

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

Ce tableau 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.**

Description

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: 66 ans													
Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable en 1/12 par mois													
Age	Taux d'intérêt net auquel le capital pourra être placé						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	55,477	50,670	47,790	41,554	36,456	28,775	55,683	50,847	47,949	41,677	36,552	28,834	0
1	54,775	50,093	47,283	41,187	36,191	28,636	54,979	50,268	47,442	41,311	36,288	28,696	1
2	54,052	49,496	46,757	40,803	35,910	28,485	54,257	49,672	46,916	40,928	36,008	28,546	2
3	53,322	48,889	46,221	40,410	35,621	28,328	53,531	49,070	46,385	40,539	35,722	28,392	3
4	52,586	48,277	45,679	40,010	35,325	28,164	52,799	48,461	45,847	40,142	35,429	28,231	4
5	51,847	47,660	45,132	39,603	35,022	27,996	52,062	47,847	45,302	39,738	35,130	28,065	5
6	51,103	47,037	44,578	39,190	34,714	27,822	51,322	47,227	44,752	39,329	34,825	27,895	6
7	50,355	46,408	44,018	38,770	34,398	27,643	50,577	46,602	44,195	38,913	34,513	27,718	7
8	49,602	45,774	43,451	38,343	34,075	27,457	49,828	45,972	43,633	38,490	34,195	27,537	8
9	48,845	45,134	42,879	37,909	33,746	27,266	49,076	45,337	43,066	38,061	33,870	27,350	9
10	48,083	44,488	42,300	37,469	33,410	27,069	48,319	44,696	42,492	37,625	33,538	27,156	10
11	47,318	43,837	41,716	37,022	33,067	26,866	47,558	44,049	41,912	37,182	33,200	26,958	11
12	46,549	43,182	41,126	36,568	32,718	26,657	46,793	43,398	41,326	36,733	32,855	26,753	12
13	45,777	42,520	40,530	36,108	32,361	26,442	46,024	42,741	40,735	36,277	32,502	26,542	13
14	45,000	41,854	39,928	35,640	31,997	26,220	45,252	42,080	40,138	35,815	32,144	26,325	14
15	44,220	41,183	39,321	35,166	31,626	25,992	44,477	41,414	39,536	35,346	31,778	26,101	15
16	43,437	40,507	38,708	34,685	31,249	25,758	43,699	40,743	38,928	34,871	31,406	25,872	16
17	42,651	39,827	38,090	34,199	30,865	25,517	42,918	40,068	38,315	34,389	31,027	25,636	17
18	41,864	39,144	37,468	33,707	30,475	25,271	42,133	39,387	37,696	33,901	30,641	25,394	18
19	41,075	38,457	36,842	33,209	30,079	25,019	41,344	38,702	37,072	33,405	30,247	25,144	19
20	40,284	37,767	36,212	32,706	29,676	24,760	40,552	38,011	36,441	32,902	29,845	24,887	20
21	39,490	37,072	35,576	32,196	29,266	24,494	39,756	37,314	35,804	32,392	29,436	24,622	21
22	38,693	36,372	34,934	31,678	28,849	24,221	38,956	36,613	35,160	31,874	29,018	24,350	22
23	37,891	35,667	34,286	31,153	28,423	23,939	38,151	35,905	34,510	31,348	28,592	24,069	23
24	37,085	34,955	33,630	30,620	27,988	23,649	37,343	35,191	33,854	30,814	28,157	23,780	24
25	36,276	34,238	32,969	30,078	27,545	23,350	36,530	34,472	33,190	30,272	27,714	23,481	25
26	35,463	33,516	32,302	29,530	27,093	23,043	35,713	33,746	32,520	29,721	27,261	23,174	26
27	34,647	32,789	31,628	28,974	26,633	22,728	34,891	33,015	31,843	29,162	26,799	22,858	27
28	33,826	32,056	30,948	28,410	26,165	22,403	34,066	32,278	31,159	28,595	26,329	22,532	28
29	33,002	31,318	30,262	27,837	25,687	22,068	33,238	31,536	30,469	28,021	25,849	22,197	29
30	32,174	30,573	29,569	27,256	25,199	21,724	32,405	30,788	29,773	27,438	25,360	21,852	30
31	31,341	29,822	28,868	26,666	24,701	21,369	31,569	30,034	29,070	26,846	24,862	21,498	31
32	30,504	29,066	28,160	26,067	24,194	21,004	30,728	29,275	28,360	26,246	24,354	21,132	32
33	29,664	28,304	27,446	25,460	23,677	20,628	29,884	28,509	27,643	25,636	23,835	20,756	33
34	28,818	27,535	26,725	24,843	23,149	20,240	29,035	27,738	26,919	25,018	23,306	20,368	34
35	27,969	26,670	25,996	24,217	22,611	19,842	28,182	26,961	26,188	24,390	22,768	19,970	35
36	27,117	25,981	25,261	23,583	22,064	19,432	27,327	26,178	25,451	23,755	22,219	19,560	36
37	26,261	25,195	24,519	22,940	21,506	19,010	26,468	25,391	24,707	23,111	21,660	19,139	37
38	25,400	24,404	23,771	22,288	20,936	18,576	25,605	24,597	23,957	22,457	21,091	18,705	38
39	24,537	23,607	23,015	21,626	20,357	18,130	24,739	23,798	23,199	21,794	20,510	18,259	39
40	23,670	22,804	22,253	20,955	19,766	17,671	23,870	22,994	22,436	21,123	19,920	17,801	40
41	22,799	21,996	21,483	20,275	19,164	17,198	22,996	22,184	21,665	20,442	19,318	17,329	41
42	21,925	21,182	20,707	19,586	18,552	16,713	22,119	21,367	20,886	19,751	18,704	16,843	42
43	21,049	20,364	19,926	18,888	17,928	16,215	21,239	20,546	20,102	19,051	18,079	16,344	43
44	20,171	19,542	19,139	18,183	17,295	15,704	20,356	19,719	19,311	18,342	17,443	15,832	44
45	19,290	18,716	18,346	17,468	16,651	15,179	19,471	18,888	18,514	17,624	16,796	15,305	45
46	18,406	17,883	17,546	16,744	15,994	14,639	18,583	18,053	17,711	16,898	16,138	14,765	46
47	17,519	17,045	16,739	16,010	15,326	14,084	17,693	17,212	16,902	16,162	15,469	14,210	47
48	16,629	16,202	15,926	15,266	14,646	13,514	16,800	16,366	16,086	15,417	14,787	13,640	48
49	15,737	15,354	15,107	14,514	13,954	12,929	15,904	15,515	15,264	14,662	14,094	13,054	49
50	14,843	14,503	14,282	13,752	13,251	12,329	15,004	14,659	14,435	13,897	13,388	12,452	50
51	13,947	13,646	13,451	12,982	12,536	11,712	14,102	13,797	13,599	13,122	12,669	11,833	51
52	13,049	12,785	12,614	12,202	11,809	11,080	13,197	12,929	12,756	12,336	11,938	11,197	52
53	12,148	11,920	11,772	11,412	11,070	10,430	12,288	12,057	11,906	11,541	11,193	10,543	53
54	11,245	11,050	10,922	10,613	10,318	9,764	11,376	11,178	11,048	10,734	10,434	9,871	54
55	10,339	10,174	10,066	9,804	9,552	9,079	10,460	10,292	10,182	9,916	9,661	9,179	55
56	9,430	9,293	9,203	8,984	8,774	8,375	9,539	9,400	9,308	9,086	8,872	8,467	56
57	8,519	8,407	8,334	8,154	7,981	7,652	8,615	8,501	8,426	8,244	8,069	7,735	57
58	7,602	7,513	7,455	7,312	7,173	6,908	7,685	7,595	7,535	7,390	7,249	6,980	58
59	6,681	6,612	6,567	6,456	6,348	6,141	6,750	6,680	6,634	6,522	6,412	6,203	59
60	5,754	5,703	5,669	5,587	5,506	5,351	5,809	5,757	5,723	5,640	5,558	5,401	60
61	4,821	4,785	4,761	4,703	4,646	4,536	4,862	4,826	4,802	4,743	4,685	4,574	61
62	3,879	3,856	3,841	3,803	3,766	3,693	3,908	3,885	3,869	3,831	3,793	3,720	62
63	2,928	2,915	2,906	2,884	2,863	2,821	2,946	2,933	2,924	2,902	2,880	2,838	63
64	1,966	1,960	1,956	1,946	1,936	1,917	1,975	1,969	1,965	1,955	1,945	1,926	64
65	0,991	0,989	0,988	0,985	0,983	0,978	0,993	0,992	0,991	0,988	0,985	0,980	65
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