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

Description

Ce tableur vous permet de convertir en capital une rente **viagère temporaire** versée **annuellement jusqu'à l'âge défini en haut de chaque 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.**

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.

Age au terme de la carrière professionnelle: 67 ans

	Hommes						Femmes						
	Valeur actuelle d'une rente annuelle payable par an						*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	55,968	50,991	48,014	41,586	36,351	28,501	56,196	51,185	48,188	41,721	36,455	28,564	0
1	55,271	50,420	47,514	41,227	36,094	28,368	55,498	50,613	47,688	41,362	36,198	28,432	1
2	54,554	49,829	46,995	40,851	35,820	28,223	54,781	50,023	47,170	40,987	35,926	28,288	2
3	53,828	49,229	46,466	40,465	35,538	28,071	54,059	49,428	46,646	40,605	35,648	28,140	3
4	53,098	48,623	45,931	40,072	35,249	27,914	53,332	48,825	46,115	40,216	35,363	27,985	4
5	52,363	48,012	45,391	39,674	34,955	27,752	52,601	48,218	45,577	39,821	35,071	27,826	5
6	51,624	47,396	44,844	39,269	34,654	27,584	51,865	47,605	45,034	39,419	34,774	27,662	6
7	50,880	46,773	44,291	38,856	34,346	27,411	51,125	46,986	44,486	39,012	34,470	27,492	7
8	50,132	46,145	43,732	38,438	34,031	27,233	50,382	46,363	43,931	38,597	34,160	27,318	8
9	49,380	45,512	43,167	38,012	33,711	27,049	49,634	45,734	43,371	38,177	33,844	27,138	9
10	48,623	44,873	42,596	37,580	33,383	26,859	48,882	45,100	42,804	37,749	33,521	26,952	10
11	47,863	44,229	42,019	37,141	33,048	26,663	48,126	44,461	42,232	37,316	33,191	26,761	11
12	47,099	43,580	41,436	36,696	32,708	26,462	47,367	43,816	41,655	36,875	32,855	26,564	12
13	46,331	42,925	40,848	36,245	32,360	26,255	46,603	43,167	41,071	36,429	32,512	26,361	13
14	45,559	42,266	40,254	35,786	32,005	26,041	45,836	42,512	40,482	35,975	32,163	26,152	14
15	44,784	41,601	39,654	35,321	31,644	25,821	45,066	41,853	39,888	35,516	31,807	25,937	15
16	44,006	40,932	39,049	34,849	31,276	25,596	44,293	41,190	39,288	35,050	31,444	25,717	16
17	43,226	40,259	38,439	34,372	30,901	25,364	43,517	40,521	38,683	34,578	31,075	25,490	17
18	42,444	39,583	37,825	33,890	30,521	25,127	42,738	39,848	38,073	34,099	30,699	25,257	18
19	41,660	38,904	37,207	33,402	30,135	24,884	41,955	39,170	37,457	33,613	30,316	25,017	19
20	40,874	38,221	36,585	32,908	29,743	24,635	41,168	38,487	36,834	33,120	29,925	24,770	20
21	40,086	37,533	35,957	32,408	29,344	24,379	40,377	37,798	36,206	32,620	29,526	24,515	21
22	39,294	36,841	35,324	31,900	28,937	24,116	39,582	37,104	35,571	32,112	29,120	24,253	22
23	38,498	36,143	34,684	31,386	28,522	23,845	38,783	36,404	34,930	31,597	28,705	23,983	23
24	37,697	35,439	34,038	30,863	28,098	23,566	37,980	35,698	34,282	31,074	28,281	23,705	24
25	36,893	34,729	33,385	30,332	27,666	23,278	37,173	34,986	33,627	30,542	27,849	23,418	25
26	36,085	34,015	32,727	29,794	27,227	22,983	36,361	34,268	32,966	30,003	27,409	23,123	26
27	35,275	33,296	32,062	29,249	26,779	22,679	35,545	33,545	32,298	29,455	26,959	22,819	27
28	34,460	32,571	31,391	28,696	26,322	22,367	34,725	32,815	31,623	28,899	26,500	22,506	28
29	33,642	31,840	30,714	28,135	25,856	22,045	33,902	32,081	30,943	28,336	26,033	22,184	29
30	32,819	31,104	30,030	27,565	25,381	21,714	33,076	31,342	30,256	27,764	25,558	21,852	30
31	31,991	30,361	29,338	26,986	24,896	21,372	32,245	30,596	29,562	27,184	25,072	21,511	31
32	31,160	29,612	28,640	26,399	24,402	21,020	31,410	29,845	28,861	26,596	24,577	21,160	32
33	30,325	28,858	27,935	25,804	23,898	20,659	30,571	29,087	28,154	25,999	24,072	20,798	33
34	29,485	28,097	27,223	25,199	23,384	20,286	29,728	28,324	27,439	25,392	23,558	20,426	34
35	28,641	27,331	26,504	24,585	22,860	19,902	28,881	27,555	26,718	24,778	23,033	20,043	35
36	27,794	26,559	25,778	23,963	22,326	19,508	28,031	26,781	25,991	24,155	22,499	19,649	36
37	26,944	25,782	25,046	23,333	21,783	19,102	27,178	26,002	25,257	23,523	21,955	19,244	37
38	26,089	24,999	24,307	22,693	21,228	18,685	26,321	25,217	24,517	22,883	21,400	18,827	38
39	25,231	24,210	23,561	22,044	20,663	18,255	25,461	24,427	23,770	22,233	20,835	18,398	39
40	24,369	23,415	22,809	21,386	20,088	17,814	24,598	23,631	23,016	21,576	20,261	17,958	40
41	23,504	22,615	22,049	20,719	19,501	17,359	23,731	22,830	22,256	20,908	19,674	17,505	41
42	22,635	21,810	21,283	20,043	18,904	16,892	22,859	22,022	21,488	20,231	19,077	17,039	42
43	21,765	21,000	20,512	19,359	18,297	16,413	21,985	21,210	20,714	19,545	18,469	16,559	43
44	20,892	20,187	19,735	18,667	17,680	15,921	21,109	20,393	19,935	18,851	17,850	16,067	44
45	20,017	19,368	18,952	17,966	17,052	15,416	20,230	19,571	19,149	18,148	17,221	15,562	45
46	19,139	18,545	18,163	17,256	16,413	14,897	19,349	18,745	18,357	17,437	16,581	15,043	46
47	18,258	17,716	17,367	16,537	15,762	14,364	18,465	17,914	17,560	16,716	15,930	14,511	47
48	17,374	16,882	16,565	15,808	15,100	13,816	17,579	17,079	16,756	15,987	15,268	13,964	48
49	16,489	16,044	15,757	15,071	14,427	13,254	16,691	16,238	15,947	15,249	14,594	13,402	49
50	15,602	15,203	14,944	14,326	13,744	12,678	15,799	15,393	15,130	14,501	13,909	12,825	50
51	14,713	14,357	14,126	13,572	13,049	12,087	14,905	14,542	14,307	13,743	13,211	12,232	51
52	13,823	13,507	13,302	12,809	12,342	11,481	14,008	13,686	13,478	12,976	12,501	11,623	52
53	12,930	12,653	12,473	12,038	11,625	10,859	13,108	12,825	12,642	12,199	11,778	10,998	53
54	12,036	11,795	11,637	11,257	10,895	10,221	12,205	11,959	11,799	11,412	11,043	10,355	54
55	11,140	10,932	10,796	10,468	10,153	9,565	11,298	11,086	10,948	10,613	10,293	9,694	55
56	10,242	10,065	9,949	9,669	9,400	8,894	10,388	10,207	10,089	9,803	9,529	9,014	56
57	9,342	9,193	9,096	8,860	8,633	8,204	9,473	9,322	9,223	8,983	8,752	8,315	57
58	8,438	8,315	8,235	8,040	7,852	7,495	8,555	8,431	8,349	8,151	7,959	7,595	58
59	7,529	7,431	7,366	7,208	7,056	6,764	7,632	7,532	7,466	7,305	7,150	6,854	59
60	6,617	6,540	6,489	6,365	6,245	6,014	6,703	6,625	6,573	6,447	6,324	6,090	60
61	5,699	5,641	5,603	5,509	5,417	5,240	5,769	5,710	5,671	5,575	5,482	5,303	61
62	4,775	4,733	4,705	4,637	4,571	4,442	4,829	4,787	4,759	4,689	4,622	4,491	62
63	3,842	3,814	3,796	3,750	3,704	3,617	3,882	3,854	3,835	3,788	3,743	3,654	63
64	2,901	2,883	2,872	2,844	2,817	2,763	2,927	2,910	2,898	2,870	2,842	2,788	64
65	1,948	1,939	1,933	1,919	1,905	1,878	1,962	1,954	1,948	1,933	1,919	1,892	65
66	0,982	0,979	0,977	0,972	0,967	0,958	0,987	0,984	0,982	0,977	0,972	0,963	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
	Taux d'intérêt net auquel le capital pourra être placé												