

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	68,118	60,604	56,243	47,178	40,164	30,289	69,850	61,963	57,401	47,958	40,693	30,540	0
1	67,488	60,115	55,830	46,907	39,985	30,212	69,223	61,480	56,995	47,694	40,522	30,468	1
2	66,832	59,602	55,394	46,615	39,789	30,122	68,575	60,977	56,569	47,414	40,336	30,384	2
3	66,169	59,081	54,950	46,316	39,586	30,027	67,923	60,470	56,140	47,129	40,146	30,299	3
4	65,499	58,553	54,500	46,011	39,379	29,928	67,266	59,956	55,704	46,838	39,951	30,209	4
5	64,826	58,021	54,044	45,701	39,166	29,827	66,604	59,438	55,263	46,542	39,751	30,117	5
6	64,149	57,484	53,584	45,386	38,949	29,721	65,939	58,915	54,817	46,242	39,548	30,021	6
7	63,467	56,942	53,118	45,066	38,727	29,613	65,270	58,387	54,366	45,936	39,339	29,923	7
8	62,781	56,395	52,646	44,740	38,500	29,500	64,596	57,854	53,910	45,626	39,126	29,821	8
9	62,091	55,843	52,170	44,408	38,268	29,384	63,919	57,317	53,449	45,310	38,909	29,716	9
10	61,397	55,286	51,688	44,072	38,032	29,264	63,238	56,775	52,983	44,990	38,687	29,607	10
11	60,699	54,724	51,201	43,730	37,790	29,140	62,554	56,229	52,513	44,664	38,461	29,496	11
12	59,998	54,157	50,709	43,382	37,543	29,013	61,866	55,678	52,037	44,334	38,230	29,380	12
13	59,292	53,586	50,212	43,030	37,291	28,882	61,174	55,123	51,557	43,998	37,994	29,262	13
14	58,584	53,010	49,710	42,672	37,035	28,747	60,479	54,563	51,072	43,658	37,754	29,140	14
15	57,873	52,431	49,204	42,310	36,773	28,608	59,782	54,000	50,583	43,313	37,510	29,014	15
16	57,158	51,847	48,693	41,942	36,507	28,465	59,082	53,433	50,090	42,964	37,261	28,886	16
17	56,442	51,260	48,179	41,571	36,237	28,320	58,379	52,862	49,592	42,610	37,007	28,754	17
18	55,725	50,671	47,662	41,196	35,963	28,171	57,673	52,288	49,091	42,252	36,750	28,618	18
19	55,007	50,080	47,142	40,817	35,686	28,019	56,965	51,709	48,585	41,888	36,487	28,479	19
20	54,288	49,487	46,619	40,434	35,404	27,864	56,253	51,126	48,073	41,519	36,220	28,336	20
21	53,567	48,889	46,091	40,047	35,118	27,704	55,538	50,538	47,557	41,145	35,947	28,188	21
22	52,842	48,287	45,559	39,653	34,826	27,541	54,819	49,946	47,036	40,765	35,668	28,036	22
23	52,112	47,679	45,020	39,254	34,528	27,372	54,096	49,348	46,509	40,379	35,384	27,880	23
24	51,379	47,067	44,476	38,848	34,223	27,198	53,369	48,746	45,977	39,988	35,094	27,718	24
25	50,642	46,449	43,927	38,437	33,913	27,018	52,638	48,137	45,439	39,589	34,798	27,552	25
26	49,903	45,828	43,373	38,020	33,598	26,835	51,902	47,524	44,894	39,184	34,496	27,380	26
27	49,160	45,202	42,814	37,597	33,276	26,646	51,163	46,905	44,344	38,773	34,187	27,203	27
28	48,414	44,572	42,250	37,168	32,949	26,451	50,419	46,281	43,789	38,356	33,872	27,020	28
29	47,665	43,936	41,681	36,733	32,615	26,252	49,673	45,653	43,229	37,933	33,551	26,833	29
30	46,911	43,296	41,105	36,292	32,275	26,046	48,923	45,020	42,663	37,505	33,225	26,640	30
31	46,154	42,650	40,524	35,844	31,927	25,834	48,170	44,383	42,092	37,070	32,892	26,442	31
32	45,392	41,999	39,937	35,389	31,573	25,616	47,414	43,740	41,515	36,628	32,552	26,238	32
33	44,626	41,342	39,344	34,927	31,212	25,391	46,654	43,093	40,934	36,181	32,206	26,028	33
34	43,857	40,680	38,744	34,458	30,843	25,160	45,890	42,441	40,346	35,727	31,854	25,813	34
35	43,083	40,013	38,139	33,982	30,467	24,922	45,123	41,785	39,753	35,267	31,495	25,591	35
36	42,306	39,341	37,528	33,500	30,084	24,677	44,353	41,123	39,155	34,800	31,129	25,363	36
37	41,526	38,664	36,912	33,011	29,695	24,426	43,580	40,457	38,552	34,327	30,756	25,128	37
38	40,742	37,982	36,289	32,515	29,297	24,168	42,803	39,786	37,943	33,847	30,377	24,887	38
39	39,954	37,294	35,661	32,011	28,892	23,902	42,024	39,111	37,329	33,361	29,990	24,639	39
40	39,163	36,601	35,027	31,501	28,480	23,628	41,242	38,432	36,709	32,869	29,597	24,385	40
41	38,367	35,903	34,386	30,983	28,059	23,347	40,457	37,747	36,085	32,370	29,197	24,124	41
42	37,569	35,201	33,740	30,458	27,631	23,058	39,669	37,059	35,455	31,864	28,789	23,856	42
43	36,768	34,493	33,089	29,926	27,195	22,762	38,879	36,367	34,821	31,353	28,375	23,581	43
44	35,964	33,782	32,433	29,388	26,752	22,458	38,087	35,671	34,182	30,836	27,955	23,299	44
45	35,156	33,065	31,770	28,843	26,301	22,145	37,294	34,973	33,540	30,313	27,528	23,011	45
46	34,345	32,343	31,101	28,289	25,841	21,824	36,501	34,272	32,894	29,786	27,095	22,716	46
47	33,530	31,615	30,426	27,728	25,373	21,494	35,706	33,568	32,244	29,253	26,656	22,415	47
48	32,712	30,883	29,746	27,160	24,896	21,155	34,910	32,861	31,591	28,714	26,211	22,107	48
49	31,892	30,147	29,061	26,585	24,412	20,808	34,112	32,151	30,933	28,170	25,759	21,791	49
50	31,070	29,407	28,370	26,003	23,920	20,453	33,313	31,437	30,271	27,619	25,299	21,468	50

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Taux d'intérêt net auquel le capital pourra être placé													
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51	30,246	28,663	27,675	25,414	23,420	20,088	32,513	30,720	29,604	27,063	24,833	21,137	51
52	29,420	27,916	26,975	24,819	22,913	19,715	31,711	30,001	28,934	26,501	24,361	20,799	52
53	28,593	27,165	26,271	24,219	22,398	19,334	30,909	29,279	28,261	25,934	23,881	20,454	53
54	27,766	26,413	25,564	23,613	21,877	18,944	30,105	28,553	27,583	25,360	23,395	20,100	54
55	26,939	25,659	24,855	23,002	21,349	18,547	29,300	27,825	26,901	24,781	22,901	19,739	55
56	26,114	24,904	24,144	22,387	20,816	18,143	28,493	27,093	26,215	24,196	22,400	19,369	56
57	25,291	24,150	23,431	21,769	20,278	17,731	27,686	26,359	25,526	23,605	21,893	18,991	57
58	24,470	23,396	22,718	21,147	19,735	17,313	26,879	25,623	24,833	23,009	21,379	18,605	58
59	23,652	22,642	22,004	20,522	19,187	16,888	26,070	24,883	24,135	22,406	20,857	18,210	59
60	22,838	21,890	21,291	19,896	18,635	16,457	25,261	24,142	23,436	21,800	20,329	17,808	60
61	22,028	21,141	20,579	19,268	18,080	16,020	24,455	23,401	22,735	21,189	19,796	17,399	61
62	21,224	20,394	19,868	18,639	17,522	15,578	23,652	22,661	22,034	20,576	19,259	16,983	62
63	20,424	19,650	19,159	18,009	16,961	15,130	22,850	21,921	21,332	19,960	18,717	16,561	63
64	19,631	18,911	18,453	17,379	16,399	14,678	22,049	21,179	20,627	19,339	18,168	16,130	64
65	18,845	18,177	17,751	16,751	15,835	14,222	21,247	20,435	19,919	18,712	17,612	15,690	65
66	18,066	17,448	17,053	16,123	15,270	13,761	20,446	19,689	19,208	18,079	17,049	15,240	66
67	17,294	16,723	16,358	15,496	14,703	13,296	19,643	18,941	18,493	17,441	16,478	14,781	67
68	16,529	16,002	15,666	14,870	14,135	12,825	18,842	18,191	17,775	16,798	15,900	14,312	68
69	15,770	15,287	14,977	14,243	13,564	12,350	18,042	17,440	17,056	16,150	15,316	13,835	69
70	15,018	14,575	14,291	13,617	12,992	11,869	17,245	16,691	16,337	15,500	14,727	13,349	70
71	14,273	13,869	13,610	12,993	12,418	11,384	16,453	15,945	15,619	14,848	14,133	12,857	71
72	13,538	13,171	12,934	12,371	11,846	10,896	15,665	15,199	14,901	14,193	13,536	12,356	72
73	12,815	12,482	12,267	11,755	11,276	10,407	14,882	14,458	14,186	13,538	12,935	11,849	73
74	12,104	11,803	11,609	11,145	10,710	9,917	14,106	13,721	13,473	12,883	12,332	11,336	74
75	11,408	11,137	10,962	10,543	10,149	9,428	13,337	12,989	12,764	12,229	11,728	10,818	75
76	10,725	10,482	10,324	9,948	9,592	8,941	12,577	12,263	12,061	11,577	11,122	10,295	76
77	10,058	9,841	9,701	9,363	9,044	8,457	11,829	11,547	11,365	10,929	10,519	9,770	77
78	9,408	9,215	9,090	8,788	8,503	7,976	11,093	10,841	10,679	10,288	9,920	9,244	78
79	8,775	8,603	8,492	8,225	7,971	7,500	10,373	10,149	10,004	9,656	9,326	8,720	79
80	8,158	8,007	7,909	7,673	7,447	7,029	9,670	9,471	9,343	9,033	8,740	8,198	80
81	7,562	7,429	7,343	7,135	6,936	6,565	8,985	8,810	8,697	8,423	8,163	7,681	81
82	6,988	6,873	6,797	6,614	6,440	6,113	8,322	8,168	8,069	7,828	7,599	7,173	82
83	6,439	6,338	6,272	6,113	5,960	5,674	7,684	7,550	7,463	7,252	7,051	6,676	83
84	5,916	5,829	5,772	5,633	5,500	5,249	7,074	6,958	6,882	6,698	6,522	6,193	84
85	5,422	5,347	5,297	5,177	5,062	4,843	6,494	6,393	6,327	6,167	6,014	5,727	85
86	4,959	4,893	4,851	4,747	4,647	4,457	5,945	5,858	5,801	5,663	5,530	5,280	86
87	4,524	4,468	4,432	4,342	4,256	4,092	5,428	5,353	5,304	5,185	5,070	4,854	87
88	4,119	4,071	4,040	3,963	3,889	3,747	4,944	4,880	4,838	4,735	4,637	4,449	88
89	3,743	3,702	3,675	3,609	3,545	3,423	4,495	4,440	4,404	4,316	4,231	4,070	89
90	3,395	3,360	3,337	3,281	3,226	3,121	4,081	4,034	4,003	3,928	3,855	3,716	90
91	3,076	3,046	3,026	2,978	2,931	2,841	3,700	3,660	3,634	3,570	3,507	3,388	91
92	2,785	2,759	2,742	2,701	2,661	2,584	3,349	3,315	3,293	3,238	3,185	3,083	92
93	2,519	2,497	2,483	2,447	2,413	2,347	3,027	2,998	2,979	2,932	2,887	2,799	93
94	2,278	2,259	2,247	2,217	2,187	2,131	2,731	2,706	2,690	2,650	2,612	2,537	94
95	2,058	2,042	2,032	2,006	1,981	1,932	2,462	2,441	2,428	2,394	2,361	2,298	95
96	1,856	1,843	1,834	1,812	1,790	1,749	2,216	2,198	2,187	2,158	2,130	2,076	96
97	1,672	1,660	1,653	1,634	1,615	1,580	1,990	1,975	1,965	1,941	1,917	1,871	97
98	1,503	1,493	1,486	1,470	1,455	1,425	1,783	1,770	1,762	1,741	1,721	1,683	98
99	1,348	1,340	1,334	1,321	1,307	1,282	1,593	1,583	1,576	1,558	1,542	1,509	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
Taux d'intérêt net auquel le capital pourra être placé													