

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: 67 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	56,105	51,185	48,240	41,876	36,688	28,894	56,355	51,398	48,433	42,026	36,805	28,967	0
1	55,412	50,616	47,743	41,519	36,431	28,762	55,656	50,826	47,931	41,666	36,546	28,833	1
2	54,692	50,023	47,220	41,140	36,155	28,615	54,938	50,234	47,411	41,288	36,272	28,688	2
3	53,966	49,422	46,690	40,752	35,871	28,461	54,214	49,636	46,884	40,904	35,990	28,537	3
4	53,233	48,813	46,152	40,356	35,579	28,302	53,484	49,030	46,350	40,512	35,702	28,380	4
5	52,496	48,199	45,609	39,954	35,281	28,137	52,751	48,420	45,810	40,114	35,408	28,219	5
6	51,755	47,580	45,059	39,546	34,977	27,967	52,013	47,805	45,265	39,710	35,108	28,052	6
7	51,009	46,956	44,504	39,132	34,667	27,792	51,272	47,185	44,713	39,299	34,802	27,881	7
8	50,260	46,326	43,943	38,710	34,350	27,612	50,526	46,559	44,156	38,882	34,489	27,704	8
9	49,506	45,690	43,375	38,282	34,026	27,425	49,777	45,928	43,593	38,459	34,170	27,522	9
10	48,748	45,049	42,802	37,847	33,696	27,233	49,023	45,291	43,024	38,029	33,844	27,334	10
11	47,986	44,403	42,222	37,406	33,359	27,035	48,265	44,649	42,450	37,592	33,512	27,140	11
12	47,220	43,751	41,637	36,958	33,015	26,831	47,504	44,002	41,869	37,149	33,173	26,940	12
13	46,450	43,094	41,046	36,503	32,664	26,621	46,738	43,350	41,283	36,699	32,827	26,735	13
14	45,676	42,432	40,449	36,041	32,306	26,405	45,969	42,693	40,691	36,242	32,474	26,523	14
15	44,899	41,765	39,846	35,572	31,941	26,182	45,197	42,031	40,094	35,779	32,115	26,306	15
16	44,119	41,093	39,238	35,097	31,570	25,953	44,422	41,365	39,491	35,310	31,749	26,082	16
17	43,336	40,417	38,625	34,617	31,192	25,718	43,644	40,694	38,883	34,835	31,377	25,852	17
18	42,552	39,739	38,008	34,131	30,808	25,478	42,862	40,018	38,270	34,353	30,997	25,616	18
19	41,767	39,057	37,388	33,640	30,419	25,231	42,077	39,337	37,650	33,863	30,610	25,373	19
20	40,980	38,372	36,763	33,143	30,023	24,979	41,287	38,651	37,025	33,367	30,215	25,122	20
21	40,190	37,682	36,133	32,640	29,621	24,721	40,494	37,959	36,393	32,863	29,812	24,864	21
22	39,396	36,988	35,497	32,130	29,211	24,454	39,697	37,261	35,754	32,351	29,402	24,598	22
23	38,599	36,288	34,855	31,612	28,793	24,180	38,895	36,558	35,110	31,831	28,983	24,324	23
24	37,798	35,582	34,207	31,087	28,366	23,898	38,090	35,849	34,458	31,304	28,555	24,042	24
25	36,993	34,871	33,552	30,553	27,932	23,608	37,280	35,135	33,801	30,769	28,119	23,752	25
26	36,184	34,155	32,891	30,012	27,488	23,309	36,466	34,414	33,136	30,226	27,675	23,453	26
27	35,371	33,432	32,223	29,463	27,036	23,001	35,648	33,688	32,465	29,674	27,221	23,145	27
28	34,553	32,703	31,548	28,905	26,574	22,684	34,826	32,956	31,787	29,115	26,758	22,827	28
29	33,732	31,969	30,867	28,339	26,104	22,357	34,000	32,218	31,103	28,547	26,287	22,500	29
30	32,907	31,230	30,179	27,766	25,624	22,021	33,171	31,474	30,412	27,971	25,806	22,164	30
31	32,078	30,485	29,485	27,183	25,136	21,675	32,337	30,726	29,714	27,386	25,315	21,818	31
32	31,245	29,734	28,784	26,593	24,637	21,319	31,500	29,971	29,010	26,793	24,816	21,462	32
33	30,407	28,976	28,075	25,992	24,128	20,953	30,659	29,211	28,299	26,192	24,306	21,095	33
34	29,565	28,212	27,359	25,383	23,609	20,575	29,814	28,445	27,581	25,582	23,787	20,718	34
35	28,719	27,443	26,637	24,765	23,080	20,186	28,965	27,673	26,857	24,963	23,258	20,330	35
36	27,869	26,667	25,907	24,138	22,541	19,786	28,112	26,895	26,125	24,335	22,718	19,930	36
37	27,015	25,886	25,171	23,503	21,992	19,374	27,256	26,112	25,387	23,698	22,168	19,519	37
38	26,158	25,099	24,427	22,858	21,431	18,950	26,396	25,323	24,643	23,053	21,608	19,096	38
39	25,296	24,306	23,677	22,203	20,860	18,514	25,533	24,530	23,892	22,398	21,038	18,662	39
40	24,431	23,508	22,919	21,540	20,278	18,065	24,667	23,730	23,134	21,735	20,457	18,215	40
41	23,563	22,703	22,155	20,867	19,686	17,604	23,798	22,926	22,370	21,063	19,865	17,755	41
42	22,691	21,894	21,385	20,186	19,082	17,130	22,925	22,116	21,599	20,382	19,263	17,283	42
43	21,818	21,081	20,610	19,496	18,469	16,644	22,049	21,300	20,822	19,691	18,649	16,797	43
44	20,943	20,264	19,828	18,799	17,846	16,145	21,170	20,480	20,038	18,992	18,025	16,298	44
45	20,065	19,441	19,041	18,092	17,212	15,632	20,289	19,655	19,249	18,284	17,390	15,786	45
46	19,184	18,614	18,248	17,377	16,566	15,106	19,406	18,826	18,454	17,568	16,744	15,260	46
47	18,302	17,783	17,449	16,653	15,910	14,565	18,520	17,992	17,652	16,843	16,087	14,720	47
48	17,416	16,946	16,643	15,920	15,242	14,010	17,632	17,153	16,845	16,108	15,419	14,166	48
49	16,529	16,106	15,832	15,178	14,563	13,441	16,741	16,309	16,031	15,365	14,739	13,596	49
50	15,640	15,260	15,015	14,427	13,873	12,856	15,847	15,461	15,211	14,612	14,047	13,012	50
51	14,749	14,411	14,193	13,668	13,171	12,257	14,951	14,607	14,384	13,849	13,343	12,411	51
52	13,857	13,559	13,365	12,900	12,459	11,642	14,052	13,748	13,551	13,077	12,627	11,794	52
53	12,963	12,702	12,533	12,124	11,735	11,012	13,150	12,884	12,711	12,294	11,897	11,160	53
54	12,068	11,842	11,695	11,339	11,000	10,366	12,245	12,014	11,864	11,501	11,155	10,508	54
55	11,171	10,978	10,851	10,545	10,252	9,703	11,336	11,139	11,010	10,697	10,399	9,838	55
56	10,273	10,109	10,002	9,743	9,493	9,023	10,424	10,257	10,148	9,883	9,629	9,149	56
57	9,372	9,236	9,147	8,930	8,721	8,326	9,509	9,370	9,279	9,057	8,844	8,441	57
58	8,468	8,357	8,284	8,107	7,935	7,609	8,589	8,475	8,401	8,220	8,045	7,712	58
59	7,561	7,472	7,414	7,272	7,134	6,871	7,664	7,574	7,514	7,370	7,229	6,961	59
60	6,648	6,580	6,535	6,425	6,317	6,112	6,733	6,664	6,618	6,506	6,397	6,187	60
61	5,729	5,679	5,645	5,563	5,483	5,329	5,797	5,745	5,711	5,628	5,546	5,389	61
62	4,803	4,767	4,744	4,686	4,629	4,519	4,854	4,818	4,794	4,735	4,677	4,566	62
63	3,867	3,844	3,829	3,791	3,754	3,682	3,903	3,880	3,864	3,826	3,788	3,715	63
64	2,921	2,908	2,899	2,878	2,856	2,814	2,943	2,930	2,921	2,899	2,878	2,835	64
65	1,963	1,957	1,953	1,943	1,933	1,914	1,974	1,968	1,964	1,954	1,944	1,924	65
66	0,990	0,988	0,987	0,985	0,982	0,977	0,993	0,991	0,990	0,988	0,985	0,980	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