

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

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

Description

Les tables Schryvers utilisent des probabilités de survie dites prospectives. Ces tables, contrairement aux tables stationnaires, anticipent l'évolution future de la mortalité en tenant compte de l'évolution des quotients de mortalité de chaque génération observés dans le passé. **Ces tables sont donc des tables générationnelles.**

Mode d'emploi

1. Choix de la ligne: définissez l'âge du rentier.
2. Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
3. Multipliez le coefficient par le montant de la rente.

Age au terme de la carrière professionnelle: 66 ans													
Hommes							Femmes						
Age	Valeur actuelle d'une rente annuelle payable par an						Valeur actuelle d'une rente annuelle payable par an						Age
	Taux d'intérêt net auquel le capital pourra être placé						Taux d'intérêt net auquel le capital pourra être placé						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	55,159	50,322	47,425	41,156	36,037	28,330	55,459	50,579	47,657	41,336	36,177	28,417	0
1	54,465	49,752	46,926	40,797	35,778	28,196	54,761	50,006	47,155	40,975	35,917	28,282	1
2	53,744	49,157	46,401	40,415	35,499	28,046	54,042	49,413	46,632	40,595	35,640	28,135	2
3	53,015	48,552	45,867	40,023	35,210	27,889	53,316	48,812	46,103	40,207	35,356	27,981	3
4	52,280	47,941	45,326	39,623	34,915	27,726	52,585	48,204	45,565	39,812	35,064	27,822	4
5	51,541	47,324	44,779	39,217	34,613	27,558	51,849	47,591	45,022	39,410	34,767	27,658	5
6	50,797	46,701	44,226	38,805	34,305	27,385	51,110	46,973	44,474	39,003	34,463	27,488	6
7	50,049	46,073	43,666	38,386	33,990	27,206	50,366	46,350	43,919	38,588	34,153	27,314	7
8	49,296	45,439	43,100	37,959	33,668	27,021	49,618	45,721	43,359	38,168	33,837	27,134	8
9	48,539	44,799	42,528	37,526	33,339	26,831	48,867	45,087	42,793	37,741	33,514	26,948	9
10	47,777	44,154	41,950	37,086	33,004	26,634	48,111	44,448	42,221	37,307	33,184	26,757	10
11	47,012	43,504	41,366	36,640	32,662	26,432	47,351	43,803	41,642	36,866	32,848	26,559	11
12	46,243	42,848	40,777	36,187	32,313	26,223	46,587	43,153	41,058	36,419	32,505	26,356	12
13	45,470	42,187	40,181	35,726	31,956	26,008	45,819	42,497	40,468	35,965	32,154	26,147	13
14	44,693	41,520	39,579	35,259	31,593	25,786	45,048	41,837	39,873	35,504	31,798	25,931	14
15	43,913	40,849	38,972	34,786	31,223	25,559	44,273	41,172	39,272	35,037	31,434	25,710	15
16	43,130	40,174	38,360	34,306	30,846	25,325	43,496	40,503	38,666	34,564	31,064	25,482	16
17	42,345	39,495	37,744	33,821	30,464	25,086	42,715	39,829	38,055	34,084	30,687	25,248	17
18	41,560	38,814	37,124	33,332	30,076	24,841	41,932	39,150	37,438	33,598	30,303	25,008	18
19	40,774	38,130	36,501	32,837	29,683	24,591	41,144	38,466	36,815	33,104	29,912	24,760	19
20	39,986	37,443	35,873	32,336	29,283	24,334	40,353	37,777	36,186	32,604	29,512	24,506	20
21	39,196	36,752	35,241	31,830	28,877	24,072	39,558	37,082	35,551	32,096	29,105	24,243	21
22	38,403	36,057	34,604	31,317	28,464	23,802	38,759	36,382	34,909	31,580	28,690	23,973	22
23	37,606	35,357	33,961	30,797	28,042	23,524	37,956	35,675	34,261	31,056	28,267	23,694	23
24	36,806	34,650	33,311	30,269	27,612	23,238	37,148	34,964	33,606	30,525	27,834	23,408	24
25	36,001	33,938	32,654	29,733	27,174	22,944	36,337	34,246	32,945	29,985	27,394	23,112	25
26	35,191	33,220	31,991	29,188	26,726	22,640	35,521	33,523	32,278	29,438	26,944	22,808	26
27	34,378	32,496	31,321	28,636	26,270	22,328	34,702	32,794	31,603	28,882	26,486	22,495	27
28	33,560	31,766	30,644	28,075	25,804	22,006	33,879	32,060	30,923	28,319	26,019	22,173	28
29	32,739	31,031	29,961	27,506	25,330	21,675	33,052	31,320	30,235	27,747	25,542	21,841	29
30	31,913	30,289	29,271	26,928	24,846	21,333	32,221	30,574	29,541	27,167	25,057	21,500	30
31	31,083	29,542	28,573	26,341	24,352	20,982	31,386	29,822	28,840	26,578	24,561	21,148	31
32	30,249	28,788	27,869	25,746	23,848	20,620	30,547	29,065	28,133	25,980	24,056	20,786	32
33	29,410	28,028	27,157	25,141	23,334	20,247	29,704	28,302	27,418	25,374	23,541	20,413	33
34	28,566	27,261	26,438	24,527	22,809	19,863	28,856	27,532	26,696	24,758	23,016	20,030	34
35	27,719	26,489	25,712	23,905	22,274	19,467	28,006	26,757	25,968	24,135	22,481	19,635	35
36	26,868	25,711	24,979	23,273	21,730	19,060	27,151	25,977	25,234	23,502	21,936	19,229	36
37	26,013	24,928	24,239	22,632	21,174	18,642	26,294	25,192	24,493	22,861	21,381	18,811	37
38	25,155	24,138	23,493	21,983	20,608	18,211	25,434	24,401	23,745	22,211	20,816	18,382	38
39	24,292	23,343	22,739	21,324	20,031	17,768	24,570	23,605	22,991	21,553	20,240	17,941	39
40	23,426	22,542	21,979	20,655	19,444	17,312	23,703	22,804	22,231	20,885	19,654	17,488	40
41	22,557	21,736	21,212	19,978	18,845	16,843	22,833	21,997	21,464	20,209	19,057	17,021	41
42	21,686	20,926	20,440	19,293	18,237	16,362	21,959	21,185	20,691	19,524	18,449	16,542	42
43	20,813	20,111	19,662	18,600	17,618	15,869	21,083	20,369	19,911	18,829	17,830	16,050	43
44	19,938	19,293	18,879	17,899	16,990	15,363	20,205	19,547	19,126	18,127	17,201	15,544	44
45	19,062	18,471	18,091	17,189	16,351	14,844	19,324	18,721	18,334	17,415	16,561	15,026	45
46	18,183	17,644	17,297	16,471	15,701	14,311	18,441	17,891	17,537	16,695	15,910	14,493	46
47	17,301	16,812	16,496	15,744	15,040	13,764	17,555	17,056	16,734	15,966	15,248	13,946	47
48	16,417	15,975	15,690	15,008	14,368	13,202	16,668	16,216	15,925	15,228	14,575	13,385	48
49	15,532	15,135	14,878	14,263	13,685	12,626	15,778	15,372	15,110	14,481	13,890	12,809	49
50	14,645	14,291	14,061	13,511	12,991	12,035	14,886	14,523	14,289	13,726	13,194	12,217	50
51	13,758	13,444	13,240	12,750	12,287	11,430	13,991	13,670	13,462	12,960	12,486	11,610	51
52	12,869	12,594	12,414	11,982	11,572	10,810	13,094	12,811	12,628	12,185	11,765	10,986	52
53	11,981	11,740	11,584	11,206	10,846	10,176	12,193	11,947	11,787	11,400	11,032	10,345	53
54	11,090	10,883	10,748	10,422	10,109	9,525	11,288	11,077	10,938	10,604	10,284	9,686	54
55	10,198	10,022	9,907	9,628	9,360	8,857	10,380	10,200	10,082	9,797	9,523	9,008	55
56	9,304	9,156	9,059	8,824	8,598	8,171	9,468	9,317	9,218	8,978	8,747	8,310	56
57	8,406	8,285	8,205	8,011	7,823	7,467	8,552	8,428	8,346	8,148	7,956	7,592	57
58	7,505	7,407	7,343	7,186	7,033	6,743	7,631	7,531	7,465	7,305	7,149	6,853	58
59	6,599	6,522	6,472	6,348	6,228	5,998	6,704	6,626	6,574	6,448	6,326	6,091	59
60	5,687	5,629	5,590	5,497	5,405	5,229	5,771	5,712	5,673	5,577	5,484	5,305	60
61	4,767	4,725	4,698	4,630	4,563	4,435	4,831	4,789	4,761	4,692	4,624	4,493	61
62	3,838	3,810	3,791	3,745	3,700	3,613	3,884	3,855	3,836	3,790	3,744	3,655	62
63	2,898	2,881	2,870	2,842	2,815	2,761	2,928	2,911	2,899	2,871	2,843	2,789	63
64	1,947	1,938	1,932	1,918	1,904	1,877	1,963	1,954	1,948	1,934	1,920	1,892	64
65	0,981	0,978	0,976	0,972	0,967	0,958	0,987	0,984	0,982	0,977	0,973	0,963	65
Age	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Age