

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

Description

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.

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: 66 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	55,345	50,481	47,568	41,267	36,122	28,382	55,573	50,675	47,743	41,402	36,228	28,447	0
1	54,646	49,907	47,065	40,904	35,861	28,247	54,870	50,098	47,237	41,038	35,965	28,311	1
2	53,925	49,311	46,540	40,522	35,582	28,097	54,149	49,503	46,714	40,657	35,688	28,163	2
3	53,197	48,708	46,008	40,132	35,295	27,942	53,424	48,904	46,185	40,271	35,405	28,010	3
4	52,463	48,098	45,468	39,734	35,002	27,781	52,694	48,297	45,649	39,877	35,115	27,852	4
5	51,725	47,483	44,923	39,330	34,702	27,614	51,959	47,685	45,107	39,476	34,818	27,689	5
6	50,983	46,862	44,371	38,920	34,396	27,443	51,220	47,068	44,560	39,070	34,516	27,521	6
7	50,236	46,236	43,814	38,503	34,083	27,266	50,477	46,446	44,006	38,656	34,207	27,347	7
8	49,485	45,603	43,250	38,079	33,764	27,083	49,730	45,818	43,447	38,237	33,891	27,168	8
9	48,730	44,966	42,681	37,648	33,438	26,895	48,979	45,184	42,881	37,811	33,570	26,983	9
10	47,971	44,323	42,105	37,211	33,105	26,701	48,224	44,546	42,310	37,378	33,241	26,793	10
11	47,207	43,675	41,523	36,767	32,765	26,500	47,464	43,902	41,733	36,938	32,906	26,597	11
12	46,440	43,021	40,936	36,316	32,418	26,294	46,701	43,253	41,150	36,492	32,564	26,395	12
13	45,669	42,362	40,342	35,859	32,065	26,082	45,934	42,598	40,561	36,039	32,215	26,187	13
14	44,894	41,698	39,743	35,394	31,704	25,863	45,164	41,939	39,967	35,580	31,859	25,973	14
15	44,116	41,029	39,139	34,924	31,337	25,638	44,390	41,275	39,367	35,114	31,497	25,752	15
16	43,334	40,356	38,528	34,446	30,963	25,407	43,613	40,606	38,762	34,642	31,128	25,526	16
17	42,550	39,678	37,913	33,963	30,582	25,169	42,833	39,933	38,151	34,163	30,752	25,293	17
18	41,764	38,997	37,294	33,474	30,196	24,926	42,049	39,255	37,535	33,678	30,369	25,054	18
19	40,977	38,313	36,670	32,979	29,803	24,677	41,262	38,571	36,913	33,185	29,979	24,807	19
20	40,187	37,625	36,042	32,479	29,403	24,422	40,472	37,883	36,284	32,686	29,581	24,554	20
21	39,394	36,931	35,408	31,971	28,997	24,159	39,677	37,189	35,650	32,179	29,175	24,293	21
22	38,597	36,233	34,768	31,457	28,582	23,888	38,879	36,489	35,010	31,664	28,761	24,024	22
23	37,796	35,529	34,122	30,934	28,159	23,610	38,076	35,784	34,363	31,142	28,339	23,747	23
24	36,991	34,819	33,469	30,403	27,727	23,323	37,269	35,073	33,709	30,611	27,908	23,461	24
25	36,182	34,103	32,809	29,865	27,287	23,027	36,457	34,356	33,048	30,073	27,468	23,167	25
26	35,370	33,382	32,143	29,319	26,838	22,724	35,641	33,632	32,380	29,525	27,019	22,864	26
27	34,554	32,657	31,472	28,765	26,382	22,411	34,821	32,903	31,706	28,970	26,562	22,552	27
28	33,735	31,925	30,794	28,204	25,916	22,090	33,997	32,168	31,025	28,407	26,095	22,230	28
29	32,911	31,189	30,110	27,634	25,442	21,759	33,170	31,428	30,337	27,835	25,619	21,899	29
30	32,084	30,446	29,419	27,057	24,958	21,419	32,338	30,682	29,643	27,255	25,134	21,559	30
31	31,253	29,698	28,721	26,470	24,464	21,068	31,503	29,930	28,943	26,667	24,640	21,208	31
32	30,417	28,943	28,016	25,875	23,961	20,707	30,664	29,173	28,236	26,070	24,136	20,848	32
33	29,578	28,183	27,304	25,271	23,448	20,336	29,821	28,410	27,522	25,465	23,622	20,476	33
34	28,734	27,417	26,586	24,658	22,925	19,953	28,974	27,642	26,801	24,851	23,098	20,094	34
35	27,887	26,645	25,860	24,036	22,391	19,560	28,124	26,867	26,073	24,228	22,564	19,701	35
36	27,036	25,868	25,128	23,406	21,848	19,155	27,270	26,087	25,339	23,596	22,020	19,297	36
37	26,182	25,085	24,390	22,767	21,295	18,739	26,412	25,302	24,598	22,956	21,466	18,880	37
38	25,324	24,297	23,645	22,119	20,731	18,310	25,550	24,510	23,850	22,306	20,901	18,452	38
39	24,462	23,503	22,893	21,462	20,156	17,870	24,685	23,713	23,095	21,647	20,325	18,012	39
40	23,597	22,703	22,134	20,796	19,571	17,417	23,816	22,911	22,334	20,979	19,739	17,559	40
41	22,729	21,898	21,368	20,121	18,975	16,952	22,944	22,102	21,566	20,302	19,141	17,093	41
42	21,858	21,088	20,597	19,437	18,369	16,473	22,068	21,289	20,790	19,615	18,533	16,613	42
43	20,984	20,274	19,819	18,744	17,751	15,982	21,189	20,469	20,009	18,919	17,913	16,121	43
44	20,107	19,454	19,035	18,043	17,123	15,477	20,308	19,645	19,221	18,215	17,282	15,615	44
45	19,228	18,630	18,246	17,333	16,484	14,959	19,424	18,816	18,427	17,501	16,641	15,095	45
46	18,346	17,800	17,449	16,613	15,833	14,426	18,537	17,983	17,626	16,779	15,988	14,561	46
47	17,461	16,965	16,646	15,884	15,171	13,879	17,648	17,144	16,820	16,047	15,324	14,013	47
48	16,573	16,125	15,836	15,145	14,497	13,316	16,756	16,301	16,007	15,306	14,648	13,450	48
49	15,683	15,281	15,021	14,398	13,812	12,739	15,860	15,452	15,188	14,555	13,960	12,871	49
50	14,791	14,432	14,199	13,641	13,114	12,146	14,962	14,597	14,361	13,794	13,259	12,276	50
51	13,896	13,578	13,371	12,875	12,405	11,537	14,061	13,737	13,528	13,024	12,546	11,665	51
52	12,998	12,719	12,537	12,099	11,683	10,912	13,156	12,872	12,688	12,243	11,820	11,036	52
53	12,098	11,855	11,697	11,314	10,949	10,270	12,249	12,001	11,840	11,451	11,081	10,390	53
54	11,196	10,986	10,850	10,519	10,203	9,611	11,337	11,124	10,985	10,649	10,328	9,726	54
55	10,291	10,113	9,996	9,714	9,443	8,934	10,422	10,241	10,123	9,836	9,560	9,043	55
56	9,383	9,234	9,136	8,899	8,670	8,239	9,503	9,351	9,252	9,011	8,778	8,340	56
57	8,473	8,350	8,269	8,073	7,884	7,525	8,580	8,455	8,373	8,174	7,981	7,616	57
58	7,559	7,460	7,395	7,236	7,083	6,790	7,652	7,552	7,486	7,325	7,169	6,871	58
59	6,640	6,563	6,512	6,387	6,266	6,034	6,719	6,640	6,589	6,462	6,339	6,104	59
60	5,717	5,658	5,620	5,525	5,433	5,256	5,781	5,722	5,682	5,587	5,493	5,314	60
61	4,787	4,745	4,718	4,649	4,582	4,453	4,837	4,794	4,766	4,697	4,629	4,499	61
62	3,851	3,823	3,804	3,758	3,713	3,625	3,887	3,859	3,840	3,793	3,747	3,658	62
63	2,906	2,889	2,877	2,849	2,822	2,768	2,930	2,912	2,901	2,873	2,845	2,790	63
64	1,950	1,942	1,936	1,922	1,908	1,880	1,964	1,955	1,949	1,935	1,921	1,893	64
65	0,983	0,980	0,978	0,973	0,968	0,959	0,987	0,984	0,983	0,978	0,973	0,963	65
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