

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.

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 annuel total de la rente.

Age au terme de la carrière professionnelle: 65 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	54,778	50,094	47,283	41,184	36,187	28,630	55,005	50,289	47,460	41,323	36,296	28,699	0
1	54,078	49,517	46,776	40,817	35,921	28,491	54,299	49,708	46,948	40,952	36,027	28,558	1
2	53,352	48,915	46,244	40,427	35,634	28,335	53,574	49,107	46,619	40,564	35,743	28,404	2
3	52,619	48,305	45,704	40,029	35,340	28,173	52,844	48,500	45,881	40,169	35,451	28,245	3
4	51,879	47,687	45,157	39,622	35,037	28,005	52,107	47,886	45,337	39,766	35,152	28,079	4
5	51,135	47,065	44,603	39,210	34,729	27,832	51,367	47,266	44,787	39,357	34,847	27,909	5
6	50,388	46,437	44,044	38,790	34,414	27,653	50,623	46,642	44,232	38,941	34,536	27,733	6
7	49,636	45,803	43,478	38,364	34,092	27,468	49,874	46,012	43,670	38,519	34,218	27,552	7
8	48,879	45,164	42,906	37,931	33,764	27,278	49,122	45,377	43,103	38,091	33,894	27,366	8
9	48,118	44,519	42,329	37,492	33,428	27,081	48,365	44,737	42,529	37,655	33,563	27,173	9
10	47,354	43,869	41,745	37,045	33,086	26,879	47,604	44,090	41,950	37,213	33,225	26,975	10
11	46,585	43,213	41,155	36,592	32,737	26,670	46,840	43,439	41,364	36,764	32,880	26,770	11
12	45,812	42,552	40,559	36,131	32,381	26,456	46,071	42,783	40,773	36,309	32,528	26,559	12
13	45,035	41,885	39,957	35,664	32,017	26,234	45,299	42,121	40,176	35,846	32,170	26,342	13
14	44,254	41,214	39,349	35,190	31,646	26,006	44,523	41,454	39,573	35,377	31,804	26,119	14
15	43,470	40,537	38,735	34,708	31,268	25,771	43,743	40,782	38,964	34,901	31,431	25,890	15
16	42,683	39,855	38,116	34,221	30,883	25,530	42,961	40,106	38,351	34,419	31,052	25,653	16
17	41,893	39,170	37,492	33,727	30,492	25,283	42,175	39,425	37,731	33,930	30,665	25,411	17
18	41,102	38,481	36,865	33,228	30,094	25,029	41,386	38,739	37,107	33,435	30,272	25,161	18
19	40,310	37,790	36,233	32,723	29,691	24,770	40,594	38,048	36,475	32,932	29,870	24,905	19
20	39,516	37,095	35,597	32,213	29,281	24,504	39,797	37,351	35,838	32,421	29,461	24,640	20
21	38,719	36,395	34,955	31,696	28,864	24,231	38,996	36,649	35,194	31,903	29,043	24,368	21
22	37,918	35,691	34,308	31,172	28,439	23,951	38,192	35,941	34,544	31,377	28,617	24,087	22
23	37,114	34,981	33,655	30,641	28,006	23,662	37,383	35,227	33,888	30,843	28,182	23,798	23
24	36,306	34,265	32,995	30,101	27,564	23,365	36,570	34,508	33,224	30,301	27,739	23,500	24
25	35,494	33,544	32,328	29,553	27,113	23,059	35,753	33,783	32,554	29,751	27,287	23,194	25
26	34,677	32,817	31,655	28,997	26,654	22,743	34,931	33,052	31,877	29,193	26,826	22,878	26
27	33,857	32,084	30,975	28,433	26,185	22,418	34,106	32,314	31,194	28,626	26,355	22,552	27
28	33,032	31,345	30,288	27,860	25,706	22,084	33,276	31,571	30,503	28,050	25,875	22,217	28
29	32,203	30,600	29,594	27,279	25,219	21,739	32,443	30,823	29,806	27,467	25,386	21,872	29
30	31,371	29,850	28,894	26,689	24,722	21,385	31,605	30,068	29,102	26,874	24,887	21,517	30
31	30,534	29,094	28,187	26,091	24,215	21,021	30,764	29,308	28,392	26,274	24,379	21,152	31
32	29,694	28,332	27,473	25,484	23,699	20,645	29,919	28,543	27,675	25,664	23,860	20,776	32
33	28,849	27,563	26,752	24,868	23,171	20,258	29,070	27,771	26,950	25,046	23,332	20,389	33
34	27,999	26,789	26,023	24,242	22,634	19,860	28,218	26,994	26,219	24,419	22,793	19,990	34
35	27,146	26,008	25,287	23,607	22,085	19,450	27,361	26,210	25,481	23,782	22,244	19,580	35
36	26,289	25,222	24,545	22,963	21,527	19,028	26,500	25,421	24,736	23,137	21,684	19,158	36
37	25,428	24,430	23,795	22,310	20,957	18,594	25,636	24,627	23,985	22,483	21,114	18,724	37
38	24,563	23,632	23,039	21,648	20,377	18,147	24,769	23,826	23,226	21,819	20,533	18,278	38
39	23,694	22,828	22,275	20,976	19,785	17,687	23,898	23,021	22,461	21,147	19,942	17,819	39
40	22,822	22,018	21,505	20,295	19,183	17,214	23,024	22,210	21,690	20,465	19,339	17,347	40
41	21,946	21,203	20,727	19,605	18,569	16,728	22,146	21,393	20,912	19,774	18,725	16,862	41
42	21,068	20,383	19,944	18,905	17,944	16,229	21,265	20,571	20,126	19,074	18,100	16,362	42
43	20,188	19,559	19,155	18,198	17,309	15,716	20,381	19,743	19,334	18,364	17,463	15,849	43
44	19,306	18,730	18,360	17,482	16,663	15,190	19,494	18,911	18,536	17,645	16,815	15,322	44
45	18,420	17,897	17,559	16,756	16,006	14,650	18,605	18,073	17,731	16,917	16,156	14,781	45
46	17,532	17,058	16,752	16,022	15,337	14,094	17,713	17,231	16,921	16,179	15,485	14,225	46
47	16,642	16,214	15,938	15,277	14,657	13,524	16,818	16,384	16,103	15,433	14,803	13,653	47
48	15,748	15,366	15,118	14,524	13,964	12,938	15,920	15,531	15,279	14,676	14,108	13,066	48
49	14,853	14,512	14,291	13,761	13,259	12,336	15,019	14,673	14,449	13,910	13,401	12,463	49
50	13,954	13,654	13,458	12,988	12,543	11,718	14,115	13,810	13,611	13,134	12,681	11,843	50
51	13,054	12,791	12,619	12,207	11,814	11,084	13,209	12,941	12,767	12,347	11,948	11,206	51
52	12,151	11,923	11,775	11,416	11,073	10,433	12,298	12,067	11,916	11,550	11,202	10,551	52
53	11,247	11,051	10,924	10,615	10,319	9,765	11,385	11,186	11,056	10,742	10,442	9,878	53
54	10,340	10,174	10,067	9,805	9,553	9,079	10,467	10,299	10,189	9,923	9,667	9,185	54
55	9,430	9,293	9,203	8,984	8,773	8,375	9,545	9,406	9,314	9,092	8,878	8,472	55
56	8,517	8,405	8,332	8,153	7,980	7,651	8,620	8,506	8,431	8,249	8,073	7,739	56
57	7,601	7,512	7,453	7,310	7,171	6,906	7,689	7,599	7,539	7,394	7,253	6,984	57
58	6,680	6,611	6,566	6,455	6,347	6,140	6,754	6,684	6,638	6,526	6,416	6,206	58
59	5,754	5,703	5,669	5,586	5,506	5,350	5,813	5,761	5,727	5,643	5,562	5,404	59
60	4,821	4,785	4,761	4,703	4,646	4,536	4,865	4,829	4,805	4,746	4,688	4,576	60
61	3,880	3,856	3,841	3,803	3,766	3,694	3,910	3,887	3,871	3,833	3,795	3,722	61
62	2,929	2,915	2,907	2,885	2,863	2,822	2,947	2,934	2,925	2,903	2,881	2,839	62
63	1,966	1,960	1,956	1,946	1,937	1,917	1,975	1,969	1,965	1,955	1,945	1,926	63
64	0,991	0,989	0,988	0,986	0,983	0,978	0,993	0,992	0,991	0,988	0,986	0,980	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