

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: 67 ans													
Hommes							Femmes						
Age	Valeur actuelle d'une rente annuelle payable par an						Valeur actuelle d'une rente annuelle payable par an						Age
	Taux d'intérêt net auquel le capital pourra être placé						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	55,943	50,969	47,994	41,571	36,339	28,493	56,201	51,189	48,193	41,724	36,459	28,567	0
1	55,251	50,403	47,499	41,216	36,085	28,363	55,503	50,618	47,693	41,367	36,202	28,435	1
2	54,533	49,811	46,979	40,839	35,811	28,217	54,787	50,029	47,175	40,991	35,930	28,292	2
3	53,808	49,212	46,451	40,453	35,529	28,065	54,064	49,432	46,650	40,609	35,652	28,142	3
4	53,077	48,605	45,915	40,060	35,240	27,908	53,336	48,829	46,118	40,220	35,366	27,988	4
5	52,341	47,993	45,374	39,660	34,944	27,745	52,604	48,221	45,581	39,824	35,074	27,828	5
6	51,602	47,376	44,827	39,255	34,643	27,577	51,868	47,608	45,038	39,423	34,777	27,664	6
7	50,858	46,754	44,273	38,843	34,335	27,404	51,129	46,990	44,489	39,015	34,473	27,495	7
8	50,110	46,126	43,714	38,424	34,020	27,226	50,385	46,366	43,934	38,600	34,163	27,320	8
9	49,357	45,492	43,149	37,998	33,699	27,041	49,636	45,737	43,374	38,180	33,846	27,140	9
10	48,601	44,853	42,578	37,566	33,372	26,852	48,884	45,103	42,807	37,752	33,523	26,954	10
11	47,841	44,209	42,001	37,127	33,037	26,656	48,128	44,463	42,235	37,318	33,194	26,763	11
12	47,076	43,560	41,418	36,682	32,696	26,454	47,368	43,818	41,657	36,878	32,857	26,566	12
13	46,308	42,905	40,829	36,230	32,348	26,247	46,604	43,168	41,073	36,430	32,514	26,363	13
14	45,536	42,245	40,234	35,770	31,993	26,033	45,837	42,513	40,483	35,977	32,165	26,154	14
15	44,760	41,580	39,634	35,305	31,631	25,812	45,067	41,854	39,888	35,517	31,808	25,939	15
16	43,981	40,910	39,028	34,833	31,262	25,586	44,293	41,190	39,288	35,051	31,445	25,718	16
17	43,200	40,237	38,418	34,355	30,887	25,354	43,516	40,521	38,683	34,578	31,076	25,491	17
18	42,418	39,560	37,804	33,872	30,507	25,116	42,736	39,848	38,072	34,099	30,700	25,257	18
19	41,634	38,881	37,186	33,384	30,120	24,873	41,953	39,169	37,455	33,613	30,316	25,017	19
20	40,848	38,198	36,563	32,890	29,728	24,624	41,165	38,485	36,832	33,119	29,924	24,770	20
21	40,060	37,510	35,936	32,390	29,329	24,368	40,373	37,795	36,203	32,618	29,525	24,515	21
22	39,268	36,818	35,303	31,883	28,922	24,105	39,578	37,100	35,568	32,110	29,118	24,252	22
23	38,473	36,121	34,664	31,368	28,507	23,835	38,778	36,399	34,925	31,594	28,702	23,982	23
24	37,673	35,418	34,018	30,846	28,084	23,556	37,974	35,692	34,277	31,070	28,278	23,703	24
25	36,870	34,709	33,366	30,316	27,653	23,269	37,166	34,980	33,622	30,538	27,846	23,416	25
26	36,063	33,995	32,708	29,778	27,213	22,974	36,354	34,262	32,960	29,998	27,405	23,121	26
27	35,251	33,274	32,042	29,232	26,765	22,669	35,538	33,538	32,292	29,450	26,955	22,816	27
28	34,435	32,548	31,370	28,678	26,307	22,356	34,718	32,808	31,617	28,894	26,496	22,503	28
29	33,615	31,817	30,692	28,116	25,840	22,033	33,893	32,073	30,935	28,330	26,028	22,180	29
30	32,792	31,080	30,007	27,546	25,365	21,701	33,065	31,332	30,247	27,757	25,551	21,848	30
31	31,965	30,337	29,316	26,967	24,880	21,360	32,234	30,586	29,553	27,176	25,065	21,506	31
32	31,134	29,588	28,617	26,380	24,385	21,008	31,398	29,834	28,851	26,587	24,570	21,155	32
33	30,298	28,833	27,912	25,783	23,881	20,646	30,559	29,076	28,143	25,990	24,065	20,793	33
34	29,457	28,072	27,199	25,178	23,366	20,272	29,715	28,313	27,429	25,383	23,550	20,420	34
35	28,613	27,305	26,479	24,564	22,841	19,888	28,868	27,543	26,707	24,768	23,024	20,036	35
36	27,765	26,532	25,752	23,941	22,306	19,493	28,017	26,768	25,979	24,144	22,489	19,641	36
37	26,913	25,753	25,019	23,309	21,761	19,086	27,163	25,988	25,244	23,511	21,944	19,235	37
38	26,057	24,969	24,279	22,667	21,206	18,667	26,305	25,202	24,502	22,870	21,389	18,818	38
39	25,197	24,178	23,531	22,017	20,639	18,236	25,444	24,411	23,755	22,220	20,823	18,389	39
40	24,334	23,382	22,777	21,357	20,062	17,793	24,580	23,614	23,000	21,561	20,247	17,947	40
41	23,467	22,580	22,016	20,689	19,474	17,337	23,712	22,813	22,239	20,893	19,661	17,494	41
42	22,597	21,774	21,249	20,012	18,876	16,869	22,841	22,005	21,472	20,216	19,063	17,027	42
43	21,726	20,963	20,476	19,326	18,267	16,388	21,967	21,192	20,698	19,530	18,455	16,547	43
44	20,852	20,148	19,698	18,633	17,649	15,895	21,090	20,375	19,917	18,835	17,836	16,055	44
45	19,976	19,329	18,914	17,931	17,020	15,389	20,211	19,553	19,132	18,132	17,206	15,549	45
46	19,097	18,504	18,124	17,220	16,379	14,869	19,330	18,727	18,340	17,421	16,566	15,030	46
47	18,216	17,675	17,328	16,500	15,728	14,335	18,446	17,896	17,542	16,700	15,915	14,497	47
48	17,333	16,842	16,526	15,772	15,066	13,787	17,560	17,060	16,738	15,971	15,252	13,950	48
49	16,447	16,004	15,718	15,034	14,393	13,224	16,672	16,220	15,928	15,232	14,578	13,388	49
50	15,560	15,162	14,905	14,289	13,709	12,647	15,780	15,375	15,112	14,484	13,893	12,811	50
51	14,671	14,316	14,086	13,534	13,013	12,055	14,887	14,525	14,290	13,727	13,195	12,219	51
52	13,781	13,467	13,263	12,772	12,307	11,449	13,991	13,669	13,461	12,960	12,486	11,610	52
53	12,890	12,614	12,435	12,002	11,590	10,827	13,091	12,809	12,626	12,184	11,764	10,985	53
54	11,998	11,757	11,601	11,222	10,862	10,190	12,189	11,943	11,783	11,396	11,028	10,342	54
55	11,105	10,897	10,762	10,435	10,122	9,536	11,283	11,071	10,933	10,599	10,279	9,682	55
56	10,209	10,033	9,918	9,638	9,370	8,866	10,374	10,194	10,076	9,791	9,517	9,003	56
57	9,312	9,165	9,068	8,833	8,606	8,179	9,462	9,311	9,212	8,972	8,741	8,305	57
58	8,413	8,291	8,211	8,017	7,829	7,473	8,546	8,421	8,340	8,141	7,950	7,587	58
59	7,509	7,411	7,347	7,189	7,037	6,747	7,624	7,524	7,459	7,298	7,143	6,847	59
60	6,601	6,524	6,474	6,350	6,230	6,000	6,698	6,619	6,568	6,442	6,319	6,085	60
61	5,688	5,629	5,591	5,497	5,406	5,230	5,765	5,706	5,667	5,572	5,479	5,300	61
62	4,767	4,725	4,697	4,629	4,563	4,434	4,827	4,784	4,756	4,687	4,620	4,489	62
63	3,837	3,809	3,790	3,744	3,699	3,612	3,881	3,852	3,833	3,787	3,741	3,652	63
64	2,897	2,880	2,869	2,841	2,814	2,760	2,926	2,909	2,898	2,869	2,841	2,787	64
65	1,946	1,938	1,932	1,918	1,904	1,876	1,962	1,953	1,947	1,933	1,919	1,891	65
66	0,981	0,978	0,976	0,971	0,967	0,957	0,987	0,984	0,982	0,977	0,972	0,963	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