

Usted es una mujer 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	15.2%	12.8%	10.3%	7.8%	5.1%	15.6%	13.3%	10.9%	8.4%	5.7%	16.1%	13.8%	11.4%	8.9%	6.4%
19	16.4%	14.1%	11.6%	9.0%	6.4%	16.9%	14.6%	12.1%	9.6%	7.0%	17.4%	15.1%	12.7%	10.2%	7.6%
20	17.7%	15.3%	12.8%	10.3%	7.6%	18.2%	15.8%	13.4%	10.8%	8.2%	18.6%	16.3%	13.9%	11.4%	8.9%
21	18.9%	16.5%	14.0%	11.5%	8.8%	19.4%	17.0%	14.6%	12.1%	9.5%	19.9%	17.6%	15.2%	12.7%	10.1%
22	20.1%	17.7%	15.3%	12.7%	10.0%	20.6%	18.3%	15.8%	13.3%	10.7%	21.1%	18.8%	16.4%	13.9%	11.3%
23	13.2%	10.6%	8.0%	5.3%	2.5%	13.7%	11.2%	8.6%	5.9%	3.2%	14.2%	11.7%	9.2%	6.5%	3.8%
24	14.6%	12.1%	9.4%	6.7%	4.0%	15.2%	12.6%	10.0%	7.4%	4.6%	15.7%	13.2%	10.6%	8.0%	5.3%
25	16.0%	13.5%	10.8%	8.1%	5.4%	16.6%	14.0%	11.4%	8.8%	6.1%	17.1%	14.6%	12.0%	9.4%	6.7%
26	17.4%	14.9%	12.2%	9.5%	6.8%	18.0%	15.4%	12.8%	10.2%	7.5%	18.5%	16.0%	13.4%	10.8%	8.2%
27	18.8%	16.2%	13.6%	10.9%	8.2%	19.3%	16.8%	14.2%	11.6%	8.9%	19.9%	17.4%	14.8%	12.2%	9.6%
28	15.5%	12.9%	10.2%	7.5%	4.8%	16.1%	13.5%	10.8%	8.2%	5.5%	16.6%	14.1%	11.5%	8.8%	6.2%
29	17.0%	14.3%	11.7%	9.0%	6.3%	17.5%	14.9%	12.3%	9.7%	7.0%	18.1%	15.5%	13.0%	10.3%	7.7%
30	18.4%	15.8%	13.1%	10.5%	7.8%	18.9%	16.4%	13.8%	11.1%	8.5%	19.5%	17.0%	14.4%	11.8%	9.2%
31	19.7%	17.2%	14.5%	11.9%	9.2%	20.3%	17.8%	15.2%	12.6%	9.9%	20.9%	18.4%	15.8%	13.2%	10.6%
32	21.1%	18.5%	15.9%	13.3%	10.6%	21.7%	19.1%	16.6%	14.0%	11.3%	22.2%	19.7%	17.2%	14.6%	12.1%
33	21.0%	18.4%	15.9%	13.2%	10.6%	21.6%	19.1%	16.5%	13.9%	11.3%	22.2%	19.7%	17.2%	14.6%	12.1%
34	22.3%	19.8%	17.2%	14.6%	12.0%	22.9%	20.4%	17.9%	15.3%	12.7%	23.5%	21.0%	18.5%	16.0%	13.5%
35	23.5%	21.0%	18.5%	15.9%	13.4%	24.1%	21.6%	19.1%	16.6%	14.1%	24.7%	22.3%	19.8%	17.3%	14.8%
36	24.7%	22.2%	19.7%	17.2%	14.7%	25.3%	22.9%	20.4%	17.9%	15.4%	25.9%	23.5%	21.1%	18.6%	16.2%
37	25.8%	23.3%	20.9%	18.4%	15.9%	26.4%	24.0%	21.6%	19.1%	16.7%	27.0%	24.7%	22.2%	19.8%	17.4%
38	27.3%	24.9%	22.5%	20.0%	17.6%	27.9%	25.5%	23.2%	20.8%	18.4%	28.6%	26.2%	23.8%	21.5%	19.1%
39	28.2%	25.9%	23.5%	21.1%	18.7%	28.9%	26.5%	24.2%	21.8%	19.5%	29.5%	27.2%	24.9%	22.5%	20.2%
40	29.1%	26.7%	24.4%	22.1%	19.8%	29.7%	27.4%	25.1%	22.8%	20.5%	30.4%	28.1%	25.8%	23.5%	21.3%
41	28.4%	26.1%	23.8%	21.5%	19.3%	29.0%	26.8%	24.5%	22.3%	20.0%	29.7%	27.5%	25.2%	23.0%	20.8%
42	27.5%	25.3%	23.1%	20.9%	18.7%	28.2%	26.0%	23.8%	21.6%	19.5%	28.9%	26.7%	24.5%	22.4%	20.2%
43	27.6%	25.4%	23.3%	21.2%	19.0%	28.3%	26.2%	24.0%	21.9%	19.8%	29.0%	26.9%	24.8%	22.7%	20.6%
44	26.3%	24.2%	22.2%	20.1%	18.1%	27.0%	25.0%	22.9%	20.9%	18.9%	27.7%	25.7%	23.7%	21.7%	19.7%
45	24.8%	22.8%	20.9%	18.9%	17.0%	25.5%	23.6%	21.7%	19.7%	17.8%	26.3%	24.4%	22.4%	20.5%	18.6%
46	26.6%	24.8%	22.9%	21.1%	19.3%	27.4%	25.6%	23.7%	21.9%	20.1%	28.2%	26.3%	24.5%	22.7%	20.9%
47	28.4%	26.6%	24.9%	23.1%	21.4%	29.2%	27.4%	25.7%	24.0%	22.3%	29.9%	28.2%	26.5%	24.8%	23.1%
48	29.5%	27.9%	26.2%	24.6%	23.0%	30.3%	28.7%	27.0%	25.4%	23.8%	31.1%	29.5%	27.9%	26.3%	24.7%
49	31.0%	29.5%	28.0%	26.5%	25.0%	31.8%	30.3%	28.8%	27.3%	25.8%	32.6%	31.1%	29.6%	28.1%	26.7%
50	32.4%	31.0%	29.5%	28.2%	26.8%	33.2%	31.8%	30.4%	29.0%	27.6%	34.0%	32.6%	31.2%	29.8%	28.5%
51	33.5%	32.2%	30.9%	29.6%	28.4%	34.3%	33.1%	31.8%	30.5%	29.3%	35.2%	33.9%	32.6%	31.4%	30.1%
52	34.4%	33.2%	32.1%	30.9%	29.8%	35.2%	34.1%	32.9%	31.8%	30.7%	36.1%	34.9%	33.8%	32.7%	31.5%
53	34.4%	33.3%	32.3%	31.3%	30.4%	35.2%	34.2%	33.2%	32.2%	31.3%	36.1%	35.1%	34.1%	33.1%	32.1%
54	34.6%	33.7%	32.9%	32.1%	31.2%	35.5%	34.6%	33.8%	33.0%	32.1%	36.4%	35.5%	34.7%	33.9%	33.0%
55	34.3%	33.6%	33.0%	32.3%	31.7%	35.2%	34.5%	33.9%	33.2%	32.6%	36.1%	35.4%	34.8%	34.2%	33.5%
56	36.9%	36.4%	35.9%	35.4%	34.9%	37.9%	37.4%	36.9%	36.4%	35.9%	38.8%	38.3%	37.8%	37.3%	36.8%
57	39.3%	38.9%	38.6%	38.2%	37.9%	40.2%	39.9%	39.5%	39.2%	38.8%	41.2%	40.8%	40.5%	40.1%	39.8%
58	43.0%	42.7%	42.4%	42.2%	41.9%	43.9%	43.6%	43.4%	43.1%	42.8%	44.8%	44.6%	44.3%	44.0%	43.8%
59	46.9%	46.7%	46.5%	46.3%	46.1%	47.8%	47.6%	47.4%	47.2%	47.0%	48.8%	48.6%	48.4%	48.2%	48.0%
60	50.8%	50.7%	50.5%	50.4%	50.3%	51.8%	51.6%	51.5%	51.4%	51.2%	52.7%	52.6%	52.4%	52.3%	52.2%
61	54.7%	54.6%	54.6%	54.5%	54.4%	55.7%	55.6%	55.5%	55.4%	55.3%	56.6%	56.5%	56.5%	56.4%	56.3%
62	58.6%	58.6%	58.5%	58.5%	58.4%	59.6%	59.5%	59.5%	59.5%	59.4%	60.6%	60.5%	60.5%	60.4%	60.4%
63	62.5%	62.5%	62.5%	62.5%	62.4%	63.5%	63.5%	63.5%	63.4%	63.4%	64.5%	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 una mujer 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	12.8%	13.1%	13.4%	13.7%	14.1%	12.7%	13.0%	13.3%	13.6%	14.0%	12.6%	12.9%	13.2%	13.6%	13.9%
19	12.5%	12.9%	13.2%	13.5%	13.9%	12.5%	12.8%	13.1%	13.4%	13.8%	12.4%	12.7%	13.0%	13.3%	13.7%
20	12.3%	12.6%	13.0%	13.3%	13.6%	12.2%	12.6%	12.9%	13.2%	13.5%	12.2%	12.5%	12.8%	13.1%	13.4%
21	12.1%	12.4%	12.7%	13.1%	13.4%	12.0%	12.3%	12.7%	13.0%	13.3%	11.9%	12.3%	12.6%	12.9%	13.2%
22	11.9%	12.2%	12.5%	12.9%	13.2%	11.8%	12.1%	12.4%	12.8%	13.1%	11.7%	12.0%	12.3%	12.7%	13.0%
23	12.8%	13.1%	13.4%	13.8%	14.1%	12.7%	13.0%	13.4%	13.7%	14.0%	12.6%	12.9%	13.3%	13.6%	13.9%
24	12.5%	12.9%	13.2%	13.5%	13.9%	12.4%	12.8%	13.1%	13.4%	13.8%	12.4%	12.7%	13.0%	13.3%	13.7%
25	12.3%	12.6%	12.9%	13.3%	13.6%	12.2%	12.5%	12.8%	13.2%	13.5%	12.1%	12.4%	12.8%	13.1%	13.4%
26	12.0%	12.4%	12.7%	13.0%	13.4%	11.9%	12.3%	12.6%	12.9%	13.3%	11.9%	12.2%	12.5%	12.8%	13.2%
27	11.8%	12.1%	12.5%	12.8%	13.1%	11.7%	12.0%	12.4%	12.7%	13.0%	11.6%	11.9%	12.3%	12.6%	12.9%
28	12.2%	12.5%	12.8%	13.2%	13.5%	12.1%	12.4%	12.7%	13.1%	13.4%	12.0%	12.3%	12.6%	13.0%	13.3%
29	11.9%	12.2%	12.6%	12.9%	13.2%	11.8%	12.1%	12.5%	12.8%	13.1%	11.7%	12.0%	12.4%	12.7%	13.0%
30	11.6%	12.0%	12.3%	12.6%	13.0%	11.6%	11.9%	12.2%	12.5%	12.9%	11.5%	11.8%	12.1%	12.4%	12.8%
31	11.4%	11.7%	12.0%	12.4%	12.7%	11.3%	11.6%	11.9%	12.3%	12.6%	11.2%	11.5%	11.8%	12.2%	12.5%
32	11.2%	11.5%	11.8%	12.1%	12.5%	11.1%	11.4%	11.7%	12.0%	12.3%	11.0%	11.3%	11.6%	11.9%	12.2%
33	11.1%	11.4%	11.7%	12.1%	12.4%	11.0%	11.3%	11.6%	11.9%	12.3%	10.9%	11.2%	11.5%	11.8%	12.2%
34	10.8%	11.2%	11.5%	11.8%	12.1%	10.7%	11.1%	11.4%	11.7%	12.0%	10.7%	11.0%	11.3%	11.6%	11.9%
35	10.6%	10.9%	11.2%	11.6%	11.9%	10.5%	10.8%	11.1%	11.4%	11.8%	10.4%	10.7%	11.0%	11.3%	11.6%
36	10.4%	10.7%	11.0%	11.3%	11.6%	10.3%	10.6%	10.9%	11.2%	11.5%	10.2%	10.5%	10.8%	11.1%	11.4%
37	10.2%	10.5%	10.8%	11.1%	11.4%	10.1%	10.4%	10.7%	11.0%	11.3%	10.0%	10.3%	10.6%	10.8%	11.1%
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%	10.8%
39	9.7%	10.0%	10.3%	10.6%	10.9%	9.6%	9.9%	10.2%	10.4%	10.7%	9.5%	9.8%	10.1%	10.3%	10.6%
40	9.5%	9.8%	10.1%	10.4%	10.6%	9.4%	9.7%	10.0%	10.2%	10.5%	9.3%	9.6%	9.8%	10.1%	10.4%
41	9.6%	9.8%	10.1%	10.4%	10.7%	9.5%	9.7%	10.0%	10.3%	10.5%	9.3%	9.6%	9.9%	10.1%	10.4%
42	9.6%	9.9%	10.2%	10.4%	10.7%	9.5%	9.8%	10.0%	10.3%	10.6%	9.4%	9.7%	9.9%	10.2%	10.4%
43	9.6%	9.8%	10.1%	10.4%	10.6%	9.5%	9.7%	10.0%	10.2%	10.5%	9.4%	9.6%	9.9%	10.1%	10.4%
44	9.7%	10.0%	10.2%	10.4%	10.7%	9.6%	9.8%	10.1%	10.3%	10.6%	9.5%	9.7%	10.0%	10.2%	10.4%
45	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%	10.5%
46	9.4%	9.7%	9.9%	10.1%	10.4%	9.3%	9.5%	9.8%	10.0%	10.2%	9.2%	9.4%	9.6%	9.9%	10.1%
47	9.0%	9.3%	9.5%	9.7%	9.9%	8.9%	9.1%	9.3%	9.6%	9.8%	8.8%	9.0%	9.2%	9.4%	9.6%
48	8.7%	8.9%	9.1%	9.3%	9.5%	8.6%	8.8%	9.0%	9.2%	9.4%	8.5%	8.7%	8.9%	9.1%	9.3%
49	8.3%	8.5%	8.7%	8.9%	9.1%	8.2%	8.4%	8.6%	8.8%	9.0%	8.1%	8.3%	8.5%	8.6%	8.8%
50	8.0%	8.1%	8.3%	8.5%	8.7%	7.8%	8.0%	8.2%	8.4%	8.5%	7.7%	7.9%	8.0%	8.2%	8.4%
51	7.6%	7.8%	7.9%	8.1%	8.3%	7.5%	7.6%	7.8%	8.0%	8.1%	7.3%	7.5%	7.7%	7.8%	8.0%
52	7.2%	7.4%	7.5%	7.7%	7.9%	7.1%	7.3%	7.4%	7.6%	7.7%	7.0%	7.1%	7.3%	7.4%	7.6%
53	7.0%	7.1%	7.3%	7.4%	7.5%	6.8%	7.0%	7.1%	7.3%	7.4%	6.7%	6.8%	7.0%	7.1%	7.2%
54	6.7%	6.8%	6.9%	7.0%	7.1%	6.5%	6.6%	6.8%	6.9%	7.0%	6.4%	6.5%	6.6%	6.7%	6.9%
55	6.3%	6.5%	6.6%	6.7%	6.8%	6.2%	6.3%	6.4%	6.6%	6.7%	6.0%	6.2%	6.3%	6.4%	6.5%
56	5.7%	5.8%	5.9%	6.0%	6.2%	5.6%	5.7%	5.8%	5.9%	6.0%	5.4%	5.5%	5.6%	5.8%	5.9%
57	5.1%	5.2%	5.3%	5.4%	5.5%	5.0%	5.1%	5.1%	5.2%	5.3%	4.8%	4.9%	5.0%	5.1%	5.2%
58	4.5%	4.6%	4.7%	4.8%	4.8%	4.4%	4.5%	4.5%	4.6%	4.7%	4.2%	4.3%	4.4%	4.5%	4.5%
59	3.9%	4.0%	4.0%	4.1%	4.2%	3.7%	3.8%	3.9%	4.0%	4.0%	3.6%	3.7%	3.7%	3.8%	3.9%
60	3.3%	3.3%	3.4%	3.4%	3.5%	3.1%	3.2%	3.2%	3.3%	3.4%	3.0%	3.0%	3.1%	3.1%	3.2%
61	2.6%	2.7%	2.7%	2.8%	2.8%	2.5%	2.5%	2.6%	2.6%	2.7%	2.3%	2.4%	2.4%	2.5%	2.5%
62	2.0%	2.1%	2.1%	2.2%	2.2%	1.9%	1.9%	2.0%	2.0%	2.0%	1.7%	1.8%	1.8%	1.8%	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%	1.2%
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%

Usted es una mujer con educación universitaria

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%
Rentabilidad del fondo															
Edad actual															
18	0.407	0.429	0.453	0.479	0.508	0.303	0.319	0.337	0.356	0.377	0.201	0.211	0.223	0.235	0.249
19	0.374	0.394	0.417	0.441	0.468	0.278	0.293	0.310	0.328	0.348	0.184	0.194	0.205	0.217	0.230
20	0.343	0.362	0.383	0.406	0.431	0.256	0.270	0.285	0.302	0.320	0.169	0.178	0.189	0.200	0.212
21	0.315	0.333	0.352	0.374	0.397	0.234	0.248	0.262	0.278	0.295	0.155	0.164	0.173	0.184	0.195
22	0.289	0.305	0.324	0.344	0.366	0.215	0.227	0.241	0.255	0.272	0.142	0.150	0.159	0.169	0.179
23	0.231	0.246	0.262	0.280	0.299	0.172	0.183	0.194	0.207	0.222	0.113	0.121	0.128	0.137	0.146
24	0.212	0.226	0.241	0.258	0.276	0.158	0.168	0.179	0.191	0.204	0.104	0.111	0.118	0.126	0.135
25	0.195	0.208	0.222	0.237	0.254	0.145	0.154	0.165	0.176	0.188	0.096	0.102	0.109	0.116	0.124
26	0.179	0.191	0.204	0.218	0.234	0.133	0.142	0.151	0.162	0.173	0.088	0.093	0.100	0.107	0.114
27	0.164	0.175	0.187	0.201	0.215	0.122	0.130	0.139	0.149	0.160	0.080	0.086	0.092	0.098	0.105
28	0.139	0.149	0.160	0.172	0.186	0.103	0.111	0.119	0.128	0.137	0.068	0.073	0.078	0.084	0.090
29	0.127	0.137	0.147	0.158	0.171	0.095	0.101	0.109	0.117	0.126	0.062	0.067	0.072	0.077	0.083
30	0.117	0.125	0.135	0.146	0.157	0.087	0.093	0.100	0.108	0.116	0.057	0.061	0.066	0.071	0.076
31	0.107	0.115	0.124	0.134	0.144	0.079	0.085	0.092	0.099	0.107	0.052	0.056	0.060	0.065	0.070
32	0.098	0.105	0.114	0.123	0.133	0.072	0.078	0.084	0.091	0.098	0.048	0.051	0.055	0.060	0.064
33	0.087	0.094	0.102	0.110	0.119	0.065	0.070	0.075	0.081	0.088	0.043	0.046	0.050	0.054	0.058
34	0.080	0.086	0.093	0.101	0.110	0.059	0.064	0.069	0.075	0.081	0.039	0.042	0.045	0.049	0.053
35	0.073	0.079	0.085	0.092	0.100	0.054	0.058	0.063	0.068	0.074	0.035	0.038	0.041	0.045	0.049
36	0.066	0.072	0.078	0.085	0.092	0.049	0.053	0.058	0.062	0.068	0.032	0.035	0.038	0.041	0.045
37	0.060	0.066	0.071	0.077	0.084	0.045	0.048	0.053	0.057	0.062	0.029	0.032	0.035	0.037	0.041
38	0.055	0.060	0.065	0.071	0.078	0.041	0.044	0.048	0.053	0.057	0.027	0.029	0.032	0.034	0.037
39	0.050	0.055	0.060	0.065	0.071	0.037	0.040	0.044	0.048	0.052	0.024	0.027	0.029	0.031	0.034
40	0.046	0.050	0.054	0.059	0.065	0.034	0.037	0.040	0.044	0.048	0.022	0.024	0.026	0.029	0.031
41	0.043	0.046	0.051	0.055	0.060	0.031	0.034	0.037	0.041	0.044	0.021	0.022	0.024	0.027	0.029
42	0.040	0.043	0.047	0.051	0.056	0.029	0.032	0.035	0.038	0.041	0.019	0.021	0.023	0.025	0.027
43	0.038	0.041	0.045	0.049	0.053	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	0.042	0.047	0.024	0.026	0.029	0.031	0.034	0.016	0.017	0.019	0.020	0.022
46	0.028	0.031	0.034	0.037	0.040	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	0.027	0.030	0.016	0.017	0.018	0.020	0.022	0.010	0.011	0.012	0.013	0.014
49	0.018	0.020	0.022	0.023	0.025	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	0.010
51	0.014	0.015	0.016	0.017	0.018	0.010	0.011	0.012	0.013	0.014	0.007	0.007	0.008	0.008	0.009
52	0.012	0.012	0.013	0.014	0.016	0.009	0.009	0.010	0.011	0.011	0.006	0.006	0.006	0.007	0.007
53	0.010	0.010	0.011	0.012	0.013	0.007	0.008	0.008	0.009	0.009	0.005	0.005	0.005	0.006	0.006
54	0.008	0.009	0.009	0.010	0.011	0.006	0.006	0.007	0.007	0.008	0.004	0.004	0.004	0.005	0.005
55	0.007	0.007	0.008	0.008	0.009	0.005	0.005	0.006	0.006	0.007	0.003	0.003	0.004	0.004	0.004
56	0.005	0.006	0.006	0.006	0.007	0.004	0.004	0.004	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	0.003	0.004	0.002	0.002	0.002	0.002	0.002
58	0.003	0.003	0.003	0.003	0.004	0.002	0.002	0.002	0.002	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	0.001	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	0.000	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%