

### 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.

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.

Description

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: 66 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	55,436	50,635	47,758	41,528	36,436	28,761	55,679	50,843	47,946	41,675	36,551	28,833	0
1	54,740	50,063	47,256	41,166	36,175	28,626	54,977	50,266	47,440	41,310	36,287	28,696	1
2	54,017	49,465	46,729	40,782	35,894	28,475	54,255	49,670	46,915	40,927	36,008	28,547	2
3	53,287	48,860	46,194	40,389	35,604	28,317	53,528	49,068	46,383	40,537	35,722	28,392	3
4	52,551	48,246	45,651	39,988	35,307	28,153	52,795	48,458	45,844	40,140	35,428	28,231	4
5	51,810	47,628	45,103	39,580	35,004	27,984	52,058	47,843	45,299	39,736	35,129	28,065	5
6	51,066	47,004	44,548	39,166	34,694	27,810	51,317	47,224	44,748	39,327	34,823	27,894	6
7	50,317	46,375	43,988	38,746	34,378	27,630	50,572	46,599	44,192	38,910	34,511	27,718	7
8	49,564	45,741	43,421	38,319	34,056	27,444	49,823	45,968	43,630	38,488	34,193	27,536	8
9	48,807	45,100	42,848	37,885	33,726	27,253	49,070	45,332	43,062	38,058	33,868	27,349	9
10	48,045	44,455	42,270	37,444	33,390	27,056	48,313	44,691	42,487	37,622	33,536	27,156	10
11	47,280	43,804	41,685	36,997	33,047	26,852	47,551	44,044	41,907	37,179	33,197	26,956	11
12	46,510	43,147	41,095	36,542	32,696	26,643	46,786	43,393	41,322	36,730	32,852	26,751	12
13	45,737	42,485	40,498	36,081	32,339	26,427	46,018	42,736	40,730	36,274	32,500	26,540	13
14	44,959	41,818	39,895	35,613	31,975	26,205	45,245	42,074	40,132	35,811	32,141	26,323	14
15	44,178	41,146	39,287	35,138	31,603	25,976	44,469	41,407	39,529	35,342	31,775	26,099	15
16	43,395	40,469	38,673	34,656	31,225	25,741	43,691	40,736	38,921	34,866	31,402	25,870	16
17	42,609	39,789	38,055	34,169	30,840	25,500	42,909	40,060	38,308	34,384	31,023	25,634	17
18	41,821	39,105	37,432	33,677	30,450	25,253	42,123	39,379	37,689	33,895	30,636	25,391	18
19	41,032	38,419	36,806	33,179	30,053	25,000	41,334	38,693	37,064	33,399	30,242	25,141	19
20	40,242	37,729	36,176	32,676	29,651	24,742	40,542	38,001	36,432	32,895	29,840	24,883	20
21	39,449	37,035	35,541	32,166	29,241	24,476	39,745	37,304	35,794	32,384	29,430	24,618	21
22	38,652	36,335	34,899	31,649	28,824	24,203	38,944	36,602	35,150	31,866	29,012	24,345	22
23	37,851	35,631	34,252	31,124	28,398	23,921	38,139	35,893	34,500	31,339	28,585	24,064	23
24	37,047	34,920	33,598	30,592	27,964	23,632	37,329	35,179	33,842	30,805	28,150	23,774	24
25	36,239	34,204	32,937	30,052	27,522	23,334	36,516	34,459	33,178	30,262	27,706	23,476	25
26	35,426	33,482	32,270	29,503	27,070	23,027	35,699	33,733	32,508	29,711	27,253	23,168	26
27	34,609	32,755	31,596	28,947	26,610	22,710	34,877	33,002	31,830	29,152	26,791	22,851	27
28	33,788	32,021	30,915	28,381	26,140	22,384	34,051	32,264	31,146	28,585	26,319	22,525	28
29	32,963	31,282	30,228	27,808	25,661	22,049	33,221	31,521	30,456	28,009	25,839	22,190	29
30	32,134	30,537	29,534	27,226	25,173	21,704	32,388	30,772	29,758	27,425	25,349	21,844	30
31	31,302	29,786	28,834	26,636	24,676	21,349	31,551	30,018	29,054	26,832	24,850	21,489	31
32	30,465	29,030	28,126	26,037	24,168	20,984	30,710	29,258	28,344	26,231	24,341	21,123	32
33	29,624	28,267	27,411	25,429	23,650	20,607	29,865	28,492	27,626	25,621	23,822	20,746	33
34	28,778	27,498	26,689	24,812	23,122	20,219	29,016	27,720	26,902	25,003	23,293	20,358	34
35	27,928	26,723	25,960	24,186	22,583	19,819	28,163	26,942	26,170	24,375	22,754	19,959	35
36	27,075	25,942	25,224	23,550	22,034	19,409	27,306	26,159	25,433	23,739	22,205	19,548	36
37	26,218	25,155	24,481	22,906	21,475	18,986	26,446	25,370	24,688	23,093	21,645	19,126	37
38	25,357	24,363	23,731	22,253	20,905	18,551	25,583	24,576	23,936	22,439	21,074	18,692	38
39	24,492	23,565	22,974	21,590	20,324	18,103	24,716	23,777	23,179	21,776	20,494	18,245	39
40	23,623	22,761	22,211	20,917	19,732	17,642	23,846	22,972	22,414	21,103	19,902	17,786	40
41	22,751	21,951	21,440	20,236	19,128	17,169	22,973	22,161	21,643	20,422	19,300	17,314	41
42	21,877	21,137	20,664	19,546	18,515	16,682	22,096	21,345	20,865	19,731	18,686	16,828	42
43	21,000	20,318	19,882	18,848	17,891	16,183	21,216	20,524	20,080	19,031	18,061	16,329	43
44	20,122	19,496	19,094	18,141	17,257	15,671	20,333	19,698	19,290	18,322	17,425	15,816	44
45	19,241	18,668	18,300	17,425	16,611	15,145	19,448	18,867	18,493	17,605	16,778	15,290	45
46	18,357	17,836	17,500	16,701	15,954	14,604	18,561	18,031	17,690	16,878	16,120	14,750	46
47	17,470	16,998	16,694	15,967	15,286	14,049	17,671	17,191	16,881	16,143	15,451	14,194	47
48	16,581	16,156	15,881	15,224	14,607	13,479	16,778	16,345	16,066	15,398	14,770	13,624	48
49	15,690	15,309	15,063	14,472	13,915	12,894	15,882	15,495	15,244	14,643	14,076	13,038	49
50	14,797	14,458	14,239	13,711	13,212	12,294	14,984	14,639	14,416	13,879	13,371	12,436	50
51	13,902	13,603	13,408	12,941	12,498	11,677	14,083	13,778	13,581	13,104	12,653	11,818	51
52	13,005	12,743	12,573	12,162	11,771	11,045	13,179	12,912	12,739	12,320	11,922	11,183	52
53	12,106	11,879	11,732	11,374	11,033	10,397	12,271	12,040	11,889	11,525	11,178	10,529	53
54	11,206	11,011	10,885	10,577	10,283	9,732	11,360	11,162	11,033	10,719	10,420	9,858	54
55	10,303	10,139	10,032	9,771	9,521	9,049	10,445	10,277	10,168	9,902	9,647	9,167	55
56	9,398	9,262	9,172	8,954	8,745	8,348	9,526	9,387	9,296	9,074	8,860	8,456	56
57	8,491	8,379	8,306	8,128	7,955	7,628	8,604	8,490	8,416	8,234	8,059	7,725	57
58	7,579	7,490	7,432	7,289	7,151	6,887	7,676	7,586	7,527	7,381	7,241	6,972	58
59	6,662	6,594	6,549	6,438	6,331	6,124	6,743	6,674	6,628	6,515	6,406	6,196	59
60	5,740	5,689	5,656	5,573	5,493	5,338	5,804	5,753	5,719	5,635	5,554	5,396	60
61	4,811	4,775	4,752	4,694	4,637	4,527	4,859	4,823	4,799	4,740	4,682	4,571	61
62	3,873	3,850	3,834	3,797	3,760	3,687	3,906	3,883	3,867	3,829	3,791	3,718	62
63	2,925	2,911	2,903	2,881	2,859	2,818	2,945	2,932	2,923	2,901	2,879	2,837	63
64	1,964	1,958	1,954	1,944	1,935	1,915	1,974	1,968	1,964	1,954	1,945	1,925	64
65	0,990	0,989	0,988	0,985	0,982	0,977	0,993	0,992	0,990	0,988	0,985	0,980	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

Taux d'intérêt net auquel le capital pourra être placé