949	19,976	35
36	27,579	26,359	25,587	23,793	22,175	19,387	27,912	26,670	25,885	24,060	22,414	19,580	36
37	26,728	25,580	24,853	23,160	21,628	18,978	27,059	25,891	25,151	23,427	21,869	19,174	37
38	25,873	24,796	24,113	22,519	21,072	18,558	26,204	25,107	24,411	22,787	21,314	18,757	38
39	25,015	24,007	23,367	21,868	20,505	18,125	25,346	24,318	23,665	22,139	20,750	18,328	39
40	24,154	23,212	22,614	21,209	19,927	17,681	24,484	23,524	22,913	21,481	20,175	17,887	40
41	23,289	22,413	21,854	20,542	19,340	17,225	23,618	22,724	22,154	20,815	19,589	17,433	41
42	22,422	21,608	21,089	19,865	18,742	16,756	22,750	21,919	21,388	20,139	18,992	16,967	42
43	21,553	20,800	20,318	19,181	18,134	16,275	21,879	21,109	20,617	19,455	18,386	16,488	43
44	20,683	19,987	19,542	18,489	17,516	15,781	21,006	20,295	19,839	18,763	17,769	15,997	44
45	19,810	19,171	18,761	17,789	16,888	15,275	20,130	19,476	19,056	18,062	17,141	15,493	45
46	18,936	18,351	17,974	17,081	16,250	14,756	19,253	18,653	18,268	17,353	16,503	14,975	46
47	18,060	17,526	17,182	16,364	15,601	14,223	18,373	17,826	17,474	16,636	15,854	14,444	47
48	17,183	16,698	16,385	15,640	14,942	13,677	17,492	16,995	16,674	15,910	15,195	13,899	48
49	16,305	15,866	15,584	14,908	14,274	13,118	16,609	16,159	15,869	15,176	14,525	13,341	49
50	15,426	15,033	14,778	14,169	13,595	12,546	15,724	15,320	15,059	14,433	13,844	12,768	50
51	14,548	14,197	13,969	13,423	12,908	11,960	14,837	14,476	14,243	13,682	13,152	12,180	51
52	13,670	13,358	13,156	12,671	12,211	11,361	13,948	13,628	13,420	12,921	12,448	11,576	52
53	12,791	12,517	12,340	11,911	11,503	10,748	13,055	12,774	12,591	12,150	11,732	10,956	53
54	11,911	11,673	11,518	11,143	10,785	10,119	12,159	11,914	11,755	11,369	11,002	10,318	54
55	11,030	10,825	10,691	10,366	10,056	9,475	11,260	11,049	10,911	10,578	10,259	9,662	55
56	10,147	9,972	9,858	9,580	9,314	8,814	10,357	10,177	10,060	9,775	9,502	8,988	56
57	9,261	9,114	9,018	8,785	8,560	8,135	9,450	9,299	9,200	8,961	8,730	8,294	57
58	8,371	8,250	8,171	7,978	7,791	7,437	8,537	8,413	8,332	8,134	7,942	7,580	58
59	7,477	7,379	7,315	7,159	7,007	6,718	7,619	7,519	7,454	7,294	7,138	6,843	59
60	6,577	6,500	6,450	6,327	6,207	5,978	6,695	6,617	6,565	6,439	6,317	6,083	60
61	5,670	5,612	5,574	5,480	5,389	5,213	5,764	5,705	5,666	5,571	5,478	5,298	61
62	4,754	4,712	4,685	4,617	4,551	4,423	4,826	4,784	4,756	4,687	4,619	4,489	62
63	3,829	3,801	3,782	3,736	3,691	3,604	3,880	3,852	3,833	3,786	3,741	3,652	63
64	2,892	2,875	2,864	2,836	2,809	2,755	2,926	2,909	2,897	2,869	2,841	2,787	64
65	1,944	1,935	1,929	1,915	1,901	1,874	1,962	1,953	1,947	1,933	1,919	1,891	65
66	0,980	0,977	0,975	0,971	0,966	0,957	0,987	0,984	0,982	0,977	0,972	0,963	66
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 68 ans

	Hommes						Femmes						
	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												
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*
0	56,363	51,305	48,284	41,769	36,474	28,554	56,743	51,629	48,575	41,993	36,648	28,660	0
1	55,675	50,743	47,793	41,419	36,224	28,427	56,053	51,065	48,083	41,642	36,398	28,533	1
2	54,962	50,157	47,278	41,047	35,955	28,285	55,340	50,480	47,569	41,272	36,130	28,393	2
3	54,239	49,560	46,753	40,664	35,676	28,135	54,621	49,888	47,049	40,895	35,856	28,247	3
4	53,510	48,957	46,221	40,275	35,390	27,980	53,895	49,288	46,520	40,509	35,574	28,095	4
5	52,776	48,348	45,682	39,878	35,097	27,819	53,165	48,683	45,986	40,117	35,286	27,939	5
6	52,038	47,733	45,137	39,475	34,798	27,653	52,432	48,073	45,447	39,720	34,993	27,778	6
7	51,295	47,112	44,586	39,065	34,493	27,482	51,695	47,459	44,902	39,316	34,693	27,612	7
8	50,548	46,485	44,029	38,649	34,181	27,305	50,954	46,839	44,352	38,907	34,388	27,441	8
9	49,796	45,853	43,466	38,226	33,862	27,123	50,208	46,213	43,795	38,490	34,075	27,264	9
10	49,041	45,216	42,897	37,796	33,537	26,935	49,459	45,583	43,233	38,068	33,757	27,082	10
11	48,282	44,574	42,322	37,360	33,205	26,741	48,706	44,947	42,665	37,638	33,432	26,895	11
12	47,518	43,927	41,742	36,917	32,867	26,542	47,949	44,306	42,091	37,203	33,101	26,702	12
13	46,752	43,274	41,155	36,468	32,521	26,336	47,188	43,660	41,512	36,761	32,763	26,503	13
14	45,981	42,616	40,563	36,012	32,170	26,125	46,424	43,010	40,927	36,312	32,418	26,298	14
15	45,208	41,954	39,966	35,550	31,811	25,908	45,657	42,354	40,337	35,857	32,067	26,088	15
16	44,432	41,289	39,365	35,083	31,447	25,685	44,886	41,695	39,742	35,397	31,710	25,872	16
17	43,655	40,620	38,760	34,610	31,077	25,457	44,114	41,031	39,142	34,930	31,346	25,650	17
18	42,878	39,949	38,151	34,133	30,703	25,224	43,337	40,362	38,536	34,457	30,976	25,422	18
19	42,099	39,276	37,540	33,652	30,323	24,986	42,558	39,688	37,925	33,977	30,598	25,187	19
20	41,320	38,599	36,924	33,165	29,937	24,743	41,774	39,009	37,307	33,490	30,213	24,945	20
21	40,538	37,919	36,304	32,673	29,545	24,493	40,986	38,325	36,683	32,995	29,820	24,696	21
22	39,754	37,235	35,679	32,174	29,147	24,237	40,194	37,634	36,053	32,493	29,419	24,440	22
23	38,965	36,545	35,048	31,668	28,740	23,974	39,398	36,938	35,417	31,983	29,011	24,175	23
24	38,173	35,849	34,410	31,153	28,325	23,702	38,599	36,237	34,774	31,466	28,594	23,903	24
25	37,375	35,148	33,765	30,631	27,901	23,422	37,795	35,530	34,125	30,941	28,168	23,623	25
26	36,574	34,441	33,114	30,101	27,469	23,133	36,987	34,817	33,469	30,408	27,735	23,334	26
27	35,769	33,728	32,457	29,564	27,029	22,836	36,175	34,099	32,807	29,867	27,292	23,037	27
28	34,960	33,009	31,793	29,018	26,579	22,531	35,359	33,375	32,138	29,318	26,841	22,731	28
29	34,146	32,284	31,122	28,463	26,121	22,216	34,539	32,645	31,463	28,761	26,381	22,416	29
30	33,328	31,553	30,443	27,901	25,653	21,891	33,715	31,910	30,781	28,196	25,912	22,092	30
31	32,506	30,816	29,758	27,329	25,176	21,557	32,888	31,169	30,092	27,622	25,434	21,758	31
32	31,678	30,073	29,065	26,748	24,688	21,212	32,056	30,422	29,397	27,040	24,946	21,414	32
33	30,847	29,323	28,366	26,159	24,191	20,857	31,220	29,669	28,695	26,449	24,448	21,060	33
34	30,011	28,568	27,659	25,561	23,684	20,491	30,380	28,911	27,986	25,850	23,941	20,695	34
35	29,171	27,806	26,946	24,954	23,168	20,115	29,537	28,147	27,270	25,243	23,424	20,320	35
36	28,328	27,039	26,226	24,338	22,641	19,728	28,691	27,378	26,549	24,627	22,898	19,935	36
37	27,480	26,266	25,498	23,714	22,103	19,329	27,842	26,604	25,822	24,003	22,363	19,539	37
38	26,629	25,487	24,764	23,080	21,556	18,919	26,991	25,826	25,089	23,372	21,819	19,133	38
39	25,774	24,703	24,024	22,438	20,999	18,498	26,136	25,043	24,350	22,732	21,264	18,715	39
40	24,917	23,914	23,277	21,788	20,431	18,064	25,279	24,255	23,605	22,084	20,700	18,286	40
41	24,056	23,120	22,524	21,128	19,853	17,619	24,417	23,461	22,852	21,426	20,124	17,845	41
42	23,192	22,321	21,766	20,461	19,265	17,162	23,553	22,662	22,094	20,760	19,539	17,391	42
43	22,327	21,518	21,001	19,785	18,668	16,693	22,686	21,858	21,330	20,086	18,943	16,925	43
44	21,460	20,711	20,232	19,102	18,060	16,212	21,817	21,050	20,560	19,403	18,337	16,447	44
45	20,591	19,900	19,457	18,411	17,443	15,719	20,946	20,238	19,784	18,712	17,721	15,956	45
46	19,720	19,085	18,677	17,711	16,816	15,213	20,073	19,421	19,003	18,013	17,095	15,453	46
47	18,848	18,266	17,892	17,004	16,179	14,694	19,198	18,601	18,217	17,306	16,459	14,936	47
48	17,975	17,444	17,102	16,290	15,531	14,162	18,322	17,776	17,426	16,591	15,812	14,407	48
49	17,101	16,619	16,308	15,568	14,875	13,617	17,444	16,948	16,629	15,868	15,155	13,864	49
50	16,227	15,792	15,511	14,839	14,209	13,060	16,564	16,116	15,827	15,136	14,488	13,307	50
51	15,354	14,963	14,710	14,104	13,534	12,491	15,683	15,280	15,020	14,397	13,810	12,737	51
52	14,481	14,132	13,906	13,363	12,851	11,909	14,799	14,440	14,207	13,648	13,120	12,151	52
53	13,609	13,299	13,098	12,615	12,158	11,313	13,913	13,594	13,387	12,890	12,419	11,549	53
54	12,735	12,463	12,286	11,860	11,455	10,704	13,024	12,743	12,561	12,122	11,704	10,931	54
55	11,861	11,624	11,470	11,097	10,741	10,079	12,131	11,887	11,728	11,344	10,977	10,295	55
56	10,986	10,781	10,648	10,325	10,016	9,439	11,235	11,024	10,887	10,555	10,237	9,642	56
57	10,108	9,934	9,820	9,544	9,279	8,782	10,335	10,156	10,039	9,755	9,482	8,970	57
58	9,227	9,081	8,985	8,753	8,529	8,107	9,431	9,280	9,182	8,943	8,713	8,278	58
59	8,342	8,222	8,143	7,950	7,765	7,412	8,521	8,397	8,316	8,118	7,927	7,565	59
60	7,452	7,355	7,292	7,136	6,985	6,697	7,605	7,505	7,440	7,280	7,125	6,830	60
61	6,557	6,481	6,431	6,308	6,189	5,960	6,683	6,605	6,554	6,428	6,306	6,072	61
62	5,654	5,596	5,558	5,465	5,374	5,199	5,755	5,696	5,657	5,562	5,469	5,290	62
63	4,742	4,700	4,672	4,605	4,539	4,411	4,819	4,777	4,749	4,680	4,613	4,482	63
64	3,820	3,792	3,773	3,727	3,683	3,596	3,875	3,847	3,828	3,782	3,736	3,647	64
65	2,887	2,870	2,858	2,831	2,803	2,750	2,923	2,905	2,894	2,866	2,838	2,784	65
66	1,941	1,932	1,926	1,912	1,898	1,871	1,960	1,951	1,945	1,931	1,917	1,889	66
67	0,979	0,976	0,974	0,970	0,965	0,955	0,986	0,983	0,981	0,976	0,972	0,962	67
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 69 ans

	Hommes						Femmes						
	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												
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*
0	56,979	51,806	48,721	42,080	36,696	28,667	57,386	52,152	49,031	42,318	36,879	28,778	0
1	56,295	51,249	48,235	41,735	36,451	28,544	56,699	51,593	48,544	41,972	36,634	28,655	1
2	55,585	50,667	47,725	41,368	36,186	28,405	55,990	51,012	48,035	41,607	36,371	28,518	2
3	54,865	50,074	47,204	40,990	35,911	28,259	55,274	50,424	47,519	41,234	36,102	28,376	3
4	54,139	49,475	46,676	40,605	35,630	28,107	54,551	49,828	46,996	40,854	35,824	28,228	4
5	53,409	48,870	46,142	40,214	35,342	27,950	53,825	49,228	46,466	40,467	35,542	28,076	5
6	52,673	48,259	45,602	39,816	35,048	27,788	53,095	48,623	45,932	40,075	35,253	27,919	6
7	51,934	47,642	45,056	39,411	34,748	27,621	52,361	48,012	45,392	39,677	34,959	27,757	7
8	51,189	47,020	44,503	39,000	34,440	27,448	51,623	47,397	44,846	39,273	34,659	27,590	8
9	50,441	46,392	43,944	38,582	34,127	27,270	50,881	46,776	44,295	38,862	34,352	27,418	9
10	49,689	45,759	43,380	38,157	33,807	27,087	50,135	46,150	43,738	38,445	34,039	27,241	10
11	48,932	45,122	42,810	37,727	33,481	26,898	49,386	45,519	43,175	38,021	33,720	27,058	11
12	48,172	44,478	42,234	37,289	33,148	26,703	48,632	44,883	42,606	37,591	33,394	26,870	12
13	47,409	43,830	41,653	36,846	32,808	26,502	47,875	44,241	42,032	37,155	33,062	26,676	13
14	46,641	43,177	41,066	36,395	32,462	26,296	47,114	43,595	41,452	36,712	32,723	26,477	14
15	45,871	42,519	40,474	35,939	32,109	26,084	46,350	42,944	40,867	36,264	32,378	26,272	15
16	45,099	41,858	39,877	35,477	31,751	25,866	45,583	42,289	40,277	35,809	32,027	26,061	16
17	44,325	41,194	39,277	35,011	31,387	25,644	44,814	41,630	39,682	35,349	31,670	25,845	17
18	43,551	40,528	38,674	34,540	31,019	25,416	44,041	40,966	39,082	34,882	31,306	25,623	18
19	42,776	39,859	38,068	34,064	30,645	25,184	43,265	40,298	38,477	34,408	30,935	25,394	19
20	42,000	39,187	37,458	33,584	30,266	24,947	42,485	39,623	37,865	33,927	30,557	25,158	20
21	41,222	38,512	36,843	33,098	29,881	24,704	41,701	38,944	37,246	33,439	30,171	24,916	21
22	40,441	37,833	36,224	32,606	29,489	24,454	40,912	38,258	36,622	32,944	29,777	24,666	22
23	39,656	37,148	35,598	32,106	29,089	24,197	40,120	37,567	35,991	32,441	29,376	24,408	23
24	38,867	36,457	34,965	31,598	28,681	23,932	39,324	36,871	35,354	31,930	28,966	24,143	24
25	38,073	35,760	34,326	31,083	28,265	23,658	38,523	36,169	34,711	31,412	28,548	23,870	25
26	37,276	35,058	33,681	30,560	27,840	23,377	37,719	35,462	34,061	30,886	28,122	23,589	26
27	36,474	34,350	33,029	30,029	27,407	23,088	36,911	34,748	33,404	30,352	27,687	23,299	27
28	35,669	33,636	32,371	29,490	26,966	22,790	36,099	34,029	32,742	29,811	27,244	23,001	28
29	34,859	32,917	31,706	28,943	26,515	22,482	35,282	33,305	32,072	29,261	26,792	22,694	29
30	34,044	32,191	31,033	28,387	26,055	22,166	34,462	32,575	31,397	28,703	26,331	22,378	30
31	33,225	31,459	30,354	27,823	25,586	21,840	33,638	31,839	30,714	28,137	25,861	22,053	31
32	32,402	30,720	29,667	27,250	25,106	21,503	32,810	31,098	30,025	27,563	25,382	21,718	32
33	31,574	29,976	28,974	26,668	24,618	21,157	31,978	30,350	29,329	26,980	24,893	21,373	33
34	30,741	29,226	28,273	26,077	24,119	20,801	31,142	29,597	28,626	26,389	24,395	21,018	34
35	29,905	28,470	27,566	25,478	23,611	20,433	30,303	28,839	27,917	25,789	23,887	20,652	35
36	29,065	27,707	26,852	24,870	23,093	20,056	29,461	28,075	27,202	25,182	23,370	20,277	36
37	28,221	26,940	26,130	24,253	22,565	19,667	28,616	27,307	26,482	24,567	22,845	19,892	37
38	27,373	26,166	25,403	23,628	22,026	19,267	27,768	26,535	25,756	23,944	22,310	19,496	38
39	26,522	25,387	24,669	22,994	21,478	18,856	26,918	25,758	25,023	23,313	21,765	19,089	39
40	25,668	24,604	23,928	22,352	20,920	18,433	26,064	24,975	24,285	22,673	21,211	18,671	40
41	24,811	23,815	23,182	21,701	20,352	17,999	25,207	24,187	23,540	22,025	20,646	18,241	41
42	23,951	23,021	22,429	21,041	19,774	17,553	24,347	23,394	22,788	21,368	20,071	17,800	42
43	23,089	22,223	21,671	20,374	19,186	17,095	23,484	22,597	22,031	20,702	19,486	17,346	43
44	22,225	21,421	20,908	19,699	18,589	16,626	22,619	21,795	21,268	20,029	18,891	16,881	44
45	21,360	20,616	20,140	19,017	17,982	16,145	21,752	20,988	20,500	19,348	18,286	16,403	45
46	20,493	19,806	19,367	18,327	17,365	15,652	20,884	20,178	19,727	18,659	17,672	15,913	46
47	19,624	18,993	18,588	17,629	16,739	15,146	20,013	19,364	18,948	17,961	17,047	15,411	47
48	18,755	18,177	17,805	16,923	16,103	14,627	19,142	18,546	18,164	17,257	16,413	14,896	48
49	17,885	17,358	17,018	16,211	15,457	14,097	18,268	17,725	17,376	16,544	15,769	14,369	49
50	17,015	16,537	16,228	15,492	14,804	13,554	17,394	16,900	16,582	15,824	15,114	13,828	50
51	16,147	15,714	15,435	14,768	14,142	13,000	16,518	16,072	15,784	15,096	14,450	13,273	51
52	15,279	14,891	14,640	14,038	13,471	12,434	15,640	15,239	14,980	14,359	13,774	12,705	52
53	14,412	14,065	13,841	13,302	12,792	11,856	14,760	14,402	14,170	13,613	13,087	12,121	53
54	13,545	13,238	13,038	12,558	12,104	11,264	13,877	13,559	13,353	12,857	12,388	11,521	54
55	12,678	12,407	12,232	11,808	11,405	10,658	12,991	12,711	12,530	12,092	11,676	10,905	55
56	11,809	11,574	11,420	11,049	10,696	10,037	12,102	11,858	11,700	11,317	10,952	10,272	56
57	10,940	10,736	10,604	10,283	9,976	9,401	11,209	10,999	10,862	10,531	10,214	9,621	57
58	10,067	9,894	9,781	9,506	9,243	8,748	10,312	10,133	10,017	9,733	9,462	8,951	58
59	9,191	9,046	8,951	8,719	8,497	8,076	9,410	9,260	9,162	8,924	8,694	8,261	59
60	8,312	8,192	8,113	7,922	7,737	7,386	8,503	8,380	8,299	8,101	7,911	7,550	60
61	7,427	7,330	7,267	7,112	6,962	6,675	7,590	7,491	7,425	7,266	7,112	6,817	61
62	6,536	6,460	6,410	6,288	6,169	5,942	6,671	6,593	6,542	6,416	6,295	6,061	62
63	5,636	5,579	5,541	5,448	5,357	5,183	5,745	5,686	5,648	5,552	5,460	5,281	63
64	4,728	4,686	4,659	4,592	4,526	4,399	4,812	4,769	4,741	4,673	4,605	4,475	64
65	3,810	3,782	3,764	3,718	3,673	3,587	3,870	3,841	3,823	3,776	3,731	3,642	65
66	2,881	2,864	2,852	2,825	2,797	2,744	2,919	2,902	2,890	2,862	2,834	2,780	66
67	1,937	1,929	1,923	1,909	1,895	1,868	1,958	1,949	1,943	1,929	1,915	1,887	67
68	0,978	0,975	0,973	0,968	0,964	0,954	0,985	0,982	0,980	0,976	0,971	0,961	68
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 70 ans

	Hommes						Femmes						
	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												
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*
0	57,586	52,299	49,150	42,384	36,911	28,776	58,022	52,668	49,480	42,635	37,104	28,891	0
1	56,905	51,746	48,668	42,043	36,670	28,655	57,338	52,113	48,997	42,295	36,864	28,772	1
2	56,198	51,168	48,162	41,680	36,410	28,520	56,632	51,536	48,493	41,934	36,606	28,639	2
3	55,481	50,579	47,646	41,307	36,140	28,377	55,919	50,953	47,982	41,567	36,341	28,500	3
4	54,758	49,984	47,123	40,927	35,863	28,229	55,200	50,361	47,463	41,191	36,068	28,356	4
5	54,031	49,383	46,593	40,541	35,580	28,076	54,476	49,765	46,938	40,810	35,790	28,208	5
6	53,299	48,776	46,057	40,148	35,291	27,918	53,750	49,164	46,409	40,423	35,507	28,055	6
7	52,562	48,163	45,515	39,748	34,995	27,755	53,019	48,558	45,873	40,030	35,218	27,897	7
8	51,821	47,545	44,967	39,341	34,693	27,586	52,285	47,947	45,332	39,631	34,923	27,734	8
9	51,076	46,922	44,413	38,929	34,384	27,412	51,546	47,330	44,786	39,225	34,621	27,567	9
10	50,326	46,293	43,854	38,509	34,069	27,233	50,803	46,709	44,234	38,813	34,314	27,394	10
11	49,573	45,659	43,288	38,084	33,748	27,048	50,057	46,082	43,676	38,396	34,000	27,216	11
12	48,816	45,020	42,717	37,652	33,420	26,858	49,307	45,450	43,112	37,971	33,680	27,032	12
13	48,056	44,376	42,141	37,214	33,086	26,662	48,553	44,813	42,543	37,541	33,353	26,843	13
14	47,292	43,727	41,558	36,769	32,746	26,460	47,795	44,172	41,968	37,104	33,021	26,649	14
15	46,525	43,074	40,971	36,318	32,399	26,253	47,035	43,526	41,388	36,661	32,682	26,449	15
16	45,755	42,417	40,380	35,862	32,046	26,040	46,271	42,875	40,804	36,212	32,337	26,244	16
17	44,985	41,757	39,784	35,401	31,688	25,823	45,505	42,221	40,214	35,758	31,986	26,033	17
18	44,214	41,095	39,186	34,936	31,326	25,601	44,736	41,562	39,619	35,297	31,628	25,816	18
19	43,443	40,431	38,585	34,467	30,958	25,375	43,964	40,898	39,019	34,830	31,264	25,593	19
20	42,670	39,764	37,980	33,992	30,586	25,143	43,187	40,228	38,412	34,355	30,892	25,364	20
21	41,895	39,094	37,371	33,512	30,207	24,906	42,406	39,554	37,800	33,874	30,513	25,127	21
22	41,118	38,419	36,757	33,026	29,822	24,662	41,622	38,873	37,181	33,385	30,126	24,884	22
23	40,337	37,739	36,137	32,533	29,428	24,411	40,833	38,187	36,556	32,888	29,731	24,633	23
24	39,551	37,053	35,510	32,032	29,027	24,152	40,040	37,496	35,924	32,384	29,328	24,374	24
25	38,761	36,361	34,876	31,523	28,618	23,886	39,243	36,799	35,286	31,873	28,918	24,108	25
26	37,967	35,664	34,236	31,007	28,200	23,612	38,443	36,096	34,642	31,354	28,499	23,834	26
27	37,169	34,961	33,590	30,483	27,775	23,329	37,638	35,388	33,992	30,827	28,072	23,552	27
28	36,367	34,252	32,938	29,951	27,340	23,038	36,829	34,674	33,335	30,293	27,636	23,261	28
29	35,560	33,538	32,278	29,410	26,897	22,739	36,017	33,955	32,671	29,750	27,192	22,962	29
30	34,749	32,817	31,612	28,862	26,445	22,430	35,200	33,230	32,002	29,200	26,739	22,654	30
31	33,934	32,090	30,938	28,305	25,983	22,111	34,380	32,499	31,325	28,642	26,277	22,337	31
32	33,114	31,356	30,257	27,739	25,512	21,783	33,556	31,763	30,642	28,075	25,806	22,011	32
33	32,289	30,617	29,569	27,164	25,031	21,445	32,727	31,021	29,952	27,500	25,326	21,674	33
34	31,461	29,872	28,875	26,581	24,541	21,097	31,895	30,273	29,256	26,916	24,837	21,328	34
35	30,628	29,121	28,173	25,989	24,041	20,739	31,060	29,520	28,553	26,324	24,338	20,972	35
36	29,791	28,364	27,465	25,389	23,532	20,371	30,221	28,762	27,845	25,725	23,830	20,607	36
37	28,951	27,601	26,750	24,780	23,012	19,991	29,380	28,000	27,131	25,118	23,313	20,231	37
38	28,107	26,833	26,028	24,162	22,483	19,601	28,536	27,233	26,411	24,503	22,788	19,846	38
39	27,259	26,059	25,300	23,536	21,944	19,200	27,690	26,462	25,685	23,881	22,253	19,450	39
40	26,408	25,280	24,566	22,902	21,395	18,787	26,840	25,685	24,953	23,250	21,708	19,043	40
41	25,555	24,497	23,826	22,259	20,836	18,363	25,987	24,903	24,215	22,610	21,153	18,624	41
42	24,698	23,708	23,079	21,607	20,267	17,928	25,131	24,116	23,471	21,962	20,589	18,194	42
43	23,840	22,915	22,327	20,949	19,689	17,482	24,272	23,324	22,720	21,306	20,014	17,752	43
44	22,979	22,119	21,571	20,282	19,102	17,024	23,412	22,528	21,965	20,642	19,430	17,299	44
45	22,117	21,319	20,809	19,608	18,505	16,555	22,549	21,728	21,204	19,970	18,836	16,834	45
46	21,254	20,514	20,042	18,926	17,898	16,073	21,685	20,924	20,437	19,290	18,233	16,358	46
47	20,388	19,707	19,270	18,237	17,282	15,580	20,819	20,116	19,666	18,603	17,620	15,869	47
48	19,522	18,895	18,493	17,540	16,657	15,074	19,951	19,305	18,890	17,908	16,997	15,368	48
49	18,656	18,082	17,713	16,837	16,023	14,557	19,083	18,490	18,110	17,206	16,365	14,855	49
50	17,791	17,267	16,930	16,128	15,380	14,029	18,214	17,673	17,325	16,496	15,724	14,329	50
51	16,927	16,451	16,145	15,414	14,730	13,489	17,343	16,851	16,535	15,779	15,072	13,791	51
52	16,064	15,634	15,357	14,694	14,072	12,939	16,471	16,026	15,739	15,053	14,410	13,238	52
53	15,202	14,816	14,567	13,969	13,406	12,376	15,596	15,196	14,938	14,319	13,737	12,671	53
54	14,341	13,996	13,773	13,237	12,731	11,801	14,719	14,362	14,131	13,576	13,052	12,089	54
55	13,480	13,174	12,976	12,499	12,047	11,213	13,839	13,523	13,317	12,823	12,355	11,492	55
56	12,618	12,349	12,175	11,753	11,353	10,611	12,957	12,678	12,497	12,061	11,647	10,878	56
57	11,756	11,521	11,369	11,000	10,649	9,994	12,071	11,829	11,671	11,289	10,925	10,247	57
58	10,891	10,689	10,557	10,238	9,933	9,361	11,182	10,972	10,836	10,505	10,190	9,598	58
59	10,024	9,852	9,739	9,466	9,204	8,712	10,288	10,109	9,993	9,711	9,440	8,931	59
60	9,154	9,009	8,915	8,685	8,463	8,045	9,388	9,239	9,141	8,903	8,675	8,243	60
61	8,280	8,160	8,082	7,892	7,708	7,359	8,484	8,361	8,280	8,084	7,894	7,534	61
62	7,399	7,303	7,240	7,086	6,936	6,651	7,574	7,475	7,410	7,251	7,097	6,803	62
63	6,512	6,436	6,387	6,265	6,147	5,921	6,658	6,580	6,529	6,404	6,282	6,050	63
64	5,617	5,560	5,522	5,430	5,339	5,166	5,734	5,676	5,637	5,542	5,449	5,272	64
65	4,713	4,672	4,645	4,578	4,512	4,386	4,803	4,761	4,733	4,664	4,597	4,468	65
66	3,800	3,772	3,753	3,708	3,663	3,577	3,864	3,835	3,817	3,770	3,725	3,637	66
67	2,874	2,857	2,845	2,818	2,790	2,737	2,915	2,898	2,886	2,858	2,830	2,776	67
68	1,933	1,925	1,919	1,905	1,891	1,864	1,956	1,947	1,941	1,927	1,913	1,885	68
69	0,976	0,974	0,972	0,967	0,962	0,953	0,985	0,982	0,980	0,975	0,970	0,961	69
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 71 ans

	Hommes						Femmes						
	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												
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*
0	58,183	52,782	49,570	42,679	37,120	28,880	58,649	53,175	49,921	42,946	37,323	29,001	0
1	57,505	52,233	49,092	42,343	36,883	28,763	57,969	52,625	49,443	42,610	37,087	28,885	1
2	56,801	51,659	48,591	41,985	36,627	28,631	57,266	52,052	48,944	42,254	36,834	28,755	2
3	56,087	51,074	48,079	41,617	36,361	28,491	56,556	51,473	48,437	41,892	36,573	28,620	3
4	55,368	50,483	47,560	41,241	36,089	28,347	55,840	50,886	47,922	41,521	36,306	28,480	4
5	54,644	49,886	47,035	40,859	35,810	28,197	55,120	50,293	47,402	41,144	36,032	28,335	5
6	53,914	49,283	46,503	40,471	35,525	28,043	54,397	49,697	46,877	40,762	35,754	28,185	6
7	53,181	48,674	45,966	40,076	35,234	27,883	53,669	49,095	46,346	40,375	35,470	28,032	7
8	52,442	48,060	45,422	39,675	34,937	27,718	52,938	48,488	45,810	39,981	35,180	27,873	8
9	51,700	47,441	44,872	39,267	34,633	27,548	52,203	47,876	45,268	39,581	34,883	27,710	9
10	50,954	46,816	44,317	38,853	34,323	27,373	51,463	47,259	44,721	39,174	34,581	27,541	10
11	50,204	46,186	43,757	38,432	34,007	27,192	50,720	46,636	44,168	38,762	34,273	27,367	11
12	49,450	45,552	43,190	38,005	33,685	27,006	49,973	46,009	43,609	38,343	33,958	27,188	12
13	48,693	44,912	42,618	37,572	33,356	26,815	49,222	45,377	43,045	37,918	33,637	27,004	13
14	47,931	44,267	42,041	37,133	33,020	26,618	48,468	44,739	42,475	37,486	33,310	26,815	14
15	47,167	43,618	41,458	36,687	32,679	26,415	47,711	44,098	41,900	37,049	32,977	26,620	15
16	46,401	42,965	40,871	36,237	32,332	26,207	46,951	43,452	41,321	36,607	32,638	26,420	16
17	45,634	42,310	40,281	35,782	31,980	25,995	46,189	42,802	40,737	36,158	32,293	26,214	17
18	44,867	41,653	39,688	35,322	31,623	25,779	45,423	42,148	40,147	35,703	31,941	26,003	18
19	44,098	40,993	39,092	34,858	31,262	25,557	44,654	41,489	39,552	35,242	31,583	25,786	19
20	43,329	40,331	38,492	34,390	30,895	25,331	43,880	40,824	38,951	34,774	31,218	25,562	20
21	42,558	39,665	37,888	33,916	30,523	25,100	43,103	40,154	38,344	34,298	30,845	25,331	21
22	41,784	38,995	37,279	33,436	30,144	24,862	42,322	39,478	37,730	33,816	30,465	25,094	22
23	41,006	38,319	36,664	32,949	29,757	24,617	41,537	38,797	37,110	33,326	30,076	24,849	23
24	40,224	37,638	36,043	32,454	29,363	24,365	40,747	38,111	36,484	32,829	29,681	24,597	24
25	39,437	36,951	35,415	31,952	28,960	24,104	39,954	37,419	35,852	32,324	29,277	24,338	25
26	38,647	36,258	34,780	31,442	28,549	23,837	39,157	36,721	35,214	31,812	28,866	24,071	26
27	37,852	35,560	34,140	30,925	28,131	23,561	38,356	36,018	34,569	31,292	28,446	23,796	27
28	37,054	34,856	33,492	30,399	27,703	23,277	37,551	35,309	33,918	30,764	28,018	23,512	28
29	36,251	34,147	32,839	29,866	27,268	22,985	36,742	34,595	33,260	30,229	27,581	23,221	29
30	35,443	33,431	32,178	29,324	26,823	22,683	35,929	33,875	32,596	29,686	27,136	22,920	30
31	34,631	32,709	31,510	28,774	26,369	22,372	35,113	33,150	31,926	29,135	26,682	22,611	31
32	33,814	31,980	30,835	28,215	25,905	22,052	34,292	32,418	31,249	28,575	26,219	22,293	32
33	32,994	31,246	30,153	27,647	25,432	21,722	33,467	31,682	30,565	28,007	25,747	21,965	33
34	32,168	30,506	29,464	27,072	24,950	21,383	32,639	30,939	29,875	27,432	25,266	21,628	34
35	31,339	29,760	28,768	26,487	24,459	21,033	31,807	30,191	29,178	26,848	24,776	21,281	35
36	30,506	29,008	28,066	25,894	23,957	20,673	30,972	29,439	28,476	26,256	24,277	20,924	36
37	29,669	28,250	27,357	25,293	23,446	20,302	30,134	28,682	27,768	25,657	23,769	20,559	37
38	28,828	27,487	26,641	24,682	22,925	19,921	29,295	27,921	27,055	25,050	23,253	20,183	38
39	27,984	26,718	25,919	24,064	22,395	19,530	28,452	27,155	26,336	24,436	22,728	19,797	39
40	27,137	25,945	25,191	23,437	21,855	19,127	27,606	26,384	25,611	23,813	22,192	19,400	40
41	26,286	25,166	24,456	22,802	21,305	18,714	26,757	25,607	24,879	23,182	21,647	18,993	41
42	25,433	24,382	23,716	22,159	20,746	18,289	25,905	24,826	24,141	22,543	21,093	18,574	42
43	24,578	23,595	22,970	21,508	20,177	17,853	25,051	24,040	23,398	21,896	20,528	18,143	43
44	23,721	22,803	22,219	20,850	19,599	17,406	24,194	23,250	22,649	21,241	19,955	17,702	44
45	22,862	22,008	21,464	20,184	19,012	16,948	23,336	22,456	21,895	20,578	19,372	17,250	45
46	22,002	21,209	20,703	19,511	18,415	16,478	22,476	21,658	21,136	19,908	18,779	16,785	46
47	21,140	20,406	19,937	18,830	17,809	15,997	21,614	20,856	20,372	19,230	18,177	16,310	47
48	20,277	19,600	19,167	18,142	17,194	15,503	20,751	20,052	19,604	18,545	17,566	15,822	48
49	19,415	18,792	18,393	17,447	16,570	14,999	19,887	19,244	18,831	17,853	16,946	15,323	49
50	18,553	17,983	17,617	16,747	15,939	14,484	19,023	18,433	18,053	17,153	16,316	14,812	50
51	17,693	17,173	16,839	16,043	15,300	13,958	18,157	17,618	17,272	16,447	15,678	14,289	51
52	16,835	16,363	16,059	15,333	14,654	13,422	17,290	16,800	16,485	15,732	15,028	13,752	52
53	15,978	15,552	15,276	14,618	14,000	12,874	16,421	15,978	15,693	15,010	14,369	13,201	53
54	15,122	14,739	14,491	13,897	13,338	12,315	15,550	15,152	14,894	14,278	13,698	12,636	54
55	14,267	13,925	13,703	13,171	12,668	11,744	14,676	14,321	14,090	13,538	13,016	12,057	55
56	13,412	13,108	12,911	12,437	11,988	11,159	13,800	13,485	13,280	12,788	12,322	11,461	56
57	12,556	12,289	12,115	11,697	11,299	10,561	12,921	12,644	12,464	12,029	11,616	10,850	57
58	11,699	11,466	11,315	10,948	10,599	9,948	12,039	11,797	11,640	11,259	10,897	10,221	58
59	10,840	10,639	10,508	10,191	9,888	9,320	11,152	10,944	10,808	10,478	10,164	9,574	59
60	9,979	9,808	9,696	9,425	9,164	8,675	10,261	10,083	9,967	9,686	9,416	8,908	60
61	9,115	8,971	8,877	8,648	8,428	8,012	9,365	9,216	9,118	8,881	8,653	8,223	61
62	8,245	8,126	8,048	7,859	7,676	7,329	8,463	8,341	8,260	8,064	7,875	7,516	62
63	7,369	7,273	7,210	7,057	6,908	6,625	7,556	7,457	7,393	7,234	7,081	6,788	63
64	6,486	6,411	6,361	6,240	6,123	5,898	6,643	6,565	6,514	6,390	6,269	6,037	64
65	5,596	5,539	5,502	5,410	5,320	5,147	5,722	5,664	5,625	5,530	5,438	5,261	65
66	4,697	4,656	4,629	4,562	4,497	4,371	4,794	4,752	4,724	4,655	4,588	4,459	66
67	3,788	3,760	3,742	3,696	3,652	3,566	3,857	3,828	3,810	3,763	3,718	3,630	67
68	2,866	2,849	2,837	2,810	2,783	2,730	2,910	2,893	2,882	2,854	2,826	2,772	68
69	1,929	1,920	1,915	1,901	1,887	1,859	1,953	1,944	1,939	1,924	1,910	1,883	69
70	0,975	0,972	0,970	0,965	0,961	0,951	0,984	0,981	0,979	0,974	0,969	0,960	70
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 72 ans

	Hommes						Femmes						
	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												
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*
0	58,770	53,256	49,980	42,967	37,322	28,980	59,268	53,675	50,354	43,249	37,536	29,106	0
1	58,096	52,711	49,507	42,635	37,089	28,866	58,591	53,129	49,881	42,918	37,305	28,993	1
2	57,395	52,141	49,010	42,282	36,837	28,737	57,891	52,560	49,386	42,567	37,055	28,867	2
3	56,684	51,560	48,502	41,918	36,576	28,601	57,185	51,985	48,883	42,209	36,800	28,736	3
4	55,967	50,972	47,987	41,547	36,308	28,460	56,472	51,402	48,373	41,843	36,536	28,598	4
5	55,246	50,379	47,466	41,170	36,033	28,313	55,755	50,814	47,858	41,472	36,268	28,457	5
6	54,519	49,780	46,939	40,786	35,753	28,162	55,035	50,221	47,337	41,095	35,994	28,312	6
7	53,789	49,175	46,406	40,395	35,467	28,006	54,311	49,624	46,811	40,712	35,715	28,162	7
8	53,054	48,565	45,867	39,999	35,174	27,845	53,583	49,021	46,280	40,323	35,429	28,007	8
9	52,314	47,950	45,322	39,596	34,875	27,679	52,851	48,413	45,742	39,928	35,138	27,847	9
10	51,571	47,329	44,771	39,186	34,570	27,507	52,114	47,800	45,200	39,527	34,841	27,683	10
11	50,824	46,703	44,215	38,771	34,258	27,331	51,374	47,182	44,651	39,119	34,538	27,514	11
12	50,073	46,072	43,653	38,349	33,941	27,149	50,631	46,559	44,097	38,706	34,228	27,339	12
13	49,319	45,437	43,085	37,921	33,617	26,962	49,883	45,931	43,538	38,286	33,913	27,159	13
14	48,560	44,796	42,512	37,487	33,287	26,769	49,132	45,298	42,973	37,860	33,591	26,974	14
15	47,800	44,151	41,934	37,047	32,951	26,571	48,379	44,661	42,404	37,429	33,264	26,784	15
16	47,037	43,503	41,352	36,602	32,609	26,368	47,622	44,020	41,829	36,992	32,930	26,589	16
17	46,272	42,852	40,767	36,152	32,263	26,160	46,863	43,375	41,250	36,549	32,591	26,389	17
18	45,508	42,199	40,179	35,698	31,912	25,949	46,100	42,725	40,666	36,100	32,246	26,183	18
19	44,743	41,543	39,587	35,240	31,556	25,733	45,335	42,070	40,076	35,645	31,894	25,971	19
20	43,977	40,886	38,993	34,777	31,195	25,512	44,565	41,410	39,480	35,183	31,534	25,753	20
21	43,209	40,224	38,394	34,309	30,829	25,286	43,791	40,745	38,878	34,714	31,168	25,528	21
22	42,439	39,559	37,790	33,835	30,456	25,053	43,013	40,074	38,270	34,237	30,794	25,296	22
23	41,664	38,888	37,180	33,354	30,076	24,814	42,231	39,398	37,655	33,754	30,413	25,058	23
24	40,885	38,211	36,564	32,866	29,688	24,568	41,446	38,716	37,035	33,263	30,024	24,812	24
25	40,102	37,529	35,941	32,370	29,291	24,314	40,656	38,029	36,408	32,765	29,627	24,559	25
26	39,315	36,841	35,312	31,866	28,887	24,052	39,863	37,336	35,775	32,259	29,222	24,299	26
27	38,524	36,148	34,677	31,355	28,476	23,783	39,065	36,638	35,136	31,746	28,810	24,030	27
28	37,729	35,449	34,035	30,836	28,055	23,506	38,263	35,934	34,490	31,225	28,389	23,754	28
29	36,929	34,744	33,387	30,309	27,627	23,221	37,458	35,225	33,839	30,697	27,960	23,470	29
30	36,125	34,033	32,731	29,774	27,189	22,926	36,649	34,510	33,180	30,160	27,522	23,177	30
31	35,317	33,315	32,069	29,231	26,742	22,623	35,836	33,789	32,516	29,616	27,076	22,875	31
32	34,503	32,592	31,400	28,679	26,286	22,310	35,018	33,063	31,844	29,064	26,621	22,565	32
33	33,686	31,862	30,723	28,118	25,821	21,988	34,197	32,332	31,167	28,504	26,157	22,245	33
34	32,864	31,127	30,040	27,549	25,346	21,656	33,372	31,594	30,482	27,935	25,684	21,916	34
35	32,038	30,386	29,350	26,972	24,863	21,315	32,544	30,852	29,792	27,359	25,202	21,578	35
36	31,209	29,639	28,653	26,386	24,369	20,963	31,713	30,105	29,096	26,775	24,712	21,230	36
37	30,375	28,886	27,950	25,792	23,866	20,601	30,879	29,353	28,394	26,184	24,213	20,874	37
38	29,537	28,128	27,240	25,189	23,354	20,229	30,043	28,597	27,687	25,585	23,705	20,508	38
39	28,697	27,364	26,524	24,578	22,832	19,847	29,205	27,837	26,975	24,979	23,189	20,132	39
40	27,853	26,595	25,801	23,959	22,301	19,453	28,363	27,071	26,256	24,365	22,663	19,745	40
41	27,006	25,822	25,073	23,331	21,760	19,049	27,518	26,300	25,531	23,742	22,128	19,348	41
42	26,156	25,043	24,338	22,696	21,209	18,635	26,670	25,525	24,800	23,111	21,583	18,939	42
43	25,304	24,261	23,599	22,053	20,649	18,209	25,819	24,745	24,063	22,472	21,028	18,520	43
44	24,450	23,474	22,854	21,403	20,081	17,773	24,967	23,960	23,321	21,826	20,465	18,090	44
45	23,595	22,684	22,104	20,745	19,503	17,325	24,112	23,172	22,574	21,172	19,892	17,650	45
46	22,738	21,890	21,350	20,080	18,916	16,867	23,256	22,380	21,822	20,511	19,310	17,198	46
47	21,879	21,092	20,590	19,407	18,319	16,397	22,399	21,585	21,066	19,843	18,719	16,734	47
48	21,019	20,291	19,826	18,727	17,714	15,915	21,540	20,786	20,304	19,167	18,119	16,260	48
49	20,160	19,488	19,058	18,041	17,100	15,423	20,681	19,985	19,539	18,485	17,510	15,774	49
50	19,302	18,684	18,288	17,350	16,479	14,920	19,821	19,180	18,769	17,795	16,893	15,277	50
51	18,446	17,880	17,517	16,654	15,851	14,407	18,960	18,373	17,995	17,099	16,266	14,768	51
52	17,592	17,076	16,744	15,954	15,217	13,885	18,098	17,562	17,217	16,395	15,629	14,246	52
53	16,739	16,271	15,969	15,249	14,575	13,352	17,235	16,747	16,433	15,684	14,983	13,711	53
54	15,888	15,465	15,192	14,539	13,925	12,808	16,369	15,928	15,644	14,963	14,325	13,163	54
55	15,039	14,658	14,412	13,823	13,268	12,252	15,501	15,105	14,849	14,235	13,657	12,600	55
56	14,189	13,849	13,629	13,101	12,602	11,684	14,632	14,277	14,048	13,497	12,978	12,022	56
57	13,340	13,039	12,843	12,373	11,927	11,104	13,759	13,445	13,241	12,751	12,287	11,429	57
58	12,490	12,225	12,053	11,637	11,242	10,509	12,884	12,607	12,427	11,994	11,583	10,820	58
59	11,639	11,408	11,257	10,894	10,547	9,900	12,004	11,763	11,606	11,227	10,866	10,193	59
60	10,787	10,587	10,457	10,142	9,840	9,276	11,120	10,912	10,777	10,449	10,135	9,548	60
61	9,931	9,761	9,650	9,380	9,121	8,635	10,232	10,055	9,939	9,659	9,390	8,885	61
62	9,071	8,928	8,835	8,608	8,389	7,975	9,339	9,191	9,094	8,857	8,630	8,201	62
63	8,206	8,088	8,011	7,823	7,641	7,296	8,441	8,319	8,239	8,043	7,855	7,497	63
64	7,335	7,240	7,177	7,025	6,877	6,595	7,537	7,438	7,374	7,216	7,063	6,771	64
65	6,458	6,383	6,334	6,214	6,097	5,873	6,626	6,549	6,498	6,374	6,253	6,022	65
66	5,573	5,517	5,479	5,388	5,299	5,127	5,709	5,650	5,612	5,517	5,426	5,249	66
67	4,679	4,638	4,611	4,545	4,480	4,354	4,783	4,741	4,713	4,645	4,578	4,449	67
68	3,774	3,747	3,728	3,683	3,639	3,553	3,849	3,821	3,802	3,756	3,711	3,623	68
69	2,857	2,840	2,829	2,801	2,774	2,721	2,905	2,888	2,877	2,849	2,821	2,767	69
70	1,924	1,915	1,910	1,896	1,882	1,855	1,950	1,942	1,936	1,922	1,908	1,880	70
71	0,973	0,970	0,968	0,963	0,959	0,949	0,983	0,980	0,978	0,973	0,968	0,959	71
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 73 ans

	Hommes						Femmes						
	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												
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*
0	59,346	53,720	50,381	43,247	37,517	29,076	59,879	54,166	50,779	43,546	37,744	29,208	0
1	58,675	53,179	49,913	42,920	37,289	28,965	59,206	53,624	50,310	43,219	37,516	29,098	1
2	57,977	52,612	49,420	42,570	37,041	28,839	58,509	53,060	49,820	42,873	37,271	28,975	2
3	57,269	52,035	48,916	42,211	36,783	28,706	57,806	52,488	49,322	42,519	37,020	28,847	3
4	56,556	51,451	48,405	41,844	36,519	28,568	57,096	51,909	48,816	42,158	36,761	28,713	4
5	55,837	50,862	47,888	41,471	36,249	28,425	56,382	51,325	48,305	41,791	36,497	28,575	5
6	55,114	50,267	47,365	41,092	35,973	28,277	55,665	50,737	47,789	41,419	36,228	28,433	6
7	54,386	49,666	46,836	40,706	35,691	28,124	54,944	50,144	47,267	41,041	35,953	28,287	7
8	53,654	49,059	46,301	40,314	35,403	27,966	54,219	49,545	46,740	40,657	35,672	28,136	8
9	52,917	48,448	45,761	39,916	35,108	27,804	53,490	48,941	46,208	40,267	35,386	27,980	9
10	52,177	47,831	45,214	39,511	34,808	27,636	52,757	48,333	45,670	39,871	35,094	27,820	10
11	51,433	47,209	44,662	39,101	34,501	27,464	52,020	47,719	45,126	39,469	34,795	27,654	11
12	50,685	46,583	44,105	38,684	34,189	27,286	51,280	47,100	44,577	39,061	34,491	27,484	12
13	49,933	45,951	43,542	38,261	33,870	27,102	50,535	46,476	44,022	38,646	34,181	27,309	13
14	49,178	45,314	42,973	37,831	33,545	26,914	49,788	45,848	43,462	38,226	33,865	27,128	14
15	48,420	44,673	42,400	37,396	33,214	26,720	49,037	45,215	42,897	37,800	33,542	26,943	15
16	47,660	44,029	41,822	36,956	32,877	26,522	48,284	44,579	42,328	37,368	33,215	26,752	16
17	46,899	43,382	41,242	36,512	32,536	26,319	47,528	43,938	41,754	36,931	32,881	26,557	17
18	46,138	42,733	40,658	36,063	32,190	26,112	46,769	43,292	41,174	36,488	32,542	26,356	18
19	45,376	42,082	40,072	35,611	31,840	25,901	46,007	42,642	40,590	36,039	32,195	26,149	19
20	44,613	41,429	39,482	35,154	31,485	25,685	45,240	41,987	39,999	35,582	31,842	25,936	20
21	43,849	40,772	38,888	34,692	31,125	25,464	44,470	41,326	39,402	35,119	31,482	25,717	21
22	43,082	40,111	38,289	34,224	30,758	25,237	43,695	40,660	38,799	34,649	31,115	25,491	22
23	42,310	39,445	37,685	33,748	30,384	25,004	42,917	39,988	38,190	34,171	30,740	25,258	23
24	41,535	38,773	37,073	33,266	30,002	24,763	42,135	39,311	37,575	33,687	30,357	25,019	24
25	40,755	38,095	36,456	32,776	29,612	24,515	41,348	38,629	36,954	33,195	29,967	24,772	25
26	39,972	37,412	35,832	32,278	29,215	24,259	40,558	37,941	36,326	32,696	29,569	24,518	26
27	39,184	36,723	35,202	31,773	28,809	23,996	39,764	37,247	35,693	32,189	29,164	24,256	27
28	38,392	36,028	34,566	31,261	28,396	23,726	38,966	36,548	35,052	31,675	28,750	23,987	28
29	37,596	35,328	33,923	30,740	27,974	23,447	38,164	35,844	34,406	31,153	28,328	23,709	29
30	36,795	34,622	33,273	30,212	27,543	23,159	37,359	35,134	33,754	30,624	27,898	23,424	30
31	35,990	33,909	32,616	29,675	27,104	22,863	36,549	34,419	33,095	30,087	27,459	23,130	31
32	35,180	33,191	31,952	29,129	26,655	22,557	35,735	33,698	32,429	29,542	27,012	22,827	32
33	34,366	32,466	31,281	28,576	26,197	22,242	34,918	32,971	31,757	28,989	26,555	22,515	33
34	33,547	31,735	30,603	28,014	25,730	21,918	34,096	32,239	31,079	28,427	26,090	22,194	34
35	32,725	30,999	29,919	27,443	25,254	21,584	33,272	31,502	30,394	27,858	25,617	21,864	35
36	31,899	30,257	29,228	26,864	24,768	21,241	32,444	30,759	29,704	27,282	25,134	21,525	36
37	31,068	29,508	28,530	26,277	24,273	20,887	31,614	30,013	29,009	26,698	24,644	21,177	37
38	30,234	28,755	27,826	25,682	23,769	20,524	30,782	29,263	28,308	26,108	24,145	20,820	38
39	29,397	27,996	27,115	25,078	23,255	20,150	29,947	28,508	27,602	25,509	23,638	20,454	39
40	28,556	27,233	26,398	24,466	22,732	19,766	29,109	27,748	26,889	24,903	23,121	20,077	40
41	27,712	26,464	25,676	23,846	22,199	19,371	28,268	26,982	26,171	24,288	22,595	19,689	41
42	26,866	25,690	24,947	23,218	21,657	18,966	27,424	26,212	25,446	23,666	22,059	19,291	42
43	26,017	24,913	24,213	22,583	21,106	18,550	26,577	25,438	24,716	23,035	21,514	18,883	43
44	25,167	24,131	23,474	21,940	20,547	18,124	25,729	24,659	23,981	22,398	20,961	18,464	44
45	24,314	23,346	22,731	21,290	19,978	17,687	24,878	23,877	23,241	21,753	20,398	18,035	45
46	23,461	22,557	21,982	20,633	19,400	17,239	24,026	23,091	22,496	21,101	19,826	17,594	46
47	22,605	21,764	21,228	19,968	18,813	16,780	23,173	22,302	21,746	20,441	19,246	17,143	47
48	21,748	20,968	20,470	19,296	18,217	16,309	22,319	21,509	20,992	19,775	18,657	16,681	48
49	20,892	20,170	19,708	18,618	17,613	15,828	21,464	20,714	20,234	19,102	18,059	16,208	49
50	20,037	19,371	18,944	17,935	17,002	15,338	20,608	19,915	19,472	18,422	17,453	15,725	50
51	19,184	18,572	18,179	17,248	16,385	14,838	19,752	19,115	18,706	17,736	16,838	15,229	51
52	18,334	17,773	17,413	16,557	15,761	14,328	18,895	18,310	17,935	17,043	16,213	14,722	52
53	17,486	16,974	16,645	15,861	15,130	13,809	18,037	17,503	17,159	16,342	15,579	14,202	53
54	16,640	16,175	15,875	15,161	14,492	13,279	17,176	16,691	16,378	15,632	14,935	13,669	54
55	15,795	15,375	15,104	14,456	13,847	12,738	16,314	15,876	15,592	14,915	14,280	13,122	55
56	14,951	14,574	14,329	13,745	13,194	12,186	15,451	15,056	14,801	14,190	13,614	12,562	56
57	14,108	13,771	13,552	13,028	12,533	11,622	14,584	14,232	14,003	13,455	12,938	11,986	57
58	13,265	12,966	12,771	12,305	11,862	11,045	13,715	13,402	13,200	12,711	12,249	11,395	58
59	12,421	12,157	11,986	11,574	11,182	10,454	12,843	12,567	12,389	11,957	11,548	10,788	59
60	11,576	11,346	11,197	10,836	10,491	9,849	11,966	11,726	11,570	11,193	10,833	10,163	60
61	10,729	10,531	10,402	10,089	9,789	9,229	11,086	10,879	10,744	10,417	10,105	9,520	61
62	9,879	9,710	9,599	9,331	9,075	8,591	10,201	10,024	9,909	9,630	9,362	8,859	62
63	9,023	8,881	8,789	8,563	8,345	7,935	9,311	9,163	9,067	8,831	8,605	8,178	63
64	8,163	8,046	7,970	7,783	7,602	7,259	8,416	8,294	8,215	8,020	7,832	7,476	64
65	7,299	7,204	7,142	6,990	6,844	6,564	7,515	7,417	7,353	7,195	7,043	6,752	65
66	6,427	6,353	6,304	6,184	6,068	5,846	6,608	6,531	6,480	6,357	6,236	6,006	66
67	5,548	5,491	5,454	5,363	5,275	5,104	5,694	5,635	5,597	5,503	5,411	5,235	67
68	4,659	4,618	4,591	4,525	4,461	4,336	4,771	4,729	4,702	4,634	4,567	4,439	68
69	3,759	3,732	3,714	3,669	3,625	3,539	3,840	3,812	3,793	3,747	3,702	3,615	69
70	2,847	2,830	2,819	2,792	2,765	2,712	2,899	2,882	2,871	2,843	2,815	2,762	70
71	1,918	1,910	1,904	1,890	1,877	1,850	1,947	1,938	1,933	1,918	1,904	1,877	71
72	0,971	0,968	0,966	0,961	0,957	0,947	0,981	0,978	0,977	0,972	0,967	0,958	72
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 74 ans

	Hommes						Femmes						
	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												
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*
0	59,912	54,173	50,773	43,519	37,706	29,168	60,481	54,649	51,197	43,835	37,945	29,306	0
1	59,244	53,636	50,309	43,196	37,481	29,060	59,811	54,112	50,732	43,513	37,721	29,199	1
2	58,549	53,073	49,819	42,850	37,237	28,936	59,117	53,551	50,245	43,171	37,481	29,079	2
3	57,844	52,500	49,320	42,495	36,984	28,806	58,417	52,984	49,752	42,822	37,233	28,954	3
4	57,133	51,920	48,813	42,133	36,724	28,671	57,710	52,408	49,250	42,466	36,979	28,823	4
5	56,417	51,334	48,300	41,764	36,458	28,531	57,000	51,828	48,744	42,103	36,719	28,688	5
6	55,697	50,743	47,781	41,389	36,186	28,386	56,286	51,244	48,232	41,736	36,454	28,550	6
7	54,972	50,146	47,256	41,008	35,908	28,237	55,568	50,655	47,715	41,363	36,184	28,407	7
8	54,242	49,543	46,725	40,620	35,624	28,083	54,846	50,060	47,192	40,983	35,908	28,260	8
9	53,509	48,935	46,189	40,226	35,334	27,924	54,120	49,461	46,664	40,598	35,627	28,108	9
10	52,771	48,322	45,647	39,826	35,038	27,760	53,390	48,856	46,131	40,207	35,339	27,951	10
11	52,030	47,704	45,099	39,421	34,736	27,591	52,657	48,246	45,592	39,810	35,046	27,790	11
12	51,285	47,081	44,546	39,008	34,428	27,416	51,919	47,632	45,047	39,407	34,746	27,623	12
13	50,536	46,453	43,987	38,590	34,114	27,237	51,178	47,012	44,497	38,998	34,441	27,452	13
14	49,784	45,821	43,423	38,166	33,794	27,053	50,434	46,388	43,942	38,583	34,130	27,276	14
15	49,029	45,184	42,854	37,736	33,468	26,863	49,686	45,760	43,382	38,162	33,813	27,095	15
16	48,272	44,544	42,281	37,301	33,136	26,669	48,936	45,127	42,817	37,736	33,491	26,909	16
17	47,514	43,901	41,705	36,861	32,800	26,470	48,184	44,491	42,248	37,304	33,163	26,718	17
18	46,756	43,256	41,126	36,418	32,460	26,268	47,428	43,850	41,674	36,867	32,829	26,522	18
19	45,997	42,609	40,544	35,971	32,115	26,061	46,669	43,205	41,094	36,423	32,489	26,321	19
20	45,238	41,960	39,959	35,520	31,766	25,850	45,906	42,554	40,508	35,972	32,141	26,113	20
21	44,476	41,308	39,370	35,063	31,411	25,634	45,139	41,897	39,916	35,515	31,787	25,899	21
22	43,712	40,651	38,777	34,600	31,050	25,413	44,368	41,236	39,319	35,051	31,426	25,679	22
23	42,944	39,989	38,177	34,131	30,682	25,185	43,593	40,569	38,715	34,579	31,057	25,451	23
24	42,172	39,322	37,571	33,654	30,306	24,949	42,814	39,896	38,105	34,101	30,681	25,218	24
25	41,396	38,648	36,958	33,170	29,922	24,707	42,031	39,219	37,489	33,615	30,297	24,977	25
26	40,615	37,970	36,339	32,678	29,531	24,457	41,244	38,535	36,867	33,123	29,906	24,729	26
27	39,831	37,285	35,715	32,180	29,132	24,200	40,454	37,847	36,239	32,622	29,507	24,473	27
28	39,042	36,596	35,083	31,673	28,725	23,936	39,659	37,152	35,604	32,115	29,100	24,210	28
29	38,250	35,900	34,445	31,159	28,309	23,663	38,861	36,453	34,963	31,599	28,685	23,940	29
30	37,452	35,198	33,801	30,637	27,886	23,382	38,058	35,748	34,316	31,077	28,262	23,661	30
31	36,650	34,490	33,149	30,106	27,453	23,092	37,252	35,037	33,663	30,546	27,831	23,374	31
32	35,844	33,776	32,490	29,567	27,011	22,793	36,442	34,321	33,003	30,008	27,391	23,079	32
33	35,033	33,056	31,825	29,020	26,560	22,486	35,628	33,600	32,337	29,462	26,942	22,774	33
34	34,218	32,330	31,153	28,465	26,100	22,169	34,810	32,872	31,664	28,908	26,485	22,461	34
35	33,398	31,598	30,474	27,901	25,632	21,843	33,989	32,140	30,986	28,346	26,019	22,139	35
36	32,575	30,861	29,788	27,329	25,154	21,507	33,165	31,403	30,301	27,777	25,545	21,808	36
37	31,748	30,117	29,096	26,748	24,666	21,161	32,339	30,662	29,612	27,201	25,063	21,469	37
38	30,917	29,369	28,397	26,160	24,169	20,806	31,510	29,917	28,917	26,617	24,573	21,121	38
39	30,083	28,615	27,692	25,563	23,664	20,441	30,679	29,167	28,217	26,027	24,074	20,763	39
40	29,246	27,856	26,981	24,959	23,149	20,065	29,845	28,413	27,511	25,428	23,566	20,396	40
41	28,405	27,092	26,264	24,346	22,624	19,679	29,007	27,653	26,799	24,822	23,048	20,018	41
42	27,562	26,323	25,541	23,725	22,091	19,283	28,167	26,888	26,081	24,207	22,522	19,630	42
43	26,716	25,550	24,813	23,097	21,548	18,877	27,324	26,119	25,357	23,585	21,986	19,232	43
44	25,869	24,774	24,080	22,462	20,997	18,460	26,480	25,346	24,629	22,956	21,442	18,824	44
45	25,020	23,993	23,342	21,820	20,437	18,033	25,634	24,570	23,895	22,320	20,890	18,405	45
46	24,169	23,209	22,599	21,170	19,868	17,595	24,786	23,790	23,157	21,676	20,328	17,976	46
47	23,317	22,421	21,851	20,513	19,290	17,146	23,937	23,006	22,414	21,026	19,758	17,537	47
48	22,463	21,630	21,098	19,849	18,704	16,687	23,087	22,220	21,667	20,368	19,179	17,087	48
49	21,610	20,836	20,342	19,179	18,109	16,217	22,236	21,430	20,916	19,705	18,592	16,626	49
50	20,758	20,042	19,584	18,504	17,507	15,737	21,385	20,638	20,161	19,035	17,997	16,155	50
51	19,908	19,248	18,825	17,825	16,900	15,249	20,533	19,844	19,402	18,358	17,393	15,673	51
52	19,062	18,455	18,065	17,142	16,286	14,752	19,681	19,046	18,639	17,674	16,780	15,179	52
53	18,217	17,661	17,304	16,455	15,666	14,245	18,827	18,245	17,871	16,984	16,158	14,674	53
54	17,375	16,868	16,541	15,764	15,039	13,729	17,972	17,440	17,099	16,285	15,526	14,156	54
55	16,535	16,074	15,777	15,069	14,406	13,202	17,115	16,632	16,321	15,579	14,884	13,624	55
56	15,696	15,280	15,011	14,368	13,765	12,665	16,257	15,820	15,538	14,864	14,232	13,080	56
57	14,859	14,484	14,242	13,662	13,116	12,116	15,397	15,004	14,750	14,142	13,569	12,521	57
58	14,021	13,687	13,470	12,950	12,459	11,556	14,534	14,183	13,956	13,410	12,895	11,948	58
59	13,184	12,887	12,695	12,232	11,793	10,982	13,668	13,357	13,155	12,669	12,209	11,359	59
60	12,347	12,086	11,916	11,507	11,118	10,396	12,798	12,524	12,346	11,917	11,509	10,753	60
61	11,508	11,280	11,132	10,773	10,432	9,795	11,925	11,686	11,531	11,155	10,797	10,130	61
62	10,666	10,469	10,341	10,031	9,734	9,178	11,048	10,842	10,708	10,382	10,072	9,490	62
63	9,820	9,652	9,543	9,277	9,022	8,543	10,167	9,991	9,877	9,599	9,332	8,831	63
64	8,970	8,830	8,738	8,513	8,298	7,890	9,280	9,133	9,037	8,803	8,577	8,152	64
65	8,117	8,001	7,925	7,739	7,560	7,219	8,389	8,268	8,188	7,994	7,807	7,453	65
66	7,258	7,164	7,103	6,952	6,806	6,528	7,491	7,394	7,329	7,173	7,021	6,731	66
67	6,392	6,318	6,270	6,151	6,036	5,815	6,588	6,511	6,460	6,337	6,217	5,988	67
68	5,519	5,463	5,426	5,335	5,247	5,078	5,677	5,619	5,581	5,487	5,396	5,220	68
69	4,636	4,595	4,569	4,503	4,439	4,315	4,758	4,716	4,689	4,621	4,555	4,426	69
70	3,742	3,715	3,697	3,652	3,609	3,524	3,831	3,802	3,784	3,738	3,693	3,606	70
71	2,835	2,819	2,808	2,781	2,754	2,701	2,893	2,876	2,865	2,837	2,809	2,756	71
72	1,912	1,904	1,898	1,884	1,870	1,843	1,944	1,935	1,929	1,915	1,901	1,874	72
73	0,969	0,966	0,964	0,959	0,954	0,945	0,980	0,977	0,975	0,970	0,966	0,956	73
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
	Taux d'intérêt net auquel le capital pourra être placé												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque table**. 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.

Age au terme de la carrière professionnelle: 75 ans

	Hommes						Femmes						
	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												
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*
0	60,465	54,616	51,155	43,782	37,888	29,255	61,075	55,124	51,605	44,118	38,140	29,400	0
1	59,800	54,082	50,694	43,463	37,667	29,150	60,408	54,590	51,145	43,800	37,921	29,296	1
2	59,108	53,523	50,209	43,122	37,427	29,029	59,717	54,033	50,663	43,462	37,684	29,178	2
3	58,406	52,953	49,713	42,771	37,177	28,902	59,020	53,470	50,173	43,118	37,441	29,056	3
4	57,698	52,377	49,210	42,412	36,921	28,770	58,316	52,898	49,676	42,765	37,190	28,929	4
5	56,985	51,795	48,701	42,048	36,659	28,633	57,609	52,322	49,174	42,408	36,935	28,797	5
6	56,267	51,207	48,186	41,677	36,391	28,491	56,897	51,742	48,666	42,045	36,674	28,662	6
7	55,545	50,614	47,665	41,300	36,118	28,345	56,183	51,157	48,154	41,676	36,409	28,523	7
8	54,818	50,015	47,139	40,917	35,838	28,194	55,464	50,566	47,635	41,302	36,137	28,379	8
9	54,088	49,411	46,606	40,528	35,552	28,038	54,741	49,971	47,112	40,921	35,860	28,230	9
10	53,353	48,802	46,068	40,132	35,260	27,877	54,014	49,370	46,583	40,535	35,577	28,077	10
11	52,615	48,187	45,525	39,731	34,963	27,712	53,284	48,765	46,048	40,143	35,289	27,920	11
12	51,872	47,568	44,976	39,323	34,659	27,541	52,550	48,154	45,508	39,745	34,994	27,757	12
13	51,127	46,944	44,421	38,910	34,350	27,366	51,812	47,539	44,963	39,340	34,694	27,590	13
14	50,377	46,315	43,861	38,490	34,034	27,185	51,070	46,919	44,412	38,930	34,388	27,418	14
15	49,625	45,682	43,297	38,065	33,713	26,999	50,326	46,295	43,857	38,515	34,076	27,241	15
16	48,871	45,046	42,728	37,635	33,386	26,809	49,579	45,667	43,297	38,094	33,759	27,060	16
17	48,116	44,407	42,156	37,200	33,055	26,615	48,830	45,035	42,732	37,668	33,437	26,874	17
18	47,361	43,767	41,582	36,762	32,720	26,417	48,077	44,398	42,163	37,236	33,108	26,682	18
19	46,605	43,124	41,005	36,320	32,381	26,215	47,322	43,757	41,588	36,798	32,773	26,486	19
20	45,849	42,479	40,424	35,874	32,036	26,009	46,562	43,110	41,007	36,353	32,432	26,283	20
21	45,091	41,831	39,840	35,423	31,687	25,797	45,798	42,459	40,421	35,901	32,083	26,074	21
22	44,330	41,178	39,251	34,966	31,332	25,581	45,030	41,802	39,828	35,443	31,728	25,859	22
23	43,565	40,521	38,656	34,502	30,969	25,358	44,259	41,139	39,229	34,977	31,365	25,637	23
24	42,796	39,858	38,055	34,031	30,599	25,128	43,483	40,471	38,624	34,505	30,995	25,409	24
25	42,023	39,189	37,447	33,552	30,221	24,890	42,704	39,798	38,014	34,025	30,618	25,174	25
26	41,246	38,514	36,834	33,066	29,836	24,646	41,920	39,119	37,397	33,539	30,233	24,932	26
27	40,465	37,835	36,214	32,574	29,443	24,395	41,133	38,435	36,774	33,045	29,841	24,682	27
28	39,679	37,149	35,588	32,073	29,042	24,136	40,341	37,746	36,144	32,543	29,440	24,425	28
29	38,890	36,458	34,955	31,565	28,633	23,870	39,546	37,051	35,509	32,034	29,032	24,161	29
30	38,096	35,761	34,315	31,049	28,216	23,595	38,748	36,351	34,868	31,518	28,616	23,889	30
31	37,297	35,057	33,669	30,524	27,790	23,311	37,945	35,645	34,220	30,994	28,192	23,609	31
32	36,493	34,348	33,015	29,992	27,355	23,019	37,138	34,934	33,565	30,463	27,759	23,321	32
33	35,686	33,632	32,355	29,451	26,911	22,718	36,328	34,217	32,905	29,923	27,318	23,024	33
34	34,874	32,911	31,688	28,902	26,458	22,409	35,513	33,495	32,238	29,376	26,868	22,718	34
35	34,058	32,184	31,014	28,345	25,996	22,090	34,696	32,767	31,565	28,821	26,410	22,404	35
36	33,238	31,451	30,334	27,779	25,525	21,761	33,875	32,035	30,886	28,259	25,943	22,081	36
37	32,414	30,712	29,647	27,206	25,045	21,423	33,053	31,299	30,203	27,690	25,469	21,750	37
38	31,586	29,968	28,954	26,624	24,556	21,075	32,228	30,560	29,514	27,115	24,987	21,410	38
39	30,755	29,219	28,254	26,034	24,058	20,718	31,400	29,815	28,820	26,532	24,497	21,061	39
40	29,921	28,464	27,549	25,436	23,551	20,351	30,570	29,066	28,120	25,941	23,997	20,702	40
41	29,083	27,705	26,837	24,830	23,034	19,973	29,736	28,311	27,414	25,342	23,489	20,334	41
42	28,243	26,941	26,119	24,217	22,509	19,586	28,899	27,552	26,702	24,735	22,971	19,955	42
43	27,401	26,173	25,397	23,596	21,974	19,189	28,061	26,788	25,985	24,121	22,445	19,567	43
44	26,557	25,401	24,669	22,968	21,432	18,781	27,220	26,021	25,263	23,500	21,910	19,169	44
45	25,711	24,625	23,937	22,333	20,880	18,364	26,378	25,250	24,536	22,872	21,367	18,761	45
46	24,863	23,845	23,199	21,691	20,320	17,936	25,534	24,476	23,805	22,237	20,815	18,343	46
47	24,014	23,062	22,457	21,041	19,751	17,497	24,689	23,698	23,068	21,596	20,255	17,915	47
48	23,163	22,275	21,710	20,384	19,173	17,047	23,843	22,917	22,328	20,947	19,686	17,476	48
49	22,313	21,487	20,960	19,722	18,587	16,588	22,996	22,134	21,584	20,293	19,110	17,028	49
50	21,464	20,697	20,208	19,055	17,995	16,119	22,149	21,348	20,836	19,632	18,525	16,569	50
51	20,618	19,908	19,455	18,384	17,397	15,642	21,302	20,560	20,085	18,964	17,932	16,099	51
52	19,774	19,119	18,700	17,709	16,792	15,156	20,454	19,768	19,329	18,290	17,330	15,619	52
53	18,933	18,331	17,946	17,031	16,182	14,662	19,605	18,974	18,569	17,609	16,720	15,127	53
54	18,094	17,543	17,190	16,349	15,566	14,158	18,755	18,176	17,804	16,921	16,100	14,623	54
55	17,258	16,756	16,432	15,662	14,944	13,644	17,903	17,375	17,035	16,225	15,470	14,106	55
56	16,424	15,968	15,673	14,971	14,314	13,121	17,050	16,570	16,260	15,522	14,831	13,577	56
57	15,592	15,179	14,913	14,276	13,678	12,587	16,196	15,761	15,481	14,811	14,181	13,035	57
58	14,760	14,389	14,149	13,575	13,033	12,042	15,339	14,948	14,696	14,091	13,521	12,478	58
59	13,929	13,597	13,383	12,867	12,381	11,485	14,479	14,130	13,904	13,361	12,849	11,906	59
60	13,098	12,804	12,613	12,154	11,719	10,916	13,616	13,306	13,106	12,622	12,164	11,319	60
61	12,266	12,008	11,839	11,434	11,048	10,333	12,750	12,477	12,300	11,873	11,468	10,715	61
62	11,433	11,207	11,060	10,705	10,366	9,735	11,880	11,643	11,488	11,114	10,758	10,094	62
63	10,595	10,400	10,273	9,966	9,671	9,120	11,007	10,802	10,668	10,345	10,035	9,456	63
64	9,755	9,589	9,481	9,217	8,965	8,489	10,129	9,954	9,840	9,564	9,298	8,799	64
65	8,912	8,773	8,681	8,459	8,246	7,842	9,246	9,100	9,004	8,771	8,547	8,123	65
66	8,065	7,950	7,874	7,690	7,513	7,175	8,358	8,237	8,158	7,965	7,779	7,426	66
67	7,212	7,119	7,058	6,909	6,764	6,488	7,464	7,367	7,303	7,147	6,996	6,708	67
68	6,353	6,279	6,231	6,113	5,999	5,780	6,564	6,488	6,438	6,315	6,196	5,967	68
69	5,486	5,430	5,394	5,304	5,216	5,048	5,658	5,600	5,562	5,468	5,378	5,203	69
70	4,610	4,570	4,543	4,478	4,414	4,291	4,743	4,701	4,674	4,606	4,540	4,413	70
71	3,723	3,696	3,678	3,634	3,590	3,506	3,820	3,791	3,773	3,727	3,682	3,595	71
72	2,822	2,806	2,795	2,768	2,741	2,689	2,886	2,869	2,857	2,830	2,802	2,749	72
73	1,905	1,896	1,891	1,877	1,863	1,836	1,939	1,931	1,925	1,911	1,897	1,870	73
74	0,966	0,963	0,961	0,956	0,952	0,942	0,978	0,976	0,974	0,969	0,964	0,955	74
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
	Taux d'intérêt net auquel le capital pourra être placé												