

**REF.: TABLA DE MORTALIDAD PARA RENTISTAS R - 70**

**Para todas las entidades aseguradoras del segundo grupo**

Esta Superintendencia ha estimado necesario dar a conocer una tabla de mortalidad para ser usada en seguros de rentas, la que en adelante se denominará "Tabla de Mortalidad para Rentistas R - 70".

En anexo adjunto a la presente circular, se incluye para cada edad los valores de las siguientes funciones:

$l_x$  : número de sobrevivientes

$d_x$  : número de fallecidos

${}^0e_x$  : esperanza de vida

$p_x$  : probabilidad de sobrevivencia

$q_x$  : tasa de mortalidad

$u_x$  : tasa instantánea de mortalidad

Se hace presente que los valores conmutativos calculados a las diferentes tasas de interés, se encuentran a disposición de los interesados en esta oficina.

**SUPERINTENDENTE**

**TABLA DE MORTALIDAD PARA RENTISTAS R - 70**

| X  | l(x)         | d(x)        | e(x)  | p(x)   | q(x)   | u(x)   | x  |
|----|--------------|-------------|-------|--------|--------|--------|----|
| 50 | 898648.00000 | 5688.44180  | 28.32 | .99367 | .00633 | .00611 | 50 |
| 51 | 892959.55000 | 6000.68820  | 27.50 | .99328 | .00672 | .00655 | 51 |
| 52 | 886958.87000 | 6341.75590  | 26.68 | .99285 | .00715 | .00695 | 52 |
| 53 | 880617.11000 | 6710.30240  | 25.87 | .99238 | .00762 | .00740 | 53 |
| 54 | 873906.80000 | 7113.60130  | 25.07 | .99186 | .00814 | .00790 | 54 |
| 55 | 866793.20000 | 7549.76890  | 24.27 | .99129 | .00871 | .00845 | 55 |
| 56 | 859243.44000 | 8016.74130  | 23.48 | .99067 | .00933 | .00905 | 56 |
| 57 | 851226.70000 | 8529.29140  | 22.69 | .98998 | .01002 | .00971 | 57 |
| 58 | 842697.41000 | 9075.85100  | 21.92 | .98923 | .01077 | .01044 | 58 |
| 59 | 833621.55000 | 9670.01000  | 21.15 | .98840 | .01160 | .01123 | 59 |
| 60 | 823951.55000 | 10307.63400 | 20.39 | .98749 | .01251 | .01211 | 60 |
| 61 | 813643.91000 | 11000.46600 | 19.65 | .98648 | .01352 | .01308 | 61 |
| 62 | 802643.45000 | 11734.64700 | 18.91 | .98538 | .01462 | .01415 | 62 |
| 63 | 790908.80000 | 12512.17700 | 18.18 | .98418 | .01582 | .01532 | 63 |
| 64 | 778396.62000 | 13349.50200 | 17.47 | .98285 | .01715 | .01660 | 64 |
| 65 | 765047.12000 | 14237.52700 | 16.76 | .98139 | .01861 | .01802 | 65 |
| 66 | 750809.59000 | 15173.86200 | 16.07 | .97979 | .02021 | .01958 | 66 |
| 67 | 735635.73000 | 16161.91700 | 15.39 | .97803 | .02197 | .02129 | 67 |
| 68 | 719473.82000 | 17195.42400 | 14.73 | .97610 | .02390 | .02317 | 68 |
| 69 | 702278.40000 | 18266.26100 | 14.07 | .97399 | .02601 | .02524 | 69 |
| 70 | 684012.14000 | 19384.90400 | 13.44 | .97166 | .02831 | .02751 | 70 |
| 71 | 664627.23000 | 20530.33500 | 12.81 | .96911 | .03089 | .03002 | 71 |
| 72 | 644096.90000 | 21693.18300 | 12.21 | .96632 | .03368 | .03277 | 72 |
| 73 | 622403.72000 | 22873.33700 | 11.61 | .96325 | .03675 | .03580 | 73 |
| 74 | 599530.38000 | 24041.16800 | 11.04 | .95990 | .04010 | .03913 | 74 |
| 75 | 575489.21000 | 25194.91800 | 10.48 | .95622 | .04378 | .04278 | 75 |
| 76 | 550294.30000 | 26315.07300 | 9.93  | .95218 | .04782 | .04682 | 76 |
| 77 | 523979.22000 | 27367.43500 | 9.41  | .94777 | .05223 | .05125 | 77 |
| 78 | 496611.79000 | 28336.66900 | 8.90  | .94294 | .05706 | .05612 | 78 |
| 79 | 468275.12000 | 29192.27100 | 8.41  | .93766 | .06234 | .06147 | 79 |
| 80 | 439082.85000 | 29910.32400 | 7.93  | .93188 | .06812 | .06736 | 80 |

| X   | l(x)         | d(x)        | e(x) | p(x)   | q(x)    | u(x)    | x   |
|-----|--------------|-------------|------|--------|---------|---------|-----|
| 81  | 409172.53000 | 30454.71100 | 7.48 | .92557 | .07443  | .07384  | 81  |
| 82  | 378717.82000 | 30797.33300 | 7.04 | .91868 | .08132  | .08096  | 82  |
| 83  | 347920.48000 | 30909.25600 | 6.62 | .91116 | .08884  | .08880  | 83  |
| 84  | 317011.23000 | 30762.77000 | 6.21 | .90296 | .09704  | .09741  | 84  |
| 85  | 286248.46000 | 30333.74900 | 5.83 | .89403 | .10597  | .10689  | 85  |
| 86  | 255914.71000 | 29606.77300 | 5.46 | .88431 | .11569  | .11731  | 86  |
| 87  | 226307.94000 | 28573.64000 | 5.11 | .87374 | .12626  | .12877  | 87  |
| 88  | 197734.30000 | 27235.92200 | 4.77 | .86226 | .13774  | .14137  | 88  |
| 89  | 170498.38000 | 25607.15100 | 4.46 | .84981 | .15019  | .15524  | 89  |
| 90  | 144891.22000 | 23714.34700 | 4.16 | .83633 | .16367  | .17048  | 90  |
| 91  | 121176.88000 | 21599.77900 | 3.87 | .82175 | .17825  | .18724  | 91  |
| 92  | 99577.10000  | 19316.96100 | 3.60 | .80601 | .19399  | .20568  | 92  |
| 93  | 80260.13900  | 16930.87600 | 3.35 | .78905 | .21095  | .22595  | 93  |
| 94  | 63329.26300  | 14514.43400 | 3.11 | .77081 | .22919  | .24825  | 94  |
| 95  | 48814.82900  | 12143.66500 | 2.89 | .75123 | .24877  | .27277  | 95  |
| 96  | 36671.16400  | 9891.31300  | 2.67 | .73027 | .26973  | .29975  | 96  |
| 97  | 26779.85100  | 7822.39440  | 2.48 | .70790 | .29210  | .32943  | 97  |
| 98  | 18957.45700  | 5988.85020  | 2.29 | .68409 | .31591  | .36205  | 98  |
| 99  | 12968.60700  | 4424.49950  | 2.12 | .65883 | .34117  | .39793  | 99  |
| 100 | 8544.10720   | 3143.20620  | 1.96 | .63212 | .36788  | .43740  | 100 |
| 101 | 5400.90100   | 2138.75680  | 1.82 | .60400 | .39600  | .48080  | 101 |
| 102 | 3262.14420   | 1388.00980  | 1.68 | .57451 | .42549  | .52851  | 102 |
| 103 | 1874.13440   | 855.09258   | 1.55 | .54374 | .45626  | .58096  | 103 |
| 104 | 1019.04190   | 497.48605   | 1.43 | .51181 | .48819  | .63853  | 104 |
| 105 | 521.55582    | 271.80882   | 1.32 | .47885 | .52115  | .70165  | 105 |
| 106 | 249.74700    | 138.59960   | 1.22 | .44504 | .55496  | .77073  | 106 |
| 107 | 111.14741    | 65.50806    | 1.12 | .41062 | .58938  | .84607  | 107 |
| 108 | 45.63935     | 28.48717    | 1.00 | .37582 | .62418  | .92768  | 108 |
| 109 | 17.15218     | 11.30414    | 0.84 | .34095 | .65905  | 1.00659 | 109 |
| 110 | 5.84804      | 5.84804     | 0.50 | .00000 | 1.00000 | 1.30497 | 110 |