

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: 67 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	55,834	50,876	47,911	41,506	36,289	28,462	56,142	51,139	48,148	41,690	36,432	28,550	0
1	55,142	50,310	47,415	41,151	36,035	28,332	55,447	50,570	47,650	41,333	36,177	28,420	1
2	54,425	49,719	46,896	40,774	35,761	28,186	54,731	49,981	47,133	40,959	35,905	28,276	2
3	53,700	49,119	46,367	40,388	35,478	28,034	54,009	49,385	46,608	40,576	35,626	28,127	3
4	52,968	48,512	45,831	39,994	35,188	27,875	53,280	48,781	46,075	40,186	35,340	27,972	4
5	52,232	47,900	45,289	39,594	34,892	27,712	52,548	48,173	45,537	39,790	35,048	27,812	5
6	51,492	47,282	44,741	39,187	34,589	27,543	51,812	47,560	44,994	39,388	34,749	27,647	6
7	50,748	46,658	44,187	38,774	34,280	27,369	51,072	46,941	44,444	38,980	34,445	27,477	7
8	49,999	46,029	43,626	38,354	33,964	27,189	50,328	46,317	43,889	38,565	34,135	27,302	8
9	49,245	45,395	43,060	37,927	33,642	27,004	49,579	45,687	43,328	38,143	33,818	27,121	9
10	48,488	44,755	42,488	37,493	33,313	26,813	48,827	45,053	42,761	37,716	33,494	26,935	10
11	47,727	44,109	41,909	37,053	32,977	26,616	48,071	44,413	42,189	37,281	33,164	26,743	11
12	46,961	43,459	41,325	36,606	32,634	26,413	47,310	43,767	41,610	36,840	32,827	26,545	12
13	46,192	42,802	40,735	36,153	32,285	26,203	46,546	43,117	41,026	36,392	32,483	26,342	13
14	45,419	42,141	40,139	35,692	31,928	25,988	45,779	42,462	40,436	35,938	32,133	26,132	14
15	44,642	41,475	39,537	35,225	31,565	25,766	45,008	41,802	39,840	35,477	31,776	25,916	15
16	43,863	40,805	38,931	34,752	31,195	25,539	44,234	41,137	39,240	35,011	31,412	25,695	16
17	43,082	40,131	38,320	34,273	30,819	25,306	43,457	40,468	38,634	34,538	31,042	25,467	17
18	42,300	39,455	37,706	33,790	30,438	25,068	42,677	39,795	38,023	34,058	30,666	25,234	18
19	41,517	38,776	37,088	33,302	30,052	24,824	41,893	39,116	37,406	33,572	30,281	24,993	19
20	40,733	38,094	36,466	32,808	29,659	24,574	41,106	38,432	36,783	33,078	29,890	24,745	20
21	39,946	37,407	35,840	32,309	29,260	24,318	40,315	37,742	36,154	32,577	29,490	24,490	21
22	39,156	36,717	35,208	31,802	28,854	24,055	39,519	37,047	35,518	32,068	29,082	24,227	22
23	38,362	36,021	34,570	31,289	28,439	23,785	38,720	36,346	34,876	31,552	28,667	23,956	23
24	37,565	35,319	33,926	30,767	28,017	23,506	37,916	35,640	34,227	31,028	28,242	23,677	24
25	36,763	34,612	33,275	30,238	27,586	23,220	37,108	34,927	33,572	30,496	27,810	23,390	25
26	35,957	33,899	32,617	29,701	27,147	22,924	36,297	34,210	32,911	29,956	27,369	23,094	26
27	35,147	33,180	31,953	29,156	26,699	22,620	35,481	33,486	32,243	29,408	26,919	22,789	27
28	34,333	32,455	31,282	28,602	26,241	22,306	34,661	32,757	31,568	28,852	26,460	22,475	28
29	33,515	31,724	30,605	28,041	25,775	21,983	33,838	32,022	30,887	28,288	25,992	22,152	29
30	32,692	30,988	29,920	27,470	25,299	21,651	33,010	31,282	30,199	27,715	25,515	21,820	30
31	31,866	30,246	29,229	26,892	24,814	21,309	32,179	30,536	29,505	27,135	25,029	21,478	31
32	31,035	29,497	28,531	26,304	24,319	20,956	31,344	29,784	28,804	26,545	24,533	21,126	32
33	30,199	28,742	27,825	25,707	23,814	20,593	30,505	29,026	28,096	25,947	24,027	20,763	33
34	29,360	27,981	27,113	25,102	23,299	20,219	29,661	28,262	27,381	25,341	23,512	20,390	34
35	28,516	27,215	26,393	24,487	22,773	19,834	28,815	27,493	26,659	24,725	22,987	20,006	35
36	27,669	26,442	25,667	23,864	22,238	19,438	27,965	26,719	25,932	24,102	22,452	19,611	36
37	26,818	25,664	24,934	23,232	21,693	19,030	27,111	25,939	25,198	23,470	21,907	19,205	37
38	25,963	24,880	24,194	22,591	21,137	18,611	26,255	25,155	24,457	22,829	21,352	18,788	38
39	25,104	24,090	23,447	21,941	20,570	18,179	25,395	24,364	23,710	22,179	20,787	18,358	39
40	24,241	23,295	22,693	21,281	19,993	17,735	24,531	23,568	22,956	21,521	20,211	17,917	40
41	23,375	22,494	21,932	20,613	19,404	17,279	23,664	22,767	22,195	20,853	19,624	17,463	41
42	22,507	21,688	21,166	19,936	18,806	16,810	22,794	21,960	21,428	20,176	19,027	16,996	42
43	21,637	20,879	20,394	19,251	18,198	16,330	21,921	21,149	20,655	19,491	18,419	16,517	43
44	20,765	20,066	19,618	18,559	17,581	15,837	21,046	20,333	19,876	18,797	17,800	16,024	44
45	19,892	19,249	18,836	17,859	16,953	15,332	20,168	19,513	19,092	18,095	17,172	15,519	45
46	19,016	18,427	18,049	17,150	16,314	14,812	19,289	18,688	18,302	17,385	16,533	15,001	46
47	18,138	17,600	17,255	16,432	15,665	14,279	18,408	17,859	17,506	16,666	15,883	14,469	47
48	17,257	16,769	16,455	15,705	15,004	13,732	17,524	17,026	16,705	15,939	15,222	13,924	48
49	16,374	15,934	15,649	14,970	14,332	13,170	16,638	16,188	15,897	15,202	14,550	13,363	49
50	15,490	15,095	14,839	14,227	13,650	12,595	15,750	15,345	15,084	14,457	13,867	12,788	50
51	14,606	14,253	14,024	13,476	12,958	12,005	14,860	14,498	14,264	13,703	13,172	12,198	51
52	13,721	13,408	13,205	12,717	12,255	11,402	13,967	13,646	13,438	12,939	12,465	11,591	52
53	12,835	12,560	12,382	11,951	11,542	10,783	13,071	12,789	12,606	12,165	11,745	10,968	53
54	11,948	11,709	11,553	11,176	10,818	10,149	12,171	11,926	11,766	11,380	11,013	10,328	54
55	11,060	10,854	10,719	10,394	10,083	9,500	11,269	11,057	10,919	10,586	10,267	9,670	55
56	10,171	9,995	9,881	9,602	9,336	8,834	10,362	10,182	10,065	9,780	9,507	8,993	56
57	9,279	9,132	9,036	8,802	8,577	8,151	9,453	9,302	9,203	8,963	8,733	8,297	57
58	8,385	8,264	8,184	7,991	7,804	7,449	8,538	8,414	8,333	8,135	7,944	7,581	58
59	7,487	7,389	7,325	7,169	7,017	6,728	7,619	7,519	7,454	7,293	7,138	6,843	59
60	6,584	6,508	6,457	6,334	6,214	5,985	6,694	6,616	6,565	6,439	6,316	6,082	60
61	5,675	5,617	5,579	5,485	5,394	5,219	5,763	5,704	5,665	5,570	5,477	5,298	61
62	4,758	4,716	4,689	4,621	4,555	4,427	4,825	4,783	4,755	4,686	4,618	4,488	62
63	3,831	3,803	3,785	3,739	3,694	3,606	3,880	3,851	3,832	3,786	3,740	3,652	63
64	2,894	2,877	2,865	2,838	2,810	2,757	2,926	2,908	2,897	2,869	2,841	2,787	64
65	1,944	1,936	1,930	1,916	1,902	1,874	1,962	1,953	1,947	1,933	1,919	1,891	65
66	0,980	0,978	0,976	0,971	0,966	0,957	0,987	0,984	0,982	0,977	0,972	0,963	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