

Âge : an et mois		Homme	Femme
18	0	3,67747	3,90331
18	1	3,6872	3,91364
18	2	3,69046	3,91709
18	3	3,70665	3,93429
18	4	3,71635	3,94459
18	5	3,71952	3,94797
18	6	3,73068	3,96076
18	7	3,74076	3,97145
18	8	3,74429	3,97516
18	9	3,76092	3,99283
18	10	3,77097	4,0035
18	11	3,77441	4,00713
19	0	3,79108	4,02483
19	1	3,8011	4,03548
19	2	3,80446	4,03904
19	3	3,82115	4,05678
19	4	3,83115	4,0674
19	5	3,83443	4,07088
19	6	3,84591	4,08404
19	7	3,8563	4,09506
19	8	3,85993	4,09889
19	9	3,87708	4,11711
19	10	3,88744	4,12811
19	11	3,89099	4,13186
20	0	3,90816	4,15011
20	1	3,9185	4,16109
20	2	3,92197	4,16476
20	3	3,93917	4,18305
20	4	3,94948	4,194
20	5	3,95286	4,19759
20	6	3,96467	4,21114
20	7	3,97538	4,22251
20	8	3,97912	4,22646
20	9	3,9968	4,24524
20	10	4,00748	4,25658
20	11	4,01114	4,26045
21	0	4,02885	4,27927
21	1	4,0395	4,29059
21	2	4,04307	4,29437
21	3	4,06081	4,31323
21	4	4,07144	4,32453
21	5	4,07492	4,32822
21	6	4,08707	4,34218

21	7	4,09811	4,3539
21	8	4,10197	4,35797
21	9	4,12019	4,37733
21	10	4,13121	4,38903
21	11	4,13498	4,39302
22	0	4,15323	4,41242
22	1	4,16422	4,4241
22	2	4,1679	4,428
22	3	4,18618	4,44744
22	4	4,19714	4,45909
22	5	4,20072	4,4629
22	6	4,21323	4,47727
22	7	4,22461	4,48935
22	8	4,22859	4,49355
22	9	4,24737	4,51351
22	10	4,25873	4,52557
22	11	4,26262	4,52969
23	0	4,28143	4,5497
23	1	4,29276	4,56173
23	2	4,29655	4,56575
23	3	4,3154	4,5858
23	4	4,32669	4,59781
23	5	4,33039	4,60174
23	6	4,34324	4,61653
23	7	4,35498	4,62899
23	8	4,35908	4,63332
23	9	4,37844	4,6539
23	10	4,39015	4,66634
23	11	4,39416	4,67058
24	0	4,41355	4,69121
24	1	4,42523	4,70362
24	2	4,42914	4,70777
24	3	4,44857	4,72844
24	4	4,46021	4,74083
24	5	4,46402	4,74488
24	6	4,47725	4,76011
24	7	4,48935	4,77296
24	8	4,49358	4,77742
24	9	4,51354	4,79865
24	10	4,52561	4,81147
24	11	4,52974	4,81584
25	0	4,54973	4,83712
25	1	4,56177	4,84991
25	2	4,5658	4,85419
25	3	4,58583	4,87551
25	4	4,59783	4,88828
25	5	4,60176	4,89245

25	6	4,61537	4,90813
25	7	4,62784	4,92137
25	8	4,6322	4,92598
25	9	4,65278	4,94787
25	10	4,66522	4,96109
25	11	4,66948	4,9656
26	0	4,69009	4,98753
26	1	4,70249	5,00072
26	2	4,70665	5,00513
26	3	4,72729	5,02711
26	4	4,73967	5,04028
26	5	4,74372	5,04459
26	6	4,7577	5,06072
26	7	4,77055	5,07437
26	8	4,77505	5,07912
26	9	4,79626	5,10169
26	10	4,80909	5,11532
26	11	4,81348	5,11997
27	0	4,83472	5,14259
27	1	4,84751	5,15619
27	2	4,8518	5,16074
27	3	4,87308	5,1834
27	4	4,88583	5,19698
27	5	4,89001	5,20142
27	6	4,90441	5,21803
27	7	4,91766	5,23211
27	8	4,9223	5,23701
27	9	4,94416	5,26028
27	10	4,95738	5,27434
27	11	4,96191	5,27913
28	0	4,98381	5,30245
28	1	4,99699	5,31648
28	2	5,00141	5,32117
28	3	5,02335	5,34453
28	4	5,03649	5,35853
28	5	5,0408	5,36311
28	6	5,0556	5,3802
28	7	5,06927	5,39472
28	8	5,07405	5,39977
28	9	5,09658	5,42376
28	10	5,11021	5,43826
28	11	5,11488	5,4432
29	0	5,13745	5,46724
29	1	5,15104	5,48171
29	2	5,1556	5,48654
29	3	5,17821	5,51063
29	4	5,19176	5,52506

29	5	5,1962	5,52979
29	6	5,21143	5,54739
29	7	5,22552	5,56236
29	8	5,23044	5,56757
29	9	5,25368	5,5923
29	10	5,26772	5,60725
29	11	5,27254	5,61235
30	0	5,29581	5,63713
30	1	5,30982	5,65205
30	2	5,31451	5,65703
30	3	5,33782	5,68187
30	4	5,35179	5,69675
30	5	5,35636	5,70162
30	6	5,37202	5,71972
30	7	5,38654	5,73516
30	8	5,39162	5,74053
30	9	5,41557	5,76604
30	10	5,43005	5,78145
30	11	5,43501	5,7867
31	0	5,459	5,81226
31	1	5,47344	5,82764
31	2	5,47828	5,83278
31	3	5,50231	5,85839
31	4	5,5167	5,87373
31	5	5,52142	5,87875
31	6	5,53753	5,8974
31	7	5,55249	5,91331
31	8	5,55773	5,91885
31	9	5,58242	5,94515
31	10	5,59734	5,96104
31	11	5,60246	5,96646
32	0	5,62719	5,99281
32	1	5,64207	6,00866
32	2	5,64706	6,01396
32	3	5,67183	6,04037
32	4	5,68667	6,05619
32	5	5,69153	6,06136
32	6	5,7081	6,08055
32	7	5,72353	6,09697
32	8	5,72893	6,10268
32	9	5,75438	6,12979
32	10	5,76976	6,14617
32	11	5,77504	6,15176
33	0	5,80052	6,17893
33	1	5,81587	6,19528
33	2	5,82101	6,20074
33	3	5,84654	6,22797

33	4	5,86184	6,24428
33	5	5,86685	6,24962
33	6	5,88389	6,26938
33	7	5,89979	6,2863
33	8	5,90536	6,29219
33	9	5,93159	6,32014
33	10	5,94745	6,33703
33	11	5,95289	6,3428
34	0	5,97916	6,37081
34	1	5,99497	6,38766
34	2	6,00028	6,3933
34	3	6,02659	6,42137
34	4	6,04236	6,43818
34	5	6,04752	6,44369
34	6	6,06504	6,46401
34	7	6,08144	6,48146
34	8	6,08718	6,48753
34	9	6,11421	6,51636
34	10	6,13056	6,53377
34	11	6,13617	6,53971
35	0	6,16325	6,5686
35	1	6,17955	6,58597
35	2	6,18502	6,59178
35	3	6,21214	6,62072
35	4	6,22839	6,63806
35	5	6,23372	6,64374
35	6	6,25174	6,66466
35	7	6,26864	6,68265
35	8	6,27456	6,68891
35	9	6,30243	6,71863
35	10	6,31928	6,73658
35	11	6,32506	6,74271
36	0	6,35298	6,77249
36	1	6,36978	6,79041
36	2	6,37542	6,7964
36	3	6,40337	6,82624
36	4	6,42012	6,84411
36	5	6,42561	6,84996
36	6	6,44414	6,8715
36	7	6,46156	6,89005
36	8	6,46767	6,89651
36	9	6,49639	6,92715
36	10	6,51376	6,94566
36	11	6,51972	6,95198
37	0	6,54849	6,98268
37	1	6,56581	7,00116
37	2	6,57162	7,00733

37	3	6,60044	7,0381
37	4	6,6177	7,05653
37	5	6,62336	7,06256
37	6	6,64243	7,08472
37	7	6,66039	7,10384
37	8	6,66668	7,1105
37	9	6,69629	7,14209
37	10	6,7142	7,16118
37	11	6,72034	7,1677
38	0	6,74999	7,19935
38	1	6,76785	7,2184
38	2	6,77384	7,22477
38	3	6,80354	7,25648
38	4	6,82134	7,27548
38	5	6,82717	7,2817
38	6	6,84677	7,30452
38	7	6,86528	7,32424
38	8	6,87176	7,33111
38	9	6,90228	7,36368
38	10	6,92074	7,38336
38	11	6,92707	7,39008
39	0	6,95764	7,42272
39	1	6,97604	7,44235
39	2	6,98222	7,44892
39	3	7,01283	7,48162
39	4	7,03118	7,50121
39	5	7,03719	7,50762
39	6	7,05734	7,53109
39	7	7,07642	7,55143
39	8	7,08311	7,55851
39	9	7,11456	7,59209
39	10	7,13359	7,61238
39	11	7,14012	7,61931
40	0	7,17162	7,65295
40	1	7,19059	7,6732
40	2	7,19696	7,67997
40	3	7,22851	7,71368
40	4	7,24742	7,73388
40	5	7,25362	7,74049
40	6	7,27435	7,76465
40	7	7,29402	7,78562
40	8	7,30091	7,79292
40	9	7,33334	7,82754
40	10	7,35295	7,84846
40	11	7,35968	7,8556
41	0	7,39215	7,89029
41	1	7,41171	7,91117

41	2	7,41827	7,91815
41	3	7,45079	7,95291
41	4	7,47028	7,97373
41	5	7,47667	7,98055
41	6	7,49798	8,00541
41	7	7,51825	8,02702
41	8	7,52536	8,03455
41	9	7,55878	8,07025
41	10	7,57899	8,09182
41	11	7,58593	8,09918
42	0	7,6194	8,13495
42	1	7,63956	8,15647
42	2	7,64632	8,16367
42	3	7,67984	8,1995
42	4	7,69993	8,22097
42	5	7,70651	8,228
42	6	7,72844	8,25358
42	7	7,74934	8,27587
42	8	7,75667	8,28363
42	9	7,79111	8,32043
42	10	7,81195	8,34267
42	11	7,8191	8,35026
43	0	7,8536	8,38714
43	1	7,87437	8,40933
43	2	7,88134	8,41675
43	3	7,9159	8,45369
43	4	7,9366	8,47583
43	5	7,94339	8,48307
43	6	7,96592	8,50942
43	7	7,98746	8,53239
43	8	7,99502	8,5404
43	9	8,03052	8,57834
43	10	8,052	8,60127
43	11	8,05937	8,6091
44	0	8,09493	8,64712
44	1	8,11634	8,66999
44	2	8,12353	8,67764
44	3	8,15914	8,71573
44	4	8,18048	8,73855
44	5	8,18747	8,74602
44	6	8,21064	8,77312
44	7	8,23284	8,7968
44	8	8,24063	8,80506
44	9	8,27722	8,84418
44	10	8,29936	8,86781
44	11	8,30696	8,87589
45	0	8,34361	8,91508

45	1	8,36568	8,93867
45	2	8,37309	8,94656
45	3	8,40979	8,98583
45	4	8,43179	9,00935
45	5	8,439	9,01705
45	6	8,46284	9,04495
45	7	8,48573	9,06937
45	8	8,49376	9,07788
45	9	8,53148	9,11821
45	10	8,55429	9,14258
45	11	8,56213	9,15091
46	0	8,5999	9,19132
46	1	8,62265	9,21563
46	2	8,63029	9,22377
46	3	8,66812	9,26425
46	4	8,69079	9,28851
46	5	8,69822	9,29645
46	6	8,72272	9,32515
46	7	8,74631	9,35033
46	8	8,75459	9,35911
46	9	8,79347	9,40068
46	10	8,81698	9,42581
46	11	8,82506	9,43439
47	0	8,864	9,47605
47	1	8,88744	9,50112
47	2	8,89531	9,50951
47	3	8,9343	9,55125
47	4	8,95767	9,57625
47	5	8,96533	9,58444
47	6	8,99051	9,61396
47	7	9,01483	9,63992
47	8	9,02336	9,64897
47	9	9,06343	9,69184
47	10	9,08767	9,71774
47	11	9,096	9,72659
48	0	9,13613	9,76954
48	1	9,16029	9,79538
48	2	9,1684	9,80403
48	3	9,20859	9,84706
48	4	9,23268	9,87284
48	5	9,24057	9,88128
48	6	9,26647	9,91167
48	7	9,29153	9,93844
48	8	9,30033	9,94777
48	9	9,34163	9,99196
48	10	9,36662	10,01867
48	11	9,3752	10,02779

49	0	9,41656	10,07207
49	1	9,44147	10,09872
49	2	9,44983	10,10763
49	3	9,49125	10,15199
49	4	9,51607	10,17857
49	5	9,52421	10,18727
49	6	9,55084	10,21855
49	7	9,57667	10,24615
49	8	9,58574	10,25577
49	9	9,62831	10,30133
49	10	9,65406	10,32886
49	11	9,66291	10,33827
50	0	9,70554	10,38392
50	1	9,73121	10,41139
50	2	9,73983	10,42058
50	3	9,78252	10,46632
50	4	9,8081	10,49372
50	5	9,81649	10,50269
50	6	9,84387	10,53487
50	7	9,87049	10,56332
50	8	9,87984	10,57324
50	9	9,92371	10,62021
50	10	9,95026	10,6486
50	11	9,95938	10,6583
51	0	10,00331	10,70536
51	1	10,02977	10,73368
51	2	10,03865	10,74316
51	3	10,08265	10,7903
51	4	10,10902	10,81855
51	5	10,11766	10,8278
51	6	10,14581	10,86089
51	7	10,17325	10,89022
51	8	10,18289	10,90045
51	9	10,2281	10,94888
51	10	10,25546	10,97814
51	11	10,26486	10,98815
52	0	10,31014	11,03666
52	1	10,33741	11,06586
52	2	10,34657	11,07563
52	3	10,39192	11,12424
52	4	10,4191	11,15336
52	5	10,428	11,16289
52	6	10,45694	11,19697
52	7	10,48523	11,22721
52	8	10,49516	11,23776
52	9	10,54177	11,28768
52	10	10,56996	11,31785

52	11	10,57965	11,32817
53	0	10,62632	11,37818
53	1	10,65443	11,40828
53	2	10,66387	11,41836
53	3	10,71061	11,46847
53	4	10,73862	11,49849
53	5	10,7478	11,50832
53	6	10,77753	11,54335
53	7	10,80668	11,57452
53	8	10,81692	11,5854
53	9	10,86495	11,63687
53	10	10,89401	11,66797
53	11	10,904	11,67861
54	0	10,9521	11,73017
54	1	10,98107	11,7612
54	2	10,9908	11,77159
54	3	11,03897	11,82324
54	4	11,06784	11,85419
54	5	11,0773	11,86433
54	6	11,10789	11,90039
54	7	11,13794	11,93253
54	8	11,1485	11,94374
54	9	11,198	11,9968
54	10	11,22796	12,02887
54	11	11,23825	12,03983
55	0	11,28783	12,09299
55	1	11,31768	12,12498
55	2	11,32771	12,13569
55	3	11,37735	12,18894
55	4	11,4071	12,22085
55	5	11,41686	12,2313
55	6	11,4482	12,2684
55	7	11,47917	12,30153
55	8	11,49005	12,3131
55	9	11,54107	12,36779
55	10	11,57194	12,40085
55	11	11,58256	12,41216
56	0	11,63365	12,46696
56	1	11,66442	12,49994
56	2	11,67475	12,51098
56	3	11,72591	12,56588
56	4	11,75658	12,59877
56	5	11,76663	12,60954
56	6	11,79868	12,64763
56	7	11,8306	12,68179
56	8	11,84182	12,69371
56	9	11,8944	12,7501

56	10	11,92622	12,78418
56	11	11,93716	12,79584
57	0	11,98981	12,85233
57	1	12,02152	12,88633
57	2	12,03218	12,89771
57	3	12,0849	12,95431
57	4	12,1165	12,98822
57	5	12,12686	12,99932
57	6	12,15953	13,03841
57	7	12,19242	13,07362
57	8	12,20399	13,08592
57	9	12,25817	13,14405
57	10	12,29097	13,17918
57	11	12,30224	13,1912
58	0	12,35651	13,24944
58	1	12,38919	13,28449
58	2	12,40017	13,29622
58	3	12,4545	13,35456
58	4	12,48707	13,38952
58	5	12,49775	13,40097
58	6	12,53092	13,44105
58	7	12,56483	13,47736
58	8	12,57675	13,49003
58	9	12,63259	13,54996
58	10	12,66638	13,58618
58	11	12,678	13,59857
59	0	12,73392	13,65861
59	1	12,7676	13,69474
59	2	12,77892	13,70684
59	3	12,83491	13,76698
59	4	12,86848	13,80301
59	5	12,87948	13,81481
59	6	12,91301	13,85586
59	7	12,94795	13,89328
59	8	12,96023	13,90635
59	9	13,01778	13,96812
59	10	13,0526	14,00546
59	11	13,06458	14,01824
60	0	13,1222	14,08012
60	1	13,15691	14,11737
60	2	13,16857	14,12984
60	3	13,22627	14,19184
60	4	13,26086	14,22899
60	5	13,27219	14,24115
60	6	13,30594	14,28314
60	7	13,34195	14,32172
60	8	13,35461	14,33519

60	9	13,4139	14,39887
60	10	13,44979	14,43736
60	11	13,46213	14,45053
61	0	13,52151	14,51433
61	1	13,55727	14,55272
61	2	13,56929	14,56558
61	3	13,62874	14,62949
61	4	13,66438	14,66778
61	5	13,67606	14,68032
61	6	13,7098	14,7232
61	7	13,7469	14,76297
61	8	13,75995	14,77686
61	9	13,82105	14,8425
61	10	13,85802	14,88218
61	11	13,87074	14,89576
62	0	13,93192	14,96151
62	1	13,96877	15,00109
62	2	13,98115	15,01435
62	3	14,04241	15,08022
62	4	14,07912	15,11969
62	5	14,09116	15,13262
62	6	14,12472	15,17637
62	7	14,16294	15,21737
62	8	14,17639	15,23169
62	9	14,23933	15,29935
62	10	14,27743	15,34025
62	11	14,29054	15,35424
63	0	14,35356	15,42202
63	1	14,39153	15,46282
63	2	14,40429	15,47648
63	3	14,46739	15,54438
63	4	14,50522	15,58507
63	5	14,51762	15,59839
63	6	14,55075	15,64288
63	7	14,59012	15,68514
63	8	14,60398	15,69991
63	9	14,66882	15,76965
63	10	14,70807	15,8118
63	11	14,72157	15,82623
64	0	14,7865	15,8961
64	1	14,82561	15,93815
64	2	14,83875	15,95223
64	3	14,90376	16,02222
64	4	14,94273	16,06415
64	5	14,9555	16,07788
64	6	14,98794	16,12311
64	7	15,0285	16,16667

64	8	15,04278	16,18189
64	9	15,10957	16,25377
64	10	15,15	16,29722
64	11	15,16391	16,3121
65	0	15,02854	16,17847
65	1	14,99725	16,14662
65	2	14,96584	16,11466
65	3	14,93437	16,08265
65	4	14,90281	16,05056
65	5	14,87113	16,01835
65	6	14,8394	15,98609
65	7	14,80757	15,95375
65	8	14,77561	15,92128
65	9	14,74359	15,88876
65	10	14,71148	15,85616
65	11	14,67924	15,82343
66	0	14,61187	15,76463
66	1	14,57991	15,73223
66	2	14,54783	15,69971
66	3	14,5157	15,66715
66	4	14,48348	15,63451
66	5	14,45113	15,60174
66	6	14,41872	15,56893
66	7	14,38623	15,53602
66	8	14,3536	15,503
66	9	14,32092	15,46992
66	10	14,28814	15,43675
66	11	14,25523	15,40345
67	0	14,18673	15,34375
67	1	14,15415	15,3108
67	2	14,12145	15,27773
67	3	14,0887	15,24461
67	4	14,05586	15,21141
67	5	14,02289	15,17807
67	6	13,98986	15,1447
67	7	13,95675	15,11123
67	8	13,9235	15,07763
67	9	13,8902	15,04399
67	10	13,85681	15,01025
67	11	13,82327	14,97638
68	0	13,75371	14,91579
68	1	13,72061	14,88229
68	2	13,68737	14,84867
68	3	13,65409	14,815
68	4	13,62072	14,78125
68	5	13,58722	14,74736
68	6	13,55368	14,71343

68	7	13,52003	14,67942
68	8	13,48626	14,64526
68	9	13,45243	14,61106
68	10	13,41851	14,57677
68	11	13,38445	14,54234
69	0	13,31394	14,48095
69	1	13,2804	14,44693
69	2	13,24673	14,41277
69	3	13,21302	14,37858
69	4	13,17922	14,34429
69	5	13,14529	14,30988
69	6	13,11131	14,27542
69	7	13,07725	14,24087
69	8	13,04304	14,20618
69	9	13,00879	14,17144
69	10	12,97444	14,13661
69	11	12,93995	14,10165
70	0	12,86862	14,03945
70	1	12,83474	14,00492
70	2	12,80074	13,97026
70	3	12,76669	13,93556
70	4	12,73256	13,90077
70	5	12,6983	13,86585
70	6	12,66399	13,83088
70	7	12,62959	13,79582
70	8	12,59506	13,76063
70	9	12,56048	13,72539
70	10	12,5258	13,69005
70	11	12,49099	13,65458
71	0	12,41897	13,59163

Hypothèses actuarielles (31 décembre 2016) :

Rendement : 5,50%
 Indexation : 2,20%
 Mortalité : CPM2014 privé projeté CPM-B selon le
 sexe

* âge en 2018

Retraite : 65 ans**

** retraite immédiate pour les 65 ans et plus. L'hypothèse de mortalité s'applique pour la période après la retraite seulement.

Le facteur de conversion contient un ajustement estimatif de sorte à ce que le coût du rachat puisse couvrir la pleine indexation pré-retraite applicable dès le 1er janvier suivant lorsque qu'accordée : Méthode du facteur moyen en date du 1er janvier (6 mois de décalage pour refléter le coût moyen en juillet)

La rente rachetée en fonction du présent facteur est considérée pleinement indexable dès le mois de janvier qui suit.

Les facteurs de conversion aux âges dont le format est ombragé sont pour ESTIMER le coût d'un rachat potentiel. Aux fins d'établir un coût final, veuillez communiquer avec le comité de retraite.