

Usted es una mujer 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	11.2%	8.4%	5.4%	2.4%	-0.8%	11.6%	8.8%	5.9%	2.9%	-0.3%	12.0%	9.2%	6.4%	3.4%	0.3%
19	12.4%	9.6%	6.7%	3.6%	0.4%	12.8%	10.0%	7.1%	4.1%	1.0%	13.2%	10.5%	7.6%	4.6%	1.5%
20	13.7%	10.8%	7.9%	4.8%	1.6%	14.1%	11.3%	8.4%	5.3%	2.2%	14.5%	11.7%	8.8%	5.9%	2.8%
21	14.9%	12.0%	9.1%	6.0%	2.8%	15.3%	12.5%	9.6%	6.5%	3.4%	15.7%	12.9%	10.0%	7.0%	4.0%
22	16.1%	13.2%	10.2%	7.2%	4.0%	16.5%	13.7%	10.7%	7.7%	4.6%	16.9%	14.1%	11.2%	8.2%	5.1%
23	10.7%	7.7%	4.6%	1.3%	-2.0%	11.2%	8.2%	5.1%	1.9%	-1.4%	11.6%	8.6%	5.6%	2.4%	-0.8%
24	12.0%	9.0%	5.9%	2.6%	-0.7%	12.5%	9.5%	6.4%	3.2%	-0.1%	12.9%	9.9%	6.9%	3.7%	0.5%
25	13.3%	10.3%	7.1%	3.9%	0.6%	13.7%	10.7%	7.7%	4.5%	1.2%	14.2%	11.2%	8.2%	5.0%	1.8%
26	14.5%	11.5%	8.4%	5.2%	1.9%	15.0%	12.0%	8.9%	5.7%	2.5%	15.4%	12.5%	9.4%	6.3%	3.1%
27	15.8%	12.7%	9.6%	6.4%	3.1%	16.2%	13.2%	10.1%	6.9%	3.7%	16.7%	13.7%	10.6%	7.5%	4.3%
28	12.3%	9.1%	5.9%	2.6%	-0.7%	12.7%	9.6%	6.5%	3.2%	-0.1%	13.2%	10.1%	7.0%	3.8%	0.5%
29	13.5%	10.4%	7.2%	3.9%	0.6%	14.0%	10.9%	7.7%	4.5%	1.2%	14.5%	11.4%	8.3%	5.1%	1.8%
30	14.7%	11.6%	8.4%	5.2%	1.9%	15.2%	12.1%	9.0%	5.8%	2.5%	15.7%	12.7%	9.5%	6.4%	3.1%
31	15.9%	12.8%	9.6%	6.4%	3.1%	16.4%	13.3%	10.2%	7.0%	3.7%	16.9%	13.8%	10.7%	7.6%	4.3%
32	17.0%	13.9%	10.8%	7.5%	4.3%	17.5%	14.5%	11.3%	8.1%	4.9%	18.0%	15.0%	11.9%	8.7%	5.5%
33	17.2%	14.1%	11.0%	7.7%	4.5%	17.7%	14.7%	11.5%	8.3%	5.1%	18.2%	15.2%	12.1%	9.0%	5.8%
34	18.3%	15.2%	12.0%	8.8%	5.6%	18.8%	15.7%	12.6%	9.4%	6.2%	19.3%	16.2%	13.2%	10.0%	6.9%
35	19.2%	16.1%	13.0%	9.8%	6.6%	19.7%	16.7%	13.6%	10.5%	7.3%	20.2%	17.2%	14.2%	11.1%	7.9%
36	20.1%	17.0%	13.9%	10.8%	7.6%	20.6%	17.6%	14.5%	11.4%	8.3%	21.1%	18.1%	15.1%	12.0%	8.9%
37	20.9%	17.9%	14.8%	11.7%	8.5%	21.4%	18.4%	15.4%	12.3%	9.2%	21.9%	19.0%	16.0%	12.9%	9.8%
38	21.1%	18.1%	15.1%	12.0%	8.9%	21.7%	18.7%	15.7%	12.6%	9.5%	22.2%	19.2%	16.3%	13.2%	10.2%
39	21.7%	18.8%	15.7%	12.7%	9.7%	22.3%	19.3%	16.3%	13.3%	10.3%	22.8%	19.9%	17.0%	14.0%	11.0%
40	22.2%	19.3%	16.3%	13.3%	10.3%	22.8%	19.9%	16.9%	14.0%	11.0%	23.3%	20.5%	17.5%	14.6%	11.7%
41	21.3%	18.4%	15.4%	12.5%	9.6%	21.8%	19.0%	16.1%	13.2%	10.3%	22.4%	19.6%	16.7%	13.8%	10.9%
42	20.1%	17.3%	14.4%	11.5%	8.7%	20.7%	17.9%	15.1%	12.2%	9.4%	21.3%	18.5%	15.7%	12.9%	10.0%
43	18.4%	15.6%	12.8%	10.0%	7.2%	19.0%	16.2%	13.4%	10.7%	7.9%	19.6%	16.8%	14.1%	11.3%	8.6%
44	16.8%	14.1%	11.4%	8.7%	5.9%	17.4%	14.8%	12.1%	9.3%	6.7%	18.1%	15.4%	12.7%	10.0%	7.4%
45	15.0%	12.4%	9.7%	7.1%	4.5%	15.6%	13.0%	10.4%	7.8%	5.2%	16.3%	13.7%	11.1%	8.5%	6.0%
46	16.2%	13.6%	11.1%	8.6%	6.1%	16.8%	14.3%	11.8%	9.3%	6.8%	17.5%	15.0%	12.5%	10.0%	7.6%
47	17.2%	14.8%	12.4%	9.9%	7.6%	17.8%	15.5%	13.1%	10.7%	8.3%	18.5%	16.1%	13.8%	11.4%	9.0%
48	17.6%	15.3%	13.0%	10.7%	8.4%	18.3%	16.0%	13.7%	11.5%	9.2%	19.0%	16.7%	14.4%	12.2%	9.9%
49	18.2%	16.0%	13.8%	11.7%	9.5%	18.9%	16.7%	14.6%	12.4%	10.3%	19.6%	17.5%	15.3%	13.1%	11.0%
50	18.5%	16.5%	14.4%	12.4%	10.3%	19.3%	17.2%	15.1%	13.1%	11.1%	20.0%	17.9%	15.9%	13.9%	11.8%
51	18.5%	16.6%	14.6%	12.7%	10.8%	19.2%	17.3%	15.4%	13.5%	11.6%	20.0%	18.0%	16.1%	14.2%	12.4%
52	18.1%	16.2%	14.5%	12.7%	10.9%	18.8%	17.0%	15.2%	13.5%	11.7%	19.5%	17.7%	16.0%	14.2%	12.5%
53	16.8%	15.2%	13.6%	12.0%	10.4%	17.6%	16.0%	14.3%	12.7%	11.2%	18.3%	16.7%	15.1%	13.5%	12.0%
54	15.2%	13.7%	12.3%	10.9%	9.5%	15.9%	14.5%	13.1%	11.7%	10.3%	16.7%	15.3%	13.9%	12.5%	11.1%
55	12.6%	11.4%	10.2%	9.0%	7.9%	13.4%	12.2%	11.0%	9.8%	8.7%	14.2%	13.0%	11.8%	10.6%	9.5%
56	12.1%	11.1%	10.1%	9.1%	8.2%	12.9%	11.9%	10.9%	9.9%	9.0%	13.7%	12.7%	11.7%	10.7%	9.8%
57	10.5%	9.8%	9.0%	8.3%	7.5%	11.4%	10.6%	9.8%	9.1%	8.4%	12.2%	11.4%	10.7%	9.9%	9.2%
58	10.0%	9.4%	8.8%	8.2%	7.6%	10.8%	10.2%	9.6%	9.0%	8.5%	11.6%	11.0%	10.4%	9.9%	9.3%
59	8.2%	7.8%	7.4%	7.0%	6.6%	9.0%	8.6%	8.2%	7.8%	7.4%	9.8%	9.4%	9.0%	8.6%	8.2%
60	8.0%	7.7%	7.4%	7.1%	6.8%	8.8%	8.5%	8.2%	7.9%	7.6%	9.6%	9.3%	9.1%	8.8%	8.5%
61	6.0%	5.8%	5.6%	5.5%	5.3%	6.8%	6.6%	6.5%	6.3%	6.2%	7.6%	7.5%	7.3%	7.2%	7.0%
62	6.4%	6.3%	6.2%	6.1%	6.0%	7.2%	7.1%	7.0%	6.9%	6.8%	8.1%	8.0%	7.9%	7.8%	7.7%
63	3.8%	3.8%	3.8%	3.7%	3.7%	4.6%	4.6%	4.6%	4.6%	4.6%	5.5%	5.5%	5.5%	5.4%	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 una mujer 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%	13.7%	14.0%	14.3%	14.7%	13.3%	13.6%	13.9%	14.3%	14.6%	13.2%	13.5%	13.8%	14.2%	14.5%
19	13.1%	13.4%	13.8%	14.1%	14.4%	13.0%	13.4%	13.7%	14.0%	14.3%	13.0%	13.3%	13.6%	13.9%	14.3%
20	12.9%	13.2%	13.5%	13.8%	14.2%	12.8%	13.1%	13.4%	13.8%	14.1%	12.7%	13.0%	13.3%	13.7%	14.0%
21	12.6%	12.9%	13.3%	13.6%	13.9%	12.5%	12.9%	13.2%	13.5%	13.8%	12.5%	12.8%	13.1%	13.4%	13.7%
22	12.4%	12.7%	13.0%	13.3%	13.7%	12.3%	12.6%	12.9%	13.3%	13.6%	12.2%	12.5%	12.8%	13.2%	13.5%
23	12.9%	13.2%	13.6%	13.9%	14.3%	12.8%	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%	12.9%	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%	12.7%	13.0%
28	12.1%	12.5%	12.8%	13.1%	13.5%	12.1%	12.4%	12.7%	13.0%	13.4%	12.0%	12.3%	12.6%	12.9%	13.3%
29	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%
30	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%
31	11.3%	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%
32	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%
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%	11.4%	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%	11.7%	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%	10.3%	10.6%	10.8%	11.1%	9.9%	10.2%	10.5%	10.7%	11.0%	9.8%	10.1%	10.4%	10.6%	10.9%
38	9.8%	10.1%	10.4%	10.7%	10.9%	9.7%	10.0%	10.3%	10.6%	10.8%	9.6%	9.9%	10.2%	10.4%	10.7%
39	9.6%	9.9%	10.1%	10.4%	10.7%	9.5%	9.8%	10.0%	10.3%	10.6%	9.4%	9.7%	9.9%	10.2%	10.5%
40	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%	10.2%
41	9.4%	9.7%	10.0%	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%	9.9%	10.1%	10.3%	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%	9.9%	10.2%	10.4%	10.6%	9.6%	9.8%	10.1%	10.3%	10.5%	9.5%	9.7%	9.9%	10.2%	10.4%
45	9.8%	10.0%	10.3%	10.5%	10.7%	9.7%	9.9%	10.2%	10.4%	10.6%	9.6%	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%	8.9%	9.1%
49	8.2%	8.4%	8.6%	8.8%	8.9%	8.1%	8.3%	8.4%	8.6%	8.8%	8.0%	8.1%	8.3%	8.5%	8.7%
50	7.8%	8.0%	8.2%	8.3%	8.5%	7.7%	7.9%	8.0%	8.2%	8.4%	7.6%	7.7%	7.9%	8.1%	8.2%
51	7.4%	7.6%	7.8%	7.9%	8.1%	7.3%	7.5%	7.6%	7.8%	7.9%	7.2%	7.3%	7.5%	7.7%	7.8%
52	7.1%	7.2%	7.4%	7.5%	7.7%	6.9%	7.1%	7.2%	7.4%	7.5%	6.8%	7.0%	7.1%	7.2%	7.4%
53	6.7%	6.9%	7.0%	7.1%	7.3%	6.6%	6.7%	6.9%	7.0%	7.1%	6.5%	6.6%	6.7%	6.9%	7.0%
54	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%
55	6.1%	6.2%	6.3%	6.4%	6.6%	5.9%	6.1%	6.2%	6.3%	6.4%	5.8%	5.9%	6.0%	6.2%	6.3%
56	5.5%	5.6%	5.7%	5.8%	5.9%	5.3%	5.4%	5.6%	5.7%	5.8%	5.2%	5.3%	5.4%	5.5%	5.6%
57	4.9%	5.0%	5.1%	5.2%	5.3%	4.7%	4.8%	4.9%	5.0%	5.1%	4.6%	4.7%	4.8%	4.9%	5.0%
58	4.3%	4.4%	4.5%	4.5%	4.6%	4.2%	4.2%	4.3%	4.4%	4.5%	4.0%	4.1%	4.2%	4.3%	4.3%
59	3.7%	3.8%	3.9%	3.9%	4.0%	3.6%	3.6%	3.7%	3.8%	3.8%	3.4%	3.5%	3.6%	3.6%	3.7%
60	3.1%	3.2%	3.2%	3.3%	3.4%	3.0%	3.0%	3.1%	3.2%	3.2%	2.8%	2.9%	3.0%	3.0%	3.1%
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 una mujer 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%				
	Rentabilidad del fondo					Rentabilidad del fondo					Rentabilidad del fondo				
	5%	6%	7%	8%	9%	5%	6%	7%	8%	9%	5%	6%	7%	8%	9%
Edad actual															
18	0.395	0.417	0.441	0.467	0.496	0.294	0.310	0.328	0.347	0.368	0.195	0.205	0.217	0.229	0.243
19	0.364	0.384	0.406	0.431	0.458	0.271	0.286	0.302	0.320	0.340	0.179	0.189	0.200	0.212	0.224
20	0.334	0.354	0.374	0.397	0.422	0.249	0.263	0.278	0.295	0.314	0.165	0.174	0.184	0.195	0.207
21	0.307	0.325	0.345	0.366	0.389	0.229	0.242	0.256	0.272	0.289	0.151	0.160	0.169	0.180	0.191
22	0.282	0.299	0.317	0.337	0.359	0.210	0.222	0.236	0.250	0.266	0.139	0.147	0.156	0.165	0.176
23	0.234	0.249	0.266	0.284	0.303	0.174	0.185	0.197	0.210	0.225	0.115	0.122	0.130	0.139	0.148
24	0.215	0.229	0.245	0.261	0.280	0.160	0.170	0.182	0.194	0.207	0.106	0.113	0.120	0.128	0.137
25	0.198	0.211	0.225	0.241	0.258	0.147	0.157	0.167	0.179	0.191	0.097	0.103	0.110	0.118	0.126
26	0.181	0.194	0.207	0.221	0.237	0.135	0.144	0.154	0.164	0.176	0.089	0.095	0.101	0.108	0.116
27	0.166	0.178	0.190	0.204	0.219	0.124	0.132	0.141	0.151	0.162	0.082	0.087	0.093	0.100	0.107
28	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
29	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
30	0.119	0.128	0.138	0.149	0.160	0.089	0.095	0.102	0.110	0.119	0.058	0.063	0.067	0.072	0.078
31	0.109	0.117	0.126	0.136	0.147	0.081	0.087	0.094	0.101	0.109	0.053	0.057	0.062	0.066	0.072
32	0.100	0.107	0.116	0.125	0.135	0.074	0.080	0.086	0.093	0.100	0.049	0.052	0.056	0.061	0.066
33	0.090	0.097	0.105	0.113	0.123	0.067	0.072	0.078	0.084	0.091	0.044	0.047	0.051	0.055	0.060
34	0.082	0.089	0.096	0.104	0.112	0.061	0.066	0.071	0.077	0.083	0.040	0.043	0.047	0.050	0.055
35	0.075	0.081	0.088	0.095	0.103	0.056	0.060	0.065	0.070	0.076	0.037	0.039	0.043	0.046	0.050
36	0.068	0.074	0.080	0.087	0.094	0.051	0.055	0.059	0.064	0.070	0.033	0.036	0.039	0.042	0.046
37	0.062	0.067	0.073	0.079	0.086	0.046	0.050	0.054	0.059	0.064	0.030	0.033	0.035	0.038	0.042
38	0.056	0.061	0.066	0.072	0.078	0.041	0.045	0.049	0.053	0.058	0.027	0.030	0.032	0.035	0.038
39	0.051	0.055	0.060	0.066	0.071	0.038	0.041	0.044	0.048	0.053	0.025	0.027	0.029	0.032	0.035
40	0.046	0.050	0.055	0.060	0.065	0.034	0.037	0.040	0.044	0.048	0.022	0.024	0.027	0.029	0.031
41	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
42	0.040	0.043	0.047	0.052	0.057	0.030	0.032	0.035	0.038	0.042	0.019	0.021	0.023	0.025	0.027
43	0.037	0.040	0.044	0.048	0.052	0.027	0.030	0.032	0.035	0.039	0.018	0.019	0.021	0.023	0.025
44	0.034	0.037	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
45	0.032	0.035	0.038	0.042	0.046	0.023	0.026	0.028	0.031	0.034	0.015	0.017	0.018	0.020	0.022
46	0.028	0.030	0.033	0.036	0.040	0.021	0.022	0.024	0.027	0.029	0.013	0.015	0.016	0.017	0.019
47	0.024	0.026	0.029	0.031	0.034	0.018	0.019	0.021	0.023	0.025	0.012	0.013	0.014	0.015	0.016
48	0.021	0.023	0.025	0.027	0.029	0.015	0.017	0.018	0.020	0.021	0.010	0.011	0.012	0.013	0.014
49	0.018	0.020	0.021	0.023	0.025	0.013	0.014	0.016	0.017	0.018	0.009	0.009	0.010	0.011	0.012
50	0.016	0.017	0.018	0.020	0.021	0.011	0.012	0.013	0.014	0.016	0.007	0.008	0.009	0.009	0.010
51	0.013	0.014	0.015	0.017	0.018	0.010	0.011	0.011	0.012	0.013	0.006	0.007	0.007	0.008	0.009
52	0.011	0.012	0.013	0.014	0.015	0.008	0.009	0.010	0.010	0.011	0.005	0.006	0.006	0.007	0.007
53	0.010	0.010	0.011	0.012	0.013	0.007	0.007	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	0.006	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	0.002	0.003	0.003	0.003	0.003
57	0.004	0.004	0.004	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	0.001	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 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%