

Usted es un hombre con educación no 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	10.1%	7.7%	5.3%	2.7%	0.1%	10.6%	8.2%	5.8%	3.2%	0.6%	11.0%	8.7%	6.3%	3.8%	1.2%
19	11.7%	9.3%	6.8%	4.2%	1.6%	12.1%	9.7%	7.3%	4.8%	2.2%	12.5%	10.2%	7.8%	5.3%	2.8%
20	13.2%	10.8%	8.3%	5.7%	3.1%	13.6%	11.3%	8.8%	6.3%	3.7%	14.1%	11.7%	9.3%	6.8%	4.3%
21	14.7%	12.3%	9.8%	7.2%	4.6%	15.1%	12.8%	10.3%	7.8%	5.2%	15.6%	13.2%	10.8%	8.4%	5.8%
22	16.2%	13.8%	11.3%	8.7%	6.1%	16.6%	14.2%	11.8%	9.3%	6.7%	17.1%	14.7%	12.3%	9.8%	7.3%
23	11.7%	9.2%	6.6%	3.9%	1.2%	12.2%	9.7%	7.1%	4.5%	1.9%	12.6%	10.2%	7.7%	5.1%	2.5%
24	13.3%	10.8%	8.2%	5.6%	2.9%	13.8%	11.3%	8.8%	6.2%	3.5%	14.2%	11.8%	9.3%	6.7%	4.1%
25	14.9%	12.4%	9.8%	7.2%	4.5%	15.4%	12.9%	10.4%	7.8%	5.1%	15.8%	13.4%	10.9%	8.3%	5.7%
26	16.4%	13.9%	11.4%	8.8%	6.1%	16.9%	14.5%	11.9%	9.3%	6.7%	17.4%	15.0%	12.5%	9.9%	7.3%
27	18.0%	15.5%	12.9%	10.3%	7.6%	18.5%	16.0%	13.5%	10.9%	8.3%	19.0%	16.5%	14.0%	11.5%	8.9%
28	16.0%	13.5%	10.9%	8.3%	5.6%	16.6%	14.0%	11.5%	8.9%	6.3%	17.1%	14.6%	12.1%	9.5%	6.9%
29	17.6%	15.1%	12.5%	9.9%	7.2%	18.1%	15.6%	13.1%	10.5%	7.9%	18.6%	16.2%	13.7%	11.1%	8.5%
30	19.1%	16.6%	14.1%	11.5%	8.8%	19.7%	17.2%	14.6%	12.1%	9.5%	20.2%	17.7%	15.2%	12.7%	10.1%
31	20.6%	18.1%	15.6%	13.0%	10.4%	21.2%	18.7%	16.2%	13.6%	11.0%	21.7%	19.2%	16.8%	14.2%	11.7%
32	22.1%	19.6%	17.0%	14.5%	11.9%	22.6%	20.1%	17.6%	15.1%	12.6%	23.1%	20.7%	18.2%	15.7%	13.2%
33	22.5%	20.0%	17.5%	14.9%	12.3%	23.0%	20.6%	18.1%	15.6%	13.0%	23.6%	21.1%	18.7%	16.2%	13.7%
34	23.9%	21.4%	18.9%	16.4%	13.8%	24.4%	22.0%	19.5%	17.0%	14.5%	25.0%	22.5%	20.1%	17.7%	15.2%
35	25.2%	22.7%	20.2%	17.7%	15.2%	25.7%	23.3%	20.9%	18.4%	15.9%	26.3%	23.9%	21.5%	19.1%	16.6%
36	26.4%	24.0%	21.5%	19.1%	16.6%	27.0%	24.6%	22.2%	19.7%	17.3%	27.5%	25.2%	22.8%	20.4%	18.0%
37	27.6%	25.2%	22.8%	20.3%	17.9%	28.2%	25.8%	23.4%	21.0%	18.6%	28.7%	26.4%	24.0%	21.7%	19.3%
38	28.4%	26.0%	23.7%	21.3%	18.9%	29.0%	26.7%	24.3%	22.0%	19.6%	29.6%	27.3%	25.0%	22.6%	20.3%
39	29.4%	27.1%	24.8%	22.4%	20.1%	30.0%	27.7%	25.4%	23.1%	20.8%	30.6%	28.3%	26.1%	23.8%	21.5%
40	30.3%	28.0%	25.8%	23.5%	21.2%	30.9%	28.7%	26.4%	24.2%	21.9%	31.5%	29.3%	27.1%	24.8%	22.6%
41	29.7%	27.5%	25.2%	23.0%	20.7%	30.3%	28.1%	25.9%	23.7%	21.5%	30.9%	28.8%	26.6%	24.4%	22.2%
42	28.9%	26.7%	24.5%	22.3%	20.2%	29.5%	27.4%	25.2%	23.1%	20.9%	30.2%	28.1%	25.9%	23.8%	21.7%
43	27.9%	25.7%	23.6%	21.5%	19.4%	28.5%	26.4%	24.3%	22.2%	20.2%	29.2%	27.1%	25.0%	23.0%	20.9%
44	26.7%	24.6%	22.6%	20.6%	18.5%	27.4%	25.3%	23.3%	21.3%	19.3%	28.0%	26.0%	24.0%	22.1%	20.1%
45	25.2%	23.3%	21.3%	19.4%	17.5%	25.9%	24.0%	22.1%	20.2%	18.3%	26.7%	24.7%	22.8%	20.9%	19.1%
46	27.1%	25.3%	23.4%	21.6%	19.8%	27.8%	26.0%	24.2%	22.4%	20.6%	28.6%	26.8%	25.0%	23.2%	21.4%
47	28.9%	27.2%	25.4%	23.7%	22.0%	29.6%	27.9%	26.2%	24.5%	22.8%	30.4%	28.7%	27.0%	25.3%	23.6%
48	30.5%	28.8%	27.2%	25.6%	24.0%	31.2%	29.6%	28.0%	26.4%	24.8%	32.0%	30.4%	28.8%	27.2%	25.6%
49	32.0%	30.5%	28.9%	27.4%	25.9%	32.8%	31.2%	29.7%	28.2%	26.8%	33.5%	32.0%	30.5%	29.0%	27.6%
50	33.3%	31.9%	30.5%	29.1%	27.7%	34.1%	32.7%	31.3%	29.9%	28.5%	34.9%	33.5%	32.1%	30.7%	29.4%
51	34.4%	33.1%	31.8%	30.5%	29.3%	35.2%	33.9%	32.7%	31.4%	30.1%	36.0%	34.8%	33.5%	32.2%	31.0%
52	35.3%	34.1%	32.9%	31.8%	30.6%	36.1%	34.9%	33.8%	32.6%	31.5%	36.9%	35.7%	34.6%	33.5%	32.4%
53	35.7%	34.6%	33.6%	32.6%	31.6%	36.5%	35.5%	34.5%	33.5%	32.5%	37.4%	36.3%	35.3%	34.3%	33.4%
54	35.7%	34.8%	34.0%	33.1%	32.3%	36.6%	35.7%	34.9%	34.0%	33.2%	37.5%	36.6%	35.7%	34.9%	34.1%
55	35.1%	34.5%	33.8%	33.2%	32.5%	36.1%	35.4%	34.7%	34.1%	33.4%	37.0%	36.3%	35.6%	35.0%	34.4%
56	37.6%	37.1%	36.6%	36.1%	35.6%	38.5%	38.0%	37.5%	37.0%	36.5%	39.4%	38.9%	38.4%	37.9%	37.4%
57	39.8%	39.4%	39.1%	38.7%	38.4%	40.7%	40.3%	40.0%	39.6%	39.3%	41.6%	41.3%	40.9%	40.6%	40.2%
58	43.5%	43.2%	43.0%	42.7%	42.4%	44.4%	44.2%	43.9%	43.6%	43.4%	45.4%	45.1%	44.8%	44.6%	44.3%
59	47.3%	47.1%	46.9%	46.7%	46.5%	48.2%	48.0%	47.8%	47.6%	47.4%	49.2%	49.0%	48.8%	48.6%	48.4%
60	51.1%	51.0%	50.8%	50.7%	50.5%	52.0%	51.9%	51.8%	51.6%	51.5%	53.0%	52.8%	52.7%	52.6%	52.4%
61	54.9%	54.8%	54.7%	54.6%	54.6%	55.9%	55.8%	55.7%	55.6%	55.5%	56.8%	56.7%	56.6%	56.5%	56.5%
62	58.7%	58.7%	58.6%	58.6%	58.5%	59.7%	59.6%	59.6%	59.5%	59.5%	60.6%	60.6%	60.6%	60.5%	60.5%
63	62.6%	62.6%	62.5%	62.5%	62.5%	63.5%	63.5%	63.5%	63.5%	63.5%	64.5%	64.5%	64.5%	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 no 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	13.5%	13.8%	14.1%	14.5%	14.8%	13.4%	13.7%	14.0%	14.4%	14.7%	13.3%	13.7%	14.0%	14.3%	14.6%
19	13.2%	13.5%	13.9%	14.2%	14.5%	13.2%	13.5%	13.8%	14.1%	14.5%	13.1%	13.4%	13.7%	14.0%	14.4%
20	13.0%	13.3%	13.6%	13.9%	14.3%	12.9%	13.2%	13.5%	13.9%	14.2%	12.8%	13.1%	13.4%	13.8%	14.1%
21	12.7%	13.0%	13.3%	13.7%	14.0%	12.6%	12.9%	13.3%	13.6%	13.9%	12.6%	12.9%	13.2%	13.5%	13.8%
22	12.5%	12.8%	13.1%	13.4%	13.8%	12.4%	12.7%	13.0%	13.3%	13.7%	12.3%	12.6%	12.9%	13.2%	13.6%
23	13.0%	13.3%	13.7%	14.0%	14.3%	12.9%	13.2%	13.6%	13.9%	14.2%	12.9%	13.2%	13.5%	13.8%	14.2%
24	12.7%	13.1%	13.4%	13.7%	14.1%	12.7%	13.0%	13.3%	13.6%	14.0%	12.6%	12.9%	13.2%	13.5%	13.9%
25	12.5%	12.8%	13.1%	13.4%	13.8%	12.4%	12.7%	13.0%	13.4%	13.7%	12.3%	12.6%	12.9%	13.3%	13.6%
26	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%
27	11.9%	12.2%	12.6%	12.9%	13.2%	11.8%	12.2%	12.5%	12.8%	13.1%	11.8%	12.1%	12.4%	12.7%	13.0%
28	12.1%	12.4%	12.8%	13.1%	13.4%	12.0%	12.3%	12.7%	13.0%	13.3%	11.9%	12.3%	12.6%	12.9%	13.2%
29	11.8%	12.2%	12.5%	12.8%	13.1%	11.7%	12.1%	12.4%	12.7%	13.0%	11.7%	12.0%	12.3%	12.6%	12.9%
30	11.6%	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%
31	11.3%	11.6%	11.9%	12.3%	12.6%	11.2%	11.5%	11.8%	12.2%	12.5%	11.1%	11.4%	11.7%	12.1%	12.4%
32	11.0%	11.4%	11.7%	12.0%	12.3%	11.0%	11.3%	11.6%	11.9%	12.2%	10.9%	11.2%	11.5%	11.8%	12.1%
33	10.9%	11.2%	11.5%	11.9%	12.2%	10.8%	11.1%	11.4%	11.8%	12.1%	10.7%	11.0%	11.3%	11.7%	12.0%
34	10.7%	11.0%	11.3%	11.6%	11.9%	10.6%	10.9%	11.2%	11.5%	11.8%	10.5%	10.8%	11.1%	11.4%	11.7%
35	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%
36	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%	10.9%	11.2%
37	10.0%	10.2%	10.5%	10.8%	11.1%	9.9%	10.1%	10.4%	10.7%	11.0%	9.8%	10.1%	10.3%	10.6%	10.9%
38	9.8%	10.1%	10.3%	10.6%	10.9%	9.7%	10.0%	10.2%	10.5%	10.8%	9.6%	9.9%	10.1%	10.4%	10.7%
39	9.6%	9.8%	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%
40	9.4%	9.6%	9.9%	10.2%	10.5%	9.3%	9.5%	9.8%	10.1%	10.4%	9.2%	9.4%	9.7%	10.0%	10.2%
41	9.4%	9.7%	9.9%	10.2%	10.5%	9.3%	9.6%	9.8%	10.1%	10.4%	9.2%	9.5%	9.7%	10.0%	10.3%
42	9.5%	9.7%	10.0%	10.3%	10.5%	9.4%	9.6%	9.9%	10.1%	10.4%	9.3%	9.5%	9.8%	10.0%	10.3%
43	9.6%	9.8%	10.1%	10.3%	10.6%	9.5%	9.7%	10.0%	10.2%	10.4%	9.3%	9.6%	9.8%	10.1%	10.3%
44	9.7%	9.9%	10.2%	10.4%	10.6%	9.6%	9.8%	10.0%	10.3%	10.5%	9.4%	9.7%	9.9%	10.2%	10.4%
45	9.8%	10.0%	10.3%	10.5%	10.7%	9.7%	9.9%	10.1%	10.4%	10.6%	9.5%	9.8%	10.0%	10.3%	10.5%
46	9.4%	9.6%	9.8%	10.1%	10.3%	9.3%	9.5%	9.7%	9.9%	10.2%	9.1%	9.4%	9.6%	9.8%	10.0%
47	9.0%	9.2%	9.4%	9.6%	9.8%	8.9%	9.1%	9.3%	9.5%	9.7%	8.7%	8.9%	9.2%	9.4%	9.6%
48	8.6%	8.8%	9.0%	9.2%	9.4%	8.5%	8.7%	8.9%	9.1%	9.3%	8.4%	8.6%	8.8%	9.0%	9.2%
49	8.2%	8.4%	8.6%	8.8%	9.0%	8.1%	8.3%	8.5%	8.7%	8.9%	8.0%	8.2%	8.3%	8.5%	8.7%
50	7.8%	8.0%	8.2%	8.4%	8.6%	7.7%	7.9%	8.1%	8.3%	8.4%	7.6%	7.8%	7.9%	8.1%	8.3%
51	7.5%	7.7%	7.8%	8.0%	8.1%	7.4%	7.5%	7.7%	7.9%	8.0%	7.2%	7.4%	7.6%	7.7%	7.9%
52	7.1%	7.3%	7.4%	7.6%	7.8%	7.0%	7.2%	7.3%	7.5%	7.6%	6.9%	7.0%	7.2%	7.3%	7.5%
53	6.8%	7.0%	7.1%	7.2%	7.4%	6.7%	6.8%	7.0%	7.1%	7.2%	6.6%	6.7%	6.8%	7.0%	7.1%
54	6.5%	6.6%	6.8%	6.9%	7.0%	6.4%	6.5%	6.6%	6.8%	6.9%	6.2%	6.4%	6.5%	6.6%	6.7%
55	6.2%	6.4%	6.5%	6.6%	6.7%	6.1%	6.2%	6.3%	6.5%	6.6%	5.9%	6.1%	6.2%	6.3%	6.4%
56	5.6%	5.7%	5.8%	6.0%	6.1%	5.5%	5.6%	5.7%	5.8%	5.9%	5.3%	5.4%	5.6%	5.7%	5.8%
57	5.0%	5.1%	5.2%	5.3%	5.4%	4.9%	5.0%	5.1%	5.2%	5.3%	4.7%	4.8%	4.9%	5.0%	5.1%
58	4.4%	4.5%	4.6%	4.7%	4.8%	4.3%	4.4%	4.4%	4.5%	4.6%	4.1%	4.2%	4.3%	4.4%	4.5%
59	3.8%	3.9%	4.0%	4.0%	4.1%	3.7%	3.7%	3.8%	3.9%	4.0%	3.5%	3.6%	3.7%	3.7%	3.8%
60	3.2%	3.3%	3.3%	3.4%	3.5%	3.1%	3.1%	3.2%	3.3%	3.3%	2.9%	3.0%	3.0%	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%	2.0%	2.1%	2.1%	2.2%	1.8%	1.9%	1.9%	2.0%	2.0%	1.7%	1.7%	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%	0.8%	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:

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 no 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	0.429	0.453	0.479	0.507	0.538	0.320	0.337	0.356	0.377	0.399	0.212	0.223	0.236	0.249	0.264
19	0.395	0.417	0.441	0.468	0.496	0.294	0.311	0.328	0.348	0.369	0.195	0.206	0.217	0.230	0.244
20	0.363	0.384	0.407	0.431	0.458	0.271	0.286	0.303	0.321	0.340	0.179	0.189	0.200	0.212	0.225
21	0.334	0.353	0.374	0.398	0.423	0.249	0.263	0.279	0.295	0.314	0.165	0.174	0.184	0.195	0.207
22	0.307	0.325	0.345	0.366	0.390	0.228	0.242	0.256	0.272	0.289	0.151	0.160	0.169	0.180	0.191
23	0.254	0.271	0.288	0.308	0.329	0.189	0.201	0.214	0.228	0.244	0.125	0.133	0.141	0.151	0.161
24	0.234	0.249	0.265	0.283	0.303	0.174	0.185	0.197	0.210	0.225	0.115	0.122	0.130	0.139	0.148
25	0.215	0.229	0.244	0.261	0.279	0.160	0.170	0.181	0.194	0.207	0.106	0.112	0.120	0.128	0.137
26	0.197	0.210	0.225	0.240	0.257	0.147	0.156	0.167	0.178	0.191	0.097	0.103	0.110	0.118	0.126
27	0.181	0.193	0.206	0.221	0.237	0.134	0.143	0.153	0.164	0.176	0.089	0.095	0.101	0.108	0.116
28	0.156	0.167	0.179	0.193	0.207	0.116	0.124	0.133	0.143	0.153	0.077	0.082	0.088	0.094	0.101
29	0.143	0.153	0.165	0.177	0.191	0.106	0.114	0.122	0.131	0.141	0.070	0.075	0.081	0.086	0.093
30	0.131	0.141	0.151	0.163	0.175	0.097	0.104	0.112	0.121	0.130	0.064	0.069	0.074	0.079	0.085
31	0.120	0.129	0.139	0.149	0.161	0.089	0.096	0.103	0.111	0.119	0.059	0.063	0.068	0.073	0.078
32	0.110	0.118	0.127	0.137	0.148	0.081	0.087	0.094	0.101	0.109	0.054	0.058	0.062	0.067	0.072
33	0.098	0.106	0.114	0.124	0.134	0.073	0.079	0.085	0.091	0.099	0.048	0.052	0.056	0.060	0.065
34	0.090	0.097	0.105	0.113	0.122	0.067	0.072	0.077	0.084	0.091	0.044	0.047	0.051	0.055	0.059
35	0.082	0.088	0.096	0.103	0.112	0.061	0.065	0.071	0.077	0.083	0.040	0.043	0.047	0.050	0.054
36	0.075	0.081	0.087	0.095	0.103	0.055	0.060	0.065	0.070	0.076	0.036	0.039	0.042	0.046	0.050
37	0.068	0.073	0.080	0.086	0.094	0.050	0.054	0.059	0.064	0.069	0.033	0.036	0.039	0.042	0.045
38	0.061	0.067	0.072	0.078	0.085	0.045	0.049	0.053	0.058	0.063	0.030	0.032	0.035	0.038	0.041
39	0.056	0.060	0.066	0.072	0.078	0.041	0.045	0.049	0.053	0.058	0.027	0.029	0.032	0.035	0.038
40	0.051	0.055	0.060	0.065	0.071	0.037	0.041	0.044	0.048	0.052	0.025	0.027	0.029	0.032	0.034
41	0.047	0.051	0.056	0.061	0.066	0.035	0.038	0.041	0.045	0.049	0.023	0.025	0.027	0.029	0.032
42	0.044	0.048	0.052	0.057	0.062	0.032	0.035	0.038	0.042	0.046	0.021	0.023	0.025	0.027	0.030
43	0.041	0.044	0.048	0.053	0.057	0.030	0.033	0.036	0.039	0.042	0.020	0.021	0.023	0.025	0.028
44	0.038	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
45	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
46	0.031	0.033	0.036	0.040	0.043	0.023	0.025	0.027	0.029	0.032	0.015	0.016	0.018	0.019	0.021
47	0.027	0.029	0.032	0.034	0.037	0.020	0.021	0.023	0.025	0.028	0.013	0.014	0.015	0.017	0.018
48	0.023	0.025	0.027	0.030	0.032	0.017	0.018	0.020	0.022	0.024	0.011	0.012	0.013	0.014	0.015
49	0.020	0.022	0.023	0.025	0.028	0.015	0.016	0.017	0.019	0.020	0.010	0.010	0.011	0.012	0.013
50	0.017	0.019	0.020	0.022	0.023	0.013	0.014	0.015	0.016	0.017	0.008	0.009	0.010	0.010	0.011
51	0.015	0.016	0.017	0.018	0.020	0.011	0.012	0.013	0.014	0.015	0.007	0.008	0.008	0.009	0.010
52	0.013	0.013	0.014	0.016	0.017	0.009	0.010	0.011	0.011	0.012	0.006	0.006	0.007	0.007	0.008
53	0.011	0.011	0.012	0.013	0.014	0.008	0.008	0.009	0.010	0.010	0.005	0.005	0.006	0.006	0.007
54	0.009	0.010	0.010	0.011	0.012	0.007	0.007	0.007	0.008	0.009	0.004	0.005	0.005	0.005	0.006
55	0.007	0.008	0.008	0.009	0.010	0.005	0.006	0.006	0.007	0.007	0.004	0.004	0.004	0.004	0.005
56	0.006	0.006	0.007	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	0.005	0.005	0.005	0.006	0.003	0.003	0.004	0.004	0.004	0.002	0.002	0.002	0.002	0.003
58	0.003	0.003	0.004	0.004	0.004	0.002	0.002	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002
59	0.002	0.002	0.003	0.003	0.003	0.002	0.002	0.002	0.002	0.002	0.001	0.001	0.001	0.001	0.001
60	0.002	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%