

**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: 67 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	56,084	51,167	48,224	41,864	36,678	28,888	56,345	51,390	48,425	42,020	36,800	28,963	0
1	55,392	50,600	47,727	41,507	36,422	28,757	55,646	50,817	47,924	41,660	36,541	28,830	1
2	54,673	50,006	47,205	41,128	36,146	28,609	54,928	50,226	47,404	41,283	36,267	28,685	2
3	53,946	49,405	46,675	40,740	35,861	28,455	54,204	49,627	46,877	40,898	35,986	28,534	3
4	53,213	48,796	46,137	40,344	35,569	28,296	53,475	49,022	46,342	40,506	35,698	28,377	4
5	52,476	48,182	45,593	39,942	35,271	28,131	52,741	48,412	45,802	40,108	35,404	28,216	5
6	51,735	47,563	45,044	39,534	34,967	27,961	52,004	47,797	45,257	39,704	35,103	28,049	6
7	50,989	46,938	44,488	39,119	34,657	27,786	51,262	47,176	44,706	39,293	34,797	27,878	7
8	50,240	46,308	43,926	38,697	34,340	27,605	50,517	46,551	44,149	38,876	34,484	27,701	8
9	49,485	45,672	43,359	38,269	34,016	27,418	49,767	45,919	43,586	38,452	34,165	27,518	9
10	48,727	45,031	42,785	37,834	33,685	27,226	49,013	45,283	43,017	38,022	33,839	27,330	10
11	47,965	44,384	42,206	37,392	33,348	27,028	48,255	44,641	42,442	37,585	33,507	27,136	11
12	47,199	43,733	41,620	36,944	33,004	26,823	47,494	43,994	41,861	37,142	33,167	26,937	12
13	46,429	43,075	41,028	36,488	32,652	26,613	46,729	43,342	41,275	36,692	32,821	26,731	13
14	45,655	42,413	40,431	36,026	32,294	26,396	45,960	42,685	40,683	36,236	32,469	26,519	14
15	44,877	41,745	39,828	35,557	31,929	26,173	45,187	42,023	40,086	35,773	32,109	26,302	15
16	44,097	41,073	39,219	35,082	31,557	25,944	44,412	41,356	39,483	35,303	31,743	26,078	16
17	43,314	40,398	38,607	34,601	31,179	25,709	43,634	40,686	38,875	34,828	31,371	25,848	17
18	42,530	39,719	37,990	34,115	30,795	25,468	42,852	40,010	38,262	34,346	30,991	25,612	18
19	41,745	39,038	37,369	33,624	30,406	25,222	42,067	39,329	37,642	33,856	30,604	25,369	19
20	40,958	38,353	36,745	33,128	30,010	24,970	41,278	38,642	37,017	33,360	30,209	25,118	20
21	40,169	37,663	36,115	32,625	29,608	24,711	40,485	37,950	36,385	32,856	29,807	24,860	21
22	39,376	36,969	35,479	32,115	29,198	24,445	39,687	37,253	35,746	32,344	29,396	24,594	22
23	38,579	36,269	34,838	31,597	28,780	24,171	38,886	36,550	35,102	31,825	28,977	24,320	23
24	37,778	35,564	34,190	31,072	28,354	23,889	38,080	35,841	34,450	31,297	28,550	24,038	24
25	36,973	34,853	33,535	30,539	27,919	23,598	37,271	35,126	33,793	30,762	28,114	23,748	25
26	36,164	34,137	32,874	29,998	27,475	23,299	36,457	34,406	33,128	30,219	27,669	23,448	26
27	35,351	33,414	32,206	29,448	27,023	22,991	35,639	33,679	32,457	29,667	27,215	23,140	27
28	34,534	32,686	31,531	28,891	26,561	22,674	34,817	32,947	31,779	29,108	26,752	22,823	28
29	33,713	31,952	30,850	28,325	26,091	22,347	33,991	32,209	31,095	28,540	26,280	22,496	29
30	32,888	31,213	30,163	27,751	25,612	22,011	33,162	31,466	30,404	27,964	25,799	22,159	30
31	32,059	30,468	29,469	27,169	25,123	21,665	32,328	30,717	29,706	27,379	25,309	21,813	31
32	31,226	29,716	28,767	26,578	24,624	21,309	31,491	29,963	29,002	26,786	24,810	21,457	32
33	30,388	28,959	28,059	25,978	24,115	20,942	30,650	29,202	28,291	26,185	24,300	21,090	33
34	29,547	28,195	27,343	25,369	23,596	20,564	29,805	28,436	27,573	25,574	23,781	20,713	34
35	28,701	27,426	26,620	24,751	23,067	20,175	28,956	27,664	26,849	24,955	23,251	20,324	35
36	27,851	26,650	25,891	24,124	22,528	19,775	28,103	26,887	26,117	24,328	22,712	19,925	36
37	26,997	25,869	25,155	23,488	21,978	19,363	27,247	26,104	25,379	23,691	22,162	19,514	37
38	26,140	25,082	24,411	22,843	21,418	18,939	26,388	25,315	24,635	23,046	21,602	19,091	38
39	25,279	24,290	23,661	22,189	20,847	18,503	25,525	24,522	23,884	22,391	21,032	18,656	39
40	24,414	23,491	22,904	21,525	20,265	18,054	24,659	23,723	23,127	21,729	20,451	18,209	40
41	23,545	22,687	22,140	20,853	19,672	17,593	23,790	22,918	22,363	21,057	19,859	17,750	41
42	22,675	21,878	21,370	20,172	19,069	17,119	22,917	22,108	21,592	20,375	19,257	17,278	42
43	21,802	21,065	20,595	19,482	18,456	16,633	22,041	21,293	20,815	19,685	18,643	16,792	43
44	20,927	20,248	19,814	18,785	17,833	16,134	21,163	20,473	20,031	18,986	18,019	16,293	44
45	20,049	19,427	19,027	18,079	17,199	15,621	20,282	19,649	19,243	18,279	17,384	15,781	45
46	19,169	18,600	18,234	17,364	16,554	15,095	19,399	18,820	18,448	17,563	16,739	15,256	46
47	18,287	17,769	17,435	16,640	15,898	14,555	18,514	17,986	17,647	16,838	16,082	14,716	47
48	17,402	16,933	16,630	15,907	15,230	14,000	17,626	17,148	16,840	16,103	15,414	14,162	48
49	16,516	16,093	15,820	15,166	14,552	13,431	16,736	16,304	16,026	15,360	14,734	13,593	49
50	15,627	15,248	15,003	14,416	13,862	12,847	15,843	15,456	15,206	14,607	14,043	13,008	50
51	14,737	14,400	14,182	13,657	13,161	12,248	14,947	14,603	14,380	13,845	13,339	12,408	51
52	13,846	13,548	13,355	12,890	12,449	11,634	14,048	13,745	13,548	13,073	12,623	11,791	52
53	12,953	12,692	12,523	12,115	11,726	11,004	13,147	12,881	12,708	12,291	11,894	11,157	53
54	12,059	11,833	11,686	11,331	10,991	10,358	12,242	12,011	11,861	11,498	11,152	10,506	54
55	11,163	10,969	10,843	10,538	10,245	9,696	11,334	11,136	11,007	10,695	10,396	9,836	55
56	10,265	10,102	9,995	9,735	9,486	9,017	10,422	10,255	10,146	9,881	9,626	9,147	56
57	9,365	9,229	9,140	8,924	8,715	8,320	9,507	9,368	9,277	9,056	8,843	8,439	57
58	8,463	8,351	8,279	8,101	7,930	7,604	8,587	8,474	8,400	8,218	8,043	7,711	58
59	7,556	7,467	7,409	7,267	7,130	6,867	7,662	7,572	7,513	7,368	7,228	6,960	59
60	6,644	6,576	6,531	6,421	6,313	6,108	6,732	6,662	6,617	6,505	6,396	6,186	60
61	5,726	5,675	5,642	5,560	5,480	5,325	5,796	5,744	5,710	5,627	5,545	5,389	61
62	4,801	4,765	4,741	4,684	4,627	4,517	4,853	4,817	4,793	4,734	4,677	4,565	62
63	3,866	3,842	3,827	3,789	3,752	3,680	3,902	3,879	3,864	3,825	3,788	3,715	63
64	2,920	2,907	2,898	2,876	2,855	2,813	2,943	2,930	2,921	2,899	2,877	2,835	64
65	1,962	1,956	1,952	1,942	1,932	1,913	1,973	1,967	1,963	1,953	1,944	1,924	65
66	0,990	0,988	0,987	0,984	0,982	0,977	0,993	0,991	0,990	0,988	0,985	0,980	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