

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: 55 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	47,780	44,242	42,087	37,320	33,908	27,025	47,892	44,340	42,177	37,394	33,968	27,066	0
1	47,039	43,613	41,523	36,891	32,981	26,835	47,145	43,707	41,609	36,961	33,038	26,874	1
2	46,277	42,963	40,938	36,442	32,635	26,630	46,383	43,057	41,025	36,512	32,693	26,669	2
3	45,508	42,305	40,345	35,983	32,281	26,416	45,617	42,401	40,434	36,056	32,341	26,458	3
4	44,734	41,640	39,744	35,516	31,918	26,196	44,845	41,739	39,835	35,592	31,980	26,239	4
5	43,955	40,970	39,137	35,043	31,547	25,968	44,068	41,071	39,231	35,120	31,612	26,013	5
6	43,172	40,294	38,524	34,561	31,169	25,734	43,288	40,397	38,620	34,641	31,236	25,781	6
7	42,385	39,612	37,904	34,072	30,783	25,492	42,503	39,717	38,002	34,155	30,852	25,541	7
8	41,593	38,924	37,277	33,576	30,389	25,243	41,713	39,032	37,378	33,661	30,460	25,294	8
9	40,797	38,230	36,644	33,071	29,986	24,986	40,920	38,341	36,748	33,159	30,061	25,040	9
10	39,997	37,530	36,004	32,559	29,575	24,721	40,122	37,644	36,111	32,650	29,653	24,778	10
11	39,192	36,824	35,357	32,039	29,156	24,447	39,321	36,941	35,467	32,133	29,237	24,507	11
12	38,383	36,113	34,704	31,510	28,729	24,166	38,515	36,233	34,817	31,608	28,813	24,229	12
13	37,570	35,396	34,044	30,974	28,293	23,876	37,705	35,519	34,161	31,075	28,380	23,942	13
14	36,753	34,673	33,378	30,431	27,848	23,578	36,891	34,800	33,498	30,534	27,939	23,647	14
15	35,933	33,945	32,706	29,879	27,395	23,271	36,074	34,075	32,829	29,986	27,489	23,343	15
16	35,109	33,212	32,028	29,320	26,933	22,955	35,253	33,345	32,154	29,430	27,030	23,031	16
17	34,283	32,475	31,344	28,753	26,463	22,631	34,429	32,610	31,472	28,866	26,563	22,709	17
18	33,454	31,733	30,654	28,179	25,985	22,298	33,601	31,869	30,784	28,294	26,087	22,379	18
19	32,623	30,986	29,960	27,599	25,499	21,956	32,769	31,123	30,090	27,714	25,602	22,038	19
20	31,789	30,236	29,260	27,011	25,005	21,605	31,933	30,370	29,389	27,125	25,107	21,688	20
21	30,951	29,480	28,554	26,414	24,501	21,244	31,093	29,612	28,680	26,528	24,602	21,327	21
22	30,110	28,718	27,841	25,809	23,987	20,873	30,249	28,848	27,965	25,921	24,088	20,955	22
23	29,265	27,951	27,121	25,196	23,463	20,491	29,401	28,078	27,243	25,306	23,563	20,572	23
24	28,415	27,177	26,394	24,572	22,929	20,097	28,548	27,302	26,514	24,681	23,027	20,178	24
25	27,562	26,397	25,659	23,940	22,384	19,691	27,691	26,519	25,777	24,047	22,481	19,771	25
26	26,704	25,611	24,918	23,299	21,828	19,274	26,829	25,730	25,032	23,402	21,923	19,353	26
27	25,842	24,819	24,169	22,648	21,262	18,844	25,964	24,934	24,280	22,749	21,355	18,922	27
28	24,977	24,022	23,414	21,988	20,685	18,402	25,094	24,132	23,520	22,085	20,775	18,478	28
29	24,108	23,218	22,651	21,318	20,097	17,947	24,220	23,324	22,754	21,413	20,184	18,021	29
30	23,234	22,408	21,881	20,639	19,497	17,479	23,342	22,511	21,980	20,730	19,582	17,551	30
31	22,357	21,593	21,104	19,950	18,886	16,997	22,460	21,691	21,199	20,038	18,967	17,067	31
32	21,476	20,771	20,319	19,251	18,263	16,500	21,574	20,865	20,410	19,335	18,341	16,568	32
33	20,590	19,942	19,527	18,541	17,627	15,989	20,684	20,032	19,614	18,623	17,703	16,055	33
34	19,700	19,107	18,727	17,821	16,979	15,463	19,790	19,194	18,810	17,900	17,052	15,527	34
35	18,806	18,266	17,919	17,091	16,318	14,922	18,892	18,348	17,999	17,166	16,389	14,984	35
36	17,908	17,419	17,103	16,350	15,645	14,364	17,990	17,497	17,179	16,422	15,712	14,424	36
37	17,007	16,565	16,280	15,599	14,959	13,791	17,083	16,639	16,352	15,666	15,022	13,848	37
38	16,101	15,705	15,450	14,836	14,259	13,201	16,172	15,774	15,517	14,900	14,319	13,255	38
39	15,191	14,839	14,611	14,063	13,546	12,593	15,257	14,903	14,674	14,123	13,603	12,644	39
40	14,277	13,966	13,764	13,279	12,819	11,968	14,339	14,026	13,823	13,335	12,872	12,016	40
41	13,358	13,086	12,910	12,483	12,077	11,324	13,415	13,142	12,964	12,535	12,127	11,369	41
42	12,436	12,201	12,047	11,676	11,322	10,662	12,488	12,251	12,097	11,724	11,368	10,703	42
43	11,510	11,308	11,177	10,858	10,553	9,980	11,556	11,353	11,221	10,900	10,593	10,018	43
44	10,580	10,410	10,298	10,028	9,768	9,279	10,620	10,449	10,337	10,065	9,804	9,312	44
45	9,646	9,504	9,411	9,186	8,968	8,557	9,680	9,538	9,445	9,218	8,999	8,586	45
46	8,706	8,591	8,515	8,331	8,152	7,813	8,736	8,620	8,544	8,358	8,179	7,839	46
47	7,762	7,670	7,610	7,463	7,320	7,047	7,787	7,695	7,634	7,486	7,343	7,069	47
48	6,813	6,742	6,696	6,582	6,471	6,258	6,833	6,762	6,716	6,601	6,490	6,277	48
49	5,858	5,806	5,772	5,687	5,604	5,445	5,875	5,822	5,788	5,703	5,620	5,460	49
50	4,898	4,862	4,838	4,778	4,720	4,607	4,911	4,874	4,850	4,790	4,732	4,619	50
51	3,933	3,909	3,893	3,855	3,817	3,743	3,941	3,918	3,902	3,863	3,825	3,751	51
52	2,961	2,947	2,938	2,916	2,894	2,852	2,966	2,953	2,944	2,921	2,900	2,857	52
53	1,982	1,975	1,971	1,961	1,951	1,932	1,984	1,978	1,974	1,964	1,954	1,935	53
54	0,995	0,993	0,992	0,990	0,987	0,982	0,996	0,994	0,993	0,991	0,988	0,983	54
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

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

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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: 56 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	48,515	44,864	42,644	37,744	33,631	27,213	48,633	44,968	42,740	37,821	33,694	27,255	0
1	47,777	44,240	42,086	37,321	33,310	27,029	47,891	44,340	42,178	37,395	33,370	27,069	1
2	47,019	43,596	41,507	36,878	32,971	26,829	47,133	43,696	41,599	36,953	33,032	26,870	2
3	46,254	42,943	40,919	36,426	32,623	26,622	46,370	43,045	41,014	36,504	32,686	26,665	3
4	45,483	42,283	40,324	35,966	32,267	26,407	45,602	42,388	40,421	36,046	32,333	26,452	4
5	44,708	41,618	39,723	35,499	31,903	26,186	44,829	41,725	39,823	35,581	31,971	26,233	5
6	43,929	40,947	39,116	35,025	31,532	25,958	44,052	41,056	39,217	35,109	31,603	26,007	6
7	43,146	40,270	38,502	34,543	31,153	25,723	43,271	40,382	38,606	34,630	31,226	25,775	7
8	42,358	39,587	37,881	34,053	30,767	25,480	42,485	39,702	37,988	34,143	30,842	25,535	8
9	41,565	38,898	37,253	33,556	30,372	25,230	41,696	39,016	37,363	33,648	30,450	25,287	9
10	40,768	38,204	36,619	33,050	29,969	24,973	40,902	38,325	36,733	33,146	30,050	25,032	10
11	39,967	37,503	35,979	32,538	29,557	24,707	40,104	37,627	36,095	32,637	29,642	24,770	11
12	39,162	36,797	35,332	32,017	29,138	24,433	39,302	36,925	35,452	32,119	29,226	24,499	12
13	38,353	36,086	34,678	31,488	28,710	24,152	38,496	36,216	34,801	31,594	28,801	24,221	13
14	37,540	35,368	34,019	30,952	28,273	23,861	37,687	35,503	34,145	31,062	28,368	23,934	14
15	36,724	34,646	33,353	30,408	27,829	23,563	36,873	34,784	33,483	30,521	27,927	23,639	15
16	35,904	33,919	32,681	29,857	27,376	23,256	36,057	34,059	32,814	29,973	27,478	23,335	16
17	35,081	33,186	32,003	29,298	26,914	22,940	35,236	33,330	32,139	29,418	27,020	23,023	17
18	34,256	32,450	31,320	28,733	26,445	22,617	34,412	32,594	31,458	28,854	26,552	22,701	18
19	33,429	31,710	30,633	28,160	25,968	22,285	33,584	31,854	30,770	28,282	26,076	22,370	19
20	32,599	30,965	29,940	27,581	25,483	21,944	32,753	31,108	30,076	27,702	25,591	22,030	20
21	31,766	30,215	29,240	26,993	24,989	21,593	31,917	30,355	29,374	27,113	25,096	21,679	21
22	30,929	29,459	28,534	26,397	24,485	21,232	31,077	29,597	28,666	26,515	24,591	21,318	22
23	30,088	28,697	27,821	25,792	23,971	20,860	30,233	28,833	27,951	25,909	24,077	20,946	23
24	29,242	27,930	27,101	25,178	23,447	20,478	29,384	28,063	27,229	25,293	23,551	20,563	24
25	28,393	27,156	26,373	24,554	22,913	20,084	28,531	27,286	26,499	24,668	23,015	20,168	25
26	27,539	26,376	25,639	23,922	22,368	19,678	27,674	26,503	25,761	24,033	22,468	19,761	26
27	26,682	25,590	24,898	23,281	21,812	19,260	26,812	25,713	25,016	23,388	21,911	19,342	27
28	25,821	24,799	24,150	22,630	21,246	18,831	25,946	24,918	24,264	22,735	21,342	18,911	28
29	24,956	24,002	23,394	21,970	20,669	18,389	25,077	24,116	23,505	22,072	20,762	18,467	29
30	24,087	23,198	22,632	21,301	20,081	17,934	24,203	23,309	22,739	21,399	20,172	18,010	30
31	23,214	22,389	21,862	20,622	19,482	17,465	23,326	22,495	21,965	20,717	19,569	17,540	31
32	22,337	21,573	21,085	19,933	18,870	16,983	22,444	21,676	21,184	20,024	18,955	17,056	32
33	21,455	20,751	20,300	19,233	18,247	16,487	21,559	20,850	20,396	19,322	18,329	16,558	33
34	20,570	19,923	19,508	18,524	17,611	15,975	20,669	20,018	19,600	18,609	17,691	16,045	34
35	19,680	19,088	18,708	17,804	16,963	15,449	19,775	19,179	18,796	17,886	17,040	15,517	35
36	18,787	18,247	17,900	17,074	16,302	14,908	18,877	18,334	17,985	17,153	16,376	14,973	36
37	17,889	17,401	17,086	16,333	15,629	14,351	17,975	17,483	17,166	16,409	15,700	14,413	37
38	16,988	16,548	16,263	15,582	14,943	13,777	17,069	16,625	16,339	15,654	15,011	13,837	38
39	16,083	15,688	15,433	14,821	14,244	13,187	16,159	15,761	15,504	14,888	14,308	13,245	39
40	15,174	14,822	14,595	14,048	13,531	12,580	15,245	14,891	14,662	14,112	13,592	12,635	40
41	14,260	13,950	13,749	13,264	12,805	11,955	14,326	14,014	13,811	13,324	12,861	12,007	41
42	13,343	13,072	12,895	12,469	12,064	11,312	13,404	13,130	12,953	12,524	12,117	11,360	42
43	12,423	12,187	12,034	11,664	11,310	10,651	12,477	12,240	12,086	11,713	11,358	10,695	43
44	11,498	11,296	11,165	10,846	10,542	9,970	11,546	11,343	11,211	10,891	10,584	10,010	44
45	10,569	10,399	10,288	10,017	9,758	9,270	10,611	10,440	10,328	10,057	9,796	9,305	45
46	9,635	9,494	9,401	9,176	8,959	8,548	9,672	9,530	9,437	9,211	8,992	8,580	46
47	8,697	8,582	8,506	8,322	8,144	7,805	8,729	8,613	8,538	8,352	8,173	7,833	47
48	7,754	7,662	7,602	7,455	7,312	7,040	7,782	7,689	7,629	7,481	7,338	7,064	48
49	6,806	6,735	6,689	6,575	6,464	6,252	6,829	6,758	6,711	6,597	6,486	6,273	49
50	5,853	5,801	5,766	5,682	5,599	5,440	5,871	5,819	5,784	5,699	5,617	5,457	50
51	4,894	4,858	4,833	4,774	4,716	4,603	4,908	4,872	4,847	4,788	4,729	4,616	51
52	3,930	3,906	3,890	3,852	3,814	3,740	3,940	3,916	3,900	3,862	3,824	3,750	52
53	2,959	2,945	2,936	2,914	2,893	2,850	2,965	2,951	2,943	2,920	2,899	2,856	53
54	1,981	1,975	1,971	1,960	1,951	1,931	1,984	1,978	1,974	1,964	1,954	1,934	54
55	0,995	0,993	0,992	0,989	0,987	0,982	0,996	0,994	0,993	0,990	0,988	0,983	55
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

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Age au terme de la carrière professionnelle: 57 ans													
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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	49,243	45,480	43,194	38,160	33,946	27,394	49,369	45,990	43,296	38,242	34,012	27,438	0
1	48,509	44,861	42,642	37,743	33,632	27,216	48,631	44,967	42,739	37,822	33,695	27,258	1
2	47,755	44,221	42,069	37,307	33,299	27,022	47,876	44,328	42,166	37,386	33,363	27,065	2
3	46,993	43,573	41,486	36,861	32,958	26,820	47,117	43,682	41,587	36,944	33,025	26,865	3
4	46,226	42,918	40,897	36,408	32,608	26,611	46,353	43,030	41,000	36,493	32,678	26,659	4
5	45,455	42,258	40,302	35,948	32,251	26,397	45,584	42,372	40,407	36,034	32,323	26,446	5
6	44,680	41,592	39,700	35,480	31,887	26,175	44,811	41,709	39,808	35,569	31,961	26,227	6
7	43,900	40,921	39,092	35,005	31,516	25,946	44,033	41,040	39,202	35,097	31,592	26,000	7
8	43,116	40,243	38,477	34,522	31,136	25,710	43,252	40,365	38,590	34,617	31,216	25,767	8
9	42,327	39,559	37,855	34,031	30,748	25,467	42,466	39,684	37,972	34,129	30,831	25,527	9
10	41,534	38,870	37,227	33,533	30,353	25,217	41,676	38,998	37,347	33,635	30,439	25,279	10
11	40,737	38,175	36,593	33,028	29,949	24,958	40,882	38,307	36,716	33,132	30,038	25,024	11
12	39,935	37,474	35,952	32,514	29,537	24,692	40,084	37,609	36,078	32,622	29,630	24,761	12
13	39,130	36,768	35,304	31,993	29,117	24,418	39,282	36,906	35,434	32,105	29,213	24,490	13
14	38,321	36,056	34,651	31,464	28,689	24,136	38,476	36,198	34,784	31,580	28,789	24,211	14
15	37,508	35,339	33,991	30,928	28,252	23,845	37,667	35,485	34,128	31,047	28,356	23,925	15
16	36,692	34,617	33,325	30,384	27,808	23,547	36,854	34,766	33,466	30,507	27,915	23,630	16
17	35,873	33,890	32,654	29,834	27,355	23,240	36,038	34,042	32,798	29,959	27,466	23,326	17
18	35,052	33,160	31,978	29,276	26,895	22,925	35,218	33,312	32,123	29,404	27,008	23,014	18
19	34,229	32,425	31,297	28,712	26,427	22,603	34,394	32,578	31,442	28,840	26,541	22,692	19
20	33,403	31,686	30,610	28,141	25,951	22,271	33,566	31,837	30,754	28,268	26,064	22,361	20
21	32,574	30,942	29,918	27,561	25,466	21,930	32,734	31,091	30,060	27,688	25,579	22,021	21
22	31,741	30,192	29,218	26,974	24,972	21,580	31,899	30,339	29,359	27,099	25,084	21,670	22
23	30,904	29,436	28,512	26,377	24,468	21,219	31,059	29,581	28,650	26,501	24,579	21,308	23
24	30,063	28,674	27,799	25,772	23,954	20,847	30,214	28,816	27,935	25,894	24,064	20,936	24
25	29,217	27,906	27,078	25,158	23,429	20,463	29,366	28,045	27,212	25,278	23,538	20,553	25
26	28,368	27,132	26,351	24,534	22,895	20,069	28,512	27,268	26,481	24,652	23,002	20,157	26
27	27,515	26,353	25,617	23,902	22,350	19,663	27,655	26,485	25,744	24,017	22,454	19,750	27
28	26,658	25,568	24,876	23,261	21,795	19,246	26,793	25,695	24,999	23,373	21,897	19,331	28
29	25,797	24,777	24,128	22,611	21,229	18,816	25,928	24,900	24,247	22,719	21,328	18,900	29
30	24,932	23,979	23,373	21,951	20,652	18,374	25,058	24,099	23,488	22,056	20,749	18,456	30
31	24,063	23,176	22,611	21,281	20,063	17,919	24,185	23,292	22,722	21,384	20,158	17,999	31
32	23,190	22,367	21,841	20,602	19,464	17,450	23,308	22,478	21,949	20,702	19,555	17,529	32
33	22,313	21,551	21,064	19,913	18,852	16,968	22,426	21,659	21,168	20,009	18,941	17,044	33
34	21,432	20,729	20,279	19,214	18,229	16,471	21,541	20,833	20,380	19,307	18,315	16,546	34
35	20,547	19,901	19,487	18,504	17,593	15,960	20,651	20,001	19,584	18,594	17,677	16,033	35
36	19,658	19,067	18,687	17,785	16,945	15,434	19,758	19,163	18,780	17,872	17,026	15,505	36
37	18,765	18,226	17,880	17,055	16,285	14,892	18,860	18,318	17,969	17,138	16,363	14,961	37
38	17,868	17,380	17,066	16,315	15,612	14,335	17,959	17,467	17,150	16,394	15,687	14,402	38
39	16,967	16,528	16,244	15,564	14,926	13,762	17,053	16,610	16,324	15,640	14,998	13,826	39
40	16,063	15,669	15,414	14,803	14,227	13,172	16,144	15,747	15,490	14,875	14,295	13,233	40
41	15,154	14,804	14,576	14,031	13,515	12,565	15,230	14,877	14,648	14,099	13,579	12,624	41
42	14,242	13,933	13,732	13,248	12,789	11,941	14,312	14,000	13,798	13,311	12,849	11,996	42
43	13,327	13,056	12,879	12,454	12,050	11,299	13,390	13,118	12,940	12,512	12,105	11,350	43
44	12,407	12,172	12,020	11,650	11,297	10,639	12,465	12,228	12,074	11,702	11,347	10,685	44
45	11,484	11,283	11,152	10,834	10,529	9,959	11,535	11,333	11,201	10,881	10,575	10,001	45
46	10,556	10,386	10,275	10,005	9,746	9,259	10,602	10,431	10,319	10,048	9,787	9,297	46
47	9,623	9,482	9,390	9,165	8,948	8,538	9,664	9,522	9,429	9,203	8,985	8,573	47
48	8,686	8,571	8,496	8,312	8,134	7,796	8,722	8,606	8,531	8,346	8,167	7,827	48
49	7,745	7,653	7,593	7,446	7,304	7,032	7,776	7,684	7,623	7,476	7,332	7,059	49
50	6,798	6,728	6,681	6,568	6,457	6,245	6,824	6,753	6,707	6,592	6,481	6,268	50
51	5,847	5,794	5,760	5,676	5,593	5,435	5,867	5,815	5,780	5,696	5,613	5,453	51
52	4,889	4,853	4,829	4,769	4,711	4,599	4,905	4,869	4,845	4,785	4,727	4,614	52
53	3,926	3,903	3,887	3,849	3,811	3,737	3,938	3,914	3,898	3,860	3,822	3,748	53
54	2,957	2,943	2,934	2,912	2,891	2,848	2,964	2,950	2,941	2,919	2,898	2,855	54
55	1,980	1,974	1,969	1,959	1,950	1,930	1,983	1,977	1,973	1,963	1,953	1,934	55
56	0,994	0,993	0,992	0,989	0,987	0,981	0,996	0,994	0,993	0,990	0,988	0,982	56
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													

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: 58 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	49,965	46,088	43,737	38,568	34,254	27,570	50,099	46,205	43,845	38,655	34,324	27,616	0
1	49,235	45,474	43,190	38,158	33,946	27,396	49,365	45,588	43,294	38,242	34,013	27,441	1
2	48,485	44,839	42,622	37,728	33,620	27,208	48,614	44,953	42,727	37,812	33,688	27,253	2
3	47,727	44,196	42,046	37,289	33,284	27,012	47,859	44,313	42,153	37,376	33,355	27,059	3
4	46,963	43,546	41,462	36,842	32,941	26,809	47,098	43,666	41,572	36,931	33,015	26,859	4
5	46,196	42,891	40,872	36,388	32,591	26,600	46,333	43,013	40,984	36,480	32,667	26,652	5
6	45,424	42,230	40,276	35,927	32,234	26,385	45,564	42,354	40,391	36,021	32,312	26,439	6
7	44,648	41,564	39,673	35,458	31,869	26,162	44,790	41,690	39,791	35,555	31,950	26,219	7
8	43,867	40,891	39,064	34,982	31,497	25,933	44,012	41,021	39,185	35,082	31,581	25,992	8
9	43,082	40,213	38,449	34,498	31,116	25,696	43,230	40,346	38,572	34,602	31,203	25,759	9
10	42,293	39,529	37,826	34,007	30,728	25,453	42,444	39,665	37,954	34,114	30,818	25,518	10
11	41,499	38,839	37,198	33,509	30,332	25,201	41,654	38,978	37,329	33,619	30,426	25,270	11
12	40,701	38,143	36,563	33,002	29,928	24,942	40,860	38,286	36,697	33,117	30,025	25,014	12
13	39,900	37,442	35,921	32,488	29,515	24,676	40,062	37,589	36,059	32,606	29,616	24,751	13
14	39,094	36,736	35,274	31,967	29,095	24,401	39,260	36,886	35,416	32,089	29,200	24,480	14
15	38,285	36,024	34,620	31,438	28,666	24,119	38,454	36,178	34,766	31,564	28,775	24,201	15
16	37,473	35,307	33,961	30,902	28,230	23,828	37,645	35,465	34,110	31,032	28,343	23,915	16
17	36,658	34,586	33,296	30,359	27,786	23,530	36,833	34,747	33,448	30,492	27,902	23,620	17
18	35,841	33,861	32,626	29,810	27,334	23,224	36,017	34,023	32,780	29,944	27,452	23,316	18
19	35,022	33,132	31,952	29,253	26,875	22,910	35,197	33,294	32,105	29,388	26,994	23,004	19
20	34,200	32,399	31,272	28,690	26,408	22,588	34,373	32,559	31,424	28,825	26,527	22,682	20
21	33,375	31,660	30,586	28,119	25,933	22,257	33,546	31,818	30,737	28,253	26,051	22,351	21
22	32,546	30,916	29,893	27,540	25,448	21,916	32,714	31,072	30,042	27,672	25,566	22,010	22
23	31,713	30,166	29,194	26,952	24,953	21,565	31,878	30,320	29,341	27,083	25,070	21,659	23
24	30,876	29,410	28,487	26,355	24,449	21,203	31,038	29,561	28,632	26,485	24,565	21,297	24
25	30,035	28,648	27,774	25,750	23,934	20,831	30,193	28,797	27,916	25,878	24,049	20,925	25
26	29,189	27,880	27,054	25,136	23,410	20,448	29,344	28,025	27,193	25,261	23,523	20,540	26
27	28,340	27,107	26,327	24,512	22,875	20,053	28,490	27,248	26,462	24,635	22,986	20,145	27
28	27,487	26,327	25,593	23,880	22,330	19,648	27,633	26,465	25,724	24,000	22,439	19,738	28
29	26,631	25,542	24,852	23,239	21,775	19,230	26,772	25,675	24,980	23,356	21,881	19,318	29
30	25,770	24,751	24,104	22,589	21,209	18,800	25,907	24,880	24,228	22,702	21,313	18,887	30
31	24,906	23,954	23,349	21,929	20,632	18,358	25,038	24,079	23,470	22,039	20,733	18,443	31
32	24,037	23,151	22,587	21,260	20,044	17,902	24,164	23,272	22,704	21,367	20,142	17,986	32
33	23,164	22,342	21,817	20,580	19,444	17,433	23,287	22,459	21,930	20,685	19,540	17,516	33
34	22,287	21,526	21,039	19,891	18,832	16,951	22,406	21,640	21,149	19,992	18,926	17,031	34
35	21,406	20,704	20,255	19,191	18,208	16,454	21,521	20,814	20,361	19,290	18,300	16,533	35
36	20,521	19,876	19,463	18,482	17,572	15,942	20,632	19,982	19,565	18,578	17,661	16,020	36
37	19,632	19,043	18,664	17,763	16,925	15,416	19,738	19,144	18,762	17,855	17,011	15,491	37
38	18,740	18,203	17,857	17,033	16,265	14,875	18,841	18,300	17,952	17,122	16,348	14,948	38
39	17,844	17,357	17,043	16,294	15,592	14,318	17,940	17,450	17,133	16,379	15,672	14,389	39
40	16,944	16,505	16,222	15,544	14,907	13,745	17,035	16,593	16,308	15,625	14,983	13,813	40
41	16,040	15,647	15,393	14,783	14,208	13,155	16,127	15,730	15,474	14,860	14,281	13,221	41
42	15,133	14,783	14,556	14,011	13,497	12,549	15,214	14,861	14,633	14,084	13,565	12,611	42
43	14,222	13,913	13,713	13,230	12,772	11,926	14,297	13,985	13,783	13,297	12,836	11,984	43
44	13,308	13,038	12,862	12,438	12,034	11,284	13,376	13,104	12,927	12,499	12,093	11,338	44
45	12,390	12,156	12,003	11,634	11,282	10,625	12,452	12,216	12,062	11,690	11,336	10,674	45
46	11,468	11,267	11,136	10,819	10,515	9,946	11,523	11,321	11,190	10,870	10,564	9,991	46
47	10,541	10,371	10,260	9,991	9,733	9,246	10,591	10,421	10,309	10,038	9,778	9,288	47
48	9,610	9,469	9,376	9,152	8,936	8,527	9,655	9,513	9,420	9,194	8,977	8,565	48
49	8,674	8,559	8,484	8,301	8,123	7,786	8,714	8,599	8,523	8,338	8,160	7,820	49
50	7,734	7,643	7,583	7,436	7,294	7,023	7,769	7,677	7,617	7,469	7,326	7,053	50
51	6,789	6,719	6,673	6,559	6,449	6,237	6,819	6,748	6,701	6,587	6,476	6,263	51
52	5,840	5,787	5,753	5,669	5,587	5,428	5,863	5,811	5,776	5,692	5,609	5,450	52
53	4,884	4,848	4,824	4,764	4,706	4,594	4,902	4,866	4,842	4,782	4,724	4,611	53
54	3,923	3,899	3,883	3,845	3,807	3,734	3,936	3,912	3,896	3,858	3,820	3,746	54
55	2,954	2,941	2,932	2,910	2,888	2,846	2,962	2,949	2,940	2,918	2,896	2,854	55
56	1,978	1,972	1,968	1,958	1,948	1,929	1,983	1,976	1,972	1,962	1,952	1,933	56
57	0,994	0,993	0,991	0,989	0,986	0,981	0,995	0,994	0,993	0,990	0,987	0,982	57
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

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: 59 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	50,680	46,689	44,272	38,969	34,554	27,740	50,824	46,814	44,386	39,061	34,628	27,788	0
1	49,955	46,080	43,731	38,565	34,252	27,571	50,093	46,201	43,841	38,654	34,324	27,618	1
2	49,208	45,450	43,168	38,141	33,932	27,388	49,346	45,572	43,279	38,230	34,004	27,436	2
3	48,453	44,812	42,597	37,708	33,603	27,198	48,595	44,936	42,711	37,800	33,678	27,247	3
4	47,693	44,167	42,019	37,267	33,267	27,000	47,838	44,294	42,136	37,362	33,344	27,052	4
5	46,930	43,517	41,435	36,820	32,923	26,797	47,076	43,646	41,554	36,917	33,003	26,851	5
6	46,161	42,861	40,844	36,365	32,573	26,587	46,310	42,993	40,966	36,465	32,655	26,644	6
7	45,389	42,199	40,247	35,903	32,215	26,371	45,541	42,334	40,372	36,006	32,300	26,430	7
8	44,612	41,532	39,644	35,434	31,849	26,148	44,766	41,670	39,772	35,540	31,937	26,210	8
9	43,830	40,858	39,034	34,957	31,475	25,918	43,988	41,000	39,165	35,066	31,567	25,983	9
10	43,045	40,179	38,417	34,472	31,094	25,681	43,206	40,324	38,552	34,586	31,190	25,749	10
11	42,255	39,494	37,795	33,981	30,705	25,436	42,420	39,643	37,933	34,097	30,804	25,508	11
12	41,461	38,804	37,166	33,481	30,309	25,184	41,629	38,956	37,308	33,602	30,411	25,260	12
13	40,663	38,108	36,530	32,975	29,904	24,925	40,835	38,264	36,676	33,099	30,010	25,004	13
14	39,861	37,407	35,889	32,460	29,491	24,658	40,037	37,567	36,039	32,589	29,602	24,740	14
15	39,056	36,701	35,241	31,939	29,071	24,383	39,235	36,864	35,395	32,071	29,185	24,469	15
16	38,248	35,989	34,588	31,410	28,642	24,101	38,430	36,156	34,745	31,547	28,761	24,191	16
17	37,436	35,274	33,929	30,875	28,206	23,811	37,622	35,444	34,090	31,014	28,328	23,904	17
18	36,623	34,554	33,266	30,333	27,763	23,513	36,809	34,725	33,428	30,475	27,887	23,609	18
19	35,808	33,830	32,597	29,785	27,313	23,208	35,994	34,002	32,760	29,927	27,438	23,305	19
20	34,990	33,103	31,924	29,229	26,854	22,895	35,174	33,273	32,086	29,372	26,980	22,993	20
21	34,169	32,370	31,245	28,667	26,388	22,573	34,350	32,538	31,405	28,808	26,513	22,671	21
22	33,344	31,631	30,559	28,096	25,912	22,241	33,523	31,798	30,717	28,236	26,036	22,340	22
23	32,515	30,887	29,866	27,516	25,427	21,900	32,691	31,051	30,022	27,655	25,550	21,999	23
24	31,682	30,137	29,166	26,928	24,932	21,548	31,855	30,298	29,320	27,065	25,055	21,647	24
25	30,844	29,381	28,460	26,331	24,427	21,186	31,014	29,539	28,611	26,467	24,549	21,285	25
26	30,003	28,619	27,746	25,725	23,912	20,814	30,169	28,774	27,895	25,859	24,032	20,911	26
27	29,158	27,851	27,026	25,111	23,388	20,430	29,320	28,003	27,171	25,242	23,506	20,527	27
28	28,310	27,078	26,299	24,488	22,853	20,036	28,466	27,225	26,440	24,616	22,969	20,131	28
29	27,457	26,299	25,566	23,856	22,309	19,630	27,609	26,442	25,703	23,981	22,422	19,724	29
30	26,601	25,514	24,825	23,215	21,753	19,212	26,748	25,653	24,959	23,337	21,864	19,305	30
31	25,740	24,723	24,077	22,565	21,187	18,782	25,883	24,858	24,207	22,683	21,296	18,873	31
32	24,876	23,926	23,322	21,905	20,610	18,339	25,014	24,058	23,449	22,020	20,716	18,429	32
33	24,007	23,123	22,559	21,235	20,021	17,883	24,141	23,250	22,683	21,348	20,125	17,972	33
34	23,134	22,313	21,789	20,555	19,421	17,414	23,264	22,437	21,909	20,666	19,522	17,501	34
35	22,257	21,498	21,012	19,866	18,809	16,931	22,383	21,618	21,129	19,973	18,908	17,016	35
36	21,376	20,676	20,228	19,166	18,185	16,434	21,498	20,793	20,341	19,271	18,282	16,518	36
37	20,492	19,849	19,436	18,457	17,550	15,923	20,610	19,961	19,545	18,559	17,644	16,005	37
38	19,604	19,016	18,637	17,738	16,902	15,397	19,717	19,124	18,742	17,836	16,994	15,477	38
39	18,712	18,176	17,831	17,009	16,242	14,855	18,820	18,280	17,932	17,104	16,331	14,933	39
40	17,817	17,331	17,018	16,270	15,570	14,298	17,920	17,430	17,115	16,361	15,655	14,374	40
41	16,918	16,480	16,197	15,520	14,885	13,726	17,016	16,574	16,289	15,607	14,967	13,799	41
42	16,015	15,623	15,369	14,760	14,187	13,137	16,108	15,712	15,456	14,843	14,265	13,207	42
43	15,109	14,760	14,534	13,990	13,477	12,531	15,195	14,843	14,615	14,068	13,550	12,597	43
44	14,200	13,892	13,692	13,210	12,753	11,909	14,280	13,969	13,767	13,282	12,821	11,970	44
45	13,287	13,017	12,842	12,419	12,016	11,268	13,360	13,088	12,912	12,485	12,079	11,326	45
46	12,370	12,136	11,984	11,616	11,264	10,609	12,437	12,202	12,048	11,677	11,323	10,663	46
47	11,449	11,249	11,118	10,801	10,498	9,930	11,511	11,309	11,177	10,858	10,553	9,981	47
48	10,524	10,354	10,244	9,975	9,718	9,232	10,580	10,410	10,298	10,028	9,768	9,279	48
49	9,594	9,454	9,362	9,138	8,922	8,514	9,645	9,504	9,411	9,185	8,968	8,557	49
50	8,661	8,546	8,471	8,288	8,111	7,774	8,706	8,590	8,515	8,330	8,152	7,813	50
51	7,722	7,631	7,572	7,425	7,284	7,013	7,762	7,670	7,610	7,462	7,320	7,047	51
52	6,780	6,709	6,663	6,550	6,440	6,229	6,813	6,742	6,696	6,582	6,471	6,258	52
53	5,832	5,780	5,745	5,661	5,579	5,421	5,859	5,806	5,772	5,687	5,605	5,445	53
54	4,878	4,842	4,818	4,758	4,700	4,588	4,899	4,862	4,838	4,779	4,720	4,608	54
55	3,918	3,895	3,879	3,841	3,803	3,730	3,933	3,909	3,894	3,855	3,817	3,744	55
56	2,952	2,938	2,929	2,907	2,886	2,843	2,961	2,947	2,939	2,916	2,895	2,852	56
57	1,977	1,971	1,967	1,957	1,947	1,928	1,982	1,976	1,972	1,962	1,952	1,932	57
58	0,994	0,992	0,991	0,989	0,986	0,981	0,995	0,994	0,992	0,990	0,987	0,982	58
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

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: 60 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	51,389	47,282	44,799	39,362	34,848	27,904	51,542	47,415	44,921	39,459	34,925	27,954	0
1	50,667	46,678	44,264	38,964	34,552	27,741	50,815	46,808	44,381	39,058	34,627	27,789	1
2	49,924	46,053	43,707	38,546	34,238	27,562	50,072	46,183	43,825	38,641	34,314	27,612	2
3	49,173	45,420	43,141	38,119	33,915	27,377	49,324	45,553	43,262	38,217	33,994	27,429	3
4	48,417	44,780	42,568	37,684	33,585	27,185	48,571	44,915	42,692	37,785	33,666	27,240	4
5	47,656	44,135	41,989	37,243	33,247	26,987	47,813	44,273	42,116	37,347	33,332	27,044	5
6	46,892	43,484	41,404	36,795	32,903	26,783	47,051	43,624	41,534	36,901	32,990	26,843	6
7	46,123	42,827	40,813	36,339	32,552	26,573	46,285	42,971	40,946	36,448	32,642	26,635	7
8	45,350	42,164	40,215	35,876	32,193	26,356	45,514	42,311	40,351	35,989	32,286	26,421	8
9	44,572	41,496	39,611	35,406	31,826	26,132	44,740	41,646	39,750	35,522	31,923	26,200	9
10	43,790	40,822	39,000	34,928	31,452	25,901	43,961	40,976	39,143	35,048	31,552	25,973	10
11	43,003	40,142	38,383	34,443	31,070	25,663	43,179	40,300	38,530	34,567	31,174	25,738	11
12	42,213	39,457	37,760	33,951	30,681	25,418	42,392	39,618	37,910	34,079	30,789	25,497	12
13	41,419	38,766	37,130	33,451	30,283	25,166	41,602	38,932	37,285	33,583	30,395	25,248	13
14	40,621	38,070	36,494	32,944	29,878	24,906	40,807	38,239	36,653	33,080	29,994	24,992	14
15	39,819	37,369	35,853	32,430	29,465	24,639	40,010	37,542	36,016	32,570	29,585	24,729	15
16	39,014	36,663	35,206	31,909	29,045	24,364	39,208	36,840	35,372	32,052	29,169	24,458	16
17	38,207	35,952	34,553	31,381	28,617	24,082	38,404	36,133	34,723	31,528	28,745	24,179	17
18	37,398	35,238	33,896	30,846	28,182	23,792	37,596	35,420	34,068	30,996	28,312	23,892	18
19	36,586	34,520	33,234	30,306	27,740	23,495	36,784	34,702	33,406	30,456	27,871	23,597	19
20	35,772	33,798	32,567	29,758	27,290	23,191	35,968	33,979	32,738	29,908	27,422	23,293	20
21	34,955	33,071	31,894	29,203	26,832	22,878	35,148	33,249	32,064	29,353	26,964	22,981	21
22	34,134	32,338	31,215	28,641	26,365	22,555	34,325	32,515	31,382	28,789	26,496	22,659	22
23	33,309	31,600	30,528	28,069	25,889	22,223	33,497	31,774	30,694	28,216	26,019	22,327	23
24	32,480	30,855	29,835	27,489	25,403	21,882	32,665	31,027	29,999	27,635	25,533	21,985	24
25	31,647	30,105	29,136	26,901	24,908	21,530	31,828	30,274	29,297	27,045	25,037	21,633	25
26	30,810	29,349	28,429	26,304	24,403	21,167	30,987	29,514	28,587	26,446	24,530	21,270	26
27	29,969	28,587	27,716	25,698	23,888	20,795	30,142	28,749	27,871	25,837	24,013	20,896	27
28	29,124	27,820	26,996	25,084	23,364	20,411	29,292	27,977	27,147	25,220	23,487	20,512	28
29	28,276	27,047	26,269	24,461	22,829	20,016	28,439	27,200	26,417	24,594	22,950	20,116	29
30	27,423	26,268	25,535	23,829	22,284	19,610	27,583	26,417	25,679	23,960	22,403	19,708	30
31	26,567	25,483	24,795	23,188	21,729	19,192	26,722	25,629	24,935	23,316	21,845	19,289	31
32	25,707	24,692	24,047	22,537	21,162	18,762	25,857	24,834	24,184	22,662	21,276	18,857	32
33	24,842	23,894	23,291	21,877	20,585	18,318	24,988	24,033	23,425	21,999	20,696	18,413	33
34	23,973	23,091	22,529	21,207	19,995	17,862	24,115	23,226	22,659	21,326	20,105	17,955	34
35	23,100	22,281	21,759	20,527	19,395	17,392	23,239	22,413	21,886	20,644	19,503	17,485	35
36	22,224	21,466	20,981	19,837	18,783	16,909	22,358	21,594	21,105	19,952	18,889	17,000	36
37	21,343	20,645	20,197	19,138	18,159	16,412	21,473	20,769	20,318	19,250	18,263	16,501	37
38	20,460	19,818	19,406	18,430	17,524	15,901	20,585	19,938	19,522	18,538	17,624	15,988	38
39	19,572	18,985	18,608	17,711	16,877	15,374	19,693	19,101	18,720	17,816	16,974	15,460	39
40	18,681	18,146	17,802	16,982	16,217	14,833	18,797	18,258	17,910	17,084	16,312	14,917	40
41	17,786	17,302	16,989	16,243	15,545	14,276	17,897	17,408	17,093	16,341	15,637	14,358	41
42	16,888	16,451	16,169	15,494	14,861	13,704	16,994	16,553	16,268	15,588	14,949	13,783	42
43	15,987	15,596	15,343	14,736	14,164	13,116	16,086	15,692	15,436	14,824	14,247	13,191	43
44	15,083	14,735	14,509	13,967	13,455	12,511	15,175	14,824	14,597	14,050	13,533	12,582	44
45	14,175	13,868	13,668	13,188	12,732	11,889	14,261	13,951	13,750	13,265	12,806	11,956	45
46	13,263	12,994	12,819	12,397	11,995	11,249	13,343	13,072	12,895	12,470	12,065	11,313	46
47	12,348	12,114	11,962	11,595	11,245	10,591	12,422	12,187	12,034	11,663	11,310	10,651	47
48	11,428	11,228	11,098	10,782	10,480	9,913	11,497	11,295	11,164	10,846	10,541	9,970	48
49	10,504	10,336	10,225	9,958	9,700	9,216	10,568	10,398	10,286	10,016	9,757	9,269	49
50	9,577	9,437	9,345	9,121	8,906	8,499	9,634	9,493	9,400	9,175	8,958	8,547	50
51	8,645	8,531	8,456	8,273	8,097	7,761	8,696	8,581	8,506	8,321	8,143	7,805	51
52	7,709	7,618	7,559	7,413	7,271	7,001	7,754	7,662	7,602	7,455	7,312	7,040	52
53	6,769	6,698	6,652	6,539	6,430	6,219	6,806	6,736	6,689	6,575	6,465	6,252	53
54	5,823	5,771	5,737	5,653	5,571	5,413	5,854	5,801	5,767	5,682	5,600	5,441	54
55	4,871	4,835	4,811	4,752	4,694	4,582	4,895	4,858	4,834	4,775	4,717	4,604	55
56	3,914	3,890	3,875	3,836	3,799	3,725	3,930	3,907	3,891	3,853	3,815	3,741	56
57	2,949	2,935	2,927	2,905	2,883	2,841	2,959	2,946	2,937	2,915	2,893	2,851	57
58	1,976	1,970	1,966	1,956	1,946	1,927	1,981	1,975	1,971	1,961	1,951	1,932	58
59	0,993	0,992	0,991	0,988	0,986	0,980	0,995	0,993	0,992	0,990	0,987	0,982	59
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

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: 61 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	52,090	47,868	45,319	39,747	35,134	28,062	52,254	48,010	45,448	39,850	35,216	28,115	0
1	51,372	47,269	44,788	39,355	34,844	27,904	51,531	47,407	44,914	39,455	34,923	27,955	1
2	50,633	46,649	44,237	38,943	34,536	27,731	50,791	46,787	44,363	39,044	34,616	27,783	2
3	49,885	46,020	43,676	38,522	34,219	27,550	50,047	46,162	43,806	38,626	34,302	27,605	3
4	49,133	45,385	43,109	38,094	33,894	27,364	49,298	45,529	43,241	38,200	33,981	27,421	4
5	48,376	44,744	42,535	37,658	33,563	27,171	48,543	44,892	42,671	37,768	33,653	27,231	5
6	47,615	44,098	41,956	37,216	33,225	26,973	47,785	44,248	42,094	37,329	33,317	27,035	6
7	46,850	43,446	41,370	36,767	32,880	26,768	47,022	43,599	41,511	36,882	32,975	26,833	7
8	46,080	42,789	40,778	36,310	32,528	26,557	46,256	42,945	40,922	36,429	32,626	26,625	8
9	45,306	42,125	40,179	35,847	32,168	26,339	45,485	42,285	40,327	35,969	32,270	26,410	9
10	44,527	41,456	39,574	35,376	31,801	26,114	44,710	41,620	39,726	35,502	31,906	26,189	10
11	43,744	40,781	38,962	34,897	31,426	25,883	43,931	40,949	39,118	35,028	31,535	25,961	11
12	42,958	40,101	38,345	34,412	31,043	25,644	43,148	40,273	38,505	34,546	31,157	25,726	12
13	42,167	39,416	37,721	33,919	30,653	25,399	42,362	39,591	37,885	34,057	30,771	25,484	13
14	41,373	38,725	37,091	33,419	30,255	25,146	41,571	38,904	37,260	33,562	30,377	25,235	14
15	40,575	38,029	36,456	32,911	29,850	24,885	40,777	38,212	36,628	33,059	29,976	24,979	15
16	39,774	37,328	35,814	32,397	29,437	24,618	39,980	37,515	35,991	32,549	29,568	24,716	16
17	38,970	36,623	35,168	31,876	29,017	24,343	39,179	36,813	35,348	32,032	29,151	24,445	17
18	38,164	35,914	34,517	31,349	28,590	24,062	38,375	36,106	34,699	31,507	28,727	24,166	18
19	37,357	35,201	33,861	30,816	28,156	23,773	37,567	35,394	34,043	30,975	28,294	23,879	19
20	36,547	34,484	33,200	30,277	27,715	23,477	36,755	34,676	33,382	30,435	27,853	23,584	20
21	35,733	33,763	32,534	29,730	27,265	23,172	35,939	33,952	32,714	29,887	27,404	23,280	21
22	34,916	33,035	31,861	29,175	26,807	22,859	35,120	33,223	32,039	29,331	26,945	22,967	22
23	34,095	32,303	31,181	28,612	26,340	22,536	34,296	32,488	31,358	28,767	26,478	22,645	23
24	33,270	31,564	30,495	28,040	25,863	22,204	33,468	31,747	30,669	28,194	26,000	22,313	24
25	32,441	30,819	29,801	27,460	25,377	21,861	32,635	31,000	29,973	27,613	25,513	21,970	25
26	31,608	30,069	29,101	26,871	24,882	21,509	31,798	30,246	29,271	27,022	25,016	21,617	26
27	30,771	29,313	28,395	26,274	24,376	21,146	30,957	29,486	28,561	26,422	24,509	21,254	27
28	29,930	28,551	27,682	25,668	23,862	20,774	30,111	28,721	27,844	25,814	23,992	20,880	28
29	29,086	27,784	26,962	25,054	23,337	20,390	29,262	27,949	27,120	25,197	23,466	20,495	29
30	28,238	27,011	26,235	24,431	22,802	19,995	28,410	27,172	26,390	24,571	22,929	20,099	30
31	27,385	26,232	25,502	23,799	22,257	19,588	27,553	26,390	25,653	23,936	22,382	19,691	31
32	26,529	25,447	24,761	23,157	21,701	19,170	26,692	25,601	24,909	23,292	21,824	19,272	32
33	25,669	24,656	24,012	22,506	21,134	18,739	25,828	24,806	24,157	22,638	21,255	18,840	33
34	24,804	23,858	23,257	21,845	20,556	18,295	24,959	24,005	23,399	21,975	20,675	18,395	34
35	23,935	23,055	22,494	21,175	19,967	17,838	24,086	23,199	22,633	21,302	20,083	17,937	35
36	23,062	22,246	21,724	20,495	19,366	17,368	23,210	22,386	21,860	20,620	19,481	17,466	36
37	22,186	21,431	20,947	19,806	18,754	16,885	22,329	21,567	21,079	19,928	18,867	16,981	37
38	21,307	20,610	20,163	19,107	18,130	16,387	21,445	20,742	20,292	19,226	18,241	16,483	38
39	20,423	19,783	19,372	18,399	17,495	15,876	20,558	19,912	19,497	18,514	17,603	15,969	39
40	19,536	18,951	18,574	17,680	16,848	15,350	19,666	19,075	18,695	17,793	16,953	15,442	40
41	18,646	18,113	17,769	16,952	16,188	14,808	18,771	18,233	17,886	17,061	16,291	14,898	41
42	17,752	17,269	16,957	16,214	15,517	14,252	17,872	17,384	17,070	16,319	15,616	14,339	42
43	16,856	16,420	16,139	15,466	14,834	13,681	16,969	16,529	16,245	15,566	14,928	13,765	43
44	15,957	15,566	15,314	14,709	14,138	13,093	16,063	15,669	15,414	14,803	14,228	13,173	44
45	15,054	14,706	14,481	13,941	13,430	12,489	15,154	14,803	14,576	14,030	13,515	12,566	45
46	14,147	13,840	13,641	13,162	12,708	11,867	14,241	13,932	13,731	13,247	12,788	11,941	46
47	13,236	12,968	12,793	12,372	11,972	11,228	13,325	13,054	12,878	12,453	12,049	11,298	47
48	12,322	12,089	11,938	11,572	11,222	10,570	12,405	12,170	12,018	11,648	11,295	10,637	48
49	11,404	11,205	11,075	10,760	10,459	9,894	11,482	11,281	11,150	10,832	10,527	9,957	49
50	10,483	10,314	10,205	9,938	9,681	9,198	10,554	10,384	10,273	10,004	9,745	9,257	50
51	9,557	9,418	9,326	9,103	8,889	8,483	9,622	9,481	9,389	9,164	8,947	8,537	51
52	8,628	8,514	8,439	8,257	8,081	7,746	8,686	8,571	8,495	8,311	8,134	7,796	52
53	7,694	7,604	7,544	7,399	7,258	6,988	7,745	7,654	7,594	7,447	7,304	7,033	53
54	6,756	6,686	6,640	6,528	6,418	6,208	6,799	6,729	6,682	6,569	6,458	6,246	54
55	5,813	5,761	5,727	5,643	5,562	5,404	5,848	5,796	5,761	5,677	5,594	5,436	55
56	4,864	4,828	4,804	4,745	4,687	4,575	4,891	4,854	4,830	4,771	4,713	4,600	56
57	3,909	3,885	3,870	3,831	3,794	3,721	3,927	3,904	3,888	3,850	3,812	3,738	57
58	2,946	2,932	2,924	2,902	2,880	2,838	2,958	2,944	2,935	2,913	2,891	2,849	58
59	1,974	1,968	1,964	1,954	1,944	1,925	1,980	1,974	1,970	1,960	1,950	1,931	59
60	0,993	0,991	0,990	0,988	0,985	0,980	0,995	0,993	0,992	0,989	0,987	0,982	60
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

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: 62 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	52,784	48,446	45,830	40,125	35,413	28,215	52,959	48,597	45,968	40,234	35,499	28,271	0
1	52,070	47,852	45,305	39,739	35,128	28,062	52,240	47,999	45,439	39,845	35,213	28,115	1
2	51,334	47,236	44,759	39,332	34,826	27,893	51,504	47,384	44,893	39,439	34,911	27,948	2
3	50,590	46,612	44,204	38,917	34,515	27,718	50,764	46,763	44,342	39,027	34,603	27,775	3
4	49,841	45,982	43,641	38,494	34,196	27,536	50,017	46,136	43,782	38,608	34,288	27,596	4
5	49,088	45,346	43,073	38,065	33,871	27,349	49,267	45,503	43,217	38,181	33,966	27,411	5
6	48,331	44,705	42,499	37,629	33,540	27,156	48,512	44,864	42,646	37,748	33,637	27,221	6
7	47,569	44,058	41,919	37,186	33,201	26,956	47,753	44,221	42,069	37,308	33,301	27,024	7
8	46,802	43,405	41,332	36,736	32,855	26,751	46,990	43,571	41,485	36,862	32,959	26,822	8
9	46,032	42,746	40,738	36,278	32,501	26,539	46,223	42,916	40,896	36,408	32,609	26,613	9
10	45,257	42,082	40,139	35,814	32,141	26,320	45,452	42,256	40,300	35,947	32,252	26,398	10
11	44,478	41,412	39,533	35,342	31,773	26,095	44,677	41,590	39,699	35,480	31,888	26,176	11
12	43,694	40,737	38,921	34,863	31,397	25,862	43,898	40,919	39,091	35,005	31,517	25,948	12
13	42,907	40,056	38,303	34,377	31,014	25,623	43,114	40,243	38,477	34,523	31,138	25,713	13
14	42,117	39,370	37,679	33,883	30,623	25,377	42,328	39,561	37,857	34,034	30,752	25,471	14
15	41,322	38,679	37,049	33,383	30,225	25,124	41,538	38,874	37,232	33,538	30,358	25,222	15
16	40,525	37,984	36,414	32,876	29,820	24,863	40,744	38,183	36,600	33,036	29,957	24,966	16
17	39,725	37,284	35,773	32,362	29,407	24,596	39,947	37,486	35,963	32,526	29,548	24,702	17
18	38,923	36,580	35,128	31,842	28,988	24,322	39,147	36,784	35,320	32,009	29,132	24,431	18
19	38,119	35,873	34,478	31,317	28,562	24,041	38,343	36,077	34,671	31,484	28,708	24,152	19
20	37,313	35,161	33,824	30,785	28,129	23,753	37,535	35,365	34,016	30,952	28,275	23,865	20
21	36,504	34,445	33,164	30,245	27,688	23,457	36,723	34,647	33,354	30,412	27,834	23,570	21
22	35,691	33,724	32,497	29,698	27,238	23,152	35,907	33,923	32,686	29,864	27,384	23,265	22
23	34,873	32,996	31,824	29,143	26,779	22,838	35,087	33,194	32,011	29,308	26,925	22,952	23
24	34,052	32,263	31,144	28,579	26,312	22,514	34,263	32,458	31,329	28,743	26,456	22,629	24
25	33,227	31,524	30,457	28,007	25,834	22,182	33,435	31,717	30,640	28,169	25,979	22,296	25
26	32,398	30,779	29,763	27,426	25,348	21,839	32,601	30,969	29,944	27,587	25,491	21,953	26
27	31,565	30,029	29,064	26,838	24,852	21,486	31,764	30,214	29,241	26,996	24,993	21,599	27
28	30,728	29,273	28,357	26,241	24,347	21,124	30,923	29,455	28,531	26,396	24,486	21,236	28
29	29,888	28,512	27,644	25,635	23,832	20,750	30,078	28,689	27,814	25,787	23,969	20,862	29
30	29,044	27,745	26,924	25,021	23,307	20,366	29,229	27,918	27,091	25,170	23,442	20,476	30
31	28,195	26,972	26,197	24,397	22,772	19,971	28,376	27,141	26,361	24,544	22,905	20,080	31
32	27,343	26,192	25,464	23,765	22,227	19,564	27,520	26,359	25,623	23,909	22,358	19,672	32
33	26,486	25,407	24,722	23,123	21,670	19,144	26,659	25,570	24,879	23,265	21,800	19,252	33
34	25,626	24,616	23,974	22,471	21,103	18,713	25,795	24,775	24,127	22,611	21,230	18,820	34
35	24,761	23,818	23,218	21,810	20,524	18,268	24,926	23,975	23,369	21,948	20,650	18,375	35
36	23,892	23,015	22,455	21,140	19,934	17,811	24,054	23,168	22,603	21,276	20,059	17,917	36
37	23,020	22,206	21,686	20,460	19,334	17,341	23,178	22,355	21,830	20,593	19,456	17,445	37
38	22,144	21,391	20,909	19,771	18,722	16,857	22,298	21,537	21,050	19,901	18,842	16,961	38
39	21,265	20,570	20,125	19,072	18,098	16,360	21,414	20,713	20,263	19,200	18,216	16,462	39
40	20,382	19,744	19,335	18,364	17,463	15,848	20,527	19,883	19,469	18,489	17,579	15,949	40
41	19,496	18,912	18,537	17,645	16,816	15,322	19,636	19,047	18,668	17,767	16,929	15,421	41
42	18,607	18,075	17,733	16,918	16,157	14,781	18,742	18,205	17,859	17,036	16,267	14,878	42
43	17,715	17,233	16,922	16,181	15,487	14,225	17,844	17,357	17,043	16,294	15,593	14,319	43
44	16,820	16,386	16,105	15,434	14,804	13,654	16,942	16,503	16,220	15,542	14,906	13,745	44
45	15,922	15,533	15,281	14,678	14,109	13,068	16,038	15,645	15,390	14,781	14,207	13,154	45
46	15,020	14,674	14,450	13,911	13,401	12,464	15,130	14,780	14,554	14,009	13,495	12,548	46
47	14,115	13,809	13,611	13,133	12,680	11,843	14,219	13,910	13,710	13,227	12,770	11,924	47
48	13,206	12,938	12,764	12,345	11,945	11,204	13,305	13,034	12,859	12,435	12,031	11,282	48
49	12,293	12,062	11,911	11,546	11,197	10,547	12,387	12,152	12,000	11,631	11,279	10,622	49
50	11,378	11,179	11,050	10,736	10,436	9,872	11,465	11,264	11,133	10,816	10,513	9,943	50
51	10,459	10,291	10,181	9,915	9,660	9,178	10,539	10,369	10,259	9,990	9,731	9,245	51
52	9,536	9,396	9,305	9,083	8,869	8,464	9,609	9,468	9,376	9,151	8,935	8,526	52
53	8,609	8,495	8,421	8,239	8,064	7,730	8,674	8,560	8,484	8,301	8,123	7,786	53
54	7,678	7,588	7,528	7,383	7,243	6,974	7,735	7,644	7,584	7,437	7,295	7,024	54
55	6,743	6,673	6,627	6,515	6,405	6,196	6,791	6,721	6,674	6,561	6,450	6,239	55
56	5,802	5,751	5,716	5,633	5,551	5,394	5,841	5,789	5,755	5,670	5,588	5,430	56
57	4,856	4,820	4,796	4,737	4,680	4,568	4,886	4,849	4,825	4,766	4,708	4,596	57
58	3,903	3,880	3,864	3,826	3,789	3,716	3,924	3,901	3,885	3,846	3,809	3,735	58
59	2,942	2,929	2,920	2,898	2,877	2,835	2,955	2,942	2,933	2,911	2,889	2,847	59
60	1,973	1,967	1,963	1,953	1,943	1,924	1,979	1,973	1,969	1,959	1,949	1,930	60
61	0,993	0,991	0,990	0,987	0,985	0,980	0,994	0,993	0,992	0,989	0,986	0,981	61
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

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.

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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: 63 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	53,471	49,015	46,334	40,494	35,684	28,363	53,658	49,177	46,480	40,610	35,776	28,421	0
1	52,760	48,426	45,814	40,114	35,406	28,214	52,942	48,584	45,957	40,226	35,495	28,270	1
2	52,028	47,815	45,272	39,713	35,109	28,050	52,210	47,973	45,416	39,827	35,199	28,107	2
3	51,287	47,196	44,722	39,304	34,803	27,879	51,473	47,357	44,869	39,421	34,897	27,939	3
4	50,542	46,570	44,165	38,887	34,491	27,702	50,730	46,735	44,315	39,007	34,587	27,765	4
5	49,792	45,939	43,602	38,463	34,172	27,520	49,983	46,106	43,756	38,587	34,271	27,586	5
6	49,038	45,303	43,033	38,033	33,846	27,332	49,232	45,473	43,190	38,160	33,948	27,400	6
7	48,280	44,660	42,458	37,596	33,513	27,138	48,477	44,834	42,618	37,726	33,619	27,209	7
8	47,517	44,012	41,877	37,152	33,173	26,938	47,717	44,189	42,040	37,285	33,283	27,012	8
9	46,750	43,358	41,289	36,701	32,826	26,731	46,954	43,539	41,456	36,838	32,940	26,809	9
10	45,978	42,699	40,695	36,242	32,472	26,518	46,187	42,884	40,866	36,384	32,589	26,600	10
11	45,203	42,034	40,094	35,777	32,110	26,299	45,415	42,223	40,270	35,923	32,232	26,385	11
12	44,423	41,364	39,488	35,305	31,742	26,073	44,639	41,557	39,668	35,455	31,867	26,162	12
13	43,639	40,688	38,876	34,825	31,365	25,840	43,860	40,886	39,060	34,980	31,496	25,934	13
14	42,852	40,007	38,257	34,338	30,982	25,600	43,077	40,209	38,446	34,497	31,117	25,698	14
15	42,062	39,321	37,633	33,845	30,591	25,354	42,291	39,528	37,826	34,009	30,730	25,456	15
16	41,268	38,630	37,003	33,344	30,193	25,100	41,501	38,841	37,201	33,513	30,337	25,207	16
17	40,471	37,935	36,369	32,838	29,788	24,840	40,708	38,150	36,570	33,010	29,936	24,951	17
18	39,673	37,237	35,729	32,325	29,376	24,573	39,911	37,453	35,933	32,500	29,527	24,687	18
19	38,873	36,535	35,086	31,807	28,958	24,300	39,111	36,752	35,290	31,983	29,111	24,416	19
20	38,071	35,829	34,437	31,282	28,532	24,019	38,307	36,045	34,641	31,459	28,686	24,137	20
21	37,265	35,118	33,783	30,750	28,099	23,731	37,499	35,332	33,986	30,926	28,253	23,849	21
22	36,456	34,402	33,123	30,211	27,658	23,435	36,687	34,614	33,324	30,386	27,811	23,553	22
23	35,643	33,680	32,456	29,663	27,208	23,129	35,871	33,890	32,655	29,837	27,361	23,248	23
24	34,825	32,952	31,782	29,107	26,748	22,814	35,051	33,160	31,980	29,281	26,901	22,934	24
25	34,004	32,219	31,102	28,543	26,280	22,491	34,226	32,424	31,297	28,715	26,432	22,611	25
26	33,179	31,480	30,415	27,970	25,803	22,157	33,397	31,682	30,607	28,141	25,954	22,277	26
27	32,350	30,735	29,722	27,390	25,316	21,814	32,563	30,933	29,911	27,558	25,465	21,933	27
28	31,517	29,985	29,022	26,801	24,820	21,461	31,726	30,179	29,207	26,966	24,968	21,580	28
29	30,681	29,229	28,316	26,204	24,315	21,098	30,885	29,420	28,498	26,367	24,460	21,216	29
30	29,841	28,468	27,602	25,598	23,800	20,724	30,040	28,655	27,781	25,758	23,943	20,841	30
31	28,996	27,701	26,882	24,983	23,274	20,340	29,192	27,884	27,058	25,141	23,416	20,456	31
32	28,148	26,927	26,155	24,360	22,739	19,944	28,339	27,107	26,327	24,515	22,879	20,059	32
33	27,295	26,148	25,421	23,727	22,192	19,536	27,483	26,324	25,590	23,880	22,331	19,651	33
34	26,438	25,362	24,679	23,084	21,635	19,116	26,622	25,535	24,846	23,235	21,773	19,230	34
35	25,578	24,570	23,920	22,432	21,067	18,684	25,758	24,741	24,094	22,581	21,203	18,797	35
36	24,713	23,773	23,175	21,771	20,488	18,239	24,890	23,940	23,336	21,918	20,623	18,352	36
37	23,845	22,970	22,412	21,101	19,899	17,781	24,017	23,134	22,570	21,245	20,032	17,894	37
38	22,973	22,161	21,643	20,421	19,298	17,311	23,142	22,321	21,797	20,563	19,429	17,422	38
39	22,098	21,347	20,866	19,732	18,685	16,827	22,262	21,503	21,018	19,872	18,815	16,937	39
40	21,219	20,526	20,083	19,033	18,062	16,329	21,380	20,680	20,231	19,170	18,189	16,439	40
41	20,337	19,701	19,292	18,325	17,427	15,817	20,493	19,850	19,438	18,459	17,552	15,926	41
42	19,452	18,870	18,496	17,607	16,780	15,291	19,603	19,015	18,637	17,738	16,902	15,398	42
43	18,564	18,034	17,693	16,881	16,122	14,751	18,709	18,174	17,829	17,007	16,241	14,855	43
44	17,674	17,193	16,884	16,145	15,453	14,196	17,813	17,327	17,014	16,267	15,567	14,297	44
45	16,780	16,347	16,068	15,399	14,771	13,625	16,913	16,475	16,193	15,516	14,881	13,723	45
46	15,883	15,495	15,244	14,643	14,077	13,038	16,010	15,618	15,364	14,756	14,183	13,134	46
47	14,982	14,637	14,414	13,877	13,369	12,435	15,104	14,755	14,529	13,986	13,473	12,528	47
48	14,079	13,774	13,576	13,100	12,649	11,815	14,195	13,887	13,687	13,206	12,749	11,905	48
49	13,172	12,905	12,732	12,314	11,916	11,177	13,283	13,013	12,838	12,414	12,012	11,265	49
50	12,262	12,031	11,880	11,517	11,170	10,522	12,366	12,132	11,980	11,612	11,261	10,606	50
51	11,348	11,151	11,022	10,709	10,410	9,848	11,446	11,246	11,115	10,799	10,496	9,928	51
52	10,432	10,265	10,155	9,890	9,636	9,156	10,522	10,353	10,242	9,974	9,716	9,231	52
53	9,512	9,373	9,282	9,061	8,847	8,444	9,594	9,454	9,362	9,138	8,922	8,514	53
54	8,588	8,475	8,400	8,219	8,044	7,712	8,662	8,547	8,472	8,289	8,112	7,775	54
55	7,660	7,570	7,511	7,366	7,226	6,958	7,724	7,633	7,573	7,427	7,285	7,014	55
56	6,728	6,658	6,613	6,501	6,392	6,183	6,782	6,711	6,665	6,552	6,442	6,231	56
57	5,791	5,739	5,705	5,622	5,541	5,384	5,834	5,782	5,748	5,664	5,581	5,423	57
58	4,847	4,811	4,787	4,729	4,671	4,560	4,880	4,844	4,820	4,761	4,703	4,591	58
59	3,897	3,874	3,858	3,820	3,783	3,710	3,920	3,897	3,881	3,843	3,805	3,731	59
60	2,939	2,926	2,917	2,895	2,873	2,831	2,953	2,939	2,931	2,909	2,887	2,845	60
61	1,971	1,965	1,961	1,951	1,941	1,922	1,978	1,972	1,968	1,958	1,948	1,928	61
62	0,992	0,990	0,989	0,987	0,984	0,979	0,994	0,992	0,991	0,989	0,986	0,981	62
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

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: 64 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	54,149	49,577	46,829	40,856	35,949	28,505	54,349	49,749	46,984	40,978	36,045	28,566	0
1	53,443	48,992	46,314	40,481	35,676	28,360	53,637	49,160	46,466	40,600	35,770	28,420	1
2	52,713	48,386	45,778	40,086	35,384	28,201	52,908	48,555	45,931	40,206	35,480	28,261	2
3	51,976	47,771	45,233	39,682	35,084	28,035	52,175	47,943	45,389	39,806	35,183	28,098	3
4	51,234	47,150	44,681	39,271	34,777	27,863	51,436	47,325	44,840	39,398	34,879	27,929	4
5	50,488	46,524	44,123	38,853	34,464	27,685	50,692	46,702	44,286	38,984	34,569	27,754	5
6	49,737	45,892	43,559	38,429	34,144	27,502	49,945	46,073	43,725	38,563	34,252	27,574	6
7	48,983	45,254	42,989	37,998	33,817	27,313	49,193	45,439	43,159	38,135	33,929	27,388	7
8	48,223	44,611	42,413	37,560	33,484	27,118	48,437	44,799	42,586	37,701	33,599	27,196	8
9	47,459	43,962	41,830	37,114	33,143	26,917	47,677	44,154	42,008	37,260	33,262	26,999	9
10	46,691	43,307	41,242	36,662	32,795	26,710	46,913	43,504	41,423	36,812	32,918	26,795	10
11	45,919	42,647	40,647	36,203	32,440	26,496	46,145	42,848	40,833	36,357	32,567	26,585	11
12	45,143	41,981	40,046	35,737	32,077	26,276	45,373	42,187	40,236	35,895	32,210	26,369	12
13	44,363	41,310	39,439	35,264	31,708	26,049	44,598	41,520	39,634	35,427	31,845	26,147	13
14	43,579	40,634	38,826	34,783	31,331	25,816	43,818	40,849	39,026	34,952	31,472	25,918	14
15	42,792	39,953	38,207	34,297	30,947	25,575	43,036	40,172	38,412	34,469	31,093	25,682	15
16	42,002	39,268	37,583	33,803	30,556	25,329	42,250	39,491	37,793	33,981	30,707	25,440	16
17	41,209	38,578	36,954	33,303	30,158	25,075	41,460	38,805	37,167	33,485	30,313	25,190	17
18	40,415	37,884	36,321	32,798	29,754	24,815	40,667	38,114	36,536	32,982	29,912	24,934	18
19	39,618	37,187	35,683	32,286	29,343	24,549	39,871	37,418	35,900	32,472	29,503	24,670	19
20	38,820	36,487	35,041	31,769	28,925	24,276	39,071	36,716	35,257	31,955	29,087	24,399	20
21	38,018	35,781	34,393	31,244	28,500	23,996	38,267	36,009	34,607	31,430	28,662	24,119	21
22	37,213	35,070	33,739	30,712	28,067	23,707	37,459	35,296	33,952	30,897	28,228	23,831	22
23	36,403	34,354	33,078	30,172	27,625	23,410	36,647	34,578	33,289	30,357	27,786	23,535	23
24	35,590	33,632	32,410	29,624	27,174	23,104	35,830	33,853	32,620	29,808	27,335	23,229	24
25	34,772	32,904	31,736	29,067	26,714	22,789	35,009	33,123	31,944	29,250	26,875	22,915	25
26	33,951	32,170	31,056	28,503	26,245	22,464	34,184	32,386	31,261	28,684	26,405	22,590	26
27	33,126	31,431	30,369	27,930	25,768	22,130	33,354	31,643	30,571	28,109	25,926	22,256	27
28	32,297	30,686	29,676	27,350	25,281	21,787	32,521	30,895	29,874	27,526	25,437	21,912	28
29	31,465	29,936	28,976	26,761	24,785	21,434	31,684	30,141	29,171	26,934	24,939	21,558	29
30	30,628	29,181	28,269	26,163	24,279	21,070	30,843	29,381	28,461	26,334	24,432	21,193	30
31	29,788	28,419	27,556	25,557	23,763	20,696	29,999	28,616	27,744	25,726	23,915	20,818	31
32	28,943	27,651	26,835	24,942	23,237	20,310	29,150	27,845	27,021	25,108	23,387	20,433	32
33	28,095	26,878	26,108	24,317	22,701	19,913	28,297	27,068	26,290	24,482	22,849	20,035	33
34	27,242	26,098	25,373	23,684	22,154	19,505	27,441	26,285	25,553	23,846	22,301	19,626	34
35	26,385	25,312	24,631	23,041	21,596	19,084	26,581	25,496	24,808	23,202	21,742	19,206	35
36	25,524	24,520	23,882	22,388	21,028	18,651	25,717	24,702	24,057	22,548	21,173	18,773	36
37	24,660	23,723	23,127	21,727	20,449	18,206	24,849	23,901	23,299	21,884	20,592	18,327	37
38	23,792	22,920	22,364	21,057	19,859	17,748	23,977	23,095	22,533	21,212	20,001	17,868	38
39	22,921	22,111	21,595	20,377	19,258	17,277	23,102	22,284	21,761	20,530	19,398	17,397	39
40	22,046	21,297	20,818	19,688	18,645	16,792	22,223	21,466	20,982	19,839	18,785	16,912	40
41	21,167	20,477	20,035	18,989	18,021	16,294	21,341	20,643	20,196	19,138	18,159	16,413	41
42	20,286	19,653	19,246	18,281	17,387	15,783	20,455	19,814	19,403	18,427	17,522	15,900	42
43	19,403	18,823	18,451	17,565	16,741	15,257	19,566	18,979	18,602	17,706	16,873	15,372	43
44	18,517	17,989	17,649	16,840	16,084	14,717	18,674	18,139	17,796	16,976	16,212	14,829	44
45	17,628	17,149	16,841	16,105	15,415	14,163	17,779	17,294	16,982	16,237	15,539	14,272	45
46	16,735	16,304	16,026	15,360	14,734	13,592	16,881	16,444	16,162	15,488	14,855	13,700	46
47	15,839	15,453	15,203	14,604	14,040	13,006	15,980	15,589	15,336	14,730	14,158	13,111	47
48	14,940	14,597	14,374	13,839	13,334	12,403	15,076	14,728	14,502	13,961	13,449	12,506	48
49	14,039	13,735	13,538	13,064	12,615	11,784	14,169	13,861	13,662	13,182	12,727	11,885	49
50	13,134	12,869	12,696	12,280	11,883	11,147	13,258	12,989	12,814	12,392	11,991	11,245	50
51	12,226	11,996	11,847	11,484	11,139	10,494	12,344	12,110	11,959	11,592	11,241	10,588	51
52	11,316	11,119	10,990	10,679	10,381	9,822	11,426	11,226	11,096	10,780	10,478	9,911	52
53	10,402	10,236	10,127	9,863	9,609	9,131	10,504	10,335	10,225	9,957	9,700	9,216	53
54	9,485	9,347	9,256	9,036	8,824	8,422	9,578	9,437	9,346	9,122	8,907	8,500	54
55	8,565	8,452	8,378	8,198	8,023	7,692	8,647	8,533	8,458	8,275	8,098	7,763	55
56	7,641	7,551	7,492	7,348	7,208	6,941	7,712	7,621	7,561	7,415	7,274	7,004	56
57	6,712	6,643	6,597	6,486	6,377	6,169	6,772	6,701	6,655	6,542	6,432	6,222	57
58	5,778	5,727	5,693	5,610	5,529	5,373	5,826	5,774	5,740	5,656	5,574	5,416	58
59	4,838	4,802	4,778	4,720	4,662	4,552	4,874	4,838	4,814	4,755	4,697	4,585	59
60	3,891	3,867	3,852	3,814	3,777	3,704	3,916	3,892	3,877	3,838	3,801	3,727	60
61	2,935	2,922	2,913	2,891	2,870	2,828	2,950	2,937	2,928	2,906	2,884	2,842	61
62	1,969	1,963	1,959	1,949	1,939	1,920	1,977	1,971	1,967	1,957	1,947	1,927	62
63	0,992	0,990	0,989	0,986	0,984	0,979	0,994	0,992	0,991	0,988	0,986	0,981	63
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

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

- Choix de la ligne: définissez l'âge du rentier.
- Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
- 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

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							
<i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>						<i>Valeur actuelle d'une rente annuelle payable en 1/12 par mois</i>							
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

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: 67 ans													
Age	Hommes						Femmes						Age
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						Valeur actuelle d'une rente annuelle payable en 1/12 par mois						
	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	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	13,203	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

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: 68 ans													
Age	Hommes						Femmes						Age
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois												
	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	56,777	51,735	48,722	42,223	36,937	29,025	57,038	51,957	48,922	42,377	37,057	29,097	0
1	56,084	51,169	48,227	41,869	36,684	28,895	56,341	51,387	48,424	42,021	36,802	28,967	1
2	55,369	50,580	47,710	41,495	36,413	28,752	55,625	50,800	47,908	41,648	36,532	28,825	2
3	54,645	49,983	47,184	41,112	36,134	28,602	54,906	50,207	47,387	41,270	36,257	28,679	3
4	53,916	49,379	46,652	40,722	35,848	28,447	54,180	49,607	46,858	40,884	35,974	28,527	4
5	53,183	48,771	46,114	40,326	35,556	28,287	53,451	49,002	46,324	40,491	35,686	28,370	5
6	52,446	48,157	45,570	39,924	35,257	28,122	52,717	48,391	45,783	40,093	35,392	28,208	6
7	51,705	47,537	45,020	39,515	34,953	27,952	51,979	47,776	45,238	39,688	35,091	28,041	7
8	50,958	46,912	44,464	39,100	34,642	27,776	51,237	47,155	44,686	39,277	34,784	27,869	8
9	50,208	46,281	43,902	38,677	34,324	27,595	50,491	46,528	44,128	38,860	34,471	27,692	9
10	49,454	45,644	43,333	38,249	33,999	27,408	49,741	45,897	43,565	38,436	34,152	27,509	10
11	48,695	45,003	42,759	37,813	33,668	27,215	48,988	45,260	42,996	38,006	33,825	27,321	11
12	47,932	44,355	42,179	37,371	33,330	27,016	48,230	44,618	42,421	37,569	33,493	27,127	12
13	47,166	43,703	41,593	36,922	32,985	26,811	47,468	43,971	41,840	37,125	33,153	26,927	13
14	46,396	43,046	41,001	36,466	32,634	26,600	46,703	43,319	41,254	36,675	32,807	26,721	14
15	45,622	42,384	40,404	36,004	32,276	26,384	45,935	42,663	40,663	36,219	32,455	26,510	15
16	44,846	41,717	39,802	35,536	31,911	26,161	45,163	42,001	40,066	35,756	32,096	26,292	16
17	44,067	41,047	39,195	35,062	31,540	25,932	44,388	41,335	39,463	35,287	31,730	26,069	17
18	43,287	40,373	38,584	34,583	31,164	25,698	43,610	40,664	38,855	34,812	31,357	25,839	18
19	42,505	39,696	37,969	34,098	30,781	25,459	42,828	39,988	38,242	34,329	30,977	25,602	19
20	41,721	39,016	37,349	33,608	30,393	25,213	42,043	39,307	37,622	33,840	30,590	25,358	20
21	40,934	38,331	36,725	33,111	29,997	24,961	41,254	38,621	36,997	33,343	30,195	25,108	21
22	40,143	37,640	36,094	32,607	29,593	24,701	40,461	37,929	36,365	32,839	29,793	24,850	22
23	39,348	36,945	35,457	32,096	29,182	24,434	39,664	37,232	35,727	32,327	29,382	24,584	23
24	38,550	36,243	34,813	31,576	28,762	24,158	38,863	36,529	35,082	31,808	28,963	24,310	24
25	37,747	35,536	34,163	31,049	28,334	23,875	38,057	35,819	34,430	31,280	28,535	24,027	25
26	36,941	34,824	33,507	30,515	27,898	23,583	37,247	35,104	33,772	30,744	28,098	23,736	26
27	36,131	34,106	32,845	29,972	27,454	23,283	36,432	34,383	33,107	30,200	27,653	23,436	27
28	35,317	33,383	32,176	29,422	27,000	22,974	35,614	33,656	32,435	29,648	27,198	23,127	28
29	34,500	32,655	31,502	28,865	26,539	22,656	34,792	32,924	31,757	29,089	26,736	22,810	29
30	33,679	31,921	30,820	28,299	26,068	22,329	33,967	32,187	31,073	28,521	26,264	22,483	30
31	32,853	31,181	30,133	27,725	25,588	21,993	33,138	31,444	30,383	27,945	25,783	22,147	31
32	32,024	30,435	29,438	27,142	25,099	21,646	32,305	30,695	29,685	27,361	25,293	21,801	32
33	31,191	29,684	28,736	26,550	24,599	21,289	31,468	29,941	28,982	26,768	24,793	21,444	33
34	30,353	28,926	28,027	25,950	24,090	20,922	30,627	29,181	28,271	26,167	24,284	21,078	34
35	29,511	28,162	27,311	25,341	23,571	20,544	29,782	28,415	27,553	25,557	23,765	20,700	35
36	28,666	27,393	26,589	24,723	23,042	20,154	28,934	27,644	26,829	24,938	23,236	20,312	36
37	27,817	26,618	25,860	24,096	22,503	19,754	28,082	26,867	26,098	24,311	22,696	19,912	37
38	26,964	25,838	25,124	23,461	21,953	19,342	27,227	26,085	25,361	23,674	22,147	19,501	38
39	26,108	25,052	24,382	22,816	21,394	18,918	26,368	25,297	24,617	23,029	21,587	19,079	39
40	25,248	24,260	23,632	22,163	20,823	18,483	25,506	24,503	23,867	22,376	21,017	18,644	40
41	24,384	23,463	22,876	21,500	20,242	18,035	24,640	23,705	23,109	21,713	20,436	18,197	41
42	23,518	22,661	22,115	20,829	19,651	17,574	23,771	22,900	22,345	21,041	19,845	17,738	42
43	22,650	21,855	21,347	20,150	19,050	17,102	22,898	22,091	21,575	20,360	19,242	17,265	43
44	21,779	21,044	20,574	19,463	18,439	16,617	22,023	21,276	20,798	19,670	18,629	16,780	44
45	20,906	20,228	19,794	18,767	17,817	16,119	21,146	20,457	20,016	18,972	18,006	16,282	45
46	20,030	19,408	19,009	18,062	17,183	15,608	20,266	19,633	19,228	18,265	17,372	15,770	46
47	19,151	18,582	18,216	17,348	16,539	15,082	19,384	18,805	18,434	17,550	16,727	15,245	47
48	18,269	17,752	17,418	16,625	15,883	14,542	18,500	17,973	17,633	16,825	16,071	14,706	48
49	17,386	16,917	16,615	15,893	15,217	13,988	17,613	17,135	16,827	16,092	15,403	14,152	49
50	16,501	16,079	15,806	15,153	14,540	13,420	16,723	16,292	16,014	15,349	14,724	13,584	50
51	15,614	15,236	14,991	14,404	13,851	12,837	15,830	15,445	15,195	14,597	14,033	12,999	51
52	14,725	14,389	14,171	13,647	13,151	12,239	14,935	14,592	14,369	13,835	13,329	12,399	52
53	13,835	13,538	13,345	12,881	12,440	11,625	14,037	13,734	13,537	13,063	12,614	11,783	53
54	12,943	12,683	12,514	12,106	11,718	10,996	13,136	12,870	12,698	12,281	11,885	11,149	54
55	12,049	11,824	11,677	11,322	10,983	10,351	12,231	12,001	11,851	11,489	11,143	10,497	55
56	11,154	10,961	10,835	10,529	10,237	9,689	11,323	11,126	10,997	10,685	10,387	9,828	56
57	10,257	10,093	9,987	9,728	9,479	9,010	10,411	10,245	10,136	9,871	9,617	9,139	57
58	9,357	9,221	9,132	8,916	8,707	8,313	9,496	9,357	9,267	9,046	8,833	8,431	58
59	8,454	8,343	8,270	8,093	7,922	7,596	8,576	8,463	8,389	8,208	8,034	7,702	59
60	7,547	7,459	7,401	7,259	7,122	6,859	7,652	7,562	7,503	7,358	7,218	6,951	60
61	6,636	6,568	6,523	6,413	6,306	6,101	6,723	6,653	6,608	6,496	6,387	6,178	61
62	5,719	5,668	5,635	5,553	5,473	5,319	5,788	5,737	5,703	5,620	5,538	5,382	62
63	4,794	4,758	4,735	4,677	4,621	4,511	4,847	4,811	4,787	4,729	4,671	4,560	63
64	3,861	3,837	3,822	3,785	3,748	3,676	3,899	3,875	3,860	3,822	3,784	3,711	64
65	2,917	2,904	2,895	2,873	2,852	2,810	2,941	2,927	2,918	2,896	2,875	2,833	65
66	1,960	1,954	1,950	1,941	1,931	1,912	1,972	1,966	1,962	1,952	1,942	1,923	66
67	0,989	0,988	0,987	0,984	0,981	0,976	0,992	0,991	0,990	0,987	0,985	0,980	67
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

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: 69 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						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	57,411	52,252	49,173	42,544	37,167	29,142	57,691	52,489	49,387	42,708	37,293	29,218	0
1	56,722	51,690	48,683	42,195	36,918	29,017	56,997	51,924	48,893	42,357	37,043	29,092	1
2	56,009	51,106	48,171	41,826	36,652	28,877	56,285	51,341	48,382	41,989	36,778	28,954	2
3	55,289	50,512	47,649	41,449	36,377	28,731	55,569	50,752	47,865	41,616	36,508	28,811	3
4	54,563	49,913	47,122	41,064	36,096	28,580	54,847	50,156	47,342	41,235	36,231	28,663	4
5	53,833	49,309	46,588	40,673	35,809	28,424	54,120	49,556	46,812	40,848	35,947	28,511	5
6	53,099	48,699	46,049	40,276	35,516	28,263	53,390	48,950	46,277	40,455	35,658	28,353	6
7	52,361	48,083	45,504	39,872	35,217	28,097	52,655	48,338	45,736	40,056	35,363	28,191	7
8	51,618	47,462	44,952	39,462	34,911	27,925	51,917	47,722	45,189	39,650	35,061	28,023	8
9	50,871	46,836	44,395	39,045	34,598	27,748	51,174	47,100	44,637	39,239	34,754	27,850	9
10	50,120	46,204	43,832	38,622	34,279	27,566	50,428	46,473	44,078	38,820	34,440	27,672	10
11	49,364	45,567	43,262	38,192	33,954	27,377	49,677	45,841	43,514	38,396	34,120	27,489	11
12	48,605	44,924	42,687	37,755	33,621	27,184	48,923	45,204	42,945	37,965	33,793	27,300	12
13	47,842	44,276	42,106	37,312	33,282	26,984	48,165	44,562	42,369	37,527	33,459	27,105	13
14	47,075	43,623	41,520	36,862	32,937	26,778	47,403	43,914	41,788	37,083	33,119	26,905	14
15	46,305	42,966	40,928	36,406	32,585	26,567	46,638	43,262	41,202	36,633	32,773	26,699	15
16	45,532	42,304	40,331	35,944	32,226	26,350	45,870	42,606	40,610	36,177	32,420	26,487	16
17	44,756	41,638	39,729	35,476	31,862	26,127	45,099	41,945	40,013	35,714	32,061	26,269	17
18	43,979	40,969	39,123	35,003	31,491	25,898	44,324	41,278	39,411	35,245	31,695	26,045	18
19	43,201	40,297	38,513	34,525	31,116	25,665	43,546	40,608	38,803	34,769	31,322	25,815	19
20	42,420	39,621	37,899	34,041	30,734	25,425	42,764	39,931	38,189	34,286	30,942	25,577	20
21	41,637	38,941	37,280	33,551	30,345	25,179	41,979	39,250	37,569	33,796	30,554	25,333	21
22	40,850	38,256	36,655	33,053	29,948	24,926	41,190	38,563	36,943	33,299	30,158	25,082	22
23	40,059	37,565	36,024	32,548	29,544	24,666	40,396	37,871	36,311	32,794	29,755	24,823	23
24	39,264	36,868	35,386	32,036	29,132	24,397	39,599	37,173	35,672	32,281	29,343	24,556	24
25	38,465	36,166	34,742	31,516	28,711	24,121	38,796	36,469	35,026	31,761	28,923	24,281	25
26	37,662	35,459	34,091	30,988	28,282	23,837	37,990	35,759	34,374	31,232	28,494	23,997	26
27	36,855	34,746	33,435	30,453	27,845	23,544	37,179	35,043	33,714	30,695	28,056	23,705	27
28	36,045	34,028	32,772	29,910	27,400	23,243	36,365	34,321	33,049	30,151	27,610	23,405	28
29	35,232	33,305	32,103	29,360	26,946	22,933	35,547	33,595	32,377	29,599	27,156	23,095	29
30	34,415	32,577	31,428	28,801	26,484	22,615	34,725	32,863	31,699	29,039	26,692	22,777	30
31	33,593	31,842	30,746	28,235	26,012	22,287	33,900	32,125	31,015	28,471	26,220	22,450	31
32	32,768	31,102	30,058	27,659	25,531	21,949	33,070	31,382	30,324	27,894	25,739	22,113	32
33	31,938	30,356	29,362	27,076	25,041	21,601	32,237	30,633	29,627	27,309	25,248	21,766	33
34	31,104	29,603	28,660	26,483	24,540	21,243	31,400	29,879	28,922	26,716	24,748	21,409	34
35	30,266	28,845	27,950	25,882	24,030	20,874	30,560	29,119	28,211	26,114	24,238	21,041	35
36	29,424	28,081	27,234	25,272	23,510	20,495	29,715	28,353	27,494	25,504	23,718	20,663	36
37	28,578	27,311	26,511	24,653	22,980	20,105	28,867	27,581	26,770	24,885	23,188	20,274	37
38	27,729	26,536	25,782	24,026	22,440	19,703	28,015	26,805	26,039	24,257	22,648	19,874	38
39	26,876	25,756	25,046	23,390	21,890	19,291	27,160	26,022	25,202	23,621	22,099	19,462	39
40	26,020	24,970	24,303	22,745	21,329	18,866	26,302	25,235	24,558	22,976	21,539	19,039	40
41	25,160	24,178	23,553	22,091	20,758	18,429	25,440	24,442	23,808	22,322	20,969	18,604	41
42	24,298	23,381	22,798	21,429	20,177	17,981	24,575	23,644	23,051	21,659	20,388	18,157	42
43	23,433	22,581	22,037	20,759	19,586	17,520	23,707	22,840	22,287	20,988	19,796	17,697	43
44	22,566	21,775	21,270	20,080	18,986	17,048	22,836	22,031	21,518	20,307	19,194	17,225	44
45	21,696	20,965	20,498	19,393	18,374	16,563	21,963	21,219	20,743	19,619	18,582	16,740	45
46	20,823	20,150	19,718	18,697	17,752	16,064	21,087	20,401	19,962	18,922	17,960	16,242	46
47	19,948	19,330	18,933	17,992	17,118	15,552	20,210	19,580	19,175	18,217	17,327	15,732	47
48	19,071	18,506	18,142	17,279	16,474	15,026	19,330	18,754	18,383	17,503	16,683	15,207	48
49	18,192	17,677	17,346	16,557	15,820	14,487	18,448	17,923	17,585	16,780	16,028	14,669	49
50	17,311	16,845	16,544	15,827	15,155	13,933	17,563	17,087	16,780	16,048	15,362	14,116	50
51	16,428	16,008	15,737	15,088	14,479	13,366	16,675	16,247	15,970	15,307	14,685	13,549	51
52	15,544	15,168	14,925	14,342	13,792	12,784	15,786	15,401	15,153	14,557	13,995	12,966	52
53	14,659	14,325	14,108	13,587	13,095	12,188	14,893	14,551	14,330	13,797	13,294	12,367	53
54	13,772	13,477	13,286	12,824	12,386	11,577	13,998	13,696	13,500	13,027	12,580	11,752	54
55	12,885	12,626	12,458	12,053	11,667	10,950	13,099	12,835	12,663	12,248	11,853	11,120	55
56	11,996	11,772	11,626	11,273	10,936	10,308	12,197	11,968	11,819	11,458	11,113	10,470	56
57	11,106	10,914	10,788	10,485	10,194	9,649	11,292	11,096	10,968	10,657	10,360	9,803	57
58	10,213	10,051	9,945	9,687	9,440	8,974	10,384	10,218	10,110	9,846	9,593	9,116	58
59	9,319	9,184	9,095	8,880	8,673	8,280	9,472	9,334	9,243	9,023	8,811	8,410	59
60	8,421	8,311	8,239	8,062	7,892	7,568	8,556	8,443	8,369	8,189	8,015	7,684	60
61	7,520	7,432	7,374	7,233	7,097	6,835	7,635	7,545	7,487	7,343	7,203	6,936	61
62	6,614	6,546	6,501	6,392	6,285	6,081	6,710	6,641	6,595	6,484	6,375	6,167	62
63	5,701	5,651	5,617	5,536	5,456	5,303	5,779	5,728	5,694	5,611	5,530	5,373	63
64	4,781	4,745	4,722	4,664	4,608	4,499	4,841	4,805	4,781	4,722	4,665	4,554	64
65	3,852	3,829	3,813	3,776	3,739	3,667	3,894	3,871	3,855	3,812	3,780	3,707	65
66	2,912	2,898	2,890	2,868	2,847	2,805	2,938	2,924	2,916	2,894	2,872	2,830	66
67	1,958	1,952	1,948	1,938	1,928	1,909	1,971	1,965	1,961	1,951	1,941	1,922	67
68	0,988	0,987	0,986	0,983	0,981	0,976	0,992	0,990	0,989	0,987	0,984	0,979	68
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

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: 70 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	58,035	52,759	49,615	42,858	37,990	29,255	58,335	53,013	49,843	43,032	37,523	29,335	0
1	57,349	52,202	49,130	42,514	37,146	29,133	57,645	52,452	49,354	42,685	37,278	29,212	1
2	56,640	51,621	48,622	42,150	36,884	28,997	56,936	51,873	48,848	42,323	37,018	29,078	2
3	55,923	51,032	48,105	41,777	36,614	28,854	56,223	51,289	48,336	41,955	36,752	28,939	3
4	55,200	50,437	47,582	41,397	36,338	28,707	55,504	50,697	47,817	41,579	36,480	28,795	4
5	54,473	49,837	47,053	41,011	36,055	28,555	54,781	50,101	47,292	41,197	36,201	28,646	5
6	53,743	49,231	46,518	40,619	35,767	28,398	54,054	49,499	46,761	40,809	35,917	28,492	6
7	53,008	48,620	45,978	40,220	35,473	28,236	53,323	48,892	46,225	40,415	35,627	28,334	7
8	52,268	48,003	45,431	39,815	35,172	28,068	52,588	48,280	45,683	40,015	35,331	28,171	8
9	51,524	47,381	44,878	39,404	34,865	27,896	51,849	47,663	45,136	39,609	35,029	28,003	9
10	50,776	46,753	44,320	38,986	34,551	27,718	51,105	47,041	44,583	39,196	34,720	27,829	10
11	50,024	46,120	43,755	38,561	34,231	27,534	50,358	46,413	44,024	38,777	34,406	27,650	11
12	49,267	45,482	43,185	38,130	33,904	27,345	49,607	45,780	43,459	38,352	34,084	27,466	12
13	48,507	44,839	42,609	37,692	33,571	27,150	48,853	45,143	42,889	37,920	33,757	27,277	13
14	47,744	44,190	42,027	37,248	33,231	26,949	48,094	44,500	42,313	37,482	33,423	27,081	14
15	46,977	43,537	41,440	36,798	32,884	26,743	47,333	43,853	41,732	37,038	33,083	26,881	15
16	46,207	42,880	40,848	36,342	32,532	26,531	46,568	43,201	41,146	36,587	32,736	26,674	16
17	45,435	42,219	40,252	35,880	32,173	26,313	45,801	42,545	40,554	36,131	32,383	26,462	17
18	44,662	41,554	39,651	35,412	31,809	26,091	45,029	41,883	39,957	35,668	32,024	26,244	18
19	43,886	40,887	39,047	34,940	31,440	25,863	44,255	41,217	39,354	35,198	31,657	26,019	19
20	43,109	40,216	38,438	34,463	31,064	25,629	43,477	40,546	38,746	34,722	31,283	25,788	20
21	42,329	39,540	37,824	33,979	30,682	25,390	42,695	39,870	38,132	34,239	30,902	25,550	21
22	41,546	38,860	37,205	33,488	30,292	25,143	41,909	39,188	37,511	33,748	30,514	25,306	22
23	40,758	38,174	36,579	32,990	29,895	24,889	41,119	38,501	36,885	33,250	30,118	25,053	23
24	39,967	37,482	35,947	32,484	29,490	24,627	40,325	37,807	36,252	32,744	29,713	24,793	24
25	39,171	36,785	35,308	31,970	29,076	24,358	39,527	37,108	35,612	32,231	29,300	24,525	25
26	38,372	36,083	34,663	31,449	28,655	24,080	38,724	36,403	34,965	31,709	28,879	24,249	26
27	37,569	35,375	34,013	30,921	28,225	23,795	37,917	35,692	34,312	31,179	28,449	23,965	27
28	36,763	34,662	33,356	30,386	27,788	23,502	37,106	34,976	33,652	30,642	28,011	23,672	28
29	35,953	33,944	32,693	29,842	27,342	23,200	36,291	34,255	32,986	30,097	27,564	23,370	29
30	35,139	33,221	32,024	29,291	26,887	22,889	35,473	33,528	32,315	29,545	27,109	23,060	30
31	34,321	32,491	31,348	28,732	26,424	22,569	34,652	32,796	31,636	28,984	26,645	22,741	31
32	33,499	31,756	30,665	28,164	25,951	22,240	33,826	32,058	30,952	28,416	26,172	22,413	32
33	32,673	31,015	29,976	27,588	25,469	21,901	32,997	31,315	30,260	27,839	25,690	22,075	33
34	31,843	30,268	29,279	27,003	24,977	21,552	32,164	30,565	29,562	27,253	25,199	21,727	34
35	31,008	29,515	28,576	26,409	24,475	21,192	31,327	29,811	28,858	26,659	24,698	21,369	35
36	30,170	28,756	27,866	25,807	23,964	20,822	30,486	29,051	28,147	26,057	24,187	21,001	36
37	29,328	27,992	27,149	25,197	23,443	20,442	29,642	28,285	27,429	25,446	23,667	20,622	37
38	28,483	27,222	26,426	24,577	22,912	20,051	28,794	27,513	26,705	24,827	23,137	20,233	38
39	27,633	26,447	25,696	23,949	22,371	19,648	27,943	26,737	25,974	24,199	22,597	19,832	39
40	26,781	25,666	24,960	23,313	21,820	19,234	27,089	25,955	25,237	23,563	22,047	19,420	40
41	25,924	24,880	24,216	22,667	21,259	18,808	26,231	25,168	24,494	22,918	21,487	18,996	41
42	25,065	24,088	23,467	22,013	20,688	18,371	25,369	24,375	23,743	22,264	20,916	18,561	42
43	24,204	23,293	22,713	21,352	20,107	17,922	24,505	23,578	22,987	21,601	20,335	18,113	43
44	23,341	22,493	21,953	20,682	19,516	17,461	23,638	22,775	22,225	20,930	19,744	17,653	44
45	22,474	21,688	21,186	20,003	18,915	16,988	22,769	21,968	21,457	20,251	19,143	17,181	45
46	21,605	20,878	20,414	19,316	18,303	16,502	21,898	21,157	20,683	19,564	18,532	16,697	46
47	20,733	20,064	19,635	18,620	17,681	16,003	21,025	20,342	19,904	18,869	17,911	16,200	47
48	19,859	19,245	18,851	17,916	17,048	15,490	20,150	19,522	19,120	18,165	17,279	15,690	48
49	18,984	18,422	18,061	17,203	16,404	14,965	19,272	18,698	18,329	17,453	16,636	15,167	49
50	18,107	17,596	17,267	16,483	15,751	14,426	18,392	17,869	17,533	16,731	15,983	14,629	50
51	17,229	16,766	16,467	15,755	15,087	13,874	17,509	17,036	16,730	16,001	15,318	14,077	51
52	16,349	15,932	15,663	15,019	14,413	13,308	16,625	16,198	15,922	15,262	14,642	13,511	52
53	15,469	15,095	14,854	14,275	13,729	12,728	15,738	15,355	15,108	14,514	13,955	12,930	53
54	14,587	14,255	14,040	13,523	13,034	12,133	14,848	14,507	14,287	13,756	13,255	12,332	54
55	13,705	13,412	13,222	12,763	12,329	11,524	13,955	13,654	13,459	12,989	12,543	11,719	55
56	12,822	12,566	12,399	11,996	11,613	10,901	13,060	12,796	12,625	12,212	11,819	11,089	56
57	11,939	11,716	11,572	11,221	10,887	10,262	12,161	11,933	11,784	11,425	11,082	10,441	57
58	11,054	10,863	10,739	10,437	10,149	9,607	11,260	11,064	10,937	10,627	10,331	9,776	58
59	10,167	10,006	9,901	9,645	9,399	8,935	10,355	10,190	10,082	9,819	9,567	9,092	59
60	9,278	9,144	9,056	8,842	8,636	8,246	9,447	9,309	9,219	9,000	8,788	8,389	60
61	8,387	8,277	8,205	8,030	7,860	7,538	8,535	8,422	8,349	8,169	7,996	7,666	61
62	7,491	7,404	7,346	7,206	7,070	6,810	7,619	7,529	7,470	7,327	7,188	6,922	62
63	6,590	6,522	6,478	6,369	6,263	6,060	6,697	6,628	6,583	6,471	6,363	6,155	63
64	5,682	5,632	5,599	5,518	5,439	5,286	5,769	5,718	5,684	5,601	5,521	5,365	64
65	4,767	4,732	4,709	4,651	4,595	4,487	4,834	4,798	4,774	4,716	4,658	4,548	65
66	3,843	3,820	3,804	3,767	3,730	3,659	3,889	3,866	3,850	3,812	3,775	3,702	66
67	2,906	2,893	2,884	2,863	2,842	2,800	2,935	2,921	2,913	2,891	2,869	2,827	67
68	1,955	1,949	1,945	1,936	1,926	1,907	1,969	1,963	1,959	1,949	1,939	1,920	68
69	0,988	0,986	0,985	0,983	0,980	0,975	0,992	0,990	0,989	0,986	0,984	0,979	69
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

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: 71 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	58,649	53,256	50,048	43,163	37,606	29,364	58,971	53,528	50,291	43,348	37,747	29,447	0
1	57,967	52,703	49,567	42,824	37,366	29,245	58,284	52,972	49,807	43,007	37,506	29,328	1
2	57,260	52,127	49,063	42,464	37,109	29,112	57,579	52,397	49,305	42,649	37,250	29,197	2
3	56,546	51,542	48,551	42,096	36,843	28,973	56,869	51,817	48,798	42,285	36,990	29,062	3
4	55,827	50,951	48,032	41,721	36,571	28,829	56,153	51,230	48,283	41,915	36,722	28,921	4
5	55,103	50,355	47,508	41,340	36,294	28,681	55,434	50,638	47,763	41,538	36,448	28,776	5
6	54,376	49,753	46,978	40,953	36,010	28,527	54,710	50,040	47,237	41,155	36,169	28,627	6
7	53,644	49,146	46,442	40,559	35,721	28,369	53,982	49,438	46,706	40,767	35,884	28,472	7
8	52,907	48,534	45,900	40,159	35,425	28,206	53,250	48,830	46,169	40,372	35,593	28,313	8
9	52,166	47,916	45,352	39,753	35,123	28,037	52,514	48,217	45,626	39,971	35,296	28,149	9
10	51,421	47,292	44,798	39,340	34,814	27,863	51,774	47,599	45,078	39,563	34,993	27,980	10
11	50,672	46,663	44,238	38,921	34,499	27,684	51,030	46,976	44,524	39,150	34,684	27,806	11
12	49,919	46,029	43,672	38,495	34,178	27,499	50,283	46,348	43,964	38,730	34,368	27,627	12
13	49,162	45,390	43,101	38,063	33,850	27,309	49,531	45,714	43,399	38,304	34,046	27,442	13
14	48,402	44,746	42,524	37,624	33,515	27,113	48,777	45,076	42,828	37,872	33,718	27,251	14
15	47,638	44,098	41,942	37,179	33,175	26,912	48,019	44,434	42,252	37,433	33,384	27,056	15
16	46,872	43,445	41,355	36,729	32,828	26,705	47,257	43,787	41,671	36,989	33,043	26,855	16
17	46,103	42,788	40,764	36,273	32,475	26,493	46,493	43,135	41,085	36,538	32,697	26,648	17
18	45,333	42,128	40,168	35,811	32,117	26,275	45,725	42,478	40,493	36,082	32,343	26,435	18
19	44,561	41,465	39,569	35,345	31,754	26,053	44,954	41,817	39,896	35,618	31,983	26,216	19
20	43,787	40,799	38,966	34,874	31,385	25,825	44,180	41,151	39,293	35,148	31,616	25,991	20
21	43,011	40,128	38,357	34,396	31,009	25,591	43,401	40,479	38,684	34,671	31,242	25,760	21
22	42,231	39,452	37,743	33,911	30,626	25,351	42,619	39,802	38,069	34,187	30,860	25,521	22
23	41,447	38,771	37,122	33,419	30,235	25,103	41,833	39,120	37,448	33,696	30,470	25,273	23
24	40,658	38,084	36,496	32,920	29,837	24,847	41,042	38,432	36,821	33,197	30,073	25,022	24
25	39,866	37,392	35,863	32,413	29,430	24,585	40,247	37,738	36,187	32,690	29,667	24,761	25
26	39,071	36,694	35,223	31,899	29,016	24,314	39,448	37,038	35,546	32,175	29,253	24,492	26
27	38,271	35,992	34,578	31,378	28,594	24,036	38,644	36,332	34,898	31,652	28,831	24,214	27
28	37,468	35,284	33,927	30,849	28,164	23,750	37,837	35,621	34,244	31,122	28,400	23,929	28
29	36,662	34,571	33,270	30,312	27,725	23,455	37,027	34,904	33,585	30,585	27,961	23,635	29
30	35,852	33,852	32,607	29,768	27,278	23,152	36,212	34,183	32,919	30,039	27,514	23,333	30
31	35,038	33,128	31,936	29,216	26,822	22,840	35,394	33,456	32,246	29,486	27,058	23,022	31
32	34,219	32,398	31,260	28,656	26,358	22,519	34,572	32,723	31,568	28,925	26,594	22,703	32
33	33,397	31,662	30,576	28,087	25,883	22,189	33,747	31,985	30,883	28,356	26,120	22,373	33
34	32,570	30,920	29,886	27,509	25,400	21,848	32,917	31,241	30,191	27,778	25,637	22,034	34
35	31,739	30,172	29,188	26,923	24,907	21,497	32,084	30,492	29,492	27,192	25,145	21,686	35
36	30,904	29,418	28,484	26,329	24,404	21,137	31,247	29,737	28,788	26,598	24,643	21,327	36
37	30,066	28,659	27,774	25,726	23,892	20,766	30,406	28,977	28,076	25,995	24,132	20,958	37
38	29,224	27,895	27,057	25,114	23,370	20,384	29,562	28,211	27,359	25,384	23,611	20,578	38
39	28,378	27,125	26,333	24,494	22,838	19,991	28,715	27,440	26,634	24,765	23,081	20,188	39
40	27,529	26,349	25,603	23,866	22,296	19,587	27,865	26,664	25,904	24,137	22,540	19,787	40
41	26,676	25,568	24,866	23,228	21,744	19,172	27,011	25,882	25,167	23,500	21,990	19,374	41
42	25,820	24,782	24,123	22,583	21,183	18,745	26,154	25,095	24,424	22,855	21,430	18,950	42
43	24,963	23,992	23,375	21,929	20,611	18,308	25,293	24,303	23,674	22,201	20,859	18,514	43
44	24,103	23,197	22,621	21,268	20,031	17,859	24,430	23,507	22,919	21,539	20,279	18,066	44
45	23,240	22,398	21,861	20,598	19,440	17,397	23,565	22,706	22,158	20,870	19,688	17,606	45
46	22,374	21,593	21,094	19,919	18,838	16,923	22,698	21,901	21,392	20,192	19,088	17,135	46
47	21,505	20,784	20,322	19,232	18,225	16,436	21,829	21,092	20,620	19,506	18,478	16,651	47
48	20,635	19,970	19,544	18,536	17,603	15,936	20,958	20,278	19,843	18,812	17,858	16,155	48
49	19,763	19,153	18,762	17,833	16,971	15,424	20,085	19,461	19,060	18,110	17,228	15,646	49
50	18,890	18,332	17,974	17,122	16,328	14,899	19,210	18,638	18,271	17,399	16,586	15,123	50
51	18,015	17,508	17,181	16,403	15,676	14,361	18,332	17,812	17,477	16,679	15,934	14,586	51
52	17,140	16,681	16,384	15,677	15,014	13,809	17,452	16,981	16,677	15,951	15,271	14,036	52
53	16,264	15,850	15,583	14,943	14,342	13,245	16,571	16,145	15,871	15,214	14,597	13,471	53
54	15,388	15,017	14,777	14,202	13,660	12,666	15,686	15,305	15,059	14,468	13,911	12,891	54
55	14,511	14,181	13,967	13,454	12,969	12,074	14,799	14,460	14,241	13,713	13,214	12,295	55
56	13,634	13,343	13,154	12,699	12,267	11,468	13,910	13,610	13,416	12,948	12,504	11,683	56
57	12,756	12,502	12,336	11,936	11,556	10,848	13,018	12,756	12,585	12,174	11,783	11,055	57
58	11,878	11,658	11,514	11,166	10,833	10,213	12,123	11,896	11,748	11,390	11,048	10,410	58
59	10,999	10,810	10,686	10,387	10,100	9,562	11,226	11,031	10,904	10,596	10,301	9,748	59
60	10,119	9,958	9,854	9,599	9,355	8,895	10,325	10,160	10,052	9,791	9,540	9,066	60
61	9,236	9,102	9,015	8,803	8,598	8,210	9,421	9,284	9,194	8,975	8,765	8,367	61
62	8,350	8,241	8,170	7,995	7,827	7,507	8,513	8,401	8,328	8,149	7,976	7,647	62
63	7,460	7,373	7,316	7,177	7,041	6,783	7,602	7,512	7,454	7,311	7,172	6,907	63
64	6,565	6,498	6,453	6,345	6,240	6,037	6,684	6,615	6,570	6,459	6,351	6,143	64
65	5,663	5,613	5,580	5,499	5,420	5,268	5,759	5,708	5,674	5,591	5,511	5,355	65
66	4,753	4,718	4,695	4,638	4,582	4,473	4,826	4,790	4,766	4,708	4,651	4,540	66
67	3,833	3,810	3,795	3,758	3,721	3,650	3,883	3,860	3,845	3,807	3,770	3,697	67
68	2,900	2,887	2,878	2,857	2,836	2,795	2,931	2,918	2,909	2,887	2,866	2,824	68
69	1,953	1,947	1,943	1,933	1,923	1,904	1,967	1,961	1,957	1,947	1,938	1,918	69
70	0,987	0,985	0,984	0,982	0,979	0,974	0,991	0,990	0,988	0,986	0,983	0,978	70
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

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: 72 ans													
Hommes							Femmes						Age
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						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	59,252	53,744	50,471	43,461	37,815	29,468	59,598	54,035	50,731	43,657	37,964	29,556	0
1	58,573	53,195	49,994	43,126	37,580	29,352	58,915	53,483	50,251	43,320	37,728	29,439	1
2	57,870	52,623	49,495	42,771	37,326	29,223	58,212	52,912	49,754	42,967	37,477	29,312	2
3	57,159	52,042	48,987	42,407	37,065	29,087	57,506	52,336	49,251	42,609	37,220	29,180	3
4	56,443	51,455	48,473	42,037	36,798	28,946	56,794	51,753	48,741	42,243	36,957	29,043	4
5	55,722	50,862	47,953	41,660	36,525	28,801	56,077	51,165	48,226	41,871	36,689	28,902	5
6	54,998	50,265	47,427	41,278	36,246	28,652	55,356	50,572	47,704	41,493	36,414	28,756	6
7	54,269	49,662	46,896	40,889	35,961	28,497	54,632	49,974	47,178	41,110	36,134	28,606	7
8	53,535	49,054	46,358	40,494	35,670	28,338	53,903	49,370	46,645	40,720	35,848	28,450	8
9	52,798	48,440	45,815	40,093	35,373	28,173	53,171	48,762	46,108	40,324	35,556	28,291	9
10	52,056	47,820	45,265	39,685	35,069	28,003	52,434	48,148	45,564	39,922	35,258	28,126	10
11	51,310	47,196	44,710	39,271	34,759	27,828	51,693	47,530	45,015	39,514	34,954	27,956	11
12	50,560	46,566	44,149	38,850	34,443	27,648	50,949	46,906	44,460	39,100	34,644	27,781	12
13	49,806	45,931	43,583	38,423	34,120	27,462	50,201	46,277	43,900	38,679	34,328	27,601	13
14	49,049	45,291	43,011	37,990	33,791	27,271	49,449	45,643	43,334	38,252	34,005	27,415	14
15	48,288	44,647	42,433	37,551	33,456	27,074	48,695	45,005	42,763	37,820	33,677	27,224	15
16	47,525	43,998	41,851	37,106	33,115	26,872	47,937	44,363	42,187	37,381	33,342	27,028	16
17	46,759	43,346	41,265	36,655	32,768	26,664	47,176	43,715	41,606	36,936	33,001	26,827	17
18	45,992	42,690	40,674	36,200	32,416	26,452	46,412	43,063	41,020	36,486	32,654	26,619	18
19	45,224	42,032	40,080	35,739	32,058	26,235	45,644	42,407	40,428	36,028	32,300	26,406	19
20	44,454	41,370	39,482	35,274	31,695	26,013	44,873	41,745	39,830	35,564	31,939	26,187	20
21	43,680	40,704	38,878	34,802	31,326	25,785	44,098	41,078	39,227	35,094	31,571	25,961	21
22	42,904	40,033	38,269	34,323	30,949	25,550	43,319	40,406	38,617	34,616	31,196	25,728	22
23	42,123	39,356	37,654	33,838	30,565	25,308	42,537	39,729	38,002	34,131	30,813	25,489	23
24	41,338	38,674	37,033	33,345	30,173	25,059	41,750	39,046	37,380	33,639	30,423	25,242	24
25	40,550	37,987	36,405	32,844	29,773	24,802	40,958	38,356	36,751	33,138	30,024	24,987	25
26	39,757	37,294	35,771	32,337	29,366	24,538	40,162	37,661	36,115	32,630	29,617	24,725	26
27	38,962	36,596	35,132	31,822	28,951	24,267	39,362	36,960	35,474	32,114	29,202	24,455	27
28	38,162	35,893	34,486	31,300	28,527	23,988	38,559	36,254	34,826	31,591	28,779	24,176	28
29	37,359	35,185	33,835	30,770	28,096	23,701	37,752	35,543	34,172	31,060	28,347	23,890	29
30	36,553	34,471	33,177	30,233	27,657	23,405	36,941	34,826	33,512	30,522	27,908	23,596	30
31	35,742	33,752	32,512	29,687	27,209	23,101	36,126	34,105	32,845	29,976	27,460	23,293	31
32	34,927	33,027	31,841	29,134	26,752	22,787	35,308	33,377	32,173	29,422	27,003	22,981	32
33	34,108	32,296	31,164	28,572	26,285	22,465	34,486	32,644	31,493	28,861	26,538	22,660	33
34	33,285	31,559	30,479	28,002	25,810	22,132	33,660	31,906	30,808	28,290	26,063	22,330	34
35	32,457	30,816	29,787	27,423	25,325	21,790	32,831	31,162	30,115	27,712	25,579	21,990	35
36	31,626	30,067	29,089	26,836	24,830	21,438	31,998	30,412	29,417	27,126	25,087	21,640	36
37	30,791	29,314	28,385	26,241	24,327	21,076	31,161	29,657	28,712	26,531	24,584	21,281	37
38	29,952	28,554	27,674	25,637	23,813	20,703	30,320	28,897	28,000	25,928	24,072	20,911	38
39	29,110	27,789	26,956	25,025	23,290	20,320	29,477	28,131	27,283	25,317	23,551	20,530	39
40	28,264	27,019	26,232	24,404	22,757	19,926	28,630	27,361	26,559	24,697	23,020	20,139	40
41	27,415	26,243	25,501	23,774	22,214	19,521	27,780	26,585	25,829	24,069	22,480	19,737	41
42	26,563	25,462	24,764	23,137	21,662	19,105	26,927	25,804	25,092	23,432	21,929	19,324	42
43	25,708	24,677	24,022	22,491	21,100	18,678	26,070	25,017	24,349	22,787	21,368	18,899	43
44	24,852	23,887	23,274	21,838	20,529	18,239	25,212	24,227	23,600	22,134	20,798	18,463	44
45	23,992	23,093	22,521	21,177	19,948	17,789	24,351	23,432	22,846	21,473	20,218	18,015	45
46	23,130	22,294	21,760	20,506	19,356	17,327	23,488	22,632	22,087	20,805	19,629	17,556	46
47	22,264	21,489	20,994	19,827	18,753	16,851	22,623	21,829	21,323	20,128	19,030	17,086	47
48	21,397	20,681	20,223	19,140	18,141	16,364	21,756	21,022	20,553	19,444	18,421	16,602	48
49	20,529	19,869	19,446	18,445	17,519	15,864	20,887	20,211	19,777	18,751	17,802	16,107	49
50	19,659	19,053	18,665	17,743	16,887	15,352	20,016	19,395	18,996	18,050	17,172	15,598	50
51	18,788	18,235	17,879	17,034	16,246	14,827	19,143	18,575	18,209	17,341	16,532	15,076	51
52	17,917	17,413	17,089	16,317	15,595	14,290	18,268	17,751	17,417	16,623	15,882	14,541	52
53	17,045	16,589	16,295	15,593	14,935	13,740	17,391	16,922	16,620	15,897	15,221	13,992	53
54	16,173	15,762	15,497	14,862	14,266	13,177	16,512	16,089	15,816	15,163	14,549	13,428	54
55	15,301	14,933	14,695	14,125	13,587	12,601	15,631	15,252	15,007	14,419	13,865	12,849	55
56	14,429	14,102	13,890	13,381	12,899	12,011	14,747	14,410	14,191	13,666	13,170	12,255	56
57	13,558	13,269	13,082	12,630	12,202	11,409	13,862	13,564	13,370	12,905	12,463	11,646	57
58	12,686	12,433	12,269	11,872	11,494	10,792	12,974	12,713	12,543	12,134	11,744	11,020	58
59	11,814	11,595	11,452	11,106	10,777	10,161	12,083	11,856	11,709	11,353	11,012	10,378	59
60	10,941	10,753	10,631	10,333	10,049	9,515	11,189	10,995	10,869	10,562	10,268	9,718	60
61	10,067	9,908	9,804	9,552	9,309	8,852	10,293	10,129	10,022	9,761	9,511	9,040	61
62	9,191	9,058	8,972	8,761	8,557	8,172	9,394	9,258	9,168	8,951	8,741	8,344	62
63	8,311	8,203	8,132	7,959	7,791	7,473	8,492	8,380	8,307	8,129	7,956	7,629	63
64	7,427	7,341	7,284	7,146	7,011	6,754	7,584	7,495	7,436	7,294	7,155	6,891	64
65	6,538	6,471	6,428	6,320	6,215	6,014	6,669	6,600	6,555	6,445	6,337	6,130	65
66	5,643	5,593	5,560	5,480	5,401	5,250	5,747	5,696	5,662	5,580	5,500	5,344	66
67	4,738	4,703	4,680	4,623	4,567	4,460	4,817	4,781	4,757	4,699	4,642	4,532	67
68	3,823	3,800	3,785	3,748	3,711	3,640	3,877	3,854	3,838	3,800	3,763	3,691	68
69	2,894	2,881	2,872	2,851	2,830	2,789	2,927	2,914	2,905	2,883	2,862	2,820	69
70	1,950	1,944	1,940	1,930	1,920	1,901	1,965	1,959	1,955	1,945	1,936	1,916	70
71	0,986	0,984	0,983	0,981	0,978	0,973	0,991	0,989	0,988	0,985	0,983	0,978	71
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

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: 73 ans													
Age	Hommes						Femmes						Age
	Valeur actuelle d'une rente annuelle payable en 1/12 par mois						Valeur actuelle d'une rente annuelle payable en 1/12 par mois						
	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	59,845	54,222	50,885	43,750	38,017	29,568	60,217	54,533	51,162	43,958	38,175	29,660	0
1	59,169	53,677	50,412	43,419	37,786	29,455	59,536	53,985	50,687	43,626	37,943	29,546	1
2	58,469	53,108	49,917	43,069	37,537	29,328	58,837	53,418	50,194	43,278	37,696	29,422	2
3	57,761	52,531	49,414	42,709	37,280	29,196	58,134	52,846	49,696	42,924	37,444	29,294	3
4	57,048	51,948	48,903	42,344	37,017	29,059	57,425	52,268	49,190	42,563	37,186	29,160	4
5	56,330	51,360	48,388	41,972	36,748	28,917	56,711	51,684	48,679	42,196	36,922	29,022	5
6	55,609	50,766	47,866	41,594	36,474	28,771	55,994	51,095	48,163	41,823	36,652	28,880	6
7	54,883	50,167	47,339	41,210	36,194	28,620	55,272	50,501	47,640	41,444	36,377	28,734	7
8	54,153	49,563	46,806	40,820	35,907	28,464	54,547	49,902	47,113	41,060	36,096	28,582	8
9	53,418	48,953	46,267	40,423	35,615	28,303	53,818	49,297	46,580	40,669	35,809	28,426	9
10	52,679	48,337	45,722	40,021	35,316	28,137	53,084	48,688	46,041	40,272	35,516	28,266	10
11	51,936	47,717	45,171	39,611	35,011	27,966	52,347	48,074	45,496	39,869	35,217	28,100	11
12	51,189	47,091	44,615	39,196	34,699	27,790	51,606	47,454	44,946	39,460	34,912	27,929	12
13	50,438	46,460	44,053	38,774	34,382	27,608	50,861	46,830	44,391	39,045	34,601	27,753	13
14	49,684	45,825	43,486	38,346	34,058	27,421	50,113	46,200	43,830	38,624	34,284	27,572	14
15	48,927	45,185	42,913	37,912	33,728	27,229	49,361	45,567	43,264	38,197	33,961	27,386	15
16	48,167	44,540	42,336	37,472	33,393	27,032	48,607	44,929	42,693	37,764	33,632	27,195	16
17	47,404	43,892	41,754	37,027	33,051	26,829	47,849	44,286	42,117	37,325	33,297	26,999	17
18	46,640	43,241	41,168	36,577	32,705	26,622	47,088	43,639	41,536	36,880	32,955	26,797	18
19	45,875	42,587	40,579	36,123	32,353	26,410	46,324	42,987	40,949	36,429	32,607	26,589	19
20	45,108	41,930	39,986	35,663	31,996	26,193	45,556	42,330	40,357	35,971	32,253	26,375	20
21	44,338	41,268	39,388	35,197	31,632	25,970	44,785	41,668	39,758	35,506	31,891	26,155	21
22	43,565	40,602	38,784	34,724	31,262	25,741	44,010	41,000	39,154	35,034	31,523	25,928	22
23	42,787	39,930	38,174	34,245	30,884	25,505	43,230	40,327	38,544	34,556	31,146	25,694	23
24	42,006	39,252	37,557	33,758	30,498	25,262	42,447	39,649	37,928	34,070	30,763	25,454	24
25	41,221	38,569	36,935	33,263	30,105	25,011	41,659	38,965	37,304	33,576	30,371	25,205	25
26	40,432	37,881	36,307	32,762	29,704	24,753	40,867	38,274	36,674	33,074	29,971	24,949	26
27	39,639	37,188	35,672	32,254	29,296	24,488	40,070	37,578	36,038	32,565	29,562	24,686	27
28	38,844	36,490	35,032	31,738	28,880	24,216	39,270	36,877	35,396	32,049	29,146	24,414	28
29	38,044	35,786	34,386	31,215	28,456	23,935	38,466	36,171	34,747	31,525	28,722	24,135	29
30	37,241	35,078	33,734	30,684	28,023	23,647	37,659	35,459	34,093	30,994	28,291	23,848	30
31	36,433	34,363	33,075	30,146	27,582	23,350	36,848	34,742	33,433	30,455	27,850	23,553	31
32	35,622	33,643	32,410	29,599	27,133	23,044	36,034	34,020	32,766	29,908	27,401	23,249	32
33	34,806	32,917	31,738	29,045	26,674	22,729	35,215	33,292	32,092	29,353	26,944	22,936	33
34	33,986	32,185	31,059	28,481	26,206	22,405	34,393	32,559	31,413	28,791	26,477	22,614	34
35	33,162	31,447	30,373	27,910	25,729	22,070	33,567	31,820	30,727	28,220	26,002	22,283	35
36	32,334	30,703	29,680	27,330	25,243	21,727	32,737	31,076	30,034	27,641	25,517	21,942	36
37	31,503	29,954	28,982	26,742	24,747	21,373	31,904	30,326	29,335	27,054	25,023	21,591	37
38	30,668	29,200	28,276	26,146	24,242	21,010	31,068	29,571	28,630	26,459	24,520	21,230	38
39	29,829	28,440	27,565	25,541	23,728	20,636	30,228	28,811	27,918	25,855	24,008	20,860	39
40	28,987	27,674	26,846	24,927	23,203	20,251	29,385	28,046	27,201	25,244	23,486	20,479	40
41	28,141	26,903	26,121	24,305	22,669	19,855	28,539	27,275	26,477	24,624	22,955	20,087	41
42	27,292	26,127	25,391	23,676	22,126	19,449	27,689	26,500	25,747	23,996	22,414	19,684	42
43	26,441	25,347	24,654	23,038	21,573	19,032	26,837	25,719	25,011	23,359	21,863	19,270	43
44	25,588	24,563	23,913	22,393	21,011	18,604	25,982	24,934	24,269	22,715	21,303	18,845	44
45	24,731	23,774	23,165	21,739	20,439	18,165	25,125	24,145	23,522	22,063	20,733	18,409	45
46	23,872	22,979	22,411	21,077	19,857	17,713	24,266	23,351	22,769	21,403	20,154	17,962	46
47	23,010	22,180	21,651	20,406	19,264	17,249	23,405	22,554	22,012	20,736	19,566	17,503	47
48	22,146	21,377	20,885	19,727	18,661	16,773	22,542	21,753	21,249	20,060	18,968	17,033	48
49	21,280	20,570	20,115	19,041	18,049	16,286	21,678	20,948	20,480	19,377	18,360	16,550	49
50	20,414	19,759	19,340	18,347	17,428	15,786	20,811	20,138	19,707	18,686	17,741	16,055	50
51	19,546	18,946	18,561	17,646	16,797	15,274	19,942	19,324	18,928	17,987	17,113	15,547	51
52	18,678	18,130	17,777	16,939	16,157	14,750	19,072	18,507	18,143	17,279	16,475	15,026	52
53	17,811	17,311	16,990	16,224	15,509	14,213	18,200	17,685	17,354	16,564	15,826	14,492	53
54	16,943	16,491	16,199	15,503	14,851	13,665	17,326	16,860	16,559	15,840	15,167	13,944	54
55	16,075	15,668	15,405	14,776	14,184	13,104	16,450	16,029	15,758	15,108	14,497	13,382	55
56	15,209	14,844	14,608	14,042	13,509	12,531	15,572	15,195	14,951	14,366	13,815	12,805	56
57	14,343	14,018	13,808	13,303	12,825	11,945	14,692	14,357	14,139	13,617	13,123	12,213	57
58	13,477	13,191	13,005	12,557	12,132	11,346	13,811	13,514	13,322	12,858	12,419	11,606	58
59	12,612	12,361	12,198	11,804	11,429	10,733	12,926	12,667	12,498	12,090	11,703	10,982	59
60	11,746	11,529	11,387	11,044	10,717	10,106	12,040	11,815	11,668	11,313	10,975	10,343	60
61	10,880	10,693	10,572	10,277	9,994	9,464	11,151	10,958	10,832	10,527	10,235	9,687	61
62	10,013	9,855	9,752	9,501	9,260	8,806	10,261	10,097	9,991	9,731	9,482	9,013	62
63	9,143	9,011	8,925	8,715	8,513	8,131	9,367	9,231	9,142	8,925	8,716	8,321	63
64	8,270	8,162	8,092	7,920	7,754	7,438	8,469	8,357	8,285	8,107	7,935	7,609	64
65	7,393	7,307	7,251	7,113	6,979	6,724	7,564	7,475	7,417	7,275	7,137	6,874	65
66	6,510	6,444	6,400	6,293	6,189	5,989	6,653	6,584	6,539	6,429	6,322	6,116	66
67	5,621	5,571	5,539	5,459	5,381	5,230	5,734	5,683	5,649	5,567	5,487	5,332	67
68	4,722	4,687	4,664	4,607	4,552	4,445	4,806	4,770	4,747	4,689	4,632	4,522	68
69	3,811	3,789	3,774	3,737	3,700	3,630	3,870	3,846	3,831	3,793	3,756	3,684	69
70	2,887	2,874	2,865	2,844	2,823	2,782	2,922	2,909	2,900	2,879	2,857	2,816	70
71	1,946	1,940	1,936	1,926	1,917	1,898	1,963	1,957	1,953	1,943	1,934	1,914	71
72	0,985	0,983	0,982	0,980	0,977	0,972	0,990	0,988	0,987	0,985	0,982	0,977	72
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

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 arrières sont conditionnés à la survie du bénéficiaire.

Les tables Schryvers utilisent des probabilités de survie 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

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.

Mode d'emploi

Age au terme de la carrière professionnelle: 74 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	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	60,427	54,689	51,288	44,030	38,213	29,663	60,826	55,023	51,585	44,252	38,380	29,760	0
1	59,754	54,148	50,820	43,704	37,986	29,553	60,149	54,478	51,114	43,925	38,152	29,649	1
2	59,057	53,583	50,329	43,358	37,741	29,430	59,453	53,915	50,626	43,581	37,910	29,528	2
3	58,352	53,010	49,830	43,003	37,488	29,300	58,753	53,348	50,132	43,232	37,662	29,403	3
4	57,641	52,430	49,324	42,642	37,229	29,166	58,046	52,773	49,631	42,875	37,408	29,273	4
5	56,927	51,846	48,812	42,274	36,964	29,028	57,336	52,193	49,124	42,513	37,148	29,138	5
6	56,208	51,256	48,295	41,901	36,694	28,885	56,622	51,608	48,612	42,145	36,883	29,000	6
7	55,485	50,661	47,772	41,522	36,419	28,737	55,904	51,018	48,094	41,771	36,612	28,857	7
8	54,758	50,061	47,243	41,136	36,136	28,585	55,181	50,423	47,571	41,391	36,336	28,709	8
9	54,026	49,455	46,709	40,745	35,848	28,428	54,455	49,823	47,042	41,006	36,054	28,557	9
10	53,290	48,843	46,168	40,346	35,554	28,266	53,725	49,218	46,508	40,614	35,766	28,400	10
11	52,550	48,227	45,622	39,942	35,254	28,098	52,991	48,608	45,968	40,216	35,472	28,238	11
12	51,806	47,605	45,070	39,531	34,947	27,926	52,253	47,993	45,423	39,812	35,172	28,072	12
13	51,059	46,978	44,512	39,114	34,635	27,748	51,511	47,372	44,872	39,402	34,866	27,900	13
14	50,307	46,347	43,950	38,692	34,316	27,566	50,766	46,748	44,316	38,986	34,554	27,724	14
15	49,553	45,711	43,382	38,263	33,991	27,378	50,018	46,118	43,755	38,565	34,237	27,542	15
16	48,796	45,070	42,809	37,828	33,661	27,185	49,267	45,485	43,189	38,137	33,913	27,356	16
17	48,037	44,426	42,232	37,388	33,325	26,987	48,513	44,846	42,618	37,704	33,584	27,164	17
18	47,276	43,780	41,651	36,944	32,984	26,784	47,755	44,203	42,042	37,264	33,248	26,967	18
19	46,514	43,130	41,066	36,495	32,638	26,577	46,994	43,556	41,460	36,819	32,906	26,764	19
20	45,750	42,477	40,478	36,041	32,286	26,365	46,230	42,904	40,873	36,367	32,557	26,555	20
21	44,983	41,820	39,885	35,580	31,929	26,148	45,462	42,246	40,280	35,908	32,202	26,341	21
22	44,213	41,158	39,286	35,114	31,564	25,924	44,690	41,583	39,681	35,443	31,839	26,119	22
23	43,439	40,490	38,681	34,640	31,192	25,693	43,914	40,915	39,076	34,970	31,470	25,892	23
24	42,661	39,817	38,070	34,159	30,813	25,456	43,134	40,242	38,465	34,490	31,092	25,657	24
25	41,879	39,139	37,452	33,671	30,426	25,211	42,349	39,562	37,847	34,003	30,707	25,415	25
26	41,094	38,455	36,829	33,175	30,031	24,959	41,560	38,876	37,222	33,508	30,314	25,165	26
27	40,304	37,767	36,200	32,673	29,630	24,700	40,767	38,185	36,592	33,005	29,912	24,908	27
28	39,512	37,073	35,565	32,164	29,220	24,434	39,971	37,489	35,955	32,495	29,503	24,643	28
29	38,716	36,375	34,925	31,647	28,803	24,160	39,170	36,787	35,312	31,978	29,086	24,371	29
30	37,916	35,670	34,278	31,123	28,377	23,879	38,367	36,081	34,663	31,453	28,662	24,091	30
31	37,112	34,961	33,624	30,591	27,944	23,588	37,559	35,369	34,008	30,921	28,229	23,803	31
32	36,304	34,245	32,965	30,051	27,501	23,290	36,748	34,651	33,347	30,382	27,788	23,507	32
33	35,492	33,524	32,298	29,503	27,050	22,982	35,933	33,929	32,680	29,834	27,338	23,201	33
34	34,675	32,797	31,624	28,947	26,590	22,665	35,115	33,200	32,006	29,279	26,879	22,887	34
35	33,854	32,063	30,944	28,382	26,120	22,339	34,292	32,466	31,326	28,715	26,411	22,564	35
36	33,030	31,325	30,257	27,809	25,641	22,003	33,466	31,727	30,639	28,144	25,935	22,232	36
37	32,202	30,581	29,564	27,228	25,154	21,658	32,637	30,983	29,946	27,564	25,450	21,890	37
38	31,370	29,831	28,865	26,639	24,657	21,303	31,804	30,233	29,247	26,976	24,955	21,538	38
39	30,534	29,076	28,159	26,042	24,150	20,938	30,968	29,478	28,542	26,381	24,451	21,176	39
40	29,695	28,315	27,446	25,436	23,634	20,562	30,128	28,718	27,830	25,777	23,939	20,805	40
41	28,852	27,549	26,727	24,821	23,109	20,175	29,286	27,953	27,113	25,165	23,416	20,423	41
42	28,007	26,778	26,002	24,199	22,574	19,779	28,440	27,183	26,389	24,545	22,884	20,030	42
43	27,159	26,003	25,272	23,569	22,030	19,371	27,591	26,408	25,659	23,917	22,343	19,626	43
44	26,309	25,224	24,536	22,932	21,477	18,954	26,740	25,628	24,924	23,281	21,792	19,212	44
45	25,456	24,440	23,794	22,286	20,914	18,525	25,887	24,845	24,183	22,638	21,233	18,787	45
46	24,600	23,650	23,046	21,631	20,341	18,083	25,032	24,057	23,438	21,987	20,664	18,351	46
47	23,741	22,856	22,292	20,968	19,757	17,630	24,175	23,266	22,687	21,328	20,086	17,905	47
48	22,880	22,057	21,532	20,297	19,164	17,166	23,317	22,471	21,931	20,662	19,498	17,446	48
49	22,018	21,255	20,768	19,619	18,562	16,689	22,456	21,671	21,170	19,988	18,901	16,976	49
50	21,154	20,449	19,999	18,933	17,950	16,201	21,594	20,868	20,403	19,306	18,294	16,494	50
51	20,290	19,641	19,225	18,241	17,330	15,701	20,729	20,060	19,631	18,616	17,677	15,999	51
52	19,425	18,830	18,448	17,542	16,700	15,190	19,864	19,249	18,854	17,919	17,050	15,492	52
53	18,561	18,017	17,668	16,836	16,062	14,666	18,996	18,434	18,073	17,214	16,414	14,973	53
54	17,697	17,202	16,884	16,125	15,415	14,131	18,127	17,615	17,286	16,500	15,767	14,440	54
55	16,833	16,386	16,097	15,407	14,760	13,585	17,256	16,792	16,493	15,779	15,109	13,893	55
56	15,971	15,568	15,307	14,684	14,097	13,026	16,384	15,965	15,695	15,049	14,441	13,332	56
57	15,110	14,749	14,515	13,955	13,426	12,456	15,510	15,135	14,892	14,311	13,762	12,757	57
58	14,251	13,929	13,721	13,220	12,746	11,874	14,634	14,300	14,084	13,564	13,073	12,168	58
59	13,391	13,107	12,923	12,479	12,058	11,278	13,756	13,461	13,270	12,809	12,372	11,563	59
60	12,532	12,284	12,122	11,732	11,360	10,670	12,876	12,618	12,450	12,045	11,659	10,943	60
61	11,674	11,458	11,318	10,978	10,653	10,048	11,995	11,771	11,625	11,272	10,935	10,307	61
62	10,815	10,630	10,509	10,217	9,936	9,411	11,113	10,920	10,795	10,491	10,200	9,655	62
63	9,954	9,798	9,695	9,447	9,208	8,758	10,227	10,065	9,958	9,700	9,452	8,985	63
64	9,092	8,961	8,876	8,668	8,467	8,088	9,338	9,202	9,114	8,898	8,690	8,296	64
65	8,226	8,119	8,049	7,878	7,713	7,400	8,443	8,332	8,260	8,083	7,912	7,587	65
66	7,356	7,271	7,215	7,078	6,945	6,692	7,542	7,454	7,396	7,254	7,117	6,855	66
67	6,480	6,414	6,371	6,264	6,161	5,962	6,634	6,566	6,521	6,411	6,304	6,099	67
68	5,597	5,548	5,515	5,436	5,358	5,209	5,718	5,668	5,634	5,533	5,473	5,319	68
69	4,704</												

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 arriérages sont conditionnés à la survie du bénéficiaire.

Description

Les tables Schryvers utilisent des probabilités de survie descriptives. 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: 75 ans													
Hommes						Femmes						Age	
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	60,996	55,145	51,682	44,303	38,402	29,754	61,425	55,503	51,999	44,539	38,579	29,856	0
1	60,327	54,608	51,218	43,981	38,178	29,647	60,751	54,962	51,533	44,216	38,355	29,748	1
2	59,632	54,047	50,731	43,639	37,937	29,527	60,058	54,404	51,048	43,877	38,116	29,630	2
3	58,930	53,477	50,235	43,288	37,688	29,400	59,361	53,840	50,559	43,532	37,873	29,508	3
4	58,223	52,901	49,733	42,931	37,433	29,269	58,658	53,269	50,062	43,180	37,623	29,381	4
5	57,511	52,321	49,226	42,568	37,173	29,134	57,951	52,693	49,559	42,822	37,368	29,250	5
6	56,795	51,735	48,713	42,199	36,907	28,994	57,240	52,112	49,052	42,459	37,107	29,114	6
7	56,075	51,144	48,194	41,824	36,635	28,850	56,525	51,526	48,538	42,089	36,841	28,975	7
8	55,351	50,547	47,669	41,443	36,358	28,701	55,805	50,935	48,020	41,714	36,569	28,831	8
9	54,622	49,945	47,139	41,056	36,074	28,547	55,082	50,339	47,495	41,333	36,291	28,682	9
10	53,889	49,337	46,603	40,662	35,784	28,388	54,355	49,738	46,966	40,947	36,008	28,529	10
11	53,152	48,724	46,061	40,263	35,489	28,225	53,624	49,132	46,431	40,554	35,719	28,371	11
12	52,411	48,107	45,513	39,857	35,187	28,056	52,890	48,521	45,890	40,155	35,424	28,209	12
13	51,666	47,484	44,960	39,445	34,879	27,882	52,151	47,905	45,344	39,750	35,123	28,041	13
14	50,918	46,856	44,402	39,027	34,565	27,704	51,409	47,284	44,793	39,339	34,817	27,869	14
15	50,166	46,224	43,838	38,603	34,245	27,520	50,664	46,659	44,236	38,923	34,504	27,692	15
16	49,412	45,588	43,270	38,174	33,920	27,331	49,916	46,030	43,675	38,501	34,186	27,510	16
17	48,656	44,948	42,697	37,739	33,589	27,138	49,165	45,396	43,109	38,073	33,862	27,323	17
18	47,898	44,306	42,121	37,300	33,253	26,940	48,411	44,758	42,537	37,639	33,532	27,130	18
19	47,139	43,660	41,541	36,856	32,913	26,737	47,653	44,115	41,961	37,199	33,196	26,933	19
20	46,379	43,012	40,958	36,407	32,567	26,530	46,892	43,467	41,378	36,753	32,853	26,729	20
21	45,615	42,359	40,369	35,952	32,215	26,317	46,128	42,814	40,790	36,300	32,503	26,519	21
22	44,848	41,701	39,775	35,491	31,856	26,098	45,359	42,156	40,197	35,841	32,147	26,304	22
23	44,078	41,038	39,175	35,023	31,490	25,873	44,587	41,492	39,597	35,374	31,783	26,081	23
24	43,303	40,369	38,569	34,548	31,116	25,641	43,810	40,823	38,991	34,900	31,412	25,852	24
25	42,524	39,695	37,957	34,065	30,735	25,402	43,029	40,148	38,378	34,419	31,033	25,616	25
26	41,742	39,016	37,339	33,576	30,347	25,156	42,243	39,467	37,759	33,930	30,646	25,372	26
27	40,956	38,332	36,715	33,080	29,952	24,903	41,453	38,781	37,134	33,434	30,252	25,121	27
28	40,166	37,643	36,085	32,577	29,549	24,643	40,660	38,089	36,502	32,930	29,849	24,863	28
29	39,374	36,949	35,450	32,066	29,138	24,375	39,863	37,392	35,865	32,419	29,439	24,598	29
30	38,577	36,249	34,808	31,548	28,719	24,100	39,063	36,690	35,222	31,901	29,022	24,324	30
31	37,776	35,544	34,160	31,023	28,292	23,816	38,259	35,983	34,572	31,376	28,596	24,043	31
32	36,972	34,834	33,505	30,489	27,857	23,525	37,452	35,271	33,917	30,843	28,162	23,754	32
33	36,163	34,117	32,844	29,948	27,413	23,224	36,640	34,553	33,255	30,303	27,720	23,456	33
34	35,349	33,394	32,176	29,398	26,959	22,914	35,825	33,830	32,587	29,754	27,269	23,150	34
35	34,532	32,666	31,501	28,840	26,497	22,595	35,006	33,101	31,912	29,198	26,809	22,834	35
36	33,711	31,932	30,820	28,274	26,026	22,267	34,184	32,367	31,231	28,633	26,340	22,510	36
37	32,886	31,193	30,132	27,700	25,546	21,930	33,358	31,627	30,544	28,061	25,863	22,176	37
38	32,057	30,448	29,438	27,118	25,057	21,583	32,528	30,883	29,851	27,481	25,377	21,833	38
39	31,225	29,697	28,738	26,528	24,559	21,226	31,696	30,133	29,152	26,893	24,882	21,480	39
40	30,389	28,941	28,031	25,929	24,050	20,859	30,860	29,379	28,447	26,297	24,377	21,118	40
41	29,550	28,180	27,317	25,321	23,533	20,481	30,021	28,619	27,736	25,693	23,864	20,745	41
42	28,707	27,414	26,598	24,706	23,006	20,093	29,179	27,854	27,018	25,081	23,341	20,362	42
43	27,863	26,644	25,874	24,084	22,471	19,696	28,334	27,084	26,294	24,461	22,809	19,969	43
44	27,016	25,869	25,144	23,454	21,927	19,288	27,487	26,310	25,566	23,833	22,267	19,565	44
45	26,167	25,090	24,408	22,816	21,372	18,868	26,638	25,532	24,832	23,198	21,717	19,150	45
46	25,313	24,305	23,665	22,169	20,808	18,437	25,787	24,750	24,093	22,555	21,158	18,726	46
47	24,457	23,516	22,917	21,514	20,234	17,995	24,934	23,965	23,349	21,906	20,590	18,290	47
48	23,599	22,722	22,163	20,850	19,650	17,540	24,079	23,175	22,599	21,248	20,013	17,844	48
49	22,740	21,924	21,404	20,180	19,057	17,075	23,223	22,382	21,845	20,583	19,426	17,386	49
50	21,879	21,123	20,641	19,502	18,455	16,598	22,364	21,584	21,085	19,910	18,830	16,916	50
51	21,018	20,320	19,873	18,818	17,843	16,109	21,504	20,782	20,321	19,230	18,224	16,434	51
52	20,156	19,513	19,102	18,127	17,224	15,610	20,642	19,977	19,551	18,542	17,608	15,940	52
53	19,295	18,706	18,327	17,429	16,596	15,099	19,780	19,169	18,777	17,847	16,983	15,434	53
54	18,434	17,896	17,550	16,726	15,959	14,577	18,915	18,356	17,997	17,143	16,348	14,915	54
55	17,575	17,085	16,770	16,018	15,315	14,043	18,049	17,540	17,213	16,432	15,703	14,383	55
56	16,717	16,273	15,987	15,304	14,664	13,499	17,182	16,720	16,423	15,713	15,047	13,838	56
57	15,861	15,461	15,203	14,585	14,005	12,944	16,313	15,897	15,629	14,986	14,382	13,279	57
58	15,006	14,648	14,417	13,861	13,338	12,377	15,443	15,070	14,829	14,251	13,706	12,707	58
59	14,152	13,834	13,627	13,131	12,662	11,798	14,571	14,239	14,024	13,508	13,019	12,119	59
60	13,300	13,019	12,836	12,396	11,979	11,207	13,698	13,405	13,215	12,756	12,322	11,518	60
61	12,448	12,202	12,042	11,655	11,287	10,603	12,824	12,567	12,400	11,997	11,614	10,901	61
62	11,597	11,383	11,244	10,907	10,586	9,985	11,949	11,726	11,581	11,230	10,895	10,269	62
63	10,745	10,562	10,442	10,152	9,874	9,353	11,072	10,881	10,756	10,454	10,164	9,621	63
64	9,892	9,737	9,635	9,389	9,152	8,705	10,191	10,029	9,924	9,667	9,420	8,955	64
65	9,037	8,907	8,823	8,616	8,418	8,041	9,306	9,171	9,083	8,868	8,661	8,269	65
66	8,179	8,073	8,004	7,834	7,670	7,359	8,415	8,304	8,232	8,056	7,886	7,562	66
67	7,316	7,232	7,176	7,040	6,909	6,657	7,517	7,429	7,372	7,231	7,094	6,833	67
68	6,447	6,382	6,339	6,233	6,130	5,933	6,613	6,545	6,500	6,391	6,285	6,080	68
69	5,571	5,522	5,490	5,411	5,333	5,185	5,701	5,651	5,618	5,536	5,457	5,303	69
70	4,683	4,649	4,626	4,570	4,515	4,409	4,782	4,746	4,723	4,665	4,609	4,500	70
71	3,784	3,761	3,746	3,710	3,674	3,604	3,852	3,829	3,814	3,777	3,740	3,668	71
72	2,869	2,856	2,848	2,827	2,806	2,765	2,912	2,898	2,890	2,868	2,847	2,805	72
73	1,937	1,931	1,927	1,917	1,908	1,889	1,958	1,952	1,948	1,938	1,928	1,909	73
74	0,982	0,981	0,980	0,977	0,975	0,970	0,988	0,987	0,986	0,983	0,981	0,975	74
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