

**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: 67 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	55,972	50,994	48,017	41,588	36,353	28,501	56,224	51,208	48,210	41,737	36,468	28,572	0
1	55,278	50,425	47,519	41,231	36,097	28,370	55,525	50,636	47,709	41,378	36,211	28,440	1
2	54,561	49,835	47,000	40,855	35,823	28,225	54,808	50,046	47,191	41,003	35,939	28,296	2
3	53,835	49,235	46,472	40,469	35,541	28,073	54,086	49,451	46,677	40,621	35,661	28,147	3
4	53,104	48,629	45,936	40,076	35,252	27,915	53,359	48,848	46,135	40,232	35,375	27,993	4
5	52,370	48,018	45,396	39,678	34,958	27,753	52,627	48,241	45,598	39,837	35,084	27,834	5
6	51,631	47,402	44,849	39,273	34,657	27,586	51,892	47,628	45,055	39,436	34,787	27,670	6
7	50,888	46,780	44,297	38,861	34,349	27,413	51,152	47,010	44,507	39,028	34,483	27,501	7
8	50,140	46,152	43,738	38,442	34,035	27,235	50,408	46,386	43,952	38,614	34,174	27,326	8
9	49,388	45,519	43,173	38,017	33,714	27,051	49,661	45,758	43,392	38,194	33,857	27,146	9
10	48,631	44,880	42,602	37,585	33,387	26,862	48,909	45,124	42,826	37,767	33,535	26,961	10
11	47,871	44,236	42,025	37,147	33,053	26,666	48,153	44,485	42,254	37,333	33,205	26,770	11
12	47,106	43,586	41,442	36,701	32,712	26,465	47,393	43,840	41,676	36,893	32,869	26,573	12
13	46,338	42,932	40,854	36,249	32,364	26,257	46,630	43,190	41,093	36,446	32,527	26,370	13
14	45,566	42,272	40,259	35,791	32,009	26,044	45,863	42,536	40,504	35,993	32,177	26,162	14
15	44,791	41,607	39,659	35,325	31,648	25,824	45,093	41,877	39,909	35,533	31,822	25,947	15
16	44,013	40,938	39,054	34,854	31,280	25,598	44,319	41,213	39,309	35,068	31,459	25,727	16
17	43,232	40,265	38,444	34,377	30,905	25,366	43,542	40,544	38,704	34,595	31,090	25,500	17
18	42,450	39,589	37,830	33,894	30,525	25,129	42,762	39,870	38,093	34,116	30,713	25,266	18
19	41,666	38,909	37,212	33,406	30,139	24,886	41,979	39,192	37,476	33,630	30,330	25,026	19
20	40,880	38,226	36,590	32,912	29,747	24,637	41,191	38,508	36,854	33,137	29,939	24,779	20
21	40,091	37,538	35,962	32,412	29,347	24,381	40,400	37,819	36,225	32,636	29,540	24,525	21
22	39,299	36,845	35,328	31,904	28,940	24,118	39,605	37,124	35,590	32,129	29,133	24,263	22
23	38,502	36,147	34,688	31,389	28,525	23,847	38,806	36,424	34,949	31,613	28,718	23,993	23
24	37,701	35,443	34,041	30,866	28,101	23,568	38,003	35,718	34,301	31,090	28,295	23,715	24
25	36,897	34,733	33,388	30,335	27,669	23,280	37,195	35,006	33,646	30,558	27,863	23,429	25
26	36,088	34,018	32,729	29,796	27,228	22,984	36,383	34,288	32,984	30,019	27,422	23,133	26
27	35,276	33,297	32,064	29,250	26,780	22,680	35,567	33,564	32,316	29,471	26,972	22,829	27
28	34,461	32,571	31,392	28,696	26,322	22,367	34,746	32,835	31,641	28,915	26,514	22,516	28
29	33,642	31,840	30,714	28,135	25,856	22,045	33,923	32,100	30,960	28,351	26,046	22,194	29
30	32,818	31,103	30,029	27,565	25,381	21,713	33,095	31,359	30,273	27,779	25,570	21,862	30
31	31,991	30,361	29,338	26,986	24,896	21,372	32,264	30,614	29,579	27,199	25,085	21,521	31
32	31,160	29,612	28,640	26,399	24,402	21,020	31,429	29,862	28,878	26,610	24,590	21,170	32
33	30,325	28,858	27,935	25,804	23,898	20,659	30,590	29,105	28,171	26,013	24,085	20,808	33
34	29,485	28,097	27,223	25,199	23,384	20,286	29,747	28,342	27,456	25,407	23,571	20,436	34
35	28,641	27,331	26,503	24,585	22,860	19,902	28,900	27,573	26,735	24,793	23,047	20,054	35
36	27,794	26,558	25,778	23,963	22,326	19,507	28,050	26,799	26,008	24,170	22,512	19,660	36
37	26,943	25,781	25,045	23,332	21,782	19,101	27,196	26,019	25,273	23,537	21,968	19,254	37
38	26,088	24,997	24,306	22,692	21,227	18,684	26,338	25,233	24,532	22,896	21,413	18,837	38
39	25,229	24,208	23,560	22,043	20,662	18,254	25,477	24,442	23,784	22,247	20,848	18,408	39
40	24,367	23,414	22,807	21,385	20,086	17,812	24,613	23,645	23,030	21,588	20,272	17,968	40
41	23,502	22,614	22,047	20,718	19,500	17,358	23,745	22,843	22,269	20,920	19,685	17,514	41
42	22,634	21,809	21,282	20,042	18,903	16,891	22,873	22,036	21,501	20,243	19,088	17,048	42
43	21,764	20,999	20,511	19,358	18,296	16,412	21,999	21,223	20,727	19,557	18,479	16,568	43
44	20,891	20,186	19,734	18,666	17,679	15,921	21,122	20,405	19,946	18,862	17,860	16,076	44
45	20,016	19,367	18,951	17,965	17,051	15,416	20,242	19,583	19,160	18,159	17,231	15,570	45
46	19,138	18,543	18,161	17,255	16,412	14,897	19,360	18,756	18,368	17,446	16,590	15,051	46
47	18,257	17,714	17,366	16,535	15,761	14,363	18,476	17,924	17,569	16,725	15,939	14,518	47
48	17,373	16,881	16,564	15,807	15,099	13,816	17,589	17,088	16,765	15,995	15,276	13,971	48
49	16,488	16,043	15,756	15,070	14,427	13,254	16,699	16,246	15,954	15,256	14,601	13,409	49
50	15,600	15,201	14,943	14,324	13,742	12,677	15,807	15,400	15,137	14,507	13,915	12,831	50
51	14,711	14,354	14,124	13,570	13,047	12,086	14,911	14,548	14,313	13,749	13,216	12,237	51
52	13,819	13,504	13,299	12,806	12,340	11,478	14,013	13,691	13,482	12,981	12,505	11,628	52
53	12,926	12,649	12,468	12,034	11,621	10,856	13,112	12,829	12,645	12,202	11,782	11,001	53
54	12,031	11,789	11,632	11,253	10,891	10,216	12,207	11,961	11,801	11,414	11,045	10,357	54
55	11,134	10,926	10,790	10,462	10,148	9,561	11,299	11,087	10,949	10,614	10,294	9,695	55
56	10,235	10,058	9,943	9,662	9,393	8,888	10,388	10,207	10,089	9,804	9,529	9,014	56
57	9,334	9,186	9,089	8,853	8,626	8,197	9,472	9,321	9,222	8,982	8,751	8,314	57
58	8,430	8,308	8,228	8,033	7,845	7,488	8,553	8,429	8,347	8,149	7,957	7,593	58
59	7,522	7,424	7,359	7,202	7,049	6,758	7,629	7,529	7,463	7,303	7,148	6,851	59
60	6,611	6,533	6,483	6,359	6,239	6,008	6,700	6,622	6,570	6,444	6,322	6,087	60
61	5,694	5,635	5,597	5,503	5,411	5,235	5,766	5,707	5,668	5,573	5,480	5,301	61
62	4,770	4,728	4,701	4,633	4,566	4,438	4,827	4,784	4,756	4,687	4,620	4,489	62
63	3,839	3,811	3,792	3,746	3,701	3,613	3,881	3,852	3,833	3,787	3,741	3,652	63
64	2,898	2,881	2,870	2,842	2,814	2,761	2,926	2,909	2,897	2,869	2,841	2,787	64
65	1,946	1,938	1,932	1,918	1,904	1,876	1,962	1,953	1,947	1,933	1,919	1,891	65
66	0,981	0,978	0,976	0,972	0,967	0,957	0,987	0,984	0,982	0,977	0,972	0,963	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