

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

Ce tableau 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.

Description

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						
Age	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%
0	54,796	50,109	47,297	41,195	36,195	28,636	55,014	50,297	47,467	41,329	36,300	28,702	0
1	54,095	49,532	46,789	40,828	35,929	28,496	54,308	49,715	46,955	40,958	36,031	28,560	1
2	53,369	48,930	46,257	40,438	35,642	28,341	53,583	49,114	46,425	40,570	35,747	28,407	2
3	52,636	48,320	45,718	40,039	35,348	28,179	52,852	48,507	45,888	40,174	35,455	28,247	3
4	51,896	47,702	45,170	39,633	35,046	28,011	52,116	47,893	45,344	39,771	35,156	28,082	4
5	51,153	47,080	44,617	39,220	34,738	27,837	51,375	47,274	44,794	39,362	34,851	27,912	5
6	50,405	46,452	44,057	38,801	34,423	27,659	50,631	46,649	44,238	38,947	34,540	27,736	6
7	49,653	45,818	43,492	38,375	34,101	27,474	49,883	46,020	43,677	38,525	34,223	27,555	7
8	48,897	45,179	42,921	37,943	33,773	27,284	49,130	45,385	43,110	38,096	33,898	27,369	8
9	48,136	44,534	42,343	37,503	33,438	27,088	48,374	44,744	42,536	37,661	33,567	27,176	9
10	47,372	43,884	41,759	37,057	33,096	26,886	47,613	44,098	41,957	37,219	33,229	26,978	10
11	46,603	43,229	41,170	36,604	32,747	26,677	46,848	43,447	41,371	36,770	32,885	26,773	11
12	45,830	42,568	40,574	36,144	32,391	26,463	46,079	42,790	40,780	36,314	32,533	26,563	12
13	45,054	41,902	39,973	35,677	32,028	26,242	45,307	42,128	40,183	35,852	32,174	26,346	13
14	44,273	41,230	39,365	35,203	31,657	26,014	44,531	41,462	39,580	35,383	31,809	26,123	14
15	43,489	40,554	38,751	34,722	31,279	25,779	43,752	40,790	38,972	34,907	31,436	25,893	15
16	42,702	39,872	38,132	34,234	30,894	25,538	42,969	40,114	38,358	34,425	31,057	25,657	16
17	41,912	39,187	37,508	33,740	30,503	25,291	42,184	39,433	37,739	33,936	30,670	25,415	17
18	41,121	38,499	36,881	33,241	30,105	25,038	41,395	38,747	37,114	33,441	30,277	25,165	18
19	40,329	37,807	36,249	32,737	29,702	24,779	40,602	38,056	36,483	32,938	29,875	24,908	19
20	39,534	37,112	35,613	32,227	29,293	24,513	39,805	37,359	35,845	32,427	29,466	24,644	20
21	38,737	36,412	34,971	31,710	28,875	24,240	39,004	36,657	35,201	31,909	29,048	24,371	21
22	37,936	35,707	34,324	31,185	28,450	23,959	38,200	35,949	34,551	31,383	28,622	24,091	22
23	37,132	34,997	33,670	30,654	28,017	23,671	37,391	35,235	33,895	30,849	28,188	23,802	23
24	36,323	34,281	33,010	30,114	27,575	23,373	36,578	34,515	33,231	30,307	27,744	23,504	24
25	35,511	33,560	32,343	29,566	27,124	23,067	35,761	33,790	32,561	29,757	27,292	23,198	25
26	34,694	32,832	31,669	29,010	26,665	22,752	34,939	33,059	31,884	29,199	26,831	22,882	26
27	33,873	32,099	30,989	28,445	26,196	22,427	34,114	32,322	31,201	28,632	26,360	22,556	27
28	33,048	31,360	30,302	27,872	25,717	22,092	33,284	31,579	30,510	28,056	25,880	22,221	28
29	32,219	30,615	29,608	27,291	25,230	21,748	32,451	30,830	29,813	27,473	25,391	21,877	29
30	31,386	29,865	28,908	26,702	24,733	21,394	31,613	30,076	29,109	26,881	24,892	21,522	30
31	30,550	29,109	28,201	26,103	24,226	21,029	30,772	29,316	28,399	26,280	24,384	21,156	31
32	29,709	28,346	27,487	25,496	23,710	20,654	29,927	28,550	27,682	25,671	23,866	20,780	32
33	28,864	27,578	26,765	24,880	23,182	20,267	29,078	27,778	26,957	25,052	23,338	20,393	33
34	28,015	26,803	26,037	24,254	22,645	19,869	28,225	27,001	26,226	24,425	22,799	19,995	34
35	27,161	26,022	25,301	23,620	22,097	19,459	27,368	26,217	25,488	23,789	22,250	19,585	35
36	26,304	25,236	24,558	22,976	21,538	19,037	26,508	25,428	24,743	23,143	21,690	19,163	36
37	25,443	24,444	23,809	22,323	20,968	18,603	25,644	24,634	23,992	22,489	21,120	18,729	37
38	24,578	23,646	23,052	21,660	20,388	18,156	24,776	23,833	23,233	21,825	20,539	18,283	38
39	23,709	22,841	22,289	20,988	19,797	17,697	23,905	23,027	22,468	21,153	19,947	17,824	39
40	22,836	22,032	21,518	20,307	19,194	17,224	23,031	22,216	21,696	20,471	19,344	17,352	40
41	21,960	21,216	20,740	19,616	18,580	16,738	22,153	21,400	20,918	19,780	18,730	16,866	41
42	21,082	20,396	19,957	18,917	17,955	16,238	21,272	20,577	20,132	19,079	18,105	16,367	42
43	20,201	19,572	19,168	18,209	17,320	15,726	20,387	19,749	19,340	18,369	17,468	15,853	43
44	19,318	18,743	18,372	17,493	16,674	15,199	19,500	18,916	18,541	17,650	16,820	15,326	44
45	18,433	17,909	17,571	16,767	16,016	14,659	18,610	18,078	17,736	16,921	16,160	14,785	45
46	17,544	17,069	16,763	16,032	15,347	14,103	17,718	17,236	16,925	16,184	15,489	14,228	46
47	16,653	16,225	15,949	15,287	14,666	13,532	16,822	16,388	16,108	15,437	14,807	13,657	47
48	15,759	15,376	15,128	14,533	13,973	12,946	15,924	15,535	15,283	14,680	14,112	13,070	48
49	14,863	14,522	14,301	13,770	13,268	12,344	15,023	14,677	14,452	13,913	13,404	12,466	49
50	13,964	13,663	13,467	12,997	12,551	11,726	14,119	13,813	13,615	13,137	12,684	11,846	50
51	13,062	12,799	12,628	12,215	11,821	11,091	13,212	12,944	12,770	12,350	11,951	11,209	51
52	12,159	11,931	11,782	11,423	11,080	10,440	12,301	12,069	11,918	11,553	11,204	10,554	52
53	11,254	11,058	10,931	10,622	10,326	9,771	11,387	11,188	11,059	10,745	10,444	9,880	53
54	10,346	10,181	10,073	9,811	9,559	9,084	10,469	10,301	10,191	9,925	9,669	9,187	54
55	9,436	9,298	9,208	8,989	8,778	8,379	9,547	9,407	9,316	9,094	8,879	8,474	55
56	8,522	8,410	8,337	8,157	7,984	7,655	8,621	8,507	8,433	8,250	8,075	7,740	56
57	7,605	7,516	7,457	7,314	7,175	6,910	7,691	7,600	7,541	7,395	7,254	6,985	57
58	6,684	6,615	6,569	6,458	6,350	6,143	6,755	6,685	6,639	6,527	6,417	6,207	58
59	5,756	5,705	5,672	5,589	5,508	5,353	5,814	5,762	5,728	5,644	5,562	5,405	59
60	4,823	4,787	4,763	4,705	4,648	4,538	4,866	4,829	4,805	4,746	4,689	4,577	60
61	3,881	3,858	3,842	3,804	3,767	3,695	3,910	3,887	3,871	3,833	3,796	3,722	61
62	2,930	2,916	2,908	2,886	2,864	2,822	2,947	2,934	2,925	2,903	2,882	2,839	62
63	1,967	1,961	1,957	1,947	1,937	1,918	1,976	1,969	1,965	1,955	1,946	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