

### 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: 66 ans													
Hommes							Femmes						
Age	Valeur actuelle d'une rente annuelle payable par an						Valeur actuelle d'une rente annuelle payable par an						Age
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	
0	55,297	50,440	47,531	41,238	36,100	28,368	55,537	50,646	47,717	41,383	36,213	28,439	0
1	54,601	49,869	47,031	40,878	35,841	28,235	54,836	50,071	47,213	41,020	35,952	28,303	1
2	53,880	49,273	46,506	40,495	35,562	28,085	54,116	49,476	46,690	40,639	35,675	28,156	2
3	53,152	48,670	45,973	40,105	35,275	27,929	53,391	48,876	46,160	40,252	35,391	28,003	3
4	52,417	48,059	45,433	39,706	34,980	27,767	52,659	48,268	45,623	39,857	35,100	27,844	4
5	51,678	47,442	44,886	39,302	34,680	27,600	51,924	47,656	45,081	39,456	34,803	27,680	5
6	50,935	46,821	44,334	38,891	34,373	27,428	51,185	47,038	44,533	39,049	34,500	27,511	6
7	50,188	46,194	43,776	38,473	34,060	27,251	50,441	46,415	43,979	38,635	34,191	27,337	7
8	49,437	45,562	43,212	38,049	33,740	27,068	49,694	45,787	43,419	38,215	33,875	27,158	8
9	48,681	44,924	42,642	37,618	33,413	26,879	48,942	45,153	42,853	37,789	33,553	26,973	9
10	47,922	44,280	42,066	37,180	33,080	26,684	48,187	44,514	42,281	37,355	33,223	26,782	10
11	47,158	43,632	41,484	36,735	32,739	26,484	47,427	43,870	41,704	36,915	32,888	26,586	11
12	46,390	42,978	40,896	36,284	32,392	26,277	46,664	43,220	41,120	36,469	32,545	26,383	12
13	45,619	42,318	40,302	35,826	32,038	26,064	45,897	42,566	40,531	36,016	32,196	26,175	13
14	44,843	41,653	39,702	35,361	31,677	25,844	45,126	41,906	39,936	35,556	31,840	25,960	14
15	44,064	40,983	39,096	34,889	31,308	25,618	44,352	41,241	39,336	35,090	31,477	25,739	15
16	43,282	40,309	38,485	34,410	30,933	25,386	43,574	40,572	38,731	34,617	31,108	25,513	16
17	42,497	39,631	37,869	33,926	30,552	25,148	42,794	39,899	38,120	34,138	30,732	25,279	17
18	41,711	38,950	37,250	33,437	30,165	24,904	42,011	39,220	37,503	33,652	30,348	25,040	18
19	40,924	38,265	36,626	32,942	29,772	24,655	41,223	38,537	36,881	33,159	29,958	24,793	19
20	40,135	37,577	35,998	32,442	29,372	24,399	40,432	37,847	36,252	32,659	29,559	24,539	20
21	39,343	36,885	35,365	31,935	28,966	24,137	39,637	37,153	35,617	32,151	29,152	24,277	21
22	38,547	36,188	34,726	31,421	28,552	23,867	38,837	36,452	34,975	31,636	28,738	24,007	22
23	37,748	35,485	34,081	30,900	28,130	23,589	38,034	35,746	34,327	31,112	28,314	23,729	23
24	36,945	34,777	33,430	30,371	27,699	23,303	37,226	35,035	33,673	30,581	27,883	23,443	24
25	36,138	34,063	32,772	29,834	27,260	23,008	36,415	34,317	33,012	30,042	27,443	23,149	25
26	35,327	33,344	32,108	29,288	26,813	22,705	35,599	33,594	32,344	29,495	26,994	22,845	26
27	34,512	32,618	31,436	28,735	26,356	22,393	34,779	32,864	31,669	28,939	26,535	22,532	27
28	33,692	31,887	30,758	28,173	25,890	22,071	33,955	32,129	30,988	28,376	26,068	22,210	28
29	32,869	31,150	30,074	27,603	25,415	21,740	33,127	31,389	30,300	27,803	25,592	21,879	29
30	32,042	30,408	29,383	27,025	24,931	21,399	32,295	30,642	29,606	27,223	25,106	21,538	30
31	31,211	29,660	28,685	26,439	24,438	21,048	31,460	29,891	28,905	26,634	24,611	21,187	31
32	30,376	28,905	27,980	25,844	23,934	20,687	30,620	29,133	28,197	26,037	24,107	20,825	32
33	29,536	28,145	27,268	25,240	23,421	20,315	29,777	28,370	27,483	25,431	23,592	20,453	33
34	28,692	27,378	26,549	24,626	22,897	19,932	28,930	27,600	26,762	24,816	23,068	20,071	34
35	27,844	26,606	25,823	24,004	22,363	19,538	28,079	26,826	26,033	24,193	22,533	19,677	35
36	26,992	25,827	25,090	23,372	21,818	19,132	27,224	26,045	25,298	23,560	21,988	19,271	36
37	26,137	25,043	24,350	22,732	21,264	18,714	26,366	25,259	24,557	22,919	21,433	18,854	37
38	25,277	24,253	23,603	22,082	20,698	18,284	25,504	24,467	23,809	22,269	20,867	18,425	38
39	24,414	23,457	22,849	21,423	20,122	17,842	24,639	23,670	23,054	21,609	20,291	17,984	39
40	23,546	22,656	22,088	20,755	19,534	17,387	23,770	22,868	22,292	20,941	19,705	17,531	40
41	22,676	21,849	21,321	20,077	18,936	16,919	22,899	22,060	21,524	20,264	19,107	17,064	41
42	21,803	21,037	20,547	19,391	18,327	16,439	22,023	21,246	20,750	19,578	18,499	16,585	42
43	20,928	20,220	19,768	18,697	17,708	15,946	21,145	20,428	19,968	18,882	17,879	16,092	43
44	20,050	19,400	18,983	17,995	17,079	15,439	20,264	19,604	19,181	18,178	17,248	15,585	44
45	19,170	18,575	18,192	17,283	16,438	14,920	19,381	18,776	18,387	17,464	16,607	15,066	45
46	18,288	17,744	17,395	16,563	15,787	14,386	18,495	17,943	17,588	16,743	15,954	14,532	46
47	17,403	16,909	16,592	15,833	15,124	13,837	17,607	17,105	16,782	16,011	15,291	13,984	47
48	16,515	16,070	15,782	15,095	14,450	13,274	16,716	16,263	15,970	15,271	14,615	13,421	48
49	15,626	15,225	14,967	14,347	13,764	12,696	15,822	15,415	15,152	14,521	13,928	12,843	49
50	14,734	14,377	14,146	13,590	13,066	12,103	14,926	14,562	14,327	13,762	13,229	12,249	50
51	13,840	13,524	13,319	12,825	12,358	11,494	14,027	13,705	13,496	12,993	12,517	11,638	51
52	12,945	12,667	12,487	12,051	11,638	10,870	13,125	12,842	12,658	12,214	11,793	11,011	52
53	12,049	11,807	11,649	11,269	10,906	10,230	12,220	11,973	11,813	11,425	11,055	10,367	53
54	11,150	10,942	10,806	10,477	10,162	9,574	11,311	11,099	10,960	10,625	10,304	9,705	54
55	10,250	10,073	9,957	9,676	9,407	8,900	10,399	10,218	10,100	9,814	9,539	9,023	55
56	9,348	9,199	9,102	8,866	8,638	8,209	9,483	9,332	9,233	8,992	8,760	8,323	56
57	8,443	8,320	8,240	8,045	7,856	7,499	8,564	8,439	8,357	8,158	7,966	7,602	57
58	7,534	7,436	7,371	7,213	7,060	6,769	7,640	7,539	7,474	7,313	7,157	6,860	58
59	6,622	6,544	6,494	6,369	6,249	6,018	6,710	6,632	6,580	6,454	6,331	6,096	59
60	5,704	5,645	5,607	5,513	5,421	5,244	5,775	5,716	5,677	5,581	5,488	5,308	60
61	4,779	4,737	4,709	4,641	4,574	4,445	4,834	4,791	4,763	4,694	4,626	4,496	61
62	3,846	3,818	3,799	3,753	3,708	3,620	3,885	3,857	3,838	3,791	3,745	3,657	62
63	2,903	2,886	2,875	2,847	2,819	2,765	2,929	2,912	2,900	2,872	2,844	2,790	63
64	1,949	1,941	1,935	1,921	1,907	1,879	1,963	1,955	1,949	1,935	1,920	1,893	64
65	0,982	0,979	0,977	0,973	0,968	0,958	0,987	0,984	0,983	0,978	0,973	0,963	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