

### 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: 66 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	55,324	50,463	47,552	41,254	36,112	28,376	55,559	50,664	47,733	41,394	36,222	28,444	0
1	54,626	49,890	47,049	40,892	35,852	28,241	54,856	50,087	47,227	41,030	35,959	28,308	1
2	53,905	49,295	46,525	40,510	35,573	28,092	54,136	49,492	46,704	40,650	35,682	28,160	2
3	53,177	48,691	45,992	40,120	35,286	27,936	53,411	48,893	46,175	40,263	35,399	28,007	3
4	52,443	48,081	45,452	39,722	34,992	27,775	52,680	48,286	45,639	39,869	35,109	27,849	4
5	51,705	47,465	44,907	39,318	34,692	27,608	51,945	47,674	45,097	39,468	34,812	27,685	5
6	50,962	46,844	44,355	38,907	34,386	27,437	51,206	47,056	44,549	39,061	34,509	27,517	6
7	50,216	46,218	43,798	38,490	34,073	27,260	50,463	46,434	43,995	38,648	34,200	27,343	7
8	49,465	45,586	43,234	38,066	33,754	27,077	49,716	45,806	43,436	38,228	33,885	27,164	8
9	48,709	44,948	42,664	37,635	33,427	26,888	48,965	45,172	42,870	37,802	33,563	26,979	9
10	47,950	44,305	42,088	37,198	33,094	26,694	48,210	44,534	42,299	37,369	33,234	26,789	10
11	47,186	43,656	41,506	36,753	32,754	26,493	47,450	43,890	41,722	36,930	32,899	26,593	11
12	46,418	43,002	40,918	36,302	32,407	26,287	46,687	43,241	41,139	36,483	32,557	26,390	12
13	45,647	42,343	40,325	35,844	32,053	26,074	45,920	42,586	40,550	36,030	32,208	26,182	13
14	44,871	41,678	39,725	35,379	31,692	25,855	45,150	41,927	39,955	35,571	31,852	25,968	14
15	44,093	41,009	39,120	34,908	31,324	25,629	44,376	41,263	39,355	35,105	31,490	25,747	15
16	43,311	40,335	38,509	34,430	30,950	25,398	43,599	40,594	38,750	34,633	31,121	25,521	16
17	42,527	39,658	37,894	33,947	30,569	25,160	42,818	39,920	38,139	34,154	30,744	25,288	17
18	41,741	38,977	37,275	33,458	30,182	24,917	42,035	39,242	37,522	33,668	30,361	25,048	18
19	40,954	38,292	36,651	32,963	29,798	24,667	41,247	38,558	36,900	33,175	29,970	24,801	19
20	40,164	37,604	36,023	32,463	29,390	24,412	40,456	37,869	36,272	32,675	29,572	24,548	20
21	39,372	36,911	35,389	31,955	28,983	24,149	39,662	37,175	35,637	32,168	29,166	24,286	21
22	38,575	36,213	34,750	31,441	28,569	23,879	38,863	36,475	34,996	31,653	28,752	24,017	22
23	37,775	35,509	34,104	30,919	28,146	23,600	38,060	35,770	34,349	31,131	28,330	23,740	23
24	36,971	34,800	33,451	30,389	27,715	23,314	37,253	35,059	33,695	30,600	27,899	23,455	24
25	36,163	34,085	32,792	29,851	27,275	23,019	36,442	34,341	33,034	30,061	27,459	23,160	25
26	35,350	33,365	32,127	29,305	26,826	22,715	35,626	33,618	32,367	29,514	27,010	22,857	26
27	34,535	32,639	31,455	28,751	26,370	22,402	34,805	32,888	31,692	28,958	26,552	22,544	27
28	33,715	31,908	30,778	28,190	25,904	22,081	33,982	32,154	31,011	28,395	26,085	22,222	28
29	32,893	31,171	30,094	27,620	25,429	21,750	33,154	31,413	30,324	27,823	25,609	21,891	29
30	32,066	30,429	29,403	27,043	24,946	21,410	32,323	30,668	29,630	27,243	25,124	21,551	30
31	31,235	29,681	28,705	26,456	24,452	21,059	31,488	29,916	28,929	26,655	24,629	21,200	31
32	30,400	28,927	28,001	25,862	23,949	20,699	30,649	29,159	28,222	26,059	24,125	20,840	32
33	29,561	28,167	27,289	25,258	23,437	20,327	29,806	28,396	27,508	25,453	23,612	20,468	33
34	28,717	27,401	26,571	24,645	22,913	19,945	28,959	27,628	26,788	24,839	23,088	20,086	34
35	27,870	26,629	25,845	24,023	22,380	19,551	28,109	26,853	26,060	24,216	22,554	19,693	35
36	27,018	25,852	25,113	23,392	21,836	19,145	27,254	26,073	25,326	23,584	22,010	19,288	36
37	26,164	25,068	24,374	22,753	21,282	18,729	26,396	25,287	24,584	22,943	21,455	18,872	37
38	25,305	24,279	23,628	22,104	20,718	18,300	25,535	24,496	23,836	22,293	20,890	18,443	38
39	24,443	23,485	22,875	21,447	20,143	17,859	24,670	23,699	23,082	21,635	20,314	18,003	39
40	23,577	22,685	22,116	20,780	19,557	17,405	23,801	22,897	22,320	20,967	19,728	17,550	40
41	22,708	21,879	21,350	20,104	18,960	16,939	22,929	22,089	21,552	20,290	19,130	17,084	41
42	21,836	21,068	20,577	19,419	18,352	16,460	22,054	21,275	20,777	19,603	18,522	16,604	42
43	20,963	20,254	19,800	18,726	17,735	15,968	21,175	20,456	19,996	18,907	17,902	16,111	43
44	20,086	19,434	19,016	18,025	17,107	15,463	20,293	19,632	19,208	18,203	17,271	15,605	44
45	19,207	18,610	18,226	17,315	16,468	14,945	19,409	18,803	18,414	17,489	16,630	15,085	45
46	18,325	17,780	17,429	16,595	15,817	14,412	18,523	17,970	17,614	16,767	15,977	14,552	46
47	17,440	16,945	16,626	15,866	15,154	13,864	17,634	17,131	16,807	16,035	15,313	14,003	47
48	16,552	16,105	15,817	15,127	14,480	13,301	16,742	16,288	15,995	15,294	14,637	13,440	48
49	15,663	15,261	15,002	14,380	13,795	12,724	15,848	15,440	15,176	14,544	13,949	12,862	49
50	14,770	14,412	14,180	13,623	13,097	12,131	14,950	14,586	14,350	13,784	13,249	12,267	50
51	13,876	13,559	13,353	12,857	12,388	11,522	14,049	13,726	13,517	13,013	12,536	11,656	51
52	12,979	12,700	12,519	12,082	11,667	10,897	13,146	12,862	12,677	12,233	11,811	11,028	52
53	12,081	11,838	11,680	11,298	10,934	10,256	12,239	11,992	11,831	11,442	11,072	10,382	53
54	11,179	10,970	10,834	10,504	10,188	9,598	11,328	11,115	10,977	10,641	10,319	9,719	54
55	10,276	10,098	9,982	9,700	9,430	8,922	10,414	10,233	10,115	9,828	9,553	9,036	55
56	9,370	9,221	9,124	8,887	8,659	8,228	9,495	9,344	9,245	9,003	8,771	8,333	56
57	8,462	8,339	8,259	8,063	7,874	7,515	8,573	8,448	8,367	8,167	7,975	7,610	57
58	7,549	7,451	7,386	7,228	7,074	6,782	7,646	7,546	7,480	7,319	7,164	6,867	58
59	6,633	6,555	6,505	6,380	6,259	6,028	6,715	6,636	6,584	6,458	6,335	6,100	59
60	5,711	5,653	5,614	5,520	5,428	5,251	5,778	5,718	5,679	5,583	5,490	5,310	60
61	4,784	4,742	4,714	4,646	4,579	4,450	4,835	4,792	4,764	4,695	4,627	4,497	61
62	3,849	3,820	3,802	3,755	3,710	3,622	3,886	3,857	3,838	3,791	3,746	3,657	62
63	2,904	2,887	2,876	2,848	2,820	2,766	2,929	2,912	2,900	2,872	2,844	2,790	63
64	1,950	1,941	1,935	1,921	1,907	1,879	1,963	1,955	1,949	1,934	1,920	1,892	64
65	0,982	0,979	0,977	0,973	0,968	0,958	0,987	0,984	0,982	0,978	0,973	0,963	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