

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	10.9%	8.1%	5.2%	2.2%	-0.9%	11.3%	8.6%	5.7%	2.7%	-0.4%	11.7%	9.0%	6.1%	3.2%	0.2%
19	12.2%	9.4%	6.5%	3.5%	0.4%	12.6%	9.9%	7.0%	4.0%	0.9%	13.0%	10.3%	7.5%	4.5%	1.5%
20	13.5%	10.7%	7.8%	4.8%	1.7%	13.9%	11.2%	8.3%	5.3%	2.2%	14.3%	11.6%	8.7%	5.8%	2.8%
21	14.8%	12.0%	9.1%	6.1%	2.9%	15.2%	12.4%	9.6%	6.6%	3.5%	15.6%	12.9%	10.0%	7.1%	4.0%
22	16.1%	13.3%	10.3%	7.3%	4.2%	16.5%	13.7%	10.8%	7.8%	4.7%	16.9%	14.1%	11.3%	8.3%	5.3%
23	10.8%	7.8%	4.7%	1.5%	-1.7%	11.2%	8.2%	5.2%	2.1%	-1.2%	11.6%	8.7%	5.7%	2.6%	-0.6%
24	12.2%	9.2%	6.1%	2.9%	-0.4%	12.6%	9.6%	6.6%	3.4%	0.2%	13.0%	10.1%	7.1%	4.0%	0.8%
25	13.5%	10.5%	7.4%	4.2%	1.0%	13.9%	11.0%	7.9%	4.8%	1.6%	14.3%	11.4%	8.4%	5.3%	2.1%
26	14.8%	11.8%	8.7%	5.5%	2.3%	15.2%	12.3%	9.2%	6.1%	2.9%	15.6%	12.7%	9.7%	6.6%	3.4%
27	16.1%	13.1%	10.0%	6.8%	3.6%	16.5%	13.5%	10.5%	7.4%	4.2%	16.9%	14.0%	11.0%	7.9%	4.7%
28	13.4%	10.4%	7.2%	4.0%	0.7%	13.9%	10.8%	7.7%	4.5%	1.3%	14.3%	11.3%	8.2%	5.1%	1.9%
29	14.7%	11.7%	8.5%	5.3%	2.0%	15.2%	12.1%	9.0%	5.9%	2.6%	15.6%	12.6%	9.6%	6.4%	3.2%
30	16.0%	12.9%	9.8%	6.6%	3.3%	16.4%	13.4%	10.3%	7.1%	3.9%	16.9%	13.9%	10.8%	7.7%	4.5%
31	17.2%	14.1%	11.0%	7.8%	4.6%	17.7%	14.6%	11.5%	8.4%	5.2%	18.1%	15.1%	12.1%	8.9%	5.8%
32	18.3%	15.3%	12.2%	9.0%	5.8%	18.8%	15.8%	12.7%	9.6%	6.4%	19.3%	16.3%	13.2%	10.1%	7.0%
33	18.3%	15.2%	12.1%	8.9%	5.7%	18.8%	15.7%	12.6%	9.5%	6.3%	19.2%	16.2%	13.2%	10.1%	6.9%
34	19.3%	16.3%	13.2%	10.0%	6.8%	19.8%	16.8%	13.7%	10.6%	7.5%	20.3%	17.3%	14.3%	11.2%	8.1%
35	20.3%	17.3%	14.2%	11.1%	7.9%	20.8%	17.8%	14.8%	11.7%	8.5%	21.3%	18.3%	15.3%	12.3%	9.2%
36	21.2%	18.2%	15.2%	12.1%	8.9%	21.7%	18.8%	15.7%	12.6%	9.5%	22.2%	19.3%	16.3%	13.2%	10.2%
37	22.1%	19.1%	16.0%	13.0%	9.8%	22.6%	19.6%	16.6%	13.6%	10.5%	23.1%	20.1%	17.2%	14.2%	11.1%
38	22.5%	19.5%	16.5%	13.4%	10.4%	23.0%	20.0%	17.1%	14.0%	11.0%	23.5%	20.6%	17.6%	14.7%	11.6%
39	23.1%	20.2%	17.2%	14.2%	11.1%	23.6%	20.7%	17.8%	14.8%	11.8%	24.1%	21.3%	18.3%	15.4%	12.4%
40	23.6%	20.7%	17.8%	14.8%	11.8%	24.1%	21.3%	18.4%	15.4%	12.5%	24.7%	21.8%	18.9%	16.0%	13.1%
41	22.7%	19.8%	16.9%	14.0%	11.1%	23.2%	20.4%	17.5%	14.6%	11.7%	23.8%	20.9%	18.1%	15.2%	12.4%
42	21.5%	18.7%	15.9%	13.0%	10.1%	22.1%	19.3%	16.5%	13.6%	10.8%	22.7%	19.9%	17.1%	14.3%	11.5%
43	20.1%	17.3%	14.6%	11.8%	9.0%	20.7%	17.9%	15.2%	12.4%	9.7%	21.3%	18.6%	15.8%	13.1%	10.3%
44	18.5%	15.8%	13.1%	10.4%	7.7%	19.1%	16.4%	13.8%	11.1%	8.4%	19.7%	17.1%	14.4%	11.8%	9.1%
45	16.6%	14.0%	11.4%	8.8%	6.2%	17.3%	14.7%	12.1%	9.5%	6.9%	17.9%	15.3%	12.8%	10.2%	7.6%
46	17.7%	15.3%	12.8%	10.2%	7.8%	18.4%	15.9%	13.4%	11.0%	8.5%	19.0%	16.6%	14.1%	11.7%	9.2%
47	18.7%	16.3%	13.9%	11.5%	9.1%	19.4%	17.0%	14.6%	12.2%	9.9%	20.0%	17.7%	15.3%	12.9%	10.6%
48	19.4%	17.1%	14.8%	12.5%	10.2%	20.0%	17.7%	15.5%	13.2%	10.9%	20.7%	18.4%	16.2%	13.9%	11.7%
49	19.9%	17.7%	15.5%	13.3%	11.2%	20.6%	18.4%	16.2%	14.1%	11.9%	21.2%	19.1%	16.9%	14.8%	12.7%
50	20.1%	18.0%	16.0%	13.9%	11.9%	20.8%	18.8%	16.7%	14.7%	12.7%	21.5%	19.5%	17.4%	15.4%	13.4%
51	20.0%	18.0%	16.1%	14.2%	12.3%	20.7%	18.8%	16.8%	14.9%	13.1%	21.4%	19.5%	17.6%	15.7%	13.8%
52	19.4%	17.6%	15.8%	14.1%	12.3%	20.2%	18.4%	16.6%	14.8%	13.1%	20.9%	19.1%	17.3%	15.6%	13.8%
53	18.2%	16.6%	14.9%	13.3%	11.7%	18.9%	17.3%	15.7%	14.1%	12.5%	19.7%	18.1%	16.5%	14.9%	13.3%
54	16.4%	14.9%	13.5%	12.1%	10.7%	17.2%	15.7%	14.3%	12.9%	11.5%	17.9%	16.5%	15.1%	13.7%	12.3%
55	13.6%	12.4%	11.2%	10.0%	8.9%	14.4%	13.2%	12.0%	10.8%	9.7%	15.2%	14.0%	12.8%	11.6%	10.5%
56	12.9%	11.9%	10.9%	9.9%	9.0%	13.7%	12.7%	11.7%	10.8%	9.8%	14.5%	13.5%	12.5%	11.6%	10.6%
57	11.2%	10.4%	9.7%	8.9%	8.2%	12.0%	11.2%	10.5%	9.7%	9.0%	12.8%	12.1%	11.3%	10.6%	9.8%
58	10.5%	9.9%	9.3%	8.7%	8.1%	11.3%	10.7%	10.1%	9.5%	8.9%	12.1%	11.5%	10.9%	10.3%	9.8%
59	8.5%	8.1%	7.7%	7.3%	6.9%	9.4%	8.9%	8.5%	8.1%	7.7%	10.2%	9.8%	9.4%	9.0%	8.6%
60	8.2%	7.9%	7.6%	7.3%	7.0%	9.1%	8.8%	8.5%	8.2%	7.9%	9.9%	9.6%	9.3%	9.0%	8.7%
61	6.1%	5.9%	5.8%	5.6%	5.4%	6.9%	6.8%	6.6%	6.4%	6.3%	7.8%	7.6%	7.4%	7.3%	7.1%
62	6.5%	6.4%	6.3%	6.2%	6.1%	7.3%	7.2%	7.1%	7.0%	6.9%	8.1%	8.0%	8.0%	7.9%	7.8%
63	3.8%	3.8%	3.8%	3.8%	3.7%	4.7%	4.6%	4.6%	4.6%	4.6%	5.5%	5.5%	5.5%	5.5%	5.4%
64	7.2%	7.2%	7.2%	7.2%	7.2%	8.1%	8.1%	8.1%	8.1%	8.1%	8.9%	8.9%	8.9%	8.9%	8.9%

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 AFP Integra puede ser 0.45%, 0.50% 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	13.4%	13.8%	14.1%	14.4%	14.7%	13.4%	13.7%	14.0%	14.3%	14.7%	13.3%	13.6%	13.9%	14.2%	14.6%
19	13.2%	13.5%	13.8%	14.1%	14.5%	13.1%	13.4%	13.7%	14.1%	14.4%	13.0%	13.3%	13.7%	14.0%	14.3%
20	12.9%	13.2%	13.6%	13.9%	14.2%	12.9%	13.2%	13.5%	13.8%	14.1%	12.8%	13.1%	13.4%	13.7%	14.0%
21	12.7%	13.0%	13.3%	13.6%	14.0%	12.6%	12.9%	13.2%	13.5%	13.9%	12.5%	12.8%	13.1%	13.4%	13.8%
22	12.4%	12.7%	13.0%	13.4%	13.7%	12.3%	12.6%	13.0%	13.3%	13.6%	12.3%	12.6%	12.9%	13.2%	13.5%
23	12.9%	13.3%	13.6%	13.9%	14.3%	12.9%	13.2%	13.5%	13.8%	14.2%	12.8%	13.1%	13.4%	13.7%	14.1%
24	12.7%	13.0%	13.3%	13.6%	14.0%	12.6%	12.9%	13.2%	13.6%	13.9%	12.5%	12.8%	13.1%	13.5%	13.8%
25	12.4%	12.7%	13.0%	13.4%	13.7%	12.3%	12.6%	13.0%	13.3%	13.6%	12.2%	12.5%	12.9%	13.2%	13.5%
26	12.1%	12.4%	12.8%	13.1%	13.4%	12.0%	12.4%	12.7%	13.0%	13.3%	12.0%	12.3%	12.6%	12.9%	13.2%
27	11.9%	12.2%	12.5%	12.8%	13.2%	11.8%	12.1%	12.4%	12.7%	13.1%	11.7%	12.0%	12.3%	12.6%	13.0%
28	12.0%	12.4%	12.7%	13.0%	13.3%	12.0%	12.3%	12.6%	12.9%	13.2%	11.9%	12.2%	12.5%	12.8%	13.1%
29	11.8%	12.1%	12.4%	12.7%	13.1%	11.7%	12.0%	12.3%	12.6%	12.9%	11.6%	11.9%	12.2%	12.5%	12.8%
30	11.5%	11.8%	12.1%	12.4%	12.8%	11.4%	11.7%	12.0%	12.3%	12.7%	11.3%	11.6%	11.9%	12.3%	12.6%
31	11.2%	11.5%	11.9%	12.2%	12.5%	11.1%	11.4%	11.8%	12.1%	12.4%	11.1%	11.4%	11.7%	12.0%	12.3%
32	11.0%	11.3%	11.6%	11.9%	12.2%	10.9%	11.2%	11.5%	11.8%	12.1%	10.8%	11.1%	11.4%	11.7%	12.0%
33	10.8%	11.1%	11.4%	11.8%	12.1%	10.7%	11.0%	11.4%	11.7%	12.0%	10.7%	11.0%	11.3%	11.6%	11.9%
34	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%
35	10.3%	10.6%	10.9%	11.2%	11.5%	10.2%	10.5%	10.8%	11.1%	11.4%	10.2%	10.4%	10.7%	11.0%	11.3%
36	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%
37	9.9%	10.2%	10.4%	10.7%	11.0%	9.8%	10.1%	10.3%	10.6%	10.9%	9.7%	10.0%	10.2%	10.5%	10.8%
38	9.7%	10.0%	10.2%	10.5%	10.8%	9.6%	9.9%	10.1%	10.4%	10.7%	9.5%	9.8%	10.0%	10.3%	10.6%
39	9.5%	9.7%	10.0%	10.3%	10.6%	9.4%	9.6%	9.9%	10.2%	10.5%	9.3%	9.5%	9.8%	10.1%	10.4%
40	9.3%	9.5%	9.8%	10.1%	10.3%	9.2%	9.4%	9.7%	10.0%	10.2%	9.1%	9.3%	9.6%	9.9%	10.1%
41	9.3%	9.6%	9.8%	10.1%	10.4%	9.2%	9.5%	9.7%	10.0%	10.2%	9.1%	9.4%	9.6%	9.9%	10.1%
42	9.4%	9.6%	9.9%	10.1%	10.4%	9.3%	9.5%	9.8%	10.0%	10.3%	9.2%	9.4%	9.7%	9.9%	10.2%
43	9.5%	9.7%	9.9%	10.2%	10.4%	9.3%	9.6%	9.8%	10.1%	10.3%	9.2%	9.5%	9.7%	10.0%	10.2%
44	9.6%	9.8%	10.0%	10.3%	10.5%	9.5%	9.7%	9.9%	10.1%	10.4%	9.3%	9.6%	9.8%	10.0%	10.3%
45	9.7%	9.9%	10.1%	10.4%	10.6%	9.5%	9.8%	10.0%	10.3%	10.5%	9.4%	9.7%	9.9%	10.1%	10.4%
46	9.2%	9.5%	9.7%	9.9%	10.1%	9.1%	9.4%	9.6%	9.8%	10.0%	9.0%	9.2%	9.5%	9.7%	9.9%
47	8.8%	9.1%	9.3%	9.5%	9.7%	8.7%	8.9%	9.2%	9.4%	9.6%	8.6%	8.8%	9.0%	9.2%	9.4%
48	8.5%	8.7%	8.9%	9.1%	9.3%	8.3%	8.5%	8.7%	8.9%	9.1%	8.2%	8.4%	8.6%	8.8%	9.0%
49	8.1%	8.3%	8.4%	8.6%	8.8%	7.9%	8.1%	8.3%	8.5%	8.7%	7.8%	8.0%	8.2%	8.4%	8.6%
50	7.7%	7.9%	8.0%	8.2%	8.4%	7.6%	7.7%	7.9%	8.1%	8.3%	7.4%	7.6%	7.8%	8.0%	8.1%
51	7.3%	7.5%	7.6%	7.8%	8.0%	7.2%	7.4%	7.5%	7.7%	7.8%	7.1%	7.2%	7.4%	7.5%	7.7%
52	7.0%	7.1%	7.3%	7.4%	7.6%	6.8%	7.0%	7.1%	7.3%	7.4%	6.7%	6.9%	7.0%	7.1%	7.3%
53	6.6%	6.8%	6.9%	7.0%	7.2%	6.5%	6.6%	6.8%	6.9%	7.0%	6.4%	6.5%	6.6%	6.8%	6.9%
54	6.3%	6.4%	6.6%	6.7%	6.8%	6.2%	6.3%	6.4%	6.5%	6.6%	6.0%	6.2%	6.3%	6.4%	6.5%
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)

La posible comisión sobre Saldo Promedio de Largo Plazo según AFP Integra puede ser 0.45%, 0.50% 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%
Edad actual															
18	0.428	0.451	0.477	0.505	0.535	0.319	0.336	0.355	0.375	0.398	0.211	0.222	0.235	0.248	0.263
19	0.394	0.416	0.440	0.466	0.494	0.293	0.309	0.327	0.346	0.367	0.194	0.205	0.216	0.229	0.243
20	0.362	0.383	0.405	0.429	0.456	0.270	0.285	0.301	0.319	0.339	0.179	0.188	0.199	0.211	0.224
21	0.333	0.352	0.373	0.396	0.421	0.248	0.262	0.277	0.294	0.313	0.164	0.173	0.183	0.194	0.206
22	0.306	0.323	0.343	0.364	0.388	0.228	0.241	0.255	0.271	0.288	0.151	0.159	0.169	0.179	0.190
23	0.253	0.269	0.287	0.306	0.327	0.188	0.200	0.213	0.227	0.243	0.125	0.132	0.141	0.150	0.160
24	0.233	0.248	0.264	0.282	0.302	0.173	0.184	0.196	0.209	0.224	0.114	0.122	0.129	0.138	0.147
25	0.214	0.228	0.243	0.260	0.278	0.159	0.169	0.180	0.193	0.206	0.105	0.112	0.119	0.127	0.136
26	0.196	0.209	0.223	0.239	0.256	0.146	0.155	0.166	0.177	0.190	0.096	0.103	0.109	0.117	0.125
27	0.180	0.192	0.205	0.220	0.236	0.134	0.143	0.152	0.163	0.175	0.088	0.094	0.100	0.107	0.115
28	0.155	0.166	0.178	0.191	0.206	0.115	0.123	0.132	0.142	0.152	0.076	0.081	0.087	0.093	0.100
29	0.142	0.152	0.164	0.176	0.189	0.106	0.113	0.121	0.130	0.140	0.070	0.075	0.080	0.086	0.092
30	0.130	0.140	0.150	0.162	0.174	0.097	0.104	0.111	0.120	0.129	0.064	0.068	0.073	0.079	0.085
31	0.119	0.128	0.138	0.148	0.160	0.088	0.095	0.102	0.110	0.118	0.058	0.063	0.067	0.072	0.078
32	0.109	0.117	0.126	0.136	0.147	0.081	0.087	0.093	0.101	0.109	0.053	0.057	0.062	0.066	0.071
33	0.098	0.105	0.113	0.123	0.133	0.072	0.078	0.084	0.091	0.098	0.048	0.051	0.055	0.060	0.064
34	0.089	0.096	0.104	0.112	0.121	0.066	0.071	0.077	0.083	0.090	0.044	0.047	0.051	0.055	0.059
35	0.081	0.088	0.095	0.103	0.111	0.060	0.065	0.070	0.076	0.082	0.040	0.043	0.046	0.050	0.054
36	0.074	0.080	0.086	0.094	0.102	0.055	0.059	0.064	0.069	0.075	0.036	0.039	0.042	0.046	0.049
37	0.067	0.073	0.079	0.086	0.093	0.050	0.054	0.058	0.063	0.069	0.033	0.035	0.038	0.042	0.045
38	0.061	0.066	0.071	0.078	0.084	0.045	0.049	0.053	0.057	0.062	0.030	0.032	0.035	0.038	0.041
39	0.055	0.060	0.065	0.071	0.077	0.041	0.044	0.048	0.052	0.057	0.027	0.029	0.032	0.034	0.037
40	0.050	0.054	0.059	0.064	0.070	0.037	0.040	0.044	0.048	0.052	0.024	0.026	0.029	0.031	0.034
41	0.046	0.051	0.055	0.060	0.065	0.034	0.037	0.041	0.044	0.048	0.023	0.025	0.027	0.029	0.032
42	0.043	0.047	0.051	0.056	0.061	0.032	0.035	0.038	0.041	0.045	0.021	0.023	0.025	0.027	0.029
43	0.040	0.044	0.048	0.052	0.057	0.030	0.032	0.035	0.038	0.042	0.019	0.021	0.023	0.025	0.027
44	0.037	0.041	0.044	0.048	0.053	0.028	0.030	0.033	0.036	0.039	0.018	0.020	0.021	0.023	0.026
45	0.034	0.038	0.041	0.045	0.049	0.025	0.028	0.030	0.033	0.036	0.017	0.018	0.020	0.022	0.024
46	0.030	0.033	0.036	0.039	0.043	0.022	0.024	0.026	0.029	0.032	0.015	0.016	0.017	0.019	0.021
47	0.026	0.029	0.031	0.034	0.037	0.019	0.021	0.023	0.025	0.027	0.013	0.014	0.015	0.016	0.018
48	0.023	0.025	0.027	0.029	0.032	0.017	0.018	0.020	0.021	0.023	0.011	0.012	0.013	0.014	0.015
49	0.020	0.021	0.023	0.025	0.027	0.014	0.016	0.017	0.018	0.020	0.009	0.010	0.011	0.012	0.013
50	0.017	0.018	0.020	0.021	0.023	0.012	0.013	0.014	0.016	0.017	0.008	0.009	0.009	0.010	0.011
51	0.014	0.016	0.017	0.018	0.019	0.011	0.011	0.012	0.013	0.014	0.007	0.007	0.008	0.009	0.009
52	0.012	0.013	0.014	0.015	0.016	0.009	0.010	0.010	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	0.006
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 AFP Integra puede ser 0.45%, 0.50% 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%