7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 55 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*						
	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%	*Age*
0	47,765	44,228	42,074	37,309	33,299	27,018	47,885	44,334	42,172	37,389	33,364	27,063	0
1	47,027	43,602	41,513	36,882	32,974	26,830	47,141	43,703	41,606	36,958	33,036	26,872	1
2	46,265	42,952	40,928	36,433	32,628	26,625	46,379	43,054	41,022	36,510	32,691	26,668	2
3	45,496	42,294	40,335	35,975	32,273	26,411	45,612	42,397	40,430	36,053	32,338	26,456	3
4	44,721	41,629	39,734	35,507	31,910	26,190	44,840	41,734	39,831	35,588	31,977	26,237	4
5	43,942	40,958	39,126	35,033	31,539	25,962	44,063	41,066	39,226	35,117	31,609	26,012	5
6	43,159	40,281	38,512	34,551	31,160	25,728	43,282	40,392	38,615	34,637	31,233	25,779	6
7	42,371	39,599	37,892	34,062	30,774	25,485	42,497	39,712	37,997	34,151	30,849	25,539	7
8	41,579	38,911	37,265	33,565	30,380	25,236	41,708	39,027	37,373	33,657	30,457	25,292	8
9	40,783	38,217	36,631	33,060	29,977	24,978	40,914	38,335	36,743	33,155	30,057	25,038	9
10	39,982	37,517	35,991	32,548	29,566	24,713	40,116	37,638	36,105	32,645	29,649	24,775	10
11	39,178	36,811	35,345	32,028	29,147	24,440	39,314	36,935	35,462	32,128	29,233	24,505	11
12	38,369	36,100	34,692	31,500	28,719	24,159	38,508	36,227	34,812	31,603	28,809	24,226	12
13	37,556	35,382	34,032	30,963	28,283	23,868	37,698	35,513	34,155	31,070	28,376	23,939	13
14	36,739	34,660	33,365	30,419	27,838	23,570	36,885	34,794	33,492	30,530	27,934	23,644	14
15	35,918	33,931	32,693	29,867	27,384	23,262	36,067	34,069	32,823	29,981	27,484	23,340	15
16	35,094	33,198	32,014	29,307	26,922	22,946	35,246	33,339	32,148	29,425	27,026	23,028	16
17	34,267	32,460	31,330	28,740	26,452	22,621	34,422	32,604	31,467	28,861	26,559	22,706	17
18	33,438	31,718	30,641	28,167	25,974	22,288	33,595	31,863	30,779	28,290	26,083	22,376	18
19	32,607	30,972	29,946	27,586	25,488	21,947	32,763	31,117	30,084	27,709	25,598	22,035	19
20	31,774	30,222	29,247	26,999	24,994	21,596	31,927	30,365	29,383	27,120	25,103	21,684	20
21	30,938	29,467	28,542	26,403	24,491	21,236	31,087	29,606	28,675	26,523	24,598	21,323	21
22	30,098	28,707	27,830	25,799	23,978	20,865	30,242	28,842	27,959	25,916	24,083	20,951	22
23	29,254	27,940	27,111	25,186	23,455	20,484	29,394	28,072	27,237	25,300	23,558	20,568	23
24	28,406	27,168	26,385	24,564	22,922	20,091	28,541	27,295	26,507	24,675	23,022	20,174	24
25	27,553	26,389	25,652	23,933	22,378	19,686	27,684	26,512	25,770	24,041	22,476	19,767	25
26	26,697	25,604	24,911	23,293	21,823	19,269	26,823	25,723	25,026	23,397	21,918	19,349	26
27	25,836	24,813	24,163	22,642	21,257	18,840	25,957	24,928	24,274	22,744	21,350	18,918	27
28	24,971	24,016	23,408	21,983	20,680	18,398	25,087	24,126	23,515	22,080	20,770	18,474	28
29	24,102	23,212	22,645	21,313	20,092	17,943	24,213	23,318	22,748	21,407	20,179	18,017	29
30	23,229	22,403	21,876	20,634	19,493	17,475	23,335	22,504	21,974	20,725	19,576	17,546	30
31	22,352	21,588	21,099	19,945	18,882	16,993	22,453	21,684	21,193	20,032	18,962	17,062	31
32	21,471	20,766	20,314	19,246	18,259	16,497	21,567	20,858	20,404	19,330	18,336	16,564	32
33	20,585	19,937	19,522	18,537	17,623	15,986	20,677	20,026	19,608	18,617	17,697	16,051	33
34	19,695	19,103	18,722	17,817	16,975	15,460	19,783	19,187	18,804	17,893	17,046	15,522	34
35	18,801	18,262	17,914	17,087	16,314	14,918	18,884	18,341	17,992	17,159	16,383	14,978	35
36	17,904	17,414	17,099	16,346	15,641	14,361	17,982	17,490	17,172	16,415	15,706	14,419	36
37	17,002	16,561	16,276	15,594	14,955	13,787	17,075	16,632	16,345	15,660	15,016	13,842	37
38	16,096	15,700	15,445	14,832	14,255	13,197	16,165	15,767	15,510	14,894	14,313	13,249	38
39	15,186	14,834	14,606	14,059	13,541	12,589	15,250	14,896	14,667	14,117	13,596	12,639	39
40	14,271	13,961	13,759	13,274	12,814	11,963	14,332	14,019	13,817	13,329	12,866	12,011	40
41	13,353	13,081	12,904	12,478	12,072	11,319	13,409	13,135	12,958	12,529	12,121	11,364	41
42	12,430	12,195	12,041	11,671	11,317	10,657	12,482	12,245	12,091	11,718	11,362	10,699	42
43	11,504	11,303	11,171	10,852	10,547	9,975	11,550	11,348	11,215	10,895	10,588	10,013	43
44	10,574	10,404	10,293	10,022	9,763	9,274	10,615	10,444	10,332	10,060	9,799	9,308	44
45	9,640	9,498	9,406	9,180	8,963	8,552	9,675	9,533	9,440	9,213	8,995	8,582	45
46	8,701	8,586	8,510	8,326	8,147	7,809	8,732	8,616	8,540	8,355	8,176	7,835	46
47	7,757	7,666	7,605	7,458	7,316	7,043	7,783	7,691	7,631	7,483	7,340	7,066	47
48	6,809	6,738	6,691	6,578	6,467	6,254	6,830	6,759	6,713	6,598	6,487	6,274	48
49	5,855	5,802	5,768	5,683	5,601	5,442	5,872	5,820	5,785	5,700	5,617	5,458	49
50	4,895	4,859	4,835	4,775	4,717	4,604	4,909	4,872	4,848	4,788	4,730	4,617	50
51	3,930	3,907	3,891	3,853	3,815	3,741	3,940	3,916	3,901	3,862	3,824	3,750	51
52	2,959	2,946	2,937	2,915	2,893	2,850	2,965	2,952	2,943	2,921	2,899	2,856	52
53	1,981	1,975	1,971	1,961	1,951	1,931	1,984	1,978	1,974	1,964	1,954	1,934	53
54	0,995	0,993	0,992	0,990	0,987	0,982	0,996	0,994	0,993	0,990	0,988	0,983	54
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 56 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*						
	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%	*Age*
0	48,498	44,850	42,631	37,732	33,621	27,206	48,625	44,962	42,734	37,816	33,690	27,252	0
1	47,764	44,228	42,075	37,312	33,302	27,023	47,885	44,335	42,173	37,392	33,368	27,067	1
2	47,006	43,584	41,496	36,869	32,963	26,823	47,128	43,691	41,595	36,950	33,030	26,869	2
3	46,241	42,931	40,908	36,417	32,615	26,616	46,364	43,040	41,010	36,500	32,684	26,663	3
4	45,469	42,271	40,313	35,957	32,259	26,401	45,595	42,382	40,416	36,042	32,329	26,450	4
5	44,694	41,605	39,711	35,489	31,895	26,180	44,822	41,719	39,817	35,577	31,968	26,231	5
6	43,914	40,933	39,103	35,014	31,523	25,951	44,045	41,050	39,212	35,105	31,599	26,005	6
7	43,131	40,256	38,489	34,532	31,144	25,716	43,264	40,376	38,600	34,625	31,223	25,772	7
8	42,342	39,573	37,868	34,042	30,757	25,473	42,479	39,696	37,982	34,138	30,838	25,532	8
9	41,550	38,884	37,240	33,544	30,362	25,223	41,689	39,010	37,358	33,644	30,446	25,285	9
10	40,753	38,189	36,606	33,039	29,958	24,965	40,895	38,318	36,727	33,141	30,046	25,029	10
11	39,952	37,489	35,965	32,526	29,547	24,699	40,097	37,621	36,089	32,632	29,638	24,767	11
12	39,147	36,783	35,318	32,005	29,127	24,425	39,295	36,918	35,445	32,114	29,221	24,496	12
13	38,337	36,071	34,665	31,476	28,699	24,143	38,489	36,209	34,795	31,589	28,797	24,217	13
14	37,524	35,354	34,005	30,940	28,262	23,853	37,679	35,495	34,138	31,056	28,364	23,930	14
15	36,707	34,631	33,338	30,395	27,817	23,554	36,865	34,776	33,476	30,515	27,922	23,635	15
16	35,887	33,903	32,666	29,844	27,364	23,246	36,049	34,052	32,807	29,967	27,473	23,331	16
17	35,064	33,170	31,988	29,285	26,902	22,931	35,229	33,323	32,132	29,412	27,015	23,019	17
18	34,239	32,434	31,305	28,719	26,433	22,607	34,405	32,588	31,451	28,848	26,548	22,698	18
19	33,413	31,694	30,618	28,147	25,957	22,275	33,577	31,847	30,764	28,276	26,072	22,367	19
20	32,583	30,950	29,925	27,568	25,472	21,934	32,745	31,101	30,069	27,696	25,586	22,026	20
21	31,751	30,201	29,227	26,981	24,978	21,584	31,909	30,348	29,368	27,107	25,091	21,675	21
22	30,915	29,446	28,522	26,386	24,475	21,224	31,069	29,590	28,659	26,509	24,586	21,314	22
23	30,075	28,686	27,810	25,782	23,962	20,853	30,225	28,826	27,944	25,902	24,071	20,942	23
24	29,231	27,919	27,091	25,169	23,439	20,471	29,376	28,055	27,221	25,286	23,545	20,558	24
25	28,383	27,147	26,365	24,547	22,906	20,078	28,523	27,278	26,491	24,661	23,009	20,164	25
26	27,531	26,368	25,632	23,915	22,362	19,673	27,666	26,495	25,754	24,026	22,463	19,757	26
27	26,674	25,583	24,891	23,274	21,807	19,256	26,804	25,706	25,009	23,382	21,905	19,338	27
28	25,813	24,792	24,143	22,624	21,241	18,826	25,939	24,911	24,257	22,729	21,336	18,907	28
29	24,948	23,995	23,388	21,964	20,664	18,384	25,069	24,109	23,498	22,065	20,757	18,463	29
30	24,080	23,192	22,625	21,295	20,076	17,929	24,195	23,301	22,732	21,393	20,166	18,006	30
31	23,207	22,382	21,856	20,616	19,476	17,461	23,317	22,488	21,958	20,710	19,563	17,535	31
32	22,330	21,567	21,079	19,927	18,865	16,979	22,436	21,668	21,177	20,017	18,949	17,051	32
33	21,449	20,745	20,294	19,228	18,242	16,482	21,550	20,842	20,388	19,315	18,322	16,552	33
34	20,563	19,917	19,502	18,518	17,606	15,971	20,660	20,009	19,592	18,602	17,684	16,039	34
35	19,674	19,082	18,702	17,799	16,958	15,445	19,766	19,170	18,788	17,879	17,033	15,511	35
36	18,780	18,241	17,895	17,068	16,297	14,904	18,868	18,325	17,976	17,145	16,369	14,967	36
37	17,883	17,395	17,080	16,328	15,624	14,346	17,966	17,474	17,157	16,401	15,693	14,407	37
38	16,982	16,541	16,257	15,577	14,938	13,773	17,060	16,617	16,330	15,646	15,003	13,831	38
39	16,076	15,682	15,426	14,815	14,238	13,182	16,150	15,753	15,496	14,881	14,301	13,238	39
40	15,166	14,815	14,588	14,042	13,525	12,575	15,236	14,883	14,654	14,104	13,584	12,628	40
41	14,253	13,943	13,742	13,257	12,798	11,949	14,318	14,006	13,804	13,316	12,854	12,000	41
42	13,335	13,064	12,888	12,462	12,058	11,306	13,396	13,123	12,946	12,517	12,110	11,354	42
43	12,415	12,180	12,027	11,656	11,303	10,644	12,470	12,233	12,079	11,707	11,352	10,689	43
44	11,490	11,289	11,157	10,839	10,535	9,964	11,539	11,337	11,205	10,885	10,578	10,004	44
45	10,561	10,391	10,280	10,010	9,751	9,263	10,605	10,434	10,322	10,051	9,791	9,300	45
46	9,628	9,487	9,394	9,169	8,952	8,542	9,667	9,525	9,432	9,206	8,988	8,575	46
47	8,690	8,575	8,500	8,316	8,138	7,800	8,724	8,609	8,533	8,348	8,169	7,829	47
48	7,748	7,656	7,596	7,449	7,307	7,035	7,777	7,685	7,625	7,477	7,334	7,061	48
49	6,801	6,730	6,684	6,570	6,460	6,247	6,825	6,754	6,708	6,594	6,482	6,269	49
50	5,848	5,796	5,762	5,677	5,595	5,436	5,868	5,816	5,781	5,696	5,614	5,454	50
51	4,891	4,854	4,830	4,770	4,712	4,600	4,906	4,869	4,845	4,786	4,727	4,614	51
52	3,927	3,903	3,888	3,849	3,811	3,738	3,938	3,914	3,899	3,860	3,822	3,748	52
53	2,957	2,943	2,935	2,913	2,891	2,848	2,964	2,951	2,942	2,919	2,898	2,855	53
54	1,980	1,974	1,970	1,960	1,950	1,930	1,983	1,977	1,973	1,963	1,953	1,934	54
55	0,994	0,993	0,992	0,989	0,987	0,981	0,996	0,994	0,993	0,990	0,988	0,982	55
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 57 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*						
	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%	*Age*
0	49,225	45,464	43,179	38,148	33,935	27,387	49,360	45,582	43,289	38,236	34,007	27,435	0
1	48,495	44,848	42,630	37,733	33,623	27,210	48,624	44,961	42,734	37,818	33,692	27,256	1
2	47,740	44,208	42,056	37,297	33,291	27,016	47,870	44,322	42,162	37,383	33,361	27,063	2
3	46,979	43,560	41,474	36,852	32,949	26,814	47,110	43,676	41,582	36,939	33,021	26,863	3
4	46,211	42,905	40,884	36,397	32,599	26,605	46,345	43,024	40,994	36,488	32,674	26,656	4
5	45,439	42,244	40,288	35,936	32,242	26,390	45,576	42,365	40,401	36,029	32,319	26,443	5
6	44,664	41,578	39,686	35,468	31,877	26,168	44,803	41,702	39,801	35,564	31,957	26,224	6
7	43,883	40,905	39,077	34,993	31,505	25,939	44,025	41,033	39,196	35,091	31,588	25,997	7
8	43,099	40,227	38,462	34,510	31,125	25,703	43,244	40,358	38,583	34,611	31,211	25,764	8
9	42,310	39,544	37,840	34,019	30,738	25,459	42,458	39,677	37,965	34,124	30,826	25,524	9
10	41,517	38,854	37,212	33,521	30,342	25,208	41,667	38,991	37,340	33,629	30,434	25,276	10
11	40,719	38,159	36,578	33,015	29,938	24,950	40,873	38,299	36,708	33,126	30,033	25,020	11
12	39,918	37,458	35,937	32,501	29,526	24,684	40,075	37,601	36,071	32,616	29,625	24,757	12
13	39,112	36,752	35,289	31,980	29,106	24,409	39,273	36,898	35,427	32,098	29,208	24,486	13
14	38,303	36,040	34,635	31,451	28,677	24,127	38,467	36,190	34,777	31,573	28,783	24,207	14
15	37,490	35,322	33,975	30,914	28,240	23,836	37,657	35,476	34,120	31,040	28,350	23,920	15
16	36,673	34,600	33,309	30,370	27,795	23,537	36,845	34,757	33,458	30,500	27,909	23,625	16
17	35,854	33,873	32,637	29,819	27,342	23,230	36,028	34,034	32,790	29,953	27,460	23,322	17
18	35,033	33,142	31,961	29,261	26,882	22,915	35,209	33,304	32,115	29,397	27,002	23,010	18
19	34,211	32,408	31,281	28,697	26,414	22,592	34,385	32,570	31,434	28,834	26,535	22,688	19
20	33,386	31,670	30,595	28,127	25,939	22,261	33,557	31,829	30,747	28,262	26,059	22,357	20
21	32,557	30,926	29,903	27,548	25,454	21,921	32,725	31,083	30,052	27,681	25,573	22,016	21
22	31,726	30,177	29,204	26,961	24,961	21,571	31,889	30,330	29,350	27,092	25,078	21,665	22
23	30,890	29,423	28,499	26,366	24,458	21,210	31,049	29,571	28,642	26,494	24,572	21,303	23
24	30,050	28,662	27,787	25,762	23,945	20,839	30,204	28,807	27,926	25,886	24,057	20,931	24
25	29,206	27,896	27,068	25,149	23,421	20,457	29,356	28,036	27,203	25,270	23,531	20,547	25
26	28,358	27,123	26,342	24,526	22,888	20,063	28,503	27,259	26,473	24,645	22,995	20,152	26
27	27,505	26,344	25,609	23,895	22,343	19,658	27,645	26,476	25,735	24,010	22,448	19,745	27
28	26,648	25,559	24,868	23,254	21,788	19,240	26,784	25,687	24,991	23,366	21,890	19,326	28
29	25,788	24,768	24,120	22,603	21,222	18,811	25,918	24,891	24,239	22,712	21,321	18,894	29
30	24,923	23,971	23,365	21,944	20,645	18,369	25,049	24,090	23,480	22,049	20,741	18,450	30
31	24,055	23,168	22,603	21,275	20,057	17,914	24,175	23,282	22,713	21,376	20,150	17,993	31
32	23,182	22,359	21,833	20,595	19,458	17,445	23,298	22,469	21,940	20,693	19,548	17,522	32
33	22,305	21,543	21,056	19,906	18,846	16,963	22,416	21,649	21,159	20,001	18,934	17,038	33
34	21,424	20,721	20,271	19,207	18,222	16,466	21,530	20,823	20,370	19,298	18,307	16,539	34
35	20,538	19,893	19,479	18,497	17,586	15,954	20,641	19,991	19,574	18,585	17,669	16,026	35
36	19,649	19,059	18,679	17,778	16,939	15,428	19,747	19,152	18,770	17,862	17,018	15,497	36
37	18,757	18,219	17,872	17,048	16,278	14,887	18,849	18,308	17,959	17,129	16,354	14,954	37
38	17,860	17,372	17,058	16,307	15,605	14,330	17,948	17,457	17,140	16,385	15,678	14,394	38
39	16,959	16,519	16,235	15,556	14,919	13,756	17,042	16,600	16,314	15,631	14,989	13,818	39
40	16,054	15,660	15,405	14,795	14,220	13,166	16,133	15,737	15,480	14,866	14,287	13,226	40
41	15,145	14,794	14,567	14,022	13,507	12,558	15,220	14,867	14,639	14,090	13,571	12,616	41
42	14,232	13,923	13,722	13,239	12,781	11,933	14,303	13,991	13,789	13,303	12,841	11,989	42
43	13,317	13,046	12,870	12,445	12,041	11,291	13,381	13,109	12,932	12,504	12,098	11,343	43
44	12,397	12,163	12,010	11,640	11,288	10,631	12,456	12,220	12,066	11,695	11,340	10,678	44
45	11,474	11,273	11,142	10,824	10,520	9,951	11,527	11,325	11,193	10,874	10,568	9,995	45
46	10,546	10,377	10,266	9,996	9,738	9,251	10,595	10,424	10,312	10,041	9,781	9,291	46
47	9,615	9,473	9,381	9,157	8,940	8,531	9,658	9,516	9,423	9,197	8,979	8,567	47
48	8,678	8,563	8,488	8,304	8,127	7,789	8,716	8,601	8,525	8,340	8,162	7,822	48
49	7,737	7,646	7,586	7,439	7,297	7,026	7,770	7,679	7,618	7,471	7,328	7,055	49
50	6,792	6,721	6,675	6,561	6,451	6,239	6,820	6,749	6,702	6,588	6,477	6,264	50
51	5,841	5,789	5,755	5,670	5,588	5,429	5,864	5,812	5,777	5,692	5,610	5,450	51
52	4,885	4,848	4,824	4,765	4,707	4,595	4,903	4,866	4,842	4,782	4,724	4,611	52
53	3,923	3,899	3,884	3,845	3,808	3,734	3,936	3,912	3,897	3,858	3,820	3,746	53
54	2,955	2,941	2,932	2,910	2,889	2,846	2,963	2,949	2,940	2,918	2,896	2,854	54
55	1,979	1,972	1,968	1,958	1,949	1,929	1,983	1,977	1,972	1,962	1,953	1,933	55
56	0,994	0,993	0,992	0,989	0,986	0,981	0,995	0,994	0,993	0,990	0,987	0,982	56
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 58 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*						
	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%	*Age*
0	49,945	46,070	43,721	38,555	34,242	27,562	50,089	46,196	43,836	38,648	34,318	27,613	0
1	49,219	45,459	43,177	38,147	33,937	27,390	49,356	45,580	43,287	38,237	34,009	27,438	1
2	48,468	44,825	42,609	37,717	33,610	27,202	48,606	44,946	42,720	37,808	33,684	27,251	2
3	47,710	44,182	42,032	37,278	33,275	27,006	47,851	44,305	42,146	37,371	33,351	27,057	3
4	46,946	43,531	41,448	36,830	32,932	26,802	47,089	43,658	41,564	36,926	33,010	26,856	4
5	46,178	42,875	40,857	36,375	32,581	26,593	46,324	43,005	40,977	36,474	32,662	26,649	5
6	45,406	42,214	40,261	35,914	32,223	26,377	45,554	42,346	40,383	36,015	32,307	26,436	6
7	44,629	41,547	39,658	35,445	31,858	26,154	44,780	41,682	39,783	35,549	31,945	26,216	7
8	43,848	40,874	39,048	34,969	31,485	25,925	44,002	41,012	39,177	35,076	31,575	25,989	8
9	43,063	40,195	38,432	34,485	31,104	25,688	43,220	40,337	38,564	34,595	31,198	25,755	9
10	42,273	39,511	37,810	33,993	30,716	25,444	42,434	39,656	37,945	34,107	30,813	25,514	10
11	41,480	38,821	37,181	33,495	30,320	25,192	41,643	38,969	37,320	33,612	30,420	25,266	11
12	40,682	38,126	36,546	32,988	29,915	24,933	40,849	38,277	36,688	33,109	30,019	25,010	12
13	39,881	37,424	35,905	32,474	29,503	24,666	40,051	37,579	36,050	32,599	29,610	24,747	13
14	39,075	36,717	35,257	31,952	29,082	24,391	39,249	36,876	35,406	32,081	29,193	24,476	14
15	38,265	36,005	34,603	31,423	28,653	24,108	38,443	36,168	34,756	31,556	28,769	24,197	15
16	37,453	35,288	33,943	30,886	28,216	23,818	37,634	35,455	34,100	31,024	28,336	23,910	16
17	36,637	34,567	33,278	30,343	27,772	23,519	36,822	34,737	33,439	30,484	27,895	23,615	17
18	35,820	33,842	32,608	29,793	27,320	23,213	36,006	34,013	32,771	29,936	27,446	23,311	18
19	35,002	33,113	31,934	29,238	26,861	22,899	35,186	33,284	32,096	29,381	26,988	22,999	19
20	34,180	32,380	31,254	28,675	26,394	22,577	34,363	32,549	31,415	28,817	26,521	22,677	20
21	33,356	31,643	30,569	28,105	25,919	22,246	33,535	31,808	30,727	28,245	26,044	22,346	21
22	32,529	30,900	29,878	27,526	25,435	21,906	32,703	31,062	30,032	27,664	25,558	22,005	22
23	31,697	30,151	29,179	26,939	24,942	21,556	31,866	30,309	29,330	27,074	25,062	21,653	23
24	30,861	29,396	28,474	26,344	24,438	21,195	31,026	29,550	28,622	26,476	24,557	21,291	24
25	30,021	28,636	27,762	25,740	23,925	20,823	30,181	28,786	27,906	25,869	24,041	20,918	25
26	29,177	27,869	27,043	25,126	23,401	20,441	29,332	28,015	27,183	25,252	23,515	20,534	26
27	28,329	27,096	26,316	24,504	22,867	20,047	28,479	27,237	26,452	24,626	22,978	20,139	27
28	27,476	26,317	25,583	23,872	22,322	19,641	27,622	26,454	25,715	23,991	22,431	19,731	28
29	26,620	25,532	24,842	23,230	21,767	19,223	26,760	25,665	24,970	23,347	21,873	19,312	29
30	25,759	24,741	24,094	22,580	21,201	18,794	25,895	24,869	24,218	22,693	21,304	18,880	30
31	24,895	23,945	23,340	21,921	20,624	18,352	25,026	24,068	23,459	22,030	20,725	18,436	31
32	24,027	23,142	22,577	21,251	20,036	17,896	24,152	23,261	22,693	21,357	20,133	17,979	32
33	23,154	22,332	21,807	20,572	19,436	17,427	23,275	22,447	21,919	20,675	19,531	17,508	33
34	22,276	21,516	21,030	19,882	18,824	16,944	22,394	21,628	21,138	19,982	18,916	17,023	34
35	21,395	20,694	20,245	19,183	18,200	16,447	21,508	20,802	20,350	19,279	18,290	16,524	35
36	20,511	19,866	19,453	18,473	17,564	15,936	20,619	19,970	19,554	18,567	17,651	16,011	36
37	19,622	19,033	18,654	17,754	16,917	15,409	19,725	19,132	18,750	17,844	17,001	15,483	37
38	18,729	18,193	17,847	17,024	16,256	14,868	18,828	18,288	17,940	17,111	16,337	14,939	38
39	17,833	17,346	17,033	16,284	15,583	14,310	17,928	17,438	17,122	16,368	15,662	14,380	39
40	16,932	16,494	16,211	15,533	14,897	13,737	17,023	16,581	16,296	15,614	14,973	13,804	40
41	16,028	15,635	15,381	14,772	14,198	13,147	16,115	15,719	15,463	14,849	14,271	13,212	41
42	15,120	14,771	14,544	14,000	13,486	12,540	15,202	14,850	14,622	14,074	13,556	12,602	42
43	14,210	13,901	13,701	13,218	12,761	11,916	14,286	13,975	13,773	13,287	12,827	11,975	43
44	13,295	13,025	12,850	12,426	12,023	11,275	13,366	13,093	12,917	12,490	12,084	11,330	44
45	12,377	12,143	11,991	11,622	11,271	10,615	12,442	12,206	12,053	11,681	11,327	10,667	45
46	11,455	11,255	11,124	10,807	10,504	9,936	11,515	11,313	11,181	10,862	10,556	9,984	46
47	10,529	10,360	10,249	9,981	9,723	9,237	10,583	10,413	10,301	10,031	9,771	9,282	47
48	9,599	9,458	9,366	9,142	8,926	8,518	9,648	9,506	9,413	9,187	8,970	8,559	48
49	8,664	8,550	8,475	8,291	8,114	7,777	8,708	8,592	8,516	8,332	8,153	7,814	49
50	7,725	7,634	7,574	7,428	7,286	7,015	7,763	7,671	7,611	7,464	7,321	7,048	50
51	6,781	6,711	6,665	6,552	6,442	6,230	6,814	6,743	6,697	6,583	6,472	6,259	51
52	5,833	5,781	5,747	5,662	5,580	5,422	5,859	5,807	5,773	5,688	5,605	5,446	52
53	4,879	4,842	4,818	4,759	4,701	4,589	4,899	4,863	4,839	4,779	4,721	4,608	53
54	3,919	3,895	3,880	3,841	3,804	3,730	3,933	3,910	3,894	3,856	3,818	3,744	54
55	2,952	2,938	2,930	2,908	2,886	2,844	2,961	2,948	2,939	2,917	2,895	2,852	55
56	1,977	1,971	1,967	1,957	1,947	1,928	1,982	1,976	1,972	1,962	1,952	1,932	56
57	0,994	0,992	0,991	0,989	0,986	0,981	0,995	0,994	0,992	0,990	0,987	0,982	57
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 59 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*						
	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%	*Age*
0	50,658	46,669	44,254	38,954	34,542	27,731	50,811	46,803	44,377	39,053	34,622	27,784	0
1	49,936	46,064	43,716	38,553	34,242	27,565	50,083	46,192	43,833	38,647	34,319	27,615	1
2	49,189	45,434	43,153	38,129	33,922	27,381	49,336	45,563	43,272	38,225	34,000	27,433	2
3	48,435	44,796	42,582	37,696	33,593	27,191	48,584	44,927	42,703	37,794	33,673	27,244	3
4	47,674	44,150	42,003	37,254	33,256	26,993	47,827	44,285	42,127	37,355	33,339	27,049	4
5	46,910	43,499	41,418	36,806	32,912	26,789	47,065	43,637	41,545	36,910	32,998	26,848	5
6	46,141	42,843	40,827	36,351	32,561	26,579	46,299	42,983	40,957	36,458	32,649	26,640	6
7	45,368	42,181	40,230	35,888	32,202	26,362	45,529	42,324	40,363	35,999	32,294	26,427	7
8	44,591	41,513	39,626	35,419	31,836	26,139	44,755	41,659	39,762	35,532	31,931	26,206	8
9	43,809	40,839	39,016	34,942	31,463	25,909	43,976	40,989	39,156	35,058	31,561	25,979	9
10	43,023	40,160	38,399	34,457	31,081	25,671	43,194	40,313	38,542	34,577	31,183	25,745	10
11	42,233	39,475	37,777	33,965	30,692	25,427	42,407	39,632	37,923	34,089	30,797	25,503	11
12	41,439	38,785	37,147	33,466	30,295	25,175	41,616	38,945	37,297	33,593	30,404	25,255	12
13	40,641	38,089	36,512	32,959	29,890	24,915	40,822	38,253	36,666	33,090	30,003	24,999	13
14	39,839	37,387	35,870	32,444	29,477	24,647	40,024	37,555	36,028	32,580	29,594	24,735	14
15	39,033	36,680	35,222	31,922	29,056	24,372	39,222	36,852	35,384	32,062	29,177	24,464	15
16	38,224	35,968	34,568	31,393	28,627	24,089	38,417	36,144	34,734	31,537	28,753	24,185	16
17	37,413	35,252	33,909	30,857	28,191	23,799	37,609	35,432	34,079	31,005	28,320	23,898	17
18	36,600	34,533	33,245	30,315	27,748	23,501	36,797	34,714	33,417	30,466	27,880	23,604	18
19	35,785	33,809	32,578	29,767	27,297	23,196	35,981	33,991	32,749	29,918	27,430	23,300	19
20	34,968	33,082	31,905	29,212	26,839	22,883	35,161	33,261	32,075	29,362	26,972	22,987	20
21	34,148	32,350	31,226	28,650	26,373	22,561	34,337	32,526	31,393	28,798	26,505	22,665	21
22	33,324	31,613	30,541	28,080	25,898	22,230	33,509	31,785	30,705	28,226	26,028	22,333	22
23	32,496	30,870	29,850	27,502	25,414	21,890	32,677	31,038	30,010	27,645	25,541	21,992	23
24	31,665	30,121	29,151	26,915	24,920	21,539	31,841	30,285	29,308	27,055	25,045	21,640	24
25	30,829	29,367	28,446	26,319	24,416	21,178	31,000	29,526	28,599	26,456	24,539	21,278	25
26	29,989	28,606	27,734	25,714	23,902	20,806	30,155	28,761	27,883	25,848	24,023	20,904	26
27	29,145	27,839	27,014	25,100	23,378	20,423	29,306	27,990	27,159	25,231	23,497	20,520	27
28	28,296	27,066	26,287	24,477	22,844	20,028	28,453	27,213	26,429	24,605	22,960	20,124	28
29	27,444	26,287	25,554	23,846	22,299	19,622	27,595	26,430	25,691	23,970	22,412	19,716	29
30	26,587	25,502	24,813	23,205	21,744	19,205	26,734	25,640	24,946	23,326	21,854	19,297	30
31	25,727	24,711	24,065	22,554	21,178	18,775	25,869	24,845	24,195	22,672	21,285	18,865	31
32	24,863	23,914	23,310	21,894	20,600	18,332	25,000	24,044	23,436	22,009	20,705	18,420	32
33	23,994	23,111	22,548	21,224	20,012	17,876	24,127	23,237	22,669	21,336	20,114	17,963	33
34	23,121	22,301	21,778	20,545	19,411	17,406	23,249	22,423	21,896	20,653	19,511	17,492	34
35	22,244	21,485	21,000	19,855	18,799	16,923	22,368	21,604	21,115	19,961	18,897	17,007	35
36	21,363	20,664	20,216	19,156	18,175	16,426	21,483	20,778	20,327	19,258	18,270	16,508	36
37	20,479	19,836	19,424	18,446	17,539	15,914	20,594	19,947	19,531	18,546	17,632	15,994	37
38	19,590	19,003	18,625	17,727	16,891	15,388	19,702	19,109	18,728	17,823	16,981	15,466	38
39	18,698	18,163	17,818	16,997	16,231	14,846	18,805	18,265	17,918	17,091	16,319	14,923	39
40	17,802	17,317	17,004	16,257	15,558	14,288	17,905	17,416	17,101	16,348	15,643	14,364	40
41	16,902	16,465	16,183	15,507	14,872	13,715	17,001	16,561	16,276	15,595	14,955	13,788	41
42	15,999	15,608	15,354	14,747	14,174	13,125	16,094	15,699	15,443	14,831	14,254	13,196	42
43	15,093	14,745	14,519	13,976	13,463	12,519	15,182	14,831	14,603	14,056	13,539	12,587	43
44	14,184	13,876	13,677	13,196	12,740	11,896	14,267	13,957	13,755	13,270	12,811	11,961	44
45	13,271	13,002	12,827	12,404	12,002	11,256	13,348	13,077	12,900	12,474	12,069	11,317	45
46	12,355	12,121	11,969	11,602	11,251	10,597	12,426	12,191	12,038	11,667	11,314	10,654	46
47	11,434	11,234	11,104	10,788	10,486	9,919	11,500	11,299	11,167	10,849	10,544	9,972	47
48	10,510	10,341	10,231	9,963	9,705	9,221	10,570	10,400	10,289	10,019	9,759	9,271	48
49	9,581	9,441	9,349	9,125	8,910	8,503	9,636	9,495	9,402	9,177	8,960	8,549	49
50	8,648	8,534	8,459	8,276	8,100	7,764	8,698	8,583	8,507	8,323	8,145	7,806	50
51	7,712	7,621	7,561	7,415	7,273	7,003	7,755	7,663	7,603	7,456	7,314	7,041	51
52	6,770	6,700	6,654	6,541	6,431	6,220	6,807	6,737	6,690	6,576	6,466	6,253	52
53	5,824	5,772	5,738	5,654	5,572	5,414	5,854	5,802	5,767	5,683	5,600	5,441	53
54	4,872	4,836	4,812	4,753	4,695	4,583	4,895	4,859	4,835	4,775	4,717	4,604	54
55	3,914	3,891	3,875	3,837	3,799	3,726	3,931	3,907	3,891	3,853	3,815	3,741	55
56	2,949	2,936	2,927	2,905	2,883	2,841	2,959	2,946	2,937	2,915	2,893	2,851	56
57	1,976	1,970	1,966	1,956	1,946	1,927	1,981	1,975	1,971	1,961	1,951	1,932	57
58	0,993	0,992	0,991	0,988	0,986	0,980	0,995	0,993	0,992	0,990	0,987	0,982	58
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 60 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*						
	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%	*Age*
0	51,364	47,260	44,779	39,346	34,834	27,895	51,527	47,403	44,910	39,450	34,918	27,950	0
1	50,646	46,660	44,246	38,950	34,541	27,733	50,803	46,797	44,372	39,051	34,621	27,786	1
2	49,902	46,035	43,689	38,532	34,226	27,555	50,060	46,173	43,816	38,634	34,309	27,609	2
3	49,152	45,401	43,124	38,105	33,904	27,369	49,312	45,542	43,253	38,210	33,988	27,426	3
4	48,395	44,761	42,550	37,670	33,573	27,177	48,558	44,904	42,682	37,777	33,660	27,236	4
5	47,634	44,115	41,971	37,228	33,235	26,979	47,799	44,261	42,106	37,338	33,325	27,040	5
6	46,869	43,463	41,385	36,779	32,890	26,774	47,037	43,613	41,523	36,892	32,984	26,839	6
7	46,099	42,806	40,793	36,323	32,538	26,564	46,271	42,959	40,935	36,440	32,635	26,631	7
8	45,326	42,143	40,195	35,860	32,179	26,346	45,501	42,299	40,340	35,980	32,279	26,416	8
9	44,548	41,474	39,591	35,389	31,812	26,122	44,726	41,634	39,739	35,513	31,915	26,195	9
10	43,765	40,800	38,980	34,911	31,438	25,891	43,947	40,963	39,131	35,039	31,545	25,968	10
11	42,979	40,120	38,363	34,426	31,056	25,653	43,164	40,287	38,518	34,557	31,166	25,733	11
12	42,189	39,435	37,739	33,934	30,666	25,408	42,377	39,605	37,898	34,068	30,780	25,491	12
13	41,394	38,744	37,109	33,434	30,268	25,155	41,586	38,918	37,272	33,572	30,387	25,242	13
14	40,596	38,048	36,473	32,926	29,863	24,895	40,792	38,226	36,641	33,069	29,985	24,986	14
15	39,794	37,346	35,831	32,411	29,449	24,627	39,994	37,528	36,003	32,559	29,576	24,722	15
16	38,989	36,639	35,183	31,889	29,028	24,351	39,193	36,826	35,359	32,042	29,160	24,451	16
17	38,181	35,929	34,531	31,361	28,600	24,069	38,389	36,119	34,710	31,517	28,736	24,173	17
18	37,371	35,214	33,873	30,827	28,165	23,779	37,581	35,406	34,055	30,985	28,303	23,886	18
19	36,560	34,497	33,212	30,286	27,723	23,482	36,769	34,689	33,394	30,445	27,862	23,591	19
20	35,747	33,775	32,545	29,739	27,273	23,178	35,953	33,965	32,725	29,898	27,413	23,287	20
21	34,931	33,049	31,873	29,185	26,816	22,865	35,133	33,235	32,050	29,341	26,954	22,974	21
22	34,111	32,317	31,195	28,623	26,350	22,543	34,309	32,500	31,369	28,777	26,486	22,651	22
23	33,288	31,580	30,510	28,053	25,874	22,212	33,481	31,759	30,680	28,204	26,009	22,319	23
24	32,460	30,837	29,818	27,474	25,390	21,871	32,648	31,012	29,985	27,623	25,522	21,977	24
25	31,628	30,088	29,120	26,887	24,896	21,520	31,812	30,259	29,283	27,033	25,026	21,625	25
26	30,792	29,333	28,414	26,291	24,391	21,158	30,971	29,499	28,573	26,433	24,519	21,262	26
27	29,952	28,572	27,701	25,686	23,877	20,786	30,126	28,734	27,857	25,825	24,003	20,888	27
28	29,108	27,804	26,981	25,071	23,353	20,402	29,276	27,963	27,133	25,208	23,476	20,503	28
29	28,259	27,031	26,255	24,448	22,818	20,007	28,423	27,185	26,402	24,582	22,939	20,107	29
30	27,407	26,253	25,521	23,816	22,273	19,601	27,566	26,402	25,665	23,947	22,391	19,699	30
31	26,551	25,468	24,781	23,175	21,718	19,183	26,705	25,613	24,920	23,302	21,833	19,280	31
32	25,691	24,677	24,033	22,525	21,151	18,753	25,840	24,818	24,168	22,648	21,264	18,847	32
33	24,826	23,880	23,277	21,864	20,573	18,309	24,971	24,017	23,410	21,985	20,684	18,403	33
34	23,957	23,076	22,514	21,194	19,984	17,853	24,098	23,210	22,643	21,312	20,092	17,945	34
35	23,084	22,266	21,744	20,514	19,383	17,383	23,221	22,396	21,870	20,629	19,489	17,473	35
36	22,207	21,451	20,967	19,824	18,771	16,899	22,340	21,577	21,089	19,937	18,875	16,988	36
37	21,327	20,629	20,182	19,125	18,147	16,402	21,455	20,752	20,301	19,235	18,249	16,489	37
38	20,443	19,802	19,391	18,416	17,511	15,890	20,567	19,921	19,506	18,523	17,610	15,976	38
39	19,555	18,968	18,592	17,696	16,863	15,363	19,675	19,084	18,704	17,801	16,960	15,448	39
40	18,663	18,129	17,785	16,967	16,203	14,821	18,780	18,241	17,894	17,069	16,298	14,905	40
41	17,768	17,284	16,972	16,227	15,530	14,264	17,880	17,392	17,077	16,326	15,623	14,346	41
42	16,869	16,433	16,151	15,478	14,845	13,691	16,977	16,537	16,253	15,573	14,935	13,771	42
43	15,968	15,577	15,324	14,719	14,148	13,102	16,070	15,676	15,421	14,810	14,234	13,179	43
44	15,063	14,716	14,491	13,950	13,438	12,497	15,160	14,809	14,582	14,036	13,520	12,570	44
45	14,156	13,849	13,650	13,170	12,715	11,875	14,247	13,937	13,736	13,252	12,793	11,945	45
46	13,244	12,976	12,801	12,380	11,979	11,234	13,330	13,059	12,882	12,457	12,053	11,302	46
47	12,329	12,096	11,945	11,578	11,229	10,576	12,409	12,174	12,021	11,652	11,299	10,640	47
48	11,410	11,211	11,081	10,766	10,464	9,899	11,485	11,284	11,152	10,835	10,530	9,960	48
49	10,488	10,319	10,209	9,942	9,686	9,202	10,556	10,387	10,276	10,006	9,747	9,260	49
50	9,561	9,421	9,330	9,107	8,892	8,486	9,624	9,483	9,391	9,166	8,949	8,539	50
51	8,631	8,517	8,442	8,260	8,083	7,749	8,688	8,572	8,497	8,313	8,135	7,797	51
52	7,696	7,606	7,546	7,401	7,260	6,990	7,746	7,655	7,595	7,448	7,305	7,034	52
53	6,758	6,688	6,642	6,529	6,419	6,209	6,800	6,729	6,683	6,569	6,459	6,247	53
54	5,814	5,762	5,728	5,644	5,562	5,405	5,848	5,796	5,762	5,677	5,595	5,436	54
55	4,865	4,828	4,804	4,745	4,688	4,576	4,891	4,855	4,830	4,771	4,713	4,600	55
56	3,909	3,885	3,870	3,832	3,794	3,721	3,928	3,904	3,888	3,850	3,812	3,738	56
57	2,946	2,933	2,924	2,902	2,880	2,838	2,958	2,944	2,935	2,913	2,892	2,849	57
58	1,975	1,968	1,964	1,954	1,945	1,925	1,980	1,974	1,970	1,960	1,950	1,931	58
59	0,993	0,991	0,990	0,988	0,985	0,980	0,995	0,993	0,992	0,989	0,987	0,982	59
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 61 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*						
	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%	*Age*
0	52,063	47,844	45,297	39,730	35,119	28,053	52,237	47,995	45,435	39,840	35,208	28,110	0
1	51,348	47,248	44,769	39,340	34,831	27,896	51,516	47,394	44,903	39,446	34,917	27,951	1
2	50,608	46,628	44,217	38,928	34,523	27,722	50,777	46,775	44,352	39,036	34,610	27,779	2
3	49,861	45,999	43,657	38,507	34,206	27,542	50,032	46,149	43,794	38,617	34,295	27,601	3
4	49,108	45,363	43,089	38,078	33,881	27,355	49,282	45,516	43,229	38,191	33,973	27,416	4
5	48,351	44,722	42,515	37,642	33,550	27,162	48,527	44,878	42,658	37,758	33,645	27,226	5
6	47,589	44,075	41,935	37,199	33,211	26,963	47,769	44,234	42,081	37,319	33,310	27,030	6
7	46,823	43,423	41,348	36,749	32,866	26,758	47,006	43,585	41,498	36,872	32,967	26,828	7
8	46,053	42,765	40,756	36,292	32,513	26,546	46,239	42,931	40,909	36,419	32,618	26,620	8
9	45,278	42,101	40,156	35,828	32,153	26,328	45,468	42,271	40,314	35,959	32,261	26,405	9
10	44,500	41,432	39,551	35,357	31,785	26,103	44,693	41,605	39,712	35,491	31,898	26,183	10
11	43,717	40,757	38,940	34,878	31,410	25,871	43,914	40,934	39,104	35,016	31,526	25,955	11
12	42,930	40,077	38,322	34,392	31,027	25,633	43,131	40,257	38,491	34,535	31,147	25,720	12
13	42,139	39,391	37,698	33,899	30,637	25,387	42,344	39,575	37,871	34,046	30,761	25,478	13
14	41,345	38,699	37,068	33,399	30,238	25,133	41,553	38,888	37,245	33,549	30,367	25,229	14
15	40,546	38,003	36,431	32,891	29,832	24,872	40,759	38,196	36,613	33,046	29,966	24,972	15
16	39,745	37,301	35,790	32,376	29,419	24,604	39,962	37,499	35,976	32,536	29,557	24,709	16
17	38,941	36,596	35,143	31,855	28,998	24,329	39,161	36,797	35,333	32,019	29,141	24,438	17
18	38,135	35,887	34,492	31,328	28,571	24,047	38,357	36,091	34,684	31,495	28,717	24,159	18
19	37,328	35,175	33,836	30,795	28,137	23,759	37,549	35,378	34,029	30,963	28,284	23,872	19
20	36,518	34,458	33,176	30,256	27,696	23,462	36,737	34,660	33,367	30,423	27,843	23,577	20
21	35,706	33,738	32,510	29,709	27,247	23,158	35,921	33,936	32,698	29,874	27,393	23,272	21
22	34,890	33,012	31,838	29,155	26,790	22,845	35,101	33,206	32,023	29,318	26,934	22,959	22
23	34,071	32,280	31,160	28,593	26,323	22,523	34,277	32,471	31,341	28,753	26,466	22,636	23
24	33,247	31,543	30,475	28,022	25,848	22,192	33,448	31,729	30,653	28,180	25,988	22,303	24
25	32,419	30,799	29,783	27,443	25,363	21,850	32,616	30,982	29,957	27,598	25,501	21,961	25
26	31,587	30,050	29,084	26,855	24,868	21,499	31,779	30,229	29,254	27,008	25,004	21,608	26
27	30,751	29,295	28,378	26,259	24,363	21,136	30,938	29,469	28,544	26,408	24,497	21,245	27
28	29,911	28,533	27,665	25,653	23,849	20,763	30,093	28,703	27,828	25,800	23,980	20,870	28
29	29,066	27,766	26,945	25,039	23,324	20,379	29,243	27,932	27,104	25,182	23,453	20,485	29
30	28,218	26,993	26,218	24,416	22,789	19,984	28,390	27,155	26,373	24,556	22,916	20,088	30
31	27,366	26,214	25,485	23,784	22,244	19,578	27,533	26,371	25,636	23,920	22,368	19,680	31
32	26,510	25,429	24,744	23,142	21,688	19,159	26,672	25,582	24,891	23,276	21,809	19,260	32
33	25,649	24,638	23,995	22,491	21,120	18,728	25,807	24,787	24,139	22,622	21,240	18,828	33
34	24,784	23,840	23,239	21,830	20,542	18,284	24,938	23,986	23,380	21,959	20,660	18,383	34
35	23,915	23,037	22,476	21,159	19,952	17,826	24,066	23,179	22,614	21,285	20,068	17,925	35
36	23,043	22,227	21,706	20,479	19,351	17,356	23,189	22,366	21,841	20,603	19,465	17,453	36
37	22,166	21,412	20,929	19,790	18,739	16,872	22,308	21,547	21,060	19,910	18,851	16,968	37
38	21,286	20,590	20,145	19,090	18,115	16,374	21,424	20,722	20,273	19,209	18,224	16,469	38
39	20,402	19,763	19,353	18,381	17,479	15,862	20,537	19,892	19,478	18,497	17,587	15,955	39
40	19,514	18,930	18,554	17,661	16,831	15,335	19,646	19,056	18,676	17,775	16,937	15,428	40
41	18,623	18,091	17,748	16,932	16,170	14,793	18,751	18,214	17,868	17,044	16,275	14,884	41
42	17,729	17,247	16,936	16,194	15,498	14,236	17,852	17,365	17,051	16,302	15,600	14,326	42
43	16,832	16,398	16,117	15,445	14,815	13,664	16,950	16,511	16,228	15,550	14,913	13,751	43
44	15,933	15,543	15,291	14,688	14,119	13,076	16,045	15,651	15,397	14,787	14,213	13,160	44
45	15,030	14,683	14,459	13,920	13,410	12,471	15,136	14,786	14,560	14,015	13,500	12,552	45
46	14,123	13,818	13,619	13,141	12,688	11,850	14,225	13,916	13,715	13,232	12,774	11,928	46
47	13,214	12,946	12,772	12,352	11,952	11,210	13,309	13,039	12,863	12,439	12,035	11,286	47
48	12,300	12,068	11,917	11,552	11,203	10,553	12,390	12,156	12,003	11,634	11,282	10,625	48
49	11,383	11,185	11,055	10,741	10,441	9,877	11,468	11,267	11,136	10,819	10,515	9,946	49
50	10,463	10,295	10,185	9,919	9,663	9,182	10,541	10,372	10,261	9,992	9,734	9,247	50
51	9,539	9,399	9,308	9,086	8,872	8,467	9,611	9,470	9,378	9,153	8,937	8,528	51
52	8,611	8,498	8,423	8,241	8,066	7,732	8,676	8,561	8,486	8,302	8,125	7,787	52
53	7,680	7,589	7,530	7,385	7,244	6,976	7,737	7,645	7,585	7,439	7,297	7,025	53
54	6,744	6,674	6,628	6,516	6,407	6,197	6,792	6,722	6,675	6,562	6,451	6,240	54
55	5,803	5,751	5,717	5,634	5,552	5,395	5,842	5,790	5,756	5,671	5,589	5,430	55
56	4,857	4,820	4,796	4,738	4,680	4,569	4,886	4,850	4,826	4,767	4,709	4,596	56
57	3,904	3,880	3,865	3,826	3,789	3,716	3,925	3,901	3,886	3,847	3,809	3,736	57
58	2,943	2,929	2,921	2,899	2,877	2,835	2,956	2,943	2,934	2,912	2,890	2,848	58
59	1,973	1,967	1,963	1,953	1,943	1,924	1,980	1,973	1,969	1,959	1,949	1,930	59
60	0,993	0,991	0,990	0,987	0,985	0,980	0,994	0,993	0,992	0,989	0,987	0,981	60
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 62 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*						
	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%	*Age*
0	52,754	48,419	45,806	40,105	35,397	28,205	52,940	48,580	45,953	40,222	35,490	28,265	0
1	52,043	47,828	45,284	39,721	35,115	28,053	52,223	47,984	45,426	39,834	35,205	28,111	1
2	51,306	47,212	44,737	39,315	34,812	27,884	51,487	47,370	44,881	39,430	34,904	27,944	2
3	50,563	46,589	44,182	38,900	34,501	27,709	50,746	46,748	44,328	39,017	34,595	27,770	3
4	49,813	45,957	43,619	38,476	34,182	27,526	49,999	46,120	43,768	38,597	34,279	27,591	4
5	49,059	45,321	43,050	38,046	33,856	27,339	49,248	45,487	43,203	38,170	33,957	27,406	5
6	48,301	44,679	42,475	37,610	33,524	27,145	48,493	44,848	42,631	37,737	33,628	27,215	6
7	47,539	44,031	41,894	37,166	33,185	26,945	47,734	44,204	42,054	37,297	33,292	27,019	7
8	46,772	43,378	41,307	36,715	32,838	26,739	46,971	43,555	41,470	36,850	32,949	26,816	8
9	46,001	42,719	40,713	36,258	32,484	26,527	46,204	42,899	40,880	36,396	32,599	26,607	9
10	45,226	42,055	40,114	35,793	32,123	26,308	45,432	42,239	40,284	35,935	32,242	26,391	10
11	44,447	41,385	39,508	35,321	31,755	26,082	44,657	41,573	39,682	35,467	31,878	26,169	11
12	43,664	40,709	38,896	34,841	31,379	25,850	43,877	40,901	39,074	34,992	31,506	25,941	12
13	42,876	40,028	38,277	34,355	30,996	25,610	43,094	40,225	38,460	34,509	31,127	25,705	13
14	42,085	39,342	37,652	33,861	30,604	25,363	42,307	39,543	37,840	34,020	30,740	25,463	14
15	41,290	38,650	37,022	33,360	30,206	25,109	41,517	38,856	37,214	33,524	30,346	25,214	15
16	40,492	37,954	36,386	32,852	29,800	24,848	40,723	38,164	36,583	33,021	29,945	24,957	16
17	39,692	37,254	35,745	32,338	29,387	24,581	39,926	37,468	35,946	32,512	29,537	24,694	17
18	38,890	36,550	35,100	31,818	28,967	24,306	39,126	36,766	35,303	31,995	29,120	24,423	18
19	38,087	35,843	34,451	31,293	28,541	24,025	38,322	36,059	34,654	31,470	28,696	24,144	19
20	37,281	35,132	33,796	30,761	28,108	23,737	37,514	35,346	33,999	30,937	28,263	23,856	20
21	36,473	34,417	33,137	30,222	27,668	23,441	36,702	34,628	33,337	30,397	27,821	23,561	21
22	35,661	33,696	32,471	29,676	27,219	23,137	35,886	33,904	32,668	29,848	27,371	23,256	22
23	34,845	32,970	31,799	29,122	26,761	22,824	35,065	33,174	31,993	29,292	26,911	22,942	23
24	34,026	32,238	31,121	28,559	26,294	22,501	34,241	32,438	31,310	28,726	26,442	22,618	24
25	33,202	31,501	30,435	27,988	25,818	22,169	33,412	31,696	30,621	28,153	25,964	22,285	25
26	32,374	30,757	29,743	27,409	25,332	21,827	32,579	30,948	29,925	27,570	25,477	21,942	26
27	31,541	30,008	29,043	26,820	24,837	21,475	31,742	30,195	29,222	26,979	24,979	21,589	27
28	30,705	29,252	28,337	26,223	24,332	21,112	30,901	29,435	28,512	26,379	24,472	21,225	28
29	29,865	28,490	27,624	25,617	23,817	20,738	30,056	28,669	27,795	25,771	23,954	20,850	29
30	29,020	27,723	26,904	25,003	23,292	20,354	29,207	27,898	27,071	25,153	23,427	20,465	30
31	28,172	26,950	26,177	24,380	22,757	19,958	28,354	27,120	26,340	24,527	22,890	20,068	31
32	27,320	26,171	25,443	23,747	22,211	19,551	27,497	26,337	25,603	23,891	22,342	19,659	32
33	26,463	25,386	24,702	23,105	21,654	19,132	26,636	25,548	24,858	23,247	21,783	19,239	33
34	25,602	24,594	23,953	22,453	21,086	18,699	25,771	24,753	24,106	22,592	21,213	18,806	34
35	24,737	23,796	23,197	21,791	20,507	18,255	24,902	23,952	23,347	21,929	20,633	18,360	35
36	23,869	22,992	22,434	21,121	19,917	17,797	24,030	23,145	22,581	21,256	20,041	17,902	36
37	22,996	22,183	21,664	20,441	19,316	17,326	23,153	22,332	21,808	20,573	19,438	17,430	37
38	22,120	21,368	20,887	19,751	18,703	16,842	22,273	21,514	21,028	19,881	18,824	16,945	38
39	21,240	20,546	20,102	19,051	18,079	16,344	21,390	20,690	20,241	19,179	18,198	16,446	39
40	20,356	19,719	19,311	18,342	17,443	15,831	20,503	19,860	19,447	18,468	17,560	15,933	40
41	19,469	18,887	18,512	17,623	16,794	15,304	19,613	19,024	18,646	17,747	16,911	15,405	41
42	18,579	18,049	17,707	16,894	16,135	14,762	18,719	18,183	17,838	17,016	16,249	14,862	42
43	17,687	17,206	16,896	16,157	15,464	14,206	17,821	17,336	17,022	16,275	15,575	14,303	43
44	16,792	16,359	16,079	15,410	14,781	13,634	16,921	16,483	16,200	15,524	14,888	13,729	44
45	15,894	15,506	15,255	14,653	14,086	13,047	16,017	15,625	15,371	14,763	14,189	13,139	45
46	14,992	14,647	14,423	13,886	13,378	12,443	15,111	14,761	14,535	13,992	13,478	12,533	46
47	14,087	13,783	13,585	13,109	12,657	11,822	14,201	13,892	13,692	13,211	12,754	11,909	47
48	13,179	12,912	12,739	12,321	11,923	11,183	13,287	13,017	12,842	12,419	12,016	11,268	48
49	12,268	12,037	11,886	11,522	11,175	10,527	12,370	12,136	11,984	11,616	11,264	10,609	49
50	11,353	11,155	11,026	10,713	10,414	9,853	11,449	11,249	11,119	10,802	10,499	9,931	50
51	10,436	10,268	10,159	9,894	9,639	9,159	10,525	10,356	10,245	9,977	9,719	9,233	51
52	9,515	9,376	9,285	9,063	8,850	8,446	9,597	9,456	9,364	9,140	8,924	8,516	52
53	8,590	8,477	8,403	8,221	8,046	7,714	8,664	8,549	8,474	8,291	8,113	7,777	53
54	7,662	7,572	7,512	7,368	7,228	6,960	7,726	7,635	7,575	7,429	7,287	7,016	54
55	6,729	6,660	6,614	6,502	6,393	6,184	6,783	6,713	6,667	6,553	6,443	6,232	55
56	5,792	5,740	5,706	5,623	5,541	5,385	5,835	5,783	5,749	5,665	5,583	5,424	56
57	4,848	4,812	4,788	4,730	4,672	4,561	4,882	4,845	4,821	4,762	4,704	4,592	57
58	3,898	3,874	3,859	3,821	3,783	3,711	3,922	3,898	3,882	3,844	3,806	3,733	58
59	2,939	2,926	2,917	2,895	2,874	2,832	2,954	2,941	2,932	2,910	2,888	2,846	59
60	1,971	1,965	1,961	1,951	1,941	1,922	1,979	1,972	1,968	1,958	1,948	1,929	60
61	0,992	0,991	0,990	0,987	0,984	0,979	0,994	0,993	0,992	0,989	0,986	0,981	61
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 63 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*						
	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%	*Age*
0	53,437	48,986	46,307	40,473	35,667	28,352	53,635	49,158	46,463	40,597	35,765	28,415	0
1	52,730	48,400	45,790	40,095	35,391	28,204	52,922	48,567	45,941	40,215	35,486	28,265	1
2	51,997	47,788	45,248	39,694	35,093	28,040	52,190	47,957	45,401	39,816	35,191	28,103	2
3	51,257	47,169	44,698	39,285	34,788	27,869	51,453	47,340	44,854	39,409	34,888	27,934	3
4	50,510	46,543	44,140	38,867	34,475	27,692	50,709	46,717	44,299	38,995	34,578	27,759	4
5	49,760	45,911	43,577	38,443	34,155	27,509	49,962	46,088	43,739	38,574	34,261	27,580	5
6	49,005	45,274	43,007	38,012	33,829	27,320	49,211	45,454	43,173	38,147	33,938	27,394	6
7	48,246	44,631	42,431	37,574	33,495	27,126	48,455	44,815	42,601	37,713	33,609	27,203	7
8	47,483	43,982	41,849	37,130	33,155	26,925	47,696	44,170	42,023	37,272	33,272	27,006	8
9	46,715	43,328	41,261	36,678	32,808	26,718	46,932	43,520	41,439	36,824	32,929	26,802	9
10	45,944	42,668	40,667	36,219	32,453	26,505	46,164	42,864	40,848	36,370	32,578	26,593	10
11	45,168	42,003	40,066	35,754	32,091	26,286	45,392	42,203	40,252	35,908	32,220	26,377	11
12	44,388	41,333	39,460	35,281	31,722	26,059	44,616	41,537	39,649	35,440	31,855	26,154	12
13	43,605	40,657	38,847	34,801	31,345	25,826	43,837	40,865	39,041	34,964	31,483	25,925	13
14	42,817	39,975	38,228	34,314	30,961	25,586	43,053	40,188	38,427	34,482	31,104	25,689	14
15	42,026	39,289	37,603	33,819	30,569	25,338	42,267	39,507	37,807	33,993	30,717	25,447	15
16	41,231	38,597	36,973	33,318	30,171	25,084	41,477	38,820	37,181	33,497	30,323	25,198	16
17	40,435	37,902	36,338	32,811	29,765	24,823	40,684	38,129	36,551	32,994	29,922	24,941	17
18	39,636	37,204	35,698	32,299	29,353	24,556	39,888	37,433	35,914	32,484	29,514	24,678	18
19	38,837	36,502	35,055	31,780	28,935	24,283	39,087	36,731	35,271	31,967	29,097	24,406	19
20	38,035	35,796	34,407	31,256	28,510	24,002	38,283	36,024	34,621	31,442	28,672	24,127	20
21	37,231	35,086	33,754	30,725	28,077	23,715	37,475	35,311	33,966	30,909	28,239	23,839	21
22	36,423	34,371	33,094	30,186	27,637	23,418	36,663	34,592	33,303	30,368	27,797	23,543	22
23	35,611	33,651	32,428	29,639	27,187	23,114	35,846	33,868	32,634	29,819	27,346	23,237	23
24	34,795	32,924	31,756	29,084	26,729	22,800	35,025	33,137	31,958	29,262	26,886	22,923	24
25	33,975	32,192	31,077	28,521	26,261	22,476	34,201	32,401	31,276	28,696	26,416	22,599	25
26	33,151	31,454	30,391	27,950	25,785	22,144	33,372	31,659	30,586	28,122	25,938	22,265	26
27	32,323	30,710	29,698	27,370	25,298	21,801	32,538	30,911	29,889	27,539	25,449	21,921	27
28	31,490	29,960	28,998	26,781	24,802	21,448	31,701	30,157	29,186	26,948	24,951	21,567	28
29	30,654	29,204	28,292	26,183	24,297	21,084	30,860	29,397	28,476	26,348	24,444	21,203	29
30	29,813	28,443	27,579	25,577	23,781	20,710	30,015	28,631	27,759	25,739	23,926	20,828	30
31	28,969	27,676	26,859	24,963	23,256	20,326	29,166	27,860	27,035	25,121	23,399	20,442	31
32	28,121	26,902	26,132	24,339	22,720	19,929	28,313	27,082	26,304	24,494	22,861	20,045	32
33	27,268	26,123	25,397	23,705	22,173	19,521	27,456	26,299	25,566	23,859	22,312	19,636	33
34	26,411	25,337	24,655	23,062	21,616	19,101	26,595	25,510	24,822	23,214	21,753	19,215	34
35	25,550	24,545	23,906	22,410	21,047	18,668	25,730	24,715	24,070	22,559	21,184	18,781	35
36	24,685	23,747	23,150	21,749	20,468	18,223	24,862	23,914	23,311	21,896	20,603	18,336	36
37	23,817	22,943	22,387	21,078	19,878	17,764	23,990	23,107	22,545	21,223	20,011	17,877	37
38	22,944	22,134	21,616	20,397	19,276	17,293	23,114	22,295	21,772	20,540	19,408	17,405	38
39	22,068	21,318	20,839	19,707	18,663	16,808	22,235	21,477	20,993	19,849	18,794	16,920	39
40	21,188	20,497	20,055	19,007	18,038	16,309	21,353	20,654	20,206	19,148	18,168	16,421	40
41	20,305	19,671	19,263	18,298	17,402	15,796	20,467	19,825	19,413	18,437	17,531	15,908	41
42	19,419	18,839	18,466	17,580	16,755	15,269	19,577	18,990	18,613	17,716	16,882	15,380	42
43	18,531	18,003	17,663	16,852	16,096	14,728	18,684	18,149	17,805	16,985	16,220	14,837	43
44	17,640	17,162	16,853	16,116	15,426	14,172	17,788	17,303	16,991	16,245	15,547	14,279	44
45	16,747	16,315	16,037	15,370	14,744	13,601	16,889	16,452	16,170	15,496	14,862	13,706	45
46	15,850	15,463	15,213	14,614	14,049	13,014	15,987	15,596	15,343	14,736	14,164	13,117	46
47	14,950	14,606	14,383	13,848	13,342	12,411	15,082	14,734	14,509	13,967	13,454	12,511	47
48	14,047	13,744	13,547	13,072	12,622	11,791	14,174	13,867	13,667	13,187	12,731	11,889	48
49	13,141	12,875	12,703	12,286	11,890	11,153	13,263	12,994	12,819	12,396	11,995	11,249	49
50	12,232	12,002	11,852	11,490	11,144	10,498	12,348	12,115	11,963	11,596	11,245	10,591	50
51	11,320	11,123	10,995	10,683	10,385	9,826	11,430	11,230	11,099	10,784	10,481	9,915	51
52	10,406	10,239	10,130	9,866	9,612	9,134	10,507	10,338	10,228	9,960	9,703	9,219	52
53	9,488	9,350	9,259	9,039	8,826	8,424	9,581	9,440	9,349	9,125	8,910	8,502	53
54	8,567	8,454	8,380	8,200	8,025	7,694	8,650	8,536	8,461	8,278	8,101	7,765	54
55	7,643	7,553	7,494	7,350	7,210	6,943	7,714	7,623	7,564	7,418	7,276	7,006	55
56	6,713	6,644	6,599	6,487	6,378	6,170	6,774	6,704	6,658	6,545	6,435	6,224	56
57	5,779	5,728	5,694	5,611	5,530	5,374	5,828	5,776	5,742	5,658	5,576	5,418	57
58	4,839	4,803	4,779	4,721	4,664	4,553	4,877	4,840	4,816	4,757	4,699	4,587	58
59	3,892	3,868	3,853	3,815	3,778	3,705	3,918	3,894	3,879	3,840	3,803	3,729	59
60	2,936	2,923	2,914	2,892	2,870	2,828	2,952	2,938	2,930	2,908	2,886	2,844	60
61	1,970	1,964	1,960	1,950	1,940	1,921	1,977	1,971	1,967	1,957	1,947	1,928	61
62	0,992	0,990	0,989	0,987	0,984	0,979	0,994	0,992	0,991	0,989	0,986	0,981	62
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 64 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*						
	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%	*Age*
0	54,111	49,544	46,799	40,833	35,930	28,493	54,324	49,727	46,965	40,964	36,034	28,559	0
1	53,408	48,963	46,287	40,460	35,659	28,350	53,615	49,141	46,449	40,587	35,760	28,414	1
2	52,678	48,356	45,750	40,065	35,368	28,190	52,886	48,536	45,914	40,194	35,470	28,256	2
3	51,942	47,742	45,206	39,661	35,068	28,024	52,152	47,924	45,372	39,793	35,173	28,092	3
4	51,199	47,120	44,653	39,249	34,760	27,851	51,412	47,305	44,822	39,384	34,869	27,922	4
5	50,452	46,492	44,094	38,830	34,446	27,673	50,668	46,681	44,267	38,969	34,558	27,747	5
6	49,701	45,860	43,530	38,405	34,125	27,490	49,921	46,052	43,707	38,548	34,241	27,567	6
7	48,945	45,221	42,959	37,974	33,798	27,300	49,169	45,418	43,140	38,120	33,917	27,381	7
8	48,185	44,578	42,383	37,535	33,464	27,105	48,413	44,778	42,567	37,686	33,587	27,189	8
9	47,421	43,928	41,800	37,089	33,122	26,903	47,652	44,133	41,988	37,244	33,250	26,991	9
10	46,653	43,273	41,210	36,637	32,774	26,696	46,888	43,482	41,403	36,796	32,905	26,787	10
11	45,881	42,613	40,615	36,177	32,418	26,482	46,120	42,825	40,812	36,341	32,554	26,577	11
12	45,105	41,947	40,014	35,711	32,056	26,261	45,347	42,164	40,216	35,879	32,196	26,360	12
13	44,324	41,276	39,407	35,237	31,686	26,034	44,571	41,497	39,613	35,410	31,831	26,138	13
14	43,540	40,599	38,793	34,756	31,308	25,800	43,792	40,826	39,004	34,934	31,458	25,908	14
15	42,752	39,917	38,174	34,269	30,923	25,559	43,009	40,149	38,390	34,452	31,079	25,672	15
16	41,962	39,231	37,549	33,775	30,532	25,311	42,223	39,467	37,771	33,963	30,692	25,430	16
17	41,168	38,541	36,920	33,274	30,133	25,057	41,434	38,781	37,146	33,467	30,299	25,180	17
18	40,374	37,847	36,287	32,768	29,729	24,797	40,641	38,090	36,515	32,964	29,898	24,924	18
19	39,578	37,151	35,649	32,257	29,318	24,531	39,845	37,394	35,878	32,454	29,489	24,660	19
20	38,780	36,451	35,007	31,740	28,901	24,258	39,044	36,692	35,235	31,937	29,071	24,388	20
21	37,979	35,746	34,360	31,216	28,476	23,978	38,240	35,985	34,585	31,411	28,646	24,108	21
22	37,175	35,036	33,707	30,685	28,043	23,690	37,431	35,271	33,929	30,878	28,212	23,820	22
23	36,367	34,321	33,047	30,145	27,602	23,393	36,618	34,552	33,266	30,336	27,769	23,523	23
24	35,555	33,600	32,381	29,598	27,152	23,087	35,802	33,827	32,596	29,787	27,318	23,217	24
25	34,739	32,873	31,708	29,043	26,693	22,773	34,981	33,097	31,920	29,229	26,857	22,901	25
26	33,919	32,141	31,029	28,479	26,225	22,449	34,156	32,360	31,237	28,663	26,387	22,577	26
27	33,094	31,402	30,342	27,907	25,748	22,115	33,326	31,617	30,547	28,088	25,908	22,242	27
28	32,266	30,658	29,649	27,326	25,261	21,772	32,493	30,869	29,850	27,505	25,419	21,898	28
29	31,433	29,908	28,949	26,737	24,764	21,418	31,656	30,115	29,146	26,913	24,921	21,544	29
30	30,597	29,152	28,242	26,140	24,258	21,054	30,814	29,355	28,436	26,312	24,413	21,179	30
31	29,757	28,390	27,529	25,533	23,742	20,680	29,969	28,589	27,719	25,703	23,895	20,803	31
32	28,912	27,623	26,808	24,918	23,216	20,294	29,120	27,818	26,995	25,085	23,367	20,417	32
33	28,063	26,849	26,080	24,293	22,679	19,897	28,268	27,040	26,264	24,459	22,829	20,019	33
34	27,210	26,068	25,345	23,659	22,132	19,487	27,411	26,257	25,526	23,822	22,280	19,609	34
35	26,353	25,282	24,603	23,015	21,574	19,066	26,550	25,468	24,781	23,177	21,721	19,188	35
36	25,492	24,490	23,853	22,363	21,005	18,633	25,686	24,673	24,029	22,523	21,151	18,754	36
37	24,627	23,692	23,097	21,701	20,425	18,187	24,818	23,872	23,271	21,859	20,570	18,308	37
38	23,759	22,888	22,334	21,030	19,834	17,728	23,946	23,066	22,505	21,186	19,978	17,849	38
39	22,886	22,079	21,563	20,349	19,232	17,256	23,071	22,254	21,733	20,504	19,375	17,377	39
40	22,010	21,264	20,786	19,658	18,618	16,770	22,193	21,437	20,954	19,813	18,761	16,892	40
41	21,131	20,443	20,002	18,959	17,993	16,271	21,311	20,614	20,168	19,112	18,136	16,393	41
42	20,249	19,617	19,212	18,250	17,358	15,758	20,426	19,786	19,375	18,402	17,499	15,880	42
43	19,365	18,787	18,416	17,533	16,711	15,231	19,537	18,952	18,576	17,682	16,850	15,352	43
44	18,478	17,952	17,613	16,807	16,053	14,691	18,646	18,113	17,769	16,952	16,189	14,810	44
45	17,589	17,112	16,805	16,071	15,384	14,135	17,752	17,268	16,957	16,213	15,517	14,253	45
46	16,697	16,267	15,990	15,326	14,702	13,564	16,855	16,419	16,138	15,465	14,833	13,681	46
47	15,802	15,417	15,168	14,571	14,009	12,978	15,955	15,565	15,312	14,707	14,137	13,093	47
48	14,904	14,561	14,340	13,807	13,303	12,375	15,052	14,705	14,480	13,939	13,429	12,488	48
49	14,003	13,701	13,504	13,032	12,584	11,756	14,146	13,839	13,640	13,161	12,707	11,867	49
50	13,099	12,835	12,663	12,248	11,853	11,120	13,237	12,968	12,794	12,373	11,972	11,228	50
51	12,193	11,964	11,815	11,454	11,110	10,467	12,324	12,091	11,940	11,574	11,224	10,572	51
52	11,285	11,089	10,961	10,650	10,353	9,796	11,408	11,209	11,079	10,764	10,462	9,897	52
53	10,374	10,208	10,100	9,836	9,584	9,108	10,488	10,320	10,210	9,942	9,686	9,203	53
54	9,460	9,322	9,232	9,012	8,801	8,400	9,564	9,424	9,332	9,109	8,894	8,488	54
55	8,543	8,430	8,357	8,177	8,003	7,673	8,635	8,521	8,446	8,264	8,087	7,752	55
56	7,622	7,533	7,474	7,330	7,191	6,925	7,702	7,611	7,552	7,406	7,265	6,995	56
57	6,697	6,628	6,583	6,471	6,363	6,155	6,764	6,694	6,648	6,535	6,426	6,215	57
58	5,767	5,716	5,682	5,599	5,518	5,362	5,821	5,769	5,735	5,651	5,569	5,411	58
59	4,830	4,794	4,770	4,712	4,655	4,544	4,871	4,835	4,811	4,752	4,694	4,582	59
60	3,886	3,863	3,847	3,809	3,772	3,699	3,914	3,891	3,875	3,837	3,799	3,726	60
61	2,932	2,919	2,910	2,888	2,867	2,825	2,950	2,936	2,927	2,905	2,884	2,841	61
62	1,968	1,962	1,958	1,948	1,938	1,919	1,976	1,970	1,966	1,956	1,946	1,927	62
63	0,991	0,990	0,989	0,986	0,983	0,978	0,994	0,992	0,991	0,988	0,986	0,981	63
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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*						
	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%	*Age*
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	46,419	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
	Taux d'intérêt net auquel le capital pourra être placé												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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*						
	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%	*Age*
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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*						
	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%	*Age*
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
	Taux d'intérêt net auquel le capital pourra être placé												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 68 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*						
	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%	*Age*
0	56,724	51,690	48,682	42,192	36,913	29,010	57,003	51,928	48,896	42,357	37,042	29,089	0
1	56,035	51,127	48,190	41,840	36,662	28,882	56,308	51,360	48,400	42,003	36,788	28,959	1
2	55,319	50,538	47,672	41,466	36,391	28,738	55,594	50,773	47,884	41,630	36,519	28,818	2
3	54,596	49,941	47,147	41,083	36,111	28,589	54,873	50,179	47,362	41,251	36,243	28,671	3
4	53,866	49,337	46,613	40,692	35,824	28,433	54,147	49,578	46,833	40,864	35,960	28,518	4
5	53,132	48,727	46,074	40,295	35,531	28,272	53,417	48,973	46,298	40,472	35,671	28,361	5
6	52,394	48,112	45,530	39,892	35,232	28,106	52,683	48,362	45,757	40,073	35,376	28,199	6
7	51,652	47,492	44,979	39,483	34,927	27,935	51,945	47,746	45,211	39,668	35,075	28,032	7
8	50,906	46,866	44,422	39,067	34,615	27,759	51,202	47,125	44,659	39,256	34,768	27,860	8
9	50,155	46,234	43,859	38,644	34,297	27,577	50,456	46,498	44,101	38,838	34,454	27,682	9
10	49,400	45,598	43,291	38,214	33,972	27,389	49,706	45,866	43,537	38,414	34,134	27,499	10
11	48,641	44,956	42,716	37,778	33,640	27,196	48,951	45,229	42,967	37,983	33,808	27,310	11
12	47,878	44,308	42,136	37,336	33,302	26,997	48,193	44,587	42,392	37,546	33,474	27,115	12
13	47,111	43,656	41,549	36,886	32,957	26,792	47,431	43,939	41,811	37,102	33,135	26,915	13
14	46,341	42,998	40,957	36,430	32,604	26,580	46,666	43,287	41,225	36,651	32,788	26,709	14
15	45,566	42,335	40,359	35,967	32,245	26,362	45,897	42,630	40,632	36,195	32,435	26,497	15
16	44,789	41,667	39,756	35,498	31,880	26,139	45,126	41,968	40,035	35,732	32,076	26,279	16
17	44,010	40,996	39,148	35,023	31,508	25,910	44,351	41,302	39,433	35,263	31,710	26,055	17
18	43,230	40,322	38,537	34,544	31,131	25,675	43,573	40,631	38,825	34,787	31,337	25,825	18
19	42,448	39,646	37,922	34,059	30,748	25,435	42,791	39,955	38,211	34,304	30,957	25,588	19
20	41,665	38,966	37,303	33,569	30,360	25,190	42,006	39,274	37,591	33,814	30,569	25,344	20
21	40,879	38,281	36,679	33,073	29,964	24,937	41,216	38,587	36,965	33,317	30,174	25,093	21
22	40,089	37,592	36,049	32,569	29,561	24,678	40,422	37,895	36,333	32,812	29,770	24,834	22
23	39,296	36,898	35,413	32,059	29,151	24,411	39,625	37,197	35,694	32,300	29,359	24,567	23
24	38,499	36,197	34,771	31,540	28,732	24,136	38,823	36,493	35,049	31,780	28,939	24,293	24
25	37,698	35,492	34,122	31,014	28,305	23,853	38,017	35,783	34,397	31,252	28,511	24,010	25
26	36,893	34,780	33,467	30,480	27,869	23,562	37,207	35,068	33,738	30,716	28,074	23,719	26
27	36,083	34,063	32,805	29,938	27,424	23,262	36,393	34,347	33,073	30,172	27,628	23,418	27
28	35,269	33,340	32,136	29,388	26,971	22,952	35,574	33,620	32,401	29,620	27,174	23,109	28
29	34,452	32,611	31,461	28,830	26,509	22,634	34,752	32,888	31,723	29,059	26,710	22,791	29
30	33,631	31,877	30,779	28,264	26,038	22,307	33,926	32,150	31,038	28,491	26,238	22,463	30
31	32,806	31,137	30,091	27,689	25,557	21,970	33,097	31,406	30,347	27,914	25,757	22,126	31
32	31,976	30,391	29,396	27,106	25,067	21,623	32,263	30,657	29,649	27,330	25,266	21,780	32
33	31,143	29,639	28,694	26,514	24,568	21,265	31,426	29,903	28,945	26,736	24,765	21,423	33
34	30,304	28,881	27,985	25,912	24,057	20,897	30,585	29,142	28,234	26,134	24,255	21,055	34
35	29,462	28,117	27,268	25,302	23,537	20,518	29,740	28,376	27,516	25,523	23,735	20,677	35
36	28,616	27,347	26,545	24,684	23,008	20,127	28,891	27,604	26,791	24,904	23,205	20,288	36
37	27,766	26,571	25,815	24,056	22,467	19,726	28,039	26,827	26,060	24,276	22,665	19,888	37
38	26,912	25,790	25,078	23,420	21,917	19,313	27,183	26,044	25,322	23,639	22,115	19,476	38
39	26,055	25,002	24,334	22,774	21,356	18,888	26,324	25,256	24,578	22,994	21,555	19,053	39
40	25,193	24,209	23,584	22,119	20,784	18,450	25,463	24,463	23,828	22,340	20,985	18,618	40
41	24,329	23,411	22,826	21,455	20,201	18,001	24,597	23,665	23,071	21,678	20,404	18,171	41
42	23,461	22,607	22,063	20,782	19,608	17,539	23,729	22,861	22,307	21,006	19,813	17,711	42
43	22,592	21,800	21,294	20,102	19,006	17,065	22,857	22,052	21,537	20,325	19,211	17,238	43
44	21,720	20,988	20,520	19,414	18,393	16,579	21,983	21,238	20,761	19,636	18,598	16,753	44
45	20,847	20,172	19,740	18,717	17,770	16,080	21,107	20,420	19,980	18,938	17,975	16,255	45
46	19,970	19,351	18,954	18,011	17,136	15,567	20,228	19,597	19,192	18,232	17,341	15,744	46
47	19,092	18,526	18,162	17,297	16,491	15,041	19,348	18,770	18,399	17,518	16,697	15,219	47
48	18,211	17,696	17,364	16,574	15,836	14,501	18,464	17,939	17,600	16,794	16,042	14,680	48
49	17,329	16,862	16,561	15,843	15,170	13,946	17,579	17,102	16,795	16,062	15,375	14,127	49
50	16,445	16,024	15,753	15,103	14,492	13,378	16,691	16,261	15,984	15,320	14,697	13,559	50
51	15,559	15,183	14,939	14,355	13,805	12,795	15,801	15,416	15,167	14,570	14,007	12,976	51
52	14,673	14,338	14,121	13,600	13,107	12,198	14,908	14,565	14,343	13,810	13,306	12,378	52
53	13,786	13,490	13,298	12,836	12,398	11,587	14,012	13,709	13,513	13,040	12,592	11,763	53
54	12,897	12,639	12,470	12,064	11,678	10,960	13,113	12,848	12,676	12,260	11,865	11,130	54
55	12,008	11,784	11,638	11,284	10,947	10,317	12,211	11,981	11,832	11,470	11,125	10,481	55
56	11,118	10,925	10,800	10,496	10,205	9,659	11,306	11,109	10,981	10,670	10,372	9,813	56
57	10,225	10,063	9,957	9,699	9,451	8,984	10,398	10,232	10,123	9,859	9,605	9,128	57
58	9,331	9,196	9,107	8,891	8,684	8,291	9,486	9,348	9,257	9,037	8,824	8,422	58
59	8,433	8,323	8,250	8,074	7,903	7,578	8,570	8,457	8,383	8,202	8,027	7,696	59
60	7,532	7,444	7,386	7,244	7,107	6,846	7,648	7,558	7,499	7,354	7,215	6,947	60
61	6,625	6,557	6,512	6,402	6,295	6,091	6,721	6,651	6,606	6,494	6,385	6,176	61
62	5,711	5,661	5,627	5,545	5,466	5,312	5,787	5,736	5,702	5,619	5,538	5,381	62
63	4,789	4,754	4,730	4,672	4,616	4,507	4,847	4,811	4,787	4,729	4,671	4,560	63
64	3,858	3,835	3,819	3,782	3,745	3,673	3,899	3,875	3,860	3,822	3,784	3,711	64
65	2,915	2,902	2,893	2,872	2,850	2,809	2,941	2,927	2,918	2,897	2,875	2,833	65
66	1,960	1,954	1,950	1,940	1,930	1,911	1,972	1,966	1,962	1,952	1,942	1,923	66
67	0,989	0,987	0,986	0,984	0,981	0,976	0,993	0,991	0,990	0,987	0,985	0,980	67
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 69 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*						
	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%	*Age*
0	57,355	52,204	49,131	42,512	37,142	29,127	57,654	52,458	49,359	42,687	37,277	29,209	0
1	56,670	51,646	48,643	42,165	36,895	29,003	56,963	51,895	48,868	42,338	37,029	29,084	1
2	55,957	51,061	48,131	41,796	36,628	28,863	56,251	51,312	48,357	41,971	36,764	28,946	2
3	55,237	50,468	47,610	41,418	36,354	28,717	55,534	50,723	47,839	41,596	36,493	28,803	3
4	54,510	49,868	47,081	41,032	36,072	28,564	54,811	50,126	47,315	41,215	36,215	28,654	4
5	53,779	49,262	46,546	40,640	35,784	28,408	54,084	49,525	46,785	40,827	35,931	28,501	5
6	53,044	48,652	46,006	40,242	35,490	28,246	53,354	48,919	46,249	40,434	35,642	28,343	6
7	52,305	48,035	45,460	39,838	35,190	28,079	52,619	48,307	45,708	40,034	35,346	28,181	7
8	51,562	47,414	44,908	39,427	34,883	27,907	51,880	47,690	45,161	39,628	35,044	28,013	8
9	50,815	46,787	44,350	39,010	34,570	27,730	51,137	47,068	44,608	39,216	34,736	27,840	9
10	50,063	46,154	43,786	38,586	34,250	27,547	50,390	46,441	44,049	38,797	34,422	27,661	10
11	49,307	45,517	43,217	38,155	33,924	27,358	49,639	45,808	43,484	38,372	34,101	27,477	11
12	48,548	44,874	42,641	37,718	33,592	27,164	48,884	45,171	42,914	37,941	33,774	27,288	12
13	47,784	44,226	42,060	37,274	33,252	26,963	48,126	44,528	42,338	37,502	33,440	27,093	13
14	47,017	43,572	41,472	36,824	32,906	26,757	47,364	43,880	41,757	37,058	33,099	26,892	14
15	46,246	42,914	40,879	36,367	32,552	26,545	46,599	43,228	41,170	36,607	32,753	26,685	15
16	45,472	42,251	40,281	35,904	32,193	26,327	45,831	42,571	40,579	36,151	32,400	26,473	16
17	44,696	41,585	39,679	35,435	31,828	26,103	45,060	41,910	39,982	35,688	32,040	26,255	17
18	43,919	40,915	39,073	34,962	31,457	25,874	44,285	41,244	39,379	35,219	31,674	26,031	18
19	43,141	40,243	38,464	34,483	31,081	25,640	43,507	40,573	38,771	34,743	31,301	25,800	19
20	42,361	39,568	37,850	34,000	30,699	25,401	42,725	39,896	38,157	34,259	30,920	25,563	20
21	41,578	38,889	37,231	33,510	30,310	25,155	41,939	39,214	37,536	33,769	30,531	25,318	21
22	40,792	38,204	36,607	33,013	29,914	24,902	41,149	38,527	36,910	33,271	30,135	25,066	22
23	40,003	37,515	35,977	32,509	29,511	24,642	40,355	37,834	36,276	32,765	29,731	24,806	23
24	39,209	36,820	35,340	31,997	29,099	24,374	39,557	37,135	35,637	32,252	29,318	24,538	24
25	38,412	36,119	34,697	31,478	28,679	24,098	38,754	36,431	34,991	31,731	28,898	24,263	25
26	37,610	35,412	34,048	30,951	28,251	23,814	37,948	35,721	34,338	31,202	28,469	23,979	26
27	36,804	34,700	33,392	30,416	27,814	23,521	37,138	35,005	33,679	30,666	28,031	23,687	27
28	35,994	33,982	32,729	29,873	27,369	23,220	36,323	34,284	33,013	30,121	27,584	23,386	28
29	35,181	33,259	32,060	29,322	26,914	22,910	35,504	33,556	32,341	29,568	27,129	23,076	29
30	34,363	32,530	31,384	28,763	26,451	22,591	34,682	32,824	31,663	29,007	26,665	22,757	30
31	33,542	31,795	30,702	28,197	25,979	22,262	33,856	32,086	30,978	28,438	26,192	22,428	31
32	32,716	31,055	30,013	27,621	25,498	21,924	33,027	31,342	30,286	27,861	25,710	22,091	32
33	31,886	30,308	29,317	27,036	25,006	21,575	32,193	30,592	29,588	27,276	25,218	21,743	33
34	31,051	29,555	28,614	26,443	24,505	21,216	31,356	29,837	28,883	26,682	24,717	21,385	34
35	30,212	28,796	27,903	25,841	23,994	20,847	30,514	29,077	28,171	26,079	24,207	21,017	35
36	29,370	28,031	27,187	25,230	23,473	20,466	29,669	28,310	27,453	25,468	23,686	20,638	36
37	28,524	27,261	26,463	24,611	22,942	20,075	28,821	27,539	26,729	24,849	23,156	20,248	37
38	27,674	26,485	25,732	23,982	22,401	19,672	27,969	26,762	25,998	24,221	22,616	19,847	38
39	26,819	25,703	24,995	23,344	21,849	19,258	27,115	25,980	25,260	23,584	22,066	19,435	39
40	25,962	24,915	24,250	22,698	21,287	18,831	26,257	25,192	24,517	22,939	21,506	19,012	40
41	25,100	24,121	23,499	22,042	20,714	18,393	25,396	24,400	23,767	22,285	20,935	18,577	41
42	24,236	23,324	22,742	21,378	20,131	17,943	24,531	23,602	23,010	21,623	20,354	18,129	42
43	23,370	22,521	21,980	20,707	19,539	17,481	23,663	22,799	22,247	20,951	19,763	17,669	43
44	22,502	21,715	21,212	20,027	18,937	17,007	22,793	21,991	21,479	20,271	19,161	17,197	44
45	21,632	20,904	20,439	19,339	18,324	16,520	21,921	21,179	20,704	19,583	18,550	16,712	45
46	20,759	20,089	19,659	18,642	17,701	16,020	21,047	20,363	19,925	18,887	17,928	16,215	46
47	19,885	19,269	18,874	17,937	17,068	15,508	20,171	19,543	19,139	18,183	17,296	15,704	47
48	19,008	18,445	18,084	17,224	16,423	14,981	19,292	18,717	18,348	17,470	16,652	15,180	48
49	18,129	17,617	17,288	16,502	15,769	14,442	18,412	17,888	17,551	16,748	15,998	14,643	49
50	17,249	16,786	16,487	15,773	15,104	13,888	17,529	17,054	16,748	16,018	15,334	14,091	50
51	16,368	15,951	15,681	15,035	14,429	13,321	16,644	16,216	15,939	15,279	14,658	13,524	51
52	15,487	15,113	14,871	14,291	13,744	12,741	15,756	15,373	15,125	14,530	13,970	12,943	52
53	14,605	14,272	14,057	13,538	13,048	12,146	14,866	14,525	14,304	13,773	13,270	12,346	53
54	13,722	13,428	13,238	12,778	12,343	11,537	13,973	13,672	13,476	13,005	12,558	11,732	54
55	12,839	12,582	12,415	12,011	11,627	10,913	13,077	12,814	12,642	12,228	11,834	11,102	55
56	11,955	11,732	11,587	11,236	10,900	10,275	12,179	11,950	11,801	11,441	11,097	10,455	56
57	11,070	10,879	10,755	10,452	10,163	9,620	11,278	11,082	10,954	10,644	10,347	9,790	57
58	10,184	10,022	9,917	9,660	9,413	8,949	10,374	10,208	10,099	9,836	9,583	9,107	58
59	9,295	9,160	9,072	8,858	8,651	8,260	9,465	9,327	9,236	9,017	8,805	8,404	59
60	8,403	8,293	8,221	8,045	7,875	7,552	8,551	8,439	8,365	8,185	8,011	7,680	60
61	7,506	7,419	7,361	7,220	7,084	6,824	7,633	7,543	7,484	7,340	7,201	6,934	61
62	6,604	6,536	6,492	6,383	6,276	6,073	6,709	6,640	6,594	6,483	6,374	6,166	62
63	5,695	5,644	5,611	5,530	5,450	5,297	5,779	5,728	5,694	5,611	5,530	5,373	63
64	4,777	4,741	4,718	4,661	4,604	4,495	4,841	4,805	4,781	4,723	4,665	4,554	64
65	3,849	3,826	3,811	3,774	3,737	3,665	3,894	3,871	3,856	3,818	3,780	3,707	65
66	2,910	2,897	2,888	2,867	2,846	2,804	2,938	2,925	2,916	2,894	2,873	2,831	66
67	1,957	1,951	1,947	1,938	1,928	1,909	1,971	1,965	1,961	1,951	1,941	1,922	67
68	0,988	0,987	0,986	0,983	0,981	0,975	0,992	0,991	0,990	0,987	0,984	0,979	68
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 70 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*						
	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%	*Age*
0	57,976	52,709	49,571	42,824	37,363	29,239	58,297	52,981	49,814	43,010	37,507	29,326	0
1	57,294	52,155	49,088	42,482	37,122	29,119	57,609	52,422	49,328	42,666	37,263	29,204	1
2	56,584	51,574	48,580	42,117	36,859	28,982	56,901	51,843	48,822	42,303	37,003	29,069	2
3	55,867	50,985	48,063	41,744	36,589	28,840	56,187	51,258	48,309	41,934	36,737	28,930	3
4	55,144	50,389	47,539	41,363	36,312	28,691	55,467	50,666	47,789	41,558	36,464	28,785	4
5	54,416	49,788	47,009	40,977	36,029	28,538	54,744	50,069	47,263	41,175	36,185	28,636	5
6	53,685	49,181	46,473	40,584	35,740	28,380	54,016	49,467	46,733	40,787	35,900	28,482	6
7	52,949	48,569	45,932	40,184	35,444	28,218	53,285	48,860	46,196	40,393	35,610	28,324	7
8	52,209	47,952	45,385	39,779	35,143	28,050	52,549	48,248	45,654	39,992	35,313	28,160	8
9	51,464	47,329	44,831	39,366	34,835	27,877	51,810	47,630	45,106	39,586	35,011	27,992	9
10	50,716	46,701	44,272	38,948	34,521	27,698	51,066	47,007	44,552	39,172	34,702	27,818	10
11	49,963	46,068	43,707	38,523	34,200	27,514	50,319	46,379	43,992	38,753	34,386	27,638	11
12	49,207	45,429	43,137	38,091	33,873	27,324	49,567	45,746	43,427	38,327	34,065	27,454	12
13	48,447	44,785	42,560	37,653	33,539	27,129	48,812	45,108	42,857	37,895	33,737	27,264	13
14	47,682	44,136	41,978	37,208	33,198	26,927	48,054	44,464	42,280	37,456	33,402	27,068	14
15	46,915	43,482	41,390	36,757	32,851	26,720	47,292	43,817	41,699	37,011	33,062	26,867	15
16	46,144	42,824	40,797	36,299	32,497	26,507	46,527	43,165	41,112	36,561	32,715	26,660	16
17	45,371	42,162	40,200	35,837	32,138	26,289	45,759	42,508	40,521	36,104	32,362	26,448	17
18	44,598	41,497	39,599	35,369	31,773	26,066	44,989	41,847	39,924	35,641	32,002	26,229	18
19	43,823	40,830	38,994	34,897	31,404	25,837	44,214	41,181	39,321	35,171	31,635	26,004	19
20	43,046	40,160	38,386	34,419	31,028	25,604	43,435	40,509	38,712	34,694	31,261	25,773	20
21	42,267	39,485	37,773	33,936	30,646	25,364	42,653	39,832	38,097	34,210	30,879	25,534	21
22	41,485	38,805	37,154	33,446	30,257	25,118	41,867	39,150	37,476	33,719	30,490	25,289	22
23	40,699	38,121	36,529	32,948	29,860	24,864	41,076	38,462	36,849	33,220	30,093	25,036	23
24	39,909	37,430	35,898	32,443	29,456	24,603	40,282	37,768	36,215	32,714	29,688	24,775	24
25	39,115	36,735	35,261	31,931	29,043	24,334	39,483	37,069	35,575	32,200	29,274	24,507	25
26	38,317	36,033	34,617	31,411	28,622	24,057	38,680	36,364	34,928	31,678	28,853	24,230	26
27	37,515	35,326	33,967	30,883	28,193	23,771	37,873	35,653	34,275	31,148	28,423	23,945	27
28	36,708	34,613	33,310	30,347	27,754	23,477	37,062	34,937	33,615	30,611	27,984	23,652	28
29	35,898	33,895	32,646	29,803	27,308	23,175	36,247	34,215	32,949	30,065	27,537	23,350	29
30	35,084	33,171	31,977	29,251	26,853	22,864	35,429	33,487	32,276	29,512	27,081	23,039	30
31	34,266	32,441	31,301	28,691	26,389	22,543	34,607	32,754	31,597	28,951	26,616	22,720	31
32	33,444	31,706	30,618	28,123	25,916	22,214	33,781	32,016	30,912	28,381	26,142	22,390	32
33	32,618	30,964	29,928	27,546	25,432	21,874	32,951	31,272	30,220	27,803	25,659	22,052	33
34	31,787	30,216	29,230	26,960	24,940	21,524	32,117	30,522	29,521	27,217	25,167	21,703	34
35	30,951	29,462	28,526	26,366	24,437	21,163	31,280	29,767	28,816	26,623	24,665	21,344	35
36	30,113	28,703	27,815	25,763	23,925	20,792	30,438	29,006	28,104	26,020	24,154	20,975	36
37	29,270	27,938	27,098	25,151	23,403	20,411	29,594	28,240	27,386	25,409	23,633	20,595	37
38	28,423	27,167	26,373	24,531	22,871	20,018	28,746	27,469	26,662	24,789	23,102	20,205	38
39	27,573	26,390	25,642	23,901	22,328	19,614	27,895	26,692	25,931	24,161	22,562	19,804	39
40	26,718	25,608	24,904	23,263	21,775	19,198	27,041	25,911	25,194	23,525	22,012	19,392	40
41	25,860	24,820	24,159	22,615	21,212	18,770	26,184	25,124	24,451	22,880	21,452	18,968	41
42	25,000	24,027	23,408	21,960	20,639	18,331	25,323	24,332	23,702	22,226	20,881	18,532	42
43	24,137	23,230	22,652	21,297	20,057	17,880	24,460	23,535	22,946	21,564	20,300	18,084	43
44	23,273	22,429	21,891	20,625	19,465	17,418	23,594	22,733	22,184	20,893	19,710	17,624	44
45	22,406	21,623	21,124	19,946	18,862	16,944	22,726	21,927	21,417	20,215	19,109	17,152	45
46	21,536	20,813	20,351	19,258	18,249	16,456	21,856	21,117	20,645	19,528	18,499	16,668	46
47	20,665	19,999	19,572	18,562	17,626	15,956	20,984	20,303	19,867	18,834	17,878	16,172	47
48	19,792	19,180	18,788	17,857	16,993	15,443	20,110	19,484	19,083	18,131	17,247	15,662	48
49	18,917	18,358	17,999	17,145	16,350	14,917	19,234	18,662	18,294	17,419	16,605	15,139	49
50	18,041	17,532	17,205	16,425	15,697	14,378	18,356	17,835	17,499	16,699	15,953	14,603	50
51	17,164	16,704	16,407	15,698	15,033	13,826	17,476	17,003	16,699	15,971	15,290	14,052	51
52	16,287	15,872	15,604	14,963	14,361	13,261	16,594	16,168	15,893	15,234	14,616	13,487	52
53	15,410	15,039	14,798	14,222	13,679	12,682	15,709	15,327	15,080	14,488	13,930	12,907	53
54	14,533	14,202	13,988	13,473	12,987	12,090	14,822	14,482	14,262	13,733	13,233	12,312	54
55	13,655	13,363	13,174	12,718	12,285	11,484	13,932	13,632	13,437	12,968	12,523	11,700	55
56	12,778	12,522	12,356	11,955	11,574	10,864	13,040	12,778	12,607	12,194	11,802	11,073	56
57	11,900	11,678	11,534	11,185	10,852	10,230	12,146	11,918	11,770	11,411	11,068	10,428	57
58	11,021	10,831	10,707	10,407	10,119	9,580	11,249	11,053	10,926	10,617	10,321	9,766	58
59	10,140	9,980	9,875	9,619	9,374	8,913	10,348	10,182	10,074	9,812	9,560	9,086	59
60	9,257	9,123	9,036	8,823	8,617	8,228	9,442	9,305	9,215	8,996	8,784	8,385	60
61	8,371	8,262	8,190	8,015	7,846	7,525	8,533	8,420	8,347	8,167	7,994	7,664	61
62	7,480	7,392	7,335	7,195	7,059	6,800	7,618	7,529	7,470	7,326	7,187	6,921	62
63	6,582	6,514	6,470	6,361	6,256	6,053	6,698	6,629	6,583	6,472	6,363	6,156	63
64	5,677	5,627	5,594	5,513	5,434	5,281	5,770	5,719	5,685	5,602	5,521	5,365	64
65	4,764	4,729	4,705	4,648	4,592	4,483	4,834	4,798	4,775	4,716	4,659	4,548	65
66	3,840	3,818	3,802	3,765	3,728	3,657	3,890	3,866	3,851	3,813	3,776	3,703	66
67	2,905	2,892	2,883	2,862	2,840	2,799	2,935	2,922	2,913	2,891	2,870	2,828	67
68	1,955	1,949	1,945	1,935	1,925	1,906	1,970	1,963	1,959	1,950	1,940	1,920	68
69	0,988	0,986	0,985	0,982	0,980	0,975	0,992	0,990	0,989	0,986	0,984	0,979	69
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 71 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*						
	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%	*Age*
0	58,587	53,205	50,001	43,128	37,578	29,347	58,931	53,495	50,261	43,326	37,730	29,438	0
1	57,909	52,655	49,523	42,791	37,341	29,230	58,247	52,941	49,779	42,986	37,491	29,319	1
2	57,202	52,078	49,019	42,431	37,083	29,097	57,542	52,366	49,278	42,629	37,235	29,189	2
3	56,488	51,493	48,507	42,062	36,817	28,958	56,831	51,785	48,770	42,264	36,974	29,053	3
4	55,768	50,901	47,987	41,686	36,545	28,813	56,115	51,197	48,254	41,893	36,705	28,912	4
5	55,043	50,304	47,462	41,304	36,266	28,664	55,395	50,605	47,734	41,516	36,431	28,766	5
6	54,315	49,701	46,931	40,916	35,982	28,510	54,671	50,007	47,208	41,133	36,152	28,616	6
7	53,582	49,093	46,394	40,522	35,691	28,351	53,943	49,404	46,676	40,744	35,867	28,462	7
8	52,845	48,480	45,851	40,121	35,395	28,187	53,210	48,796	46,138	40,348	35,575	28,302	8
9	52,104	47,862	45,303	39,714	35,092	28,018	52,474	48,183	45,595	39,947	35,278	28,138	9
10	51,358	47,238	44,748	39,301	34,783	27,843	51,734	47,564	45,046	39,539	34,974	27,968	10
11	50,609	46,609	44,188	38,881	34,467	27,663	50,989	46,941	44,492	39,125	34,664	27,794	11
12	49,856	45,974	43,622	38,455	34,145	27,478	50,241	46,312	43,932	38,704	34,348	27,614	12
13	49,099	45,335	43,050	38,022	33,817	27,287	49,490	45,678	43,366	38,278	34,026	27,428	13
14	48,337	44,690	42,473	37,582	33,481	27,090	48,734	45,040	42,795	37,845	33,697	27,238	14
15	47,573	44,040	41,889	37,136	33,140	26,888	47,976	44,397	42,218	37,406	33,362	27,041	15
16	46,806	43,386	41,301	36,685	32,792	26,680	47,215	43,749	41,637	36,961	33,021	26,840	16
17	46,036	42,729	40,709	36,228	32,439	26,467	46,451	43,098	41,051	36,511	32,674	26,633	17
18	45,266	42,069	40,114	35,766	32,080	26,249	45,683	42,441	40,459	36,054	32,321	26,420	18
19	44,494	41,406	39,514	35,300	31,716	26,027	44,912	41,780	39,862	35,590	31,960	26,201	19
20	43,721	40,740	38,911	34,829	31,347	25,799	44,137	41,113	39,258	35,120	31,593	25,976	20
21	42,946	40,070	38,303	34,351	30,972	25,565	43,358	40,441	38,649	34,642	31,218	25,743	21
22	42,167	39,395	37,690	33,867	30,589	25,324	42,575	39,763	38,033	34,157	30,835	25,504	22
23	41,384	38,715	37,071	33,376	30,199	25,077	41,788	39,080	37,411	33,665	30,445	25,257	23
24	40,598	38,030	36,445	32,878	29,801	24,822	40,997	38,391	36,783	33,165	30,047	25,003	24
25	39,807	37,339	35,813	32,372	29,396	24,560	40,202	37,697	36,149	32,658	29,641	24,742	25
26	39,013	36,643	35,175	31,858	28,982	24,290	39,403	36,997	35,508	32,143	29,226	24,472	26
27	38,214	35,940	34,530	31,337	28,559	24,011	38,600	36,291	34,860	31,620	28,804	24,195	27
28	37,411	35,232	33,879	30,808	28,129	23,724	37,792	35,580	34,206	31,090	28,373	23,909	28
29	36,604	34,518	33,221	30,271	27,690	23,429	36,981	34,863	33,546	30,551	27,933	23,614	29
30	35,794	33,800	32,557	29,726	27,242	23,126	36,166	34,141	32,879	30,005	27,485	23,312	30
31	34,980	33,075	31,887	29,174	26,786	22,814	35,347	33,413	32,206	29,451	27,028	23,000	31
32	34,161	32,345	31,210	28,613	26,321	22,492	34,525	32,680	31,527	28,890	26,563	22,679	32
33	33,338	31,608	30,525	28,043	25,846	22,160	33,699	31,941	30,841	28,319	26,088	22,349	33
34	32,510	30,865	29,834	27,464	25,361	21,818	32,869	31,197	30,149	27,741	25,605	22,009	34
35	31,679	30,117	29,136	26,877	24,867	21,467	32,035	30,447	29,450	27,154	25,112	21,660	35
36	30,843	29,362	28,431	26,282	24,363	21,105	31,198	29,691	28,744	26,559	24,609	21,300	36
37	30,004	28,602	27,720	25,678	23,850	20,733	30,357	28,931	28,032	25,956	24,097	20,930	37
38	29,161	27,837	27,001	25,065	23,326	20,350	29,513	28,165	27,314	25,345	23,576	20,550	38
39	28,314	27,065	26,276	24,444	22,793	19,955	28,666	27,394	26,590	24,725	23,045	20,159	39
40	27,463	26,287	25,544	23,813	22,249	19,549	27,816	26,618	25,860	24,097	22,505	19,757	40
41	26,608	25,505	24,805	23,174	21,695	19,132	26,962	25,837	25,124	23,461	21,954	19,344	41
42	25,751	24,717	24,061	22,526	21,132	18,704	26,106	25,051	24,381	22,816	21,394	18,920	42
43	24,892	23,925	23,311	21,871	20,559	18,264	25,246	24,259	23,632	22,162	20,823	18,484	43
44	24,031	23,130	22,556	21,208	19,976	17,813	24,384	23,463	22,877	21,501	20,243	18,036	44
45	23,167	22,329	21,795	20,537	19,384	17,350	23,521	22,663	22,117	20,832	19,653	17,577	45
46	22,301	21,524	21,028	19,858	18,781	16,875	22,655	21,860	21,352	20,155	19,054	17,106	46
47	21,433	20,715	20,255	19,170	18,168	16,387	21,787	21,052	20,581	19,470	18,445	16,622	47
48	20,563	19,902	19,478	18,474	17,546	15,887	20,917	20,239	19,805	18,776	17,825	16,126	48
49	19,692	19,085	18,695	17,771	16,913	15,374	20,046	19,423	19,023	18,075	17,195	15,617	49
50	18,819	18,265	17,908	17,060	16,271	14,848	19,172	18,603	18,236	17,366	16,555	15,096	50
51	17,946	17,442	17,117	16,342	15,619	14,310	18,297	17,778	17,444	16,648	15,905	14,560	51
52	17,074	16,617	16,322	15,618	14,958	13,760	17,420	16,950	16,646	15,922	15,244	14,011	52
53	16,201	15,789	15,523	14,887	14,289	13,196	16,541	16,117	15,843	15,188	14,572	13,448	53
54	15,329	14,960	14,721	14,149	13,610	12,621	15,659	15,279	15,033	14,444	13,888	12,870	54
55	14,457	14,129	13,916	13,405	12,922	12,032	14,776	14,437	14,218	13,691	13,193	12,276	55
56	13,585	13,295	13,107	12,654	12,225	11,429	13,890	13,591	13,397	12,930	12,487	11,667	56
57	12,714	12,460	12,295	11,897	11,518	10,813	13,002	12,740	12,570	12,159	11,769	11,042	57
58	11,842	11,622	11,479	11,132	10,801	10,183	12,112	11,885	11,737	11,379	11,038	10,401	58
59	10,969	10,780	10,657	10,359	10,073	9,537	11,218	11,024	10,897	10,589	10,294	9,741	59
60	10,095	9,935	9,831	9,577	9,334	8,875	10,321	10,156	10,048	9,787	9,536	9,063	60
61	9,218	9,085	8,998	8,786	8,581	8,195	9,419	9,282	9,192	8,974	8,763	8,365	61
62	8,337	8,228	8,157	7,983	7,815	7,495	8,514	8,402	8,328	8,149	7,976	7,647	62
63	7,451	7,364	7,307	7,168	7,033	6,775	7,603	7,513	7,455	7,312	7,173	6,908	63
64	6,558	6,491	6,447	6,339	6,233	6,031	6,685	6,616	6,571	6,460	6,352	6,145	64
65	5,658	5,608	5,576	5,495	5,416	5,264	5,760	5,709	5,675	5,593	5,512	5,356	65
66	4,750	4,715	4,692	4,635	4,579	4,471	4,827	4,791	4,767	4,709	4,652	4,541	66
67	3,831	3,808	3,793	3,756	3,719	3,648	3,884	3,861	3,846	3,808	3,771	3,698	67
68	2,899	2,886	2,877	2,856	2,835	2,794	2,932	2,918	2,910	2,888	2,866	2,824	68
69	1,952	1,946	1,942	1,932	1,923	1,903	1,968	1,962	1,958	1,948	1,938	1,919	69
70	0,987	0,985	0,984	0,982	0,979	0,974	0,991	0,990	0,989	0,986	0,983	0,978	70
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 72 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*						
	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%	*Age*
0	59,189	53,690	50,423	43,424	37,787	29,451	59,558	54,001	50,701	43,634	37,947	29,546	0
1	58,513	53,144	49,949	43,092	37,554	29,337	58,877	53,451	50,223	43,299	37,712	29,431	1
2	57,810	52,572	49,449	42,736	37,300	29,207	58,175	52,881	49,726	42,947	37,461	29,303	2
3	57,099	51,991	48,942	42,372	37,039	29,071	57,468	52,304	49,222	42,587	37,204	29,171	3
4	56,381	51,403	48,426	42,001	36,770	28,930	56,754	51,720	48,712	42,221	36,940	29,033	4
5	55,660	50,809	47,905	41,623	36,496	28,784	56,037	51,132	48,196	41,848	36,671	28,892	5
6	54,934	50,211	47,378	41,240	36,217	28,633	55,317	50,538	47,674	41,470	36,397	28,745	6
7	54,205	49,607	46,846	40,851	35,931	28,478	54,592	49,940	47,147	41,086	36,116	28,595	7
8	53,471	48,998	46,308	40,455	35,639	28,318	53,863	49,336	46,614	40,696	35,830	28,439	8
9	52,733	48,383	45,764	40,053	35,341	28,153	53,130	48,727	46,076	40,300	35,537	28,279	9
10	51,990	47,764	45,214	39,644	35,037	27,982	52,392	48,113	45,532	39,897	35,239	28,114	10
11	51,244	47,139	44,658	39,230	34,726	27,807	51,651	47,493	44,982	39,488	34,934	27,943	11
12	50,494	46,509	44,097	38,808	34,409	27,626	50,907	46,869	44,427	39,073	34,623	27,768	12
13	49,740	45,873	43,530	38,381	34,086	27,439	50,158	46,240	43,866	38,652	34,306	27,587	13
14	48,982	45,232	42,957	37,947	33,756	27,247	49,406	45,606	43,300	38,225	33,983	27,401	14
15	48,220	44,587	42,378	37,506	33,420	27,049	48,651	44,967	42,728	37,792	33,654	27,210	15
16	47,456	43,937	41,795	37,060	33,078	26,846	47,893	44,324	42,152	37,353	33,319	27,013	16
17	46,690	43,284	41,208	36,609	32,730	26,638	47,133	43,677	41,571	36,908	32,978	26,812	17
18	45,923	42,629	40,617	36,153	32,377	26,426	46,369	43,026	40,985	36,457	32,631	26,604	18
19	45,155	41,971	40,023	35,692	32,020	26,208	45,601	42,369	40,393	36,000	32,277	26,391	19
20	44,385	41,309	39,425	35,227	31,657	25,986	44,829	41,707	39,794	35,535	31,915	26,171	20
21	43,613	40,644	38,822	34,756	31,287	25,758	44,054	41,039	39,190	35,064	31,547	25,944	21
22	42,837	39,974	38,214	34,278	30,911	25,523	43,274	40,366	38,580	34,585	31,171	25,711	22
23	42,058	39,298	37,600	33,793	30,527	25,281	42,491	39,688	37,964	34,100	30,787	25,471	23
24	41,275	38,618	36,980	33,301	30,136	25,033	41,704	39,004	37,341	33,606	30,396	25,223	24
25	40,488	37,932	36,354	32,801	29,737	24,777	40,912	38,315	36,712	33,106	29,997	24,968	25
26	39,697	37,240	35,721	32,294	29,330	24,513	40,116	37,620	36,077	32,598	29,590	24,705	26
27	38,902	36,542	35,081	31,779	28,915	24,241	39,317	36,919	35,435	32,082	29,174	24,435	27
28	38,102	35,839	34,436	31,257	28,491	23,962	38,513	36,213	34,787	31,558	28,751	24,156	28
29	37,299	35,130	33,783	30,727	28,059	23,674	37,705	35,501	34,132	31,027	28,319	23,869	29
30	36,492	34,416	33,125	30,189	27,619	23,377	36,894	34,783	33,471	30,488	27,878	23,574	30
31	35,681	33,697	32,461	29,643	27,171	23,073	36,079	34,061	32,804	29,941	27,430	23,270	31
32	34,866	32,971	31,789	29,089	26,713	22,759	35,260	33,333	32,131	29,386	26,972	22,957	32
33	34,046	32,240	31,111	28,527	26,246	22,435	34,437	32,599	31,451	28,824	26,506	22,636	33
34	33,222	31,502	30,425	27,955	25,769	22,102	33,611	31,860	30,764	28,253	26,030	22,304	34
35	32,394	30,758	29,733	27,376	25,283	21,758	32,781	31,115	30,072	27,674	25,546	21,964	35
36	31,562	30,009	29,034	26,788	24,788	21,405	31,947	30,365	29,372	27,086	25,052	21,613	36
37	30,726	29,254	28,328	26,191	24,283	21,042	31,110	29,610	28,667	26,491	24,549	21,253	37
38	29,887	28,493	27,615	25,586	23,768	20,668	30,270	28,850	27,955	25,888	24,036	20,882	38
39	29,043	27,726	26,896	24,972	23,243	20,283	29,426	28,084	27,238	25,276	23,515	20,501	39
40	28,195	26,954	26,170	24,349	22,708	19,887	28,580	27,314	26,514	24,657	22,984	20,110	40
41	27,344	26,176	25,437	23,717	22,163	19,479	27,731	26,538	25,784	24,029	22,443	19,707	41
42	26,490	25,394	24,699	23,078	21,609	19,061	26,878	25,758	25,048	23,392	21,892	19,294	42
43	25,634	24,607	23,955	22,431	21,045	18,632	26,022	24,972	24,305	22,747	21,332	18,869	43
44	24,777	23,816	23,206	21,776	20,472	18,192	25,164	24,182	23,557	22,095	20,762	18,432	44
45	23,916	23,021	22,451	21,113	19,889	17,740	24,305	23,388	22,804	21,435	20,183	17,985	45
46	23,053	22,221	21,690	20,442	19,296	17,276	23,443	22,590	22,046	20,767	19,594	17,527	46
47	22,188	21,417	20,924	19,762	18,693	16,800	22,580	21,788	21,283	20,091	18,995	17,056	47
48	21,321	20,609	20,152	19,075	18,081	16,312	21,714	20,982	20,514	19,407	18,387	16,573	48
49	20,453	19,797	19,376	18,380	17,458	15,811	20,847	20,172	19,739	18,716	17,769	16,078	49
50	19,584	18,982	18,595	17,678	16,827	15,299	19,978	19,358	18,960	18,017	17,141	15,570	50
51	18,715	18,165	17,811	16,969	16,186	14,774	19,107	18,540	18,176	17,309	16,503	15,050	51
52	17,846	17,345	17,023	16,254	15,537	14,237	18,235	17,719	17,386	16,594	15,854	14,516	52
53	16,978	16,524	16,232	15,533	14,879	13,689	17,361	16,893	16,591	15,870	15,195	13,968	53
54	16,110	15,701	15,437	14,806	14,212	13,128	16,485	16,063	15,790	15,138	14,525	13,406	54
55	15,243	14,877	14,640	14,073	13,537	12,555	15,607	15,229	14,984	14,397	13,844	12,830	55
56	14,377	14,051	13,840	13,333	12,854	11,970	14,727	14,390	14,172	13,648	13,152	12,239	56
57	13,512	13,224	13,037	12,588	12,161	11,372	13,846	13,548	13,355	12,890	12,449	11,633	57
58	12,647	12,395	12,231	11,836	11,459	10,760	12,963	12,702	12,532	12,123	11,734	11,011	58
59	11,781	11,563	11,420	11,076	10,747	10,134	12,076	11,850	11,702	11,346	11,006	10,371	59
60	10,915	10,728	10,605	10,309	10,025	9,492	11,186	10,992	10,865	10,559	10,265	9,714	60
61	10,047	9,888	9,785	9,533	9,291	8,835	10,292	10,128	10,021	9,761	9,510	9,039	61
62	9,176	9,044	8,957	8,746	8,543	8,159	9,395	9,259	9,169	8,952	8,742	8,345	62
63	8,300	8,192	8,121	7,948	7,781	7,463	8,494	8,382	8,309	8,131	7,958	7,630	63
64	7,419	7,333	7,276	7,138	7,004	6,747	7,586	7,497	7,439	7,296	7,158	6,893	64
65	6,533	6,466	6,422	6,314	6,210	6,009	6,671	6,603	6,558	6,447	6,339	6,132	65
66	5,638	5,589	5,556	5,476	5,397	5,246	5,749	5,698	5,665	5,582	5,502	5,346	66
67	4,735	4,700	4,677	4,620	4,565	4,457	4,818	4,782	4,759	4,701	4,644	4,533	67
68	3,821	3,798	3,783	3,746	3,709	3,638	3,878	3,855	3,839	3,802	3,764	3,692	68
69	2,893	2,880	2,871	2,850	2,829	2,787	2,928	2,914	2,906	2,884	2,862	2,821	69
70	1,949	1,943	1,939	1,929	1,919	1,900	1,966	1,960	1,956	1,946	1,936	1,917	70
71	0,986	0,984	0,983	0,981	0,978	0,973	0,991	0,989	0,988	0,985	0,983	0,978	71
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 73 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*						
	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%	*Age*
0	59,779	54,166	50,835	43,712	37,988	29,550	60,176	54,499	51,132	43,936	38,158	29,650	0
1	59,107	53,624	50,365	43,384	37,759	29,439	59,498	53,953	50,659	43,605	37,927	29,538	1
2	58,407	53,055	49,870	43,033	37,510	29,312	58,799	53,387	50,166	43,257	37,681	29,414	2
3	57,699	52,478	49,366	42,674	37,253	29,180	58,095	52,814	49,667	42,902	37,428	29,284	3
4	56,984	51,894	48,855	42,307	36,989	29,041	57,385	52,234	49,160	42,540	37,169	29,150	4
5	56,266	51,305	48,338	41,934	36,719	28,899	56,671	51,650	48,649	42,173	36,904	29,012	5
6	55,543	50,710	47,816	41,555	36,444	28,752	55,953	51,061	48,132	41,800	36,634	28,870	6
7	54,817	50,110	47,288	41,170	36,163	28,600	55,232	50,466	47,609	41,421	36,358	28,723	7
8	54,086	49,505	46,754	40,779	35,875	28,444	54,506	49,867	47,081	41,036	36,077	28,571	8
9	53,350	48,895	46,214	40,382	35,582	28,282	53,776	49,262	46,548	40,644	35,789	28,415	9
10	52,611	48,279	45,669	39,979	35,282	28,116	53,042	48,652	46,008	40,247	35,496	28,253	10
11	51,868	47,658	45,118	39,569	34,977	27,944	52,304	48,037	45,463	39,843	35,196	28,087	11
12	51,121	47,032	44,561	39,153	34,665	27,768	51,563	47,417	44,913	39,434	34,891	27,916	12
13	50,370	46,401	43,998	38,730	34,347	27,585	50,818	46,792	44,357	39,018	34,579	27,740	13
14	49,615	45,764	43,430	38,301	34,022	27,397	50,069	46,162	43,795	38,596	34,262	27,558	14
15	48,856	45,123	42,857	37,866	33,691	27,204	49,317	45,528	43,229	38,169	33,938	27,372	15
16	48,095	44,478	42,278	37,425	33,354	27,006	48,563	44,890	42,658	37,736	33,609	27,180	16
17	47,332	43,829	41,696	36,979	33,012	26,802	47,805	44,247	42,082	37,297	33,274	26,984	17
18	46,568	43,177	41,110	36,529	32,665	26,595	47,045	43,600	41,501	36,851	32,932	26,781	18
19	45,803	42,524	40,520	36,074	32,313	26,382	46,280	42,948	40,914	36,400	32,584	26,573	19
20	45,037	41,867	39,927	35,615	31,956	26,165	45,512	42,291	40,321	35,941	32,229	26,359	20
21	44,268	41,206	39,330	35,149	31,593	25,942	44,740	41,628	39,722	35,476	31,867	26,138	21
22	43,496	40,540	38,727	34,677	31,222	25,713	43,964	40,960	39,117	35,004	31,497	25,910	22
23	42,720	39,870	38,118	34,198	30,845	25,477	43,184	40,286	38,506	34,524	31,120	25,676	23
24	41,940	39,193	37,503	33,712	30,460	25,235	42,400	39,607	37,889	34,037	30,735	25,434	24
25	41,157	38,512	36,882	33,219	30,068	24,985	41,612	38,923	37,265	33,543	30,343	25,186	25
26	40,369	37,825	36,254	32,718	29,667	24,727	40,820	38,232	36,635	33,042	29,943	24,930	26
27	39,577	37,132	35,620	32,210	29,259	24,462	40,024	37,536	35,999	32,532	29,534	24,666	27
28	38,781	36,433	34,980	31,694	28,842	24,189	39,223	36,835	35,356	32,015	29,118	24,394	28
29	37,981	35,730	34,333	31,170	28,417	23,908	38,419	36,128	34,707	31,491	28,693	24,114	29
30	37,178	35,020	33,680	30,639	27,984	23,619	37,611	35,416	34,052	30,959	28,260	23,826	30
31	36,370	34,306	33,021	30,100	27,543	23,321	36,800	34,698	33,391	30,419	27,819	23,530	31
32	35,559	33,585	32,356	29,553	27,093	23,014	35,985	33,975	32,723	29,871	27,370	23,225	32
33	34,742	32,858	31,683	28,997	26,633	22,698	35,166	33,247	32,049	29,316	26,911	22,911	33
34	33,922	32,125	31,003	28,433	26,164	22,373	34,343	32,513	31,369	28,752	26,444	22,588	34
35	33,097	31,386	30,316	27,860	25,686	22,038	33,516	31,773	30,682	28,181	25,967	22,256	35
36	32,268	30,642	29,623	27,279	25,199	21,693	32,686	31,028	29,989	27,601	25,482	21,914	36
37	31,436	29,892	28,923	26,690	24,702	21,338	31,853	30,278	29,290	27,013	24,988	21,563	37
38	30,599	29,136	28,216	26,092	24,195	20,973	31,016	29,523	28,584	26,418	24,484	21,201	38
39	29,759	28,374	27,502	25,486	23,679	20,597	30,177	28,763	27,873	25,814	23,971	20,830	39
40	28,915	27,607	26,782	24,870	23,152	20,210	29,334	27,998	27,155	25,203	23,449	20,449	40
41	28,067	26,834	26,055	24,246	22,616	19,812	28,489	27,228	26,432	24,583	22,918	20,056	41
42	27,216	26,057	25,323	23,614	22,070	19,404	27,640	26,453	25,702	23,955	22,377	19,653	42
43	26,364	25,275	24,585	22,975	21,516	18,985	26,788	25,673	24,966	23,319	21,826	19,239	43
44	25,509	24,489	23,842	22,328	20,952	18,556	25,934	24,889	24,225	22,675	21,266	18,814	44
45	24,652	23,699	23,093	21,673	20,379	18,114	25,078	24,101	23,479	22,024	20,697	18,378	45
46	23,792	22,904	22,338	21,010	19,795	17,661	24,221	23,309	22,728	21,365	20,119	17,932	46
47	22,930	22,104	21,578	20,339	19,202	17,197	23,361	22,513	21,971	20,698	19,531	17,473	47
48	22,066	21,301	20,812	19,659	18,599	16,720	22,500	21,712	21,209	20,024	18,933	17,003	48
49	21,201	20,494	20,042	18,973	17,986	16,231	21,637	20,908	20,442	19,342	18,326	16,521	49
50	20,335	19,684	19,267	18,279	17,365	15,730	20,772	20,101	19,670	18,652	17,710	16,027	50
51	19,469	18,872	18,489	17,579	16,734	15,218	19,906	19,289	18,894	17,955	17,083	15,520	51
52	18,604	18,058	17,707	16,873	16,096	14,695	19,039	18,475	18,112	17,250	16,447	15,001	52
53	17,740	17,243	16,923	16,161	15,449	14,160	18,170	17,656	17,325	16,537	15,800	14,468	53
54	16,876	16,426	16,136	15,444	14,794	13,614	17,299	16,833	16,532	15,815	15,143	13,922	54
55	16,014	15,609	15,347	14,720	14,132	13,056	16,426	16,006	15,735	15,086	14,476	13,362	55
56	15,153	14,790	14,555	13,992	13,461	12,487	15,552	15,176	14,932	14,348	13,797	12,788	56
57	14,293	13,970	13,761	13,258	12,782	11,905	14,677	14,342	14,125	13,602	13,109	12,200	57
58	13,435	13,149	12,964	12,518	12,095	11,311	13,800	13,504	13,311	12,848	12,409	11,597	58
59	12,576	12,326	12,163	11,771	11,398	10,704	12,920	12,661	12,492	12,085	11,697	10,977	59
60	11,718	11,501	11,359	11,018	10,691	10,082	12,037	11,812	11,666	11,311	10,972	10,340	60
61	10,858	10,672	10,550	10,256	9,974	9,445	11,152	10,959	10,833	10,527	10,235	9,687	61
62	9,996	9,838	9,735	9,485	9,245	8,792	10,263	10,100	9,993	9,733	9,484	9,015	62
63	9,130	8,999	8,913	8,704	8,502	8,120	9,370	9,234	9,145	8,928	8,719	8,324	63
64	8,260	8,153	8,083	7,911	7,745	7,429	8,472	8,361	8,288	8,110	7,938	7,612	64
65	7,386	7,300	7,244	7,106	6,973	6,718	7,568	7,479	7,421	7,278	7,140	6,877	65
66	6,505	6,439	6,395	6,288	6,184	5,984	6,656	6,587	6,542	6,432	6,325	6,119	66
67	5,617	5,567	5,535	5,455	5,377	5,226	5,736	5,685	5,652	5,570	5,489	5,335	67
68	4,719	4,684	4,661	4,604	4,549	4,442	4,808	4,772	4,749	4,691	4,634	4,524	68
69	3,809	3,786	3,771	3,734	3,698	3,628	3,871	3,848	3,832	3,795	3,757	3,685	69
70	2,885	2,872	2,864	2,842	2,821	2,780	2,923	2,910	2,901	2,879	2,858	2,816	70
71	1,945	1,939	1,935	1,925	1,916	1,897	1,964	1,957	1,953	1,944	1,934	1,915	71
72	0,985	0,983	0,982	0,980	0,977	0,972	0,990	0,988	0,987	0,985	0,982	0,977	72
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 74 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*						
	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%	*Age*
0	60,359	54,632	51,237	43,992	38,183	29,645	60,785	54,988	51,555	44,230	38,363	29,750	0
1	59,690	54,094	50,772	43,668	37,958	29,537	60,110	54,446	51,086	43,904	38,136	29,641	1
2	58,992	53,529	50,281	43,321	37,713	29,413	59,415	53,884	50,598	43,560	37,894	29,520	2
3	58,287	52,955	49,781	42,966	37,460	29,284	58,714	53,315	50,103	43,210	37,646	29,394	3
4	57,576	52,375	49,274	42,604	37,200	29,149	58,007	52,740	49,601	42,853	37,391	29,263	4
5	56,860	51,789	48,761	42,235	36,934	29,009	57,296	52,159	49,093	42,490	37,131	29,128	5
6	56,141	51,199	48,243	41,861	36,663	28,866	56,581	51,574	48,581	42,122	36,865	28,989	6
7	55,417	50,603	47,720	41,481	36,387	28,718	55,863	50,984	48,063	41,747	36,594	28,846	7
8	54,689	50,002	47,190	41,095	36,104	28,565	55,140	50,388	47,539	41,367	36,317	28,698	8
9	53,957	49,395	46,654	40,702	35,815	28,407	54,413	49,788	47,010	40,981	36,034	28,545	9
10	53,220	48,783	46,113	40,303	35,520	28,244	53,683	49,182	46,475	40,588	35,746	28,388	10
11	52,480	48,166	45,567	39,898	35,219	28,076	52,948	48,571	45,935	40,190	35,451	28,226	11
12	51,736	47,544	45,014	39,487	34,912	27,903	52,210	47,955	45,389	39,785	35,151	28,059	12
13	50,988	46,917	44,456	39,070	34,599	27,725	51,468	47,335	44,838	39,375	34,845	27,887	13
14	50,236	46,284	43,892	38,646	34,279	27,541	50,722	46,710	44,282	38,959	34,532	27,710	14
15	49,481	45,647	43,323	38,216	33,953	27,352	49,974	46,080	43,720	38,536	34,214	27,528	15
16	48,723	45,006	42,750	37,780	33,622	27,158	49,223	45,446	43,154	38,109	33,890	27,341	16
17	47,963	44,361	42,172	37,340	33,285	26,960	48,469	44,808	42,583	37,675	33,561	27,149	17
18	47,202	43,714	41,591	36,895	32,943	26,757	47,711	44,165	42,006	37,236	33,225	26,952	18
19	46,440	43,065	41,006	36,445	32,597	26,549	46,950	43,517	41,424	36,790	32,883	26,748	19
20	45,677	42,412	40,418	35,991	32,245	26,337	46,185	42,864	40,837	36,337	32,533	26,539	20
21	44,911	41,756	39,825	35,531	31,888	26,119	45,417	42,206	40,243	35,878	32,177	26,324	21
22	44,142	41,095	39,227	35,065	31,524	25,895	44,644	41,543	39,643	35,412	31,814	26,102	22
23	43,370	40,428	38,623	34,592	31,152	25,665	43,868	40,874	39,038	34,938	31,443	25,873	23
24	42,593	39,757	38,014	34,112	30,774	25,428	43,087	40,200	38,426	34,458	31,065	25,638	24
25	41,813	39,080	37,398	33,625	30,388	25,184	42,302	39,520	37,808	33,970	30,679	25,395	25
26	41,029	38,397	36,775	33,130	29,994	24,932	41,514	38,834	37,183	33,475	30,286	25,145	26
27	40,240	37,709	36,147	32,628	29,592	24,673	40,721	38,143	36,552	32,972	29,884	24,888	27
28	39,447	37,015	35,511	32,118	29,182	24,406	39,924	37,446	35,915	32,461	29,475	24,623	28
29	38,651	36,316	34,870	31,601	28,764	24,132	39,123	36,744	35,272	31,944	29,057	24,350	29
30	37,851	35,612	34,223	31,076	28,338	23,849	38,319	36,037	34,622	31,418	28,632	24,069	30
31	37,047	34,902	33,569	30,544	27,903	23,559	37,511	35,324	33,967	30,885	28,198	23,780	31
32	36,238	34,186	32,909	30,003	27,460	23,259	36,699	34,606	33,305	30,345	27,756	23,483	32
33	35,425	33,464	32,241	29,454	27,008	22,951	35,884	33,883	32,637	29,797	27,305	23,177	33
34	34,608	32,735	31,567	28,897	26,546	22,633	35,064	33,154	31,962	29,240	26,845	22,861	34
35	33,786	32,001	30,885	28,331	26,076	22,305	34,241	32,419	31,281	28,676	26,377	22,537	35
36	32,961	31,262	30,198	27,757	25,596	21,968	33,415	31,680	30,594	28,104	25,900	22,204	36
37	32,132	30,517	29,504	27,175	25,107	21,622	32,585	30,935	29,900	27,523	25,414	21,861	37
38	31,299	29,765	28,802	26,584	24,608	21,265	31,752	30,185	29,201	26,935	24,919	21,509	38
39	30,462	29,009	28,095	25,985	24,100	20,898	30,916	29,430	28,496	26,340	24,415	21,147	39
40	29,621	28,246	27,380	25,377	23,582	20,520	30,077	28,671	27,785	25,736	23,902	20,775	40
41	28,776	27,478	26,659	24,760	23,054	20,131	29,236	27,906	27,068	25,124	23,379	20,392	41
42	27,929	26,705	25,932	24,136	22,517	19,732	28,391	27,136	26,344	24,505	22,848	19,999	42
43	27,079	25,928	25,200	23,504	21,971	19,323	27,543	26,362	25,615	23,877	22,306	19,595	43
44	26,228	25,147	24,463	22,865	21,416	18,903	26,692	25,583	24,880	23,241	21,756	19,181	44
45	25,374	24,362	23,719	22,217	20,852	18,473	25,841	24,801	24,141	22,598	21,197	18,757	45
46	24,517	23,572	22,970	21,562	20,277	18,030	24,987	24,015	23,396	21,948	20,628	18,321	46
47	23,658	22,777	22,216	20,899	19,693	17,576	24,132	23,224	22,647	21,291	20,051	17,875	47
48	22,798	21,979	21,456	20,227	19,100	17,110	23,274	22,430	21,892	20,625	19,464	17,417	48
49	21,935	21,176	20,692	19,549	18,497	16,633	22,415	21,632	21,132	19,952	18,868	16,947	49
50	21,072	20,371	19,923	18,863	17,885	16,144	21,555	20,831	20,367	19,272	18,262	16,466	50
51	20,209	19,564	19,150	18,171	17,264	15,644	20,693	20,026	19,598	18,584	17,647	15,973	51
52	19,347	18,755	18,375	17,473	16,636	15,133	19,831	19,217	18,823	17,889	17,022	15,467	52
53	18,486	17,945	17,598	16,770	16,000	14,611	18,966	18,405	18,044	17,186	16,388	14,949	53
54	17,627	17,134	16,817	16,062	15,356	14,079	18,100	17,589	17,260	16,476	15,743	14,418	54
55	16,769	16,323	16,035	15,349	14,705	13,535	17,233	16,769	16,470	15,757	15,088	13,874	55
56	15,912	15,511	15,251	14,630	14,047	12,980	16,364	15,946	15,676	15,031	14,424	13,316	56
57	15,058	14,698	14,466	13,907	13,381	12,415	15,495	15,120	14,878	14,297	13,749	12,745	57
58	14,205	13,885	13,677	13,179	12,707	11,837	14,624	14,291	14,074	13,555	13,064	12,159	58
59	13,353	13,070	12,886	12,444	12,024	11,247	13,751	13,456	13,265	12,804	12,367	11,558	59
60	12,502	12,254	12,093	11,703	11,333	10,645	12,875	12,617	12,449	12,043	11,658	10,941	60
61	11,650	11,435	11,295	10,956	10,632	10,027	11,997	11,773	11,627	11,274	10,937	10,308	61
62	10,797	10,612	10,491	10,199	9,920	9,395	11,116	10,924	10,799	10,494	10,203	9,657	62
63	9,940	9,784	9,682	9,433	9,195	8,745	10,232	10,069	9,963	9,705	9,456	8,989	63
64	9,081	8,950	8,865	8,657	8,457	8,078	9,343	9,207	9,119	8,903	8,694	8,301	64
65	8,218	8,111	8,041	7,871	7,706	7,392	8,448	8,337	8,265	8,088	7,916	7,591	65
66	7,350	7,265	7,209	7,072	6,939	6,686	7,547	7,458	7,400	7,259	7,121	6,859	66
67	6,475	6,409	6,366	6,260	6,156	5,958	6,638	6,570	6,525	6,415	6,308	6,103	67
68	5,593	5,544	5,511	5,432	5,354	5,205	5,721	5,671	5,637	5,555	5,475	5,321	68
69	4,700	4,666	4,643	4,587	4,532	4,425	4,797	4,761	4,738	4,680	4,623	4,514	69
70	3,796	3,773	3,758	3,722	3,686	3,615	3,863	3,840	3,824	3,787	3,750	3,678	70
71	2,877	2,864	2,855	2,834	2,813	2,773	2,918	2,905	2,896	2,875	2,853	2,812	71
72	1,941	1,935	1,931	1,921	1,912	1,893	1,961	1,955	1,951	1,941	1,931	1,912	72
73	0,984	0,982	0,981	0,978	0,976	0,971	0,989	0,988	0,987	0,984	0,981	0,976	73
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												

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Description

Ce tableur 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.**

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: 75 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*						
	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%	*Age*
0	60,927	55,087	51,630	44,263	38,372	29,736	61,384	55,469	51,969	44,516	38,562	29,846	0
1	60,261	54,553	51,169	43,944	38,151	29,631	60,713	54,931	51,505	44,195	38,339	29,740	1
2	59,566	53,991	50,681	43,601	37,909	29,510	60,021	54,372	51,021	43,856	38,101	29,622	2
3	58,864	53,422	50,186	43,251	37,660	29,383	59,323	53,807	50,530	43,510	37,857	29,499	3
4	58,156	52,845	49,683	42,892	37,404	29,251	58,619	53,236	50,032	43,157	37,606	29,371	4
5	57,443	52,263	49,174	42,528	37,142	29,115	57,911	52,659	49,529	42,799	37,350	29,240	5
6	56,726	51,676	48,660	42,158	36,876	28,974	57,200	52,078	49,021	42,435	37,089	29,104	6
7	56,006	51,084	48,140	41,783	36,603	28,830	56,484	51,492	48,508	42,066	36,822	28,964	7
8	55,280	50,486	47,615	41,401	36,324	28,680	55,765	50,901	47,988	41,690	36,550	28,820	8
9	54,551	49,884	47,084	41,013	36,040	28,525	55,041	50,304	47,464	41,309	36,272	28,671	9
10	53,818	49,276	46,547	40,619	35,750	28,366	54,313	49,702	46,933	40,921	35,988	28,517	10
11	53,080	48,663	46,005	40,218	35,453	28,202	53,582	49,096	46,398	40,528	35,699	28,359	11
12	52,339	48,044	45,456	39,812	35,151	28,033	52,847	48,484	45,856	40,128	35,403	28,196	12
13	51,594	47,421	44,903	39,399	34,842	27,858	52,108	47,868	45,310	39,723	35,102	28,028	13
14	50,845	46,793	44,343	38,980	34,528	27,679	51,366	47,247	44,758	39,312	34,795	27,855	14
15	50,092	46,159	43,779	38,555	34,207	27,494	50,621	46,621	44,201	38,895	34,482	27,677	15
16	49,337	45,522	43,209	38,125	33,880	27,304	49,873	45,992	43,640	38,473	34,163	27,495	16
17	48,580	44,882	42,636	37,689	33,548	27,110	49,122	45,358	43,074	38,045	33,839	27,308	17
18	47,823	44,239	42,059	37,249	33,212	26,911	48,368	44,720	42,502	37,611	33,509	27,115	18
19	47,064	43,593	41,480	36,805	32,871	26,709	47,610	44,076	41,925	37,171	33,172	26,917	19
20	46,304	42,945	40,896	36,357	32,525	26,501	46,848	43,428	41,343	36,724	32,829	26,713	20
21	45,541	42,293	40,309	35,902	32,173	26,288	46,083	42,774	40,754	36,270	32,479	26,503	21
22	44,776	41,636	39,715	35,442	31,815	26,070	45,314	42,115	40,159	35,810	32,121	26,286	22
23	44,007	40,974	39,116	34,974	31,449	25,845	44,541	41,451	39,559	35,342	31,757	26,063	23
24	43,233	40,307	38,512	34,500	31,076	25,613	43,763	40,781	38,952	34,868	31,385	25,833	24
25	42,456	39,635	37,901	34,019	30,696	25,374	42,982	40,106	38,339	34,386	31,006	25,596	25
26	41,675	38,957	37,283	33,530	30,309	25,129	42,197	39,425	37,720	33,897	30,619	25,353	26
27	40,890	38,273	36,660	33,034	29,913	24,875	41,407	38,739	37,094	33,401	30,224	25,101	27
28	40,100	37,584	36,030	32,530	29,509	24,615	40,614	38,047	36,463	32,897	29,821	24,843	28
29	39,307	36,889	35,394	32,019	29,098	24,346	39,816	37,350	35,825	32,385	29,410	24,576	29
30	38,510	36,189	34,751	31,501	28,679	24,070	39,015	36,647	35,181	31,867	28,992	24,302	30
31	37,710	35,484	34,103	30,975	28,251	23,786	38,211	35,939	34,531	31,340	28,565	24,020	31
32	36,904	34,773	33,448	30,441	27,815	23,494	37,403	35,226	33,874	30,807	28,130	23,730	32
33	36,095	34,055	32,786	29,898	27,370	23,192	36,591	34,508	33,212	30,265	27,687	23,431	33
34	35,281	33,331	32,117	29,347	26,915	22,881	35,775	33,784	32,543	29,716	27,235	23,124	34
35	34,462	32,602	31,441	28,788	26,452	22,561	34,955	33,054	31,868	29,159	26,775	22,808	35
36	33,640	31,867	30,759	28,221	25,980	22,232	34,133	32,319	31,186	28,594	26,305	22,482	36
37	32,815	31,127	30,070	27,646	25,498	21,893	33,306	31,580	30,499	28,021	25,827	22,148	37
38	31,985	30,380	29,374	27,062	25,007	21,544	32,477	30,835	29,806	27,440	25,340	21,804	38
39	31,151	29,628	28,672	26,469	24,507	21,186	31,645	30,085	29,106	26,852	24,845	21,451	39
40	30,313	28,870	27,963	25,868	23,997	20,816	30,810	29,331	28,401	26,256	24,341	21,088	40
41	29,471	28,107	27,247	25,259	23,477	20,436	29,971	28,572	27,691	25,652	23,827	20,715	41
42	28,627	27,339	26,526	24,642	22,948	20,046	29,130	27,808	26,973	25,040	23,304	20,332	42
43	27,781	26,567	25,800	24,017	22,411	19,646	28,286	27,038	26,250	24,421	22,772	19,938	43
44	26,933	25,791	25,068	23,386	21,864	19,236	27,439	26,265	25,522	23,793	22,231	19,534	44
45	26,082	25,010	24,331	22,746	21,309	18,815	26,592	25,488	24,789	23,159	21,681	19,120	45
46	25,228	24,225	23,587	22,098	20,743	18,383	25,742	24,708	24,052	22,517	21,123	18,696	46
47	24,372	23,435	22,839	21,442	20,168	17,939	24,891	23,923	23,309	21,868	20,556	18,260	47
48	23,514	22,641	22,084	20,778	19,583	17,484	24,037	23,135	22,560	21,212	19,979	17,814	48
49	22,655	21,843	21,325	20,107	18,989	17,017	23,182	22,343	21,807	20,548	19,393	17,357	49
50	21,795	21,043	20,562	19,429	18,387	16,539	22,326	21,547	21,050	19,877	18,798	16,888	50
51	20,934	20,240	19,796	18,745	17,776	16,051	21,469	20,748	20,287	19,199	18,194	16,408	51
52	20,075	19,436	19,026	18,056	17,157	15,551	20,610	19,946	19,520	18,513	17,581	15,915	52
53	19,217	18,631	18,255	17,361	16,531	15,042	19,750	19,140	18,749	17,820	16,958	15,411	53
54	18,361	17,825	17,481	16,662	15,898	14,522	18,889	18,331	17,972	17,119	16,325	14,894	54
55	17,507	17,020	16,706	15,957	15,258	13,992	18,026	17,518	17,191	16,411	15,683	14,365	55
56	16,655	16,214	15,929	15,249	14,611	13,452	17,163	16,702	16,405	15,696	15,031	13,823	56
57	15,806	15,408	15,151	14,536	13,957	12,901	16,300	15,884	15,616	14,973	14,370	13,268	57
58	14,958	14,602	14,371	13,818	13,296	12,339	15,435	15,062	14,821	14,243	13,698	12,699	58
59	14,112	13,795	13,589	13,095	12,627	11,765	14,568	14,236	14,021	13,504	13,016	12,116	59
60	13,267	12,987	12,805	12,366	11,950	11,180	13,699	13,405	13,215	12,757	12,322	11,517	60
61	12,423	12,177	12,017	11,631	11,264	10,582	12,828	12,571	12,404	12,000	11,616	10,903	61
62	11,577	11,364	11,225	10,889	10,568	9,969	11,955	11,732	11,586	11,235	10,900	10,274	62
63	10,730	10,547	10,427	10,138	9,860	9,340	11,079	10,887	10,762	10,460	10,170	9,627	63
64	9,880	9,725	9,624	9,377	9,141	8,695	10,198	10,036	9,930	9,673	9,426	8,961	64
65	9,027	8,898	8,814	8,608	8,409	8,033	9,312	9,177	9,089	8,874	8,667	8,275	65
66	8,171	8,066	7,996	7,827	7,664	7,353	8,421	8,311	8,238	8,062	7,892	7,568	66
67	7,310	7,226	7,170	7,034	6,903	6,652	7,523	7,435	7,377	7,236	7,099	6,838	67
68	6,442	6,377	6,334	6,228	6,125	5,928	6,617	6,549	6,505	6,395	6,289	6,084	68
69	5,566	5,517	5,485	5,406	5,329	5,181	5,705	5,654	5,621	5,539	5,460	5,306	69
70	4,680	4,645	4,622	4,567	4,512	4,406	4,784	4,748	4,725	4,667	4,611	4,502	70
71	3,781	3,759	3,744	3,707	3,671	3,601	3,854	3,831	3,815	3,778	3,741	3,669	71
72	2,868	2,855	2,846	2,825	2,804	2,764	2,912	2,899	2,891	2,869	2,848	2,806	72
73	1,936	1,930	1,926	1,917	1,907	1,888	1,958	1,952	1,948	1,938	1,929	1,910	73
74	0,982	0,981	0,980	0,977	0,975	0,970	0,988	0,987	0,986	0,983	0,981	0,976	74
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												