

4. Valeur actuelle d'une rente viagère de 1 euro par an payable annuellement

Description

Ce tableau vous permet de convertir une rente **viagère** versée **annuellement** en capital. 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.**

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.

Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable par an													
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%	Age
0	67,993	60,504	56,156	47,118	40,121	30,268	69,804	61,926	57,369	47,936	40,678	30,533	0
1	67,365	60,016	55,744	46,847	39,943	30,190	69,178	61,443	56,963	47,672	40,506	30,460	1
2	66,708	59,502	55,307	46,554	39,746	30,100	68,530	60,941	56,539	47,392	40,321	30,377	2
3	66,044	58,980	54,862	46,254	39,542	30,004	67,878	60,433	56,108	47,107	40,130	30,291	3
4	65,373	58,451	54,411	45,948	39,333	29,905	67,219	59,918	55,671	46,815	39,934	30,201	4
5	64,699	57,918	53,954	45,637	39,120	29,802	66,557	59,399	55,229	46,519	39,734	30,108	5
6	64,021	57,380	53,492	45,320	38,902	29,696	65,891	58,875	54,782	46,217	39,530	30,012	6
7	63,338	56,837	53,025	44,999	38,679	29,586	65,221	58,347	54,331	45,911	39,321	29,913	7
8	62,652	56,289	52,553	44,672	38,451	29,473	64,547	57,814	53,874	45,600	39,108	29,811	8
9	61,961	55,736	52,075	44,340	38,218	29,356	63,869	57,276	53,413	45,284	38,890	29,705	9
10	61,266	55,177	51,593	44,002	37,980	29,235	63,188	56,734	52,947	44,963	38,668	29,596	10
11	60,567	54,614	51,104	43,659	37,737	29,111	62,503	56,187	52,476	44,637	38,441	29,484	11
12	59,864	54,046	50,611	43,310	37,489	28,982	61,815	55,636	52,000	44,306	38,209	29,369	12
13	59,158	53,474	50,113	42,956	37,236	28,850	61,123	55,081	51,519	43,971	37,973	29,250	13
14	58,448	52,897	49,609	42,597	36,978	28,714	60,428	54,521	51,034	43,630	37,733	29,127	14
15	57,736	52,316	49,102	42,233	36,715	28,574	59,731	53,957	50,545	43,285	37,488	29,002	15
16	57,021	51,731	48,590	41,865	36,448	28,430	59,030	53,390	50,051	42,935	37,238	28,873	16
17	56,305	51,144	48,075	41,492	36,177	28,283	58,327	52,818	49,553	42,580	36,985	28,740	17
18	55,588	50,555	47,558	41,116	35,902	28,134	57,621	52,243	49,051	42,221	36,726	28,604	18
19	54,870	49,964	47,037	40,737	35,624	27,981	56,911	51,663	48,544	41,857	36,463	28,464	19
20	54,151	49,370	46,514	40,354	35,342	27,826	56,199	51,079	48,032	41,487	36,194	28,320	20
21	53,430	48,772	45,986	39,966	35,055	27,666	55,483	50,491	47,515	41,112	35,921	28,172	21
22	52,705	48,170	45,454	39,572	34,762	27,501	54,763	49,897	46,992	40,731	35,641	28,019	22
23	51,977	47,563	44,916	39,173	34,464	27,332	54,039	49,299	46,465	40,344	35,357	27,862	23
24	51,245	46,952	44,373	38,768	34,160	27,158	53,312	48,696	45,932	39,952	35,066	27,700	24
25	50,510	46,335	43,824	38,356	33,850	26,979	52,580	48,087	45,393	39,553	34,769	27,533	25
26	49,770	45,714	43,270	37,939	33,534	26,795	51,844	47,473	44,848	39,148	34,466	27,360	26
27	49,028	45,088	42,711	37,516	33,212	26,605	51,105	46,854	44,298	38,736	34,157	27,183	27
28	48,281	44,457	42,146	37,086	32,884	26,410	50,362	46,231	43,743	38,319	33,842	27,000	28
29	47,532	43,821	41,576	36,650	32,549	26,209	49,616	45,603	43,182	37,896	33,521	26,812	29
30	46,778	43,180	41,000	36,208	32,207	26,002	48,866	44,970	42,616	37,467	33,194	26,619	30
31	46,020	42,534	40,418	35,759	31,859	25,790	48,112	44,332	42,045	37,032	32,860	26,420	31
32	45,259	41,882	39,830	35,303	31,504	25,571	47,356	43,689	41,468	36,590	32,521	26,216	32
33	44,493	41,225	39,237	34,841	31,142	25,345	46,595	43,042	40,886	36,142	32,174	26,006	33
34	43,723	40,562	38,636	34,371	30,772	25,113	45,832	42,390	40,299	35,688	31,821	25,789	34
35	42,948	39,894	38,029	33,893	30,395	24,873	45,065	41,733	39,705	35,227	31,461	25,567	35
36	42,170	39,220	37,417	33,409	30,010	24,627	44,294	41,071	39,107	34,759	31,095	25,338	36
37	41,387	38,541	36,798	32,917	29,617	24,373	43,521	40,404	38,503	34,286	30,721	25,103	37
38	40,601	37,856	36,173	32,418	29,217	24,112	42,744	39,733	37,893	33,805	30,341	24,861	38
39	39,810	37,165	35,542	31,912	28,809	23,843	41,965	39,058	37,279	33,319	29,955	24,613	39
40	39,016	36,470	34,904	31,398	28,393	23,567	41,184	38,379	36,660	32,827	29,562	24,359	40
41	38,217	35,768	34,260	30,877	27,969	23,282	40,400	37,696	36,037	32,329	29,162	24,097	41
42	37,416	35,062	33,611	30,349	27,538	22,990	39,613	37,008	35,408	31,824	28,755	23,829	42
43	36,613	34,353	32,958	29,815	27,100	22,691	38,824	36,317	34,774	31,313	28,341	23,554	43
44	35,807	33,639	32,299	29,274	26,654	22,385	38,033	35,622	34,136	30,796	27,920	23,273	44
45	34,999	32,921	31,635	28,727	26,201	22,070	37,241	34,924	33,494	30,274	27,494	22,984	45
46	34,186	32,198	30,965	28,171	25,739	21,747	36,448	34,224	32,849	29,746	27,061	22,690	46
47	33,370	31,469	30,288	27,608	25,269	21,414	35,654	33,520	32,199	29,214	26,622	22,388	47
48	32,551	30,735	29,606	27,038	24,790	21,073	34,859	32,815	31,547	28,676	26,177	22,080	48
49	31,730	29,998	28,919	26,461	24,304	20,724	34,064	32,106	30,891	28,133	25,726	21,765	49
50	30,907	29,257	28,227	25,877	23,810	20,366	33,267	31,395	30,230	27,584	25,268	21,443	50

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51	30,083	28,512	27,531	25,288	23,308	20,000	32,469	30,680	29,566	27,029	24,803	21,114	51
52	29,258	27,765	26,832	24,693	22,800	19,625	31,669	29,962	28,898	26,469	24,332	20,776	52
53	28,433	27,017	26,130	24,093	22,286	19,244	30,868	29,241	28,226	25,902	23,854	20,432	53
54	27,609	26,267	25,425	23,488	21,766	18,854	30,066	28,517	27,549	25,330	23,368	20,079	54
55	26,786	25,516	24,718	22,880	21,240	18,458	29,262	27,790	26,868	24,752	22,876	19,718	55
56	25,966	24,766	24,012	22,268	20,710	18,056	28,458	27,061	26,184	24,169	22,376	19,349	56
57	25,150	24,018	23,305	21,655	20,175	17,647	27,654	26,330	25,498	23,581	21,871	18,974	57
58	24,336	23,270	22,597	21,038	19,637	17,233	26,850	25,596	24,808	22,987	21,360	18,590	58
59	23,525	22,523	21,890	20,419	19,094	16,811	26,045	24,861	24,114	22,388	20,841	18,198	59
60	22,719	21,778	21,183	19,799	18,548	16,385	25,240	24,123	23,418	21,784	20,316	17,798	60
61	21,916	21,036	20,478	19,177	17,998	15,952	24,437	23,385	22,720	21,176	19,785	17,391	61
62	21,118	20,295	19,773	18,553	17,444	15,513	23,636	22,647	22,021	20,566	19,250	16,978	62
63	20,323	19,555	19,068	17,926	16,886	15,068	22,836	21,908	21,321	19,951	18,710	16,557	63
64	19,533	18,818	18,364	17,299	16,325	14,617	22,036	21,168	20,617	19,331	18,162	16,127	64
65	18,748	18,085	17,663	16,671	15,762	14,160	21,234	20,424	19,909	18,704	17,606	15,687	65
66	17,970	17,356	16,965	16,043	15,196	13,699	20,431	19,676	19,196	18,070	17,042	15,237	66
67	17,198	16,631	16,269	15,415	14,629	13,233	19,626	18,925	18,478	17,429	16,468	14,776	67
68	16,432	15,910	15,576	14,787	14,059	12,761	18,820	18,171	17,757	16,783	15,887	14,304	68
69	15,672	15,193	14,886	14,160	13,487	12,284	18,016	17,417	17,034	16,131	15,300	13,823	69
70	14,919	14,481	14,200	13,533	12,913	11,802	17,215	16,663	16,310	15,477	14,707	13,334	70
71	14,175	13,775	13,518	12,907	12,339	11,315	16,417	15,911	15,587	14,819	14,109	12,837	71
72	13,439	13,076	12,842	12,285	11,766	10,826	15,622	15,160	14,863	14,159	13,506	12,332	72
73	12,716	12,387	12,175	11,669	11,195	10,336	14,833	14,412	14,142	13,498	12,899	11,820	73
74	12,005	11,708	11,516	11,058	10,628	9,844	14,051	13,669	13,423	12,837	12,290	11,301	74
75	11,308	11,040	10,868	10,454	10,065	9,354	13,276	12,931	12,708	12,177	11,680	10,777	75
76	10,624	10,384	10,229	9,858	9,507	8,864	12,510	12,199	11,998	11,518	11,068	10,248	76
77	9,957	9,743	9,605	9,272	8,957	8,378	11,755	11,476	11,296	10,865	10,459	9,717	77
78	9,308	9,118	8,994	8,697	8,416	7,897	11,015	10,766	10,605	10,219	9,855	9,186	78
79	8,677	8,509	8,399	8,136	7,885	7,421	10,292	10,071	9,927	9,583	9,258	8,658	79
80	8,065	7,917	7,820	7,587	7,365	6,952	9,586	9,391	9,264	8,959	8,669	8,134	80
81	7,474	7,344	7,259	7,054	6,858	6,493	8,902	8,730	8,618	8,348	8,092	7,617	81
82	6,907	6,793	6,718	6,538	6,366	6,044	8,240	8,089	7,991	7,754	7,528	7,108	82
83	6,364	6,265	6,200	6,043	5,892	5,609	7,605	7,473	7,387	7,180	6,982	6,612	83
84	5,849	5,763	5,706	5,569	5,438	5,191	6,999	6,884	6,809	6,628	6,455	6,131	84
85	5,364	5,290	5,241	5,122	5,007	4,792	6,423	6,324	6,259	6,102	5,951	5,668	85
86	4,911	4,847	4,805	4,702	4,602	4,414	5,879	5,793	5,737	5,601	5,471	5,224	86
87	4,490	4,434	4,397	4,308	4,222	4,059	5,368	5,294	5,246	5,129	5,016	4,802	87
88	4,097	4,049	4,018	3,941	3,867	3,725	4,891	4,827	4,786	4,685	4,588	4,403	88
89	3,733	3,692	3,665	3,599	3,535	3,412	4,449	4,395	4,359	4,273	4,189	4,030	89
90	3,398	3,362	3,339	3,282	3,227	3,121	4,042	3,995	3,965	3,891	3,819	3,682	90
91	3,089	3,059	3,039	2,990	2,942	2,851	3,668	3,628	3,602	3,538	3,477	3,359	91
92	2,808	2,782	2,765	2,723	2,682	2,603	3,323	3,289	3,267	3,213	3,160	3,059	92
93	2,553	2,531	2,516	2,480	2,444	2,376	3,007	2,979	2,960	2,913	2,868	2,782	93
94	2,323	2,304	2,291	2,260	2,229	2,171	2,718	2,693	2,677	2,638	2,599	2,525	94
95	2,111	2,095	2,084	2,057	2,031	1,980	2,454	2,433	2,420	2,386	2,353	2,290	95
96	1,913	1,899	1,890	1,866	1,844	1,800	2,211	2,193	2,182	2,153	2,125	2,072	96
97	1,731	1,718	1,710	1,691	1,671	1,634	1,988	1,973	1,963	1,939	1,915	1,869	97
98	1,563	1,552	1,545	1,528	1,512	1,480	1,783	1,770	1,762	1,742	1,722	1,683	98
99	1,408	1,399	1,393	1,379	1,365	1,337	1,595	1,585	1,578	1,560	1,543	1,511	99
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													