

**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.

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 annuel total de la rente.

Age au terme de la carrière professionnelle: 66 ans													
Age	Hommes						Femmes						Age
	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												
	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	55,321	50,537	47,670	41,461	36,383	28,729	55,612	50,787	47,895	41,636	36,520	28,815	0
1	54,625	49,965	47,168	41,099	36,122	28,594	54,912	50,212	47,391	41,272	36,258	28,678	1
2	53,904	49,368	46,642	40,714	35,841	28,443	54,191	49,616	46,866	40,889	35,979	28,529	2
3	53,173	48,761	46,106	40,320	35,550	28,284	53,465	49,013	46,334	40,499	35,692	28,374	3
4	52,436	48,148	45,562	39,918	35,253	28,119	52,731	48,403	45,794	40,101	35,398	28,212	4
5	51,695	47,529	45,013	39,510	34,948	27,949	51,994	47,788	45,249	39,697	35,098	28,046	5
6	50,950	46,904	44,457	39,095	34,638	27,774	51,253	47,168	44,698	39,287	34,792	27,875	6
7	50,200	46,274	43,896	38,673	34,320	27,592	50,508	46,543	44,142	38,870	34,480	27,698	7
8	49,446	45,638	43,327	38,244	33,996	27,405	49,759	45,912	43,579	38,447	34,161	27,516	8
9	48,687	44,996	42,753	37,808	33,665	27,213	49,005	45,276	43,010	38,017	33,835	27,328	9
10	47,925	44,349	42,173	37,366	33,327	27,014	48,248	44,634	42,436	37,581	33,503	27,134	10
11	47,158	43,696	41,587	36,917	32,982	26,809	47,486	43,987	41,855	37,137	33,163	26,934	11
12	46,387	43,039	40,995	36,461	32,630	26,598	46,721	43,335	41,268	36,687	32,817	26,728	12
13	45,612	42,375	40,396	35,998	32,271	26,380	45,951	42,677	40,676	36,230	32,464	26,516	13
14	44,834	41,707	39,792	35,528	31,905	26,156	45,178	42,015	40,078	35,767	32,104	26,298	14
15	44,052	41,034	39,182	35,052	31,532	25,926	44,402	41,347	39,475	35,297	31,738	26,074	15
16	43,268	40,356	38,568	34,569	31,152	25,690	43,623	40,676	38,866	34,820	31,364	25,844	16
17	42,482	39,676	37,949	34,082	30,767	25,447	42,841	40,000	38,252	34,338	30,984	25,607	17
18	41,695	38,992	37,327	33,589	30,376	25,200	42,056	39,319	37,633	33,848	30,597	25,363	18
19	40,907	38,306	36,701	33,091	29,979	24,947	41,267	38,632	37,007	33,352	30,202	25,113	19
20	40,117	37,617	36,071	32,587	29,576	24,687	40,474	37,941	36,376	32,848	29,800	24,855	20
21	39,326	36,924	35,437	32,078	29,167	24,421	39,677	37,244	35,738	32,337	29,390	24,589	21
22	38,531	36,226	34,797	31,562	28,750	24,148	38,876	36,541	35,094	31,818	28,971	24,316	22
23	37,733	35,523	34,151	31,039	28,325	23,867	38,071	35,832	34,443	31,291	28,544	24,034	23
24	36,931	34,814	33,499	30,507	27,892	23,578	37,262	35,118	33,785	30,756	28,108	23,743	24
25	36,124	34,100	32,839	29,968	27,449	23,280	36,449	34,398	33,121	30,213	27,663	23,444	25
26	35,313	33,379	32,173	29,420	26,998	22,972	35,632	33,673	32,451	29,662	27,210	23,136	26
27	34,498	32,653	31,500	28,864	26,538	22,656	34,811	32,941	31,774	29,103	26,748	22,819	27
28	33,678	31,920	30,821	28,299	26,069	22,330	33,986	32,204	31,090	28,536	26,277	22,493	28
29	32,855	31,183	30,134	27,727	25,590	21,995	33,157	31,462	30,400	27,960	25,797	22,157	29
30	32,028	30,439	29,441	27,145	25,102	21,650	32,324	30,714	29,703	27,376	25,307	21,812	30
31	31,196	29,689	28,741	26,555	24,604	21,294	31,488	29,960	28,999	26,784	24,808	21,456	31
32	30,360	28,932	28,034	25,956	24,096	20,928	30,647	29,200	28,288	26,183	24,298	21,089	32
33	29,519	28,170	27,319	25,348	23,578	20,550	29,802	28,433	27,571	25,572	23,779	20,712	33
34	28,674	27,401	26,597	24,730	23,049	20,161	28,953	27,662	26,846	24,953	23,249	20,323	34
35	27,825	26,626	25,868	24,104	22,510	19,761	28,100	26,884	26,115	24,325	22,710	19,923	35
36	26,972	25,846	25,132	23,468	21,961	19,349	27,244	26,101	25,377	23,689	22,160	19,512	36
37	26,116	25,060	24,390	22,824	21,401	18,925	26,385	25,313	24,633	23,044	21,600	19,089	37
38	25,255	24,268	23,640	22,170	20,830	18,489	25,523	24,520	23,882	22,390	21,030	18,655	38
39	24,391	23,470	22,883	21,507	20,249	18,041	24,657	23,721	23,125	21,727	20,449	18,208	39
40	23,524	22,667	22,120	20,835	19,656	17,580	23,788	22,917	22,362	21,055	19,858	17,749	40
41	22,653	21,858	21,350	20,154	19,053	17,105	22,916	22,108	21,591	20,375	19,256	17,277	41
42	21,780	21,045	20,575	19,464	18,440	16,619	22,041	21,293	20,814	19,685	18,643	16,792	42
43	20,905	20,228	19,794	18,767	17,816	16,119	21,163	20,473	20,031	18,986	18,019	16,293	43
44	20,029	19,407	19,008	18,061	17,183	15,607	20,282	19,649	19,243	18,279	17,384	15,781	44
45	19,151	18,582	18,216	17,348	16,539	15,082	19,399	18,820	18,447	17,562	16,739	15,255	45
46	18,270	17,752	17,419	16,625	15,884	14,543	18,514	17,986	17,647	16,837	16,082	14,716	46
47	17,386	16,917	16,615	15,893	15,217	13,988	17,626	17,148	16,840	16,103	15,414	14,162	47
48	16,500	16,078	15,805	15,152	14,539	13,419	16,736	16,305	16,027	15,360	14,735	13,593	48
49	15,612	15,234	14,989	14,403	13,850	12,835	15,844	15,458	15,208	14,608	14,044	13,009	49
50	14,723	14,387	14,169	13,645	13,149	12,237	14,949	14,605	14,383	13,847	13,341	12,409	50
51	13,834	13,536	13,344	12,879	12,439	11,624	14,052	13,748	13,551	13,076	12,626	11,794	51
52	12,943	12,683	12,514	12,105	11,717	10,996	13,152	12,886	12,713	12,296	11,899	11,161	52
53	12,051	11,826	11,679	11,324	10,985	10,352	12,248	12,018	11,867	11,504	11,158	10,511	53
54	11,158	10,964	10,838	10,533	10,240	9,692	11,341	11,143	11,014	10,702	10,403	9,842	54
55	10,262	10,099	9,992	9,732	9,483	9,014	10,430	10,263	10,153	9,888	9,633	9,154	55
56	9,364	9,228	9,139	8,922	8,713	8,318	9,514	9,375	9,284	9,063	8,849	8,446	56
57	8,462	8,351	8,279	8,101	7,930	7,603	8,595	8,481	8,407	8,225	8,050	7,717	57
58	7,557	7,468	7,410	7,268	7,131	6,868	7,670	7,579	7,520	7,375	7,235	6,966	58
59	6,646	6,578	6,533	6,422	6,315	6,110	6,739	6,669	6,624	6,511	6,402	6,193	59
60	5,729	5,678	5,644	5,562	5,482	5,328	5,802	5,750	5,716	5,633	5,551	5,394	60
61	4,803	4,768	4,744	4,686	4,629	4,520	4,858	4,821	4,797	4,739	4,681	4,569	61
62	3,868	3,845	3,830	3,792	3,755	3,683	3,905	3,882	3,866	3,828	3,791	3,718	62
63	2,922	2,909	2,900	2,878	2,857	2,815	2,945	2,931	2,922	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	1,944	1,925	64
65	0,990	0,988	0,987	0,985	0,982	0,977	0,993	0,991	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