

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	55,355	50,566	47,696	41,481	36,999	28,739	55,634	50,805	47,912	41,649	36,530	28,821	0
1	54,659	49,994	47,194	41,118	36,137	28,603	54,934	50,230	47,407	41,285	36,268	28,684	1
2	53,937	49,397	46,668	40,734	35,856	28,452	54,213	49,634	46,883	40,902	35,989	28,535	2
3	53,207	48,791	46,132	40,340	35,566	28,293	53,486	49,032	46,350	40,512	35,702	28,380	3
4	52,470	48,177	45,589	39,938	35,268	28,129	52,752	48,422	45,811	40,114	35,408	28,218	4
5	51,730	47,559	45,040	39,530	34,965	27,959	52,015	47,807	45,266	39,710	35,108	28,052	5
6	50,985	46,934	44,484	39,116	34,654	27,784	51,274	47,186	44,715	39,300	34,802	27,881	6
7	50,236	46,305	43,923	38,695	34,338	27,603	50,529	46,561	44,158	38,883	34,490	27,704	7
8	49,482	45,669	43,356	38,267	34,014	27,417	49,780	45,930	43,595	38,460	34,171	27,522	8
9	48,724	45,028	42,782	37,832	33,683	27,225	49,026	45,294	43,027	38,031	33,846	27,334	9
10	47,962	44,381	42,203	37,390	33,346	27,026	48,269	44,653	42,453	37,594	33,513	27,141	10
11	47,196	43,730	41,617	36,941	33,002	26,822	47,508	44,006	41,872	37,151	33,174	26,941	11
12	46,425	43,072	41,026	36,486	32,650	26,612	46,742	43,354	41,286	36,701	32,829	26,736	12
13	45,651	42,410	40,428	36,024	32,292	26,395	45,973	42,696	40,694	36,244	32,476	26,524	13
14	44,873	41,742	39,824	35,554	31,926	26,171	45,200	42,034	40,096	35,781	32,116	26,306	14
15	44,092	41,069	39,215	35,079	31,554	25,941	44,424	41,367	39,492	35,311	31,750	26,082	15
16	43,308	40,392	38,601	34,597	31,175	25,705	43,645	40,695	38,884	34,835	31,377	25,852	16
17	42,522	39,711	37,982	34,109	30,790	25,464	42,863	40,019	38,270	34,353	30,997	25,615	17
18	41,735	39,028	37,360	33,616	30,399	25,216	42,078	39,338	37,651	33,863	30,610	25,372	18
19	40,947	38,342	36,735	33,119	30,002	24,963	41,289	38,652	37,026	33,367	30,215	25,122	19
20	40,157	37,652	36,105	32,615	29,600	24,704	40,496	37,961	36,394	32,863	29,813	24,864	20
21	39,365	36,959	35,470	32,106	29,190	24,439	39,699	37,264	35,756	32,352	29,403	24,599	21
22	38,569	36,261	34,829	31,590	28,773	24,165	38,899	36,561	35,112	31,833	28,984	24,325	22
23	37,770	35,557	34,183	31,066	28,348	23,884	38,094	35,853	34,461	31,307	28,557	24,043	23
24	36,968	34,848	33,530	30,534	27,915	23,595	37,284	35,138	33,804	30,772	28,122	23,753	24
25	36,161	34,133	32,871	29,995	27,473	23,297	36,471	34,419	33,140	30,229	27,677	23,455	25
26	35,349	33,413	32,204	29,447	27,022	22,990	35,654	33,693	32,470	29,679	27,225	23,147	26
27	34,534	32,686	31,532	28,891	26,562	22,674	34,833	32,962	31,793	29,120	26,762	22,830	27
28	33,714	31,954	30,852	28,326	26,092	22,348	34,008	32,225	31,109	28,552	26,291	22,504	28
29	32,891	31,215	30,165	27,753	25,614	22,013	33,179	31,482	30,419	27,977	25,811	22,168	29
30	32,063	30,471	29,472	27,172	25,125	21,668	32,346	30,734	29,722	27,393	25,321	21,823	30
31	31,231	29,721	28,772	26,582	24,628	21,312	31,509	29,980	29,018	26,800	24,822	21,467	31
32	30,394	28,964	28,064	25,983	24,120	20,946	30,668	29,220	28,307	26,199	24,313	21,101	32
33	29,553	28,202	27,349	25,374	23,602	20,569	29,824	28,454	27,590	25,589	23,794	20,723	33
34	28,708	27,433	26,627	24,757	23,073	20,180	28,975	27,682	26,865	24,970	23,265	20,335	34
35	27,859	26,658	25,898	24,131	22,534	19,780	28,122	26,905	26,134	24,343	22,725	19,936	35
36	27,006	25,878	25,163	23,496	21,985	19,369	27,266	26,122	25,397	23,707	22,176	19,525	36
37	26,150	25,092	24,420	22,851	21,426	18,946	26,407	25,334	24,653	23,062	21,616	19,103	37
38	25,290	24,300	23,671	22,198	20,856	18,510	25,545	24,541	23,902	22,408	21,046	18,669	38
39	24,425	23,502	22,914	21,535	20,274	18,062	24,679	23,742	23,145	21,745	20,466	18,222	39
40	23,557	22,698	22,151	20,863	19,682	17,601	23,809	22,937	22,381	21,073	19,874	17,763	40
41	22,686	21,889	21,381	20,181	19,079	17,127	22,936	22,127	21,610	20,392	19,272	17,290	41
42	21,813	21,076	20,605	19,492	18,465	16,640	22,060	21,311	20,832	19,701	18,658	16,804	42
43	20,937	20,259	19,824	18,794	17,842	16,141	21,181	20,491	20,048	19,002	18,033	16,305	43
44	20,061	19,437	19,037	18,089	17,208	15,629	20,300	19,665	19,258	18,293	17,398	15,793	44
45	19,182	18,612	18,246	17,375	16,564	15,104	19,416	18,836	18,463	17,577	16,752	15,267	45
46	18,300	17,781	17,447	16,652	15,909	14,564	18,530	18,002	17,662	16,851	16,095	14,727	46
47	17,416	16,946	16,643	15,919	15,241	14,010	17,642	17,163	16,854	16,117	15,427	14,173	47
48	16,529	16,105	15,832	15,177	14,563	13,441	16,751	16,319	16,040	15,373	14,747	13,604	48
49	15,640	15,260	15,015	14,427	13,873	12,856	15,857	15,471	15,220	14,620	14,055	13,019	49
50	14,749	14,411	14,193	13,668	13,171	12,257	14,962	14,617	14,394	13,858	13,352	12,419	50
51	13,857	13,559	13,366	12,900	12,459	11,642	14,063	13,759	13,561	13,086	12,636	11,802	51
52	12,964	12,703	12,533	12,125	11,735	11,012	13,161	12,895	12,722	12,304	11,907	11,169	52
53	12,069	11,843	11,696	11,340	11,001	10,367	12,256	12,025	11,875	11,511	11,165	10,517	53
54	11,173	10,979	10,853	10,547	10,254	9,704	11,347	11,150	11,021	10,708	10,408	9,847	54
55	10,275	10,111	10,004	9,744	9,495	9,025	10,435	10,268	10,158	9,893	9,638	9,158	55
56	9,374	9,238	9,149	8,932	8,723	8,327	9,518	9,379	9,288	9,067	8,853	8,449	56
57	8,470	8,359	8,286	8,109	7,937	7,610	8,598	8,484	8,410	8,229	8,053	7,720	57
58	7,563	7,474	7,416	7,274	7,136	6,873	7,672	7,582	7,522	7,377	7,237	6,969	58
59	6,650	6,582	6,537	6,427	6,319	6,114	6,741	6,671	6,625	6,513	6,404	6,194	59
60	5,732	5,681	5,648	5,565	5,485	5,331	5,803	5,751	5,717	5,633	5,552	5,395	60
61	4,806	4,770	4,746	4,688	4,632	4,522	4,858	4,822	4,798	4,739	4,682	4,570	61
62	3,870	3,847	3,831	3,794	3,757	3,684	3,906	3,882	3,867	3,829	3,791	3,718	62
63	2,923	2,910	2,901	2,879	2,858	2,816	2,945	2,932	2,923	2,901	2,879	2,837	63
64	1,964	1,957	1,953	1,944	1,934	1,915	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	0,992	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