

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: 66 ans													
Hommes							Femmes						
Age	Valeur actuelle d'une rente annuelle payable par an						Valeur actuelle d'une rente annuelle payable par an						Age
	Taux d'intérêt net auquel le capital pourra être placé						Taux d'intérêt net auquel le capital pourra être placé						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	55,194	50,352	47,452	41,177	36,052	28,339	55,482	50,598	47,674	41,350	36,187	28,423	0
1	54,499	49,782	46,952	40,817	35,793	28,205	54,783	50,025	47,172	40,988	35,927	28,288	1
2	53,779	49,187	46,428	40,435	35,514	28,056	54,064	49,432	46,649	40,608	35,650	28,141	2
3	53,050	48,582	45,894	40,043	35,226	27,899	53,338	48,831	46,120	40,220	35,366	27,988	3
4	52,315	47,971	45,533	39,644	34,931	27,736	52,606	48,223	45,582	39,825	35,075	27,828	4
5	51,576	47,354	44,806	39,239	34,630	27,569	51,871	47,610	45,039	39,424	34,777	27,664	5
6	50,833	46,732	44,254	38,827	34,322	27,396	51,131	46,992	44,491	39,016	34,474	27,495	6
7	50,085	46,104	43,695	38,408	34,008	27,217	50,388	46,369	43,936	38,602	34,164	27,320	7
8	49,333	45,471	43,130	37,982	33,687	27,033	49,640	45,740	43,376	38,181	33,848	27,140	8
9	48,576	44,832	42,558	37,550	33,359	26,843	48,888	45,106	42,810	37,754	33,525	26,955	9
10	47,816	44,187	41,981	37,111	33,024	26,647	48,133	44,467	42,238	37,321	33,195	26,764	10
11	47,051	43,538	41,398	36,665	32,682	26,445	47,373	43,822	41,660	36,880	32,859	26,567	11
12	46,282	42,882	40,808	36,213	32,334	26,237	46,609	43,172	41,076	36,433	32,516	26,364	12
13	45,510	42,222	40,213	35,753	31,978	26,023	45,841	42,517	40,487	35,979	32,166	26,155	13
14	44,733	41,556	39,612	35,286	31,615	25,802	45,070	41,857	39,891	35,519	31,810	25,939	14
15	43,953	40,885	39,005	34,813	31,246	25,575	44,296	41,192	39,290	35,052	31,446	25,718	15
16	43,171	40,210	38,393	34,334	30,870	25,341	43,518	40,523	38,684	34,579	31,076	25,491	16
17	42,387	39,532	37,778	33,850	30,488	25,102	42,738	39,849	38,073	34,099	30,700	25,257	17
18	41,601	38,851	37,158	33,360	30,100	24,858	41,954	39,170	37,456	33,613	30,316	25,017	18
19	40,815	38,167	36,535	32,865	29,707	24,608	41,167	38,486	36,834	33,120	29,925	24,769	19
20	40,027	37,480	35,907	32,365	29,307	24,352	40,376	37,797	36,205	32,620	29,526	24,515	20
21	39,236	36,789	35,275	31,859	28,901	24,089	39,581	37,103	35,570	32,112	29,119	24,253	21
22	38,442	36,093	34,637	31,346	28,487	23,819	38,782	36,402	34,929	31,596	28,704	23,983	22
23	37,645	35,392	33,994	30,825	28,066	23,542	37,979	35,696	34,281	31,073	28,280	23,705	23
24	36,844	34,685	33,344	30,297	27,636	23,256	37,171	34,985	33,626	30,541	27,849	23,418	24
25	36,039	33,973	32,687	29,761	27,198	22,962	36,360	34,267	32,965	30,002	27,408	23,123	25
26	35,229	33,255	32,024	29,216	26,750	22,658	35,545	33,544	32,297	29,455	26,959	22,819	26
27	34,416	32,530	31,353	28,664	26,294	22,346	34,725	32,815	31,623	28,899	26,501	22,506	27
28	33,598	31,800	30,676	28,103	25,829	22,024	33,902	32,081	30,942	28,336	26,033	22,184	28
29	32,776	31,065	29,993	27,533	25,354	21,693	33,074	31,340	30,255	27,764	25,557	21,852	29
30	31,950	30,323	29,302	26,955	24,870	21,352	32,243	30,595	29,561	27,183	25,072	21,511	30
31	31,119	29,575	28,605	26,369	24,376	21,001	31,408	29,843	28,860	26,595	24,576	21,160	31
32	30,285	28,821	27,900	25,773	23,872	20,639	30,569	29,086	28,152	25,997	24,072	20,798	32
33	29,445	28,061	27,188	25,169	23,358	20,266	29,726	28,322	27,438	25,391	23,557	20,425	33
34	28,602	27,295	26,469	24,555	22,834	19,882	28,879	27,553	26,717	24,776	23,032	20,042	34
35	27,755	26,522	25,743	23,933	22,300	19,487	28,028	26,779	25,989	24,153	22,497	19,648	35
36	26,904	25,745	25,011	23,301	21,755	19,081	27,174	25,999	25,254	23,520	21,952	19,242	36
37	26,049	24,961	24,271	22,661	21,200	18,663	26,317	25,213	24,513	22,880	21,398	18,825	37
38	25,190	24,172	23,525	22,012	20,634	18,232	25,457	24,423	23,766	22,230	20,832	18,396	38
39	24,328	23,376	22,771	21,353	20,058	17,789	24,592	23,626	23,012	21,571	20,257	17,955	39
40	23,461	22,575	22,011	20,684	19,470	17,334	23,725	22,824	22,251	20,904	19,670	17,502	40
41	22,592	21,769	21,244	20,007	18,872	16,865	22,854	22,017	21,483	20,227	19,073	17,035	41
42	21,720	20,958	20,471	19,322	18,263	16,385	21,979	21,204	20,709	19,540	18,464	16,555	42
43	20,846	20,143	19,693	18,628	17,645	15,891	21,102	20,387	19,928	18,845	17,845	16,063	43
44	19,971	19,325	18,910	17,927	17,016	15,386	20,223	19,564	19,142	18,142	17,215	15,557	44
45	19,094	18,502	18,121	17,218	16,377	14,867	19,341	18,738	18,350	17,430	16,575	15,038	45
46	18,214	17,674	17,326	16,499	15,727	14,334	18,457	17,907	17,552	16,709	15,923	14,505	46
47	17,332	16,841	16,525	15,771	15,066	13,787	17,571	17,071	16,749	15,980	15,261	13,958	47
48	16,447	16,004	15,718	15,034	14,393	13,224	16,683	16,231	15,939	15,241	14,587	13,396	48
49	15,560	15,162	14,905	14,289	13,709	12,647	15,792	15,385	15,123	14,494	13,902	12,819	49
50	14,672	14,316	14,087	13,535	13,014	12,056	14,898	14,536	14,301	13,737	13,205	12,227	50
51	13,782	13,467	13,263	12,773	12,308	11,449	14,002	13,681	13,472	12,971	12,496	11,619	51
52	12,891	12,615	12,435	12,002	11,591	10,828	13,103	12,821	12,637	12,194	11,774	10,994	52
53	12,000	11,759	11,602	11,224	10,863	10,191	12,201	11,955	11,795	11,408	11,039	10,352	53
54	11,106	10,899	10,764	10,437	10,124	9,538	11,295	11,083	10,945	10,610	10,290	9,691	54
55	10,212	10,035	9,920	9,640	9,372	8,868	10,386	10,206	10,088	9,802	9,528	9,012	55
56	9,315	9,167	9,070	8,835	8,608	8,181	9,473	9,322	9,223	8,982	8,751	8,314	56
57	8,415	8,293	8,213	8,019	7,831	7,475	8,556	8,431	8,350	8,151	7,959	7,595	57
58	7,512	7,414	7,349	7,192	7,040	6,749	7,634	7,533	7,468	7,307	7,152	6,855	58
59	6,604	6,527	6,476	6,353	6,232	6,002	6,706	6,628	6,576	6,450	6,327	6,092	59
60	5,691	5,632	5,594	5,500	5,408	5,232	5,772	5,713	5,674	5,578	5,485	5,306	60
61	4,770	4,728	4,700	4,632	4,566	4,437	4,832	4,789	4,761	4,692	4,625	4,494	61
62	3,840	3,812	3,793	3,747	3,702	3,615	3,884	3,856	3,837	3,790	3,745	3,656	62
63	2,900	2,883	2,871	2,843	2,816	2,762	2,928	2,911	2,900	2,871	2,844	2,789	63
64	1,947	1,939	1,933	1,919	1,905	1,877	1,963	1,954	1,949	1,934	1,920	1,892	64
65	0,982	0,979	0,977	0,972	0,967	0,958	0,987	0,984	0,982	0,978	0,973	0,963	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