

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

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

Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable en 1/12 par mois													
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	68,553	61,040	56,680	47,618	40,607	30,738	70,087	62,246	57,709	48,313	41,081	30,964	0
1	67,922	60,549	56,265	47,345	40,427	30,660	69,461	61,763	57,302	48,049	40,908	30,891	1
2	67,266	60,036	55,829	47,054	40,231	30,570	68,812	61,259	56,876	47,768	40,722	30,807	2
3	66,602	59,515	55,385	46,754	40,028	30,474	68,160	60,751	56,446	47,482	40,531	30,721	3
4	65,933	58,987	54,934	46,449	39,820	30,375	67,502	60,236	56,008	47,189	40,334	30,630	4
5	65,260	58,455	54,479	46,139	39,607	30,273	66,839	59,716	55,565	46,892	40,133	30,536	5
6	64,582	57,918	54,018	45,823	39,390	30,168	66,172	59,191	55,118	46,589	39,927	30,440	6
7	63,900	57,375	53,552	45,502	39,167	30,058	65,502	58,662	54,665	46,282	39,718	30,340	7
8	63,214	56,828	53,080	45,176	38,940	29,945	64,828	58,129	54,208	45,970	39,503	30,237	8
9	62,523	56,275	52,603	44,844	38,707	29,829	64,150	57,590	53,746	45,653	39,285	30,131	9
10	61,829	55,717	52,120	44,507	38,470	29,708	63,468	57,047	53,278	45,331	39,061	30,021	10
11	61,130	55,155	51,633	44,164	38,227	29,584	62,782	56,499	52,806	45,004	38,833	29,908	11
12	60,429	54,589	51,141	43,817	37,981	29,457	62,093	55,947	52,329	44,672	38,601	29,792	12
13	59,724	54,017	50,644	43,464	37,728	29,325	61,401	55,391	51,848	44,335	38,363	29,672	13
14	59,015	53,441	50,142	43,106	37,471	29,189	60,705	54,830	51,361	43,993	38,122	29,548	14
15	58,303	52,861	49,635	42,743	37,209	29,050	60,007	54,266	50,871	43,647	37,876	29,422	15
16	57,589	52,278	49,124	42,375	36,943	28,907	59,307	53,698	50,377	43,296	37,626	29,292	16
17	56,873	51,691	48,610	42,003	36,672	28,761	58,604	53,126	49,879	42,941	37,371	29,159	17
18	56,157	51,102	48,093	41,628	36,398	28,611	57,898	52,551	49,376	42,581	37,112	29,022	18
19	55,439	50,511	47,573	41,250	36,121	28,459	57,189	51,971	48,869	42,216	36,848	28,881	19
20	54,721	49,918	47,050	40,867	35,839	28,304	56,477	51,387	48,356	41,846	36,579	28,737	20
21	54,000	49,322	46,524	40,480	35,553	28,145	55,761	50,798	47,839	41,470	36,304	28,588	21
22	53,277	48,721	45,992	40,088	35,262	27,981	55,041	50,205	47,316	41,088	36,024	28,434	22
23	52,550	48,115	45,455	39,689	34,965	27,813	54,318	49,606	46,788	40,701	35,738	28,276	23
24	51,818	47,504	44,913	39,284	34,661	27,639	53,590	49,002	46,254	40,307	35,446	28,113	24
25	51,082	46,888	44,364	38,874	34,351	27,460	52,858	48,393	45,715	39,908	35,149	27,945	25
26	50,345	46,268	43,812	38,458	34,037	27,277	52,123	47,779	45,170	39,501	34,844	27,771	26
27	49,604	45,644	43,255	38,037	33,716	27,089	51,383	47,159	44,619	39,089	34,534	27,593	27
28	48,860	45,015	42,692	37,609	33,390	26,895	50,639	46,535	44,062	38,671	34,218	27,409	28
29	48,112	44,381	42,124	37,175	33,057	26,695	49,893	45,907	43,502	38,247	33,896	27,220	29
30	47,360	43,741	41,549	36,734	32,717	26,490	49,144	45,274	42,935	37,817	33,568	27,026	30
31	46,603	43,096	40,968	36,286	32,369	26,278	48,391	44,636	42,364	37,381	33,234	26,827	31
32	45,842	42,445	40,382	35,832	32,015	26,060	47,634	43,993	41,786	36,938	32,892	26,621	32
33	45,077	41,789	39,789	35,370	31,654	25,835	46,873	43,344	41,203	36,489	32,544	26,409	33
34	44,308	41,128	39,190	34,901	31,286	25,604	46,109	42,691	40,614	36,032	32,189	26,191	34
35	43,534	40,460	38,584	34,425	30,909	25,365	45,341	42,032	40,019	35,570	31,828	25,966	35
36	42,757	39,788	37,974	33,943	30,526	25,120	44,571	41,370	39,420	35,102	31,460	25,736	36
37	41,977	39,111	37,358	33,454	30,136	24,869	43,798	40,704	38,816	34,628	31,087	25,500	37
38	41,193	38,428	36,734	32,957	29,738	24,609	43,022	40,034	38,207	34,147	30,706	25,258	38
39	40,404	37,740	36,105	32,452	29,332	24,342	42,244	39,358	37,592	33,660	30,318	25,008	39
40	39,612	37,047	35,471	31,941	28,919	24,068	41,463	38,680	36,974	33,168	29,924	24,753	40
41	38,816	36,348	34,829	31,422	28,497	23,785	40,680	37,997	36,350	32,668	29,523	24,491	41
42	38,016	35,644	34,182	30,896	28,068	23,495	39,892	37,308	35,719	32,162	29,114	24,221	42
43	37,215	34,936	33,530	30,364	27,631	23,198	39,103	36,616	35,085	31,649	28,699	23,944	43
44	36,412	34,226	32,874	29,826	27,188	22,894	38,313	35,921	34,447	31,132	28,277	23,661	44
45	35,606	33,510	32,213	29,282	26,738	22,582	37,522	35,224	33,805	30,609	27,850	23,371	45
46	34,796	32,789	31,546	28,729	26,279	22,261	36,730	34,524	33,160	30,082	27,417	23,076	46
47	33,982	32,063	30,872	28,169	25,811	21,931	35,938	33,822	32,512	29,550	26,978	22,774	47
48	33,166	31,332	30,192	27,601	25,335	21,592	35,146	33,118	31,860	29,012	26,533	22,465	48
49	32,348	30,598	29,509	27,028	24,852	21,245	34,352	32,411	31,205	28,469	26,081	22,149	49
50	31,530	29,862	28,822	26,449	24,363	20,891	33,558	31,701	30,546	27,921	25,623	21,827	50

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51	30,711	29,123	28,131	25,865	23,866	20,530	32,762	30,988	29,883	27,367	25,159	21,496	51
52	29,892	28,382	27,437	25,275	23,364	20,160	31,966	30,274	29,218	26,808	24,689	21,160	52
53	29,073	27,639	26,741	24,681	22,855	19,783	31,171	29,558	28,550	26,246	24,213	20,816	53
54	28,255	26,895	26,042	24,082	22,340	19,399	30,375	28,839	27,878	25,677	23,730	20,465	54
55	27,437	26,150	25,341	23,479	21,819	19,008	29,577	28,117	27,202	25,102	23,240	20,106	55
56	26,623	25,405	24,640	22,873	21,294	18,610	28,778	27,392	26,522	24,522	22,744	19,739	56
57	25,812	24,662	23,939	22,265	20,766	18,207	27,981	26,666	25,841	23,938	22,242	19,365	57
58	25,001	23,918	23,234	21,652	20,231	17,795	27,183	25,939	25,156	23,349	21,733	18,983	58
59	24,192	23,172	22,529	21,035	19,690	17,376	26,384	25,208	24,467	22,754	21,217	18,593	59
60	23,388	22,431	21,825	20,418	19,147	16,953	25,584	24,474	23,775	22,152	20,694	18,194	60
61	22,588	21,691	21,123	19,799	18,600	16,524	24,785	23,740	23,080	21,547	20,166	17,788	61
62	21,792	20,952	20,420	19,178	18,050	16,088	23,990	23,007	22,386	20,940	19,634	17,376	62
63	20,998	20,215	19,717	18,553	17,494	15,645	23,195	22,274	21,690	20,329	19,096	16,957	63
64	20,210	19,480	19,016	17,928	16,936	15,197	22,400	21,537	20,990	19,711	18,550	16,528	64
65	19,428	18,749	18,318	17,304	16,376	14,745	21,603	20,797	20,285	19,087	17,996	16,089	65
66	18,652	18,023	17,622	16,679	15,814	14,287	20,804	20,053	19,576	18,456	17,433	15,639	66
67	17,880	17,298	16,927	16,053	15,248	13,823	20,005	19,308	18,864	17,820	16,864	15,180	67
68	17,112	16,576	16,234	15,425	14,679	13,352	19,208	18,562	18,150	17,179	16,288	14,713	68
69	16,353	15,860	15,545	14,799	14,109	12,877	18,412	17,815	17,434	16,534	15,706	14,236	69
70	15,601	15,150	14,861	14,175	13,539	12,399	17,620	17,070	16,718	15,887	15,119	13,752	70
71	14,855	14,442	14,177	13,549	12,964	11,913	16,831	16,326	16,002	15,237	14,527	13,260	71
72	14,116	13,740	13,499	12,925	12,389	11,423	16,046	15,583	15,287	14,584	13,931	12,760	72
73	13,390	13,049	12,829	12,307	11,818	10,933	15,265	14,844	14,573	13,929	13,331	12,252	73
74	12,676	12,368	12,169	11,695	11,251	10,443	14,491	14,108	13,862	13,275	12,728	11,739	74
75	11,975	11,697	11,518	11,089	10,686	9,952	13,724	13,378	13,154	12,622	12,124	11,220	75
76	11,288	11,038	10,877	10,491	10,127	9,462	12,965	12,653	12,451	11,969	11,518	10,695	76
77	10,617	10,394	10,249	9,903	9,576	8,975	12,217	11,937	11,755	11,322	10,914	10,169	77
78	9,965	9,766	9,637	9,328	9,034	8,494	11,486	11,235	11,073	10,684	10,317	9,645	78
79	9,333	9,156	9,041	8,766	8,504	8,020	10,772	10,549	10,404	10,057	9,728	9,124	79
80	8,718	8,561	8,460	8,215	7,982	7,551	10,077	9,878	9,750	9,441	9,148	8,607	80
81	8,122	7,984	7,895	7,679	7,473	7,089	9,400	9,225	9,112	8,838	8,578	8,096	81
82	7,551	7,430	7,351	7,161	6,979	6,640	8,747	8,593	8,493	8,251	8,021	7,594	82
83	7,006	6,900	6,831	6,664	6,505	6,205	8,121	7,986	7,898	7,686	7,483	7,106	83
84	6,490	6,398	6,337	6,191	6,051	5,788	7,523	7,405	7,329	7,143	6,965	6,633	84
85	6,005	5,924	5,872	5,744	5,621	5,390	6,956	6,854	6,787	6,624	6,469	6,178	85
86	5,556	5,486	5,440	5,329	5,221	5,019	6,425	6,335	6,277	6,136	6,000	5,745	86
87	5,144	5,083	5,043	4,945	4,851	4,674	5,928	5,850	5,800	5,677	5,559	5,336	87
88	4,763	4,710	4,675	4,590	4,508	4,352	5,465	5,398	5,354	5,248	5,145	4,951	88
89	4,415	4,369	4,338	4,264	4,192	4,055	5,043	4,985	4,947	4,855	4,765	4,596	89
90	4,103	4,062	4,036	3,971	3,907	3,787	4,663	4,612	4,580	4,499	4,421	4,274	90
91	3,796	3,761	3,738	3,681	3,626	3,521	4,287	4,244	4,215	4,146	4,079	3,951	91
92	3,528	3,497	3,477	3,427	3,379	3,286	3,955	3,918	3,893	3,833	3,775	3,663	92
93	3,283	3,256	3,238	3,194	3,152	3,071	3,651	3,619	3,597	3,545	3,495	3,398	93
94	3,060	3,036	3,020	2,982	2,944	2,872	3,374	3,346	3,327	3,282	3,238	3,154	94
95	2,856	2,835	2,822	2,788	2,755	2,691	3,122	3,097	3,081	3,042	3,004	2,930	95
96	2,672	2,653	2,641	2,611	2,582	2,526	2,893	2,872	2,858	2,824	2,791	2,726	96
97	2,504	2,488	2,477	2,451	2,425	2,375	2,687	2,668	2,656	2,626	2,597	2,541	97
98	2,353	2,338	2,329	2,305	2,282	2,237	2,501	2,485	2,474	2,448	2,422	2,373	98
99	2,216	2,203	2,195	2,174	2,153	2,113	2,334	2,320	2,311	2,288	2,265	2,222	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