

### 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: 66 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	55,455	50,651	47,773	41,540	36,445	28,767	55,688	50,852	47,954	41,681	36,556	28,837	0
1	54,758	50,079	47,270	41,178	36,184	28,632	54,986	50,274	47,447	41,316	36,292	28,699	1
2	54,035	49,481	46,743	40,793	35,902	28,480	54,264	49,678	46,922	40,933	36,013	28,550	2
3	53,305	48,875	46,208	40,400	35,613	28,323	53,537	49,075	46,390	40,543	35,726	28,395	3
4	52,569	48,262	45,666	39,999	35,316	28,159	52,804	48,466	45,851	40,145	35,433	28,234	4
5	51,829	47,644	45,117	39,592	35,013	27,990	52,067	47,851	45,306	39,742	35,133	28,068	5
6	51,084	47,020	44,563	39,178	34,704	27,816	51,326	47,231	44,756	39,332	34,828	27,897	6
7	50,336	46,392	44,003	38,758	34,388	27,636	50,581	46,606	44,199	38,916	34,516	27,721	7
8	49,583	45,757	43,436	38,331	34,066	27,451	49,832	45,976	43,637	38,493	34,198	27,539	8
9	48,826	45,117	42,864	37,897	33,736	27,260	49,079	45,340	43,069	38,064	33,873	27,352	9
10	48,064	44,471	42,285	37,457	33,400	27,063	48,322	44,699	42,495	37,628	33,541	27,159	10
11	47,299	43,821	41,701	37,010	33,057	26,860	47,561	44,052	41,915	37,185	33,202	26,960	11
12	46,530	43,165	41,111	36,556	32,707	26,651	46,796	43,401	41,329	36,736	32,857	26,755	12
13	45,757	42,503	40,514	36,095	32,350	26,435	46,027	42,744	40,737	36,280	32,505	26,544	13
14	44,979	41,836	39,912	35,627	31,986	26,213	45,254	42,082	40,140	35,817	32,146	26,327	14
15	44,199	41,164	39,303	35,152	31,615	25,984	44,478	41,415	39,537	35,348	31,780	26,103	15
16	43,415	40,488	38,690	34,671	31,237	25,749	43,700	40,744	38,929	34,872	31,407	25,873	16
17	42,629	39,807	38,072	34,184	30,852	25,509	42,918	40,068	38,315	34,390	31,028	25,637	17
18	41,841	39,124	37,450	33,691	30,462	25,262	42,133	39,387	37,696	33,901	30,642	25,395	18
19	41,052	38,437	36,823	33,194	30,066	25,009	41,343	38,701	37,071	33,405	30,247	25,145	19
20	40,262	37,747	36,193	32,690	29,663	24,751	40,550	38,009	36,440	32,902	29,845	24,887	20
21	39,468	37,052	35,557	32,180	29,253	24,485	39,753	37,312	35,802	32,391	29,435	24,622	21
22	38,671	36,353	34,916	31,663	28,836	24,212	38,952	36,610	35,158	31,872	29,017	24,349	22
23	37,870	35,648	34,268	31,138	28,410	23,930	38,147	35,901	34,507	31,345	28,590	24,068	23
24	37,065	34,937	33,614	30,606	27,976	23,641	37,338	35,187	33,850	30,811	28,155	23,778	24
25	36,257	34,221	32,953	30,065	27,534	23,343	36,525	34,467	33,186	30,268	27,711	23,480	25
26	35,444	33,499	32,286	29,517	27,082	23,036	35,707	33,741	32,515	29,718	27,258	23,172	26
27	34,627	32,771	31,612	28,960	26,622	22,719	34,885	33,010	31,838	29,159	26,796	22,856	27
28	33,805	32,037	30,931	28,395	26,152	22,394	34,060	32,272	31,154	28,591	26,325	22,530	28
29	32,980	31,298	30,243	27,821	25,673	22,058	33,230	31,529	30,463	28,015	25,845	22,194	29
30	32,152	30,553	29,549	27,240	25,185	21,713	32,396	30,780	29,766	27,431	25,355	21,849	30
31	31,319	29,802	28,849	26,650	24,687	21,359	31,559	30,026	29,062	26,839	24,856	21,493	31
32	30,482	29,046	28,141	26,051	24,180	20,993	30,718	29,266	28,251	26,238	24,347	21,127	32
33	29,641	28,283	27,426	25,443	23,662	20,616	29,873	28,500	27,634	25,628	23,828	20,751	33
34	28,795	27,513	26,704	24,825	23,134	20,228	29,024	27,728	26,909	25,009	23,299	20,363	34
35	27,945	26,738	25,975	24,199	22,595	19,829	28,171	26,950	26,178	24,382	22,760	19,964	35
36	27,092	25,957	25,239	23,564	22,047	19,418	27,315	26,167	25,440	23,745	22,211	19,553	36
37	26,234	25,171	24,496	22,919	21,487	18,996	26,454	25,378	24,695	23,100	21,651	19,131	37
38	25,373	24,378	23,746	22,266	20,917	18,561	25,591	24,584	23,944	22,445	21,080	18,697	38
39	24,508	23,580	22,989	21,603	20,336	18,113	24,724	23,784	23,186	21,782	20,500	18,250	39
40	23,639	22,776	22,225	20,930	19,744	17,652	23,854	22,979	22,421	21,110	19,908	17,791	40
41	22,767	21,966	21,454	20,249	19,140	17,179	22,980	22,168	21,650	20,428	19,305	17,319	41
42	21,892	21,151	20,678	19,559	18,527	16,692	22,103	21,352	20,872	19,737	18,691	16,833	42
43	21,015	20,333	19,895	18,860	17,903	16,193	21,223	20,530	20,087	19,037	18,066	16,334	43
44	20,136	19,509	19,107	18,153	17,268	15,681	20,340	19,704	19,296	18,328	17,430	15,821	44
45	19,255	18,681	18,313	17,438	16,623	15,155	19,454	18,873	18,499	17,610	16,783	15,294	45
46	18,370	17,848	17,513	16,713	15,965	14,614	18,567	18,037	17,696	16,883	16,125	14,754	46
47	17,483	17,011	16,706	15,978	15,297	14,059	17,676	17,196	16,886	16,147	15,455	14,198	47
48	16,594	16,168	15,893	15,235	14,617	13,489	16,783	16,350	16,070	15,402	14,774	13,628	48
49	15,702	15,321	15,074	14,482	13,925	12,903	15,887	15,499	15,248	14,647	14,080	13,041	49
50	14,808	14,469	14,249	13,721	13,221	12,302	14,988	14,643	14,419	13,882	13,374	12,439	50
51	13,912	13,612	13,418	12,950	12,506	11,685	14,087	13,782	13,584	13,108	12,656	11,821	51
52	13,014	12,752	12,582	12,171	11,780	11,053	13,182	12,915	12,742	12,323	11,925	11,185	52
53	12,115	11,888	11,740	11,382	11,041	10,404	12,274	12,043	11,892	11,528	11,180	10,532	53
54	11,214	11,019	10,892	10,585	10,290	9,738	11,362	11,164	11,035	10,722	10,422	9,860	54
55	10,310	10,146	10,038	9,777	9,527	9,055	10,447	10,280	10,170	9,904	9,649	9,169	55
56	9,404	9,268	9,178	8,960	8,750	8,353	9,528	9,389	9,298	9,076	8,862	8,458	56
57	8,496	8,384	8,311	8,133	7,960	7,632	8,605	8,492	8,417	8,236	8,060	7,726	57
58	7,583	7,494	7,436	7,293	7,155	6,891	7,678	7,587	7,528	7,383	7,242	6,973	58
59	6,666	6,597	6,552	6,442	6,334	6,128	6,744	6,675	6,629	6,516	6,407	6,197	59
60	5,743	5,692	5,659	5,576	5,496	5,341	5,805	5,753	5,719	5,636	5,554	5,397	60
61	4,813	4,777	4,754	4,696	4,639	4,529	4,860	4,823	4,799	4,741	4,683	4,571	61
62	3,875	3,851	3,836	3,798	3,761	3,689	3,907	3,883	3,868	3,829	3,792	3,719	62
63	2,926	2,912	2,903	2,882	2,860	2,819	2,945	2,932	2,923	2,901	2,880	2,837	63
64	1,965	1,959	1,955	1,945	1,935	1,916	1,975	1,969	1,964	1,955	1,945	1,925	64
65	0,990	0,989	0,988	0,985	0,983	0,977	0,993	0,992	0,991	0,988	0,985	0,980	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

Taux d'intérêt net auquel le capital pourra être placé