REF.: IMPARTE NUEVAS TABLAS DE MORTALIDAD PARA EL CÁLCULO DE RESERVAS TECNICAS.

Para todas las entidades de seguros del segundo grupo.

VISTAS: Las facultades que le confieren los artículos 3°, letra f) y 24° número 2 del D.F.L. N° 251, de 1931, el artículo 4°, letra a) del D.L. N° 3.538, de 1980, y el artículo 68° del D.L. N° 3.500, de 1980, esta Superintendencia ha estimado conveniente aprobar las tablas de mortalidad que a continuación se señalan, las que serán de uso obligatorio para el cálculo de las reservas técnicas que se indican.

- Tablas de mortalidad B-85-H (para hombres) y B-85-M (para mujeres).

Estas tablas se utilizarán en el cálculo de las reservas correspondientes a los beneficiarios no inválidos de los afiliados al nuevo sistema previsional que fallezcan, se invalidez o se acojan a pensión de vejez.

- Tablas de mortalidad RV-85-H (para hombres) y RV-85-M (para mujeres).

Estas tablas se utilizarán en el cálculo de las reservas de los afiliados no inválidos que contraten una renta vitalicia, de acuerdo al artículo 62° del D.L. N° 3.500, de 1980.

Las tablas descritas precedentemente fueron confeccionadas mediante la ecuación de Makeham:

$$q_X = 1 - s \cdot g^{C^X (C-1)}$$

Los valores de conmutación deberán ser calculados con una tasa de interés técnico obligatorio de 3%.

La presente circular rige a partir de esta fecha.

Saluda atentamente a Ud..

SUPERINTENDENTE

TABLA DE MORTALIDAD B-85-H

| EDAD | q (x) | I (x) | e (x) | D(x) | N(x) | EDAD |
|----------|----------------|------------------------|----------------|--------------------------|------------------------------|----------|
| 0 | 16.100 | 100000.000 | 71.66 | 100000.0000 | 2938465.3735 | 0 |
| 1 | 1.280 | 98390.000 | 71.82 | 95524.2705 | 2838465.3735 | 1 |
| 2 | 0.700 | 98264.061 | 70.91 | 92623.3007 | 2742941.1030 | 2 |
| 3 | 0.470 | 98195.276 | 69.96 | 89862.5861 | 2650317.8022 | 3 |
| 4 | 0.400 | 98149.124 | 68.99 | 87204.2249 | 2560455.2161 | 4 |
| 5 | 0.380 | 98109.865 | 68.02 | 84630.4316 | 2473250.9912 | 5 |
| 6 | 0.370 | 98072.583 | 67.05 | 82134.2425 | 2388620.5597 | 6 |
| 7 | 0.360 | 98036.296 | 66.07 | 79712.4805 | 2306486.3172 | 7 |
| 8 | 0.350 | 98001.003 | 65.09 | 77362.8952 | 2226773.8366 | 8 |
| 9 | 0.340 | 97966.703 | 64.12 | 75083.3196 | 2149410.9414 | 9 |
| 10 | 0.334 | 97933.394 | 63.14 | 72871.6405 | 2074327.6217 | 10 |
| 11 | 0.356 | 97900.704 | 62.16 | 70725.5467 | 2001455.9813 | 11 |
| 12 | 0.379 | 97865.889 | 61.18 | 68641.1612 | 1930730.4346 | 12 |
| 13 | 0.405 | 97828.754 | 60.20 | 66616.6225 | 1862089.2734 | 13 |
| 14 | 0.433 | 97789.102 | 59.23 | 64650.1151 | 1795472.6509 | 14 |
| 15 | 0.464 | 97746.721 | 58.25 | 62739.8975 | 1730822.5359 | 15 |
| 16 | 0.497 | 97701.364 | 57.28 | 60884.2580 | 1668082.6383 | 16 |
| 17 | 0.533 | 97652.779 | 56.31 | 59081.5338 | 1607198.3803 | 17 |
| 18 | 0.573 | 97600.685 | 55.34 | 57330.1151 | 1548116.8465 | 18 |
| 19 20 | 0.616 0.662 | 97544.780 97484.739 | 54.37 | 55628.4202 | 1490786.7314 1435158.3112 | 19 20 |
| 21 | 0.002 | 97420.203 | 53.40 52.44 | 53974.9321 52368.1575 | 1381183.3790 | 21 |
| 22 | 0.713 | 97350.785 | 51.48 | 50806.6436 | 1328815.2215 | 22 |
| 23 | 0.708 | 97276.068 | 50.51 | 49288.9815 | 1278008.5780 | 23 |
| 24 | 0.892 | 97195.593 | 49.56 | 47813.7880 | 1228719.5964 | 24 |
| 25 | 0.963 | 97108.870 | 48.60 | 46379.7356 | 1180905.8084 | 25 |
| 26 | 1.040 | 97015.367 | 47.65 | 44985.5106 | 1134526.0728 | 26 |
| 27 | 1.123 | 96914.500 | 46.70 | 43629.8414 | 1089540.5622 | 27 |
| 28 | 1.214 | 96805.646 | 45.75 | 42311.4941 | 1045910.7208 | 28 |
| 29 | 1.313 | 96688.127 | 44.80 | 41029.2546 | 1003599.2267 | 29 |
| 30 | 1.420 | 96561.197 | 43.86 | 39781.9325 | 962569.9721 | 30 |
| 31 | 1.537 | 96464.074 | 42.92 | 38568.3858 | 922788.0396 | 31 |
| 32 | 1.664 | 96275.893 | 41.99 | 37387.4931 | 884219.6538 | 32 |
| 33 | 1.802 | 96115.730 | 41.06 | 36238.1513 | 846832.1607 | 33 |
| 34 | 1.952 | 95942.566 | 40.13 | 35119.2849 | 810594.0095 | 34 |
| 35 | 2.115 | 95755.327 | 39.21 | 34029.8504 | 775474.7246 | 35 |
| 36 | 2.292 | 95552.845 | 38.29 | 32968.8268 | 741444.8742 | 36 |
| 37 | 2.485 | 95333.848 | 37.38 | 31935.2120 | 708476.0474 | 37 |
| 38 | 2.694 | 95096.979 | 36.47 | 30928.0222 | 676540.8354 | 38 |
| 39 | 2.922 | 94840.770 | 35.57 | 2994.3069 | 645612.8131 | 39 |
| 40 | 3.169 | 94563.659 | 34.67 | 28989.1347 | 615666.5062 | 40 |
| 41 | 3.439 | 94263.940 | 33.78 | 28055.5866 | 586677.3715 | 41 |
| 42 43 | 3.731 4.049 | 93939.794 | 32.89 32.01 | 27144.7683 26255.8086 | 558621.7849 | 42 43 |
| 43 | 4.049 | 93589.279 | | 25387.8520 | 531477.0166 505221.2080 | 43 |
| 44 | 4.395 | 93210.302 92800.633 | 31.14 30.28 | 24540.0722 | 479833.3560 | 44 |
| 45 | 5.179 | 92357.893 | 29.42 | 23711.6437 | 455293.2837 | 45 |
| 47 | 5.623 | 91879.537 | 28.57 | 22901.7778 | 431581.6400 | 47 |
| 48 | 6.106 | 91362.862 | 27.73 | 22109.7010 | 408679.8622 | 48 |
| 49 | 6.630 | 90805.009 | 26.90 | 21334.6618 | 386570.1612 | 49 |
| 50 | 7.200 | 90202.942 | 26.07 | 20575.9284 | 365235.4994 | 50 |
| 51 | 7.820 | 89553.456 | 25.26 | 19832.7912 | 344659.5710 | 51 |
| 52 | 8.493 | 88853.180 | 24.45 | 19104.5688 | 324826.7798 | 52 |
| 53 | 9.224 | 88098.582 | 23.66 | 18390.6035 | 305722.2110 | 53 |
| 54 | 10.019 | 87285.962 | 22.87 | 17690.2610 | 287331.6075 | 54 |
| 55 | 10.882 | 86411.487 | 22.10 | 17002.9435 | 269641.3465 | 55 |
| 56 | 11.820 | 85471.174 | 21.34 | 16328.0763 | 252638.4030 | 56 |
| 57 | 12.838 | 84460.938 | 20.59 | 15665.1324 | 236310.3267 | 57 |
| 58 | 13,945 | 83376.594 | 19.85 | 15013.6069 | 220645.1943 | 58 |
| 59 | 15.147 | 82213.912 | 19.12 | 14373.0507 | 205631.5874 | 59 |
| 60 | 16.452 | 80968.633 | 18.41 | 13743.0540 | 191258.5367 | 60 |
| 61 | 17.869 | 79636.547 | 17.71 | 13123.2582 | 177515.4827 | 61 |
| 62 | 19.408 | 78213.504 | 17.02 | 12513.3550 | 164392.2245 | 62 |

| | | - | | - | | |
|-----|----------|-----------|-------|------------|------------------|-----|
| 63 | 21.078 | 76695.544 | 16.35 | 11913.1030 | 151878.8695 | 63 |
| 64 | 22.891 | 75078.932 | 15.69 | 11322.3262 | 139965.7665 | 64 |
| 65 | 24.859 | 73360.271 | 15.04 | 10740.9147 | 128643.4404 | 65 |
| 66 | 26.994 | 71536.603 | 14.41 | 10168.8407 | 117902.5256 | 66 |
| 67 | 29.311 | 69605.528 | 13.80 | 9606.1559 | 107733.6849 | 67 |
| 68 | 31.823 | 67565.350 | 13.20 | 9053.0041 | 98127.5291 | 68 |
| 69 | 34.547 | 65415.218 | 12.62 | 8509.6220 | 89074.5250 | 69 |
| 70 | 37.501 | 63155.288 | 12.05 | 7976.3448 | 80564.9031 | 70 |
| 71 | 40.486 | 60786.916 | 11.50 | 7453.6179 | 72588.5582 | 71 |
| 72 | 43.731 | 58325.924 | 10.97 | 6943.5471 | 65134.9403 | 72 |
| 73 | 47.259 | 55775.268 | 10.45 | 6446.5034 | 58191.3932 | 73 |
| 74 | 51.092 | 53139.392 | 9.94 | 5962.9599 | 51744.8898 | 74 |
| 75 | 55.257 | 50424.377 | 9.45 | 5493.4934 | 45781.9298 | 75 |
| 76 | 59.778 | 47638.099 | 8.97 | 5038.7786 | 40288.4365 | 76 |
| 77 | 64.686 | 44790.374 | 8.51 | 4599.5817 | 35249.6579 | 77 |
| 78 | 70.011 | 41893.057 | 8.06 | 4176.7498 | 30650.0762 | 78 |
| 79 | 75.785 | 38960.092 | 7.63 | 3771.1963 | 26473.3263 | 79 |
| 80 | 82.042 | 36007.515 | 7.22 | 3383.8814 | 22702.1300 | 80 |
| 81 | 88.820 | 33053.382 | 6.82 | 3015.7868 | 19318.2486 | 81 |
| 82 | 96.156 | 30117.585 | 6.44 | 2667.8885 | 16302.4619 | 82 |
| 83 | 104.092 | 27221.585 | 6.07 | 2341.1200 | 13634.5734 | 83 |
| 84 | 112.670 | 24388.031 | 5.71 | 2036.3376 | 11293.4533 | 84 |
| 85 | 121.933 | 21640.242 | 5.38 | 1754.2762 | 9257.1157 | 85 |
| 86 | 131.927 | 19001.592 | 5.05 | 1495.5075 | 7502.8395 | 86 |
| 87 | 142.700 | 16494.769 | 4.74 | 1260.3978 | 6007.3320 | 87 |
| 88 | 154.299 | 14140.969 | 4.45 | 1049.0673 | 4746.9342 | 88 |
| 89 | 166.773 | 11959.032 | 4.17 | 861.3566 | 3697.8669 | 89 |
| 90 | 180.171 | 9964.587 | 3.91 | 696.8014 | 2836.5103 | 90 |
| 91 | 194.540 | 8169.259 | 3.65 | 554.6195 | 2139.7089 | 91 |
| 92 | 209.928 | 6580.008 | 3.42 | 433.7122 | 1585.0894 | 92 |
| 93 | 226.379 | 5198.678 | 3.19 | 332.6833 | 1151.3772 | 93 |
| 94 | 243.935 | 4021.804 | 2.98 | 249.8744 | 818.6939 | 94 |
| 95 | 262.631 | 3040.746 | 2.78 | 183.4187 | 568.8196 | 95 |
| 96 | 282.499 | 2242.151 | 2.59 | 131.3080 | 385.4008 | 96 |
| 97 | 303.563 | 1608.744 | 2.41 | 91.4695 | 254.0928 | 97 |
| 98 | 325.836 | 1120.389 | 2.25 | 61.8473 | 162.6234 | 98 |
| 99 | 349.320 | 755.326 | 2.09 | 40.4808 | 100.7761 | 99 |
| 100 | 374.007 | 491.475 | 1.95 | 25.5729 | 60.2952 | 100 |
| 101 | 399.870 | 307.660 | 1.81 | 15.5422 | 34.7224 | 101 |
| 101 | 426.865 | 184.636 | 1.68 | 9.0557 | 19.1802 | 101 |
| 102 | 454.930 | 105.821 | 1.57 | 5.0389 | 10.1246 | 102 |
| 103 | 483.981 | 57.680 | 1.46 | 2.6666 | 5.0856 | 103 |
| 104 | 513.908 | 29.764 | 1.35 | 1.3359 | 2.4190 | 104 |
| 106 | 544.578 | 14.468 | 1.25 | 0.6305 | 1.0831 | 105 |
| 106 | 575.832 | 6.589 | 1.25 | 0.6305 | 0.4526 | 100 |
| 107 | 607.485 | 2.795 | 1.15 | 0.2788 | | 107 |
| 108 | 639.326 | 1.097 | 0.86 | 0.1148 | 0.1739 0.0591 | 108 |
| 110 | 1000.000 | | | | ***** | |
| 110 | 1000.000 | 0.396 | 0.50 | 0.0153 | 0.0153 | 110 |

CONSTANTES TABLA DE MORTALIDAD B-85-H

| | 10 ≤ x ≤ 70 | $70 \le x \le 110$ |
|---|-------------|--------------------|
| C | 1.087362757 | 1.090857469 |
| G | 0.998759634 | 0.999145888 |
| S | 0.999916758 | 0.995970826 |

TABLA DE MORTALIDAD B-85-M

| EDAD | q (y) | l (y) | e (y) | D(y) | N(y) | EDAD |
|------|--------|------------|-------|-------------|--------------|------|
| | | | | | | |
| 0 | 12.000 | 100000.000 | 78.18 | 100000.0000 | 3030891.8060 | 0 |
| 1 | 1.000 | 98800.000 | 78.12 | 95922.3288 | 2930891.8060 | 1 |
| 2 | 0.610 | 98701.200 | 77.20 | 93035.3464 | 2834969.4772 | 2 |

| 3 | | | | | | |
|----------|------------------|------------------------|----------------|--------------------------|------------------------------|----------|
| | 0.360 | 98640.992 | 76.25 | 90270.4796 | 2741934.1308 | 3 |
| 4 | 0.270 | 98605.482 | 75.28 | 87609.6925 | 2651663.6512 | 4 |
| 5 | 0.260 | 98578.858 | 74.30 | 85034.9895 | 2564053.9587 | 5 |
| 6 | 0.250 | 98553.228 | 73.32 | 82536.7749 | 2479018.9692 | 6 |
| 7 | 0.240 | 98528.589 | 72.33 | 80112.7600 | 2396482.1943 | 7 |
| 8 | 0.220 | 98504.942 | 71.35 | 77760.7097 | 2316369.4343 | 8 |
| 9 | 0.210 | 98483.271 | 70.37 | 75479.2266 | 2238608.7245 | 9 |
| 10 | 0.200 | 98462.590 | 69.38 | 73265.4119 | 2163129.4979 | 10 |
| 11 | 0.208 | 98442.888 | 68.40 | 71117.2320 | 2089864.0860 | 11 |
| 12 | 0.218 0.228 | 98422.368 | 67.41 66.42 | 69031.4646 67006.2604 | 2018746.8540 | 12 |
| 13 14 | 0.239 | 98400.950 98378.545 | 65.44 | 65039.8066 | 1949715.3894 1882709.1289 | 13 14 |
| 15 | 0.251 | 98355.061 | 64.45 | 63130.3677 | 1817669.3224 | 15 |
| 16 | 0.264 | 98330.386 | 63.47 | 61276.2437 | 1754538.9547 | 16 |
| 17 | 0.279 | 98304.417 | 62.49 | 59475.7853 | 1693262.7110 | 17 |
| 18 | 0.295 | 98277.030 | 61.50 | 57727.3965 | 1633786.9257 | 18 |
| 19 | 0.312 | 98248.082 | 60.52 | 56029.5034 | 1576059.5292 | 19 |
| 20 | 0.331 | 98217.421 | 59.54 | 54380.6003 | 1520030.0259 | 20 |
| 21 | 0.352 | 98184.896 | 58.56 | 52779.2179 | 1465649.4256 | 21 |
| 22 | 0.375 | 98150.316 | 57.58 56.60 | 51223.9127 | 1412870.2077 | 22 |
| 23 24 | 0.400 0.428 | 98113.491 98074.200 | 55.63 | 49713.2967 48246.0044 | 1361646.2950 1311932.9983 | 23 24 |
| 25 | 0.458 | 98032.213 | 54.65 | 46820.7290 | 1263686.9939 | 25 |
| 26 | 0.492 | 97987.275 | 53.67 | 45436.1794 | 1216866.2649 | 26 |
| 27 | 0.528 | 97939.094 | 52.70 | 44091.1023 | 1171430.0855 | 27 |
| 28 | 0.568 | 97887.370 | 51.73 | 42784.2905 | 1127338.9832 | 28 |
| 29 | 0.612 | 97831.759 | 50.76 | 41514.5507 | 1084554.6927 | 29 |
| 30 | 0.660 | 97771.894 | 49.79 | 40280.7239 | 1043040.1420 | 30 |
| 31 | 0.713 | 97707.364 | 48.82 | 39081.6852 | 1002759.4181 | 31 |
| 32 | 0.770 | 97637.734 | 47.85 | 37916.3462 | 963677.7329 | 32 |
| 33 34 | 0.834 0.903 | 97562.515 97481.185 | 46.89 45.93 | 36783.6271 35682.4884 | 925761.3867 888977.7596 | 33 34 |
| 35 | 0.903 | 97393.148 | 44.97 | 34611.9048 | 853295.2712 | 35 |
| 36 | 1.062 | 97297.790 | 44.01 | 33570.8896 | 818683.3664 | 36 |
| 37 | 1.154 | 97194.414 | 43.06 | 32558.4697 | 785112.4768 | 37 |
| 38 | 1.254 | 97082.255 | 42.11 | 31573.6860 | 752554.0071 | 38 |
| 39 | 1.364 | 96960.500 | 41.16 | 30615.6192 | 720980.3211 | 39 |
| 40 | 1.484 | 96828.248 | 40.22 | 29683.3598 | 690364.7020 | 40 |
| 41 | 1.616 | 96684.513 | 39.28 | 28776.0168 | 660681.3422 | 41 |
| 42 43 | 1.761 1.920 | 96528.228 96358.234 | 38.34 37.41 | 27892.7201 27032.6193 | 631905.3254 604012.6053 | 42 43 |
| 43 | 2.094 | 96173.252 | 36.48 | 26194.8458 | 576979.9860 | 43 |
| 45 | 2.284 | 95971.900 | 35.55 | 25378.6776 | 550785.1101 | 45 |
| 46 | 2.493 | 95752.677 | 34.63 | 24583.2089 | 525406.4326 | 46 |
| 47 | 2.722 | 95513.954 | 33.72 | 23807.6880 | 500823.2237 | 47 |
| 48 | 2.973 | 95253.950 | 32.81 | 23051.3393 | 477015.5357 | 48 |
| 49 | 3.248 | 94970.748 | 31.91 | 22313.4032 | 453964.1964 | 49 |
| 50 | 3.550 | 94662.255 | 31.01 | 21593.1292 | 431650.7932 | 50 |
| 51 | 3.880 | 91326.223 | 30.12 | 20889.7834 | 410057.6640 | 51 |
| 52 53 | 4.243 4.639 | 93960.213 93561.586 | 29.23 28.35 | 20202.6460 19531.0071 | 389167.8806 368965.2347 | 52 53 |
| 54 | 5.074 | 93127.514 | 27.48 | 18874.1694 | 349434.2276 | 54 |
| 55 | 5.551 | 92654.940 | 26.62 | 18231.4500 | 330560.0582 | 55 |
| 56 | 6.073 | 92140.598 | 25.77 | 17602.1769 | 312328.6082 | 56 |
| 57 | 6.646 | 91580.985 | 24.92 | 16985.7014 | 294726.4313 | 57 |
| 58 | 7.273 | 90972.352 | 24.08 | 16381.3736 | 277740.7300 | 58 |
| 59 | 7.960 | 90310.716 | 23.26 | 15788.5747 | 261359.3564 | 59 |
| 60 | 8.713 | 89591.831 | 22.44 | 15206.6963 | 245570.7816 | 60 |
| 61 | 9.537 | 88811.236 | 21.63 | 14635.1497 | 230364.0854 | 61 |
| 62 63 | 10.441 11.430 | 87964.206 87045.800 | 20.84 20.05 | 14073.3669 13520.8061 | 215728.9356 201655.5687 | 62 63 |
| 64 | 12.514 | 86050.855 | 19.28 | 12976.9540 | 188134.7626 | 64 |
| 65 | 13.700 | 84974.048 | 18.52 | 12441.3254 | 175157.8085 | 65 |
| 66 | 14.999 | 83809.885 | 17.77 | 11913.4728 | 162716.4832 | 66 |
| 67 | 16.422 | 82552.783 | 17.03 | 11392.9875 | 150803.0104 | 67 |
| 68 | 17.979 | 81197.108 | 16.30 | 10879.5077 | 139410.0229 | 68 |
| | | | | | | |
| 69 70 | 19.684 21.550 | 79737.256 78167.745 | 15.59 14.90 | 10372.7225 9872.3782 | 128530.5153 118157.7928 | 69 70 |

CIRCULAR N° 491 FECHA: 29.3.85

| | | | - | | | |
|-----|----------|-----------|-------|-----------|-------------|-----|
| 71 | 23.690 | 76483.249 | 14.21 | 9378.2832 | 108285.4145 | 71 |
| 72 | 26.047 | 74671.387 | 13.55 | 8889.4314 | 98907.1313 | 72 |
| 73 | 28.644 | 72726.395 | 12.90 | 8405.7140 | 90017.6999 | 73 |
| 74 | 31.504 | 70643.202 | 12.26 | 7927.1246 | 81611.9858 | 74 |
| 75 | 34.652 | 68417.661 | 11.64 | 7453.7752 | 73684.8612 | 75 |
| 76 | 38.117 | 66046.841 | 11.04 | 6985.9087 | 66231.0860 | 76 |
| 77 | 41.928 | 63529.346 | 10.46 | 6523.9111 | 59245.1774 | 77 |
| 78 | 46.120 | 60865.668 | 9.90 | 6068.3245 | 52721.2662 | 78 |
| 79 | 50.727 | 58058.563 | 9.35 | 5619.8595 | 46652.9417 | 79 |
| 80 | 55.789 | 55113.434 | 8.82 | 5179.3999 | 41033.0822 | 80 |
| 81 | 61.347 | 52038.723 | 8.32 | 4748.0070 | 35853.6823 | 81 |
| 82 | 67.447 | 48846.294 | 7.83 | 4326.9229 | 31105.6753 | 82 |
| 83 | 74.137 | 45551.744 | 7.36 | 3917.5567 | 26778.7524 | 83 |
| 84 | 81.470 | 42174.657 | 6.91 | 3521.4751 | 22861.1956 | 84 |
| 85 | 89.499 | 38738.709 | 6.47 | 3140.3713 | 19339.7206 | 85 |
| 86 | 98.284 | 35271.638 | 6.06 | 2776.0305 | 16199.3493 | 86 |
| 87 | 107.887 | 31804.999 | 5.67 | 2430.2826 | 13423.3188 | 87 |
| 88 | 118.373 | 28373.654 | 5.29 | 2104.9386 | 10993.0361 | 88 |
| 89 | 129.809 | 25014.993 | 4.94 | 1801.7202 | 8888.0975 | 89 |
| 90 | 142.265 | 21767.833 | 4.60 | 1522.1761 | 7086.3774 | 90 |
| 91 | 155.813 | 18671.035 | 4.28 | 1267.5959 | 5564.2013 | 91 |
| 92 | 170.526 | 15761.842 | 3.98 | 1038.9203 | 4296.6053 | 92 |
| 93 | 186.475 | 13074.039 | 3.69 | 836.6578 | 3257.6850 | 93 |
| 94 | 203.732 | 10636.054 | 3.42 | 660.8172 | 2421.0272 | 94 |
| 95 | 222.363 | 8469.150 | 3.17 | 510.8618 | 1760.2100 | 95 |
| 96 | 242.431 | 6585.923 | 2.93 | 385.6941 | 1249.3483 | 96 |
| 97 | 263.991 | 4989.289 | 2.71 | 283.6794 | 863.6542 | 97 |
| 98 | 287.087 | 3672.161 | 2.50 | 202.7093 | 579.9748 | 98 |
| 99 | 311.751 | 2617.930 | 2.31 | 140.3049 | 377.2655 | 99 |
| 100 | 337.996 | 1801.788 | 2.13 | 93.7521 | 236.9606 | 100 |
| 101 | 365.818 | 1192.790 | 1.97 | 60.2565 | 143.2085 | 101 |
| 102 | 395.184 | 756.446 | 1.81 | 37.1006 | 82.9520 | 102 |
| 103 | 426.036 | 457.511 | 1.67 | 21.7855 | 45.8514 | 103 |
| 104 | 458.279 | 262.595 | 1.54 | 12.1399 | 24.0659 | 104 |
| 105 | 491.785 | 142.253 | 1.41 | 6.3849 | 11.9260 | 105 |
| 106 | 526.383 | 72.295 | 1.30 | 3.1504 | 5.5411 | 106 |
| 107 | 561.859 | 34.240 | 1.18 | 1.4486 | 2.3907 | 107 |
| 108 | 597.955 | 15.002 | 1.05 | 0.6162 | 0.9421 | 108 |
| 109 | 634.371 | 6.031 | 0.87 | 0.2405 | 0.3259 | 109 |
| 110 | 1000.000 | 2.202 | 0.50 | 0.0854 | 0.0854 | 110 |

CONSTANTES TABLA DE MORTALIDAD B-85-H

TABLA DE MORTALIDAD RV-85-H

| EDAD | q (x) | I (x) | e (x) | D(x) | N(x) | EDAD |
|------|-------|------------|-------|------------|--------------|------|
| | | | | | | |
| 20 | 0.655 | 100000.000 | 56.08 | 55367.5711 | 1504486.1090 | 20 |
| 21 | 0.690 | 99934.535 | 55.12 | 53719.7353 | 1449118.5379 | 21 |
| 22 | 0.728 | 99865.582 | 54.15 | 52119.0972 | 1395398.8026 | 22 |
| 23 | 0.770 | 99792.844 | 53.19 | 50564.2113 | 1343279.7054 | 23 |
| 24 | 0.816 | 99715.973 | 52.23 | 49053.6479 | 1292715.4941 | 24 |
| 25 | 0.866 | 99634.609 | 51.28 | 47586.0426 | 1243661.8462 | 25 |
| 26 | 0.920 | 99548.349 | 50.32 | 46160.0408 | 1196075.8037 | 26 |
| 27 | 0.979 | 99456.776 | 49.37 | 44774.3462 | 1149915.7628 | 27 |
| 28 | 1.043 | 99359.409 | 48.41 | 43427.6844 | 1105141.4167 | 28 |
| 29 | 1.114 | 99255.743 | 47.46 | 42118.8130 | 1061713.7322 | 29 |
| 30 | 1.190 | 99145.218 | 46.52 | 40846.5148 | 1019594.9192 | 30 |

| | | | | | • • | CITA . 23. |
|----------|--------------------|------------------------|----------------|--------------------------|----------------------------|------------|
| 31 | 1.273 | 99027.241 | 45.57 | 29609.6192 | 978748.4044 | 31 |
| 32 | 1.364 | 98901.156 | 44.63 | 38406.9797 | 939138.7852 | 32 |
| 33 | 1.463 | 98766.249 | 43.69 | 37237.4666 | 900731.8055 | 33 |
| 34 | 1.571 | 98621.763 | 42.75 | 36099.9912 | 863494.3390 | 34 |
| 35 | 1.688 | 98466.857 | 41.82 | 34993.4830 | 827394.3478 | 35 |
| 36 | 1.816 | 98300.635 | 40.89 | 33916.9033 | 792400.8648 | 36 |
| 37 | 1.955 | 98122.123 | 39.96 | 32869.2364 | 758483.9614 | 37 |
| 38 | 2.107 | 97930.253 | 39.04 | 31849.4771 | 725614.7250 | 38 |
| 39 40 | 2.273 2.453 | 97723.884 97501.778 | 38.12 37.21 | 30856.6603 29889.8352 | 693765.2479 662908.5875 | 39 40 |
| 41 | 2.650 | 97262.602 | 36.30 | 28948.0724 | 633018.7523 | 41 |
| 42 | 2.863 | 97004.904 | 35.39 | 28030.4600 | 604070.6799 | 42 |
| 43 | 3.097 | 96727.131 | 34.49 | 27136.1108 | 576040.2200 | 43 |
| 44 | 3.351 | 96427.599 | 33.60 | 26264.1530 | 548904.1091 | 44 |
| 45 | 3.627 | 96104.494 | 32.71 | 25413.7407 | 522639.9562 | 45 |
| 46 | 3.929 | 95755.877 | 31.82 | 24584.0302 | 497226.2154 | 46 |
| 47 | 4.258 | 95379.645 | 30.95 | 23774.2104 | 472642.1852 | 47 |
| 48 49 | 4.615 5.005 | 94973.559 94535.222 | 30.08 29.22 | 22983.4851 22211.0764 | 448867.9748 425884.4897 | 48 |
| 50 | 5.430 | 94062.062 | 2836 | 21456.2208 | 403673.4132 | 49 50 |
| 51 | 5.892 | 93551.333 | 27.51 | 20718.1738 | 382217.1924 | 51 |
| 52 | 6.396 | 93000.108 | 26.67 | 19996.2111 | 361499.0186 | 52 |
| 53 | 6.945 | 92405.285 | 25.84 | 19289.6289 | 341502.8075 | 53 |
| 54 | 7.542 | 91763.559 | 25.02 | 18597.7363 | 323313.1786 | 54 |
| 55 | 8.193 | 91071.466 | 24.20 | 17919.8743 | 303615.4424 | 55 |
| 56 | 8.902 | 90325.321 | 23.40 | 17255.3935 | 285695.5680 | 56 |
| 57 | 9.673 | 89521.282 | 22.61 | 16603.6842 | 268440.1745 | 57 |
| 58 59 | 10.514 11.428 | 88655.318 87723.237 | 21.82 21.05 | 15964.1457 15336.2186 | 251836.4903 235872.3446 | 58 59 |
| 60 | 12.424 | 86720.700 | 20.29 | 14719.3699 | 220536.1260 | 60 |
| 61 | 13.509 | 85643.254 | 19.54 | 14113.0998 | 205816.7561 | 61 |
| 62 | 14.689 | 84486.338 | 18.80 | 13516.9438 | 191703.6562 | 62 |
| 63 | 15.973 | 83245.348 | 18.07 | 12930.4827 | 178186.7124 | 63 |
| 64 | 17.371 | 81915.658 | 17.35 | 12353.3429 | 165256.2296 | 64 |
| 65 | 18.892 | 80492.706 | 16.65 | 11785.1977 | 152902.8867 | 65 |
| 66 | 20.547 | 78972.048 | 15.96 | 11225.7801 | 141117.6890 | 66 |
| 67 68 | 22.347 24.305 | 77349.440 75620.937 | 15.29 14.62 | 10674.8817 10132.3629 | 129891.9089 119217.0272 | 67 68 |
| 69 | 26.434 | 73783.005 | 13.98 | 9598.1562 | 109084.6643 | 69 |
| 70 | 28.751 | 71832.651 | 1334 | 9072.2727 | 99486.5081 | 70 |
| 71 | 31.393 | 69767.390 | 12.72 | 8554.7923 | 90414.2354 | 71 |
| 72 | 34.281 | 67577.177 | 12.12 | 8044.8844 | 81859.4426 | 72 |
| 73 | 37.437 | 65260.563 | 11.53 | 7542.8134 | 73814.5582 | 73 |
| 74 | 40.885 | 62817.408 | 10.96 | 7048.9645 | 66271.7448 | 74 |
| 75 | 44.650 | 60249.140 | 10.41 | 6563.8540 | 59222.7804 | 75 70 |
| 76 77 | 48.760 53.246 | 57559.021 54752.419 | 9.87 9.35 | 6088.1347 5622.5971 | 52658.9263 46570.7917 | 76 77 |
| 78 | 58.139 | 51837.070 | 8.85 | 5168.1707 | 40948.1946 | 78 |
| 79 | 63.474 | 48823.314 | 8.36 | 4725.9207 | 35780.0239 | 79 |
| 80 | 69.287 | 45724.318 | 7.90 | 4297.0382 | 31054.1032 | 80 |
| 81 | 75.618 | 42556.226 | 7.45 | 3882.8251 | 26757.0650 | 81 |
| 82 | 82.508 | 39338.217 | 7.01 | 3484.6744 | 22874.2398 | 82 |
| 83 | 90.003 | 36092.482 | 6.60 | 3104.0380 | 19389.5654 | 83 |
| 84 | 98.148 | 32844.048 | 6.20 | 2742.3933 | 16285.5274 | 84 |
| 85 | 106.994 | 29620.458 | 5.82 | 2401.1961 | 13543.1341 | 85 |
| 86 87 | 116.590 126.992 | 26451.259 23367.302 | 5.46 5.12 | 2081.9285 1785.5416 | 11141.9381 9060.1095 | 86 87 |
| 88 | 138.253 | 20399.852 | 4.79 | 1513.3911 | 7274.5679 | 88 |
| 89 | 150.431 | 17579.508 | 4.48 | 1266.1748 | 5761.1768 | 89 |
| 90 | 163.583 | 14935.002 | 4.18 | 1044.3714 | 4495.0020 | 90 |
| 91 | 177.767 | 12491.884 | 3.90 | 848.0870 | 3450.6306 | 91 |
| 92 | 193.039 | 10271.238 | 3.64 | 677.0146 | 2602.5436 | 92 |
| 93 | 209.455 | 8288.488 | 3.39 | 530.4120 | 1925.5289 | 93 |
| 94 95 | 227.066 245.922 | 6552.424 5064.588 | 3.15 2.93 | 407.1016 303.4975 | 1395.1169 988.0153 | 94 95 |
| 96 | 266.064 | 3819.094 | 2.93 | 223.6592 | 682.5178 | 96 |
| 97 | 287.526 | 2802.972 | 2.53 | 159.3705 | 458.8587 | 97 |
| 98 | 310.332 | 1997.046 | 2.34 | 110.2402 | 299.4882 | 98 |
| | | | | | | |

CIRCULAR N° 491 FECHA: 29.3.85

| 99 | 334.494 | 1377.299 | 2.17 | 73.8147 | 189.2480 | 99 |
|-----|----------|----------|------|---------|----------|-----|
| 100 | 360.010 | 916.600 | 2.01 | 47.6933 | 115.4333 | 100 |
| 101 | 386.858 | 586.615 | 1.87 | 29.6342 | 67.7400 | 101 |
| 102 | 414.997 | 359.678 | 1.73 | 17.6407 | 38.1058 | 102 |
| 103 | 444.362 | 210.413 | 1.60 | 10.0193 | 20.4651 | 103 |
| 104 | 474.861 | 116.913 | 1.48 | 5.4050 | 10.4458 | 104 |
| 105 | 506.374 | 61.396 | 1.37 | 2.7557 | 5.0408 | 105 |
| 106 | 538.750 | 30.307 | 1.26 | 1.3207 | 2.2852 | 106 |
| 107 | 571.807 | 13.979 | 1.16 | 0.5914 | 0.9645 | 107 |
| 108 | 605.329 | 5.986 | 1.04 | 0.2459 | 0.3731 | 108 |
| 109 | 639.068 | 2.362 | 0.86 | 0.0942 | 0.1272 | 109 |
| 110 | 1000.000 | 0.853 | 0.50 | 0.0330 | 0.0330 | 110 |

CONSTANTES TABLA DE MORTALIDAD RV-85-H

| | 20 ≤ x ≤ 70 | 70 ≤ x ≤ 110 |
|---|-------------|--------------|
| C | 1.089736350 | 1.096209882 |
| G | 0.999214025 | 0.999525667 |
| S | 0.999738701 | 0.999140668 |

TABLA DE MORTALIDAD RV-85-M

| EDAD | q (y) | I (y) | e (y) | D(y) | N(y) | EDAD |
|------|-------|------------|-------|------------|--------------|------|
| | 107 | V/ | - (37 | | (37 | |
| 20 | 0.316 | 100000.000 | 61.93 | 55367.5711 | 1572347.1853 | 20 |
| 21 | 0.331 | 99968.408 | 60.95 | 53737.9434 | 1516979.6142 | 21 |
| 22 | 0.347 | 99935.348 | 59.97 | 52155.5076 | 1463241.6708 | 22 |
| 23 | 0.365 | 99900.668 | 58.99 | 50618.8446 | 1411086.1632 | 23 |
| 24 | 0.384 | 99864.219 | 58.01 | 49126.5752 | 1360467.3186 | 24 |
| 25 | 0.406 | 99825.826 | 57.03 | 47677.3687 | 1311340.7434 | 25 |
| 26 | 0.430 | 99785.294 | 56.05 | 46269.9111 | 1263663.3747 | 26 |
| 27 | 0.456 | 99742.423 | 55.08 | 44902.9413 | 1217393.4636 | 27 |
| 28 | 0.484 | 99696.968 | 54.10 | 43575.2234 | 1172490.5223 | 28 |
| 29 | 0.516 | 99648.693 | 53.13 | 42285.5598 | 1128915.2989 | 29 |
| 30 | 0.550 | 99597.312 | 52.15 | 41032.7716 | 1086629.7391 | 30 |
| 31 | 0.588 | 99542.526 | 51.18 | 39815.7266 | 1045596.9675 | 31 |
| 32 | 0.630 | 99484.004 | 50.21 | 38633.3213 | 1005781.2409 | 32 |
| 33 | 0.675 | 99421.378 | 49.24 | 37484.4674 | 967147.9195 | 33 |
| 34 | 0.725 | 99354.247 | 48.28 | 36368.1133 | 929663.4521 | 34 |
| 35 | 0.781 | 99282.176 | 47.31 | 35283.2339 | 893295.3388 | 35 |
| 36 | 0.841 | 99204.684 | 46.35 | 34228.8296 | 858012.1049 | 36 |
| 37 | 0.908 | 99121.246 | 45.39 | 33203.9255 | 823783.2753 | 37 |
| 38 | 0.981 | 99031.286 | 44.43 | 32207.5616 | 790579.3498 | 38 |

| | | | | | | CI IA . 23. |
|------------|--------------------|------------------------|----------------|--------------------------|----------------------------|-------------|
| 39 | 1.061 | 98934.172 | 43.47 | 31238.8129 | 758371.7882 | 39 |
| 40 | 1.149 | 98829.211 | 42.52 | 30296.7687 | 727132.9753 | 40 |
| 41 | 1.246 | 98715.651 | 41.56 | 29380.5402 | 696836.2066 | 41 |
| 42 | 1.352 | 98592.655 | 40.62 | 28489.2553 | 667455.6664 | 42 |
| 43 | 1.469 | 98459.331 | 39.67 | 27622.0672 | 638966.4112 | 43 |
| 44 | 1.597 | 98314.675 | 38.73 | 26778.1389 | 611344.3440 | 44 |
| 45 | 1.738 | 98157.622 | 37.79 | 25956.6670 | 584566.2051 | 45 |
| 46 47 | 1.893 2.063 | 97986.980 | 36.85 35.92 | 25156.8360 24377.8698 | 558609.5381 | 46 47 |
| 48 | 2.250 | 97801.464 97599.670 | 35.00 | 23619.0008 | 533452.7021 509074.8322 | 48 |
| 49 | 2.455 | 97380.058 | 34.07 | 22879.4714 | 485455.8314 | 49 |
| 50 | 2.681 | 97140.966 | 33.16 | 22158.5406 | 462576.3600 | 50 |
| 51 | 2.928 | 96880.577 | 32.24 | 21455.4786 | 440417.8194 | 51 |
| 52 | 3.200 | 96596.915 | 31.34 | 20769.5706 | 418962.3408 | 52 |
| 53 | 3.498 | 96287.833 | 30.44 | 20100.1118 | 398192.7702 | 53 |
| 54 | 3.826 | 95950.996 | 29.54 | 19446.4049 | 378092.6584 | 54 |
| 55 56 | 4.186 4.581 | 95583.894 95183.802 | 28.65 27.77 | 18807.7720 18183.5386 | 358646.2535 339838.4815 | 55 56 |
| 57 | 5.015 | 95183.802 | 26.90 | 17573.0502 | 321654.9429 | 57 |
| 58 | 5.492 | 94272.603 | 26.03 | 16975.6491 | 304081.8927 | 58 |
| 59 | 6.015 | 93754.900 | 25.17 | 16390.7044 | 287106.2436 | 59 |
| 60 | 6.589 | 93190.979 | 24.32 | 15817.5902 | 270715.5391 | 60 |
| 61 | 7.220 | 92576.917 | 23.48 | 15255.6940 | 254897.9489 | 61 |
| 62 | 7.912 | 91908.520 | 22.65 | 14704.4164 | 239642.2549 | 62 |
| 63 | 8.672 | 91181.313 | 21.82 | 14163.1745 | 224937.8385 | 63 |
| 64 | 9.507 | 90390.561 | 21.01 | 13631.4062 | 210774.6640 | 64 |
| 65 66 | 10.422 11.427 | 89531.258 88598.147 | 20.21 19.41 | 13108.5612 12594.1183 | 197143.2577 184034.6965 | 65 66 |
| 67 | 12.530 | 87585.730 | 18.63 | 12087.5769 | 171440.5783 | 67 |
| 68 | 13.740 | 86488.297 | 17.86 | 11588.4681 | 159353.0013 | 68 |
| 69 | 15.067 | 85299.969 | 17.10 | 11096.3550 | 147764.5332 | 69 |
| 70 | 16.522 | 84014.739 | 16.36 | 10610.8381 | 136668.1782 | 70 |
| 71 | 18.234 | 82626.652 | 15.62 | 10131.5798 | 126057.3401 | 71 |
| 72 | 20.135 | 81120.065 | 14.90 | 9657.1295 | 115925.7603 | 72 |
| 73 | 22.247 | 79486.708 | 14.20 | 9187.0707 | 106268.6308 | 73 |
| 74 75 | 24.591 27.194 | 77718.395 75807.202 | 13.51 12.84 | 8721.0571 8258.8301 | 97081.5601 88360.5029 | 74 75 |
| 76 | 30.082 | 73745.729 | 12.04 | 7800.2357 | 80101.6728 | 76 |
| 77 | 33.285 | 71527.336 | 11.55 | 7345.2352 | 72301.4371 | 77 |
| 78 | 36.838 | 69146.520 | 10.93 | 6893.9278 | 64956.2020 | 78 |
| 79 | 40.777 | 66599.281 | 10.33 | 6446.5702 | 58062.2741 | 79 |
| 80 | 45.140 | 63883.589 | 9.75 | 6003.5936 | 51615.7039 | 80 |
| 81 | 49.973 | 60999.854 | 9.18 | 5565.6196 | 45612.1104 | 81 |
| 82 | 55.323 | 57951.485 | 8.64 | 5133.4827 | 40046.4907 | 82 |
| 83 84 | 61.241 67.782 | 54745.440 51392.795 | 8.12 | 4708.2361 4291.1658 | 34913.0080 30204.7720 | 83 |
| 85 | 75.009 | 47909.265 | 7.61 7.13 | 3883.7866 | 25913.6062 | 84 85 |
| 86 | 82.985 | 44315.640 | 6.67 | 3487.8326 | 22029.8195 | 86 |
| 87 | 91.780 | 40638.104 | 6.22 | 3105.2376 | 18541.9869 | 87 |
| 88 | 101.469 | 36908.327 | 5.80 | 2738.0951 | 15436.7493 | 88 |
| 89 | 112.129 | 33163.283 | 5.40 | 2388.6058 | 12698.6542 | 89 |
| 90 | 123.844 | 29444.711 | 5.02 | 2059.0031 | 10310.0485 | 90 |
| 91 | 136.699 | 25798.168 | 4.66 | 1751.4644 | 8251.0454 | 91 |
| 92 93 | 150.782 166.185 | 22271.597 18913.435 | 4.32 4.00 | 1468.0018 1210.3431 | 6499.5809 5031.5791 | 92 93 |
| 93 | 182.998 | 15770.302 | 3.69 | 979.8076 | 3821.2360 | 93 |
| 95 | 201.310 | 12884.369 | 3.41 | 777.1891 | 2841.4284 | 95 |
| 96 | 221.205 | 10290.622 | 3.14 | 602.6539 | 2064.2392 | 96 |
| 97 | 242.764 | 8014.281 | 2.89 | 455.6734 | 1461.5853 | 97 |
| 98 | 266.055 | 6068.701 | 2.66 | 335.0022 | 1005.9119 | 98 |
| 99 | 291.132 | 4454.095 | 2.45 | 238.7119 | 670.9097 | 99 |
| 100 | 318.033 | 3157.366 | 2.25 | 164.2867 | 432.1978 | 100 |
| 101 102 | 346.771 377.330 | 2153.220 1406.546 | 2.06 1.89 | 108.7749 68.9853 | 267.9111 159.1362 | 101 102 |
| 102 | 409.660 | 875.813 | 1.73 | 41.7040 | 90.1509 | 102 |
| 104 | 443.668 | 517.028 | 1.58 | 23.9024 | 48.4469 | 103 |
| 105 | 479.216 | 287.639 | 1.45 | 12.9104 | 24.5445 | 105 |
| 106 | 516.111 | 149.798 | 1.32 | 6.5277 | 11.6341 | 106 |
| | | | | | | |

| 107 | 554.105 | 72.485 | 1.19 | 3.0667 | 5.1064 | 107 |
|-----|----------|--------|------|--------|--------|-----|
| 108 | 592.889 | 32.321 | 1.06 | 1.3276 | 2.0398 | 108 |
| 109 | 632.097 | 13.158 | 0.87 | 0.5247 | 0.7122 | 109 |
| 110 | 1000.000 | 4.841 | 0.50 | 0.1874 | 0.1874 | 110 |

CONSTANTES TABLA DE MORTALIDAD RV-85-M

| | 20 < y < 70 | 70 < y < 110 | | |
|---|-------------|--------------|--|--|
| C | 1.098531565 | 1.112837803 | | |
| G | 0.999767311 | 0.999923115 | | |
| S | 0.999834258 | 0.998779052 | | |