

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	55,481	50,674	47,793	41,555	36,457	28,775	55,709	50,869	47,969	41,692	36,564	28,841	0
1	54,781	50,099	47,288	41,191	36,194	28,638	55,005	50,290	47,461	41,326	36,299	28,703	1
2	54,059	49,501	46,762	40,807	35,913	28,487	54,282	49,693	46,936	40,943	36,020	28,553	2
3	53,329	48,895	46,227	40,414	35,624	28,329	53,556	49,091	46,404	40,554	35,734	28,399	3
4	52,593	48,283	45,685	40,014	35,328	28,166	52,824	48,483	45,866	40,157	35,441	28,238	4
5	51,854	47,666	45,137	39,607	35,025	27,998	52,087	47,868	45,321	39,754	35,142	28,073	5
6	51,110	47,043	44,583	39,194	34,717	27,824	51,347	47,249	44,771	39,344	34,837	27,902	6
7	50,362	46,414	44,023	38,774	34,401	27,645	50,602	46,624	44,215	38,928	34,525	27,726	7
8	49,609	45,780	43,457	38,348	34,079	27,460	49,853	45,994	43,653	38,506	34,207	27,545	8
9	48,852	45,140	42,885	37,914	33,750	27,269	49,101	45,358	43,086	38,077	33,882	27,358	9
10	48,091	44,495	42,307	37,474	33,414	27,072	48,344	44,718	42,512	37,641	33,551	27,165	10
11	47,326	43,844	41,722	37,027	33,071	26,869	47,583	44,072	41,932	37,199	33,213	26,966	11
12	46,557	43,188	41,132	36,573	32,721	26,660	46,818	43,420	41,347	36,750	32,868	26,762	12
13	45,783	42,527	40,536	36,112	32,365	26,445	46,049	42,763	40,755	36,294	32,516	26,551	13
14	45,007	41,860	39,934	35,645	32,001	26,223	45,277	42,102	40,158	35,832	32,157	26,334	14
15	44,226	41,189	39,326	35,170	31,630	25,995	44,502	41,436	39,556	35,363	31,792	26,111	15
16	43,443	40,513	38,713	34,690	31,253	25,761	43,723	40,764	38,948	34,887	31,420	25,881	16
17	42,658	39,833	38,095	34,203	30,869	25,520	42,941	40,088	38,334	34,405	31,040	25,645	17
18	41,870	39,149	37,473	33,711	30,479	25,274	42,156	39,407	37,715	33,916	30,654	25,403	18
19	41,081	38,463	36,847	33,214	30,082	25,021	41,367	38,721	37,090	33,421	30,260	25,153	19
20	40,290	37,772	36,217	32,710	29,680	24,763	40,574	38,030	36,459	32,917	29,858	24,896	20
21	39,496	37,077	35,580	32,200	29,270	24,497	39,777	37,334	35,822	32,407	29,449	24,631	21
22	38,698	36,377	34,938	31,682	28,852	24,223	38,977	36,632	35,178	31,889	29,031	24,359	22
23	37,896	35,671	34,289	31,156	28,426	23,941	38,173	35,924	34,528	31,363	28,605	24,078	23
24	37,090	34,959	33,634	30,623	27,991	23,651	37,364	35,210	33,871	30,829	28,170	23,789	24
25	36,280	34,242	32,972	30,082	27,547	23,352	36,551	34,490	33,208	30,287	27,727	23,491	25
26	35,466	33,519	32,304	29,532	27,095	23,045	35,733	33,764	32,537	29,736	27,274	23,184	26
27	34,648	32,790	31,630	28,975	26,634	22,728	34,911	33,033	31,860	29,177	26,812	22,867	27
28	33,827	32,057	30,949	28,410	26,165	22,403	34,085	32,295	31,176	28,610	26,341	22,541	28
29	33,003	31,318	30,262	27,837	25,687	22,068	33,256	31,553	30,485	28,034	25,861	22,206	29
30	32,174	30,573	29,569	27,256	25,199	21,724	32,423	30,804	29,789	27,451	25,372	21,861	30
31	31,341	29,823	28,868	26,666	24,701	21,369	31,586	30,050	29,085	26,859	24,873	21,507	31
32	30,505	29,066	28,161	26,068	24,194	21,004	30,745	29,291	28,375	26,259	24,365	21,141	32
33	29,664	28,304	27,446	25,460	23,677	20,628	29,901	28,525	27,658	25,650	23,847	20,765	33
34	28,819	27,535	26,725	24,843	23,149	20,240	29,052	27,754	26,934	25,031	23,319	20,378	34
35	27,969	26,761	25,996	24,218	22,612	19,842	28,200	26,977	26,203	24,404	22,780	19,980	35
36	27,116	25,980	25,261	23,583	22,063	19,431	27,344	26,194	25,466	23,769	22,231	19,570	36
37	26,260	25,195	24,519	22,939	21,505	19,009	26,484	25,406	24,722	23,123	21,672	19,148	37
38	25,400	24,403	23,770	22,287	20,936	18,575	25,620	24,612	23,970	22,469	21,102	18,714	38
39	24,536	23,606	23,014	21,625	20,356	18,129	24,754	23,812	23,212	21,806	20,522	18,268	39
40	23,668	22,803	22,251	20,954	19,765	17,670	23,883	23,007	22,448	21,134	19,930	17,809	40
41	22,798	21,995	21,482	20,274	19,163	17,198	23,009	22,196	21,676	20,453	19,328	17,337	41
42	21,924	21,182	20,707	19,585	18,551	16,713	22,132	21,379	20,898	19,762	18,714	16,852	42
43	21,048	20,364	19,926	18,888	17,928	16,215	21,251	20,557	20,113	19,061	18,089	16,353	43
44	20,171	19,542	19,139	18,183	17,295	15,704	20,368	19,731	19,322	18,352	17,452	15,840	44
45	19,290	18,715	18,346	17,468	16,650	15,179	19,482	18,899	18,524	17,634	16,805	15,313	45
46	18,406	17,882	17,546	16,743	15,994	14,639	18,593	18,062	17,720	16,907	16,147	14,772	46
47	17,519	17,045	16,739	16,009	15,326	14,084	17,702	17,221	16,911	16,170	15,477	14,217	47
48	16,629	16,202	15,926	15,266	14,646	13,514	16,808	16,374	16,094	15,424	14,795	13,646	48
49	15,737	15,354	15,107	14,514	13,954	12,929	15,911	15,523	15,271	14,669	14,101	13,060	49
50	14,843	14,502	14,282	13,752	13,251	12,329	15,011	14,665	14,441	13,903	13,394	12,457	50
51	13,946	13,645	13,450	12,981	12,535	11,712	14,108	13,802	13,604	13,127	12,675	11,838	51
52	13,047	12,784	12,613	12,200	11,808	11,079	13,202	12,934	12,760	12,341	11,942	11,201	52
53	12,145	11,917	11,769	11,410	11,068	10,428	12,292	12,060	11,909	11,544	11,196	10,546	53
54	11,241	11,046	10,919	10,610	10,315	9,761	11,379	11,180	11,050	10,737	10,436	9,873	54
55	10,335	10,170	10,062	9,800	9,549	9,075	10,461	10,293	10,184	9,918	9,662	9,180	55
56	9,426	9,288	9,199	8,980	8,770	8,371	9,540	9,400	9,309	9,087	8,873	8,468	56
57	8,513	8,401	8,328	8,149	7,976	7,647	8,614	8,500	8,426	8,244	8,068	7,734	57
58	7,597	7,508	7,450	7,307	7,168	6,903	7,684	7,593	7,534	7,389	7,248	6,979	58
59	6,676	6,608	6,562	6,451	6,344	6,137	6,748	6,679	6,633	6,520	6,411	6,201	59
60	5,750	5,699	5,666	5,583	5,503	5,347	5,807	5,756	5,722	5,638	5,556	5,399	60
61	4,817	4,782	4,758	4,700	4,643	4,533	4,861	4,824	4,800	4,741	4,684	4,572	61
62	3,877	3,854	3,838	3,800	3,763	3,691	3,907	3,883	3,868	3,830	3,792	3,719	62
63	2,927	2,913	2,905	2,883	2,861	2,820	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	0,978	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