

**1. Valeur actuelle d'une rente certaine de 1 euro par an**

**Description**

Ce tableau vous permet de convertir une rente temporaire en capital. Les coefficients de conversion sont calculés selon la méthode de la **rente certaine**, c'est-à-dire en supposant que le versement des différents arrérages sont certains et ne dépendent pas de la survie du bénéficiaire.

**Mode d'emploi**

1. Choix de la ligne: définissez la durée (en nombre d'années) de la rente.
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, tant pour des paiements annuels que mensuels.

Paiements ANNUELS							Paiements MENSUELS						
Valeur actuelle d'une rente annuelle payable par an													
Taux d'intérêt net auquel le capital pourra être placé													
Durée	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Durée
1	0,995	0,992	0,990	0,985	0,980	0,971	0,997	0,996	0,995	0,992	0,989	0,984	1
2	1,985	1,976	1,970	1,956	1,942	1,913	1,990	1,983	1,979	1,969	1,959	1,940	2
3	2,970	2,953	2,941	2,912	2,884	2,829	2,977	2,963	2,954	2,932	2,910	2,867	3
4	3,950	3,921	3,902	3,854	3,808	3,717	3,960	3,936	3,920	3,881	3,843	3,768	4
5	4,926	4,882	4,853	4,783	4,713	4,580	4,937	4,900	4,876	4,815	4,757	4,642	5
6	5,896	5,836	5,795	5,697	5,601	5,417	5,910	5,857	5,822	5,736	5,653	5,491	6
7	6,862	6,781	6,728	6,598	6,472	6,230	6,878	6,806	6,759	6,643	6,531	6,315	7
8	7,823	7,720	7,652	7,486	7,325	7,020	7,841	7,748	7,687	7,537	7,392	7,116	8
9	8,779	8,650	8,566	8,361	8,162	7,786	8,799	8,682	8,605	8,418	8,237	7,893	9
10	9,730	9,574	9,471	9,222	8,983	8,530	9,753	9,609	9,515	9,285	9,065	8,647	10
11	10,677	10,490	10,368	10,071	9,787	9,253	10,701	10,528	10,415	10,140	9,876	9,379	11
12	11,619	11,399	11,255	10,908	10,575	9,954	11,646	11,440	11,307	10,982	10,672	10,090	12
13	12,556	12,300	12,134	11,732	11,348	10,635	12,585	12,345	12,189	11,812	11,452	10,780	13
14	13,489	13,195	13,004	12,543	12,106	11,296	13,520	13,243	13,063	12,629	12,217	11,451	14
15	14,417	14,082	13,865	13,343	12,849	11,938	14,450	14,134	13,928	13,435	12,967	12,101	15
16	15,340	14,962	14,718	14,131	13,578	12,561	15,375	15,017	14,785	14,228	13,702	12,733	16
17	16,259	15,836	15,562	14,908	14,292	13,166	16,296	15,894	15,633	15,010	14,422	13,346	17
18	17,173	16,702	16,398	15,673	14,992	13,754	17,212	16,763	16,473	15,780	15,129	13,942	18
19	18,082	17,562	17,226	16,426	15,678	14,324	18,124	17,626	17,305	16,539	15,822	14,520	19
20	18,987	18,414	18,046	17,169	16,351	14,877	19,031	18,482	18,128	17,286	16,501	15,081	20
21	19,888	19,260	18,857	17,900	17,011	15,415	19,934	19,331	18,943	18,023	17,167	15,626	21
22	20,784	20,099	19,660	18,621	17,658	15,937	20,832	20,173	19,750	18,748	17,819	16,155	22
23	21,676	20,932	20,456	19,331	18,292	16,444	21,725	21,009	20,549	19,463	18,459	16,669	23
24	22,563	21,758	21,243	20,030	18,914	16,936	22,615	21,837	21,341	20,168	19,087	17,167	24
25	23,446	22,577	22,023	20,720	19,523	17,413	23,499	22,660	22,124	20,862	19,702	17,651	25
26	24,324	23,390	22,795	21,399	20,121	17,877	24,380	23,476	22,899	21,545	20,305	18,121	26
27	25,198	24,196	23,560	22,068	20,707	18,327	25,256	24,285	23,667	22,219	20,896	18,578	27
28	26,068	24,997	24,316	22,727	21,281	18,764	26,127	25,088	24,428	22,883	21,476	19,021	28
29	26,933	25,790	25,066	23,376	21,844	19,188	26,995	25,885	25,180	23,536	22,044	19,451	29
30	27,794	26,578	25,808	24,016	22,396	19,600	27,858	26,675	25,926	24,181	22,601	19,869	30
31	28,651	27,359	26,542	24,646	22,938	20,000	28,716	27,459	26,664	24,815	23,147	20,274	31
32	29,503	28,134	27,270	25,267	23,468	20,389	29,571	28,237	27,394	25,440	23,683	20,668	32
33	30,352	28,902	27,990	25,879	23,989	20,766	30,421	29,008	28,118	26,056	24,208	21,050	33
34	31,196	29,665	28,703	26,482	24,499	21,132	31,267	29,774	28,834	26,663	24,722	21,421	34
35	32,035	30,422	29,409	27,076	24,999	21,487	32,109	30,533	29,543	27,261	25,227	21,781	35
36	32,871	31,172	30,108	27,661	25,489	21,832	32,946	31,286	30,245	27,850	25,722	22,131	36
37	33,703	31,917	30,800	28,237	25,969	22,167	33,780	32,034	30,940	28,431	26,207	22,470	37
38	34,530	32,656	31,485	28,805	26,441	22,492	34,609	32,775	31,629	29,003	26,682	22,800	38
39	35,353	33,389	32,163	29,365	26,903	22,808	35,434	33,511	32,310	29,566	27,148	23,120	39
40	36,172	34,116	32,835	29,916	27,355	23,115	36,255	34,241	32,985	30,121	27,605	23,431	40
41	36,987	34,837	33,500	30,459	27,799	23,412	37,072	34,965	33,653	30,668	28,053	23,733	41
42	37,798	35,553	34,158	30,994	28,235	23,701	37,885	35,683	34,314	31,207	28,493	24,026	42
43	38,605	36,263	34,810	31,521	28,662	23,982	38,694	36,395	34,969	31,737	28,923	24,310	43
44	39,408	36,967	35,455	32,041	29,080	24,254	39,498	37,102	35,618	32,260	29,346	24,586	44
45	40,207	37,665	36,095	32,552	29,490	24,519	40,299	37,803	36,260	32,776	29,760	24,854	45
46	41,002	38,359	36,727	33,056	29,892	24,775	41,096	38,499	36,895	33,283	30,165	25,114	46
47	41,793	39,046	37,354	33,553	30,287	25,025	41,889	39,189	37,525	33,783	30,563	25,367	47
48	42,580	39,728	37,974	34,043	30,673	25,267	42,678	39,874	38,148	34,276	30,953	25,612	48
49	43,364	40,405	38,588	34,525	31,052	25,502	43,463	40,553	38,765	34,761	31,336	25,850	49
50	44,143	41,077	39,196	35,000	31,424	25,730	44,244	41,227	39,375	35,240	31,711	26,082	50

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51	44,918	41,743	39,798	35,468	31,788	25,951	45,021	41,895	39,980	35,711	32,078	26,306	51
52	45,690	42,403	40,394	35,929	32,145	26,166	45,794	42,559	40,579	36,175	32,439	26,524	52
53	46,457	43,059	40,984	36,383	32,495	26,375	46,564	43,217	41,172	36,632	32,792	26,736	53
54	47,221	43,709	41,569	36,831	32,838	26,578	47,329	43,869	41,759	37,083	33,138	26,941	54
55	47,981	44,354	42,147	37,271	33,175	26,774	48,091	44,517	42,340	37,527	33,478	27,141	55
56	48,738	44,994	42,720	37,706	33,505	26,965	48,849	45,159	42,915	37,964	33,811	27,334	56
57	49,490	45,629	43,287	38,134	33,828	27,151	49,604	45,796	43,485	38,395	34,137	27,522	57
58	50,239	46,259	43,849	38,556	34,145	27,331	50,354	46,429	44,049	38,820	34,457	27,705	58
59	50,984	46,884	44,405	38,971	34,456	27,506	51,101	47,056	44,608	39,238	34,771	27,882	59
60	51,726	47,504	44,955	39,380	34,761	27,676	51,844	47,678	45,161	39,650	35,078	28,054	60
61	52,463	48,119	45,500	39,784	35,060	27,840	52,583	48,295	45,708	40,056	35,380	28,221	61
62	53,197	48,729	46,040	40,181	35,353	28,000	53,319	48,908	46,250	40,456	35,676	28,383	62
63	53,928	49,335	46,574	40,572	35,640	28,156	54,051	49,515	46,787	40,850	35,965	28,541	63
64	54,654	49,935	47,103	40,958	35,921	28,306	54,779	50,118	47,318	41,239	36,250	28,694	64
65	55,377	50,531	47,627	41,338	36,197	28,453	55,504	50,716	47,845	41,621	36,528	28,842	65
66	56,097	51,122	48,145	41,712	36,468	28,595	56,225	51,309	48,365	41,998	36,801	28,986	66
67	56,813	51,708	48,659	42,081	36,733	28,733	56,943	51,898	48,881	42,369	37,069	29,126	67
68	57,525	52,290	49,167	42,444	36,994	28,867	57,657	52,482	49,392	42,735	37,331	29,262	68
69	58,234	52,867	49,670	42,802	37,249	28,997	58,367	53,061	49,897	43,096	37,589	29,394	69
70	58,939	53,440	50,169	43,155	37,499	29,123	59,074	53,635	50,398	43,451	37,841	29,522	70
71	59,641	54,008	50,662	43,502	37,744	29,246	59,778	54,205	50,894	43,801	38,088	29,646	71
72	60,340	54,571	51,150	43,845	37,984	29,365	60,478	54,771	51,384	44,145	38,331	29,767	72
73	61,034	55,130	51,634	44,182	38,220	29,481	61,174	55,332	51,870	44,485	38,569	29,884	73
74	61,726	55,684	52,113	44,514	38,451	29,593	61,867	55,888	52,351	44,819	38,802	29,998	74
75	62,414	56,235	52,587	44,842	38,677	29,702	62,557	56,440	52,828	45,149	39,030	30,108	75
76	63,098	56,780	53,056	45,164	38,899	29,808	63,243	56,988	53,299	45,474	39,254	30,215	76
77	63,779	57,322	53,521	45,482	39,117	29,910	63,925	57,532	53,766	45,794	39,474	30,319	77
78	64,457	57,859	53,981	45,795	39,330	30,010	64,605	58,071	54,228	46,109	39,689	30,420	78
79	65,131	58,392	54,437	46,103	39,539	30,107	65,280	58,606	54,686	46,420	39,901	30,519	79
80	65,802	58,920	54,888	46,407	39,745	30,201	65,953	59,136	55,139	46,726	40,108	30,614	80
81	66,470	59,445	55,335	46,707	39,946	30,292	66,622	59,662	55,588	47,027	40,310	30,706	81
82	67,134	59,965	55,777	47,002	40,143	30,381	67,288	60,185	56,032	47,324	40,509	30,796	82
83	67,795	60,481	56,215	47,292	40,336	30,467	67,951	60,703	56,472	47,617	40,704	30,883	83
84	68,453	60,993	56,648	47,579	40,526	30,550	68,610	61,217	56,908	47,905	40,896	30,968	84
85	69,108	61,501	57,078	47,861	40,711	30,631	69,266	61,726	57,339	48,189	41,083	31,050	85
86	69,759	62,005	57,503	48,139	40,893	30,710	69,918	62,232	57,766	48,469	41,267	31,130	86
87	70,407	62,505	57,923	48,412	41,072	30,786	70,568	62,734	58,188	48,744	41,447	31,207	87
88	71,051	63,001	58,340	48,682	41,247	30,860	71,214	63,232	58,607	49,016	41,624	31,283	88
89	71,693	63,493	58,752	48,948	41,419	30,932	71,857	63,726	59,021	49,284	41,797	31,356	89
90	72,331	63,981	59,161	49,210	41,587	31,002	72,497	64,216	59,432	49,547	41,967	31,426	90
91	72,966	64,466	59,565	49,468	41,752	31,070	73,134	64,702	59,838	49,807	42,133	31,495	91
92	73,598	64,946	59,966	49,722	41,914	31,136	73,767	65,184	60,240	50,063	42,296	31,562	92
93	74,227	65,423	60,362	49,972	42,072	31,200	74,397	65,662	60,638	50,315	42,456	31,627	93
94	74,853	65,896	60,754	50,219	42,228	31,262	75,024	66,137	61,032	50,563	42,613	31,690	94
95	75,476	66,365	61,143	50,462	42,380	31,323	75,649	66,608	61,423	50,808	42,767	31,751	95
96	76,095	66,830	61,528	50,702	42,529	31,381	76,269	67,075	61,809	51,049	42,918	31,810	96
97	76,712	67,292	61,909	50,938	42,676	31,438	76,887	67,538	62,192	51,287	43,066	31,868	97
98	77,325	67,750	62,286	51,170	42,820	31,493	77,502	67,998	62,571	51,521	43,211	31,924	98
99	77,935	68,204	62,659	51,399	42,960	31,547	78,114	68,454	62,946	51,751	43,353	31,978	99
Durée	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Durée
Taux d'intérêt net auquel le capital pourra être placé													