

**6. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable annuellement**

Ce tableau vous permet de convertir en capital une rente viagère temporaire versée annuellement jusqu'à l'âge défini en haut de chaque 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.

**Description**

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.

Age au terme de la carrière professionnelle: 65 ans													
Hommes							Femmes						Age
Age	Valeur actuelle d'une rente annuelle payable par an						Valeur actuelle d'une rente annuelle payable par an						
	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	54,656	49,914	47,070	40,906	35,860	28,243	54,881	50,107	47,245	41,042	35,967	28,310	0
1	53,955	49,336	46,563	40,539	35,594	28,104	54,175	49,526	46,734	40,673	35,699	28,170	1
2	53,230	48,736	46,033	40,151	35,310	27,951	53,452	48,927	46,206	40,287	35,417	28,018	2
3	52,498	48,128	45,495	39,755	35,018	27,791	52,723	48,322	45,672	39,894	35,128	27,861	3
4	51,760	47,513	44,950	39,352	34,719	27,625	51,988	47,711	45,130	39,494	34,832	27,698	4
5	51,019	46,893	44,399	38,942	34,413	27,454	51,249	47,094	44,583	39,088	34,530	27,530	5
6	50,273	46,267	43,843	38,525	34,101	27,277	50,507	46,471	44,029	38,675	34,221	27,356	6
7	49,522	45,636	43,280	38,102	33,783	27,096	49,760	45,844	43,470	38,256	33,907	27,178	7
8	48,768	44,999	42,711	37,673	33,457	26,908	49,009	45,211	42,905	37,830	33,585	26,993	8
9	48,009	44,357	42,136	37,236	33,125	26,714	48,254	44,572	42,334	37,397	33,257	26,804	9
10	47,246	43,709	41,555	36,792	32,786	26,515	47,495	43,929	41,758	36,958	32,922	26,608	10
11	46,479	43,056	40,968	36,342	32,440	26,309	46,732	43,280	41,175	36,513	32,581	26,406	11
12	45,708	42,397	40,374	35,885	32,086	26,096	45,966	42,626	40,587	36,060	32,232	26,198	12
13	44,933	41,733	39,775	35,420	31,726	25,878	45,195	41,967	39,992	35,601	31,877	25,984	13
14	44,154	41,063	39,170	34,949	31,359	25,653	44,421	41,303	39,392	35,135	31,514	25,764	14
15	43,372	40,389	38,559	34,472	30,984	25,422	43,643	40,633	38,787	34,663	31,145	25,538	15
16	42,587	39,711	37,943	33,988	30,603	25,184	42,863	39,959	38,175	34,184	30,769	25,305	16
17	41,799	39,029	37,323	33,498	30,216	24,940	42,079	39,281	37,559	33,698	30,386	25,065	17
18	41,010	38,343	36,698	33,002	29,822	24,690	41,291	38,597	36,936	33,205	29,995	24,819	18
19	40,220	37,654	36,069	32,501	29,422	24,435	40,500	37,908	36,308	32,705	29,597	24,565	19
20	39,427	36,961	35,436	31,994	29,016	24,172	39,705	37,214	35,673	32,198	29,192	24,304	20
21	38,631	36,263	34,796	31,480	28,602	23,903	38,906	36,514	35,033	31,684	28,778	24,035	21
22	37,831	35,560	34,151	30,959	28,180	23,625	38,103	35,809	34,385	31,161	28,355	23,759	22
23	37,028	34,851	33,499	30,429	27,749	23,339	37,296	35,098	33,732	30,631	27,925	23,474	23
24	36,220	34,137	32,841	29,893	27,311	23,045	36,485	34,381	33,071	30,093	27,486	23,180	24
25	35,409	33,418	32,177	29,348	26,863	22,743	35,670	33,658	32,404	29,546	27,037	22,877	25
26	34,593	32,692	31,506	28,795	26,407	22,431	34,850	32,929	31,730	28,991	26,580	22,565	26
27	33,774	31,962	30,828	28,234	25,942	22,110	34,027	32,195	31,050	28,428	26,114	22,244	27
28	32,951	31,225	30,144	27,665	25,468	21,780	33,199	31,455	30,363	27,857	25,638	21,914	28
29	32,124	30,483	29,454	27,087	24,985	21,440	32,368	30,709	29,669	27,278	25,154	21,574	29
30	31,293	29,735	28,757	26,502	24,492	21,090	31,532	29,958	28,968	26,690	24,659	21,224	30
31	30,458	28,982	28,053	25,907	23,990	20,730	30,693	29,200	28,261	26,093	24,156	20,863	31
32	29,620	28,222	27,342	25,304	23,478	20,360	29,851	28,438	27,548	25,488	23,642	20,492	32
33	28,777	27,457	26,624	24,692	22,955	19,978	29,004	27,669	26,827	24,874	23,119	20,111	33
34	27,929	26,685	25,899	24,071	22,423	19,585	28,153	26,895	26,099	24,251	22,585	19,718	34
35	27,078	25,907	25,166	23,440	21,879	19,181	27,299	26,115	25,365	23,620	22,041	19,314	35
36	26,223	25,124	24,427	22,801	21,326	18,764	26,440	25,329	24,624	22,979	21,487	18,897	36
37	25,364	24,335	23,681	22,152	20,761	18,336	25,578	24,537	23,875	22,329	20,922	18,469	37
38	24,501	23,540	22,928	21,495	20,186	17,895	24,713	23,739	23,120	21,670	20,346	18,029	38
39	23,635	22,739	22,168	20,828	19,600	17,442	23,844	22,937	22,359	21,002	19,760	17,576	39
40	22,765	21,932	21,401	20,151	19,003	16,976	22,971	22,128	21,591	20,325	19,162	17,110	40
41	21,891	21,121	20,628	19,466	18,395	16,496	22,096	21,315	20,816	19,638	18,554	16,631	41
42	21,015	20,304	19,848	18,771	17,776	16,003	21,216	20,495	20,034	18,942	17,934	16,139	42
43	20,137	19,483	19,063	18,069	17,147	15,498	20,334	19,670	19,245	18,237	17,303	15,633	43
44	19,257	18,657	18,272	17,357	16,507	14,979	19,448	18,840	18,450	17,523	16,661	15,112	44
45	18,374	17,827	17,475	16,637	15,856	14,446	18,560	18,005	17,648	16,799	16,007	14,578	45
46	17,488	16,991	16,671	15,907	15,193	13,898	17,670	17,166	16,841	16,066	15,342	14,029	46
47	16,599	16,150	15,860	15,168	14,518	13,335	16,776	16,321	16,027	15,324	14,665	13,465	47
48	15,707	15,304	15,043	14,419	13,831	12,757	15,880	15,471	15,206	14,572	13,976	12,885	48
49	14,812	14,453	14,220	13,661	13,133	12,163	14,981	14,616	14,379	13,811	13,275	12,290	49
50	13,915	13,597	13,390	12,893	12,422	11,553	14,079	13,755	13,545	13,040	12,561	11,678	50
51	13,016	12,736	12,554	12,116	11,699	10,926	13,173	12,889	12,704	12,258	11,834	11,049	51
52	12,114	11,871	11,712	11,329	10,964	10,283	12,264	12,016	11,855	11,465	11,094	10,403	52
53	11,211	11,001	10,864	10,532	10,216	9,623	11,352	11,138	10,999	10,662	10,340	9,738	53
54	10,304	10,126	10,009	9,726	9,455	8,945	10,435	10,254	10,135	9,848	9,572	9,053	54
55	9,395	9,245	9,148	8,910	8,681	8,249	9,515	9,363	9,263	9,021	8,789	8,349	55
56	8,483	8,360	8,280	8,083	7,893	7,534	8,590	8,465	8,383	8,183	7,990	7,625	56
57	7,568	7,469	7,404	7,245	7,091	6,798	7,661	7,560	7,494	7,333	7,177	6,879	57
58	6,649	6,571	6,520	6,395	6,274	6,042	6,727	6,648	6,597	6,470	6,347	6,111	58
59	5,724	5,665	5,627	5,532	5,440	5,262	5,788	5,728	5,689	5,593	5,500	5,320	59
60	4,794	4,751	4,724	4,655	4,588	4,459	4,842	4,800	4,772	4,702	4,634	4,504	60
61	3,856	3,827	3,809	3,763	3,717	3,629	3,891	3,862	3,843	3,796	3,751	3,662	61
62	2,909	2,892	2,881	2,853	2,825	2,771	2,932	2,915	2,903	2,875	2,847	2,792	62
63	1,952	1,944	1,938	1,924	1,910	1,882	1,965	1,956	1,950	1,936	1,922	1,894	63
64	0,983	0,980	0,978	0,974	0,969	0,959	0,988	0,985	0,983	0,978	0,973	0,964	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

Taux d'intérêt net auquel le capital pourra être placé