

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Ce tableau vous permet de convertir en capital une rente viagère temporaire versée mensuellement jusqu'à l'âge terme précisé en haut de 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.

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.**

Description

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 annuel total de la rente.

		Age au terme de la carrière professionnelle: 65 ans													
		Hommes						Femmes							
		Valeur actuelle d'une rente annuelle payable en 1/12 par mois						Valeur actuelle d'une rente annuelle payable en 1/12 par mois							
Age		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%
0		54,809	50,121	47,307	41,204	36,202	28,640	55,028	50,309	47,477	41,337	36,306	28,705	0	
1		54,106	49,542	46,798	40,834	35,934	28,499	54,320	49,725	46,964	40,965	36,036	28,563	1	
2		53,380	48,939	46,266	40,444	35,648	28,344	53,595	49,125	46,434	40,576	35,752	28,409	2	
3		52,647	48,329	45,726	40,046	35,353	28,182	52,865	48,518	45,898	40,181	35,461	28,250	3	
4		51,907	47,712	45,179	39,640	35,051	28,014	52,128	47,904	45,553	39,779	35,162	28,085	4	
5		51,164	47,089	44,626	39,227	34,743	27,841	51,388	47,285	44,804	39,370	34,857	27,915	5	
6		50,417	46,462	44,067	38,808	34,428	27,662	50,644	46,660	44,248	38,954	34,546	27,739	6	
7		49,665	45,829	43,501	38,383	34,107	27,478	49,895	46,030	43,687	38,532	34,228	27,558	7	
8		48,909	45,190	42,930	37,950	33,779	27,288	49,143	45,395	43,119	38,104	33,904	27,372	8	
9		48,149	44,545	42,353	37,511	33,444	27,092	48,386	44,755	42,546	37,668	33,573	27,180	9	
10		47,384	43,895	41,769	37,065	33,102	26,890	47,626	44,109	41,967	37,227	33,235	26,981	10	
11		46,615	43,240	41,180	36,612	32,753	26,682	46,861	43,458	41,381	36,778	32,891	26,777	11	
12		45,842	42,579	40,584	36,152	32,397	26,467	46,093	42,802	40,790	36,323	32,539	26,567	12	
13		45,066	41,912	39,982	35,684	32,034	26,246	45,321	42,140	40,194	35,861	32,181	26,350	13	
14		44,285	41,241	39,375	35,210	31,663	26,018	44,545	41,474	39,591	35,392	31,816	26,127	14	
15		43,502	40,565	38,761	34,730	31,286	25,784	43,766	40,802	38,983	34,916	31,443	25,898	15	
16		42,715	39,884	38,143	34,243	30,902	25,543	42,983	40,126	38,369	34,434	31,064	25,662	16	
17		41,926	39,199	37,520	33,750	30,511	25,297	42,198	39,445	37,750	33,945	30,678	25,419	17	
18		41,136	38,511	36,893	33,251	30,114	25,044	41,408	38,759	37,125	33,449	30,284	25,170	18	
19		40,343	37,820	36,261	32,747	29,711	24,785	40,616	38,068	36,493	32,946	29,882	24,913	19	
20		39,549	37,125	35,625	32,237	29,301	24,519	39,819	37,371	35,856	32,436	29,473	24,649	20	
21		38,751	36,425	34,983	31,720	28,884	24,246	39,018	36,669	35,213	31,918	29,056	24,376	21	
22		37,949	35,719	34,335	31,195	28,458	23,965	38,214	35,961	34,563	31,392	28,630	24,096	22	
23		37,144	35,008	33,680	30,662	28,024	23,676	37,405	35,247	33,906	30,859	28,196	23,807	23	
24		36,335	34,292	33,019	30,122	27,582	23,378	36,592	34,528	33,243	30,317	27,752	23,510	24	
25		35,522	33,570	32,352	29,574	27,131	23,072	35,775	33,803	32,573	29,767	27,300	23,203	25	
26		34,705	32,842	31,678	29,017	26,671	22,756	34,954	33,072	31,896	29,209	26,839	22,888	26	
27		33,884	32,109	30,998	28,453	26,202	22,431	34,128	32,335	31,213	28,642	26,369	22,563	27	
28		33,059	31,370	30,311	27,880	25,724	22,097	33,299	31,592	30,523	28,067	25,889	22,228	28	
29		32,230	30,625	29,618	27,299	25,237	21,753	32,466	30,844	29,826	27,484	25,401	21,883	29	
30		31,398	29,875	28,917	26,710	24,740	21,399	31,629	30,090	29,123	26,892	24,902	21,529	30	
31		30,561	29,119	28,210	26,111	24,233	21,034	30,788	29,330	28,412	26,292	24,394	21,164	31	
32		29,721	28,357	27,497	25,505	23,717	20,659	29,943	28,565	27,696	25,683	23,876	20,788	32	
33		28,876	27,589	26,776	24,889	23,190	20,273	29,095	27,794	26,972	25,065	23,348	20,402	33	
34		28,027	26,814	26,047	24,264	22,653	19,875	28,242	27,017	26,241	24,438	22,810	20,004	34	
35		27,174	26,034	25,312	23,629	22,105	19,465	27,386	26,234	25,504	23,802	22,262	19,594	35	
36		26,317	25,248	24,570	22,986	21,547	19,044	26,526	25,445	24,759	23,157	21,703	19,173	36	
37		25,456	24,456	23,821	22,333	20,978	18,610	25,662	24,650	24,008	22,503	21,133	18,739	37	
38		24,591	23,659	23,065	21,671	20,398	18,164	24,794	23,850	23,249	21,840	20,552	18,293	38	
39		23,723	22,855	22,302	21,000	19,807	17,705	23,923	23,045	22,485	21,168	19,960	17,835	39	
40		22,852	22,046	21,532	20,319	19,205	17,233	23,049	22,234	21,713	20,486	19,358	17,363	40	
41		21,976	21,231	20,755	19,630	18,592	16,747	22,172	21,417	20,935	19,795	18,745	16,878	41	
42		21,099	20,412	19,972	18,931	17,968	16,249	21,290	20,595	20,149	19,055	18,119	16,379	42	
43		20,219	19,588	19,184	18,224	17,333	15,737	20,406	19,767	19,357	18,385	17,483	15,866	43	
44		19,337	18,760	18,389	17,508	16,688	15,211	19,519	18,934	18,558	17,666	16,835	15,339	44	
45		18,452	17,927	17,589	16,783	16,032	14,672	18,629	18,096	17,753	16,937	16,175	14,797	45	
46		17,564	17,088	16,781	16,049	15,363	14,117	17,736	17,253	16,942	16,199	15,504	14,241	46	
47		16,673	16,244	15,967	15,305	14,682	13,547	16,840	16,405	16,124	15,452	14,821	13,670	47	
48		15,779	15,395	15,146	14,551	13,989	12,961	15,941	15,552	15,300	14,695	14,126	13,082	48	
49		14,882	14,540	14,319	13,787	13,284	12,359	15,040	14,693	14,468	13,929	13,418	12,479	49	
50		13,983	13,681	13,485	13,014	12,567	11,740	14,135	13,829	13,630	13,152	12,698	11,859	50	
51		13,081	12,817	12,645	12,231	11,837	11,106	13,227	12,959	12,785	12,364	11,964	11,221	51	
52		12,177	11,948	11,799	11,439	11,095	10,454	12,316	12,083	11,932	11,566	11,217	10,565	52	
53		11,270	11,074	10,946	10,637	10,340	9,784	11,400	11,201	11,071	10,757	10,455	9,891	53	
54		10,360	10,195	10,087	9,824	9,572	9,097	10,481	10,313	10,203	9,936	9,679	9,197	54	
55		9,448	9,310	9,220	9,001	8,790	8,390	9,557	9,417	9,326	9,103	8,888	8,482	55	
56		8,533	8,421	8,347	8,167	7,994	7,664	8,629	8,515	8,441	8,258	8,082	7,747	56	
57		7,614	7,524	7,466	7,322	7,183	6,918	7,697	7,606	7,547	7,401	7,260	6,990	57	
58		6,690	6,621	6,576	6,465	6,357	6,149	6,760	6,690	6,644	6,531	6,421	6,211	58	
59		5,761	5,710	5,676	5,594	5,513	5,357	5,816	5,765	5,730	5,647	5,565	5,407	59	
60		4,826	4,790	4,766	4,708	4,651	4,540	4,867	4,831	4,807	4,748	4,690	4,578	60	
61		3,883	3,859	3,844	3,806	3,769	3,696	3,911	3,888	3,872	3,834	3,796	3,723	61	
62		2,930	2,917	2,908	2,887	2,865	2,823	2,948	2,934	2,925	2,903	2,882	2,840	62	
63		1,967	1,961	1,957	1,947	1,937	1,918	1,976	1,969	1,965	1,955	1,946	1,926	63	
64		0,991	0,989	0,988	0,986	0,983	0,978	0,993	0,992	0,991	0,988	0,986	0,980	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	