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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 55 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	47,700	44,171	42,022	37,267	33,264	26,995	47,852	44,305	42,145	37,367	33,347	27,051	0
1	46,963	43,545	41,460	36,839	32,939	26,806	47,110	43,676	41,581	36,938	33,020	26,861	1
2	46,202	42,897	40,877	36,391	32,594	26,601	46,349	43,027	40,997	36,490	32,675	26,657	2
3	45,433	42,238	40,283	35,932	32,238	26,387	45,582	42,371	40,406	36,033	32,322	26,445	3
4	44,658	41,573	39,682	35,465	31,875	26,166	44,809	41,707	39,806	35,568	31,960	26,226	4
5	43,879	40,902	39,074	34,990	31,503	25,937	44,031	41,038	39,201	35,095	31,591	25,999	5
6	43,095	40,224	38,459	34,507	31,123	25,701	43,250	40,363	38,589	34,616	31,215	25,766	6
7	42,306	39,540	37,837	34,016	30,735	25,458	42,465	39,683	37,971	34,129	30,831	25,526	7
8	41,512	38,851	37,209	33,518	30,339	25,207	41,675	38,998	37,347	33,634	30,439	25,279	8
9	40,715	38,155	36,574	33,012	29,935	24,948	40,882	38,306	36,716	33,132	30,038	25,024	9
10	39,913	37,454	35,933	32,498	29,523	24,682	40,084	37,609	36,078	32,623	29,630	24,761	10
11	39,107	36,747	35,285	31,976	29,103	24,407	39,282	36,906	35,434	32,105	29,214	24,490	11
12	38,298	36,035	34,630	31,447	28,674	24,124	38,476	36,198	34,784	31,580	28,789	24,212	12
13	37,484	35,317	33,970	30,910	28,236	23,833	37,666	35,484	34,127	31,047	28,356	23,924	13
14	36,666	34,593	33,303	30,365	27,790	23,533	36,852	34,764	33,464	30,506	27,914	23,629	14
15	35,845	33,865	32,630	29,812	27,336	23,225	36,035	34,039	32,795	29,957	27,464	23,325	15
16	35,022	33,132	31,951	29,252	26,874	22,908	35,214	33,309	32,120	29,401	27,005	23,012	16
17	34,196	32,395	31,268	28,686	26,404	22,584	34,390	32,575	31,439	28,838	26,538	22,690	17
18	33,369	31,654	30,580	28,113	25,926	22,251	33,563	31,834	30,752	28,266	26,062	22,360	18
19	32,540	30,910	29,887	27,534	25,441	21,910	32,732	31,088	30,058	27,686	25,577	22,019	19
20	31,709	30,162	29,190	26,948	24,948	21,560	31,896	30,337	29,357	27,097	25,082	21,669	20
21	30,876	29,409	28,486	26,354	24,447	21,201	31,057	29,579	28,649	26,500	24,578	21,307	21
22	30,039	28,652	27,777	25,752	23,936	20,831	30,213	28,815	27,933	25,893	24,063	20,935	22
23	29,197	27,888	27,061	25,141	23,415	20,451	29,365	28,045	27,211	25,277	23,538	20,552	23
24	28,352	27,117	26,337	24,521	22,883	20,059	28,512	27,268	26,482	24,653	23,002	20,158	24
25	27,502	26,341	25,605	23,892	22,340	19,655	27,656	26,486	25,745	24,018	22,456	19,751	25
26	26,648	25,558	24,867	23,253	21,787	19,240	26,795	25,697	25,001	23,375	21,899	19,333	26
27	25,789	24,769	24,121	22,604	21,223	18,812	25,930	24,903	24,250	22,722	21,330	18,902	27
28	24,927	23,974	23,368	21,946	20,648	18,371	25,061	24,102	23,491	22,059	20,751	18,458	28
29	24,060	23,173	22,607	21,279	20,061	17,917	24,188	23,294	22,725	21,387	20,160	18,001	29
30	23,188	22,365	21,839	20,601	19,462	17,449	23,310	22,481	21,951	20,704	19,558	17,531	30
31	22,312	21,550	21,063	19,912	18,852	16,968	22,429	21,661	21,170	20,012	18,944	17,047	31
32	21,432	20,729	20,279	19,214	18,229	16,472	21,543	20,835	20,381	19,309	18,317	16,548	32
33	20,547	19,902	19,487	18,505	17,594	15,961	20,652	20,002	19,585	18,596	17,678	16,034	33
34	19,659	19,068	18,688	17,786	16,946	15,435	19,758	19,163	18,781	17,872	17,027	15,505	34
35	18,766	18,228	17,881	17,056	16,286	14,894	18,859	18,317	17,969	17,138	16,363	14,961	35
36	17,869	17,381	17,067	16,316	15,613	14,337	17,957	17,466	17,149	16,394	15,686	14,401	36
37	16,968	16,528	16,244	15,565	14,927	13,763	17,052	16,609	16,323	15,639	14,997	13,825	37
38	16,063	15,669	15,414	14,803	14,228	13,173	16,142	15,745	15,489	14,874	14,294	13,233	38
39	15,154	14,803	14,576	14,031	13,515	12,566	15,229	14,876	14,647	14,098	13,579	12,623	39
40	14,241	13,932	13,731	13,247	12,788	11,941	14,312	14,000	13,798	13,311	12,849	11,995	40
41	13,324	13,053	12,877	12,452	12,048	11,298	13,390	13,117	12,940	12,512	12,105	11,349	41
42	12,404	12,169	12,016	11,646	11,294	10,636	12,464	12,228	12,074	11,702	11,347	10,684	42
43	11,479	11,278	11,147	10,829	10,525	9,955	11,534	11,332	11,200	10,880	10,574	10,000	43
44	10,551	10,381	10,270	10,001	9,742	9,255	10,600	10,429	10,318	10,046	9,786	9,296	44
45	9,618	9,477	9,385	9,160	8,944	8,534	9,662	9,520	9,427	9,201	8,983	8,571	45
46	8,681	8,566	8,491	8,307	8,130	7,792	8,720	8,604	8,528	8,343	8,165	7,825	46
47	7,740	7,648	7,588	7,442	7,300	7,028	7,773	7,681	7,620	7,473	7,330	7,057	47
48	6,793	6,723	6,677	6,563	6,453	6,241	6,821	6,751	6,704	6,590	6,479	6,266	48
49	5,842	5,790	5,756	5,671	5,589	5,431	5,865	5,813	5,778	5,693	5,611	5,451	49
50	4,886	4,849	4,825	4,766	4,708	4,595	4,904	4,867	4,843	4,783	4,725	4,612	50
51	3,924	3,900	3,884	3,846	3,808	3,735	3,936	3,913	3,897	3,858	3,820	3,747	51
52	2,955	2,941	2,933	2,910	2,889	2,846	2,963	2,950	2,941	2,919	2,897	2,854	52
53	1,979	1,973	1,969	1,959	1,949	1,929	1,983	1,977	1,973	1,963	1,953	1,933	53
54	0,994	0,993	0,992	0,989	0,986	0,981	0,995	0,994	0,993	0,990	0,988	0,982	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 56 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	48,427	44,787	42,573	37,686	33,583	27,180	48,588	44,929	42,704	37,792	33,670	27,239	0
1	47,693	44,166	42,017	37,265	33,264	26,997	47,850	44,305	42,146	37,369	33,350	27,055	1
2	46,936	43,523	41,440	36,823	32,926	26,798	47,093	43,661	41,568	36,928	33,012	26,857	2
3	46,171	42,869	40,852	36,371	32,577	26,590	46,330	43,010	40,982	36,478	32,666	26,651	3
4	45,400	42,209	40,256	35,910	32,220	26,375	45,560	42,352	40,388	36,019	32,311	26,437	4
5	44,624	41,542	39,654	35,441	31,855	26,152	44,787	41,688	39,788	35,553	31,948	26,218	5
6	43,843	40,870	39,044	34,965	31,483	25,923	44,009	41,018	39,182	35,080	31,579	25,991	6
7	43,058	40,191	38,429	34,482	31,102	25,686	43,228	40,344	38,570	34,601	31,202	25,758	7
8	42,268	39,507	37,806	33,990	30,713	25,442	42,442	39,663	37,952	34,113	30,818	25,517	8
9	41,475	38,816	37,177	33,491	30,317	25,190	41,652	38,977	37,327	33,618	30,425	25,269	9
10	40,676	38,120	36,542	32,984	29,912	24,931	40,858	38,285	36,696	33,116	30,025	25,014	10
11	39,874	37,419	35,900	32,470	29,499	24,664	40,060	37,588	36,058	32,606	29,616	24,751	11
12	39,068	36,712	35,252	31,948	29,078	24,389	39,258	36,885	35,414	32,088	29,199	24,480	12
13	38,258	35,999	34,597	31,418	28,649	24,105	38,452	36,176	34,764	31,562	28,774	24,201	13
14	37,445	35,281	33,936	30,881	28,211	23,814	37,642	35,462	34,107	31,029	28,341	23,913	14
15	36,628	34,558	33,269	30,336	27,765	23,514	36,828	34,743	33,444	30,488	27,899	23,618	15
16	35,808	33,830	32,597	29,784	27,311	23,206	36,012	34,018	32,776	29,940	27,449	23,314	16
17	34,986	33,099	31,920	29,225	26,850	22,890	35,192	33,289	32,101	29,385	26,991	23,001	17
18	34,163	32,364	31,239	28,661	26,382	22,567	34,369	32,555	31,420	28,821	26,524	22,680	18
19	33,338	31,626	30,553	28,090	25,906	22,235	33,542	31,815	30,733	28,250	26,049	22,349	19
20	32,511	30,883	29,862	27,512	25,422	21,895	32,710	31,069	30,039	27,670	25,563	22,008	20
21	31,682	30,137	29,165	26,927	24,930	21,546	31,875	30,317	29,338	27,081	25,068	21,657	21
22	30,849	29,385	28,463	26,334	24,429	21,187	31,035	29,559	28,629	26,483	24,563	21,296	22
23	30,012	28,627	27,753	25,732	23,917	20,817	30,191	28,794	27,914	25,876	24,048	20,924	23
24	29,170	27,863	27,037	25,120	23,396	20,436	29,342	28,024	27,192	25,260	23,522	20,540	24
25	28,325	27,092	26,312	24,500	22,864	20,044	28,490	27,248	26,462	24,635	22,986	20,145	25
26	27,475	26,315	25,581	23,870	22,321	19,640	27,634	26,465	25,725	24,001	22,440	19,739	26
27	26,620	25,533	24,843	23,231	21,768	19,224	26,773	25,677	24,981	23,357	21,883	19,320	27
28	25,762	24,744	24,097	22,583	21,203	18,796	25,908	24,882	24,230	22,704	21,314	18,889	28
29	24,899	23,949	23,344	21,924	20,628	18,354	25,039	24,081	23,471	22,041	20,735	18,445	29
30	24,032	23,147	22,583	21,256	20,040	17,900	24,166	23,274	22,705	21,368	20,144	17,988	30
31	23,161	22,339	21,814	20,578	19,442	17,432	23,288	22,460	21,931	20,686	19,541	17,517	31
32	22,285	21,524	21,038	19,889	18,830	16,950	22,406	21,640	21,150	19,993	18,927	17,032	32
33	21,404	20,703	20,254	19,190	18,207	16,453	21,521	20,814	20,361	19,290	18,300	16,533	33
34	20,520	19,875	19,462	18,482	17,572	15,942	20,630	19,981	19,565	18,577	17,661	16,019	34
35	19,631	19,042	18,663	17,762	16,925	15,416	19,736	19,142	18,761	17,854	17,010	15,491	35
36	18,739	18,202	17,856	17,033	16,264	14,875	18,839	18,298	17,949	17,120	16,346	14,946	36
37	17,842	17,355	17,042	16,293	15,591	14,318	17,937	17,447	17,131	16,376	15,670	14,387	37
38	16,942	16,503	16,220	15,542	14,905	13,744	17,033	16,591	16,305	15,622	14,981	13,812	38
39	16,038	15,644	15,390	14,781	14,206	13,154	16,124	15,728	15,472	14,858	14,279	13,219	39
40	15,130	14,780	14,553	14,009	13,494	12,547	15,212	14,859	14,631	14,082	13,564	12,610	40
41	14,218	13,909	13,708	13,226	12,769	11,923	14,295	13,984	13,782	13,296	12,835	11,983	41
42	13,302	13,032	12,856	12,432	12,029	11,280	13,374	13,102	12,925	12,498	12,091	11,337	42
43	12,383	12,149	11,996	11,628	11,276	10,619	12,449	12,213	12,060	11,688	11,334	10,673	43
44	11,460	11,259	11,129	10,812	10,508	9,940	11,521	11,319	11,187	10,868	10,562	9,989	44
45	10,533	10,364	10,253	9,984	9,726	9,240	10,588	10,417	10,306	10,035	9,775	9,286	45
46	9,602	9,462	9,370	9,145	8,929	8,521	9,651	9,510	9,417	9,191	8,973	8,562	46
47	8,667	8,552	8,477	8,294	8,117	7,780	8,710	8,595	8,519	8,335	8,156	7,817	47
48	7,727	7,636	7,576	7,430	7,288	7,017	7,765	7,673	7,613	7,466	7,323	7,050	48
49	6,783	6,713	6,666	6,553	6,443	6,232	6,815	6,745	6,698	6,584	6,473	6,260	49
50	5,834	5,782	5,747	5,663	5,581	5,423	5,860	5,808	5,774	5,689	5,606	5,447	50
51	4,880	4,843	4,819	4,760	4,702	4,590	4,900	4,864	4,840	4,780	4,722	4,609	51
52	3,919	3,896	3,880	3,842	3,804	3,731	3,934	3,911	3,895	3,856	3,818	3,745	52
53	2,952	2,939	2,930	2,908	2,886	2,844	2,962	2,948	2,939	2,917	2,896	2,853	53
54	1,978	1,972	1,968	1,958	1,948	1,928	1,982	1,976	1,972	1,962	1,952	1,933	54
55	0,994	0,992	0,991	0,989	0,986	0,981	0,995	0,994	0,993	0,990	0,987	0,982	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 57 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	49,146	45,395	43,116	38,097	33,894	27,359	49,318	45,546	43,255	38,209	33,986	27,421	0
1	48,416	44,779	42,567	37,682	33,582	27,182	48,584	44,927	42,703	37,793	33,672	27,243	1
2	47,663	44,140	41,994	37,247	33,250	26,988	47,831	44,288	42,130	37,358	33,341	27,050	2
3	46,902	43,492	41,412	36,801	32,908	26,786	47,072	43,642	41,550	36,914	33,001	26,850	3
4	46,134	42,837	40,822	36,346	32,557	26,577	46,306	42,989	40,962	36,462	32,653	26,642	4
5	45,362	42,175	40,225	35,884	32,199	26,360	45,536	42,330	40,368	36,003	32,297	26,429	5
6	44,585	41,508	39,621	35,415	31,833	26,137	44,762	41,666	39,768	35,537	31,935	26,209	6
7	43,803	40,834	39,011	34,938	31,460	25,907	43,984	40,996	39,162	35,064	31,565	25,982	7
8	43,017	40,155	38,394	34,453	31,078	25,669	43,202	40,321	38,550	34,583	31,188	25,748	8
9	42,227	39,469	37,771	33,961	30,689	25,424	42,416	39,640	37,931	34,095	30,803	25,507	9
10	41,432	38,779	37,142	33,461	30,291	25,172	41,626	38,953	37,305	33,600	30,410	25,259	10
11	40,634	38,082	36,506	32,954	29,886	24,912	40,832	38,261	36,674	33,097	30,009	25,003	11
12	39,832	37,380	35,864	32,439	29,473	24,644	40,033	37,564	36,036	32,587	29,600	24,739	12
13	39,025	36,673	35,215	31,916	29,051	24,369	39,231	36,860	35,392	32,069	29,183	24,468	13
14	38,215	35,960	34,560	31,386	28,621	24,085	38,425	36,152	34,741	31,543	28,758	24,189	14
15	37,402	35,242	33,899	30,849	28,184	23,793	37,615	35,438	34,085	31,010	28,324	23,901	15
16	36,586	34,520	33,233	30,305	27,738	23,493	36,803	34,719	33,422	30,470	27,883	23,606	16
17	35,768	33,794	32,563	29,754	27,285	23,186	35,987	33,996	32,754	29,922	27,434	23,302	17
18	34,949	33,065	31,888	29,197	26,826	22,871	35,168	33,267	32,080	29,367	26,976	22,990	18
19	34,128	32,332	31,208	28,634	26,359	22,549	34,344	32,533	31,399	28,803	26,509	22,668	19
20	33,305	31,595	30,524	28,065	25,884	22,218	33,517	31,792	30,712	28,232	26,033	22,337	20
21	32,480	30,854	29,835	27,488	25,401	21,879	32,686	31,046	30,018	27,651	25,547	21,996	21
22	31,651	30,108	29,139	26,903	24,910	21,530	31,850	30,294	29,316	27,062	25,052	21,645	22
23	30,818	29,356	28,436	26,310	24,408	21,171	31,010	29,536	28,608	26,464	24,546	21,283	23
24	29,981	28,598	27,726	25,708	23,896	20,801	30,166	28,771	27,892	25,857	24,031	20,910	24
25	29,139	27,834	27,009	25,096	23,374	20,419	29,318	28,001	27,170	25,241	23,505	20,527	25
26	28,294	27,063	26,285	24,475	22,842	20,027	28,465	27,224	26,440	24,615	22,969	20,131	26
27	27,444	26,287	25,554	23,846	22,299	19,622	27,608	26,442	25,703	23,981	22,422	19,724	27
28	26,590	25,504	24,815	23,206	21,745	19,206	26,748	25,653	24,959	23,337	21,864	19,305	28
29	25,731	24,715	24,069	22,557	21,181	18,777	25,883	24,858	24,207	22,684	21,296	18,874	29
30	24,868	23,919	23,315	21,899	20,605	18,335	25,014	24,057	23,448	22,021	20,716	18,430	30
31	24,001	23,117	22,554	21,230	20,017	17,880	24,141	23,250	22,682	21,348	20,125	17,972	31
32	23,129	22,309	21,785	20,551	19,417	17,412	23,263	22,436	21,908	20,665	19,522	17,501	32
33	22,253	21,494	21,008	19,862	18,806	16,929	22,381	21,616	21,127	19,972	18,907	17,016	33
34	21,372	20,673	20,224	19,164	18,183	16,432	21,496	20,790	20,338	19,269	18,280	16,517	34
35	20,488	19,845	19,433	18,455	17,547	15,921	20,606	19,958	19,542	18,556	17,641	16,003	35
36	19,600	19,012	18,634	17,736	16,900	15,395	19,713	19,120	18,738	17,833	16,990	15,474	36
37	18,708	18,172	17,827	17,006	16,239	14,853	18,816	18,276	17,928	17,100	16,327	14,930	37
38	17,812	17,326	17,013	16,266	15,566	14,296	17,916	17,426	17,111	16,357	15,652	14,371	38
39	16,912	16,475	16,192	15,516	14,881	13,723	17,012	16,571	16,286	15,604	14,964	13,796	39
40	16,009	15,617	15,363	14,755	14,183	13,133	16,104	15,709	15,453	14,840	14,263	13,204	40
41	15,102	14,753	14,527	13,984	13,471	12,526	15,192	14,840	14,613	14,065	13,548	12,595	41
42	14,191	13,883	13,683	13,202	12,746	11,902	14,276	13,966	13,764	13,279	12,819	11,968	42
43	13,277	13,008	12,832	12,410	12,008	11,261	13,357	13,085	12,908	12,482	12,076	11,323	43
44	12,360	12,126	11,974	11,606	11,256	10,601	12,433	12,198	12,044	11,674	11,320	10,660	44
45	11,439	11,239	11,108	10,792	10,490	9,922	11,506	11,304	11,173	10,854	10,549	9,977	45
46	10,514	10,345	10,234	9,966	9,709	9,224	10,575	10,405	10,293	10,023	9,764	9,275	46
47	9,584	9,444	9,352	9,129	8,913	8,506	9,640	9,498	9,406	9,180	8,963	8,552	47
48	8,651	8,537	8,462	8,279	8,102	7,766	8,701	8,585	8,510	8,325	8,147	7,809	48
49	7,713	7,622	7,563	7,417	7,275	7,005	7,757	7,665	7,605	7,458	7,315	7,043	49
50	6,771	6,701	6,655	6,542	6,432	6,221	6,809	6,738	6,692	6,578	6,467	6,255	50
51	5,825	5,773	5,739	5,655	5,573	5,415	5,856	5,803	5,769	5,684	5,602	5,443	51
52	4,873	4,837	4,813	4,754	4,696	4,584	4,897	4,860	4,836	4,777	4,718	4,606	52
53	3,915	3,892	3,876	3,838	3,800	3,727	3,932	3,908	3,893	3,854	3,816	3,743	53
54	2,950	2,936	2,928	2,906	2,884	2,842	2,960	2,947	2,938	2,916	2,894	2,852	54
55	1,976	1,970	1,966	1,956	1,946	1,927	1,982	1,976	1,971	1,961	1,952	1,932	55
56	0,994	0,992	0,991	0,988	0,986	0,981	0,995	0,993	0,992	0,990	0,987	0,982	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 58 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	49,858	45,994	43,651	38,499	34,198	27,533	50,041	46,155	43,799	38,619	34,294	27,597	0
1	49,132	45,384	43,107	38,091	33,892	27,360	49,312	45,542	43,252	38,209	33,987	27,424	1
2	48,383	44,750	42,541	37,662	33,566	27,172	48,562	44,908	42,686	37,780	33,662	27,237	2
3	47,625	44,107	41,963	37,222	33,230	26,975	47,807	44,267	42,111	37,343	33,329	27,042	3
4	46,861	43,456	41,379	36,774	32,886	26,772	47,044	43,619	41,529	36,897	32,987	26,841	4
5	46,092	42,800	40,788	36,318	32,534	26,561	46,278	42,965	40,940	36,444	32,638	26,633	5
6	45,319	42,137	40,190	35,855	32,175	26,344	45,508	42,306	40,346	35,985	32,283	26,419	6
7	44,541	41,468	39,585	35,385	31,808	26,120	44,734	41,641	39,746	35,518	31,920	26,198	7
8	43,758	40,794	38,974	34,907	31,434	25,889	43,956	40,971	39,139	35,045	31,550	25,971	8
9	42,972	40,114	38,357	34,421	31,052	25,650	43,174	40,295	38,526	34,564	31,172	25,737	9
10	42,181	39,428	37,733	33,928	30,661	25,405	42,387	39,614	37,907	34,075	30,786	25,495	10
11	41,386	38,737	37,103	33,428	30,264	25,152	41,596	38,927	37,281	33,580	30,393	25,247	11
12	40,587	38,040	36,466	32,920	29,858	24,891	40,802	38,235	36,649	33,077	29,992	24,991	12
13	39,785	37,338	35,824	32,405	29,444	24,623	40,003	37,537	36,011	32,566	29,582	24,727	13
14	38,978	36,630	35,175	31,882	29,022	24,347	39,201	36,834	35,366	32,048	29,165	24,455	14
15	38,169	35,917	34,520	31,352	28,592	24,063	38,396	36,125	34,716	31,522	28,740	24,176	15
16	37,356	35,200	33,860	30,815	28,154	23,771	37,587	35,412	34,060	30,990	28,307	23,889	16
17	36,542	34,480	33,196	30,272	27,710	23,472	36,775	34,694	33,399	30,450	27,866	23,593	17
18	35,727	33,756	32,527	29,723	27,259	23,166	35,960	33,971	32,731	29,902	27,417	23,290	18
19	34,910	33,029	31,854	29,168	26,801	22,852	35,140	33,242	32,057	29,347	26,959	22,977	19
20	34,091	32,298	31,177	28,607	26,335	22,531	34,317	32,508	31,376	28,783	26,492	22,655	20
21	33,270	31,563	30,494	28,038	25,861	22,201	33,490	31,767	30,688	28,211	26,015	22,324	21
22	32,445	30,823	29,805	27,462	25,379	21,862	32,658	31,021	29,993	27,630	25,529	21,982	22
23	31,617	30,077	29,109	26,877	24,887	21,512	31,822	30,268	29,292	27,041	25,033	21,631	23
24	30,783	29,324	28,406	26,283	24,385	21,153	30,982	29,510	28,583	26,442	24,527	21,268	24
25	29,946	28,566	27,695	25,680	23,872	20,782	30,138	28,745	27,867	25,835	24,011	20,895	25
26	29,104	27,801	26,978	25,069	23,350	20,400	29,289	27,975	27,145	25,219	23,485	20,511	26
27	28,258	27,031	26,254	24,448	22,817	20,007	28,437	27,198	26,415	24,593	22,949	20,116	27
28	27,408	26,254	25,522	23,818	22,274	19,602	27,580	26,415	25,678	23,958	22,402	19,708	28
29	26,554	25,471	24,783	23,178	21,720	19,185	26,719	25,627	24,933	23,314	21,844	19,289	29
30	25,695	24,681	24,037	22,529	21,155	18,756	25,855	24,832	24,182	22,661	21,275	18,857	30
31	24,832	23,885	23,283	21,869	20,578	18,314	24,986	24,031	23,423	21,998	20,695	18,412	31
32	23,964	23,083	22,521	21,200	19,990	17,858	24,112	23,223	22,657	21,324	20,104	17,955	32
33	23,092	22,274	21,752	20,521	19,390	17,389	23,235	22,410	21,883	20,641	19,501	17,483	33
34	22,216	21,459	20,975	19,832	18,778	16,906	22,353	21,590	21,101	19,948	18,886	16,998	34
35	21,336	20,638	20,191	19,133	18,155	16,409	21,468	20,764	20,313	19,246	18,259	16,498	35
36	20,452	19,811	19,400	18,424	17,519	15,897	20,579	19,932	19,517	18,533	17,620	15,984	36
37	19,564	18,978	18,601	17,705	16,871	15,370	19,687	19,095	18,714	17,811	16,970	15,456	37
38	18,673	18,138	17,795	16,976	16,211	14,829	18,791	18,252	17,905	17,079	16,307	14,913	38
39	17,778	17,293	16,981	16,236	15,538	14,271	17,892	17,403	17,088	16,336	15,633	14,354	39
40	16,879	16,443	16,161	15,487	14,853	13,698	16,989	16,548	16,264	15,584	14,945	13,779	40
41	15,977	15,586	15,333	14,727	14,155	13,109	16,082	15,687	15,432	14,820	14,244	13,188	41
42	15,071	14,723	14,498	13,956	13,445	12,503	15,171	14,820	14,592	14,046	13,529	12,579	42
43	14,162	13,855	13,655	13,176	12,721	11,879	14,256	13,946	13,745	13,261	12,801	11,953	43
44	13,250	12,981	12,806	12,385	11,984	11,239	13,338	13,067	12,890	12,465	12,060	11,308	44
45	12,334	12,101	11,950	11,583	11,233	10,580	12,416	12,181	12,028	11,658	11,305	10,646	45
46	11,415	11,215	11,085	10,770	10,468	9,903	11,490	11,289	11,158	10,840	10,535	9,964	46
47	10,491	10,323	10,213	9,946	9,689	9,206	10,561	10,391	10,280	10,010	9,751	9,263	47
48	9,564	9,424	9,333	9,110	8,895	8,488	9,628	9,486	9,394	9,169	8,952	8,542	48
49	8,633	8,519	8,444	8,262	8,086	7,751	8,690	8,575	8,500	8,316	8,138	7,800	49
50	7,698	7,608	7,548	7,402	7,261	6,992	7,749	7,657	7,597	7,450	7,308	7,036	50
51	6,759	6,689	6,643	6,531	6,421	6,211	6,802	6,732	6,685	6,572	6,461	6,249	51
52	5,816	5,764	5,730	5,646	5,564	5,406	5,851	5,799	5,764	5,680	5,597	5,438	52
53	4,866	4,830	4,806	4,747	4,689	4,578	4,893	4,857	4,833	4,773	4,715	4,602	53
54	3,910	3,887	3,871	3,833	3,796	3,722	3,930	3,906	3,890	3,852	3,814	3,740	54
55	2,947	2,934	2,925	2,903	2,881	2,839	2,959	2,945	2,937	2,915	2,893	2,850	55
56	1,975	1,969	1,965	1,955	1,945	1,926	1,981	1,975	1,971	1,961	1,951	1,931	56
57	0,993	0,992	0,991	0,988	0,985	0,980	0,995	0,993	0,992	0,990	0,987	0,982	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 59 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	50,562	46,586	44,178	38,894	34,494	27,700	50,759	46,758	44,335	39,020	34,596	27,767	0
1	49,840	45,980	43,640	38,492	34,194	27,533	50,033	46,149	43,794	38,617	34,294	27,600	1
2	49,095	45,352	43,078	38,069	33,874	27,350	49,287	45,520	43,233	38,194	33,975	27,417	2
3	48,340	44,713	42,506	37,635	33,544	27,158	48,535	44,884	42,664	37,763	33,649	27,229	3
4	47,580	44,067	41,927	37,193	33,206	26,960	47,776	44,241	42,087	37,323	33,313	27,032	4
5	46,815	43,416	41,342	36,744	32,861	26,755	47,014	43,592	41,504	36,877	32,971	26,830	5
6	46,045	42,758	40,749	36,287	32,509	26,544	46,248	42,938	40,916	36,424	32,622	26,622	6
7	45,270	42,094	40,150	35,823	32,148	26,325	45,477	42,278	40,321	35,964	32,266	26,408	7
8	44,491	41,425	39,545	35,351	31,781	26,100	44,703	41,613	39,720	35,498	31,903	26,187	8
9	43,708	40,749	38,933	34,873	31,405	25,868	43,924	40,943	39,113	35,023	31,532	25,959	9
10	42,921	40,069	38,315	34,386	31,022	25,629	43,141	40,267	38,499	34,542	31,154	25,724	10
11	42,130	39,382	37,690	33,893	30,631	25,383	42,354	39,585	37,880	34,053	30,768	25,482	11
12	41,335	38,691	37,060	33,392	30,233	25,129	41,564	38,898	37,254	33,557	30,374	25,233	12
13	40,536	37,993	36,423	32,883	29,826	24,868	40,769	38,205	36,622	33,053	29,972	24,977	13
14	39,733	37,291	35,780	32,368	29,412	24,599	39,971	37,507	35,983	32,543	29,563	24,713	14
15	38,927	36,583	35,131	31,845	28,990	24,323	39,169	36,804	35,339	32,025	29,146	24,441	15
16	38,118	35,872	34,477	31,315	28,560	24,039	38,364	36,097	34,690	31,500	28,721	24,162	16
17	37,308	35,156	33,819	30,780	28,124	23,748	37,556	35,384	34,034	30,967	28,288	23,875	17
18	36,497	34,438	33,157	30,238	27,681	23,450	36,745	34,667	33,373	30,428	27,847	23,580	18
19	35,684	33,717	32,490	29,691	27,231	23,145	35,929	33,943	32,705	29,880	27,398	23,276	19
20	34,869	32,991	31,819	29,138	26,774	22,833	35,110	33,214	32,031	29,325	26,939	22,963	20
21	34,051	32,262	31,142	28,577	26,309	22,512	34,286	32,480	31,350	28,760	26,472	22,641	21
22	33,231	31,527	30,460	28,009	25,836	22,182	33,459	31,739	30,661	28,188	25,995	22,309	22
23	32,406	30,787	29,771	27,433	25,353	21,842	32,627	30,992	29,966	27,607	25,508	21,967	23
24	31,577	30,040	29,075	26,847	24,861	21,492	31,791	30,239	29,265	27,017	25,012	21,614	24
25	30,744	29,288	28,371	26,253	24,358	21,132	30,951	29,481	28,556	26,418	24,506	21,252	25
26	29,906	28,529	27,661	25,650	23,845	20,761	30,106	28,716	27,840	25,811	23,990	20,878	26
27	29,065	27,764	26,943	25,038	23,323	20,378	29,258	27,945	27,117	25,194	23,464	20,494	27
28	28,219	26,994	26,219	24,416	22,790	19,985	28,405	27,169	26,387	24,568	22,927	20,098	28
29	27,369	26,217	25,487	23,786	22,246	19,580	27,549	26,386	25,649	23,933	22,379	19,690	29
30	26,514	25,433	24,747	23,146	21,691	19,162	26,688	25,597	24,905	23,289	21,821	19,270	30
31	25,655	24,643	24,000	22,496	21,125	18,732	25,823	24,802	24,153	22,635	21,252	18,838	31
32	24,791	23,847	23,246	21,836	20,548	18,289	24,954	24,001	23,394	21,972	20,672	18,393	32
33	23,923	23,044	22,484	21,166	19,959	17,832	24,081	23,193	22,628	21,298	20,080	17,935	33
34	23,051	22,235	21,714	20,487	19,359	17,363	23,203	22,380	21,854	20,615	19,476	17,463	34
35	22,175	21,420	20,938	19,798	18,747	16,879	22,322	21,560	21,073	19,922	18,861	16,977	35
36	21,295	20,599	20,153	19,098	18,123	16,381	21,437	20,735	20,285	19,220	18,235	16,478	36
37	20,412	19,772	19,362	18,389	17,487	15,869	20,549	19,904	19,490	18,508	17,597	15,964	37
38	19,524	18,939	18,564	17,670	16,839	15,343	19,658	19,068	18,688	17,786	16,947	15,437	38
39	18,633	18,101	17,758	16,941	16,179	14,801	18,764	18,226	17,880	17,055	16,285	14,894	39
40	17,739	17,257	16,945	16,203	15,507	14,244	17,865	17,378	17,063	16,313	15,611	14,335	40
41	16,841	16,406	16,126	15,454	14,822	13,671	16,963	16,523	16,240	15,561	14,923	13,760	41
42	15,940	15,551	15,299	14,695	14,125	13,082	16,057	15,663	15,408	14,798	14,223	13,169	42
43	15,036	14,690	14,465	13,925	13,415	12,477	15,147	14,797	14,570	14,025	13,509	12,561	43
44	14,129	13,823	13,625	13,146	12,693	11,854	14,234	13,925	13,724	13,241	12,783	11,935	44
45	13,219	12,951	12,777	12,357	11,957	11,215	13,317	13,047	12,871	12,446	12,042	11,292	45
46	12,305	12,073	11,922	11,557	11,208	10,557	12,397	12,163	12,010	11,641	11,288	10,631	46
47	11,388	11,189	11,059	10,745	10,444	9,881	11,474	11,273	11,142	10,824	10,520	9,951	47
48	10,467	10,299	10,189	9,923	9,667	9,185	10,546	10,377	10,266	9,996	9,738	9,251	48
49	9,542	9,402	9,311	9,089	8,875	8,470	9,615	9,474	9,382	9,157	8,941	8,531	49
50	8,614	8,500	8,426	8,244	8,068	7,734	8,680	8,565	8,490	8,306	8,128	7,791	50
51	7,682	7,592	7,532	7,387	7,247	6,978	7,740	7,649	7,589	7,442	7,300	7,028	51
52	6,747	6,677	6,631	6,518	6,409	6,199	6,796	6,725	6,679	6,565	6,455	6,243	52
53	5,806	5,754	5,720	5,636	5,555	5,398	5,846	5,793	5,759	5,675	5,592	5,434	53
54	4,859	4,823	4,799	4,740	4,682	4,571	4,890	4,853	4,829	4,769	4,711	4,599	54
55	3,906	3,882	3,867	3,828	3,791	3,718	3,927	3,903	3,888	3,849	3,811	3,738	55
56	2,944	2,931	2,922	2,900	2,879	2,836	2,957	2,944	2,935	2,913	2,891	2,849	56
57	1,974	1,968	1,964	1,954	1,944	1,925	1,980	1,974	1,970	1,960	1,950	1,931	57
58	0,993	0,991	0,990	0,988	0,985	0,980	0,995	0,993	0,992	0,989	0,987	0,982	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 60 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	51,259	47,169	44,697	39,280	34,782	27,861	51,469	47,353	44,864	39,414	34,890	27,932	0
1	50,541	46,569	44,163	38,884	34,488	27,699	50,748	46,749	44,329	39,017	34,595	27,769	1
2	49,799	45,945	43,607	38,467	34,174	27,521	50,005	46,125	43,773	38,600	34,282	27,592	2
3	49,048	45,311	43,041	38,039	33,850	27,335	49,257	45,494	43,209	38,175	33,961	27,408	3
4	48,291	44,670	42,467	37,603	33,519	27,141	48,502	44,855	42,638	37,742	33,632	27,218	4
5	47,529	44,023	41,887	37,160	33,180	26,942	47,743	44,212	42,060	37,302	33,296	27,021	5
6	46,763	43,370	41,300	36,710	32,834	26,736	46,980	43,562	41,477	36,855	32,954	26,819	6
7	45,992	42,711	40,706	36,252	32,480	26,524	46,213	42,908	40,888	36,402	32,604	26,610	7
8	45,217	42,046	40,106	35,787	32,119	26,305	45,443	42,248	40,293	35,942	32,248	26,395	8
9	44,437	41,376	39,500	35,314	31,750	26,079	44,668	41,583	39,691	35,474	31,884	26,174	9
10	43,653	40,700	38,887	34,835	31,374	25,846	43,889	40,911	39,084	35,000	31,512	25,946	10
11	42,866	40,019	38,268	34,348	30,990	25,606	43,106	40,235	38,470	34,518	31,134	25,710	11
12	42,074	39,332	37,643	33,854	30,598	25,359	42,319	39,553	37,850	34,028	30,747	25,468	12
13	41,279	38,640	37,012	33,352	30,199	25,105	41,528	38,865	37,224	33,532	30,353	25,218	13
14	40,479	37,943	36,375	32,843	29,792	24,843	40,733	38,173	36,591	33,028	29,951	24,962	14
15	39,677	37,240	35,732	32,327	29,377	24,574	39,935	37,475	35,953	32,517	29,542	24,697	15
16	38,872	36,534	35,084	31,805	28,956	24,298	39,134	36,773	35,310	32,000	29,125	24,426	16
17	38,066	35,824	34,432	31,277	28,527	24,014	38,330	36,066	34,661	31,475	28,700	24,147	17
18	37,258	35,111	33,776	30,743	28,092	23,725	37,522	35,354	34,006	30,943	28,268	23,860	18
19	36,449	34,395	33,116	30,203	27,651	23,428	36,711	34,636	33,344	30,403	27,827	23,565	19
20	35,638	33,675	32,451	29,658	27,202	23,124	35,895	33,913	32,676	29,856	27,377	23,260	20
21	34,824	32,951	31,781	29,105	26,746	22,812	35,076	33,183	32,002	29,300	26,918	22,947	21
22	34,008	32,222	31,105	28,545	26,282	22,491	34,252	32,448	31,320	28,735	26,450	22,624	22
23	33,187	31,487	30,422	27,977	25,808	22,161	33,424	31,707	30,632	28,162	25,972	22,292	23
24	32,362	30,747	29,733	27,399	25,324	21,820	32,592	30,960	29,936	27,580	25,485	21,949	24
25	31,533	30,000	29,036	26,813	24,831	21,470	31,756	30,207	29,234	26,990	24,989	21,597	25
26	30,699	29,247	28,332	26,219	24,328	21,109	30,916	29,449	28,525	26,391	24,482	21,233	26
27	29,862	28,488	27,622	25,615	23,815	20,737	30,071	28,684	27,809	25,783	23,966	20,860	27
28	29,020	27,723	26,904	25,003	23,292	20,354	29,223	27,913	27,086	25,166	23,439	20,474	28
29	28,174	26,952	26,179	24,381	22,758	19,960	28,370	27,136	26,355	24,540	22,902	20,078	29
30	27,323	26,174	25,446	23,750	22,214	19,554	27,513	26,353	25,618	23,905	22,354	19,670	30
31	26,468	25,390	24,706	23,109	21,658	19,135	26,653	25,564	24,874	23,261	21,796	19,250	31
32	25,609	24,600	23,959	22,458	21,091	18,704	25,788	24,769	24,122	22,606	21,226	18,817	32
33	24,745	23,803	23,204	21,798	20,513	18,260	24,919	23,968	23,362	21,943	20,645	18,371	33
34	23,877	23,000	22,442	21,128	19,924	17,803	24,045	23,160	22,596	21,269	20,053	17,912	34
35	23,005	22,191	21,672	20,448	19,323	17,333	23,168	22,347	21,822	20,586	19,450	17,440	35
36	22,129	21,377	20,895	19,759	18,711	16,849	22,288	21,528	21,041	19,893	18,835	16,955	36
37	21,249	20,556	20,111	19,060	18,087	16,351	21,404	20,703	20,254	19,192	18,209	16,456	37
38	20,366	19,729	19,320	18,351	17,451	15,839	20,518	19,874	19,460	18,481	17,572	15,943	38
39	19,479	18,897	18,522	17,632	16,803	15,312	19,628	19,038	18,660	17,760	16,923	15,415	39
40	18,590	18,059	17,717	16,904	16,144	14,770	18,734	18,197	17,852	17,029	16,261	14,873	40
41	17,696	17,215	16,905	16,165	15,472	14,213	17,836	17,349	17,036	16,287	15,587	14,314	41
42	16,800	16,366	16,087	15,417	14,788	13,641	16,935	16,496	16,213	15,536	14,900	13,740	42
43	15,901	15,512	15,261	14,659	14,092	13,052	16,030	15,637	15,383	14,774	14,200	13,149	43
44	14,998	14,653	14,429	13,892	13,383	12,448	15,122	14,772	14,546	14,002	13,488	12,541	44
45	14,093	13,788	13,590	13,114	12,662	11,827	14,210	13,902	13,701	13,219	12,762	11,917	45
46	13,185	12,918	12,745	12,326	11,928	11,188	13,296	13,025	12,850	12,426	12,023	11,275	46
47	12,273	12,042	11,891	11,527	11,180	10,531	12,377	12,143	11,991	11,623	11,271	10,615	47
48	11,358	11,160	11,031	10,718	10,418	9,856	11,456	11,255	11,125	10,808	10,505	9,936	48
49	10,439	10,272	10,163	9,897	9,643	9,162	10,531	10,361	10,251	9,982	9,724	9,238	49
50	9,518	9,379	9,288	9,067	8,853	8,449	9,602	9,461	9,369	9,145	8,929	8,520	50
51	8,594	8,480	8,406	8,225	8,050	7,717	8,669	8,554	8,479	8,296	8,118	7,781	51
52	7,666	7,575	7,516	7,371	7,231	6,963	7,731	7,640	7,580	7,434	7,292	7,021	52
53	6,733	6,664	6,618	6,506	6,397	6,187	6,789	6,718	6,672	6,559	6,448	6,237	53
54	5,795	5,744	5,710	5,626	5,545	5,388	5,840	5,788	5,754	5,669	5,587	5,429	54
55	4,852	4,815	4,792	4,733	4,675	4,564	4,886	4,849	4,825	4,766	4,708	4,595	55
56	3,901	3,877	3,862	3,824	3,786	3,713	3,924	3,901	3,885	3,847	3,809	3,735	56
57	2,941	2,928	2,919	2,897	2,876	2,834	2,956	2,943	2,934	2,912	2,890	2,848	57
58	1,972	1,966	1,962	1,952	1,943	1,923	1,980	1,974	1,970	1,959	1,950	1,930	58
59	0,992	0,991	0,990	0,987	0,985	0,980	0,995	0,993	0,992	0,989	0,987	0,982	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 61 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	51,948	47,744	45,206	39,658	35,063	28,017	52,173	47,940	45,385	39,801	35,177	28,091	0
1	51,233	47,148	44,679	39,268	34,774	27,859	51,455	47,342	44,855	39,409	34,888	27,933	1
2	50,495	46,529	44,128	38,857	34,467	27,686	50,717	46,723	44,305	38,998	34,581	27,761	2
3	49,747	45,900	43,566	38,435	34,148	27,505	49,972	46,097	43,747	38,580	34,266	27,582	3
4	48,994	45,264	42,998	38,005	33,823	27,317	49,220	45,463	43,180	38,152	33,943	27,397	4
5	48,236	44,622	42,423	37,568	33,490	27,123	48,465	44,823	42,609	37,719	33,613	27,206	5
6	47,473	43,973	41,841	37,123	33,150	26,922	47,706	44,179	42,031	37,278	33,277	27,009	6
7	46,705	43,319	41,253	36,672	32,802	26,715	46,943	43,530	41,447	36,831	32,934	26,806	7
8	45,933	42,659	40,658	36,213	32,448	26,502	46,176	42,875	40,858	36,377	32,584	26,597	8
9	45,157	41,994	40,057	35,747	32,085	26,282	45,404	42,214	40,262	35,916	32,227	26,382	9
10	44,377	41,323	39,450	35,273	31,716	26,055	44,629	41,548	39,660	35,448	31,863	26,159	10
11	43,593	40,646	38,837	34,793	31,339	25,822	43,849	40,877	39,052	34,973	31,491	25,931	11
12	42,805	39,964	38,218	34,305	30,954	25,581	43,066	40,200	38,437	34,491	31,111	25,695	12
13	42,013	39,277	37,592	33,811	30,562	25,333	42,279	39,518	37,817	34,001	30,724	25,452	13
14	41,217	38,585	36,961	33,309	30,162	25,078	41,488	38,830	37,191	33,505	30,330	25,202	14
15	40,418	37,888	36,324	32,800	29,755	24,816	40,694	38,138	36,559	33,001	29,928	24,945	15
16	39,617	37,186	35,682	32,284	29,341	24,547	39,897	37,441	35,921	32,491	29,519	24,681	16
17	38,814	36,481	35,035	31,763	28,920	24,271	39,096	36,739	35,278	31,973	29,102	24,410	17
18	38,010	35,774	34,385	31,237	28,493	23,989	38,293	36,032	34,629	31,449	28,678	24,131	18
19	37,205	35,063	33,731	30,705	28,060	23,700	37,485	35,320	33,974	30,917	28,245	23,844	19
20	36,398	34,348	33,072	30,166	27,619	23,404	36,674	34,602	33,313	30,377	27,804	23,548	20
21	35,588	33,630	32,409	29,622	27,171	23,101	35,858	33,879	32,644	29,828	27,353	23,243	21
22	34,776	32,907	31,739	29,069	26,715	22,789	35,038	33,149	31,969	29,272	26,894	22,929	22
23	33,959	32,178	31,063	28,509	26,250	22,467	34,214	32,413	31,287	28,707	26,425	22,606	23
24	33,138	31,443	30,380	27,940	25,776	22,136	33,386	31,672	30,598	28,133	25,947	22,273	24
25	32,313	30,701	29,690	27,362	25,292	21,795	32,554	30,925	29,903	27,551	25,460	21,930	25
26	31,483	29,954	28,993	26,776	24,798	21,444	31,717	30,172	29,201	26,961	24,963	21,577	26
27	30,650	29,201	28,289	26,181	24,294	21,083	30,877	29,413	28,491	26,361	24,456	21,213	27
28	29,812	28,442	27,578	25,577	23,781	20,710	30,032	28,648	27,775	25,753	23,939	20,838	28
29	28,970	27,676	26,860	24,964	23,257	20,327	29,184	27,877	27,051	25,136	23,412	20,453	29
30	28,123	26,905	26,134	24,341	22,723	19,932	28,331	27,100	26,321	24,510	22,875	20,056	30
31	27,272	26,127	25,401	23,709	22,177	19,525	27,475	26,317	25,583	23,874	22,326	19,647	31
32	26,417	25,342	24,660	23,068	21,621	19,105	26,614	25,528	24,838	23,229	21,767	19,227	32
33	25,557	24,551	23,912	22,416	21,053	18,673	25,749	24,732	24,086	22,575	21,197	18,793	33
34	24,693	23,754	23,157	21,756	20,475	18,229	24,880	23,931	23,327	21,910	20,616	18,347	34
35	23,825	22,952	22,395	21,085	19,885	17,771	24,007	23,123	22,560	21,237	20,024	17,888	35
36	22,953	22,143	21,625	20,405	19,284	17,300	23,130	22,311	21,787	20,554	19,421	17,416	36
37	22,077	21,328	20,848	19,715	18,671	16,815	22,251	21,493	21,008	19,862	18,807	16,931	37
38	21,198	20,507	20,064	19,016	18,047	16,317	21,369	20,669	20,221	19,162	18,181	16,432	38
39	20,316	19,681	19,273	18,307	17,411	15,804	20,483	19,841	19,428	18,451	17,544	15,919	39
40	19,430	18,849	18,476	17,589	16,764	15,277	19,594	19,006	18,628	17,731	16,895	15,392	40
41	18,541	18,012	17,672	16,861	16,104	14,736	18,701	18,165	17,821	17,000	16,234	14,849	41
42	17,649	17,170	16,861	16,124	15,433	14,179	17,804	17,319	17,006	16,259	15,560	14,291	42
43	16,754	16,323	16,044	15,377	14,750	13,607	16,904	16,467	16,184	15,509	14,874	13,717	43
44	15,857	15,470	15,220	14,620	14,055	13,020	16,001	15,609	15,356	14,748	14,176	13,127	44
45	14,957	14,613	14,390	13,854	13,348	12,416	15,095	14,746	14,520	13,977	13,465	12,521	45
46	14,054	13,750	13,553	13,078	12,628	11,796	14,185	13,877	13,678	13,197	12,741	11,897	46
47	13,147	12,881	12,709	12,292	11,895	11,158	13,272	13,003	12,828	12,405	12,003	11,257	47
48	12,238	12,007	11,858	11,495	11,149	10,503	12,357	12,123	11,971	11,603	11,253	10,598	48
49	11,325	11,128	11,000	10,688	10,389	9,830	11,438	11,238	11,107	10,791	10,488	9,921	49
50	10,411	10,244	10,135	9,871	9,617	9,138	10,515	10,346	10,236	9,967	9,710	9,225	50
51	9,493	9,355	9,264	9,043	8,831	8,428	9,589	9,448	9,356	9,132	8,917	8,509	51
52	8,573	8,460	8,386	8,205	8,030	7,698	8,658	8,543	8,468	8,285	8,108	7,772	52
53	7,648	7,558	7,499	7,355	7,215	6,948	7,722	7,631	7,571	7,425	7,283	7,012	53
54	6,719	6,650	6,604	6,492	6,384	6,175	6,781	6,711	6,665	6,551	6,441	6,230	54
55	5,785	5,733	5,699	5,616	5,535	5,379	5,834	5,782	5,748	5,664	5,582	5,424	55
56	4,844	4,808	4,784	4,725	4,668	4,557	4,882	4,845	4,821	4,762	4,704	4,592	56
57	3,895	3,872	3,857	3,819	3,781	3,708	3,922	3,898	3,883	3,844	3,806	3,733	57
58	2,938	2,925	2,916	2,894	2,873	2,831	2,955	2,941	2,932	2,910	2,889	2,846	58
59	1,971	1,965	1,961	1,951	1,941	1,922	1,979	1,973	1,969	1,959	1,949	1,929	59
60	0,992	0,991	0,989	0,987	0,984	0,979	0,994	0,993	0,992	0,989	0,986	0,981	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 62 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	52,628	48,311	45,708	40,028	35,336	28,167	52,870	48,521	45,899	40,180	35,457	28,245	0
1	51,917	47,720	45,185	39,644	35,054	28,014	52,156	47,927	45,374	39,794	35,173	28,091	1
2	51,182	47,105	44,640	39,238	34,751	27,845	51,421	47,313	44,829	39,389	34,872	27,924	2
3	50,438	46,480	44,083	38,822	34,439	27,669	50,680	46,691	44,276	38,976	34,563	27,750	3
4	49,688	45,849	43,520	38,398	34,119	27,486	49,932	46,062	43,715	38,555	34,246	27,570	4
5	48,934	45,211	42,950	37,966	33,792	27,297	49,180	45,428	43,149	38,127	33,923	27,384	5
6	48,174	44,568	42,374	37,528	33,458	27,101	48,425	44,788	42,576	37,693	33,593	27,193	6
7	47,410	43,918	41,791	37,082	33,117	26,900	47,665	44,144	41,998	37,252	33,256	26,995	7
8	46,642	43,263	41,201	36,630	32,768	26,692	46,902	43,494	41,414	36,805	32,913	26,792	8
9	45,869	42,602	40,606	36,170	32,412	26,478	46,134	42,838	40,824	36,350	32,562	26,582	9
10	45,092	41,936	40,004	35,703	32,049	26,257	45,362	42,177	40,228	35,888	32,204	26,366	10
11	44,312	41,264	39,396	35,229	31,679	26,029	44,586	41,510	39,625	35,420	31,839	26,143	11
12	43,527	40,587	38,783	34,748	31,301	25,795	43,807	40,839	39,016	34,944	31,467	25,914	12
13	42,739	39,905	38,163	34,259	30,916	25,553	43,023	40,161	38,402	34,461	31,087	25,678	13
14	41,946	39,218	37,537	33,764	30,523	25,305	42,236	39,479	37,781	33,972	30,700	25,435	14
15	41,151	38,525	36,905	33,262	30,123	25,050	41,445	38,792	37,155	33,475	30,305	25,185	15
16	40,353	37,829	36,269	32,753	29,716	24,787	40,652	38,100	36,524	32,972	29,904	24,928	16
17	39,554	37,129	35,629	32,239	29,303	24,519	39,855	37,404	35,887	32,462	29,495	24,664	17
18	38,754	36,427	34,984	31,720	28,883	24,244	39,055	36,702	35,244	31,944	29,078	24,393	18
19	37,952	35,721	34,336	31,195	28,458	23,963	38,252	35,995	34,595	31,420	28,653	24,113	19
20	37,149	35,012	33,684	30,664	28,025	23,675	37,444	35,283	33,940	30,887	28,220	23,825	20
21	36,344	34,299	33,026	30,127	27,586	23,380	36,632	34,565	33,278	30,347	27,778	23,529	21
22	35,535	33,581	32,363	29,583	27,138	23,076	35,816	33,841	32,609	29,798	27,327	23,224	22
23	34,722	32,858	31,693	29,030	26,681	22,763	34,996	33,111	31,933	29,241	26,867	22,909	23
24	33,905	32,128	31,017	28,469	26,216	22,441	34,172	32,375	31,251	28,675	26,398	22,585	24
25	33,084	31,392	30,333	27,899	25,740	22,109	33,344	31,633	30,562	28,102	25,920	22,252	25
26	32,258	30,651	29,642	27,321	25,256	21,768	32,511	30,886	29,866	27,519	25,432	21,908	26
27	31,429	29,904	28,945	26,734	24,761	21,416	31,675	30,133	29,163	26,928	24,934	21,554	27
28	30,595	29,150	28,241	26,138	24,257	21,054	30,834	29,373	28,454	26,328	24,427	21,190	28
29	29,757	28,391	27,529	25,534	23,743	20,680	29,990	28,608	27,737	25,720	23,910	20,815	29
30	28,914	27,625	26,810	24,920	23,218	20,296	29,141	27,837	27,013	25,102	23,382	20,429	30
31	28,067	26,852	26,084	24,297	22,683	19,900	28,288	27,060	26,283	24,476	22,844	20,032	31
32	27,215	26,073	25,350	23,664	22,136	19,492	27,432	26,277	25,545	23,840	22,296	19,622	32
33	26,359	25,288	24,609	23,021	21,579	19,071	26,571	25,487	24,800	23,194	21,736	19,201	33
34	25,499	24,497	23,861	22,370	21,011	18,639	25,706	24,692	24,047	22,539	21,166	18,767	34
35	24,635	23,700	23,105	21,708	20,432	18,193	24,837	23,891	23,288	21,875	20,584	18,321	35
36	23,768	22,897	22,342	21,038	19,842	17,735	23,965	23,084	22,522	21,202	19,992	17,861	36
37	22,896	22,088	21,572	20,357	19,240	17,263	23,090	22,272	21,750	20,520	19,389	17,390	37
38	22,020	21,273	20,796	19,668	18,627	16,778	22,212	21,455	20,971	19,829	18,776	16,905	38
39	21,142	20,453	20,012	18,968	18,003	16,279	21,330	20,633	20,186	19,129	18,151	16,406	39
40	20,260	19,628	19,222	18,260	17,367	15,767	20,445	19,805	19,394	18,419	17,514	15,893	40
41	19,375	18,797	18,425	17,542	16,720	15,240	19,557	18,971	18,594	17,699	16,866	15,366	41
42	18,488	17,961	17,622	16,815	16,061	14,698	18,665	18,131	17,787	16,969	16,205	14,823	42
43	17,597	17,120	16,813	16,079	15,391	14,142	17,769	17,286	16,974	16,229	15,532	14,266	43
44	16,705	16,275	15,997	15,333	14,709	13,571	16,871	16,435	16,153	15,480	14,847	13,693	44
45	15,809	15,424	15,175	14,578	14,015	12,984	15,970	15,579	15,327	14,721	14,150	13,104	45
46	14,911	14,569	14,347	13,814	13,309	12,381	15,066	14,718	14,493	13,952	13,440	12,499	46
47	14,010	13,708	13,512	13,039	12,591	11,762	14,159	13,851	13,652	13,173	12,718	11,877	47
48	13,106	12,842	12,670	12,254	11,859	11,126	13,248	12,980	12,805	12,383	11,982	11,237	48
49	12,200	11,970	11,821	11,460	11,115	10,472	12,335	12,102	11,950	11,584	11,234	10,581	49
50	11,291	11,095	10,967	10,656	10,359	9,802	11,419	11,219	11,089	10,773	10,472	9,906	50
51	10,381	10,215	10,106	9,843	9,590	9,113	10,499	10,330	10,220	9,952	9,695	9,211	51
52	9,467	9,329	9,239	9,019	8,807	8,406	9,575	9,434	9,343	9,119	8,904	8,497	52
53	8,551	8,438	8,364	8,184	8,010	7,680	8,646	8,532	8,457	8,274	8,097	7,762	53
54	7,630	7,540	7,482	7,338	7,198	6,932	7,712	7,622	7,562	7,416	7,274	7,004	54
55	6,705	6,635	6,590	6,479	6,370	6,162	6,774	6,703	6,657	6,544	6,434	6,223	55
56	5,774	5,722	5,688	5,605	5,525	5,368	5,829	5,777	5,743	5,658	5,576	5,418	56
57	4,836	4,800	4,776	4,718	4,660	4,550	4,878	4,841	4,817	4,758	4,700	4,588	57
58	3,890	3,867	3,851	3,813	3,776	3,703	3,919	3,896	3,880	3,842	3,804	3,731	58
59	2,935	2,922	2,913	2,891	2,870	2,828	2,953	2,940	2,931	2,909	2,887	2,845	59
60	1,969	1,963	1,959	1,949	1,940	1,920	1,978	1,972	1,968	1,958	1,948	1,929	60
61	0,992	0,990	0,989	0,986	0,984	0,979	0,994	0,993	0,991	0,989	0,986	0,981	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 63 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	53,300	48,869	46,201	40,390	35,602	28,311	53,560	49,093	46,405	40,551	35,730	28,393	0
1	52,593	48,282	45,683	40,012	35,325	28,163	52,850	48,505	45,886	40,171	35,452	28,244	1
2	51,862	47,672	45,143	39,611	35,028	27,999	52,118	47,895	45,345	39,772	35,157	28,082	2
3	51,121	47,052	44,592	39,200	34,722	27,827	51,381	47,278	44,798	39,365	34,853	27,913	3
4	50,374	46,425	44,033	38,782	34,407	27,649	50,636	46,654	44,242	38,949	34,542	27,737	4
5	49,623	45,792	43,468	38,357	34,086	27,464	49,888	46,024	43,681	38,528	34,225	27,556	5
6	48,867	45,153	42,897	37,924	33,758	27,274	49,136	45,389	43,114	38,100	33,901	27,370	6
7	48,106	44,508	42,319	37,484	33,423	27,078	48,380	44,750	42,541	37,665	33,570	27,178	7
8	47,341	43,858	41,735	37,037	33,080	26,875	47,620	44,104	41,962	37,223	33,233	26,980	8
9	46,572	43,202	41,145	36,584	32,730	26,666	46,856	43,454	41,378	36,775	32,889	26,776	9
10	45,799	42,540	40,548	36,123	32,374	26,451	46,088	42,798	40,787	36,320	32,537	26,566	10
11	45,022	41,873	39,946	35,655	32,010	26,229	45,316	42,136	40,190	35,858	32,179	26,349	11
12	44,240	41,201	39,338	35,180	31,638	26,001	44,540	41,469	39,587	35,389	31,813	26,126	12
13	43,455	40,524	38,723	34,698	31,260	25,766	43,760	40,797	38,978	34,912	31,440	25,896	13
14	42,667	39,841	38,103	34,210	30,874	25,524	42,976	40,120	38,363	34,429	31,060	25,659	14
15	41,875	39,154	37,477	33,714	30,481	25,275	42,189	39,438	37,743	33,940	30,673	25,416	15
16	41,081	38,462	36,846	33,212	30,081	25,019	41,400	38,751	37,117	33,443	30,279	25,166	16
17	40,285	37,767	36,212	32,705	29,675	24,758	40,607	38,060	36,486	32,940	29,877	24,909	17
18	39,489	37,070	35,573	32,193	29,263	24,490	39,811	37,364	35,850	32,430	29,468	24,645	18
19	38,691	36,370	34,931	31,675	28,845	24,216	39,011	36,662	35,207	31,913	29,051	24,374	19
20	37,891	35,666	34,285	31,151	28,420	23,936	38,207	35,955	34,557	31,388	28,626	24,094	20
21	37,090	34,958	33,633	30,621	27,989	23,649	37,399	35,242	33,901	30,855	28,192	23,805	21
22	36,285	34,246	32,976	30,085	27,549	23,353	36,587	34,524	33,239	30,314	27,750	23,508	22
23	35,476	33,528	32,313	29,539	27,101	23,049	35,771	33,799	32,570	29,764	27,298	23,202	23
24	34,663	32,804	31,642	28,986	26,644	22,735	34,950	33,069	31,894	29,207	26,838	22,887	24
25	33,845	32,073	30,965	28,424	26,177	22,412	34,126	32,333	31,211	28,641	26,368	22,563	25
26	33,024	31,337	30,281	27,854	25,701	22,080	33,297	31,591	30,522	28,067	25,890	22,229	26
27	32,198	30,596	29,590	27,275	25,216	21,737	32,465	30,843	29,826	27,484	25,401	21,884	27
28	31,368	29,848	28,892	26,688	24,721	21,385	31,628	30,090	29,122	26,892	24,903	21,530	28
29	30,534	29,094	28,187	26,091	24,216	21,021	30,788	29,330	28,413	26,292	24,395	21,165	29
30	29,695	28,334	27,475	25,486	23,701	20,647	29,943	28,565	27,696	25,683	23,877	20,790	30
31	28,852	27,567	26,755	24,871	23,175	20,262	29,094	27,793	26,972	25,065	23,349	20,403	31
32	28,004	26,794	26,028	24,247	22,638	19,864	28,241	27,016	26,241	24,438	22,811	20,005	32
33	27,152	26,015	25,294	23,613	22,091	19,455	27,384	26,232	25,503	23,802	22,261	19,595	33
34	26,296	25,229	24,552	22,970	21,533	19,034	26,523	25,443	24,757	23,156	21,702	19,173	34
35	25,436	24,438	23,803	22,318	20,965	18,600	25,659	24,648	24,005	22,501	21,131	18,738	35
36	24,572	23,641	23,048	21,656	20,385	18,154	24,791	23,847	23,246	21,837	20,550	18,292	36
37	23,704	22,837	22,285	20,985	19,794	17,695	23,920	23,041	22,481	21,165	19,958	17,833	37
38	22,833	22,029	21,515	20,305	19,192	17,223	23,046	22,231	21,710	20,484	19,356	17,361	38
39	21,958	21,214	20,738	19,615	18,579	16,737	22,169	21,415	20,932	19,793	18,743	16,877	39
40	21,080	20,395	19,956	18,916	17,954	16,238	21,288	20,593	20,147	19,093	18,118	16,378	40
41	20,199	19,570	19,166	18,208	17,319	15,725	20,404	19,765	19,355	18,383	17,482	15,865	41
42	19,316	18,740	18,370	17,491	16,672	15,198	19,517	18,932	18,557	17,664	16,833	15,338	42
43	18,430	17,906	17,568	16,765	16,014	14,657	18,626	18,094	17,751	16,935	16,173	14,796	43
44	17,542	17,067	16,761	16,030	15,345	14,101	17,733	17,250	16,939	16,197	15,502	14,239	44
45	16,651	16,223	15,947	15,286	14,665	13,531	16,836	16,402	16,121	15,449	14,818	13,667	45
46	15,758	15,374	15,127	14,532	13,972	12,945	15,937	15,548	15,296	14,692	14,122	13,079	46
47	14,862	14,521	14,300	13,769	13,267	12,343	15,035	14,689	14,464	13,924	13,414	12,475	47
48	13,963	13,662	13,467	12,996	12,550	11,725	14,131	13,825	13,626	13,147	12,694	11,855	48
49	13,062	12,799	12,628	12,214	11,821	11,091	13,223	12,955	12,781	12,360	11,960	11,218	49
50	12,160	11,931	11,783	11,423	11,080	10,440	12,313	12,080	11,929	11,563	11,214	10,563	50
51	11,256	11,060	10,932	10,623	10,327	9,772	11,399	11,200	11,070	10,756	10,454	9,890	51
52	10,349	10,184	10,076	9,814	9,562	9,087	10,482	10,314	10,204	9,937	9,680	9,197	52
53	9,440	9,303	9,213	8,994	8,783	8,383	9,560	9,420	9,329	9,106	8,891	8,485	53
54	8,528	8,416	8,342	8,163	7,989	7,660	8,634	8,520	8,445	8,262	8,086	7,751	54
55	7,611	7,522	7,463	7,320	7,181	6,915	7,703	7,612	7,552	7,406	7,265	6,995	55
56	6,690	6,621	6,575	6,464	6,356	6,149	6,766	6,696	6,650	6,537	6,427	6,216	56
57	5,762	5,711	5,677	5,595	5,514	5,358	5,823	5,771	5,737	5,653	5,571	5,413	57
58	4,827	4,792	4,768	4,710	4,652	4,542	4,873	4,837	4,813	4,754	4,696	4,584	58
59	3,884	3,861	3,846	3,808	3,771	3,698	3,916	3,893	3,877	3,839	3,801	3,728	59
60	2,932	2,919	2,910	2,888	2,867	2,825	2,951	2,938	2,929	2,907	2,885	2,843	60
61	1,968	1,962	1,958	1,948	1,938	1,919	1,977	1,971	1,967	1,957	1,947	1,928	61
62	0,991	0,990	0,989	0,986	0,984	0,978	0,994	0,992	0,991	0,989	0,986	0,981	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 64 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	53,964	49,418	46,685	40,744	35,862	28,451	54,243	49,659	46,903	40,916	35,997	28,536	0
1	53,261	48,836	46,173	40,371	35,590	28,307	53,537	49,075	46,389	40,541	35,724	28,392	1
2	52,533	48,231	45,637	39,976	35,298	28,147	52,809	48,470	45,854	40,147	35,434	28,234	2
3	51,795	47,615	45,091	39,571	34,997	27,979	52,074	47,857	45,312	39,746	35,136	28,069	3
4	51,052	46,993	44,538	39,158	34,688	27,805	51,333	47,237	44,761	39,336	34,831	27,899	4
5	50,304	46,364	43,978	38,738	34,372	27,626	50,589	46,613	44,205	38,920	34,519	27,722	5
6	49,552	45,730	43,411	38,311	34,050	27,441	49,840	45,983	43,643	38,498	34,201	27,541	6
7	48,794	45,090	42,839	37,877	33,720	27,249	49,088	45,348	43,076	38,069	33,877	27,354	7
8	48,032	44,444	42,260	37,436	33,384	27,052	48,331	44,707	42,502	37,634	33,545	27,162	8
9	47,267	43,792	41,675	36,988	33,040	26,848	47,571	44,061	41,923	37,192	33,207	26,963	9
10	46,497	43,135	41,083	36,533	32,689	26,638	46,806	43,410	41,337	36,743	32,862	26,758	10
11	45,723	42,473	40,486	36,072	32,332	26,422	46,038	42,753	40,746	36,287	32,511	26,548	11
12	44,945	41,805	39,883	35,603	31,967	26,200	45,265	42,091	40,149	35,824	32,152	26,330	12
13	44,163	41,133	39,274	35,128	31,595	25,970	44,489	41,424	39,545	35,355	31,785	26,107	13
14	43,378	40,455	38,659	34,645	31,215	25,734	43,709	40,752	38,936	34,878	31,412	25,876	14
15	42,590	39,772	38,039	34,156	30,829	25,492	42,926	40,075	38,322	34,395	31,032	25,640	15
16	41,799	39,086	37,414	33,661	30,436	25,243	42,140	39,393	37,702	33,906	30,645	25,396	16
17	41,007	38,396	36,785	33,160	30,037	24,988	41,351	38,707	37,077	33,410	30,251	25,147	17
18	40,214	37,703	36,152	32,655	29,632	24,727	40,558	38,016	36,446	32,907	29,849	24,890	18
19	39,420	37,008	35,516	32,144	29,222	24,461	39,762	37,320	35,809	32,396	29,440	24,625	19
20	38,624	36,310	34,875	31,628	28,805	24,188	38,962	36,618	35,166	31,879	29,022	24,353	20
21	37,826	35,607	34,230	31,105	28,381	23,908	38,158	35,911	34,516	31,353	28,596	24,072	21
22	37,025	34,900	33,579	30,575	27,950	23,620	37,350	35,197	33,860	30,819	28,162	23,783	22
23	36,220	34,188	32,921	30,038	27,509	23,324	36,537	34,478	33,196	30,277	27,719	23,485	23
24	35,411	33,469	32,257	29,492	27,060	23,019	35,721	33,754	32,527	29,728	27,267	23,179	24
25	34,597	32,744	31,586	28,938	26,602	22,704	34,900	33,023	31,851	29,170	26,806	22,863	25
26	33,780	32,013	30,908	28,375	26,135	22,380	34,076	32,287	31,168	28,603	26,336	22,538	26
27	32,958	31,277	30,224	27,804	25,658	22,047	33,247	31,544	30,478	28,028	25,856	22,203	27
28	32,132	30,535	29,532	27,225	25,172	21,704	32,414	30,796	29,781	27,445	25,367	21,858	28
29	31,302	29,786	28,834	26,637	24,676	21,350	31,577	30,043	29,078	26,853	24,869	21,503	29
30	30,467	29,032	28,128	26,039	24,170	20,986	30,737	29,283	28,368	26,253	24,360	21,138	30
31	29,628	28,271	27,415	25,433	23,654	20,610	29,892	28,517	27,650	25,643	23,842	20,762	31
32	28,784	27,503	26,694	24,817	23,127	20,223	29,043	27,745	26,926	25,025	23,313	20,374	32
33	27,935	26,730	25,967	24,192	22,589	19,825	28,190	26,968	26,195	24,397	22,774	19,975	33
34	27,083	25,950	25,232	23,558	22,041	19,415	27,333	26,184	25,456	23,760	22,224	19,564	34
35	26,227	25,164	24,490	22,914	21,483	18,993	26,472	25,395	24,711	23,114	21,664	19,142	35
36	25,367	24,373	23,741	22,261	20,913	18,558	25,608	24,600	23,960	22,460	21,093	18,707	36
37	24,503	23,575	22,985	21,599	20,333	18,111	24,742	23,801	23,202	21,797	20,513	18,261	37
38	23,635	22,772	22,222	20,928	19,741	17,651	23,872	22,996	22,438	21,125	19,922	17,802	38
39	22,764	21,963	21,452	20,247	19,139	17,178	22,999	22,186	21,667	20,444	19,320	17,331	39
40	21,890	21,150	20,676	19,558	18,526	16,692	22,123	21,371	20,890	19,754	18,707	16,846	40
41	21,013	20,331	19,894	18,859	17,902	16,193	21,243	20,550	20,105	19,054	18,082	16,347	41
42	20,134	19,507	19,105	18,151	17,266	15,680	20,360	19,723	19,314	18,345	17,446	15,835	42
43	19,252	18,679	18,310	17,435	16,620	15,153	19,474	18,891	18,517	17,627	16,799	15,308	43
44	18,368	17,846	17,510	16,710	15,964	14,612	18,585	18,054	17,713	16,899	16,140	14,767	44
45	17,482	17,009	16,704	15,977	15,296	14,058	17,694	17,213	16,903	16,163	15,469	14,211	45
46	16,593	16,167	15,892	15,234	14,616	13,488	16,800	16,366	16,086	15,416	14,787	13,640	46
47	15,702	15,320	15,074	14,482	13,925	12,903	15,903	15,514	15,263	14,661	14,093	13,053	47
48	14,808	14,469	14,249	13,721	13,222	12,302	15,004	14,658	14,434	13,896	13,387	12,451	48
49	13,913	13,613	13,419	12,951	12,507	11,686	14,102	13,797	13,598	13,121	12,669	11,832	49
50	13,016	12,754	12,584	12,172	11,781	11,054	13,197	12,930	12,756	12,337	11,938	11,197	50
51	12,118	11,891	11,743	11,385	11,044	10,406	12,290	12,058	11,907	11,542	11,194	10,544	51
52	11,219	11,024	10,897	10,589	10,295	9,742	11,379	11,181	11,051	10,737	10,437	9,873	52
53	10,317	10,152	10,045	9,784	9,533	9,060	10,464	10,296	10,187	9,920	9,665	9,183	53
54	9,413	9,276	9,186	8,968	8,758	8,360	9,545	9,405	9,314	9,092	8,877	8,472	54
55	8,505	8,393	8,320	8,141	7,968	7,640	8,621	8,507	8,433	8,251	8,075	7,740	55
56	7,592	7,503	7,445	7,302	7,163	6,899	7,692	7,602	7,542	7,397	7,256	6,986	56
57	6,675	6,606	6,561	6,450	6,342	6,135	6,758	6,688	6,642	6,529	6,419	6,209	57
58	5,751	5,699	5,666	5,583	5,503	5,348	5,817	5,765	5,731	5,647	5,565	5,407	58
59	4,819	4,783	4,760	4,701	4,644	4,534	4,869	4,832	4,809	4,749	4,692	4,580	59
60	3,879	3,856	3,840	3,802	3,765	3,693	3,913	3,890	3,874	3,836	3,798	3,725	60
61	2,929	2,915	2,907	2,885	2,863	2,822	2,949	2,936	2,927	2,905	2,883	2,841	61
62	1,967	1,961	1,957	1,947	1,937	1,918	1,976	1,970	1,966	1,956	1,946	1,927	62
63	0,991	0,989	0,988	0,986	0,983	0,978	0,994	0,992	0,991	0,988	0,986	0,981	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 65 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	54,620	49,959	47,161	41,090	36,113	28,585	54,919	50,216	47,394	41,272	36,257	28,675	0
1	53,920	49,382	46,654	40,722	35,847	28,445	54,216	49,637	46,885	40,903	35,989	28,535	1
2	53,195	48,781	46,123	40,333	35,560	28,289	53,492	49,036	46,355	40,515	35,704	28,381	2
3	52,461	48,169	45,582	39,933	35,264	28,126	52,761	48,429	45,817	40,119	35,412	28,221	3
4	51,721	47,551	45,033	39,525	34,961	27,957	52,023	47,814	45,272	39,715	35,112	28,054	4
5	50,977	46,927	44,478	39,111	34,651	27,782	51,282	47,193	44,721	39,305	34,806	27,883	5
6	50,227	46,297	43,917	38,690	34,334	27,601	50,537	46,568	44,164	38,888	34,494	27,707	6
7	49,473	45,662	43,349	38,261	34,010	27,414	49,788	45,938	43,602	38,465	34,175	27,525	7
8	48,715	45,020	42,775	37,826	33,679	27,222	49,035	45,302	43,034	38,036	33,850	27,337	8
9	47,952	44,373	42,195	37,384	33,341	27,023	48,278	44,661	42,460	37,600	33,518	27,144	9
10	47,186	43,721	41,609	36,935	32,996	26,819	47,517	44,014	41,880	37,157	33,179	26,945	10
11	46,415	43,063	41,017	36,479	32,645	26,608	46,752	43,362	41,294	36,707	32,834	26,739	11
12	45,641	42,400	40,419	36,017	32,286	26,391	45,983	42,705	40,702	36,251	32,481	26,528	12
13	44,862	41,732	39,816	35,547	31,920	26,167	45,210	42,043	40,104	35,788	32,122	26,310	13
14	44,081	41,059	39,206	35,071	31,548	25,937	44,434	41,376	39,501	35,318	31,755	26,086	14
15	43,296	40,381	38,591	34,588	31,168	25,701	43,654	40,703	38,892	34,841	31,382	25,855	15
16	42,509	39,699	37,971	34,100	30,782	25,458	42,872	40,027	38,277	34,359	31,002	25,619	16
17	41,720	39,014	37,348	33,606	30,390	25,209	42,087	39,346	37,658	33,869	30,615	25,375	17
18	40,930	38,327	36,721	33,107	29,992	24,956	41,298	38,660	37,033	33,373	30,220	25,125	18
19	40,140	37,637	36,090	32,603	29,589	24,696	40,506	37,969	36,402	32,870	29,819	24,868	19
20	39,348	36,943	35,455	32,093	29,179	24,430	39,709	37,273	35,765	32,359	29,409	24,603	20
21	38,554	36,246	34,816	31,578	28,763	24,157	38,909	36,570	35,121	31,841	28,990	24,330	21
22	37,757	35,544	34,171	31,055	28,339	23,877	38,104	35,862	34,471	31,314	28,564	24,048	22
23	36,955	34,837	33,520	30,525	27,907	23,589	37,296	35,149	33,814	30,780	28,129	23,759	23
24	36,150	34,123	32,861	29,986	27,465	23,291	36,483	34,429	33,150	30,238	27,685	23,460	24
25	35,340	33,404	32,196	29,440	27,015	22,985	35,666	33,704	32,480	29,687	27,232	23,153	25
26	34,526	32,679	31,525	28,885	26,556	22,670	34,845	32,973	31,804	29,129	26,771	22,837	26
27	33,708	31,948	30,846	28,322	26,088	22,345	34,021	32,236	31,120	28,562	26,300	22,511	27
28	32,886	31,211	30,161	27,750	25,611	22,011	33,192	31,494	30,430	27,987	25,820	22,175	28
29	32,060	30,468	29,469	27,170	25,124	21,666	32,359	30,745	29,733	27,403	25,330	21,830	29
30	31,229	29,719	28,770	26,581	24,627	21,312	31,522	29,991	29,029	26,811	24,831	21,474	30
31	30,393	28,963	28,063	25,982	24,119	20,946	30,681	29,231	28,319	26,209	24,322	21,108	31
32	29,553	28,201	27,349	25,375	23,602	20,569	29,836	28,465	27,601	25,599	23,803	20,731	32
33	28,709	27,433	26,628	24,758	23,074	20,181	28,987	27,693	26,876	24,980	23,273	20,342	33
34	27,860	26,659	25,900	24,132	22,536	19,782	28,134	26,916	26,145	24,352	22,734	19,943	34
35	27,008	25,879	25,164	23,497	21,987	19,370	27,277	26,132	25,406	23,715	22,184	19,531	35
36	26,151	25,093	24,422	22,853	21,427	18,947	26,417	25,343	24,662	23,070	21,624	19,109	36
37	25,291	24,301	23,672	22,199	20,857	18,512	25,555	24,550	23,911	22,416	21,054	18,674	37
38	24,427	23,504	22,916	21,537	20,276	18,064	24,689	23,751	23,154	21,754	20,473	18,228	38
39	23,560	22,701	22,153	20,865	19,684	17,603	23,821	22,948	22,391	21,082	19,883	17,770	39
40	22,690	21,893	21,384	20,185	19,082	17,130	22,949	22,138	21,621	20,402	19,281	17,298	40
41	21,816	21,080	20,608	19,495	18,468	16,643	22,073	21,323	20,844	19,712	18,668	16,813	41
42	20,941	20,262	19,827	18,797	17,844	16,144	21,194	20,503	20,060	19,013	18,044	16,314	42
43	20,063	19,439	19,039	18,090	17,210	15,631	20,313	19,678	19,271	18,305	17,408	15,802	43
44	19,183	18,613	18,246	17,376	16,565	15,105	19,429	18,848	18,475	17,588	16,762	15,276	44
45	18,301	17,782	17,448	16,652	15,909	14,565	18,542	18,013	17,672	16,862	16,104	14,735	45
46	17,417	16,947	16,643	15,920	15,242	14,010	17,653	17,173	16,864	16,126	15,436	14,181	46
47	16,530	16,107	15,833	15,179	14,564	13,441	16,761	16,329	16,050	15,382	14,755	13,611	47
48	15,642	15,262	15,017	14,428	13,874	12,857	15,867	15,480	15,229	14,629	14,063	13,026	48
49	14,751	14,414	14,195	13,670	13,173	12,258	14,971	14,626	14,403	13,866	13,359	12,426	49
50	13,860	13,562	13,369	12,903	12,462	11,645	14,072	13,768	13,570	13,095	12,643	11,809	50
51	12,968	12,708	12,538	12,129	11,739	11,016	13,171	12,904	12,731	12,313	11,915	11,176	51
52	12,075	11,849	11,702	11,346	11,006	10,372	12,267	12,035	11,885	11,521	11,173	10,525	52
53	11,181	10,987	10,861	10,554	10,261	9,711	11,358	11,160	11,031	10,718	10,418	9,856	53
54	10,284	10,120	10,013	9,753	9,503	9,032	10,446	10,279	10,169	9,903	9,648	9,167	54
55	9,384	9,248	9,158	8,941	8,732	8,335	9,530	9,390	9,299	9,077	8,863	8,459	55
56	8,480	8,369	8,296	8,118	7,946	7,619	8,608	8,495	8,420	8,238	8,063	7,729	56
57	7,572	7,484	7,426	7,283	7,145	6,881	7,682	7,591	7,532	7,387	7,246	6,977	57
58	6,659	6,590	6,545	6,435	6,327	6,121	6,749	6,679	6,634	6,521	6,412	6,202	58
59	5,738	5,688	5,654	5,572	5,491	5,337	5,810	5,758	5,724	5,641	5,559	5,402	59
60	4,811	4,775	4,751	4,693	4,636	4,526	4,864	4,828	4,804	4,745	4,687	4,575	60
61	3,873	3,850	3,835	3,797	3,760	3,688	3,910	3,886	3,871	3,833	3,795	3,722	61
62	2,925	2,912	2,903	2,882	2,860	2,818	2,947	2,934	2,925	2,903	2,881	2,839	62
63	1,965	1,959	1,955	1,945	1,935	1,916	1,975	1,969	1,965	1,955	1,946	1,926	63
64	0,990	0,989	0,988	0,985	0,983	0,977	0,993	0,992	0,991	0,988	0,986	0,980	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 66 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	55,267	50,491	47,628	41,428	36,359	28,714	55,588	50,766	47,877	41,622	36,510	28,808	0
1	54,571	49,919	47,126	41,066	36,097	28,578	54,889	50,192	47,373	41,258	36,248	28,672	1
2	53,849	49,322	46,600	40,681	35,815	28,427	54,168	49,596	46,848	40,876	35,968	28,523	2
3	53,118	48,715	46,063	40,287	35,524	28,267	53,440	48,993	46,315	40,485	35,681	28,367	3
4	52,382	48,101	45,520	39,884	35,226	28,102	52,706	48,382	45,775	40,086	35,386	28,205	4
5	51,640	47,481	44,970	39,475	34,921	27,932	51,968	47,766	45,229	39,682	35,086	28,038	5
6	50,894	46,856	44,413	39,060	34,610	27,755	51,227	47,145	44,677	39,271	34,779	27,866	6
7	50,143	46,224	43,850	38,637	34,291	27,573	50,481	46,520	44,120	38,854	34,466	27,689	7
8	49,388	45,587	43,281	38,207	33,966	27,386	49,732	45,889	43,557	38,430	34,147	27,507	8
9	48,629	44,945	42,706	37,771	33,634	27,192	48,978	45,252	42,989	38,000	33,821	27,318	9
10	47,866	44,297	42,125	37,327	33,295	26,992	48,220	44,610	42,414	37,563	33,488	27,124	10
11	47,098	43,644	41,538	36,878	32,949	26,787	47,459	43,963	41,833	37,119	33,149	26,924	11
12	46,327	42,986	40,946	36,421	32,597	26,575	46,693	43,311	41,246	36,669	32,803	26,718	12
13	45,552	42,322	40,347	35,957	32,237	26,357	45,924	42,653	40,654	36,212	32,449	26,506	13
14	44,774	41,653	39,743	35,487	31,871	26,133	45,151	41,991	40,056	35,748	32,089	26,288	14
15	43,992	40,980	39,133	35,011	31,497	25,902	44,375	41,324	39,453	35,278	31,723	26,064	15
16	43,209	40,303	38,519	34,528	31,118	25,665	43,597	40,652	38,844	34,802	31,349	25,833	16
17	42,423	39,623	37,901	34,041	30,732	25,423	42,815	39,976	38,230	34,320	30,969	25,596	17
18	41,637	38,941	37,279	33,548	30,342	25,175	42,030	39,295	37,611	33,830	30,582	25,353	18
19	40,850	38,255	36,654	33,051	29,945	24,922	41,241	38,609	36,986	33,334	30,188	25,102	19
20	40,062	37,567	36,025	32,548	29,543	24,663	40,449	37,918	36,354	32,830	29,785	24,844	20
21	39,272	36,875	35,391	32,040	29,134	24,398	39,652	37,221	35,717	32,319	29,375	24,578	21
22	38,478	36,178	34,752	31,524	28,718	24,125	38,851	36,518	35,072	31,800	28,956	24,305	22
23	37,681	35,476	34,107	31,001	28,293	23,844	38,046	35,810	34,421	31,273	28,528	24,023	23
24	36,879	34,768	33,455	30,470	27,860	23,554	37,237	35,095	33,764	30,738	28,092	23,732	24
25	36,073	34,053	32,796	29,930	27,417	23,256	36,424	34,376	33,100	30,195	27,648	23,433	25
26	35,263	33,334	32,130	29,383	26,966	22,949	35,607	33,650	32,430	29,644	27,195	23,125	26
27	34,449	32,608	31,458	28,827	26,507	22,632	34,786	32,919	31,752	29,085	26,732	22,808	27
28	33,630	31,876	30,779	28,263	26,038	22,307	33,961	32,182	31,068	28,517	26,261	22,481	28
29	32,808	31,139	30,093	27,691	25,559	21,971	33,132	31,439	30,378	27,941	25,780	22,145	29
30	31,980	30,395	29,400	27,109	25,071	21,626	32,299	30,690	29,681	27,357	25,290	21,798	30
31	31,149	29,645	28,700	26,519	24,572	21,269	31,462	29,936	28,976	26,764	24,790	21,442	31
32	30,312	28,889	27,992	25,919	24,064	20,902	30,621	29,175	28,265	26,162	24,280	21,075	32
33	29,472	28,126	27,277	25,311	23,545	20,524	29,776	28,409	27,547	25,552	23,760	20,697	33
34	28,627	27,357	26,555	24,693	23,016	20,135	28,926	27,637	26,823	24,932	23,230	20,308	34
35	27,778	26,583	25,826	24,067	22,477	19,734	28,074	26,859	26,091	24,304	22,690	19,908	35
36	26,926	25,802	25,090	23,431	21,927	19,322	27,218	26,076	25,353	23,667	22,140	19,496	36
37	26,069	25,016	24,348	22,786	21,367	18,898	26,359	25,289	24,609	23,022	21,581	19,073	37
38	25,209	24,224	23,598	22,132	20,796	18,461	25,498	24,496	23,860	22,369	21,011	18,639	38
39	24,345	23,427	22,842	21,469	20,214	18,012	24,634	23,699	23,103	21,707	20,431	18,193	39
40	23,479	22,624	22,079	20,798	19,622	17,551	23,766	22,895	22,341	21,036	19,841	17,734	40
41	22,609	21,817	21,310	20,117	19,020	17,077	22,894	22,087	21,571	20,356	19,239	17,262	41
42	21,737	21,004	20,535	19,428	18,406	16,590	22,020	21,273	20,795	19,667	18,626	16,777	42
43	20,863	20,188	19,755	18,731	17,783	16,091	21,143	20,454	20,013	18,969	18,003	16,279	43
44	19,987	19,367	18,969	18,025	17,149	15,578	20,263	19,630	19,224	18,262	17,368	15,767	44
45	19,109	18,542	18,178	17,312	16,505	15,053	19,381	18,802	18,430	17,546	16,723	15,242	45
46	18,229	17,713	17,381	16,589	15,850	14,513	18,496	17,969	17,630	16,822	16,067	14,703	46
47	17,347	16,880	16,578	15,859	15,184	13,959	17,610	17,132	16,824	16,089	15,400	14,149	47
48	16,463	16,042	15,770	15,119	14,507	13,391	16,721	16,290	16,012	15,347	14,722	13,581	48
49	15,578	15,201	14,957	14,372	13,820	12,809	15,830	15,444	15,195	14,596	14,032	12,998	49
50	14,692	14,357	14,139	13,616	13,122	12,213	14,937	14,594	14,371	13,836	13,331	12,400	50
51	13,806	13,510	13,317	12,854	12,415	11,602	14,042	13,738	13,541	13,067	12,617	11,785	51
52	12,919	12,660	12,491	12,084	11,696	10,977	13,144	12,878	12,705	12,288	11,891	11,154	52
53	12,031	11,806	11,660	11,305	10,967	10,336	12,242	12,012	11,861	11,498	11,152	10,505	53
54	11,142	10,949	10,823	10,518	10,226	9,678	11,337	11,139	11,010	10,698	10,399	9,838	54
55	10,250	10,086	9,980	9,721	9,472	9,004	10,427	10,260	10,151	9,886	9,631	9,152	55
56	9,355	9,219	9,130	8,913	8,705	8,310	9,514	9,374	9,284	9,062	8,849	8,445	56
57	8,456	8,345	8,272	8,095	7,923	7,598	8,595	8,482	8,407	8,226	8,051	7,717	57
58	7,552	7,464	7,406	7,264	7,126	6,863	7,671	7,580	7,521	7,376	7,236	6,967	58
59	6,643	6,574	6,529	6,419	6,312	6,107	6,740	6,671	6,625	6,513	6,403	6,194	59
60	5,726	5,675	5,642	5,560	5,480	5,326	5,803	5,751	5,717	5,634	5,552	5,395	60
61	4,802	4,766	4,743	4,685	4,628	4,518	4,859	4,822	4,799	4,740	4,682	4,571	61
62	3,867	3,844	3,829	3,791	3,754	3,682	3,906	3,883	3,867	3,829	3,792	3,718	62
63	2,921	2,908	2,899	2,878	2,856	2,815	2,945	2,932	2,923	2,901	2,879	2,837	63
64	1,963	1,957	1,953	1,943	1,933	1,914	1,974	1,968	1,964	1,954	1,945	1,925	64
65	0,990	0,988	0,987	0,985	0,982	0,977	0,993	0,992	0,990	0,988	0,985	0,980	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 67 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	55,905	51,014	48,087	41,759	36,597	28,839	56,249	51,309	48,352	41,964	36,757	28,937	0
1	55,212	50,446	47,590	41,401	36,340	28,706	55,554	50,739	47,853	41,606	36,500	28,805	1
2	54,494	49,854	47,068	41,022	36,063	28,559	54,836	50,147	47,333	41,228	36,225	28,659	2
3	53,767	49,251	46,536	40,632	35,777	28,403	54,112	49,549	46,806	40,843	35,943	28,508	3
4	53,033	48,642	45,997	40,235	35,484	28,242	53,381	48,942	46,270	40,450	35,654	28,350	4
5	52,295	48,026	45,452	39,831	35,184	28,076	52,647	48,331	45,729	40,050	35,358	28,188	5
6	51,552	47,405	44,900	39,421	34,878	27,904	51,909	47,715	45,182	39,645	35,057	28,020	6
7	50,805	46,778	44,342	39,003	34,565	27,727	51,167	47,094	44,630	39,234	34,750	27,848	7
8	50,053	46,145	43,778	38,579	34,245	27,543	50,420	46,467	44,073	38,816	34,436	27,670	8
9	49,297	45,507	43,208	38,148	33,919	27,354	49,670	45,835	43,509	38,391	34,116	27,487	9
10	48,536	44,864	42,632	37,711	33,585	27,160	48,916	45,198	42,939	37,960	33,789	27,298	10
11	47,772	44,215	42,050	37,267	33,246	26,959	48,158	44,556	42,364	37,523	33,456	27,103	11
12	47,005	43,561	41,462	36,816	32,899	26,752	47,396	43,908	41,782	37,078	33,116	26,902	12
13	46,233	42,902	40,869	36,358	32,545	26,540	46,630	43,255	41,195	36,628	32,769	26,696	13
14	45,458	42,238	40,270	35,894	32,185	26,321	45,861	42,597	40,603	36,170	32,415	26,483	14
15	44,680	41,570	39,665	35,423	31,818	26,096	45,088	41,935	40,005	35,706	32,055	26,265	15
16	43,899	40,897	39,056	34,947	31,444	25,865	44,313	41,269	39,402	35,237	31,688	26,040	16
17	43,117	40,222	38,443	34,466	31,066	25,628	43,535	40,598	38,794	34,761	31,315	25,810	17
18	42,335	39,544	37,827	33,980	30,681	25,387	42,754	39,922	38,180	34,278	30,935	25,573	18
19	41,551	38,864	37,208	33,489	30,292	25,140	41,969	39,241	37,561	33,788	30,547	25,329	19
20	40,767	38,180	36,584	32,993	29,896	24,888	41,180	38,554	36,935	33,291	30,152	25,077	20
21	39,980	37,493	35,956	32,491	29,495	24,629	40,387	37,862	36,303	32,787	29,749	24,818	21
22	39,190	36,802	35,323	31,982	29,086	24,363	39,590	37,165	35,664	32,275	29,337	24,552	22
23	38,396	36,104	34,683	31,466	28,668	24,089	38,788	36,461	35,019	31,755	28,918	24,277	23
24	37,598	35,401	34,037	30,942	28,243	23,807	37,983	35,753	34,368	31,227	28,490	23,994	24
25	36,796	34,692	33,384	30,410	27,808	23,516	37,174	35,038	33,710	30,692	28,053	23,703	25
26	35,990	33,978	32,724	29,869	27,365	23,217	36,361	34,318	33,046	30,148	27,608	23,403	26
27	35,179	33,257	32,058	29,321	26,913	22,909	35,543	33,592	32,375	29,597	27,154	23,094	27
28	34,364	32,531	31,385	28,765	26,452	22,592	34,722	32,860	31,697	29,037	26,691	22,776	28
29	33,546	31,799	30,706	28,200	25,982	22,265	33,897	32,123	31,013	28,469	26,219	22,449	29
30	32,722	31,060	30,019	27,626	25,502	21,928	33,067	31,379	30,322	27,892	25,737	22,112	30
31	31,894	30,316	29,325	27,043	25,013	21,581	32,234	30,630	29,624	27,307	25,246	21,765	31
32	31,061	29,564	28,623	26,452	24,513	21,223	31,397	29,876	28,919	26,714	24,745	21,407	32
33	30,225	28,807	27,915	25,851	24,003	20,854	30,556	29,115	28,208	26,111	24,235	21,039	33
34	29,384	28,044	27,199	25,241	23,483	20,475	29,710	28,348	27,489	25,500	23,714	20,660	34
35	28,539	27,275	26,476	24,623	22,953	20,085	28,861	27,576	26,765	24,880	23,184	20,271	35
36	27,690	26,500	25,747	23,995	22,413	19,683	28,010	26,799	26,033	24,252	22,644	19,870	36
37	26,837	25,719	25,010	23,359	21,862	19,269	27,155	26,017	25,296	23,616	22,094	19,459	37
38	25,980	24,932	24,267	22,713	21,301	18,844	26,298	25,231	24,554	22,972	21,535	19,036	38
39	25,120	24,141	23,518	22,059	20,730	18,406	25,437	24,439	23,805	22,319	20,966	18,602	39
40	24,258	23,344	22,762	21,396	20,148	17,957	24,574	23,642	23,049	21,658	20,386	18,155	40
41	23,392	22,541	21,999	20,725	19,556	17,495	23,706	22,839	22,287	20,987	19,795	17,696	41
42	22,523	21,735	21,231	20,044	18,953	17,020	22,836	22,032	21,518	20,307	19,194	17,224	42
43	21,652	20,923	20,457	19,356	18,340	16,534	21,963	21,219	20,743	19,619	18,582	16,739	43
44	20,780	20,108	19,678	18,660	17,717	16,034	21,088	20,402	19,962	18,922	17,959	16,241	44
45	19,906	19,289	18,894	17,955	17,084	15,522	20,210	19,580	19,176	18,216	17,326	15,731	45
46	19,030	18,466	18,104	17,243	16,441	14,997	19,331	18,754	18,383	17,503	16,683	15,206	46
47	18,152	17,639	17,309	16,522	15,787	14,458	18,449	17,924	17,586	16,780	16,028	14,668	47
48	17,273	16,808	16,508	15,793	15,123	13,905	17,565	17,089	16,782	16,049	15,363	14,116	48
49	16,392	15,974	15,703	15,056	14,448	13,338	16,680	16,250	15,973	15,310	14,687	13,550	49
50	15,511	15,136	14,894	14,312	13,764	12,758	15,792	15,408	15,159	14,562	14,000	12,969	50
51	14,631	14,297	14,081	13,561	13,070	12,165	14,903	14,560	14,338	13,805	13,301	12,373	51
52	13,750	13,455	13,264	12,803	12,366	11,558	14,011	13,708	13,512	13,039	12,590	11,761	52
53	12,869	12,610	12,443	12,038	11,652	10,936	13,115	12,850	12,678	12,262	11,867	11,132	53
54	11,986	11,762	11,616	11,263	10,927	10,299	12,217	11,987	11,837	11,475	11,130	10,485	54
55	11,101	10,909	10,784	10,481	10,190	9,645	11,314	11,117	10,989	10,677	10,379	9,820	55
56	10,214	10,052	9,946	9,688	9,441	8,974	10,408	10,241	10,132	9,868	9,614	9,135	56
57	9,324	9,189	9,101	8,885	8,678	8,285	9,497	9,358	9,268	9,047	8,834	8,431	57
58	8,430	8,320	8,247	8,071	7,900	7,575	8,581	8,468	8,394	8,213	8,038	7,705	58
59	7,531	7,443	7,385	7,244	7,107	6,845	7,659	7,569	7,510	7,365	7,225	6,957	59
60	6,626	6,558	6,513	6,403	6,297	6,092	6,731	6,661	6,615	6,503	6,394	6,185	60
61	5,713	5,663	5,630	5,548	5,468	5,314	5,796	5,744	5,710	5,627	5,545	5,388	61
62	4,792	4,757	4,733	4,675	4,619	4,509	4,853	4,817	4,793	4,734	4,677	4,565	62
63	3,860	3,837	3,822	3,784	3,748	3,676	3,903	3,879	3,864	3,825	3,788	3,715	63
64	2,917	2,904	2,895	2,874	2,852	2,811	2,943	2,930	2,921	2,899	2,877	2,835	64
65	1,961	1,955	1,951	1,941	1,931	1,912	1,973	1,967	1,963	1,953	1,943	1,924	65
66	0,989	0,988	0,987	0,984	0,982	0,976	0,993	0,991	0,990	0,988	0,985	0,980	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 68 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	56,534	51,529	48,537	42,081	36,828	28,958	56,903	51,843	48,820	42,299	36,997	29,062	0
1	55,845	50,966	48,045	41,729	36,576	28,830	56,211	51,278	48,326	41,946	36,745	28,933	1
2	55,131	50,377	47,528	41,354	36,304	28,686	55,497	50,691	47,811	41,574	36,475	28,791	2
3	54,406	49,779	47,000	40,970	36,023	28,534	54,776	50,097	47,288	41,194	36,199	28,644	3
4	53,676	49,173	46,466	40,578	35,735	28,377	54,049	49,495	46,757	40,806	35,914	28,490	4
5	52,941	48,562	45,925	40,179	35,440	28,215	53,318	48,888	46,221	40,412	35,624	28,332	5
6	52,201	47,945	45,378	39,774	35,139	28,047	52,583	48,276	45,679	40,012	35,328	28,169	6
7	51,457	47,323	44,825	39,361	34,831	27,874	51,844	47,659	45,132	39,606	35,026	28,001	7
8	50,708	46,694	44,266	38,943	34,516	27,695	51,101	47,037	44,579	39,193	34,718	27,828	8
9	49,955	46,060	43,701	38,517	34,195	27,511	50,355	46,410	44,021	38,775	34,404	27,649	9
10	49,198	45,421	43,129	38,085	33,868	27,321	49,604	45,777	43,456	38,349	34,083	27,465	10
11	48,437	44,777	42,552	37,646	33,533	27,125	48,849	45,140	42,886	37,918	33,755	27,275	11
12	47,673	44,127	41,970	37,201	33,192	26,923	48,091	44,497	42,310	37,479	33,421	27,080	12
13	46,904	43,473	41,381	36,749	32,844	26,715	47,328	43,849	41,728	37,034	33,080	26,879	13
14	46,132	42,813	40,787	36,291	32,490	26,502	46,562	43,196	41,141	36,583	32,733	26,671	14
15	45,357	42,149	40,187	35,826	32,129	26,282	45,793	42,538	40,548	36,126	32,379	26,459	15
16	44,580	41,481	39,584	35,356	31,762	26,057	45,022	41,876	39,950	35,662	32,019	26,240	16
17	43,802	40,811	38,976	34,881	31,389	25,826	44,247	41,210	39,348	35,192	31,652	26,015	17
18	43,023	40,138	38,365	34,401	31,012	25,591	43,469	40,539	38,740	34,716	31,279	25,784	18
19	42,243	39,462	37,751	33,916	30,629	25,350	42,688	39,863	38,126	34,233	30,898	25,547	19
20	41,462	38,783	37,133	33,427	30,240	25,104	41,903	39,182	37,506	33,743	30,510	25,302	20
21	40,678	38,101	36,511	32,931	29,845	24,852	41,113	38,495	36,879	33,245	30,113	25,050	21
22	39,892	37,415	35,883	32,430	29,443	24,592	40,320	37,802	36,247	32,740	29,709	24,790	22
23	39,102	36,722	35,249	31,920	29,033	24,326	39,522	37,104	35,608	32,227	29,297	24,523	23
24	38,308	36,024	34,609	31,403	28,615	24,051	38,721	36,400	34,962	31,707	28,877	24,247	24
25	37,509	35,320	33,961	30,878	28,188	23,767	37,915	35,691	34,310	31,178	28,448	23,964	25
26	36,706	34,611	33,308	30,344	27,752	23,475	37,105	34,976	33,652	30,642	28,011	23,672	26
27	35,900	33,896	32,647	29,803	27,308	23,175	36,292	34,255	32,987	30,098	27,564	23,371	27
28	35,089	33,175	31,981	29,254	26,855	22,866	35,474	33,529	32,315	29,545	27,110	23,061	28
29	34,273	32,448	31,307	28,697	26,393	22,547	34,653	32,797	31,637	28,985	26,646	22,742	29
30	33,454	31,714	30,626	28,130	25,922	22,219	33,827	32,059	30,952	28,416	26,173	22,414	30
31	32,629	30,975	29,938	27,555	25,441	21,880	32,998	31,315	30,261	27,839	25,691	22,076	31
32	31,800	30,229	29,242	26,971	24,949	21,531	32,164	30,566	29,563	27,253	25,199	21,728	32
33	30,967	29,477	28,540	26,378	24,448	21,172	31,327	29,811	28,858	26,659	24,697	21,369	33
34	30,130	28,719	27,831	25,777	23,937	20,802	30,485	29,050	28,146	26,056	24,186	21,000	34
35	29,288	27,955	27,114	25,166	23,416	20,422	29,640	28,283	27,427	25,445	23,665	20,621	35
36	28,443	27,186	26,391	24,547	22,885	20,030	28,792	27,512	26,703	24,825	23,135	20,231	36
37	27,594	26,410	25,661	23,918	22,344	19,627	27,942	26,736	25,973	24,198	22,595	19,830	37
38	26,741	25,629	24,924	23,281	21,792	19,212	27,088	25,955	25,237	23,562	22,046	19,419	38
39	25,885	24,842	24,181	22,635	21,230	18,785	26,232	25,169	24,495	22,919	21,487	18,996	39
40	25,025	24,051	23,431	21,981	20,659	18,347	25,373	24,378	23,746	22,266	20,917	18,561	40
41	24,163	23,254	22,676	21,318	20,076	17,897	24,510	23,581	22,991	21,604	20,337	18,114	41
42	23,298	22,453	21,914	20,646	19,484	17,434	23,643	22,780	22,229	20,934	19,747	17,655	42
43	22,431	21,647	21,146	19,967	18,881	16,960	22,775	21,973	21,461	20,255	19,146	17,183	43
44	21,562	20,837	20,374	19,279	18,269	16,473	21,904	21,162	20,688	19,568	18,535	16,699	44
45	20,692	20,024	19,596	18,584	17,647	15,974	21,031	20,347	19,909	18,873	17,914	16,202	45
46	19,819	19,207	18,814	17,881	17,015	15,462	20,155	19,527	19,125	18,169	17,282	15,692	46
47	18,946	18,385	18,025	17,169	16,372	14,937	19,278	18,704	18,335	17,457	16,640	15,169	47
48	18,070	17,560	17,232	16,450	15,720	14,398	18,400	17,876	17,539	16,737	15,988	14,633	48
49	17,194	16,732	16,435	15,724	15,057	13,847	17,519	17,045	16,739	16,009	15,325	14,082	49
50	16,318	15,902	15,633	14,990	14,386	13,283	16,637	16,210	15,933	15,272	14,651	13,518	50
51	15,443	15,070	14,829	14,251	13,705	12,706	15,753	15,370	15,122	14,527	13,967	12,940	51
52	14,568	14,236	14,021	13,504	13,016	12,116	14,867	14,526	14,305	13,773	13,271	12,346	52
53	13,692	13,399	13,209	12,751	12,316	11,512	13,978	13,676	13,481	13,009	12,562	11,735	53
54	12,816	12,559	12,392	11,990	11,606	10,894	13,086	12,822	12,650	12,235	11,841	11,108	54
55	11,939	11,716	11,571	11,220	10,886	10,261	12,190	11,961	11,812	11,451	11,106	10,464	55
56	11,060	10,869	10,744	10,442	10,153	9,611	11,291	11,094	10,966	10,656	10,358	9,801	56
57	10,178	10,016	9,911	9,654	9,408	8,944	10,388	10,222	10,113	9,849	9,596	9,119	57
58	9,293	9,158	9,070	8,856	8,649	8,258	9,480	9,341	9,251	9,030	8,818	8,416	58
59	8,404	8,294	8,222	8,046	7,876	7,553	8,566	8,453	8,379	8,199	8,024	7,692	59
60	7,509	7,422	7,364	7,223	7,087	6,826	7,646	7,556	7,497	7,353	7,213	6,946	60
61	6,609	6,541	6,496	6,387	6,280	6,076	6,720	6,651	6,605	6,494	6,385	6,176	61
62	5,700	5,649	5,616	5,535	5,455	5,302	5,788	5,736	5,702	5,619	5,538	5,381	62
63	4,782	4,746	4,723	4,665	4,609	4,500	4,847	4,811	4,787	4,729	4,671	4,560	63
64	3,853	3,830	3,815	3,777	3,740	3,669	3,899	3,875	3,860	3,822	3,784	3,711	64
65	2,913	2,900	2,891	2,869	2,848	2,807	2,940	2,927	2,918	2,896	2,875	2,833	65
66	1,959	1,953	1,949	1,939	1,929	1,910	1,972	1,966	1,962	1,952	1,942	1,923	66
67	0,989	0,987	0,986	0,984	0,981	0,976	0,992	0,991	0,990	0,987	0,985	0,979	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 69 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	57,155	52,035	48,979	42,396	37,053	29,074	57,550	52,370	49,280	42,627	37,231	29,182	0
1	56,469	51,476	48,491	42,048	36,805	28,948	56,861	51,810	48,791	42,279	36,984	29,057	1
2	55,758	50,892	47,978	41,679	36,538	28,808	56,150	51,227	48,280	41,912	36,719	28,919	2
3	55,036	50,297	47,456	41,299	36,262	28,660	55,433	50,637	47,762	41,537	36,447	28,775	3
4	54,309	49,696	46,926	40,912	35,978	28,507	54,709	50,039	47,236	41,154	36,168	28,625	4
5	53,577	49,089	46,390	40,518	35,688	28,349	53,981	49,436	46,705	40,765	35,883	28,471	5
6	52,841	48,476	45,847	40,118	35,392	28,185	53,249	48,829	46,168	40,371	35,592	28,312	6
7	52,099	47,857	45,299	39,711	35,089	28,016	52,514	48,217	45,626	39,970	35,296	28,149	7
8	51,354	47,233	44,744	39,297	34,780	27,841	51,775	47,599	45,078	39,563	34,993	27,980	8
9	50,604	46,604	44,183	38,877	34,464	27,661	51,031	46,976	44,524	39,150	34,684	27,806	9
10	49,850	45,969	43,617	38,450	34,141	27,475	50,284	46,348	43,965	38,730	34,368	27,626	10
11	49,093	45,329	43,045	38,017	33,813	27,284	49,532	45,715	43,399	38,304	34,046	27,441	11
12	48,331	44,684	42,467	37,577	33,477	27,087	48,777	45,077	42,828	37,872	33,718	27,251	12
13	47,566	44,034	41,883	37,131	33,135	26,884	48,018	44,433	42,252	37,433	33,383	27,055	13
14	46,797	43,378	41,294	36,678	32,786	26,676	47,256	43,785	41,670	36,987	33,042	26,853	14
15	46,025	42,719	40,700	36,219	32,431	26,461	46,490	43,132	41,082	36,536	32,694	26,646	15
16	45,252	42,055	40,101	35,755	32,070	26,241	45,722	42,475	40,490	36,078	32,340	26,433	16
17	44,476	41,389	39,498	35,286	31,704	26,016	44,951	41,814	39,893	35,615	31,980	26,214	17
18	43,701	40,721	38,893	34,812	31,332	25,787	44,177	41,148	39,290	35,145	31,613	25,989	18
19	42,924	40,050	38,284	34,334	30,956	25,552	43,399	40,477	38,682	34,669	31,239	25,757	19
20	42,147	39,376	37,671	33,850	30,574	25,312	42,617	39,800	38,067	34,185	30,858	25,519	20
21	41,367	38,699	37,055	33,361	30,186	25,066	41,831	39,118	37,447	33,694	30,469	25,273	21
22	40,584	38,017	36,432	32,866	29,790	24,813	41,042	38,431	36,820	33,195	30,072	25,020	22
23	39,798	37,330	35,804	32,363	29,387	24,553	40,248	37,737	36,186	32,689	29,667	24,760	23
24	39,007	36,637	35,169	31,853	28,976	24,285	39,450	37,039	35,547	32,176	29,254	24,491	24
25	38,212	35,938	34,528	31,334	28,557	24,008	38,648	36,334	34,900	31,654	28,832	24,215	25
26	37,413	35,233	33,880	30,808	28,129	23,724	37,842	35,625	34,248	31,125	28,403	23,931	26
27	36,610	34,523	33,225	30,274	27,692	23,431	37,032	34,909	33,589	30,588	27,964	23,637	27
28	35,802	33,807	32,564	29,732	27,247	23,129	36,218	34,188	32,923	30,043	27,517	23,336	28
29	34,991	33,085	31,896	29,181	26,793	22,819	35,400	33,461	32,251	29,490	27,062	23,025	29
30	34,174	32,357	31,221	28,623	26,329	22,498	34,578	32,728	31,573	28,929	26,597	22,705	30
31	33,354	31,623	30,539	28,055	25,856	22,168	33,753	31,990	30,887	28,360	26,123	22,376	31
32	32,528	30,882	29,850	27,478	25,373	21,828	32,923	31,246	30,195	27,782	25,640	22,037	32
33	31,699	30,135	29,153	26,893	24,881	21,478	32,089	30,496	29,497	27,195	25,148	21,688	33
34	30,865	29,382	28,450	26,299	24,378	21,117	31,251	29,741	28,791	26,600	24,645	21,328	34
35	30,027	28,624	27,740	25,696	23,866	20,746	30,410	28,980	28,079	25,997	24,133	20,958	35
36	29,186	27,859	27,023	25,085	23,344	20,364	29,566	28,214	27,361	25,386	23,612	20,578	36
37	28,340	27,089	26,299	24,464	22,811	19,970	28,719	27,444	26,638	24,767	23,082	20,188	37
38	27,490	26,313	25,568	23,835	22,269	19,566	27,870	26,669	25,908	24,140	22,543	19,788	38
39	26,638	25,532	24,832	23,198	21,717	19,150	27,018	25,889	25,173	23,505	21,994	19,376	39
40	25,782	24,746	24,088	22,551	21,154	18,722	26,162	25,103	24,431	22,861	21,435	18,953	40
41	24,923	23,955	23,339	21,897	20,582	18,283	25,303	24,313	23,683	22,209	20,865	18,518	41
42	24,062	23,158	22,583	21,233	19,999	17,832	24,441	23,517	22,928	21,547	20,285	18,071	42
43	23,198	22,358	21,822	20,562	19,407	17,369	23,577	22,717	22,168	20,878	19,695	17,612	43
44	22,333	21,554	21,056	19,884	18,805	16,895	22,710	21,912	21,402	20,200	19,096	17,140	44
45	21,466	20,746	20,285	19,197	18,193	16,408	21,841	21,103	20,630	19,515	18,486	16,657	45
46	20,597	19,934	19,509	18,503	17,572	15,909	20,971	20,290	19,853	18,821	17,866	16,161	46
47	19,727	19,118	18,728	17,801	16,940	15,397	20,098	19,473	19,071	18,119	17,236	15,652	47
48	18,856	18,299	17,941	17,091	16,299	14,872	19,224	18,652	18,284	17,410	16,596	15,130	48
49	17,984	17,477	17,151	16,374	15,649	14,335	18,349	17,827	17,492	16,692	15,946	14,596	49
50	17,112	16,654	16,358	15,651	14,989	13,786	17,472	16,999	16,695	15,967	15,286	14,048	50
51	16,242	15,828	15,561	14,922	14,322	13,225	16,594	16,167	15,892	15,234	14,615	13,486	51
52	15,372	15,001	14,762	14,187	13,645	12,652	15,713	15,331	15,084	14,491	13,933	12,909	52
53	14,502	14,173	13,959	13,445	12,960	12,065	14,830	14,490	14,269	13,740	13,239	12,317	53
54	13,632	13,341	13,152	12,697	12,265	11,465	13,944	13,643	13,448	12,978	12,533	11,709	54
55	12,762	12,507	12,341	11,940	11,559	10,851	13,055	12,792	12,621	12,207	11,814	11,084	55
56	11,890	11,669	11,525	11,176	10,843	10,221	12,163	11,934	11,786	11,426	11,082	10,441	56
57	11,017	10,827	10,703	10,402	10,115	9,575	11,267	11,071	10,943	10,633	10,337	9,781	57
58	10,140	9,979	9,874	9,619	9,374	8,912	10,367	10,201	10,092	9,829	9,577	9,101	58
59	9,260	9,126	9,039	8,825	8,620	8,230	9,461	9,323	9,233	9,013	8,801	8,401	59
60	8,376	8,267	8,195	8,020	7,851	7,529	8,550	8,437	8,363	8,183	8,009	7,679	60
61	7,487	7,399	7,342	7,202	7,066	6,806	7,633	7,543	7,484	7,340	7,201	6,934	61
62	6,590	6,522	6,478	6,369	6,263	6,060	6,709	6,640	6,595	6,483	6,375	6,166	62
63	5,684	5,634	5,601	5,520	5,441	5,288	5,779	5,728	5,694	5,611	5,530	5,373	63
64	4,770	4,735	4,711	4,654	4,598	4,489	4,841	4,805	4,781	4,723	4,665	4,554	64
65	3,845	3,822	3,807	3,770	3,733	3,661	3,894	3,871	3,855	3,817	3,780	3,707	65
66	2,908	2,895	2,886	2,865	2,844	2,802	2,938	2,924	2,916	2,894	2,872	2,830	66
67	1,956	1,950	1,947	1,937	1,927	1,908	1,971	1,965	1,961	1,951	1,941	1,922	67
68	0,988	0,986	0,985	0,983	0,980	0,975	0,992	0,990	0,989	0,987	0,984	0,979	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 70 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	57,766	52,532	49,412	42,703	37,271	29,184	58,189	52,890	49,733	42,948	37,459	29,297	0
1	57,084	51,977	48,928	42,360	37,028	29,063	57,504	52,333	49,248	42,605	37,217	29,176	1
2	56,375	51,397	48,420	41,995	36,765	28,926	56,796	51,754	48,742	42,243	36,956	29,042	2
3	55,657	50,806	47,902	41,620	36,493	28,781	56,082	51,169	48,228	41,873	36,689	28,902	3
4	54,933	50,209	47,376	41,238	36,214	28,632	55,361	50,575	47,707	41,495	36,415	28,756	4
5	54,204	49,606	46,845	40,849	35,929	28,477	54,636	49,977	47,180	41,111	36,135	28,605	5
6	53,471	48,997	46,307	40,454	35,638	28,317	53,908	49,374	46,648	40,722	35,849	28,451	6
7	52,732	48,383	45,763	40,052	35,340	28,152	53,176	48,766	46,111	40,326	35,558	28,291	7
8	51,990	47,763	45,213	39,643	35,035	27,981	52,440	48,153	45,568	39,925	35,260	28,127	8
9	51,243	47,137	44,657	39,228	34,725	27,805	51,700	47,535	45,019	39,517	34,956	27,957	9
10	50,492	46,507	44,095	38,806	34,407	27,624	50,956	46,911	44,465	39,103	34,646	27,782	10
11	49,738	45,871	43,528	38,379	34,084	27,437	50,208	46,282	43,904	38,682	34,330	27,602	11
12	48,980	45,230	42,954	37,944	33,754	27,245	49,456	45,648	43,338	38,255	34,007	27,416	12
13	48,218	44,584	42,376	37,503	33,417	27,047	48,700	45,009	42,767	37,822	33,678	27,225	13
14	47,452	43,933	41,791	37,056	33,074	26,843	47,941	44,366	42,190	37,383	33,343	27,028	14
15	46,683	43,278	41,202	36,603	32,724	26,634	47,179	43,718	41,608	36,937	33,001	26,826	15
16	45,913	42,619	40,608	36,144	32,369	26,419	46,414	43,065	41,021	36,486	32,653	26,618	16
17	45,141	41,957	40,010	35,681	32,009	26,199	45,647	42,409	40,429	36,029	32,299	26,405	17
18	44,369	41,293	39,410	35,213	31,643	25,975	44,876	41,747	39,832	35,565	31,939	26,186	18
19	43,595	40,627	38,806	34,741	31,273	25,746	44,102	41,081	39,229	35,095	31,571	25,960	19
20	42,821	39,958	38,199	34,263	30,898	25,511	43,323	40,409	38,620	34,617	31,197	25,728	20
21	42,045	39,286	37,587	33,781	30,516	25,271	42,541	39,732	38,005	34,133	30,814	25,489	21
22	41,266	38,609	36,971	33,292	30,128	25,025	41,755	39,050	37,383	33,641	30,424	25,242	22
23	40,483	37,926	36,348	32,796	29,731	24,771	40,964	38,361	36,755	33,141	30,026	24,988	23
24	39,696	37,238	35,719	32,292	29,327	24,510	40,170	37,668	36,121	32,635	29,620	24,727	24
25	38,904	36,544	35,083	31,780	28,914	24,240	39,372	36,968	35,481	32,120	29,207	24,457	25
26	38,109	35,844	34,440	31,260	28,494	23,963	38,569	36,264	34,834	31,598	28,784	24,180	26
27	37,309	35,139	33,792	30,733	28,065	23,677	37,763	35,553	34,181	31,068	28,354	23,895	27
28	36,505	34,428	33,136	30,198	27,627	23,383	36,953	34,837	33,521	30,530	27,915	23,600	28
29	35,697	33,711	32,474	29,654	27,180	23,080	36,139	34,115	32,855	29,984	27,467	23,298	29
30	34,885	32,988	31,805	29,103	26,724	22,767	35,321	33,388	32,183	29,431	27,010	22,986	30
31	34,067	32,259	31,129	28,542	26,259	22,445	34,498	32,655	31,503	28,869	26,545	22,665	31
32	33,246	31,523	30,445	27,973	25,784	22,113	33,672	31,916	30,818	28,299	26,070	22,335	32
33	32,420	30,782	29,755	27,395	25,300	21,772	32,842	31,172	30,125	27,720	25,586	21,994	33
34	31,589	30,034	29,057	26,809	24,806	21,420	32,009	30,422	29,426	27,133	25,092	21,644	34
35	30,755	29,281	28,353	26,213	24,302	21,057	31,171	29,666	28,720	26,538	24,590	21,284	35
36	29,917	28,521	27,642	25,610	23,789	20,685	30,331	28,906	28,009	25,934	24,078	20,914	36
37	29,075	27,756	26,924	24,997	23,265	20,301	29,488	28,141	27,291	25,324	23,557	20,534	37
38	28,229	26,986	26,200	24,376	22,732	19,906	28,643	27,372	26,569	24,705	23,027	20,144	38
39	27,380	26,210	25,469	23,746	22,189	19,500	27,794	26,597	25,840	24,079	22,488	19,743	39
40	26,528	25,429	24,732	23,108	21,636	19,083	26,943	25,818	25,105	23,444	21,939	19,331	40
41	25,672	24,642	23,989	22,461	21,072	18,655	26,088	25,033	24,364	22,800	21,379	18,907	41
42	24,814	23,851	23,240	21,806	20,499	18,215	25,230	24,243	23,616	22,148	20,810	18,472	42
43	23,954	23,056	22,485	21,144	19,917	17,763	24,369	23,449	22,863	21,487	20,230	18,024	43
44	23,092	22,257	21,725	20,473	19,325	17,300	23,507	22,650	22,104	20,819	19,641	17,566	44
45	22,229	21,455	20,961	19,795	18,724	16,825	22,642	21,847	21,339	20,143	19,043	17,095	45
46	21,363	20,648	20,191	19,110	18,112	16,338	21,776	21,040	20,570	19,459	18,434	16,612	46
47	20,497	19,838	19,416	18,417	17,492	15,839	20,908	20,230	19,795	18,767	17,816	16,117	47
48	19,629	19,024	18,636	17,716	16,861	15,328	20,039	19,416	19,016	18,068	17,188	15,610	48
49	18,761	18,208	17,853	17,008	16,222	14,805	19,168	18,598	18,232	17,361	16,550	15,090	49
50	17,894	17,391	17,067	16,295	15,574	14,270	18,296	17,777	17,443	16,646	15,903	14,558	50
51	17,028	16,572	16,278	15,576	14,919	13,724	17,423	16,952	16,649	15,924	15,245	14,012	51
52	16,163	15,752	15,487	14,852	14,255	13,166	16,548	16,124	15,850	15,193	14,577	13,452	52
53	15,299	14,931	14,692	14,121	13,583	12,596	15,671	15,291	15,044	14,454	13,897	12,877	53
54	14,435	14,107	13,895	13,384	12,902	12,013	14,791	14,452	14,233	13,705	13,206	12,287	54
55	13,571	13,281	13,093	12,641	12,211	11,417	13,909	13,609	13,415	12,947	12,502	11,681	55
56	12,706	12,452	12,287	11,889	11,510	10,806	13,023	12,761	12,590	12,178	11,786	11,058	56
57	11,840	11,620	11,476	11,130	10,798	10,180	12,135	11,907	11,758	11,400	11,057	10,418	57
58	10,972	10,783	10,660	10,361	10,075	9,538	11,242	11,046	10,919	10,610	10,314	9,760	58
59	10,101	9,941	9,836	9,582	9,339	8,879	10,344	10,179	10,071	9,808	9,556	9,082	59
60	9,226	9,093	9,006	8,793	8,589	8,201	9,441	9,303	9,213	8,994	8,783	8,384	60
61	8,347	8,238	8,167	7,993	7,824	7,504	8,533	8,420	8,347	8,167	7,994	7,664	61
62	7,462	7,375	7,318	7,178	7,043	6,784	7,618	7,529	7,470	7,327	7,187	6,921	62
63	6,569	6,502	6,457	6,349	6,243	6,041	6,698	6,629	6,583	6,472	6,364	6,156	63
64	5,668	5,618	5,585	5,504	5,425	5,273	5,770	5,719	5,685	5,602	5,521	5,365	64
65	4,758	4,723	4,699	4,642	4,586	4,478	4,834	4,798	4,774	4,716	4,658	4,548	65
66	3,837	3,814	3,799	3,761	3,725	3,653	3,889	3,866	3,850	3,812	3,775	3,702	66
67	2,903	2,890	2,881	2,859	2,838	2,797	2,935	2,921	2,912	2,891	2,869	2,827	67
68	1,954	1,948	1,944	1,934	1,924	1,905	1,969	1,963	1,959	1,949	1,939	1,920	68
69	0,987	0,986	0,985	0,982	0,979	0,974	0,992	0,990	0,989	0,986	0,984	0,979	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 71 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	58,368	53,019	49,835	43,002	37,483	29,291	58,820	53,401	50,177	43,262	37,681	29,409	0
1	57,688	52,468	49,356	42,664	37,244	29,172	58,138	52,849	49,697	42,924	37,443	29,291	1
2	56,983	51,892	48,853	42,304	36,986	29,038	57,433	52,274	49,196	42,566	37,187	29,160	2
3	56,268	51,306	48,339	41,933	36,718	28,898	56,723	51,693	48,687	42,201	36,925	29,024	3
4	55,547	50,713	47,818	41,556	36,444	28,751	56,005	51,103	48,170	41,828	36,655	28,881	4
5	54,821	50,114	47,291	41,172	36,163	28,600	55,283	50,510	47,648	41,449	36,380	28,735	5
6	54,091	49,509	46,757	40,781	35,876	28,444	54,558	49,911	47,121	41,065	36,099	28,584	6
7	53,356	48,898	46,218	40,384	35,583	28,283	53,830	49,307	46,588	40,675	35,813	28,428	7
8	52,616	48,282	45,672	39,980	35,283	28,116	53,097	48,698	46,050	40,279	35,520	28,268	8
9	51,872	47,661	45,120	39,570	34,977	27,944	52,360	48,084	45,506	39,876	35,222	28,102	9
10	51,125	47,035	44,563	39,154	34,665	27,767	51,619	47,465	44,956	39,467	34,917	27,932	10
11	50,373	46,403	44,000	38,731	34,347	27,585	50,874	46,841	44,401	39,052	34,606	27,756	11
12	49,618	45,766	43,432	38,302	34,022	27,397	50,126	46,211	43,840	38,631	34,289	27,575	12
13	48,859	45,125	42,858	37,866	33,691	27,203	49,374	45,577	43,273	38,203	33,965	27,389	13
14	48,097	44,478	42,278	37,424	33,353	27,004	48,618	44,938	42,701	37,769	33,636	27,197	14
15	47,331	43,827	41,693	36,977	33,009	26,799	47,859	44,294	42,124	37,330	33,300	27,000	15
16	46,564	43,172	41,104	36,523	32,659	26,589	47,098	43,646	41,542	36,884	32,958	26,797	16
17	45,795	42,515	40,512	36,066	32,305	26,375	46,334	42,994	40,956	36,433	32,610	26,589	17
18	45,026	41,856	39,916	35,604	31,945	26,156	45,566	42,338	40,364	35,975	32,256	26,376	18
19	44,256	41,194	39,318	35,137	31,581	25,932	44,796	41,676	39,766	35,511	31,895	26,156	19
20	43,485	40,529	38,716	34,666	31,212	25,703	44,021	41,009	39,162	35,040	31,527	25,930	20
21	42,712	39,861	38,110	34,190	30,836	25,469	43,242	40,337	38,553	34,562	31,151	25,696	21
22	41,937	39,189	37,498	33,707	30,454	25,229	42,459	39,659	37,937	34,077	30,768	25,456	22
23	41,157	38,512	36,881	33,217	30,065	24,981	41,672	38,976	37,314	33,584	30,376	25,208	23
24	40,374	37,828	36,257	32,719	29,667	24,726	40,882	38,287	36,686	33,083	29,978	24,954	24
25	39,586	37,139	35,626	32,214	29,262	24,463	40,087	37,593	36,051	32,576	29,571	24,691	25
26	38,793	36,444	34,989	31,701	28,848	24,192	39,288	36,893	35,410	32,060	29,156	24,421	26
27	37,997	35,744	34,346	31,180	28,426	23,913	38,485	36,187	34,763	31,537	28,733	24,142	27
28	37,197	35,038	33,696	30,652	27,995	23,626	37,679	35,476	34,109	31,007	28,301	23,856	28
29	36,393	34,326	33,040	30,115	27,556	23,330	36,868	34,760	33,449	30,468	27,861	23,561	29
30	35,584	33,608	32,377	29,571	27,108	23,025	36,054	34,038	32,782	29,922	27,412	23,257	30
31	34,770	32,883	31,706	29,017	26,650	22,711	35,235	33,310	32,109	29,367	26,955	22,944	31
32	33,952	32,153	31,028	28,455	26,183	22,387	34,413	32,576	31,429	28,804	26,488	22,622	32
33	33,129	31,416	30,344	27,884	25,707	22,054	33,586	31,837	30,742	28,233	26,013	22,290	33
34	32,302	30,673	29,652	27,305	25,221	21,710	32,756	31,092	30,049	27,654	25,528	21,949	34
35	31,472	29,925	28,954	26,717	24,726	21,357	31,923	30,342	29,350	27,066	25,033	21,598	35
36	30,637	29,171	28,249	26,121	24,221	20,993	31,086	29,587	28,645	26,471	24,530	21,237	36
37	29,798	28,411	27,537	25,516	23,705	20,618	30,247	28,828	27,934	25,868	24,019	20,867	37
38	28,956	27,645	26,818	24,902	23,181	20,233	29,405	28,064	27,218	25,258	23,498	20,487	38
39	28,110	26,874	26,094	24,280	22,646	19,837	28,561	27,296	26,496	24,640	22,968	20,096	39
40	27,261	26,099	25,363	23,650	22,102	19,430	27,713	26,522	25,768	24,013	22,429	19,695	40
41	26,409	25,317	24,625	23,011	21,548	19,011	26,863	25,743	25,033	23,378	21,879	19,282	41
42	25,555	24,532	23,882	22,365	20,985	18,582	26,009	24,959	24,292	22,735	21,320	18,858	42
43	24,698	23,742	23,134	21,710	20,412	18,141	25,152	24,170	23,546	22,084	20,751	18,422	43
44	23,839	22,948	22,380	21,048	19,829	17,689	24,294	23,377	22,794	21,424	20,173	17,976	44
45	22,979	22,151	21,622	20,379	19,238	17,226	23,434	22,580	22,037	20,757	19,585	17,518	45
46	22,117	21,349	20,858	19,701	18,637	16,751	22,571	21,780	21,274	20,083	18,987	17,048	46
47	21,254	20,544	20,090	19,016	18,026	16,264	21,708	20,975	20,507	19,401	18,380	16,566	47
48	20,390	19,736	19,316	18,324	17,406	15,765	20,843	20,168	19,735	18,711	17,764	16,072	48
49	19,525	18,925	18,540	17,626	16,777	15,255	19,977	19,357	18,959	18,014	17,138	15,567	49
50	18,662	18,113	17,761	16,922	16,141	14,734	19,110	18,543	18,178	17,311	16,503	15,049	50
51	17,800	17,301	16,979	16,213	15,497	14,202	18,242	17,725	17,392	16,599	15,858	14,519	51
52	16,940	16,487	16,196	15,499	14,846	13,659	17,373	16,904	16,601	15,880	15,203	13,975	52
53	16,081	15,673	15,410	14,779	14,186	13,104	16,501	16,078	15,805	15,152	14,537	13,417	53
54	15,222	14,857	14,620	14,053	13,518	12,538	15,627	15,248	15,003	14,415	13,860	12,844	54
55	14,364	14,039	13,828	13,321	12,842	11,959	14,751	14,413	14,194	13,669	13,171	12,256	55
56	13,506	13,219	13,032	12,582	12,156	11,366	13,872	13,574	13,380	12,913	12,471	11,652	56
57	12,647	12,395	12,231	11,836	11,459	10,760	12,990	12,728	12,558	12,148	11,758	11,032	57
58	11,787	11,568	11,426	11,081	10,752	10,138	12,104	11,877	11,730	11,372	11,031	10,394	58
59	10,925	10,737	10,614	10,317	10,033	9,500	11,214	11,020	10,893	10,585	10,290	9,738	59
60	10,059	9,900	9,796	9,544	9,301	8,844	10,319	10,155	10,047	9,785	9,534	9,062	60
61	9,190	9,058	8,971	8,760	8,556	8,171	9,419	9,282	9,192	8,974	8,764	8,365	61
62	8,316	8,207	8,136	7,963	7,795	7,477	8,514	8,402	8,329	8,150	7,977	7,648	62
63	7,434	7,348	7,291	7,152	7,017	6,760	7,603	7,514	7,455	7,312	7,173	6,908	63
64	6,546	6,479	6,435	6,327	6,222	6,021	6,685	6,616	6,571	6,459	6,351	6,144	64
65	5,650	5,600	5,567	5,487	5,408	5,257	5,759	5,708	5,675	5,592	5,511	5,356	65
66	4,744	4,709	4,686	4,629	4,573	4,465	4,826	4,790	4,766	4,708	4,651	4,540	66
67	3,827	3,804	3,789	3,752	3,716	3,644	3,883	3,860	3,845	3,807	3,770	3,697	67
68	2,897	2,883	2,875	2,853	2,832	2,791	2,931	2,918	2,909	2,887	2,866	2,824	68
69	1,951	1,945	1,941	1,931	1,921	1,902	1,967	1,961	1,957	1,947	1,938	1,918	69
70	0,986	0,985	0,984	0,981	0,979	0,974	0,991	0,990	0,988	0,986	0,983	0,978	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 72 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	58,959	53,497	50,250	43,294	37,688	29,393	59,443	53,904	50,614	43,569	37,897	29,516	0
1	58,283	52,950	49,776	42,960	37,453	29,277	58,764	53,356	50,138	43,235	37,663	29,402	1
2	57,581	52,378	49,276	42,604	37,199	29,147	58,063	52,786	49,641	42,882	37,412	29,274	2
3	56,869	51,796	48,766	42,238	36,936	29,009	57,355	52,208	49,137	42,522	37,154	29,141	3
4	56,151	51,206	48,250	41,865	36,666	28,866	56,641	51,623	48,625	42,154	36,889	29,002	4
5	55,428	50,611	47,727	41,486	36,390	28,719	55,922	51,034	48,107	41,780	36,618	28,859	5
6	54,700	50,011	47,198	41,100	36,107	28,566	55,201	50,439	47,585	41,401	36,342	28,712	6
7	53,968	49,404	46,662	40,707	35,818	28,408	54,475	49,840	47,057	41,016	36,061	28,560	7
8	53,232	48,792	46,121	40,308	35,524	28,245	53,746	49,235	46,523	40,624	35,773	28,404	8
9	52,491	48,175	45,574	39,903	35,222	28,077	53,012	48,625	45,984	40,227	35,480	28,243	9
10	51,746	47,552	45,021	39,492	34,915	27,904	52,274	48,010	45,439	39,823	35,180	28,076	10
11	50,998	46,925	44,463	39,074	34,602	27,726	51,533	47,390	44,888	39,414	34,875	27,905	11
12	50,246	46,292	43,899	38,650	34,282	27,542	50,788	46,765	44,332	38,998	34,563	27,728	12
13	49,490	45,654	43,329	38,220	33,956	27,353	50,039	46,135	43,770	38,576	34,245	27,547	13
14	48,731	45,012	42,754	37,783	33,623	27,158	49,286	45,501	43,203	38,147	33,921	27,359	14
15	47,968	44,365	42,174	37,341	33,285	26,958	48,531	44,861	42,631	37,713	33,590	27,167	15
16	47,204	43,715	41,590	36,893	32,940	26,753	47,773	44,218	42,055	37,274	33,254	26,970	16
17	46,438	43,062	41,003	36,440	32,591	26,543	47,012	43,571	41,473	36,828	32,913	26,767	17
18	45,672	42,407	40,412	35,984	32,238	26,329	46,248	42,919	40,886	36,377	32,564	26,559	18
19	44,906	41,749	39,818	35,523	31,880	26,111	45,481	42,262	40,294	35,919	32,210	26,344	19
20	44,138	41,089	39,222	35,058	31,516	25,887	44,709	41,600	39,696	35,454	31,847	26,124	20
21	43,369	40,426	38,620	34,588	31,147	25,659	43,934	40,932	39,091	34,982	31,478	25,896	21
22	42,597	39,759	38,014	34,111	30,771	25,424	43,155	40,259	38,481	34,502	31,101	25,662	22
23	41,821	39,086	37,402	33,627	30,388	25,182	42,371	39,581	37,864	34,016	30,717	25,421	23
24	41,040	38,407	36,783	33,136	29,997	24,933	41,584	38,897	37,241	33,522	30,325	25,172	24
25	40,256	37,722	36,158	32,637	29,598	24,676	40,793	38,207	36,612	33,021	29,925	24,916	25
26	39,467	37,032	35,527	32,130	29,191	24,412	39,998	37,512	35,976	32,512	29,517	24,653	26
27	38,675	36,337	34,889	31,616	28,776	24,140	39,198	36,812	35,334	31,996	29,101	24,381	27
28	37,878	35,635	34,245	31,094	28,352	23,859	38,395	36,106	34,686	31,472	28,677	24,102	28
29	37,077	34,928	33,594	30,564	27,920	23,571	37,588	35,394	34,032	30,941	28,245	23,814	29
30	36,271	34,215	32,936	30,026	27,479	23,273	36,777	34,677	33,371	30,401	27,804	23,518	30
31	35,461	33,496	32,271	29,480	27,029	22,966	35,963	33,954	32,704	29,854	27,354	23,213	31
32	34,646	32,770	31,599	28,924	26,570	22,650	35,144	33,226	32,030	29,298	26,895	22,899	32
33	33,827	32,038	30,920	28,361	26,101	22,324	34,321	32,492	31,349	28,735	26,428	22,575	33
34	33,004	31,300	30,234	27,789	25,623	21,989	33,494	31,752	30,662	28,163	25,951	22,243	34
35	32,176	30,557	29,542	27,208	25,136	21,644	32,664	31,007	29,969	27,583	25,465	21,900	35
36	31,345	29,808	28,842	26,619	24,639	21,288	31,832	30,258	29,270	26,995	24,971	21,549	36
37	30,510	29,053	28,136	26,021	24,132	20,923	30,996	29,504	28,565	26,401	24,468	21,188	37
38	29,671	28,292	27,424	25,415	23,616	20,546	30,159	28,746	27,856	25,798	23,956	20,817	38
39	28,828	27,526	26,705	24,801	23,090	20,160	29,318	27,983	27,140	25,189	23,436	20,437	39
40	27,983	26,755	25,980	24,178	22,555	19,762	28,474	27,214	26,418	24,570	22,906	20,045	40
41	27,134	25,979	25,248	23,547	22,010	19,354	27,627	26,441	25,690	23,944	22,366	19,643	41
42	26,283	25,199	24,511	22,908	21,455	18,934	26,778	25,663	24,956	23,309	21,816	19,230	42
43	25,430	24,414	23,769	22,262	20,891	18,504	25,925	24,880	24,216	22,666	21,257	18,806	43
44	24,574	23,625	23,022	21,608	20,318	18,063	25,071	24,093	23,471	22,016	20,689	18,371	44
45	23,718	22,833	22,269	20,946	19,736	17,611	24,215	23,302	22,721	21,358	20,112	17,925	45
46	22,859	22,036	21,512	20,277	19,145	17,147	23,357	22,508	21,966	20,693	19,525	17,467	46
47	21,999	21,236	20,749	19,601	18,544	16,672	22,497	21,709	21,206	20,020	18,929	16,998	47
48	21,138	20,433	19,982	18,917	17,934	16,185	21,637	20,908	20,442	19,340	18,324	16,518	48
49	20,277	19,628	19,212	18,227	17,316	15,687	20,775	20,103	19,673	18,653	17,710	16,026	49
50	19,417	18,821	18,439	17,532	16,690	15,178	19,913	19,296	18,900	17,959	17,087	15,522	50
51	18,559	18,015	17,665	16,832	16,057	14,660	19,050	18,485	18,122	17,259	16,455	15,007	51
52	17,703	17,207	16,888	16,128	15,417	14,131	18,186	17,671	17,340	16,550	15,812	14,478	52
53	16,849	16,400	16,110	15,418	14,770	13,591	17,320	16,853	16,552	15,833	15,160	13,936	53
54	15,995	15,591	15,329	14,703	14,115	13,040	16,452	16,031	15,759	15,108	14,496	13,380	54
55	15,143	14,780	14,545	13,982	13,451	12,477	15,582	15,204	14,960	14,374	13,821	12,809	55
56	14,291	13,968	13,759	13,255	12,779	11,902	14,709	14,372	14,154	13,631	13,135	12,223	56
57	13,439	13,153	12,968	12,521	12,098	11,313	13,834	13,536	13,343	12,878	12,438	11,622	57
58	12,586	12,336	12,173	11,780	11,406	10,710	12,955	12,694	12,525	12,116	11,727	11,004	58
59	11,731	11,514	11,372	11,030	10,703	10,093	12,072	11,846	11,699	11,342	11,002	10,368	59
60	10,875	10,688	10,567	10,271	9,989	9,459	11,185	10,991	10,864	10,557	10,264	9,713	60
61	10,015	9,857	9,754	9,503	9,262	8,808	10,293	10,129	10,021	9,761	9,511	9,040	61
62	9,151	9,019	8,933	8,723	8,520	8,137	9,396	9,259	9,170	8,952	8,742	8,345	62
63	8,281	8,173	8,102	7,930	7,763	7,446	8,494	8,382	8,309	8,131	7,958	7,630	63
64	7,404	7,318	7,262	7,124	6,990	6,734	7,585	7,497	7,438	7,295	7,157	6,893	64
65	6,521	6,455	6,411	6,304	6,199	5,999	6,670	6,602	6,556	6,446	6,338	6,131	65
66	5,630	5,581	5,548	5,468	5,390	5,239	5,748	5,697	5,663	5,581	5,500	5,345	66
67	4,729	4,694	4,671	4,614	4,559	4,451	4,817	4,781	4,758	4,699	4,642	4,532	67
68	3,816	3,793	3,778	3,741	3,705	3,634	3,877	3,854	3,839	3,801	3,764	3,691	68
69	2,890	2,877	2,868	2,847	2,826	2,785	2,927	2,914	2,905	2,883	2,862	2,820	69
70	1,947	1,941	1,937	1,928	1,918	1,899	1,966	1,959	1,955	1,946	1,936	1,917	70
71	0,985	0,984	0,983	0,980	0,978	0,973	0,991	0,989	0,988	0,985	0,983	0,978	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 73 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	59,540	53,965	50,656	43,577	37,886	29,490	60,057	54,399	51,043	43,868	38,107	29,620	0
1	58,868	53,423	50,185	43,248	37,656	29,378	59,382	53,856	50,572	43,540	37,877	29,509	1
2	58,169	52,854	49,690	42,896	37,406	29,251	58,684	53,289	50,079	43,191	37,631	29,384	2
3	57,459	52,275	49,185	42,535	37,146	29,116	57,980	52,716	49,579	42,836	37,377	29,254	3
4	56,744	51,690	48,672	42,166	36,881	28,976	57,268	52,135	49,071	42,472	37,116	29,119	4
5	56,024	51,099	48,153	41,791	36,609	28,832	56,553	51,549	48,558	42,103	36,850	28,979	5
6	55,300	50,502	47,628	41,410	36,331	28,683	55,834	50,959	48,040	41,729	36,579	28,836	6
7	54,571	49,899	47,097	41,022	36,047	28,528	55,112	50,364	47,517	41,348	36,302	28,688	7
8	53,837	49,291	46,560	40,628	35,756	28,369	54,386	49,763	46,988	40,962	36,019	28,535	8
9	53,099	48,678	46,018	40,227	35,460	28,205	53,655	49,158	46,453	40,570	35,731	28,378	9
10	52,357	48,059	45,469	39,821	35,157	28,036	52,921	48,547	45,913	40,171	35,436	28,215	10
11	51,612	47,436	44,915	39,408	34,848	27,861	52,183	47,931	45,367	39,767	35,136	28,048	11
12	50,863	46,807	44,356	38,989	34,533	27,681	51,441	47,310	44,815	39,356	34,829	27,876	12
13	50,110	46,174	43,791	38,563	34,212	27,496	50,695	46,685	44,259	38,940	34,516	27,698	13
14	49,353	45,535	43,220	38,132	33,885	27,306	49,946	46,054	43,696	38,517	34,198	27,516	14
15	48,594	44,892	42,645	37,695	33,551	27,110	49,194	45,420	43,129	38,088	33,873	27,328	15
16	47,833	44,246	42,065	37,252	33,213	26,909	48,439	44,781	42,558	37,654	33,543	27,136	16
17	47,070	43,597	41,482	36,805	32,869	26,705	47,681	44,138	41,981	37,214	33,207	26,938	17
18	46,308	42,947	40,897	36,354	32,521	26,495	46,921	43,491	41,399	36,769	32,864	26,735	18
19	45,544	42,294	40,308	35,899	32,168	26,282	46,157	42,838	40,812	36,317	32,515	26,526	19
20	44,780	41,638	39,716	35,440	31,811	26,064	45,389	42,181	40,219	35,858	32,160	26,311	20
21	44,014	40,979	39,120	34,975	31,447	25,841	44,617	41,518	39,620	35,392	31,796	26,089	21
22	43,245	40,316	38,519	34,504	31,078	25,611	43,841	40,850	39,015	34,919	31,426	25,860	22
23	42,473	39,648	37,912	34,026	30,701	25,375	43,061	40,176	38,403	34,438	31,048	25,625	23
24	41,696	38,974	37,298	33,541	30,316	25,132	42,277	39,497	37,786	33,951	30,663	25,382	24
25	40,914	38,294	36,678	33,048	29,923	24,881	41,489	38,812	37,162	33,456	30,270	25,133	25
26	40,129	37,608	36,052	32,548	29,523	24,623	40,698	38,122	36,532	32,954	29,869	24,876	26
27	39,340	36,918	35,420	32,040	29,115	24,357	39,902	37,426	35,896	32,444	29,460	24,611	27
28	38,546	36,221	34,781	31,524	28,698	24,083	39,102	36,725	35,253	31,927	29,043	24,338	28
29	37,749	35,519	34,135	31,001	28,273	23,801	38,299	36,018	34,604	31,402	28,617	24,058	29
30	36,947	34,810	33,483	30,470	27,839	23,511	37,492	35,306	33,949	30,870	28,184	23,769	30
31	36,140	34,095	32,823	29,930	27,396	23,211	36,680	34,589	33,288	30,330	27,742	23,471	31
32	35,328	33,374	32,157	29,381	26,944	22,902	35,865	33,865	32,620	29,781	27,291	23,165	32
33	34,512	32,647	31,483	28,824	26,483	22,584	35,046	33,136	31,945	29,225	26,831	22,850	33
34	33,693	31,915	30,803	28,259	26,013	22,256	34,223	32,402	31,264	28,660	26,363	22,525	34
35	32,869	31,176	30,116	27,686	25,533	21,919	33,397	31,662	30,577	28,088	25,885	22,191	35
36	32,041	30,432	29,423	27,104	25,044	21,572	32,567	30,918	29,884	27,508	25,399	21,848	36
37	31,209	29,681	28,722	26,513	24,545	21,215	31,736	30,169	29,185	26,921	24,905	21,496	37
38	30,373	28,926	28,015	25,914	24,037	20,847	30,902	29,416	28,482	26,326	24,402	21,135	38
39	29,534	28,165	27,302	25,307	23,519	20,469	30,065	28,659	27,773	25,725	23,891	20,764	39
40	28,692	27,399	26,583	24,692	22,993	20,081	29,225	27,896	27,057	25,114	23,370	20,383	40
41	27,847	26,628	25,858	24,069	22,456	19,682	28,382	27,128	26,336	24,496	22,839	19,991	41
42	26,999	25,852	25,126	23,437	21,910	19,272	27,536	26,355	25,608	23,870	22,299	19,588	42
43	26,148	25,072	24,390	22,798	21,355	18,852	26,688	25,578	24,875	23,236	21,750	19,175	43
44	25,297	24,288	23,648	22,152	20,791	18,421	25,838	24,797	24,137	22,594	21,192	18,751	44
45	24,443	23,501	22,902	21,499	20,219	17,980	24,986	24,012	23,394	21,945	20,624	18,316	45
46	23,588	22,710	22,150	20,838	19,637	17,527	24,132	23,224	22,646	21,289	20,048	17,871	46
47	22,731	21,915	21,394	20,169	19,045	17,063	23,277	22,431	21,893	20,625	19,463	17,414	47
48	21,873	21,116	20,633	19,493	18,445	16,587	22,420	21,636	21,135	19,955	18,869	16,947	48
49	21,015	20,316	19,869	18,812	17,836	16,101	21,563	20,838	20,374	19,277	18,266	16,468	49
50	20,158	19,515	19,102	18,125	17,221	15,605	20,706	20,037	19,608	18,593	17,654	15,978	50
51	19,304	18,713	18,334	17,434	16,599	15,099	19,848	19,233	18,838	17,903	17,034	15,476	51
52	18,452	17,912	17,565	16,739	15,970	14,583	18,988	18,426	18,064	17,204	16,404	14,962	52
53	17,602	17,110	16,794	16,039	15,334	14,058	18,127	17,615	17,285	16,498	15,764	14,436	53
54	16,754	16,308	16,021	15,334	14,691	13,521	17,265	16,800	16,500	15,784	15,114	13,895	54
55	15,907	15,505	15,245	14,624	14,040	12,974	16,400	15,981	15,710	15,062	14,453	13,341	55
56	15,060	14,700	14,467	13,908	13,381	12,414	15,533	15,157	14,914	14,331	13,781	12,773	56
57	14,214	13,894	13,686	13,186	12,713	11,843	14,665	14,330	14,112	13,591	13,098	12,189	57
58	13,368	13,084	12,900	12,457	12,036	11,258	13,792	13,496	13,304	12,841	12,402	11,590	58
59	12,521	12,272	12,111	11,720	11,349	10,659	12,917	12,657	12,488	12,081	11,694	10,974	59
60	11,673	11,457	11,316	10,976	10,651	10,045	12,037	11,811	11,665	11,310	10,972	10,340	60
61	10,822	10,636	10,515	10,222	9,942	9,415	11,153	10,959	10,833	10,528	10,236	9,687	61
62	9,967	9,810	9,707	9,458	9,219	8,767	10,264	10,101	9,994	9,734	9,485	9,016	62
63	9,107	8,976	8,890	8,682	8,481	8,100	9,371	9,235	9,145	8,929	8,720	8,324	63
64	8,242	8,135	8,065	7,894	7,728	7,413	8,472	8,360	8,288	8,110	7,938	7,611	64
65	7,372	7,286	7,230	7,093	6,960	6,705	7,566	7,478	7,420	7,277	7,139	6,876	65
66	6,494	6,428	6,384	6,278	6,174	5,975	6,654	6,586	6,541	6,430	6,323	6,117	66
67	5,608	5,559	5,526	5,447	5,369	5,219	5,735	5,684	5,650	5,568	5,488	5,333	67
68	4,712	4,677	4,654	4,598	4,542	4,435	4,807	4,771	4,748	4,690	4,633	4,523	68
69	3,804	3,781	3,766	3,729	3,693	3,623	3,870	3,847	3,832	3,794	3,757	3,685	69
70	2,882	2,869	2,861	2,839	2,818	2,777	2,923	2,909	2,901	2,879	2,858	2,816	70
71	1,943	1,938	1,934	1,924	1,914	1,895	1,963	1,957	1,953	1,943	1,934	1,914	71
72	0,984	0,983	0,982	0,979	0,977	0,972	0,990	0,988	0,987	0,985	0,982	0,977	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 74 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	60,111	54,423	51,052	43,852	38,078	29,584	60,664	54,886	51,464	44,161	38,311	29,719	0
1	59,441	53,885	50,586	43,527	37,851	29,475	59,992	54,347	50,997	43,837	38,086	29,611	1
2	58,745	53,320	50,095	43,180	37,605	29,350	59,297	53,784	50,509	43,493	37,843	29,490	2
3	58,039	52,745	49,593	42,823	37,350	29,218	58,595	53,215	50,013	43,142	37,594	29,363	3
4	57,326	52,163	49,084	42,459	37,088	29,082	57,887	52,638	49,509	42,783	37,337	29,231	4
5	56,609	51,576	48,570	42,088	36,821	28,941	57,175	52,056	49,001	42,419	37,076	29,095	5
6	55,888	50,983	48,049	41,711	36,547	28,795	56,459	51,470	48,487	42,049	36,809	28,955	6
7	55,161	50,384	47,522	41,328	36,267	28,644	55,740	50,879	47,968	41,674	36,536	28,810	7
8	54,431	49,780	46,989	40,938	35,981	28,488	55,017	50,282	47,444	41,292	36,258	28,661	8
9	53,696	49,170	46,451	40,542	35,689	28,327	54,290	49,681	46,913	40,905	35,975	28,508	9
10	52,957	48,555	45,907	40,140	35,391	28,161	53,558	49,074	46,378	40,511	35,685	28,349	10
11	52,215	47,936	45,357	39,732	35,087	27,991	52,823	48,463	45,837	40,112	35,389	28,186	11
12	51,468	47,311	44,802	39,318	34,777	27,815	52,084	47,846	45,290	39,706	35,088	28,018	12
13	50,718	46,681	44,241	38,897	34,460	27,634	51,342	47,225	44,738	39,295	34,780	27,845	13
14	49,965	46,047	43,675	38,471	34,138	27,447	50,596	46,599	44,180	38,877	34,467	27,667	14
15	49,208	45,408	43,104	38,039	33,809	27,256	49,847	45,969	43,618	38,454	34,148	27,483	15
16	48,450	44,766	42,529	37,601	33,476	27,060	49,096	45,334	43,051	38,026	33,823	27,296	16
17	47,691	44,121	41,951	37,160	33,137	26,859	48,342	44,696	42,480	37,592	33,492	27,103	17
18	46,931	43,475	41,370	36,714	32,795	26,655	47,584	44,053	41,903	37,152	33,156	26,904	18
19	46,171	42,826	40,786	36,264	32,448	26,446	46,824	43,405	41,321	36,705	32,813	26,700	19
20	45,410	42,175	40,199	35,810	32,096	26,233	46,059	42,752	40,733	36,252	32,463	26,490	20
21	44,647	41,521	39,608	35,351	31,738	26,015	45,291	42,094	40,139	35,792	32,106	26,274	21
22	43,882	40,862	39,012	34,886	31,374	25,791	44,518	41,430	39,539	35,325	31,741	26,051	22
23	43,112	40,198	38,410	34,414	31,003	25,560	43,741	40,761	38,933	34,851	31,370	25,821	23
24	42,339	39,528	37,801	33,934	30,625	25,322	42,961	40,086	38,320	34,370	30,991	25,585	24
25	41,560	38,853	37,186	33,447	30,238	25,077	42,177	39,407	37,702	33,881	30,604	25,341	25
26	40,779	38,172	36,565	32,953	29,844	24,825	41,388	38,721	37,078	33,385	30,210	25,090	26
27	39,993	37,486	35,938	32,452	29,442	24,565	40,596	38,030	36,447	32,882	29,808	24,832	27
28	39,203	36,794	35,304	31,943	29,032	24,298	39,800	37,334	35,810	32,371	29,398	24,566	28
29	38,408	36,096	34,664	31,425	28,614	24,022	39,000	36,632	35,166	31,853	28,980	24,292	29
30	37,609	35,392	34,017	30,900	28,187	23,738	38,196	35,925	34,517	31,328	28,554	24,010	30
31	36,806	34,682	33,363	30,367	27,751	23,445	37,388	35,212	33,861	30,794	28,119	23,720	31
32	35,998	33,966	32,702	29,825	27,306	23,143	36,576	34,494	33,198	30,253	27,675	23,421	32
33	35,185	33,244	32,034	29,275	26,852	22,832	35,761	33,770	32,530	29,703	27,223	23,114	33
34	34,369	32,516	31,359	28,716	26,389	22,512	34,941	33,040	31,854	29,146	26,762	22,797	34
35	33,548	31,782	30,678	28,150	25,917	22,183	34,119	32,306	31,173	28,581	26,293	22,471	35
36	32,723	31,042	29,989	27,574	25,435	21,843	33,293	31,566	30,486	28,008	25,815	22,137	36
37	31,895	30,297	29,295	26,991	24,944	21,494	32,465	30,823	29,794	27,429	25,329	21,794	37
38	31,062	29,546	28,593	26,399	24,444	21,135	31,635	30,076	29,096	26,842	24,835	21,441	38
39	30,227	28,790	27,886	25,799	23,935	20,766	30,802	29,323	28,394	26,248	24,332	21,080	39
40	29,388	28,029	27,172	25,191	23,416	20,386	29,966	28,566	27,684	25,646	23,820	20,708	40
41	28,546	27,262	26,452	24,575	22,888	19,996	29,127	27,804	26,969	25,035	23,299	20,326	41
42	27,701	26,491	25,727	23,951	22,350	19,596	28,285	27,037	26,248	24,417	22,768	19,933	42
43	26,854	25,716	24,996	23,320	21,804	19,185	27,440	26,265	25,522	23,792	22,228	19,530	43
44	26,005	24,937	24,260	22,681	21,249	18,764	26,594	25,490	24,790	23,158	21,680	19,117	44
45	25,155	24,155	23,520	22,035	20,685	18,333	25,746	24,711	24,054	22,518	21,123	18,694	45
46	24,303	23,368	22,774	21,382	20,112	17,890	24,896	23,928	23,312	21,871	20,557	18,259	46
47	23,449	22,578	22,024	20,721	19,530	17,437	24,045	23,142	22,566	21,216	19,982	17,815	47
48	22,594	21,785	21,268	20,054	18,939	16,972	23,193	22,352	21,816	20,555	19,398	17,359	48
49	21,739	20,989	20,510	19,380	18,340	16,497	22,340	21,560	21,062	19,887	18,806	16,893	49
50	20,886	20,193	19,749	18,701	17,734	16,013	21,487	20,765	20,303	19,212	18,206	16,416	50
51	20,035	19,397	18,988	18,019	17,122	15,519	20,634	19,968	19,541	18,531	17,597	15,928	51
52	19,186	18,601	18,225	17,332	16,503	15,016	19,779	19,167	18,775	17,843	16,979	15,428	52
53	18,340	17,805	17,460	16,642	15,879	14,503	18,923	18,363	18,003	17,148	16,351	14,916	53
54	17,496	17,009	16,695	15,946	15,247	13,981	18,066	17,555	17,227	16,444	15,713	14,391	54
55	16,654	16,212	15,927	15,246	14,608	13,448	17,207	16,744	16,445	15,733	15,066	13,853	55
56	15,813	15,414	15,157	14,541	13,962	12,904	16,346	15,928	15,659	15,013	14,407	13,301	56
57	14,973	14,616	14,384	13,830	13,307	12,348	15,483	15,108	14,866	14,286	13,738	12,735	57
58	14,133	13,815	13,608	13,113	12,644	11,780	14,617	14,284	14,068	13,548	13,057	12,153	58
59	13,293	13,011	12,829	12,389	11,971	11,199	13,748	13,453	13,262	12,801	12,364	11,555	59
60	12,452	12,205	12,045	11,657	11,289	10,604	12,875	12,617	12,449	12,043	11,658	10,941	60
61	11,609	11,395	11,255	10,918	10,596	9,994	11,999	11,774	11,628	11,275	10,938	10,309	61
62	10,763	10,579	10,459	10,168	9,890	9,367	11,118	10,926	10,800	10,496	10,205	9,659	62
63	9,913	9,757	9,656	9,408	9,170	8,723	10,233	10,070	9,964	9,705	9,457	8,990	63
64	9,059	8,929	8,844	8,637	8,437	8,060	9,343	9,207	9,118	8,902	8,694	8,300	64
65	8,200	8,094	8,024	7,854	7,690	7,377	8,447	8,336	8,264	8,086	7,915	7,590	65
66	7,336	7,251	7,195	7,059	6,926	6,674	7,545	7,457	7,399	7,257	7,120	6,857	66
67	6,464	6,398	6,354	6,248	6,145	5,947	6,636	6,568	6,523	6,413	6,306	6,101	67
68	5,583	5,534	5,502	5,422	5,345	5,196	5,720	5,670	5,636	5,554	5,474	5,320	68
69	4,692	4,658	4,635	4,579	4,524	4,418	4,796	4,760	4,737	4,679	4,622	4,513	69
70	3,790	3,768	3,753	3,716	3,680	3,610	3,862	3,839	3,824	3,786	3,749	3,677	70
71	2,874	2,861	2,852	2,831	2,810	2,769	2,918	2,905	2,896	2,874	2,853	2,811	71
72	1,939	1,933	1,929	1,920	1,910	1,891	1,961	1,955	1,951	1,941	1,931	1,912	72
73	0,983	0,981	0,980	0,978	0,975	0,970	0,989	0,988	0,987	0,984	0,981	0,976	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												

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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de 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 annuel total de la rente.

Age au terme de la carrière professionnelle: 75 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						*Valeur actuelle d'une rente annuelle payable en 1/12 par mois*						
	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	60,670	54,871	51,438	44,120	38,263	29,674	61,261	55,365	51,876	44,447	38,509	29,815	0
1	60,004	54,336	50,976	43,799	38,041	29,567	60,593	54,829	51,414	44,127	38,288	29,710	1
2	59,310	53,775	50,489	43,456	37,798	29,445	59,901	54,271	50,930	43,787	38,049	29,591	2
3	58,606	53,204	49,991	43,103	37,547	29,316	59,202	53,705	50,438	43,441	37,804	29,468	3
4	57,897	52,626	49,486	42,743	37,289	29,183	58,497	53,132	49,939	43,086	37,552	29,339	4
5	57,183	52,042	48,976	42,376	37,025	29,044	57,788	52,554	49,435	42,727	37,294	29,206	5
6	56,464	51,453	48,459	42,004	36,756	28,902	57,075	51,972	48,925	42,361	37,032	29,069	6
7	55,741	50,857	47,936	41,625	36,480	28,754	56,359	51,385	48,411	41,991	36,764	28,928	7
8	55,013	50,257	47,408	41,239	36,198	28,601	55,639	50,793	47,891	41,614	36,491	28,783	8
9	54,281	49,651	46,873	40,848	35,910	28,444	54,915	50,195	47,365	41,232	36,211	28,633	9
10	53,545	49,040	46,333	40,450	35,617	28,282	54,187	49,593	46,834	40,843	35,926	28,478	10
11	52,805	48,424	45,788	40,047	35,317	28,115	53,455	48,985	46,297	40,449	35,636	28,319	11
12	52,061	47,803	45,237	39,637	35,012	27,942	52,719	48,373	45,755	40,048	35,339	28,154	12
13	51,314	47,178	44,681	39,222	34,700	27,765	51,980	47,756	45,208	39,642	35,036	27,985	13
14	50,564	46,547	44,119	38,800	34,382	27,583	51,237	47,134	44,655	39,229	34,728	27,811	14
15	49,810	45,912	43,552	38,372	34,059	27,395	50,491	46,508	44,097	38,811	34,414	27,633	15
16	49,055	45,274	42,982	37,940	33,730	27,203	49,743	45,878	43,535	38,388	34,095	27,449	16
17	48,298	44,633	42,408	37,503	33,397	27,007	48,992	45,244	42,969	37,960	33,770	27,261	17
18	47,542	43,991	41,831	37,063	33,059	26,807	48,238	44,605	42,397	37,525	33,439	27,067	18
19	46,785	43,347	41,252	36,619	32,717	26,603	47,481	43,962	41,820	37,084	33,101	26,868	19
20	46,027	42,700	40,670	36,170	32,371	26,395	46,720	43,314	41,237	36,637	32,757	26,663	20
21	45,267	42,049	40,083	35,716	32,019	26,181	45,954	42,660	40,648	36,183	32,406	26,452	21
22	44,505	41,395	39,492	35,257	31,661	25,962	45,185	42,001	40,053	35,721	32,048	26,235	22
23	43,739	40,736	38,895	34,790	31,296	25,737	44,412	41,336	39,452	35,253	31,682	26,010	23
24	42,969	40,070	38,291	34,316	30,923	25,504	43,635	40,666	38,845	34,778	31,310	25,779	24
25	42,194	39,399	37,681	33,835	30,542	25,265	42,854	39,991	38,232	34,296	30,929	25,542	25
26	41,415	38,723	37,065	33,347	30,154	25,018	42,069	39,310	37,612	33,806	30,542	25,297	26
27	40,632	38,041	36,443	32,851	29,759	24,764	41,280	38,624	36,987	33,309	30,146	25,045	27
28	39,846	37,354	35,815	32,348	29,355	24,503	40,487	37,932	36,355	32,805	29,743	24,785	28
29	39,055	36,661	35,180	31,837	28,943	24,233	39,690	37,235	35,717	32,293	29,332	24,518	29
30	38,259	35,961	34,538	31,318	28,523	23,956	38,890	36,533	35,073	31,774	28,912	24,243	30
31	37,459	35,256	33,889	30,791	28,094	23,669	38,086	35,825	34,423	31,247	28,485	23,960	31
32	36,654	34,544	33,233	30,255	27,655	23,374	37,277	35,111	33,766	30,713	28,049	23,668	32
33	35,845	33,826	32,570	29,712	27,208	23,070	36,465	34,392	33,103	30,170	27,604	23,368	33
34	35,031	33,103	31,901	29,160	26,752	22,757	35,649	33,668	32,433	29,620	27,151	23,059	34
35	34,214	32,374	31,225	28,600	26,287	22,435	34,830	32,938	31,758	29,062	26,689	22,741	35
36	33,392	31,639	30,542	28,031	25,813	22,103	34,008	32,204	31,077	28,496	26,219	22,414	36
37	32,567	30,898	29,853	27,454	25,330	21,761	33,184	31,466	30,390	27,924	25,741	22,079	37
38	31,738	30,152	29,157	26,869	24,837	21,410	32,357	30,723	29,699	27,345	25,255	21,736	38
39	30,905	29,400	28,455	26,277	24,336	21,049	31,528	29,977	29,002	26,759	24,761	21,383	39
40	30,070	28,644	27,747	25,676	23,825	20,678	30,696	29,225	28,299	26,164	24,258	21,020	40
41	29,231	27,882	27,033	25,067	23,305	20,297	29,860	28,468	27,590	25,562	23,745	20,647	41
42	28,389	27,116	26,313	24,450	22,775	19,905	29,022	27,706	26,876	24,952	23,223	20,265	42
43	27,545	26,346	25,587	23,826	22,237	19,504	28,182	26,940	26,156	24,334	22,693	19,872	43
44	26,700	25,572	24,857	23,194	21,691	19,092	27,339	26,170	25,431	23,709	22,154	19,469	44
45	25,853	24,794	24,122	22,556	21,136	18,670	26,495	25,397	24,701	23,077	21,606	19,056	45
46	25,004	24,012	23,382	21,910	20,571	18,238	25,649	24,620	23,966	22,438	21,050	18,633	46
47	24,153	23,227	22,637	21,257	19,998	17,795	24,802	23,839	23,227	21,793	20,485	18,200	47
48	23,301	22,438	21,888	20,597	19,416	17,340	23,955	23,056	22,484	21,140	19,912	17,756	48
49	22,449	21,647	21,135	19,931	18,826	16,876	23,106	22,270	21,736	20,482	19,331	17,302	49
50	21,599	20,855	20,380	19,261	18,230	16,403	22,257	21,481	20,985	19,816	18,741	16,837	50
51	20,751	20,064	19,625	18,586	17,627	15,920	21,408	20,690	20,230	19,145	18,143	16,362	51
52	19,906	19,273	18,868	17,908	17,019	15,429	20,558	19,896	19,471	18,466	17,537	15,876	52
53	19,063	18,483	18,110	17,226	16,404	14,929	19,707	19,098	18,708	17,781	16,921	15,378	53
54	18,223	17,692	17,351	16,539	15,783	14,419	18,854	18,297	17,939	17,088	16,295	14,867	54
55	17,385	16,902	16,590	15,849	15,155	13,900	18,000	17,493	17,166	16,387	15,660	14,344	55
56	16,549	16,111	15,828	15,153	14,521	13,370	17,145	16,685	16,388	15,679	15,015	13,808	56
57	15,714	15,319	15,064	14,453	13,879	12,830	16,288	15,873	15,604	14,962	14,359	13,258	57
58	14,880	14,526	14,297	13,747	13,229	12,277	15,428	15,056	14,815	14,237	13,692	12,693	58
59	14,046	13,730	13,526	13,035	12,570	11,713	14,566	14,234	14,019	13,502	13,014	12,114	59
60	13,212	12,933	12,752	12,316	11,902	11,136	13,700	13,406	13,216	12,757	12,322	11,518	60
61	12,377	12,132	11,973	11,589	11,224	10,545	12,830	12,573	12,406	12,002	11,619	10,905	61
62	11,539	11,327	11,189	10,854	10,535	9,938	11,957	11,734	11,589	11,237	10,902	10,275	62
63	10,698	10,516	10,397	10,109	9,832	9,314	11,080	10,889	10,764	10,461	10,171	9,628	63
64	9,854	9,699	9,598	9,353	9,117	8,673	10,198	10,036	9,930	9,673	9,426	8,961	64
65	9,006	8,877	8,793	8,587	8,390	8,015	9,312	9,177	9,088	8,873	8,666	8,274	65
66	8,153	8,048	7,979	7,810	7,647	7,337	8,419	8,309	8,237	8,060	7,890	7,566	66
67	7,295	7,210	7,155	7,020	6,889	6,638	7,521	7,433	7,375	7,234	7,097	6,836	67
68	6,429	6,363	6,320	6,215	6,113	5,916	6,616	6,548	6,503	6,394	6,287	6,083	68
69	5,555	5,506	5,474	5,395	5,318	5,170	5,704	5,653	5,620	5,538	5,459	5,305	69
70	4,671	4,636	4,614	4,558	4,503	4,398	4,783	4,748	4,724	4,667	4,610	4,501	70
71	3,775	3,752	3,737	3,701	3,665	3,596	3,853	3,830	3,815	3,777	3,741	3,669	71
72	2,864	2,851	2,842	2,821	2,800	2,760	2,912	2,899	2,890	2,869	2,847	2,806	72
73	1,934	1,928	1,924	1,914	1,905	1,886	1,958	1,952	1,948	1,938	1,928	1,909	73
74	0,981	0,980	0,979	0,976	0,974	0,969	0,988	0,987	0,986	0,983	0,981	0,975	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												