

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.

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

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

		Age au terme de la carrière professionnelle: 67 ans												
		Hommes					Femmes							
		Valeur actuelle d'une rente annuelle payable en 1/12 par mois												
		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%	Age
0	55,999	51,094	48,159	41,814	36,639	28,864	56,298	51,350	48,389	41,992	36,778	28,950	0	
1	55,306	50,526	47,661	41,456	36,382	28,732	55,601	50,779	47,889	41,633	36,521	28,818	1	
2	54,587	49,933	47,140	41,077	36,106	28,585	54,884	50,188	47,370	41,256	36,247	28,672	2	
3	53,860	49,331	46,609	40,688	35,821	28,430	54,160	49,589	46,842	40,871	35,965	28,521	3	
4	53,127	48,722	46,070	40,292	35,529	28,270	53,430	48,984	46,308	40,479	35,677	28,364	4	
5	52,390	48,108	45,526	39,889	35,230	28,105	52,696	48,373	45,767	40,080	35,382	28,202	5	
6	51,648	47,488	44,976	39,480	34,925	27,934	51,958	47,758	45,221	39,676	35,081	28,036	6	
7	50,902	46,863	44,419	39,064	34,614	27,758	51,217	47,137	44,670	39,265	34,775	27,864	7	
8	50,152	46,232	43,857	38,642	34,295	27,576	50,471	46,511	44,112	38,847	34,461	27,686	8	
9	49,397	45,595	43,288	38,213	33,970	27,388	49,721	45,879	43,549	38,423	34,142	27,503	9	
10	48,638	44,953	42,714	37,776	33,639	27,195	48,967	45,242	42,980	37,993	33,815	27,315	10	
11	47,875	44,306	42,133	37,334	33,300	26,996	48,209	44,600	42,405	37,556	33,482	27,121	11	
12	47,108	43,653	41,547	36,884	32,955	26,790	47,447	43,953	41,824	37,112	33,143	26,920	12	
13	46,338	42,995	40,954	36,428	32,602	26,579	46,681	43,300	41,237	36,661	32,796	26,714	13	
14	45,563	42,331	40,356	35,964	32,243	26,361	45,912	42,643	40,644	36,204	32,443	26,502	14	
15	44,785	41,663	39,752	35,495	31,877	26,137	45,140	41,980	40,047	35,741	32,083	26,284	15	
16	44,004	40,991	39,143	35,019	31,504	25,907	44,364	41,314	39,444	35,271	31,717	26,060	16	
17	43,222	40,315	38,530	34,538	31,126	25,671	43,586	40,643	38,835	34,795	31,344	25,829	17	
18	42,438	39,636	37,913	34,051	30,742	25,430	42,804	39,967	38,222	34,313	30,964	25,593	18	
19	41,653	38,955	37,293	33,560	30,352	25,183	42,019	39,286	37,602	33,823	30,576	25,349	19	
20	40,867	38,271	36,669	33,064	29,956	24,931	41,230	38,599	36,976	33,326	30,181	25,098	20	
21	40,079	37,582	36,039	32,561	29,554	24,672	40,437	37,907	36,345	32,822	29,778	24,839	21	
22	39,287	36,889	35,405	32,051	29,144	24,406	39,640	37,210	35,706	32,310	29,367	24,573	22	
23	38,492	36,191	34,764	31,534	28,727	24,132	38,838	36,507	35,061	31,791	28,948	24,299	23	
24	37,693	35,487	34,117	31,010	28,301	23,850	38,033	35,798	34,410	31,263	28,520	24,017	24	
25	36,889	34,777	33,464	30,478	27,867	23,560	37,224	35,083	33,752	30,728	28,084	23,726	25	
26	36,082	34,062	32,804	29,937	27,423	23,261	36,410	34,363	33,088	30,185	27,639	23,426	26	
27	35,270	33,341	32,137	29,389	26,971	22,953	35,593	33,637	32,417	29,633	27,185	23,118	27	
28	34,454	32,613	31,463	28,832	26,510	22,635	34,771	32,905	31,739	29,073	26,723	22,800	28	
29	33,635	31,880	30,783	28,266	26,040	22,309	33,946	32,168	31,055	28,506	26,251	22,473	29	
30	32,810	31,141	30,095	27,693	25,561	21,972	33,117	31,425	30,365	27,930	25,770	22,137	30	
31	31,982	30,397	29,401	27,110	25,071	21,626	32,284	30,677	29,668	27,346	25,280	21,790	31	
32	31,149	29,645	28,700	26,519	24,572	21,269	31,447	29,922	28,963	26,753	24,780	21,434	32	
33	30,312	28,888	27,992	25,919	24,063	20,901	30,606	29,162	28,252	26,151	24,270	21,067	33	
34	29,471	28,125	27,276	25,310	23,544	20,523	29,761	28,396	27,535	25,540	23,750	20,689	34	
35	28,625	27,356	26,554	24,692	23,015	20,133	28,913	27,624	26,810	24,921	23,221	20,300	35	
36	27,776	26,581	25,824	24,065	22,475	19,732	28,061	26,847	26,079	24,294	22,681	19,900	36	
37	26,924	25,800	25,088	23,429	21,925	19,320	27,206	26,065	25,342	23,658	22,132	19,489	37	
38	26,067	25,014	24,345	22,784	21,365	18,896	26,347	25,277	24,599	23,013	21,572	19,067	38	
39	25,206	24,221	23,595	22,130	20,794	18,459	25,485	24,484	23,848	22,359	21,002	18,632	39	
40	24,342	23,423	22,838	21,466	20,211	18,010	24,620	23,686	23,091	21,696	20,421	18,185	40	
41	23,474	22,620	22,075	20,793	19,618	17,548	23,751	22,882	22,327	21,024	19,830	17,725	41	
42	22,604	21,812	21,306	20,113	19,016	17,073	22,879	22,072	21,557	20,343	19,227	17,252	42	
43	21,733	21,000	20,531	19,424	18,403	16,587	22,004	21,258	20,780	19,653	18,614	16,767	43	
44	20,860	20,185	19,752	18,728	17,780	16,089	21,127	20,439	19,998	18,955	17,990	16,268	44	
45	19,985	19,365	18,967	18,023	17,148	15,577	20,248	19,616	19,210	18,249	17,356	15,757	45	
46	19,107	18,540	18,176	17,310	16,504	15,051	19,366	18,788	18,417	17,534	16,712	15,232	46	
47	18,227	17,711	17,379	16,587	15,849	14,512	18,483	17,956	17,617	16,810	16,056	14,693	47	
48	17,344	16,877	16,575	15,856	15,182	13,958	17,597	17,120	16,812	16,077	15,390	14,140	48	
49	16,459	16,038	15,767	15,116	14,505	13,389	16,709	16,278	16,001	15,336	14,712	13,572	49	
50	15,573	15,196	14,953	14,368	13,817	12,806	15,818	15,433	15,183	14,585	14,022	12,989	50	
51	14,687	14,351	14,134	13,612	13,118	12,209	14,925	14,582	14,360	13,826	13,321	12,391	51	
52	13,799	13,503	13,311	12,848	12,409	11,597	14,029	13,726	13,529	13,056	12,607	11,776	52	
53	12,910	12,651	12,483	12,076	11,689	10,970	13,130	12,865	12,692	12,276	11,880	11,144	53	
54	12,021	11,796	11,650	11,296	10,958	10,327	12,228	11,998	11,848	11,486	11,140	10,494	54	
55	11,129	10,937	10,811	10,507	10,215	9,669	11,322	11,125	10,997	10,685	10,386	9,827	55	
56	10,237	10,074	9,967	9,709	9,461	8,993	10,413	10,246	10,137	9,873	9,619	9,140	56	
57	9,342	9,206	9,117	8,901	8,693	8,300	9,500	9,361	9,270	9,049	8,836	8,434	57	
58	8,443	8,333	8,260	8,083	7,912	7,587	8,582	8,469	8,395	8,214	8,039	7,706	58	
59	7,541	7,452	7,395	7,253	7,116	6,853	7,659	7,569	7,510	7,365	7,225	6,957	59	
60	6,633	6,565	6,520	6,410	6,303	6,098	6,730	6,660	6,615	6,503	6,394	6,185	60	
61	5,719	5,668	5,635	5,553	5,473	5,319	5,795	5,743	5,709	5,626	5,544	5,388	61	
62	4,796	4,760	4,737	4,679	4,622	4,513	4,852	4,816	4,792	4,734	4,676	4,565	62	
63	3,863	3,840	3,824	3,787	3,750	3,678	3,902	3,879	3,863	3,825	3,788	3,715	63	
64	2,918	2,905	2,896	2,875	2,853	2,812	2,943	2,929	2,921	2,899	2,877	2,835	64	
65	1,961	1,955	1,951	1,941	1,932	1,912	1,973	1,967	1,963	1,953	1,943	1,924	65	
66	0,989	0,988	0,987	0,984	0,982	0,977	0,993	0,991	0,990	0,988	0,985	0,980	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	