

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: 66 ans													
Hommes							Femmes						
Age	Valeur actuelle d'une rente annuelle payable par an						Valeur actuelle d'une rente annuelle payable par an						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	55,312	50,453	47,543	41,247	36,107	28,373	55,554	50,660	47,729	41,392	36,220	28,443	0
1	54,615	49,880	47,041	40,885	35,846	28,238	54,851	50,083	47,224	41,028	35,957	28,307	1
2	53,893	49,284	46,516	40,503	35,567	28,088	54,131	49,489	46,701	40,647	35,680	28,159	2
3	53,165	48,680	45,983	40,112	35,280	27,933	53,406	48,888	46,171	40,260	35,397	28,006	3
4	52,430	48,070	45,443	39,714	34,986	27,771	52,674	48,281	45,635	39,866	35,106	27,848	4
5	51,692	47,454	44,897	39,310	34,686	27,604	51,939	47,669	45,092	39,465	34,809	27,684	5
6	50,949	46,833	44,345	38,899	34,379	27,432	51,200	47,051	44,544	39,058	34,506	27,515	6
7	50,202	46,206	43,787	38,482	34,066	27,255	50,456	46,428	43,990	38,644	34,197	27,341	7
8	49,451	45,574	43,223	38,057	33,747	27,072	49,709	45,800	43,430	38,224	33,881	27,162	8
9	48,696	44,936	42,654	37,627	33,420	26,883	48,957	45,166	42,865	37,797	33,559	26,977	9
10	47,936	44,293	42,078	37,189	33,087	26,689	48,202	44,527	42,293	37,364	33,230	26,786	10
11	47,172	43,644	41,495	36,744	32,747	26,488	47,443	43,883	41,716	36,925	32,895	26,590	11
12	46,404	42,990	40,907	36,293	32,399	26,281	46,680	43,234	41,133	36,479	32,553	26,388	12
13	45,633	42,330	40,313	35,835	32,045	26,068	45,913	42,580	40,544	36,026	32,204	26,180	13
14	44,857	41,666	39,713	35,370	31,684	25,849	45,142	41,920	39,949	35,566	31,848	25,965	14
15	44,079	40,997	39,108	34,898	31,316	25,624	44,368	41,256	39,349	35,100	31,486	25,745	15
16	43,297	40,323	38,498	34,421	30,942	25,392	43,591	40,587	38,744	34,628	31,116	25,518	16
17	42,513	39,645	37,883	33,937	30,561	25,154	42,811	39,913	38,133	34,148	30,740	25,285	17
18	41,728	38,965	37,264	33,448	30,174	24,911	42,027	39,235	37,516	33,663	30,357	25,045	18
19	40,941	38,280	36,640	32,954	29,782	24,662	41,239	38,551	36,893	33,170	29,966	24,798	19
20	40,151	37,592	36,012	32,454	29,382	24,406	40,448	37,862	36,265	32,669	29,567	24,544	20
21	39,359	36,900	35,379	31,947	28,976	24,144	39,653	37,167	35,630	32,162	29,161	24,283	21
22	38,563	36,202	34,739	31,432	28,561	23,873	38,854	36,467	34,989	31,647	28,747	24,013	22
23	37,763	35,499	34,094	30,910	28,139	23,595	38,051	35,761	34,341	31,124	28,324	23,736	23
24	36,959	34,790	33,442	30,380	27,708	23,309	37,243	35,050	33,687	30,593	27,892	23,450	24
25	36,152	34,075	32,783	29,843	27,268	23,014	36,432	34,332	33,026	30,054	27,452	23,155	25
26	35,340	33,355	32,118	29,297	26,820	22,710	35,616	33,609	32,358	29,507	27,003	22,852	26
27	34,525	32,630	31,447	28,744	26,364	22,398	34,796	32,880	31,684	28,951	26,545	22,539	27
28	33,706	31,899	30,769	28,183	25,898	22,076	33,972	32,145	31,003	28,388	26,079	22,218	28
29	32,882	31,162	30,085	27,613	25,423	21,746	33,145	31,405	30,316	27,816	25,603	21,887	29
30	32,055	30,420	29,394	27,035	24,939	21,405	32,313	30,659	29,622	27,236	25,118	21,546	30
31	31,224	29,672	28,696	26,449	24,446	21,054	31,478	29,907	28,921	26,648	24,623	21,195	31
32	30,389	28,918	27,992	25,854	23,943	20,694	30,639	29,150	28,214	26,051	24,119	20,834	32
33	29,550	28,158	27,280	25,250	23,430	20,322	29,796	28,387	27,500	25,446	23,605	20,463	33
34	28,707	27,392	26,562	24,637	22,906	19,939	28,950	27,619	26,779	24,831	23,081	20,081	34
35	27,859	26,620	25,836	24,015	22,373	19,545	28,099	26,844	26,051	24,208	22,547	19,687	35
36	27,008	25,842	25,103	23,384	21,829	19,140	27,245	26,064	25,317	23,576	22,003	19,282	36
37	26,152	25,058	24,364	22,744	21,274	18,723	26,387	25,278	24,575	22,935	21,448	18,866	37
38	25,294	24,269	23,618	22,095	20,710	18,294	25,525	24,487	23,827	22,285	20,882	18,437	38
39	24,431	23,474	22,864	21,437	20,134	17,852	24,660	23,690	23,073	21,627	20,307	17,996	39
40	23,565	22,673	22,104	20,769	19,547	17,398	23,792	22,888	22,312	20,959	19,721	17,543	40
41	22,695	21,866	21,338	20,093	18,950	16,931	22,920	22,080	21,544	20,282	19,123	17,078	41
42	21,822	21,055	20,565	19,408	18,342	16,451	22,045	21,267	20,769	19,596	18,515	16,598	42
43	20,948	20,240	19,786	18,714	17,724	15,959	21,167	20,448	19,988	18,900	17,896	16,106	43
44	20,072	19,420	19,002	18,013	17,095	15,454	20,286	19,624	19,200	18,196	17,265	15,600	44
45	19,193	18,596	18,212	17,302	16,456	14,935	19,402	18,796	18,407	17,483	16,624	15,080	45
46	18,311	17,766	17,416	16,582	15,805	14,402	18,516	17,963	17,607	16,760	15,971	14,546	46
47	17,426	16,931	16,613	15,853	15,142	13,854	17,627	17,125	16,801	16,029	15,307	13,998	47
48	16,538	16,092	15,803	15,115	14,468	13,291	16,736	16,282	15,989	15,289	14,632	13,435	48
49	15,648	15,247	14,988	14,367	13,783	12,713	15,842	15,434	15,170	14,539	13,944	12,857	49
50	14,756	14,398	14,167	13,610	13,085	12,120	14,945	14,581	14,345	13,779	13,245	12,263	50
51	13,862	13,545	13,339	12,845	12,376	11,511	14,045	13,722	13,513	13,009	12,533	11,652	51
52	12,966	12,687	12,506	12,070	11,656	10,887	13,142	12,858	12,674	12,229	11,807	11,025	52
53	12,068	11,825	11,668	11,286	10,923	10,246	12,235	11,988	11,827	11,439	11,069	10,380	53
54	11,168	10,959	10,823	10,493	10,178	9,588	11,325	11,112	10,974	10,638	10,317	9,716	54
55	10,265	10,088	9,972	9,690	9,421	8,913	10,411	10,230	10,112	9,825	9,550	9,033	55
56	9,361	9,212	9,115	8,878	8,650	8,220	9,493	9,341	9,242	9,001	8,769	8,331	56
57	8,454	8,331	8,251	8,055	7,867	7,508	8,571	8,447	8,365	8,166	7,974	7,609	57
58	7,543	7,444	7,380	7,222	7,068	6,777	7,645	7,545	7,479	7,318	7,162	6,865	58
59	6,628	6,551	6,500	6,376	6,255	6,024	6,714	6,635	6,584	6,457	6,334	6,099	59
60	5,708	5,649	5,611	5,517	5,425	5,248	5,777	5,718	5,679	5,583	5,490	5,310	60
61	4,781	4,739	4,712	4,643	4,577	4,448	4,835	4,792	4,764	4,695	4,627	4,496	61
62	3,847	3,819	3,800	3,754	3,709	3,621	3,886	3,857	3,838	3,791	3,746	3,657	62
63	2,904	2,887	2,875	2,847	2,820	2,766	2,929	2,912	2,900	2,872	2,844	2,790	63
64	1,949	1,941	1,935	1,921	1,907	1,879	1,963	1,954	1,949	1,934	1,920	1,892	64
65	0,982	0,979	0,977	0,973	0,968	0,958	0,987	0,984	0,982	0,978	0,973	0,963	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