

4. Valeur actuelle d'une rente viagère de 1 euro par an payable annuellement

Description

Ce tableau vous permet de convertir une rente **viagère** versée **annuellement** en capital. 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.**

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 de la rente.

Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable par an													
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%	Age
0	68,095	60,581	56,221	47,160	40,149	30,280	69,629	61,787	57,250	47,855	40,622	30,506	0
1	67,463	60,091	55,807	46,887	39,968	30,202	69,002	61,304	56,844	47,591	40,450	30,433	1
2	66,808	59,578	55,371	46,595	39,772	30,111	68,354	60,801	56,418	47,309	40,263	30,349	2
3	66,144	59,056	54,926	46,296	39,569	30,016	67,702	60,293	55,987	47,023	40,072	30,262	3
4	65,474	58,529	54,476	45,991	39,361	29,917	67,043	59,778	55,550	46,731	39,876	30,172	4
5	64,801	57,997	54,021	45,681	39,149	29,815	66,380	59,258	55,107	46,433	39,675	30,078	5
6	64,124	57,460	53,560	45,365	38,931	29,709	65,714	58,733	54,659	46,131	39,469	29,981	6
7	63,442	56,917	53,093	45,044	38,709	29,600	65,044	58,204	54,207	45,824	39,259	29,882	7
8	62,755	56,369	52,621	44,717	38,481	29,487	64,369	57,670	53,750	45,512	39,045	29,779	8
9	62,065	55,817	52,144	44,386	38,249	29,371	63,691	57,132	53,287	45,195	38,826	29,672	9
10	61,370	55,259	51,662	44,048	38,011	29,250	63,009	56,589	52,820	44,873	38,603	29,563	10
11	60,672	54,697	51,174	43,706	37,769	29,126	62,324	56,041	52,348	44,546	38,375	29,450	11
12	59,971	54,130	50,683	43,359	37,522	28,998	61,635	55,489	51,871	44,214	38,142	29,333	12
13	59,266	53,559	50,186	43,006	37,270	28,867	60,943	54,932	51,389	43,877	37,905	29,213	13
14	58,557	52,983	49,683	42,648	37,013	28,731	60,247	54,372	50,903	43,535	37,663	29,090	14
15	57,845	52,403	49,177	42,285	36,751	28,592	59,549	53,807	50,413	43,189	37,417	28,963	15
16	57,131	51,819	48,666	41,917	36,485	28,449	58,849	53,240	49,919	42,838	37,167	28,834	16
17	56,415	51,232	48,151	41,545	36,214	28,302	58,146	52,668	49,421	42,483	36,913	28,700	17
18	55,698	50,644	47,634	41,170	35,940	28,153	57,440	52,093	48,918	42,123	36,654	28,564	18
19	54,981	50,053	47,115	40,791	35,662	28,001	56,731	51,513	48,410	41,758	36,390	28,423	19
20	54,263	49,460	46,592	40,409	35,381	27,846	56,018	50,929	47,898	41,388	36,120	28,278	20
21	53,542	48,863	46,065	40,022	35,095	27,686	55,302	50,340	47,381	41,012	35,846	28,129	21
22	52,819	48,262	45,534	39,629	34,803	27,523	54,583	49,746	46,858	40,630	35,566	27,976	22
23	52,091	47,657	44,997	39,231	34,506	27,355	53,859	49,148	46,330	40,243	35,280	27,818	23
24	51,359	47,045	44,454	38,826	34,203	27,181	53,132	48,544	45,796	39,849	34,988	27,655	24
25	50,624	46,429	43,906	38,415	33,893	27,002	52,400	47,935	45,257	39,449	34,690	27,486	25
26	49,887	45,810	43,354	38,000	33,579	26,819	51,664	47,320	44,711	39,043	34,386	27,313	26
27	49,146	45,185	42,797	37,578	33,258	26,630	50,924	46,701	44,160	38,631	34,076	27,134	27
28	48,402	44,556	42,234	37,151	32,931	26,436	50,181	46,077	43,604	38,212	33,759	26,951	28
29	47,654	43,923	41,665	36,717	32,598	26,237	49,435	45,448	43,043	37,789	33,438	26,762	29
30	46,901	43,283	41,091	36,276	32,258	26,032	48,686	44,815	42,477	37,359	33,110	26,568	30
31	46,144	42,637	40,510	35,828	31,911	25,820	47,933	44,177	41,905	36,923	32,775	26,368	31
32	45,383	41,987	39,923	35,373	31,557	25,601	47,176	43,534	41,328	36,480	32,434	26,162	32
33	44,619	41,331	39,331	34,912	31,196	25,377	46,415	42,886	40,745	36,030	32,086	25,951	33
34	43,849	40,669	38,732	34,443	30,827	25,145	45,650	42,232	40,155	35,574	31,731	25,732	34
35	43,076	40,002	38,126	33,967	30,451	24,907	44,883	41,574	39,561	35,112	31,370	25,508	35
36	42,299	39,330	37,515	33,484	30,068	24,662	44,112	40,912	38,962	34,643	31,002	25,278	36
37	41,519	38,653	36,899	32,995	29,678	24,410	43,340	40,246	38,358	34,170	30,628	25,042	37
38	40,734	37,970	36,276	32,498	29,280	24,151	42,564	39,575	37,748	33,689	30,247	24,799	38
39	39,946	37,282	35,647	31,994	28,874	23,884	41,785	38,900	37,134	33,202	29,859	24,550	39
40	39,154	36,589	35,012	31,483	28,461	23,610	41,005	38,222	36,516	32,709	29,466	24,295	40
41	38,357	35,890	34,371	30,964	28,039	23,327	40,221	37,538	35,891	32,210	29,065	24,032	41
42	37,558	35,186	33,724	30,438	27,609	23,037	39,434	36,850	35,261	31,703	28,656	23,762	42
43	36,756	34,478	33,072	29,906	27,173	22,740	38,645	36,158	34,626	31,191	28,240	23,485	43
44	35,953	33,767	32,416	29,368	26,730	22,435	37,854	35,463	33,988	30,674	27,819	23,202	44
45	35,147	33,052	31,755	28,823	26,280	22,123	37,063	34,765	33,347	30,151	27,391	22,913	45
46	34,338	32,331	31,087	28,271	25,820	21,802	36,272	34,066	32,702	29,624	26,958	22,617	46
47	33,524	31,605	30,413	27,711	25,353	21,472	35,480	33,364	32,054	29,091	26,519	22,315	47
48	32,708	30,874	29,734	27,143	24,877	21,134	34,687	32,660	31,402	28,554	26,074	22,007	48
49	31,890	30,140	29,050	26,569	24,394	20,787	33,894	31,953	30,747	28,011	25,623	21,691	49
50	31,072	29,404	28,364	25,991	23,904	20,433	33,099	31,243	30,088	27,463	25,165	21,368	50

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51	30,253	28,665	27,673	25,406	23,408	20,071	32,304	30,530	29,425	26,909	24,700	21,038	51
52	29,433	27,923	26,979	24,817	22,905	19,702	31,508	29,815	28,760	26,350	24,230	20,701	52
53	28,615	27,181	26,283	24,222	22,396	19,325	30,713	29,099	28,092	25,787	23,754	20,358	53
54	27,797	26,437	25,584	23,624	21,882	18,941	29,917	28,381	27,420	25,219	23,272	20,007	54
55	26,979	25,691	24,883	23,020	21,361	18,549	29,119	27,658	26,744	24,644	22,782	19,647	55
56	26,165	24,947	24,181	22,415	20,836	18,152	28,320	26,934	26,064	24,064	22,285	19,280	56
57	25,354	24,204	23,480	21,807	20,308	17,748	27,522	26,208	25,382	23,480	21,783	18,906	57
58	24,543	23,459	22,776	21,194	19,772	17,337	26,725	25,481	24,698	22,891	21,275	18,525	58
59	23,733	22,714	22,070	20,577	19,231	16,918	25,926	24,750	24,009	22,295	20,759	18,134	59
60	22,929	21,972	21,367	19,959	18,688	16,495	25,126	24,016	23,316	21,694	20,236	17,736	60
61	22,130	21,233	20,664	19,341	18,142	16,065	24,327	23,282	22,622	21,089	19,708	17,330	61
62	21,333	20,494	19,962	18,719	17,591	15,630	23,531	22,549	21,928	20,482	19,175	16,918	62
63	20,540	19,756	19,259	18,095	17,036	15,187	22,737	21,816	21,232	19,871	18,637	16,498	63
64	19,751	19,022	18,557	17,470	16,478	14,739	21,942	21,079	20,532	19,253	18,092	16,069	64
65	18,969	18,291	17,859	16,846	15,918	14,286	21,144	20,339	19,827	18,629	17,538	15,630	65
66	18,193	17,565	17,164	16,221	15,356	13,829	20,346	19,595	19,117	17,998	16,975	15,181	66
67	17,421	16,840	16,469	15,594	14,790	13,364	19,547	18,850	18,405	17,362	16,406	14,722	67
68	16,654	16,118	15,775	14,967	14,221	12,893	18,750	18,104	17,691	16,721	15,830	14,254	68
69	15,895	15,402	15,087	14,341	13,651	12,419	17,954	17,357	16,975	16,076	15,248	13,778	69
70	15,143	14,692	14,402	13,716	13,080	11,940	17,162	16,612	16,260	15,429	14,661	13,294	70
71	14,396	13,984	13,719	13,090	12,506	11,455	16,373	15,868	15,544	14,778	14,069	12,801	71
72	13,657	13,282	13,041	12,466	11,931	10,965	15,587	15,125	14,829	14,125	13,473	12,301	72
73	12,931	12,591	12,371	11,848	11,360	10,475	14,807	14,385	14,114	13,471	12,872	11,794	73
74	12,218	11,910	11,711	11,237	10,792	9,984	14,033	13,650	13,403	12,817	12,270	11,280	74
75	11,517	11,239	11,059	10,631	10,228	9,493	13,266	12,919	12,696	12,163	11,665	10,761	75
76	10,829	10,580	10,419	10,033	9,669	9,003	12,507	12,194	11,993	11,511	11,059	10,237	76
77	10,159	9,935	9,791	9,445	9,118	8,517	11,759	11,478	11,297	10,863	10,456	9,711	77
78	9,507	9,308	9,179	8,869	8,576	8,036	11,028	10,777	10,615	10,226	9,859	9,186	78
79	8,874	8,698	8,583	8,307	8,046	7,562	10,314	10,090	9,946	9,598	9,270	8,666	79
80	8,259	8,103	8,001	7,757	7,524	7,093	9,618	9,420	9,291	8,982	8,690	8,149	80
81	7,664	7,526	7,437	7,220	7,014	6,631	8,942	8,767	8,653	8,379	8,119	7,638	81
82	7,092	6,972	6,893	6,702	6,521	6,182	8,288	8,134	8,034	7,793	7,563	7,136	82
83	6,548	6,442	6,373	6,206	6,046	5,747	7,662	7,527	7,440	7,227	7,025	6,647	83
84	6,032	5,939	5,879	5,733	5,593	5,329	7,065	6,947	6,870	6,684	6,507	6,175	84
85	5,546	5,466	5,413	5,285	5,163	4,932	6,498	6,395	6,328	6,166	6,011	5,719	85
86	5,098	5,028	4,982	4,870	4,763	4,560	5,966	5,877	5,819	5,677	5,542	5,287	86
87	4,686	4,624	4,584	4,487	4,393	4,215	5,469	5,392	5,341	5,218	5,100	4,878	87
88	4,305	4,252	4,217	4,131	4,049	3,894	5,007	4,940	4,896	4,789	4,687	4,493	88
89	3,957	3,910	3,880	3,806	3,734	3,597	4,585	4,527	4,489	4,396	4,307	4,138	89
90	3,645	3,604	3,577	3,512	3,449	3,329	4,204	4,154	4,121	4,041	3,963	3,815	90
91	3,338	3,303	3,279	3,223	3,167	3,062	3,829	3,785	3,757	3,687	3,620	3,492	91
92	3,070	3,039	3,019	2,969	2,920	2,828	3,497	3,459	3,435	3,374	3,316	3,205	92
93	2,825	2,798	2,780	2,736	2,694	2,612	3,193	3,160	3,139	3,087	3,036	2,940	93
94	2,601	2,578	2,562	2,523	2,486	2,414	2,916	2,887	2,869	2,824	2,780	2,696	94
95	2,398	2,377	2,363	2,329	2,296	2,233	2,663	2,639	2,623	2,584	2,545	2,472	95
96	2,213	2,195	2,183	2,153	2,123	2,067	2,435	2,414	2,400	2,366	2,332	2,268	96
97	2,046	2,030	2,019	1,992	1,966	1,916	2,229	2,210	2,198	2,168	2,139	2,083	97
98	1,895	1,880	1,870	1,847	1,824	1,779	2,043	2,027	2,016	1,990	1,964	1,915	98
99	1,758	1,745	1,736	1,715	1,695	1,655	1,876	1,862	1,852	1,829	1,807	1,763	99
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													