

5. Valeur actuelle d'une rente viagère de 1 euro par an payable mensuellement

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

Description

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.

Hommes							Femmes						
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	68,576	61,062	56,701	47,636	40,622	30,748	70,308	62,421	57,859	48,416	41,152	30,999	0
1	67,947	60,573	56,288	47,365	40,443	30,670	69,681	61,938	57,453	48,153	40,980	30,926	1
2	67,290	60,060	55,852	47,073	40,247	30,580	69,033	61,435	57,028	47,872	40,794	30,843	2
3	66,627	59,539	55,408	46,774	40,045	30,485	68,382	60,928	56,598	47,587	40,604	30,757	3
4	65,958	59,012	54,958	46,470	39,837	30,387	67,724	60,414	56,162	47,296	40,409	30,668	4
5	65,285	58,480	54,503	46,160	39,625	30,285	67,063	59,896	55,721	47,001	40,210	30,575	5
6	64,607	57,943	54,042	45,844	39,407	30,180	66,397	59,373	55,275	46,700	40,006	30,480	6
7	63,926	57,401	53,576	45,524	39,186	30,071	65,728	58,845	54,824	46,395	39,798	30,381	7
8	63,240	56,853	53,105	45,198	38,959	29,958	65,055	58,313	54,368	46,084	39,585	30,279	8
9	62,550	56,301	52,628	44,867	38,727	29,842	64,378	57,776	53,907	45,769	39,368	30,174	9
10	61,855	55,744	52,146	44,530	38,490	29,722	63,697	57,234	53,442	45,448	39,146	30,066	10
11	61,157	55,182	51,659	44,188	38,248	29,599	63,012	56,687	52,971	45,123	38,919	29,954	11
12	60,456	54,615	51,167	43,841	38,001	29,471	62,324	56,136	52,495	44,792	38,688	29,839	12
13	59,751	54,044	50,670	43,488	37,750	29,340	61,632	55,581	52,015	44,457	38,453	29,720	13
14	59,042	53,469	50,169	43,131	37,493	29,205	60,938	55,022	51,530	44,117	38,212	29,598	14
15	58,331	52,889	49,662	42,768	37,232	29,066	60,240	54,458	51,041	43,772	37,968	29,473	15
16	57,617	52,305	49,152	42,401	36,966	28,924	59,540	53,891	50,548	43,422	37,719	29,344	16
17	56,901	51,719	48,637	42,029	36,695	28,778	58,837	53,321	50,051	43,069	37,466	29,212	17
18	56,183	51,130	48,120	41,654	36,421	28,629	58,132	52,746	49,549	42,710	37,208	29,077	18
19	55,466	50,539	47,600	41,275	36,144	28,477	57,423	52,167	49,043	42,346	36,946	28,937	19
20	54,747	49,945	47,077	40,893	35,863	28,322	56,712	51,584	48,532	41,978	36,678	28,794	20
21	54,025	49,347	46,550	40,505	35,576	28,163	55,996	50,996	48,016	41,603	36,405	28,647	21
22	53,300	48,745	46,017	40,112	35,284	27,999	55,277	50,404	47,494	41,223	36,127	28,495	22
23	52,571	48,138	45,479	39,712	34,986	27,830	54,555	49,807	46,968	40,838	35,843	28,338	23
24	51,837	47,525	44,935	39,307	34,682	27,656	53,828	49,204	46,435	40,446	35,553	28,177	24
25	51,101	46,908	44,385	38,895	34,372	27,477	53,096	48,596	45,897	40,048	35,257	28,010	25
26	50,361	46,286	43,831	38,478	34,056	27,293	52,361	47,982	45,353	39,643	34,954	27,838	26
27	49,618	45,660	43,273	38,055	33,735	27,104	51,621	47,363	44,803	39,232	34,645	27,661	27
28	48,872	45,030	42,709	37,627	33,407	26,910	50,878	46,739	44,247	38,815	34,330	27,479	28
29	48,123	44,395	42,139	37,192	33,074	26,710	50,131	46,111	43,687	38,392	34,010	27,291	29
30	47,369	43,754	41,564	36,750	32,733	26,504	49,382	45,479	43,121	37,963	33,683	27,099	30
31	46,612	43,108	40,982	36,302	32,386	26,293	48,628	44,841	42,550	37,528	33,350	26,900	31
32	45,850	42,457	40,395	35,847	32,032	26,074	47,872	44,199	41,974	37,087	33,011	26,696	32
33	45,085	41,801	39,802	35,385	31,670	25,850	47,112	43,552	41,392	36,639	32,665	26,487	33
34	44,315	41,138	39,203	34,916	31,302	25,618	46,348	42,900	40,805	36,185	32,312	26,271	34
35	43,541	40,471	38,597	34,441	30,926	25,380	45,581	42,243	40,212	35,725	31,953	26,049	35
36	42,764	39,799	37,986	33,958	30,543	25,136	44,811	41,581	39,614	35,258	31,587	25,821	36
37	41,984	39,122	37,370	33,469	30,153	24,884	44,038	40,915	39,010	34,785	31,214	25,586	37
38	41,200	38,440	36,748	32,973	29,756	24,626	43,261	40,244	38,401	34,305	30,835	25,345	38
39	40,413	37,752	36,119	32,470	29,351	24,360	42,482	39,569	37,787	33,819	30,449	25,098	39
40	39,621	37,060	35,485	31,959	28,938	24,086	41,700	38,890	37,168	33,327	30,055	24,843	40
41	38,826	36,362	34,845	31,441	28,517	23,805	40,915	38,206	36,543	32,828	29,655	24,582	41
42	38,027	35,659	34,199	30,916	28,089	23,516	40,127	37,517	35,913	32,323	29,248	24,314	42
43	37,226	34,952	33,547	30,385	27,653	23,220	39,337	36,825	35,279	31,811	28,834	24,039	43
44	36,422	34,240	32,891	29,846	27,210	22,916	38,545	36,129	34,640	31,294	28,413	23,757	44
45	35,615	33,523	32,228	29,301	26,759	22,604	37,753	35,431	33,998	30,772	27,986	23,469	45
46	34,803	32,801	31,560	28,747	26,299	22,282	36,959	34,730	33,352	30,244	27,554	23,175	46
47	33,988	32,074	30,885	28,186	25,831	21,952	36,164	34,026	32,703	29,711	27,115	22,873	47
48	33,171	31,342	30,204	27,618	25,355	21,614	35,368	33,319	32,049	29,172	26,669	22,565	48
49	32,351	30,606	29,519	27,043	24,871	21,267	34,571	32,609	31,391	28,628	26,217	22,249	49
50	31,528	29,866	28,828	26,461	24,379	20,911	33,772	31,896	30,729	28,077	25,758	21,926	50

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Taux d'intérêt net auquel le capital pourra être placé													
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51	30,704	29,122	28,133	25,873	23,879	20,547	32,971	31,179	30,063	27,521	25,292	21,596	51
52	29,878	28,374	27,433	25,278	23,371	20,173	32,169	30,459	29,393	26,959	24,819	21,258	52
53	29,051	27,624	26,730	24,677	22,857	19,792	31,367	29,737	28,719	26,392	24,340	20,912	53
54	28,224	26,871	26,023	24,071	22,335	19,403	30,563	29,012	28,041	25,819	23,853	20,559	54
55	27,397	26,117	25,313	23,460	21,808	19,005	29,758	28,283	27,359	25,239	23,360	20,197	55
56	26,572	25,363	24,602	22,845	21,275	18,601	28,951	27,551	26,673	24,654	22,859	19,827	56
57	25,749	24,608	23,890	22,227	20,737	18,190	28,144	26,817	25,984	24,063	22,351	19,449	57
58	24,928	23,854	23,176	21,605	20,193	17,771	27,337	26,081	25,291	23,467	21,837	19,063	58
59	24,110	23,100	22,462	20,981	19,645	17,346	26,528	25,341	24,594	22,865	21,315	18,669	59
60	23,296	22,349	21,749	20,354	19,094	16,915	25,720	24,600	23,894	22,258	20,787	18,266	60
61	22,487	21,599	21,037	19,726	18,539	16,479	24,913	23,859	23,193	21,647	20,254	17,857	61
62	21,682	20,853	20,326	19,097	17,981	16,036	24,110	23,119	22,493	21,035	19,717	17,442	62
63	20,882	20,109	19,617	18,467	17,420	15,589	23,308	22,379	21,790	20,418	19,175	17,019	63
64	20,089	19,369	18,911	17,838	16,857	15,136	22,507	21,637	21,086	19,797	18,626	16,588	64
65	19,303	18,635	18,209	17,209	16,293	14,680	21,706	20,894	20,378	19,170	18,070	16,148	65
66	18,525	17,906	17,511	16,582	15,728	14,219	20,904	20,147	19,666	18,538	17,507	15,699	66
67	17,753	17,181	16,816	15,955	15,161	13,754	20,102	19,399	18,951	17,899	16,936	15,239	67
68	16,987	16,461	16,124	15,328	14,593	13,284	19,300	18,649	18,234	17,256	16,358	14,771	68
69	16,228	15,745	15,435	14,701	14,022	12,808	18,500	17,899	17,515	16,608	15,774	14,293	69
70	15,476	15,033	14,749	14,076	13,450	12,328	17,704	17,150	16,795	15,958	15,185	13,808	70
71	14,732	14,327	14,068	13,451	12,877	11,842	16,911	16,403	16,077	15,306	14,592	13,315	71
72	13,996	13,629	13,392	12,829	12,304	11,354	16,123	15,658	15,359	14,651	13,994	12,814	72
73	13,273	12,940	12,725	12,213	11,734	10,865	15,340	14,916	14,644	13,996	13,394	12,308	73
74	12,563	12,262	12,068	11,604	11,168	10,376	14,564	14,179	13,931	13,341	12,790	11,794	74
75	11,866	11,595	11,420	11,001	10,607	9,887	13,796	13,447	13,223	12,687	12,186	11,276	75
76	11,183	10,940	10,783	10,406	10,051	9,399	13,036	12,722	12,519	12,035	11,581	10,753	76
77	10,516	10,299	10,159	9,821	9,502	8,915	12,287	12,005	11,823	11,387	10,977	10,228	77
78	9,866	9,673	9,548	9,247	8,961	8,434	11,552	11,300	11,137	10,746	10,378	9,702	78
79	9,233	9,062	8,951	8,683	8,429	7,958	10,832	10,608	10,463	10,114	9,785	9,178	79
80	8,616	8,466	8,368	8,131	7,906	7,487	10,128	9,930	9,801	9,491	9,198	8,656	80
81	8,020	7,888	7,802	7,593	7,395	7,024	9,443	9,269	9,155	8,881	8,622	8,140	81
82	7,447	7,331	7,255	7,073	6,898	6,571	8,780	8,627	8,527	8,286	8,057	7,631	82
83	6,897	6,797	6,731	6,571	6,419	6,132	8,143	8,009	7,922	7,711	7,509	7,134	83
84	6,375	6,287	6,230	6,092	5,958	5,708	7,532	7,416	7,340	7,156	6,980	6,651	84
85	5,881	5,805	5,756	5,635	5,520	5,302	6,952	6,851	6,786	6,626	6,473	6,185	85
86	5,417	5,352	5,309	5,205	5,105	4,916	6,403	6,316	6,259	6,121	5,988	5,738	86
87	4,983	4,927	4,890	4,801	4,714	4,550	5,887	5,812	5,763	5,643	5,529	5,312	87
88	4,578	4,530	4,498	4,421	4,347	4,205	5,403	5,338	5,296	5,194	5,095	4,908	88
89	4,201	4,160	4,133	4,067	4,003	3,881	4,953	4,898	4,862	4,774	4,690	4,528	89
90	3,854	3,818	3,795	3,739	3,684	3,580	4,539	4,492	4,461	4,386	4,313	4,175	90
91	3,534	3,504	3,485	3,436	3,389	3,300	4,159	4,118	4,092	4,028	3,966	3,847	91
92	3,243	3,217	3,200	3,159	3,119	3,042	3,808	3,774	3,751	3,696	3,643	3,541	92
93	2,977	2,955	2,941	2,906	2,871	2,805	3,485	3,456	3,437	3,390	3,345	3,258	93
94	2,736	2,717	2,705	2,675	2,646	2,589	3,189	3,165	3,148	3,109	3,070	2,996	94
95	2,516	2,500	2,490	2,464	2,439	2,391	2,921	2,900	2,886	2,852	2,819	2,756	95
96	2,315	2,301	2,292	2,270	2,249	2,207	2,674	2,657	2,645	2,616	2,588	2,534	96
97	2,130	2,118	2,111	2,092	2,074	2,038	2,448	2,433	2,423	2,399	2,375	2,330	97
98	1,961	1,951	1,945	1,929	1,913	1,883	2,241	2,229	2,220	2,200	2,180	2,141	98
99	1,806	1,798	1,793	1,779	1,766	1,740	2,052	2,041	2,034	2,017	2,000	1,967	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