

**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: 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							
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	47,722	44,191	42,039	37,281	33,276	27,003	47,860	44,312	42,151	37,373	33,351	27,054	0
1	46,985	43,565	41,478	36,854	32,951	26,814	47,118	43,683	41,587	36,943	33,024	26,864	1
2	46,224	42,916	40,895	36,406	32,606	26,609	46,357	43,034	41,004	36,495	32,679	26,660	2
3	45,455	42,257	40,301	35,946	32,250	26,395	45,591	42,378	40,413	36,039	32,327	26,448	3
4	44,680	41,592	39,700	35,479	31,887	26,174	44,818	41,715	39,814	35,574	31,965	26,229	4
5	43,901	40,921	39,092	35,005	31,515	25,946	44,041	41,046	39,208	35,102	31,597	26,003	5
6	43,117	40,244	38,478	34,522	31,136	25,711	43,260	40,372	38,597	34,623	31,220	25,770	6
7	42,329	39,561	37,857	34,033	30,749	25,468	42,475	39,693	37,979	34,136	30,836	25,531	7
8	41,536	38,872	37,229	33,535	30,354	25,217	41,686	39,007	37,355	33,642	30,445	25,283	8
9	40,739	38,177	36,594	33,029	29,950	24,959	40,892	38,316	36,724	33,140	30,045	25,028	9
10	39,937	37,476	35,953	32,516	29,538	24,693	40,094	37,619	36,087	32,630	29,637	24,766	10
11	39,132	36,770	35,306	31,994	29,118	24,419	39,292	36,916	35,443	32,112	29,220	24,495	11
12	38,322	36,057	34,652	31,465	28,690	24,136	38,486	36,207	34,793	31,587	28,795	24,216	12
13	37,509	35,339	33,991	30,928	28,253	23,845	37,676	35,493	34,136	31,054	28,362	23,929	13
14	36,691	34,616	33,324	30,383	27,807	23,546	36,862	34,773	33,473	30,513	27,920	23,633	14
15	35,870	33,887	32,651	29,831	27,352	23,238	36,045	34,048	32,804	29,964	27,470	23,329	15
16	35,046	33,154	31,972	29,271	26,890	22,921	35,224	33,318	32,128	29,408	27,011	23,017	16
17	34,219	32,416	31,288	28,704	26,420	22,596	34,400	32,583	31,447	28,844	26,544	22,695	17
18	33,391	31,675	30,599	28,130	25,942	22,263	33,572	31,843	30,759	28,272	26,068	22,364	18
19	32,561	30,930	29,906	27,550	25,456	21,921	32,740	31,096	30,065	27,692	25,583	22,023	19
20	31,729	30,181	29,207	26,963	24,962	21,571	31,905	30,344	29,364	27,103	25,088	21,673	20
21	30,895	29,427	28,503	26,369	24,460	21,211	31,065	29,586	28,656	26,506	24,583	21,312	21
22	30,057	28,668	27,793	25,766	23,948	20,841	30,221	28,822	27,941	25,899	24,068	20,940	22
23	29,215	27,904	27,076	25,155	23,427	20,461	29,373	28,052	27,218	25,283	23,543	20,556	23
24	28,368	27,133	26,351	24,534	22,895	20,069	28,520	27,275	26,488	24,659	23,007	20,162	24
25	27,518	26,356	25,620	23,904	22,352	19,665	27,663	26,493	25,752	24,024	22,461	19,755	25
26	26,663	25,572	24,880	23,265	21,798	19,248	26,802	25,704	25,008	23,381	21,904	19,337	26
27	25,803	24,783	24,134	22,616	21,233	18,820	25,937	24,909	24,256	22,728	21,336	18,906	27
28	24,940	23,987	23,380	21,957	20,657	18,379	25,068	24,108	23,498	22,065	20,756	18,462	28
29	24,072	23,185	22,619	21,289	20,070	17,925	24,195	23,301	22,732	21,393	20,166	18,006	29
30	23,201	22,377	21,850	20,611	19,472	17,457	23,318	22,488	21,958	20,710	19,564	17,536	30
31	22,325	21,562	21,074	19,923	18,861	16,976	22,436	21,668	21,177	20,018	18,949	17,052	31
32	21,444	20,741	20,290	19,224	18,238	16,480	21,551	20,842	20,389	19,316	18,323	16,553	32
33	20,559	19,913	19,498	18,515	17,603	15,969	20,661	20,010	19,592	18,603	17,685	16,040	33
34	19,670	19,079	18,699	17,796	16,955	15,443	19,766	19,171	18,788	17,879	17,033	15,511	34
35	18,777	18,239	17,892	17,066	16,295	14,902	18,868	18,326	17,977	17,145	16,369	14,967	35
36	17,880	17,392	17,077	16,326	15,622	14,345	17,966	17,474	17,157	16,401	15,693	14,407	36
37	16,979	16,539	16,255	15,575	14,936	13,771	17,060	16,617	16,331	15,646	15,003	13,831	37
38	16,074	15,680	15,424	14,813	14,237	13,181	16,150	15,753	15,496	14,881	14,301	13,238	38
39	15,165	14,814	14,586	14,040	13,524	12,573	15,236	14,883	14,654	14,104	13,585	12,628	39
40	14,251	13,941	13,740	13,256	12,797	11,948	14,318	14,006	13,804	13,316	12,854	12,000	40
41	13,334	13,062	12,886	12,461	12,056	11,305	13,396	13,123	12,945	12,517	12,110	11,354	41
42	12,412	12,177	12,024	11,654	11,301	10,643	12,470	12,233	12,079	11,707	11,352	10,689	42
43	11,487	11,286	11,155	10,837	10,532	9,962	11,539	11,337	11,205	10,885	10,578	10,004	43
44	10,559	10,389	10,278	10,008	9,749	9,261	10,605	10,434	10,322	10,051	9,790	9,300	44
45	9,626	9,485	9,392	9,167	8,951	8,541	9,666	9,524	9,431	9,205	8,987	8,575	45
46	8,689	8,574	8,498	8,314	8,136	7,798	8,723	8,608	8,532	8,347	8,168	7,828	46
47	7,747	7,655	7,595	7,448	7,306	7,034	7,776	7,684	7,624	7,476	7,333	7,060	47
48	6,799	6,729	6,682	6,569	6,458	6,246	6,824	6,753	6,707	6,593	6,481	6,268	48
49	5,847	5,795	5,760	5,676	5,594	5,435	5,867	5,815	5,780	5,696	5,613	5,453	49
50	4,889	4,853	4,829	4,769	4,711	4,599	4,905	4,869	4,844	4,785	4,726	4,613	50
51	3,926	3,902	3,887	3,848	3,810	3,737	3,938	3,914	3,898	3,860	3,822	3,748	51
52	2,956	2,943	2,934	2,912	2,890	2,848	2,964	2,950	2,941	2,919	2,897	2,855	52
53	1,980	1,973	1,969	1,959	1,949	1,930	1,983	1,977	1,973	1,963	1,953	1,934	53
54	0,994	0,993	0,992	0,989	0,987	0,981	0,996	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

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- 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						
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	48,451	44,808	42,592	37,701	33,596	27,189	48,597	44,937	42,711	37,798	33,675	27,242	0
1	47,717	44,188	42,037	37,281	33,277	27,006	47,860	44,313	42,153	37,375	33,354	27,058	1
2	46,960	43,544	41,459	36,839	32,939	26,807	47,103	43,669	41,575	36,934	33,016	26,860	2
3	46,195	42,890	40,871	36,386	32,590	26,599	46,340	43,019	40,990	36,484	32,671	26,654	3
4	45,424	42,230	40,275	35,926	32,233	26,384	45,571	42,361	40,396	36,026	32,316	26,441	4
5	44,648	41,564	39,674	35,458	31,869	26,162	44,798	41,697	39,797	35,561	31,954	26,222	5
6	43,868	40,892	39,065	34,982	31,497	25,933	44,021	41,028	39,192	35,088	31,585	25,996	6
7	43,084	40,214	38,450	34,499	31,117	25,697	43,239	40,354	38,580	34,608	31,209	25,762	7
8	42,295	39,530	37,828	34,008	30,729	25,453	42,454	39,674	37,962	34,121	30,824	25,522	8
9	41,501	38,840	37,199	33,510	30,333	25,202	41,664	38,988	37,337	33,627	30,432	25,275	9
10	40,703	38,145	36,564	33,004	29,929	24,943	40,870	38,296	36,706	33,124	30,032	25,019	10
11	39,902	37,444	35,823	32,490	29,516	24,677	40,072	37,598	36,068	32,614	29,623	24,756	11
12	39,096	36,737	35,275	31,968	29,096	24,402	39,270	36,895	35,424	32,096	29,206	24,485	12
13	38,286	36,024	34,620	31,438	28,666	24,119	38,463	36,186	34,773	31,571	28,781	24,206	13
14	37,472	35,306	33,959	30,901	28,229	23,827	37,653	35,473	34,117	31,037	28,348	23,919	14
15	36,654	34,582	33,292	30,356	27,783	23,527	36,840	34,753	33,454	30,497	27,906	23,623	15
16	35,834	33,854	32,620	29,804	27,329	23,219	36,023	34,028	32,785	29,949	27,456	23,319	16
17	35,012	33,122	31,942	29,245	26,867	22,903	35,203	33,299	32,110	29,393	26,998	23,007	17
18	34,188	32,387	31,260	28,679	26,398	22,580	34,379	32,564	31,429	28,829	26,531	22,685	18
19	33,362	31,647	30,573	28,108	25,922	22,248	33,552	31,824	30,742	28,257	26,055	22,354	19
20	32,534	30,904	29,882	27,529	25,437	21,907	32,720	31,078	30,047	27,677	25,569	22,013	20
21	31,703	30,156	29,184	26,943	24,945	21,557	31,884	30,326	29,346	27,088	25,074	21,662	21
22	30,869	29,404	28,481	26,349	24,443	21,198	31,044	29,567	28,638	26,490	24,569	21,301	22
23	30,032	28,645	27,771	25,747	23,931	20,828	30,200	28,803	27,922	25,883	24,054	20,928	23
24	29,189	27,880	27,054	25,135	23,409	20,447	29,352	28,033	27,200	25,267	23,528	20,545	24
25	28,343	27,109	26,329	24,514	22,877	20,054	28,499	27,256	26,470	24,642	22,993	20,150	25
26	27,492	26,332	25,597	23,884	22,334	19,650	27,643	26,474	25,733	24,008	22,446	19,743	26
27	26,637	25,548	24,858	23,244	21,780	19,234	26,782	25,685	24,989	23,364	21,889	19,325	27
28	25,778	24,759	24,111	22,595	21,215	18,805	25,917	24,890	24,238	22,711	21,321	18,894	28
29	24,915	23,963	23,357	21,937	20,639	18,364	25,048	24,089	23,479	22,048	20,741	18,450	29
30	24,047	23,161	22,596	21,268	20,052	17,909	24,175	23,282	22,713	21,376	20,151	17,993	30
31	23,176	22,353	21,827	20,590	19,453	17,441	23,298	22,469	21,940	20,694	19,548	17,523	31
32	22,299	21,538	21,051	19,901	18,842	16,959	22,416	21,649	21,159	20,001	18,934	17,038	32
33	21,419	20,717	20,267	19,203	18,218	16,463	21,530	20,823	20,370	19,298	18,307	16,540	33
34	20,534	19,889	19,475	18,493	17,583	15,952	20,640	19,991	19,574	18,585	17,669	16,026	34
35	19,645	19,055	18,676	17,774	16,935	15,426	19,746	19,152	18,770	17,862	17,017	15,497	35
36	18,753	18,215	17,869	17,045	16,275	14,884	18,849	18,307	17,959	17,129	16,354	14,954	36
37	17,856	17,369	17,054	16,305	15,602	14,327	17,947	17,456	17,140	16,385	15,678	14,394	37
38	16,955	16,516	16,232	15,554	14,916	13,754	17,042	16,600	16,314	15,630	14,989	13,818	38
39	16,051	15,657	15,403	14,792	14,217	13,164	16,133	15,736	15,480	14,865	14,286	13,226	39
40	15,142	14,792	14,565	14,020	13,505	12,556	15,220	14,867	14,638	14,089	13,571	12,616	40
41	14,229	13,920	13,719	13,236	12,778	11,931	14,302	13,991	13,789	13,302	12,841	11,988	41
42	13,313	13,042	12,867	12,442	12,038	11,289	13,381	13,108	12,931	12,504	12,097	11,342	42
43	12,394	12,159	12,006	11,637	11,285	10,628	12,456	12,220	12,066	11,694	11,340	10,678	43
44	11,470	11,270	11,139	10,821	10,518	9,948	11,527	11,324	11,193	10,873	10,567	9,994	44
45	10,544	10,374	10,263	9,994	9,735	9,249	10,594	10,423	10,311	10,040	9,780	9,290	45
46	9,612	9,471	9,379	9,154	8,938	8,529	9,656	9,515	9,422	9,196	8,978	8,566	46
47	8,676	8,561	8,486	8,302	8,125	7,788	8,715	8,599	8,524	8,339	8,160	7,821	47
48	7,735	7,644	7,584	7,437	7,295	7,024	7,769	7,677	7,617	7,469	7,326	7,053	48
49	6,790	6,719	6,673	6,560	6,449	6,238	6,819	6,748	6,701	6,587	6,476	6,263	49
50	5,839	5,787	5,753	5,668	5,586	5,428	5,863	5,811	5,776	5,691	5,609	5,449	50
51	4,883	4,847	4,823	4,764	4,706	4,593	4,902	4,866	4,841	4,782	4,724	4,611	51
52	3,922	3,898	3,883	3,844	3,807	3,733	3,936	3,912	3,896	3,858	3,820	3,746	52
53	2,954	2,941	2,932	2,910	2,888	2,846	2,963	2,949	2,940	2,918	2,896	2,854	53
54	1,978	1,972	1,968	1,958	1,948	1,929	1,983	1,977	1,972	1,962	1,953	1,933	54
55	0,994	0,993	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

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1. Choix de la ligne: définissez l'âge du rentier.
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Age au terme de la carrière professionnelle: 57 ans													
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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	49,173	45,418	43,138	38,114	33,908	27,369	49,329	45,555	43,264	38,216	33,991	27,424	0
1	48,443	44,803	42,588	37,700	33,596	27,192	48,595	44,936	42,711	37,799	33,677	27,246	1
2	47,690	44,164	42,016	37,264	33,264	26,998	47,842	44,298	42,139	37,364	33,346	27,053	2
3	46,928	43,515	41,433	36,818	32,922	26,796	47,083	43,652	41,559	36,921	33,007	26,854	3
4	46,161	42,860	40,843	36,364	32,572	26,586	46,317	42,999	40,972	36,470	32,659	26,647	4
5	45,389	42,199	40,247	35,902	32,214	26,371	45,548	42,341	40,378	36,011	32,304	26,433	5
6	44,612	41,532	39,644	35,434	31,849	26,148	44,775	41,677	39,779	35,545	31,942	26,213	6
7	43,831	40,859	39,035	34,957	31,476	25,918	43,997	41,008	39,173	35,073	31,573	25,987	7
8	43,046	40,180	38,418	34,473	31,095	25,681	43,216	40,333	38,561	34,592	31,196	25,753	8
9	42,256	39,496	37,796	33,981	30,706	25,437	42,430	39,652	37,942	34,105	30,811	25,513	9
10	41,462	38,805	37,167	33,482	30,309	25,185	41,639	38,966	37,317	33,610	30,418	25,264	10
11	40,664	38,109	36,531	32,975	29,905	24,926	40,845	38,273	36,685	33,107	30,017	25,009	11
12	39,862	37,408	35,889	32,461	29,492	24,658	40,047	37,576	36,047	32,596	29,608	24,745	12
13	39,056	36,700	35,241	31,939	29,070	24,383	39,244	36,872	35,403	32,078	29,191	24,474	13
14	38,245	35,987	34,586	31,409	28,641	24,099	38,438	36,164	34,752	31,553	28,766	24,195	14
15	37,432	35,269	33,925	30,871	28,203	23,808	37,628	35,450	34,096	31,019	28,332	23,907	15
16	36,615	34,547	33,259	30,326	27,757	23,508	36,816	34,731	33,433	30,479	27,891	23,612	16
17	35,797	33,820	32,587	29,775	27,304	23,201	35,999	34,007	32,765	29,931	27,442	23,308	17
18	34,976	33,090	31,912	29,218	26,844	22,886	35,180	33,278	32,090	29,376	26,983	22,996	18
19	34,155	32,356	31,231	28,654	26,376	22,563	34,356	32,543	31,409	28,812	26,516	22,674	19
20	33,331	31,619	30,546	28,084	25,901	22,232	33,529	31,803	30,722	28,240	26,040	22,343	20
21	32,504	30,877	29,856	27,507	25,418	21,892	32,697	31,057	30,027	27,660	25,554	22,002	21
22	31,674	30,130	29,159	26,921	24,925	21,542	31,861	30,304	29,326	27,070	25,059	21,650	22
23	30,841	29,377	28,456	26,327	24,424	21,183	31,021	29,546	28,617	26,472	24,553	21,289	23
24	30,003	28,618	27,746	25,725	23,912	20,813	30,177	28,781	27,902	25,865	24,038	20,916	24
25	29,161	27,853	27,028	25,113	23,389	20,431	29,328	28,011	27,179	25,249	23,512	20,532	25
26	28,314	27,082	26,303	24,491	22,856	20,038	28,476	27,234	26,449	24,624	22,976	20,137	26
27	27,463	26,305	25,571	23,861	22,313	19,633	27,619	26,452	25,712	23,989	22,429	19,730	27
28	26,608	25,521	24,832	23,221	21,759	19,217	26,758	25,663	24,968	23,345	21,872	19,311	28
29	25,749	24,732	24,085	22,572	21,194	18,788	25,893	24,868	24,217	22,692	21,304	18,880	29
30	24,886	23,936	23,331	21,913	20,618	18,346	25,025	24,067	23,458	22,029	20,724	18,436	30
31	24,018	23,134	22,570	21,244	20,030	17,891	24,152	23,260	22,692	21,357	20,133	17,979	31
32	23,146	22,325	21,801	20,566	19,430	17,423	23,274	22,447	21,919	20,674	19,531	17,508	32
33	22,270	21,510	21,024	19,877	18,819	16,940	22,393	21,627	21,138	19,982	18,916	17,023	33
34	21,389	20,689	20,240	19,178	18,196	16,443	21,507	20,801	20,349	19,279	18,289	16,524	34
35	20,505	19,861	19,448	18,469	17,560	15,932	20,618	19,969	19,553	18,566	17,651	16,011	35
36	19,617	19,028	18,649	17,750	16,913	15,406	19,724	19,131	18,749	17,843	17,000	15,482	36
37	18,724	18,188	17,843	17,020	16,253	14,865	18,827	18,287	17,939	17,110	16,337	14,939	37
38	17,828	17,342	17,028	16,280	15,580	14,307	17,927	17,437	17,121	16,367	15,661	14,379	38
39	16,928	16,490	16,207	15,530	14,894	13,734	17,022	16,580	16,295	15,613	14,972	13,804	39
40	16,024	15,631	15,377	14,769	14,195	13,144	16,114	15,718	15,462	14,848	14,270	13,211	40
41	15,116	14,767	14,540	13,997	13,483	12,537	15,201	14,849	14,621	14,073	13,555	12,602	41
42	14,205	13,896	13,696	13,214	12,757	11,913	14,285	13,974	13,772	13,287	12,826	11,975	42
43	13,291	13,021	12,845	12,422	12,019	11,271	13,365	13,093	12,916	12,489	12,083	11,330	43
44	12,373	12,139	11,987	11,618	11,267	10,611	12,441	12,205	12,052	11,680	11,326	10,666	44
45	11,451	11,251	11,120	10,804	10,501	9,933	11,513	11,311	11,180	10,861	10,555	9,983	45
46	10,526	10,357	10,246	9,978	9,720	9,234	10,581	10,411	10,300	10,029	9,769	9,280	46
47	9,596	9,455	9,363	9,139	8,923	8,515	9,646	9,504	9,411	9,186	8,968	8,557	47
48	8,661	8,547	8,472	8,288	8,111	7,775	8,706	8,590	8,515	8,330	8,152	7,813	48
49	7,722	7,631	7,571	7,425	7,283	7,013	7,761	7,670	7,609	7,462	7,319	7,047	49
50	6,779	6,709	6,662	6,549	6,439	6,228	6,813	6,742	6,695	6,581	6,471	6,258	50
51	5,831	5,779	5,744	5,660	5,578	5,420	5,859	5,806	5,772	5,687	5,604	5,445	51
52	4,877	4,841	4,817	4,758	4,700	4,588	4,899	4,862	4,838	4,779	4,720	4,608	52
53	3,918	3,894	3,879	3,840	3,803	3,729	3,933	3,910	3,894	3,855	3,818	3,744	53
54	2,951	2,938	2,929	2,907	2,885	2,843	2,961	2,948	2,939	2,917	2,895	2,852	54
55	1,977	1,971	1,967	1,957	1,947	1,928	1,982	1,976	1,972	1,962	1,952	1,932	55
56	0,994	0,992	0,991	0,988	0,986	0,981	0,995	0,994	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

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: 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						
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	49,887	46,020	43,675	38,518	34,213	27,542	50,054	46,166	43,809	38,626	34,300	27,601	0
1	49,162	45,410	43,131	38,111	33,907	27,371	49,324	45,552	43,262	38,216	33,993	27,428	1
2	48,412	44,776	42,564	37,681	33,581	27,182	48,575	44,919	42,695	37,787	33,668	27,240	2
3	47,654	44,132	41,987	37,241	33,245	26,986	47,820	44,278	42,121	37,351	33,335	27,046	3
4	46,890	43,482	41,403	36,793	32,902	26,782	47,058	43,630	41,539	36,905	32,994	26,845	4
5	46,122	42,826	40,812	36,338	32,551	26,572	46,292	42,977	40,952	36,453	32,646	26,638	5
6	45,349	42,164	40,215	35,876	32,192	26,356	45,523	42,318	40,358	35,994	32,291	26,424	6
7	44,572	41,496	39,611	35,406	31,826	26,132	44,749	41,654	39,758	35,528	31,928	26,204	7
8	43,790	40,822	39,000	34,929	31,452	25,901	43,971	40,984	39,151	35,055	31,558	25,977	8
9	43,004	40,143	38,383	34,444	31,070	25,664	43,189	40,309	38,538	34,574	31,180	25,743	9
10	42,213	39,457	37,760	33,951	30,681	25,419	42,402	39,628	37,919	34,086	30,795	25,502	10
11	41,419	38,766	37,130	33,452	30,283	25,166	41,612	38,941	37,294	33,590	30,402	25,253	11
12	40,620	38,070	36,494	32,944	29,874	24,906	40,817	38,248	36,662	33,087	30,000	24,997	12
13	39,818	37,368	35,852	32,429	29,464	24,638	40,018	37,550	36,023	32,576	29,591	24,733	13
14	39,011	36,660	35,203	31,906	29,042	24,362	39,216	36,847	35,379	32,058	29,174	24,461	14
15	38,201	35,947	34,548	31,376	28,613	24,078	38,410	36,138	34,729	31,533	28,749	24,182	15
16	37,389	35,230	33,888	30,839	28,175	23,787	37,601	35,425	34,073	31,000	28,316	23,895	16
17	36,574	34,509	33,223	30,296	27,730	23,488	36,789	34,707	33,411	30,460	27,875	23,600	17
18	35,757	33,784	32,554	29,746	27,279	23,181	35,973	33,983	32,743	29,912	27,425	23,296	18
19	34,940	33,056	31,880	29,190	26,820	22,867	35,154	33,254	32,068	29,357	26,967	22,983	19
20	34,120	32,324	31,201	28,628	26,354	22,545	34,330	32,520	31,387	28,793	26,500	22,662	20
21	33,297	31,588	30,517	28,059	25,879	22,215	33,503	31,779	30,699	28,221	26,023	22,330	21
22	32,471	30,847	29,827	27,482	25,396	21,875	32,671	31,033	30,005	27,640	25,537	21,989	22
23	31,642	30,100	29,131	26,897	24,904	21,526	31,835	30,280	29,303	27,050	25,041	21,637	23
24	30,808	29,347	28,428	26,303	24,402	21,166	30,995	29,521	28,594	26,452	24,536	21,275	24
25	29,970	28,588	27,717	25,699	23,889	20,795	30,150	28,757	27,878	25,844	24,020	20,902	25
26	29,128	27,823	26,999	25,087	23,366	20,413	29,302	27,986	27,156	25,228	23,494	20,518	26
27	28,281	27,051	26,274	24,465	22,833	20,019	28,449	27,210	26,426	24,603	22,957	20,122	27
28	27,430	26,274	25,541	23,835	22,289	19,614	27,593	26,427	25,689	23,968	22,410	19,715	28
29	26,575	25,490	24,802	23,195	21,735	19,197	26,732	25,638	24,944	23,324	21,853	19,296	29
30	25,716	24,701	24,055	22,545	21,170	18,768	25,867	24,844	24,193	22,671	21,284	18,864	30
31	24,853	23,905	23,301	21,886	20,593	18,326	24,998	24,043	23,435	22,008	20,705	18,420	31
32	23,985	23,102	22,540	21,217	20,005	17,870	24,125	23,236	22,668	21,335	20,114	17,962	32
33	23,113	22,293	21,770	20,538	19,405	17,401	23,248	22,422	21,895	20,652	19,511	17,491	33
34	22,236	21,478	20,993	19,849	18,793	16,918	22,367	21,602	21,114	19,960	18,896	17,006	34
35	21,356	20,657	20,209	19,149	18,170	16,421	21,481	20,777	20,325	19,257	18,269	16,507	35
36	20,472	19,830	19,418	18,441	17,534	15,910	20,592	19,945	19,529	18,544	17,631	15,994	36
37	19,584	18,996	18,619	17,722	16,887	15,384	19,700	19,107	18,727	17,822	16,980	15,465	37
38	18,692	18,157	17,813	16,992	16,226	14,842	18,804	18,264	17,917	17,090	16,318	14,922	38
39	17,796	17,311	16,999	16,253	15,554	14,285	17,904	17,415	17,099	16,347	15,642	14,363	39
40	16,897	16,460	16,178	15,502	14,868	13,711	17,000	16,559	16,274	15,593	14,954	13,787	40
41	15,994	15,602	15,349	14,742	14,170	13,121	16,092	15,697	15,442	14,829	14,252	13,195	41
42	15,087	14,739	14,513	13,971	13,458	12,515	15,181	14,829	14,602	14,055	13,538	12,586	42
43	14,178	13,870	13,671	13,190	12,734	11,892	14,266	13,955	13,754	13,269	12,810	11,960	43
44	13,265	12,996	12,821	12,399	11,997	11,251	13,347	13,075	12,899	12,473	12,068	11,315	44
45	12,350	12,116	11,964	11,597	11,247	10,593	12,424	12,189	12,036	11,665	11,312	10,653	45
46	11,430	11,230	11,100	10,784	10,481	9,915	11,498	11,297	11,165	10,847	10,542	9,971	46
47	10,505	10,337	10,226	9,959	9,702	9,217	10,568	10,398	10,287	10,017	9,757	9,269	47
48	9,577	9,437	9,345	9,122	8,906	8,499	9,634	9,493	9,400	9,175	8,958	8,547	48
49	8,644	8,530	8,455	8,273	8,096	7,760	8,696	8,581	8,505	8,321	8,143	7,805	49
50	7,708	7,617	7,557	7,411	7,270	7,000	7,753	7,662	7,602	7,455	7,312	7,040	50
51	6,767	6,697	6,651	6,538	6,428	6,217	6,806	6,736	6,689	6,575	6,465	6,252	51
52	5,821	5,769	5,735	5,651	5,569	5,412	5,854	5,801	5,767	5,682	5,600	5,441	52
53	4,870	4,834	4,810	4,751	4,693	4,581	4,895	4,859	4,835	4,775	4,717	4,604	53
54	3,913	3,890	3,874	3,836	3,798	3,725	3,931	3,907	3,892	3,853	3,815	3,741	54
55	2,949	2,935	2,926	2,904	2,883	2,840	2,960	2,946	2,937	2,915	2,893	2,851	55
56	1,976	1,970	1,966	1,956	1,946	1,926	1,981	1,975	1,971	1,961	1,951	1,932	56
57	0,993	0,992	0,991	0,988	0,986	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

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: 59 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	50,595	46,614	44,204	38,914	34,510	27,710	50,773	46,770	44,346	39,029	34,602	27,771	0
1	49,873	46,009	43,666	38,513	34,210	27,544	50,047	46,161	43,805	38,625	34,301	27,603	1
2	49,127	45,380	43,104	38,089	33,891	27,361	49,301	45,533	43,244	38,202	33,982	27,422	2
3	48,372	44,741	42,532	37,656	33,561	27,169	48,550	44,897	42,676	37,772	33,656	27,233	3
4	47,612	44,096	41,953	37,214	33,223	26,971	47,792	44,254	42,099	37,333	33,321	27,037	4
5	46,847	43,444	41,368	36,765	32,879	26,767	47,030	43,606	41,517	36,887	32,979	26,836	5
6	46,078	42,787	40,776	36,309	32,527	26,556	46,264	42,952	40,929	36,435	32,631	26,628	6
7	45,305	42,124	40,178	35,846	32,168	26,339	45,494	42,293	40,334	35,975	32,275	26,414	7
8	44,526	41,456	39,573	35,375	31,800	26,114	44,720	41,628	39,734	35,509	31,912	26,193	8
9	43,744	40,781	38,962	34,897	31,426	25,883	43,941	40,958	39,127	35,035	31,542	25,966	9
10	42,957	40,101	38,344	34,411	31,043	25,644	43,158	40,282	38,513	34,554	31,163	25,731	10
11	42,166	39,415	37,720	33,918	30,653	25,399	42,371	39,600	37,894	34,065	30,777	25,489	11
12	41,371	38,723	37,090	33,418	30,255	25,145	41,581	38,913	37,268	33,569	30,384	25,240	12
13	40,572	38,026	36,453	32,910	29,849	24,884	40,786	38,220	36,635	33,065	29,982	24,984	13
14	39,769	37,324	35,811	32,394	29,434	24,616	39,987	37,522	35,997	32,554	29,573	24,720	14
15	38,963	36,616	35,162	31,871	29,012	24,340	39,185	36,819	35,353	32,036	29,155	24,448	15
16	38,154	35,904	34,508	31,341	28,583	24,056	38,380	36,111	34,703	31,511	28,730	24,169	16
17	37,343	35,188	33,849	30,805	28,146	23,765	37,572	35,399	34,048	30,979	28,298	23,882	17
18	36,530	34,469	33,186	30,264	27,703	23,467	36,760	34,681	33,386	30,439	27,857	23,587	18
19	35,716	33,747	32,518	29,716	27,252	23,161	35,944	33,957	32,718	29,891	27,407	23,283	19
20	34,900	33,020	31,846	29,161	26,795	22,848	35,125	33,228	32,044	29,335	26,949	22,970	20
21	34,082	32,290	31,169	28,600	26,329	22,527	34,301	32,493	31,362	28,771	26,481	22,648	21
22	33,260	31,554	30,485	28,031	25,855	22,197	33,474	31,752	30,674	28,199	26,004	22,316	22
23	32,435	30,813	29,796	27,454	25,372	21,857	32,641	31,006	29,979	27,618	25,518	21,974	23
24	31,605	30,066	29,099	26,869	24,879	21,507	31,805	30,253	29,277	27,028	25,022	21,622	24
25	30,771	29,313	28,395	26,274	24,376	21,146	30,965	29,494	28,568	26,429	24,515	21,259	25
26	29,933	28,553	27,684	25,670	23,863	20,775	30,121	28,729	27,852	25,821	23,999	20,886	26
27	29,090	27,788	26,966	25,058	23,340	20,392	29,272	27,959	27,129	25,205	23,473	20,501	27
28	28,243	27,016	26,240	24,436	22,807	19,998	28,419	27,182	26,399	24,579	22,936	20,105	28
29	27,393	26,239	25,508	23,805	22,263	19,593	27,563	26,399	25,662	23,944	22,389	19,698	29
30	26,538	25,455	24,769	23,165	21,708	19,176	26,702	25,611	24,918	23,300	21,832	19,279	30
31	25,678	24,665	24,022	22,515	21,142	18,746	25,838	24,816	24,167	22,647	21,263	18,847	31
32	24,815	23,869	23,267	21,855	20,565	18,303	24,969	24,015	23,408	21,984	20,683	18,402	32
33	23,947	23,066	22,505	21,185	19,976	17,847	24,096	23,208	22,641	21,311	20,091	17,944	33
34	23,074	22,257	21,735	20,506	19,376	17,377	23,219	22,394	21,868	20,628	19,488	17,472	34
35	22,198	21,442	20,958	19,817	18,764	16,893	22,338	21,575	21,087	19,935	18,873	16,987	35
36	21,318	20,621	20,174	19,118	18,140	16,396	21,453	20,749	20,299	19,233	18,247	16,488	36
37	20,434	19,794	19,383	18,409	17,505	15,885	20,565	19,918	19,504	18,521	17,609	15,975	37
38	19,547	18,961	18,584	17,690	16,857	15,358	19,673	19,082	18,702	17,799	16,959	15,447	38
39	18,655	18,122	17,778	16,960	16,197	14,816	18,777	18,239	17,892	17,067	16,296	14,903	39
40	17,760	17,277	16,965	16,221	15,524	14,259	17,878	17,390	17,075	16,324	15,621	14,344	40
41	16,862	16,426	16,145	15,471	14,839	13,686	16,975	16,535	16,251	15,572	14,933	13,769	41
42	15,960	15,570	15,317	14,712	14,141	13,096	16,068	15,674	15,419	14,808	14,233	13,178	42
43	15,056	14,708	14,483	13,943	13,432	12,491	15,158	14,808	14,580	14,035	13,519	12,569	43
44	14,148	13,841	13,642	13,163	12,709	11,869	14,245	13,935	13,734	13,250	12,792	11,944	44
45	13,238	12,969	12,795	12,374	11,973	11,229	13,327	13,056	12,880	12,455	12,051	11,300	45
46	12,323	12,090	11,939	11,573	11,224	10,571	12,407	12,172	12,019	11,649	11,297	10,638	46
47	11,405	11,205	11,076	10,761	10,459	9,895	11,482	11,281	11,150	10,832	10,528	9,958	47
48	10,482	10,314	10,204	9,937	9,681	9,198	10,554	10,384	10,273	10,004	9,745	9,257	48
49	9,556	9,416	9,325	9,102	8,887	8,481	9,622	9,481	9,388	9,163	8,947	8,537	49
50	8,626	8,512	8,437	8,255	8,079	7,744	8,686	8,571	8,495	8,311	8,134	7,796	50
51	7,692	7,602	7,542	7,397	7,256	6,986	7,745	7,654	7,594	7,447	7,304	7,032	51
52	6,754	6,684	6,638	6,526	6,416	6,206	6,799	6,729	6,682	6,569	6,458	6,246	52
53	5,811	5,760	5,726	5,642	5,560	5,403	5,848	5,796	5,762	5,677	5,595	5,436	53
54	4,863	4,827	4,803	4,744	4,686	4,575	4,891	4,855	4,831	4,771	4,713	4,601	54
55	3,908	3,885	3,869	3,831	3,793	3,720	3,928	3,904	3,889	3,850	3,812	3,739	55
56	2,945	2,932	2,923	2,901	2,880	2,838	2,958	2,944	2,936	2,914	2,892	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

### 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: 60 ans													
Age	Hommes <i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>						Femmes <i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>						Age
	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	51,294	47,200	44,725	39,302	34,800	27,872	51,485	47,366	44,877	39,424	34,897	27,936	0
1	50,577	46,600	44,192	38,907	34,506	27,711	50,763	46,763	44,341	39,026	34,602	27,773	1
2	49,834	45,976	43,635	38,489	34,192	27,533	50,021	46,139	43,785	38,610	34,289	27,597	2
3	49,083	45,341	43,069	38,062	33,868	27,346	49,273	45,508	43,222	38,185	33,969	27,413	3
4	48,326	44,701	42,495	37,626	33,537	27,154	48,519	44,870	42,651	37,752	33,640	27,223	4
5	47,565	44,054	41,916	37,183	33,199	26,955	47,760	44,227	42,074	37,313	33,305	27,027	5
6	46,799	43,402	41,329	36,734	32,853	26,750	46,998	43,578	41,492	36,867	32,963	26,825	6
7	46,029	42,744	40,737	36,277	32,500	26,538	46,232	42,924	40,903	36,414	32,614	26,617	7
8	45,255	42,080	40,137	35,812	32,140	26,319	45,461	42,264	40,308	35,954	32,258	26,402	8
9	44,475	41,410	39,531	35,341	31,772	26,094	44,686	41,599	39,707	35,487	31,894	26,181	9
10	43,692	40,735	38,919	34,862	31,396	25,862	43,907	40,928	39,099	35,012	31,523	25,953	10
11	42,905	40,054	38,301	34,375	31,013	25,623	43,124	40,252	38,485	34,530	31,144	25,718	11
12	42,114	39,368	37,677	33,881	30,622	25,376	42,337	39,569	37,865	34,041	30,758	25,475	12
13	41,318	38,676	37,046	33,380	30,223	25,122	41,546	38,882	37,239	33,545	30,363	25,226	13
14	40,519	37,978	36,409	32,872	29,816	24,861	40,751	38,189	36,607	33,041	29,962	24,969	14
15	39,716	37,276	35,766	32,356	29,402	24,592	39,953	37,492	35,969	32,530	29,552	24,705	15
16	38,911	36,569	35,118	31,833	28,980	24,316	39,152	36,789	35,325	32,013	29,135	24,434	16
17	38,104	35,858	34,465	31,305	28,551	24,032	38,347	36,082	34,676	31,488	28,711	24,155	17
18	37,295	35,145	33,808	30,770	28,116	23,742	37,540	35,369	34,020	30,956	28,278	23,868	18
19	36,485	34,427	33,147	30,230	27,674	23,445	36,728	34,651	33,359	30,416	27,837	23,572	19
20	35,673	33,707	32,481	29,683	27,225	23,141	35,912	33,928	32,691	29,868	27,387	23,268	20
21	34,858	32,982	31,810	29,130	26,768	22,828	35,093	33,199	32,016	29,312	26,928	22,955	21
22	34,041	32,252	31,133	28,569	26,303	22,507	34,269	32,464	31,334	28,747	26,460	22,632	22
23	33,219	31,517	30,450	28,001	25,829	22,177	33,441	31,722	30,646	28,174	25,983	22,299	23
24	32,394	30,775	29,760	27,423	25,345	21,836	32,608	30,975	29,950	27,593	25,496	21,957	24
25	31,564	30,028	29,063	26,837	24,852	21,486	31,772	30,222	29,248	27,002	24,999	21,604	25
26	30,729	29,274	28,358	26,242	24,348	21,124	30,932	29,463	28,539	26,403	24,493	21,242	26
27	29,891	28,514	27,647	25,638	23,835	20,752	30,087	28,698	27,823	25,796	23,977	20,868	27
28	29,048	27,749	26,928	25,025	23,311	20,369	29,239	27,928	27,100	25,179	23,450	20,483	28
29	28,201	26,977	26,203	24,403	22,777	19,975	28,386	27,151	26,370	24,553	22,913	20,087	29
30	27,350	26,200	25,471	23,771	22,233	19,569	27,530	26,368	25,633	23,918	22,366	19,679	30
31	26,495	25,416	24,731	23,131	21,677	19,151	26,669	25,580	24,888	23,274	21,808	19,259	31
32	25,636	24,625	23,983	22,480	21,111	18,720	25,805	24,785	24,137	22,620	21,239	18,827	32
33	24,771	23,828	23,228	21,820	20,533	18,276	24,936	23,984	23,378	21,956	20,658	18,382	33
34	23,903	23,025	22,465	21,150	19,944	17,819	24,063	23,176	22,611	21,283	20,066	17,923	34
35	23,031	22,216	21,696	20,470	19,343	17,349	23,186	22,363	21,838	20,600	19,463	17,451	35
36	22,155	21,401	20,919	19,781	18,731	16,866	22,305	21,544	21,057	19,908	18,848	16,966	36
37	21,275	20,580	20,135	19,082	18,107	16,368	21,421	20,719	20,270	19,206	18,222	16,467	37
38	20,392	19,754	19,344	18,373	17,471	15,856	20,534	19,889	19,475	18,495	17,585	15,954	38
39	19,505	18,921	18,546	17,654	16,823	15,329	19,643	19,053	18,674	17,773	16,935	15,426	39
40	18,614	18,082	17,740	16,925	16,163	14,787	18,748	18,211	17,865	17,041	16,273	14,883	40
41	17,720	17,238	16,927	16,186	15,491	14,230	17,850	17,363	17,049	16,300	15,598	14,324	41
42	16,823	16,388	16,108	15,437	14,807	13,657	16,948	16,509	16,226	15,548	14,911	13,749	42
43	15,923	15,534	15,282	14,679	14,111	13,069	16,043	15,649	15,395	14,785	14,211	13,158	43
44	15,021	14,674	14,450	13,911	13,402	12,464	15,134	14,784	14,557	14,013	13,498	12,551	44
45	14,115	13,809	13,611	13,134	12,681	11,843	14,222	13,913	13,712	13,230	12,772	11,926	45
46	13,206	12,938	12,765	12,345	11,946	11,205	13,306	13,036	12,860	12,436	12,033	11,284	46
47	12,293	12,061	11,910	11,545	11,197	10,547	12,387	12,153	12,001	11,632	11,280	10,623	47
48	11,376	11,178	11,048	10,735	10,434	9,871	11,465	11,264	11,133	10,816	10,513	9,944	48
49	10,456	10,289	10,179	9,913	9,658	9,176	10,539	10,369	10,259	9,990	9,731	9,245	49
50	9,533	9,393	9,302	9,080	8,866	8,462	9,609	9,468	9,376	9,151	8,935	8,526	50
51	8,606	8,492	8,418	8,236	8,061	7,727	8,675	8,560	8,485	8,301	8,124	7,786	51
52	7,675	7,585	7,526	7,381	7,240	6,972	7,736	7,645	7,585	7,438	7,296	7,025	52
53	6,741	6,671	6,625	6,513	6,404	6,194	6,792	6,722	6,675	6,562	6,452	6,240	53
54	5,801	5,749	5,715	5,632	5,550	5,393	5,843	5,790	5,756	5,672	5,589	5,431	54
55	4,855	4,819	4,795	4,736	4,679	4,567	4,887	4,851	4,826	4,767	4,709	4,597	55
56	3,903	3,879	3,864	3,826	3,788	3,715	3,925	3,902	3,886	3,847	3,810	3,736	56
57	2,942	2,929	2,920	2,898	2,877	2,835	2,956	2,943	2,934	2,912	2,890	2,848	57
58	1,973	1,967	1,963	1,953	1,943	1,924	1,980	1,974	1,970	1,960	1,950	1,930	58
59	0,993	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

**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: 61 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	51,986	47,778	45,237	39,682	35,082	28,029	52,191	47,955	45,399	39,811	35,185	28,096	0
1	51,272	47,182	44,709	39,293	34,794	27,872	51,472	47,357	44,868	39,419	34,895	27,938	1
2	50,533	46,563	44,158	38,881	34,486	27,699	50,734	46,738	44,318	39,009	34,589	27,766	2
3	49,786	45,933	43,597	38,459	34,168	27,517	49,990	46,112	43,761	38,591	34,274	27,588	3
4	49,032	45,297	43,029	38,029	33,843	27,330	49,239	45,479	43,195	38,164	33,952	27,403	4
5	48,275	44,656	42,454	37,593	33,510	27,136	48,484	44,840	42,624	37,731	33,623	27,212	5
6	47,513	44,008	41,873	37,149	33,171	26,936	47,726	44,197	42,047	37,291	33,287	27,016	6
7	46,746	43,355	41,286	36,699	32,824	26,730	46,963	43,547	41,463	36,844	32,945	26,813	7
8	45,975	42,696	40,692	36,240	32,470	26,518	46,196	42,893	40,874	36,391	32,595	26,604	8
9	45,199	42,031	40,092	35,775	32,109	26,298	45,425	42,232	40,278	35,930	32,238	26,389	9
10	44,419	41,360	39,485	35,302	31,740	26,072	44,649	41,566	39,677	35,462	31,874	26,167	10
11	43,636	40,685	38,873	34,823	31,364	25,839	43,870	40,895	39,068	34,987	31,502	25,938	11
12	42,848	40,003	38,254	34,336	30,980	25,599	43,086	40,218	38,454	34,505	31,123	25,703	12
13	42,056	39,316	37,628	33,841	30,588	25,352	42,299	39,536	37,834	34,015	30,736	25,460	13
14	41,260	38,623	36,997	33,339	30,188	25,097	41,508	38,848	37,208	33,518	30,342	25,210	14
15	40,461	37,926	36,360	32,830	29,781	24,835	40,714	38,156	36,575	33,015	29,940	24,954	15
16	39,659	37,224	35,718	32,315	29,367	24,566	39,916	37,458	35,938	32,504	29,531	24,690	16
17	38,856	36,519	35,071	31,793	28,946	24,290	39,116	36,757	35,295	31,987	29,114	24,418	17
18	38,051	35,810	34,420	31,266	28,518	24,008	38,312	36,049	34,645	31,462	28,689	24,139	18
19	37,244	35,099	33,765	30,734	28,084	23,719	37,504	35,337	33,990	30,930	28,256	23,852	19
20	36,436	34,383	33,105	30,195	27,644	23,423	36,692	34,619	33,328	30,390	27,815	23,556	20
21	35,626	33,664	32,441	29,649	27,195	23,119	35,876	33,895	32,660	29,842	27,365	23,251	21
22	34,812	32,940	31,770	29,096	26,739	22,806	35,057	33,166	31,985	29,285	26,905	22,937	22
23	33,995	32,210	31,094	28,535	26,273	22,485	34,232	32,430	31,303	28,720	26,437	22,614	23
24	33,173	31,474	30,410	27,966	25,799	22,154	33,404	31,689	30,614	28,147	25,959	22,281	24
25	32,347	30,733	29,719	27,388	25,314	21,813	32,572	30,941	29,918	27,565	25,472	21,938	25
26	31,517	29,985	29,022	26,801	24,820	21,461	31,735	30,188	29,216	26,974	24,975	21,585	26
27	30,682	29,231	28,317	26,205	24,316	21,099	30,895	29,429	28,507	26,375	24,468	21,222	27
28	29,843	28,471	27,605	25,601	23,802	20,727	30,050	28,664	27,790	25,767	23,951	20,848	28
29	29,001	27,705	26,887	24,988	23,278	20,343	29,202	27,893	27,067	25,150	23,424	20,463	29
30	28,154	26,933	26,161	24,365	22,744	19,948	28,350	27,117	26,337	24,524	22,887	20,066	30
31	27,303	26,155	25,428	23,733	22,199	19,542	27,493	26,334	25,600	23,889	22,340	19,658	31
32	26,447	25,371	24,687	23,092	21,643	19,123	26,632	25,545	24,855	23,244	21,781	19,237	32
33	25,587	24,580	23,939	22,441	21,075	18,691	25,768	24,750	24,103	22,590	21,211	18,804	33
34	24,723	23,782	23,184	21,780	20,497	18,246	24,899	23,949	23,344	21,926	20,631	18,359	34
35	23,855	22,979	22,421	21,109	19,907	17,789	24,026	23,142	22,578	21,253	20,039	17,900	35
36	22,983	22,170	21,652	20,430	19,306	17,319	23,150	22,329	21,805	20,570	19,435	17,428	36
37	22,107	21,356	20,875	19,740	18,694	16,834	22,270	21,511	21,025	19,878	18,821	16,943	37
38	21,228	20,535	20,091	19,041	18,070	16,336	21,387	20,687	20,238	19,177	18,195	16,444	38
39	20,344	19,708	19,300	18,332	17,434	15,824	20,500	19,857	19,444	18,466	17,558	15,931	39
40	19,458	18,876	18,502	17,613	16,786	15,296	19,610	19,022	18,643	17,745	16,908	15,403	40
41	18,568	18,038	17,697	16,885	16,126	14,754	18,716	18,180	17,835	17,014	16,247	14,860	41
42	17,675	17,195	16,885	16,147	15,455	14,198	17,819	17,333	17,020	16,273	15,573	14,302	42
43	16,780	16,347	16,068	15,399	14,771	13,626	16,918	16,480	16,198	15,521	14,886	13,727	43
44	15,882	15,495	15,244	14,643	14,077	13,038	16,015	15,622	15,369	14,760	14,187	13,137	44
45	14,982	14,637	14,414	13,877	13,369	12,435	15,108	14,758	14,532	13,989	13,476	12,531	45
46	14,078	13,773	13,576	13,100	12,649	11,815	14,197	13,889	13,689	13,208	12,751	11,907	46
47	13,170	12,904	12,731	12,313	11,915	11,177	13,284	13,014	12,839	12,416	12,013	11,266	47
48	12,259	12,028	11,878	11,515	11,168	10,520	12,367	12,133	11,981	11,613	11,262	10,607	48
49	11,345	11,147	11,018	10,706	10,407	9,846	11,447	11,247	11,116	10,800	10,497	9,929	49
50	10,428	10,261	10,152	9,887	9,632	9,153	10,523	10,354	10,243	9,975	9,717	9,232	50
51	9,508	9,369	9,278	9,057	8,844	8,441	9,595	9,455	9,363	9,139	8,923	8,515	51
52	8,585	8,471	8,397	8,216	8,041	7,709	8,663	8,549	8,474	8,290	8,113	7,776	52
53	7,658	7,568	7,508	7,364	7,224	6,956	7,726	7,635	7,575	7,429	7,287	7,016	53
54	6,726	6,657	6,611	6,499	6,390	6,181	6,784	6,714	6,668	6,554	6,444	6,233	54
55	5,790	5,738	5,704	5,621	5,540	5,383	5,836	5,784	5,750	5,666	5,584	5,425	55
56	4,847	4,811	4,787	4,728	4,671	4,560	4,883	4,846	4,822	4,763	4,705	4,593	56
57	3,897	3,874	3,858	3,820	3,783	3,710	3,922	3,899	3,883	3,845	3,807	3,733	57
58	2,939	2,926	2,917	2,895	2,874	2,832	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	0,990	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

### 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

- Choix de la ligne: définissez l'âge du rentier.
- Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
- 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							
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	52,670	48,347	45,740	40,054	35,356	28,179	52,889	48,537	45,914	40,191	35,466	28,250	0
1	51,960	47,756	45,218	39,670	35,074	28,027	52,175	47,943	45,389	39,805	35,182	28,096	1
2	51,224	47,141	44,672	39,264	34,772	27,859	51,440	47,329	44,844	39,400	34,881	27,929	2
3	50,480	46,517	44,116	38,848	34,460	27,682	50,699	46,708	44,291	38,988	34,572	27,756	3
4	49,730	45,885	43,553	38,424	34,140	27,499	49,952	46,079	43,731	38,567	34,256	27,576	4
5	48,976	45,248	42,984	37,994	33,814	27,311	49,201	45,446	43,165	38,140	33,933	27,391	5
6	48,217	44,606	42,408	37,556	33,481	27,116	48,446	44,807	42,593	37,707	33,604	27,200	6
7	47,454	43,957	41,826	37,111	33,140	26,916	47,687	44,163	42,016	37,266	33,267	27,003	7
8	46,686	43,303	41,238	36,659	32,792	26,708	46,923	43,513	41,432	36,819	32,924	26,800	8
9	45,914	42,642	40,643	36,200	32,437	26,495	46,156	42,857	40,842	36,365	32,574	26,590	9
10	45,138	41,977	40,042	35,734	32,075	26,275	45,384	42,197	40,246	35,903	32,216	26,374	10
11	44,358	41,306	39,435	35,260	31,705	26,048	44,608	41,530	39,643	35,435	31,851	26,152	11
12	43,573	40,629	38,821	34,780	31,328	25,814	43,829	40,858	39,035	34,959	31,479	25,923	12
13	42,785	39,947	38,201	34,292	30,943	25,573	43,045	40,181	38,420	34,476	31,099	25,686	13
14	41,993	39,259	37,576	33,797	30,550	25,325	42,258	39,499	37,799	33,987	30,712	25,444	14
15	41,197	38,567	36,944	33,295	30,151	25,070	41,467	38,811	37,173	33,490	30,318	25,194	15
16	40,399	37,870	36,308	32,786	29,744	24,808	40,673	38,119	36,542	32,987	29,916	24,937	16
17	39,599	37,170	35,667	32,272	29,330	24,539	39,876	37,423	35,904	32,476	29,507	24,673	17
18	38,798	36,467	35,022	31,752	28,910	24,264	39,076	36,721	35,261	31,959	29,090	24,401	18
19	37,995	35,760	34,373	31,226	28,484	23,983	38,272	36,014	34,612	31,434	28,665	24,122	19
20	37,191	35,050	33,719	30,695	28,051	23,695	37,464	35,301	33,957	30,902	28,232	23,834	20
21	36,384	34,336	33,061	30,157	27,611	23,399	36,652	34,583	33,295	30,361	27,790	23,538	21
22	35,574	33,617	32,397	29,612	27,163	23,095	35,837	33,859	32,626	29,812	27,340	23,233	22
23	34,761	32,893	31,727	29,059	26,706	22,782	35,016	33,129	31,950	29,255	26,880	22,918	23
24	33,943	32,163	31,049	28,497	26,240	22,460	34,192	32,393	31,268	28,690	26,411	22,594	24
25	33,121	31,427	30,365	27,927	25,765	22,128	33,363	31,651	30,579	28,116	25,932	22,261	25
26	32,295	30,685	29,674	27,348	25,280	21,786	32,531	30,904	29,883	27,534	25,445	21,918	26
27	31,464	29,936	28,976	26,761	24,785	21,434	31,694	30,151	29,180	26,943	24,947	21,564	27
28	30,630	29,182	28,211	26,165	24,281	21,072	30,854	29,391	28,471	26,343	24,440	21,200	28
29	29,791	28,422	27,559	25,560	23,766	20,699	30,010	28,626	27,754	25,735	23,923	20,826	29
30	28,948	27,656	26,840	24,946	23,242	20,314	29,161	27,856	27,031	25,118	23,396	20,440	30
31	28,101	26,884	26,114	24,323	22,706	19,919	28,309	27,079	26,301	24,492	22,858	20,043	31
32	27,249	26,105	25,380	23,691	22,160	19,511	27,452	26,296	25,563	23,856	22,310	19,634	32
33	26,393	25,320	24,639	23,048	21,603	19,091	26,591	25,507	24,818	23,211	21,751	19,213	33
34	25,533	24,529	23,890	22,396	21,035	18,658	25,727	24,711	24,066	22,556	21,181	18,780	34
35	24,669	23,731	23,135	21,735	20,456	18,213	24,858	23,910	23,307	21,893	20,600	18,333	35
36	23,801	22,928	22,372	21,065	19,866	17,755	23,986	23,104	22,541	21,220	20,008	17,875	36
37	22,929	22,119	21,603	20,385	19,265	17,284	23,110	22,292	21,769	20,537	19,405	17,403	37
38	22,053	21,305	20,826	19,695	18,652	16,799	22,231	21,474	20,990	19,846	18,791	16,918	38
39	21,174	20,484	20,042	18,996	18,028	16,300	21,349	20,651	20,203	19,145	18,166	16,419	39
40	20,291	19,658	19,251	18,287	17,392	15,788	20,463	19,822	19,410	18,434	17,529	15,906	40
41	19,406	18,826	18,454	17,568	16,744	15,260	19,574	18,987	18,610	17,714	16,879	15,378	41
42	18,517	17,989	17,650	16,840	16,085	14,719	18,681	18,147	17,803	16,983	16,218	14,835	42
43	17,627	17,148	16,840	16,104	15,415	14,163	17,785	17,301	16,989	16,243	15,545	14,277	43
44	16,733	16,302	16,024	15,358	14,733	13,592	16,886	16,450	16,168	15,493	14,860	13,704	44
45	15,838	15,452	15,202	14,603	14,039	13,005	15,984	15,593	15,340	14,734	14,162	13,115	45
46	14,939	14,595	14,373	13,838	13,333	12,402	15,079	14,731	14,506	13,964	13,452	12,509	46
47	14,037	13,733	13,537	13,063	12,614	11,783	14,171	13,864	13,664	13,184	12,729	11,887	47
48	13,131	12,866	12,693	12,277	11,881	11,145	13,260	12,991	12,816	12,394	11,993	11,247	48
49	12,222	11,993	11,843	11,481	11,135	10,491	12,346	12,112	11,961	11,593	11,243	10,589	49
50	11,311	11,114	10,986	10,675	10,377	9,818	11,428	11,228	11,098	10,782	10,480	9,913	50
51	10,398	10,231	10,123	9,859	9,605	9,128	10,506	10,338	10,227	9,959	9,702	9,218	51
52	9,481	9,343	9,253	9,032	8,820	8,418	9,581	9,441	9,349	9,125	8,910	8,502	52
53	8,562	8,449	8,375	8,195	8,021	7,689	8,651	8,537	8,462	8,279	8,102	7,766	53
54	7,639	7,549	7,490	7,346	7,206	6,939	7,716	7,625	7,565	7,419	7,277	7,007	54
55	6,711	6,642	6,596	6,484	6,376	6,168	6,776	6,706	6,659	6,546	6,436	6,225	55
56	5,778	5,726	5,693	5,609	5,528	5,372	5,830	5,778	5,744	5,660	5,578	5,419	56
57	4,838	4,802	4,779	4,720	4,663	4,552	4,878	4,842	4,818	4,758	4,700	4,588	57
58	3,891	3,868	3,853	3,815	3,777	3,705	3,919	3,896	3,880	3,842	3,804	3,731	58
59	2,936	2,922	2,914	2,892	2,870	2,828	2,953	2,939	2,931	2,909	2,887	2,845	59
60	1,970	1,964	1,960	1,950	1,940	1,921	1,978	1,972	1,968	1,958	1,948	1,929	60
61	0,992	0,990	0,989	0,987	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



**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: 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							
Age	Taux d'intérêt net auquel le capital pourra être placé					Age							
	0,5%	0,8%	1,0%	1,5%	2,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	53,345	48,907	46,236	40,418	35,624	28,325	53,581	49,111	46,421	40,564	35,740	28,399	0
1	52,639	48,222	45,719	40,040	35,347	28,177	52,870	48,522	45,901	40,183	35,461	28,250	1
2	51,907	47,711	45,178	39,639	35,050	28,013	52,139	47,912	45,361	39,784	35,166	28,087	2
3	51,166	47,091	44,627	39,228	34,744	27,841	51,402	47,296	44,814	39,378	34,863	27,919	3
4	50,420	46,464	44,069	38,810	34,430	27,663	50,658	46,672	44,259	38,963	34,553	27,744	4
5	49,669	45,832	43,505	38,386	34,109	27,479	49,910	46,043	43,698	38,542	34,236	27,563	5
6	48,914	45,194	42,934	37,954	33,782	27,290	49,159	45,409	43,132	38,114	33,912	27,377	6
7	48,154	44,550	42,357	37,515	33,447	27,094	48,403	44,770	42,560	37,680	33,582	27,186	7
8	47,389	43,900	41,774	37,069	33,106	26,893	47,644	44,125	41,981	37,239	33,245	26,988	8
9	46,621	43,245	41,184	36,616	32,757	26,684	46,880	43,474	41,397	36,791	32,901	26,784	9
10	45,848	42,584	40,589	36,156	32,401	26,470	46,112	42,818	40,806	36,336	32,550	26,574	10
11	45,071	41,917	39,987	35,689	32,038	26,249	45,339	42,157	40,209	35,873	32,192	26,358	11
12	44,290	41,246	39,379	35,214	31,667	26,021	44,563	41,490	39,606	35,404	31,826	26,135	12
13	43,505	40,568	38,765	34,733	31,289	25,786	43,783	40,818	38,997	34,928	31,454	25,905	13
14	42,717	39,886	38,145	34,244	30,903	25,544	42,999	40,140	38,382	34,445	31,074	25,669	14
15	41,925	39,198	37,519	33,749	30,510	25,296	42,212	39,458	37,762	33,956	30,686	25,425	15
16	41,130	38,506	36,888	33,247	30,110	25,041	41,423	38,772	37,136	33,459	30,292	25,176	16
17	40,334	37,811	36,253	32,740	29,704	24,779	40,629	38,080	36,505	32,956	29,891	24,919	17
18	39,536	37,113	35,613	32,227	29,292	24,511	39,833	37,384	35,868	32,446	29,481	24,655	18
19	38,737	36,412	34,970	31,708	28,873	24,238	39,033	36,682	35,225	31,928	29,064	24,383	19
20	37,936	35,707	34,323	31,184	28,448	23,957	38,229	35,975	34,576	31,403	28,639	24,103	20
21	37,134	34,998	33,671	30,654	28,016	23,669	37,421	35,262	33,920	30,870	28,206	23,815	21
22	36,328	34,285	33,013	30,116	27,576	23,373	36,609	34,543	33,257	30,329	27,763	23,518	22
23	35,518	33,566	32,349	29,571	27,128	23,069	35,792	33,819	32,588	29,780	27,312	23,212	23
24	34,704	32,842	31,678	29,017	26,670	22,755	34,972	33,088	31,912	29,222	26,851	22,897	24
25	33,886	32,111	31,000	28,455	26,204	22,432	34,147	32,352	31,229	28,657	26,382	22,573	25
26	33,064	31,374	30,315	27,884	25,727	22,100	33,319	31,610	30,540	28,082	25,903	22,239	26
27	32,237	30,631	29,624	27,305	25,242	21,757	32,486	30,863	29,844	27,500	25,415	21,895	27
28	31,406	29,883	28,925	26,717	24,746	21,404	31,649	30,109	29,141	26,908	24,917	21,541	28
29	30,572	29,129	28,220	26,120	24,241	21,041	30,809	29,350	28,431	26,309	24,409	21,176	29
30	29,733	28,368	27,508	25,515	23,726	20,667	29,965	28,585	27,715	25,700	23,892	20,801	30
31	28,890	27,602	26,788	24,900	23,201	20,282	29,116	27,814	26,991	25,082	23,364	20,415	31
32	28,042	26,829	26,061	24,276	22,665	19,885	28,264	27,037	26,260	24,456	22,826	20,017	32
33	27,190	26,049	25,327	23,643	22,118	19,476	27,407	26,253	25,523	23,820	22,277	19,608	33
34	26,333	25,264	24,585	23,000	21,560	19,055	26,546	25,464	24,778	23,174	21,718	19,186	34
35	25,473	24,472	23,836	22,348	20,991	18,622	25,681	24,669	24,026	22,520	21,148	18,752	35
36	24,609	23,675	23,081	21,686	20,412	18,176	24,813	23,868	23,267	21,856	20,567	18,306	36
37	23,741	22,872	22,318	21,015	19,821	17,718	23,942	23,062	22,502	21,183	19,975	17,847	37
38	22,869	22,063	21,548	20,335	19,219	17,246	23,067	22,251	21,730	20,502	19,372	17,375	38
39	21,994	21,248	20,771	19,645	18,606	16,760	22,189	21,434	20,951	19,810	18,759	16,890	39
40	21,115	20,428	19,987	18,945	17,981	16,261	21,308	20,611	20,165	19,110	18,133	16,391	40
41	20,233	19,602	19,197	18,237	17,346	15,748	20,423	19,783	19,373	18,399	17,496	15,878	41
42	19,349	18,772	18,401	17,519	16,698	15,221	19,535	18,949	18,573	17,680	16,848	15,350	42
43	18,462	17,937	17,599	16,793	16,040	14,680	18,643	18,110	17,767	16,950	16,187	14,808	43
44	17,574	17,098	16,791	16,058	15,371	14,125	17,749	17,266	16,955	16,211	15,515	14,251	44
45	16,683	16,254	15,977	15,314	14,691	13,554	16,852	16,417	16,135	15,463	14,831	13,679	45
46	15,789	15,404	15,156	14,560	13,998	12,968	15,952	15,562	15,310	14,705	14,135	13,090	46
47	14,891	14,549	14,328	13,796	13,293	12,366	15,049	14,702	14,477	13,937	13,426	12,486	47
48	13,991	13,689	13,493	13,022	12,574	11,747	14,144	13,837	13,638	13,159	12,705	11,865	48
49	13,088	12,824	12,652	12,238	11,844	11,111	13,235	12,966	12,792	12,371	11,971	11,227	49
50	12,183	11,954	11,805	11,444	11,100	10,459	12,323	12,090	11,939	11,573	11,223	10,571	50
51	11,275	11,079	10,952	10,642	10,345	9,789	11,408	11,209	11,079	10,764	10,462	9,897	51
52	10,366	10,200	10,092	9,829	9,577	9,101	10,489	10,320	10,210	9,943	9,687	9,203	52
53	9,454	9,316	9,226	9,006	8,795	8,395	9,566	9,426	9,334	9,111	8,896	8,489	53
54	8,538	8,426	8,352	8,173	7,999	7,669	8,638	8,524	8,449	8,266	8,090	7,754	54
55	7,619	7,530	7,471	7,327	7,188	6,922	7,705	7,614	7,555	7,409	7,267	6,997	55
56	6,695	6,626	6,581	6,469	6,361	6,153	6,767	6,697	6,651	6,538	6,428	6,217	56
57	5,766	5,714	5,681	5,598	5,517	5,361	5,823	5,771	5,737	5,653	5,571	5,413	57
58	4,830	4,794	4,770	4,712	4,655	4,544	4,873	4,837	4,813	4,754	4,696	4,584	58
59	3,886	3,862	3,847	3,809	3,772	3,699	3,916	3,893	3,877	3,839	3,801	3,728	59
60	2,933	2,919	2,910	2,889	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	1,939	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	0,979	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**

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: 64 ans													
Age	Hommes						Femmes						Age
	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	54,012	49,459	46,722	40,773	35,884	28,465	54,265	49,677	46,920	40,928	36,007	28,542	0
1	53,310	48,878	46,211	40,401	35,613	28,321	53,558	49,093	46,405	40,554	35,734	28,398	1
2	52,581	48,272	45,675	40,006	35,321	28,161	52,830	48,488	45,871	40,160	35,444	28,240	2
3	51,844	47,657	45,129	39,601	35,020	27,994	52,097	47,876	45,329	39,759	35,147	28,076	3
4	51,100	47,034	44,576	39,188	34,712	27,821	51,356	47,257	44,779	39,350	34,842	27,905	4
5	50,353	46,407	44,016	38,769	34,397	27,642	50,612	46,633	44,223	38,935	34,531	27,730	5
6	49,601	45,773	43,451	38,343	34,075	27,457	49,864	46,004	43,662	38,513	34,213	27,549	6
7	48,845	45,134	42,879	37,910	33,747	27,267	49,112	45,369	43,095	38,085	33,889	27,362	7
8	48,084	44,489	42,301	37,470	33,411	27,070	48,356	44,729	42,522	37,650	33,558	27,170	8
9	47,319	43,838	41,717	37,023	33,068	26,867	47,596	44,083	41,943	37,208	33,221	26,972	9
10	46,549	43,182	41,126	36,568	32,718	26,658	46,831	43,432	41,358	36,759	32,876	26,767	10
11	45,776	42,520	40,530	36,108	32,361	26,443	46,063	42,775	40,766	36,303	32,524	26,557	11
12	44,998	41,853	39,927	35,639	31,997	26,220	45,290	42,113	40,169	35,841	32,165	26,340	12
13	44,217	41,180	39,318	35,164	31,625	25,992	44,514	41,446	39,566	35,371	31,799	26,116	13
14	43,432	40,502	38,704	34,682	31,246	25,756	43,734	40,774	38,957	34,895	31,426	25,886	14
15	42,643	39,820	38,083	34,193	30,860	25,514	42,950	40,097	38,342	34,412	31,046	25,649	15
16	41,852	39,133	37,458	33,698	30,467	25,265	42,164	39,415	37,722	33,922	30,659	25,406	16
17	41,059	38,443	36,828	33,197	30,068	25,010	41,375	38,729	37,097	33,426	30,265	25,156	17
18	40,265	37,749	36,195	32,691	29,663	24,750	40,582	38,038	36,466	32,923	29,863	24,899	18
19	39,470	37,053	35,558	32,180	29,252	24,483	39,785	37,341	35,828	32,413	29,454	24,635	19
20	38,673	36,354	34,916	31,663	28,835	24,210	38,985	36,639	35,185	31,895	29,036	24,362	20
21	37,874	35,650	34,270	31,139	28,410	23,929	38,181	35,932	34,535	31,369	28,610	24,082	21
22	37,072	34,942	33,618	30,609	27,978	23,641	37,373	35,218	33,879	30,836	28,176	23,793	22
23	36,266	34,229	32,960	30,071	27,538	23,345	36,560	34,499	33,216	30,294	27,733	23,496	23
24	35,456	33,510	32,296	29,525	27,089	23,040	35,743	33,774	32,546	29,744	27,281	23,189	24
25	34,642	32,784	31,624	28,971	26,630	22,726	34,923	33,044	31,870	29,186	26,820	22,873	25
26	33,823	32,053	30,946	28,408	26,163	22,402	34,098	32,307	31,187	28,620	26,350	22,549	26
27	33,000	31,316	30,260	27,836	25,686	22,068	33,269	31,565	30,497	28,045	25,871	22,214	27
28	32,173	30,573	29,568	27,256	25,199	21,725	32,437	30,817	29,801	27,462	25,382	21,870	28
29	31,343	29,824	28,870	26,668	24,703	21,371	31,600	30,064	29,098	26,871	24,884	21,515	29
30	30,508	29,069	28,164	26,071	24,198	21,007	30,760	29,304	28,388	26,270	24,376	21,150	30
31	29,668	28,309	27,451	25,465	23,682	20,632	29,915	28,539	27,611	25,661	23,858	20,774	31
32	28,824	27,541	26,730	24,849	23,155	20,246	29,067	27,767	26,947	25,043	23,330	20,387	32
33	27,976	26,767	26,003	24,224	22,618	19,848	28,214	26,990	26,216	24,416	22,791	19,989	33
34	27,123	25,987	25,268	23,590	22,070	19,438	27,357	26,207	25,478	23,779	22,241	19,578	34
35	26,267	25,202	24,526	22,946	21,512	19,016	26,496	25,418	24,733	23,134	21,682	19,156	35
36	25,407	24,410	23,777	22,294	20,943	18,582	25,632	24,623	23,981	22,480	21,111	18,722	36
37	24,543	23,613	23,021	21,632	20,363	18,135	24,765	23,823	23,223	21,816	20,531	18,276	37
38	23,675	22,810	22,258	20,961	19,771	17,676	23,895	23,018	22,459	21,144	19,939	17,817	38
39	22,803	22,001	21,488	20,280	19,169	17,203	23,021	22,207	21,687	20,463	19,337	17,345	39
40	21,928	21,186	20,711	19,590	18,555	16,717	22,144	21,391	20,909	19,772	18,723	16,860	40
41	21,050	20,366	19,928	18,890	17,931	16,217	21,263	20,569	20,124	19,072	18,098	16,361	41
42	20,170	19,542	19,138	18,182	17,295	15,704	20,379	19,741	19,332	18,362	17,462	15,848	42
43	19,287	18,713	18,344	17,466	16,649	15,178	19,492	18,909	18,534	17,643	16,814	15,321	43
44	18,403	17,880	17,543	16,741	15,992	14,638	18,603	18,071	17,729	16,915	16,154	14,779	44
45	17,517	17,043	16,737	16,008	15,324	14,083	17,711	17,229	16,919	16,177	15,483	14,223	45
46	16,627	16,200	15,924	15,265	14,645	13,513	16,816	16,382	16,101	15,431	14,801	13,652	46
47	15,735	15,352	15,105	14,512	13,953	12,928	15,918	15,529	15,277	14,674	14,106	13,065	47
48	14,839	14,499	14,279	13,749	13,248	12,326	15,017	14,671	14,447	13,908	13,399	12,462	48
49	13,942	13,641	13,446	12,977	12,532	11,709	14,114	13,809	13,610	13,133	12,680	11,842	49
50	13,042	12,779	12,608	12,196	11,804	11,075	13,208	12,941	12,767	12,347	11,948	11,206	50
51	12,141	11,913	11,765	11,406	11,064	10,425	12,299	12,067	11,916	11,551	11,202	10,552	51
52	11,238	11,043	10,915	10,607	10,311	9,758	11,387	11,188	11,058	10,744	10,443	9,879	52
53	10,333	10,168	10,060	9,798	9,547	9,073	10,470	10,302	10,192	9,926	9,670	9,188	53
54	9,425	9,288	9,198	8,979	8,769	8,370	9,549	9,410	9,318	9,096	8,881	8,476	54
55	8,514	8,402	8,328	8,149	7,977	7,648	8,624	8,510	8,435	8,253	8,077	7,742	55
56	7,599	7,510	7,451	7,308	7,169	6,904	7,694	7,603	7,543	7,398	7,257	6,987	56
57	6,679	6,610	6,565	6,454	6,346	6,139	6,758	6,688	6,642	6,529	6,420	6,209	57
58	5,754	5,702	5,669	5,586	5,506	5,350	5,817	5,765	5,731	5,647	5,565	5,407	58
59	4,821	4,785	4,761	4,703	4,646	4,536	4,868	4,832	4,808	4,749	4,691	4,579	59
60	3,880	3,857	3,842	3,804	3,766	3,694	3,913	3,889	3,874	3,835	3,798	3,724	60
61	2,929	2,916	2,907	2,886	2,864	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

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

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

Mode d'emploi

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	25,203	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

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**

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: 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						
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	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

**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: 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							
Age	Taux d'intérêt net auquel le capital pourra être placé						Age	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	55,962	51,063	48,131	41,792	36,623	28,854	56,274	51,330	48,371	41,978	36,768	28,944	0
1	55,270	50,496	47,634	41,436	36,367	28,723	55,578	50,759	47,872	41,620	36,510	28,812	1
2	54,552	49,903	47,112	41,056	36,090	28,575	54,861	50,168	47,352	41,243	36,236	28,666	2
3	53,824	49,300	46,581	40,667	35,804	28,420	54,137	49,570	46,825	40,858	35,955	28,515	3
4	53,091	48,691	46,042	40,270	35,512	28,260	53,407	48,964	46,290	40,465	35,666	28,358	4
5	52,353	48,076	45,497	39,867	35,213	28,094	52,673	48,354	45,750	40,067	35,371	28,196	5
6	51,611	47,456	44,947	39,458	34,907	27,923	51,936	47,738	45,204	39,662	35,071	28,029	6
7	50,864	46,830	44,390	39,041	34,595	27,746	51,194	47,117	44,652	39,251	34,764	27,857	7
8	50,113	46,198	43,827	38,618	34,276	27,564	50,448	46,491	44,095	38,833	34,450	27,679	8
9	49,358	45,561	43,257	38,188	33,951	27,376	49,698	45,860	43,531	38,409	34,131	27,496	9
10	48,598	44,918	42,682	37,751	33,618	27,182	48,944	45,223	42,962	37,978	33,804	27,307	10
11	47,835	44,270	42,101	37,308	33,279	26,982	48,186	44,580	42,386	37,541	33,471	27,113	11
12	47,068	43,617	41,514	36,857	32,933	26,776	47,424	43,933	41,805	37,097	33,131	26,913	12
13	46,296	42,958	40,920	36,400	32,580	26,564	46,658	43,280	41,218	36,646	32,784	26,706	13
14	45,521	42,294	40,321	35,936	32,220	26,345	45,889	42,622	40,625	36,189	32,431	26,494	14
15	44,742	41,626	39,717	35,466	31,853	26,121	45,116	41,960	40,027	35,725	32,070	26,275	15
16	43,962	40,953	39,108	34,990	31,480	25,890	44,341	41,293	39,424	35,255	31,704	26,051	16
17	43,179	40,277	38,495	34,508	31,101	25,654	43,562	40,622	38,816	34,779	31,331	25,820	17
18	42,396	39,598	37,878	34,022	30,717	25,412	42,781	39,946	38,202	34,297	30,950	25,583	18
19	41,611	38,917	37,257	33,531	30,327	25,166	41,995	39,265	37,583	33,807	30,563	25,339	19
20	40,825	38,233	36,633	33,034	29,931	24,913	41,206	38,578	36,957	33,310	30,167	25,088	20
21	40,037	37,545	36,004	32,531	29,529	24,654	40,413	37,886	36,325	32,805	29,764	24,830	21
22	39,246	36,852	35,370	32,022	29,119	24,388	39,616	37,189	35,686	32,293	29,353	24,563	22
23	38,452	36,154	34,730	31,506	28,702	24,114	38,814	36,485	35,041	31,774	28,934	24,289	23
24	37,653	35,451	34,083	30,981	28,276	23,832	38,009	35,776	34,390	31,246	28,506	24,006	24
25	36,850	34,741	33,430	30,449	27,842	23,541	37,200	35,061	33,732	30,710	28,069	23,715	25
26	36,043	34,026	32,770	29,908	27,399	23,242	36,386	34,341	33,068	30,167	27,624	23,415	26
27	35,231	33,305	32,103	29,360	26,946	22,934	35,569	33,615	32,397	29,616	27,170	23,106	27
28	34,416	32,578	31,429	28,803	26,485	22,616	34,748	32,884	31,719	29,056	26,707	22,789	28
29	33,596	31,845	30,750	28,238	26,015	22,290	33,923	32,146	31,095	28,488	26,236	22,462	29
30	32,773	31,107	30,063	27,664	25,536	21,953	33,094	31,404	30,345	27,912	25,755	22,125	30
31	31,945	30,362	29,369	27,082	25,047	21,607	32,261	30,655	29,647	27,328	25,264	21,779	31
32	31,112	29,611	28,567	26,490	24,547	21,250	31,424	29,901	28,943	26,735	24,764	21,422	32
33	30,275	28,854	27,959	25,890	24,038	20,882	30,583	29,140	28,232	26,133	24,254	21,054	33
34	29,433	28,090	27,243	25,280	23,518	20,503	29,738	28,374	27,514	25,522	23,734	20,676	34
35	28,588	27,321	26,521	24,662	22,988	20,113	28,889	27,602	26,789	24,902	23,204	20,287	35
36	27,739	26,546	25,791	24,035	22,449	19,711	28,037	26,825	26,058	24,275	22,664	19,886	36
37	26,886	25,766	25,055	23,399	21,899	19,298	27,182	26,043	25,321	23,638	22,114	19,475	37
38	26,030	24,979	24,312	22,754	21,338	18,874	26,324	25,255	24,577	22,993	21,555	19,052	38
39	25,169	24,187	23,562	22,099	20,766	18,436	25,462	24,462	23,827	22,340	20,985	18,617	39
40	24,305	23,389	22,805	21,436	20,184	17,987	24,597	23,664	23,071	21,677	20,404	18,170	40
41	23,438	22,586	22,042	20,764	19,591	17,525	23,729	22,861	22,307	21,006	19,813	17,711	41
42	22,569	21,778	21,273	20,083	18,988	17,050	22,858	22,052	21,538	20,326	19,211	17,239	42
43	21,698	20,967	20,499	19,394	18,375	16,564	21,984	21,239	20,762	19,637	18,599	16,754	43
44	20,825	20,151	19,720	18,698	17,753	16,065	21,108	20,421	19,981	18,939	17,976	16,256	44
45	19,950	19,332	18,935	17,994	17,120	15,553	20,230	19,598	19,194	18,233	17,342	15,744	45
46	19,074	18,508	18,145	17,281	16,477	15,028	19,349	18,772	18,401	17,519	16,698	15,220	46
47	18,194	17,680	17,348	16,559	15,822	14,488	18,466	17,940	17,602	16,795	16,043	14,681	47
48	17,313	16,846	16,546	15,828	15,156	13,934	17,581	17,104	16,797	16,063	15,376	14,128	48
49	16,429	16,010	15,738	15,089	14,480	13,366	16,694	16,264	15,987	15,323	14,699	13,561	49
50	15,545	15,169	14,926	14,343	13,793	12,785	15,805	15,420	15,170	14,573	14,011	12,979	50
51	14,661	14,326	14,109	13,588	13,096	12,189	14,913	14,570	14,348	13,815	13,310	12,281	51
52	13,776	13,480	13,289	12,827	12,389	11,578	14,019	13,716	13,520	13,046	12,598	11,768	52
53	12,890	12,631	12,463	12,057	11,671	10,954	13,122	12,856	12,684	12,268	11,872	11,137	53
54	12,003	11,779	11,633	11,280	10,943	10,313	12,221	11,991	11,841	11,479	11,133	10,488	54
55	11,115	10,923	10,797	10,493	10,202	9,657	11,316	11,119	10,991	10,679	10,381	9,822	55
56	10,225	10,062	9,956	9,698	9,450	8,983	10,408	10,241	10,133	9,868	9,614	9,136	56
57	9,332	9,197	9,108	8,892	8,685	8,291	9,496	9,357	9,267	9,046	8,833	8,430	57
58	8,436	8,325	8,253	8,076	7,905	7,580	8,579	8,466	8,392	8,211	8,036	7,704	58
59	7,535	7,447	7,389	7,248	7,110	6,848	7,657	7,567	7,508	7,363	7,223	6,955	59
60	6,629	6,561	6,516	6,406	6,299	6,094	6,729	6,659	6,614	6,501	6,392	6,183	60
61	5,715	5,665	5,632	5,550	5,470	5,316	5,794	5,742	5,708	5,625	5,544	5,387	61
62	4,793	4,758	4,734	4,677	4,620	4,511	4,852	4,816	4,792	4,733	4,676	4,564	62
63	3,861	3,838	3,823	3,785	3,748	3,676	3,902	3,878	3,863	3,825	3,787	3,714	63
64	2,917	2,904	2,896	2,874	2,853	2,811	2,942	2,929	2,920	2,898	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**

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: 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							
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	56,594	51,580	48,583	42,116	36,855	28,975	56,929	51,865	48,839	42,314	37,008	29,068	0
1	55,906	51,017	48,091	41,764	36,604	28,847	56,236	51,299	48,345	41,961	36,756	28,940	1
2	55,190	50,428	47,574	41,390	36,332	28,703	55,522	50,712	47,830	41,588	36,487	28,798	2
3	54,466	49,830	47,047	41,006	36,051	28,552	54,802	50,119	47,308	41,209	36,210	28,651	3
4	53,736	49,225	46,513	40,614	35,763	28,395	54,075	49,517	46,778	40,822	35,927	28,498	4
5	53,001	48,615	45,973	40,216	35,469	28,233	53,345	48,911	46,242	40,428	35,637	28,340	5
6	52,263	47,999	45,427	39,812	35,169	28,067	52,611	48,300	45,701	40,029	35,342	28,178	6
7	51,519	47,377	44,875	39,401	34,862	27,894	51,873	47,684	45,155	39,624	35,040	28,010	7
8	50,771	46,749	44,316	38,983	34,549	27,716	51,130	47,062	44,602	39,212	34,733	27,837	8
9	50,019	46,116	43,752	38,558	34,228	27,533	50,384	46,435	44,044	38,793	34,418	27,659	9
10	49,263	45,478	43,181	38,127	33,902	27,343	49,633	45,803	43,479	38,368	34,098	27,475	10
11	48,503	44,834	42,605	37,689	33,568	27,148	48,878	45,165	42,909	37,936	33,770	27,285	11
12	47,738	44,185	42,023	37,245	33,228	26,947	48,119	44,522	42,333	37,498	33,436	27,090	12
13	46,970	43,531	41,435	36,793	32,881	26,740	47,357	43,874	41,751	37,053	33,096	26,889	13
14	46,198	42,872	40,841	36,335	32,527	26,527	46,591	43,221	41,164	36,602	32,748	26,682	14
15	45,423	42,208	40,241	35,871	32,166	26,308	45,822	42,563	40,571	36,145	32,395	26,469	15
16	44,645	41,539	39,637	35,401	31,799	26,083	45,050	41,901	39,974	35,681	32,034	26,251	16
17	43,866	40,868	39,029	34,925	31,426	25,852	44,275	41,235	39,371	35,212	31,668	26,026	17
18	43,086	40,194	38,418	34,445	31,049	25,617	43,497	40,564	38,763	34,735	31,294	25,795	18
19	42,305	39,518	37,803	33,960	30,665	25,376	42,715	39,888	38,148	34,252	30,914	25,558	19
20	41,523	38,838	37,184	33,470	30,276	25,130	41,930	39,206	37,528	33,762	30,525	25,313	20
21	40,738	38,155	36,561	32,974	29,881	24,877	41,140	38,519	36,902	33,264	30,129	25,061	21
22	39,951	37,468	35,933	32,471	29,479	24,618	40,347	37,827	36,270	32,759	29,726	24,802	22
23	39,160	36,775	35,298	31,962	29,068	24,351	39,549	37,128	35,630	32,246	29,313	24,535	23
24	38,365	36,076	34,657	31,444	28,650	24,076	38,747	36,424	34,985	31,726	28,893	24,259	24
25	37,566	35,372	34,010	30,919	28,233	23,793	37,942	35,715	34,333	31,197	28,464	23,976	25
26	36,762	34,662	33,355	30,385	27,787	23,501	37,132	35,000	33,674	30,661	28,027	23,684	26
27	35,954	33,946	32,694	29,844	27,343	23,201	36,318	34,279	33,009	30,117	27,581	23,383	27
28	35,142	33,224	32,027	29,294	26,890	22,892	35,501	33,553	32,338	29,565	27,127	23,074	28
29	34,327	32,497	31,353	28,736	26,428	22,573	34,680	32,821	31,660	29,005	26,663	22,755	29
30	33,507	31,763	30,672	28,170	25,957	22,245	33,854	32,084	30,976	28,437	26,191	22,428	30
31	32,683	31,024	29,984	27,596	25,476	21,907	33,025	31,341	30,285	27,860	25,709	22,090	31
32	31,854	30,278	29,289	27,012	24,985	21,559	32,192	30,592	29,587	27,275	25,218	21,743	32
33	31,020	29,526	28,587	26,419	24,485	21,201	31,355	29,837	28,882	26,681	24,717	21,385	33
34	30,182	28,768	27,877	25,818	23,974	20,831	30,514	29,076	28,171	26,079	24,206	21,016	34
35	29,341	28,004	27,161	25,207	23,453	20,451	29,669	28,310	27,453	25,467	23,685	20,637	35
36	28,495	27,235	26,438	24,589	22,923	20,060	28,821	27,538	26,728	24,848	23,155	20,247	36
37	27,646	26,459	25,708	23,961	22,382	19,657	27,969	26,762	25,998	24,220	22,615	19,847	37
38	26,793	25,678	24,971	23,324	21,831	19,243	27,115	25,980	25,261	23,584	22,066	19,435	38
39	25,936	24,891	24,228	22,678	21,269	18,817	26,258	25,193	24,518	22,940	21,506	19,012	39
40	25,076	24,099	23,477	22,023	20,696	18,379	25,397	24,401	23,768	22,286	20,936	18,577	40
41	24,212	23,301	22,721	21,359	20,114	17,928	24,533	23,604	23,012	21,624	20,355	18,130	41
42	23,346	22,499	21,958	20,687	19,521	17,466	23,666	22,801	22,250	20,953	19,764	17,670	42
43	22,479	21,693	21,191	20,007	18,919	16,991	22,796	21,994	21,481	20,274	19,163	17,198	43
44	21,610	20,883	20,418	19,320	18,307	16,505	21,924	21,182	20,707	19,586	18,552	16,714	44
45	20,739	20,069	19,640	18,625	17,685	16,006	21,050	20,366	19,927	18,890	17,930	16,216	45
46	19,866	19,251	18,857	17,921	17,052	15,495	20,174	19,545	19,142	18,185	17,298	15,706	46
47	18,990	18,428	18,067	17,209	16,409	14,969	19,296	18,721	18,351	17,473	16,655	15,182	47
48	18,113	17,601	17,272	16,488	15,755	14,430	18,416	17,892	17,555	16,751	16,001	14,645	48
49	17,234	16,771	16,472	15,759	15,091	13,877	17,534	17,059	16,753	16,022	15,337	14,094	49
50	16,354	15,937	15,668	15,023	14,417	13,310	16,650	16,222	15,945	15,284	14,662	13,528	50
51	15,475	15,101	14,859	14,280	13,733	12,731	15,764	15,380	15,132	14,537	13,976	12,948	51
52	14,595	14,263	14,047	13,529	13,040	12,138	14,876	14,534	14,313	13,781	13,278	12,352	52
53	13,716	13,422	13,231	12,772	12,337	11,531	13,984	13,682	13,487	13,015	12,568	11,741	53
54	12,835	12,578	12,411	12,007	11,623	10,910	13,090	12,825	12,654	12,239	11,844	11,112	54
55	11,954	11,731	11,586	11,234	10,899	10,273	12,192	11,963	11,814	11,453	11,108	10,465	55
56	11,071	10,880	10,755	10,453	10,163	9,620	11,291	11,094	10,966	10,656	10,358	9,801	56
57	10,186	10,025	9,919	9,662	9,416	8,951	10,386	10,220	10,111	9,848	9,595	9,118	57
58	9,299	9,164	9,076	8,862	8,655	8,263	9,477	9,339	9,248	9,028	8,816	8,414	58
59	8,408	8,298	8,226	8,050	7,880	7,557	8,563	8,451	8,377	8,196	8,022	7,690	59
60	7,513	7,425	7,367	7,226	7,090	6,829	7,644	7,554	7,495	7,351	7,211	6,944	60
61	6,611	6,543	6,498	6,389	6,283	6,078	6,718	6,649	6,603	6,491	6,383	6,174	61
62	5,701	5,651	5,618	5,536	5,456	5,303	5,786	5,734	5,700	5,617	5,536	5,379	62
63	4,782	4,747	4,723	4,666	4,610	4,500	4,846	4,810	4,786	4,727	4,670	4,559	63
64	3,853	3,830	3,815	3,778	3,741	3,669	3,898	3,874	3,859	3,821	3,783	3,710	64
65	2,913	2,900	2,891	2,869	2,848	2,807	2,940	2,927	2,918	2,896	2,875	2,832	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	0,983	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

**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: 69 ans													
Hommes							Femmes						
<i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>							<i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>						
Age	Taux d'intérêt net auquel le capital pourra être placé						Age	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	57,217	52,088	49,026	42,432	37,081	29,090	57,576	52,393	49,300	42,642	37,243	29,188	0
1	56,532	51,529	48,539	42,085	36,834	28,966	56,887	51,831	48,810	42,294	36,995	29,064	1
2	55,820	50,945	48,026	41,716	36,567	28,826	56,176	51,249	48,300	41,927	36,731	28,926	2
3	55,098	50,350	47,504	41,336	36,291	28,678	55,459	50,659	47,782	41,553	36,459	28,782	3
4	54,372	49,750	46,974	40,950	36,008	28,525	54,736	50,062	47,257	41,170	36,181	28,633	4
5	53,640	49,143	46,439	40,557	35,719	28,368	54,009	49,461	46,726	40,782	35,896	28,480	5
6	52,905	48,531	45,898	40,158	35,423	28,205	53,278	48,854	46,190	40,388	35,606	28,321	6
7	52,164	47,914	45,350	39,752	35,122	28,036	52,543	48,242	45,649	39,988	35,310	28,158	7
8	51,420	47,291	44,796	39,339	34,813	27,863	51,804	47,625	45,101	39,582	35,008	27,989	8
9	50,671	46,662	44,237	38,920	34,498	27,684	51,061	47,002	44,548	39,169	34,699	27,816	9
10	49,918	46,028	43,671	38,494	34,177	27,499	50,313	46,374	43,988	38,749	34,384	27,637	10
11	49,160	45,389	43,100	38,061	33,849	27,308	49,562	45,741	43,423	38,323	34,062	27,452	11
12	48,399	44,744	42,522	37,622	33,514	27,112	48,807	45,103	42,852	37,891	33,734	27,262	12
13	47,634	44,094	41,939	37,176	33,172	26,910	48,048	44,459	42,276	37,452	33,399	27,066	13
14	46,866	43,439	41,350	36,724	32,824	26,702	47,285	43,811	41,694	37,007	33,058	26,864	14
15	46,094	42,779	40,756	36,266	32,469	26,488	46,520	43,158	41,106	36,555	32,710	26,657	15
16	45,319	42,116	40,157	35,801	32,108	26,268	45,751	42,501	40,514	36,098	32,356	26,444	16
17	44,544	41,449	39,554	35,332	31,742	26,043	44,980	41,839	39,917	35,635	31,996	26,225	17
18	43,767	40,780	38,948	34,858	31,370	25,814	44,205	41,173	39,314	35,165	31,629	26,000	18
19	42,989	40,108	38,338	34,379	30,994	25,579	43,427	40,502	38,705	34,688	31,255	25,769	19
20	42,210	39,433	37,725	33,895	30,611	25,338	42,645	39,825	38,091	34,204	30,874	25,530	20
21	41,429	38,755	37,107	33,405	30,223	25,092	41,859	39,143	37,470	33,713	30,485	25,285	21
22	40,646	38,072	36,484	32,909	29,827	24,839	41,069	38,456	36,843	33,215	30,088	25,032	22
23	39,858	37,384	35,855	32,406	29,424	24,579	40,275	37,762	36,210	32,709	29,683	24,772	23
24	39,067	36,691	35,220	31,896	29,013	24,311	39,477	37,064	35,570	32,195	29,270	24,504	24
25	38,271	35,992	34,578	31,377	28,593	24,035	38,675	36,359	34,924	31,674	28,849	24,227	25
26	37,471	35,286	33,929	30,851	28,165	23,751	37,869	35,649	34,271	31,145	28,420	23,943	26
27	36,667	34,575	33,274	30,316	27,728	23,458	37,059	34,934	33,612	30,608	27,982	23,650	27
28	35,859	33,859	32,613	29,774	27,283	23,156	36,245	34,213	32,947	30,063	27,535	23,349	28
29	35,047	33,136	31,945	29,223	26,829	22,846	35,428	33,486	32,275	29,511	27,080	23,039	29
30	34,230	32,408	31,270	28,664	26,366	22,526	34,606	32,754	31,597	28,950	26,616	22,719	30
31	33,410	31,674	30,588	28,097	25,893	22,197	33,781	32,016	30,912	28,381	26,142	22,390	31
32	32,584	30,933	29,899	27,521	25,411	21,857	32,951	31,273	30,220	27,804	25,660	22,052	32
33	31,755	30,187	29,202	26,936	24,918	21,507	32,118	30,523	29,522	27,218	25,167	21,703	33
34	30,920	29,434	28,499	26,342	24,416	21,147	31,280	29,768	28,817	26,623	24,666	21,344	34
35	30,082	28,675	27,789	25,740	23,904	20,776	30,439	29,007	28,105	26,020	24,154	20,975	35
36	29,241	27,911	27,072	25,128	23,383	20,395	29,595	28,241	27,387	25,409	23,633	20,596	36
37	28,395	27,141	26,348	24,509	22,851	20,002	28,748	27,470	26,663	24,790	23,103	20,206	37
38	27,546	26,365	25,618	23,880	22,309	19,598	27,897	26,694	25,933	24,162	22,563	19,805	38
39	26,692	25,583	24,881	23,242	21,757	19,183	27,044	25,913	25,197	23,526	22,014	19,393	39
40	25,835	24,796	24,136	22,595	21,194	18,755	26,187	25,127	24,454	22,882	21,454	18,969	40
41	24,975	24,004	23,386	21,940	20,621	18,316	25,327	24,335	23,705	22,229	20,884	18,534	41
42	24,113	23,207	22,630	21,276	20,038	17,865	24,464	23,539	22,950	21,567	20,303	18,086	42
43	23,249	22,406	21,869	20,605	19,446	17,402	23,599	22,738	22,188	20,897	19,713	17,627	43
44	22,383	21,602	21,103	19,926	18,844	16,928	22,731	21,932	21,422	20,219	19,113	17,155	44
45	21,516	20,793	20,331	19,240	18,233	16,442	21,861	21,122	20,649	19,532	18,502	16,671	45
46	20,646	19,981	19,554	18,545	17,611	15,943	20,990	20,308	19,871	18,838	17,882	16,175	46
47	19,774	19,164	18,772	17,842	16,979	15,431	20,116	19,490	19,088	18,135	17,251	15,665	47
48	18,901	18,342	17,984	17,131	16,336	14,905	19,240	18,668	18,299	17,424	16,610	15,143	48
49	18,026	17,518	17,191	16,412	15,684	14,367	18,363	17,842	17,506	16,706	15,958	14,607	49
50	17,151	16,691	16,394	15,686	15,022	13,815	17,485	17,012	16,707	15,979	15,297	14,058	50
51	16,276	15,861	15,594	14,953	14,351	13,252	16,604	16,178	15,902	15,243	14,624	13,494	51
52	15,401	15,030	14,790	14,214	13,671	12,675	15,721	15,339	15,092	14,499	13,940	12,916	52
53	14,527	14,197	13,983	13,468	12,982	12,085	14,836	14,496	14,275	13,745	13,244	12,322	53
54	13,653	13,361	13,171	12,715	12,283	11,482	13,948	13,647	13,452	12,982	12,536	11,712	54
55	12,778	12,522	12,356	11,955	11,573	10,864	13,057	12,793	12,622	12,209	11,816	11,085	55
56	11,902	11,681	11,536	11,187	10,854	10,231	12,162	11,934	11,785	11,425	11,082	10,441	56
57	11,026	10,835	10,711	10,411	10,123	9,583	11,265	11,069	10,941	10,631	10,335	9,779	57
58	10,147	9,986	9,881	9,625	9,380	8,918	10,363	10,198	10,090	9,827	9,574	9,098	58
59	9,265	9,131	9,043	8,830	8,624	8,235	9,458	9,320	9,230	9,010	8,798	8,398	59
60	8,380	8,270	8,198	8,023	7,854	7,532	8,547	8,434	8,360	8,180	8,006	7,676	60
61	7,489	7,402	7,344	7,204	7,068	6,808	7,630	7,540	7,481	7,337	7,198	6,932	61
62	6,591	6,524	6,479	6,370	6,264	6,061	6,707	6,638	6,592	6,481	6,372	6,164	62
63	5,685	5,635	5,602	5,521	5,441	5,288	5,777	5,726	5,692	5,609	5,528	5,372	63
64	4,770	4,735	4,712	4,654	4,598	4,489	4,840	4,804	4,780	4,721	4,664	4,553	64
65	3,845	3,822	3,807	3,770	3,733	3,661	3,893	3,870	3,855	3,817	3,779	3,707	65
66	2,908	2,895	2,886	2,864	2,843	2,802	2,937	2,924	2,915	2,893	2,872	2,830	66
67	1,956	1,950	1,946	1,936	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**

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: 70 ans													
Hommes							Femmes						
<i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>							<i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>						
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	57,830	52,586	49,460	42,740	37,300	29,201	58,215	52,912	49,753	42,963	37,471	29,304	0
1	57,149	52,032	48,978	42,398	37,057	29,080	57,530	52,355	49,268	42,620	37,228	29,183	1
2	56,440	51,452	48,470	42,033	36,795	28,944	56,822	51,777	48,762	42,258	36,968	29,049	2
3	55,721	50,861	47,952	41,659	36,523	28,800	56,109	51,192	48,249	41,889	36,702	28,909	3
4	54,998	50,265	47,427	41,277	36,245	28,650	55,389	50,599	47,729	41,511	36,428	28,764	4
5	54,270	49,662	46,896	40,889	35,961	28,496	54,665	50,002	47,203	41,129	36,148	28,614	5
6	53,537	49,055	46,359	40,495	35,670	28,337	53,937	49,399	46,671	40,740	35,863	28,460	6
7	52,800	48,441	45,816	40,094	35,373	28,173	53,206	48,792	46,134	40,345	35,572	28,300	7
8	52,058	47,822	45,267	39,686	35,070	28,004	52,470	48,179	45,592	39,944	35,275	28,136	8
9	51,312	47,198	44,712	39,272	34,760	27,829	51,730	47,561	45,043	39,536	34,972	27,967	9
10	50,562	46,568	44,151	38,851	34,444	27,648	50,986	46,937	44,489	39,122	34,662	27,792	10
11	49,808	45,933	43,584	38,424	34,121	27,462	50,238	46,309	43,929	38,702	34,346	27,612	11
12	49,050	45,292	43,012	37,991	33,792	27,271	49,486	45,675	43,363	38,275	34,023	27,427	12
13	48,289	44,647	42,433	37,550	33,455	27,073	48,730	45,036	42,791	37,842	33,694	27,236	13
14	47,523	43,996	41,849	37,103	33,113	26,870	47,971	44,392	42,214	37,403	33,359	27,039	14
15	46,754	43,341	41,260	36,650	32,764	26,661	47,209	43,744	41,632	36,957	33,017	26,837	15
16	45,983	42,682	40,666	36,192	32,409	26,446	46,444	43,091	41,045	36,506	32,670	26,630	16
17	45,211	42,019	40,068	35,728	32,048	26,227	45,676	42,435	40,453	36,048	32,316	26,416	17
18	44,437	41,355	39,467	35,260	31,683	26,002	44,905	41,773	39,855	35,585	31,955	26,197	18
19	43,663	40,688	38,862	34,787	31,312	25,773	44,130	41,107	39,252	35,114	31,588	25,972	19
20	42,887	40,017	38,254	34,310	30,936	25,539	43,352	40,435	38,643	34,637	31,213	25,740	20
21	42,110	39,344	37,622	33,826	30,554	25,299	42,570	39,758	38,028	34,153	30,831	25,500	21
22	41,330	38,666	37,024	33,337	30,165	25,052	41,783	39,075	37,407	33,661	30,441	25,254	22
23	40,546	37,983	36,401	32,840	29,769	24,798	40,993	38,387	36,779	33,161	30,043	25,000	23
24	39,758	37,294	35,711	32,336	29,365	24,537	40,198	37,693	36,145	32,655	29,637	24,739	24
25	38,966	36,600	35,135	31,824	28,952	24,268	39,400	36,994	35,505	32,140	29,224	24,470	25
26	38,169	35,900	34,492	31,304	28,531	23,990	38,597	36,289	34,858	31,618	28,802	24,193	26
27	37,369	35,194	33,843	30,777	28,102	23,705	37,791	35,578	34,205	31,088	28,371	23,908	27
28	36,564	34,482	33,187	30,241	27,664	23,410	36,981	34,863	33,545	30,551	27,932	23,614	28
29	35,756	33,765	32,524	29,698	27,218	23,108	36,167	34,141	32,880	30,006	27,485	23,312	29
30	34,943	33,042	31,855	29,146	26,762	22,796	35,349	33,414	32,207	29,452	27,029	23,000	30
31	34,126	32,312	31,179	28,586	26,298	22,474	34,527	32,682	31,529	28,891	26,564	22,680	31
32	33,304	31,577	30,496	28,017	25,823	22,143	33,702	31,943	30,843	28,321	26,090	22,350	32
33	32,478	30,835	29,806	27,440	25,339	21,802	32,872	31,199	30,151	27,743	25,606	22,010	33
34	31,647	30,087	29,108	26,853	24,846	21,451	32,038	30,449	29,452	27,156	25,113	21,661	34
35	30,813	29,334	28,404	26,258	24,342	21,089	31,201	29,694	28,747	26,561	24,611	21,301	35
36	29,974	28,575	27,693	25,655	23,829	20,717	30,360	28,933	28,035	25,958	24,099	20,931	36
37	29,132	27,810	26,976	25,043	23,306	20,334	29,517	28,168	27,318	25,347	23,578	20,551	37
38	28,286	27,039	26,251	24,422	22,773	19,940	28,670	27,398	26,594	24,728	23,048	20,161	38
39	27,437	26,263	25,520	23,792	22,230	19,534	27,821	26,622	25,864	24,101	22,508	19,759	39
40	26,583	25,481	24,782	23,153	21,677	19,117	26,968	25,842	25,128	23,465	21,958	19,347	40
41	25,726	24,694	24,038	22,506	21,113	18,689	26,112	25,056	24,386	22,820	21,398	18,923	41
42	24,867	23,902	23,288	21,851	20,540	18,248	25,253	24,266	23,638	22,168	20,828	18,487	42
43	24,007	23,107	22,533	21,188	19,958	17,797	24,392	23,470	22,884	21,507	20,248	18,040	43
44	23,145	22,307	21,774	20,518	19,366	17,335	23,528	22,671	22,124	20,838	19,659	17,581	44
45	22,281	21,504	21,009	19,840	18,765	16,861	22,663	21,867	21,359	20,161	19,059	17,110	45
46	21,414	20,697	20,238	19,154	18,153	16,374	21,795	21,059	20,588	19,476	18,450	16,626	46
47	20,546	19,885	19,462	18,460	17,532	15,875	20,926	20,247	19,812	18,783	17,831	16,131	47
48	19,676	19,070	18,680	17,757	16,900	15,362	20,055	19,432	19,031	18,083	17,202	15,623	48
49	18,805	18,251	17,894	17,047	16,259	14,837	19,183	18,612	18,246	17,374	16,563	15,102	49
50	17,934	17,430	17,105	16,331	15,608	14,300	18,309	17,789	17,455	16,658	15,914	14,568	50
51	17,063	16,607	16,312	15,608	14,949	13,751	17,434	16,963	16,659	15,934	15,255	14,020	51
52	16,194	15,782	15,516	14,880	14,282	13,190	16,557	16,132	15,857	15,201	14,584	13,459	52
53	15,325	14,956	14,717	14,145	13,606	12,617	15,677	15,296	15,050	14,459	13,903	12,882	53
54	14,456	14,128	13,915	13,404	12,921	12,030	14,795	14,455	14,236	13,708	13,209	12,290	54
55	13,587	13,297	13,109	12,656	12,226	11,430	13,910	13,610	13,416	12,947	12,503	11,682	55
56	12,719	12,465	12,299	11,901	11,522	10,817	13,022	12,760	12,589	12,177	11,785	11,058	56
57	11,849	11,629	11,485	11,138	10,807	10,188	12,132	11,904	11,756	11,397	11,055	10,416	57
58	10,979	10,790	10,666	10,367	10,081	9,544	11,238	11,042	10,915	10,606	10,311	9,757	58
59	10,106	9,946	9,841	9,587	9,343	8,883	10,340	10,175	10,067	9,804	9,553	9,079	59
60	9,230	9,097	9,009	8,797	8,592	8,205	9,437	9,299	9,209	8,990	8,779	8,380	60
61	8,350	8,241	8,169	7,995	7,826	7,506	8,529	8,417	8,343	8,164	7,990	7,661	61
62	7,463	7,376	7,319	7,180	7,044	6,786	7,615	7,526	7,467	7,324	7,185	6,919	62
63	6,569	6,502	6,458	6,349	6,244	6,042	6,695	6,626	6,581	6,470	6,361	6,154	63
64	5,668	5,618	5,585	5,504	5,425	5,273	5,768	5,717	5,683	5,600	5,519	5,364	64
65	4,757	4,722	4,699	4,642	4,586	4,477	4,833	4,797	4,773	4,715	4,658	4,547	65
66	3,836	3,813	3,798	3,761	3,724	3,653	3,889	3,865	3,850	3,812	3,775	3,702	66
67	2,902	2,889	2,880	2,859	2,838	2,797	2,934	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



**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: 71 ans													
Age	Hommes <i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>						Femmes <i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>						Age
	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	58,434	53,075	49,886	43,041	37,512	29,308	58,847	53,424	50,198	43,277	37,693	29,416	0
1	57,755	52,525	49,407	42,703	37,274	29,190	58,165	52,871	49,717	42,939	37,455	29,298	1
2	57,050	51,949	48,904	42,343	37,016	29,057	57,460	52,297	49,216	42,582	37,199	29,167	2
3	56,335	51,363	48,390	41,973	36,749	28,916	56,750	51,716	48,708	42,217	36,937	29,031	3
4	55,614	50,770	47,869	41,596	36,475	28,771	56,033	51,128	48,192	41,845	36,668	28,889	4
5	54,889	50,172	47,343	41,213	36,195	28,620	55,313	50,535	47,671	41,467	36,394	28,743	5
6	54,159	49,568	46,811	40,823	35,909	28,465	54,588	49,936	47,144	41,083	36,114	28,593	6
7	53,425	48,959	46,272	40,427	35,617	28,304	53,860	49,333	46,612	40,694	35,827	28,438	7
8	52,686	48,344	45,727	40,024	35,318	28,139	53,127	48,725	46,074	40,298	35,535	28,278	8
9	51,944	47,723	45,177	39,615	35,014	27,968	52,391	48,111	45,530	39,895	35,237	28,113	9
10	51,197	47,097	44,621	39,200	34,702	27,791	51,650	47,492	44,981	39,487	34,933	27,942	10
11	50,446	46,467	44,059	38,778	34,385	27,610	50,905	46,868	44,425	39,072	34,622	27,767	11
12	49,691	45,830	43,491	38,349	34,061	27,423	50,157	46,238	43,864	38,651	34,305	27,586	12
13	48,932	45,189	42,917	37,914	33,730	27,230	49,404	45,604	43,298	38,223	33,982	27,400	13
14	48,170	44,542	42,337	37,473	33,393	27,031	48,649	44,965	42,726	37,790	33,652	27,208	14
15	47,404	43,891	41,753	37,025	33,049	26,827	47,890	44,321	42,149	37,350	33,316	27,011	15
16	46,636	43,237	41,164	36,572	32,700	26,617	47,128	43,673	41,567	36,904	32,975	26,809	16
17	45,867	42,579	40,571	36,114	32,345	26,403	46,364	43,021	40,980	36,453	32,627	26,601	17
18	45,097	41,919	39,975	35,652	31,986	26,184	45,596	42,364	40,388	35,995	32,273	26,387	18
19	44,326	41,256	39,376	35,185	31,621	25,960	44,825	41,702	39,790	35,531	31,911	26,167	19
20	43,554	40,591	38,773	34,713	31,251	25,731	44,050	41,035	39,186	35,060	31,543	25,941	20
21	42,780	39,922	38,165	34,236	30,876	25,497	43,271	40,363	38,577	34,582	31,168	25,708	21
22	42,003	39,248	37,553	33,753	30,493	25,256	42,488	39,685	37,961	34,097	30,785	25,468	22
23	41,223	38,570	36,935	33,263	30,104	25,009	41,701	39,002	37,339	33,604	30,394	25,221	23
24	40,438	37,886	36,311	32,765	29,706	24,754	40,910	38,313	36,710	33,104	29,995	24,966	24
25	39,650	37,197	35,680	32,260	29,301	24,491	40,115	37,618	36,075	32,596	29,588	24,704	25
26	38,857	36,501	35,043	31,746	28,887	24,220	39,316	36,919	35,434	32,081	29,173	24,434	26
27	38,059	35,800	34,399	31,225	28,464	23,941	38,514	36,213	34,787	31,558	28,750	24,156	27
28	37,258	35,093	33,749	30,697	28,034	23,654	37,707	35,502	34,133	31,028	28,319	23,869	28
29	36,453	34,381	33,092	30,160	27,595	23,359	36,897	34,786	33,474	30,489	27,880	23,575	29
30	35,644	33,663	32,429	29,616	27,147	23,055	36,083	34,064	32,807	29,943	27,432	23,271	30
31	34,830	32,939	31,758	29,063	26,690	22,741	35,265	33,337	32,135	29,389	26,975	22,959	31
32	34,012	32,208	31,081	28,501	26,223	22,418	34,442	32,604	31,455	28,827	26,509	22,638	32
33	33,189	31,472	30,396	27,930	25,747	22,085	33,616	31,865	30,769	28,256	26,033	22,307	33
34	32,362	30,729	29,705	27,351	25,262	21,742	32,786	31,120	30,076	27,677	25,549	21,966	34
35	31,531	29,980	29,007	26,764	24,767	21,389	31,953	30,370	29,377	27,090	25,055	21,615	35
36	30,697	29,226	28,302	26,168	24,262	21,026	31,116	29,615	28,672	26,495	24,552	21,255	36
37	29,858	28,467	27,590	25,563	23,748	20,652	30,276	28,855	27,961	25,892	24,040	20,885	37
38	29,015	27,701	26,872	24,950	23,224	20,267	29,434	28,091	27,244	25,281	23,519	20,504	38
39	28,169	26,930	26,147	24,328	22,689	19,872	28,588	27,321	26,520	24,662	22,989	20,113	39
40	27,319	26,153	25,415	23,697	22,145	19,465	27,739	26,546	25,791	24,035	22,448	19,711	40
41	26,466	25,371	24,677	23,058	21,590	19,046	26,887	25,766	25,055	23,399	21,898	19,298	41
42	25,610	24,584	23,933	22,410	21,027	18,617	26,032	24,981	24,314	22,755	21,339	18,874	42
43	24,753	23,794	23,184	21,756	20,454	18,177	25,175	24,192	23,567	22,103	20,769	18,438	43
44	23,894	23,000	22,431	21,094	19,872	17,725	24,316	23,398	22,814	21,443	20,190	17,991	44
45	23,033	22,202	21,672	20,425	19,281	17,263	23,454	22,600	22,056	20,775	19,601	17,532	45
46	22,170	21,400	20,907	19,747	18,679	16,788	22,591	21,799	21,293	20,100	19,003	17,062	46
47	21,305	20,593	20,138	19,061	18,068	16,300	21,726	20,993	20,524	19,417	18,395	16,579	47
48	20,439	19,783	19,362	18,367	17,446	15,800	20,859	20,184	19,751	18,726	17,778	16,085	48
49	19,571	18,969	18,583	17,666	16,815	15,288	19,992	19,371	18,973	18,028	17,151	15,578	49
50	18,704	18,154	17,800	16,959	16,176	14,765	19,123	18,555	18,190	17,322	16,514	15,059	50
51	17,837	17,337	17,014	16,246	15,529	14,230	18,253	17,735	17,402	16,609	15,868	14,527	51
52	16,972	16,519	16,226	15,528	14,873	13,684	17,381	16,912	16,609	15,887	15,210	13,981	52
53	16,108	15,699	15,435	14,804	14,210	13,126	16,507	16,084	15,810	15,157	14,542	13,421	53
54	15,245	14,879	14,642	14,074	13,538	12,556	15,630	15,251	15,005	14,417	13,863	12,847	54
55	14,382	14,056	13,845	13,337	12,857	11,973	14,751	14,414	14,195	13,669	13,172	12,257	55
56	13,519	13,231	13,044	12,594	12,167	11,377	13,870	13,572	13,378	12,911	12,469	11,651	56
57	12,657	12,405	12,241	11,845	11,468	10,768	12,986	12,725	12,555	12,145	11,754	11,029	57
58	11,794	11,575	11,432	11,088	10,758	10,144	12,100	11,873	11,725	11,368	11,027	10,390	58
59	10,930	10,742	10,619	10,322	10,037	9,504	11,209	11,015	10,888	10,580	10,286	9,734	59
60	10,063	9,904	9,800	9,547	9,305	8,848	10,314	10,150	10,042	9,781	9,530	9,057	60
61	9,192	9,060	8,973	8,762	8,558	8,173	9,415	9,278	9,188	8,970	8,759	8,361	61
62	8,317	8,208	8,137	7,964	7,796	7,478	8,510	8,398	8,325	8,146	7,973	7,644	62
63	7,435	7,348	7,291	7,152	7,018	6,761	7,600	7,511	7,452	7,309	7,170	6,905	63
64	6,546	6,479	6,435	6,327	6,222	6,020	6,683	6,614	6,569	6,458	6,350	6,142	64
65	5,649	5,599	5,566	5,486	5,407	5,256	5,758	5,707	5,673	5,591	5,510	5,355	65
66	4,743	4,708	4,685	4,628	4,572	4,464	4,825	4,789	4,766	4,707	4,650	4,540	66
67	3,826	3,803	3,788	3,751	3,715	3,644	3,883	3,860	3,845	3,807	3,769	3,697	67
68	2,896	2,883	2,874	2,853	2,832	2,791	2,931	2,918	2,909	2,887	2,866	2,824	68
69	1,950	1,944	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	0,973	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

## 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

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

Age au terme de la carrière professionnelle: 72 ans													
Hommes							Femmes						
<i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>							<i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>						
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	59,027	53,555	50,302	43,333	37,718	29,410	59,470	53,928	50,635	43,584	37,909	29,523	0
1	58,352	53,009	49,828	43,000	37,484	29,296	58,791	53,379	50,159	43,251	37,675	29,409	1
2	57,649	52,436	49,328	42,644	37,230	29,165	58,090	52,809	49,662	42,898	37,424	29,281	2
3	56,937	51,854	48,819	42,279	36,967	29,028	57,383	52,232	49,158	42,538	37,167	29,149	3
4	56,219	51,265	48,303	41,906	36,697	28,886	56,669	51,648	48,647	42,171	36,902	29,010	4
5	55,497	50,671	47,781	41,528	36,422	28,739	55,952	51,059	48,130	41,798	36,632	28,868	5
6	54,771	50,071	47,252	41,143	36,141	28,587	55,231	50,465	47,608	41,419	36,357	28,721	6
7	54,040	49,466	46,718	40,751	35,853	28,430	54,506	49,866	47,081	41,035	36,076	28,570	7
8	53,304	48,855	46,178	40,354	35,559	28,268	53,776	49,262	46,547	40,644	35,789	28,414	8
9	52,564	48,238	45,632	39,949	35,259	28,101	53,043	48,652	46,008	40,247	35,495	28,253	9
10	51,820	47,617	45,080	39,539	34,953	27,929	52,306	48,038	45,464	39,843	35,196	28,087	10
11	51,073	46,990	44,523	39,122	34,640	27,751	51,564	47,418	44,913	39,434	34,891	27,916	11
12	50,321	46,358	43,959	38,699	34,321	27,568	50,819	46,793	44,357	39,018	34,579	27,739	12
13	49,565	45,720	43,390	38,269	33,996	27,380	50,070	46,163	43,795	38,596	34,261	27,558	13
14	48,806	45,078	42,815	37,833	33,664	27,186	49,317	45,528	43,228	38,168	33,937	27,371	14
15	48,043	44,431	42,236	37,391	33,326	26,986	48,562	44,889	42,656	37,734	33,607	27,179	15
16	47,278	43,781	41,651	36,943	32,982	26,781	47,803	44,245	42,080	37,294	33,271	26,981	16
17	46,512	43,127	41,063	36,490	32,633	26,572	47,042	43,598	41,498	36,849	32,929	26,779	17
18	45,745	42,471	40,472	36,034	32,279	26,358	46,278	42,946	40,911	36,397	32,581	26,570	18
19	44,978	41,813	39,878	35,573	31,920	26,139	45,510	42,288	40,318	35,939	32,226	26,356	19
20	44,209	41,152	39,280	35,107	31,557	25,916	44,739	41,626	39,720	35,474	31,864	26,135	20
21	43,438	40,488	38,678	34,636	31,187	25,687	43,963	40,959	39,116	35,002	31,495	25,908	21
22	42,665	39,819	38,071	34,158	30,811	25,452	43,184	40,286	38,505	34,523	31,119	25,674	22
23	41,888	39,146	37,458	33,674	30,428	25,211	42,401	39,607	37,888	34,036	30,734	25,433	23
24	41,107	38,467	36,839	33,183	30,037	24,962	41,613	38,923	37,265	33,543	30,342	25,185	24
25	40,322	37,782	36,214	32,684	29,638	24,705	40,822	38,233	36,636	33,042	29,943	24,929	25
26	39,532	37,091	35,582	32,177	29,231	24,441	40,026	37,538	36,001	32,533	29,535	24,666	26
27	38,738	36,395	34,943	31,662	28,815	24,169	39,227	36,838	35,359	32,017	29,119	24,394	27
28	37,941	35,693	34,298	31,140	28,392	23,889	38,424	36,132	34,711	31,494	28,695	24,115	28
29	37,139	34,985	33,647	30,610	27,960	23,600	37,617	35,421	34,057	30,962	28,263	23,828	29
30	36,333	34,272	32,990	30,072	27,519	23,303	36,807	34,704	33,397	30,423	27,823	23,532	30
31	35,523	33,553	32,325	29,526	27,070	22,997	35,992	33,982	32,730	29,877	27,374	23,228	31
32	34,708	32,827	31,653	28,972	26,611	22,681	35,174	33,254	32,056	29,321	26,916	22,914	32
33	33,889	32,095	30,974	28,408	26,143	22,356	34,351	32,520	31,376	28,758	26,448	22,592	33
34	33,065	31,357	30,288	27,836	25,665	22,022	33,525	31,781	30,689	28,187	25,972	22,259	34
35	32,238	30,614	29,596	27,256	25,178	21,677	32,695	31,036	29,996	27,607	25,487	21,918	35
36	31,407	29,865	28,897	26,667	24,682	21,322	31,862	30,286	29,297	27,020	24,993	21,566	36
37	30,571	29,110	28,191	26,070	24,176	20,957	31,026	29,532	28,592	26,425	24,490	21,205	37
38	29,732	28,350	27,479	25,464	23,660	20,582	30,187	28,772	27,882	25,822	23,978	20,835	38
39	28,889	27,583	26,759	24,850	23,134	20,195	29,345	28,008	27,165	25,211	23,456	20,453	39
40	28,042	26,811	26,033	24,226	22,598	19,798	28,500	27,239	26,442	24,592	22,925	20,062	40
41	27,193	26,034	25,301	23,595	22,053	19,390	27,652	26,465	25,713	23,965	22,385	19,659	41
42	26,340	25,253	24,563	22,955	21,498	18,970	26,802	25,685	24,978	23,239	21,835	19,246	42
43	25,486	24,467	23,821	22,309	20,934	18,541	25,948	24,902	24,238	22,686	21,276	18,821	43
44	24,631	23,679	23,073	21,655	20,362	18,100	25,093	24,114	23,492	22,035	20,707	18,386	44
45	23,774	22,886	22,321	20,994	19,780	17,648	24,235	23,232	22,741	21,376	20,129	17,939	45
46	22,914	22,089	21,562	20,324	19,188	17,185	23,376	22,526	21,984	20,710	19,541	17,481	46
47	22,052	21,287	20,799	19,647	18,587	16,709	22,516	21,727	21,223	20,036	18,944	17,012	47
48	21,188	20,482	20,029	18,961	17,955	16,221	21,653	20,924	20,457	19,355	18,338	16,530	48
49	20,324	19,673	19,256	18,269	17,355	15,721	20,790	20,117	19,687	18,666	17,723	16,037	49
50	19,460	18,863	18,480	17,570	16,726	15,210	19,926	19,308	18,911	17,971	17,098	15,532	50
51	18,598	18,052	17,701	16,867	16,089	14,689	19,061	18,495	18,132	17,268	16,464	15,015	51
52	17,736	17,240	16,920	16,158	15,446	14,157	18,194	17,679	17,347	16,557	15,819	14,484	52
53	16,877	16,427	16,137	15,444	14,794	13,613	17,325	16,858	16,557	15,838	15,164	13,940	53
54	16,018	15,613	15,351	14,724	14,135	13,058	16,454	16,033	15,761	15,110	14,498	13,282	54
55	15,161	14,798	14,563	13,999	13,467	12,492	15,581	15,203	14,959	14,373	13,821	12,809	55
56	14,304	13,981	13,771	13,267	12,791	11,913	14,706	14,370	14,152	13,628	13,133	12,222	56
57	13,449	13,163	12,977	12,530	12,106	11,321	13,829	13,532	13,339	12,874	12,434	11,619	57
58	12,593	12,342	12,179	11,786	11,412	10,716	12,949	12,689	12,519	12,111	11,722	11,000	58
59	11,736	11,519	11,377	11,034	10,707	10,097	12,066	11,840	11,693	11,337	10,997	10,363	59
60	10,878	10,691	10,570	10,274	9,992	9,462	11,179	10,985	10,859	10,552	10,259	9,709	60
61	10,017	9,859	9,756	9,505	9,264	8,809	10,288	10,123	10,016	9,756	9,506	9,035	61
62	9,152	9,020	8,933	8,723	8,521	8,138	9,392	9,255	9,166	8,948	8,738	8,342	62
63	8,280	8,173	8,102	7,930	7,763	7,446	8,490	8,379	8,306	8,127	7,955	7,627	63
64	7,403	7,317	7,261	7,123	6,989	6,733	7,583	7,494	7,436	7,293	7,155	6,891	64
65	6,520	6,453	6,410	6,302	6,198	5,998	6,669	6,600	6,555	6,444	6,337	6,130	65
66	5,629	5,579	5,547	5,466	5,388	5,237	5,747	5,696	5,662	5,580	5,500	5,344	66
67	4,728	4,693	4,670	4,613	4,558	4,450	4,817	4,781	4,757	4,699	4,642	4,532	67
68	3,815	3,792	3,777	3,740	3,704	3,633	3,877	3,854	3,838	3,801	3,763	3,691	68
69	2,889	2,876	2,868	2,846	2,825	2,784	2,927	2,914	2,905	2,883	2,862	2,820	69
70	1,947	1,941	1,937	1,927	1,918	1,899	1,965	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**

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: 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							
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	59,610	54,024	50,709	43,617	37,917	29,509	60,085	54,423	51,064	43,884	38,119	29,627	0
1	58,938	53,482	50,239	43,289	37,687	29,397	59,410	53,879	50,592	43,555	37,889	29,515	1
2	58,239	52,914	49,744	42,937	37,437	29,270	58,712	53,313	50,100	43,207	37,643	29,391	2
3	57,529	52,335	49,238	42,576	37,178	29,135	58,008	52,740	49,601	42,852	37,390	29,262	3
4	56,814	51,750	48,726	42,208	36,913	28,996	57,297	52,160	49,094	42,489	37,130	29,127	4
5	56,095	51,160	48,208	41,834	36,642	28,853	56,583	51,575	48,581	42,121	36,864	28,988	5
6	55,372	50,564	47,684	41,454	36,365	28,704	55,865	50,985	48,064	41,747	36,594	28,845	6
7	54,644	49,962	47,155	41,067	36,082	28,551	55,143	50,390	47,541	41,368	36,317	28,697	7
8	53,911	49,355	46,619	40,674	35,793	28,393	54,417	49,790	47,012	40,982	36,035	28,545	8
9	53,174	48,743	46,077	40,274	35,497	28,229	53,687	49,185	46,478	40,590	35,747	28,388	9
10	52,433	48,125	45,529	39,869	35,196	28,061	52,952	48,574	45,938	40,192	35,452	28,226	10
11	51,688	47,502	44,976	39,457	34,888	27,887	52,214	47,959	45,392	39,787	35,152	28,059	11
12	50,939	46,874	44,417	39,038	34,574	27,708	51,472	47,338	44,841	39,377	34,845	27,887	12
13	50,187	46,241	43,853	38,614	34,253	27,524	50,726	46,712	44,284	38,960	34,533	27,710	13
14	49,430	45,603	43,283	38,183	33,926	27,334	49,977	46,082	43,722	38,537	34,214	27,527	14
15	48,671	44,960	42,707	37,746	33,593	27,139	49,225	45,447	43,155	38,109	33,890	27,340	15
16	47,909	44,314	42,128	37,303	33,255	26,939	48,470	44,808	42,583	37,675	33,560	27,147	16
17	47,146	43,664	41,544	36,856	32,911	26,734	47,712	44,165	42,006	37,235	33,224	26,950	17
18	46,382	43,013	40,958	36,405	32,563	26,525	46,951	43,518	41,424	36,789	32,881	26,747	18
19	45,618	42,359	40,369	35,949	32,210	26,311	46,187	42,865	40,837	36,337	32,532	26,538	19
20	44,852	41,702	39,776	35,489	31,852	26,093	45,419	42,207	40,244	35,878	32,176	26,322	20
21	44,085	41,043	39,179	35,024	31,488	25,869	44,647	41,545	39,645	35,412	31,814	26,101	21
22	43,315	40,379	38,577	34,552	31,119	25,640	43,871	40,876	39,040	34,939	31,443	25,873	22
23	42,541	39,710	37,969	34,074	30,741	25,404	43,091	40,202	38,428	34,459	31,066	25,637	23
24	41,764	39,035	37,356	33,589	30,357	25,161	42,307	39,523	37,810	33,972	30,680	25,395	24
25	40,982	38,355	36,735	33,096	29,964	24,911	41,519	38,838	37,187	33,477	30,287	25,146	25
26	40,196	37,669	36,108	32,595	29,564	24,652	40,727	38,148	36,557	32,975	29,887	24,889	26
27	39,405	36,977	35,475	32,087	29,155	24,387	39,931	37,453	35,921	32,466	29,478	24,624	27
28	38,611	36,280	34,836	31,571	28,738	24,113	39,132	36,752	35,278	31,949	29,061	24,352	28
29	37,813	35,577	34,190	31,048	28,313	23,831	38,328	36,045	34,630	31,424	28,636	24,072	29
30	37,010	34,868	33,538	30,517	27,880	23,541	37,521	35,334	33,975	30,892	28,203	23,784	30
31	36,204	34,154	32,879	29,977	27,438	23,242	36,710	34,616	33,314	30,352	27,762	23,487	31
32	35,392	33,433	32,212	29,429	26,986	22,934	35,895	33,893	32,646	29,805	27,311	23,181	32
33	34,576	32,706	31,539	28,873	26,525	22,617	35,076	33,165	31,972	29,248	26,852	22,866	33
34	33,756	31,973	30,859	28,308	26,055	22,289	34,254	32,430	31,291	28,684	26,384	22,542	34
35	32,932	31,235	30,172	27,734	25,576	21,953	33,427	31,691	30,604	28,112	25,907	22,209	35
36	32,104	30,490	29,479	27,153	25,087	21,606	32,598	30,946	29,911	27,532	25,421	21,866	36
37	31,272	29,740	28,779	26,563	24,590	21,250	31,766	30,197	29,212	26,945	24,927	21,514	37
38	30,436	28,985	28,072	25,964	24,082	20,883	30,931	29,443	28,508	26,350	24,423	21,153	38
39	29,596	28,223	27,358	25,357	23,564	20,506	30,093	28,684	27,798	25,747	23,911	20,781	39
40	28,753	27,456	26,638	24,741	23,037	20,117	29,251	27,921	27,081	25,136	23,389	20,399	40
41	27,906	26,684	25,912	24,117	22,500	19,718	28,407	27,152	26,359	24,517	22,858	20,007	41
42	27,057	25,907	25,180	23,486	21,954	19,309	27,560	26,378	25,630	23,890	22,318	19,604	42
43	26,207	25,127	24,443	22,847	21,400	18,889	26,711	25,600	24,896	23,255	21,768	19,191	43
44	25,354	24,343	23,701	22,201	20,836	18,459	25,860	24,818	24,157	22,613	21,209	18,766	44
45	24,500	23,556	22,955	21,547	20,263	18,018	25,006	24,032	23,413	21,963	20,641	18,331	45
46	23,644	22,763	22,202	20,886	19,681	17,565	24,151	23,242	22,664	21,306	20,064	17,885	46
47	22,785	21,967	21,445	20,216	19,089	17,101	23,295	22,449	21,910	20,641	19,478	17,428	47
48	21,925	21,166	20,681	19,539	18,487	16,624	22,437	21,652	21,151	19,969	18,883	16,959	48
49	21,063	20,363	19,914	18,854	17,876	16,136	21,578	20,852	20,387	19,290	18,278	16,479	49
50	20,203	19,557	19,144	18,164	17,258	15,637	20,718	20,049	19,620	18,605	17,665	15,988	50
51	19,344	18,751	18,371	17,469	16,632	15,128	19,857	19,242	18,848	17,912	17,043	15,484	51
52	18,486	17,945	17,597	16,769	15,999	14,609	18,995	18,433	18,071	17,211	16,411	14,968	52
53	17,631	17,138	16,821	16,065	15,359	14,080	18,132	17,619	17,289	16,503	15,768	14,440	53
54	16,777	16,331	16,043	15,355	14,711	13,540	17,266	16,801	16,501	15,786	15,115	13,897	54
55	15,925	15,522	15,262	14,640	14,056	12,988	16,399	15,980	15,709	15,061	14,452	13,341	55
56	15,073	14,713	14,480	13,920	13,393	12,425	15,530	15,154	14,911	14,328	13,778	12,770	56
57	14,224	13,903	13,695	13,195	12,722	11,851	14,659	14,324	14,107	13,586	13,093	12,185	57
58	13,375	13,091	12,907	12,463	12,042	11,263	13,786	13,490	13,298	12,835	12,397	11,585	58
59	12,525	12,277	12,115	11,725	11,353	10,663	12,910	12,650	12,482	12,075	11,688	10,968	59
60	11,675	11,459	11,319	10,978	10,654	10,047	12,030	11,805	11,658	11,304	10,966	10,334	60
61	10,823	10,638	10,517	10,224	9,943	9,416	11,147	10,953	10,828	10,522	10,230	9,682	61
62	9,967	9,810	9,707	9,458	9,219	8,768	10,259	10,095	9,989	9,729	9,480	9,011	62
63	9,106	8,975	8,890	8,681	8,480	8,100	9,367	9,230	9,141	8,925	8,716	8,320	63
64	8,240	8,133	8,063	7,892	7,727	7,412	8,469	8,357	8,285	8,107	7,935	7,609	64
65	7,369	7,284	7,228	7,091	6,958	6,704	7,564	7,476	7,418	7,275	7,138	6,874	65
66	6,492	6,426	6,382	6,276	6,172	5,973	6,653	6,585	6,540	6,429	6,322	6,116	66
67	5,606	5,557	5,524	5,445	5,367	5,217	5,734	5,683	5,650	5,568	5,487	5,333	67
68	4,710	4,676	4,653	4,596	4,541	4,434	4,807	4,771	4,747	4,689	4,633	4,523	68
69	3,803	3,780	3,765	3,729	3,692	3,622	3,870	3,847	3,831	3,794	3,757	3,684	69
70	2,882	2,869	2,860	2,839	2,818	2,777	2,923	2,909	2,901	2,879	2,858	2,816	70
71	1,943	1,937	1,933	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	0,971	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**

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 arriérages 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 probabilités de mortalité de chaque génération observées 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: 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						
Age	Taux d'intérêt net auquel le capital pourra être placé						Age	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	60,182	54,484	51,106	43,893	38,109	29,602	60,692	54,910	51,485	44,177	38,323	29,726	0
1	59,513	53,946	50,640	43,569	37,883	29,494	60,019	54,370	51,018	43,852	38,097	29,618	1
2	58,817	53,381	50,149	43,222	37,637	29,369	59,325	53,808	50,530	43,509	37,855	29,497	2
3	58,110	52,806	49,648	42,865	37,383	29,238	58,624	53,239	50,035	43,158	37,606	29,371	3
4	57,398	52,225	49,139	42,501	37,121	29,102	57,916	52,663	49,532	42,800	37,351	29,239	4
5	56,682	51,638	48,626	42,132	36,855	28,962	57,205	52,082	49,024	42,437	37,090	29,104	5
6	55,961	51,046	48,106	41,756	36,582	28,816	56,490	51,496	48,511	42,068	36,823	28,964	6
7	55,236	50,448	47,580	41,374	36,303	28,666	55,771	50,906	47,992	41,693	36,552	28,820	7
8	54,506	49,845	47,049	40,985	36,018	28,512	55,048	50,310	47,468	41,312	36,274	28,671	8
9	53,772	49,236	46,511	40,590	35,727	28,352	54,321	49,709	46,939	40,925	35,991	28,518	9
10	53,034	48,623	45,968	40,189	35,430	28,187	53,590	49,102	46,403	40,532	35,701	28,360	10
11	52,292	48,004	45,419	39,782	35,127	28,017	52,855	48,491	45,862	40,132	35,406	28,197	11
12	51,546	47,380	44,865	39,368	34,818	27,842	52,116	47,874	45,315	39,727	35,104	28,029	12
13	50,797	46,750	44,304	38,949	34,502	27,662	51,374	47,253	44,763	39,315	34,797	27,856	13
14	50,043	46,116	43,739	38,522	34,180	27,476	50,628	46,627	44,206	38,898	34,484	27,678	14
15	49,287	45,477	43,168	38,091	33,852	27,285	49,879	45,996	43,644	38,475	34,165	27,495	15
16	48,528	44,835	42,593	37,653	33,519	27,089	49,127	45,362	43,077	38,047	33,840	27,307	16
17	47,768	44,190	42,014	37,211	33,180	26,889	48,372	44,723	42,505	37,612	33,509	27,114	17
18	47,007	43,542	41,432	36,766	32,838	26,684	47,615	44,080	41,928	37,172	33,173	26,916	18
19	46,246	42,893	40,848	36,315	32,490	26,476	46,854	43,432	41,346	36,726	32,830	26,712	19
20	45,483	42,241	40,260	35,861	32,138	26,262	46,089	42,779	40,758	36,272	32,480	26,502	20
21	44,719	41,585	39,668	35,401	31,780	26,044	45,320	42,121	40,164	35,813	32,123	26,286	21
22	43,953	40,926	39,071	34,935	31,416	25,820	44,548	41,457	39,564	35,346	31,759	26,063	22
23	43,182	40,261	38,468	34,463	31,045	25,589	43,771	40,788	38,958	34,872	31,387	25,834	23
24	42,408	39,591	37,859	33,984	30,666	25,352	42,990	40,113	38,345	34,390	31,009	25,598	24
25	41,630	38,915	37,244	33,497	30,280	25,107	42,206	39,433	37,727	33,902	30,622	25,354	25
26	40,847	38,234	36,623	33,002	29,886	24,855	41,418	38,748	37,102	33,406	30,228	25,104	26
27	40,060	37,547	35,995	32,500	29,483	24,595	40,625	38,057	36,472	32,903	29,826	24,846	27
28	39,269	36,854	35,360	31,990	29,073	24,328	39,829	37,361	35,835	32,393	29,416	24,580	28
29	38,474	36,156	34,720	31,473	28,655	24,053	39,029	36,659	35,192	31,875	28,999	24,307	29
30	37,675	35,452	34,073	30,949	28,228	23,769	38,226	35,952	34,543	31,350	28,573	24,025	30
31	36,871	34,742	33,419	30,416	27,793	23,477	37,418	35,240	33,887	30,817	28,139	23,736	31
32	36,063	34,026	32,758	29,874	27,349	23,176	36,607	34,522	33,225	30,276	27,696	23,437	32
33	35,251	33,304	32,091	29,324	26,895	22,866	35,791	33,798	32,557	29,727	27,244	23,130	33
34	34,434	32,575	31,416	28,766	26,432	22,546	34,972	33,069	31,882	29,170	26,784	22,814	34
35	33,613	31,842	30,734	28,199	25,961	22,217	34,150	32,335	31,201	28,605	26,315	22,489	35
36	32,788	31,102	30,047	27,625	25,480	21,879	33,324	31,595	30,514	28,033	25,837	22,155	36
37	31,960	30,357	29,352	27,042	24,990	21,530	32,495	30,851	29,821	27,453	25,351	21,812	37
38	31,127	29,606	28,651	26,450	24,490	21,172	31,664	30,103	29,123	26,866	24,856	21,459	38
39	30,290	28,849	27,943	25,850	23,980	20,803	30,829	29,349	28,418	26,270	24,353	21,097	39
40	29,450	28,087	27,228	25,242	23,461	20,423	29,992	28,591	27,708	25,667	23,840	20,724	40
41	28,607	27,320	26,508	24,625	22,933	20,033	29,152	27,827	26,992	25,056	23,318	20,342	41
42	27,761	26,548	25,781	24,000	22,395	19,633	28,309	27,059	26,270	24,438	22,787	19,949	42
43	26,914	25,773	25,050	23,369	21,849	19,223	27,463	26,287	25,543	23,811	22,246	19,546	43
44	26,065	24,994	24,315	22,731	21,294	18,803	26,616	25,511	24,810	23,177	21,697	19,132	44
45	25,214	24,211	23,574	22,085	20,731	18,372	25,766	24,730	24,073	22,536	21,139	18,708	45
46	24,360	23,423	22,827	21,431	20,158	17,929	24,915	23,946	23,330	21,888	20,572	18,273	46
47	23,505	22,632	22,075	20,769	19,575	17,475	24,063	23,159	22,583	21,232	19,997	17,828	47
48	22,647	21,836	21,318	20,100	18,982	17,010	23,209	22,368	21,831	20,569	19,412	17,372	48
49	21,789	21,037	20,556	19,424	18,381	16,533	22,354	21,574	21,075	19,900	18,818	16,904	49
50	20,931	20,237	19,792	18,741	17,772	16,046	21,499	20,777	20,315	19,223	18,216	16,426	50
51	20,075	19,435	19,025	18,055	17,156	15,549	20,643	19,977	19,550	18,540	17,605	15,936	51
52	19,221	18,634	18,257	17,363	16,533	15,042	19,785	19,174	18,781	17,849	16,985	15,434	52
53	18,370	17,833	17,488	16,668	15,904	14,526	18,927	18,367	18,007	17,151	16,355	14,920	53
54	17,520	17,031	16,717	15,968	15,267	13,999	18,066	17,556	17,228	16,445	15,714	14,392	54
55	16,672	16,230	15,944	15,263	14,624	13,462	17,204	16,742	16,444	15,731	15,064	13,852	55
56	15,826	15,427	15,170	14,553	13,973	12,914	16,341	15,924	15,654	15,009	14,404	13,298	56
57	14,982	14,624	14,393	13,838	13,315	12,356	15,476	15,102	14,860	14,280	13,733	12,730	57
58	14,139	13,821	13,614	13,118	12,649	11,785	14,609	14,276	14,060	13,541	13,051	12,147	58
59	13,296	13,015	12,832	12,392	11,975	11,202	13,740	13,446	13,254	12,794	12,357	11,549	59
60	12,454	12,207	12,047	11,659	11,291	10,606	12,867	12,609	12,441	12,036	11,651	10,935	60
61	11,610	11,395	11,256	10,919	10,596	9,995	11,992	11,767	11,622	11,269	10,932	10,303	61
62	10,763	10,579	10,459	10,168	9,890	9,367	11,112	10,920	10,794	10,490	10,199	9,654	62
63	9,912	9,756	9,654	9,407	9,169	8,721	10,228	10,065	9,959	9,701	9,453	8,985	63
64	9,056	8,927	8,842	8,635	8,435	8,058	9,339	9,204	9,115	8,899	8,691	8,297	64
65	8,197	8,091	8,021	7,851	7,687	7,375	8,445	8,334	8,261	8,084	7,913	7,588	65
66	7,333	7,248	7,192	7,056	6,924	6,671	7,544	7,455	7,397	7,256	7,118	6,856	66
67	6,461	6,395	6,352	6,246	6,143	5,945	6,635	6,567	6,522	6,412	6,305	6,100	67
68	5,581	5,532	5,500	5,420	5,343	5,194	5,720	5,669	5,636	5,554	5,474	5,320	68
69	4,691	4,657	4,634	4,578	4,523	4,417	4,795	4,760	4,736	4,679	4,622	4,512	69
70	3,789	3,767	3,752	3,715	3,679	3,609	3,862	3,839	3,824	3,786	3,749	3,677	70
71	2,873	2,860	2,852	2,831	2,810	2,769	2,918	2,904	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

**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

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.

Mode d'emploi

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						
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	60,742	54,932	51,493	44,161	38,295	29,692	61,289	55,388	51,897	44,463	38,521	29,822	0
1	60,077	54,398	51,031	43,841	38,073	29,586	60,620	54,852	51,435	44,143	38,299	29,717	1
2	59,383	53,837	50,544	43,498	37,831	29,464	59,928	54,294	50,951	43,803	38,061	29,598	2
3	58,679	53,266	50,047	43,145	37,580	29,336	59,231	53,729	50,460	43,457	37,817	29,475	3
4	57,970	52,688	49,542	42,786	37,323	29,203	58,526	53,157	49,962	43,104	37,565	29,347	4
5	57,257	52,105	49,033	42,420	37,060	29,066	57,818	52,580	49,458	42,745	37,308	29,215	5
6	56,539	51,517	48,517	42,049	36,791	28,924	57,106	51,999	48,949	42,380	37,047	29,078	6
7	55,817	50,923	47,996	41,671	36,517	28,777	56,390	51,412	48,435	42,010	36,779	28,938	7
8	55,090	50,323	47,468	41,287	36,236	28,625	55,671	50,820	47,916	41,634	36,506	28,793	8
9	54,358	49,719	46,935	40,897	35,949	28,469	54,947	50,223	47,390	41,252	36,227	28,643	9
10	53,623	49,108	46,396	40,500	35,656	28,308	54,219	49,621	46,859	40,863	35,943	28,489	10
11	52,884	48,493	45,851	40,097	35,358	28,141	53,487	49,013	46,323	40,469	35,652	28,329	11
12	52,141	47,873	45,301	39,689	35,053	27,970	52,751	48,401	45,781	40,069	35,356	28,165	12
13	51,394	47,248	44,745	39,274	34,742	27,793	52,011	47,784	45,233	39,662	35,053	27,996	13
14	50,644	46,617	44,183	38,852	34,425	27,612	51,269	47,162	44,681	39,250	34,745	27,823	14
15	49,890	45,983	43,617	38,425	34,102	27,425	50,523	46,536	44,123	38,832	34,431	27,644	15
16	49,134	45,344	43,046	37,993	33,773	27,233	49,774	45,905	43,561	38,409	34,112	27,461	16
17	48,377	44,703	42,472	37,556	33,440	27,037	49,023	45,271	42,994	37,980	33,787	27,273	17
18	47,619	44,060	41,895	37,115	33,102	26,837	48,269	44,632	42,422	37,546	33,456	27,079	18
19	46,861	43,414	41,315	36,671	32,760	26,633	47,511	43,989	41,845	37,105	33,118	26,880	19
20	46,102	42,766	40,732	36,221	32,413	26,424	46,749	43,340	41,261	36,657	32,774	26,675	20
21	45,341	42,115	40,144	35,767	32,061	26,211	45,984	42,686	40,673	36,203	32,423	26,464	21
22	44,578	41,460	39,552	35,307	31,703	25,992	45,215	42,027	40,078	35,742	32,065	26,247	22
23	43,811	40,800	38,955	34,840	31,337	25,766	44,442	41,363	39,477	35,274	31,700	26,023	23
24	43,040	40,134	38,351	34,366	30,965	25,534	43,664	40,693	38,869	34,799	31,327	25,792	24
25	42,264	39,463	37,741	33,885	30,585	25,295	42,883	40,017	38,256	34,317	30,947	25,555	25
26	41,485	38,786	37,124	33,396	30,196	25,049	42,098	39,336	37,637	33,827	30,560	25,310	26
27	40,701	38,103	36,501	32,900	29,800	24,795	41,309	38,650	37,012	33,331	30,164	25,058	27
28	39,913	37,415	35,872	32,397	29,397	24,533	40,516	37,959	36,380	32,827	29,761	24,799	28
29	39,122	36,721	35,237	31,886	28,985	24,264	39,720	37,262	35,743	32,315	29,351	24,532	29
30	38,326	36,022	34,595	31,367	28,565	23,987	38,920	36,560	35,099	31,797	28,932	24,258	30
31	37,526	35,317	33,946	30,841	28,136	23,702	38,116	35,853	34,449	31,270	28,505	23,975	31
32	36,721	34,605	33,291	30,306	27,699	23,407	37,308	35,140	33,793	30,736	28,069	23,684	32
33	35,911	33,888	32,628	29,762	27,252	23,104	36,496	34,421	33,130	30,194	27,625	23,384	33
34	35,098	33,164	31,959	29,210	26,797	22,791	35,680	33,697	32,461	29,644	27,172	23,076	34
35	34,280	32,435	31,283	28,650	26,332	22,470	34,861	32,967	31,785	29,086	26,711	22,758	35
36	33,458	31,700	30,600	28,083	25,859	22,139	34,039	32,233	31,104	28,521	26,241	22,432	36
37	32,633	30,959	29,911	27,506	25,376	21,798	33,214	31,494	30,417	27,949	25,763	22,097	37
38	31,804	30,213	29,215	26,922	24,884	21,448	32,386	30,750	29,725	27,369	25,277	21,753	38
39	30,970	29,461	28,513	26,329	24,382	21,087	31,555	30,002	29,027	26,781	24,781	21,400	39
40	30,133	28,703	27,804	25,727	23,871	20,716	30,722	29,249	28,323	26,186	24,277	21,037	40
41	29,293	27,941	27,089	25,117	23,350	20,334	29,885	28,491	27,613	25,583	23,764	20,664	41
42	28,450	27,174	26,368	24,500	22,821	19,943	29,046	27,728	26,897	24,972	23,242	20,280	42
43	27,606	26,403	25,643	23,876	22,283	19,542	28,204	26,962	26,176	24,353	22,711	19,887	43
44	26,760	25,629	24,913	23,245	21,737	19,131	27,361	26,191	25,450	23,728	22,171	19,484	44
45	25,913	24,851	24,177	22,607	21,182	18,710	26,515	25,416	24,719	23,095	21,623	19,071	45
46	25,062	24,068	23,437	21,960	20,618	18,278	25,668	24,638	23,984	22,455	21,066	18,647	46
47	24,210	23,281	22,690	21,306	20,043	17,834	24,820	23,856	23,243	21,808	20,500	18,213	47
48	23,355	22,490	21,938	20,644	19,460	17,379	23,970	23,071	22,498	21,154	19,926	17,768	48
49	22,500	21,696	21,183	19,976	18,868	16,913	23,120	22,283	21,749	20,494	19,343	17,313	49
50	21,645	20,900	20,424	19,301	18,268	16,437	22,269	21,492	20,996	19,827	18,751	16,847	50
51	20,792	20,104	19,663	18,622	17,661	15,951	21,417	20,698	20,239	19,153	18,151	16,370	51
52	19,941	19,307	18,901	17,939	17,048	15,456	20,564	19,901	19,477	18,472	17,542	15,881	52
53	19,093	18,511	18,138	17,252	16,429	14,952	19,710	19,101	18,710	17,784	16,924	15,381	53
54	18,247	17,715	17,373	16,561	15,803	14,438	18,854	18,297	17,939	17,088	16,296	14,868	54
55	17,403	16,919	16,608	15,865	15,171	13,915	17,997	17,490	17,163	16,385	15,658	14,342	55
56	16,562	16,123	15,840	15,165	14,532	13,381	17,139	16,679	16,382	15,674	15,010	13,804	56
57	15,723	15,327	15,072	14,461	13,887	12,837	16,280	15,865	15,597	14,956	14,353	13,252	57
58	14,885	14,531	14,302	13,752	13,234	12,282	15,420	15,047	14,807	14,229	13,685	12,687	58
59	14,049	13,734	13,529	13,038	12,573	11,716	14,557	14,225	14,010	13,494	13,006	12,107	59
60	13,213	12,934	12,753	12,317	11,903	11,137	13,691	13,398	13,207	12,749	12,315	11,511	60
61	12,377	12,132	11,973	11,589	11,224	10,545	12,822	12,565	12,398	11,995	11,611	10,899	61
62	11,538	11,326	11,188	10,853	10,534	9,937	11,950	11,727	11,582	11,231	10,895	10,270	62
63	10,696	10,514	10,395	10,106	9,830	9,312	11,074	10,883	10,758	10,456	10,166	9,623	63
64	9,851	9,696	9,595	9,350	9,115	8,671	10,194	10,032	9,926	9,669	9,422	8,957	64
65	9,002	8,873	8,789	8,584	8,386	8,012	9,309	9,174	9,085	8,870	8,663	8,272	65
66	8,150	8,044	7,975	7,807	7,644	7,334	8,417	8,307	8,235	8,059	7,888	7,565	66
67	7,291	7,207	7,152	7,017	6,886	6,635	7,520	7,432	7,374	7,233	7,096	6,835	67
68	6,426	6,361	6,318	6,213	6,110	5,914	6,615	6,547	6,503	6,393	6,287	6,082	68
69	5,553	5,504	5,472	5,394	5,317	5,169	5,703	5,653	5,619	5,538	5,458	5,305	69
70	4,670	4,635	4,613	4,557	4,503	4,397	4,783	4,747	4,724	4,666	4,610	4,501	70
71	3,774	3,752	3,737	3,701	3,665	3,595	3,853	3,830	3,815	3,777	3,740	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	1,915	1,905	1,886	1,958	1,952	1,948	1,938	1,928	1,909	73
74	0,982	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