

**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: 67 ans													
Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable par an							Valeur actuelle d'une rente annuelle payable par an						
Age	Taux d'intérêt net auquel le capital pourra être placé						Age	Taux d'intérêt net auquel le capital pourra être placé					
	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	55,960	50,983	48,007	41,581	36,347	28,498	56,218	51,204	48,206	41,734	36,466	28,571	0
1	55,266	50,415	47,510	41,224	36,091	28,367	55,519	50,632	47,705	41,375	36,209	28,439	1
2	54,548	49,823	46,990	40,847	35,817	28,221	54,802	50,042	47,187	41,000	35,937	28,295	2
3	53,822	49,224	46,461	40,461	35,535	28,069	54,081	49,446	46,663	40,618	35,658	28,146	3
4	53,091	48,618	45,926	40,068	35,246	27,911	53,353	48,843	46,131	40,229	35,373	27,992	4
5	52,356	48,006	45,385	39,669	34,951	27,749	52,621	48,235	45,593	39,834	35,081	27,832	5
6	51,617	47,389	44,838	39,264	34,650	27,581	51,885	47,622	45,050	39,432	34,784	27,668	6
7	50,873	46,767	44,285	38,852	34,342	27,409	51,145	47,004	44,501	39,024	34,480	27,499	7
8	50,125	46,139	43,726	38,433	34,028	27,230	50,401	46,380	43,947	38,610	34,170	27,324	8
9	49,373	45,506	43,161	38,008	33,707	27,046	49,653	45,751	43,386	38,189	33,854	27,144	9
10	48,617	44,867	42,590	37,576	33,379	26,857	48,901	45,117	42,820	37,762	33,531	26,959	10
11	47,856	44,223	42,013	37,137	33,045	26,661	48,145	44,477	42,248	37,328	33,201	26,767	11
12	47,092	43,573	41,430	36,691	32,704	26,459	47,385	43,833	41,670	36,888	32,865	26,571	12
13	46,323	42,918	40,841	36,239	32,355	26,252	46,622	43,183	41,086	36,441	32,523	26,368	13
14	45,551	42,258	40,247	35,780	32,001	26,038	45,855	42,529	40,497	35,988	32,173	26,159	14
15	44,776	41,594	39,647	35,315	31,639	25,818	45,085	41,869	39,903	35,528	31,817	25,944	15
16	43,998	40,925	39,042	34,844	31,271	25,592	44,311	41,205	39,303	35,062	31,455	25,724	16
17	43,217	40,252	38,432	34,366	30,897	25,360	43,534	40,537	38,697	34,589	31,085	25,497	17
18	42,435	39,576	37,818	33,884	30,517	25,123	42,754	39,863	38,086	34,110	30,709	25,263	18
19	41,652	38,897	37,201	33,396	30,131	24,880	41,970	39,184	37,469	33,624	30,325	25,023	19
20	40,866	38,214	36,578	32,902	29,738	24,631	41,183	38,500	36,847	33,131	29,933	24,776	20
21	40,077	37,526	35,951	32,402	29,339	24,376	40,391	37,811	36,217	32,630	29,534	24,521	21
22	39,285	36,833	35,317	31,895	28,932	24,112	39,596	37,116	35,582	32,122	29,127	24,259	22
23	38,489	36,135	34,677	31,380	28,517	23,841	38,796	36,415	34,940	31,606	28,712	23,989	23
24	37,689	35,431	34,031	30,857	28,093	23,562	37,993	35,709	34,292	31,082	28,289	23,710	24
25	36,885	34,722	33,378	30,327	27,662	23,275	37,185	34,997	33,637	30,551	27,857	23,424	25
26	36,077	34,007	32,719	29,788	27,222	22,979	36,373	34,279	32,976	30,011	27,416	23,128	26
27	35,265	33,287	32,054	29,242	26,773	22,675	35,557	33,555	32,307	29,463	26,966	22,824	27
28	34,450	32,561	31,382	28,688	26,315	22,362	34,737	32,826	31,633	28,907	26,507	22,511	28
29	33,630	31,830	30,704	28,126	25,849	22,040	33,913	32,091	30,952	28,344	26,040	22,189	29
30	32,807	31,093	30,020	27,556	25,374	21,708	33,085	31,350	30,264	27,771	25,564	21,857	30
31	31,980	30,350	29,328	26,978	24,889	21,366	32,254	30,604	29,570	27,191	25,078	21,516	31
32	31,149	29,602	28,630	26,391	24,395	21,015	31,419	29,853	28,869	26,602	24,583	21,164	32
33	30,313	28,847	27,925	25,795	23,891	20,653	30,580	29,095	28,161	26,005	24,078	20,803	33
34	29,473	28,087	27,213	25,190	23,377	20,280	29,737	28,332	27,447	25,399	23,564	20,431	34
35	28,629	27,320	26,493	24,576	22,852	19,896	28,890	27,563	26,726	24,785	23,039	20,048	35
36	27,782	26,547	25,767	23,953	22,318	19,501	28,040	26,789	25,998	24,161	22,505	19,654	36
37	26,930	25,769	25,034	23,322	21,773	19,095	27,186	26,009	25,264	23,529	21,960	19,248	37
38	26,075	24,985	24,294	22,682	21,218	18,677	26,328	25,223	24,523	22,888	21,405	18,831	38
39	25,216	24,196	23,548	22,032	20,652	18,247	25,467	24,432	23,775	22,238	20,840	18,402	39
40	24,353	23,400	22,794	21,373	20,076	17,804	24,603	23,636	23,021	21,580	20,264	17,961	40
41	23,487	22,600	22,034	20,705	19,489	17,349	23,735	22,834	22,260	20,912	19,678	17,508	41
42	22,619	21,794	21,268	20,029	18,892	16,882	22,864	22,027	21,493	20,235	19,081	17,042	42
43	21,748	20,984	20,496	19,345	18,284	16,402	21,990	21,215	20,719	19,550	18,473	16,562	43
44	20,875	20,170	19,719	18,652	17,667	15,910	21,113	20,397	19,939	18,855	17,854	16,074	44
45	20,000	19,352	18,936	17,951	17,038	15,405	20,234	19,575	19,153	18,152	17,224	15,565	45
46	19,122	18,528	18,147	17,241	16,399	14,886	19,352	18,749	18,361	17,440	16,584	15,046	46
47	18,241	17,699	17,351	16,522	15,748	14,352	18,468	17,917	17,563	16,719	15,933	14,513	47
48	17,357	16,866	16,549	15,793	15,086	13,805	17,582	17,081	16,759	15,990	15,270	13,966	48
49	16,472	16,028	15,741	15,056	14,413	13,242	16,693	16,241	15,949	15,251	14,596	13,404	49
50	15,584	15,186	14,928	14,310	13,729	12,665	15,801	15,395	15,132	14,503	13,910	12,827	50
51	14,695	14,339	14,109	13,556	13,034	12,074	14,906	14,544	14,309	13,745	13,212	12,234	51
52	13,804	13,489	13,285	12,793	12,327	11,467	14,009	13,687	13,479	12,977	12,502	11,625	52
53	12,912	12,635	12,455	12,021	11,609	10,844	13,108	12,825	12,642	12,199	11,778	10,998	53
54	12,018	11,776	11,620	11,240	10,879	10,206	12,204	11,958	11,797	11,410	11,042	10,355	54
55	11,122	10,914	10,779	10,451	10,137	9,551	11,296	11,084	10,946	10,611	10,291	9,693	55
56	10,224	10,048	9,932	9,652	9,384	8,879	10,385	10,205	10,087	9,801	9,527	9,012	56
57	9,325	9,177	9,080	8,844	8,618	8,190	9,470	9,319	9,220	8,980	8,749	8,312	57
58	8,423	8,301	8,221	8,026	7,838	7,482	8,552	8,427	8,346	8,147	7,956	7,592	58
59	7,517	7,418	7,354	7,196	7,044	6,753	7,628	7,528	7,462	7,302	7,147	6,851	59
60	6,606	6,529	6,479	6,355	6,235	6,004	6,700	6,621	6,570	6,444	6,321	6,087	60
61	5,691	5,633	5,594	5,500	5,409	5,232	5,766	5,707	5,668	5,573	5,479	5,300	61
62	4,768	4,727	4,699	4,631	4,564	4,436	4,827	4,784	4,756	4,687	4,620	4,489	62
63	3,838	3,810	3,791	3,745	3,700	3,612	3,881	3,852	3,833	3,787	3,741	3,652	63
64	2,898	2,881	2,869	2,841	2,814	2,760	2,926	2,909	2,897	2,869	2,841	2,787	64
65	1,946	1,937	1,932	1,918	1,904	1,876	1,962	1,953	1,947	1,933	1,919	1,891	65
66	0,981	0,978	0,976	0,971	0,967	0,957	0,987	0,984	0,982	0,977	0,972	0,963	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

Taux d'intérêt net auquel le capital pourra être placé