

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

Ce tableau vous permet de convertir en capital une rente **viagère** versée **mensuellement**. Les coefficients de conversion sont calculés selon la méthode de la **rente actuarielle**, c'est-à-dire en supposant que les versements des différents arrérages sont conditionnés à la survie du bénéficiaire.

Description

Les tables Schryvers utilisent des probabilités de survie dites prospectives. Ces tables, contrairement aux tables stationnaires, anticipent l'évolution future de la mortalité en tenant compte de l'évolution des quotients de mortalité de chaque génération observés dans le passé. Ces tables sont donc des **tables générationnelles**.

Mode d'emploi

1. Choix de la ligne: définissez l'âge du rentier.
2. Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
3. Multipliez le coefficient par le montant annuel total de la rente.

Hommes							Femmes						
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	68,416	60,934	56,591	47,560	40,568	30,720	70,161	62,307	57,763	48,353	41,109	30,979	0
1	67,790	60,449	56,181	47,291	40,392	30,644	69,536	61,826	57,358	48,090	40,938	30,907	1
2	67,133	59,935	55,744	46,998	40,195	30,554	68,889	61,323	56,933	47,809	40,752	30,824	2
3	66,469	59,413	55,299	46,699	39,991	30,458	68,235	60,814	56,501	47,523	40,561	30,737	3
4	65,798	58,884	54,847	46,392	39,782	30,358	67,576	60,298	56,064	47,230	40,364	30,647	4
5	65,123	58,350	54,390	46,080	39,568	30,255	66,913	59,779	55,621	46,933	40,164	30,553	5
6	64,444	57,811	53,928	45,764	39,349	30,149	66,247	59,254	55,174	46,631	39,959	30,457	6
7	63,762	57,268	53,460	45,442	39,126	30,039	65,576	58,726	54,722	46,325	39,750	30,358	7
8	63,075	56,719	52,988	45,114	38,898	29,926	64,902	58,192	54,265	46,013	39,536	30,255	8
9	62,383	56,166	52,510	44,782	38,665	29,809	64,224	57,654	53,803	45,696	39,317	30,149	9
10	61,688	55,607	52,027	44,444	38,427	29,688	63,542	57,110	53,335	45,375	39,094	30,040	10
11	60,990	55,044	51,539	44,100	38,184	29,563	62,856	56,563	52,863	45,048	38,867	29,927	11
12	60,287	54,477	51,045	43,752	37,936	29,435	62,167	56,011	52,387	44,716	38,635	29,811	12
13	59,581	53,904	50,547	43,398	37,682	29,302	61,475	55,454	51,905	44,380	38,398	29,692	13
14	58,871	53,326	50,043	43,038	37,424	29,166	60,779	54,894	51,419	44,038	38,156	29,569	14
15	58,157	52,745	49,535	42,674	37,161	29,025	60,081	54,329	50,929	43,692	37,911	29,442	15
16	57,441	52,159	49,022	42,304	36,893	28,881	59,380	53,761	50,435	43,341	37,661	29,313	16
17	56,724	51,571	48,506	41,931	36,621	28,734	58,676	53,189	49,936	42,986	37,406	29,180	17
18	56,006	50,981	47,988	41,554	36,346	28,584	57,970	52,614	49,433	42,627	37,147	29,044	18
19	55,288	50,390	47,467	41,175	36,067	28,431	57,260	52,034	48,926	42,262	36,883	28,903	19
20	54,570	49,796	46,944	40,791	35,785	28,275	56,547	51,449	48,413	41,891	36,614	28,759	20
21	53,849	49,198	46,416	40,404	35,498	28,115	55,830	50,859	47,895	41,515	36,340	28,610	21
22	53,125	48,597	45,884	40,011	35,206	27,951	55,110	50,265	47,372	41,133	36,060	28,456	22
23	52,398	47,991	45,347	39,612	34,909	27,783	54,385	49,666	46,843	40,745	35,774	28,298	23
24	51,667	47,380	44,805	39,207	34,605	27,609	53,657	49,062	46,309	40,352	35,482	28,135	24
25	50,932	46,765	44,257	38,796	34,295	27,430	52,925	48,452	45,770	39,952	35,184	27,968	25
26	50,193	46,144	43,703	38,379	33,979	27,246	52,189	47,838	45,224	39,546	34,881	27,795	26
27	49,450	45,517	43,144	37,956	33,657	27,056	51,449	47,218	44,674	39,134	34,571	27,617	27
28	48,704	44,886	42,578	37,525	33,328	26,860	50,705	46,594	44,117	38,716	34,255	27,433	28
29	47,953	44,249	42,007	37,089	32,993	26,659	49,957	45,964	43,555	38,291	33,932	27,244	29
30	47,199	43,608	41,431	36,647	32,651	26,453	49,206	45,330	42,988	37,861	33,604	27,050	30
31	46,442	42,962	40,849	36,198	32,303	26,240	48,452	44,691	42,415	37,424	33,269	26,850	31
32	45,680	42,310	40,261	35,741	31,948	26,020	47,694	44,047	41,837	36,981	32,928	26,645	32
33	44,913	41,652	39,666	35,278	31,584	25,794	46,933	43,399	41,254	36,532	32,580	26,433	33
34	44,142	40,988	39,065	34,807	31,214	25,561	46,168	42,745	40,665	36,076	32,226	26,216	34
35	43,366	40,318	38,458	34,329	30,835	25,321	45,400	42,086	40,070	35,613	31,865	25,992	35
36	42,587	39,643	37,844	33,843	30,450	25,074	44,628	41,423	39,470	35,145	31,497	25,762	36
37	41,803	38,963	37,224	33,351	30,057	24,819	43,854	40,756	38,865	34,670	31,122	25,525	37
38	41,016	38,277	36,598	32,851	29,655	24,557	43,077	40,084	38,255	34,188	30,741	25,283	38
39	40,223	37,585	35,965	32,343	29,246	24,287	42,297	39,408	37,640	33,701	30,353	25,033	39
40	39,427	36,887	35,326	31,827	28,828	24,010	41,515	38,728	37,020	33,208	29,959	24,778	40
41	38,627	36,184	34,680	31,304	28,403	23,724	40,731	38,045	36,395	32,709	29,558	24,516	41
42	37,824	35,477	34,029	30,775	27,970	23,431	39,943	37,356	35,765	32,203	29,149	24,246	42
43	37,019	34,765	33,374	30,239	27,530	23,130	39,154	36,664	35,131	31,690	28,734	23,970	43
44	36,211	34,050	32,713	29,696	27,083	22,822	38,363	35,968	34,492	31,173	28,313	23,687	44
45	35,400	33,330	32,047	29,147	26,628	22,506	37,571	35,270	33,850	30,650	27,886	23,398	45
46	34,586	32,605	31,375	28,590	26,164	22,181	36,778	34,570	33,204	30,122	27,452	23,103	46
47	33,769	31,875	30,698	28,026	25,693	21,848	35,985	33,867	32,555	29,589	27,013	22,801	47
48	32,950	31,140	30,015	27,455	25,213	21,506	35,190	33,160	31,902	29,050	26,567	22,492	48
49	32,127	30,402	29,327	26,877	24,726	21,155	34,394	32,451	31,245	28,506	26,115	22,176	49
50	31,304	29,660	28,634	26,292	24,231	20,796	33,597	31,740	30,584	27,957	25,656	21,853	50

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

Ce tableau vous permet de convertir en capital une rente **viagère** versée **mensuellement**. Les coefficients de conversion sont calculés selon la méthode de la **rente actuarielle**, c'est-à-dire en supposant que les versements des différents arrérages sont conditionnés à la survie du bénéficiaire.

Description

Les tables Schryvers utilisent des probabilités de survie dites prospectives. Ces tables, contrairement aux tables stationnaires, anticipent l'évolution future de la mortalité en tenant compte de l'évolution des quotients de mortalité de chaque génération observés dans le passé. Ces tables sont donc des **tables générationnelles**.

Mode d'emploi

1. Choix de la ligne: définissez l'âge du rentier.
2. Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
3. Multipliez le coefficient par le montant annuel total de la rente.

Hommes							Femmes						
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
51	30,479	28,915	27,938	25,702	23,729	20,430	32,800	31,026	29,921	27,402	25,192	21,523	51
52	29,656	28,169	27,239	25,108	23,222	20,056	32,002	30,309	29,254	26,843	24,721	21,186	52
53	28,833	27,422	26,539	24,509	22,708	19,675	31,203	29,590	28,583	26,277	24,243	20,842	53
54	28,011	26,675	25,836	23,907	22,190	19,287	30,404	28,869	27,908	25,707	23,759	20,490	54
55	27,192	25,927	25,133	23,301	21,667	18,893	29,603	28,144	27,230	25,131	23,268	20,130	55
56	26,376	25,181	24,429	22,693	21,139	18,493	28,803	27,419	26,550	24,550	22,771	19,764	56
57	25,563	24,436	23,726	22,082	20,608	18,087	28,004	26,692	25,867	23,966	22,270	19,391	57
58	24,754	23,693	23,023	21,470	20,073	17,676	27,205	25,963	25,182	23,376	21,761	19,010	58
59	23,949	22,951	22,320	20,855	19,534	17,258	26,405	25,232	24,493	22,781	21,246	18,621	59
60	23,147	22,211	21,618	20,239	18,992	16,835	25,604	24,498	23,799	22,180	20,723	18,223	60
61	22,349	21,472	20,916	19,620	18,445	16,406	24,803	23,762	23,103	21,574	20,195	17,818	61
62	21,553	20,734	20,214	18,999	17,894	15,969	24,003	23,024	22,405	20,964	19,660	17,405	62
63	20,759	19,995	19,510	18,373	17,337	15,525	23,202	22,285	21,704	20,348	19,118	16,983	63
64	19,968	19,258	18,806	17,745	16,776	15,074	22,399	21,542	20,997	19,725	18,568	16,551	64
65	19,181	18,522	18,102	17,115	16,211	14,616	21,594	20,794	20,285	19,094	18,008	16,108	65
66	18,400	17,790	17,401	16,485	15,643	14,153	20,787	20,042	19,568	18,456	17,439	15,653	66
67	17,623	17,060	16,701	15,853	15,071	13,683	19,977	19,286	18,846	17,810	16,861	15,188	67
68	16,851	16,334	16,002	15,220	14,496	13,207	19,165	18,526	18,119	17,158	16,275	14,711	68
69	16,085	15,611	15,307	14,587	13,919	12,725	18,355	17,766	17,389	16,500	15,681	14,224	69
70	15,326	14,892	14,614	13,954	13,340	12,238	17,547	17,005	16,659	15,839	15,081	13,729	70
71	14,575	14,180	13,926	13,322	12,760	11,746	16,742	16,246	15,928	15,175	14,476	13,225	71
72	13,834	13,475	13,244	12,694	12,181	11,251	15,943	15,490	15,199	14,509	13,867	12,714	72
73	13,104	12,779	12,570	12,071	11,604	10,755	15,148	14,736	14,472	13,842	13,255	12,196	73
74	12,385	12,093	11,904	11,453	11,029	10,257	14,360	13,987	13,747	13,174	12,639	11,670	74
75	11,680	11,417	11,247	10,841	10,458	9,758	13,579	13,242	13,025	12,507	12,022	11,139	75
76	10,989	10,754	10,602	10,237	9,893	9,261	12,807	12,504	12,309	11,842	11,403	10,603	76
77	10,315	10,106	9,970	9,644	9,336	8,768	12,046	11,775	11,600	11,181	10,786	10,064	77
78	9,659	9,473	9,352	9,062	8,788	8,279	11,299	11,058	10,902	10,528	10,175	9,525	78
79	9,021	8,857	8,750	8,494	8,249	7,797	10,571	10,358	10,219	9,886	9,571	8,990	79
80	8,404	8,259	8,166	7,939	7,723	7,321	9,863	9,674	9,552	9,257	8,978	8,460	80
81	7,809	7,683	7,601	7,402	7,212	6,857	9,177	9,012	8,904	8,644	8,397	7,939	81
82	7,240	7,129	7,057	6,883	6,717	6,404	8,517	8,372	8,277	8,050	7,832	7,428	82
83	6,696	6,600	6,538	6,386	6,240	5,967	7,884	7,757	7,675	7,476	7,286	6,930	83
84	6,183	6,100	6,045	5,913	5,787	5,548	7,280	7,171	7,099	6,926	6,760	6,449	84
85	5,701	5,629	5,582	5,468	5,358	5,150	6,709	6,614	6,552	6,402	6,258	5,987	85
86	5,254	5,192	5,151	5,052	4,957	4,776	6,172	6,090	6,037	5,907	5,782	5,547	86
87	4,838	4,785	4,750	4,665	4,582	4,425	5,670	5,599	5,553	5,442	5,334	5,130	87
88	4,454	4,408	4,377	4,304	4,233	4,097	5,204	5,144	5,104	5,008	4,915	4,740	88
89	4,096	4,056	4,030	3,967	3,906	3,789	4,774	4,722	4,688	4,606	4,526	4,375	89
90	3,764	3,730	3,708	3,654	3,601	3,500	4,378	4,334	4,305	4,234	4,166	4,035	90
91	3,459	3,430	3,411	3,364	3,319	3,232	4,012	3,975	3,950	3,890	3,831	3,719	91
92	3,184	3,159	3,143	3,103	3,064	2,988	3,677	3,645	3,624	3,572	3,522	3,426	92
93	2,937	2,916	2,902	2,867	2,833	2,768	3,370	3,343	3,325	3,281	3,238	3,156	93
94	2,715	2,697	2,684	2,654	2,625	2,569	3,092	3,068	3,053	3,015	2,979	2,908	94
95	2,510	2,494	2,484	2,458	2,433	2,384	2,838	2,818	2,805	2,773	2,742	2,682	95
96	2,317	2,303	2,294	2,272	2,251	2,209	2,603	2,586	2,575	2,547	2,521	2,469	96
97	2,139	2,128	2,120	2,101	2,082	2,046	2,387	2,372	2,363	2,340	2,317	2,274	97
98	1,976	1,966	1,959	1,943	1,927	1,896	2,189	2,177	2,169	2,149	2,130	2,093	98
99	1,826	1,817	1,812	1,798	1,784	1,758	2,007	1,997	1,991	1,974	1,958	1,926	99
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													