

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	55,390	50,596	47,223	41,501	36,415	28,748	55,651	50,820	47,925	41,659	36,538	28,826	0
1	54,693	50,023	47,220	41,139	36,153	28,613	54,951	50,244	47,420	41,295	36,276	28,689	1
2	53,971	49,426	46,694	40,754	35,872	28,461	54,229	49,648	46,895	40,912	35,996	28,540	2
3	53,242	48,821	46,159	40,361	35,583	28,303	53,502	49,046	46,363	40,522	35,710	28,384	3
4	52,505	48,207	45,616	39,960	35,285	28,139	52,769	48,436	45,824	40,124	35,416	28,223	4
5	51,765	47,589	45,067	39,552	34,982	27,970	52,032	47,821	45,279	39,720	35,116	28,057	5
6	51,020	46,965	44,512	39,138	34,672	27,795	51,291	47,201	44,728	39,311	34,811	27,886	6
7	50,271	46,335	43,951	38,717	34,355	27,615	50,546	46,576	44,172	38,894	34,499	27,710	7
8	49,518	45,700	43,385	38,290	34,032	27,429	49,797	45,945	43,609	38,471	34,180	27,528	8
9	48,760	45,060	42,812	37,855	33,702	27,237	49,044	45,309	43,041	38,042	33,855	27,340	9
10	47,999	44,414	42,233	37,414	33,366	27,040	48,286	44,668	42,467	37,605	33,522	27,147	10
11	47,233	43,763	41,648	36,966	33,022	26,836	47,525	44,021	41,886	37,162	33,184	26,947	11
12	46,463	43,106	41,057	36,511	32,671	26,626	46,760	43,369	41,300	36,712	32,838	26,742	12
13	45,690	42,444	40,459	36,050	32,313	26,409	45,991	42,712	40,708	36,256	32,485	26,531	13
14	44,912	41,776	39,856	35,581	31,948	26,186	45,218	42,050	40,111	35,793	32,126	26,313	14
15	44,130	41,103	39,247	35,105	31,576	25,957	44,442	41,383	39,507	35,323	31,760	26,089	15
16	43,346	40,426	38,633	34,623	31,197	25,721	43,663	40,711	38,899	34,847	31,387	25,859	16
17	42,560	39,746	38,014	34,136	30,812	25,480	42,881	40,036	38,285	34,365	31,007	25,623	17
18	41,773	39,062	37,392	33,643	30,421	25,233	42,096	39,355	37,666	33,876	30,620	25,380	18
19	40,985	38,376	36,766	33,146	30,025	24,980	41,307	38,669	37,041	33,380	30,226	25,129	19
20	40,195	37,687	36,137	32,642	29,623	24,721	40,514	37,977	36,409	32,876	29,824	24,872	20
21	39,402	36,993	35,502	32,133	29,213	24,455	39,717	37,280	35,772	32,365	29,414	24,606	21
22	38,606	36,294	34,861	31,616	28,796	24,182	38,917	36,577	35,127	31,846	28,995	24,333	22
23	37,807	35,590	34,214	31,092	28,371	23,901	38,111	35,869	34,477	31,320	28,568	24,052	23
24	37,003	34,880	33,561	30,560	27,937	23,612	37,302	35,155	33,819	30,785	28,133	23,762	24
25	36,196	34,165	32,901	30,020	27,495	23,314	36,489	34,435	33,156	30,242	27,689	23,463	25
26	35,384	33,444	32,234	29,472	27,044	23,007	35,672	33,709	32,485	29,692	27,236	23,156	26
27	34,567	32,717	31,560	28,916	26,583	22,690	34,851	32,978	31,808	29,132	26,774	22,839	27
28	33,747	31,984	30,880	28,351	26,114	22,364	34,025	32,240	31,124	28,565	26,302	22,512	28
29	32,923	31,245	30,193	27,778	25,635	22,029	33,195	31,497	30,433	27,989	25,822	22,176	29
30	32,095	30,501	29,500	27,197	25,147	21,684	32,362	30,748	29,736	27,405	25,332	21,831	30
31	31,263	29,750	28,800	26,607	24,649	21,329	31,525	29,994	29,032	26,813	24,833	21,475	31
32	30,426	28,994	28,092	26,007	24,142	20,963	30,684	29,234	28,221	26,212	24,324	21,109	32
33	29,585	28,231	27,377	25,399	23,624	20,586	29,840	28,469	27,604	25,602	23,805	20,732	33
34	28,740	27,462	26,655	24,782	23,095	20,198	28,991	27,697	26,880	24,983	23,276	20,344	34
35	27,890	26,687	25,926	24,156	22,557	19,798	28,139	26,920	26,149	24,356	22,737	19,945	35
36	27,037	25,907	25,190	23,520	22,008	19,387	27,283	26,137	25,411	23,720	22,188	19,535	36
37	26,181	25,121	24,448	22,876	21,448	18,964	26,423	25,349	24,667	23,075	21,628	19,112	37
38	25,320	24,329	23,698	22,223	20,878	18,529	25,560	24,555	23,916	22,421	21,058	18,678	38
39	24,456	23,531	22,942	21,560	20,297	18,081	24,694	23,756	23,159	21,758	20,477	18,231	39
40	23,588	22,727	22,178	20,888	19,705	17,620	23,824	22,951	22,394	21,086	19,886	17,772	40
41	22,716	21,918	21,408	20,206	19,102	17,146	22,951	22,141	21,624	20,404	19,283	17,300	41
42	21,842	21,104	20,632	19,517	18,488	16,660	22,075	21,325	20,846	19,714	18,670	16,814	42
43	20,967	20,286	19,850	18,819	17,865	16,161	21,196	20,504	20,062	19,014	18,045	16,315	43
44	20,089	19,464	19,064	18,113	17,231	15,649	20,314	19,679	19,272	18,306	17,409	15,803	44
45	19,209	18,638	18,271	17,398	16,586	15,123	19,430	18,849	18,476	17,589	16,763	15,277	45
46	18,326	17,806	17,471	16,674	15,930	14,583	18,543	18,014	17,674	16,863	16,106	14,737	46
47	17,441	16,970	16,666	15,941	15,262	14,028	17,654	17,175	16,866	16,128	15,437	14,182	47
48	16,553	16,128	15,854	15,199	14,583	13,458	16,763	16,331	16,052	15,384	14,757	13,613	48
49	15,663	15,283	15,037	14,448	13,892	12,874	15,869	15,481	15,231	14,630	14,065	13,028	49
50	14,771	14,433	14,214	13,687	13,190	12,274	14,972	14,627	14,404	13,867	13,360	12,427	50
51	13,877	13,579	13,385	12,919	12,476	11,658	14,072	13,767	13,570	13,094	12,643	11,809	51
52	12,982	12,721	12,551	12,141	11,752	11,027	13,169	12,902	12,729	12,311	11,913	11,175	52
53	12,086	11,859	11,712	11,355	11,015	10,380	12,262	12,031	11,881	11,517	11,170	10,522	53
54	11,187	10,993	10,867	10,560	10,267	9,716	11,352	11,154	11,025	10,712	10,413	9,851	54
55	10,287	10,123	10,016	9,756	9,506	9,035	10,439	10,271	10,162	9,896	9,642	9,161	55
56	9,385	9,248	9,159	8,942	8,732	8,336	9,521	9,382	9,291	9,069	8,856	8,452	56
57	8,479	8,368	8,295	8,117	7,945	7,618	8,600	8,486	8,412	8,230	8,055	7,722	57
58	7,570	7,481	7,423	7,281	7,143	6,879	7,673	7,583	7,524	7,379	7,238	6,970	58
59	6,656	6,587	6,542	6,432	6,324	6,118	6,742	6,672	6,626	6,514	6,404	6,195	59
60	5,736	5,685	5,651	5,569	5,489	5,334	5,803	5,752	5,718	5,634	5,553	5,395	60
61	4,808	4,772	4,749	4,691	4,634	4,524	4,858	4,822	4,798	4,739	4,682	4,570	61
62	3,871	3,848	3,833	3,795	3,758	3,686	3,906	3,883	3,867	3,829	3,791	3,718	62
63	2,924	2,910	2,902	2,880	2,859	2,817	2,945	2,932	2,923	2,901	2,879	2,837	63
64	1,964	1,958	1,954	1,944	1,934	1,915	1,974	1,968	1,964	1,954	1,945	1,925	64
65	0,990	0,989	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