

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: 66 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	55,230	50,382	47,479	41,198	36,068	28,349	55,499	50,613	47,688	41,360	36,195	28,428	0
1	54,535	49,812	46,979	40,838	35,809	28,215	54,800	50,040	47,185	40,998	35,935	28,293	1
2	53,814	49,217	46,455	40,456	35,530	28,066	54,081	49,446	46,662	40,618	35,658	28,145	2
3	53,086	48,613	45,922	40,065	35,243	27,910	53,355	48,845	46,133	40,230	35,374	27,992	3
4	52,351	48,002	45,381	39,666	34,948	27,747	52,623	48,237	45,595	39,835	35,083	27,833	4
5	51,612	47,386	44,835	39,261	34,647	27,580	51,888	47,625	45,053	39,434	34,785	27,669	5
6	50,869	46,764	44,282	38,849	34,340	27,407	51,149	47,007	44,504	39,027	34,482	27,500	6
7	50,122	46,136	43,724	38,431	34,026	27,229	50,405	46,384	43,950	38,613	34,173	27,326	7
8	49,370	45,503	43,159	38,006	33,705	27,045	49,658	45,756	43,390	38,193	33,857	27,146	8
9	48,614	44,865	42,588	37,574	33,378	26,856	48,906	45,122	42,824	37,766	33,534	26,961	9
10	47,854	44,221	42,012	37,136	33,044	26,660	48,150	44,482	42,252	37,332	33,205	26,770	10
11	47,090	43,572	41,429	36,691	32,703	26,459	47,391	43,838	41,674	36,892	32,869	26,573	11
12	46,322	42,917	40,840	36,239	32,355	26,252	46,627	43,188	41,091	36,445	32,526	26,370	12
13	45,549	42,257	40,246	35,779	32,000	26,038	45,860	42,533	40,501	35,991	32,176	26,161	13
14	44,773	41,591	39,645	35,313	31,638	25,817	45,089	41,873	39,906	35,531	31,820	25,946	14
15	43,993	40,921	39,038	34,841	31,268	25,590	44,314	41,208	39,306	35,064	31,457	25,725	15
16	43,211	40,246	38,426	34,362	30,893	25,357	43,537	40,539	38,700	34,592	31,087	25,498	16
17	42,426	39,568	37,810	33,877	30,511	25,119	42,757	39,866	38,089	34,112	30,710	25,265	17
18	41,641	38,886	37,191	33,387	30,123	24,874	41,973	39,187	37,472	33,626	30,327	25,024	18
19	40,854	38,202	36,568	32,893	29,730	24,625	41,186	38,503	36,849	33,133	29,936	24,777	19
20	40,066	37,515	35,940	32,393	29,331	24,369	40,395	37,814	36,221	32,633	29,537	24,523	20
21	39,275	36,824	35,308	31,887	28,925	24,107	39,600	37,119	35,586	32,125	29,130	24,261	21
22	38,481	36,127	34,670	31,373	28,511	23,837	38,800	36,419	34,944	31,609	28,715	23,991	22
23	37,683	35,426	34,026	30,852	28,089	23,559	37,997	35,713	34,296	31,086	28,292	23,713	23
24	36,881	34,719	33,375	30,324	27,659	23,273	37,190	35,001	33,642	30,555	27,860	23,426	24
25	36,075	34,006	32,718	29,787	27,221	22,979	36,378	34,284	32,981	30,015	27,420	23,132	25
26	35,265	33,287	32,054	29,242	26,773	22,675	35,563	33,561	32,313	29,468	26,970	22,828	26
27	34,450	32,562	31,383	28,689	26,316	22,363	34,743	32,832	31,638	28,913	26,512	22,515	27
28	33,632	31,831	30,706	28,128	25,851	22,041	33,919	32,097	30,957	28,349	26,045	22,193	28
29	32,809	31,095	30,022	27,558	25,376	21,710	33,091	31,356	30,269	27,776	25,568	21,861	29
30	31,983	30,353	29,331	26,981	24,892	21,369	32,260	30,610	29,575	27,196	25,083	21,519	30
31	31,153	29,606	28,634	26,394	24,398	21,018	31,425	29,858	28,874	26,607	24,587	21,168	31
32	30,318	28,852	27,929	25,799	23,895	20,656	30,586	29,101	28,167	26,010	24,083	20,807	32
33	29,478	28,091	27,217	25,195	23,381	20,284	29,743	28,338	27,453	25,404	23,568	20,434	33
34	28,635	27,325	26,498	24,581	22,857	19,900	28,896	27,569	26,731	24,790	23,044	20,051	34
35	27,787	26,553	25,772	23,958	22,322	19,505	28,045	26,794	26,003	24,166	22,509	19,657	35
36	26,936	25,775	25,039	23,327	21,778	19,099	27,191	26,014	25,269	23,534	21,964	19,252	36
37	26,081	24,991	24,300	22,687	21,223	18,681	26,334	25,229	24,528	22,893	21,410	18,835	37
38	25,222	24,202	23,553	22,037	20,658	18,251	25,472	24,438	23,780	22,243	20,844	18,406	38
39	24,359	23,406	22,800	21,379	20,081	17,809	24,608	23,641	23,026	21,584	20,268	17,965	39
40	23,493	22,605	22,039	20,710	19,494	17,353	23,740	22,839	22,265	20,916	19,682	17,511	40
41	22,623	21,798	21,272	20,033	18,895	16,885	22,869	22,032	21,497	20,240	19,085	17,045	41
42	21,751	20,987	20,499	19,348	18,287	16,405	21,995	21,219	20,723	19,553	18,476	16,566	42
43	20,877	20,172	19,721	18,654	17,668	15,912	21,117	20,401	19,942	18,858	17,857	16,073	43
44	20,001	19,353	18,937	17,952	17,040	15,406	20,237	19,578	19,156	18,154	17,227	15,567	44
45	19,123	18,529	18,148	17,242	16,400	14,887	19,355	18,751	18,363	17,442	16,586	15,048	45
46	18,242	17,700	17,352	16,522	15,749	14,353	18,471	17,920	17,565	16,721	15,935	14,515	46
47	17,358	16,866	16,550	15,794	15,087	13,805	17,584	17,084	16,761	15,992	15,272	13,967	47
48	16,472	16,028	15,742	15,057	14,414	13,243	16,695	16,243	15,951	15,253	14,598	13,405	48
49	15,584	15,186	14,928	14,310	13,729	12,666	15,803	15,397	15,134	14,504	13,912	12,828	49
50	14,695	14,339	14,108	13,555	13,033	12,073	14,909	14,546	14,311	13,747	13,214	12,235	50
51	13,804	13,488	13,284	12,792	12,326	11,466	14,012	13,690	13,481	12,979	12,504	11,626	51
52	12,911	12,634	12,454	12,020	11,608	10,843	13,111	12,828	12,645	12,202	11,781	11,000	52
53	12,017	11,776	11,619	11,240	10,879	10,205	12,208	11,961	11,801	11,414	11,045	10,357	53
54	11,122	10,914	10,779	10,451	10,137	9,551	11,300	11,088	10,950	10,615	10,295	9,696	54
55	10,225	10,048	9,933	9,653	9,384	8,879	10,390	10,209	10,091	9,805	9,531	9,016	55
56	9,326	9,178	9,081	8,845	8,619	8,190	9,476	9,324	9,225	8,985	8,753	8,316	56
57	8,425	8,303	8,223	8,028	7,840	7,483	8,558	8,433	8,352	8,153	7,961	7,597	57
58	7,520	7,421	7,357	7,199	7,047	6,756	7,635	7,535	7,469	7,308	7,153	6,857	58
59	6,610	6,533	6,482	6,358	6,238	6,007	6,707	6,629	6,577	6,451	6,328	6,093	59
60	5,695	5,637	5,598	5,504	5,412	5,236	5,773	5,714	5,675	5,579	5,486	5,306	60
61	4,773	4,731	4,703	4,635	4,568	4,440	4,832	4,790	4,762	4,693	4,625	4,494	61
62	3,842	3,814	3,795	3,749	3,704	3,616	3,885	3,856	3,837	3,790	3,745	3,656	62
63	2,901	2,884	2,872	2,844	2,817	2,763	2,929	2,911	2,900	2,872	2,844	2,789	63
64	1,948	1,939	1,933	1,919	1,905	1,878	1,963	1,954	1,949	1,934	1,920	1,892	64
65	0,982	0,979	0,977	0,972	0,967	0,958	0,987	0,984	0,982	0,978	0,973	0,963	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