

**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: 55 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	47,778	44,240	42,085	37,318	33,906	27,024	47,891	44,340	42,177	37,393	33,968	27,066	0
1	47,036	43,611	41,521	36,889	32,979	26,834	47,145	43,707	41,609	36,961	33,038	26,874	1
2	46,274	42,960	40,936	36,439	32,634	26,629	46,383	43,057	41,025	36,512	32,693	26,669	2
3	45,505	42,302	40,342	35,981	32,279	26,415	45,617	42,401	40,434	36,056	32,341	26,458	3
4	44,730	41,637	39,741	35,514	31,915	26,194	44,844	41,738	39,835	35,591	31,980	26,239	4
5	43,952	40,966	39,134	35,040	31,545	25,967	44,067	41,070	39,230	35,119	31,611	26,013	5
6	43,169	40,290	38,520	34,558	31,166	25,732	43,286	40,395	38,618	34,640	31,235	25,781	6
7	42,381	39,608	37,900	34,069	30,780	25,490	42,501	39,716	38,001	34,154	30,851	25,541	7
8	41,589	38,920	37,274	33,573	30,386	25,241	41,711	39,030	37,376	33,659	30,459	25,294	8
9	40,793	38,226	36,640	33,068	29,983	24,983	40,918	38,339	36,746	33,158	30,060	25,039	9
10	39,993	37,526	36,000	32,556	29,573	24,718	40,120	37,642	36,109	32,648	29,652	24,777	10
11	39,188	36,820	35,354	32,035	29,154	24,445	39,318	36,939	35,465	32,131	29,236	24,507	11
12	38,379	36,109	34,700	31,507	28,726	24,164	38,513	36,231	34,815	31,606	28,811	24,228	12
13	37,566	35,392	34,041	30,971	28,290	23,874	37,703	35,517	34,159	31,073	28,379	23,941	13
14	36,749	34,669	33,374	30,427	27,845	23,575	36,889	34,798	33,496	30,533	27,937	23,646	14
15	35,929	33,941	32,702	29,875	27,392	23,268	36,072	34,073	32,827	29,985	27,488	23,342	15
16	35,105	33,208	32,024	29,316	26,930	22,952	35,251	33,343	32,152	29,429	27,029	23,030	16
17	34,279	32,471	31,340	28,750	26,460	22,628	34,427	32,608	31,470	28,865	26,562	22,708	17
18	33,450	31,729	30,651	28,176	25,983	22,295	33,598	31,867	30,782	28,293	26,086	22,378	18
19	32,619	30,984	29,957	27,596	25,497	21,954	32,766	31,120	30,088	27,712	25,600	22,037	19
20	31,786	30,233	29,257	27,008	25,002	21,603	31,930	30,368	29,386	27,123	25,105	21,686	20
21	30,949	29,477	28,551	26,412	24,499	21,243	31,090	29,610	28,678	26,525	24,600	21,325	21
22	30,108	28,716	27,839	25,807	23,985	20,871	30,246	28,845	27,963	25,919	24,086	20,953	22
23	29,263	27,949	27,119	25,194	23,461	20,489	29,397	28,075	27,240	25,303	23,560	20,570	23
24	28,413	27,175	26,392	24,571	22,927	20,095	28,545	27,298	26,510	24,678	23,025	20,176	24
25	27,560	26,396	25,658	23,939	22,383	19,690	27,688	26,516	25,773	24,044	22,478	19,769	25
26	26,703	25,610	24,917	23,298	21,828	19,273	26,826	25,726	25,029	23,400	21,921	19,351	26
27	25,842	24,819	24,169	22,647	21,262	18,844	25,960	24,931	24,277	22,746	21,352	18,920	27
28	24,977	24,021	23,413	21,987	20,685	18,402	25,091	24,129	23,518	22,083	20,773	18,476	28
29	24,107	23,218	22,651	21,318	20,097	17,947	24,217	23,322	22,751	21,410	20,182	18,019	29
30	23,234	22,408	21,881	20,639	19,497	17,478	23,339	22,508	21,977	20,728	19,579	17,549	30
31	22,357	21,592	21,103	19,949	18,886	16,996	22,457	21,688	21,196	20,035	18,965	17,065	31
32	21,475	20,770	20,319	19,250	18,262	16,500	21,571	20,862	20,408	19,333	18,339	16,566	32
33	20,590	19,942	19,526	18,541	17,627	15,989	20,681	20,029	19,611	18,620	17,701	16,053	33
34	19,700	19,107	18,726	17,821	16,979	15,463	19,787	19,191	18,807	17,897	17,050	15,525	34
35	18,806	18,266	17,919	17,091	16,318	14,922	18,889	18,346	17,996	17,163	16,386	14,981	35
36	17,908	17,419	17,103	16,350	15,645	14,364	17,986	17,494	17,177	16,419	15,710	14,422	36
37	17,006	16,565	16,280	15,599	14,958	13,791	17,080	16,636	16,349	15,664	15,020	13,846	37
38	16,100	15,705	15,449	14,836	14,259	13,200	16,169	15,771	15,514	14,898	14,317	13,253	38
39	15,190	14,838	14,610	14,063	13,545	12,593	15,255	14,901	14,671	14,121	13,600	12,642	39
40	14,276	13,965	13,764	13,278	12,818	11,967	14,336	14,023	13,821	13,332	12,870	12,014	40
41	13,357	13,085	12,909	12,482	12,077	11,323	13,413	13,140	12,962	12,533	12,125	11,367	41
42	12,435	12,199	12,046	11,675	11,321	10,661	12,486	12,249	12,095	11,722	11,366	10,702	42
43	11,509	11,307	11,175	10,857	10,551	9,979	11,554	11,351	11,219	10,898	10,592	10,016	43
44	10,579	10,408	10,297	10,027	9,767	9,278	10,619	10,447	10,335	10,063	9,803	9,311	44
45	9,644	9,503	9,410	9,184	8,967	8,556	9,679	9,536	9,443	9,217	8,998	8,585	45
46	8,705	8,590	8,514	8,330	8,151	7,812	8,735	8,619	8,543	8,357	8,178	7,838	46
47	7,761	7,669	7,609	7,462	7,319	7,046	7,786	7,694	7,633	7,485	7,342	7,068	47
48	6,812	6,741	6,695	6,581	6,470	6,257	6,832	6,761	6,715	6,600	6,489	6,276	48
49	5,857	5,805	5,771	5,686	5,603	5,444	5,874	5,822	5,787	5,702	5,619	5,459	49
50	4,898	4,861	4,837	4,777	4,719	4,606	4,911	4,874	4,849	4,790	4,731	4,618	50
51	3,932	3,908	3,893	3,854	3,816	3,743	3,941	3,917	3,902	3,863	3,825	3,751	51
52	2,960	2,947	2,938	2,916	2,894	2,851	2,966	2,952	2,943	2,921	2,900	2,857	52
53	1,981	1,975	1,971	1,961	1,951	1,932	1,984	1,978	1,974	1,964	1,954	1,935	53
54	0,995	0,993	0,992	0,990	0,987	0,982	0,996	0,994	0,993	0,991	0,988	0,983	54
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

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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: 56 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	48,511	44,862	42,642	37,742	33,629	27,211	48,632	44,968	42,739	37,821	33,694	27,255	0
1	47,774	44,238	42,084	37,119	33,308	27,027	47,890	44,340	42,177	37,395	33,370	27,069	1
2	47,016	43,593	41,504	36,876	32,969	26,828	47,132	43,696	41,599	36,953	33,032	26,870	2
3	46,251	42,940	40,917	36,424	32,621	26,620	46,369	43,045	41,014	36,503	32,686	26,665	3
4	45,480	42,280	40,321	35,964	32,264	26,405	45,600	42,387	40,421	36,045	32,332	26,452	4
5	44,704	41,614	39,720	35,496	31,901	26,184	44,827	41,724	39,821	35,580	31,971	26,233	5
6	43,925	40,943	39,112	35,022	31,530	25,956	44,050	41,055	39,216	35,108	31,602	26,007	6
7	43,141	40,266	38,498	34,539	31,151	25,721	43,269	40,380	38,604	34,628	31,225	25,774	7
8	42,353	39,583	37,877	34,050	30,764	25,478	42,483	39,700	37,986	34,141	30,841	25,534	8
9	41,561	38,894	37,250	33,552	30,369	25,228	41,693	39,014	37,362	33,647	30,449	25,286	9
10	40,764	38,200	36,616	33,047	29,966	24,970	40,900	38,322	36,731	33,145	30,049	25,031	10
11	39,963	37,499	35,975	32,534	29,554	24,705	40,102	37,625	36,093	32,635	29,641	24,769	11
12	39,158	36,793	35,328	32,013	29,135	24,431	39,300	36,922	35,450	32,118	29,225	24,498	12
13	38,349	36,081	34,674	31,485	28,707	24,149	38,494	36,214	34,799	31,593	28,800	24,220	13
14	37,536	35,364	34,015	30,948	28,270	23,859	37,684	35,500	34,143	31,060	28,367	23,933	14
15	36,719	34,642	33,349	30,405	27,825	23,560	36,871	34,781	33,480	30,520	27,926	23,638	15
16	35,899	33,914	32,677	29,853	27,372	23,253	36,054	34,057	32,812	29,972	27,476	23,334	16
17	35,077	33,182	31,999	29,295	26,911	22,938	35,234	33,327	32,137	29,416	27,018	23,022	17
18	34,252	32,447	31,317	28,730	26,443	22,614	34,410	32,592	31,456	28,852	26,551	22,700	18
19	33,426	31,706	30,630	28,157	25,966	22,282	33,582	31,851	30,768	28,280	26,075	22,369	19
20	32,596	30,962	29,937	27,578	25,481	21,942	32,750	31,105	30,073	27,699	25,589	22,028	20
21	31,763	30,212	29,237	26,991	24,987	21,591	31,914	30,353	29,372	27,110	25,094	21,678	21
22	30,926	29,456	28,532	26,394	24,483	21,230	31,073	29,594	28,663	26,512	24,589	21,316	22
23	30,085	28,695	27,819	25,790	23,969	20,859	30,229	28,830	27,948	25,906	24,074	20,944	23
24	29,240	27,928	27,099	25,176	23,446	20,476	29,380	28,059	27,225	25,290	23,548	20,561	24
25	28,391	27,154	26,372	24,553	22,912	20,083	28,527	27,282	26,495	24,664	23,012	20,166	25
26	27,538	26,375	25,638	23,921	22,367	19,677	27,670	26,499	25,758	24,030	22,466	19,759	26
27	26,681	25,590	24,897	23,280	21,812	19,260	26,809	25,710	25,013	23,386	21,908	19,340	27
28	25,820	24,798	24,149	22,630	21,246	18,830	25,943	24,915	24,261	22,732	21,340	18,909	28
29	24,955	24,001	23,394	21,970	20,669	18,388	25,074	24,113	23,502	22,069	20,760	18,465	29
30	24,086	23,198	22,631	21,300	20,081	17,933	24,200	23,306	22,736	21,396	20,169	18,008	30
31	23,213	22,388	21,862	20,621	19,481	17,465	23,322	22,492	21,962	20,714	19,567	17,538	31
32	22,336	21,573	21,084	19,932	18,870	16,983	22,441	21,672	21,181	20,021	18,952	17,054	32
33	21,455	20,751	20,300	19,233	18,246	16,486	21,555	20,846	20,393	19,319	18,326	16,555	33
34	20,569	19,922	19,507	18,523	17,611	15,975	20,665	20,014	19,597	18,606	17,688	16,042	34
35	19,680	19,088	18,707	17,804	16,963	15,449	19,771	19,176	18,793	17,883	17,037	15,514	35
36	18,786	18,247	17,900	17,074	16,302	14,908	18,874	18,331	17,982	17,150	16,374	14,971	36
37	17,889	17,400	17,085	16,333	15,629	14,350	17,971	17,480	17,162	16,406	15,697	14,411	37
38	16,987	16,547	16,262	15,582	14,943	13,777	17,065	16,622	16,336	15,651	15,008	13,835	38
39	16,082	15,687	15,432	14,820	14,243	13,187	16,155	15,758	15,501	14,885	14,305	13,242	39
40	15,172	14,821	14,594	14,047	13,530	12,579	15,241	14,888	14,659	14,109	13,589	12,632	40
41	14,259	13,949	13,747	13,263	12,803	11,954	14,323	14,011	13,809	13,321	12,859	12,004	41
42	13,341	13,070	12,894	12,468	12,063	11,311	13,401	13,128	12,950	12,522	12,115	11,358	42
43	12,421	12,185	12,032	11,662	11,308	10,649	12,475	12,238	12,084	11,711	11,356	10,693	43
44	11,496	11,294	11,163	10,845	10,540	9,969	11,544	11,341	11,209	10,889	10,583	10,008	44
45	10,567	10,397	10,286	10,016	9,756	9,268	10,610	10,438	10,327	10,055	9,794	9,304	45
46	9,634	9,492	9,400	9,174	8,957	8,547	9,671	9,529	9,436	9,209	8,991	8,578	46
47	8,696	8,580	8,505	8,321	8,142	7,804	8,728	8,612	8,536	8,351	8,172	7,832	47
48	7,753	7,661	7,601	7,454	7,311	7,039	7,780	7,688	7,628	7,480	7,337	7,063	48
49	6,805	6,734	6,688	6,574	6,463	6,251	6,828	6,757	6,710	6,596	6,485	6,272	49
50	5,852	5,799	5,765	5,681	5,598	5,439	5,871	5,818	5,784	5,699	5,616	5,456	50
51	4,893	4,857	4,833	4,773	4,715	4,602	4,908	4,871	4,847	4,787	4,729	4,616	51
52	3,929	3,905	3,890	3,851	3,813	3,740	3,939	3,916	3,900	3,861	3,823	3,749	52
53	2,958	2,945	2,936	2,914	2,892	2,850	2,965	2,951	2,942	2,920	2,899	2,856	53
54	1,980	1,974	1,970	1,960	1,950	1,931	1,984	1,978	1,974	1,964	1,954	1,934	54
55	0,995	0,993	0,992	0,989	0,987	0,982	0,996	0,994	0,993	0,990	0,988	0,983	55
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

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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: 57 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	49,239	45,476	43,191	38,158	33,944	27,393	49,368	45,589	43,295	38,241	34,012	27,439	0
1	48,506	44,858	42,639	37,741	33,630	27,214	48,630	44,967	42,739	37,822	33,695	27,258	1
2	47,751	44,218	42,065	37,305	33,297	27,020	47,876	44,327	42,166	37,386	33,364	27,065	2
3	46,990	43,570	41,483	36,859	32,955	26,818	47,116	43,682	41,586	36,943	33,024	26,865	3
4	46,222	42,915	40,894	36,405	32,606	26,610	46,351	43,029	40,999	36,492	32,677	26,659	4
5	45,451	42,254	40,298	35,944	32,249	26,394	45,582	42,371	40,406	36,033	32,322	26,446	5
6	44,675	41,588	39,696	35,476	31,884	26,173	44,809	41,707	39,806	35,568	31,961	26,226	6
7	43,895	40,916	39,087	35,001	31,512	25,944	44,031	41,038	39,200	35,095	31,591	26,000	7
8	43,111	40,238	38,473	34,518	31,133	25,708	43,249	40,363	38,588	34,615	31,214	25,766	8
9	42,322	39,555	37,851	34,028	30,745	25,465	42,463	39,682	37,970	34,128	30,830	25,526	9
10	41,529	38,866	37,223	33,530	30,350	25,214	41,673	38,996	37,345	33,633	30,437	25,278	10
11	40,732	38,170	36,588	33,024	29,946	24,956	40,879	38,304	36,713	33,130	30,037	25,023	11
12	39,930	37,470	35,947	32,510	29,534	24,690	40,081	37,607	36,076	32,621	29,628	24,760	12
13	39,125	36,763	35,300	31,989	29,114	24,415	39,279	36,904	35,432	32,103	29,212	24,489	13
14	38,316	36,051	34,646	31,460	28,685	24,133	38,473	36,196	34,782	31,578	28,787	24,210	14
15	37,503	35,334	33,986	30,924	28,249	23,843	37,664	35,482	34,126	31,045	28,354	23,923	15
16	36,687	34,612	33,321	30,381	27,804	23,544	36,851	34,763	33,464	30,505	27,913	23,628	16
17	35,869	33,886	32,650	29,830	27,352	23,237	36,035	34,039	32,795	29,957	27,464	23,325	17
18	35,048	33,156	31,974	29,273	26,892	22,923	35,215	33,310	32,120	29,402	27,006	23,012	18
19	34,225	32,421	31,293	28,709	26,424	22,600	34,391	32,575	31,439	28,838	26,539	22,691	19
20	33,399	31,682	30,607	28,138	25,948	22,269	33,563	31,834	30,751	28,266	26,062	22,360	20
21	32,571	30,938	29,914	27,559	25,464	21,928	32,731	31,088	30,057	27,685	25,577	22,019	21
22	31,738	30,189	29,215	26,971	24,970	21,578	31,895	30,335	29,355	27,096	25,081	21,668	22
23	30,901	29,433	28,509	26,375	24,466	21,217	31,054	29,577	28,647	26,498	24,576	21,306	23
24	30,060	28,672	27,797	25,770	23,952	20,845	30,210	28,812	27,931	25,891	24,061	20,934	24
25	29,215	27,904	27,077	25,156	23,428	20,462	29,361	28,041	27,208	25,274	23,535	20,550	25
26	28,366	27,131	26,350	24,533	22,894	20,068	28,508	27,264	26,478	24,649	22,999	20,155	26
27	27,514	26,352	25,616	23,901	22,349	19,663	27,651	26,481	25,740	24,014	22,452	19,748	27
28	26,657	25,567	24,875	23,260	21,794	19,245	26,789	25,692	24,996	23,370	21,894	19,329	28
29	25,796	24,776	24,127	22,610	21,228	18,816	25,924	24,897	24,244	22,716	21,325	18,898	29
30	24,931	23,978	23,372	21,950	20,651	18,374	25,054	24,095	23,485	22,053	20,746	18,454	30
31	24,062	23,175	22,610	21,281	20,063	17,918	24,181	23,288	22,719	21,381	20,155	17,997	31
32	23,189	22,366	21,840	20,601	19,463	17,450	23,304	22,475	21,945	20,698	19,552	17,526	32
33	22,312	21,550	21,063	19,912	18,851	16,967	22,422	21,655	21,164	20,006	18,938	17,042	33
34	21,431	20,728	20,278	19,213	18,228	16,471	21,537	20,829	20,376	19,304	18,312	16,543	34
35	20,546	19,900	19,486	18,503	17,592	15,959	20,647	19,997	19,580	18,591	17,674	16,030	35
36	19,657	19,066	18,686	17,784	16,944	15,433	19,754	19,159	18,777	17,868	17,023	15,502	36
37	18,764	18,226	17,879	17,054	16,284	14,892	18,856	18,314	17,965	17,135	16,360	14,958	37
38	17,867	17,379	17,064	16,314	15,611	14,335	17,955	17,463	17,147	16,391	15,684	14,399	38
39	16,966	16,526	16,242	15,563	14,925	13,761	17,049	16,606	16,321	15,637	14,995	13,823	39
40	16,061	15,667	15,412	14,801	14,226	13,171	16,140	15,743	15,487	14,872	14,292	13,231	40
41	15,152	14,802	14,575	14,029	13,513	12,564	15,227	14,874	14,645	14,096	13,577	12,621	41
42	14,240	13,930	13,729	13,246	12,787	11,939	14,309	13,998	13,795	13,308	12,847	11,993	42
43	13,324	13,053	12,877	12,452	12,048	11,297	13,388	13,115	12,938	12,510	12,103	11,348	43
44	12,405	12,170	12,017	11,647	11,295	10,636	12,462	12,226	12,072	11,700	11,345	10,683	44
45	11,481	11,280	11,149	10,831	10,527	9,957	11,533	11,331	11,199	10,879	10,573	9,999	45
46	10,554	10,384	10,273	10,003	9,744	9,257	10,600	10,429	10,317	10,046	9,786	9,295	46
47	9,621	9,480	9,388	9,163	8,946	8,536	9,662	9,520	9,427	9,201	8,983	8,571	47
48	8,684	8,569	8,494	8,310	8,132	7,795	8,721	8,605	8,529	8,344	8,165	7,826	48
49	7,743	7,651	7,591	7,445	7,302	7,031	7,774	7,682	7,622	7,474	7,331	7,058	49
50	6,797	6,726	6,680	6,566	6,456	6,244	6,823	6,752	6,706	6,592	6,481	6,267	50
51	5,845	5,793	5,759	5,674	5,592	5,433	5,867	5,814	5,780	5,695	5,612	5,453	51
52	4,888	4,852	4,828	4,768	4,710	4,598	4,905	4,868	4,844	4,785	4,726	4,613	52
53	3,925	3,902	3,886	3,848	3,810	3,736	3,938	3,914	3,898	3,859	3,821	3,748	53
54	2,956	2,943	2,934	2,912	2,890	2,848	2,964	2,950	2,941	2,919	2,897	2,855	54
55	1,979	1,973	1,969	1,959	1,949	1,930	1,983	1,977	1,973	1,963	1,953	1,934	55
56	0,994	0,993	0,992	0,989	0,986	0,981	0,995	0,994	0,993	0,990	0,988	0,982	56
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

**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: 58 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	49,961	46,084	43,734	38,566	34,251	27,568	50,098	46,204	43,844	38,654	34,323	27,616	0
1	49,232	45,471	43,187	38,156	33,944	27,395	49,364	45,587	43,293	38,241	34,013	27,441	1
2	48,481	44,836	42,619	37,725	33,617	27,206	48,613	44,952	42,726	37,812	33,688	27,253	2
3	47,722	44,192	42,042	37,286	33,282	27,010	47,858	44,312	42,152	37,375	33,355	27,060	3
4	46,959	43,542	41,458	36,839	32,939	26,807	47,096	43,664	41,570	36,930	33,014	26,859	4
5	46,191	42,887	40,868	36,384	32,588	26,598	46,331	43,011	40,983	36,479	32,666	26,652	5
6	45,419	42,226	40,272	35,923	32,231	26,382	45,561	42,352	40,389	36,020	32,311	26,438	6
7	44,643	41,559	39,669	35,454	31,866	26,160	44,787	41,688	39,789	35,554	31,949	26,218	7
8	43,862	40,886	39,060	34,978	31,493	25,930	44,009	41,018	39,182	35,061	31,579	25,991	8
9	43,077	40,208	38,444	34,495	31,113	25,694	43,227	40,343	38,570	34,600	31,202	25,758	9
10	42,287	39,524	37,822	34,003	30,725	25,450	42,441	39,662	37,951	34,112	30,817	25,517	10
11	41,494	38,834	37,193	33,505	30,328	25,199	41,651	38,976	37,326	33,617	30,424	25,269	11
12	40,696	38,138	36,558	32,998	29,924	24,940	40,856	38,284	36,694	33,114	30,023	25,013	12
13	39,894	37,437	35,917	32,484	29,512	24,673	40,058	37,586	36,057	32,604	29,615	24,750	13
14	39,089	36,730	35,269	31,963	29,091	24,398	39,256	36,883	35,413	32,087	29,198	24,479	14
15	38,280	36,019	34,615	31,434	28,663	24,116	38,451	36,175	34,763	31,562	28,773	24,200	15
16	37,468	35,302	33,956	30,898	28,226	23,825	37,642	35,462	34,107	31,029	28,341	23,913	16
17	36,653	34,581	33,292	30,355	27,782	23,527	36,829	34,744	33,445	30,489	27,900	23,618	17
18	35,836	33,857	32,622	29,806	27,331	23,221	36,013	34,020	32,777	29,942	27,450	23,315	18
19	35,017	33,128	31,948	29,250	26,872	22,908	35,193	33,291	32,102	29,386	26,992	23,002	19
20	34,196	32,395	31,268	28,687	26,405	22,586	34,370	32,556	31,421	28,822	26,525	22,681	20
21	33,371	31,656	30,582	28,116	25,930	22,255	33,542	31,815	30,733	28,250	26,049	22,349	21
22	32,542	30,912	29,890	27,537	25,445	21,914	32,710	31,068	30,038	27,669	25,563	22,008	22
23	31,710	30,163	29,191	26,949	24,951	21,563	31,873	30,316	29,337	27,080	25,067	21,657	23
24	30,873	29,407	28,485	26,353	24,446	21,202	31,033	29,557	28,628	26,481	24,561	21,295	24
25	30,032	28,646	27,772	25,748	23,933	20,830	30,188	28,792	27,912	25,874	24,046	20,922	25
26	29,187	27,878	27,052	25,134	23,408	20,447	29,339	28,021	27,188	25,257	23,520	20,538	26
27	28,339	27,105	26,325	24,511	22,874	20,053	28,486	27,244	26,458	24,631	22,983	20,142	27
28	27,486	26,326	25,591	23,879	22,329	19,647	27,629	26,461	25,721	23,997	22,436	19,735	28
29	26,629	25,541	24,851	23,238	21,774	19,229	26,768	25,671	24,976	23,352	21,878	19,316	29
30	25,769	24,750	24,103	22,588	21,208	18,799	25,902	24,876	24,224	22,699	21,310	18,885	30
31	24,904	23,953	23,348	21,928	20,631	18,357	25,033	24,075	23,466	22,036	20,730	18,440	31
32	24,035	23,150	22,585	21,258	20,042	17,901	24,160	23,268	22,700	21,363	20,139	17,983	32
33	23,163	22,340	21,816	20,579	19,443	17,433	23,283	22,455	21,926	20,681	19,536	17,513	33
34	22,286	21,525	21,038	19,890	18,831	16,950	22,402	21,635	21,145	19,989	18,922	17,028	34
35	21,404	20,703	20,253	19,190	18,207	16,453	21,516	20,810	20,357	19,286	18,296	16,530	35
36	20,520	19,875	19,461	18,481	17,571	15,941	20,627	19,978	19,561	18,574	17,658	16,017	36
37	19,631	19,041	18,662	17,762	16,924	15,415	19,734	19,140	18,758	17,851	17,007	15,488	37
38	18,738	18,201	17,855	17,032	16,263	14,874	18,837	18,296	17,948	17,118	16,344	14,945	38
39	17,842	17,355	17,041	16,292	15,591	14,317	17,936	17,446	17,129	16,375	15,668	14,386	39
40	16,942	16,503	16,219	15,541	14,905	13,743	17,031	16,589	16,304	15,621	14,980	13,810	40
41	16,037	15,644	15,390	14,780	14,206	13,153	16,123	15,727	15,471	14,857	14,278	13,218	41
42	15,130	14,780	14,553	14,009	13,494	12,547	15,210	14,858	14,629	14,081	13,563	12,608	42
43	14,219	13,910	13,710	13,227	12,769	11,923	14,294	13,982	13,780	13,294	12,833	11,981	43
44	13,305	13,034	12,859	12,435	12,031	11,282	13,373	13,101	12,924	12,497	12,091	11,336	44
45	12,387	12,153	12,000	11,631	11,279	10,622	12,449	12,213	12,059	11,688	11,334	10,672	45
46	11,465	11,264	11,133	10,816	10,512	9,943	11,521	11,319	11,187	10,868	10,562	9,989	46
47	10,538	10,368	10,258	9,989	9,730	9,244	10,589	10,418	10,307	10,036	9,776	9,287	47
48	9,607	9,466	9,374	9,150	8,933	8,524	9,653	9,511	9,419	9,193	8,975	8,563	48
49	8,672	8,557	8,482	8,298	8,121	7,784	8,713	8,597	8,522	8,337	8,158	7,819	49
50	7,732	7,641	7,581	7,434	7,292	7,021	7,768	7,676	7,616	7,468	7,325	7,052	50
51	6,787	6,717	6,671	6,557	6,447	6,236	6,818	6,747	6,700	6,586	6,475	6,263	51
52	5,838	5,786	5,751	5,667	5,585	5,426	5,863	5,810	5,776	5,691	5,608	5,449	52
53	4,883	4,846	4,822	4,763	4,705	4,593	4,902	4,865	4,841	4,782	4,723	4,610	53
54	3,921	3,898	3,882	3,844	3,806	3,733	3,935	3,912	3,896	3,857	3,819	3,746	54
55	2,954	2,940	2,931	2,909	2,888	2,845	2,962	2,949	2,940	2,918	2,896	2,853	55
56	1,978	1,972	1,968	1,958	1,948	1,929	1,982	1,976	1,972	1,962	1,952	1,933	56
57	0,994	0,992	0,991	0,989	0,986	0,981	0,995	0,994	0,993	0,990	0,987	0,982	57
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

### 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: 59 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	50,676	46,685	44,268	38,966	34,552	27,738	50,822	46,813	44,385	39,060	34,627	27,788	0
1	49,950	46,076	43,727	38,562	34,250	27,570	50,092	46,200	43,840	38,653	34,323	27,618	1
2	49,203	45,446	43,165	38,138	33,930	27,386	49,345	45,571	43,279	38,230	34,004	27,436	2
3	48,448	44,808	42,593	37,705	33,601	27,196	48,593	44,935	42,710	37,800	33,678	27,247	3
4	47,688	44,163	42,015	37,264	33,264	26,998	47,835	44,292	42,134	37,361	33,344	27,052	4
5	46,924	43,512	41,430	36,816	32,920	26,795	47,074	43,644	41,552	36,916	33,002	26,851	5
6	46,156	42,856	40,839	36,361	32,569	26,585	46,308	42,991	40,964	36,463	32,654	26,643	6
7	45,383	42,194	40,242	35,899	32,211	26,369	45,537	42,331	40,370	36,004	32,298	26,430	7
8	44,606	41,526	39,639	35,429	31,845	26,145	44,763	41,667	39,769	35,538	31,936	26,209	8
9	43,825	40,853	39,029	34,952	31,472	25,915	43,985	40,997	39,162	35,064	31,565	25,982	9
10	43,039	40,174	38,413	34,468	31,091	25,678	43,202	40,321	38,549	34,583	31,188	25,748	10
11	42,249	39,489	37,790	33,976	30,702	25,434	42,416	39,640	37,930	34,095	30,802	25,507	11
12	41,455	38,799	37,160	33,477	30,305	25,182	41,625	38,953	37,305	33,600	30,409	25,258	12
13	40,657	38,103	36,525	32,970	29,900	24,922	40,831	38,261	36,673	33,097	30,008	25,002	13
14	39,855	37,401	35,883	32,456	29,487	24,655	40,033	37,563	36,036	32,586	29,600	24,739	14
15	39,050	36,695	35,236	31,934	29,067	24,380	39,231	36,861	35,392	32,069	29,183	24,468	15
16	38,242	35,984	34,583	31,406	28,638	24,097	38,426	36,153	34,742	31,544	28,758	24,189	16
17	37,431	35,268	33,924	30,870	28,202	23,807	37,618	35,440	34,087	31,012	28,326	23,902	17
18	36,618	34,549	33,261	30,329	27,759	23,510	36,806	34,722	33,425	30,472	27,885	23,607	18
19	35,803	33,826	32,593	29,781	27,309	23,205	35,990	33,998	32,757	29,924	27,436	23,304	19
20	34,985	33,098	31,920	29,226	26,851	22,892	35,170	33,269	32,082	29,368	26,977	22,991	20
21	34,164	32,366	31,241	28,663	26,385	22,570	34,346	32,534	31,401	28,804	26,510	22,669	21
22	33,340	31,627	30,555	28,092	25,909	22,239	33,518	31,793	30,713	28,232	26,033	22,337	22
23	32,511	30,884	29,862	27,513	25,424	21,897	32,686	31,046	30,018	27,651	25,547	21,996	23
24	31,678	30,134	29,163	26,925	24,929	21,546	31,849	30,293	29,316	27,061	25,051	21,644	24
25	30,842	29,378	28,457	26,329	24,425	21,185	31,009	29,534	28,606	26,462	24,545	21,282	25
26	30,001	28,617	27,744	25,724	23,911	20,812	30,164	28,769	27,890	25,855	24,029	20,908	26
27	29,156	27,849	27,024	25,110	23,387	20,429	29,315	27,998	27,167	25,238	23,502	20,524	27
28	28,308	27,076	26,298	24,487	22,852	20,035	28,461	27,221	26,436	24,612	22,966	20,128	28
29	27,455	26,297	25,564	23,855	22,307	19,629	27,604	26,438	25,699	23,977	22,418	19,721	29
30	26,599	25,512	24,823	23,213	21,752	19,211	26,743	25,649	24,954	23,333	21,861	19,302	30
31	25,738	24,721	24,075	22,563	21,185	18,781	25,878	24,854	24,203	22,679	21,292	18,870	31
32	24,874	23,924	23,320	21,903	20,608	18,338	25,009	24,053	23,444	22,016	20,712	18,426	32
33	24,005	23,121	22,558	21,233	20,020	17,882	24,136	23,246	22,678	21,344	20,121	17,969	33
34	23,132	22,312	21,788	20,554	19,419	17,413	23,259	22,433	21,905	20,661	19,519	17,498	34
35	22,255	21,496	21,010	19,864	18,807	16,930	22,378	21,613	21,124	19,969	18,904	17,013	35
36	21,374	20,674	20,226	19,165	18,183	16,433	21,493	20,788	20,336	19,267	18,278	16,515	36
37	20,490	19,847	19,434	18,456	17,548	15,921	20,605	19,956	19,541	18,555	17,640	16,001	37
38	19,602	19,013	18,635	17,736	16,900	15,395	19,712	19,119	18,738	17,832	16,990	15,473	38
39	18,710	18,174	17,829	17,007	16,240	14,854	18,816	18,275	17,928	17,100	16,327	14,930	39
40	17,814	17,328	17,015	16,267	15,567	14,296	17,915	17,426	17,110	16,357	15,652	14,371	40
41	16,914	16,476	16,193	15,517	14,882	13,723	17,012	16,570	16,285	15,604	14,963	13,796	41
42	16,011	15,619	15,365	14,757	14,184	13,134	16,104	15,708	15,452	14,839	14,262	13,204	42
43	15,105	14,756	14,530	13,987	13,473	12,528	15,192	14,840	14,612	14,064	13,547	12,594	43
44	14,196	13,888	13,688	13,206	12,750	11,905	14,276	13,966	13,764	13,279	12,819	11,968	44
45	13,283	13,013	12,838	12,415	12,013	11,265	13,357	13,085	12,909	12,482	12,077	11,324	45
46	12,366	12,132	11,980	11,612	11,261	10,606	12,435	12,199	12,046	11,675	11,321	10,661	46
47	11,445	11,245	11,114	10,798	10,495	9,927	11,508	11,306	11,175	10,856	10,551	9,979	47
48	10,520	10,351	10,240	9,972	9,714	9,229	10,578	10,407	10,296	10,026	9,766	9,277	48
49	9,591	9,450	9,358	9,134	8,919	8,511	9,643	9,502	9,409	9,183	8,966	8,555	49
50	8,657	8,543	8,468	8,285	8,108	7,771	8,704	8,589	8,513	8,329	8,150	7,812	50
51	7,719	7,628	7,569	7,422	7,281	7,010	7,761	7,669	7,609	7,461	7,319	7,046	51
52	6,777	6,707	6,661	6,547	6,437	6,226	6,812	6,741	6,695	6,581	6,470	6,257	52
53	5,829	5,777	5,743	5,659	5,577	5,419	5,858	5,806	5,771	5,687	5,604	5,445	53
54	4,876	4,840	4,816	4,757	4,699	4,587	4,898	4,862	4,838	4,788	4,720	4,607	54
55	3,917	3,893	3,878	3,839	3,802	3,728	3,933	3,909	3,893	3,855	3,817	3,743	55
56	2,951	2,937	2,929	2,907	2,885	2,843	2,961	2,947	2,938	2,916	2,894	2,852	56
57	1,977	1,971	1,967	1,957	1,947	1,927	1,982	1,976	1,972	1,962	1,952	1,932	57
58	0,994	0,992	0,991	0,988	0,986	0,981	0,995	0,993	0,992	0,990	0,987	0,982	58
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

### 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: 60 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	51,384	47,277	44,795	39,359	34,845	27,902	51,540	47,414	44,920	39,458	34,925	27,954	0
1	50,662	46,674	44,260	38,961	34,549	27,739	50,813	46,806	44,380	39,057	34,626	27,789	1
2	49,918	46,049	43,702	38,543	34,235	27,560	50,070	46,182	43,824	38,640	34,314	27,612	2
3	49,167	45,415	43,136	38,116	33,912	27,375	49,322	45,551	43,261	38,216	33,993	27,429	3
4	48,411	44,775	42,563	37,681	33,581	27,183	48,568	44,913	42,690	37,784	33,665	27,239	4
5	47,650	44,129	41,984	37,239	33,244	26,985	47,810	44,270	42,114	37,345	33,331	27,044	5
6	46,886	43,478	41,399	36,790	32,899	26,781	47,048	43,622	41,531	36,899	32,989	26,842	6
7	46,116	42,821	40,807	36,335	32,548	26,570	46,281	42,967	40,943	36,446	32,640	26,634	7
8	45,343	42,158	40,209	35,872	32,189	26,353	45,511	42,308	40,348	35,986	32,284	26,420	8
9	44,565	41,490	39,605	35,401	31,822	26,129	44,736	41,643	39,747	35,519	31,921	26,199	9
10	43,783	40,816	38,994	34,924	31,448	25,898	43,957	40,972	39,140	35,045	31,550	25,971	10
11	42,997	40,136	38,377	34,439	31,066	25,660	43,175	40,296	38,527	34,564	31,172	25,737	11
12	42,206	39,451	37,754	33,946	30,676	25,415	42,388	39,615	37,907	34,076	30,786	25,495	12
13	41,412	38,760	37,124	33,446	30,279	25,163	41,597	38,928	37,282	33,580	30,393	25,247	13
14	40,614	38,064	36,489	32,939	29,874	24,903	40,803	38,236	36,650	33,077	29,992	24,990	14
15	39,812	37,363	35,847	32,425	29,461	24,635	40,005	37,538	36,012	32,567	29,583	24,727	15
16	39,008	36,657	35,200	31,904	29,040	24,360	39,204	36,836	35,369	32,049	29,167	24,456	16
17	38,201	35,946	34,548	31,376	28,612	24,078	38,400	36,129	34,719	31,525	28,742	24,177	17
18	37,391	35,233	33,891	30,842	28,178	23,789	37,591	35,416	34,064	30,993	28,310	23,890	18
19	36,580	34,515	33,229	30,301	27,736	23,492	36,779	34,698	33,402	30,453	27,869	23,595	19
20	35,767	33,793	32,562	29,754	27,286	23,188	35,963	33,974	32,734	29,905	27,419	23,291	20
21	34,950	33,066	31,889	29,199	26,828	22,875	35,143	33,245	32,059	29,349	26,960	22,978	21
22	34,129	32,333	31,210	28,637	26,362	22,552	34,319	32,510	31,378	28,785	26,493	22,656	22
23	33,304	31,595	30,524	28,066	25,886	22,221	33,491	31,769	30,689	28,212	26,016	22,324	23
24	32,476	30,851	29,832	27,486	25,400	21,879	32,659	31,022	29,994	27,631	25,529	21,982	24
25	31,643	30,101	29,132	26,898	24,905	21,528	31,822	30,268	29,292	27,040	25,033	21,630	25
26	30,806	29,346	28,426	26,302	24,401	21,166	30,981	29,509	28,582	26,441	24,526	21,267	26
27	29,966	28,584	27,713	25,696	23,886	20,793	30,136	28,744	27,866	25,833	24,010	20,893	27
28	29,121	27,817	26,993	25,082	23,362	20,410	29,287	27,972	27,142	25,216	23,483	20,509	28
29	28,273	27,044	26,267	24,459	22,827	20,015	28,434	27,195	26,412	24,590	22,946	20,113	29
30	27,420	26,265	25,533	23,827	22,282	19,609	27,577	26,412	25,675	23,955	22,399	19,705	30
31	26,564	25,480	24,792	23,186	21,727	19,191	26,716	25,623	24,930	23,311	21,841	19,286	31
32	25,704	24,689	24,044	22,535	21,160	18,760	25,851	24,829	24,179	22,658	21,272	18,854	32
33	24,839	23,892	23,289	21,875	20,583	18,317	24,983	24,028	23,420	21,995	20,692	18,409	33
34	23,970	23,088	22,526	21,205	19,993	17,861	24,110	23,221	22,654	21,322	20,101	17,952	34
35	23,097	22,279	21,756	20,525	19,393	17,391	23,233	22,408	21,881	20,639	19,499	17,481	35
36	22,221	21,463	20,979	19,835	18,781	16,907	22,352	21,589	21,100	19,947	18,884	16,996	36
37	21,340	20,642	20,195	19,136	18,157	16,410	21,468	20,764	20,312	19,245	18,258	16,497	37
38	20,456	19,815	19,403	18,427	17,521	15,899	20,579	19,932	19,517	18,533	17,620	15,984	38
39	19,568	18,981	18,604	17,708	16,874	15,372	19,687	19,095	18,715	17,811	16,970	15,456	39
40	18,677	18,142	17,798	16,979	16,214	14,830	18,792	18,253	17,906	17,079	16,308	14,913	40
41	17,782	17,297	16,985	16,239	15,541	14,273	17,893	17,404	17,089	16,337	15,633	14,354	41
42	16,883	16,447	16,165	15,490	14,857	13,701	16,989	16,549	16,264	15,584	14,945	13,779	42
43	15,982	15,591	15,338	14,731	14,160	13,112	16,082	15,688	15,432	14,820	14,244	13,188	43
44	15,078	14,730	14,504	13,962	13,450	12,507	15,172	14,820	14,593	14,046	13,530	12,579	44
45	14,170	13,863	13,663	13,183	12,728	11,885	14,258	13,948	13,746	13,262	12,803	11,953	45
46	13,258	12,989	12,814	12,392	11,991	11,245	13,340	13,069	12,892	12,467	12,062	11,310	46
47	12,343	12,110	11,958	11,591	11,241	10,587	12,419	12,184	12,031	11,660	11,307	10,648	47
48	11,423	11,224	11,093	10,778	10,476	9,909	11,494	11,293	11,161	10,843	10,538	9,967	48
49	10,500	10,331	10,221	9,953	9,696	9,212	10,565	10,395	10,284	10,014	9,755	9,267	49
50	9,573	9,432	9,341	9,117	8,902	8,495	9,632	9,491	9,398	9,173	8,956	8,546	50
51	8,641	8,527	8,452	8,269	8,093	7,757	8,695	8,580	8,504	8,320	8,142	7,803	51
52	7,705	7,615	7,555	7,409	7,268	6,998	7,753	7,661	7,601	7,454	7,311	7,039	52
53	6,765	6,695	6,649	6,536	6,427	6,216	6,805	6,735	6,688	6,575	6,464	6,252	53
54	5,820	5,768	5,734	5,650	5,568	5,410	5,853	5,800	5,766	5,681	5,599	5,440	54
55	4,869	4,833	4,809	4,750	4,692	4,580	4,894	4,858	4,834	4,774	4,716	4,603	55
56	3,912	3,889	3,873	3,835	3,797	3,724	3,930	3,906	3,891	3,852	3,814	3,741	56
57	2,948	2,935	2,926	2,904	2,882	2,840	2,959	2,946	2,937	2,915	2,893	2,850	57
58	1,975	1,969	1,965	1,955	1,945	1,926	1,981	1,975	1,971	1,961	1,951	1,931	58
59	0,993	0,992	0,991	0,988	0,985	0,980	0,995	0,993	0,992	0,990	0,987	0,982	59
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

### 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: 61 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	52,084	47,862	45,314	39,744	35,131	28,060	52,251	48,008	45,446	39,849	35,215	28,115	0
1	51,367	47,264	44,784	39,352	34,841	27,902	51,529	47,405	44,912	39,454	34,923	27,955	1
2	50,626	46,643	44,232	38,939	34,532	27,729	50,789	46,785	44,362	39,043	34,616	27,783	2
3	49,879	46,015	43,671	38,518	34,215	27,548	50,045	46,160	43,804	38,625	34,301	27,605	3
4	49,126	45,379	43,104	38,089	33,891	27,361	49,294	45,527	43,239	38,199	33,980	27,420	4
5	48,369	44,738	42,530	37,654	33,560	27,169	48,540	44,889	42,668	37,766	33,651	27,230	5
6	47,608	44,092	41,950	37,211	33,221	26,970	47,781	44,245	42,091	37,326	33,316	27,034	6
7	46,842	43,440	41,364	36,762	32,876	26,765	47,018	43,596	41,508	36,880	32,974	26,832	7
8	46,072	42,782	40,771	36,305	32,524	26,554	46,252	42,941	40,919	36,427	32,624	26,624	8
9	45,298	42,119	40,173	35,841	32,164	26,336	45,481	42,281	40,324	35,966	32,268	26,409	9
10	44,520	41,450	39,568	35,370	31,796	26,111	44,706	41,616	39,722	35,499	31,904	26,187	10
11	43,737	40,775	38,956	34,892	31,421	25,880	43,927	40,945	39,115	35,025	31,533	25,959	11
12	42,950	40,094	38,338	34,406	31,039	25,641	43,144	40,269	38,501	34,543	31,154	25,725	12
13	42,159	39,409	37,715	33,913	30,648	25,395	42,357	39,587	37,881	34,054	30,768	25,483	13
14	41,365	38,717	37,085	33,413	30,250	25,142	41,566	38,900	37,256	33,558	30,375	25,234	14
15	40,567	38,021	36,449	32,906	29,845	24,882	40,772	38,208	36,624	33,055	29,974	24,978	15
16	39,766	37,321	35,808	32,391	29,432	24,614	39,975	37,511	35,987	32,545	29,565	24,714	16
17	38,963	36,616	35,161	31,871	29,012	24,340	39,174	36,809	35,344	32,028	29,149	24,443	17
18	38,157	35,907	34,511	31,344	28,585	24,058	38,370	36,102	34,694	31,504	28,724	24,164	18
19	37,350	35,195	33,855	30,811	28,152	23,770	37,562	35,389	34,039	30,971	28,291	23,877	19
20	36,540	34,478	33,195	30,272	27,710	23,473	36,750	34,671	33,377	30,431	27,850	23,582	20
21	35,727	33,757	32,528	29,725	27,261	23,169	35,934	33,947	32,709	29,883	27,400	23,278	21
22	34,910	33,030	31,855	29,170	26,803	22,856	35,114	33,218	32,034	29,327	26,942	22,964	22
23	34,090	32,297	31,176	28,607	26,336	22,533	34,290	32,482	31,352	28,762	26,473	22,642	23
24	33,265	31,559	30,490	28,036	25,860	22,201	33,461	31,741	30,663	28,189	25,996	22,309	24
25	32,436	30,815	29,797	27,456	25,374	21,859	32,629	30,994	29,968	27,608	25,509	21,967	25
26	31,604	30,065	29,098	26,868	24,879	21,507	31,792	30,240	29,265	27,017	25,012	21,614	26
27	30,767	29,309	28,392	26,271	24,374	21,145	30,950	29,480	28,555	26,417	24,505	21,251	27
28	29,927	28,548	27,679	25,666	23,859	20,772	30,105	28,715	27,839	25,809	23,988	20,877	28
29	29,082	27,781	26,959	25,051	23,335	20,388	29,257	27,944	27,115	25,192	23,462	20,492	29
30	28,234	27,008	26,232	24,428	22,800	19,993	28,404	27,167	26,385	24,566	22,925	20,096	30
31	27,382	26,229	25,498	23,796	22,254	19,586	27,547	26,384	25,647	23,931	22,377	19,688	31
32	26,525	25,444	24,757	23,154	21,699	19,168	26,686	25,595	24,903	23,287	21,819	19,268	32
33	25,665	24,652	24,009	22,503	21,132	18,737	25,821	24,800	24,152	22,633	21,250	18,836	33
34	24,800	23,855	23,253	21,843	20,553	18,293	24,953	24,000	23,393	21,970	20,670	18,391	34
35	23,931	23,051	22,491	21,172	19,964	17,836	24,080	23,193	22,627	21,297	20,079	17,933	35
36	23,058	22,242	21,721	20,492	19,363	17,366	23,204	22,380	21,854	20,615	19,476	17,462	36
37	22,182	21,427	20,944	19,803	18,751	16,882	22,323	21,561	21,074	19,923	18,862	16,977	37
38	21,302	20,606	20,159	19,104	18,127	16,385	21,439	20,736	20,286	19,221	18,236	16,478	38
39	20,418	19,779	19,368	18,395	17,491	15,873	20,552	19,906	19,492	18,509	17,598	15,965	39
40	19,531	18,946	18,570	17,676	16,844	15,346	19,660	19,070	18,690	17,788	16,948	15,437	40
41	18,640	18,107	17,764	16,947	16,184	14,805	18,766	18,227	17,881	17,056	16,286	14,894	41
42	17,746	17,263	16,952	16,208	15,512	14,248	17,867	17,379	17,065	16,314	15,612	14,336	42
43	16,850	16,414	16,133	15,460	14,829	13,676	16,964	16,525	16,241	15,562	14,924	13,761	43
44	15,950	15,560	15,308	14,703	14,133	13,088	16,059	15,665	15,410	14,800	14,224	13,170	44
45	15,047	14,700	14,475	13,935	13,424	12,484	15,150	14,799	14,572	14,027	13,511	12,562	45
46	14,141	13,834	13,635	13,156	12,702	11,863	14,237	13,928	13,727	13,244	12,785	11,938	46
47	13,230	12,962	12,788	12,367	11,967	11,223	13,321	13,050	12,874	12,450	12,046	11,295	47
48	12,316	12,084	11,932	11,566	11,217	10,566	12,402	12,167	12,014	11,645	11,292	10,634	48
49	11,398	11,199	11,070	10,755	10,454	9,889	11,479	11,278	11,147	10,829	10,525	9,955	49
50	10,477	10,309	10,199	9,932	9,676	9,194	10,552	10,382	10,271	10,001	9,743	9,256	50
51	9,552	9,412	9,321	9,098	8,884	8,478	9,620	9,479	9,387	9,162	8,945	8,536	51
52	8,623	8,509	8,435	8,252	8,076	7,742	8,684	8,569	8,494	8,310	8,132	7,795	52
53	7,690	7,599	7,540	7,395	7,254	6,984	7,744	7,652	7,592	7,445	7,303	7,031	53
54	6,752	6,683	6,637	6,524	6,415	6,205	6,798	6,727	6,681	6,567	6,457	6,245	54
55	5,810	5,758	5,724	5,640	5,559	5,401	5,847	5,795	5,760	5,676	5,593	5,435	55
56	4,862	4,825	4,801	4,743	4,685	4,573	4,890	4,853	4,829	4,770	4,712	4,599	56
57	3,907	3,884	3,868	3,830	3,792	3,719	3,927	3,903	3,888	3,849	3,811	3,738	57
58	2,945	2,931	2,923	2,901	2,879	2,837	2,957	2,944	2,935	2,913	2,891	2,849	58
59	1,974	1,968	1,964	1,954	1,944	1,925	1,980	1,974	1,970	1,960	1,950	1,931	59
60	0,993	0,991	0,990	0,988	0,985	0,980	0,995	0,993	0,992	0,989	0,987	0,982	60
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

**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: 62 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	52,777	48,440	45,825	40,120	35,409	28,213	52,956	48,594	45,966	40,232	35,498	28,270	0
1	52,064	47,846	45,300	39,734	35,125	28,059	52,237	47,997	45,437	39,843	35,212	28,115	1
2	51,327	47,230	44,753	39,328	34,822	27,891	51,502	47,382	44,892	39,438	34,910	27,948	2
3	50,583	46,606	44,198	38,912	34,511	27,715	50,761	46,761	44,339	39,026	34,602	27,775	3
4	49,834	45,975	43,635	38,489	34,192	27,533	50,014	46,133	43,780	38,606	34,286	27,595	4
5	49,080	45,339	43,067	38,060	33,867	27,346	49,263	45,500	43,214	38,179	33,964	27,410	5
6	48,322	44,697	42,492	37,624	33,535	27,152	48,508	44,861	42,643	37,746	33,635	27,220	6
7	47,560	44,050	41,912	37,180	33,196	26,953	47,749	44,217	42,065	37,306	33,299	27,023	7
8	46,794	43,397	41,325	36,730	32,850	26,747	46,985	43,567	41,481	36,859	32,956	26,820	8
9	46,023	42,739	40,731	36,272	32,497	26,535	46,218	42,912	40,892	36,405	32,606	26,612	9
10	45,248	42,074	40,132	35,808	32,136	26,317	45,447	42,252	40,296	35,944	32,249	26,396	10
11	44,469	41,405	39,526	35,336	31,768	26,091	44,672	41,586	39,694	35,476	31,885	26,175	11
12	43,686	40,729	38,914	34,857	31,392	25,859	43,892	40,915	39,086	35,002	31,514	25,946	12
13	42,899	40,048	38,296	34,370	31,009	25,619	43,109	40,238	38,473	34,520	31,135	25,711	13
14	42,108	39,362	37,671	33,877	30,618	25,373	42,323	39,556	37,853	34,031	30,749	25,469	14
15	41,313	38,671	37,042	33,376	30,220	25,120	41,532	38,870	37,227	33,535	30,355	25,220	15
16	40,516	37,976	36,406	32,869	29,814	24,859	40,739	38,178	36,596	33,032	29,954	24,964	16
17	39,716	37,276	35,766	32,356	29,402	24,592	39,942	37,481	35,959	32,522	29,545	24,700	17
18	38,915	36,573	35,121	31,837	28,983	24,318	39,141	36,779	35,316	32,005	29,129	24,429	18
19	38,111	35,866	34,472	31,311	28,557	24,037	38,337	36,072	34,667	31,480	28,704	24,150	19
20	37,305	35,155	33,817	30,779	28,124	23,749	37,529	35,360	34,011	30,948	28,271	23,863	20
21	36,496	34,439	33,157	30,240	27,683	23,453	36,717	34,641	33,349	30,407	27,830	23,567	21
22	35,683	33,717	32,491	29,693	27,233	23,148	35,901	33,917	32,681	29,859	27,380	23,262	22
23	34,867	32,990	31,818	29,138	26,775	22,834	35,080	33,187	32,005	29,302	26,920	22,948	23
24	34,046	32,257	31,138	28,574	26,307	22,511	34,256	32,452	31,323	28,737	26,452	22,625	24
25	33,221	31,519	30,452	28,003	25,831	22,179	33,427	31,710	30,634	28,164	25,974	22,292	25
26	32,393	30,775	29,759	27,423	25,345	21,836	32,594	30,962	29,938	27,581	25,486	21,949	26
27	31,560	30,025	29,060	26,834	24,849	21,484	31,757	30,208	29,235	26,990	24,989	21,596	27
28	30,724	29,269	28,353	26,237	24,344	21,121	30,916	29,449	28,525	26,391	24,482	21,232	28
29	29,883	28,507	27,640	25,632	23,829	20,748	30,071	28,683	27,808	25,782	23,965	20,858	29
30	29,039	27,740	26,920	25,017	23,304	20,364	29,222	27,912	27,085	25,165	23,438	20,473	30
31	28,190	26,967	26,193	24,394	22,769	19,968	28,370	27,135	26,355	24,539	22,901	20,076	31
32	27,338	26,188	25,459	23,761	22,223	19,561	27,513	26,352	25,617	23,904	22,353	19,668	32
33	26,482	25,403	24,718	23,119	21,667	19,142	26,652	25,564	24,873	23,260	21,795	19,248	33
34	25,621	24,611	23,969	22,467	21,099	18,710	25,788	24,769	24,121	22,606	21,225	18,816	34
35	24,756	23,813	23,214	21,806	20,521	18,266	24,919	23,968	23,363	21,943	20,645	18,370	35
36	23,887	23,010	22,451	21,136	19,931	17,808	24,047	23,161	22,597	21,270	20,054	17,912	36
37	23,015	22,201	21,681	20,456	19,330	17,338	23,171	22,349	21,824	20,587	19,451	17,441	37
38	22,139	21,386	20,904	19,766	18,718	16,854	22,291	21,530	21,044	19,896	18,837	16,956	38
39	21,259	20,565	20,120	19,067	18,094	16,356	21,408	20,706	20,257	19,194	18,211	16,457	39
40	20,376	19,738	19,329	18,358	17,458	15,844	20,521	19,876	19,463	18,483	17,574	15,944	40
41	19,489	18,906	18,531	17,640	16,810	15,317	19,630	19,041	18,662	17,762	16,924	15,416	41
42	18,600	18,068	17,726	16,912	16,151	14,776	18,736	18,199	17,854	17,031	16,262	14,874	42
43	17,707	17,226	16,915	16,174	15,480	14,220	17,838	17,352	17,038	16,289	15,588	14,315	43
44	16,812	16,378	16,098	15,428	14,798	13,649	16,937	16,499	16,215	15,538	14,902	13,741	44
45	15,914	15,525	15,274	14,671	14,103	13,062	16,033	15,640	15,386	14,777	14,203	13,151	45
46	15,013	14,667	14,442	13,904	13,395	12,458	15,126	14,776	14,549	14,005	13,491	12,544	46
47	14,107	13,802	13,604	13,126	12,674	11,837	14,215	13,906	13,706	13,223	12,766	11,920	47
48	13,198	12,931	12,757	12,338	11,939	11,198	13,301	13,031	12,855	12,431	12,028	11,279	48
49	12,286	12,055	11,904	11,539	11,191	10,542	12,383	12,149	11,997	11,628	11,276	10,620	49
50	11,371	11,172	11,043	10,729	10,429	9,867	11,462	11,261	11,131	10,814	10,510	9,941	50
51	10,452	10,284	10,175	9,909	9,654	9,173	10,537	10,367	10,256	9,987	9,729	9,243	51
52	9,529	9,390	9,299	9,077	8,863	8,459	9,607	9,466	9,374	9,149	8,933	8,524	52
53	8,603	8,490	8,415	8,234	8,058	7,725	8,673	8,558	8,483	8,299	8,122	7,785	53
54	7,673	7,583	7,523	7,378	7,238	6,970	7,734	7,642	7,583	7,436	7,294	7,023	54
55	6,738	6,669	6,623	6,511	6,401	6,192	6,790	6,719	6,673	6,560	6,449	6,238	55
56	5,799	5,747	5,713	5,630	5,548	5,391	5,840	5,788	5,754	5,669	5,587	5,429	56
57	4,853	4,817	4,793	4,735	4,677	4,566	4,885	4,849	4,825	4,765	4,707	4,595	57
58	3,901	3,878	3,863	3,824	3,787	3,714	3,924	3,900	3,884	3,846	3,808	3,735	58
59	2,941	2,928	2,919	2,897	2,876	2,834	2,955	2,942	2,933	2,911	2,889	2,847	59
60	1,972	1,966	1,962	1,952	1,942	1,923	1,979	1,973	1,969	1,959	1,949	1,930	60
61	0,992	0,991	0,990	0,987	0,985	0,979	0,994	0,993	0,992	0,989	0,986	0,981	61
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



### 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: 63 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	53,463	49,008	46,327	40,489	35,680	28,361	53,654	49,174	46,477	40,608	35,774	28,420	0
1	52,753	48,420	45,808	40,109	35,402	28,211	52,939	48,581	45,954	40,225	35,494	28,270	1
2	52,020	47,808	45,266	39,708	35,105	28,047	52,207	47,971	45,414	39,825	35,198	28,107	2
3	51,279	47,189	44,716	39,299	34,799	27,876	51,469	47,354	44,867	39,419	34,896	27,939	3
4	50,533	46,563	44,158	38,881	34,486	27,699	50,726	46,731	44,312	39,005	34,586	27,764	4
5	49,783	45,931	43,595	38,458	34,167	27,517	49,979	46,103	43,752	38,584	34,269	27,585	5
6	49,029	45,294	43,026	38,027	33,841	27,329	49,227	45,469	43,186	38,157	33,946	27,399	6
7	48,270	44,652	42,451	37,590	33,508	27,134	48,472	44,829	42,614	37,723	33,617	27,208	7
8	47,507	44,004	41,869	37,146	33,168	26,934	47,712	44,185	42,036	37,282	33,280	27,011	8
9	46,740	43,350	41,281	36,694	32,821	26,728	46,948	43,535	41,452	36,835	32,937	26,808	9
10	45,969	42,690	40,687	36,236	32,467	26,515	46,181	42,879	40,862	36,380	32,586	26,598	10
11	45,193	42,025	40,087	35,770	32,105	26,295	45,409	42,218	40,265	35,919	32,229	26,383	11
12	44,413	41,355	39,480	35,298	31,736	26,069	44,634	41,552	39,663	35,451	31,864	26,160	12
13	43,630	40,679	38,867	34,818	31,360	25,836	43,854	40,881	39,055	34,976	31,493	25,932	13
14	42,842	39,998	38,249	34,331	30,976	25,596	43,071	40,204	38,441	34,494	31,113	25,696	14
15	42,052	39,312	37,625	33,838	30,585	25,349	42,285	39,522	37,822	34,005	30,727	25,454	15
16	41,258	38,621	36,995	33,337	30,187	25,096	41,495	38,836	37,196	33,509	30,333	25,205	16
17	40,462	37,927	36,361	32,831	29,782	24,836	40,702	38,145	36,565	33,006	29,932	24,948	17
18	39,664	37,229	35,722	32,319	29,370	24,569	39,905	37,448	35,928	32,496	29,524	24,685	18
19	38,864	36,527	35,078	31,800	28,952	24,296	39,104	36,746	35,285	31,979	29,107	24,413	19
20	38,062	35,821	34,430	31,276	28,527	24,015	38,300	36,039	34,636	31,454	28,682	24,134	20
21	37,257	35,110	33,776	30,744	28,094	23,727	37,492	35,326	33,980	30,921	28,249	23,846	21
22	36,448	34,394	33,116	30,204	27,653	23,431	36,680	34,608	33,318	30,381	27,807	23,550	22
23	35,635	33,673	32,449	29,657	27,203	23,125	35,863	33,883	32,649	29,827	27,356	23,245	23
24	34,818	32,946	31,776	29,102	26,744	22,811	35,043	33,153	31,973	29,275	26,896	22,930	24
25	33,997	32,213	31,096	28,538	26,276	22,487	34,218	32,417	31,290	28,709	26,427	22,607	25
26	33,173	31,474	30,410	27,966	25,799	22,154	33,389	31,675	30,601	28,135	25,949	22,273	26
27	32,344	30,730	29,717	27,386	25,312	21,811	32,556	30,927	29,904	27,552	25,460	21,929	27
28	31,511	29,980	29,017	26,797	24,817	21,459	31,719	30,173	29,201	26,961	24,963	21,576	28
29	30,675	29,224	28,311	26,200	24,311	21,095	30,878	29,413	28,491	26,361	24,456	21,212	29
30	29,834	28,462	27,597	25,594	23,796	20,721	30,033	28,648	27,775	25,753	23,938	20,837	30
31	28,990	27,695	26,877	24,979	23,270	20,337	29,184	27,877	27,051	25,135	23,411	20,452	31
32	28,142	26,922	26,150	24,355	22,735	19,941	28,332	27,100	26,321	24,509	22,874	20,055	32
33	27,289	26,142	25,416	23,722	22,188	19,533	27,475	26,317	25,583	23,874	22,326	19,646	33
34	26,432	25,357	24,674	23,079	21,631	19,113	26,615	25,528	24,839	23,229	21,767	19,226	34
35	25,571	24,565	23,925	22,427	21,063	18,680	25,750	24,733	24,087	22,575	21,198	18,793	35
36	24,707	23,767	23,169	21,766	20,484	18,235	24,882	23,933	23,329	21,912	20,617	18,347	36
37	23,838	22,964	22,406	21,095	19,894	17,778	24,010	23,126	22,563	21,239	20,026	17,889	37
38	22,966	22,155	21,636	20,415	19,293	17,307	23,134	22,314	21,790	20,557	19,423	17,417	38
39	22,090	21,340	20,859	19,726	18,680	16,822	22,255	21,496	21,011	19,865	18,809	16,932	39
40	21,211	20,519	20,076	19,026	18,056	16,324	21,372	20,673	20,225	19,164	18,184	16,434	40
41	20,328	19,693	19,285	18,318	17,420	15,812	20,486	19,844	19,431	18,454	17,546	15,921	41
42	19,443	18,861	18,488	17,600	16,773	15,285	19,597	19,009	18,631	17,733	16,897	15,393	42
43	18,555	18,025	17,685	16,873	16,115	14,744	18,703	18,168	17,823	17,002	16,236	14,850	43
44	17,664	17,185	16,875	16,137	15,445	14,189	17,807	17,322	17,009	16,262	15,563	14,292	44
45	16,771	16,338	16,059	15,391	14,764	13,619	16,908	16,470	16,188	15,512	14,877	13,719	45
46	15,874	15,486	15,236	14,635	14,069	13,032	16,005	15,613	15,360	14,752	14,179	13,130	46
47	14,973	14,629	14,406	13,869	13,362	12,428	15,099	14,751	14,525	13,982	13,469	12,524	47
48	14,070	13,765	13,568	13,093	12,642	11,808	14,191	13,883	13,683	13,202	12,745	11,902	48
49	13,163	12,897	12,724	12,306	11,909	11,170	13,279	13,009	12,834	12,411	12,009	11,262	49
50	12,253	12,022	11,872	11,509	11,162	10,515	12,363	12,129	11,977	11,609	11,258	10,603	50
51	11,340	11,142	11,014	10,701	10,402	9,842	11,443	11,243	11,113	10,796	10,494	9,926	51
52	10,424	10,257	10,148	9,883	9,629	9,149	10,520	10,351	10,240	9,972	9,714	9,229	52
53	9,505	9,366	9,275	9,054	8,841	8,438	9,592	9,451	9,359	9,136	8,920	8,512	53
54	8,581	8,468	8,394	8,213	8,038	7,706	8,660	8,545	8,470	8,287	8,110	7,773	54
55	7,655	7,564	7,505	7,361	7,221	6,953	7,723	7,631	7,572	7,425	7,284	7,013	55
56	6,723	6,654	6,608	6,496	6,387	6,179	6,780	6,710	6,664	6,551	6,441	6,229	56
57	5,787	5,736	5,702	5,618	5,537	5,381	5,833	5,781	5,747	5,663	5,581	5,422	57
58	4,845	4,809	4,785	4,726	4,669	4,558	4,880	4,843	4,819	4,760	4,702	4,590	58
59	3,895	3,872	3,857	3,819	3,781	3,708	3,920	3,896	3,881	3,842	3,805	3,731	59
60	2,938	2,925	2,916	2,894	2,872	2,830	2,953	2,939	2,930	2,908	2,887	2,844	60
61	1,971	1,965	1,961	1,951	1,941	1,922	1,978	1,972	1,968	1,958	1,948	1,928	61
62	0,992	0,990	0,989	0,987	0,984	0,979	0,994	0,992	0,991	0,989	0,986	0,981	62
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

### 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: 64 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	54,140	49,569	46,822	40,851	35,945	28,503	54,345	49,745	46,981	40,976	36,044	28,565	0
1	53,434	48,985	46,307	40,476	35,672	28,358	53,633	49,157	46,463	40,598	35,768	28,419	1
2	52,704	48,378	45,770	40,080	35,380	28,198	52,905	48,552	45,928	40,205	35,478	28,261	2
3	51,967	47,763	45,225	39,676	35,080	28,032	52,171	47,940	45,386	39,804	35,182	28,097	3
4	51,225	47,142	44,673	39,265	34,773	27,859	51,431	47,321	44,837	39,396	34,877	27,928	4
5	50,478	46,515	44,115	38,847	34,459	27,682	50,687	46,698	44,282	38,981	34,567	27,753	5
6	49,727	45,883	43,551	38,422	34,139	27,498	49,939	46,068	43,721	38,560	34,250	27,572	6
7	48,972	45,245	42,981	37,991	33,812	27,309	49,187	45,434	43,154	38,132	33,926	27,386	7
8	48,213	44,601	42,404	37,553	33,478	27,114	48,431	44,794	42,582	37,697	33,596	27,194	8
9	47,449	43,952	41,822	37,107	33,137	26,913	47,671	44,149	42,003	37,256	33,259	26,997	9
10	46,681	43,297	41,233	36,655	32,789	26,706	46,907	43,498	41,418	36,808	32,915	26,793	10
11	45,909	42,637	40,638	36,196	32,434	26,492	46,139	42,842	40,828	36,353	32,564	26,583	11
12	45,132	41,972	40,037	35,729	32,071	26,272	45,367	42,181	40,231	35,891	32,206	26,367	12
13	44,352	41,300	39,430	35,256	31,701	26,045	44,591	41,515	39,629	35,423	31,841	26,145	13
14	43,568	40,624	38,817	34,776	31,324	25,811	43,812	40,843	39,021	34,947	31,469	25,915	14
15	42,781	39,943	38,198	34,289	30,940	25,571	43,029	40,167	38,407	34,465	31,090	25,680	15
16	41,991	39,258	37,574	33,795	30,549	25,324	42,243	39,485	37,787	33,976	30,703	25,437	16
17	41,199	38,568	36,945	33,296	30,151	25,070	41,454	38,799	37,162	33,481	30,310	25,188	17
18	40,404	37,875	36,312	32,790	29,747	24,811	40,661	38,108	36,531	32,978	29,909	24,931	18
19	39,608	37,178	35,675	32,279	29,337	24,545	39,864	37,411	35,894	32,468	29,500	24,667	19
20	38,810	36,478	35,033	31,762	28,919	24,272	39,064	36,710	35,251	31,950	29,083	24,396	20
21	38,008	35,773	34,385	31,237	28,494	23,991	38,259	36,002	34,601	31,425	28,657	24,116	21
22	37,203	35,062	33,731	30,705	28,061	23,703	37,451	35,289	33,945	30,892	28,224	23,828	22
23	36,394	34,346	33,070	30,165	27,619	23,406	36,638	34,570	33,282	30,351	27,781	23,531	23
24	35,581	33,624	32,403	29,617	27,169	23,100	35,822	33,845	32,613	29,801	27,330	23,225	24
25	34,764	32,896	31,730	29,062	26,709	22,785	35,001	33,115	31,937	29,244	26,869	22,910	25
26	33,943	32,163	31,050	28,498	26,241	22,461	34,176	32,378	31,254	28,677	26,400	22,586	26
27	33,119	31,424	30,363	27,925	25,763	22,127	33,346	31,636	30,564	28,103	25,921	22,252	27
28	32,290	30,680	29,670	27,345	25,276	21,784	32,513	30,887	29,867	27,520	25,432	21,908	28
29	31,457	29,930	28,970	26,756	24,780	21,430	31,676	30,133	29,164	26,928	24,934	21,554	29
30	30,621	29,174	28,263	26,158	24,274	21,066	30,835	29,374	28,454	26,328	24,426	21,189	30
31	29,780	28,412	27,549	25,551	23,758	20,692	29,990	28,608	27,737	25,719	23,909	20,814	31
32	28,936	27,645	26,829	24,936	23,232	20,307	29,142	27,837	27,014	25,102	23,381	20,428	32
33	28,087	26,871	26,101	24,312	22,696	19,910	28,289	27,060	26,283	24,475	22,844	20,031	33
34	27,235	26,091	25,367	23,678	22,149	19,501	27,433	26,277	25,546	23,840	22,295	19,622	34
35	26,377	25,305	24,625	23,035	21,591	19,080	26,572	25,489	24,801	23,195	21,736	19,201	35
36	25,517	24,513	23,875	22,383	21,023	18,647	25,708	24,694	24,050	22,541	21,167	18,767	36
37	24,652	23,716	23,120	21,721	20,443	18,202	24,840	23,894	23,291	21,878	20,586	18,322	37
38	23,784	22,912	22,357	21,050	19,853	17,743	23,969	23,087	22,526	21,205	19,995	17,863	38
39	22,912	22,103	21,587	20,370	19,251	17,272	23,094	22,276	21,754	20,523	19,392	17,391	39
40	22,036	21,288	20,810	19,680	18,638	16,787	22,215	21,459	20,975	19,822	18,778	16,907	40
41	21,158	20,468	20,026	18,981	18,014	16,288	21,334	20,636	20,189	19,131	18,153	16,408	41
42	20,276	19,643	19,236	18,273	17,379	15,776	20,448	19,807	19,396	18,421	17,516	15,895	42
43	19,392	18,813	18,441	17,556	16,733	15,250	19,559	18,973	18,596	17,701	16,867	15,367	43
44	18,506	17,979	17,639	16,830	16,075	14,710	18,667	18,133	17,790	16,971	16,207	14,825	44
45	17,617	17,139	16,831	16,095	15,406	14,155	17,773	17,289	16,977	16,232	15,534	14,268	45
46	16,724	16,294	16,016	15,350	14,725	13,585	16,875	16,439	16,157	15,483	14,850	13,695	46
47	15,829	15,443	15,193	14,595	14,031	12,998	15,974	15,584	15,331	14,725	14,154	13,107	47
48	14,930	14,587	14,364	13,830	13,325	12,395	15,071	14,723	14,498	13,956	13,445	12,503	48
49	14,028	13,725	13,529	13,055	12,606	11,776	14,164	13,857	13,658	13,178	12,723	11,881	49
50	13,124	12,859	12,686	12,270	11,875	11,140	13,254	12,985	12,810	12,389	11,987	11,242	50
51	12,217	11,987	11,837	11,475	11,130	10,486	12,340	12,107	11,955	11,589	11,238	10,585	51
52	11,306	11,110	10,981	10,670	10,373	9,814	11,423	11,223	11,093	10,777	10,475	9,909	52
53	10,394	10,227	10,119	9,855	9,601	9,124	10,501	10,333	10,222	9,955	9,698	9,214	53
54	9,477	9,339	9,249	9,028	8,816	8,415	9,575	9,435	9,343	9,120	8,905	8,498	54
55	8,558	8,445	8,371	8,191	8,017	7,686	8,645	8,531	8,456	8,273	8,097	7,761	55
56	7,635	7,545	7,486	7,342	7,203	6,936	7,710	7,619	7,560	7,414	7,272	7,002	56
57	6,707	6,638	6,593	6,481	6,373	6,164	6,770	6,700	6,654	6,541	6,431	6,221	57
58	5,775	5,723	5,689	5,606	5,525	5,369	5,825	5,773	5,739	5,655	5,573	5,415	58
59	4,836	4,800	4,776	4,717	4,660	4,549	4,874	4,837	4,813	4,754	4,696	4,584	59
60	3,889	3,866	3,851	3,813	3,775	3,703	3,916	3,892	3,876	3,838	3,800	3,727	60
61	2,934	2,921	2,912	2,890	2,869	2,827	2,950	2,937	2,928	2,906	2,884	2,842	61
62	1,969	1,963	1,959	1,949	1,939	1,920	1,977	1,971	1,967	1,957	1,947	1,927	62
63	0,991	0,990	0,989	0,986	0,984	0,979	0,994	0,992	0,991	0,988	0,986	0,981	63
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

**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	19,095	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

**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	23,044	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	12,524	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

Taux d'intérêt net auquel le capital pourra être placé

**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

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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

**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: 68 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	Taux d'intérêt net auquel le capital pourra être placé					Age	
	0,5%	0,8%	1,0%	1,5%	3,0%		0,5%	0,8%	1,0%	1,5%	3,0%		
0	56,764	51,724	48,712	42,215	36,931	29,021	57,032	51,953	48,918	42,374	37,054	29,096	0
1	56,071	51,158	48,217	41,861	36,678	28,892	56,335	51,383	48,420	42,018	36,800	28,966	1
2	55,355	50,569	47,700	41,487	36,407	28,748	55,620	50,795	47,904	41,645	36,530	28,824	2
3	54,631	49,971	47,174	41,104	36,127	28,598	54,900	50,202	47,382	41,267	36,255	28,678	3
4	53,902	49,367	46,641	40,714	35,841	28,443	54,174	49,602	46,853	40,880	35,972	28,525	4
5	53,169	48,758	46,103	40,317	35,549	28,283	53,444	48,996	46,318	40,488	35,683	28,368	5
6	52,431	48,144	45,558	39,915	35,250	28,117	52,710	48,385	45,778	40,089	35,389	28,206	6
7	51,689	47,524	45,008	39,506	34,945	27,947	51,972	47,769	45,232	39,684	35,088	28,039	7
8	50,943	46,898	44,452	39,090	34,634	27,771	51,230	47,148	44,680	39,273	34,781	27,867	8
9	50,193	46,267	43,890	38,668	34,316	27,589	50,483	46,522	44,122	38,855	34,467	27,690	9
10	49,438	45,631	43,321	38,239	33,991	27,402	49,733	45,890	43,559	38,431	34,148	27,507	10
11	48,680	44,989	42,747	37,803	33,660	27,209	48,979	45,253	42,989	38,000	33,821	27,318	11
12	47,917	44,342	42,166	37,361	33,322	27,010	48,222	44,611	42,414	37,563	33,489	27,124	12
13	47,150	43,689	41,580	36,911	32,977	26,805	47,460	43,964	41,834	37,120	33,149	26,924	13
14	46,380	43,032	40,988	36,456	32,625	26,594	46,695	43,312	41,248	36,670	32,803	26,719	14
15	45,606	42,370	40,391	35,994	32,267	26,377	45,926	42,655	40,656	36,213	32,450	26,507	15
16	44,830	41,703	39,789	35,526	31,902	26,155	45,155	41,994	40,059	35,751	32,091	26,289	16
17	44,052	41,033	39,182	35,052	31,532	25,926	44,380	41,328	39,456	35,282	31,725	26,066	17
18	43,272	40,360	38,571	34,573	31,155	25,692	43,602	40,657	38,848	34,806	31,352	25,835	18
19	42,490	39,683	37,957	34,088	30,773	25,453	42,820	39,981	38,234	34,323	30,972	25,599	19
20	41,706	39,003	37,337	33,598	30,384	25,207	42,034	39,299	37,615	33,833	30,585	25,355	20
21	40,919	38,318	36,713	33,101	29,988	24,955	41,245	38,613	36,989	33,336	30,190	25,104	21
22	40,129	37,628	36,082	32,597	29,585	24,695	40,451	37,920	36,357	32,832	29,787	24,845	22
23	39,335	36,932	35,445	32,086	29,174	24,428	39,654	37,222	35,718	32,320	29,376	24,579	23
24	38,536	36,231	34,802	31,567	28,755	24,153	38,852	36,519	35,073	31,800	28,956	24,305	24
25	37,735	35,525	34,153	31,041	28,327	23,869	38,046	35,810	34,421	31,272	28,528	24,022	25
26	36,929	34,813	33,497	30,506	27,891	23,578	37,236	35,094	33,763	30,737	28,091	23,731	26
27	36,119	34,095	32,835	29,964	27,447	23,278	36,422	34,373	33,098	30,193	27,646	23,431	27
28	35,305	33,372	32,167	29,414	26,993	22,969	35,604	33,647	32,427	29,641	27,192	23,122	28
29	34,488	32,644	31,492	28,856	26,532	22,651	34,782	32,915	31,749	29,081	26,729	22,805	29
30	33,667	31,910	30,810	28,290	26,061	22,324	33,957	32,178	31,064	28,513	26,257	22,478	30
31	32,841	31,170	30,122	27,716	25,580	21,987	33,127	31,434	30,374	27,937	25,776	22,141	31
32	32,012	30,424	29,427	27,133	25,091	21,640	32,294	30,686	29,676	27,353	25,286	21,795	32
33	31,179	29,672	28,726	26,541	24,592	21,284	31,457	29,931	28,972	26,760	24,786	21,439	33
34	30,341	28,915	28,017	25,941	24,082	20,916	30,617	29,171	28,262	26,159	24,277	21,072	34
35	29,499	28,151	27,301	25,331	23,563	20,537	29,772	28,406	27,544	25,549	23,757	20,694	35
36	28,653	27,381	26,578	24,713	23,033	20,148	28,924	27,634	26,820	24,930	23,228	20,306	36
37	27,804	26,606	25,849	24,086	22,494	19,747	28,072	26,857	26,089	24,302	22,689	19,906	37
38	26,951	25,825	25,112	23,450	21,944	19,335	27,216	26,075	25,351	23,666	22,139	19,495	38
39	26,094	25,039	24,369	22,805	21,384	18,910	26,357	25,287	24,607	23,021	21,579	19,072	39
40	25,233	24,246	23,619	22,151	20,812	18,474	25,495	24,494	23,857	22,367	21,009	18,638	40
41	24,369	23,448	22,862	21,488	20,231	18,025	24,630	23,695	23,100	21,704	20,429	18,191	41
42	23,502	22,646	22,100	20,816	19,639	17,564	23,761	22,891	22,337	21,033	19,837	17,732	42
43	22,633	21,839	21,332	20,137	19,037	17,092	22,889	22,082	21,567	20,352	19,235	17,259	43
44	21,762	21,028	20,558	19,449	18,426	16,606	22,015	21,268	20,790	19,663	18,623	16,774	44
45	20,889	20,212	19,779	18,753	17,803	16,108	21,138	20,449	20,008	18,965	17,999	16,276	45
46	20,013	19,391	18,993	18,047	17,170	15,596	20,258	19,626	19,220	18,258	17,365	15,765	46
47	19,134	18,566	18,201	17,333	16,525	15,070	19,377	18,798	18,427	17,543	16,721	15,240	47
48	18,253	17,736	17,403	16,610	15,870	14,530	18,493	17,966	17,627	16,819	16,065	14,701	48
49	17,369	16,901	16,599	15,878	15,203	13,976	17,607	17,129	16,821	16,086	15,398	14,148	49
50	16,484	16,062	15,790	15,138	14,526	13,408	16,718	16,287	16,009	15,344	14,719	13,579	50
51	15,598	15,220	14,975	14,389	13,837	12,825	15,826	15,440	15,190	14,592	14,029	12,996	51
52	14,709	14,373	14,156	13,632	13,138	12,227	14,931	14,588	14,365	13,831	13,326	12,396	52
53	13,820	13,523	13,331	12,867	12,427	11,614	14,033	13,730	13,533	13,060	12,610	11,780	53
54	12,929	12,669	12,500	12,093	11,705	10,985	13,132	12,867	12,694	12,278	11,882	11,146	54
55	12,036	11,811	11,665	11,310	10,972	10,340	12,228	11,998	11,848	11,486	11,140	10,495	55
56	11,142	10,950	10,824	10,519	10,227	9,680	11,320	11,123	10,995	10,683	10,385	9,825	56
57	10,247	10,084	9,977	9,719	9,470	9,002	10,409	10,243	10,134	9,869	9,615	9,137	57
58	9,349	9,213	9,124	8,908	8,700	8,306	9,495	9,356	9,265	9,044	8,832	8,429	58
59	8,448	8,337	8,264	8,087	7,916	7,591	8,575	8,462	8,388	8,207	8,033	7,701	59
60	7,543	7,454	7,396	7,255	7,118	6,855	7,651	7,561	7,502	7,358	7,218	6,951	60
61	6,633	6,564	6,520	6,410	6,303	6,098	6,723	6,653	6,607	6,496	6,387	6,178	61
62	5,716	5,666	5,633	5,551	5,471	5,317	5,788	5,737	5,703	5,620	5,538	5,382	62
63	4,793	4,757	4,734	4,676	4,619	4,510	4,847	4,811	4,787	4,729	4,671	4,560	63
64	3,860	3,837	3,821	3,784	3,747	3,675	3,899	3,875	3,860	3,822	3,784	3,711	64
65	2,916	2,903	2,894	2,873	2,852	2,810	2,941	2,927	2,918	2,897	2,875	2,833	65
66	1,960	1,954	1,950	1,940	1,931	1,912	1,972	1,966	1,962	1,952	1,942	1,923	66
67	0,989	0,988	0,986	0,984	0,981	0,976	0,993	0,991	0,990	0,987	0,985	0,980	67
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

### 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: 69 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	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	57,397	52,240	49,162	42,536	37,161	29,138	57,685	52,484	49,382	42,705	37,291	29,217	0
1	56,708	51,678	48,673	42,188	36,912	29,013	56,991	51,919	48,889	42,354	37,041	29,091	1
2	55,995	51,093	48,160	41,818	36,646	28,873	56,279	51,336	48,378	41,987	36,776	28,953	2
3	55,274	50,500	47,638	41,440	36,371	28,727	55,563	50,747	47,861	41,613	36,506	28,810	3
4	54,548	49,900	47,110	41,055	36,089	28,575	54,840	50,151	47,337	41,232	36,228	28,662	4
5	53,818	49,295	46,576	40,664	35,802	28,419	54,113	49,550	46,807	40,844	35,944	28,509	5
6	53,084	48,685	46,037	40,266	35,508	28,258	53,382	48,943	46,271	40,451	35,655	28,351	6
7	52,345	48,070	45,491	39,862	35,209	28,091	52,648	48,332	45,730	40,051	35,359	28,189	7
8	51,602	47,448	44,940	39,452	34,903	27,920	51,909	47,715	45,183	39,646	35,058	28,021	8
9	50,855	46,822	44,382	39,035	34,590	27,743	51,166	47,093	44,630	39,234	34,750	27,848	9
10	50,104	46,190	43,819	38,611	34,271	27,560	50,419	46,466	44,072	38,815	34,436	27,670	10
11	49,348	45,552	43,249	38,181	33,945	27,372	49,669	45,834	43,508	38,390	34,115	27,486	11
12	48,589	44,910	42,674	37,744	33,613	27,178	48,914	45,196	42,938	37,959	33,788	27,297	12
13	47,825	44,262	42,093	37,301	33,274	26,978	48,156	44,554	42,362	37,522	33,455	27,102	13
14	47,058	43,609	41,506	36,851	32,928	26,772	47,395	43,907	41,781	37,078	33,115	26,902	14
15	46,288	42,951	40,914	36,395	32,575	26,560	46,630	43,255	41,195	36,627	32,769	26,696	15
16	45,515	42,289	40,317	35,933	32,217	26,343	45,861	42,598	40,603	36,171	32,416	26,484	16
17	44,740	41,624	39,715	35,465	31,852	26,120	45,090	41,937	40,006	35,708	32,056	26,266	17
18	43,963	40,955	39,110	34,992	31,482	25,892	44,315	41,271	39,404	35,239	31,690	26,042	18
19	43,185	40,283	38,500	34,514	31,107	25,659	43,537	40,599	38,796	34,762	31,317	25,811	19
20	42,405	39,607	37,887	34,030	30,725	25,419	42,755	39,923	38,181	34,279	30,936	25,574	20
21	41,622	38,927	37,267	33,540	30,336	25,173	41,969	39,241	37,561	33,789	30,548	25,329	21
22	40,835	38,242	36,642	33,043	29,939	24,920	41,179	38,554	36,935	33,291	30,152	25,077	22
23	40,044	37,552	36,011	32,538	29,535	24,660	40,386	37,862	36,302	32,786	29,748	24,818	23
24	39,250	36,856	35,374	32,026	29,123	24,391	39,588	37,163	35,663	32,273	29,336	24,551	24
25	38,451	36,154	34,730	31,506	28,703	24,115	38,785	36,459	35,017	31,753	28,916	24,276	25
26	37,649	35,447	34,080	30,979	28,275	23,831	37,979	35,749	34,364	31,224	28,487	23,992	26
27	36,843	34,735	33,424	30,444	27,838	23,539	37,169	35,033	33,705	30,688	28,050	23,700	27
28	36,033	34,017	32,762	29,901	27,393	23,238	36,354	34,312	33,040	30,143	27,604	23,400	28
29	35,219	33,294	32,093	29,351	26,939	22,928	35,536	33,585	32,368	29,591	27,149	23,090	29
30	34,401	32,565	31,417	28,792	26,476	22,609	34,715	32,853	31,690	29,031	26,685	22,772	30
31	33,580	31,830	30,735	28,225	26,004	22,281	33,889	32,115	31,006	28,462	26,213	22,444	31
32	32,754	31,090	30,046	27,650	25,523	21,943	33,060	31,372	30,315	27,886	25,731	22,107	32
33	31,925	30,343	29,351	27,066	25,032	21,595	32,226	30,623	29,617	27,301	25,240	21,760	33
34	31,090	29,591	28,648	26,473	24,532	21,237	31,389	29,869	28,913	26,708	24,740	21,403	34
35	30,252	28,832	27,938	25,871	24,021	20,868	30,549	29,108	28,202	26,106	24,230	21,035	35
36	29,410	28,068	27,222	25,261	23,501	20,488	29,704	28,343	27,484	25,495	23,710	20,657	36
37	28,564	27,298	26,499	24,642	22,970	20,097	28,856	27,571	26,760	24,876	23,180	20,267	37
38	27,715	26,523	25,769	24,015	22,430	19,696	28,004	26,794	26,029	24,248	22,640	19,867	38
39	26,861	25,742	25,032	23,378	21,879	19,282	27,149	26,012	25,292	23,612	22,091	19,456	39
40	26,004	24,955	24,288	22,732	21,318	18,857	26,291	25,225	24,548	22,967	21,531	19,033	40
41	25,143	24,162	23,538	22,078	20,746	18,419	25,430	24,432	23,798	22,314	20,961	18,598	41
42	24,280	23,365	22,782	21,415	20,164	17,970	24,565	23,634	23,042	21,651	20,380	18,150	42
43	23,415	22,564	22,021	20,744	19,573	17,509	23,698	22,831	22,279	20,980	19,789	17,691	43
44	22,548	21,758	21,254	20,065	18,972	17,036	22,827	22,023	21,510	20,300	19,187	17,219	44
45	21,678	20,948	20,481	19,378	18,360	16,550	21,954	21,211	20,735	19,612	18,576	16,734	45
46	20,805	20,132	19,701	18,681	17,737	16,052	21,079	20,394	19,954	18,915	17,953	16,237	46
47	19,930	19,313	18,916	17,976	17,104	15,539	20,202	19,572	19,168	18,210	17,321	15,726	47
48	19,053	18,488	18,125	17,263	16,460	15,013	19,323	18,747	18,376	17,496	16,677	15,202	48
49	18,173	17,660	17,329	16,541	15,805	14,474	18,441	17,917	17,579	16,774	16,023	14,664	49
50	17,293	16,827	16,527	15,811	15,140	13,920	17,557	17,082	16,775	16,043	15,357	14,112	50
51	16,410	15,991	15,720	15,073	14,464	13,353	16,670	16,242	15,965	15,303	14,680	13,545	51
52	15,527	15,151	14,909	14,326	13,778	12,771	15,781	15,397	15,148	14,553	13,991	12,962	52
53	14,642	14,308	14,092	13,572	13,081	12,175	14,889	14,547	14,326	13,793	13,290	12,364	53
54	13,757	13,462	13,271	12,810	12,373	11,564	13,994	13,692	13,496	13,024	12,577	11,749	54
55	12,870	12,612	12,445	12,040	11,654	10,939	13,096	12,831	12,659	12,245	11,850	11,117	55
56	11,983	11,759	11,614	11,261	10,925	10,297	12,194	11,965	11,816	11,455	11,111	10,468	56
57	11,095	10,903	10,778	10,475	10,185	9,640	11,290	11,094	10,966	10,655	10,358	9,801	57
58	10,204	10,042	9,936	9,679	9,432	8,966	10,383	10,217	10,108	9,845	9,592	9,115	58
59	9,312	9,177	9,088	8,873	8,666	8,274	9,471	9,333	9,243	9,022	8,811	8,409	59
60	8,416	8,306	8,233	8,057	7,887	7,563	8,555	8,443	8,369	8,188	8,014	7,683	60
61	7,516	7,428	7,371	7,230	7,093	6,832	7,635	7,545	7,486	7,342	7,203	6,936	61
62	6,611	6,543	6,499	6,389	6,283	6,079	6,710	6,641	6,595	6,484	6,375	6,167	62
63	5,699	5,649	5,616	5,534	5,455	5,301	5,779	5,728	5,694	5,611	5,530	5,373	63
64	4,780	4,744	4,721	4,663	4,607	4,498	4,841	4,805	4,781	4,723	4,665	4,554	64
65	3,851	3,828	3,813	3,775	3,739	3,667	3,894	3,871	3,855	3,817	3,780	3,707	65
66	2,911	2,898	2,889	2,868	2,847	2,805	2,938	2,925	2,916	2,894	2,872	2,830	66
67	1,958	1,952	1,948	1,938	1,928	1,909	1,971	1,965	1,961	1,951	1,941	1,922	67
68	0,988	0,987	0,986	0,983	0,981	0,976	0,992	0,991	0,989	0,987	0,984	0,979	68
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

### 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: 70 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	58,020	52,746	49,604	42,849	37,383	29,251	58,329	53,008	49,838	43,028	37,521	29,334	0
1	57,335	52,189	49,118	42,505	37,139	29,129	57,639	52,447	49,350	42,682	37,275	29,211	1
2	56,625	51,608	48,610	42,141	36,877	28,993	56,930	51,868	48,844	42,320	37,016	29,077	2
3	55,907	51,019	48,093	41,768	36,607	28,850	56,217	51,283	48,331	41,951	36,750	28,938	3
4	55,184	50,424	47,570	41,387	36,330	28,702	55,497	50,692	47,812	41,575	36,477	28,793	4
5	54,457	49,823	47,040	41,001	36,048	28,550	54,774	50,095	47,286	41,193	36,198	28,644	5
6	53,726	49,217	46,505	40,609	35,759	28,393	54,047	49,493	46,756	40,805	35,914	28,491	6
7	52,991	48,605	45,965	40,210	35,464	28,230	53,315	48,886	46,219	40,411	35,624	28,332	7
8	52,251	47,989	45,418	39,805	35,163	28,063	52,580	48,273	45,677	40,010	35,327	28,169	8
9	51,507	47,366	44,865	39,393	34,856	27,890	51,840	47,656	45,129	39,604	35,025	28,000	9
10	50,759	46,738	44,306	38,975	34,542	27,712	51,097	47,033	44,576	39,191	34,716	27,827	10
11	50,007	46,105	43,742	38,550	34,222	27,528	50,350	46,406	44,017	38,772	34,401	27,648	11
12	49,250	45,467	43,171	38,119	33,895	27,339	49,599	45,773	43,452	38,346	34,080	27,463	12
13	48,490	44,823	42,595	37,681	33,561	27,144	48,844	45,135	42,882	37,914	33,753	27,274	13
14	47,726	44,175	42,013	37,236	33,221	26,943	48,086	44,492	42,306	37,476	33,419	27,078	14
15	46,959	43,522	41,426	36,786	32,875	26,736	47,324	43,845	41,725	37,032	33,078	26,878	15
16	46,190	42,864	40,834	36,330	32,522	26,524	46,559	43,193	41,138	36,582	32,732	26,671	16
17	45,418	42,203	40,238	35,868	32,164	26,307	45,792	42,537	40,547	36,125	32,378	26,459	17
18	44,645	41,539	39,637	35,401	31,800	26,084	45,020	41,875	39,950	35,662	32,019	26,240	18
19	43,870	40,872	39,033	34,929	31,430	25,856	44,246	41,209	39,347	35,192	31,652	26,016	19
20	43,093	40,201	38,425	34,452	31,055	25,623	43,467	40,537	38,738	34,715	31,278	25,785	20
21	42,313	39,526	37,811	33,968	30,673	25,383	42,685	39,861	38,124	34,232	30,897	25,546	21
22	41,530	38,845	37,191	33,477	30,283	25,136	41,899	39,178	37,503	33,741	30,508	25,301	22
23	40,743	38,160	36,566	32,979	29,886	24,882	41,108	38,491	36,876	33,242	30,111	25,049	23
24	39,952	37,469	35,934	32,473	29,481	24,621	40,314	37,797	36,242	32,736	29,706	24,788	24
25	39,157	36,772	35,296	31,960	29,068	24,352	39,515	37,098	35,602	32,223	29,293	24,520	25
26	38,358	36,070	34,652	31,440	28,647	24,074	38,713	36,393	34,955	31,701	28,872	24,244	26
27	37,556	35,363	34,001	30,912	28,217	23,789	37,906	35,683	34,302	31,171	28,442	23,959	27
28	36,749	34,650	33,345	30,376	27,780	23,496	37,095	34,967	33,643	30,634	28,004	23,667	28
29	35,939	33,932	32,681	29,833	27,333	23,194	36,281	34,245	32,977	30,089	27,557	23,365	29
30	35,125	33,208	32,012	29,281	26,879	22,883	35,463	33,518	32,305	29,537	27,102	23,055	30
31	34,307	32,478	31,336	28,721	26,415	22,563	34,641	32,786	31,627	28,976	26,638	22,736	31
32	33,485	31,743	30,653	28,154	25,942	22,234	33,815	32,048	30,942	28,407	26,165	22,407	32
33	32,659	31,002	29,963	27,577	25,460	21,894	32,986	31,304	30,250	27,830	25,682	22,069	33
34	31,829	30,255	29,267	26,992	24,968	21,545	32,153	30,555	29,552	27,244	25,191	21,721	34
35	30,994	29,501	28,563	26,398	24,466	21,185	31,316	29,800	28,848	26,651	24,690	21,363	35
36	30,155	28,743	27,853	25,796	23,954	20,815	30,475	29,040	28,137	26,048	24,179	20,995	36
37	29,313	27,978	27,136	25,185	23,433	20,434	29,631	28,274	27,419	25,437	23,658	20,616	37
38	28,467	27,208	26,412	24,565	22,901	20,042	28,783	27,503	26,694	24,818	23,128	20,226	38
39	27,617	26,432	25,682	23,937	22,360	19,639	27,932	26,726	25,964	24,190	22,588	19,825	39
40	26,763	25,650	24,944	23,299	21,808	19,224	27,078	25,945	25,227	23,554	22,039	19,413	40
41	25,906	24,863	24,200	22,653	21,246	18,798	26,220	25,158	24,484	22,909	21,479	18,990	41
42	25,047	24,071	23,451	21,998	20,674	18,360	25,360	24,366	23,734	22,256	20,908	18,554	42
43	24,185	23,275	22,695	21,336	20,093	17,910	24,496	23,569	22,978	21,594	20,328	18,107	43
44	23,321	22,475	21,935	20,665	19,501	17,449	23,629	22,767	22,216	20,923	19,737	17,647	44
45	22,455	21,670	21,168	19,987	18,900	16,976	22,761	21,960	21,449	20,244	19,136	17,175	45
46	21,585	20,860	20,396	19,299	18,288	16,489	21,890	21,149	20,676	19,557	18,525	16,691	46
47	20,714	20,045	19,617	18,603	17,665	15,990	21,017	20,334	19,897	18,862	17,904	16,195	47
48	19,840	19,226	18,833	17,899	17,032	15,477	20,142	19,515	19,113	18,158	17,273	15,685	48
49	18,964	18,404	18,043	17,186	16,389	14,951	19,265	18,692	18,323	17,447	16,631	15,162	49
50	18,087	17,577	17,249	16,466	15,735	14,412	18,386	17,864	17,527	16,726	15,978	14,625	50
51	17,209	16,747	16,449	15,738	15,071	13,860	17,504	17,031	16,725	15,997	15,314	14,074	51
52	16,331	15,914	15,645	15,002	14,397	13,293	16,620	16,193	15,918	15,258	14,638	13,508	52
53	15,451	15,078	14,837	14,259	13,713	12,714	15,734	15,351	15,104	14,510	13,951	12,926	53
54	14,571	14,239	14,024	13,508	13,019	12,120	14,844	14,504	14,283	13,753	13,252	12,329	54
55	13,690	13,397	13,207	12,749	12,315	11,512	13,952	13,651	13,456	12,986	12,540	11,716	55
56	12,809	12,552	12,386	11,983	11,601	10,889	13,057	12,793	12,622	12,209	11,816	11,086	56
57	11,927	11,705	11,560	11,210	10,876	10,252	12,159	11,931	11,782	11,423	11,080	10,439	57
58	11,044	10,854	10,729	10,428	10,140	9,599	11,259	11,063	10,935	10,626	10,330	9,775	58
59	10,159	9,998	9,893	9,637	9,391	8,929	10,354	10,189	10,081	9,818	9,566	9,091	59
60	9,272	9,138	9,050	8,837	8,631	8,241	9,446	9,309	9,219	8,999	8,788	8,388	60
61	8,382	8,273	8,201	8,026	7,856	7,534	8,535	8,422	8,349	8,169	7,996	7,666	61
62	7,488	7,401	7,343	7,203	7,067	6,807	7,619	7,529	7,471	7,327	7,188	6,922	62
63	6,588	6,520	6,476	6,367	6,261	6,058	6,698	6,628	6,583	6,472	6,363	6,156	63
64	5,681	5,631	5,598	5,517	5,437	5,285	5,770	5,718	5,685	5,602	5,521	5,365	64
65	4,766	4,731	4,708	4,651	4,594	4,486	4,834	4,798	4,774	4,716	4,659	4,548	65
66	3,842	3,819	3,804	3,767	3,730	3,659	3,889	3,866	3,851	3,813	3,775	3,703	66
67	2,906	2,893	2,884	2,863	2,841	2,800	2,935	2,922	2,913	2,891	2,869	2,827	67
68	1,955	1,949	1,945	1,936	1,926	1,907	1,969	1,963	1,959	1,949	1,940	1,920	68
69	0,988	0,986	0,985	0,983	0,980	0,975	0,992	0,990	0,989	0,986	0,984	0,979	69
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



### 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: 71 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	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%
0	58,633	53,243	50,936	43,154	37,599	29,360	58,965	53,523	50,286	43,345	37,744	29,446	0
1	57,951	52,690	49,555	42,815	37,360	29,241	58,278	52,967	49,803	43,003	37,504	29,327	1
2	57,244	52,114	49,051	42,455	37,102	29,108	57,573	52,392	49,301	42,646	37,248	29,196	2
3	56,530	51,529	48,539	42,087	36,836	28,969	56,863	51,811	48,793	42,282	36,987	29,061	3
4	55,810	50,937	48,020	41,711	36,564	28,824	56,146	51,224	48,278	41,911	36,719	28,920	4
5	55,086	50,340	47,495	41,330	36,286	28,676	55,426	50,631	47,758	41,534	36,445	28,775	5
6	54,358	49,738	46,964	40,942	36,002	28,522	54,702	50,034	47,231	41,151	36,166	28,625	6
7	53,626	49,131	46,428	40,549	35,712	28,364	53,974	49,431	46,700	40,762	35,881	28,470	7
8	52,889	48,518	45,886	40,148	35,416	28,200	53,242	48,823	46,163	40,367	35,589	28,311	8
9	52,149	47,900	45,338	39,742	35,114	28,032	52,506	48,210	45,620	39,966	35,292	28,147	9
10	51,404	47,277	44,784	39,329	34,805	27,858	51,766	47,592	45,071	39,558	34,989	27,978	10
11	50,654	46,648	44,224	38,909	34,490	27,678	51,022	46,968	44,517	39,144	34,680	27,803	11
12	49,901	46,014	43,658	38,483	34,168	27,493	50,274	46,340	43,957	38,725	34,364	27,624	12
13	49,144	45,374	43,087	38,051	33,840	27,303	49,523	45,707	43,392	38,298	34,042	27,439	13
14	48,384	44,730	42,510	37,612	33,506	27,107	48,768	45,069	42,821	37,866	33,714	27,248	14
15	47,620	44,081	41,927	37,167	33,165	26,905	48,010	44,426	42,245	37,428	33,379	27,053	15
16	46,853	43,428	41,340	36,716	32,818	26,698	47,248	43,779	41,664	36,983	33,039	26,851	16
17	46,085	42,772	40,749	36,260	32,465	26,486	46,484	43,127	41,078	36,532	32,692	26,645	17
18	45,315	42,112	40,154	35,799	32,108	26,268	45,716	42,470	40,486	36,075	32,338	26,432	18
19	44,543	41,450	39,555	35,333	31,744	26,046	44,945	41,809	39,888	35,612	31,978	26,213	19
20	43,770	40,784	38,952	34,862	31,375	25,818	44,170	41,142	39,285	35,142	31,610	25,988	20
21	42,994	40,113	38,343	34,384	30,999	25,585	43,391	40,470	38,676	34,664	31,236	25,756	21
22	42,214	39,437	37,729	33,900	30,616	25,344	42,608	39,793	38,061	34,180	30,854	25,517	22
23	41,430	38,756	37,109	33,408	30,226	25,096	41,822	39,110	37,439	33,688	30,464	25,270	23
24	40,643	38,070	36,482	32,909	29,828	24,841	41,031	38,421	36,811	33,189	30,066	25,017	24
25	39,851	37,378	35,850	32,403	29,422	24,578	40,236	37,727	36,177	32,682	29,660	24,756	25
26	39,056	36,681	35,211	31,889	29,007	24,308	39,437	37,027	35,536	32,167	29,246	24,486	26
27	38,257	35,979	34,566	31,368	28,585	24,030	38,634	36,322	34,889	31,644	28,824	24,209	27
28	37,454	35,271	33,915	30,839	28,155	23,744	37,827	35,611	34,235	31,114	28,393	23,924	28
29	36,648	34,558	33,258	30,302	27,716	23,449	37,016	34,894	33,575	30,577	27,955	23,630	29
30	35,837	33,839	32,594	29,758	27,269	23,146	36,201	34,173	32,909	30,031	27,507	23,328	30
31	35,023	33,114	31,924	29,205	26,813	22,834	35,383	33,445	32,237	29,478	27,051	23,017	31
32	34,204	32,384	31,247	28,645	26,348	22,513	34,561	32,713	31,558	28,916	26,586	22,697	32
33	33,382	31,648	30,563	28,076	25,874	22,182	33,735	31,975	30,873	28,347	26,112	22,367	33
34	32,555	30,906	29,873	27,498	25,390	21,841	32,906	31,231	30,181	27,769	25,629	22,028	34
35	31,724	30,158	29,175	26,912	24,897	21,490	32,073	30,481	29,482	27,183	25,137	21,679	35
36	30,889	29,404	28,471	26,317	24,394	21,129	31,236	29,726	28,778	26,589	24,635	21,320	36
37	30,050	28,645	27,760	25,714	23,881	20,757	30,395	28,966	28,066	25,986	24,124	20,951	37
38	29,207	27,880	27,042	25,102	23,359	20,375	29,551	28,200	27,348	25,375	23,603	20,571	38
39	28,361	27,109	26,318	24,481	22,826	19,982	28,704	27,429	26,624	24,755	23,072	20,181	39
40	27,511	26,332	25,587	23,851	22,283	19,577	27,854	26,654	25,894	24,128	22,532	19,780	40
41	26,657	25,550	24,849	23,213	21,731	19,161	27,000	25,872	25,158	23,492	21,982	19,367	41
42	25,801	24,764	24,105	22,567	21,168	18,734	26,143	25,086	24,415	22,847	21,422	18,943	42
43	24,942	23,973	23,356	21,913	20,596	18,295	25,284	24,294	23,666	22,193	20,852	18,507	43
44	24,082	23,178	22,602	21,251	20,015	17,846	24,421	23,498	22,911	21,532	20,271	18,060	44
45	23,219	22,378	21,842	20,581	19,424	17,384	23,557	22,698	22,150	20,862	19,681	17,600	45
46	22,353	21,573	21,075	19,902	18,822	16,909	22,690	21,893	21,384	20,185	19,082	17,129	46
47	21,485	20,764	20,303	19,214	18,209	16,422	21,821	21,084	20,613	19,499	18,472	16,646	47
48	20,614	19,950	19,525	18,518	17,587	15,922	20,951	20,271	19,836	18,805	17,852	16,150	48
49	19,742	19,133	18,742	17,815	16,954	15,409	20,078	19,454	19,054	18,104	17,222	15,641	49
50	18,869	18,312	17,954	17,104	16,311	14,884	19,204	18,633	18,266	17,393	16,581	15,119	50
51	17,995	17,488	17,162	16,385	15,659	14,346	18,327	17,807	17,472	16,675	15,930	14,583	51
52	17,120	16,661	16,366	15,659	14,997	13,794	17,448	16,976	16,672	15,947	15,267	14,032	52
53	16,245	15,832	15,565	14,926	14,326	13,230	16,566	16,141	15,867	15,210	14,594	13,468	53
54	15,370	15,000	14,760	14,186	13,645	12,652	15,682	15,302	15,055	14,465	13,908	12,888	54
55	14,494	14,165	13,952	13,439	12,954	12,061	14,796	14,457	14,237	13,710	13,211	12,292	55
56	13,619	13,328	13,139	12,685	12,254	11,456	13,907	13,608	13,413	12,945	12,502	11,681	56
57	12,743	12,489	12,323	11,924	11,544	10,838	13,016	12,754	12,583	12,172	11,781	11,054	57
58	11,868	11,647	11,503	11,155	10,824	10,204	12,122	11,895	11,747	11,389	11,047	10,409	58
59	10,990	10,801	10,678	10,379	10,092	9,555	11,225	11,030	10,903	10,595	10,300	9,747	59
60	10,112	9,952	9,847	9,593	9,349	8,889	10,325	10,160	10,052	9,791	9,539	9,066	60
61	9,231	9,098	9,010	8,798	8,593	8,206	9,421	9,284	9,194	8,976	8,765	8,367	61
62	8,347	8,238	8,166	7,992	7,824	7,504	8,514	8,402	8,329	8,150	7,977	7,648	62
63	7,458	7,371	7,314	7,174	7,039	6,781	7,602	7,513	7,454	7,311	7,172	6,907	63
64	6,563	6,496	6,452	6,343	6,238	6,036	6,684	6,615	6,570	6,459	6,351	6,144	64
65	5,662	5,612	5,579	5,498	5,419	5,267	5,759	5,708	5,675	5,592	5,511	5,356	65
66	4,752	4,717	4,694	4,637	4,581	4,473	4,826	4,790	4,767	4,708	4,651	4,541	66
67	3,833	3,810	3,795	3,757	3,721	3,650	3,884	3,860	3,845	3,807	3,770	3,697	67
68	2,900	2,887	2,878	2,857	2,836	2,794	2,931	2,918	2,909	2,887	2,866	2,824	68
69	1,952	1,946	1,943	1,933	1,923	1,904	1,968	1,962	1,957	1,948	1,938	1,918	69
70	0,987	0,985	0,984	0,982	0,979	0,974	0,991	0,990	0,988	0,986	0,983	0,978	70
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

**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: 72 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	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%
0	59,236	53,730	50,459	43,451	37,808	29,464	59,592	54,030	50,726	43,654	37,962	29,555	0
1	58,557	53,182	49,982	43,117	37,573	29,348	58,909	53,478	50,247	43,317	37,725	29,438	1
2	57,854	52,609	49,483	42,761	37,319	29,218	58,207	52,907	49,750	42,965	37,475	29,311	2
3	57,143	52,028	48,975	42,397	37,058	29,082	57,500	52,331	49,247	42,605	37,218	29,179	3
4	56,426	51,440	48,460	42,027	36,790	28,942	56,787	51,747	48,736	42,239	36,955	29,042	4
5	55,705	50,848	47,939	41,650	36,517	28,796	56,070	51,159	48,220	41,867	36,686	28,900	5
6	54,980	50,250	47,413	41,267	36,238	28,646	55,349	50,566	47,699	41,489	36,411	28,754	6
7	54,251	49,646	46,881	40,878	35,952	28,492	54,624	49,967	47,172	41,105	36,131	28,603	7
8	53,517	49,038	46,344	40,483	35,661	28,332	53,895	49,363	46,639	40,715	35,844	28,448	8
9	52,779	48,424	45,800	40,081	35,364	28,167	53,162	48,755	46,101	40,319	35,552	28,288	9
10	52,037	47,804	45,251	39,673	35,060	27,997	52,425	48,141	45,557	39,917	35,254	28,123	10
11	51,291	47,180	44,695	39,259	34,750	27,822	51,685	47,522	45,008	39,509	34,950	27,953	11
12	50,541	46,550	44,134	38,838	34,433	27,641	50,940	46,898	44,453	39,094	34,640	27,778	12
13	49,787	45,914	43,567	38,411	34,110	27,455	50,192	46,269	43,893	38,673	34,323	27,598	13
14	49,030	45,274	42,995	37,978	33,781	27,264	49,441	45,636	43,327	38,247	34,001	27,412	14
15	48,269	44,630	42,418	37,538	33,446	27,067	48,686	44,997	42,756	37,814	33,672	27,221	15
16	47,506	43,981	41,836	37,093	33,105	26,865	47,928	44,355	42,180	37,375	33,337	27,025	16
17	46,741	43,329	41,249	36,643	32,758	26,657	47,167	43,707	41,599	36,931	32,996	26,823	17
18	45,974	42,674	40,659	36,187	32,406	26,445	46,403	43,055	41,012	36,479	32,649	26,616	18
19	45,206	42,016	40,065	35,727	32,048	26,228	45,635	42,399	40,420	36,022	32,295	26,403	19
20	44,436	41,354	39,467	35,262	31,685	26,006	44,863	41,737	39,822	35,558	31,934	26,183	20
21	43,663	40,688	38,864	34,790	31,316	25,778	44,088	41,069	39,218	35,087	31,565	25,957	21
22	42,886	40,017	38,255	34,311	30,939	25,543	43,309	40,397	38,608	34,609	31,190	25,724	22
23	42,106	39,341	37,640	33,826	30,555	25,301	42,526	39,719	37,992	34,123	30,807	25,484	23
24	41,322	38,660	37,019	33,333	30,163	25,052	41,738	39,035	37,370	33,630	30,416	25,237	24
25	40,534	37,973	36,392	32,833	29,764	24,796	40,947	38,346	36,741	33,130	30,017	24,982	25
26	39,742	37,280	35,759	32,326	29,357	24,532	40,151	37,651	36,106	32,622	29,610	24,720	26
27	38,947	36,583	35,119	31,811	28,942	24,261	39,351	36,950	35,464	32,106	29,195	24,449	27
28	38,147	35,880	34,474	31,289	28,519	23,982	38,548	36,245	34,816	31,583	28,772	24,171	28
29	37,344	35,171	33,822	30,759	28,087	23,694	37,741	35,533	34,162	31,052	28,341	23,885	29
30	36,537	34,457	33,164	30,222	27,647	23,398	36,930	34,817	33,502	30,514	27,901	23,590	30
31	35,726	33,738	32,499	29,676	27,199	23,094	36,115	34,094	32,836	29,968	27,453	23,287	31
32	34,911	33,013	31,828	29,123	26,742	22,780	35,297	33,367	32,163	29,414	26,996	22,975	32
33	34,092	32,282	31,150	28,561	26,275	22,457	34,475	32,634	31,483	28,852	26,530	22,654	33
34	33,269	31,544	30,465	27,990	25,800	22,125	33,649	31,895	30,798	28,282	26,055	22,324	34
35	32,441	30,801	29,773	27,411	25,314	21,782	32,820	31,151	30,105	27,703	25,572	21,984	35
36	31,609	30,053	29,075	26,824	24,820	21,430	31,986	30,402	29,407	27,117	25,078	21,634	36
37	30,774	29,298	28,370	26,228	24,315	21,067	31,149	29,646	28,702	26,522	24,576	21,274	37
38	29,935	28,538	27,658	25,624	23,802	20,694	30,309	28,886	27,990	25,918	24,064	20,904	38
39	29,092	27,772	26,940	25,011	23,278	20,310	29,466	28,121	27,272	25,307	23,543	20,523	39
40	28,245	27,001	26,215	24,389	22,744	19,916	28,619	27,350	26,549	24,688	23,012	20,132	40
41	27,395	26,224	25,483	23,759	22,200	19,510	27,770	26,575	25,819	24,060	22,472	19,731	41
42	26,542	25,443	24,746	23,120	21,647	19,092	26,917	25,794	25,083	23,424	21,921	19,317	42
43	25,687	24,657	24,003	22,474	21,084	18,665	26,061	25,008	24,340	22,779	21,361	18,893	43
44	24,830	23,867	23,255	21,820	20,513	18,226	25,203	24,218	23,592	22,127	20,791	18,457	44
45	23,971	23,073	22,501	21,158	19,931	17,775	24,342	23,423	22,839	21,466	20,211	18,010	45
46	23,108	22,273	21,740	20,488	19,339	17,312	23,480	22,625	22,080	20,798	19,622	17,551	46
47	22,243	21,469	20,974	19,809	18,736	16,837	22,615	21,822	21,315	20,121	19,023	17,080	47
48	21,375	20,660	20,202	19,121	18,124	16,349	21,749	21,015	20,546	19,437	18,415	16,597	48
49	20,507	19,848	19,426	18,426	17,501	15,849	20,881	20,204	19,771	18,745	17,796	16,102	49
50	19,637	19,032	18,644	17,724	16,870	15,336	20,010	19,389	18,991	18,045	17,168	15,594	50
51	18,766	18,214	17,859	17,015	16,228	14,811	19,138	18,570	18,205	17,336	16,528	15,072	51
52	17,896	17,393	17,069	16,298	15,578	14,274	18,264	17,746	17,413	16,619	15,878	14,537	52
53	17,025	16,569	16,276	15,575	14,918	13,724	17,388	16,918	16,616	15,894	15,218	13,988	53
54	16,154	15,744	15,479	14,845	14,249	13,162	16,509	16,086	15,813	15,159	14,546	13,425	54
55	15,283	14,916	14,678	14,109	13,572	12,587	15,628	15,249	15,004	14,416	13,862	12,846	55
56	14,413	14,087	13,875	13,366	12,885	11,999	14,745	14,408	14,189	13,664	13,167	12,253	56
57	13,544	13,255	13,068	12,617	12,189	11,398	13,860	13,562	13,369	12,903	12,461	11,644	57
58	12,675	12,422	12,258	11,861	11,484	10,783	12,973	12,712	12,542	12,133	11,743	11,019	58
59	11,805	11,585	11,443	11,098	10,768	10,153	12,082	11,856	11,709	11,352	11,012	10,377	59
60	10,934	10,746	10,624	10,326	10,042	9,508	11,189	10,995	10,869	10,562	10,268	9,718	60
61	10,062	9,903	9,799	9,547	9,304	8,847	10,294	10,130	10,022	9,762	9,512	9,041	61
62	9,187	9,055	8,968	8,757	8,554	8,169	9,395	9,259	9,169	8,951	8,742	8,345	62
63	8,309	8,200	8,129	7,956	7,789	7,471	8,493	8,381	8,308	8,129	7,957	7,629	63
64	7,426	7,339	7,283	7,144	7,009	6,753	7,585	7,496	7,437	7,295	7,156	6,892	64
65	6,537	6,470	6,426	6,319	6,214	6,013	6,670	6,601	6,556	6,445	6,338	6,131	65
66	5,642	5,592	5,559	5,479	5,400	5,249	5,748	5,697	5,663	5,581	5,500	5,345	66
67	4,737	4,702	4,679	4,623	4,567	4,459	4,817	4,781	4,758	4,700	4,643	4,532	67
68	3,822	3,799	3,784	3,747	3,711	3,640	3,877	3,854	3,839	3,801	3,764	3,691	68
69	2,894	2,881	2,872	2,851	2,830	2,788	2,927	2,914	2,905	2,883	2,862	2,820	69
70	1,949	1,943	1,939	1,930	1,920	1,901	1,966	1,960	1,956	1,946	1,936	1,917	70
71	0,986	0,984	0,983	0,981	0,978	0,973	0,991	0,989	0,988	0,985	0,983	0,978	71
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

**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: 73 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	59,828	54,208	50,872	43,740	38,010	29,563	60,211	54,528	51,158	43,955	38,173	29,659	0
1	59,153	53,663	50,400	43,410	37,779	29,451	59,530	53,980	50,683	43,623	37,941	29,545	1
2	58,452	53,094	49,904	43,059	37,530	29,324	58,832	53,414	50,190	43,275	37,695	29,421	2
3	57,744	52,517	49,401	42,700	37,273	29,191	58,128	52,841	49,691	42,921	37,442	29,293	3
4	57,030	51,933	48,890	42,333	37,009	29,054	57,418	52,262	49,185	42,559	37,183	29,159	4
5	56,312	51,344	48,374	41,961	36,740	28,912	56,704	51,678	48,674	42,192	36,919	29,021	5
6	55,590	50,750	47,852	41,583	36,465	28,765	55,987	51,089	48,157	41,819	36,649	28,878	6
7	54,864	50,151	47,325	41,199	36,185	28,614	55,265	50,494	47,635	41,440	36,373	28,732	7
8	54,134	49,546	46,791	40,808	35,898	28,458	54,539	49,895	47,107	41,055	36,092	28,580	8
9	53,399	48,936	46,252	40,412	35,605	28,297	53,809	49,290	46,573	40,664	35,805	28,424	9
10	52,660	48,321	45,707	40,009	35,306	28,131	53,076	48,681	46,034	40,267	35,512	28,263	10
11	51,917	47,700	45,156	39,599	35,001	27,960	52,338	48,066	45,490	39,864	35,213	28,097	11
12	51,170	47,074	44,600	39,183	34,690	27,783	51,597	47,447	44,940	39,455	34,908	27,927	12
13	50,419	46,443	44,038	38,761	34,372	27,602	50,852	46,822	44,384	39,040	34,597	27,751	13
14	49,665	45,808	43,470	38,333	34,048	27,414	50,104	46,193	43,823	38,618	34,279	27,570	14
15	48,907	45,167	42,897	37,899	33,718	27,222	49,353	45,559	43,257	38,191	33,956	27,383	15
16	48,147	44,523	42,320	37,459	33,382	27,024	48,598	44,921	42,686	37,758	33,627	27,192	16
17	47,385	43,875	41,738	37,014	33,041	26,822	47,841	44,278	42,110	37,319	33,292	26,996	17
18	46,621	43,224	41,153	36,564	32,694	26,615	47,080	43,631	41,528	36,874	32,950	26,793	18
19	45,856	42,571	40,564	36,110	32,343	26,403	46,315	42,979	40,942	36,422	32,602	26,585	19
20	45,090	41,913	39,971	35,650	31,986	26,186	45,547	42,321	40,349	35,964	32,248	26,371	20
21	44,320	41,252	39,373	35,184	31,622	25,963	44,775	41,659	39,750	35,499	31,886	26,151	21
22	43,547	40,585	38,769	34,712	31,251	25,734	43,999	40,991	39,146	35,027	31,516	25,923	22
23	42,770	39,914	38,159	34,232	30,874	25,498	43,220	40,318	38,535	34,548	31,140	25,689	23
24	41,989	39,237	37,543	33,746	30,488	25,255	42,436	39,639	37,918	34,062	30,756	25,448	24
25	41,204	38,555	36,921	33,252	30,096	25,005	41,648	38,954	37,295	33,568	30,364	25,200	25
26	40,416	37,867	36,294	32,751	29,695	24,747	40,856	38,264	36,665	33,066	29,964	24,944	26
27	39,624	37,174	35,660	32,243	29,287	24,482	40,059	37,569	36,029	32,557	29,556	24,681	27
28	38,828	36,476	35,019	31,727	28,871	24,209	39,260	36,868	35,387	32,041	29,140	24,409	28
29	38,028	35,772	34,373	31,204	28,446	23,929	38,456	36,161	34,738	31,517	28,716	24,130	29
30	37,225	35,063	33,720	30,673	28,014	23,640	37,649	35,449	34,084	30,986	28,284	23,843	30
31	36,417	34,348	33,061	30,134	27,572	23,343	36,837	34,732	33,423	30,446	27,843	23,547	31
32	35,606	33,628	32,396	29,588	27,123	23,037	36,023	34,010	32,756	29,900	27,394	23,243	32
33	34,790	32,902	31,724	29,033	26,664	22,722	35,204	33,282	32,083	29,345	26,936	22,930	33
34	33,970	32,170	31,044	28,469	26,196	22,397	34,382	32,549	31,403	28,782	26,469	22,608	34
35	33,146	31,431	30,358	27,897	25,718	22,062	33,556	31,810	30,717	28,211	25,994	22,276	35
36	32,318	30,688	29,666	27,317	25,232	21,718	32,726	31,065	30,024	27,632	25,509	21,935	36
37	31,486	29,938	28,967	26,729	24,736	21,365	31,893	30,315	29,325	27,045	25,015	21,584	37
38	30,650	29,183	28,261	26,132	24,230	21,000	31,057	29,560	28,620	26,449	24,512	21,224	38
39	29,810	28,422	27,548	25,526	23,715	20,626	30,217	28,800	27,908	25,846	24,000	20,853	39
40	28,967	27,656	26,829	24,912	23,190	20,240	29,374	28,036	27,191	25,235	23,478	20,472	40
41	28,120	26,884	26,103	24,289	22,654	19,844	28,528	27,266	26,468	24,615	22,947	20,080	41
42	27,270	26,107	25,371	23,658	22,110	19,436	27,679	26,490	25,738	23,988	22,406	19,677	42
43	26,419	25,327	24,635	23,020	21,557	19,019	26,827	25,710	25,002	23,351	21,856	19,264	43
44	25,565	24,542	23,892	22,374	20,994	18,590	25,973	24,926	24,261	22,707	21,296	18,839	44
45	24,709	23,753	23,145	21,720	20,422	18,151	25,116	24,137	23,514	22,056	20,726	18,403	45
46	23,849	22,958	22,390	21,058	19,839	17,699	24,258	23,344	22,762	21,396	20,148	17,956	46
47	22,987	22,159	21,630	20,387	19,246	17,235	23,397	22,547	22,005	20,729	19,559	17,498	47
48	22,123	21,355	20,864	19,708	18,643	16,758	22,535	21,746	21,242	20,054	18,962	17,028	48
49	21,257	20,548	20,094	19,021	18,031	16,270	21,671	20,941	20,475	19,372	18,354	16,545	49
50	20,391	19,737	19,319	18,327	17,409	15,770	20,806	20,133	19,702	18,681	17,737	16,051	50
51	19,523	18,924	18,539	17,626	16,779	15,257	19,938	19,320	18,923	17,982	17,109	15,543	51
52	18,656	18,108	17,756	16,919	16,139	14,733	19,068	18,503	18,139	17,276	16,472	15,023	52
53	17,789	17,291	16,970	16,205	15,491	14,197	18,197	17,682	17,350	16,561	15,823	14,489	53
54	16,922	16,471	16,180	15,485	14,834	13,649	17,323	16,856	16,556	15,837	15,164	13,941	54
55	16,057	15,650	15,387	14,759	14,168	13,089	16,447	16,027	15,755	15,105	14,494	13,379	55
56	15,192	14,828	14,592	14,027	13,494	12,517	15,570	15,193	14,949	14,364	13,813	12,803	56
57	14,328	14,004	13,794	13,289	12,812	11,933	14,691	14,355	14,138	13,615	13,121	12,212	57
58	13,465	13,178	12,993	12,545	12,121	11,336	13,810	13,514	13,321	12,858	12,418	11,605	58
59	12,601	12,351	12,188	11,795	11,420	10,724	12,927	12,667	12,498	12,091	11,703	10,982	59
60	11,738	11,521	11,379	11,037	10,710	10,099	12,041	11,815	11,669	11,314	10,975	10,343	60
61	10,874	10,688	10,566	10,271	9,989	9,459	11,153	10,959	10,833	10,528	10,236	9,687	61
62	10,009	9,851	9,748	9,497	9,256	8,803	10,262	10,099	9,992	9,733	9,484	9,014	62
63	9,140	9,008	8,922	8,713	8,511	8,129	9,369	9,232	9,143	8,927	8,718	8,322	63
64	8,268	8,160	8,090	7,918	7,752	7,436	8,470	8,359	8,286	8,108	7,936	7,610	64
65	7,391	7,306	7,249	7,112	6,978	6,723	7,565	7,477	7,419	7,276	7,139	6,875	65
66	6,510	6,443	6,399	6,292	6,188	5,988	6,654	6,585	6,540	6,430	6,323	6,117	66
67	5,620	5,571	5,538	5,458	5,380	5,230	5,735	5,684	5,650	5,568	5,488	5,333	67
68	4,721	4,686	4,663	4,607	4,551	4,444	4,807	4,771	4,748	4,690	4,633	4,523	68
69	3,811	3,788	3,773	3,736	3,700	3,629	3,870	3,847	3,832	3,794	3,757	3,685	69
70	2,887	2,874	2,865	2,844	2,823	2,782	2,923	2,910	2,901	2,879	2,858	2,816	70
71	1,946	1,940	1,936	1,926	1,916	1,897	1,963	1,957	1,953	1,944	1,934	1,915	71
72	0,985	0,983	0,982	0,980	0,977	0,972	0,990	0,988	0,987	0,985	0,982	0,977	72
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

### 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 arriérages 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: 74 ans													
Hommes						Femmes						Age	
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					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	60,409	54,674	51,275	44,021	38,205	29,659	60,820	55,018	51,581	44,250	38,378	29,759	0
1	59,737	54,133	50,807	43,695	37,979	29,549	60,143	54,474	51,111	43,922	38,150	29,649	1
2	59,039	53,568	50,316	43,348	37,733	29,425	59,448	53,911	50,622	43,579	37,908	29,527	2
3	58,334	52,995	49,816	42,993	37,480	29,296	58,747	53,343	50,128	43,229	37,660	29,402	3
4	57,623	52,415	49,310	42,631	37,221	29,161	58,040	52,768	49,626	42,872	37,405	29,271	4
5	56,908	51,830	48,798	42,263	36,956	29,022	57,330	52,188	49,119	42,509	37,145	29,137	5
6	56,189	51,240	48,280	41,890	36,686	28,879	56,615	51,602	48,606	42,141	36,880	28,998	6
7	55,466	50,645	47,757	41,510	36,409	28,732	55,896	51,012	48,089	41,767	36,609	28,855	7
8	54,738	50,044	47,228	41,125	36,127	28,579	55,174	50,417	47,565	41,387	36,332	28,707	8
9	54,007	49,438	46,693	40,733	35,839	28,422	54,447	49,817	47,036	41,001	36,050	28,555	9
10	53,271	48,826	46,153	40,334	35,545	28,259	53,717	49,211	46,502	40,609	35,762	28,398	10
11	52,531	48,210	45,606	39,930	35,244	28,092	52,983	48,601	45,962	40,211	35,468	28,236	11
12	51,786	47,588	45,054	39,519	34,937	27,919	52,245	47,985	45,417	39,807	35,168	28,069	12
13	51,039	46,961	44,496	39,102	34,625	27,742	51,503	47,365	44,866	39,397	34,862	27,898	13
14	50,287	46,329	43,933	38,678	34,306	27,559	50,758	46,740	44,310	38,981	34,550	27,721	14
15	49,533	45,693	43,365	38,249	33,981	27,370	50,010	46,111	43,749	38,559	34,232	27,539	15
16	48,776	45,053	42,792	37,815	33,650	27,177	49,259	45,477	43,182	38,132	33,909	27,353	16
17	48,017	44,409	42,215	37,375	33,314	26,979	48,504	44,839	42,611	37,698	33,579	27,161	17
18	47,256	43,762	41,635	36,931	32,973	26,777	47,747	44,196	42,035	37,259	33,243	26,964	18
19	46,495	43,113	41,051	36,482	32,627	26,570	46,985	43,548	41,453	36,813	32,901	26,761	19
20	45,731	42,460	40,463	36,028	32,276	26,358	46,221	42,896	40,865	36,361	32,552	26,552	20
21	44,965	41,803	39,869	35,568	31,918	26,140	45,452	42,238	40,272	35,902	32,196	26,337	21
22	44,195	41,141	39,270	35,101	31,553	25,916	44,680	41,574	39,673	35,436	31,834	26,115	22
23	43,421	40,474	38,666	34,627	31,182	25,686	43,904	40,906	39,067	34,963	31,463	25,887	23
24	42,643	39,802	38,055	34,147	30,803	25,448	43,123	40,232	38,456	34,483	31,086	25,652	24
25	41,862	39,124	37,438	33,659	30,416	25,204	42,339	39,552	37,838	33,995	30,700	25,410	25
26	41,077	38,441	36,816	33,164	30,022	24,953	41,550	38,867	37,213	33,500	30,307	25,160	26
27	40,288	37,753	36,187	32,662	29,620	24,694	40,757	38,176	36,583	32,997	29,906	24,903	27
28	39,496	37,059	35,552	32,153	29,211	24,428	39,961	37,480	35,946	32,488	29,497	24,638	28
29	38,699	36,360	34,911	31,636	28,793	24,153	39,160	36,778	35,303	31,970	29,080	24,366	29
30	37,899	35,655	34,264	31,111	28,367	23,871	38,357	36,071	34,654	31,446	28,655	24,086	30
31	37,095	34,946	33,610	30,579	27,933	23,581	37,549	35,359	33,999	30,913	28,222	23,798	31
32	36,287	34,230	32,950	30,039	27,491	23,282	36,738	34,642	33,338	30,374	27,780	23,501	32
33	35,475	33,509	32,284	29,491	27,039	22,974	35,923	33,919	32,670	29,826	27,330	23,196	33
34	34,658	32,781	31,610	28,934	26,579	22,657	35,104	33,190	31,996	29,270	26,871	22,881	34
35	33,837	32,048	30,929	28,369	26,109	22,331	34,282	32,457	31,316	28,707	26,404	22,558	35
36	33,012	31,309	30,242	27,796	25,630	21,995	33,456	31,717	30,629	28,135	25,927	22,225	36
37	32,184	30,564	29,549	27,215	25,142	21,649	32,626	30,973	29,936	27,555	25,442	21,883	37
38	31,351	29,814	28,849	26,625	24,644	21,293	31,793	30,223	29,237	26,968	24,947	21,531	38
39	30,515	29,058	28,142	26,027	24,137	20,927	30,957	29,468	28,532	26,372	24,443	21,170	39
40	29,675	28,296	27,428	25,420	23,620	20,551	30,118	28,709	27,821	25,769	23,931	20,798	40
41	28,831	27,529	26,708	24,804	23,094	20,163	29,276	27,944	27,104	25,157	23,409	20,416	41
42	27,985	26,758	25,982	24,181	22,558	19,766	28,431	27,174	26,381	24,537	22,877	20,024	42
43	27,137	25,982	25,251	23,551	22,013	19,358	27,583	26,400	25,651	23,910	22,336	19,620	43
44	26,286	25,202	24,515	22,912	21,460	18,939	26,732	25,621	24,916	23,274	21,786	19,206	44
45	25,433	24,418	23,773	22,266	20,896	18,510	25,879	24,838	24,176	22,631	21,226	18,782	45
46	24,577	23,628	23,025	21,612	20,323	18,068	25,025	24,050	23,431	21,980	20,658	18,346	46
47	23,718	22,834	22,270	20,949	19,739	17,615	24,168	23,259	22,680	21,322	20,080	17,899	47
48	22,857	22,035	21,511	20,277	19,146	17,150	23,310	22,464	21,925	20,656	19,493	17,441	48
49	21,994	21,232	20,746	19,599	18,543	16,673	22,451	21,666	21,164	19,983	18,896	16,972	49
50	21,130	20,427	19,976	18,913	17,931	16,184	21,589	20,863	20,399	19,302	18,290	16,490	50
51	20,266	19,618	19,203	18,220	17,310	15,684	20,725	20,056	19,628	18,613	17,673	15,996	51
52	19,402	18,808	18,426	17,521	16,681	15,173	19,860	19,246	18,851	17,916	17,047	15,490	52
53	18,538	17,995	17,646	16,816	16,043	14,650	18,993	18,431	18,070	17,211	16,411	14,970	53
54	17,675	17,182	16,864	16,106	15,397	14,115	18,125	17,613	17,283	16,498	15,764	14,437	54
55	16,814	16,367	16,078	15,389	14,744	13,570	17,254	16,790	16,491	15,776	15,107	13,891	55
56	15,954	15,551	15,290	14,667	14,082	13,012	16,382	15,964	15,694	15,047	14,440	13,331	56
57	15,095	14,734	14,501	13,941	13,413	12,444	15,509	15,134	14,891	14,310	13,762	12,756	57
58	14,237	13,916	13,708	13,208	12,735	11,863	14,634	14,300	14,084	13,564	13,073	12,168	58
59	13,380	13,097	12,913	12,469	12,048	11,269	13,757	13,462	13,271	12,810	12,372	11,563	59
60	12,524	12,276	12,114	11,724	11,353	10,663	12,878	12,619	12,452	12,046	11,660	10,944	60
61	11,668	11,452	11,312	10,972	10,648	10,042	11,997	11,773	11,627	11,274	10,937	10,308	61
62	10,811	10,626	10,505	10,212	9,932	9,407	11,115	10,922	10,797	10,493	10,202	9,656	62
63	9,951	9,794	9,692	9,444	9,205	8,755	10,229	10,067	9,960	9,702	9,454	8,987	63
64	9,089	8,959	8,873	8,665	8,465	8,086	9,340	9,204	9,116	8,900	8,692	8,298	64
65	8,224	8,118	8,048	7,877	7,712	7,398	8,445	8,334	8,262	8,085	7,914	7,589	65
66	7,355	7,270	7,214	7,077	6,944	6,691	7,544	7,456	7,398	7,256	7,119	6,857	66
67	6,480	6,414	6,370	6,264	6,160	5,962	6,636	6,568	6,523	6,413	6,306	6,101	67
68	5,596	5,547	5,515	5,435	5,358	5,208	5,720	5,669	5,636	5,554	5,474	5,320	68
69	4,703	4,668	4,646	4,589	4,534	4,427	4,796	4,760	4,737	4,679	4,622	4,513	69
70	3,798	3,775	3,760	3,724	3,687	3,617	3,862	3,839	3,824	3,786	3,749	3,677	70
71	2,878	2,865	2,857	2,836	2,815	2,774	2,918	2,905	2,896	2,874	2,853	2,812	71
72	1,942	1,936	1,932	1,922	1,912	1,893	1,961	1,955	1,951	1,941	1,931	1,912	72
73	0,984	0,982	0,981	0,979	0,976	0,971	0,989	0,988	0,987	0,984	0,981	0,976	73
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

### 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 arriérages sont conditionnés à la survie du bénéficiaire.

Les tables Schryvers utilisent des probabilités de survie des 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: 75 ans													
Hommes						Femmes						Age	
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					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	60,979	55,130	51,669	44,293	38,394	29,750	61,420	55,499	51,996	44,537	38,577	29,855	0
1	60,309	54,593	51,205	43,971	38,171	29,643	60,747	54,958	51,529	44,214	38,353	29,748	1
2	59,615	54,032	50,717	43,629	37,930	29,522	60,054	54,400	51,045	43,874	38,115	29,630	2
3	58,912	53,462	50,222	43,278	37,680	29,395	59,357	53,836	50,555	43,529	37,871	29,507	3
4	58,204	52,886	49,719	42,920	37,425	29,264	58,653	53,264	50,058	43,177	37,621	29,380	4
5	57,492	52,305	49,211	42,557	37,164	29,128	57,945	52,688	49,555	42,819	37,365	29,248	5
6	56,776	51,718	48,698	42,188	36,898	28,988	57,234	52,107	49,047	42,455	37,104	29,113	6
7	56,056	51,127	48,179	41,812	36,626	28,844	56,518	51,521	48,533	42,085	36,838	28,973	7
8	55,331	50,530	47,654	41,431	36,348	28,695	55,799	50,929	48,014	41,710	36,565	28,829	8
9	54,602	49,928	47,124	41,044	36,064	28,541	55,075	50,333	47,490	41,329	36,288	28,680	9
10	53,869	49,320	46,587	40,650	35,775	28,382	54,348	49,732	46,960	40,942	36,004	28,527	10
11	53,132	48,707	46,045	40,250	35,479	28,218	53,617	49,126	46,425	40,549	35,715	28,369	11
12	52,391	48,089	45,497	39,844	35,177	28,049	52,882	48,515	45,884	40,150	35,420	28,206	12
13	51,646	47,466	44,944	39,432	34,869	27,875	52,144	47,899	45,338	39,745	35,119	28,039	13
14	50,897	46,838	44,385	39,014	34,554	27,696	51,402	47,278	44,786	39,335	34,813	27,867	14
15	50,146	46,206	43,821	38,589	34,234	27,512	50,657	46,653	44,230	38,918	34,500	27,689	15
16	49,392	45,570	43,253	38,160	33,909	27,324	49,909	46,023	43,669	38,496	34,182	27,507	16
17	48,636	44,930	42,681	37,725	33,578	27,130	49,158	45,389	43,102	38,068	33,858	27,320	17
18	47,878	44,288	42,105	37,286	33,242	26,932	48,403	44,751	42,531	37,634	33,528	27,127	18
19	47,120	43,643	41,525	36,843	32,902	26,730	47,646	44,108	41,954	37,194	33,191	26,929	19
20	46,359	42,994	40,942	36,394	32,556	26,523	46,884	43,459	41,371	36,747	32,848	26,726	20
21	45,596	42,342	40,354	35,939	32,204	26,310	46,119	42,806	40,783	36,294	32,498	26,516	21
22	44,829	41,684	39,760	35,478	31,845	26,091	45,350	42,147	40,189	35,834	32,141	26,299	22
23	44,059	41,021	39,160	35,010	31,479	25,866	44,577	41,483	39,589	35,367	31,777	26,077	23
24	43,285	40,353	38,554	34,535	31,106	25,634	43,800	40,814	38,982	34,893	31,406	25,847	24
25	42,507	39,680	37,943	34,054	30,726	25,395	43,019	40,139	38,370	34,411	31,027	25,611	25
26	41,725	39,001	37,325	33,565	30,338	25,149	42,233	39,458	37,750	33,923	30,640	25,367	26
27	40,939	38,318	36,701	33,069	29,942	24,896	41,444	38,772	37,125	33,426	30,245	25,117	27
28	40,150	37,629	36,072	32,565	29,539	24,636	40,651	38,080	36,494	32,923	29,843	24,858	28
29	39,357	36,934	35,436	32,055	29,128	24,368	39,854	37,384	35,857	32,412	29,433	24,593	29
30	38,560	36,234	34,794	31,536	28,709	24,093	39,054	36,682	35,213	31,894	29,015	24,319	30
31	37,759	35,529	34,145	31,011	28,282	23,809	38,250	35,974	34,564	31,369	28,589	24,038	31
32	36,955	34,818	33,491	30,477	27,846	23,517	37,442	35,262	33,908	30,836	28,155	23,749	32
33	36,145	34,101	32,829	29,936	27,402	23,216	36,630	34,544	33,246	30,295	27,713	23,451	33
34	35,332	33,379	32,161	29,386	26,949	22,906	35,815	33,820	32,578	29,746	27,261	23,144	34
35	34,514	32,650	31,486	28,827	26,486	22,587	34,996	33,092	31,903	29,190	26,802	22,829	35
36	33,693	31,915	30,804	28,261	26,015	22,259	34,174	32,357	31,222	28,625	26,333	22,504	36
37	32,868	31,176	30,116	27,686	25,534	21,921	33,348	31,618	30,535	28,053	25,856	22,170	37
38	32,038	30,430	29,422	27,104	25,044	21,573	32,518	30,873	29,842	27,473	25,369	21,827	38
39	31,205	29,679	28,720	26,512	24,545	21,216	31,686	30,124	29,143	26,885	24,874	21,474	39
40	30,369	28,922	28,013	25,912	24,036	20,847	30,851	29,370	28,438	26,289	24,370	21,112	40
41	29,528	28,160	27,298	25,304	23,518	20,469	30,012	28,610	27,727	25,685	23,857	20,739	41
42	28,685	27,393	26,578	24,688	22,990	20,080	29,171	27,846	27,010	25,074	23,334	20,356	42
43	27,840	26,622	25,853	24,065	22,454	19,682	28,326	27,077	26,287	24,454	22,802	19,963	43
44	26,992	25,847	25,122	23,435	21,909	19,273	27,480	26,303	25,559	23,826	22,261	19,559	44
45	26,142	25,067	24,386	22,796	21,354	18,853	26,631	25,526	24,825	23,192	21,711	19,145	45
46	25,289	24,283	23,643	22,149	20,790	18,422	25,780	24,744	24,086	22,549	21,153	18,721	46
47	24,433	23,493	22,895	21,493	20,215	17,979	24,928	23,959	23,343	21,900	20,585	18,285	47
48	23,575	22,699	22,141	20,830	19,631	17,524	24,074	23,170	22,594	21,243	20,008	17,839	48
49	22,715	21,901	21,381	20,159	19,037	17,058	23,218	22,377	21,840	20,579	19,422	17,382	49
50	21,855	21,100	20,618	19,481	18,435	16,581	22,360	21,580	21,082	19,907	18,826	16,912	50
51	20,993	20,296	19,850	18,796	17,824	16,092	21,501	20,779	20,318	19,227	18,221	16,431	51
52	20,132	19,491	19,079	18,106	17,204	15,592	20,640	19,975	19,549	18,540	17,606	15,938	52
53	19,272	18,683	18,305	17,409	16,576	15,082	19,778	19,167	18,775	17,845	16,981	15,432	53
54	18,412	17,875	17,529	16,707	15,941	14,560	18,914	18,355	17,996	17,142	16,346	14,914	54
55	17,554	17,065	16,750	16,000	15,298	14,028	18,048	17,539	17,211	16,431	15,701	14,382	55
56	16,698	16,255	15,970	15,287	14,648	13,485	17,181	16,720	16,422	15,712	15,047	13,837	56
57	15,844	15,445	15,188	14,571	13,991	12,931	16,313	15,897	15,629	14,986	14,382	13,279	57
58	14,992	14,635	14,403	13,849	13,326	12,366	15,444	15,071	14,830	14,252	13,707	12,707	58
59	14,141	13,823	13,617	13,121	12,652	11,789	14,573	14,241	14,026	13,509	13,021	12,121	59
60	13,291	13,010	12,828	12,388	11,971	11,200	13,701	13,407	13,217	12,759	12,324	11,519	60
61	12,442	12,196	12,035	11,649	11,281	10,597	12,827	12,570	12,403	12,000	11,616	10,903	61
62	11,592	11,379	11,240	10,903	10,582	9,982	11,952	11,729	11,584	11,233	10,898	10,272	62
63	10,742	10,558	10,439	10,149	9,871	9,350	11,075	10,884	10,759	10,456	10,167	9,624	63
64	9,889	9,734	9,633	9,386	9,150	8,703	10,194	10,032	9,927	9,670	9,423	8,958	64
65	9,035	8,906	8,821	8,615	8,416	8,040	9,309	9,174	9,086	8,871	8,664	8,272	65
66	8,178	8,072	8,002	7,833	7,669	7,358	8,418	8,307	8,235	8,059	7,889	7,565	66
67	7,315	7,231	7,175	7,039	6,908	6,656	7,520	7,432	7,374	7,233	7,097	6,835	67
68	6,447	6,381	6,338	6,232	6,130	5,932	6,615	6,547	6,503	6,393	6,287	6,082	68
69	5,570	5,521	5,489	5,410	5,333	5,184	5,703	5,653	5,620	5,538	5,458	5,305	69
70	4,683	4,648	4,625	4,569	4,515	4,409	4,783	4,748	4,724	4,667	4,610	4,501	70
71	3,783	3,761	3,746	3,709	3,673	3,604	3,854	3,831	3,815	3,778	3,741	3,669	71
72	2,869	2,856	2,848	2,826	2,806	2,765	2,912	2,899	2,891	2,869	2,848	2,806	72
73	1,937	1,931	1,927	1,917	1,908	1,889	1,958	1,952	1,948	1,938	1,929	1,910	73
74	0,982	0,981	0,980	0,977	0,975	0,970	0,988	0,987	0,986	0,983	0,981	0,976	74
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