

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: 67 ans													
Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable en 1/12 par mois													
Age	Taux d'intérêt net annuel le capital pourra être placé						Taux d'intérêt net annuel 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	56,129	51,206	48,259	44,891	36,700	28,902	56,350	51,394	48,429	42,022	36,801	28,964	0
1	55,431	50,633	47,757	44,530	36,440	28,768	55,650	50,820	47,926	41,661	36,542	28,830	1
2	54,712	50,040	47,235	44,151	36,164	28,620	54,932	50,228	47,406	41,284	36,267	28,684	2
3	53,985	49,438	46,705	40,763	35,879	28,467	54,209	49,631	46,879	40,900	35,987	28,534	3
4	53,253	48,830	46,168	40,368	35,588	28,307	53,480	49,026	46,346	40,508	35,699	28,378	4
5	52,517	48,217	45,625	39,967	35,291	28,143	52,747	48,417	45,806	40,110	35,405	28,216	5
6	51,776	47,599	45,076	39,559	34,988	27,974	52,010	47,802	45,261	39,706	35,105	28,050	6
7	51,031	46,974	44,521	39,145	34,678	27,799	51,268	47,181	44,710	39,296	34,799	27,878	7
8	50,281	46,344	43,959	38,723	34,361	27,619	50,523	46,556	44,153	38,879	34,486	27,702	8
9	49,527	45,709	43,392	38,296	34,037	27,432	49,774	45,925	43,590	38,456	34,167	27,519	9
10	48,769	45,068	42,819	37,861	33,707	27,240	49,020	45,288	43,022	38,026	33,842	27,331	10
11	48,007	44,421	42,239	37,419	33,370	27,042	48,263	44,647	42,447	37,589	33,509	27,138	11
12	47,242	43,770	41,655	36,972	33,026	26,839	47,502	44,000	41,867	37,146	33,170	26,938	12
13	46,473	43,114	41,064	36,517	32,676	26,629	46,737	43,349	41,281	36,697	32,825	26,733	13
14	45,699	42,452	40,467	36,056	32,318	26,413	45,968	42,692	40,689	36,240	32,472	26,521	14
15	44,923	41,785	39,865	35,588	31,954	26,191	45,197	42,031	40,093	35,778	32,113	26,304	15
16	44,143	41,114	39,257	35,114	31,583	25,962	44,422	41,365	39,491	35,309	31,748	26,081	16
17	43,361	40,439	38,645	34,633	31,206	25,728	43,644	40,694	38,883	34,834	31,376	25,851	17
18	42,577	39,761	38,029	34,148	30,823	25,488	42,863	40,019	38,270	34,352	30,996	25,615	18
19	41,792	39,079	37,408	33,657	30,433	25,242	42,078	39,339	37,651	33,864	30,610	25,372	19
20	41,004	38,394	36,783	33,160	30,038	24,990	41,290	38,653	37,026	33,368	30,216	25,122	20
21	40,214	37,704	36,153	32,657	29,635	24,731	40,497	37,962	36,395	32,864	29,814	24,864	21
22	39,420	37,009	35,517	32,146	29,225	24,465	39,701	37,265	35,758	32,353	29,403	24,599	22
23	38,623	36,309	34,875	31,628	28,807	24,190	38,900	36,562	35,114	31,835	28,985	24,326	23
24	37,821	35,603	34,226	31,102	28,379	23,908	38,095	35,854	34,463	31,308	28,558	24,044	24
25	37,014	34,891	33,570	30,568	27,944	23,617	37,286	35,140	33,806	30,773	28,123	23,754	25
26	36,206	34,174	32,909	30,027	27,501	23,318	36,473	34,420	33,141	30,230	27,678	23,455	26
27	35,393	33,452	32,242	29,479	27,049	23,010	35,655	33,694	32,470	29,679	27,225	23,147	27
28	34,577	32,725	31,568	28,922	26,588	22,694	34,834	32,962	31,793	29,120	26,762	22,830	28
29	33,756	31,992	30,888	28,357	26,119	22,368	34,009	32,225	31,110	28,553	26,291	22,504	29
30	32,932	31,253	30,201	27,784	25,640	22,033	33,181	31,483	30,420	27,978	25,812	22,168	30
31	32,103	30,508	29,506	27,202	25,151	21,687	32,348	30,735	29,723	27,394	25,322	21,823	31
32	31,270	29,757	28,805	26,611	24,653	21,331	31,511	29,981	29,020	26,802	24,823	21,467	32
33	30,433	29,000	28,097	26,012	24,145	20,965	30,671	29,222	28,309	26,201	24,314	21,101	33
34	29,591	28,237	27,382	25,403	23,627	20,588	29,826	28,456	27,592	25,591	23,795	20,724	34
35	28,746	27,467	26,660	24,786	23,098	20,199	28,977	27,684	26,867	24,972	23,266	20,336	35
36	27,897	26,693	25,932	24,160	22,560	19,800	28,126	26,908	26,137	24,345	22,727	19,937	36
37	27,045	25,914	25,197	23,526	22,012	19,390	27,271	26,126	25,400	23,710	22,179	19,527	37
38	26,189	25,128	24,455	22,882	21,453	18,967	26,412	25,338	24,657	23,065	21,619	19,105	38
39	25,329	24,336	23,706	22,229	20,883	18,532	25,550	24,545	23,906	22,412	21,050	18,671	39
40	24,465	23,539	22,950	21,567	20,303	18,085	24,685	23,747	23,150	21,750	20,470	18,225	40
41	23,598	22,737	22,187	20,896	19,712	17,625	23,816	22,943	22,386	21,078	19,879	17,766	41
42	22,728	21,929	21,418	20,216	19,110	17,153	22,942	22,132	21,615	20,397	19,276	17,294	42
43	21,855	21,116	20,644	19,527	18,498	16,667	22,066	21,317	20,838	19,706	18,663	16,808	43
44	20,981	20,300	19,864	18,831	17,876	16,170	21,188	20,497	20,055	19,007	18,039	16,310	44
45	20,105	19,479	19,078	18,126	17,243	15,659	20,307	19,673	19,265	18,300	17,404	15,798	45
46	19,225	18,653	18,285	17,412	16,598	15,133	19,424	18,843	18,470	17,584	16,758	15,273	46
47	18,342	17,821	17,486	16,688	15,942	14,593	18,538	18,010	17,669	16,859	16,102	14,733	47
48	17,456	16,985	16,680	15,954	15,274	14,039	17,650	17,171	16,862	16,124	15,434	14,179	48
49	16,569	16,144	15,869	15,213	14,596	13,470	16,759	16,327	16,048	15,381	14,754	13,610	49
50	15,680	15,299	15,053	14,462	13,906	12,886	15,865	15,478	15,228	14,628	14,062	13,025	50
51	14,789	14,450	14,231	13,703	13,205	12,287	14,968	14,624	14,401	13,864	13,357	12,424	51
52	13,896	13,597	13,403	12,935	12,492	11,672	14,069	13,764	13,567	13,091	12,641	11,807	52
53	13,001	12,739	12,569	12,158	11,768	11,042	13,166	12,900	12,727	12,309	11,911	11,173	53
54	12,104	11,877	11,729	11,372	11,031	10,395	12,260	12,030	11,879	11,516	11,169	10,521	54
55	11,205	11,010	10,883	10,576	10,282	9,731	11,351	11,153	11,024	10,711	10,411	9,850	55
56	10,303	10,139	10,032	9,771	9,520	9,049	10,437	10,270	10,160	9,895	9,640	9,160	56
57	9,400	9,263	9,173	8,956	8,746	8,349	9,519	9,380	9,289	9,068	8,854	8,450	57
58	8,492	8,380	8,307	8,129	7,956	7,629	8,598	8,484	8,410	8,229	8,053	7,720	58
59	7,579	7,490	7,432	7,289	7,151	6,887	7,671	7,580	7,521	7,376	7,236	6,967	59
60	6,662	6,594	6,549	6,438	6,331	6,124	6,738	6,668	6,623	6,510	6,401	6,192	60
61	5,740	5,689	5,655	5,573	5,493	5,338	5,800	5,748	5,714	5,631	5,549	5,392	61
62	4,810	4,774	4,751	4,693	4,636	4,526	4,856	4,820	4,796	4,737	4,679	4,568	62
63	3,872	3,849	3,833	3,796	3,758	3,686	3,904	3,881	3,865	3,827	3,790	3,717	63
64	2,924	2,910	2,902	2,880	2,859	2,817	2,944	2,931	2,922	2,900	2,878	2,836	64
65	1,964	1,958	1,954	1,944	1,934	1,915	1,974	1,968	1,964	1,954	1,944	1,925	65
66	0,990	0,989	0,987	0,985	0,982	0,977	0,993	0,991	0,990	0,988	0,985	0,980	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