

**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: 67 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	56,121	51,198	48,253	41,886	36,695	28,899	56,372	51,413	48,446	42,036	36,812	28,971	0
1	55,426	50,628	47,753	41,527	36,437	28,766	55,671	50,838	47,943	41,674	36,552	28,837	1
2	54,706	50,035	47,231	41,148	36,161	28,619	54,953	50,247	47,422	41,297	36,278	28,691	2
3	53,979	49,433	46,700	40,760	35,877	28,465	54,230	49,649	46,896	40,913	35,997	28,540	3
4	53,246	48,825	46,163	40,364	35,585	28,305	53,500	49,044	46,362	40,521	35,709	28,384	4
5	52,510	48,211	45,620	39,963	35,288	28,141	52,767	48,434	45,822	40,123	35,415	28,223	5
6	51,769	47,593	45,070	39,555	34,984	27,971	52,029	47,819	45,276	39,719	35,115	28,056	6
7	51,024	46,968	44,515	39,140	34,674	27,797	51,288	47,198	44,725	39,308	34,809	27,885	7
8	50,275	46,338	43,954	38,719	34,357	27,616	50,542	46,572	44,168	38,891	34,496	27,708	8
9	49,521	45,703	43,387	38,291	34,034	27,430	49,792	45,941	43,605	38,468	34,177	27,526	9
10	48,763	45,062	42,814	37,857	33,704	27,238	49,039	45,305	43,037	38,038	33,852	27,338	10
11	48,001	44,416	42,234	37,415	33,366	27,040	48,281	44,663	42,462	37,602	33,519	27,144	11
12	47,235	43,764	41,649	36,967	33,022	26,836	47,520	44,017	41,882	37,159	33,181	26,945	12
13	46,465	43,107	41,058	36,512	32,672	26,626	46,755	43,365	41,296	36,709	32,835	26,740	13
14	45,691	42,445	40,461	36,050	32,314	26,410	45,987	42,708	40,704	36,253	32,483	26,529	14
15	44,915	41,778	39,858	35,582	31,949	26,187	45,215	42,047	40,107	35,790	32,124	26,311	15
16	44,135	41,107	39,251	35,108	31,578	25,959	44,439	41,380	39,505	35,321	31,758	26,088	16
17	43,353	40,432	38,639	34,628	31,201	25,724	43,661	40,709	38,897	34,846	31,385	25,858	17
18	42,569	39,754	38,022	34,143	30,818	25,484	42,879	40,033	38,283	34,363	31,006	25,622	18
19	41,784	39,073	37,402	33,652	30,429	25,239	42,093	39,352	37,664	33,874	30,619	25,378	19
20	40,997	38,387	36,777	33,155	30,033	24,987	41,304	38,666	37,038	33,378	30,224	25,128	20
21	40,207	37,697	36,147	32,652	29,631	24,728	40,511	37,974	36,407	32,874	29,822	24,870	21
22	39,412	37,002	35,511	32,141	29,220	24,461	39,714	37,277	35,769	32,362	29,411	24,605	22
23	38,615	36,302	34,868	31,623	28,802	24,187	38,913	36,574	35,124	31,843	28,993	24,331	23
24	37,813	35,596	34,219	31,097	28,375	23,904	38,107	35,865	34,473	31,316	28,565	24,049	24
25	37,007	34,884	33,564	30,563	27,940	23,614	37,298	35,150	33,815	30,781	28,130	23,759	25
26	36,198	34,167	32,902	30,022	27,496	23,314	36,484	34,430	33,151	30,238	27,685	23,460	26
27	35,384	33,444	32,234	29,472	27,044	23,006	35,666	33,704	32,480	29,687	27,232	23,152	27
28	34,567	32,716	31,560	28,915	26,582	22,689	34,845	32,972	31,802	29,128	26,769	22,835	28
29	33,746	31,982	30,879	28,350	26,112	22,363	34,019	32,235	31,118	28,560	26,298	22,509	29
30	32,921	31,243	30,191	27,776	25,633	22,027	33,190	31,492	30,428	27,985	25,818	22,173	30
31	32,092	30,498	29,497	27,194	25,144	21,682	32,357	30,743	29,731	27,401	25,328	21,827	31
32	31,259	29,747	28,796	26,603	24,646	21,326	31,520	29,989	29,027	26,808	24,829	21,472	32
33	30,422	28,990	28,088	26,003	24,138	20,960	30,679	29,229	28,316	26,207	24,320	21,105	33
34	29,580	28,226	27,373	25,395	23,619	20,582	29,834	28,464	27,599	25,597	23,801	20,729	34
35	28,735	27,457	26,650	24,777	23,091	20,194	28,986	27,692	26,875	24,979	23,272	20,341	35
36	27,885	26,682	25,921	24,151	22,552	19,794	28,134	26,915	26,144	24,352	22,733	19,942	36
37	27,032	25,902	25,185	23,516	22,003	19,383	27,278	26,132	25,407	23,715	22,184	19,531	37
38	26,175	25,115	24,443	22,871	21,443	18,959	26,418	25,344	24,662	23,070	21,624	19,109	38
39	25,314	24,323	23,693	22,218	20,873	18,524	25,555	24,550	23,912	22,416	21,054	18,674	39
40	24,450	23,525	22,936	21,555	20,292	18,076	24,689	23,751	23,154	21,753	20,473	18,228	40
41	23,582	22,722	22,173	20,883	19,700	17,616	23,820	22,947	22,390	21,082	19,882	17,769	41
42	22,712	21,914	21,404	20,203	19,098	17,143	22,947	22,137	21,620	20,401	19,280	17,297	42
43	21,840	21,101	20,629	19,514	18,486	16,657	22,071	21,322	20,842	19,710	18,666	16,812	43
44	20,965	20,285	19,849	18,817	17,863	16,159	21,192	20,501	20,059	19,011	18,042	16,313	44
45	20,088	19,464	19,063	18,112	17,230	15,648	20,311	19,676	19,269	18,303	17,407	15,801	45
46	19,208	18,637	18,270	17,397	16,585	15,122	19,427	18,847	18,474	17,587	16,761	15,275	46
47	18,325	17,806	17,471	16,674	15,929	14,582	18,541	18,012	17,672	16,861	16,104	14,735	47
48	17,440	16,969	16,666	15,941	15,261	14,027	17,653	17,173	16,864	16,127	15,436	14,181	48
49	16,553	16,128	15,854	15,199	14,583	13,458	16,761	16,329	16,050	15,383	14,756	13,612	49
50	15,663	15,283	15,037	14,448	13,892	12,874	15,867	15,480	15,230	14,629	14,064	13,027	50
51	14,772	14,434	14,215	13,688	13,191	12,274	14,970	14,625	14,402	13,866	13,359	12,426	51
52	13,878	13,580	13,386	12,920	12,478	11,659	14,070	13,765	13,568	13,093	12,642	11,808	52
53	12,983	12,722	12,552	12,143	11,753	11,028	13,166	12,900	12,727	12,309	11,911	11,173	53
54	12,086	11,860	11,713	11,356	11,016	10,381	12,259	12,028	11,878	11,515	11,168	10,520	54
55	11,188	10,994	10,867	10,561	10,267	9,717	11,349	11,151	11,022	10,709	10,410	9,849	55
56	10,287	10,123	10,016	9,756	9,506	9,035	10,435	10,267	10,158	9,893	9,638	9,158	56
57	9,384	9,248	9,158	8,941	8,732	8,336	9,517	9,378	9,287	9,065	8,852	8,448	57
58	8,478	8,367	8,294	8,116	7,944	7,617	8,594	8,481	8,407	8,226	8,050	7,717	58
59	7,568	7,479	7,421	7,279	7,141	6,877	7,667	7,577	7,518	7,373	7,233	6,965	59
60	6,653	6,584	6,539	6,429	6,322	6,116	6,735	6,666	6,620	6,508	6,399	6,189	60
61	5,732	5,681	5,648	5,566	5,486	5,331	5,798	5,746	5,712	5,629	5,547	5,390	61
62	4,805	4,769	4,745	4,687	4,631	4,521	4,854	4,818	4,794	4,735	4,677	4,566	62
63	3,868	3,845	3,830	3,792	3,755	3,683	3,903	3,879	3,864	3,826	3,788	3,715	63
64	2,921	2,908	2,899	2,878	2,856	2,815	2,943	2,930	2,921	2,899	2,877	2,835	64
65	1,963	1,957	1,953	1,943	1,933	1,914	1,973	1,967	1,963	1,953	1,944	1,924	65
66	0,990	0,988	0,987	0,985	0,982	0,977	0,993	0,991	0,990	0,988	0,985	0,980	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