

4. Valeur actuelle d'une rente viagère de 1 euro par an payable annuellement

Description

Ce tableau vous permet de convertir une rente **viagère** versée **annuellement** en capital. 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.**

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.

Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable par an													
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	67,839	60,382	56,052	47,047	40,072	30,243	69,626	61,789	57,253	47,860	40,627	30,510	0
1	67,214	59,897	55,643	46,778	39,895	30,167	69,002	61,307	56,849	47,597	40,456	30,437	1
2	66,557	59,382	55,205	46,484	39,698	30,076	68,354	60,804	56,423	47,316	40,270	30,354	2
3	65,892	58,860	54,759	46,184	39,494	29,980	67,700	60,295	55,991	47,029	40,078	30,267	3
4	65,220	58,330	54,306	45,876	39,283	29,880	67,041	59,779	55,553	46,736	39,881	30,176	4
5	64,545	57,795	53,848	45,564	39,069	29,776	66,377	59,259	55,110	46,439	39,680	30,083	5
6	63,866	57,256	53,385	45,246	38,849	29,669	65,711	58,734	54,662	46,136	39,475	29,986	6
7	63,182	56,712	52,917	44,923	38,625	29,559	65,040	58,205	54,210	45,829	39,265	29,886	7
8	62,494	56,162	52,444	44,595	38,396	29,444	64,365	57,671	53,752	45,517	39,051	29,783	8
9	61,803	55,608	51,965	44,261	38,162	29,327	63,687	57,132	53,289	45,200	38,832	29,677	9
10	61,107	55,049	51,480	43,922	37,923	29,205	63,005	56,588	52,822	44,877	38,608	29,567	10
11	60,407	54,485	50,991	43,578	37,679	29,080	62,319	56,040	52,349	44,550	38,380	29,454	11
12	59,704	53,916	50,497	43,228	37,430	28,950	61,629	55,488	51,872	44,218	38,147	29,338	12
13	58,997	53,342	49,997	42,873	37,176	28,817	60,936	54,931	51,390	43,880	37,910	29,218	13
14	58,286	52,764	49,493	42,512	36,916	28,680	60,240	54,370	50,903	43,538	37,668	29,094	14
15	57,572	52,181	48,983	42,147	36,652	28,538	59,541	53,804	50,412	43,192	37,422	28,968	15
16	56,855	51,595	48,470	41,776	36,383	28,393	58,840	53,236	49,918	42,840	37,171	28,838	16
17	56,137	51,006	47,953	41,402	36,110	28,245	58,136	52,664	49,419	42,485	36,916	28,704	17
18	55,419	50,415	47,434	41,025	35,834	28,094	57,430	52,088	48,916	42,125	36,657	28,568	18
19	54,701	49,823	46,913	40,644	35,555	27,941	56,720	51,507	48,407	41,759	36,392	28,427	19
20	53,982	49,229	46,389	40,260	35,272	27,784	56,006	50,922	47,894	41,388	36,123	28,282	20
21	53,261	48,631	45,861	39,872	34,984	27,624	55,289	50,332	47,376	41,011	35,848	28,132	21
22	52,537	48,029	45,328	39,478	34,691	27,459	54,568	49,738	46,852	40,629	35,567	27,978	22
23	51,810	47,423	44,791	39,079	34,393	27,290	53,844	49,138	46,323	40,241	35,280	27,820	23
24	51,078	46,812	44,248	38,673	34,088	27,115	53,115	48,533	45,788	39,846	34,988	27,656	24
25	50,344	46,196	43,699	38,262	33,778	26,936	52,383	47,923	45,248	39,446	34,690	27,488	25
26	49,605	45,574	43,145	37,844	33,461	26,751	51,646	47,309	44,703	39,040	34,386	27,315	26
27	48,862	44,947	42,585	37,419	33,138	26,560	50,906	46,688	44,151	38,627	34,075	27,136	27
28	48,114	44,315	42,019	36,988	32,808	26,364	50,161	46,063	43,594	38,208	33,758	26,952	28
29	47,364	43,678	41,447	36,551	32,472	26,162	49,413	45,433	43,031	37,783	33,435	26,762	29
30	46,609	43,036	40,870	36,108	32,129	25,954	48,662	44,798	42,463	37,351	33,106	26,567	30
31	45,851	42,389	40,288	35,658	31,780	25,740	47,908	44,159	41,890	36,914	32,770	26,367	31
32	45,089	41,737	39,699	35,200	31,423	25,520	47,149	43,515	41,312	36,470	32,429	26,161	32
33	44,322	41,078	39,103	34,736	31,059	25,292	46,388	42,866	40,728	36,020	32,080	25,949	33
34	43,550	40,413	38,501	34,264	30,687	25,058	45,623	42,211	40,138	35,564	31,725	25,730	34
35	42,774	39,743	37,892	33,784	30,308	24,817	44,854	41,552	39,543	35,101	31,363	25,506	35
36	41,994	39,067	37,278	33,298	29,921	24,568	44,082	40,889	38,942	34,631	30,994	25,275	36
37	41,210	38,386	36,657	32,804	29,526	24,313	43,308	40,221	38,337	34,155	30,619	25,038	37
38	40,422	37,699	36,030	32,303	29,124	24,049	42,530	39,549	37,726	33,674	30,237	24,794	38
39	39,629	37,007	35,396	31,794	28,713	23,778	41,751	38,873	37,111	33,186	29,849	24,544	39
40	38,833	36,308	34,756	31,278	28,295	23,499	40,969	38,193	36,491	32,692	29,454	24,288	40
41	38,032	35,605	34,110	30,754	27,868	23,212	40,184	37,508	35,866	32,192	29,052	24,025	41
42	37,229	34,897	33,458	30,223	27,434	22,918	39,397	36,820	35,235	31,686	28,643	23,755	42
43	36,423	34,185	32,802	29,686	26,993	22,616	38,607	36,127	34,600	31,173	28,227	23,478	43
44	35,615	33,469	32,141	29,143	26,544	22,307	37,816	35,432	33,961	30,655	27,805	23,195	44
45	34,805	32,748	31,474	28,592	26,088	21,989	37,025	34,734	33,319	30,132	27,378	22,905	45
46	33,991	32,022	30,802	28,034	25,623	21,663	36,232	34,034	32,674	29,604	26,944	22,609	46
47	33,174	31,292	30,123	27,469	25,151	21,328	35,439	33,330	32,024	29,070	26,504	22,307	47
48	32,354	30,557	29,440	26,897	24,670	20,985	34,644	32,624	31,371	28,531	26,057	21,997	48
49	31,532	29,819	28,751	26,318	24,182	20,633	33,848	31,915	30,714	27,986	25,605	21,680	49
50	30,708	29,076	28,058	25,733	23,686	20,273	33,052	31,203	30,053	27,437	25,146	21,357	50

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51	29,884	28,332	27,362	25,143	23,183	19,905	32,255	30,489	29,389	26,882	24,681	21,027	51
52	29,060	27,586	26,663	24,548	22,675	19,530	31,457	29,773	28,722	26,322	24,209	20,689	52
53	28,237	26,838	25,962	23,948	22,161	19,148	30,659	29,054	28,051	25,756	23,731	20,344	53
54	27,416	26,090	25,259	23,345	21,641	18,759	29,859	28,332	27,376	25,185	23,246	19,991	54
55	26,597	25,343	24,555	22,738	21,117	18,364	29,059	27,607	26,698	24,609	22,755	19,631	55
56	25,781	24,596	23,851	22,129	20,588	17,962	28,259	26,881	26,017	24,028	22,257	19,263	56
57	24,968	23,851	23,148	21,518	20,056	17,555	27,459	26,154	25,334	23,442	21,755	18,889	57
58	24,159	23,108	22,444	20,905	19,520	17,142	26,660	25,425	24,648	22,852	21,245	18,508	58
59	23,354	22,365	21,741	20,289	18,980	16,723	25,860	24,693	23,958	22,256	20,729	18,117	59
60	22,552	21,625	21,038	19,672	18,437	16,299	25,058	23,958	23,264	21,654	20,205	17,718	60
61	21,754	20,886	20,336	19,053	17,889	15,868	24,256	23,221	22,567	21,047	19,675	17,312	61
62	20,959	20,148	19,634	18,431	17,337	15,430	23,455	22,483	21,868	20,435	19,139	16,897	62
63	20,165	19,410	18,930	17,805	16,779	14,985	22,654	21,743	21,166	19,818	18,596	16,474	63
64	19,375	18,673	18,226	17,177	16,218	14,533	21,851	20,999	20,459	19,194	18,045	16,040	64
65	18,589	17,938	17,523	16,547	15,652	14,074	21,046	20,251	19,746	18,563	17,484	15,596	65
66	17,809	17,207	16,822	15,917	15,084	13,610	20,238	19,499	19,028	17,924	16,915	15,140	66
67	17,034	16,479	16,123	15,285	14,513	13,140	19,428	18,742	18,305	17,278	16,336	14,674	67
68	16,265	15,754	15,427	14,653	13,939	12,664	18,617	17,983	17,578	16,625	15,748	14,196	68
69	15,502	15,033	14,733	14,022	13,362	12,182	17,807	17,222	16,849	15,967	15,154	13,709	69
70	14,745	14,317	14,043	13,390	12,784	11,695	16,999	16,463	16,119	15,306	14,554	13,212	70
71	13,998	13,608	13,357	12,761	12,206	11,204	16,196	15,704	15,389	14,642	13,949	12,708	71
72	13,260	12,906	12,678	12,136	11,629	10,711	15,398	14,949	14,661	13,977	13,341	12,197	72
73	12,534	12,214	12,008	11,515	11,054	10,216	14,605	14,197	13,935	13,310	12,729	11,679	73
74	11,820	11,532	11,345	10,900	10,482	9,720	13,819	13,449	13,211	12,644	12,114	11,154	74
75	11,119	10,860	10,693	10,292	9,915	9,224	13,040	12,707	12,492	11,979	11,498	10,623	75
76	10,433	10,202	10,052	9,692	9,353	8,729	12,270	11,971	11,778	11,315	10,881	10,088	76
77	9,764	9,558	9,424	9,103	8,799	8,239	11,512	11,245	11,071	10,656	10,266	9,550	77
78	9,113	8,930	8,812	8,526	8,255	7,754	10,769	10,531	10,377	10,006	9,656	9,013	78
79	8,482	8,320	8,215	7,962	7,721	7,274	10,045	9,833	9,696	9,367	9,055	8,480	79
80	7,870	7,728	7,635	7,412	7,199	6,803	9,340	9,154	9,033	8,741	8,464	7,952	80
81	7,281	7,157	7,076	6,879	6,692	6,342	8,659	8,495	8,388	8,131	7,887	7,433	81
82	6,718	6,609	6,538	6,366	6,202	5,894	8,002	7,859	7,765	7,540	7,325	6,925	82
83	6,180	6,086	6,024	5,874	5,731	5,461	7,373	7,248	7,167	6,970	6,782	6,430	83
84	5,672	5,590	5,537	5,407	5,282	5,046	6,775	6,666	6,595	6,424	6,260	5,952	84
85	5,197	5,126	5,079	4,966	4,858	4,653	6,208	6,114	6,053	5,904	5,762	5,493	85
86	4,754	4,693	4,653	4,555	4,461	4,283	5,675	5,594	5,541	5,413	5,289	5,056	86
87	4,344	4,291	4,256	4,172	4,091	3,936	5,177	5,107	5,062	4,951	4,845	4,643	87
88	3,964	3,918	3,888	3,816	3,745	3,611	4,715	4,655	4,616	4,521	4,429	4,255	88
89	3,610	3,571	3,546	3,483	3,422	3,306	4,289	4,238	4,204	4,122	4,043	3,893	89
90	3,283	3,249	3,227	3,173	3,121	3,021	3,896	3,852	3,824	3,754	3,686	3,557	90
91	2,981	2,952	2,933	2,887	2,842	2,756	3,534	3,496	3,472	3,412	3,354	3,243	91
92	2,709	2,684	2,668	2,628	2,589	2,515	3,201	3,169	3,148	3,097	3,047	2,952	92
93	2,464	2,443	2,429	2,394	2,361	2,297	2,897	2,870	2,852	2,808	2,765	2,684	93
94	2,244	2,226	2,214	2,184	2,155	2,099	2,620	2,597	2,582	2,544	2,508	2,438	94
95	2,041	2,025	2,015	1,989	1,965	1,916	2,368	2,349	2,336	2,304	2,273	2,213	95
96	1,850	1,836	1,827	1,805	1,784	1,742	2,135	2,118	2,107	2,080	2,054	2,002	96
97	1,674	1,662	1,654	1,635	1,617	1,581	1,920	1,906	1,897	1,874	1,851	1,808	97
98	1,512	1,502	1,495	1,479	1,463	1,432	1,724	1,712	1,704	1,684	1,665	1,628	98
99	1,363	1,354	1,349	1,335	1,321	1,295	1,544	1,533	1,527	1,510	1,494	1,463	99
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