

### 7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Ce tableau vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de table**. Les coefficients de conversion sont calculés selon la méthode de la **rente actuarielle**, c'est-à-dire en supposant que les versements des différés 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.

Age au terme de la carrière professionnelle: 66 ans													
Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable en 1/12 par mois							Valeur actuelle d'une rente annuelle payable en 1/12 par mois						
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	55,501	50,691	47,809	41,568	36,467	28,781	55,722	50,880	47,979	41,700	36,570	28,845	0
1	54,801	50,115	47,303	41,203	36,203	28,644	55,018	50,301	47,471	41,333	36,305	28,706	1
2	54,078	49,517	46,776	40,818	35,922	28,492	54,295	49,704	46,945	40,950	36,025	28,556	2
3	53,348	48,912	46,241	40,425	35,633	28,335	53,569	49,102	46,414	40,561	35,740	28,402	3
4	52,613	48,300	45,700	40,025	35,337	28,172	52,837	48,493	45,876	40,164	35,447	28,242	4
5	51,873	47,683	45,152	39,619	35,035	28,004	52,100	47,879	45,331	39,761	35,148	28,077	5
6	51,130	47,060	44,598	39,206	34,726	27,830	51,360	47,260	44,781	39,352	34,843	27,906	6
7	50,382	46,431	44,039	38,786	34,411	27,651	50,615	46,635	44,226	38,936	34,532	27,730	7
8	49,629	45,797	43,473	38,360	34,089	27,466	49,867	46,005	43,664	38,514	34,214	27,549	8
9	48,872	45,158	42,901	37,927	33,760	27,275	49,114	45,370	43,096	38,085	33,889	27,362	9
10	48,111	44,512	42,323	37,487	33,424	27,079	48,357	44,729	42,522	37,649	33,558	27,169	10
11	47,346	43,862	41,739	37,040	33,082	26,876	47,596	44,083	41,943	37,207	33,220	26,971	11
12	46,577	43,206	41,149	36,586	32,733	26,667	46,831	43,432	41,357	36,758	32,875	26,766	12
13	45,805	42,545	40,553	36,126	32,376	26,452	46,063	42,775	40,766	36,303	32,523	26,555	13
14	45,028	41,879	39,951	35,659	32,013	26,231	45,291	42,114	40,169	35,840	32,164	26,338	14
15	44,248	41,208	39,344	35,185	31,643	26,004	44,515	41,447	39,567	35,372	31,799	26,115	15
16	43,465	40,533	38,731	34,705	31,265	25,769	43,737	40,776	38,959	34,896	31,427	25,886	16
17	42,680	39,853	38,114	34,219	30,882	25,529	42,955	40,101	38,345	34,414	31,048	25,650	17
18	41,892	39,169	37,492	33,727	30,492	25,283	42,170	39,420	37,726	33,926	30,661	25,408	18
19	41,103	38,483	36,866	33,229	30,096	25,031	41,381	38,734	37,102	33,430	30,268	25,159	19
20	40,312	37,792	36,235	32,725	29,693	24,772	40,589	38,043	36,471	32,928	29,867	24,902	20
21	39,517	37,097	35,599	32,215	29,283	24,506	39,792	37,347	35,834	32,417	29,457	24,637	21
22	38,719	36,396	34,956	31,697	28,865	24,232	38,992	36,645	35,191	31,899	29,040	24,365	22
23	37,916	35,689	34,306	31,171	28,438	23,950	38,188	35,937	34,541	31,374	28,614	24,085	23
24	37,109	34,976	33,650	30,637	28,003	23,660	37,379	35,224	33,884	30,840	28,180	23,796	24
25	36,298	34,258	32,988	30,095	27,559	23,361	36,566	34,504	33,221	30,298	27,736	23,498	25
26	35,484	33,535	32,320	29,546	27,107	23,053	35,748	33,778	32,550	29,747	27,283	23,191	26
27	34,667	32,807	31,646	28,989	26,646	22,737	34,926	33,046	31,872	29,188	26,821	22,874	27
28	33,846	32,074	30,965	28,424	26,177	22,412	34,100	32,309	31,189	28,621	26,351	22,549	28
29	33,021	31,334	30,278	27,851	25,698	22,077	33,271	31,566	30,498	28,046	25,871	22,214	29
30	32,192	30,589	29,584	27,269	25,210	21,732	32,438	30,818	29,801	27,462	25,382	21,869	30
31	31,359	29,838	28,883	26,679	24,713	21,377	31,601	30,064	29,098	26,870	24,883	21,514	31
32	30,521	29,082	28,175	26,080	24,205	21,012	30,760	29,304	28,388	26,270	24,375	21,149	32
33	29,680	28,319	27,460	25,472	23,688	20,636	29,915	28,539	27,671	25,661	23,857	20,773	33
34	28,835	27,550	26,739	24,856	23,160	20,248	29,067	27,767	26,947	25,043	23,329	20,386	34
35	27,986	26,776	26,010	24,230	22,622	19,850	28,214	26,990	26,216	24,416	22,790	19,988	35
36	27,133	25,996	25,275	23,596	22,075	19,440	27,358	26,208	25,479	23,780	22,242	19,578	36
37	26,277	25,210	24,534	22,953	21,517	19,019	26,498	25,419	24,734	23,135	21,682	19,157	37
38	25,417	24,420	23,785	22,301	20,948	18,585	25,635	24,625	23,983	22,481	21,113	18,723	38
39	24,554	23,623	23,030	21,640	20,369	18,140	24,768	23,825	23,225	21,818	20,532	18,277	39
40	23,687	22,821	22,268	20,970	19,779	17,681	23,897	23,020	22,461	21,146	19,941	17,818	40
41	22,817	22,013	21,500	20,290	19,178	17,210	23,023	22,209	21,689	20,464	19,338	17,346	41
42	21,944	21,201	20,725	19,602	18,566	16,726	22,146	21,392	20,911	19,773	18,724	16,860	42
43	21,069	20,383	19,944	18,905	17,944	16,228	21,265	20,570	20,125	19,073	18,099	16,361	43
44	20,191	19,561	19,157	18,200	17,311	15,717	20,381	19,743	19,334	18,363	17,463	15,849	44
45	19,310	18,734	18,364	17,485	16,666	15,192	19,495	18,911	18,536	17,645	16,816	15,322	45
46	18,426	17,901	17,564	16,760	16,010	14,653	18,606	18,075	17,733	16,918	16,157	14,782	46
47	17,539	17,064	16,757	16,027	15,342	14,098	17,715	17,233	16,923	16,181	15,487	14,226	47
48	16,649	16,221	15,944	15,283	14,662	13,529	16,821	16,386	16,106	15,435	14,805	13,655	48
49	15,757	15,373	15,125	14,531	13,971	12,944	15,923	15,534	15,282	14,679	14,111	13,069	49
50	14,862	14,521	14,300	13,769	13,267	12,343	15,022	14,676	14,452	13,913	13,404	12,466	50
51	13,964	13,663	13,468	12,998	12,551	11,726	14,119	13,813	13,614	13,137	12,684	11,846	51
52	13,064	12,801	12,630	12,216	11,823	11,092	13,212	12,944	12,770	12,350	11,951	11,209	52
53	12,162	11,933	11,785	11,425	11,082	10,442	12,301	12,069	11,918	11,553	11,204	10,554	53
54	11,256	11,061	10,933	10,624	10,328	9,773	11,387	11,188	11,059	10,745	10,444	9,880	54
55	10,348	10,183	10,075	9,813	9,561	9,087	10,469	10,301	10,191	9,925	9,669	9,187	55
56	9,438	9,300	9,210	8,991	8,780	8,381	9,547	9,407	9,316	9,093	8,879	8,474	56
57	8,524	8,412	8,338	8,159	7,986	7,656	8,620	8,506	8,432	8,250	8,074	7,739	57
58	7,606	7,516	7,458	7,315	7,176	6,911	7,689	7,598	7,539	7,394	7,253	6,984	58
59	6,683	6,614	6,569	6,458	6,350	6,143	6,752	6,683	6,637	6,524	6,415	6,205	59
60	5,755	5,704	5,670	5,588	5,507	5,352	5,810	5,759	5,725	5,641	5,559	5,402	60
61	4,821	4,785	4,761	4,703	4,646	4,536	4,863	4,826	4,802	4,743	4,686	4,574	61
62	3,879	3,856	3,840	3,802	3,765	3,693	3,908	3,885	3,869	3,831	3,793	3,720	62
63	2,928	2,914	2,906	2,884	2,862	2,821	2,946	2,933	2,924	2,902	2,880	2,838	63
64	1,966	1,960	1,956	1,946	1,936	1,917	1,975	1,969	1,965	1,955	1,945	1,925	64
65	0,991	0,989	0,988	0,985	0,983	0,978	0,993	0,992	0,991	0,988	0,985	0,980	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