

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.

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 annuel total de la rente.

Age au terme de la carrière professionnelle: 66 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	55,470	50,664	47,784	41,549	36,452	28,772	55,704	50,865	47,965	41,690	36,562	28,840	0
1	54,771	50,089	47,280	41,185	36,189	28,635	55,000	50,286	47,458	41,323	36,298	28,702	1
2	54,048	49,492	46,753	40,800	35,908	28,484	54,278	49,690	46,932	40,940	36,018	28,553	2
3	53,317	48,886	46,218	40,407	35,618	28,326	53,551	49,087	46,401	40,551	35,732	28,398	3
4	52,581	48,273	45,675	40,006	35,322	28,162	52,818	48,478	45,862	40,154	35,439	28,237	4
5	51,842	47,655	45,127	39,599	35,019	27,994	52,081	47,863	45,317	39,750	35,140	28,072	5
6	51,097	47,032	44,573	39,186	34,710	27,820	51,340	47,244	44,766	39,340	34,834	27,901	6
7	50,349	46,403	44,013	38,766	34,395	27,640	50,595	46,618	44,210	38,924	34,522	27,725	7
8	49,596	45,769	43,447	38,339	34,072	27,455	49,846	45,988	43,648	38,502	34,204	27,543	8
9	48,840	45,129	42,875	37,906	33,743	27,264	49,093	45,352	43,080	38,072	33,879	27,356	9
10	48,078	44,484	42,296	37,465	33,407	27,067	48,336	44,711	42,506	37,637	33,547	27,163	10
11	47,313	43,833	41,712	37,018	33,064	26,864	47,575	44,065	41,926	37,194	33,209	26,964	11
12	46,543	43,176	41,121	36,564	32,714	26,655	46,811	43,414	41,341	36,745	32,864	26,759	12
13	45,770	42,515	40,525	36,103	32,357	26,439	46,042	42,757	40,749	36,289	32,512	26,548	13
14	44,993	41,848	39,923	35,635	31,993	26,218	45,270	42,095	40,152	35,827	32,154	26,331	14
15	44,213	41,177	39,315	35,161	31,622	25,989	44,494	41,429	39,550	35,358	31,788	26,108	15
16	43,430	40,501	38,702	34,681	31,245	25,755	43,716	40,758	38,942	34,882	31,416	25,879	16
17	42,644	39,821	38,084	34,194	30,861	25,515	42,933	40,082	38,328	34,400	31,036	25,643	17
18	41,857	39,138	37,463	33,702	30,471	25,268	42,148	39,401	37,709	33,911	30,649	25,400	18
19	41,069	38,452	36,837	33,205	30,075	25,016	41,359	38,714	37,083	33,415	30,255	25,150	19
20	40,278	37,761	36,206	32,701	29,673	24,757	40,566	38,023	36,452	32,912	29,853	24,893	20
21	39,484	37,066	35,570	32,191	29,263	24,491	39,769	37,326	35,815	32,401	29,444	24,628	21
22	38,686	36,366	34,928	31,673	28,845	24,218	38,968	36,624	35,171	31,883	29,026	24,355	22
23	37,884	35,660	34,280	31,148	28,419	23,936	38,163	35,915	34,520	31,356	28,599	24,074	23
24	37,079	34,949	33,625	30,615	27,984	23,646	37,354	35,201	33,863	30,822	28,164	23,784	24
25	36,270	34,232	32,964	30,074	27,541	23,348	36,541	34,482	33,199	30,280	27,720	23,486	25
26	35,456	33,510	32,296	29,525	27,089	23,041	35,723	33,756	32,529	29,729	27,268	23,179	26
27	34,639	32,782	31,622	28,969	26,629	22,724	34,902	33,024	31,852	29,170	26,806	22,863	27
28	33,818	32,048	30,941	28,404	26,159	22,399	34,076	32,287	31,168	28,603	26,335	22,537	28
29	32,993	31,309	30,254	27,830	25,681	22,064	33,247	31,544	30,477	28,028	25,855	22,202	29
30	32,164	30,564	29,560	27,249	25,193	21,719	32,414	30,796	29,781	27,444	25,366	21,857	30
31	31,332	29,814	28,860	26,659	24,695	21,364	31,577	30,042	29,077	26,852	24,867	21,502	31
32	30,495	29,057	28,152	26,060	24,188	20,999	30,736	29,282	28,367	26,251	24,359	21,136	32
33	29,654	28,295	27,438	25,453	23,671	20,623	29,891	28,517	27,650	25,642	23,840	20,760	33
34	28,809	27,526	26,716	24,836	23,143	20,235	29,043	27,745	26,926	25,024	23,312	20,373	34
35	27,959	26,751	25,987	24,210	22,605	19,836	28,190	26,968	26,195	24,397	22,773	19,974	35
36	27,106	25,971	25,252	23,575	22,056	19,426	27,334	26,185	25,457	23,761	22,224	19,564	36
37	26,249	25,185	24,509	22,931	21,498	19,004	26,474	25,397	24,713	23,116	21,665	19,142	37
38	25,389	24,393	23,760	22,278	20,928	18,569	25,611	24,603	23,962	22,462	21,095	18,708	38
39	24,524	23,595	23,041	21,616	20,348	18,122	24,744	23,803	23,204	21,799	20,514	18,262	39
40	23,656	22,792	22,241	20,944	19,756	17,663	23,874	22,998	22,440	21,127	19,923	17,803	40
41	22,785	21,983	21,471	20,264	19,154	17,190	23,001	22,188	21,668	20,445	19,321	17,331	41
42	21,911	21,169	20,695	19,574	18,541	16,704	22,124	21,371	20,890	19,755	18,707	16,846	42
43	21,035	20,351	19,913	18,877	17,918	16,206	21,243	20,550	20,106	19,055	18,082	16,347	43
44	20,157	19,529	19,126	18,171	17,284	15,694	20,360	19,723	19,315	18,346	17,446	15,835	44
45	19,276	18,702	18,333	17,456	16,639	15,169	19,475	18,892	18,518	17,628	16,799	15,308	45
46	18,392	17,869	17,533	16,731	15,983	14,629	18,586	18,056	17,714	16,901	16,141	14,767	46
47	17,505	17,031	16,726	15,997	15,315	14,074	17,696	17,215	16,904	16,164	15,471	14,212	47
48	16,615	16,189	15,913	15,254	14,635	13,504	16,802	16,368	16,088	15,419	14,790	13,642	48
49	15,723	15,341	15,094	14,502	13,943	12,919	15,906	15,517	15,266	14,664	14,096	13,056	49
50	14,829	14,489	14,269	13,740	13,240	12,318	15,006	14,661	14,437	13,899	13,390	12,453	50
51	13,933	13,633	13,438	12,969	12,544	11,702	14,104	13,798	13,600	13,123	12,671	11,834	51
52	13,034	12,771	12,601	12,189	11,797	11,068	13,198	12,931	12,757	12,338	11,939	11,198	52
53	12,133	11,906	11,758	11,399	11,057	10,419	12,289	12,057	11,906	11,541	11,193	10,544	53
54	11,230	11,035	10,908	10,600	10,305	9,752	11,376	11,177	11,048	10,734	10,434	9,871	54
55	10,325	10,160	10,052	9,791	9,540	9,067	10,458	10,291	10,181	9,915	9,659	9,178	55
56	9,417	9,280	9,190	8,972	8,762	8,364	9,537	9,398	9,307	9,085	8,871	8,466	56
57	8,506	8,394	8,321	8,142	7,970	7,641	8,612	8,499	8,424	8,242	8,067	7,733	57
58	7,591	7,502	7,444	7,301	7,163	6,898	7,683	7,592	7,533	7,388	7,247	6,978	58
59	6,672	6,603	6,558	6,447	6,340	6,133	6,748	6,678	6,632	6,520	6,410	6,200	59
60	5,747	5,696	5,663	5,580	5,500	5,345	5,807	5,755	5,721	5,638	5,556	5,399	60
61	4,816	4,780	4,756	4,698	4,641	4,531	4,860	4,824	4,800	4,741	4,684	4,572	61
62	3,876	3,853	3,837	3,799	3,762	3,690	3,907	3,883	3,868	3,830	3,792	3,719	62
63	2,926	2,913	2,904	2,882	2,861	2,819	2,945	2,932	2,923	2,901	2,880	2,837	63
64	1,965	1,959	1,955	1,945	1,935	1,916	1,975	1,968	1,964	1,954	1,945	1,925	64
65	0,990	0,989	0,988	0,985	0,983	0,977	0,993	0,992	0,990	0,988	0,985	0,980	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