

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: 67 ans													
Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable par an							Valeur actuelle d'une rente annuelle payable par an						
Age	Taux d'intérêt net auquel le capital pourra être placé						Age	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	55,922	50,951	47,978	41,558	36,329	28,487	56,190	51,180	48,184	41,718	36,454	28,563	0
1	55,231	50,385	47,483	41,204	36,076	28,357	55,493	50,610	47,686	41,360	36,198	28,432	1
2	54,513	49,794	46,963	40,826	35,801	28,211	54,777	50,020	47,168	40,986	35,926	28,289	2
3	53,788	49,195	46,435	40,441	35,519	28,059	54,054	49,424	46,643	40,603	35,647	28,139	3
4	53,056	48,588	45,899	40,047	35,230	27,901	53,326	48,821	46,111	40,214	35,361	27,985	4
5	52,321	47,976	45,358	39,648	34,934	27,738	52,595	48,213	45,573	39,818	35,070	27,825	5
6	51,581	47,359	44,810	39,242	34,632	27,571	51,859	47,600	45,030	39,417	34,772	27,661	6
7	50,837	46,736	44,257	38,829	34,324	27,397	51,119	46,981	44,481	39,009	34,468	27,491	7
8	50,089	46,108	43,698	38,410	34,010	27,219	50,375	46,358	43,926	38,594	34,158	27,317	8
9	49,336	45,474	43,132	37,985	33,688	27,034	49,627	45,728	43,366	38,173	33,841	27,136	9
10	48,580	44,835	42,561	37,552	33,360	26,844	48,874	45,094	42,799	37,746	33,518	26,951	10
11	47,819	44,190	41,984	37,113	33,026	26,648	48,118	44,454	42,227	37,311	33,188	26,759	11
12	47,055	43,541	41,400	36,667	32,684	26,446	47,358	43,809	41,648	36,871	32,852	26,562	12
13	46,286	42,885	40,811	36,215	32,336	26,238	46,594	43,159	41,065	36,424	32,509	26,359	13
14	45,513	42,225	40,216	35,755	31,980	26,024	45,827	42,505	40,475	35,970	32,159	26,150	14
15	44,737	41,560	39,615	35,289	31,618	25,803	45,056	41,845	39,880	35,510	31,803	25,935	15
16	43,958	40,890	39,009	34,817	31,249	25,577	44,283	41,181	39,280	35,044	31,440	25,714	16
17	43,177	40,216	38,399	34,339	30,874	25,344	43,506	40,512	38,675	34,571	31,070	25,487	17
18	42,395	39,540	37,785	33,856	30,493	25,107	42,726	39,839	38,064	34,092	30,694	25,253	18
19	41,611	38,861	37,167	33,368	30,107	24,863	41,943	39,160	37,447	33,606	30,310	25,013	19
20	40,826	38,178	36,545	32,874	29,715	24,614	41,155	38,476	36,824	33,112	29,918	24,765	20
21	40,038	37,491	35,918	32,374	29,316	24,359	40,364	37,786	36,195	32,611	29,519	24,510	21
22	39,247	36,799	35,285	31,867	28,909	24,096	39,568	37,091	35,559	32,103	29,112	24,248	22
23	38,452	36,102	34,646	31,353	28,494	23,825	38,768	36,390	34,917	31,587	28,696	23,977	23
24	37,653	35,399	34,000	30,831	28,071	23,546	37,965	35,684	34,269	31,063	28,272	23,699	24
25	36,850	34,690	33,349	30,301	27,640	23,259	37,157	34,971	33,614	30,531	27,840	23,412	25
26	36,042	33,976	32,690	29,763	27,200	22,964	36,345	34,253	32,952	29,991	27,399	23,116	26
27	35,231	33,256	32,025	29,218	26,752	22,659	35,528	33,529	32,284	29,443	26,949	22,812	27
28	34,415	32,530	31,353	28,663	26,294	22,346	34,708	32,800	31,609	28,887	26,490	22,498	28
29	33,596	31,799	30,675	28,101	25,827	22,023	33,884	32,064	30,927	28,322	26,022	22,175	29
30	32,773	31,062	29,990	27,531	25,352	21,691	33,056	31,324	30,239	27,750	25,545	21,843	30
31	31,946	30,319	29,299	26,952	24,867	21,350	32,224	30,577	29,544	27,169	25,059	21,501	31
32	31,114	29,570	28,600	26,365	24,372	20,998	31,389	29,825	28,843	26,580	24,563	21,149	32
33	30,278	28,815	27,895	25,768	23,868	20,635	30,549	29,067	28,135	25,982	24,058	20,787	33
34	29,438	28,054	27,182	25,163	23,353	20,262	29,706	28,304	27,420	25,376	23,543	20,414	34
35	28,594	27,287	26,462	24,549	22,828	19,877	28,859	27,535	26,699	24,760	23,018	20,031	35
36	27,746	26,514	25,735	23,926	22,293	19,482	28,008	26,760	25,971	24,137	22,483	19,636	36
37	26,894	25,736	25,002	23,293	21,748	19,075	27,154	25,979	25,236	23,504	21,938	19,230	37
38	26,038	24,951	24,262	22,652	21,192	18,656	26,296	25,194	24,494	22,863	21,382	18,813	38
39	25,179	24,161	23,514	22,002	20,625	18,225	25,435	24,403	23,747	22,213	20,817	18,383	39
40	24,316	23,365	22,760	21,342	20,048	17,781	24,571	23,606	22,993	21,554	20,241	17,942	40
41	23,449	22,563	21,999	20,674	19,460	17,325	23,704	22,805	22,232	20,886	19,654	17,488	41
42	22,580	21,757	21,232	19,997	18,862	16,857	22,833	21,998	21,464	20,209	19,057	17,022	42
43	21,708	20,947	20,460	19,312	18,254	16,377	21,959	21,185	20,691	19,524	18,449	16,542	43
44	20,835	20,132	19,682	18,619	17,635	15,884	21,083	20,368	19,911	18,829	17,830	16,050	44
45	19,959	19,313	18,899	17,917	17,007	15,377	20,204	19,547	19,125	18,126	17,201	15,544	45
46	19,081	18,489	18,109	17,206	16,367	14,858	19,323	18,721	18,334	17,415	16,561	15,026	46
47	18,201	17,661	17,313	16,487	15,716	14,324	18,440	17,890	17,537	16,695	15,910	14,493	47
48	17,318	16,828	16,512	15,759	15,054	13,776	17,554	17,055	16,733	15,965	15,248	13,946	48
49	16,433	15,991	15,705	15,022	14,381	13,214	16,666	16,215	15,923	15,227	14,574	13,384	49
50	15,547	15,149	14,892	14,277	13,697	12,637	15,776	15,370	15,108	14,480	13,889	12,808	50
51	14,659	14,304	14,075	13,523	13,003	12,046	14,882	14,520	14,286	13,723	13,192	12,215	51
52	13,770	13,456	13,252	12,762	12,297	11,440	13,987	13,666	13,457	12,957	12,482	11,607	52
53	12,880	12,604	12,424	11,992	11,581	10,819	13,088	12,805	12,622	12,180	11,760	10,982	53
54	11,988	11,748	11,591	11,213	10,853	10,182	12,186	11,940	11,780	11,394	11,025	10,340	54
55	11,095	10,888	10,753	10,426	10,114	9,529	11,280	11,068	10,930	10,596	10,277	9,679	55
56	10,201	10,025	9,910	9,631	9,363	8,860	10,372	10,191	10,074	9,789	9,515	9,001	56
57	9,305	9,157	9,061	8,826	8,600	8,173	9,460	9,309	9,210	8,970	8,739	8,303	57
58	8,406	8,284	8,205	8,010	7,823	7,467	8,544	8,419	8,338	8,140	7,948	7,585	58
59	7,503	7,405	7,341	7,184	7,032	6,742	7,623	7,523	7,457	7,297	7,142	6,846	59
60	6,596	6,520	6,469	6,346	6,226	5,996	6,696	6,618	6,567	6,441	6,318	6,084	60
61	5,684	5,626	5,587	5,494	5,402	5,226	5,764	5,705	5,666	5,571	5,478	5,299	61
62	4,764	4,722	4,694	4,626	4,560	4,432	4,826	4,783	4,755	4,686	4,619	4,489	62
63	3,835	3,807	3,788	3,742	3,697	3,610	3,880	3,852	3,833	3,786	3,741	3,652	63
64	2,896	2,879	2,868	2,840	2,812	2,759	2,926	2,909	2,897	2,869	2,841	2,787	64
65	1,945	1,937	1,931	1,917	1,903	1,875	1,962	1,953	1,947	1,933	1,919	1,891	65
66	0,981	0,978	0,976	0,971	0,966	0,957	0,987	0,984	0,982	0,977	0,972	0,963	66
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