

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

Ce tableau 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.**

Description

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							
Age	Taux d'intérêt net auquel le capital pourra être placé						Age						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%
0	54,671	50,003	47,200	41,121	36,137	28,600	54,942	50,236	47,411	41,286	36,267	28,681	0
1	53,972	49,426	46,694	40,754	35,871	28,460	54,239	49,656	46,902	40,917	35,999	28,541	1
2	53,247	48,825	46,163	40,364	35,585	28,305	53,515	49,056	46,372	40,529	35,715	28,387	2
3	52,512	48,214	45,622	39,964	35,289	28,142	52,784	48,449	45,835	40,133	35,423	28,227	3
4	51,773	47,596	45,073	39,557	34,986	27,973	52,047	47,834	45,291	39,730	35,124	28,062	4
5	51,029	46,972	44,519	39,144	34,677	27,798	51,307	47,215	44,740	39,320	34,818	27,891	5
6	50,280	46,343	43,959	38,723	34,360	27,618	50,562	46,590	44,184	38,904	34,506	27,715	6
7	49,527	45,709	43,392	38,296	34,037	27,433	49,814	45,960	43,623	38,482	34,188	27,533	7
8	48,769	45,068	42,819	37,861	33,707	27,241	49,061	45,325	43,055	38,053	33,863	27,346	8
9	48,007	44,422	42,240	37,420	33,371	27,043	48,304	44,684	42,481	37,617	33,532	27,153	9
10	47,241	43,770	41,654	36,972	33,027	26,839	47,543	44,037	41,901	37,174	33,193	26,954	10
11	46,471	43,113	41,063	36,517	32,676	26,629	46,778	43,385	41,315	36,725	32,848	26,749	11
12	45,697	42,451	40,466	36,055	32,318	26,413	46,009	42,728	40,723	36,268	32,495	26,537	12
13	44,919	41,783	39,862	35,586	31,953	26,190	45,236	42,066	40,125	35,805	32,136	26,320	13
14	44,137	41,109	39,253	35,110	31,580	25,960	44,460	41,399	39,522	35,335	31,769	26,096	14
15	43,352	40,432	38,638	34,627	31,201	25,724	43,680	40,726	38,913	34,859	31,396	25,865	15
16	42,565	39,749	38,018	34,139	30,814	25,481	42,898	40,050	38,299	34,376	31,016	25,629	16
17	41,775	39,064	37,394	33,644	30,422	25,233	42,112	39,369	37,679	33,887	30,629	25,386	17
18	40,985	38,376	36,766	33,145	30,024	24,979	41,323	38,682	37,054	33,391	30,235	25,135	18
19	40,193	37,685	36,135	32,641	29,621	24,719	40,530	37,991	36,423	32,887	29,833	24,878	19
20	39,400	36,990	35,499	32,130	29,211	24,453	39,734	37,294	35,785	32,376	29,423	24,613	20
21	38,604	36,292	34,859	31,614	28,794	24,180	38,933	36,592	35,141	31,858	29,005	24,340	21
22	37,806	35,589	34,213	31,091	28,370	23,900	38,129	35,884	34,491	31,332	28,579	24,059	22
23	37,004	34,881	33,561	30,560	27,937	23,611	37,320	35,170	33,834	30,798	28,143	23,769	23
24	36,198	34,167	32,903	30,022	27,496	23,314	36,507	34,451	33,171	30,255	27,700	23,471	24
25	35,388	33,447	32,237	29,475	27,046	23,008	35,690	33,726	32,500	29,705	27,247	23,164	25
26	34,573	32,722	31,565	28,920	26,586	22,692	34,869	32,995	31,824	29,146	26,786	22,848	26
27	33,754	31,990	30,886	28,356	26,118	22,368	34,044	32,258	31,140	28,580	26,315	22,522	27
28	32,931	31,252	30,200	27,784	25,640	22,033	33,215	31,516	30,450	28,005	25,835	22,187	28
29	32,104	30,509	29,508	27,203	25,153	21,689	32,383	30,768	29,754	27,421	25,346	21,842	29
30	31,273	29,760	28,808	26,614	24,656	21,334	31,546	30,014	29,051	26,829	24,847	21,487	30
31	30,437	29,004	28,102	26,016	24,149	20,969	30,706	29,254	28,340	26,228	24,339	21,121	31
32	29,597	28,242	27,388	25,409	23,632	20,593	29,861	28,488	27,623	25,619	23,820	20,744	32
33	28,753	27,474	26,667	24,792	23,105	20,205	29,012	27,717	26,899	25,000	23,291	20,357	33
34	27,904	26,700	25,938	24,167	22,566	19,806	28,159	26,939	26,167	24,372	22,752	19,957	34
35	27,051	25,920	25,303	23,532	22,018	19,395	27,303	26,156	25,429	23,736	22,202	19,547	35
36	26,195	25,134	24,461	22,888	21,459	18,973	26,443	25,367	24,685	23,090	21,642	19,124	36
37	25,334	24,342	23,711	22,235	20,889	18,538	25,580	24,573	23,934	22,436	21,072	18,690	37
38	24,470	23,545	22,955	21,572	20,308	18,090	24,713	23,774	23,176	21,773	20,492	18,243	38
39	23,603	22,741	22,192	20,901	19,716	17,630	23,844	22,969	22,412	21,101	19,900	17,784	39
40	22,731	21,932	21,422	20,219	19,114	17,156	22,970	22,159	21,641	20,420	19,298	17,312	40
41	21,857	21,118	20,645	19,529	18,500	16,670	22,094	21,343	20,863	19,730	18,684	16,827	41
42	20,980	20,299	19,863	18,831	17,875	16,170	21,215	20,523	20,079	19,030	18,060	16,328	42
43	20,102	19,477	19,076	18,124	17,241	15,658	20,332	19,697	19,289	18,322	17,424	15,816	43
44	19,222	18,650	18,282	17,409	16,596	15,132	19,447	18,866	18,492	17,604	16,777	15,289	44
45	18,339	17,819	17,484	16,686	15,940	14,592	18,560	18,030	17,689	16,877	16,119	14,748	45
46	17,454	16,983	16,679	15,953	15,273	14,038	17,670	17,190	16,880	16,141	15,450	14,193	46
47	16,566	16,141	15,867	15,211	14,594	13,468	16,777	16,344	16,065	15,396	14,769	13,623	47
48	15,676	15,295	15,049	14,459	13,903	12,883	15,882	15,494	15,243	14,642	14,076	13,037	48
49	14,783	14,445	14,225	13,699	13,200	12,283	14,984	14,639	14,415	13,878	13,371	12,436	49
50	13,889	13,590	13,396	12,929	12,486	11,667	14,084	13,779	13,581	13,105	12,654	11,818	50
51	12,994	12,732	12,562	12,152	11,761	11,036	13,181	12,914	12,741	12,322	11,924	11,184	51
52	12,097	11,870	11,723	11,366	11,025	10,389	12,274	12,043	11,892	11,528	11,181	10,532	52
53	11,199	11,004	10,878	10,571	10,277	9,725	11,365	11,166	11,037	10,724	10,424	9,861	53
54	10,298	10,134	10,027	9,766	9,516	9,044	10,450	10,283	10,173	9,907	9,652	9,171	54
55	9,395	9,258	9,169	8,951	8,742	8,345	9,532	9,393	9,302	9,079	8,866	8,461	55
56	8,488	8,377	8,304	8,126	7,953	7,626	8,609	8,496	8,421	8,239	8,064	7,730	56
57	7,578	7,489	7,431	7,288	7,150	6,886	7,682	7,591	7,532	7,387	7,246	6,977	57
58	6,663	6,594	6,549	6,438	6,331	6,125	6,749	6,679	6,633	6,520	6,411	6,201	58
59	5,741	5,690	5,657	5,574	5,494	5,339	5,809	5,758	5,724	5,640	5,558	5,401	59
60	4,812	4,777	4,753	4,695	4,638	4,528	4,863	4,827	4,803	4,744	4,686	4,575	60
61	3,874	3,851	3,836	3,798	3,761	3,689	3,909	3,886	3,870	3,832	3,794	3,721	61
62	2,926	2,913	2,904	2,882	2,861	2,819	2,947	2,933	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	1,945	1,926	63
64	0,990	0,989	0,988	0,985	0,983	0,978	0,993	0,992	0,991	0,988	0,985	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