

### 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: 67 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	56,134	51,209	48,262	41,893	36,701	28,902	56,377	51,417	48,450	42,038	36,814	28,972	0
1	55,438	50,638	47,762	41,534	36,443	28,769	55,677	50,843	47,946	41,677	36,554	28,837	1
2	54,718	50,045	47,241	41,155	36,167	28,622	54,958	50,251	47,426	41,299	36,279	28,692	2
3	53,992	49,444	46,710	40,767	35,882	28,468	54,235	49,653	46,900	40,915	35,999	28,541	3
4	53,259	48,836	46,173	40,372	35,591	28,309	53,506	49,049	46,366	40,524	35,711	28,385	4
5	52,523	48,223	45,630	39,971	35,294	28,145	52,773	48,439	45,827	40,127	35,418	28,224	5
6	51,783	47,604	45,081	39,563	34,991	27,976	52,036	47,824	45,282	39,723	35,118	28,058	6
7	51,038	46,980	44,526	39,149	34,681	27,801	51,295	47,204	44,731	39,312	34,812	27,887	7
8	50,289	46,351	43,965	38,728	34,364	27,621	50,549	46,579	44,174	38,896	34,500	27,710	8
9	49,535	45,715	43,398	38,301	34,041	27,435	49,800	45,948	43,611	38,473	34,181	27,528	9
10	48,777	45,075	42,825	37,866	33,711	27,243	49,047	45,312	43,043	38,043	33,855	27,340	10
11	48,015	44,428	42,246	37,425	33,374	27,045	48,289	44,670	42,469	37,607	33,523	27,147	11
12	47,249	43,777	41,661	36,977	33,030	26,841	47,528	44,024	41,888	37,164	33,184	26,948	12
13	46,480	43,120	41,069	36,522	32,680	26,631	46,763	43,372	41,302	36,714	32,839	26,742	13
14	45,706	42,458	40,473	36,060	32,322	26,415	45,994	42,715	40,711	36,258	32,487	26,531	14
15	44,929	41,791	39,870	35,592	31,958	26,193	45,223	42,054	40,114	35,795	32,128	26,314	15
16	44,150	41,120	39,263	35,118	31,587	25,965	44,447	41,387	39,511	35,327	31,762	26,091	16
17	43,367	40,445	38,651	34,638	31,209	25,730	43,669	40,716	38,903	34,851	31,390	25,861	17
18	42,583	39,767	38,034	34,152	30,826	25,490	42,887	40,040	38,290	34,369	31,010	25,625	18
19	41,798	39,085	37,413	33,661	30,437	25,244	42,102	39,360	37,671	33,880	30,623	25,382	19
20	41,010	38,399	36,788	33,164	30,041	24,992	41,313	38,673	37,045	33,384	30,229	25,131	20
21	40,220	37,709	36,158	32,661	29,639	24,733	40,520	37,982	36,414	32,880	29,827	24,874	21
22	39,425	37,014	35,521	32,150	29,228	24,467	39,723	37,285	35,776	32,369	29,417	24,609	22
23	38,627	36,313	34,879	31,632	28,809	24,192	38,923	36,583	35,132	31,850	28,999	24,336	23
24	37,825	35,607	34,229	31,105	28,382	23,910	38,118	35,874	34,482	31,324	28,572	24,054	24
25	37,019	34,894	33,574	30,571	27,947	23,619	37,308	35,160	33,824	30,789	28,136	23,764	25
26	36,208	34,177	32,911	30,029	27,502	23,319	36,494	34,439	33,160	30,246	27,691	23,465	26
27	35,395	33,454	32,243	29,480	27,050	23,011	35,676	33,713	32,488	29,694	27,238	23,157	27
28	34,578	32,726	31,569	28,923	26,589	22,694	34,854	32,981	31,811	29,135	26,775	22,840	28
29	33,757	31,992	30,888	28,357	26,119	22,368	34,029	32,243	31,127	28,567	26,304	22,513	29
30	32,932	31,253	30,201	27,784	25,640	22,032	33,199	31,501	30,436	27,992	25,824	22,178	30
31	32,103	30,508	29,506	27,202	25,151	21,687	32,367	30,752	29,739	27,408	25,334	21,832	31
32	31,270	29,757	28,805	26,611	24,653	21,331	31,530	29,998	29,036	26,816	24,835	21,477	32
33	30,433	29,000	28,097	26,012	24,145	20,965	30,689	29,239	28,225	26,215	24,327	21,111	33
34	29,591	28,237	27,382	25,403	23,627	20,588	29,844	28,473	27,608	25,605	23,808	20,734	34
35	28,746	27,468	26,660	24,786	23,098	20,199	28,996	27,702	26,884	24,987	23,279	20,347	35
36	27,897	26,693	25,931	24,160	22,560	19,800	28,144	26,925	26,153	24,360	22,740	19,948	36
37	27,044	25,913	25,196	23,525	22,011	19,389	27,288	26,142	25,416	23,723	22,191	19,537	37
38	26,187	25,127	24,453	22,881	21,452	18,966	26,428	25,354	24,672	23,078	21,631	19,115	38
39	25,327	24,335	23,704	22,228	20,882	18,531	25,565	24,560	23,921	22,425	21,061	18,681	39
40	24,464	23,538	22,949	21,566	20,302	18,084	24,699	23,761	23,163	21,762	20,481	18,234	40
41	23,597	22,735	22,186	20,895	19,711	17,624	23,829	22,956	22,399	21,090	19,889	17,775	41
42	22,727	21,928	21,417	20,215	19,109	17,152	22,956	22,145	21,628	20,408	19,287	17,303	42
43	21,855	21,116	20,643	19,527	18,497	16,667	22,080	21,330	20,850	19,718	18,673	16,817	43
44	20,981	20,300	19,863	18,831	17,875	16,169	21,200	20,509	20,066	19,018	18,049	16,318	44
45	20,104	19,478	19,077	18,125	17,242	15,658	20,319	19,684	19,276	18,310	17,413	15,806	45
46	19,224	18,652	18,284	17,411	16,597	15,133	19,435	18,854	18,480	17,593	16,767	15,280	46
47	18,341	17,820	17,485	16,687	15,941	14,593	18,548	18,019	17,679	16,867	16,110	14,740	47
48	17,455	16,984	16,680	15,954	15,274	14,038	17,659	17,180	16,870	16,132	15,441	14,186	48
49	16,568	16,143	15,869	15,212	14,595	13,469	16,767	16,335	16,056	15,388	14,761	13,616	49
50	15,678	15,298	15,052	14,461	13,905	12,885	15,872	15,485	15,235	14,634	14,068	13,031	50
51	14,786	14,448	14,229	13,702	13,303	12,286	14,975	14,630	14,407	13,870	13,363	12,429	51
52	13,893	13,594	13,400	12,933	12,490	11,670	14,074	13,769	13,572	13,096	12,645	11,811	52
53	12,997	12,735	12,565	12,155	11,765	11,039	13,170	12,903	12,730	12,312	11,915	11,176	53
54	12,099	11,872	11,725	11,368	11,027	10,391	12,263	12,032	11,881	11,518	11,171	10,523	54
55	11,199	11,005	10,878	10,571	10,277	9,726	11,352	11,154	11,025	10,712	10,413	9,851	55
56	10,297	10,133	10,026	9,765	9,515	9,044	10,437	10,270	10,161	9,895	9,640	9,160	56
57	9,392	9,256	9,167	8,949	8,739	8,343	9,519	9,379	9,288	9,067	8,854	8,450	57
58	8,485	8,373	8,300	8,122	7,950	7,623	8,596	8,482	8,408	8,227	8,052	7,719	58
59	7,573	7,484	7,426	7,284	7,146	6,882	7,668	7,578	7,519	7,374	7,234	6,965	59
60	6,657	6,588	6,543	6,433	6,325	6,119	6,736	6,666	6,620	6,508	6,399	6,190	60
61	5,735	5,684	5,651	5,568	5,488	5,333	5,798	5,746	5,712	5,629	5,547	5,390	61
62	4,806	4,770	4,747	4,689	4,632	4,522	4,854	4,818	4,794	4,735	4,678	4,566	62
63	3,869	3,846	3,830	3,793	3,756	3,684	3,903	3,879	3,864	3,826	3,788	3,715	63
64	2,922	2,909	2,900	2,878	2,857	2,815	2,943	2,930	2,921	2,899	2,877	2,835	64
65	1,963	1,957	1,953	1,943	1,933	1,914	1,973	1,967	1,963	1,953	1,943	1,924	65
66	0,990	0,988	0,987	0,985	0,982	0,977	0,993	0,991	0,990	0,988	0,985	0,980	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