

Description	<p>Ce tableau vous permet de convertir en capital une rente <b>viagère temporaire</b> versée <b>mensuellement jusqu'à l'âge terme précisé en haut de table</b>. Les coefficients de conversion sont calculés selon la méthode de la <b>rente actuarielle</b>, c'est-à-dire en supposant que les versements des différents arrérages sont conditionnés à la survie du bénéficiaire.</p> <p>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. <b>Ces tables sont donc des tables générationnelles.</b></p>
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- Mode d'emploi**
1. Choix de la ligne: définissez l'âge du rentier.
  2. Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
  3. Multipliez le coefficient par le montant annuel total de la rente.

Age au terme de la carrière professionnelle: 65 ans													
Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable en 1/12 par mois							Valeur actuelle d'une rente annuelle payable en 1/12 par mois						
Age	Taux d'intérêt net auquel le capital pourra être placé						Age						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%
0	54,838	50,145	47,329	41,221	36,215	28,648	55,044	50,322	47,489	41,346	36,313	28,709	0
1	54,134	49,565	46,819	40,851	35,947	28,507	54,336	49,739	46,976	40,974	36,043	28,567	1
2	53,407	48,962	46,287	40,461	35,660	28,351	53,610	49,137	46,445	40,585	35,758	28,413	2
3	52,674	48,353	45,747	40,063	35,366	28,190	52,880	48,531	45,909	40,190	35,467	28,254	3
4	51,936	47,736	45,201	39,657	35,065	28,022	52,145	47,918	45,366	39,788	35,169	28,094	4
5	51,193	47,114	44,648	39,245	34,757	27,850	51,405	47,299	44,817	39,380	34,865	27,920	5
6	50,446	46,487	44,090	38,827	34,443	27,672	50,661	46,675	44,262	38,965	34,554	27,744	6
7	49,694	45,854	43,525	38,402	34,122	27,488	49,913	46,046	43,700	38,543	34,237	27,564	7
8	48,938	45,215	42,954	37,969	33,794	27,298	49,161	45,411	43,133	38,115	33,913	27,377	8
9	48,178	44,571	42,377	37,530	33,460	27,102	48,405	44,771	42,560	37,680	33,582	27,185	9
10	47,414	43,921	41,793	37,084	33,118	26,901	47,644	44,125	41,981	37,238	33,245	26,987	10
11	46,645	43,266	41,204	36,632	32,770	26,693	46,880	43,474	41,396	36,790	32,900	26,783	11
12	45,873	42,606	40,609	36,172	32,414	26,478	46,112	42,818	40,805	36,335	32,549	26,573	12
13	45,097	41,940	40,008	35,706	32,051	26,258	45,339	42,157	40,209	35,873	32,191	26,356	13
14	44,317	41,269	39,401	35,232	31,681	26,031	44,564	41,490	39,606	35,404	31,826	26,134	14
15	43,534	40,594	38,788	34,752	31,305	25,797	43,785	40,819	38,998	34,929	31,453	25,904	15
16	42,747	39,913	38,170	34,265	30,921	25,557	43,003	40,143	38,385	34,447	31,074	25,669	16
17	41,958	39,228	37,547	33,773	30,530	25,310	42,217	39,462	37,766	33,958	30,688	25,427	17
18	41,167	38,540	36,919	33,274	30,133	25,057	41,428	38,776	37,141	33,463	30,295	25,177	18
19	40,374	37,848	36,287	32,769	29,730	24,799	40,636	38,086	36,510	32,960	29,894	24,921	19
20	39,579	37,152	35,651	32,259	29,320	24,533	39,839	37,389	35,873	32,450	29,485	24,657	20
21	38,781	36,452	35,008	31,741	28,902	24,260	39,039	36,688	35,230	31,933	29,068	24,385	21
22	37,979	35,746	34,360	31,216	28,476	23,979	38,235	35,981	34,581	31,408	28,643	24,105	22
23	37,172	35,034	33,704	30,683	28,042	23,689	37,427	35,268	33,925	30,875	28,209	23,817	23
24	36,362	34,316	33,042	30,142	27,599	23,391	36,615	34,549	33,262	30,333	27,767	23,520	24
25	35,547	33,593	32,374	29,592	27,147	23,083	35,798	33,824	32,592	29,784	27,315	23,214	25
26	34,730	32,864	31,700	29,035	26,686	22,768	34,976	33,092	31,916	29,225	26,854	22,898	26
27	33,908	32,131	31,019	28,471	26,217	22,443	34,150	32,355	31,232	28,658	26,383	22,573	27
28	33,083	31,392	30,332	27,898	25,739	22,109	33,321	31,612	30,542	28,083	25,904	22,239	28
29	32,254	30,647	29,639	27,317	25,252	21,765	32,488	30,864	29,845	27,500	25,415	21,894	29
30	31,422	29,897	28,938	26,728	24,755	21,411	31,650	30,110	29,141	26,908	24,917	21,540	30
31	30,585	29,140	28,231	26,129	24,249	21,046	30,810	29,350	28,431	26,308	24,409	21,175	31
32	29,744	28,378	27,517	25,522	23,732	20,671	29,965	28,585	27,715	25,699	23,891	20,800	32
33	28,898	27,609	26,795	24,905	23,205	20,284	29,116	27,814	26,991	25,082	23,363	20,414	33
34	28,049	26,835	26,067	24,281	22,668	19,887	28,264	27,037	26,260	24,455	22,825	20,016	34
35	27,196	26,055	25,332	23,647	22,120	19,477	27,408	26,254	25,523	23,819	22,277	19,607	35
36	26,340	25,269	24,590	23,004	21,563	19,056	26,547	25,465	24,779	23,175	21,718	19,186	36
37	25,480	24,478	23,842	22,352	20,995	18,624	25,684	24,671	24,027	22,521	21,149	18,752	37
38	24,616	23,682	23,087	21,691	20,416	18,178	24,816	23,871	23,269	21,858	20,568	18,307	38
39	23,749	22,880	22,325	21,021	19,826	17,720	23,945	23,065	22,504	21,185	19,977	17,848	39
40	22,879	22,072	21,556	20,342	19,225	17,250	23,070	22,254	21,732	20,504	19,374	17,376	40
41	22,005	21,258	20,781	19,653	18,613	16,765	22,192	21,436	20,953	19,812	18,760	16,891	41
42	21,128	20,440	19,999	18,956	17,991	16,268	21,310	20,614	20,167	19,111	18,135	16,392	42
43	20,249	19,617	19,211	18,249	17,357	15,757	20,425	19,785	19,375	18,401	17,498	15,979	43
44	19,367	18,789	18,417	17,534	16,712	15,232	19,537	18,952	18,576	17,681	16,849	15,352	44
45	18,482	17,955	17,616	16,809	16,056	14,692	18,647	18,113	17,770	16,953	16,190	14,810	45
46	17,593	17,116	16,809	16,075	15,387	14,138	17,753	17,270	16,958	16,215	15,518	14,254	46
47	16,702	16,272	15,995	15,330	14,706	13,568	16,857	16,421	16,140	15,467	14,835	13,682	47
48	15,808	15,423	15,174	14,576	14,014	12,982	15,958	15,567	15,315	14,710	14,140	13,095	48
49	14,911	14,568	14,346	13,813	13,309	12,380	15,055	14,708	14,483	13,942	13,431	12,491	49
50	14,011	13,709	13,512	13,040	12,591	11,762	14,149	13,843	13,644	13,164	12,710	11,870	50
51	13,108	12,844	12,672	12,256	11,861	11,127	13,240	12,971	12,797	12,376	11,975	11,231	51
52	12,203	11,973	11,824	11,463	11,118	10,475	12,327	12,094	11,943	11,577	11,227	10,575	52
53	11,294	11,098	10,970	10,659	10,362	9,804	11,411	11,212	11,082	10,766	10,465	9,899	53
54	10,383	10,217	10,108	9,845	9,592	9,115	10,491	10,322	10,212	9,945	9,688	9,205	54
55	9,468	9,330	9,240	9,020	8,808	8,407	9,566	9,426	9,334	9,111	8,896	8,490	55
56	8,550	8,437	8,364	8,184	8,010	7,679	8,637	8,523	8,448	8,265	8,089	7,754	56
57	7,628	7,538	7,480	7,336	7,196	6,930	7,703	7,612	7,553	7,407	7,266	6,996	57
58	6,701	6,632	6,587	6,475	6,367	6,159	6,765	6,694	6,648	6,536	6,426	6,215	58
59	5,770	5,718	5,685	5,602	5,521	5,365	5,820	5,768	5,734	5,650	5,568	5,410	59
60	4,832	4,796	4,772	4,714	4,656	4,546	4,870	4,833	4,809	4,750	4,692	4,581	60
61	3,886	3,863	3,848	3,810	3,772	3,700	3,913	3,889	3,874	3,835	3,798	3,724	61
62	2,932	2,919	2,910	2,888	2,867	2,825	2,949	2,935	2,926	2,904	2,883	2,840	62
63	1,968	1,962	1,958	1,948	1,938	1,919	1,976	1,970	1,966	1,956	1,946	1,927	63
64	0,991	0,990	0,988	0,986	0,983	0,978	0,993	0,992	0,991	0,988	0,986	0,981	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
Taux d'intérêt net auquel le capital pourra être placé													