

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

Age	Hommes						Femmes						Age
	Valeur actuelle d'une rente annuelle payable par an						Valeur actuelle d'une rente annuelle payable par an						
	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	55,277	50,423	47,515	41,226	36,090	28,362	55,527	50,637	47,709	41,377	36,208	28,436	0
1	54,582	49,853	47,016	40,866	35,832	28,229	54,827	50,063	47,205	41,014	35,947	28,301	1
2	53,861	49,257	46,491	40,484	35,553	28,079	54,107	49,469	46,683	40,634	35,670	28,153	2
3	53,133	48,653	45,959	40,093	35,266	27,923	53,381	48,868	46,153	40,246	35,386	28,000	3
4	52,398	48,042	45,418	39,695	34,971	27,761	52,650	48,260	45,616	39,851	35,095	27,841	4
5	51,659	47,426	44,871	39,290	34,670	27,594	51,915	47,648	45,073	39,450	34,798	27,677	5
6	50,916	46,804	44,319	38,879	34,363	27,422	51,176	47,030	44,525	39,043	34,495	27,508	6
7	50,169	46,177	43,761	38,461	34,050	27,244	50,432	46,407	43,971	38,630	34,186	27,334	7
8	49,418	45,545	43,197	38,036	33,729	27,061	49,685	45,779	43,411	38,209	33,870	27,155	8
9	48,662	44,906	42,626	37,605	33,403	26,872	48,933	45,145	42,846	37,783	33,548	26,970	9
10	47,902	44,263	42,050	37,167	33,069	26,677	48,177	44,506	42,274	37,349	33,218	26,779	10
11	47,138	43,614	41,468	36,722	32,728	26,476	47,418	43,862	41,696	36,909	32,883	26,582	11
12	46,370	42,960	40,879	36,270	32,381	26,269	46,654	43,212	41,113	36,463	32,540	26,380	12
13	45,598	42,300	40,285	35,812	32,027	26,056	45,887	42,557	40,524	36,009	32,191	26,171	13
14	44,822	41,635	39,685	35,346	31,665	25,836	45,116	41,898	39,929	35,549	31,835	25,956	14
15	44,043	40,965	39,079	34,874	31,296	25,610	44,342	41,233	39,328	35,083	31,472	25,736	15
16	43,261	40,290	38,468	34,396	30,921	25,377	43,565	40,564	38,723	34,610	31,102	25,509	16
17	42,476	39,612	37,852	33,912	30,540	25,139	42,785	39,891	38,112	34,131	30,726	25,276	17
18	41,690	38,931	37,232	33,422	30,152	24,895	42,001	39,212	37,495	33,646	30,343	25,036	18
19	40,903	38,247	36,609	32,928	29,759	24,646	41,214	38,528	36,873	33,153	29,952	24,789	19
20	40,114	37,559	35,981	32,427	29,360	24,390	40,423	37,839	36,244	32,652	29,553	24,535	20
21	39,323	36,867	35,348	31,921	28,954	24,128	39,627	37,144	35,609	32,145	29,147	24,273	21
22	38,528	36,170	34,710	31,407	28,540	23,858	38,828	36,444	34,968	31,629	28,732	24,003	22
23	37,729	35,468	34,065	30,886	28,118	23,580	38,025	35,738	34,320	31,106	28,309	23,725	23
24	36,926	34,760	33,414	30,356	27,687	23,294	37,217	35,026	33,665	30,575	27,877	23,439	24
25	36,120	34,046	32,756	29,820	27,248	22,999	36,406	34,309	33,004	30,036	27,437	23,144	25
26	35,309	33,327	32,091	29,274	26,801	22,696	35,590	33,586	32,336	29,488	26,988	22,841	26
27	34,493	32,601	31,420	28,721	26,344	22,383	34,770	32,856	31,662	28,933	26,530	22,528	27
28	33,674	31,870	30,742	28,159	25,878	22,061	33,946	32,121	30,981	28,369	26,062	22,206	28
29	32,851	31,133	30,058	27,590	25,403	21,730	33,118	31,381	30,293	27,797	25,586	21,874	29
30	32,024	30,391	29,367	27,012	24,919	21,390	32,286	30,634	29,598	27,216	25,100	21,533	30
31	31,193	29,643	28,669	26,425	24,425	21,039	31,451	29,882	28,897	26,627	24,605	21,182	31
32	30,358	28,889	27,965	25,830	23,922	20,678	30,612	29,125	28,190	26,030	24,101	20,821	32
33	29,519	28,129	27,253	25,226	23,408	20,305	29,768	28,362	27,475	25,424	23,586	20,449	33
34	28,675	27,362	26,534	24,612	22,884	19,922	28,921	27,592	26,754	24,809	23,061	20,066	34
35	27,827	26,589	25,807	23,990	22,350	19,528	28,070	26,817	26,026	24,186	22,527	19,671	35
36	26,975	25,811	25,074	23,358	21,806	19,122	27,215	26,037	25,291	23,553	21,982	19,266	36
37	26,119	25,027	24,335	22,718	21,251	18,704	26,357	25,251	24,549	22,912	21,427	18,849	37
38	25,260	24,237	23,588	22,068	20,685	18,274	25,496	24,459	23,801	22,262	20,861	18,420	38
39	24,397	23,442	22,834	21,409	20,109	17,832	24,631	23,662	23,046	21,603	20,285	17,979	39
40	23,530	22,640	22,073	20,741	19,522	17,377	23,763	22,860	22,285	20,935	19,699	17,525	40
41	22,660	21,833	21,306	20,064	18,923	16,909	22,891	22,053	21,518	20,258	19,101	17,059	41
42	21,787	21,021	20,532	19,378	18,315	16,428	22,016	21,239	20,743	19,572	18,493	16,580	42
43	20,912	20,206	19,753	18,684	17,696	15,935	21,138	20,421	19,962	18,876	17,873	16,087	43
44	20,035	19,385	18,969	17,982	17,067	15,429	20,257	19,598	19,174	18,172	17,243	15,581	44
45	19,156	18,561	18,178	17,271	16,427	14,910	19,375	18,770	18,381	17,459	16,602	15,061	45
46	18,274	17,731	17,382	16,550	15,775	14,376	18,489	17,937	17,582	16,737	15,950	14,528	46
47	17,389	16,896	16,579	15,821	15,113	13,828	17,601	17,100	16,777	16,007	15,286	13,980	47
48	16,502	16,057	15,770	15,083	14,439	13,265	16,711	16,258	15,965	15,267	14,611	13,417	48
49	15,613	15,214	14,955	14,336	13,753	12,687	15,818	15,410	15,147	14,517	13,924	12,839	49
50	14,722	14,366	14,135	13,580	13,057	12,094	14,922	14,558	14,323	13,758	13,225	12,245	50
51	13,829	13,513	13,308	12,815	12,348	11,486	14,023	13,701	13,492	12,990	12,514	11,635	51
52	12,935	12,657	12,477	12,042	11,629	10,863	13,122	12,838	12,654	12,211	11,790	11,009	52
53	12,039	11,798	11,640	11,260	10,898	10,223	12,217	11,970	11,810	11,422	11,053	10,365	53
54	11,142	10,934	10,798	10,469	10,155	9,567	11,308	11,096	10,958	10,622	10,302	9,702	54
55	10,242	10,065	9,950	9,669	9,400	8,894	10,397	10,216	10,098	9,812	9,537	9,021	55
56	9,341	9,192	9,095	8,859	8,632	8,203	9,481	9,330	9,231	8,990	8,758	8,321	56
57	8,437	8,315	8,235	8,039	7,851	7,494	8,562	8,437	8,356	8,157	7,965	7,601	57
58	7,529	7,431	7,366	7,208	7,056	6,764	7,638	7,538	7,472	7,311	7,156	6,859	58
59	6,617	6,540	6,489	6,365	6,245	6,014	6,709	6,631	6,579	6,453	6,330	6,095	59
60	5,700	5,642	5,603	5,509	5,417	5,241	5,774	5,715	5,676	5,580	5,487	5,307	60
61	4,776	4,734	4,706	4,638	4,572	4,443	4,833	4,790	4,762	4,693	4,626	4,495	61
62	3,844	3,816	3,797	3,751	3,706	3,618	3,885	3,856	3,837	3,791	3,745	3,656	62
63	2,902	2,885	2,873	2,845	2,818	2,764	2,929	2,911	2,900	2,872	2,844	2,789	63
64	1,948	1,940	1,934	1,920	1,906	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