

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

Ce tableau vous permet de convertir en capital une rente viagère temporaire versée annuellement jusqu'à l'âge défini en haut de chaque 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.

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 de la rente.

Age au terme de la carrière professionnelle: 65 ans													
Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable par an							Valeur actuelle d'une rente annuelle payable par an						
Age	Taux d'intérêt net auquel le capital pourra être placé						Age	Taux d'intérêt net auquel le capital pourra être placé					
	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	54,686	49,939	47,093	40,923	35,874	28,252	54,898	50,122	47,257	41,052	35,974	28,314	0
1	53,983	49,361	46,585	40,556	35,608	28,112	54,192	49,540	46,747	40,682	35,706	28,174	1
2	53,258	48,761	46,055	40,168	35,324	27,959	53,468	48,941	46,218	40,296	35,424	28,022	2
3	52,527	48,153	45,518	39,773	35,032	27,799	52,739	48,336	45,684	39,904	35,135	27,865	3
4	51,790	47,538	44,973	39,370	34,733	27,634	52,006	47,725	45,143	39,504	34,840	27,702	4
5	51,049	46,919	44,423	38,960	34,428	27,463	51,267	47,109	44,596	39,098	34,538	27,535	5
6	50,303	46,293	43,867	38,544	34,116	27,287	50,525	46,487	44,044	38,686	34,230	27,362	6
7	49,553	45,663	43,304	38,122	33,798	27,106	49,779	45,860	43,485	38,267	33,915	27,183	7
8	48,799	45,026	42,736	37,692	33,473	26,918	49,028	45,227	42,920	37,841	33,594	26,999	8
9	48,040	44,384	42,161	37,256	33,141	26,725	48,273	44,589	42,350	37,409	33,266	26,809	9
10	47,277	43,736	41,580	36,813	32,802	26,526	47,515	43,946	41,773	36,971	32,932	26,614	10
11	46,511	43,083	40,993	36,363	32,457	26,320	46,752	43,297	41,191	36,525	32,590	26,412	11
12	45,740	42,425	40,400	35,906	32,104	26,108	45,985	42,643	40,602	36,073	32,242	26,205	12
13	44,965	41,762	39,802	35,442	31,744	25,891	45,215	41,984	40,008	35,614	31,887	25,991	13
14	44,187	41,093	39,197	34,972	31,377	25,666	44,441	41,320	39,408	35,148	31,525	25,771	14
15	43,405	40,419	38,587	34,495	31,004	25,435	43,663	40,651	38,803	34,676	31,156	25,545	15
16	42,621	39,741	37,972	34,011	30,623	25,198	42,883	39,977	38,192	34,197	30,780	25,312	16
17	41,833	39,059	37,351	33,521	30,235	24,954	42,099	39,299	37,575	33,711	30,397	25,073	17
18	41,044	38,373	36,726	33,026	29,842	24,705	41,312	38,615	36,953	33,219	30,007	24,827	18
19	40,253	37,683	36,097	32,524	29,442	24,449	40,521	37,927	36,325	32,720	29,609	24,574	19
20	39,459	36,990	35,463	32,017	29,035	24,186	39,727	37,233	35,691	32,213	29,204	24,313	20
21	38,663	36,292	34,823	31,503	28,621	23,917	38,928	36,534	35,051	31,699	28,791	24,045	21
22	37,862	35,588	34,177	30,981	28,199	23,639	38,126	35,829	34,405	31,177	28,369	23,768	22
23	37,057	34,878	33,525	30,451	27,768	23,353	37,319	35,119	33,751	30,648	27,939	23,484	23
24	36,248	34,163	32,865	29,913	27,328	23,058	36,509	34,402	33,091	30,110	27,500	23,191	24
25	35,436	33,442	32,200	29,367	26,880	22,755	35,693	33,680	32,425	29,564	27,052	22,888	25
26	34,620	32,716	31,528	28,814	26,424	22,443	34,874	32,951	31,750	29,009	26,595	22,577	26
27	33,800	31,985	30,851	28,253	25,958	22,122	34,050	32,216	31,070	28,446	26,129	22,256	27
28	32,977	31,249	30,167	27,684	25,484	21,792	33,222	31,476	30,382	27,874	25,653	21,925	28
29	32,150	30,507	29,476	27,106	25,001	21,452	32,390	30,730	29,689	27,295	25,168	21,585	29
30	31,319	29,759	28,779	26,521	24,509	21,103	31,555	29,978	28,988	26,707	24,674	21,235	30
31	30,484	29,005	28,074	25,926	24,006	20,743	30,716	29,221	28,281	26,110	24,171	20,875	31
32	29,644	28,245	27,363	25,323	23,494	20,372	29,873	28,459	27,567	25,506	23,658	20,505	32
33	28,801	27,479	26,645	24,710	22,971	19,990	29,026	27,690	26,847	24,892	23,134	20,123	33
34	27,953	26,707	25,920	24,089	22,439	19,598	28,176	26,916	26,119	24,269	22,601	19,730	34
35	27,102	25,930	25,188	23,459	21,896	19,193	27,321	26,136	25,385	23,638	22,057	19,326	35
36	26,248	25,147	24,449	22,820	21,343	18,778	26,463	25,350	24,644	22,997	21,503	18,911	36
37	25,389	24,359	23,704	22,172	20,779	18,350	25,601	24,558	23,896	22,347	20,938	18,483	37
38	24,528	23,565	22,952	21,516	20,205	17,910	24,735	23,761	23,141	21,688	20,363	18,043	38
39	23,662	22,765	22,193	20,850	19,620	17,458	23,866	22,958	22,379	21,020	19,776	17,590	39
40	22,794	21,960	21,428	20,175	19,025	16,993	22,993	22,149	21,611	20,343	19,179	17,124	40
41	21,922	21,149	20,655	19,491	18,418	16,515	22,117	21,335	20,835	19,656	18,570	16,645	41
42	21,047	20,333	19,877	18,797	17,800	16,024	21,237	20,515	20,053	18,960	17,950	16,153	42
43	20,169	19,513	19,092	18,095	17,172	15,519	20,354	19,689	19,263	18,254	17,319	15,646	43
44	19,289	18,688	18,301	17,385	16,532	15,001	19,468	18,859	18,468	17,539	16,676	15,126	44
45	18,406	17,857	17,504	16,664	15,881	14,468	18,580	18,024	17,666	16,815	16,022	14,591	45
46	17,519	17,021	16,700	15,935	15,219	13,920	17,688	17,183	16,858	16,082	15,357	14,042	46
47	16,630	16,180	15,889	15,195	14,544	13,358	16,794	16,338	16,044	15,340	14,680	13,478	47
48	15,738	15,334	15,072	14,446	13,857	12,780	15,897	15,487	15,222	14,588	13,991	12,898	48
49	14,843	14,482	14,249	13,688	13,159	12,186	14,997	14,631	14,394	13,826	13,289	12,302	49
50	13,946	13,626	13,419	12,920	12,448	11,576	14,094	13,769	13,559	13,053	12,574	11,690	50
51	13,046	12,765	12,582	12,142	11,724	10,949	13,187	12,902	12,717	12,270	11,846	11,060	51
52	12,142	11,898	11,739	11,354	10,988	10,306	12,277	12,029	11,867	11,477	11,105	10,413	52
53	11,237	11,026	10,889	10,557	10,239	9,644	11,363	11,149	11,010	10,673	10,350	9,747	53
54	10,328	10,149	10,032	9,748	9,476	8,965	10,446	10,264	10,145	9,857	9,581	9,062	54
55	9,417	9,267	9,169	8,930	8,700	8,267	9,524	9,372	9,272	9,030	8,797	8,357	55
56	8,502	8,379	8,298	8,101	7,910	7,550	8,598	8,473	8,391	8,191	7,998	7,632	56
57	7,584	7,484	7,419	7,260	7,106	6,812	7,668	7,567	7,501	7,340	7,183	6,885	57
58	6,661	6,583	6,532	6,407	6,286	6,053	6,733	6,654	6,602	6,475	6,352	6,116	58
59	5,734	5,675	5,636	5,541	5,449	5,271	5,792	5,732	5,693	5,597	5,504	5,323	59
60	4,800	4,758	4,730	4,662	4,595	4,465	4,845	4,803	4,774	4,705	4,637	4,506	60
61	3,860	3,832	3,813	3,767	3,721	3,633	3,893	3,864	3,845	3,798	3,752	3,663	61
62	2,912	2,895	2,883	2,855	2,827	2,773	2,933	2,916	2,904	2,876	2,848	2,793	62
63	1,953	1,945	1,939	1,925	1,911	1,883	1,965	1,956	1,951	1,936	1,922	1,894	63
64	0,984	0,981	0,979	0,974	0,969	0,960	0,988	0,985	0,983	0,978	0,973	0,964	64
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