

Usted es un hombre con educación universitaria

Ojo: Un porcentaje positivo significa que en el largo plazo pagará menos comisiones si elige el nuevo esquema mixto. Un porcentaje negativo significa que en el largo plazo pagará más comisiones con el nuevo esquema mixto.

AHORRO EN EL PAGO DE COMISIONES SI OPTA POR EL NUEVO ESQUEMA MIXTO DE COMISIONES:

Porcentaje del tiempo que aportará a su fondo hasta que se jubile	100%					75%					50%				
	5%	6%	7%	8%	9%	5%	6%	7%	8%	9%	5%	6%	7%	8%	9%
Rentabilidad del fondo															
Edad actual															
18	17.7%	15.3%	12.9%	10.3%	7.6%	18.2%	15.9%	13.4%	10.9%	8.3%	18.7%	16.4%	14.0%	11.5%	8.9%
19	18.8%	16.4%	14.0%	11.4%	8.7%	19.3%	17.0%	14.5%	12.0%	9.4%	19.8%	17.5%	15.1%	12.6%	10.0%
20	19.9%	17.5%	15.0%	12.5%	9.8%	20.4%	18.1%	15.6%	13.1%	10.5%	20.9%	18.6%	16.2%	13.7%	11.1%
21	21.0%	18.6%	16.1%	13.5%	10.9%	21.5%	19.1%	16.7%	14.2%	11.5%	22.0%	19.7%	17.3%	14.8%	12.2%
22	22.1%	19.7%	17.2%	14.6%	11.9%	22.6%	20.2%	17.8%	15.2%	12.6%	23.1%	20.8%	18.4%	15.9%	13.3%
23	17.4%	14.8%	12.2%	9.5%	6.8%	17.9%	15.4%	12.8%	10.2%	7.4%	18.5%	16.0%	13.4%	10.8%	8.1%
24	18.6%	16.1%	13.4%	10.7%	8.0%	19.1%	16.6%	14.1%	11.4%	8.7%	19.7%	17.2%	14.7%	12.1%	9.4%
25	19.8%	17.3%	14.6%	12.0%	9.2%	20.3%	17.8%	15.3%	12.6%	9.9%	20.9%	18.4%	15.9%	13.3%	10.6%
26	21.0%	18.4%	15.8%	13.1%	10.4%	21.5%	19.0%	16.5%	13.8%	11.1%	22.1%	19.6%	17.1%	14.5%	11.8%
27	22.1%	19.6%	17.0%	14.3%	11.6%	22.7%	20.2%	17.6%	15.0%	12.3%	23.2%	20.8%	18.2%	15.6%	13.0%
28	19.1%	16.5%	13.8%	11.1%	8.3%	19.6%	17.1%	14.4%	11.8%	9.0%	20.2%	17.7%	15.1%	12.4%	9.8%
29	20.3%	17.7%	15.0%	12.3%	9.6%	20.9%	18.3%	15.7%	13.0%	10.3%	21.5%	18.9%	16.4%	13.7%	11.1%
30	21.5%	18.9%	16.3%	13.6%	10.9%	22.1%	19.5%	16.9%	14.3%	11.6%	22.7%	20.2%	17.6%	15.0%	12.3%
31	22.7%	20.1%	17.5%	14.8%	12.1%	23.3%	20.7%	18.1%	15.5%	12.9%	23.9%	21.4%	18.8%	16.2%	13.6%
32	23.8%	21.3%	18.7%	16.0%	13.3%	24.4%	21.9%	19.3%	16.7%	14.1%	25.0%	22.5%	20.0%	17.4%	14.8%
33	22.7%	20.1%	17.5%	14.8%	12.2%	23.3%	20.7%	18.2%	15.6%	12.9%	23.9%	21.4%	18.8%	16.3%	13.7%
34	23.8%	21.2%	18.7%	16.0%	13.4%	24.4%	21.9%	19.3%	16.8%	14.2%	25.0%	22.5%	20.0%	17.5%	14.9%
35	24.9%	22.3%	19.8%	17.2%	14.6%	25.5%	23.0%	20.5%	17.9%	15.4%	26.1%	23.7%	21.2%	18.7%	16.2%
36	25.9%	23.4%	20.9%	18.3%	15.8%	26.5%	24.1%	21.6%	19.1%	16.6%	27.2%	24.7%	22.3%	19.8%	17.3%
37	26.9%	24.4%	21.9%	19.4%	16.9%	27.5%	25.1%	22.6%	20.2%	17.7%	28.2%	25.8%	23.3%	20.9%	18.5%
38	26.9%	24.4%	22.0%	19.5%	17.1%	27.5%	25.1%	22.7%	20.3%	17.9%	28.2%	25.8%	23.4%	21.0%	18.6%
39	27.7%	25.4%	23.0%	20.5%	18.2%	28.4%	26.0%	23.7%	21.3%	18.9%	29.1%	26.7%	24.4%	22.0%	19.7%
40	28.5%	26.2%	23.8%	21.5%	19.2%	29.2%	26.9%	24.6%	22.2%	19.9%	29.9%	27.6%	25.3%	23.0%	20.7%
41	27.8%	25.5%	23.2%	20.9%	18.6%	28.5%	26.2%	23.9%	21.7%	19.4%	29.2%	26.9%	24.7%	22.4%	20.2%
42	26.9%	24.7%	22.4%	20.2%	18.0%	27.6%	25.4%	23.2%	21.0%	18.8%	28.3%	26.1%	23.9%	21.8%	19.6%
43	25.9%	23.7%	21.5%	19.4%	17.3%	26.6%	24.4%	22.3%	20.2%	18.1%	27.3%	25.2%	23.1%	21.0%	18.9%
44	24.6%	22.5%	20.5%	18.4%	16.4%	25.4%	23.3%	21.3%	19.2%	17.2%	26.1%	24.1%	22.0%	20.0%	18.0%
45	23.2%	21.2%	19.2%	17.3%	15.4%	23.9%	22.0%	20.0%	18.1%	16.2%	24.7%	22.8%	20.8%	18.9%	17.0%
46	25.1%	23.2%	21.4%	19.5%	17.7%	25.9%	24.0%	22.2%	20.3%	18.5%	26.6%	24.8%	23.0%	21.2%	19.4%
47	26.9%	25.2%	23.4%	21.7%	20.0%	27.7%	26.0%	24.2%	22.5%	20.8%	28.5%	26.8%	25.0%	23.3%	21.6%
48	28.2%	26.6%	24.9%	23.3%	21.7%	29.0%	27.4%	25.8%	24.2%	22.6%	29.8%	28.2%	26.6%	25.0%	23.4%
49	29.8%	28.3%	26.8%	25.2%	23.8%	30.6%	29.1%	27.6%	26.1%	24.6%	31.4%	29.9%	28.4%	26.9%	25.5%
50	31.3%	29.8%	28.4%	27.0%	25.6%	32.1%	30.7%	29.3%	27.9%	26.5%	32.9%	31.5%	30.1%	28.7%	27.4%
51	32.5%	31.2%	29.9%	28.6%	27.4%	33.3%	32.0%	30.7%	29.5%	28.2%	34.1%	32.9%	31.6%	30.3%	29.1%
52	33.4%	32.3%	31.1%	30.0%	28.9%	34.3%	33.1%	32.0%	30.8%	29.7%	35.1%	34.0%	32.8%	31.7%	30.6%
53	33.7%	32.7%	31.7%	30.7%	29.7%	34.6%	33.6%	32.6%	31.6%	30.6%	35.5%	34.5%	33.5%	32.5%	31.5%
54	34.0%	33.2%	32.3%	31.5%	30.7%	34.9%	34.1%	33.2%	32.4%	31.6%	35.8%	35.0%	34.1%	33.3%	32.5%
55	33.9%	33.2%	32.5%	31.9%	31.3%	34.8%	34.1%	33.5%	32.8%	32.2%	35.7%	35.0%	34.4%	33.7%	33.1%
56	36.6%	36.1%	35.6%	35.1%	34.6%	37.5%	37.0%	36.5%	36.0%	35.5%	38.5%	37.9%	37.4%	37.0%	36.5%
57	39.1%	38.7%	38.4%	38.0%	37.7%	40.0%	39.6%	39.3%	38.9%	38.6%	40.9%	40.6%	40.2%	39.9%	39.5%
58	42.7%	42.4%	42.1%	41.8%	41.6%	43.6%	43.3%	43.0%	42.8%	42.5%	44.5%	44.3%	44.0%	43.7%	43.5%
59	46.7%	46.5%	46.3%	46.1%	45.9%	47.6%	47.4%	47.2%	47.0%	46.8%	48.5%	48.3%	48.1%	48.0%	47.8%
60	50.7%	50.5%	50.4%	50.2%	50.1%	51.6%	51.5%	51.3%	51.2%	51.1%	52.5%	52.4%	52.3%	52.1%	52.0%
61	54.6%	54.5%	54.4%	54.4%	54.3%	55.6%	55.5%	55.4%	55.3%	55.2%	56.5%	56.4%	56.4%	56.3%	56.2%
62	58.6%	58.5%	58.5%	58.4%	58.4%	59.5%	59.5%	59.4%	59.4%	59.4%	60.5%	60.5%	60.4%	60.4%	60.3%
63	62.5%	62.5%	62.5%	62.4%	62.4%	63.5%	63.5%	63.4%	63.4%	63.4%	64.4%	64.4%	64.4%	64.4%	64.4%
64	66.4%	66.4%	66.4%	66.4%	66.4%	67.4%	67.4%	67.4%	67.4%	67.4%	68.4%	68.4%	68.4%	68.4%	68.4%

Nota:

Se sigue la metodología planteada por la SBS (Resolución SBS N° 9617-2012 y Anexo Técnico 1 y 2)

La posible comisión sobre Saldo Promedio de Largo Plazo según la SBS puede ser 0.45% ó 0.55%, en este ejercicio se considera 0.55%

Usted es un hombre con educación universitaria

PORCENTAJE DE REDUCCIÓN EN SU FONDO DE PENSIONES SI OPTA POR EL NUEVO ESQUEMA MIXTO:

Porcentaje del tiempo que aportará a su fondo hasta que se jubile	100%					75%					50%				
	5%	6%	7%	8%	9%	5%	6%	7%	8%	9%	5%	6%	7%	8%	9%
Edad actual															
18	12.4%	12.7%	13.0%	13.4%	13.7%	12.3%	12.6%	12.9%	13.3%	13.6%	12.2%	12.5%	12.9%	13.2%	13.5%
19	12.2%	12.5%	12.8%	13.2%	13.5%	12.1%	12.4%	12.7%	13.1%	13.4%	12.0%	12.3%	12.7%	13.0%	13.3%
20	12.0%	12.3%	12.6%	13.0%	13.3%	11.9%	12.2%	12.5%	12.9%	13.2%	11.8%	12.1%	12.5%	12.8%	13.1%
21	11.8%	12.1%	12.4%	12.8%	13.1%	11.7%	12.0%	12.4%	12.7%	13.0%	11.6%	11.9%	12.3%	12.6%	12.9%
22	11.6%	11.9%	12.2%	12.6%	12.9%	11.5%	11.8%	12.2%	12.5%	12.8%	11.4%	11.7%	12.1%	12.4%	12.7%
23	12.2%	12.5%	12.9%	13.2%	13.6%	12.1%	12.4%	12.8%	13.1%	13.5%	12.0%	12.3%	12.7%	13.0%	13.4%
24	12.0%	12.3%	12.6%	13.0%	13.3%	11.9%	12.2%	12.5%	12.9%	13.2%	11.8%	12.1%	12.4%	12.8%	13.1%
25	11.8%	12.1%	12.4%	12.8%	13.1%	11.7%	12.0%	12.3%	12.7%	13.0%	11.6%	11.9%	12.2%	12.6%	12.9%
26	11.5%	11.9%	12.2%	12.5%	12.9%	11.5%	11.8%	12.1%	12.4%	12.8%	11.4%	11.7%	12.0%	12.3%	12.7%
27	11.3%	11.7%	12.0%	12.3%	12.7%	11.2%	11.6%	11.9%	12.2%	12.6%	11.2%	11.5%	11.8%	12.1%	12.5%
28	11.7%	12.0%	12.3%	12.7%	13.0%	11.6%	11.9%	12.2%	12.6%	12.9%	11.5%	11.8%	12.1%	12.5%	12.8%
29	11.4%	11.8%	12.1%	12.5%	12.8%	11.4%	11.7%	12.0%	12.3%	12.7%	11.3%	11.6%	11.9%	12.2%	12.6%
30	11.2%	11.6%	11.9%	12.2%	12.6%	11.1%	11.5%	11.8%	12.1%	12.5%	11.0%	11.4%	11.7%	12.0%	12.3%
31	11.0%	11.3%	11.7%	12.0%	12.3%	10.9%	11.2%	11.6%	11.9%	12.2%	10.8%	11.1%	11.5%	11.8%	12.1%
32	10.8%	11.1%	11.4%	11.8%	12.1%	10.7%	11.0%	11.3%	11.7%	12.0%	10.6%	10.9%	11.2%	11.6%	11.9%
33	10.9%	11.2%	11.5%	11.8%	12.2%	10.8%	11.1%	11.4%	11.7%	12.1%	10.7%	11.0%	11.3%	11.6%	11.9%
34	10.6%	11.0%	11.3%	11.6%	11.9%	10.5%	10.9%	11.2%	11.5%	11.8%	10.4%	10.8%	11.1%	11.4%	11.7%
35	10.4%	10.7%	11.1%	11.4%	11.7%	10.3%	10.6%	11.0%	11.3%	11.6%	10.2%	10.5%	10.8%	11.2%	11.5%
36	10.2%	10.5%	10.8%	11.2%	11.5%	10.1%	10.4%	10.7%	11.0%	11.4%	10.0%	10.3%	10.6%	10.9%	11.2%
37	10.0%	10.3%	10.6%	10.9%	11.2%	9.9%	10.2%	10.5%	10.8%	11.1%	9.8%	10.1%	10.4%	10.7%	11.0%
38	9.9%	10.2%	10.5%	10.8%	11.1%	9.8%	10.1%	10.4%	10.7%	11.0%	9.7%	10.0%	10.3%	10.6%	10.9%
39	9.8%	10.0%	10.3%	10.6%	10.9%	9.6%	9.9%	10.2%	10.5%	10.8%	9.5%	9.8%	10.1%	10.4%	10.7%
40	9.6%	9.9%	10.1%	10.4%	10.7%	9.5%	9.7%	10.0%	10.3%	10.6%	9.4%	9.6%	9.9%	10.2%	10.5%
41	9.6%	9.9%	10.2%	10.5%	10.7%	9.5%	9.8%	10.1%	10.3%	10.6%	9.4%	9.7%	9.9%	10.2%	10.5%
42	9.7%	10.0%	10.2%	10.5%	10.8%	9.6%	9.9%	10.1%	10.4%	10.6%	9.5%	9.7%	10.0%	10.3%	10.5%
43	9.8%	10.1%	10.3%	10.6%	10.8%	9.7%	9.9%	10.2%	10.4%	10.7%	9.6%	9.8%	10.1%	10.3%	10.6%
44	9.9%	10.2%	10.4%	10.6%	10.9%	9.8%	10.0%	10.3%	10.5%	10.8%	9.7%	9.9%	10.2%	10.4%	10.6%
45	10.0%	10.3%	10.5%	10.8%	11.0%	9.9%	10.1%	10.4%	10.6%	10.9%	9.8%	10.0%	10.3%	10.5%	10.7%
46	9.6%	9.8%	10.1%	10.3%	10.5%	9.5%	9.7%	9.9%	10.2%	10.4%	9.4%	9.6%	9.8%	10.0%	10.3%
47	9.2%	9.4%	9.6%	9.9%	10.1%	9.1%	9.3%	9.5%	9.7%	9.9%	9.0%	9.2%	9.4%	9.6%	9.8%
48	8.9%	9.1%	9.3%	9.5%	9.7%	8.7%	8.9%	9.1%	9.3%	9.5%	8.6%	8.8%	9.0%	9.2%	9.4%
49	8.5%	8.7%	8.9%	9.0%	9.2%	8.3%	8.5%	8.7%	8.9%	9.1%	8.2%	8.4%	8.6%	8.8%	9.0%
50	8.1%	8.3%	8.4%	8.6%	8.8%	8.0%	8.1%	8.3%	8.5%	8.7%	7.8%	8.0%	8.2%	8.4%	8.5%
51	7.7%	7.9%	8.0%	8.2%	8.4%	7.6%	7.7%	7.9%	8.1%	8.2%	7.4%	7.6%	7.8%	7.9%	8.1%
52	7.4%	7.5%	7.7%	7.8%	8.0%	7.2%	7.4%	7.5%	7.7%	7.8%	7.1%	7.2%	7.4%	7.5%	7.7%
53	7.1%	7.2%	7.3%	7.5%	7.6%	6.9%	7.1%	7.2%	7.3%	7.5%	6.8%	6.9%	7.1%	7.2%	7.3%
54	6.7%	6.9%	7.0%	7.1%	7.2%	6.6%	6.7%	6.8%	7.0%	7.1%	6.4%	6.6%	6.7%	6.8%	6.9%
55	6.4%	6.5%	6.6%	6.8%	6.9%	6.3%	6.4%	6.5%	6.6%	6.7%	6.1%	6.2%	6.4%	6.5%	6.6%
56	5.8%	5.9%	6.0%	6.1%	6.2%	5.6%	5.7%	5.8%	5.9%	6.1%	5.5%	5.6%	5.7%	5.8%	5.9%
57	5.1%	5.2%	5.3%	5.4%	5.5%	5.0%	5.1%	5.2%	5.3%	5.4%	4.8%	4.9%	5.0%	5.1%	5.2%
58	4.6%	4.7%	4.7%	4.8%	4.9%	4.4%	4.5%	4.6%	4.7%	4.7%	4.3%	4.4%	4.4%	4.5%	4.6%
59	3.9%	4.0%	4.1%	4.1%	4.2%	3.8%	3.8%	3.9%	4.0%	4.1%	3.6%	3.7%	3.8%	3.8%	3.9%
60	3.3%	3.4%	3.4%	3.5%	3.5%	3.1%	3.2%	3.3%	3.3%	3.4%	3.0%	3.0%	3.1%	3.2%	3.2%
61	2.7%	2.7%	2.8%	2.8%	2.9%	2.5%	2.6%	2.6%	2.7%	2.7%	2.4%	2.4%	2.5%	2.5%	2.6%
62	2.0%	2.1%	2.1%	2.2%	2.2%	1.9%	1.9%	2.0%	2.0%	2.1%	1.7%	1.8%	1.8%	1.9%	1.9%
63	1.4%	1.4%	1.5%	1.5%	1.6%	1.2%	1.3%	1.3%	1.4%	1.4%	1.1%	1.1%	1.2%	1.2%	1.3%
64	0.8%	0.8%	0.9%	0.9%	0.9%	0.6%	0.7%	0.7%	0.7%	0.8%	0.5%	0.5%	0.5%	0.6%	0.6%

Nota:

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La posible comisión sobre Saldo Promedio de Largo Plazo según la SBS puede ser 0.45% ó 0.55%, en este ejercicio se considera 0.55%

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Ojo: En la siguiente tabla elija el factor del escenario que quiere evaluar y multiplíquelo por su Remuneración Mensual Bruta en Soles Su pensión mensual se podría reducir en ese monto si opta por el esquema de comisiones mixto

FACTOR PARA CALCULAR LA CAÍDA DE SU PENSIÓN SI OPTA POR EL NUEVO ESQUEMA MIXTO:

Porcentaje del tiempo que aportará a su fondo hasta que se jubile	100%					75%					50%				
	5%	6%	7%	8%	9%	5%	6%	7%	8%	9%	5%	6%	7%	8%	9%
Edad actual															
18	0.421	0.443	0.468	0.495	0.525	0.314	0.330	0.348	0.368	0.390	0.208	0.218	0.230	0.243	0.257
19	0.386	0.407	0.431	0.456	0.483	0.288	0.303	0.320	0.339	0.359	0.191	0.201	0.212	0.224	0.237
20	0.354	0.374	0.396	0.419	0.445	0.264	0.278	0.294	0.312	0.331	0.175	0.184	0.195	0.206	0.218
21	0.325	0.343	0.363	0.386	0.410	0.242	0.255	0.270	0.287	0.304	0.160	0.169	0.179	0.189	0.201
22	0.298	0.315	0.334	0.354	0.377	0.222	0.234	0.248	0.263	0.280	0.147	0.155	0.164	0.174	0.185
23	0.247	0.263	0.280	0.298	0.319	0.184	0.195	0.208	0.221	0.236	0.122	0.129	0.137	0.146	0.156
24	0.227	0.241	0.257	0.274	0.294	0.169	0.179	0.191	0.204	0.218	0.111	0.118	0.126	0.134	0.143
25	0.208	0.221	0.236	0.252	0.270	0.155	0.164	0.175	0.187	0.200	0.102	0.109	0.116	0.123	0.132
26	0.190	0.203	0.217	0.232	0.248	0.142	0.151	0.161	0.172	0.184	0.093	0.100	0.106	0.113	0.121
27	0.174	0.186	0.199	0.213	0.228	0.129	0.138	0.148	0.158	0.169	0.086	0.091	0.097	0.104	0.111
28	0.149	0.159	0.171	0.184	0.198	0.110	0.118	0.127	0.136	0.146	0.073	0.078	0.083	0.090	0.096
29	0.136	0.146	0.157	0.169	0.182	0.101	0.108	0.116	0.125	0.134	0.067	0.071	0.077	0.082	0.088
30	0.125	0.134	0.144	0.155	0.167	0.092	0.099	0.107	0.115	0.124	0.061	0.065	0.070	0.075	0.081
31	0.114	0.122	0.132	0.142	0.153	0.084	0.091	0.098	0.105	0.113	0.056	0.060	0.064	0.069	0.075
32	0.104	0.112	0.121	0.130	0.141	0.077	0.083	0.089	0.096	0.104	0.051	0.055	0.059	0.063	0.068
33	0.091	0.099	0.107	0.115	0.125	0.068	0.073	0.079	0.085	0.092	0.045	0.048	0.052	0.056	0.061
34	0.083	0.090	0.097	0.106	0.114	0.062	0.067	0.072	0.078	0.085	0.041	0.044	0.047	0.051	0.055
35	0.076	0.082	0.089	0.097	0.105	0.056	0.061	0.066	0.071	0.077	0.037	0.040	0.043	0.047	0.051
36	0.069	0.075	0.081	0.088	0.096	0.051	0.056	0.060	0.065	0.071	0.034	0.037	0.040	0.043	0.046
37	0.063	0.068	0.074	0.081	0.088	0.047	0.051	0.055	0.060	0.065	0.031	0.033	0.036	0.039	0.042
38	0.056	0.061	0.067	0.073	0.079	0.042	0.045	0.049	0.054	0.058	0.027	0.030	0.032	0.035	0.038
39	0.051	0.056	0.061	0.066	0.072	0.038	0.041	0.045	0.049	0.053	0.025	0.027	0.029	0.032	0.035
40	0.047	0.051	0.055	0.060	0.066	0.034	0.038	0.041	0.045	0.049	0.023	0.025	0.027	0.029	0.032
41	0.043	0.047	0.052	0.056	0.062	0.032	0.035	0.038	0.042	0.045	0.021	0.023	0.025	0.027	0.030
42	0.040	0.044	0.048	0.053	0.057	0.030	0.032	0.035	0.039	0.042	0.020	0.021	0.023	0.025	0.028
43	0.037	0.041	0.045	0.049	0.054	0.028	0.030	0.033	0.036	0.039	0.018	0.020	0.022	0.024	0.026
44	0.035	0.038	0.042	0.046	0.050	0.026	0.028	0.031	0.034	0.037	0.017	0.018	0.020	0.022	0.024
45	0.032	0.035	0.039	0.043	0.047	0.024	0.026	0.029	0.031	0.034	0.016	0.017	0.019	0.021	0.022
46	0.028	0.031	0.034	0.037	0.041	0.021	0.023	0.025	0.027	0.030	0.014	0.015	0.016	0.018	0.019
47	0.025	0.027	0.029	0.032	0.035	0.018	0.020	0.022	0.024	0.026	0.012	0.013	0.014	0.015	0.017
48	0.021	0.023	0.025	0.028	0.030	0.016	0.017	0.019	0.020	0.022	0.010	0.011	0.012	0.013	0.014
49	0.019	0.020	0.022	0.024	0.026	0.014	0.015	0.016	0.017	0.019	0.009	0.010	0.010	0.011	0.012
50	0.016	0.017	0.019	0.020	0.022	0.012	0.013	0.014	0.015	0.016	0.008	0.008	0.009	0.010	0.011
51	0.014	0.015	0.016	0.017	0.019	0.010	0.011	0.012	0.013	0.014	0.007	0.007	0.008	0.008	0.009
52	0.012	0.013	0.014	0.015	0.016	0.009	0.009	0.010	0.011	0.012	0.006	0.006	0.007	0.007	0.008
53	0.010	0.011	0.011	0.012	0.013	0.007	0.008	0.008	0.009	0.010	0.005	0.005	0.005	0.006	0.006
54	0.008	0.009	0.010	0.010	0.011	0.006	0.007	0.007	0.007	0.008	0.004	0.004	0.005	0.005	0.005
55	0.007	0.007	0.008	0.009	0.009	0.005	0.005	0.006	0.006	0.007	0.003	0.004	0.004	0.004	0.004
56	0.005	0.006	0.006	0.007	0.007	0.004	0.004	0.005	0.005	0.005	0.003	0.003	0.003	0.003	0.003
57	0.004	0.004	0.005	0.005	0.005	0.003	0.003	0.003	0.004	0.004	0.002	0.002	0.002	0.002	0.002
58	0.003	0.003	0.003	0.004	0.004	0.002	0.002	0.002	0.003	0.003	0.001	0.001	0.002	0.002	0.002
59	0.002	0.002	0.002	0.002	0.003	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001
60	0.001	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001
61	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000
62	0.001	0.001	0.001	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
63	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
64	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Nota:

Se sigue la metodología planteada por la SBS (Resolución SBS N° 9617-2012 y Anexo Técnico 1 y 2)

La posible comisión sobre Saldo Promedio de Largo Plazo según la SBS puede ser 0.45% ó 0.55%, en este ejercicio se considera 0.55%

Se usa las tablas de mortalidad publicadas por la SBS, se asume que el jubilado/a es casado/a, con el hombre siendo 3 años mayor, con interés técnico=4.6%