

**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: 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	54,703	50,030	47,225	41,140	36,152	28,608	54,963	50,253	47,427	41,298	36,276	28,687	0
1	54,003	49,453	46,718	40,772	35,885	28,469	54,259	49,673	46,917	40,929	36,009	28,546	1
2	53,278	48,851	46,187	40,382	35,599	28,313	53,535	49,073	46,588	40,541	35,724	28,393	2
3	52,544	48,241	45,646	39,983	35,304	28,151	52,804	48,466	45,851	40,145	35,432	28,233	3
4	51,804	47,623	45,098	39,576	35,001	27,982	52,067	47,851	45,306	39,742	35,133	28,067	4
5	51,061	47,000	44,544	39,163	34,692	27,808	51,327	47,232	44,756	39,332	34,828	27,897	5
6	50,312	46,371	43,984	38,743	34,376	27,628	50,582	46,607	44,200	38,916	34,516	27,721	6
7	49,560	45,737	43,418	38,316	34,054	27,443	49,834	45,977	43,638	38,494	34,198	27,539	7
8	48,803	45,097	42,845	37,882	33,724	27,252	49,081	45,342	43,070	38,065	33,873	27,352	8
9	48,041	44,451	42,267	37,442	33,388	27,055	48,324	44,701	42,497	37,629	33,542	27,159	9
10	47,276	43,800	41,682	36,994	33,045	26,851	47,563	44,055	41,917	37,187	33,203	26,961	10
11	46,506	43,144	41,091	36,540	32,695	26,642	46,798	43,403	41,331	36,737	32,858	26,756	11
12	45,733	42,482	40,495	36,079	32,337	26,426	46,029	42,746	40,739	36,281	32,506	26,544	12
13	44,955	41,815	39,892	35,610	31,972	26,203	45,257	42,084	40,142	35,818	32,147	26,327	13
14	44,174	41,142	39,283	35,135	31,601	25,974	44,480	41,417	39,538	35,349	31,781	26,103	14
15	43,389	40,464	38,668	34,653	31,222	25,738	43,701	40,744	38,929	34,872	31,407	25,873	15
16	42,602	39,783	38,049	34,164	30,836	25,496	42,918	40,068	38,315	34,390	31,027	25,637	16
17	41,812	39,097	37,425	33,670	30,444	25,248	42,132	39,387	37,696	33,901	30,641	25,394	17
18	41,022	38,409	36,797	33,171	30,046	24,995	41,343	38,701	37,071	33,405	30,247	25,144	18
19	40,230	37,718	36,166	32,667	29,643	24,735	40,551	38,010	36,440	32,901	29,845	24,886	19
20	39,437	37,024	35,530	32,157	29,233	24,469	39,754	37,313	35,802	32,391	29,435	24,622	20
21	38,641	36,325	34,889	31,640	28,816	24,196	38,954	36,611	35,159	31,873	29,017	24,349	21
22	37,842	35,621	34,243	31,117	28,391	23,916	38,149	35,903	34,509	31,347	28,591	24,068	22
23	37,039	34,913	33,591	30,586	27,959	23,627	37,340	35,189	33,852	30,812	28,156	23,779	23
24	36,232	34,198	32,932	30,047	27,517	23,330	36,528	34,470	33,188	30,270	27,713	23,481	24
25	35,422	33,478	32,266	29,500	27,067	23,024	35,711	33,745	32,518	29,720	27,260	23,174	25
26	34,607	32,752	31,594	28,945	26,608	22,709	34,890	33,014	31,842	29,162	26,799	22,858	26
27	33,788	32,021	30,915	28,381	26,140	22,384	34,065	32,277	31,158	28,595	26,328	22,532	27
28	32,964	31,283	30,229	27,809	25,662	22,050	33,236	31,534	30,468	28,020	25,849	22,197	28
29	32,137	30,539	29,536	27,228	25,175	21,706	32,403	30,786	29,771	27,436	25,359	21,852	29
30	31,305	29,789	28,837	26,639	24,678	21,351	31,566	30,032	29,068	26,844	24,861	21,497	30
31	30,469	29,034	28,130	26,041	24,171	20,986	30,726	29,273	28,358	26,244	24,352	21,131	31
32	29,629	28,272	27,416	25,434	23,654	20,610	29,881	28,507	27,641	25,634	23,834	20,755	32
33	28,784	27,504	26,695	24,817	23,127	20,223	29,032	27,735	26,917	25,016	23,305	20,368	33
34	27,935	26,729	25,966	24,191	22,589	19,824	28,179	26,958	26,185	24,388	22,766	19,969	34
35	27,083	25,949	25,231	23,557	22,040	19,414	27,323	26,175	25,448	23,752	22,217	19,558	35
36	26,226	25,163	24,489	22,913	21,481	18,991	26,463	25,386	24,703	23,107	21,657	19,136	36
37	25,366	24,372	23,740	22,260	20,912	18,557	25,600	24,593	23,952	22,453	21,087	18,702	37
38	24,502	23,574	22,984	21,598	20,332	18,110	24,734	23,793	23,195	21,790	20,507	18,256	38
39	23,634	22,771	22,220	20,926	19,740	17,650	23,864	22,988	22,430	21,118	19,916	17,797	39
40	22,762	21,961	21,450	20,245	19,137	17,176	22,990	22,178	21,659	20,437	19,313	17,325	40
41	21,887	21,147	20,673	19,555	18,523	16,690	22,113	21,361	20,881	19,746	18,699	16,839	41
42	21,010	20,328	19,891	18,856	17,899	16,190	21,232	20,539	20,096	19,045	18,074	16,340	42
43	20,131	19,505	19,103	18,149	17,264	15,678	20,349	19,712	19,304	18,336	17,437	15,827	43
44	19,251	18,678	18,309	17,434	16,619	15,152	19,463	18,881	18,507	17,618	16,790	15,300	44
45	18,368	17,846	17,510	16,710	15,963	14,612	18,575	18,045	17,703	16,890	16,132	14,759	45
46	17,482	17,009	16,704	15,977	15,296	14,058	17,684	17,204	16,894	16,154	15,462	14,204	46
47	16,593	16,167	15,892	15,234	14,616	13,488	16,791	16,358	16,078	15,409	14,780	13,633	47
48	15,701	15,320	15,073	14,482	13,925	12,903	15,895	15,507	15,256	14,654	14,087	13,047	48
49	14,808	14,468	14,249	13,720	13,221	12,302	14,996	14,651	14,427	13,889	13,381	12,445	49
50	13,912	13,612	13,418	12,950	12,506	11,685	14,095	13,790	13,592	13,115	12,663	11,827	50
51	13,014	12,752	12,582	12,171	11,780	11,053	13,190	12,923	12,750	12,331	11,932	11,192	51
52	12,115	11,888	11,740	11,382	11,041	10,404	12,283	12,051	11,900	11,536	11,188	10,539	52
53	11,214	11,020	10,893	10,585	10,291	9,739	11,371	11,173	11,044	10,730	10,430	9,867	53
54	10,311	10,147	10,039	9,778	9,527	9,055	10,456	10,288	10,179	9,913	9,657	9,176	54
55	9,405	9,269	9,179	8,961	8,751	8,354	9,537	9,397	9,306	9,084	8,870	8,465	55
56	8,497	8,385	8,312	8,134	7,961	7,633	8,613	8,499	8,425	8,243	8,067	7,733	56
57	7,585	7,496	7,437	7,295	7,156	6,892	7,684	7,594	7,535	7,389	7,248	6,979	57
58	6,667	6,599	6,554	6,443	6,335	6,129	6,751	6,681	6,635	6,522	6,413	6,203	58
59	5,744	5,694	5,660	5,578	5,497	5,342	5,811	5,759	5,725	5,641	5,559	5,402	59
60	4,815	4,779	4,755	4,697	4,640	4,530	4,864	4,827	4,803	4,745	4,687	4,575	60
61	3,876	3,853	3,837	3,800	3,762	3,690	3,909	3,886	3,870	3,832	3,795	3,721	61
62	2,927	2,914	2,905	2,883	2,862	2,820	2,947	2,934	2,925	2,903	2,881	2,839	62
63	1,966	1,959	1,955	1,946	1,936	1,917	1,975	1,969	1,965	1,955	1,945	1,926	63
64	0,991	0,989	0,988	0,985	0,983	0,978	0,993	0,992	0,991	0,988	0,986	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