

### 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: 67 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	56,156	51,228	48,279	41,906	36,711	28,908	56,392	51,429	48,460	42,047	36,820	28,975	0
1	55,459	50,656	47,778	41,547	36,452	28,775	55,691	50,855	47,957	41,685	36,560	28,841	1
2	54,739	50,063	47,256	41,167	36,176	28,628	54,972	50,262	47,436	41,307	36,285	28,695	2
3	54,013	49,462	46,726	40,780	35,892	28,474	54,249	49,665	46,910	40,923	36,005	28,545	3
4	53,281	48,854	46,189	40,385	35,601	28,315	53,520	49,061	46,377	40,532	35,718	28,389	4
5	52,545	48,241	45,647	39,984	35,305	28,152	52,788	48,452	45,838	40,135	35,424	28,228	5
6	51,804	47,623	45,098	39,577	35,001	27,982	52,051	47,837	45,293	39,731	35,125	28,062	6
7	51,060	46,999	44,543	39,163	34,692	27,808	51,309	47,217	44,742	39,321	34,819	27,891	7
8	50,310	46,369	43,982	38,742	34,375	27,628	50,564	46,591	44,185	38,905	34,507	27,714	8
9	49,557	45,734	43,416	38,314	34,052	27,442	49,815	45,960	43,623	38,482	34,188	27,533	9
10	48,799	45,094	42,842	37,880	33,722	27,250	49,061	45,324	43,054	38,052	33,863	27,345	10
11	48,038	44,448	42,264	37,439	33,386	27,053	48,304	44,683	42,480	37,616	33,531	27,152	11
12	47,272	43,797	41,679	36,991	33,042	26,849	47,543	44,036	41,900	37,173	33,192	26,952	12
13	46,503	43,140	41,088	36,537	32,692	26,640	46,778	43,385	41,314	36,723	32,846	26,747	13
14	45,730	42,479	40,492	36,076	32,335	26,424	46,009	42,728	40,723	36,267	32,494	26,536	14
15	44,953	41,813	39,890	35,609	31,971	26,202	45,238	42,067	40,126	35,805	32,136	26,319	15
16	44,174	41,142	39,283	35,135	31,600	25,974	44,463	41,401	39,524	35,336	31,770	26,096	16
17	43,392	40,467	38,671	34,655	31,223	25,740	43,684	40,730	38,916	34,861	31,398	25,866	17
18	42,608	39,788	38,054	34,169	30,840	25,500	42,903	40,054	38,303	34,379	31,019	25,630	18
19	41,822	39,107	37,434	33,678	30,451	25,254	42,118	39,374	37,684	33,891	30,632	25,388	19
20	41,034	38,421	36,809	33,181	30,056	25,002	41,329	38,688	37,059	33,395	30,238	25,138	20
21	40,244	37,731	36,178	32,678	29,653	24,743	40,536	37,997	36,428	32,891	29,836	24,880	21
22	39,449	37,035	35,541	32,167	29,242	24,477	39,740	37,300	35,790	32,381	29,426	24,615	22
23	38,650	36,333	34,897	31,648	28,823	24,202	38,939	36,598	35,146	31,862	29,008	24,343	23
24	37,846	35,626	34,247	31,121	28,395	23,919	38,134	35,889	34,496	31,336	28,582	24,061	24
25	37,039	34,913	33,591	30,586	27,959	23,628	37,325	35,175	33,838	30,801	28,146	23,771	25
26	36,229	34,195	32,929	30,044	27,515	23,328	36,511	34,454	33,174	30,258	27,702	23,472	26
27	35,415	33,472	32,261	29,495	27,063	23,020	35,693	33,728	32,503	29,706	27,248	23,164	27
28	34,598	32,744	31,586	28,938	26,602	22,704	34,871	32,996	31,825	29,147	26,786	22,848	28
29	33,777	32,010	30,905	28,372	26,132	22,378	34,045	32,259	31,141	28,580	26,315	22,521	29
30	32,951	31,271	30,217	27,798	25,652	22,042	33,216	31,516	30,450	28,004	25,835	22,186	30
31	32,122	30,525	29,523	27,216	25,164	21,696	32,383	30,767	29,753	27,420	25,345	21,840	31
32	31,289	29,774	28,822	26,625	24,665	21,340	31,546	30,013	29,050	26,828	24,846	21,485	32
33	30,451	29,017	28,113	26,026	24,157	20,974	30,705	29,253	28,339	26,227	24,337	21,119	33
34	29,610	28,253	27,398	25,417	23,639	20,597	29,860	28,488	27,622	25,618	23,819	20,743	34
35	28,764	27,485	26,676	24,800	23,111	20,209	29,012	27,716	26,898	24,999	23,290	20,355	35
36	27,915	26,710	25,948	24,174	22,572	19,810	28,160	26,940	26,168	24,372	22,752	19,957	36
37	27,063	25,930	25,213	23,540	22,024	19,399	27,304	26,157	25,430	23,736	22,202	19,546	37
38	26,207	25,145	24,471	22,897	21,466	18,977	26,444	25,369	24,686	23,091	21,643	19,124	38
39	25,348	24,354	23,723	22,244	20,897	18,543	25,581	24,575	23,935	22,437	21,073	18,690	39
40	24,485	23,558	22,968	21,583	20,317	18,097	24,715	23,776	23,177	21,775	20,493	18,244	40
41	23,619	22,756	22,206	20,913	19,727	17,638	23,845	22,971	22,413	21,102	19,901	17,785	41
42	22,749	21,949	21,438	20,234	19,126	17,166	22,971	22,160	21,642	20,421	19,298	17,312	42
43	21,877	21,137	20,664	19,546	18,515	16,682	22,095	21,344	20,864	19,730	18,685	16,827	43
44	21,003	20,321	19,884	18,850	17,893	16,184	21,215	20,523	20,080	19,031	18,060	16,328	44
45	20,126	19,500	19,098	18,144	17,260	15,673	20,334	19,698	19,290	18,323	17,425	15,816	45
46	19,246	18,673	18,305	17,430	16,615	15,148	19,449	18,868	18,494	17,606	16,779	15,291	46
47	18,363	17,842	17,506	16,706	15,959	14,609	18,563	18,033	17,692	16,880	16,122	14,751	47
48	17,478	17,005	16,701	15,973	15,292	14,054	17,673	17,193	16,884	16,145	15,453	14,196	48
49	16,590	16,164	15,889	15,232	14,614	13,486	16,781	16,348	16,069	15,400	14,772	13,626	49
50	15,700	15,319	15,072	14,481	13,923	12,902	15,885	15,498	15,247	14,645	14,079	13,040	50
51	14,808	14,468	14,249	13,721	13,221	12,302	14,987	14,642	14,418	13,881	13,373	12,438	51
52	13,913	13,613	13,419	12,951	12,507	11,686	14,085	13,781	13,583	13,107	12,655	11,820	52
53	13,016	12,754	12,583	12,172	11,781	11,054	13,181	12,914	12,741	12,322	11,924	11,184	53
54	12,117	11,889	11,742	11,384	11,043	10,405	12,273	12,041	11,891	11,527	11,179	10,531	54
55	11,215	11,021	10,894	10,586	10,292	9,739	11,361	11,163	11,034	10,721	10,421	9,859	55
56	10,311	10,147	10,039	9,778	9,528	9,056	10,445	10,278	10,169	9,903	9,648	9,167	56
57	9,405	9,268	9,179	8,961	8,751	8,354	9,526	9,387	9,296	9,074	8,860	8,456	57
58	8,495	8,383	8,310	8,132	7,959	7,632	8,602	8,489	8,414	8,233	8,057	7,724	58
59	7,581	7,492	7,434	7,291	7,153	6,889	7,673	7,583	7,524	7,379	7,238	6,970	59
60	6,663	6,594	6,549	6,439	6,331	6,125	6,740	6,670	6,624	6,512	6,403	6,193	60
61	5,739	5,688	5,655	5,573	5,492	5,338	5,801	5,749	5,715	5,631	5,550	5,393	61
62	4,809	4,773	4,750	4,692	4,635	4,525	4,856	4,820	4,796	4,737	4,679	4,568	62
63	3,871	3,848	3,832	3,794	3,757	3,685	3,904	3,880	3,865	3,827	3,789	3,716	63
64	2,923	2,909	2,901	2,879	2,858	2,816	2,943	2,930	2,921	2,899	2,878	2,836	64
65	1,963	1,957	1,953	1,943	1,934	1,914	1,974	1,967	1,963	1,953	1,944	1,924	65
66	0,990	0,988	0,987	0,985	0,982	0,977	0,993	0,991	0,990	0,988	0,985	0,980	66
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