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

**Description**

Ce tableur 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.**

**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* | | | | | | |
| | 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 | 54,815 | 50,126 | 47,312 | 41,208 | 36,206 | 28,642 | 55,008 | 50,292 | 47,462 | 41,324 | 36,297 | 28,699 | 0 |
| 1 | 54,110 | 49,544 | 46,800 | 40,836 | 35,936 | 28,500 | 54,301 | 49,709 | 46,949 | 40,953 | 36,027 | 28,557 | 1 |
| 2 | 53,384 | 48,942 | 46,269 | 40,447 | 35,650 | 28,345 | 53,576 | 49,108 | 46,419 | 40,564 | 35,742 | 28,403 | 2 |
| 3 | 52,650 | 48,332 | 45,729 | 40,048 | 35,355 | 28,183 | 52,846 | 48,501 | 45,883 | 40,170 | 35,451 | 28,244 | 3 |
| 4 | 51,911 | 47,715 | 45,182 | 39,642 | 35,053 | 28,015 | 52,110 | 47,888 | 45,339 | 39,767 | 35,153 | 28,079 | 4 |
| 5 | 51,169 | 47,094 | 44,629 | 39,231 | 34,746 | 27,843 | 51,370 | 47,269 | 44,789 | 39,358 | 34,848 | 27,909 | 5 |
| 6 | 50,422 | 46,466 | 44,071 | 38,812 | 34,431 | 27,664 | 50,626 | 46,645 | 44,234 | 38,943 | 34,537 | 27,733 | 6 |
| 7 | 49,670 | 45,833 | 43,505 | 38,386 | 34,110 | 27,480 | 49,878 | 46,015 | 43,673 | 38,521 | 34,219 | 27,552 | 7 |
| 8 | 48,913 | 45,194 | 42,934 | 37,953 | 33,782 | 27,290 | 49,126 | 45,380 | 43,105 | 38,092 | 33,895 | 27,366 | 8 |
| 9 | 48,153 | 44,549 | 42,356 | 37,514 | 33,447 | 27,094 | 48,369 | 44,740 | 42,532 | 37,657 | 33,564 | 27,173 | 9 |
| 10 | 47,388 | 43,899 | 41,773 | 37,068 | 33,105 | 26,892 | 47,609 | 44,094 | 41,953 | 37,215 | 33,226 | 26,975 | 10 |
| 11 | 46,619 | 43,243 | 41,183 | 36,615 | 32,756 | 26,683 | 46,844 | 43,443 | 41,368 | 36,767 | 32,882 | 26,771 | 11 |
| 12 | 45,847 | 42,583 | 40,588 | 36,155 | 32,400 | 26,469 | 46,076 | 42,787 | 40,777 | 36,311 | 32,530 | 26,560 | 12 |
| 13 | 45,071 | 41,917 | 39,987 | 35,688 | 32,037 | 26,248 | 45,304 | 42,125 | 40,180 | 35,849 | 32,172 | 26,344 | 13 |
| 14 | 44,291 | 41,246 | 39,379 | 35,214 | 31,667 | 26,021 | 44,528 | 41,459 | 39,577 | 35,380 | 31,806 | 26,120 | 14 |
| 15 | 43,507 | 40,570 | 38,766 | 34,734 | 31,290 | 25,787 | 43,750 | 40,788 | 38,969 | 34,905 | 31,434 | 25,891 | 15 |
| 16 | 42,721 | 39,889 | 38,148 | 34,247 | 30,905 | 25,546 | 42,968 | 40,112 | 38,356 | 34,423 | 31,055 | 25,655 | 16 |
| 17 | 41,932 | 39,204 | 37,525 | 33,754 | 30,515 | 25,299 | 42,183 | 39,432 | 37,737 | 33,935 | 30,669 | 25,413 | 17 |
| 18 | 41,141 | 38,516 | 36,897 | 33,255 | 30,118 | 25,046 | 41,394 | 38,746 | 37,113 | 33,439 | 30,275 | 25,164 | 18 |
| 19 | 40,348 | 37,825 | 36,265 | 32,751 | 29,714 | 24,787 | 40,602 | 38,055 | 36,482 | 32,937 | 29,874 | 24,907 | 19 |
| 20 | 39,554 | 37,129 | 35,629 | 32,241 | 29,304 | 24,522 | 39,806 | 37,359 | 35,845 | 32,427 | 29,465 | 24,643 | 20 |
| 21 | 38,756 | 36,429 | 34,987 | 31,723 | 28,887 | 24,249 | 39,006 | 36,658 | 35,202 | 31,909 | 29,048 | 24,371 | 21 |
| 22 | 37,955 | 35,724 | 34,339 | 31,199 | 28,462 | 23,968 | 38,202 | 35,951 | 34,553 | 31,384 | 28,623 | 24,091 | 22 |
| 23 | 37,150 | 35,013 | 33,685 | 30,666 | 28,028 | 23,679 | 37,394 | 35,238 | 33,897 | 30,851 | 28,189 | 23,802 | 23 |
| 24 | 36,340 | 34,296 | 33,024 | 30,126 | 27,585 | 23,381 | 36,582 | 34,519 | 33,234 | 30,309 | 27,746 | 23,505 | 24 |
| 25 | 35,527 | 33,574 | 32,356 | 29,577 | 27,134 | 23,074 | 35,765 | 33,794 | 32,565 | 29,760 | 27,294 | 23,199 | 25 |
| 26 | 34,710 | 32,847 | 31,683 | 29,021 | 26,674 | 22,758 | 34,944 | 33,063 | 31,888 | 29,201 | 26,833 | 22,883 | 26 |
| 27 | 33,890 | 32,114 | 31,003 | 28,457 | 26,206 | 22,434 | 34,119 | 32,326 | 31,205 | 28,635 | 26,363 | 22,558 | 27 |
| 28 | 33,066 | 31,376 | 30,317 | 27,885 | 25,728 | 22,100 | 33,290 | 31,584 | 30,515 | 28,060 | 25,883 | 22,223 | 28 |
| 29 | 32,238 | 30,632 | 29,625 | 27,305 | 25,242 | 21,757 | 32,457 | 30,836 | 29,818 | 27,477 | 25,395 | 21,879 | 29 |
| 30 | 31,406 | 29,882 | 28,925 | 26,716 | 24,745 | 21,403 | 31,621 | 30,083 | 29,116 | 26,886 | 24,897 | 21,525 | 30 |
| 31 | 30,569 | 29,126 | 28,217 | 26,118 | 24,239 | 21,039 | 30,781 | 29,323 | 28,406 | 26,286 | 24,389 | 21,160 | 31 |
| 32 | 29,728 | 28,364 | 27,504 | 25,511 | 23,722 | 20,663 | 29,936 | 28,558 | 27,689 | 25,677 | 23,872 | 20,785 | 32 |
| 33 | 28,884 | 27,596 | 26,783 | 24,895 | 23,196 | 20,277 | 29,088 | 27,787 | 26,966 | 25,059 | 23,344 | 20,398 | 33 |
| 34 | 28,035 | 26,822 | 26,055 | 24,270 | 22,658 | 19,879 | 28,235 | 27,010 | 26,235 | 24,432 | 22,805 | 20,000 | 34 |
| 35 | 27,182 | 26,042 | 25,319 | 23,635 | 22,111 | 19,470 | 27,378 | 26,227 | 25,497 | 23,796 | 22,256 | 19,590 | 35 |
| 36 | 26,325 | 25,256 | 24,578 | 22,993 | 21,553 | 19,049 | 26,519 | 25,438 | 24,753 | 23,152 | 21,697 | 19,169 | 36 |
| 37 | 25,466 | 24,465 | 23,829 | 22,341 | 20,985 | 18,616 | 25,656 | 24,645 | 24,002 | 22,498 | 21,128 | 18,736 | 37 |
| 38 | 24,602 | 23,668 | 23,074 | 21,679 | 20,405 | 18,170 | 24,789 | 23,845 | 23,245 | 21,836 | 20,548 | 18,290 | 38 |
| 39 | 23,734 | 22,865 | 22,311 | 21,009 | 19,815 | 17,712 | 23,919 | 23,040 | 22,480 | 21,164 | 19,957 | 17,832 | 39 |
| 40 | 22,863 | 22,057 | 21,542 | 20,329 | 19,214 | 17,240 | 23,045 | 22,230 | 21,709 | 20,483 | 19,355 | 17,360 | 40 |
| 41 | 21,989 | 21,243 | 20,766 | 19,640 | 18,601 | 16,755 | 22,168 | 21,414 | 20,931 | 19,792 | 18,742 | 16,876 | 41 |
| 42 | 21,111 | 20,424 | 19,983 | 18,941 | 17,977 | 16,257 | 21,286 | 20,591 | 20,145 | 19,091 | 18,116 | 16,376 | 42 |
| 43 | 20,231 | 19,600 | 19,195 | 18,234 | 17,343 | 15,745 | 20,402 | 19,763 | 19,353 | 18,381 | 17,480 | 15,863 | 43 |
| 44 | 19,349 | 18,772 | 18,401 | 17,519 | 16,698 | 15,220 | 19,515 | 18,930 | 18,555 | 17,662 | 16,832 | 15,336 | 44 |
| 45 | 18,464 | 17,939 | 17,600 | 16,794 | 16,042 | 14,680 | 18,625 | 18,093 | 17,750 | 16,934 | 16,172 | 14,795 | 45 |
| 46 | 17,576 | 17,100 | 16,793 | 16,060 | 15,373 | 14,126 | 17,732 | 17,250 | 16,939 | 16,197 | 15,501 | 14,239 | 46 |
| 47 | 16,685 | 16,255 | 15,978 | 15,315 | 14,692 | 13,555 | 16,837 | 16,402 | 16,121 | 15,450 | 14,819 | 13,667 | 47 |
| 48 | 15,790 | 15,406 | 15,157 | 14,561 | 13,999 | 12,969 | 15,939 | 15,549 | 15,297 | 14,693 | 14,124 | 13,081 | 48 |
| 49 | 14,893 | 14,551 | 14,330 | 13,797 | 13,294 | 12,367 | 15,038 | 14,691 | 14,466 | 13,927 | 13,417 | 12,477 | 49 |
| 50 | 13,994 | 13,692 | 13,496 | 13,024 | 12,577 | 11,749 | 14,133 | 13,827 | 13,628 | 13,150 | 12,696 | 11,857 | 50 |
| 51 | 13,093 | 12,828 | 12,657 | 12,242 | 11,848 | 11,115 | 13,225 | 12,957 | 12,783 | 12,362 | 11,962 | 11,219 | 51 |
| 52 | 12,189 | 11,960 | 11,810 | 11,450 | 11,106 | 10,463 | 12,314 | 12,082 | 11,930 | 11,564 | 11,215 | 10,564 | 52 |
| 53 | 11,282 | 11,086 | 10,958 | 10,648 | 10,351 | 9,794 | 11,400 | 11,200 | 11,071 | 10,756 | 10,455 | 9,890 | 53 |
| 54 | 10,372 | 10,207 | 10,098 | 9,835 | 9,582 | 9,107 | 10,481 | 10,313 | 10,203 | 9,936 | 9,680 | 9,197 | 54 |
| 55 | 9,460 | 9,322 | 9,231 | 9,012 | 8,800 | 8,400 | 9,558 | 9,418 | 9,327 | 9,104 | 8,889 | 8,483 | 55 |
| 56 | 8,544 | 8,431 | 8,357 | 8,178 | 8,004 | 7,673 | 8,630 | 8,516 | 8,442 | 8,259 | 8,083 | 7,748 | 56 |
| 57 | 7,624 | 7,534 | 7,476 | 7,332 | 7,193 | 6,927 | 7,698 | 7,608 | 7,548 | 7,403 | 7,261 | 6,992 | 57 |
| 58 | 6,699 | 6,630 | 6,584 | 6,473 | 6,365 | 6,157 | 6,761 | 6,691 | 6,645 | 6,533 | 6,423 | 6,212 | 58 |
| 59 | 5,768 | 5,716 | 5,683 | 5,600 | 5,519 | 5,363 | 5,818 | 5,766 | 5,732 | 5,648 | 5,566 | 5,409 | 59 |
| 60 | 4,831 | 4,795 | 4,771 | 4,713 | 4,656 | 4,545 | 4,868 | 4,832 | 4,808 | 4,749 | 4,691 | 4,580 | 60 |
| 61 | 3,886 | 3,863 | 3,848 | 3,810 | 3,772 | 3,700 | 3,912 | 3,889 | 3,873 | 3,835 | 3,797 | 3,724 | 61 |
| 62 | 2,932 | 2,919 | 2,910 | 2,889 | 2,867 | 2,825 | 2,948 | 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 | 0,989 | 0,986 | 0,983 | 0,978 | 0,994 | 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 | | | | | | | | | | | | |