

### 6. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable annuellement

Ce tableau vous permet de convertir en capital une rente viagère temporaire versée annuellement jusqu'à l'âge défini en haut de chaque table. Les coefficients de conversion sont calculés selon la méthode de la rente actuarielle, c'est-à-dire en supposant que les versements des différents arrérages sont conditionnés à la survie du bénéficiaire.

**Description**

Les tables Schryvers utilisent des probabilités de survie dites prospectives. Ces tables, contrairement aux tables stationnaires, anticipent l'évolution future de la mortalité en tenant compte de l'évolution des quotients de mortalité de chaque génération observés dans le passé. Ces tables sont donc des tables générationnelles.

**Mode d'emploi**

1. Choix de la ligne: définissez l'âge du rentier.
2. Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
3. Multipliez le coefficient par le montant de la rente.

Age au terme de la carrière professionnelle: 65 ans													
Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable par an							Valeur actuelle d'une rente annuelle payable par an						
Age	Taux d'intérêt net auquel le capital pourra être placé						Age	Taux d'intérêt net auquel le capital pourra être placé					
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%
0	54,666	49,923	47,078	40,912	35,865	28,246	54,886	50,111	47,248	41,045	35,969	28,311	0
1	53,965	49,345	46,571	40,545	35,599	28,107	54,180	49,530	46,737	40,675	35,701	28,171	1
2	53,241	48,746	46,042	40,158	35,316	27,954	53,456	48,931	46,209	40,289	35,419	28,019	2
3	52,509	48,137	45,504	39,762	35,023	27,794	52,728	48,326	45,675	39,897	35,130	27,862	3
4	51,772	47,523	44,959	39,358	34,724	27,628	51,994	47,715	45,134	39,497	34,835	27,699	4
5	51,030	46,903	44,409	38,949	34,419	27,458	51,255	47,098	44,587	39,091	34,533	27,531	5
6	50,285	46,277	43,852	38,533	34,107	27,282	50,513	46,476	44,034	38,678	34,224	27,358	6
7	49,535	45,647	43,290	38,110	33,789	27,100	49,766	45,849	43,475	38,259	33,909	27,179	7
8	48,780	45,010	42,721	37,681	33,464	26,912	49,016	45,216	42,910	37,834	33,588	26,995	8
9	48,022	44,368	42,146	37,244	33,132	26,719	48,261	44,578	42,340	37,402	33,260	26,806	9
10	47,259	43,720	41,565	36,801	32,792	26,519	47,502	43,935	41,763	36,963	32,926	26,610	10
11	46,491	43,067	40,978	36,350	32,446	26,313	46,739	43,286	41,181	36,517	32,584	26,408	11
12	45,720	42,408	40,385	35,893	32,093	26,101	45,973	42,632	40,592	36,065	32,236	26,201	12
13	44,945	41,744	39,785	35,429	31,733	25,883	45,202	41,973	39,998	35,606	31,880	25,987	13
14	44,167	41,075	39,180	34,958	31,366	25,658	44,428	41,309	39,398	35,140	31,518	25,767	14
15	43,385	40,401	38,570	34,481	30,992	25,427	43,651	40,640	38,792	34,667	31,149	25,540	15
16	42,600	39,722	37,954	33,997	30,611	25,189	42,870	39,966	38,181	34,188	30,773	25,307	16
17	41,812	39,040	37,333	33,507	30,223	24,946	42,086	39,287	37,565	33,703	30,390	25,068	17
18	41,023	38,354	36,708	33,011	29,829	24,696	41,298	38,604	36,942	33,210	30,000	24,822	18
19	40,232	37,664	36,079	32,510	29,429	24,440	40,507	37,915	36,314	32,711	29,602	24,568	19
20	39,438	36,971	35,445	32,002	29,023	24,177	39,713	37,221	35,680	32,204	29,196	24,307	20
21	38,642	36,273	34,806	31,488	28,609	23,908	38,914	36,521	35,040	31,689	28,782	24,039	21
22	37,842	35,570	34,160	30,967	28,186	23,630	38,112	35,816	34,393	31,167	28,361	23,762	22
23	37,038	34,861	33,509	30,437	27,756	23,344	37,305	35,106	33,740	30,638	27,930	23,478	23
24	36,230	34,147	32,850	29,900	27,317	23,050	36,495	34,389	33,079	30,100	27,491	23,184	24
25	35,418	33,426	32,185	29,355	26,869	22,747	35,679	33,667	32,412	29,553	27,043	22,882	25
26	34,602	32,701	31,514	28,801	26,413	22,435	34,859	32,938	31,738	28,998	26,586	22,570	26
27	33,783	31,970	30,836	28,240	25,948	22,114	34,036	32,203	31,058	28,435	26,120	22,249	27
28	32,960	31,233	30,152	27,671	25,474	21,784	33,208	31,463	30,370	27,864	25,644	21,918	28
29	32,133	30,491	29,462	27,094	24,990	21,444	32,376	30,717	29,676	27,284	25,159	21,578	29
30	31,302	29,744	28,764	26,508	24,498	21,095	31,541	29,966	28,976	26,696	24,665	21,228	30
31	30,468	28,990	28,060	25,914	23,996	20,735	30,702	29,209	28,269	26,100	24,162	20,868	31
32	29,629	28,231	27,350	25,311	23,484	20,364	29,860	28,446	27,556	25,495	23,649	20,498	32
33	28,786	27,465	26,632	24,699	22,961	19,983	29,013	27,678	26,835	24,881	23,125	20,116	33
34	27,939	26,694	25,907	24,078	22,429	19,590	28,162	26,903	26,108	24,259	22,592	19,723	34
35	27,087	25,916	25,174	23,447	21,885	19,185	27,308	26,123	25,373	23,627	22,048	19,319	35
36	26,232	25,133	24,435	22,808	21,332	18,769	26,449	25,337	24,632	22,986	21,494	18,903	36
37	25,374	24,344	23,690	22,160	20,768	18,341	25,587	24,545	23,884	22,336	20,929	18,475	37
38	24,511	23,549	22,937	21,503	20,193	17,901	24,722	23,748	23,129	21,677	20,353	18,035	38
39	23,645	22,749	22,178	20,836	19,608	17,448	23,853	22,945	22,367	21,009	19,767	17,582	39
40	22,776	21,943	21,412	20,160	19,011	16,982	22,980	22,137	21,599	20,332	19,169	17,116	40
41	21,903	21,132	20,639	19,475	18,404	16,503	22,104	21,323	20,823	19,645	18,561	16,637	41
42	21,028	20,316	19,860	18,782	17,786	16,011	21,224	20,503	20,041	18,949	17,941	16,144	42
43	20,150	19,495	19,075	18,079	17,157	15,506	20,341	19,678	19,252	18,244	17,309	15,638	43
44	19,270	18,670	18,284	17,369	16,518	14,988	19,456	18,847	18,456	17,529	16,666	15,117	44
45	18,387	17,839	17,487	16,649	15,867	14,455	18,567	18,012	17,655	16,805	16,013	14,583	45
46	17,501	17,003	16,683	15,919	15,204	13,907	17,676	17,172	16,847	16,072	15,347	14,033	46
47	16,612	16,162	15,872	15,179	14,529	13,344	16,782	16,327	16,032	15,330	14,670	13,469	47
48	15,719	15,316	15,055	14,430	13,842	12,766	15,886	15,476	15,212	14,578	13,981	12,890	48
49	14,825	14,465	14,232	13,672	13,143	12,172	14,986	14,621	14,384	13,816	13,280	12,294	49
50	13,928	13,609	13,402	12,904	12,433	11,562	14,083	13,759	13,549	13,044	12,565	11,682	50
51	13,028	12,748	12,566	12,127	11,709	10,936	13,177	12,892	12,707	12,261	11,838	11,052	51
52	12,126	11,882	11,723	11,340	10,974	10,293	12,268	12,020	11,858	11,469	11,097	10,405	52
53	11,222	11,011	10,874	10,543	10,226	9,632	11,355	11,141	11,002	10,665	10,343	9,740	53
54	10,314	10,136	10,019	9,736	9,464	8,953	10,438	10,256	10,138	9,850	9,574	9,056	54
55	9,404	9,254	9,156	8,918	8,689	8,256	9,517	9,365	9,266	9,024	8,791	8,351	55
56	8,491	8,368	8,287	8,090	7,901	7,540	8,592	8,467	8,385	8,185	7,992	7,627	56
57	7,575	7,475	7,410	7,251	7,097	6,804	7,663	7,562	7,496	7,335	7,178	6,881	57
58	6,654	6,576	6,525	6,400	6,279	6,046	6,728	6,650	6,598	6,471	6,348	6,112	58
59	5,728	5,669	5,631	5,536	5,443	5,266	5,788	5,729	5,690	5,594	5,500	5,320	59
60	4,796	4,754	4,726	4,658	4,591	4,461	4,843	4,800	4,772	4,703	4,635	4,504	60
61	3,857	3,829	3,810	3,764	3,719	3,631	3,891	3,862	3,843	3,797	3,751	3,662	61
62	2,910	2,893	2,882	2,854	2,826	2,772	2,932	2,915	2,903	2,875	2,847	2,793	62
63	1,953	1,944	1,938	1,924	1,910	1,882	1,965	1,956	1,950	1,936	1,922	1,894	63
64	0,983	0,980	0,979	0,974	0,969	0,960	0,988	0,985	0,983	0,978	0,973	0,964	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

Taux d'intérêt net auquel le capital pourra être placé