

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: 65 ans													
Hommes							Femmes						
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						Age	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	54,579	49,848	47,010	40,859	35,824	28,220	54,831	50,064	47,206	41,012	35,944	28,296	0
1	53,880	49,273	46,505	40,494	35,560	28,083	54,128	49,486	46,698	40,645	35,678	28,157	1
2	53,157	48,673	45,976	40,107	35,276	27,929	53,405	48,887	46,170	40,259	35,396	28,005	2
3	52,425	48,065	45,439	39,711	34,983	27,769	52,676	48,282	45,636	39,866	35,107	27,848	3
4	51,687	47,450	44,893	39,307	34,683	27,602	51,941	47,670	45,093	39,466	34,810	27,684	4
5	50,945	46,829	44,342	38,896	34,377	27,431	51,202	47,053	44,546	39,059	34,508	27,516	5
6	50,198	46,203	43,784	38,479	34,064	27,254	50,459	46,430	43,992	38,646	34,199	27,342	6
7	49,448	45,571	43,221	38,055	33,745	27,071	49,713	45,803	43,433	38,227	33,884	27,163	7
8	48,693	44,933	42,651	37,625	33,419	26,882	48,962	45,170	42,868	37,801	33,562	26,979	8
9	47,933	44,290	42,075	37,187	33,085	26,688	48,206	44,531	42,297	37,368	33,233	26,789	9
10	47,170	43,642	41,494	36,743	32,746	26,488	47,447	43,887	41,720	36,928	32,898	26,592	10
11	46,403	42,988	40,906	36,292	32,399	26,281	46,684	43,238	41,137	36,482	32,556	26,390	11
12	45,631	42,329	40,312	35,834	32,045	26,068	45,917	42,583	40,547	36,029	32,207	26,182	12
13	44,855	41,664	39,712	35,369	31,683	25,849	45,146	41,924	39,953	35,569	31,851	25,967	13
14	44,076	40,994	39,106	34,897	31,315	25,623	44,371	41,259	39,352	35,102	31,488	25,746	14
15	43,292	40,319	38,494	34,418	30,939	25,390	43,593	40,589	38,746	34,629	31,118	25,519	15
16	42,506	39,639	37,877	33,932	30,557	25,151	42,813	39,915	38,134	34,150	30,741	25,286	16
17	41,719	38,956	37,256	33,441	30,168	24,906	42,029	39,236	37,518	33,664	30,358	25,046	17
18	40,929	38,270	36,630	32,945	29,774	24,656	41,241	38,553	36,895	33,171	29,967	24,799	18
19	40,139	37,581	36,001	32,444	29,374	24,400	40,450	37,864	36,267	32,671	29,569	24,546	19
20	39,347	36,889	35,369	31,937	28,967	24,137	39,656	37,170	35,632	32,164	29,163	24,284	20
21	38,553	36,192	34,730	31,424	28,554	23,868	38,857	36,470	34,991	31,649	28,749	24,015	21
22	37,755	35,491	34,086	30,904	28,133	23,591	38,054	35,764	34,344	31,126	28,326	23,738	22
23	36,953	34,784	33,436	30,376	27,703	23,305	37,247	35,053	33,690	30,596	27,895	23,452	23
24	36,148	34,072	32,780	29,840	27,266	23,012	36,436	34,336	33,029	30,057	27,455	23,158	24
25	35,338	33,354	32,117	29,296	26,819	22,710	35,620	33,613	32,362	29,511	27,007	22,855	25
26	34,524	32,629	31,447	28,744	26,363	22,398	34,801	32,885	31,689	28,956	26,549	22,543	26
27	33,706	31,899	30,770	28,183	25,899	22,077	33,978	32,150	31,008	28,392	26,083	22,221	27
28	32,884	31,163	30,086	27,614	25,424	21,747	33,150	31,410	30,320	27,821	25,607	21,890	28
29	32,057	30,422	29,396	27,037	24,941	21,407	32,318	30,664	29,626	27,241	25,121	21,549	29
30	31,227	29,675	28,699	26,452	24,448	21,057	31,483	29,912	28,926	26,652	24,627	21,199	30
31	30,393	28,921	27,995	25,857	23,946	20,697	30,644	29,155	28,218	26,055	24,123	20,838	31
32	29,554	28,162	27,284	25,254	23,433	20,325	29,801	28,392	27,504	25,450	23,609	20,466	32
33	28,711	27,396	26,566	24,641	22,910	19,943	28,954	27,623	26,783	24,836	23,085	20,084	33
34	27,864	26,624	25,841	24,019	22,377	19,549	28,104	26,849	26,055	24,212	22,551	19,690	34
35	27,013	25,846	25,108	23,389	21,833	19,144	27,249	26,068	25,321	23,580	22,006	19,285	35
36	26,157	25,063	24,369	22,749	21,279	18,727	26,391	25,282	24,579	22,939	21,451	18,869	36
37	25,299	24,274	23,623	22,100	20,714	18,298	25,529	24,491	23,832	22,289	20,886	18,440	37
38	24,436	23,479	22,870	21,442	20,139	17,856	24,664	23,694	23,077	21,630	20,310	18,000	38
39	23,570	22,678	22,109	20,774	19,552	17,402	23,796	22,892	22,315	20,962	19,724	17,546	39
40	22,700	21,871	21,342	20,097	18,954	16,935	22,924	22,084	21,547	20,285	19,127	17,080	40
41	21,826	21,059	20,568	19,411	18,345	16,454	22,049	21,270	20,773	19,599	18,518	16,601	41
42	20,950	20,242	19,789	18,717	17,726	15,961	21,170	20,451	19,991	18,903	17,898	16,108	42
43	20,073	19,421	19,004	18,014	17,097	15,455	20,288	19,627	19,203	18,198	17,267	15,602	43
44	19,193	18,596	18,213	17,303	16,456	14,935	19,404	18,798	18,409	17,484	16,625	15,082	44
45	18,311	17,766	17,416	16,583	15,805	14,402	18,517	17,964	17,608	16,762	15,972	14,548	45
46	17,426	16,931	16,613	15,853	15,143	13,854	17,629	17,126	16,802	16,030	15,308	13,999	46
47	16,538	16,092	15,803	15,115	14,468	13,291	16,737	16,283	15,990	15,290	14,633	13,436	47
48	15,648	15,247	14,988	14,367	13,782	12,713	15,843	15,435	15,171	14,539	13,945	12,858	48
49	14,755	14,398	14,166	13,610	13,085	12,120	14,946	14,581	14,346	13,780	13,245	12,263	49
50	13,861	13,544	13,338	12,844	12,375	11,510	14,046	13,723	13,514	13,010	12,533	11,653	50
51	12,964	12,686	12,505	12,069	11,654	10,885	13,143	12,859	12,675	12,230	11,808	11,026	51
52	12,066	11,824	11,666	11,285	10,921	10,244	12,237	11,990	11,829	11,440	11,070	10,381	52
53	11,166	10,957	10,821	10,492	10,177	9,587	11,327	11,114	10,975	10,639	10,318	9,717	53
54	10,264	10,087	9,971	9,689	9,420	8,912	10,413	10,232	10,114	9,827	9,552	9,035	54
55	9,360	9,212	9,114	8,878	8,650	8,220	9,496	9,344	9,245	9,004	8,772	8,334	55
56	8,454	8,331	8,251	8,055	7,866	7,508	8,575	8,450	8,368	8,169	7,977	7,612	56
57	7,544	7,445	7,380	7,222	7,069	6,777	7,649	7,549	7,483	7,322	7,166	6,869	57
58	6,629	6,552	6,501	6,377	6,256	6,025	6,719	6,640	6,588	6,462	6,339	6,104	58
59	5,710	5,651	5,613	5,518	5,427	5,250	5,782	5,723	5,684	5,588	5,494	5,315	59
60	4,784	4,742	4,714	4,646	4,579	4,450	4,839	4,796	4,768	4,699	4,631	4,500	60
61	3,850	3,821	3,803	3,757	3,711	3,624	3,889	3,860	3,842	3,795	3,749	3,660	61
62	2,906	2,889	2,878	2,849	2,822	2,768	2,931	2,914	2,902	2,874	2,846	2,792	62
63	1,951	1,942	1,936	1,922	1,908	1,881	1,965	1,956	1,950	1,936	1,922	1,894	63
64	0,983	0,980	0,978	0,973	0,968	0,959	0,988	0,985	0,983	0,978	0,973	0,964	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

Taux d'intérêt net auquel le capital pourra être placé