

INSTITUTO DE SEGURIDAD Y SERVICIOS SOCIALES DE LOS TRABAJADORES DEL ESTADO

ACUERDO 45.1355.2016 de la Junta Directiva por el que se aprueba el Programa de Financiamiento 2017 del Fondo de la Vivienda del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado.

Al margen un logotipo, que dice: Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado.- Secretaría General.- Prosecretaría de la Junta Directiva.- SG/PJD/0561/2016.

LIC. JOSÉ REYES BAEZA TERRAZAS

Director General del Instituto de Seguridad y
Servicios Sociales de los Trabajadores del Estado
Presente

En sesión celebrada por la Junta Directiva el día 8 de septiembre de 2016, al tratarse lo relativo a la aprobación del Programa de Financiamiento 2017 del Fondo de la Vivienda del ISSSTE, se tomó el siguiente:

ACUERDO 45.1355.2016.- “La Junta Directiva, con fundamento en los artículos 214 fracción XVI, inciso a) de la Ley del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado y 14 fracción XVII, inciso a) del Estatuto Orgánico, por unanimidad, Programa de Financiamiento 2017 del Fondo de la Vivienda, previamente autorizado por la Comisión Ejecutiva del FOVISSSTE mediante acuerdo 6267.885.2016, conforme a lo siguiente:

El Programa de Crédito 2017, en su escenario básico, prevé el otorgamiento de 112,366 préstamos, de los cuales 39,000 serán destinados al esquema de “Crédito Tradicional 1er crédito” (34.7%), 4,116 serán destinados al esquema de “Crédito Tradicional 2do crédito” (3.7%), 7,000 con cargo al esquema de “Crédito con Subsidio” (6.2%), 1,500 con cargo al esquema de “Crédito a Pensionados” (1.3%), 1,500 con cargo al esquema de “Crédito FOVISSSTE-INFONAVIT Conyugal” (1.3%), 500 con cargo al esquema de “Crédito FOVISSSTE-INFONAVIT Individual” (0.4%), 3,325 con cargo al esquema de “Crédito Alia2Plus 1er crédito” (3.0%), 175 con cargo al esquema de “Crédito Alia2Plus 2do crédito” (0.2%), 230 con cargo al esquema de “Crédito Respaldar 1er crédito” (0.2%), 20 con cargo al esquema de “Crédito Respaldar 2° crédito” (0.0%), 45,000 del esquema de “Respaldar-M” (40.0%), 1,900 del esquema de FOVISSSTE en pesos 1er crédito (1.7%), 100 del esquema de FOVISSSTE en pesos 2do crédito (0.1%), 7,600 del esquema FOVISSSTE en pesos Pagos Crecientes 1er crédito (6.8%), y 400 del esquema FOVISSSTE en pesos Pagos Crecientes 2do crédito (0.4%).

Este programa requiere una inversión de \$37,560 millones (TREINTA Y SIETE MIL QUINIENTOS SESENTA MILLONES DE PESOS) que serán financiados con las aportaciones de la subcuenta de vivienda del SAR, la recuperación de créditos, productos financieros, emisiones en los mercados de capital (bursatilización de la cartera), fondeo con líneas de almacenamiento, así como la cesión de derechos fiduciarios, como se aprecia en el siguiente cuadro.

INGRESOS 2017 Cifras en miles de pesos

CONCEPTO	IMPORTE (miles de pesos)
DISPONIBILIDAD INICIAL	7,455,042
INGRESOS	
APORTACIONES 5% NETA	11,606,744
RECUPERACIÓN DE CRÉDITOS HIPOTECARIOS NETA	8,801,256
OTROS INGRESOS	1,900,000
SUMAN LOS INGRESOS NETOS	22,308,000
FINANCIAMIENTO EXTERNO	
BURSATILIZACIÓN DE CARTERA	10,000,000
LÍNEAS DE ALMACENAMIENTO/CESIÓN DERECHOS FIDUCIARIOS	12,000,000
SUMA FINANCIAMIENTO EXTERNO	22,000,000
TOTAL PROGRAMA DE FINANCIAMIENTO	51,763,042

En suma se estima obtener recursos financieros por \$51,763 millones, de los cuales se destinarán a los siguientes conceptos:

CONCEPTO	IMPORTE (Miles de pesos)
CRÉDITOS HIPOTECARIOS	37,560,556
DEVOLUCIÓN DE DEPÓSITOS 5%	9,719,135
OTRAS EROGACIONES	1,938,521
GASTOS DE ADMINISTRACIÓN	1,000,000
INVERSIÓN FÍSICA	25,000
DISPONIBILIDAD FINAL	1,519,830
TOTAL DE RECURSOS FINANCIEROS	51,763,042

PROGRAMA DE CRÉDITOS POR PRODUCTO

ESQUEMA	NÚMERO DE CRÉDITOS	IMPORTE (PESOS)
TRADICIONAL 1 ^{er} CRÉDITO	39,000	28,070,656,200
TRADICIONAL 2° CRÉDITO ²	4,116	2,675,400,000
CON SUBSIDIO	7,000	3,465,000,000
PENSIONADOS	1,500	639,000,000
FOVISSSTE-INFONAVIT CONYUGAL	1,500	895,500,000
FOVISSSTE-INFONAVIT INDIVIDUAL	500	298,500,000
ALIA2 PLUS 1 ^{er} CRÉDITO	3,325	1,157,100,000
ALIA2 PLUS 2° CRÉDITO ²	175	60,900,000
RESPALDA2 1 ^{er} CRÉDITO	230	6,698,050
RESPALDA2 2° CRÉDITO ²	20	582,439
RESPALDADO2 M ¹	45,000	0
FOVISSSTE EN PESOS 1 ^{er} CRÉDITO	1,900	55,331,707
FOVISSSTE EN PESOS 2° CRÉDITO ²	100	2,912,195
FOVISSSTE EN PESOS PAGOS CRECIENTES 1 ^{er} CRÉDITO	7,600	221,326,829
FOVISSSTE EN PESOS PAGOS CRECIENTES 2° CRÉDITO ²	400	11,648,780
TOTAL	112,366	37,560,556,200

¹ FOVISSSTE no aporta recursos en este producto.

² Segundo crédito sujeto a la aprobación de las reglas de operación por parte de la Comisión Ejecutiva y la Junta Directiva, y posterior publicación en el Diario Oficial de la Federación.

“CRÉDITO TRADICIONAL”, “CONYUGAL FOVISSSTE-INFONAVIT”, “FOVISSSTE INFONAVIT INDIVIDUAL”, “ALIA2Plus” y “CRÉDITO CON SUBSIDIO”

Rango en SMGMVDF		Tasa de Interés	TRADICIONAL		CONYUGAL FOVISSSTE-INFONAVIT	ALIA2+
			Adquisición, Construcción y Redención de pasivos hipotecarios	Ampliación y Reparación o Mejoramiento	Adquisición	Adquisición y Redención de pasivos hipotecarios
Igual o Mayor a:	Menor a:		Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF
1.00	1.05	4.0%	70.6768	23.5589	70.6768	18.6405
1.05	1.10	4.0%	74.2106	24.7369	74.2106	19.5725
1.10	1.15	4.0%	77.7444	25.9148	77.7444	20.5045
1.15	1.20	4.0%	81.2783	27.0928	81.2783	21.4366
1.20	1.25	4.0%	84.8121	28.2707	84.8121	22.3686
1.25	1.30	4.0%	88.3459	29.4486	88.3459	23.3006
1.30	1.35	4.0%	91.8798	30.6266	91.8798	24.2326
1.35	1.40	4.0%	95.4136	31.8045	95.4136	25.1646
1.40	1.45	4.0%	98.9475	32.9825	98.9475	26.0967
1.45	1.50	4.0%	102.4813	34.1604	102.4813	27.0287
1.50	1.55	4.0%	106.0151	35.3384	106.0151	27.9607
1.55	1.60	4.0%	109.5490	36.5163	109.5490	28.8927
1.60	1.65	4.0%	113.0828	37.6943	113.0828	29.8248
1.65	1.70	4.0%	116.6166	38.8722	116.6166	30.7568
1.70	1.75	4.0%	120.1505	40.0502	120.1505	31.6888
1.75	1.80	4.0%	123.6843	41.2281	123.6843	32.6208
1.80	1.85	4.0%	127.2182	42.4061	127.2182	33.5529
1.85	1.90	4.0%	130.7520	43.5840	130.7520	34.4849
1.90	1.95	4.0%	134.2858	44.7619	134.2858	35.4169
1.95	2.00	4.0%	137.8197	45.9399	137.8197	36.3489
2.00	2.05	4.0%	141.3535	47.1178	141.3535	37.2810
2.05	2.10	4.0%	144.8873	48.2958	144.8873	38.2130
2.10	2.15	4.0%	148.4212	49.4737	148.4212	39.1450
2.15	2.20	4.0%	151.9550	50.6517	151.9550	40.0770
2.20	2.25	4.0%	155.4889	51.8296	155.4889	41.0091
2.25	2.30	4.0%	159.0227	53.0076	159.0227	41.9411
2.30	2.35	4.0%	162.5565	54.1855	162.5565	42.8731
2.35	2.40	4.0%	166.0904	55.3635	166.0904	43.8051
2.40	2.45	4.0%	169.6242	56.5414	169.6242	44.7372
2.45	2.50	4.0%	173.1580	57.7193	173.1580	45.4846
2.50	2.55	4.0%	176.6919	58.8973	176.6919	45.4903
2.55	2.60	4.0%	177.2257	59.0752	177.2257	45.6870
2.60	2.65	4.5%	177.2260	59.0753	177.2260	45.8044
2.65	2.70	4.5%	177.5000	59.1667	177.5000	46.6853
2.70	2.75	4.5%	180.5000	60.1667	180.5000	47.5661
2.75	2.80	4.5%	184.0000	61.3333	184.0000	48.4470
2.80	2.85	4.5%	187.0302	62.3434	187.0302	49.3279
2.85	2.90	4.5%	190.3700	63.4567	190.3700	50.2087
2.90	2.95	4.5%	193.7098	64.5699	193.7098	51.0896
2.95	3.00	4.5%	197.0497	65.6832	197.0497	51.9704
3.00	3.05	4.5%	200.3895	66.7965	200.3895	52.8513
3.05	3.10	4.5%	203.7293	67.9098	203.7293	53.7321
3.10	3.15	4.5%	207.0691	69.0230	207.0691	54.6130

Rango en SMGMVDF		Tasa de Interés	TRADICIONAL		CONYUGAL FOVISSTE-INFONAVIT	ALIA2+
			Adquisición, Construcción y Redención de pasivos hipotecarios	Ampliación y Reparación o Mejoramiento	Adquisición	Adquisición y Redención de pasivos hipotecarios
Igual o Mayor a:	Menor a:		Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF
3.15	3.20	4.5%	210.4090	70.1363	210.4090	55.4938
3.20	3.25	4.5%	213.7488	71.2496	213.7488	56.3747
3.25	3.30	4.5%	217.0886	72.3629	217.0886	56.5171
3.30	3.35	4.5%	218.0000	72.6667	218.0000	56.8441
3.35	3.40	4.5%	218.1000	72.7000	218.1000	56.9864
3.40	3.45	5.0%	218.2000	72.7333	218.2000	57.0652
3.45	3.50	5.0%	218.8000	72.9333	218.8000	57.5297
3.50	3.55	5.0%	222.0000	74.0000	222.0000	58.3634
3.55	3.60	5.0%	224.4506	74.8169	224.4506	58.5510
3.60	3.65	5.0%	227.6119	75.8706	227.6119	58.7386
3.65	3.70	5.0%	228.5000	76.1667	228.5000	58.7601
3.70	3.75	5.0%	228.9000	76.3000	228.9000	58.9292
3.75	3.80	5.5%	228.9500	76.3167	228.9500	59.2778
3.80	3.85	5.5%	229.6000	76.5333	229.6000	60.0682
3.85	3.90	5.5%	230.7498	76.9166	230.7498	60.8586
3.90	3.95	5.5%	233.7466	77.9155	233.7466	61.6490
3.95	4.00	5.5%	236.7433	78.9144	236.7433	61.8855
4.00	4.05	5.5%	239.7401	79.9134	239.7401	62.3066
4.05	4.10	5.5%	239.8368	79.9456	239.8368	62.5431
4.10	4.15	5.5%	240.1000	80.0333	240.1000	62.5684
4.15	4.20	6.0%	240.1500	80.0500	240.1500	62.6471
4.20	4.25	6.0%	240.5000	80.1667	240.5000	63.0282
4.25	4.30	6.0%	245.6000	81.8667	245.6000	63.7786
4.30	4.35	6.0%	246.1000	82.0333	246.1000	64.5289
4.35	4.40	6.0%	247.5111	82.5037	247.5111	65.2792
4.40	4.45	6.0%	250.3560	83.4520	250.3560	66.0296
4.45	4.50	6.0%	253.2010	84.4003	253.2010	66.7799
4.50	4.55	6.0%	256.0459	85.3486	256.0459	67.5303
4.55	4.60	6.0%	258.8909	86.2970	258.8909	68.2806
4.60	4.65	6.0%	261.7358	87.2453	261.7358	69.0309
4.65	4.70	6.0%	264.5808	88.1936	264.5808	69.7813
4.70	4.75	6.0%	267.4257	89.1419	267.4257	70.5316
4.75	4.80	6.0%	270.2707	90.0902	270.2707	71.2819
4.80	4.85	6.0%	273.1157	91.0386	273.1157	72.0323
4.85	4.90	6.0%	275.9606	91.9869	275.9606	72.7826
4.90	4.95	6.0%	278.8056	92.9352	278.8056	73.5329
4.95	5.00	6.0%	281.6505	93.8835	281.6505	74.2833
5.00	5.05	6.0%	284.4955	94.8318	284.4955	75.0336
5.05	5.10	6.0%	287.3404	95.7706	287.3404	75.7840
5.10	5.15	6.0%	290.1854	96.7188	290.1854	76.5343
5.15	5.20	6.0%	293.0303	97.6670	293.0303	77.2846
5.20	5.25	6.0%	295.8753	98.6152	295.8753	78.0350
5.25	5.30	6.0%	298.7202	99.5635	298.7202	78.7853
5.30	5.35	6.0%	301.5652	100.5117	301.5652	79.5356
5.35	5.40	6.0%	304.4102	101.4599	304.4102	80.2860

Rango en SMGMVDF		Tasa de Interés	TRADICIONAL		CONYUGAL FOVISSTE-INFONAVIT	ALIA2+
			Adquisición, Construcción y Redención de pasivos hipotecarios	Ampliación y Reparación o Mejoramiento	Adquisición	Adquisición y Redención de pasivos hipotecarios
Igual o Mayor a:	Menor a:		Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF
5.40	5.45	6.0%	307.2551	102.4081	307.2551	81.0363
5.45	5.50	6.0%	310.1001	103.3564	310.1001	81.7866
5.50	5.55	6.0%	312.9450	104.3046	312.9450	82.5370
5.55	5.60	6.0%	315.7900	105.2528	315.7900	83.2873
5.60	5.65	6.0%	318.6349	106.2010	318.6349	84.0376
5.65	5.70	6.0%	321.4799	107.1492	321.4799	84.7880
5.70	5.75	6.0%	324.3248	108.0975	324.3248	85.5383
5.75	5.80	6.0%	327.1698	109.0457	327.1698	86.2887
5.80	5.85	6.0%	330.0148	109.9939	330.0148	87.0390
5.85	5.90	6.0%	332.8597	110.9421	332.8597	87.7893
5.90	5.95	6.0%	335.7047	111.8904	335.7047	88.5397
5.95	6.00	6.0%	338.5496	112.8386	338.5496	89.2900
6.00	6.05	6.0%	341.3946	113.7868	341.3946	90.0403
6.05	6.10	6.0%	344.2395	114.7350	344.2395	90.7907
6.10	6.15	6.0%	347.0845	115.6833	347.0845	91.5410
6.15	6.20	6.0%	349.9294	116.6315	349.9294	92.2913
6.20	6.25	6.0%	352.7744	117.5797	352.7744	93.0417
6.25	6.30	6.0%	355.6193	118.5279	355.6193	93.7920
6.30	6.35	6.0%	358.4643	119.4762	358.4643	94.5424
6.35	6.40	6.0%	361.3093	120.4244	361.3093	95.2927
6.40	6.45	6.0%	364.1542	121.3726	364.1542	96.0430
6.45	6.50	6.0%	366.9992	122.3208	366.9992	96.7934
6.50	6.55	6.0%	369.8441	123.2690	369.8441	97.5437
6.55	6.60	6.0%	372.6891	124.2173	372.6891	98.2940
6.60	6.65	6.0%	375.5340	125.1655	375.5340	99.0444
6.65	6.70	6.0%	378.3790	126.1137	378.3790	99.7947
6.70	6.75	6.0%	381.2239	127.0619	381.2239	100.5450
6.75	6.80	6.0%	384.0689	128.0102	384.0689	101.2954
6.80	6.85	6.0%	386.9138	128.9584	386.9138	102.0457
6.85	6.90	6.0%	389.7588	129.9066	389.7588	102.7961
6.90	6.95	6.0%	392.6038	130.8548	392.6038	103.5464
6.95	7.00	6.0%	395.4487	131.8031	395.4487	104.2967
7.00	7.05	6.0%	396.0000	131.9868	396.0000	105.0471
7.05	7.10	6.0%	396.5000	132.1535	396.5000	105.7974
7.10	7.15	6.0%	396.6000	132.1868	396.6000	106.5477
7.15	7.20	6.0%	397.0000	132.3201	397.0000	107.2981
7.20	7.25	6.0%	397.6789	132.5464	397.6789	108.0484
7.25	7.30	6.0%	400.4406	133.4669	400.4406	108.7987
7.30	7.35	6.0%	403.2023	134.3873	403.2023	109.5491
7.35	7.40	6.0%	405.9639	135.3078	405.9639	110.2994
7.40	7.45	6.0%	408.7256	136.2282	408.7256	111.0498
7.45	7.50	6.0%	411.4872	137.1487	411.4872	111.8001
7.50	7.55	6.0%	414.2489	138.0692	414.2489	112.5504
7.55	7.60	6.0%	417.0106	138.9896	417.0106	113.3008
7.60	7.65	6.0%	419.7722	139.9101	419.7722	114.0511

Rango en SMGMVDF		Tasa de Interés	TRADICIONAL		CONYUGAL FOVISSTE-INFONAVIT	ALIA2+
			Adquisición, Construcción y Redención de pasivos hipotecarios	Ampliación y Reparación o Mejoramiento	Adquisición	Adquisición y Redención de pasivos hipotecarios
Igual o Mayor a:	Menor a:		Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF	Monto Máximo en SMGMVDF
7.65	7.70	6.0%	422.5339	140.8305	422.5339	114.8014
7.70	7.75	6.0%	425.2955	141.7510	425.2955	115.5518
7.75	7.80	6.0%	428.0572	142.6715	428.0572	116.3021
7.80	7.85	6.0%	430.8189	143.5919	430.8189	117.0524
7.85	7.90	6.0%	433.5805	144.5124	433.5805	117.8028
7.90	7.95	6.0%	436.3422	145.4328	436.3422	118.5531
7.95	8.00	6.0%	439.1038	146.3533	439.1038	119.3034
8.00	8.05	6.0%	441.8655	147.2738	441.8655	120.0538
8.05	8.10	6.0%	441.8655	147.2738	441.8655	120.0538
8.10	8.15	6.0%	441.8655	147.2738	441.8655	120.0538
8.15	8.20	6.0%	441.8655	147.2738	441.8655	120.0538
8.20	8.25	6.0%	441.8655	147.2738	441.8655	120.0538
8.25	8.30	6.0%	441.8655	147.2738	441.8655	120.0538
8.30	8.35	6.0%	441.8655	147.2738	441.8655	120.0538
8.35	8.40	6.0%	441.8655	147.2738	441.8655	120.0538
8.40	8.45	6.0%	441.8655	147.2738	441.8655	120.0538
8.45	8.50	6.0%	441.8655	147.2738	441.8655	120.0538
8.50	8.55	6.0%	441.8655	147.2738	441.8655	120.0538
8.55	8.60	6.0%	441.8655	147.2738	441.8655	120.0538
8.60	8.65	6.0%	441.8655	147.2738	441.8655	120.0538
8.65	8.70	6.0%	441.8655	147.2738	441.8655	120.0538
8.70	8.75	6.0%	441.8655	147.2738	441.8655	120.0538
8.75	8.80	6.0%	441.8655	147.2738	441.8655	120.0538
8.80	8.85	6.0%	441.8655	147.2738	441.8655	120.0538
8.85	8.90	6.0%	441.8655	147.2738	441.8655	120.0538
8.90	8.95	6.0%	441.8655	147.2738	441.8655	120.0538
8.95	9.00	6.0%	441.8655	147.2738	441.8655	120.0538
9.00	9.05	6.0%	441.8655	147.2738	441.8655	120.0538
9.05	9.10	6.0%	441.8655	147.2738	441.8655	120.0538
9.10	9.15	6.0%	441.8655	147.2738	441.8655	120.0538
9.15	9.20	6.0%	441.8655	147.2738	441.8655	120.0538
9.20	9.25	6.0%	441.8655	147.2738	441.8655	120.0538
9.25	9.30	6.0%	441.8655	147.2738	441.8655	120.0538
9.30	9.35	6.0%	441.8655	147.2738	441.8655	120.0538
9.35	9.40	6.0%	441.8655	147.2738	441.8655	120.0538
9.40	9.45	6.0%	441.8655	147.2738	441.8655	120.0538
9.45	9.50	6.0%	441.8655	147.2738	441.8655	120.0538
9.50	9.55	6.0%	441.8655	147.2738	441.8655	120.0538
9.55	9.60	6.0%	441.8655	147.2738	441.8655	120.0538
9.60	9.65	6.0%	441.8655	147.2738	441.8655	120.0538
9.65	9.70	6.0%	441.8655	147.2738	441.8655	120.0538
9.70	9.75	6.0%	441.8655	147.2738	441.8655	120.0538
9.75	9.80	6.0%	441.8655	147.2738	441.8655	120.0538
9.80	9.85	6.0%	441.8655	147.2738	441.8655	120.0538
9.85	9.90	6.0%	441.8655	147.2738	441.8655	120.0538
9.90	9.95	6.0%	441.8655	147.2738	441.8655	120.0538
9.95	10.00	6.0%	441.8655	147.2738	441.8655	120.0538

“CREDITOS PENSIONA2”

Rango en SMMGVDF			PENSIONA2: Adquisición					
Edad Pensionado:			47	48	49	50	51	52
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en SMGMVDF					
1.0	1.1	4.0%	31.2746	31.2746	31.2746	31.2746	31.2746	31.2746
1.1	1.2	4.0%	34.1102	34.1102	34.1102	34.1102	34.1102	34.1102
1.2	1.3	4.0%	36.9458	36.9458	36.9458	36.9458	36.9458	36.9458
1.3	1.4	4.0%	39.7813	39.7813	39.7813	39.7813	39.7813	39.7813
1.4	1.5	4.0%	42.6169	42.6169	42.6169	42.6169	42.6169	42.6169
1.5	1.6	4.0%	45.4525	45.4525	45.4525	45.4525	45.4525	45.4525
1.6	1.7	4.0%	48.2880	48.2880	48.2880	48.2880	48.2880	48.2880
1.7	1.8	4.0%	51.1236	51.1236	51.1236	51.1236	51.1236	51.1236
1.8	1.9	4.0%	53.9592	53.9592	53.9592	53.9592	53.9592	53.9592
1.9	2.0	4.0%	56.7947	56.7947	56.7947	56.7947	56.7947	56.7947
2.0	2.1	4.0%	59.6303	59.6303	59.6303	59.6303	59.6303	59.6303
2.1	2.2	4.0%	62.4659	62.4659	62.4659	62.4659	62.4659	62.4659
2.2	2.3	4.0%	65.3014	65.3014	65.3014	65.3014	65.3014	65.3014
2.3	2.4	4.0%	68.1370	68.1370	68.1370	68.1370	68.1370	68.1370
2.4	2.5	4.0%	70.9726	70.9726	70.9726	70.9726	70.9726	70.9726
2.5	2.6	5.0%	73.8081	73.8081	73.8081	73.8081	73.8081	73.8081
2.6	2.7	5.0%	76.2475	76.2475	76.2475	76.2475	76.2475	76.2475
2.7	2.8	5.0%	78.6870	78.6870	78.6870	78.6870	78.6870	78.6870
2.8	2.9	5.0%	81.1264	81.1264	81.1264	81.1264	81.1264	81.1264
2.9	3.0	5.0%	83.5658	83.5658	83.5658	83.5658	83.5658	83.5658
3.0	3.1	5.0%	86.0052	86.0052	86.0052	86.0052	86.0052	86.0052
3.1	3.2	5.0%	88.4447	88.4447	88.4447	88.4447	88.4447	88.4447
3.2	3.3	5.0%	90.8841	90.8841	90.8841	90.8841	90.8841	90.8841
3.3	3.4	5.0%	93.3235	93.3235	93.3235	93.3235	93.3235	93.3235
3.4	3.5	5.0%	95.7629	95.7629	95.7629	95.7629	95.7629	95.7629
3.5	3.6	6.0%	98.2023	98.2023	98.2023	98.2023	98.2023	98.2023
3.6	3.7	6.0%	100.8294	100.8294	100.8294	100.8294	100.8294	100.8294
3.7	3.8	6.0%	103.4565	103.4565	103.4565	103.4565	103.4565	103.4565
3.8	3.9	6.0%	106.0835	106.0835	106.0835	106.0835	106.0835	106.0835
3.9	4.0	6.0%	108.7106	108.7106	108.7106	108.7106	108.7106	108.7106
4.0	4.1	6.0%	111.3377	111.3377	111.3377	111.3377	111.3377	111.3377
4.1	4.2	6.0%	114.0898	114.0898	114.0898	114.0898	114.0898	114.0898
4.2	4.3	6.0%	116.8420	116.8420	116.8420	116.8420	116.8420	116.8420
4.3	4.4	6.0%	119.5942	119.5942	119.5942	119.5942	119.5942	119.5942
4.4	4.5	6.0%	122.3463	122.3463	122.3463	122.3463	122.3463	122.3463
4.5	4.6	6.0%	125.0985	125.0985	125.0985	125.0985	125.0985	125.0985
4.6	4.7	6.0%	127.8507	127.8507	127.8507	127.8507	127.8507	127.8507
4.7	4.8	6.0%	130.6028	130.6028	130.6028	130.6028	130.6028	130.6028
4.8	4.9	6.0%	133.3550	133.3550	133.3550	133.3550	133.3550	133.3550
4.9	5.0	6.0%	136.1072	136.1072	136.1072	136.1072	136.1072	136.1072

5.0	5.1	6.0%	138.8594	138.8594	138.8594	138.8594	138.8594	138.8594
5.1	5.2	6.0%	141.5490	141.5490	141.5490	141.5490	141.5490	141.5490
5.2	5.3	6.0%	144.2386	144.2386	144.2386	144.2386	144.2386	144.2386
5.3	5.4	6.0%	146.9282	146.9282	146.9282	146.9282	146.9282	146.9282
5.4	5.5	6.0%	149.6178	149.6178	149.6178	149.6178	149.6178	149.6178
5.5	5.6	6.0%	152.3074	152.3074	152.3074	152.3074	152.3074	152.3074
5.6	5.7	6.0%	154.9971	154.9971	154.9971	154.9971	154.9971	154.9971
5.7	5.8	6.0%	157.6867	157.6867	157.6867	157.6867	157.6867	157.6867
5.8	5.9	6.0%	160.3763	160.3763	160.3763	160.3763	160.3763	160.3763
5.9	6.0	6.0%	163.0659	163.0659	163.0659	163.0659	163.0659	163.0659
6.0	6.1	6.0%	165.7555	165.7555	165.7555	165.7555	165.7555	165.7555
6.1	6.2	6.0%	168.4452	168.4452	168.4452	168.4452	168.4452	168.4452
6.2	6.3	6.0%	171.1348	171.1348	171.1348	171.1348	171.1348	171.1348
6.3	6.4	6.0%	173.8244	173.8244	173.8244	173.8244	173.8244	173.8244
6.4	6.5	6.0%	176.5140	176.5140	176.5140	176.5140	176.5140	176.5140
6.5	6.6	6.0%	179.2036	179.2036	179.2036	179.2036	179.2036	179.2036
6.6	6.7	6.0%	181.8932	181.8932	181.8932	181.8932	181.8932	181.8932
6.7	6.8	6.0%	184.5829	184.5829	184.5829	184.5829	184.5829	184.5829
6.8	6.9	6.0%	187.2725	187.2725	187.2725	187.2725	187.2725	187.2725
6.9	7.0	6.0%	189.9621	189.9621	189.9621	189.9621	189.9621	189.9621
7.0	7.1	6.0%	192.6517	192.6517	192.6517	192.6517	192.6517	192.6517
7.1	7.2	6.0%	195.2788	195.2788	195.2788	195.2788	195.2788	195.2788
7.2	7.3	6.0%	197.9059	197.9059	197.9059	197.9059	197.9059	197.9059
7.3	7.4	6.0%	200.5329	200.5329	200.5329	200.5329	200.5329	200.5329
7.4	7.5	6.0%	203.1600	203.1600	203.1600	203.1600	203.1600	203.1600
7.5	7.6	6.0%	205.7871	205.7871	205.7871	205.7871	205.7871	205.7871
7.6	7.7	6.0%	208.4141	208.4141	208.4141	208.4141	208.4141	208.4141
7.7	7.8	6.0%	211.0412	211.0412	211.0412	211.0412	211.0412	211.0412
7.8	7.9	6.0%	213.6683	213.6683	213.6683	213.6683	213.6683	213.6683
7.9	8.0	6.0%	216.2953	216.2953	216.2953	216.2953	216.2953	216.2953
8.0	más de 8	6.0%	218.9224	218.9224	218.9224	218.9224	218.9224	218.9224

Rango en SMMGVDF			PENSIONA2: Adquisición					
Edad Pensionado:			53	54	55	56	57	58
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en SMGMVDF					
1.0	1.1	4.0%	31.2746	31.2746	31.2746	31.2746	31.2746	31.2746
1.1	1.2	4.0%	34.1102	34.1102	34.1102	34.1102	34.1102	34.1102
1.2	1.3	4.0%	36.9458	36.9458	36.9458	36.9458	36.9458	36.9458
1.3	1.4	4.0%	39.7813	39.7813	39.7813	39.7813	39.7813	39.7813
1.4	1.5	4.0%	42.6169	42.6169	42.6169	42.6169	42.6169	42.6169
1.5	1.6	4.0%	45.4525	45.4525	45.4525	45.4525	45.4525	45.4525
1.6	1.7	4.0%	48.2880	48.2880	48.2880	48.2880	48.2880	48.2880
1.7	1.8	4.0%	51.1236	51.1236	51.1236	51.1236	51.1236	51.1236
1.8	1.9	4.0%	53.9592	53.9592	53.9592	53.9592	53.9592	53.9592

1.9	2.0	4.0%	56.7947	56.7947	56.7947	56.7947	56.7947	56.7947
2.0	2.1	4.0%	59.6303	59.6303	59.6303	59.6303	59.6303	59.6303
2.1	2.2	4.0%	62.4659	62.4659	62.4659	62.4659	62.4659	62.4659
2.2	2.3	4.0%	65.3014	65.3014	65.3014	65.3014	65.3014	65.3014
2.3	2.4	4.0%	68.1370	68.1370	68.1370	68.1370	68.1370	68.1370
2.4	2.5	4.0%	70.9726	70.9726	70.9726	70.9726	70.9726	70.9726
2.5	2.6	5.0%	73.8081	73.8081	73.8081	73.8081	73.8081	73.8081
2.6	2.7	5.0%	76.2475	76.2475	76.2475	76.2475	76.2475	76.2475
2.7	2.8	5.0%	78.6870	78.6870	78.6870	78.6870	78.6870	78.6870
2.8	2.9	5.0%	81.1264	81.1264	81.1264	81.1264	81.1264	81.1264
2.9	3.0	5.0%	83.5658	83.5658	83.5658	83.5658	83.5658	83.5658
3.0	3.1	5.0%	86.0052	86.0052	86.0052	86.0052	86.0052	86.0052
3.1	3.2	5.0%	88.4447	88.4447	88.4447	88.4447	88.4447	88.4447
3.2	3.3	5.0%	90.8841	90.8841	90.8841	90.8841	90.8841	90.8841
3.3	3.4	5.0%	93.3235	93.3235	93.3235	93.3235	93.3235	93.3235
3.4	3.5	5.0%	95.7629	95.7629	95.7629	95.7629	95.7629	95.7629
3.5	3.6	6.0%	98.2023	98.2023	98.2023	98.2023	98.2023	98.2023
3.6	3.7	6.0%	100.8294	100.8294	100.8294	100.8294	100.8294	100.8294
3.7	3.8	6.0%	103.4565	103.4565	103.4565	103.4565	103.4565	103.4565
3.8	3.9	6.0%	106.0835	106.0835	106.0835	106.0835	106.0835	106.0835
3.9	4.0	6.0%	108.7106	108.7106	108.7106	108.7106	108.7106	108.7106
4.0	4.1	6.0%	111.3377	111.3377	111.3377	111.3377	111.3377	111.3377
4.1	4.2	6.0%	114.0898	114.0898	114.0898	114.0898	114.0898	114.0898
4.2	4.3	6.0%	116.8420	116.8420	116.8420	116.8420	116.8420	116.8420
4.3	4.4	6.0%	119.5942	119.5942	119.5942	119.5942	119.5942	119.5942
4.4	4.5	6.0%	122.3463	122.3463	122.3463	122.3463	122.3463	122.3463
4.5	4.6	6.0%	125.0985	125.0985	125.0985	125.0985	125.0985	125.0985
4.6	4.7	6.0%	127.8507	127.8507	127.8507	127.8507	127.8507	127.8507
4.7	4.8	6.0%	130.6028	130.6028	130.6028	130.6028	130.6028	130.6028
4.8	4.9	6.0%	133.3550	133.3550	133.3550	133.3550	133.3550	133.3550
4.9	5.0	6.0%	136.1072	136.1072	136.1072	136.1072	136.1072	136.1072
5.0	5.1	6.0%	138.8594	138.8594	138.8594	138.8594	138.8594	138.8594
5.1	5.2	6.0%	141.5490	141.5490	141.5490	141.5490	141.5490	141.5490
5.2	5.3	6.0%	144.2386	144.2386	144.2386	144.2386	144.2386	144.2386
5.3	5.4	6.0%	146.9282	146.9282	146.9282	146.9282	146.9282	146.9282
5.4	5.5	6.0%	149.6178	149.6178	149.6178	149.6178	149.6178	149.6178
5.5	5.6	6.0%	152.3074	152.3074	152.3074	152.3074	152.3074	152.3074
5.6	5.7	6.0%	154.9971	154.9971	154.9971	154.9971	154.9971	154.9971
5.7	5.8	6.0%	157.6867	157.6867	157.6867	157.6867	157.6867	157.6867
5.8	5.9	6.0%	160.3763	160.3763	160.3763	160.3763	160.3763	160.3763
5.9	6.0	6.0%	163.0659	163.0659	163.0659	163.0659	163.0659	163.0659
6.0	6.1	6.0%	165.7555	165.7555	165.7555	165.7555	165.7555	165.7555
6.1	6.2	6.0%	168.4452	168.4452	168.4452	168.4452	168.4452	168.4452
6.2	6.3	6.0%	171.1348	171.1348	171.1348	171.1348	171.1348	171.1348
6.3	6.4	6.0%	173.8244	173.8244	173.8244	173.8244	173.8244	173.8244
6.4	6.5	6.0%	176.5140	176.5140	176.5140	176.5140	176.5140	176.5140

6.5	6.6	6.0%	179.2036	179.2036	179.2036	179.2036	179.2036	179.2036
6.6	6.7	6.0%	181.8932	181.8932	181.8932	181.8932	181.8932	181.8932
6.7	6.8	6.0%	184.5829	184.5829	184.5829	184.5829	184.5829	184.5829
6.8	6.9	6.0%	187.2725	187.2725	187.2725	187.2725	187.2725	187.2725
6.9	7.0	6.0%	189.9621	189.9621	189.9621	189.9621	189.9621	189.9621
7.0	7.1	6.0%	192.6517	192.6517	192.6517	192.6517	192.6517	192.6517
7.1	7.2	6.0%	195.2788	195.2788	195.2788	195.2788	195.2788	195.2788
7.2	7.3	6.0%	197.9059	197.9059	197.9059	197.9059	197.9059	197.9059
7.3	7.4	6.0%	200.5329	200.5329	200.5329	200.5329	200.5329	200.5329
7.4	7.5	6.0%	203.1600	203.1600	203.1600	203.1600	203.1600	203.1600
7.5	7.6	6.0%	205.7871	205.7871	205.7871	205.7871	205.7871	205.7871
7.6	7.7	6.0%	208.4141	208.4141	208.4141	208.4141	208.4141	208.4141
7.7	7.8	6.0%	211.0412	211.0412	211.0412	211.0412	211.0412	211.0412
7.8	7.9	6.0%	213.6683	213.6683	213.6683	213.6683	213.6683	213.6683
7.9	8.0	6.0%	216.2953	216.2953	216.2953	216.2953	216.2953	216.2953
8.0	más de 8	6.0%	218.9224	218.9224	218.9224	218.9224	218.9224	218.9224

Rango en SMMGVDF			PENSIONA2: Adquisición					
Edad Pensionado:			59	60	61	62	63	64
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en SGMVDF					
1.0	1.1	4.0%	31.2746	31.2746	31.2746	31.2746	31.2746	31.2746
1.1	1.2	4.0%	34.1102	34.1102	34.1102	34.1102	34.1102	34.1102
1.2	1.3	4.0%	36.9458	36.9458	36.9458	36.9458	36.9458	36.9458
1.3	1.4	4.0%	39.7813	39.7813	39.7813	39.7813	39.7813	39.7813
1.4	1.5	4.0%	42.6169	42.6169	42.6169	42.6169	42.6169	42.6169
1.5	1.6	4.0%	45.4525	45.4525	45.4525	45.4525	45.4525	45.4525
1.6	1.7	4.0%	48.2880	48.2880	48.2880	48.2880	48.2880	48.2880
1.7	1.8	4.0%	51.1236	51.1236	51.1236	51.1236	51.1236	51.1236
1.8	1.9	4.0%	53.9592	53.9592	53.9592	53.9592	53.9592	53.9592
1.9	2.0	4.0%	56.7947	56.7947	56.7947	56.7947	56.7947	56.7947
2.0	2.1	4.0%	59.6303	59.6303	59.6303	59.6303	59.6303	59.6303
2.1	2.2	4.0%	62.4659	62.4659	62.4659	62.4659	62.4659	62.4659
2.2	2.3	4.0%	65.3014	65.3014	65.3014	65.3014	65.3014	65.3014
2.3	2.4	4.0%	68.1370	68.1370	68.1370	68.1370	68.1370	68.1370
2.4	2.5	4.0%	70.9726	70.9726	70.9726	70.9726	70.9726	70.9726
2.5	2.6	5.0%	73.8081	73.8081	73.8081	73.8081	73.8081	73.8081
2.6	2.7	5.0%	76.2475	76.2475	76.2475	76.2475	76.2475	76.2475
2.7	2.8	5.0%	78.6870	78.6870	78.6870	78.6870	78.6870	78.6870
2.8	2.9	5.0%	81.1264	81.1264	81.1264	81.1264	81.1264	81.1264
2.9	3.0	5.0%	83.5658	83.5658	83.5658	83.5658	83.5658	83.5658
3.0	3.1	5.0%	86.0052	86.0052	86.0052	86.0052	86.0052	86.0052
3.1	3.2	5.0%	88.4447	88.4447	88.4447	88.4447	88.4447	88.4447
3.2	3.3	5.0%	90.8841	90.8841	90.8841	90.8841	90.8841	90.8841
3.3	3.4	5.0%	93.3235	93.3235	93.3235	93.3235	93.3235	93.3235
3.4	3.5	5.0%	95.7629	95.7629	95.7629	95.7629	95.7629	95.7629

3.5	3.6	6.0%	98.2023	98.2023	98.2023	98.2023	98.2023	98.2023
3.6	3.7	6.0%	100.8294	100.8294	100.8294	100.8294	100.8294	100.8294
3.7	3.8	6.0%	103.4565	103.4565	103.4565	103.4565	103.4565	103.4565
3.8	3.9	6.0%	106.0835	106.0835	106.0835	106.0835	106.0835	106.0835
3.9	4.0	6.0%	108.7106	108.7106	108.7106	108.7106	108.7106	108.7106
4.0	4.1	6.0%	111.3377	111.3377	111.3377	111.3377	111.3377	111.3377
4.1	4.2	6.0%	114.0898	114.0898	114.0898	114.0898	114.0898	114.0898
4.2	4.3	6.0%	116.8420	116.8420	116.8420	116.8420	116.8420	116.8420
4.3	4.4	6.0%	119.5942	119.5942	119.5942	119.5942	119.5942	119.5942
4.4	4.5	6.0%	122.3463	122.3463	122.3463	122.3463	122.3463	122.3463
4.5	4.6	6.0%	125.0985	125.0985	125.0985	125.0985	125.0985	125.0985
4.6	4.7	6.0%	127.8507	127.8507	127.8507	127.8507	127.8507	127.8507
4.7	4.8	6.0%	130.6028	130.6028	130.6028	130.6028	130.6028	130.6028
4.8	4.9	6.0%	133.3550	133.3550	133.3550	133.3550	133.3550	133.3550
4.9	5.0	6.0%	136.1072	136.1072	136.1072	136.1072	136.1072	136.1072
5.0	5.1	6.0%	138.8594	138.8594	138.8594	138.8594	138.8594	138.8594
5.1	5.2	6.0%	141.5490	141.5490	141.5490	141.5490	141.5490	141.5490
5.2	5.3	6.0%	144.2386	144.2386	144.2386	144.2386	144.2386	144.2386
5.3	5.4	6.0%	146.9282	146.9282	146.9282	146.9282	146.9282	146.9282
5.4	5.5	6.0%	149.6178	149.6178	149.6178	149.6178	149.6178	149.6178
5.5	5.6	6.0%	152.3074	152.3074	152.3074	152.3074	152.3074	152.3074
5.6	5.7	6.0%	154.9971	154.9971	154.9971	154.9971	154.9971	154.9971
5.7	5.8	6.0%	157.6867	157.6867	157.6867	157.6867	157.6867	157.6867
5.8	5.9	6.0%	160.3763	160.3763	160.3763	160.3763	160.3763	160.3763
5.9	6.0	6.0%	163.0659	163.0659	163.0659	163.0659	163.0659	163.0659
6.0	6.1	6.0%	165.7555	165.7555	165.7555	165.7555	165.7555	165.7555
6.1	6.2	6.0%	168.4452	168.4452	168.4452	168.4452	168.4452	168.4452
6.2	6.3	6.0%	171.1348	171.1348	171.1348	171.1348	171.1348	171.1348
6.3	6.4	6.0%	173.8244	173.8244	173.8244	173.8244	173.8244	173.8244
6.4	6.5	6.0%	176.5140	176.5140	176.5140	176.5140	176.5140	176.5140
6.5	6.6	6.0%	179.2036	179.2036	179.2036	179.2036	179.2036	179.2036
6.6	6.7	6.0%	181.8932	181.8932	181.8932	181.8932	181.8932	181.8932
6.7	6.8	6.0%	184.5829	184.5829	184.5829	184.5829	184.5829	184.5829
6.8	6.9	6.0%	187.2725	187.2725	187.2725	187.2725	187.2725	187.2725
6.9	7.0	6.0%	189.9621	189.9621	189.9621	189.9621	189.9621	189.9621
7.0	7.1	6.0%	192.6517	192.6517	192.6517	192.6517	192.6517	192.6517
7.1	7.2	6.0%	195.2788	195.2788	195.2788	195.2788	195.2788	195.2788
7.2	7.3	6.0%	197.9059	197.9059	197.9059	197.9059	197.9059	197.9059
7.3	7.4	6.0%	200.5329	200.5329	200.5329	200.5329	200.5329	200.5329
7.4	7.5	6.0%	203.1600	203.1600	203.1600	203.1600	203.1600	203.1600
7.5	7.6	6.0%	205.7871	205.7871	205.7871	205.7871	205.7871	205.7871
7.6	7.7	6.0%	208.4141	208.4141	208.4141	208.4141	208.4141	208.4141
7.7	7.8	6.0%	211.0412	211.0412	211.0412	211.0412	211.0412	211.0412
7.8	7.9	6.0%	213.6683	213.6683	213.6683	213.6683	213.6683	213.6683
7.9	8.0	6.0%	216.2953	216.2953	216.2953	216.2953	216.2953	216.2953
8.0	más de 8	6.0%	218.9224	218.9224	218.9224	218.9224	218.9224	218.9224

Rango en SMMGVDF			PENSIONA2: Adquisición					
Edad Pensionado:			65	66	67	68	69	70
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en SMGMVDF					
1.0	1.1	4.0%	27.8970	27.5217	26.1456	24.7070	23.3309	21.8922
1.1	1.2	4.0%	30.2738	28.8352	27.3340	25.8954	24.3942	22.9556
1.2	1.3	4.0%	32.6507	31.0870	29.5232	27.8970	26.3332	24.7695
1.3	1.4	4.0%	35.0276	33.3388	31.6499	29.9611	28.2723	26.5209
1.4	1.5	4.0%	37.4045	35.5905	33.7766	31.9627	30.1487	28.3348
1.5	1.6	4.0%	39.7813	37.8423	35.9033	34.0268	32.0878	30.1487
1.6	1.7	4.0%	42.1582	40.0941	38.0299	36.0284	33.9642	31.9001
1.7	1.8	4.0%	44.5351	42.4084	40.2192	38.0925	35.9033	33.7766
1.8	1.9	4.0%	46.9119	44.6602	42.4084	40.1566	37.8423	35.5905
1.9	2.0	4.0%	49.2888	46.9119	44.5351	42.1582	39.7813	37.4045
2.0	2.1	4.0%	51.6657	49.1637	46.6617	44.1598	41.6578	39.2184
2.1	2.2	4.0%	54.0426	51.4155	48.8510	46.2239	43.6594	41.0323
2.2	2.3	4.0%	56.4194	53.6673	50.9776	48.2255	45.5359	42.7837
2.3	2.4	4.0%	58.7963	55.9190	53.1043	50.2896	47.4123	44.5976
2.4	2.5	4.0%	61.1732	58.1708	55.2310	52.2912	49.3514	46.3490
2.5	2.6	5.0%	63.5500	60.4851	57.4202	54.3553	51.2904	48.2255
2.6	2.7	5.0%	65.9895	62.7995	59.6094	56.4194	53.2294	50.1020
2.7	2.8	5.0%	68.4289	65.1138	61.7987	58.4836	55.2310	51.9159
2.8	2.9	5.0%	70.8683	67.4281	63.9879	60.6102	57.1700	53.7298
2.9	3.0	5.0%	73.3077	69.7424	66.2397	62.6744	59.1716	55.6063
3.0	3.1	5.0%	75.7472	72.0567	68.3663	64.7385	61.0481	57.4202
3.1	3.2	5.0%	78.1866	74.3711	70.6181	66.8652	63.1122	59.2967
3.2	3.3	5.0%	80.6260	76.6854	72.7448	68.8667	64.9887	61.1106
3.3	3.4	5.0%	83.0654	79.0623	75.0591	71.0560	67.0528	63.0497
3.4	3.5	5.0%	85.5048	81.3766	77.2483	73.1201	69.0544	64.9261
3.5	3.6	6.0%	87.9443	83.6909	79.4376	75.1842	70.9934	66.7401
3.6	3.7	6.0%	90.3837	86.0052	81.6893	77.3109	72.9950	68.6165
3.7	3.8	6.0%	92.8231	88.3196	83.8786	79.4376	74.9340	70.4930
3.8	3.9	6.0%	95.2625	90.6339	86.0678	81.5017	76.9356	72.3069
3.9	4.0	6.0%	97.7019	92.9482	88.2570	83.5658	78.8746	74.1209
4.0	4.1	6.0%	100.1414	95.3251	90.5088	85.6925	80.8762	76.0599
4.1	4.2	6.0%	102.5808	97.6394	92.6980	87.7566	82.8152	77.8738
4.2	4.3	6.0%	105.0202	99.9537	94.8872	89.8207	84.8168	79.7503
4.3	4.4	6.0%	107.4596	102.2680	97.0764	91.8849	86.6933	81.5017
4.4	4.5	6.0%	109.8990	104.5824	99.3282	94.0115	88.7574	83.4407
4.5	4.6	6.0%	112.3385	106.8967	101.5174	96.1382	90.6964	85.3172
4.6	4.7	6.0%	114.7779	109.2110	103.7067	98.2023	92.6980	87.1311
4.7	4.8	6.0%	117.2173	111.5253	105.8959	100.2665	94.6370	89.0076
4.8	4.9	6.0%	119.6567	113.9022	108.1477	102.3931	96.6386	90.8841
4.9	5.0	6.0%	122.0962	116.2165	110.3369	104.4573	98.6402	92.7605
5.0	5.1	6.0%	124.5356	118.5308	112.5261	106.5839	100.5792	94.5745
5.1	5.2	6.0%	126.9750	120.8452	114.7779	108.6481	102.5808	96.4510
5.2	5.3	6.0%	129.4144	123.1595	116.9046	110.7122	104.4573	98.2649
5.3	5.4	6.0%	131.8538	125.4738	119.1563	112.8389	106.5214	100.2039
5.4	5.5	6.0%	134.2933	127.7881	121.3456	114.9030	108.4604	101.9553
5.5	5.6	6.0%	136.7327	130.1650	123.5973	117.0297	110.4620	103.8943
5.6	5.7	6.0%	139.1721	132.4793	125.7866	119.0938	112.4010	105.7082
5.7	5.8	6.0%	141.6115	134.7936	127.9758	121.2205	114.4026	107.5847
5.8	5.9	6.0%	144.0509	137.1080	130.1650	123.2220	116.2791	109.3361

5.9	6.0	6.0%	146.4904	139.4223	132.4168	125.3487	118.3432	111.2751
6.0	6.1	6.0%	148.9298	141.7366	134.6060	127.4754	120.2822	113.1516
6.1	6.2	6.0%	151.3692	144.0509	136.7952	129.5395	122.2838	114.9655
6.2	6.3	6.0%	153.8086	146.3653	138.9845	131.6036	124.2228	116.8420
6.3	6.4	6.0%	156.2480	148.7421	141.2362	133.7303	126.2244	118.7185
6.4	6.5	6.0%	158.6875	151.0565	143.4254	135.7944	128.2260	120.5950
6.5	6.6	6.0%	161.1269	153.3708	145.6147	137.9211	130.1650	122.4089
6.6	6.7	6.0%	163.5663	155.6851	147.8664	139.9852	132.1666	124.2854
6.7	6.8	6.0%	166.0057	157.9994	149.9931	142.0494	134.0431	126.0993
6.8	6.9	6.0%	168.4452	160.3137	152.2449	144.1760	136.1072	127.9758
6.9	7.0	6.0%	170.8846	162.6281	154.3716	146.1776	137.9837	129.7897
7.0	7.1	6.0%	173.3240	165.0049	156.6859	148.3668	140.0478	131.7287
7.1	7.2	6.0%	175.7634	167.3193	158.8751	150.4310	141.9868	133.6052
7.2	7.3	6.0%	178.2028	169.6336	161.0643	152.4951	143.9884	135.4191
7.3	7.4	6.0%	180.6423	171.9479	163.2536	154.5592	145.8649	137.1705
7.4	7.5	6.0%	183.0817	174.2622	165.5053	156.6859	147.9290	139.1095
7.5	7.6	6.0%	185.5211	176.5766	167.6946	158.8126	149.8680	140.9860
7.6	7.7	6.0%	187.9605	178.8909	169.8838	160.8767	151.8696	142.8625
7.7	7.8	6.0%	190.3999	181.2052	172.0730	162.9408	153.8086	144.6764
7.8	7.9	6.0%	192.8394	183.5821	174.3248	165.0675	155.8102	146.5529
7.9	8.0	6.0%	195.2788	185.8964	176.5140	167.1316	157.7492	148.3668
8.0	más de 8	6.0%	197.7182	188.2107	178.7032	169.2583	159.7508	150.2433

Rango en SMMGVDF			PENSIONA2: Adquisición				
Edad Pensionado:			71	72	73	74	75
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en SMGMVDF				
1.0	1.1	4.0%	20.5162	19.0775	17.7014	16.2628	14.8867
1.1	1.2	4.0%	21.4544	20.0158	18.5146	17.0759	15.5748
1.2	1.3	4.0%	23.1432	21.5795	20.0158	18.3895	16.8258
1.3	1.4	4.0%	24.8321	23.1432	21.4544	19.7656	18.0142
1.4	1.5	4.0%	26.5209	24.7070	22.8930	21.0791	19.2652
1.5	1.6	4.0%	28.2723	26.3332	24.3942	22.5177	20.5787
1.6	1.7	4.0%	29.8985	27.8344	25.7703	23.7687	21.7046
1.7	1.8	4.0%	31.5874	29.4607	27.2715	25.1448	22.9556
1.8	1.9	4.0%	33.3388	31.0870	28.7727	26.5209	24.2691
1.9	2.0	4.0%	35.0276	32.6507	30.2738	27.8970	25.5201
2.0	2.1	4.0%	36.7164	34.2144	31.7125	29.2105	26.7711
2.1	2.2	4.0%	38.4678	35.8407	33.2762	30.6491	28.0846
2.2	2.3	4.0%	40.0941	37.3419	34.6523	31.9001	29.2105
2.3	2.4	4.0%	41.7829	38.9056	36.0909	33.2762	30.3989
2.4	2.5	4.0%	43.4092	40.4694	37.5296	34.5897	31.6499
2.5	2.6	5.0%	45.1606	42.0957	39.0307	35.9658	32.9009
2.6	2.7	5.0%	46.9119	43.7219	40.5319	37.3419	34.2144
2.7	2.8	5.0%	48.6008	45.2857	42.0331	38.7180	35.4029
2.8	2.9	5.0%	50.3522	46.9119	43.4717	40.0941	36.6539
2.9	3.0	5.0%	52.1035	48.5382	45.0355	41.4702	37.9674
3.0	3.1	5.0%	53.7924	50.1020	46.4741	42.8462	39.1558
3.1	3.2	5.0%	55.5437	51.7908	48.0378	44.2223	40.4694
3.2	3.3	5.0%	57.2326	53.3545	49.4765	45.5984	41.7204
3.3	3.4	5.0%	59.0465	55.0433	51.0402	47.0370	43.0339
3.4	3.5	5.0%	60.7979	56.6696	52.6039	48.4757	44.3474
3.5	3.6	6.0%	62.4867	58.2334	54.0426	49.7892	45.5359

3.6	3.7	6.0%	64.3006	59.9222	55.6063	51.2278	46.9119
3.7	3.8	6.0%	66.0520	61.5485	57.1075	52.6665	48.1629
3.8	3.9	6.0%	67.7408	63.1748	58.6087	53.9800	49.4139
3.9	4.0	6.0%	69.4297	64.7385	60.0473	55.3561	50.6649
4.0	4.1	6.0%	71.2436	66.4273	61.6110	56.7947	51.9784
4.1	4.2	6.0%	72.9324	67.9910	63.1122	58.1708	53.2294
4.2	4.3	6.0%	74.6838	69.6173	64.6134	59.5469	54.4804
4.3	4.4	6.0%	76.3726	71.1811	66.0520	60.8604	55.7314
4.4	4.5	6.0%	78.1866	72.8699	67.6157	62.2991	57.0449
4.5	4.6	6.0%	79.9380	74.4962	69.1169	63.7377	58.2959
4.6	4.7	6.0%	81.6268	76.1224	70.6181	65.0512	59.5469
4.7	4.8	6.0%	83.3782	77.7487	72.1193	66.4899	60.8604
4.8	4.9	6.0%	85.1295	79.3750	73.6205	67.8659	62.1114
4.9	5.0	6.0%	86.8809	81.0013	75.1842	69.3046	63.4249
5.0	5.1	6.0%	88.6323	82.6276	76.6228	70.6807	64.6759
5.1	5.2	6.0%	90.3837	84.2538	78.1866	72.0567	65.9895
5.2	5.3	6.0%	92.0725	85.8176	79.6252	73.4328	67.1779
5.3	5.4	6.0%	93.8239	87.5064	81.1889	74.8715	68.5540
5.4	5.5	6.0%	95.5127	89.0701	82.6276	76.1850	69.7424
5.5	5.6	6.0%	97.3266	90.7590	84.1913	77.6236	71.0560
5.6	5.7	6.0%	99.0155	92.3227	85.6299	78.9372	72.2444
5.7	5.8	6.0%	100.8294	94.0115	87.1937	80.4383	73.6205
5.8	5.9	6.0%	102.4557	95.5127	88.6323	81.6893	74.8089
5.9	6.0	6.0%	104.2696	97.2015	90.1960	83.1280	76.1224
6.0	6.1	6.0%	106.0210	98.8278	91.6972	84.5666	77.3734
6.1	6.2	6.0%	107.7098	100.4541	93.1984	85.9427	78.6244
6.2	6.3	6.0%	109.4612	102.0804	94.6996	87.3188	79.9380
6.3	6.4	6.0%	111.2126	103.7067	96.2008	88.6948	81.1889
6.4	6.5	6.0%	112.9640	105.3329	97.7645	90.1335	82.5025
6.5	6.6	6.0%	114.7153	106.9592	99.2031	91.5096	83.7535
6.6	6.7	6.0%	116.4667	108.5855	100.7669	92.8856	85.0670
6.7	6.8	6.0%	118.1555	110.1492	102.2055	94.2617	86.2554
6.8	6.9	6.0%	119.9069	111.8381	103.7692	95.6378	87.5690
6.9	7.0	6.0%	121.5958	113.4018	105.2079	97.0139	88.8199
7.0	7.1	6.0%	123.4097	115.0906	106.7716	98.4525	90.1335
7.1	7.2	6.0%	125.1611	116.7169	108.2728	99.8286	91.4470
7.2	7.3	6.0%	126.8499	118.2806	109.7739	101.2047	92.6355
7.3	7.4	6.0%	128.5387	119.8444	111.2126	102.5182	93.8864
7.4	7.5	6.0%	130.3527	121.5332	112.7763	103.9569	95.2000
7.5	7.6	6.0%	132.1040	123.1595	114.2775	105.3955	96.4510
7.6	7.7	6.0%	133.7929	124.7858	115.7787	106.7716	97.7645
7.7	7.8	6.0%	135.5442	126.4120	117.2799	108.1477	99.0155
7.8	7.9	6.0%	137.2956	128.0383	118.7810	109.5237	100.2665
7.9	8.0	6.0%	138.9845	129.6021	120.2197	110.8373	101.4549
8.0	más de 8	6.0%	140.7984	131.2909	121.7834	112.3385	102.8310

El presente Acuerdo deberá ser publicado en el Diario Oficial de la Federación".

Lo que me permito hacer de su conocimiento para los efectos legales procedentes.

Atentamente

Ciudad de México, 22 de septiembre de 2016.- La Prosecretaría de la Junta Directiva de conformidad con el artículo 19 del Estatuto Orgánico del Instituto, **María Guadalupe Chacón Monárrez**.- Rúbrica.

(R.- 438669)

ACUERDO 44.1355.2016 de la Junta Directiva por el que se aprueba el Programa de Crédito 2017 del Fondo de la Vivienda del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado.

Al margen un logotipo, que dice: Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado.- Secretaría General.- Prosecretaría de la Junta Directiva.- SG/PJD/0560//2016.

LIC. JOSÉ REYES BAEZA TERRAZAS

Director General del Instituto de Seguridad y
Servicios Sociales de los Trabajadores del Estado
Presente

En sesión celebrada por la Junta Directiva el día 8 de septiembre de 2016, al tratarse lo relativo a la aprobación del Programa de Crédito 2017 del Fondo de la Vivienda del ISSSTE, se tomó el siguiente:

ACUERDO 44.1355.2016.- “La Junta Directiva, con fundamento en los artículos 214 fracción XVI, inciso a) de la Ley del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado y 14 fracción XVII, inciso a) del Estatuto Orgánico, por unanimidad, aprueba el Programa de Crédito 2017 del Fondo de la Vivienda, previamente autorizado por la Comisión Ejecutiva del FOVISSSTE mediante acuerdo 6273.885.2016, conforme a lo siguiente:

PROGRAMA DE CRÉDITOS POR PRODUCTO

ESQUEMA	NÚMERO DE CRÉDITOS	IMPORTE (PESOS)
TRADICIONAL 1 ^{er} CRÉDITO	39,000	28,070,656,200
TRADICIONAL 2° CRÉDITO ²	4,116	2,675,400,000
CON SUBSIDIO	7,000	3,465,000,000
PENSIONADOS	1,500	639,000,000
FOVISSSTE-INFONAVIT CONYUGAL	1,500	895,500,000
FOVISSSTE-INFONAVIT INDIVIDUAL	500	298,500,000
ALIA2 PLUS 1 ^{er} CRÉDITO	3,325	1,157,100,000
ALIA2 PLUS 2° CRÉDITO ²	175	60,900,000
RESPALDA2 1 ^{er} CRÉDITO	230	6,698,050
RESPALDA2 2° CRÉDITO ²	20	582,439
RESPALDADO2 M ¹	45,000	0
FOVISSSTE EN PESOS 1 ^{er} CRÉDITO	1,900	55,331,707
FOVISSSTE EN PESOS 2° CRÉDITO ²	100	2,912,195
FOVISSSTE EN PESOS PAGOS CRECIENTES 1 ^{er} CRÉDITO	7,600	221,326,829
FOVISSSTE EN PESOS PAGOS CRECIENTES 2° CRÉDITO ²	400	11,648,780
TOTAL	112,366	37,560,556,200

¹ FOVISSSTE no aporta recursos en este producto.

² Segundo crédito sujeto a la aprobación de las reglas de operación por parte de la Comisión Ejecutiva y la Junta Directiva, y posterior publicación en el Diario Oficial de la Federación.”

El presente Acuerdo deberá ser publicado en el Diario Oficial de la Federación”.

Lo que me permito hacer de su conocimiento para los efectos legales procedentes.

Atentamente

Ciudad de México, 22 de septiembre de 2016.- La Prosecretaría de la Junta Directiva de conformidad con el artículo 19 del Estatuto Orgánico del Instituto, **María Guadalupe Chacón Monárrez**.- Rúbrica.

(R.- 438672)