

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

Description

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

Hommes							Femmes						
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	67,957	60,476	56,133	47,102	40,110	30,262	69,703	61,849	57,305	47,895	40,651	30,521	0
1	67,331	59,990	55,723	46,833	39,933	30,186	69,078	61,367	56,900	47,632	40,480	30,449	1
2	66,675	59,476	55,286	46,540	39,736	30,095	68,430	60,865	56,475	47,351	40,294	30,366	2
3	66,010	58,954	54,841	46,240	39,533	30,000	67,777	60,355	56,043	47,065	40,103	30,279	3
4	65,339	58,425	54,389	45,934	39,324	29,900	67,117	59,840	55,605	46,772	39,906	30,188	4
5	64,665	57,891	53,932	45,622	39,110	29,797	66,455	59,320	55,163	46,475	39,705	30,095	5
6	63,986	57,353	53,469	45,305	38,891	29,691	65,788	58,796	54,715	46,173	39,501	29,999	6
7	63,303	56,810	53,002	44,983	38,668	29,581	65,118	58,267	54,263	45,867	39,291	29,899	7
8	62,616	56,261	52,529	44,656	38,440	29,467	64,444	57,734	53,806	45,555	39,077	29,797	8
9	61,925	55,707	52,051	44,323	38,207	29,350	63,766	57,195	53,344	45,238	38,859	29,691	9
10	61,230	55,149	51,568	43,985	37,968	29,229	63,084	56,652	52,877	44,916	38,636	29,582	10
11	60,531	54,586	51,080	43,642	37,725	29,105	62,398	56,104	52,405	44,590	38,408	29,469	11
12	59,829	54,018	50,587	43,294	37,477	28,976	61,709	55,552	51,928	44,258	38,176	29,353	12
13	59,122	53,446	50,088	42,939	37,224	28,844	61,016	54,996	51,447	43,921	37,939	29,233	13
14	58,412	52,868	49,585	42,580	36,966	28,707	60,321	54,435	50,961	43,580	37,698	29,110	14
15	57,699	52,286	49,076	42,215	36,702	28,567	59,622	53,871	50,471	43,234	37,452	28,984	15
16	56,983	51,701	48,564	41,846	36,435	28,423	58,921	53,303	49,976	42,883	37,202	28,855	16
17	56,266	51,113	48,048	41,473	36,163	28,275	58,218	52,731	49,478	42,528	36,948	28,722	17
18	55,548	50,523	47,530	41,096	35,887	28,125	57,512	52,155	48,975	42,168	36,689	28,585	18
19	54,830	49,931	47,009	40,716	35,609	27,973	56,802	51,575	48,467	41,803	36,425	28,445	19
20	54,111	49,337	46,485	40,333	35,327	27,817	56,089	50,991	47,955	41,433	36,156	28,300	20
21	53,390	48,740	45,958	39,945	35,040	27,657	55,372	50,401	47,437	41,057	35,881	28,151	21
22	52,666	48,139	45,426	39,552	34,748	27,493	54,651	49,807	46,914	40,675	35,601	27,998	22
23	51,939	47,533	44,889	39,153	34,450	27,324	53,927	49,208	46,385	40,287	35,315	27,840	23
24	51,208	46,922	44,346	38,749	34,147	27,151	53,199	48,603	45,851	39,893	35,024	27,677	24
25	50,474	46,306	43,799	38,338	33,837	26,972	52,467	47,994	45,311	39,494	34,726	27,509	25
26	49,735	45,685	43,245	37,921	33,521	26,788	51,730	47,380	44,766	39,088	34,422	27,337	26
27	48,992	45,059	42,685	37,497	33,199	26,598	50,990	46,760	44,215	38,676	34,112	27,158	27
28	48,245	44,427	42,120	37,067	32,870	26,402	50,246	46,135	43,659	38,257	33,796	26,975	28
29	47,495	43,791	41,549	36,631	32,535	26,201	49,499	45,506	43,097	37,833	33,474	26,786	29
30	46,741	43,150	40,973	36,188	32,193	25,994	48,748	44,872	42,529	37,402	33,146	26,592	30
31	45,983	42,503	40,391	35,739	31,845	25,781	47,994	44,233	41,957	36,966	32,811	26,392	31
32	45,221	41,851	39,803	35,283	31,489	25,562	47,236	43,589	41,379	36,523	32,470	26,186	32
33	44,455	41,193	39,208	34,819	31,126	25,336	46,475	42,940	40,796	36,073	32,122	25,975	33
34	43,683	40,529	38,607	34,348	30,755	25,103	45,710	42,287	40,206	35,617	31,768	25,757	34
35	42,908	39,860	37,999	33,870	30,377	24,862	44,941	41,628	39,612	35,155	31,406	25,533	35
36	42,128	39,185	37,386	33,385	29,991	24,615	44,170	40,965	39,012	34,686	31,038	25,303	36
37	41,345	38,505	36,766	32,892	29,598	24,361	43,396	40,297	38,407	34,211	30,664	25,067	37
38	40,557	37,819	36,140	32,392	29,197	24,099	42,618	39,626	37,796	33,730	30,282	24,824	38
39	39,765	37,127	35,507	31,885	28,788	23,829	41,839	38,950	37,181	33,243	29,895	24,575	39
40	38,969	36,429	34,868	31,369	28,370	23,551	41,057	38,270	36,562	32,750	29,500	24,320	40
41	38,168	35,726	34,222	30,846	27,945	23,266	40,272	37,586	35,937	32,250	29,099	24,057	41
42	37,365	35,018	33,571	30,316	27,512	22,972	39,485	36,898	35,307	31,744	28,691	23,788	42
43	36,560	34,307	32,916	29,780	27,072	22,672	38,695	36,205	34,672	31,232	28,276	23,512	43
44	35,753	33,592	32,255	29,238	26,624	22,364	37,904	35,510	34,034	30,714	27,854	23,229	44
45	34,942	32,871	31,589	28,689	26,169	22,048	37,113	34,812	33,392	30,191	27,427	22,940	45
46	34,128	32,146	30,917	28,132	25,706	21,723	36,320	34,112	32,746	29,664	26,994	22,645	46
47	33,311	31,416	30,239	27,568	25,234	21,389	35,526	33,408	32,097	29,130	26,555	22,342	47
48	32,491	30,682	29,556	26,996	24,755	21,047	34,731	32,702	31,443	28,592	26,109	22,033	48
49	31,669	29,943	28,868	26,418	24,267	20,697	33,935	31,993	30,786	28,048	25,656	21,717	49
50	30,845	29,201	28,176	25,834	23,772	20,338	33,139	31,281	30,126	27,498	25,198	21,394	50

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Description

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51	30,021	28,457	27,480	25,244	23,271	19,971	32,342	30,568	29,462	26,944	24,733	21,065	51
52	29,197	27,711	26,781	24,650	22,763	19,597	31,544	29,851	28,795	26,384	24,262	20,728	52
53	28,374	26,964	26,080	24,051	22,250	19,216	30,745	29,132	28,124	25,819	23,785	20,383	53
54	27,553	26,216	25,378	23,448	21,731	18,829	29,945	28,410	27,450	25,248	23,300	20,032	54
55	26,734	25,469	24,674	22,842	21,208	18,435	29,145	27,686	26,772	24,673	22,810	19,672	55
56	25,917	24,723	23,971	22,234	20,681	18,034	28,345	26,960	26,091	24,092	22,313	19,306	56
57	25,105	23,978	23,268	21,624	20,150	17,629	27,546	26,234	25,409	23,507	21,811	18,932	57
58	24,296	23,234	22,565	21,012	19,615	17,217	26,747	25,505	24,724	22,918	21,303	18,552	58
59	23,490	22,492	21,862	20,397	19,076	16,800	25,947	24,774	24,034	22,323	20,788	18,163	59
60	22,689	21,752	21,160	19,781	18,534	16,377	25,146	24,039	23,341	21,722	20,265	17,765	60
61	21,890	21,014	20,458	19,162	17,987	15,947	24,345	23,303	22,645	21,116	19,736	17,360	61
62	21,095	20,276	19,756	18,541	17,436	15,511	23,544	22,566	21,947	20,505	19,201	16,946	62
63	20,301	19,537	19,051	17,915	16,879	15,067	22,744	21,827	21,245	19,889	18,660	16,524	63
64	19,510	18,799	18,347	17,287	16,318	14,616	21,941	21,083	20,539	19,266	18,109	16,092	64
65	18,723	18,064	17,644	16,657	15,753	14,158	21,136	20,336	19,827	18,636	17,550	15,649	65
66	17,941	17,332	16,943	16,026	15,184	13,694	20,328	19,584	19,110	17,998	16,981	15,195	66
67	17,164	16,602	16,242	15,394	14,613	13,224	19,518	18,828	18,387	17,352	16,403	14,729	67
68	16,393	15,875	15,544	14,761	14,038	12,748	18,707	18,068	17,660	16,700	15,816	14,253	68
69	15,627	15,153	14,848	14,128	13,461	12,267	17,896	17,307	16,931	16,042	15,222	13,766	69
70	14,868	14,434	14,156	13,495	12,882	11,779	17,088	16,547	16,200	15,380	14,623	13,271	70
71	14,117	13,722	13,468	12,864	12,302	11,287	16,284	15,788	15,470	14,716	14,018	12,767	71
72	13,375	13,017	12,786	12,236	11,722	10,793	15,484	15,031	14,741	14,050	13,409	12,256	72
73	12,646	12,321	12,112	11,613	11,145	10,296	14,690	14,278	14,013	13,383	12,796	11,737	73
74	11,927	11,635	11,446	10,994	10,571	9,798	13,902	13,529	13,288	12,716	12,181	11,212	74
75	11,222	10,959	10,789	10,383	10,000	9,300	13,121	12,784	12,567	12,049	11,563	10,681	75
76	10,531	10,296	10,144	9,779	9,435	8,803	12,348	12,046	11,850	11,383	10,945	10,144	76
77	9,857	9,647	9,512	9,186	8,878	8,310	11,587	11,317	11,142	10,723	10,328	9,605	77
78	9,200	9,014	8,894	8,604	8,329	7,821	10,841	10,600	10,444	10,070	9,716	9,067	78
79	8,563	8,399	8,292	8,035	7,791	7,338	10,113	9,899	9,761	9,428	9,113	8,532	79
80	7,945	7,801	7,707	7,481	7,265	6,863	9,405	9,216	9,094	8,799	8,519	8,002	80
81	7,351	7,225	7,142	6,943	6,753	6,398	8,719	8,553	8,446	8,186	7,939	7,480	81
82	6,781	6,671	6,599	6,425	6,258	5,946	8,058	7,913	7,819	7,591	7,374	6,969	82
83	6,238	6,142	6,079	5,928	5,782	5,509	7,425	7,299	7,217	7,018	6,827	6,472	83
84	5,724	5,641	5,587	5,455	5,328	5,090	6,822	6,712	6,641	6,468	6,302	5,991	84
85	5,243	5,171	5,124	5,010	4,900	4,692	6,251	6,156	6,094	5,944	5,800	5,529	85
86	4,795	4,733	4,693	4,594	4,498	4,318	5,713	5,632	5,578	5,448	5,324	5,089	86
87	4,380	4,327	4,292	4,206	4,124	3,967	5,211	5,141	5,095	4,983	4,876	4,672	87
88	3,995	3,949	3,919	3,845	3,774	3,639	4,746	4,685	4,646	4,550	4,457	4,281	88
89	3,638	3,598	3,572	3,509	3,447	3,330	4,315	4,264	4,230	4,148	4,068	3,916	89
90	3,306	3,272	3,250	3,195	3,143	3,041	3,919	3,875	3,846	3,776	3,707	3,577	90
91	3,001	2,972	2,953	2,906	2,861	2,774	3,554	3,516	3,492	3,431	3,373	3,261	91
92	2,726	2,701	2,685	2,644	2,605	2,530	3,219	3,187	3,165	3,114	3,064	2,968	92
93	2,479	2,457	2,443	2,409	2,375	2,310	2,912	2,885	2,867	2,823	2,780	2,698	93
94	2,257	2,238	2,226	2,196	2,167	2,111	2,633	2,610	2,595	2,557	2,520	2,450	94
95	2,052	2,036	2,025	2,000	1,975	1,926	2,380	2,360	2,347	2,315	2,283	2,223	95
96	1,859	1,845	1,836	1,814	1,792	1,750	2,144	2,127	2,116	2,089	2,063	2,011	96
97	1,681	1,669	1,662	1,643	1,624	1,588	1,928	1,914	1,905	1,882	1,859	1,815	97
98	1,518	1,508	1,501	1,485	1,469	1,438	1,730	1,718	1,710	1,691	1,672	1,634	98
99	1,368	1,359	1,353	1,340	1,326	1,299	1,549	1,539	1,532	1,516	1,499	1,468	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