

**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: 67 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	55,796	50,844	47,882	41,484	36,273	28,452	56,118	51,119	48,129	41,676	36,421	28,544	0
1	55,105	50,279	47,387	41,130	36,019	28,322	55,423	50,550	47,632	41,320	36,166	28,413	1
2	54,388	49,688	46,868	40,753	35,744	28,177	54,707	49,961	47,115	40,945	35,894	28,269	2
3	53,662	49,087	46,338	40,366	35,461	28,023	53,986	49,365	46,590	40,562	35,615	28,120	3
4	52,930	48,480	45,802	39,972	35,171	27,865	53,257	48,761	46,057	40,172	35,329	27,965	4
5	52,194	47,867	45,259	39,571	34,874	27,701	52,525	48,153	45,519	39,776	35,037	27,805	5
6	51,454	47,249	44,711	39,164	34,571	27,532	51,789	47,540	44,976	39,374	34,738	27,640	6
7	50,709	46,625	44,156	38,750	34,261	27,357	51,049	46,921	44,426	38,965	34,434	27,470	7
8	49,959	45,995	43,595	38,329	33,945	27,177	50,304	46,297	43,871	38,550	34,123	27,295	8
9	49,205	45,360	43,028	37,901	33,622	26,991	49,556	45,667	43,310	38,129	33,806	27,114	9
10	48,447	44,719	42,455	37,467	33,292	26,799	48,804	45,032	42,743	37,701	33,482	26,927	10
11	47,685	44,073	41,876	37,027	32,955	26,602	48,047	44,392	42,170	37,266	33,152	26,735	11
12	46,919	43,422	41,291	36,579	32,612	26,398	47,286	43,747	41,591	36,825	32,814	26,537	12
13	46,149	42,765	40,700	36,124	32,262	26,188	46,522	43,096	41,006	36,377	32,470	26,333	13
14	45,375	42,103	40,104	35,663	31,904	25,972	45,754	42,440	40,416	35,922	32,120	26,123	14
15	44,598	41,436	39,502	35,196	31,540	25,750	44,983	41,780	39,821	35,461	31,763	25,908	15
16	43,819	40,766	38,895	34,722	31,170	25,522	44,210	41,116	39,220	34,995	31,399	25,686	16
17	43,038	40,092	38,284	34,244	30,794	25,288	43,433	40,447	38,614	34,521	31,029	25,458	17
18	42,256	39,416	37,670	33,760	30,413	25,050	42,653	39,773	38,003	34,042	30,652	25,224	18
19	41,473	38,737	37,052	33,272	30,026	24,806	41,869	39,094	37,386	33,555	30,267	24,983	19
20	40,689	38,055	36,430	32,778	29,634	24,556	41,081	38,410	36,763	33,061	29,875	24,735	20
21	39,903	37,369	35,804	32,278	29,234	24,300	40,290	37,720	36,133	32,560	29,476	24,480	21
22	39,113	36,679	35,172	31,772	28,828	24,037	39,495	37,025	35,498	32,051	29,068	24,216	22
23	38,321	35,983	34,535	31,259	28,414	23,767	38,695	36,324	34,855	31,534	28,652	23,945	23
24	37,524	35,282	33,891	30,738	27,992	23,488	37,891	35,617	34,207	31,010	28,227	23,666	24
25	36,722	34,575	33,240	30,209	27,561	23,201	37,083	34,905	33,551	30,478	27,794	23,378	25
26	35,917	33,862	32,583	29,671	27,121	22,905	36,272	34,187	32,890	29,938	27,353	23,082	26
27	35,107	33,143	31,919	29,126	26,673	22,600	35,456	33,464	32,222	29,390	26,903	22,777	27
28	34,293	32,418	31,248	28,573	26,215	22,287	34,637	32,734	31,547	28,834	26,444	22,464	28
29	33,475	31,688	30,571	28,011	25,749	21,964	33,813	32,000	30,866	28,270	25,976	22,141	29
30	32,653	30,952	29,887	27,441	25,273	21,632	32,986	31,260	30,178	27,697	25,499	21,808	30
31	31,827	30,210	29,195	26,862	24,788	21,289	32,155	30,513	29,484	27,116	25,013	21,466	31
32	30,996	29,461	28,497	26,274	24,293	20,936	31,320	29,761	28,783	26,527	24,517	21,113	32
33	30,161	28,706	27,791	25,677	23,787	20,573	30,480	29,004	28,074	25,929	24,011	20,750	33
34	29,321	27,945	27,078	25,072	23,272	20,198	29,637	28,240	27,359	25,322	23,495	20,377	34
35	28,478	27,179	26,359	24,457	22,747	19,813	28,790	27,471	26,638	24,706	22,969	19,992	35
36	27,630	26,406	25,633	23,834	22,211	19,416	27,940	26,696	25,910	24,082	22,434	19,597	36
37	26,779	25,628	24,899	23,201	21,665	19,008	27,087	25,916	25,175	23,450	21,889	19,190	37
38	25,924	24,844	24,159	22,560	21,109	18,588	26,230	25,132	24,435	22,809	21,334	18,773	38
39	25,065	24,054	23,412	21,910	20,542	18,156	25,371	24,342	23,688	22,160	20,769	18,344	39
40	24,203	23,259	22,658	21,250	19,964	17,712	24,508	23,546	22,935	21,501	20,193	17,902	40
41	23,337	22,458	21,898	20,582	19,376	17,255	23,641	22,746	22,175	20,834	19,607	17,448	41
42	22,470	21,653	21,132	19,905	18,778	16,786	22,772	21,940	21,409	20,158	19,010	16,982	42
43	21,600	20,844	20,361	19,221	18,170	16,306	21,900	21,129	20,636	19,474	18,403	16,503	43
44	20,729	20,031	19,585	18,529	17,552	15,813	21,026	20,314	19,858	18,781	17,785	16,011	44
45	19,856	19,215	18,803	17,829	16,925	15,307	20,150	19,495	19,075	18,079	17,157	15,507	45
46	18,981	18,394	18,016	17,120	16,286	14,788	19,271	18,671	18,285	17,369	16,518	14,989	46
47	18,104	17,568	17,223	16,403	15,637	14,255	18,390	17,842	17,490	16,651	15,869	14,457	47
48	17,224	16,738	16,424	15,676	14,977	13,708	17,508	17,010	16,689	15,924	15,209	13,911	48
49	16,343	15,904	15,620	14,942	14,306	13,147	16,623	16,173	15,883	15,189	14,538	13,352	49
50	15,461	15,066	14,811	14,200	13,625	12,573	15,736	15,332	15,071	14,444	13,855	12,777	50
51	14,579	14,227	13,999	13,451	12,934	11,984	14,847	14,486	14,253	13,691	13,162	12,188	51
52	13,696	13,384	13,182	12,695	12,234	11,382	13,956	13,636	13,428	12,929	12,456	11,583	52
53	12,814	12,539	12,361	11,931	11,523	10,766	13,061	12,780	12,597	12,156	11,737	10,961	53
54	11,930	11,691	11,535	11,160	10,802	10,134	12,163	11,918	11,759	11,373	11,006	10,321	54
55	11,045	10,839	10,705	10,380	10,069	9,487	11,262	11,051	10,913	10,580	10,261	9,664	55
56	10,158	9,983	9,868	9,591	9,324	8,823	10,357	10,177	10,060	9,775	9,502	8,988	56
57	9,269	9,122	9,026	8,792	8,567	8,142	9,449	9,298	9,199	8,960	8,729	8,293	57
58	8,377	8,256	8,177	7,983	7,797	7,442	8,535	8,411	8,330	8,132	7,941	7,578	58
59	7,481	7,383	7,319	7,163	7,011	6,722	7,617	7,517	7,452	7,291	7,136	6,841	59
60	6,580	6,503	6,453	6,330	6,210	5,981	6,693	6,615	6,563	6,437	6,315	6,081	60
61	5,672	5,614	5,576	5,482	5,391	5,215	5,762	5,703	5,664	5,569	5,476	5,297	61
62	4,756	4,714	4,686	4,618	4,552	4,424	4,825	4,782	4,754	4,685	4,618	4,487	62
63	3,829	3,801	3,783	3,737	3,692	3,605	3,879	3,851	3,832	3,785	3,740	3,651	63
64	2,893	2,876	2,864	2,836	2,809	2,755	2,925	2,908	2,896	2,868	2,840	2,786	64
65	1,944	1,935	1,929	1,915	1,901	1,874	1,961	1,953	1,947	1,933	1,918	1,891	65
66	0,980	0,977	0,975	0,971	0,966	0,957	0,987	0,984	0,982	0,977	0,972	0,963	66
Age	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Age

Taux d'intérêt net auquel le capital pourra être placé