

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

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

Description

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

Mode d'emploi

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

Age au terme de la carrière professionnelle: 65 ans													
Hommes							Femmes						
Age	Valeur actuelle d'une rente annuelle payable par an						Valeur actuelle d'une rente annuelle payable par an						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	54,546	49,819	46,985	40,839	35,808	28,211	54,814	50,050	47,193	41,002	35,936	28,291	0
1	53,847	49,245	46,480	40,474	35,544	28,073	54,112	49,472	46,686	40,635	35,671	28,153	1
2	53,124	48,645	45,951	40,087	35,260	27,920	53,389	48,874	46,158	40,250	35,389	28,001	2
3	52,392	48,037	45,413	39,690	34,967	27,759	52,660	48,269	45,623	39,857	35,099	27,843	3
4	51,654	47,421	44,867	39,286	34,667	27,592	51,925	47,656	45,081	39,456	34,803	27,680	4
5	50,911	46,800	44,315	38,875	34,360	27,420	51,186	47,039	44,533	39,049	34,500	27,511	5
6	50,164	46,173	43,757	38,458	34,047	27,243	50,443	46,416	43,979	38,636	34,191	27,337	6
7	49,413	45,541	43,194	38,033	33,727	27,060	49,696	45,788	43,420	38,216	33,875	27,158	7
8	48,658	44,903	42,623	37,602	33,401	26,871	48,945	45,155	42,855	37,790	33,553	26,973	8
9	47,898	44,260	42,047	37,164	33,067	26,676	48,190	44,516	42,283	37,357	33,225	26,783	9
10	47,134	43,611	41,465	36,720	32,727	26,475	47,430	43,872	41,706	36,917	32,889	26,586	10
11	46,366	42,956	40,876	36,268	32,379	26,268	46,667	43,223	41,123	36,471	32,547	26,384	11
12	45,594	42,297	40,282	35,809	32,025	26,054	45,900	42,568	40,534	36,018	32,198	26,176	12
13	44,818	41,631	39,682	35,344	31,663	25,834	45,129	41,908	39,939	35,557	31,841	25,961	13
14	44,038	40,961	39,075	34,871	31,294	25,608	44,354	41,243	39,338	35,091	31,478	25,740	14
15	43,255	40,286	38,463	34,392	30,918	25,375	43,576	40,574	38,731	34,617	31,108	25,512	15
16	42,469	39,606	37,846	33,907	30,535	25,136	42,795	39,899	38,120	34,138	30,731	25,279	16
17	41,681	38,923	37,225	33,416	30,146	24,891	42,011	39,220	37,503	33,652	30,348	25,039	17
18	40,893	38,237	36,600	32,919	29,752	24,640	41,224	38,537	36,881	33,159	29,957	24,792	18
19	40,103	37,548	35,971	32,418	29,352	24,384	40,433	37,848	36,252	32,659	29,559	24,538	19
20	39,311	36,856	35,338	31,911	28,945	24,121	39,638	37,154	35,618	32,152	29,152	24,277	20
21	38,517	36,160	34,700	31,398	28,532	23,851	38,839	36,454	34,977	31,637	28,738	24,007	21
22	37,719	35,459	34,056	30,878	28,111	23,574	38,036	35,748	34,329	31,114	28,315	23,730	22
23	36,918	34,752	33,406	30,350	27,681	23,289	37,229	35,037	33,675	30,583	27,884	23,444	23
24	36,113	34,040	32,750	29,815	27,244	22,996	36,418	34,320	33,015	30,044	27,444	23,150	24
25	35,305	33,323	32,088	29,271	26,798	22,693	35,603	33,597	32,348	29,498	26,996	22,847	25
26	34,491	32,599	31,418	28,719	26,342	22,382	34,784	32,869	31,674	28,943	26,538	22,535	26
27	33,674	31,870	30,742	28,159	25,878	22,061	33,961	32,135	30,993	28,380	26,072	22,213	27
28	32,852	31,135	30,059	27,591	25,404	21,731	33,133	31,395	30,306	27,808	25,596	21,882	28
29	32,026	30,393	29,369	27,014	24,921	21,391	32,302	30,649	29,612	27,228	25,111	21,541	29
30	31,196	29,646	28,672	26,428	24,428	21,041	31,467	29,898	28,912	26,640	24,616	21,191	30
31	30,362	28,893	27,969	25,834	23,925	20,680	30,629	29,141	28,205	26,044	24,112	20,830	31
32	29,524	28,134	27,258	25,230	23,412	20,309	29,786	28,378	27,491	25,438	23,598	20,458	32
33	28,681	27,368	26,539	24,617	22,889	19,926	28,939	27,609	26,770	24,823	23,074	20,076	33
34	27,834	26,596	25,814	23,996	22,356	19,532	28,088	26,834	26,041	24,200	22,539	19,682	34
35	26,983	25,819	25,082	23,365	21,812	19,127	27,233	26,054	25,307	23,568	21,995	19,276	35
36	26,128	25,035	24,342	22,725	21,258	18,710	26,375	25,268	24,565	22,927	21,440	18,860	36
37	25,269	24,246	23,596	22,076	20,693	18,280	25,514	24,477	23,818	22,277	20,875	18,431	37
38	24,407	23,451	22,843	21,418	20,117	17,839	24,649	23,680	23,063	21,618	20,299	17,991	38
39	23,541	22,651	22,083	20,750	19,530	17,384	23,781	22,878	22,302	20,950	19,713	17,537	39
40	22,671	21,844	21,316	20,073	18,932	16,916	22,909	22,070	21,534	20,273	19,115	17,071	40
41	21,798	21,032	20,542	19,387	18,323	16,436	22,034	21,256	20,759	19,587	18,507	16,592	41
42	20,922	20,215	19,763	18,693	17,704	15,942	21,156	20,437	19,978	18,891	17,887	16,099	42
43	20,045	19,395	18,978	17,990	17,075	15,436	20,274	19,613	19,190	18,186	17,256	15,592	43
44	19,166	18,571	18,188	17,280	16,435	14,917	19,390	18,785	18,396	17,473	16,614	15,072	44
45	18,285	17,742	17,392	16,560	15,785	14,384	18,504	17,952	17,596	16,750	15,962	14,538	45
46	17,401	16,908	16,590	15,832	15,123	13,837	17,616	17,114	16,790	16,019	15,298	13,990	46
47	16,515	16,069	15,781	15,094	14,449	13,274	16,725	16,271	15,978	15,279	14,622	13,427	47
48	15,625	15,225	14,966	14,347	13,763	12,696	15,831	15,424	15,160	14,529	13,935	12,849	48
49	14,734	14,376	14,145	13,590	13,066	12,103	14,935	14,571	14,336	13,770	13,236	12,255	49
50	13,840	13,524	13,319	12,825	12,358	11,494	14,036	13,714	13,505	13,001	12,525	11,645	50
51	12,945	12,667	12,487	12,051	11,638	10,870	13,135	12,851	12,667	12,223	11,801	11,019	51
52	12,049	11,807	11,649	11,269	10,906	10,231	12,230	11,983	11,822	11,434	11,064	10,375	52
53	11,151	10,943	10,807	10,478	10,163	9,574	11,321	11,108	10,970	10,634	10,313	9,713	53
54	10,251	10,074	9,958	9,677	9,408	8,901	10,409	10,228	10,110	9,823	9,548	9,031	54
55	9,349	9,200	9,103	8,867	8,639	8,210	9,493	9,341	9,242	9,001	8,769	8,331	55
56	8,444	8,322	8,242	8,046	7,858	7,500	8,572	8,447	8,366	8,167	7,974	7,610	56
57	7,536	7,437	7,373	7,215	7,062	6,770	7,647	7,547	7,481	7,320	7,164	6,867	57
58	6,623	6,546	6,495	6,371	6,250	6,019	6,717	6,639	6,587	6,461	6,338	6,102	58
59	5,705	5,647	5,608	5,514	5,422	5,245	5,781	5,722	5,683	5,587	5,494	5,314	59
60	4,781	4,738	4,711	4,643	4,576	4,447	4,839	4,796	4,768	4,699	4,631	4,500	60
61	3,848	3,819	3,801	3,755	3,709	3,622	3,889	3,860	3,841	3,795	3,749	3,660	61
62	2,905	2,888	2,876	2,848	2,821	2,767	2,931	2,914	2,902	2,874	2,846	2,792	62
63	1,950	1,942	1,936	1,922	1,908	1,880	1,964	1,956	1,950	1,936	1,921	1,894	63
64	0,983	0,980	0,978	0,973	0,968	0,959	0,988	0,985	0,983	0,978	0,973	0,964	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