

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	8.5%	5.7%	2.8%	-0.2%	-3.3%	8.9%	6.1%	3.3%	0.3%	-2.8%	9.3%	6.5%	3.7%	0.8%	-2.3%
19	9.8%	7.1%	4.1%	1.1%	-2.0%	10.2%	7.5%	4.6%	1.6%	-1.5%	10.6%	7.9%	5.0%	2.1%	-0.9%
20	11.2%	8.4%	5.5%	2.4%	-0.7%	11.6%	8.8%	5.9%	2.9%	-0.2%	11.9%	9.2%	6.4%	3.4%	0.4%
21	12.5%	9.7%	6.7%	3.7%	0.6%	12.9%	10.1%	7.2%	4.2%	1.1%	13.2%	10.5%	7.7%	4.7%	1.6%
22	13.7%	10.9%	8.0%	5.0%	1.8%	14.1%	11.4%	8.5%	5.5%	2.4%	14.5%	11.8%	8.9%	6.0%	2.9%
23	8.4%	5.4%	2.3%	-0.8%	-4.1%	8.8%	5.9%	2.8%	-0.3%	-3.5%	9.2%	6.3%	3.3%	0.2%	-3.0%
24	9.8%	6.8%	3.7%	0.6%	-2.7%	10.2%	7.3%	4.2%	1.1%	-2.1%	10.6%	7.7%	4.7%	1.6%	-1.6%
25	11.2%	8.2%	5.1%	1.9%	-1.3%	11.6%	8.6%	5.6%	2.5%	-0.8%	12.0%	9.1%	6.1%	3.0%	-0.2%
26	12.5%	9.5%	6.4%	3.3%	0.0%	12.9%	10.0%	6.9%	3.8%	0.6%	13.4%	10.4%	7.4%	4.3%	1.2%
27	13.8%	10.8%	7.7%	4.6%	1.3%	14.2%	11.3%	8.2%	5.1%	1.9%	14.7%	11.7%	8.7%	5.6%	2.5%
28	11.2%	8.1%	5.0%	1.7%	-1.5%	11.6%	8.6%	5.5%	2.3%	-1.0%	12.0%	9.0%	6.0%	2.8%	-0.4%
29	12.5%	9.4%	6.3%	3.1%	-0.2%	12.9%	9.9%	6.8%	3.6%	0.4%	13.4%	10.4%	7.3%	4.2%	1.0%
30	13.8%	10.7%	7.6%	4.4%	1.2%	14.2%	11.2%	8.1%	4.9%	1.7%	14.7%	11.7%	8.6%	5.5%	2.3%
31	15.0%	12.0%	8.8%	5.7%	2.4%	15.5%	12.5%	9.4%	6.2%	3.0%	15.9%	12.9%	9.9%	6.8%	3.6%
32	16.2%	13.2%	10.0%	6.9%	3.7%	16.7%	13.6%	10.6%	7.4%	4.3%	17.1%	14.1%	11.1%	8.0%	4.9%
33	16.2%	13.1%	10.0%	6.8%	3.6%	16.6%	13.6%	10.5%	7.4%	4.2%	17.1%	14.1%	11.1%	8.0%	4.8%
34	17.3%	14.2%	11.1%	8.0%	4.8%	17.7%	14.7%	11.7%	8.5%	5.4%	18.2%	15.2%	12.2%	9.1%	6.0%
35	18.3%	15.3%	12.2%	9.1%	5.9%	18.8%	15.8%	12.7%	9.6%	6.5%	19.2%	16.3%	13.3%	10.2%	7.1%
36	19.2%	16.2%	13.2%	10.1%	7.0%	19.7%	16.7%	13.7%	10.6%	7.6%	20.2%	17.2%	14.3%	11.2%	8.2%
37	20.1%	17.1%	14.1%	11.0%	7.9%	20.6%	17.6%	14.6%	11.6%	8.5%	21.1%	18.1%	15.2%	12.2%	9.2%
38	20.5%	17.5%	14.5%	11.5%	8.5%	21.0%	18.1%	15.1%	12.1%	9.1%	21.5%	18.6%	15.7%	12.7%	9.7%
39	21.2%	18.2%	15.3%	12.3%	9.3%	21.7%	18.8%	15.8%	12.9%	9.9%	22.2%	19.3%	16.4%	13.5%	10.5%
40	21.7%	18.8%	15.9%	13.0%	10.0%	22.2%	19.4%	16.5%	13.6%	10.6%	22.7%	19.9%	17.0%	14.2%	11.3%
41	20.9%	18.0%	15.1%	12.3%	9.4%	21.4%	18.6%	15.7%	12.9%	10.0%	21.9%	19.1%	16.3%	13.5%	10.6%
42	19.8%	17.0%	14.2%	11.4%	8.6%	20.4%	17.6%	14.8%	12.0%	9.2%	21.0%	18.2%	15.4%	12.7%	9.9%
43	18.5%	15.8%	13.0%	10.3%	7.5%	19.1%	16.4%	13.7%	10.9%	8.2%	19.7%	17.0%	14.3%	11.6%	8.9%
44	17.1%	14.4%	11.7%	9.0%	6.4%	17.6%	15.0%	12.4%	9.7%	7.0%	18.2%	15.6%	13.0%	10.4%	7.7%
45	15.3%	12.7%	10.1%	7.6%	5.0%	15.9%	13.3%	10.8%	8.2%	5.7%	16.5%	14.0%	11.4%	8.9%	6.4%
46	16.5%	14.0%	11.5%	9.1%	6.6%	17.1%	14.7%	12.2%	9.8%	7.3%	17.7%	15.3%	12.9%	10.4%	8.0%
47	17.5%	15.1%	12.8%	10.4%	8.1%	18.1%	15.8%	13.4%	11.1%	8.8%	18.8%	16.4%	14.1%	11.8%	9.5%
48	18.2%	16.0%	13.7%	11.5%	9.2%	18.9%	16.6%	14.4%	12.2%	10.0%	19.5%	17.3%	15.1%	12.9%	10.7%
49	18.8%	16.7%	14.5%	12.4%	10.3%	19.5%	17.3%	15.2%	13.1%	11.0%	20.1%	18.0%	15.9%	13.8%	11.7%
50	19.1%	17.1%	15.1%	13.1%	11.1%	19.8%	17.8%	15.8%	13.8%	11.8%	20.4%	18.4%	16.5%	14.5%	12.6%
51	19.0%	17.2%	15.3%	13.4%	11.6%	19.7%	17.9%	16.0%	14.2%	12.3%	20.4%	18.6%	16.7%	14.9%	13.1%
52	18.6%	16.8%	15.1%	13.4%	11.7%	19.3%	17.5%	15.8%	14.1%	12.5%	20.0%	18.2%	16.5%	14.9%	13.2%
53	17.4%	15.8%	14.3%	12.8%	11.3%	18.1%	16.6%	15.0%	13.5%	12.0%	18.8%	17.3%	15.8%	14.2%	12.7%
54	15.7%	14.3%	13.0%	11.6%	10.3%	16.4%	15.1%	13.7%	12.4%	11.1%	17.2%	15.8%	14.5%	13.1%	11.8%
55	13.0%	11.9%	10.8%	9.7%	8.6%	13.8%	12.7%	11.5%	10.5%	9.4%	14.5%	13.4%	12.3%	11.2%	10.2%
56	12.0%	11.1%	10.2%	9.3%	8.5%	12.8%	11.9%	11.0%	10.1%	9.2%	13.5%	12.6%	11.8%	10.9%	10.0%
57	10.0%	9.3%	8.7%	8.0%	7.4%	10.8%	10.1%	9.4%	8.8%	8.2%	11.5%	10.9%	10.2%	9.6%	8.9%
58	9.3%	8.8%	8.3%	7.8%	7.4%	10.1%	9.6%	9.1%	8.6%	8.1%	10.9%	10.4%	9.9%	9.4%	8.9%
59	7.5%	7.1%	6.8%	6.5%	6.2%	8.2%	7.9%	7.6%	7.3%	7.0%	9.0%	8.7%	8.4%	8.1%	7.8%
60	7.8%	7.6%	7.4%	7.2%	7.0%	8.6%	8.4%	8.2%	8.0%	7.8%	9.4%	9.2%	9.0%	8.8%	8.6%
61	6.7%	6.6%	6.5%	6.4%	6.4%	7.5%	7.4%	7.3%	7.2%	7.2%	8.3%	8.2%	8.1%	8.0%	8.0%
62	9.6%	9.6%	9.5%	9.5%	9.4%	10.4%	10.4%	10.3%	10.3%	10.2%	11.2%	11.2%	11.1%	11.1%	11.0%
63	12.3%	12.3%	12.3%	12.2%	12.2%	13.1%	13.1%	13.1%	13.1%	13.0%	13.9%	13.9%	13.9%	13.9%	13.8%
64	15.5%	15.5%	15.5%	15.5%	15.5%	16.3%	16.3%	16.3%	16.3%	16.3%	17.1%	17.1%	17.1%	17.1%	17.1%

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 Profuturo puede ser 0.4%, 0.5% ó 0.6%, en este ejercicio se considera 0.6%

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	14.5%	14.9%	15.2%	15.5%	15.9%	14.5%	14.8%	15.1%	15.4%	15.8%	14.4%	14.7%	15.0%	15.4%	15.7%
19	14.2%	14.6%	14.9%	15.2%	15.6%	14.2%	14.5%	14.8%	15.2%	15.5%	14.1%	14.4%	14.7%	15.1%	15.4%
20	14.0%	14.3%	14.6%	15.0%	15.3%	13.9%	14.2%	14.5%	14.9%	15.2%	13.8%	14.1%	14.5%	14.8%	15.1%
21	13.7%	14.0%	14.3%	14.7%	15.0%	13.6%	13.9%	14.3%	14.6%	14.9%	13.5%	13.8%	14.2%	14.5%	14.8%
22	13.4%	13.7%	14.1%	14.4%	14.8%	13.3%	13.7%	14.0%	14.3%	14.7%	13.3%	13.6%	13.9%	14.2%	14.6%
23	14.0%	14.3%	14.6%	15.0%	15.4%	13.9%	14.2%	14.6%	14.9%	15.3%	13.8%	14.1%	14.5%	14.8%	15.2%
24	13.7%	14.0%	14.3%	14.7%	15.0%	13.6%	13.9%	14.3%	14.6%	14.9%	13.5%	13.8%	14.2%	14.5%	14.8%
25	13.4%	13.7%	14.0%	14.4%	14.7%	13.3%	13.6%	14.0%	14.3%	14.6%	13.2%	13.5%	13.9%	14.2%	14.5%
26	13.1%	13.4%	13.7%	14.1%	14.4%	13.0%	13.3%	13.7%	14.0%	14.3%	12.9%	13.2%	13.6%	13.9%	14.2%
27	12.8%	13.1%	13.5%	13.8%	14.1%	12.7%	13.0%	13.4%	13.7%	14.0%	12.6%	12.9%	13.3%	13.6%	13.9%
28	13.0%	13.3%	13.6%	14.0%	14.3%	12.9%	13.2%	13.5%	13.9%	14.2%	12.8%	13.1%	13.5%	13.8%	14.1%
29	12.7%	13.0%	13.3%	13.7%	14.0%	12.6%	12.9%	13.2%	13.6%	13.9%	12.5%	12.8%	13.1%	13.5%	13.8%
30	12.4%	12.7%	13.0%	13.4%	13.7%	12.3%	12.6%	12.9%	13.3%	13.6%	12.2%	12.5%	12.8%	13.2%	13.5%
31	12.1%	12.4%	12.7%	13.1%	13.4%	12.0%	12.3%	12.6%	13.0%	13.3%	11.9%	12.2%	12.5%	12.9%	13.2%
32	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%
33	11.7%	12.0%	12.3%	12.6%	12.9%	11.6%	11.9%	12.2%	12.5%	12.8%	11.5%	11.8%	12.1%	12.4%	12.7%
34	11.4%	11.7%	12.0%	12.3%	12.6%	11.3%	11.6%	11.9%	12.2%	12.5%	11.2%	11.5%	11.8%	12.1%	12.4%
35	11.1%	11.4%	11.7%	12.0%	12.4%	11.0%	11.3%	11.6%	11.9%	12.2%	10.9%	11.2%	11.5%	11.8%	12.1%
36	10.8%	11.2%	11.5%	11.8%	12.1%	10.8%	11.1%	11.4%	11.7%	12.0%	10.7%	11.0%	11.3%	11.6%	11.9%
37	10.6%	10.9%	11.2%	11.5%	11.8%	10.5%	10.8%	11.1%	11.4%	11.7%	10.4%	10.7%	11.0%	11.3%	11.6%
38	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%	11.3%
39	10.1%	10.4%	10.7%	11.0%	11.3%	10.0%	10.3%	10.6%	10.9%	11.2%	9.9%	10.2%	10.5%	10.8%	11.1%
40	9.9%	10.2%	10.5%	10.8%	11.0%	9.8%	10.1%	10.4%	10.7%	10.9%	9.7%	10.0%	10.3%	10.5%	10.8%
41	9.9%	10.2%	10.5%	10.8%	11.0%	9.8%	10.1%	10.4%	10.6%	10.9%	9.7%	10.0%	10.3%	10.5%	10.8%
42	10.0%	10.2%	10.5%	10.8%	11.0%	9.9%	10.1%	10.4%	10.7%	10.9%	9.8%	10.0%	10.3%	10.5%	10.8%
43	10.0%	10.3%	10.5%	10.8%	11.1%	9.9%	10.2%	10.4%	10.7%	10.9%	9.8%	10.1%	10.3%	10.6%	10.8%
44	10.1%	10.4%	10.6%	10.9%	11.1%	10.0%	10.3%	10.5%	10.7%	11.0%	9.9%	10.1%	10.4%	10.6%	10.8%
45	10.2%	10.4%	10.7%	10.9%	11.2%	10.1%	10.3%	10.6%	10.8%	11.0%	10.0%	10.2%	10.4%	10.7%	10.9%
46	9.7%	10.0%	10.2%	10.4%	10.7%	9.6%	9.9%	10.1%	10.3%	10.5%	9.5%	9.7%	10.0%	10.2%	10.4%
47	9.3%	9.5%	9.7%	9.9%	10.2%	9.2%	9.4%	9.6%	9.8%	10.0%	9.1%	9.3%	9.5%	9.7%	9.9%
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	8.4%	8.6%	8.8%	9.0%	9.2%	8.3%	8.5%	8.7%	8.9%	9.0%	8.2%	8.4%	8.5%	8.7%	8.9%
50	8.0%	8.2%	8.3%	8.5%	8.7%	7.9%	8.0%	8.2%	8.4%	8.6%	7.7%	7.9%	8.1%	8.3%	8.4%
51	7.6%	7.7%	7.9%	8.1%	8.2%	7.4%	7.6%	7.8%	7.9%	8.1%	7.3%	7.5%	7.6%	7.8%	7.9%
52	7.2%	7.3%	7.5%	7.6%	7.7%	7.0%	7.2%	7.3%	7.5%	7.6%	6.9%	7.0%	7.2%	7.3%	7.5%
53	6.8%	6.9%	7.0%	7.2%	7.3%	6.6%	6.8%	6.9%	7.0%	7.2%	6.5%	6.6%	6.8%	6.9%	7.0%
54	6.4%	6.5%	6.6%	6.7%	6.9%	6.2%	6.4%	6.5%	6.6%	6.7%	6.1%	6.2%	6.3%	6.5%	6.6%
55	6.0%	6.1%	6.2%	6.4%	6.5%	5.9%	6.0%	6.1%	6.2%	6.3%	5.7%	5.8%	6.0%	6.1%	6.2%
56	5.4%	5.5%	5.6%	5.7%	5.8%	5.3%	5.4%	5.5%	5.6%	5.7%	5.1%	5.2%	5.4%	5.5%	5.6%
57	4.8%	4.9%	5.0%	5.1%	5.2%	4.7%	4.8%	4.9%	5.0%	5.1%	4.6%	4.7%	4.7%	4.8%	4.9%
58	4.3%	4.4%	4.4%	4.5%	4.6%	4.1%	4.2%	4.3%	4.4%	4.4%	4.0%	4.1%	4.1%	4.2%	4.3%
59	3.7%	3.8%	3.8%	3.9%	4.0%	3.5%	3.6%	3.7%	3.7%	3.8%	3.4%	3.5%	3.5%	3.6%	3.7%
60	3.1%	3.2%	3.2%	3.3%	3.3%	3.0%	3.0%	3.1%	3.1%	3.2%	2.8%	2.9%	2.9%	3.0%	3.0%
61	2.5%	2.6%	2.6%	2.7%	2.7%	2.4%	2.4%	2.5%	2.5%	2.6%	2.2%	2.3%	2.3%	2.4%	2.4%
62	1.9%	2.0%	2.0%	2.1%	2.1%	1.8%	1.8%	1.9%	1.9%	2.0%	1.6%	1.7%	1.7%	1.8%	1.8%
63	1.3%	1.4%	1.4%	1.5%	1.5%	1.2%	1.2%	1.3%	1.3%	1.4%	1.0%	1.1%	1.1%	1.2%	1.2%
64	0.7%	0.8%	0.8%	0.9%	0.9%	0.6%	0.6%	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)

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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%
Edad actual															
18	0.462	0.487	0.515	0.544	0.577	0.345	0.363	0.383	0.405	0.429	0.228	0.240	0.253	0.268	0.283
19	0.426	0.449	0.474	0.502	0.533	0.317	0.334	0.353	0.373	0.396	0.210	0.221	0.234	0.247	0.261
20	0.391	0.413	0.437	0.463	0.492	0.292	0.308	0.325	0.344	0.365	0.193	0.204	0.215	0.228	0.241
21	0.360	0.380	0.402	0.427	0.453	0.268	0.283	0.299	0.317	0.337	0.177	0.187	0.198	0.210	0.222
22	0.330	0.349	0.370	0.393	0.418	0.246	0.260	0.275	0.292	0.310	0.163	0.172	0.182	0.193	0.205
23	0.273	0.290	0.309	0.329	0.352	0.203	0.216	0.230	0.245	0.261	0.135	0.143	0.152	0.161	0.172
24	0.251	0.267	0.284	0.303	0.324	0.187	0.199	0.211	0.225	0.241	0.124	0.131	0.140	0.149	0.159
25	0.231	0.245	0.262	0.279	0.299	0.172	0.182	0.194	0.207	0.222	0.113	0.121	0.128	0.137	0.146
26	0.212	0.225	0.240	0.257	0.275	0.157	0.167	0.179	0.191	0.204	0.104	0.111	0.118	0.126	0.135
27	0.194	0.207	0.221	0.236	0.253	0.144	0.154	0.164	0.175	0.188	0.095	0.101	0.108	0.116	0.124
28	0.167	0.179	0.192	0.206	0.221	0.124	0.133	0.142	0.153	0.164	0.082	0.088	0.094	0.101	0.108
29	0.153	0.164	0.176	0.189	0.203	0.114	0.122	0.131	0.140	0.151	0.075	0.080	0.086	0.092	0.099
30	0.140	0.150	0.161	0.174	0.187	0.104	0.112	0.120	0.129	0.138	0.069	0.074	0.079	0.085	0.091
31	0.128	0.138	0.148	0.159	0.172	0.095	0.102	0.110	0.118	0.127	0.063	0.067	0.072	0.078	0.084
32	0.117	0.126	0.135	0.146	0.157	0.087	0.093	0.100	0.108	0.116	0.057	0.062	0.066	0.071	0.077
33	0.105	0.113	0.122	0.131	0.142	0.078	0.084	0.090	0.097	0.105	0.051	0.055	0.059	0.064	0.069
34	0.096	0.103	0.111	0.120	0.130	0.071	0.076	0.082	0.089	0.096	0.047	0.050	0.054	0.059	0.063
35	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
36	0.079	0.086	0.093	0.100	0.109	0.059	0.064	0.069	0.074	0.080	0.039	0.042	0.045	0.049	0.053
37	0.072	0.078	0.085	0.092	0.099	0.053	0.058	0.063	0.068	0.073	0.035	0.038	0.041	0.045	0.048
38	0.065	0.071	0.077	0.083	0.090	0.048	0.052	0.057	0.061	0.067	0.032	0.034	0.037	0.040	0.044
39	0.059	0.064	0.070	0.076	0.082	0.044	0.047	0.051	0.056	0.061	0.029	0.031	0.034	0.037	0.040
40	0.054	0.058	0.063	0.069	0.075	0.040	0.043	0.047	0.051	0.055	0.026	0.028	0.031	0.033	0.036
41	0.050	0.054	0.059	0.064	0.070	0.037	0.040	0.043	0.047	0.051	0.024	0.026	0.029	0.031	0.034
42	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
43	0.043	0.046	0.050	0.055	0.060	0.031	0.034	0.037	0.041	0.044	0.021	0.023	0.024	0.027	0.029
44	0.039	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
45	0.036	0.040	0.043	0.048	0.052	0.027	0.029	0.032	0.035	0.038	0.018	0.019	0.021	0.023	0.025
46	0.032	0.035	0.038	0.041	0.045	0.023	0.026	0.028	0.030	0.033	0.015	0.017	0.018	0.020	0.022
47	0.028	0.030	0.033	0.036	0.039	0.020	0.022	0.024	0.026	0.028	0.013	0.015	0.016	0.017	0.019
48	0.024	0.026	0.028	0.030	0.033	0.018	0.019	0.021	0.022	0.024	0.012	0.012	0.014	0.015	0.016
49	0.020	0.022	0.024	0.026	0.028	0.015	0.016	0.018	0.019	0.021	0.010	0.011	0.012	0.012	0.014
50	0.018	0.019	0.020	0.022	0.024	0.013	0.014	0.015	0.016	0.018	0.008	0.009	0.010	0.011	0.011
51	0.015	0.016	0.017	0.019	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	0.015	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	0.010	0.011	0.012	0.013	0.014	0.008	0.008	0.009	0.009	0.010	0.005	0.005	0.006	0.006	0.007
54	0.009	0.009	0.010	0.011	0.011	0.006	0.007	0.007	0.008	0.008	0.004	0.004	0.005	0.005	0.005
55	0.007	0.008	0.008	0.009	0.009	0.005	0.006	0.006	0.006	0.007	0.003	0.004	0.004	0.004	0.004
56	0.006	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	0.003	0.003	0.003	0.001	0.002	0.002	0.002	0.002
59	0.002	0.002	0.002	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	0.001	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 Profuturo puede ser 0.4%, 0.5% ó 0.6%, en este ejercicio se considera 0.6%

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%