

6. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable annuellement

Ce tableau vous permet de convertir en capital une rente viagère temporaire versée annuellement jusqu'à l'âge défini en haut de chaque table. Les coefficients de conversion sont calculés selon la méthode de la rente actuarielle, c'est-à-dire en supposant que les versements des différents arrérages sont conditionnés à la survie du bénéficiaire.

Description

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

Mode d'emploi

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

Age au terme de la carrière professionnelle: 65 ans													
Hommes							Femmes						Age
Age	Valeur actuelle d'une rente annuelle payable par an						Valeur actuelle d'une rente annuelle payable par an						
	Taux d'intérêt net auquel le capital pourra être placé												
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	54,642	49,901	47,059	40,897	35,853	28,239	54,867	50,095	47,234	41,034	35,961	28,306	0
1	53,943	49,326	46,554	40,532	35,589	28,101	54,162	49,515	46,724	40,665	35,694	28,167	1
2	53,218	48,726	46,024	40,144	35,305	27,948	53,439	48,916	46,197	40,280	35,412	28,015	2
3	52,486	48,118	45,486	39,748	35,013	27,788	52,709	48,311	45,662	39,887	35,123	27,858	3
4	51,748	47,503	44,941	39,345	34,713	27,622	51,975	47,699	45,120	39,486	34,826	27,695	4
5	51,006	46,882	44,390	38,934	34,407	27,450	51,236	47,082	44,572	39,080	34,524	27,525	5
6	50,260	46,256	43,833	38,518	34,095	27,274	50,493	46,460	44,019	38,667	34,216	27,353	6
7	49,510	45,625	43,270	38,095	33,776	27,092	49,746	45,832	43,460	38,248	33,901	27,174	7
8	48,755	44,988	42,701	37,665	33,451	26,904	48,996	45,199	42,895	37,822	33,579	26,990	8
9	47,996	44,345	42,126	37,228	33,118	26,710	48,240	44,561	42,324	37,389	33,251	26,800	9
10	47,233	43,697	41,545	36,784	32,779	26,510	47,481	43,917	41,747	36,950	32,916	26,604	10
11	46,466	43,044	40,957	36,334	32,433	26,304	46,718	43,268	41,164	36,504	32,574	26,402	11
12	45,695	42,386	40,364	35,877	32,080	26,092	45,951	42,614	40,575	36,052	32,225	26,194	12
13	44,920	41,721	39,765	35,412	31,719	25,874	45,181	41,954	39,981	35,592	31,870	25,980	13
14	44,141	41,052	39,159	34,941	31,352	25,649	44,406	41,290	39,381	35,126	31,507	25,760	14
15	43,358	40,377	38,548	34,463	30,977	25,417	43,628	40,620	38,775	34,653	31,138	25,533	15
16	42,573	39,698	37,932	33,978	30,595	25,179	42,848	39,946	38,163	34,174	30,761	25,300	16
17	41,785	39,015	37,311	33,488	30,207	24,934	42,064	39,268	37,547	33,688	30,378	25,060	17
18	40,995	38,329	36,686	32,992	29,813	24,684	41,277	38,584	36,925	33,196	29,988	24,814	18
19	40,204	37,640	36,056	32,491	29,413	24,428	40,486	37,895	36,296	32,696	29,590	24,560	19
20	39,412	36,947	35,423	31,983	29,007	24,166	39,690	37,201	35,662	32,189	29,184	24,299	20
21	38,616	36,250	34,784	31,470	28,593	23,896	38,891	36,501	35,021	31,674	28,770	24,030	21
22	37,817	35,547	34,139	30,949	28,171	23,619	38,088	35,796	34,373	31,151	28,347	23,753	22
23	37,014	34,839	33,488	30,420	27,742	23,334	37,281	35,084	33,719	30,621	27,916	23,468	23
24	36,207	34,126	32,831	29,884	27,303	23,040	36,470	34,367	33,059	30,082	27,477	23,174	24
25	35,397	33,407	32,167	29,339	26,856	22,738	35,655	33,644	32,392	29,536	27,029	22,871	25
26	34,582	32,682	31,496	28,787	26,401	22,426	34,835	32,916	31,718	28,981	26,571	22,559	26
27	33,763	31,951	30,819	28,226	25,935	22,105	34,011	32,181	31,037	28,418	26,105	22,238	27
28	32,939	31,215	30,135	27,656	25,461	21,775	33,183	31,441	30,349	27,846	25,629	21,907	28
29	32,112	30,472	29,444	27,079	24,978	21,435	32,352	30,694	29,655	27,266	25,144	21,567	29
30	31,281	29,724	28,746	26,493	24,485	21,085	31,516	29,943	28,954	26,678	24,649	21,216	30
31	30,447	28,971	28,043	25,899	23,982	20,725	30,677	29,185	28,247	26,081	24,145	20,855	31
32	29,608	28,211	27,331	25,295	23,470	20,354	29,834	28,422	27,533	25,475	23,631	20,484	32
33	28,764	27,445	26,613	24,683	22,947	19,972	28,986	27,653	26,812	24,861	23,107	20,102	33
34	27,916	26,673	25,887	24,061	22,414	19,579	28,135	26,878	26,084	24,238	22,573	19,709	34
35	27,065	25,895	25,155	23,430	21,870	19,174	27,280	26,097	25,349	23,605	22,029	19,304	35
36	26,209	25,111	24,415	22,790	21,316	18,757	26,422	25,311	24,607	22,964	21,474	18,887	36
37	25,350	24,322	23,669	22,141	20,752	18,328	25,559	24,519	23,858	22,314	20,908	18,459	37
38	24,486	23,526	22,915	21,483	20,176	17,887	24,693	23,721	23,103	21,654	20,332	18,018	38
39	23,619	22,725	22,154	20,815	19,589	17,433	23,824	22,918	22,341	20,986	19,745	17,564	39
40	22,748	21,917	21,387	20,138	18,991	16,966	22,952	22,110	21,573	20,309	19,148	17,098	40
41	21,874	21,104	20,612	19,452	18,382	16,486	22,076	21,296	20,798	19,622	18,539	16,619	41
42	20,998	20,287	19,832	18,756	17,763	15,992	21,197	20,477	20,016	18,926	17,919	16,126	42
43	20,119	19,465	19,046	18,053	17,133	15,486	20,314	19,652	19,227	18,220	17,288	15,619	43
44	19,238	18,639	18,254	17,341	16,492	14,966	19,429	18,822	18,432	17,506	16,645	15,099	44
45	18,354	17,808	17,456	16,620	15,840	14,432	18,541	17,987	17,630	16,782	15,992	14,564	45
46	17,467	16,971	16,652	15,890	15,177	13,884	17,651	17,147	16,823	16,050	15,327	14,015	46
47	16,578	16,130	15,841	15,150	14,501	13,320	16,758	16,303	16,009	15,308	14,650	13,451	47
48	15,686	15,284	15,024	14,401	13,814	12,742	15,862	15,453	15,189	14,556	13,961	12,872	48
49	14,792	14,433	14,200	13,642	13,116	12,147	14,963	14,598	14,362	13,795	13,260	12,277	49
50	13,895	13,577	13,371	12,875	12,405	11,537	14,061	13,738	13,529	13,024	12,547	11,665	50
51	12,997	12,717	12,536	12,098	11,682	10,911	13,157	12,873	12,688	12,243	11,820	11,037	51
52	12,096	11,853	11,694	11,312	10,947	10,268	12,249	12,002	11,841	11,452	11,081	10,391	52
53	11,193	10,984	10,847	10,517	10,201	9,609	11,338	11,125	10,986	10,649	10,328	9,726	53
54	10,289	10,110	9,994	9,712	9,441	8,932	10,423	10,242	10,123	9,836	9,561	9,043	54
55	9,381	9,232	9,135	8,897	8,669	8,237	9,504	9,352	9,253	9,011	8,779	8,340	55
56	8,472	8,349	8,268	8,072	7,883	7,524	8,581	8,456	8,374	8,175	7,982	7,617	56
57	7,559	7,460	7,395	7,236	7,083	6,790	7,654	7,554	7,488	7,327	7,171	6,873	57
58	6,641	6,564	6,513	6,388	6,267	6,035	6,722	6,644	6,592	6,465	6,342	6,107	58
59	5,719	5,660	5,622	5,527	5,435	5,258	5,785	5,725	5,686	5,590	5,497	5,317	59
60	4,790	4,748	4,720	4,652	4,585	4,456	4,841	4,798	4,770	4,701	4,633	4,502	60
61	3,854	3,825	3,807	3,761	3,715	3,627	3,890	3,861	3,842	3,796	3,750	3,661	61
62	2,908	2,891	2,880	2,852	2,824	2,770	2,932	2,914	2,903	2,875	2,847	2,792	62
63	1,952	1,943	1,938	1,923	1,909	1,882	1,965	1,956	1,950	1,936	1,922	1,894	63
64	0,983	0,980	0,978	0,974	0,969	0,959	0,988	0,985	0,983	0,978	0,973	0,964	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