

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 arriérés 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

- Choix de la ligne: définissez l'âge du rentier.
- Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
- Multipliez le coefficient par le montant de la rente.

Age au terme de la carrière professionnelle: 65 ans														
Hommes							Femmes							
Age	Valeur actuelle d'une rente annuelle payable par an						Valeur actuelle d'une rente annuelle payable par an						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	54,623	49,886	47,044	40,886	35,844	28,233	54,857	50,087	47,226	41,028	35,956	28,303	0	
1	53,925	49,311	46,540	40,521	35,581	28,096	54,153	49,507	46,717	40,660	35,690	28,164	1	
2	53,201	48,711	46,010	40,133	35,297	27,942	53,430	48,909	46,190	40,274	35,408	28,012	2	
3	52,469	48,103	45,473	39,738	35,004	27,782	52,701	48,304	45,655	39,881	35,119	27,855	3	
4	51,731	47,488	44,927	39,334	34,705	27,616	51,966	47,692	45,113	39,481	34,822	27,692	4	
5	50,989	46,867	44,376	38,923	34,399	27,444	51,227	47,075	44,566	39,074	34,520	27,524	5	
6	50,242	46,241	43,819	38,506	34,086	27,268	50,485	46,452	44,012	38,662	34,211	27,350	6	
7	49,492	45,609	43,256	38,083	33,767	27,085	49,738	45,825	43,453	38,242	33,896	27,171	7	
8	48,737	44,972	42,686	37,653	33,441	26,897	48,987	45,192	42,888	37,816	33,575	26,987	8	
9	47,978	44,329	42,111	37,216	33,109	26,703	48,232	44,553	42,317	37,384	33,246	26,797	9	
10	47,215	43,681	41,529	36,772	32,769	26,503	47,473	43,909	41,740	36,944	32,911	26,601	10	
11	46,447	43,028	40,942	36,321	32,423	26,297	46,709	43,260	41,157	36,498	32,569	26,399	11	
12	45,676	42,369	40,349	35,864	32,069	26,085	45,943	42,606	40,568	36,046	32,220	26,191	12	
13	44,901	41,704	39,749	35,399	31,709	25,866	45,172	41,946	39,974	35,586	31,865	25,977	13	
14	44,121	41,035	39,143	34,928	31,341	25,641	44,397	41,282	39,373	35,120	31,502	25,756	14	
15	43,339	40,360	38,532	34,449	30,966	25,409	43,620	40,612	38,767	34,647	31,133	25,529	15	
16	42,553	39,681	37,916	33,964	30,584	25,170	42,839	39,938	38,156	34,168	30,756	25,296	16	
17	41,765	38,998	37,294	33,474	30,195	24,926	42,055	39,260	37,540	33,682	30,373	25,057	17	
18	40,976	38,312	36,669	32,978	29,801	24,676	41,268	38,576	36,917	33,190	29,983	24,810	18	
19	40,185	37,622	36,040	32,477	29,401	24,419	40,477	37,888	36,289	32,690	29,585	24,557	19	
20	39,392	36,930	35,407	31,970	28,995	24,157	39,682	37,193	35,654	32,183	29,179	24,295	20	
21	38,597	36,233	34,768	31,456	28,581	23,887	38,883	36,493	35,014	31,668	28,764	24,026	21	
22	37,799	35,530	34,123	30,935	28,160	23,610	38,080	35,788	34,366	31,145	28,342	23,749	22	
23	36,996	34,823	33,473	30,407	27,730	23,325	37,273	35,077	33,712	30,615	27,911	23,464	23	
24	36,190	34,110	32,816	29,870	27,292	23,031	36,462	34,360	33,052	30,076	27,472	23,170	24	
25	35,379	33,391	32,152	29,326	26,845	22,729	35,646	33,637	32,385	29,530	27,023	22,867	25	
26	34,564	32,666	31,481	28,774	26,389	22,417	34,827	32,908	31,711	28,975	26,566	22,555	26	
27	33,746	31,936	30,804	28,213	25,924	22,097	34,003	32,173	31,030	28,411	26,099	22,234	27	
28	32,922	31,199	30,120	27,644	25,450	21,766	33,175	31,433	30,342	27,840	25,623	21,903	28	
29	32,095	30,457	29,429	27,066	24,966	21,426	32,343	30,687	29,648	27,260	25,138	21,562	29	
30	31,265	29,709	28,732	26,480	24,473	21,076	31,508	29,935	28,947	26,671	24,643	21,212	30	
31	30,430	28,956	28,028	25,886	23,971	20,716	30,669	29,178	28,240	26,074	24,139	20,851	31	
32	29,591	28,196	27,317	25,283	23,459	20,345	29,825	28,415	27,526	25,469	23,625	20,480	32	
33	28,748	27,430	26,599	24,670	22,936	19,963	28,978	27,646	26,805	24,854	23,101	20,097	33	
34	27,900	26,658	25,873	24,048	22,403	19,569	28,127	26,871	26,077	24,231	22,567	19,704	34	
35	27,049	25,880	25,140	23,417	21,859	19,164	27,272	26,090	25,342	23,599	22,023	19,299	35	
36	26,193	25,096	24,401	22,777	21,305	18,748	26,414	25,304	24,600	22,958	21,468	18,882	36	
37	25,334	24,307	23,654	22,129	20,740	18,319	25,552	24,512	23,852	22,307	20,902	18,454	37	
38	24,471	23,511	22,901	21,470	20,164	17,877	24,686	23,714	23,096	21,648	20,326	18,013	38	
39	23,604	22,710	22,141	20,803	19,578	17,423	23,817	22,911	22,335	20,980	19,740	17,560	39	
40	22,734	21,903	21,373	20,125	18,980	16,956	22,945	22,103	21,566	20,303	19,142	17,094	40	
41	21,860	21,091	20,599	19,439	18,371	16,476	22,069	21,290	20,791	19,616	18,534	16,615	41	
42	20,983	20,273	19,819	18,744	17,751	15,983	21,190	20,470	20,009	18,920	17,914	16,122	42	
43	20,105	19,452	19,033	18,041	17,122	15,476	20,308	19,645	19,221	18,215	17,283	15,615	43	
44	19,224	18,626	18,242	17,329	16,481	14,957	19,423	18,816	18,426	17,500	16,640	15,095	44	
45	18,341	17,795	17,444	16,609	15,830	14,423	18,535	17,981	17,625	16,777	15,987	14,560	45	
46	17,455	16,959	16,640	15,879	15,166	13,875	17,646	17,142	16,818	16,045	15,322	14,012	46	
47	16,566	16,119	15,830	15,139	14,491	13,312	16,753	16,298	16,005	15,304	14,646	13,448	47	
48	15,675	15,273	15,013	14,391	13,805	12,733	15,857	15,449	15,185	14,552	13,957	12,869	48	
49	14,781	14,423	14,190	13,633	13,106	12,139	14,959	14,594	14,358	13,791	13,256	12,273	49	
50	13,885	13,567	13,361	12,866	12,396	11,529	14,058	13,735	13,525	13,021	12,543	11,662	50	
51	12,987	12,708	12,527	12,089	11,674	10,904	13,154	12,869	12,685	12,240	11,817	11,034	51	
52	12,087	11,844	11,686	11,304	10,940	10,262	12,246	11,999	11,838	11,449	11,078	10,388	52	
53	11,186	10,976	10,840	10,510	10,194	9,603	11,335	11,122	10,983	10,647	10,326	9,724	53	
54	10,282	10,104	9,987	9,705	9,435	8,926	10,421	10,239	10,121	9,834	9,559	9,041	54	
55	9,375	9,226	9,129	8,891	8,663	8,232	9,502	9,350	9,251	9,009	8,777	8,339	55	
56	8,466	8,343	8,263	8,067	7,878	7,519	8,580	8,455	8,373	8,173	7,981	7,616	56	
57	7,554	7,455	7,390	7,232	7,078	6,786	7,653	7,552	7,486	7,325	7,169	6,872	57	
58	6,637	6,560	6,509	6,385	6,264	6,032	6,721	6,643	6,591	6,464	6,341	6,106	58	
59	5,716	5,657	5,619	5,524	5,432	5,255	5,784	5,724	5,685	5,589	5,496	5,316	59	
60	4,788	4,746	4,718	4,649	4,583	4,453	4,840	4,797	4,769	4,700	4,632	4,501	60	
61	3,852	3,824	3,805	3,759	3,714	3,626	3,890	3,861	3,842	3,795	3,749	3,661	61	
62	2,907	2,890	2,879	2,851	2,823	2,769	2,931	2,914	2,903	2,874	2,846	2,792	62	
63	1,951	1,943	1,937	1,923	1,909	1,881	1,965	1,956	1,950	1,936	1,922	1,894	63	
64	0,983	0,980	0,978	0,973	0,969	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