

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	54,819	50,130	47,315	41,210	36,207	28,643	55,033	50,313	47,481	41,339	36,308	28,706	0
1	54,116	49,550	46,805	40,840	35,939	28,502	54,325	49,729	46,968	40,967	36,038	28,564	1
2	53,391	48,948	46,274	40,451	35,652	28,347	53,599	49,128	46,437	40,578	35,753	28,410	2
3	52,657	48,338	45,734	40,052	35,358	28,185	52,869	48,521	45,901	40,184	35,462	28,251	3
4	51,918	47,721	45,187	39,646	35,056	28,017	52,134	47,908	45,357	39,781	35,164	28,086	4
5	51,175	47,099	44,634	39,234	34,749	27,844	51,394	47,289	44,808	39,373	34,859	27,916	5
6	50,428	46,472	44,076	38,816	34,434	27,666	50,650	46,665	44,252	38,958	34,548	27,741	6
7	49,677	45,839	43,511	38,391	34,113	27,482	49,901	46,036	43,691	38,536	34,231	27,560	7
8	48,921	45,200	42,940	37,958	33,785	27,292	49,149	45,401	43,124	38,108	33,907	27,374	8
9	48,160	44,556	42,362	37,519	33,451	27,096	48,393	44,761	42,551	37,673	33,576	27,182	9
10	47,396	43,906	41,779	37,073	33,109	26,894	47,633	44,115	41,972	37,231	33,239	26,983	10
11	46,627	43,250	41,189	36,620	32,760	26,686	46,868	43,464	41,387	36,782	32,894	26,779	11
12	45,854	42,589	40,594	36,160	32,404	26,472	46,100	42,808	40,796	36,327	32,543	26,569	12
13	45,078	41,923	39,992	35,693	32,041	26,251	45,328	42,146	40,199	35,865	32,185	26,352	13
14	44,298	41,252	39,385	35,219	31,670	26,023	44,552	41,480	39,597	35,396	31,819	26,130	14
15	43,514	40,576	38,772	34,738	31,293	25,789	43,773	40,808	38,988	34,921	31,447	25,900	15
16	42,727	39,895	38,153	34,252	30,909	25,549	42,990	40,132	38,375	34,439	31,068	25,664	16
17	41,938	39,210	37,530	33,758	30,518	25,302	42,205	39,451	37,756	33,950	30,682	25,422	17
18	41,147	38,522	36,902	33,260	30,121	25,049	41,416	38,765	37,130	33,454	30,288	25,172	18
19	40,354	37,830	36,271	32,755	29,718	24,790	40,623	38,074	36,500	32,951	29,887	24,916	19
20	39,560	37,135	35,634	32,245	29,308	24,524	39,826	37,378	35,863	32,441	29,477	24,652	20
21	38,762	36,434	34,992	31,727	28,890	24,251	39,026	36,676	35,219	31,924	29,060	24,380	21
22	37,960	35,729	34,344	31,202	28,465	23,970	38,222	35,969	34,570	31,398	28,635	24,100	22
23	37,154	35,018	33,689	30,670	28,031	23,681	37,414	35,255	33,914	30,865	28,201	23,811	23
24	36,345	34,301	33,028	30,129	27,588	23,383	36,601	34,536	33,251	30,324	27,758	23,514	24
25	35,531	33,578	32,360	29,580	27,136	23,076	35,784	33,811	32,581	29,774	27,306	23,208	25
26	34,713	32,850	31,686	29,023	26,676	22,760	34,963	33,080	31,904	29,215	26,845	22,892	26
27	33,892	32,116	31,005	28,459	26,207	22,435	34,137	32,343	31,220	28,648	26,375	22,567	27
28	33,067	31,377	30,318	27,886	25,729	22,101	33,307	31,600	30,530	28,073	25,895	22,232	28
29	32,239	30,633	29,625	27,305	25,242	21,757	32,474	30,852	29,833	27,490	25,406	21,888	29
30	31,406	29,882	28,925	26,716	24,745	21,403	31,637	30,098	29,130	26,899	24,908	21,533	30
31	30,570	29,126	28,218	26,118	24,239	21,039	30,797	29,338	28,420	26,298	24,400	21,169	31
32	29,729	28,364	27,504	25,511	23,722	20,663	29,952	28,573	27,703	25,690	23,883	20,793	32
33	28,884	27,596	26,783	24,895	23,196	20,277	29,104	27,802	26,980	25,072	23,355	20,407	33
34	28,035	26,822	26,055	24,270	22,659	19,879	28,251	27,025	26,249	24,445	22,817	20,009	34
35	27,182	26,042	25,320	23,636	22,111	19,470	27,395	26,242	25,512	23,809	22,268	19,600	35
36	26,325	25,256	24,578	22,993	21,553	19,049	26,535	25,453	24,767	23,165	21,709	19,178	36
37	25,465	24,465	23,829	22,340	20,984	18,615	25,671	24,659	24,016	22,510	21,139	18,745	37
38	24,601	23,667	23,073	21,679	20,405	18,170	24,803	23,859	23,258	21,847	20,559	18,299	38
39	23,733	22,865	22,311	21,008	19,814	17,711	23,932	23,053	22,493	21,175	19,967	17,840	39
40	22,862	22,056	21,541	20,328	19,213	17,239	23,058	22,242	21,721	20,493	19,365	17,369	40
41	21,988	21,242	20,765	19,639	18,600	16,754	22,180	21,425	20,942	19,802	18,751	16,883	41
42	21,111	20,423	19,983	18,941	17,977	16,256	21,298	20,602	20,156	19,101	18,126	16,384	42
43	20,231	19,600	19,195	18,234	17,343	15,745	20,413	19,774	19,364	18,391	17,489	15,871	43
44	19,349	18,772	18,401	17,519	16,698	15,220	19,526	18,941	18,565	17,672	16,840	15,344	44
45	18,464	17,939	17,600	16,794	16,042	14,680	18,635	18,102	17,759	16,943	16,181	14,802	45
46	17,576	17,100	16,793	16,060	15,373	14,126	17,742	17,259	16,948	16,205	15,509	14,246	46
47	16,685	16,256	15,978	15,315	14,692	13,555	16,846	16,411	16,130	15,457	14,826	13,674	47
48	15,791	15,406	15,157	14,561	13,999	12,969	15,947	15,557	15,305	14,700	14,131	13,087	48
49	14,894	14,552	14,330	13,798	13,294	12,368	15,045	14,698	14,473	13,933	13,423	12,483	49
50	13,994	13,692	13,497	13,025	12,577	11,750	14,140	13,833	13,634	13,156	12,702	11,862	50
51	13,092	12,828	12,656	12,242	11,847	11,115	13,231	12,963	12,788	12,368	11,967	11,224	51
52	12,188	11,959	11,810	11,449	11,105	10,463	12,319	12,086	11,935	11,569	11,220	10,568	52
53	11,280	11,084	10,956	10,646	10,349	9,793	11,403	11,204	11,074	10,759	10,458	9,893	53
54	10,370	10,204	10,096	9,833	9,580	9,104	10,483	10,315	10,205	9,938	9,682	9,199	54
55	9,457	9,319	9,229	9,009	8,798	8,397	9,560	9,420	9,328	9,105	8,891	8,484	55
56	8,540	8,428	8,354	8,174	8,001	7,670	8,631	8,517	8,442	8,260	8,084	7,749	56
57	7,620	7,530	7,472	7,328	7,189	6,923	7,698	7,608	7,548	7,403	7,261	6,992	57
58	6,695	6,626	6,580	6,469	6,361	6,153	6,761	6,691	6,645	6,532	6,422	6,212	58
59	5,765	5,713	5,680	5,597	5,516	5,360	5,817	5,765	5,731	5,647	5,565	5,408	59
60	4,828	4,792	4,768	4,710	4,653	4,542	4,867	4,831	4,807	4,748	4,690	4,579	60
61	3,884	3,861	3,845	3,807	3,770	3,698	3,911	3,888	3,872	3,834	3,796	3,723	61
62	2,931	2,918	2,909	2,887	2,866	2,824	2,948	2,934	2,925	2,904	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