

INSTITUTO DE SEGURIDAD Y SERVICIOS SOCIALES DE LOS TRABAJADORES DEL ESTADO

ACUERDO 49.1363.2018 de la Junta Directiva por el que se aprueba el Programa de Financiamiento del Fondo de la Vivienda 2019.

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/484/2018.

LIC. FLORENTINO CASTRO LÓPEZ

Director General del Instituto de Seguridad y
Servicios Sociales de los Trabajadores del Estado
P r e s e n t e

En sesión celebrada por la Junta Directiva el día 26 de octubre de 2018, al tratarse lo relativo a la aprobación del Programa de Financiamiento del Fondo de la Vivienda 2019, se tomó el siguiente:

ACUERDO 49.1363.2018.- “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), de su Estatuto Orgánico y con base en el acuerdo 6606.899.2018, por unanimidad, aprueba el Programa de Financiamiento del Fondo de la Vivienda 2019, como sigue:

El Programa de Crédito 2019, prevé el otorgamiento máximo de 52,100 préstamos, de los cuales 43,000 serán destinados al esquema de “Tradicional 1er crédito”, 2,800 con cargo al esquema de “Tradicional 2° crédito”, de 850 “Crédito con Subsidio”, de 1,000 con cargo al esquema de “Crédito a Pensionados, 1,200 con cargo al esquema de “Crédito FOVISSSTE-INFONAVIT Conyugal”, 500 del esquema de “FOVISSSTE-INFONAVIT INDIVIDUAL”, 2,000 con cargo al esquema de “Alia2 Plus 1er crédito”, 200 con cargo al esquema de “Alia2 Plus 2° crédito”, 200 con cargo al esquema de “Respalda2 1er crédito”, 20 con cargo al esquema de “Respalda2 2° crédito”, 130 del esquema de “FOVISSSTE en pesos 1er crédito”, 50 del esquema de “FOVISSSTE en pesos 2° crédito”, 100 del esquema de “FOVISSSTE en pesos Pagos Crecientes 1er crédito”, 50 del esquema de “FOVISSSTE en pesos Pagos Crecientes 2° crédito”.

En cuanto a los esquemas de segundos créditos, se prevé otorgar de 2,590 a 3,120; los cuales serán dictaminados por el Grupo de Trabajo de Atención a Acreditados.

Este programa requiere una inversión de \$35,150.0 millones (Treinta y cinco mil ciento cincuenta 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 2019

(Cifras en miles de pesos)

CONCEPTO	IMPORTE
DISPONIBILIDAD INICIAL	14,835,899.2
INGRESOS	
APORTACIONES 5% NETA	13,247,089.4
RECUPERACIÓN DE CRÉDITOS HIPOTECARIOS NETA	7,184,957.7
OTROS INGRESOS	2,640,000.0
SUMAN LOS INGRESOS NETOS	23,072,047.1
FINANCIAMIENTO EXTERNO	
BURSATILIZACIÓN DE CARTERA⁽¹⁾	14,000,000.0
FONDEO LÍNEAS DE ALMACENAMIENTO/CESIÓN⁽¹⁾	6,000,000.0
DERECHOS FIDUCIARIOS	
SUMA FINANCIAMIENTO EXTERNO	20,000,000.0
TOTAL PROGRAMA DE FINANCIAMIENTO	57,907,946.3

(1) Los recursos se podrán emitir en pesos o su equivalente en UDIS

En suma se estima obtener recursos financieros por \$57,907.9 millones, los cuales se destinarán a los siguientes conceptos:

EGRESOS 2019

(Cifras en miles de pesos)

CONCEPTO	IMPORTE
CRÉDITOS HIPOTECARIOS	35,150,000.0
DEVOLUCIÓN DE DEPÓSITOS 5%	9,967,961.7
OTRAS EROGACIONES	1,611,694.4
GASTOS DE ADMINISTRACIÓN	1,172,891.0
INVERSIÓN FÍSICA	40,000.0
DISPONIBILIDAD FINAL	9,965,399.2
TOTAL DE RECURSOS FINANCIEROS	57,907,946.3

PROGRAMA DE CRÉDITOS POR PRODUCTO 2019

Esquema	No. de créditos rango		Importe (Pesos)
	De:	A:	
Tradicional 1er crédito	37,500	43,000	30,057,213,228.16
Tradicional 2° crédito	2,300	2,800	2,243,178,740.29
Con subsidio	300	850	433,805,667.01
Pensionados	920	1,000	462,960,331.51
FOVISSSTE-INFONAVIT Conyugal	1,050	1,200	730,935,359.60
FOVISSSTE-INFONAVIT Individual	460	500	304,556,399.83
Alia2 Plus 1er crédito	1,750	2,000	710,397,984.59
Alia2 Plus 2° crédito	185	200	99,624,256.21
Respalda2 1er crédito	185	200	56,439,608.59
Respalda2 2° crédito	15	20	6,632,586.39
FOVISSSTE en pesos 1er crédito	115	130	17,434,117.93
FOVISSSTE en pesos 2° crédito	45	50	6,705,429.97
FOVISSSTE en pesos Pagos Crecientes 1er crédito	90	100	13,410,859.95
FOVISSSTE en pesos Pagos Crecientes 2° crédito	45	50	6,705,429.97
FOVISSSTE-ISSFAM Conyugal (1)	0	0	0
TOTAL	44,960	52,100	35,150,000,000.00

	De:	A:	Importe (Pesos)
Total Segundo Crédito:	2,590	3,120	2,362,846,442.84

Destino-Tradicional 1er Crédito	Total	Importe (Pesos)
Puntaje	34,150	23,871,019,342.83
Especiales	7,850	5,487,188,926.54
CNS	1,000	699,004,958.79
Total	43,000	30,057,213,228.16

(1) Sujeto al Convenio que se celebre con el ISSFAM. En el caso de que se asignen créditos para este esquema se tendrá que modificar el Programa de Crédito 2019.

Fuente: Subdirección de Crédito

La determinación del monto máximo de los préstamos que se otorguen derivará de la aplicación de las siguientes tablas:

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

Rango en UMA		Tasa de Interés	TRADICIONAL		FOVISSSTE-INFONAVIT CONYUGAL, FOVISSSTE-INFONAVIT INDIVIDUAL Y FOVISSSTE-ISSFAM CONYUGAL	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 UMA	Monto Máximo en UMA	Monto Máximo en UMA	Monto Máximo en UMA
1.00	1.05	4.0%	68.6588	22.8863	68.6588	18.1083
1.05	1.10	4.0%	72.0917	24.0306	72.0917	19.0137
1.10	1.15	4.0%	75.5246	25.1749	75.5246	19.9191
1.15	1.20	4.0%	78.9576	26.3192	78.9576	20.8245
1.20	1.25	4.0%	82.3905	27.4635	82.3905	21.7299
1.25	1.30	4.0%	85.8235	28.6078	85.8235	22.6353
1.30	1.35	4.0%	89.2565	29.7521	89.2565	23.5407
1.35	1.40	4.0%	92.6894	30.8965	92.6894	24.4461
1.40	1.45	4.0%	96.1224	32.0408	96.1224	25.3516
1.45	1.50	4.0%	99.5553	33.1851	99.5553	26.257
1.50	1.55	4.0%	102.9882	34.3294	102.9882	27.1624
1.55	1.60	4.0%	106.4212	35.4737	106.4212	28.0678
1.60	1.65	4.0%	109.8541	36.618	109.8541	28.9732
1.65	1.70	4.0%	113.287	37.7623	113.287	29.8786
1.70	1.75	4.0%	116.72	38.9066	116.72	30.784
1.75	1.80	4.0%	120.1529	40.051	120.1529	31.6895
1.80	1.85	4.0%	123.5859	41.1953	123.5859	32.5949
1.85	1.90	4.0%	127.0188	42.3396	127.0188	33.5003
1.90	1.95	4.0%	130.4517	43.4839	130.4517	34.4057
1.95	2.00	4.0%	133.8847	44.6282	133.8847	35.3111
2.00	2.05	4.0%	137.3176	45.7725	137.3176	36.2165
2.05	2.10	4.0%	140.7505	46.9168	140.7505	37.1219
2.10	2.15	4.0%	144.1835	48.0612	144.1835	38.0273
2.15	2.20	4.0%	147.6164	49.2055	147.6164	38.9328
2.20	2.25	4.0%	151.0494	50.3498	151.0494	39.8382
2.25	2.30	4.0%	154.4823	51.4941	154.4823	40.7436
2.30	2.35	4.0%	157.9152	52.6384	157.9152	41.649
2.35	2.40	4.0%	161.3482	53.7827	161.3482	42.5544
2.40	2.45	4.0%	164.7811	54.927	164.7811	43.4598
2.45	2.50	4.0%	168.214	56.0713	168.214	44.3652
2.50	2.55	4.0%	171.647	57.2157	171.647	45.2706
2.55	2.60	4.0%	175.0801	58.3601	175.0801	46.176
2.60	2.65	4.5%	178.513	59.5045	178.513	47.0814

Rango en UMA		Tasa de Interés	TRADICIONAL		FOVISSSTE- INFONAVIT CONYUGAL, FOVISSSTE- INFONAVIT INDIVIDUAL Y FOVISSSTE- ISSFAM CONYUGAL	ALIA2+
			Adquisición, Construcción y Redención de pasivos hipotecarios	Ampliación y Reparación o Mejoramiento	Adquisición	Adquisición y Redención de pasivos hipotecarios
			Monto Máximo en UMA	Monto Máximo en UMA	Monto Máximo en UMA	Monto Máximo en UMA
Igual o Mayor a:	Menor a:					
2.65	2.70	4.5%	172.432	57.4773	172.432	45.3523
2.70	2.75	4.5%	175.3464	58.4488	175.3464	46.208
2.75	2.80	4.5%	178.7464	59.5821	178.7464	47.0637
2.80	2.85	4.5%	181.6901	60.5634	181.6901	47.9194
2.85	2.90	4.5%	184.9346	61.6449	184.9346	48.7751
2.90	2.95	4.5%	188.179	62.7263	188.179	49.6309
2.95	3.00	4.5%	191.4235	63.8078	191.4235	50.4866
3.00	3.05	4.5%	194.668	64.8893	194.668	51.3423
3.05	3.10	4.5%	197.9124	65.9708	197.9124	52.198
3.10	3.15	4.5%	201.1569	67.0523	201.1569	53.0537
3.15	3.20	4.5%	204.4014	68.1338	204.4014	53.9094
3.20	3.25	4.5%	207.6458	69.2153	207.6458	54.7651
3.25	3.30	4.5%	210.8903	70.2968	210.8903	54.9034
3.30	3.35	4.5%	211.7757	70.5919	211.7757	55.221
3.35	3.40	4.5%	211.8728	70.6243	211.8728	55.3594
3.40	3.45	5.0%	211.97	70.6567	211.97	55.4358
3.45	3.50	5.0%	212.5528	70.8509	212.5528	55.8871
3.50	3.55	5.0%	215.6615	71.8872	215.6615	56.6971
3.55	3.60	5.0%	218.0421	72.6807	218.0421	56.8793
3.60	3.65	5.0%	221.1131	73.7044	221.1131	57.0615
3.65	3.70	5.0%	221.9759	73.992	221.9759	57.0824
3.70	3.75	5.0%	222.3645	74.1215	222.3645	57.2467
3.75	3.80	5.5%	222.413	74.1377	222.413	57.5853
3.80	3.85	5.5%	223.0445	74.3482	223.0445	58.3531
3.85	3.90	5.5%	224.1614	74.7205	224.1614	59.121
3.90	3.95	5.5%	227.0727	75.6909	227.0727	59.8888
3.95	4.00	5.5%	229.9838	76.6613	229.9838	60.1185
4.00	4.05	5.5%	232.895	77.6317	232.895	60.5276
4.05	4.10	5.5%	232.989	77.663	232.989	60.7574
4.10	4.15	5.5%	233.2447	77.7482	233.2447	60.782
4.15	4.20	6.0%	233.2932	77.7644	233.2932	60.8584
4.20	4.25	6.0%	233.6333	77.8778	233.6333	61.2287
4.25	4.30	6.0%	238.5876	79.5292	238.5876	61.9576
4.30	4.35	6.0%	239.0734	79.6911	239.0734	62.6865
4.35	4.40	6.0%	240.4442	80.148	240.4442	63.4154
4.40	4.45	6.0%	243.2078	81.0693	243.2078	64.1443
4.45	4.50	6.0%	245.9716	81.9905	245.9716	64.8732

Rango en UMA		Tasa de Interés	TRADICIONAL		FOVISSSTE- INFONAVIT CONYUGAL, FOVISSSTE- INFONAVIT INDIVIDUAL Y FOVISSSTE- ISSFAM CONYUGAL	ALIA2+
			Adquisición, Construcción y Redención de pasivos hipotecarios	Ampliación y Reparación o Mejoramiento	Adquisición	Adquisición y Redención de pasivos hipotecarios
			Monto Máximo en UMA	Monto Máximo en UMA	Monto Máximo en UMA	Monto Máximo en UMA
4.50	4.55	6.0%	248.7353	82.9118	248.7353	65.6021
4.55	4.60	6.0%	251.4991	83.833	251.4991	66.331
4.60	4.65	6.0%	254.2627	84.7543	254.2627	67.06
4.65	4.70	6.0%	257.0265	85.6755	257.0265	67.7889
4.70	4.75	6.0%	259.7902	86.5967	259.7902	68.5178
4.75	4.80	6.0%	262.5539	87.518	262.5539	69.2467
4.80	4.85	6.0%	265.3177	88.4392	265.3177	69.9756
4.85	4.90	6.0%	268.0814	89.3605	268.0814	70.7045
4.90	4.95	6.0%	270.8451	90.2817	270.8451	71.4334
4.95	5.00	6.0%	273.6088	91.2029	273.6088	72.1623
5.00	5.05	6.0%	276.3726	92.1242	276.3726	72.8913
5.05	5.10	6.0%	279.1363	93.0361	279.1363	73.6202
5.10	5.15	6.0%	281.9	93.9573	281.9	74.3491
5.15	5.20	6.0%	284.6637	94.8784	284.6637	75.078
5.20	5.25	6.0%	287.4275	95.7996	287.4275	75.8069
5.25	5.30	6.0%	290.1911	96.7207	290.1911	76.5358
5.30	5.35	6.0%	292.9549	97.6419	292.9549	77.2647
5.35	5.40	6.0%	295.7187	98.563	295.7187	77.9936
5.40	5.45	6.0%	298.4824	99.4842	298.4824	78.7226
5.45	5.50	6.0%	301.2461	100.4053	301.2461	79.4515
5.50	5.55	6.0%	304.0098	101.3265	304.0098	80.1804
5.55	5.60	6.0%	306.7736	102.2476	306.7736	80.9093
5.60	5.65	6.0%	309.5372	103.1688	309.5372	81.6382
5.65	5.70	6.0%	312.301	104.0899	312.301	82.3671
5.70	5.75	6.0%	315.0647	105.0111	315.0647	83.096
5.75	5.80	6.0%	317.8285	105.9322	317.8285	83.8249
5.80	5.85	6.0%	320.5922	106.8534	320.5922	84.5539
5.85	5.90	6.0%	323.3559	107.7745	323.3559	85.2828
5.90	5.95	6.0%	326.1197	108.6957	326.1197	86.0117
5.95	6.00	6.0%	328.8833	109.6168	328.8833	86.7406
6.00	6.05	6.0%	331.6471	110.538	331.6471	87.4695
6.05	6.10	6.0%	334.4108	111.4591	334.4108	88.1984
6.10	6.15	6.0%	337.1746	112.3803	337.1746	88.9273
6.15	6.20	6.0%	339.9382	113.3014	339.9382	89.6562
6.20	6.25	6.0%	342.702	114.2226	342.702	90.3852
6.25	6.30	6.0%	345.4657	115.1437	345.4657	91.1141
6.30	6.35	6.0%	348.2294	116.0649	348.2294	91.843

Rango en UMA		Tasa de Interés	TRADICIONAL		FOVISSSTE- INFONAVIT CONYUGAL, FOVISSSTE- INFONAVIT INDIVIDUAL Y FOVISSSTE- ISSFAM CONYUGAL	ALIA2+
			Adquisición, Construcción y Redención de pasivos hipotecarios	Ampliación y Reparación o Mejoramiento	Adquisición	Adquisición y Redención de pasivos hipotecarios
			Monto Máximo en UMA	Monto Máximo en UMA	Monto Máximo en UMA	Monto Máximo en UMA
Igual o Mayor a:	Menor a:					
6.35	6.40	6.0%	350.9932	116.986	350.9932	92.5719
6.40	6.45	6.0%	353.7569	117.9072	353.7569	93.3008
6.45	6.50	6.0%	356.5206	118.8283	356.5206	94.0297
6.50	6.55	6.0%	359.2843	119.7495	359.2843	94.7586
6.55	6.60	6.0%	362.0481	120.6706	362.0481	95.4875
6.60	6.65	6.0%	364.8118	121.5918	364.8118	96.2165
6.65	6.70	6.0%	367.5755	122.5129	367.5755	96.9454
6.70	6.75	6.0%	370.3392	123.4341	370.3392	97.6743
6.75	6.80	6.0%	373.103	124.3552	373.103	98.4032
6.80	6.85	6.0%	375.8666	125.2764	375.8666	99.1321
6.85	6.90	6.0%	378.6304	126.1975	378.6304	99.861
6.90	6.95	6.0%	381.3942	127.1187	381.3942	100.5899
6.95	7.00	6.0%	384.1579	128.0398	384.1579	101.3188
7.00	7.05	6.0%	384.6934	128.2183	384.6934	102.0478
7.05	7.10	6.0%	385.1791	128.3802	385.1791	102.7767
7.10	7.15	6.0%	385.2763	128.4126	385.2763	103.5056
7.15	7.20	6.0%	385.6649	128.5421	385.6649	104.2345
7.20	7.25	6.0%	386.3244	128.7619	386.3244	104.9634
7.25	7.30	6.0%	389.0072	129.6561	389.0072	105.6923
7.30	7.35	6.0%	391.6901	130.5503	391.6901	106.4212
7.35	7.40	6.0%	394.3728	131.4445	394.3728	107.1501
7.40	7.45	6.0%	397.0557	132.3387	397.0557	107.8791
7.45	7.50	6.0%	399.7384	133.2328	399.7384	108.608
7.50	7.55	6.0%	402.4213	134.127	402.4213	109.3369
7.55	7.60	6.0%	405.1041	135.0212	405.1041	110.0658
7.60	7.65	6.0%	407.7869	135.9154	407.7869	110.7947
7.65	7.70	6.0%	410.4697	136.8096	410.4697	111.5236
7.70	7.75	6.0%	413.1525	137.7037	413.1525	112.2525
7.75	7.80	6.0%	415.8353	138.5979	415.8353	112.9814
7.80	7.85	6.0%	418.5182	139.4921	418.5182	113.7104
7.85	7.90	6.0%	421.2009	140.3863	421.2009	114.4393
7.90	7.95	6.0%	423.8838	141.2805	423.8838	115.1682
7.95	8.00	6.0%	426.5665	142.1746	426.5665	115.8971
8.00	8.05	6.0%	429.2494	143.0688	429.2494	116.626
8.05	8.10	6.0%	429.2494	143.0688	429.2494	116.626
8.10	8.15	6.0%	429.2494	143.0688	429.2494	116.626
8.15	8.20	6.0%	429.2494	143.0688	429.2494	116.626

Rango en UMA		Tasa de Interés	TRADICIONAL		FOVISSSTE- INFONAVIT CONYUGAL, FOVISSSTE- INFONAVIT INDIVIDUAL Y FOVISSSTE- ISSFAM CONYUGAL	ALIA2+
			Adquisición, Construcción y Redención de pasivos hipotecarios	Ampliación y Reparación o Mejoramiento	Adquisición	Adquisición y Redención de pasivos hipotecarios
			Monto Máximo en UMA	Monto Máximo en UMA	Monto Máximo en UMA	Monto Máximo en UMA
Igual o Mayor a:	Menor a:					
8.20	8.25	6.0%	429.2494	143.0688	429.2494	116.626
8.25	8.30	6.0%	429.2494	143.0688	429.2494	116.626
8.30	8.35	6.0%	429.2494	143.0688	429.2494	116.626
8.35	8.40	6.0%	429.2494	143.0688	429.2494	116.626
8.40	8.45	6.0%	429.2494	143.0688	429.2494	116.626
8.45	8.50	6.0%	429.2494	143.0688	429.2494	116.626
8.50	8.55	6.0%	429.2494	143.0688	429.2494	116.626
8.55	8.60	6.0%	429.2494	143.0688	429.2494	116.626
8.60	8.65	6.0%	429.2494	143.0688	429.2494	116.626
8.65	8.70	6.0%	429.2494	143.0688	429.2494	116.626
8.70	8.75	6.0%	429.2494	143.0688	429.2494	116.626
8.75	8.80	6.0%	429.2494	143.0688	429.2494	116.626
8.80	8.85	6.0%	429.2494	143.0688	429.2494	116.626
8.85	8.90	6.0%	429.2494	143.0688	429.2494	116.626
8.90	8.95	6.0%	429.2494	143.0688	429.2494	116.626
8.95	9.00	6.0%	429.2494	143.0688	429.2494	116.626
9.00	9.05	6.0%	429.2494	143.0688	429.2494	116.626
9.05	9.10	6.0%	429.2494	143.0688	429.2494	116.626
9.10	9.15	6.0%	429.2494	143.0688	429.2494	116.626
9.15	9.20	6.0%	429.2494	143.0688	429.2494	116.626
9.20	9.25	6.0%	429.2494	143.0688	429.2494	116.626
9.25	9.30	6.0%	429.2494	143.0688	429.2494	116.626
9.30	9.35	6.0%	429.2494	143.0688	429.2494	116.626
9.35	9.40	6.0%	429.2494	143.0688	429.2494	116.626
9.40	9.45	6.0%	429.2494	143.0688	429.2494	116.626
9.45	9.50	6.0%	429.2494	143.0688	429.2494	116.626
9.50	9.55	6.0%	429.2494	143.0688	429.2494	116.626
9.55	9.60	6.0%	429.2494	143.0688	429.2494	116.626
9.60	9.65	6.0%	429.2494	143.0688	429.2494	116.626
9.65	9.70	6.0%	429.2494	143.0688	429.2494	116.626
9.70	9.75	6.0%	429.2494	143.0688	429.2494	116.626
9.75	9.80	6.0%	429.2494	143.0688	429.2494	116.626
9.80	9.85	6.0%	429.2494	143.0688	429.2494	116.626
9.85	9.90	6.0%	429.2494	143.0688	429.2494	116.626
9.90	9.95	6.0%	429.2494	143.0688	429.2494	116.626
9.95	10.00	6.0%	429.2494	143.0688	429.2494	116.626

“CRÉDITO PENSIONA2”

Rango en UMA			PENSIONA2: Adquisición					
Edad Pensionado:			47	48	49	50	51	52
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en UMA					
1.0	1.1	4.00%	30.3817	30.3817	30.3817	30.3817	30.3817	30.3817
1.1	1.2	4.00%	33.1363	33.1363	33.1363	33.1363	33.1363	33.1363
1.2	1.3	4.00%	35.8909	35.8909	35.8909	35.8909	35.8909	35.8909
1.3	1.4	4.00%	38.6455	38.6455	38.6455	38.6455	38.6455	38.6455
1.4	1.5	4.00%	41.4001	41.4001	41.4001	41.4001	41.4001	41.4001
1.5	1.6	4.00%	44.1547	44.1547	44.1547	44.1547	44.1547	44.1547
1.6	1.7	4.00%	46.9093	46.9093	46.9093	46.9093	46.9093	46.9093
1.7	1.8	4.00%	49.6639	49.6639	49.6639	49.6639	49.6639	49.6639
1.8	1.9	4.00%	52.4185	52.4185	52.4185	52.4185	52.4185	52.4185
1.9	2.0	4.00%	55.1731	55.1731	55.1731	55.1731	55.1731	55.1731
2.0	2.1	4.00%	57.9277	57.9277	57.9277	57.9277	57.9277	57.9277
2.1	2.2	4.00%	60.6823	60.6823	60.6823	60.6823	60.6823	60.6823
2.2	2.3	4.00%	63.4369	63.4369	63.4369	63.4369	63.4369	63.4369
2.3	2.4	4.00%	66.1915	66.1915	66.1915	66.1915	66.1915	66.1915
2.4	2.5	4.00%	68.9462	68.9462	68.9462	68.9462	68.9462	68.9462
2.5	2.6	5.00%	71.7008	71.7008	71.7008	71.7008	71.7008	71.7008
2.6	2.7	5.00%	74.0705	74.0705	74.0705	74.0705	74.0705	74.0705
2.7	2.8	5.00%	76.4403	76.4403	76.4403	76.4403	76.4403	76.4403
2.8	2.9	5.00%	78.8101	78.8101	78.8101	78.8101	78.8101	78.8101
2.9	3.0	5.00%	81.1798	81.1798	81.1798	81.1798	81.1798	81.1798
3.0	3.1	5.00%	83.5496	83.5496	83.5496	83.5496	83.5496	83.5496
3.1	3.2	5.00%	85.9194	85.9194	85.9194	85.9194	85.9194	85.9194
3.2	3.3	5.00%	88.2892	88.2892	88.2892	88.2892	88.2892	88.2892
3.3	3.4	5.00%	90.6589	90.6589	90.6589	90.6589	90.6589	90.6589
3.4	3.5	5.00%	93.0287	93.0287	93.0287	93.0287	93.0287	93.0287
3.5	3.6	6.00%	95.3985	95.3985	95.3985	95.3985	95.3985	95.3985
3.6	3.7	6.00%	97.9505	97.9505	97.9505	97.9505	97.9505	97.9505
3.7	3.8	6.00%	100.5026	100.5026	100.5026	100.5026	100.5026	100.5026
3.8	3.9	6.00%	103.0546	103.0546	103.0546	103.0546	103.0546	103.0546
3.9	4.0	6.00%	105.6067	105.6067	105.6067	105.6067	105.6067	105.6067
4.0	4.1	6.00%	108.1588	108.1588	108.1588	108.1588	108.1588	108.1588
4.1	4.2	6.00%	110.8324	110.8324	110.8324	110.8324	110.8324	110.8324
4.2	4.3	6.00%	113.5059	113.5059	113.5059	113.5059	113.5059	113.5059
4.3	4.4	6.00%	116.1795	116.1795	116.1795	116.1795	116.1795	116.1795
4.4	4.5	6.00%	118.8531	118.8531	118.8531	118.8531	118.8531	118.8531

Rango en UMA			PENSIONA2: Adquisición					
Edad Pensionado:			47	48	49	50	51	52
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en UMA					
4.5	4.6	6.00%	121.5267	121.5267	121.5267	121.5267	121.5267	121.5267
4.6	4.7	6.00%	124.2003	124.2003	124.2003	124.2003	124.2003	124.2003
4.7	4.8	6.00%	126.8739	126.8739	126.8739	126.8739	126.8739	126.8739
4.8	4.9	6.00%	129.5475	129.5475	129.5475	129.5475	129.5475	129.5475
4.9	5.0	6.00%	132.2211	132.2211	132.2211	132.2211	132.2211	132.2211
5.0	5.1	6.00%	134.8946	134.8946	134.8946	134.8946	134.8946	134.8946
5.1	5.2	6.00%	137.5075	137.5075	137.5075	137.5075	137.5075	137.5075
5.2	5.3	6.00%	140.1203	140.1203	140.1203	140.1203	140.1203	140.1203
5.3	5.4	6.00%	142.7331	142.7331	142.7331	142.7331	142.7331	142.7331
5.4	5.5	6.00%	145.3459	145.3459	145.3459	145.3459	145.3459	145.3459
5.5	5.6	6.00%	147.9588	147.9588	147.9588	147.9588	147.9588	147.9588
5.6	5.7	6.00%	150.5716	150.5716	150.5716	150.5716	150.5716	150.5716
5.7	5.8	6.00%	153.1844	153.1844	153.1844	153.1844	153.1844	153.1844
5.8	5.9	6.00%	155.7972	155.7972	155.7972	155.7972	155.7972	155.7972
5.9	6.0	6.00%	158.4101	158.4101	158.4101	158.4101	158.4101	158.4101
6.0	6.1	6.00%	161.0229	161.0229	161.0229	161.0229	161.0229	161.0229
6.1	6.2	6.00%	163.6357	163.6357	163.6357	163.6357	163.6357	163.6357
6.2	6.3	6.00%	166.2485	166.2485	166.2485	166.2485	166.2485	166.2485
6.3	6.4	6.00%	168.8614	168.8614	168.8614	168.8614	168.8614	168.8614
6.4	6.5	6.00%	171.4742	171.4742	171.4742	171.4742	171.4742	171.4742
6.5	6.6	6.00%	174.0870	174.0870	174.0870	174.0870	174.0870	174.0870
6.6	6.7	6.00%	176.6998	176.6998	176.6998	176.6998	176.6998	176.6998
6.7	6.8	6.00%	179.3127	179.3127	179.3127	179.3127	179.3127	179.3127
6.8	6.9	6.00%	181.9255	181.9255	181.9255	181.9255	181.9255	181.9255
6.9	7.0	6.00%	184.5383	184.5383	184.5383	184.5383	184.5383	184.5383
7.0	7.1	6.00%	187.1511	187.1511	187.1511	187.1511	187.1511	187.1511
7.1	7.2	6.00%	189.7032	189.7032	189.7032	189.7032	189.7032	189.7032
7.2	7.3	6.00%	192.2552	192.2552	192.2552	192.2552	192.2552	192.2552
7.3	7.4	6.00%	194.8073	194.8073	194.8073	194.8073	194.8073	194.8073
7.4	7.5	6.00%	197.3594	197.3594	197.3594	197.3594	197.3594	197.3594
7.5	7.6	6.00%	199.9114	199.9114	199.9114	199.9114	199.9114	199.9114
7.6	7.7	6.00%	202.4635	202.4635	202.4635	202.4635	202.4635	202.4635
7.7	7.8	6.00%	205.0156	205.0156	205.0156	205.0156	205.0156	205.0156
7.8	7.9	6.00%	207.5676	207.5676	207.5676	207.5676	207.5676	207.5676
7.9	8.0	6.00%	210.1197	210.1197	210.1197	210.1197	210.1197	210.1197
8.0	más de 8	6.00%	212.6717	212.6717	212.6717	212.6717	212.6717	212.6717

Rango en UMA			PENSIONA2: Adquisición					
Edad Pensionado:			53	54	55	56	57	58
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en UMA					
1.0	1.1	4.00%	30.3817	30.3817	30.3817	30.3817	30.3817	30.3817
1.1	1.2	4.00%	33.1363	33.1363	33.1363	33.1363	33.1363	33.1363
1.2	1.3	4.00%	35.8909	35.8909	35.8909	35.8909	35.8909	35.8909
1.3	1.4	4.00%	38.6455	38.6455	38.6455	38.6455	38.6455	38.6455
1.4	1.5	4.00%	41.4001	41.4001	41.4001	41.4001	41.4001	41.4001
1.5	1.6	4.00%	44.1547	44.1547	44.1547	44.1547	44.1547	44.1547
1.6	1.7	4.00%	46.9093	46.9093	46.9093	46.9093	46.9093	46.9093
1.7	1.8	4.00%	49.6639	49.6639	49.6639	49.6639	49.6639	49.6639
1.8	1.9	4.00%	52.4185	52.4185	52.4185	52.4185	52.4185	52.4185
1.9	2.0	4.00%	55.1731	55.1731	55.1731	55.1731	55.1731	55.1731
2.0	2.1	4.00%	57.9277	57.9277	57.9277	57.9277	57.9277	57.9277
2.1	2.2	4.00%	60.6823	60.6823	60.6823	60.6823	60.6823	60.6823
2.2	2.3	4.00%	63.4369	63.4369	63.4369	63.4369	63.4369	63.4369
2.3	2.4	4.00%	66.1915	66.1915	66.1915	66.1915	66.1915	66.1915
2.4	2.5	4.00%	68.9462	68.9462	68.9462	68.9462	68.9462	68.9462
2.5	2.6	5.00%	71.7008	71.7008	71.7008	71.7008	71.7008	71.7008
2.6	2.7	5.00%	74.0705	74.0705	74.0705	74.0705	74.0705	74.0705
2.7	2.8	5.00%	76.4403	76.4403	76.4403	76.4403	76.4403	76.4403
2.8	2.9	5.00%	78.8101	78.8101	78.8101	78.8101	78.8101	78.8101
2.9	3.0	5.00%	81.1798	81.1798	81.1798	81.1798	81.1798	81.1798
3.0	3.1	5.00%	83.5496	83.5496	83.5496	83.5496	83.5496	83.5496
3.1	3.2	5.00%	85.9194	85.9194	85.9194	85.9194	85.9194	85.9194
3.2	3.3	5.00%	88.2892	88.2892	88.2892	88.2892	88.2892	88.2892
3.3	3.4	5.00%	90.6589	90.6589	90.6589	90.6589	90.6589	90.6589
3.4	3.5	5.00%	93.0287	93.0287	93.0287	93.0287	93.0287	93.0287
3.5	3.6	6.00%	95.3985	95.3985	95.3985	95.3985	95.3985	95.3985
3.6	3.7	6.00%	97.9505	97.9505	97.9505	97.9505	97.9505	97.9505
3.7	3.8	6.00%	100.5026	100.5026	100.5026	100.5026	100.5026	100.5026
3.8	3.9	6.00%	103.0546	103.0546	103.0546	103.0546	103.0546	103.0546
3.9	4.0	6.00%	105.6067	105.6067	105.6067	105.6067	105.6067	105.6067
4.0	4.1	6.00%	108.1588	108.1588	108.1588	108.1588	108.1588	108.1588
4.1	4.2	6.00%	110.8324	110.8324	110.8324	110.8324	110.8324	110.8324
4.2	4.3	6.00%	113.5059	113.5059	113.5059	113.5059	113.5059	113.5059
4.3	4.4	6.00%	116.1795	116.1795	116.1795	116.1795	116.1795	116.1795
4.4	4.5	6.00%	118.8531	118.8531	118.8531	118.8531	118.8531	118.8531
4.5	4.6	6.00%	121.5267	121.5267	121.5267	121.5267	121.5267	121.5267

Rango en UMA			PENSIONA2: Adquisición					
Edad Pensionado:			53	54	55	56	57	58
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en UMA					
4.6	4.7	6.00%	124.2003	124.2003	124.2003	124.2003	124.2003	124.2003
4.7	4.8	6.00%	126.8739	126.8739	126.8739	126.8739	126.8739	126.8739
4.8	4.9	6.00%	129.5475	129.5475	129.5475	129.5475	129.5475	129.5475
4.9	5.0	6.00%	132.2211	132.2211	132.2211	132.2211	132.2211	132.2211
5.0	5.1	6.00%	134.8946	134.8946	134.8946	134.8946	134.8946	134.8946
5.1	5.2	6.00%	137.5075	137.5075	137.5075	137.5075	137.5075	137.5075
5.2	5.3	6.00%	140.1203	140.1203	140.1203	140.1203	140.1203	140.1203
5.3	5.4	6.00%	142.7331	142.7331	142.7331	142.7331	142.7331	142.7331
5.4	5.5	6.00%	145.3459	145.3459	145.3459	145.3459	145.3459	145.3459
5.5	5.6	6.00%	147.9588	147.9588	147.9588	147.9588	147.9588	147.9588
5.6	5.7	6.00%	150.5716	150.5716	150.5716	150.5716	150.5716	150.5716
5.7	5.8	6.00%	153.1844	153.1844	153.1844	153.1844	153.1844	153.1844
5.8	5.9	6.00%	155.7972	155.7972	155.7972	155.7972	155.7972	155.7972
5.9	6.0	6.00%	158.4101	158.4101	158.4101	158.4101	158.4101	158.4101
6.0	6.1	6.00%	161.0229	161.0229	161.0229	161.0229	161.0229	161.0229
6.1	6.2	6.00%	163.6357	163.6357	163.6357	163.6357	163.6357	163.6357
6.2	6.3	6.00%	166.2485	166.2485	166.2485	166.2485	166.2485	166.2485
6.3	6.4	6.00%	168.8614	168.8614	168.8614	168.8614	168.8614	168.8614
6.4	6.5	6.00%	171.4742	171.4742	171.4742	171.4742	171.4742	171.4742
6.5	6.6	6.00%	174.0870	174.0870	174.0870	174.0870	174.0870	174.0870
6.6	6.7	6.00%	176.6998	176.6998	176.6998	176.6998	176.6998	176.6998
6.7	6.8	6.00%	179.3127	179.3127	179.3127	179.3127	179.3127	179.3127
6.8	6.9	6.00%	181.9255	181.9255	181.9255	181.9255	181.9255	181.9255
6.9	7.0	6.00%	184.5383	184.5383	184.5383	184.5383	184.5383	184.5383
7.0	7.1	6.00%	187.1511	187.1511	187.1511	187.1511	187.1511	187.1511
7.1	7.2	6.00%	189.7032	189.7032	189.7032	189.7032	189.7032	189.7032
7.2	7.3	6.00%	192.2552	192.2552	192.2552	192.2552	192.2552	192.2552
7.3	7.4	6.00%	194.8073	194.8073	194.8073	194.8073	194.8073	194.8073
7.4	7.5	6.00%	197.3594	197.3594	197.3594	197.3594	197.3594	197.3594
7.5	7.6	6.00%	199.9114	199.9114	199.9114	199.9114	199.9114	199.9114
7.6	7.7	6.00%	202.4635	202.4635	202.4635	202.4635	202.4635	202.4635
7.7	7.8	6.00%	205.0156	205.0156	205.0156	205.0156	205.0156	205.0156
7.8	7.9	6.00%	207.5676	207.5676	207.5676	207.5676	207.5676	207.5676
7.9	8.0	6.00%	210.1197	210.1197	210.1197	210.1197	210.1197	210.1197
8.0	más de 8	6.00%	212.6717	212.6717	212.6717	212.6717	212.6717	212.6717

Rango en UMA			PENSIONA2: Adquisición					
Edad Pensionado:			59	60	61	62	63	64
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en UMA					
1.0	1.1	4.00%	30.3817	30.3817	30.3817	30.3817	30.3817	30.3817
1.1	1.2	4.00%	33.1363	33.1363	33.1363	33.1363	33.1363	33.1363
1.2	1.3	4.00%	35.8909	35.8909	35.8909	35.8909	35.8909	35.8909
1.3	1.4	4.00%	38.6455	38.6455	38.6455	38.6455	38.6455	38.6455
1.4	1.5	4.00%	41.4001	41.4001	41.4001	41.4001	41.4001	41.4001
1.5	1.6	4.00%	44.1547	44.1547	44.1547	44.1547	44.1547	44.1547
1.6	1.7	4.00%	46.9093	46.9093	46.9093	46.9093	46.9093	46.9093
1.7	1.8	4.00%	49.6639	49.6639	49.6639	49.6639	49.6639	49.6639
1.8	1.9	4.00%	52.4185	52.4185	52.4185	52.4185	52.4185	52.4185
1.9	2.0	4.00%	55.1731	55.1731	55.1731	55.1731	55.1731	55.1731
2.0	2.1	4.00%	57.9277	57.9277	57.9277	57.9277	57.9277	57.9277
2.1	2.2	4.00%	60.6823	60.6823	60.6823	60.6823	60.6823	60.6823
2.2	2.3	4.00%	63.4369	63.4369	63.4369	63.4369	63.4369	63.4369
2.3	2.4	4.00%	66.1915	66.1915	66.1915	66.1915	66.1915	66.1915
2.4	2.5	4.00%	68.9462	68.9462	68.9462	68.9462	68.9462	68.9462
2.5	2.6	5.00%	71.7008	71.7008	71.7008	71.7008	71.7008	71.7008
2.6	2.7	5.00%	74.0705	74.0705	74.0705	74.0705	74.0705	74.0705
2.7	2.8	5.00%	76.4403	76.4403	76.4403	76.4403	76.4403	76.4403
2.8	2.9	5.00%	78.8101	78.8101	78.8101	78.8101	78.8101	78.8101
2.9	3.0	5.00%	81.1798	81.1798	81.1798	81.1798	81.1798	81.1798
3.0	3.1	5.00%	83.5496	83.5496	83.5496	83.5496	83.5496	83.5496
3.1	3.2	5.00%	85.9194	85.9194	85.9194	85.9194	85.9194	85.9194
3.2	3.3	5.00%	88.2892	88.2892	88.2892	88.2892	88.2892	88.2892
3.3	3.4	5.00%	90.6589	90.6589	90.6589	90.6589	90.6589	90.6589
3.4	3.5	5.00%	93.0287	93.0287	93.0287	93.0287	93.0287	93.0287
3.5	3.6	6.00%	95.3985	95.3985	95.3985	95.3985	95.3985	95.3985
3.6	3.7	6.00%	97.9505	97.9505	97.9505	97.9505	97.9505	97.9505
3.7	3.8	6.00%	100.5026	100.5026	100.5026	100.5026	100.5026	100.5026
3.8	3.9	6.00%	103.0546	103.0546	103.0546	103.0546	103.0546	103.0546
3.9	4.0	6.00%	105.6067	105.6067	105.6067	105.6067	105.6067	105.6067
4.0	4.1	6.00%	108.1588	108.1588	108.1588	108.1588	108.1588	108.1588
4.1	4.2	6.00%	110.8324	110.8324	110.8324	110.8324	110.8324	110.8324
4.2	4.3	6.00%	113.5059	113.5059	113.5059	113.5059	113.5059	113.5059
4.3	4.4	6.00%	116.1795	116.1795	116.1795	116.1795	116.1795	116.1795
4.4	4.5	6.00%	118.8531	118.8531	118.8531	118.8531	118.8531	118.8531
4.5	4.6	6.00%	121.5267	121.5267	121.5267	121.5267	121.5267	121.5267

Rango en UMA			PENSIONA2: Adquisición					
Edad Pensionado:			59	60	61	62	63	64
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en UMA					
4.6	4.7	6.00%	124.2003	124.2003	124.2003	124.2003	124.2003	124.2003
4.7	4.8	6.00%	126.8739	126.8739	126.8739	126.8739	126.8739	126.8739
4.8	4.9	6.00%	129.5475	129.5475	129.5475	129.5475	129.5475	129.5475
4.9	5.0	6.00%	132.2211	132.2211	132.2211	132.2211	132.2211	132.2211
5.0	5.1	6.00%	134.8946	134.8946	134.8946	134.8946	134.8946	134.8946
5.1	5.2	6.00%	137.5075	137.5075	137.5075	137.5075	137.5075	137.5075
5.2	5.3	6.00%	140.1203	140.1203	140.1203	140.1203	140.1203	140.1203
5.3	5.4	6.00%	142.7331	142.7331	142.7331	142.7331	142.7331	142.7331
5.4	5.5	6.00%	145.3459	145.3459	145.3459	145.3459	145.3459	145.3459
5.5	5.6	6.00%	147.9588	147.9588	147.9588	147.9588	147.9588	147.9588
5.6	5.7	6.00%	150.5716	150.5716	150.5716	150.5716	150.5716	150.5716
5.7	5.8	6.00%	153.1844	153.1844	153.1844	153.1844	153.1844	153.1844
5.8	5.9	6.00%	155.7972	155.7972	155.7972	155.7972	155.7972	155.7972
5.9	6.0	6.00%	158.4101	158.4101	158.4101	158.4101	158.4101	158.4101
6.0	6.1	6.00%	161.0229	161.0229	161.0229	161.0229	161.0229	161.0229
6.1	6.2	6.00%	163.6357	163.6357	163.6357	163.6357	163.6357	163.6357
6.2	6.3	6.00%	166.2485	166.2485	166.2485	166.2485	166.2485	166.2485
6.3	6.4	6.00%	168.8614	168.8614	168.8614	168.8614	168.8614	168.8614
6.4	6.5	6.00%	171.4742	171.4742	171.4742	171.4742	171.4742	171.4742
6.5	6.6	6.00%	174.0870	174.0870	174.0870	174.0870	174.0870	174.0870
6.6	6.7	6.00%	176.6998	176.6998	176.6998	176.6998	176.6998	176.6998
6.7	6.8	6.00%	179.3127	179.3127	179.3127	179.3127	179.3127	179.3127
6.8	6.9	6.00%	181.9255	181.9255	181.9255	181.9255	181.9255	181.9255
6.9	7.0	6.00%	184.5383	184.5383	184.5383	184.5383	184.5383	184.5383
7.0	7.1	6.00%	187.1511	187.1511	187.1511	187.1511	187.1511	187.1511
7.1	7.2	6.00%	189.7032	189.7032	189.7032	189.7032	189.7032	189.7032
7.2	7.3	6.00%	192.2552	192.2552	192.2552	192.2552	192.2552	192.2552
7.3	7.4	6.00%	194.8073	194.8073	194.8073	194.8073	194.8073	194.8073
7.4	7.5	6.00%	197.3594	197.3594	197.3594	197.3594	197.3594	197.3594
7.5	7.6	6.00%	199.9114	199.9114	199.9114	199.9114	199.9114	199.9114
7.6	7.7	6.00%	202.4635	202.4635	202.4635	202.4635	202.4635	202.4635
7.7	7.8	6.00%	205.0156	205.0156	205.0156	205.0156	205.0156	205.0156
7.8	7.9	6.00%	207.5676	207.5676	207.5676	207.5676	207.5676	207.5676
7.9	8.0	6.00%	210.1197	210.1197	210.1197	210.1197	210.1197	210.1197
8.0	más de 8	6.00%	212.6717	212.6717	212.6717	212.6717	212.6717	212.6717

Rango en UMA			PENSIONA2: Adquisición					
Edad Pensionado:			65	66	67	68	69	70
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en UMA					
1.0	1.1	4.00%	27.1005	26.7359	25.3991	24.0015	22.6647	21.2672
1.1	1.2	4.00%	29.4095	28.0119	26.5536	25.1560	23.6977	22.3002
1.2	1.3	4.00%	31.7185	30.1994	28.6803	27.1005	25.5814	24.0623
1.3	1.4	4.00%	34.0275	32.3869	30.7463	29.1056	27.4650	25.7637
1.4	1.5	4.00%	36.3365	34.5743	32.8122	31.0501	29.2879	27.5258
1.5	1.6	4.00%	38.6455	36.7618	34.8782	33.0553	31.1716	29.2879
1.6	1.7	4.00%	40.9545	38.9493	36.9441	34.9997	32.9945	30.9893
1.7	1.8	4.00%	43.2635	41.1976	39.0708	37.0049	34.8782	32.8122
1.8	1.9	4.00%	45.5725	43.3850	41.1976	39.0101	36.7618	34.5743
1.9	2.0	4.00%	47.8815	45.5725	43.2635	40.9545	38.6455	36.3365
2.0	2.1	4.00%	50.1905	47.7600	45.3295	42.8989	40.4684	38.0986
2.1	2.2	4.00%	52.4995	49.9475	47.4562	44.9041	42.4128	39.8608
2.2	2.3	4.00%	54.8085	52.1350	49.5221	46.8485	44.2357	41.5621
2.3	2.4	4.00%	57.1176	54.3224	51.5881	48.8537	46.0586	43.3243
2.4	2.5	4.00%	59.4266	56.5099	53.6540	50.7982	47.9423	45.0256
2.5	2.6	5.00%	61.7356	58.7582	55.7808	52.8034	49.8259	46.8485
2.6	2.7	5.00%	64.1053	61.0064	57.9075	54.8085	51.7096	48.6714
2.7	2.8	5.00%	66.4751	63.2547	60.0342	56.8137	53.6540	50.4336
2.8	2.9	5.00%	68.8449	65.5029	62.1609	58.8797	55.5377	52.1957
2.9	3.0	5.00%	71.2146	67.7511	64.3484	60.8849	57.4821	54.0186
3.0	3.1	5.00%	73.5844	69.9994	66.4143	62.8901	59.3050	55.7808
3.1	3.2	5.00%	75.9542	72.2476	68.6018	64.9560	61.3102	57.6037
3.2	3.3	5.00%	78.3240	74.4959	70.6678	66.9005	63.1331	59.3658
3.3	3.4	5.00%	80.6937	76.8049	72.9160	69.0272	65.1383	61.2495
3.4	3.5	5.00%	83.0635	79.0531	75.0427	71.0324	67.0827	63.0724
3.5	3.6	6.00%	85.4333	81.3014	77.1695	73.0376	68.9664	64.8345
3.6	3.7	6.00%	87.8030	83.5496	79.3569	75.1035	70.9108	66.6574
3.7	3.8	6.00%	90.1728	85.7979	81.4837	77.1695	72.7945	68.4803
3.8	3.9	6.00%	92.5426	88.0461	83.6104	79.1746	74.7389	70.2424
3.9	4.0	6.00%	94.9124	90.2943	85.7371	81.1798	76.6226	72.0046
4.0	4.1	6.00%	97.2821	92.6033	87.9246	83.2458	78.5670	73.8882
4.1	4.2	6.00%	99.6519	94.8516	90.0513	85.2510	80.4507	75.6504
4.2	4.3	6.00%	102.0217	97.0998	92.1780	87.2562	82.3951	77.4733
4.3	4.4	6.00%	104.3914	99.3481	94.3047	89.2614	84.2180	79.1746
4.4	4.5	6.00%	106.7612	101.5963	96.4922	91.3273	86.2232	81.0583
4.5	4.6	6.00%	109.1310	103.8446	98.6189	93.3933	88.1069	82.8812

Rango en UMA			PENSIONA2: Adquisición					
Edad Pensionado:			65	66	67	68	69	70
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en UMA					
4.6	4.7	6.00%	111.5008	106.0928	100.7456	95.3985	90.0513	84.6434
4.7	4.8	6.00%	113.8705	108.3411	102.8724	97.4037	91.9350	86.4663
4.8	4.9	6.00%	116.2403	110.6501	105.0598	99.4696	93.8794	88.2892
4.9	5.0	6.00%	118.6101	112.8983	107.1866	101.4748	95.8238	90.1121
5.0	5.1	6.00%	120.9798	115.1466	109.3133	103.5408	97.7075	91.8742
5.1	5.2	6.00%	123.3496	117.3948	111.5008	105.5459	99.6519	93.6971
5.2	5.3	6.00%	125.7194	119.6430	113.5667	107.5511	101.4748	95.4592
5.3	5.4	6.00%	128.0891	121.8913	115.7542	109.6171	103.4800	97.3429
5.4	5.5	6.00%	130.4589	124.1395	117.8809	111.6223	105.3637	99.0443
5.5	5.6	6.00%	132.8287	126.4485	120.0684	113.6882	107.3081	100.9279
5.6	5.7	6.00%	135.1985	128.6968	122.1951	115.6934	109.1917	102.6901
5.7	5.8	6.00%	137.5682	130.9450	124.3218	117.7594	111.1362	104.5130
5.8	5.9	6.00%	139.938	133.1933	126.4485	119.7038	112.9591	106.2143
5.9	6.0	6.00%	142.3078	135.4415	128.6360	121.7698	114.9643	108.0980
6.0	6.1	6.00%	144.6775	137.6898	130.7627	123.8357	116.8479	109.9209
6.1	6.2	6.00%	147.0473	139.9380	132.8895	125.8409	118.7924	111.6830
6.2	6.3	6.00%	149.4171	142.1862	135.0162	127.8461	120.6760	113.5059
6.3	6.4	6.00%	151.7869	144.4953	137.2037	129.9120	122.6204	115.3288
6.4	6.5	6.00%	154.1566	146.7435	139.3304	131.9172	124.5649	117.1517
6.5	6.6	6.00%	156.5264	148.9917	141.4571	133.9832	126.4485	118.9139
6.6	6.7	6.00%	158.8962	151.2400	143.6446	135.9884	128.3930	120.7368
6.7	6.8	6.00%	161.2659	153.4882	145.7105	137.9936	130.2159	122.4989
6.8	6.9	6.00%	163.6357	155.7365	147.8980	140.0595	132.2211	124.3218
6.9	7.0	6.00%	166.0055	157.9847	149.9640	142.0040	134.0440	126.0840
7.0	7.1	6.00%	168.3753	160.2937	152.2122	144.1307	136.0491	127.9676
7.1	7.2	6.00%	170.7450	162.5420	154.3389	146.1359	137.9328	129.7905
7.2	7.3	6.00%	173.1148	164.7902	156.4656	148.1411	139.8772	131.5527
7.3	7.4	6.00%	175.4846	167.0385	158.5924	150.1462	141.7001	133.2540
7.4	7.5	6.00%	177.8543	169.2867	160.7798	152.2122	143.7053	135.1377
7.5	7.6	6.00%	180.2241	171.5349	162.9065	154.2782	145.5890	136.9606
7.6	7.7	6.00%	182.5939	173.7832	165.0333	156.2833	147.5334	138.7835
7.7	7.8	6.00%	184.9636	176.0314	167.1600	158.2885	149.4171	140.5456
7.8	7.9	6.00%	187.3334	178.3404	169.3475	160.3545	151.3615	142.3685
7.9	8.0	6.00%	189.7032	180.5887	171.4742	162.3597	153.2452	144.1307
8.0	más de 8	6.00%	192.0730	182.8369	173.6009	164.4256	155.1896	145.9536

Rango en UMA			PENSIONA2: Adquisición				
Edad Pensionado:			71	72	73	74	75
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en UMA				
1.0	1.1	4.00%	19.9304	18.5328	17.1960	15.7985	14.4617
1.1	1.2	4.00%	20.8418	19.4443	17.9860	16.5884	15.1301
1.2	1.3	4.00%	22.4824	20.9634	19.4443	17.8644	16.3453
1.3	1.4	4.00%	24.1231	22.4824	20.8418	19.2012	17.4998
1.4	1.5	4.00%	25.7637	24.0015	22.2394	20.4772	18.7151
1.5	1.6	4.00%	27.4650	25.5814	23.6977	21.8748	19.9911
1.6	1.7	4.00%	29.0449	27.0397	25.0345	23.0901	21.0849
1.7	1.8	4.00%	30.6855	28.6195	26.4928	24.4269	22.3002
1.8	1.9	4.00%	32.3869	30.1994	27.9511	25.7637	23.5762
1.9	2.0	4.00%	34.0275	31.7185	29.4095	27.1005	24.7914
2.0	2.1	4.00%	35.6681	33.2376	30.8070	28.3765	26.0067
2.1	2.2	4.00%	37.3695	34.8174	32.3261	29.7740	27.2827
2.2	2.3	4.00%	38.9493	36.2757	33.6629	30.9893	28.3765
2.3	2.4	4.00%	40.5899	37.7948	35.0605	32.3261	29.5310
2.4	2.5	4.00%	42.1698	39.3139	36.4580	33.6021	30.7463
2.5	2.6	5.00%	43.8711	40.8937	37.9163	34.9389	31.9615
2.6	2.7	5.00%	45.5725	42.4736	39.3747	36.2757	33.2376
2.7	2.8	5.00%	47.2131	43.9927	40.8330	37.6125	34.3921
2.8	2.9	5.00%	48.9145	45.5725	42.2305	38.9493	35.6073
2.9	3.0	5.00%	50.6159	47.1524	43.7496	40.2861	36.8834
3.0	3.1	5.00%	52.2565	48.6714	45.1472	41.6229	38.0379
3.1	3.2	5.00%	53.9579	50.3121	46.6663	42.9597	39.3139
3.2	3.3	5.00%	55.5985	51.8311	48.0638	44.2965	40.5292
3.3	3.4	5.00%	57.3606	53.4718	49.5829	45.6940	41.8052
3.4	3.5	5.00%	59.0620	55.0516	51.1020	47.0916	43.0812
3.5	3.6	6.00%	60.7026	56.5707	52.4995	48.3676	44.2357
3.6	3.7	6.00%	62.4647	58.2113	54.0186	49.7652	45.5725
3.7	3.8	6.00%	64.1661	59.7911	55.4769	51.1627	46.7878
3.8	3.9	6.00%	65.8067	61.3710	56.9353	52.4388	48.0030
3.9	4.0	6.00%	67.4473	62.8901	58.3328	53.7756	49.2183
4.0	4.1	6.00%	69.2095	64.5307	59.8519	55.1731	50.4943
4.1	4.2	6.00%	70.8501	66.0498	61.3102	56.5099	51.7096
4.2	4.3	6.00%	72.5514	67.6296	62.7685	57.8467	52.9249
4.3	4.4	6.00%	74.1921	69.1487	64.1661	59.1227	54.1401
4.4	4.5	6.00%	75.9542	70.7893	65.6852	60.5203	55.4162
4.5	4.6	6.00%	77.6556	72.3692	67.1435	61.9179	56.6314
4.6	4.7	6.00%	79.2962	73.9490	68.6018	63.1939	57.8467
4.7	4.8	6.00%	80.9975	75.5288	70.0601	64.5914	59.1227

Rango en UMA			PENSIONA2: Adquisición				
Edad Pensionado:			71	72	73	74	75
Igual o Mayor	Menor	Tasa de Interés	Monto Máximo en UMA				
4.8	4.9	6.00%	82.6989	77.1087	71.5185	65.9282	60.3380
4.9	5.0	6.00%	84.4003	78.6885	73.0376	67.3258	61.6140
5.0	5.1	6.00%	86.1017	80.2684	74.4351	68.6626	62.8293
5.1	5.2	6.00%	87.8030	81.8482	75.9542	69.9994	64.1053
5.2	5.3	6.00%	89.4437	83.3673	77.3517	71.3362	65.2598
5.3	5.4	6.00%	91.1450	85.0079	78.8708	72.7337	66.5966
5.4	5.5	6.00%	92.7856	86.5270	80.2684	74.0098	67.7511
5.5	5.6	6.00%	94.5478	88.1676	81.7875	75.4073	69.0272
5.6	5.7	6.00%	96.1884	89.6867	83.1850	76.6834	70.1817
5.7	5.8	6.00%	97.9505	91.3273	84.7041	78.1417	71.5185
5.8	5.9	6.00%	99.5304	92.7856	86.1017	79.3569	72.6730
5.9	6.0	6.00%	101.2925	94.4263	87.6208	80.7545	73.9490
6.0	6.1	6.00%	102.9939	96.0061	89.0791	82.1521	75.1643
6.1	6.2	6.00%	104.6345	97.5859	90.5374	83.4888	76.3795
6.2	6.3	6.00%	106.3359	99.1658	91.9957	84.8256	77.6556
6.3	6.4	6.00%	108.0372	100.7456	93.4540	86.1624	78.8708
6.4	6.5	6.00%	109.7386	102.3255	94.9731	87.5600	80.1469
6.5	6.6	6.00%	111.4400	103.9053	96.3707	88.8968	81.3621
6.6	6.7	6.00%	113.1414	105.4852	97.8898	90.2336	82.6382
6.7	6.8	6.00%	114.7820	107.0043	99.2873	91.5704	83.7927
6.8	6.9	6.00%	116.4833	108.6449	100.8064	92.9072	85.0687
6.9	7.0	6.00%	118.1240	110.1640	102.2040	94.2440	86.2840
7.0	7.1	6.00%	119.8861	111.8046	103.7230	95.6415	87.5600
7.1	7.2	6.00%	121.5875	113.3844	105.1814	96.9783	88.8360
7.2	7.3	6.00%	123.2281	114.9035	106.6397	98.3151	89.9905
7.3	7.4	6.00%	124.8687	116.4226	108.0372	99.5911	91.2058
7.4	7.5	6.00%	126.6308	118.0632	109.5563	100.9887	92.4818
7.5	7.6	6.00%	128.3322	119.6430	111.0146	102.3862	93.6971
7.6	7.7	6.00%	129.9728	121.2229	112.4730	103.7230	94.9731
7.7	7.8	6.00%	131.6742	122.8027	113.9313	105.0598	96.1884
7.8	7.9	6.00%	133.3756	124.3826	115.3896	106.3966	97.4037
7.9	8.0	6.00%	135.0162	125.9017	116.7872	107.6727	98.5582
8.0	más de 8	6.00%	136.7783	127.5423	118.3062	109.1310	99.8950

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

Atentamente

Ciudad de México, a 14 de noviembre de 2018.- De conformidad con el artículo 19 del Estatuto Orgánico del Instituto, la Prosecretaria de la Junta Directiva, **María Guadalupe Chacón Monárrez**.- Rúbrica.

(R.- 477092)