

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													
Age	Hommes						Femmes						Age
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						Valeur actuelle d'une rente annuelle payable en 1/12 par mois						
	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	54,735	50,057	47,250	41,159	36,167	28,617	54,979	50,267	47,440	41,308	36,284	28,691	0
1	54,035	49,480	46,742	40,791	35,900	28,478	54,275	49,687	46,930	40,938	36,016	28,551	1
2	53,309	48,879	46,211	40,401	35,614	28,322	53,550	49,086	46,400	40,550	35,731	28,397	2
3	52,577	48,269	45,671	40,003	35,319	28,160	52,819	48,479	45,863	40,154	35,440	28,238	3
4	51,837	47,651	45,123	39,596	35,017	27,992	52,083	47,865	45,318	39,751	35,140	28,072	4
5	51,093	47,028	44,570	39,183	34,708	27,818	51,342	47,245	44,768	39,342	34,835	27,901	5
6	50,345	46,400	44,010	38,764	34,392	27,639	50,598	46,621	44,212	38,926	34,524	27,726	6
7	49,593	45,766	43,444	38,337	34,070	27,454	49,850	45,991	43,651	38,504	34,206	27,545	7
8	48,836	45,126	42,872	37,904	33,742	27,263	49,097	45,356	43,083	38,075	33,881	27,358	8
9	48,075	44,481	42,294	37,464	33,406	27,066	48,341	44,715	42,510	37,640	33,550	27,165	9
10	47,311	43,831	41,710	37,017	33,063	26,864	47,580	44,069	41,930	37,197	33,212	26,966	10
11	46,542	43,175	41,120	36,563	32,714	26,655	46,815	43,417	41,344	36,748	32,867	26,761	11
12	45,769	42,513	40,524	36,102	32,357	26,439	46,046	42,761	40,753	36,292	32,515	26,551	12
13	44,991	41,846	39,921	35,634	31,993	26,217	45,273	42,099	40,155	35,830	32,156	26,333	13
14	44,210	41,174	39,313	35,159	31,621	25,989	44,497	41,432	39,552	35,360	31,790	26,110	14
15	43,425	40,497	38,698	34,678	31,242	25,753	43,718	40,760	38,943	34,884	31,417	25,880	15
16	42,638	39,815	38,079	34,189	30,857	25,512	42,935	40,083	38,329	34,402	31,037	25,643	16
17	41,848	39,130	37,455	33,695	30,465	25,264	42,150	39,402	37,710	33,913	30,651	25,401	17
18	41,057	38,441	36,827	33,196	30,068	25,010	41,361	38,716	37,085	33,417	30,257	25,151	18
19	40,265	37,750	36,196	32,692	29,664	24,751	40,568	38,025	36,454	32,914	29,855	24,894	19
20	39,472	37,055	35,560	32,182	29,254	24,485	39,771	37,328	35,817	32,403	29,445	24,629	20
21	38,676	36,357	34,919	31,665	28,838	24,212	38,971	36,626	35,173	31,885	29,028	24,356	21
22	37,876	35,653	34,272	31,142	28,413	23,932	38,166	35,918	34,523	31,359	28,601	24,076	22
23	37,073	34,943	33,620	30,610	27,980	23,643	37,357	35,204	33,866	30,825	28,167	23,786	23
24	36,266	34,229	32,960	30,071	27,538	23,346	36,544	34,485	33,203	30,283	27,723	23,488	24
25	35,454	33,508	32,294	29,524	27,088	23,040	35,728	33,760	32,533	29,733	27,271	23,182	25
26	34,638	32,781	31,621	28,968	26,629	22,724	34,907	33,029	31,856	29,174	26,810	22,866	26
27	33,818	32,049	30,942	28,404	26,160	22,400	34,081	32,292	31,172	28,607	26,339	22,540	27
28	32,994	31,310	30,255	27,832	25,682	22,065	33,252	31,549	30,482	28,032	25,859	22,205	28
29	32,166	30,566	29,562	27,251	25,195	21,721	32,418	30,800	29,785	27,448	25,370	21,860	29
30	31,335	29,817	28,862	26,662	24,698	21,367	31,581	30,046	29,081	26,856	24,871	21,505	30
31	30,499	29,061	28,156	26,064	24,191	21,002	30,741	29,286	28,371	26,255	24,362	21,139	31
32	29,658	28,299	27,442	25,456	23,674	20,626	29,896	28,521	27,654	25,646	23,844	20,763	32
33	28,813	27,531	26,721	24,840	23,147	20,239	29,047	27,749	26,930	25,028	23,316	20,376	33
34	27,964	26,756	25,992	24,214	22,609	19,840	28,195	26,972	26,199	24,401	22,777	19,977	34
35	27,111	25,976	25,256	23,580	22,061	19,430	27,338	26,189	25,461	23,764	22,228	19,567	35
36	26,254	25,190	24,514	22,936	21,502	19,008	26,478	25,401	24,717	23,119	21,668	19,145	36
37	25,394	24,398	23,765	22,283	20,933	18,574	25,615	24,606	23,966	22,465	21,098	18,711	37
38	24,529	23,600	23,009	21,621	20,352	18,127	24,748	23,807	23,208	21,802	20,518	18,265	38
39	23,661	22,797	22,245	20,949	19,761	17,667	23,878	23,002	22,443	21,130	19,926	17,806	39
40	22,790	21,987	21,475	20,268	19,158	17,194	23,004	22,191	21,672	20,448	19,324	17,334	40
41	21,914	21,173	20,698	19,578	18,544	16,707	22,127	21,375	20,893	19,757	18,710	16,849	41
42	21,037	20,353	19,915	18,879	17,920	16,208	21,246	20,553	20,108	19,057	18,085	16,349	42
43	20,158	19,530	19,127	18,172	17,285	15,696	20,362	19,725	19,317	18,347	17,448	15,836	43
44	19,276	18,702	18,333	17,456	16,640	15,170	19,476	18,893	18,519	17,629	16,801	15,309	44
45	18,392	17,869	17,533	16,732	15,983	14,630	18,587	18,057	17,715	16,901	16,142	14,768	45
46	17,505	17,031	16,726	15,997	15,315	14,075	17,696	17,215	16,905	16,165	15,472	14,213	46
47	16,615	16,189	15,913	15,254	14,635	13,505	16,803	16,369	16,089	15,419	14,790	13,642	47
48	15,723	15,341	15,094	14,501	13,943	12,919	15,906	15,517	15,266	14,664	14,096	13,056	48
49	14,828	14,488	14,268	13,739	13,239	12,318	15,006	14,661	14,437	13,899	13,390	12,453	49
50	13,931	13,631	13,436	12,968	12,523	11,700	14,104	13,799	13,601	13,123	12,671	11,834	50
51	13,032	12,770	12,599	12,187	11,795	11,067	13,199	12,931	12,757	12,338	11,939	11,198	51
52	12,131	11,904	11,756	11,397	11,055	10,417	12,290	12,058	11,907	11,542	11,194	10,544	52
53	11,229	11,034	10,907	10,598	10,303	9,750	11,377	11,178	11,049	10,735	10,435	9,872	53
54	10,324	10,159	10,051	9,790	9,539	9,066	10,460	10,293	10,183	9,917	9,661	9,180	54
55	9,416	9,279	9,189	8,971	8,761	8,363	9,540	9,400	9,309	9,087	8,873	8,468	55
56	8,506	8,394	8,321	8,142	7,969	7,641	8,615	8,501	8,427	8,245	8,069	7,735	56
57	7,592	7,503	7,444	7,301	7,163	6,898	7,686	7,596	7,536	7,391	7,250	6,981	57
58	6,673	6,604	6,559	6,448	6,341	6,134	6,752	6,682	6,636	6,523	6,414	6,204	58
59	5,749	5,698	5,664	5,581	5,501	5,346	5,811	5,760	5,725	5,642	5,560	5,403	59
60	4,817	4,781	4,758	4,700	4,643	4,533	4,864	4,828	4,804	4,745	4,687	4,576	60
61	3,878	3,854	3,839	3,801	3,764	3,692	3,910	3,886	3,871	3,832	3,795	3,722	61
62	2,928	2,914	2,906	2,884	2,863	2,821	2,947	2,934	2,925	2,903	2,881	2,839	62
63	1,966	1,960	1,956	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