

SUPERINTENDENCIA FINANCIERA DE COLOMBIA

Anexo 5: tabla de mortalidad de rentistas válidos (RV08)

Experiencia 2005 – 2008

(Resolución 1555 de 2010)

Convenciones aplicables

- x Edad actuarial
- $l(x)$ Indica el número de sobrevivientes a la edad x tomando un grupo inicial supuesto de 1'000.000 de personas de edad 15 años.
- $d(x)$ Indica el número esperado de personas que fallecen a la edad x , sin alcanzar la edad $x+1$, donde $d(x) = l(x) - l(x+1)$.
- $q(x)$ Indica la probabilidad de fallecer a la edad x , sin alcanzar la edad $x+1$. Esto es, $q(x) = d(x)/l(x)$.
- $e^{\circ}(x)$ Vida media Completa. Años esperados de vida de una persona de edad x , antes de morir.

SUPERINTENDENCIA FINANCIERA DE COLOMBIA

TABLA DE MORTALIDAD DE RENTISTAS HOMBRES				
EXPERIENCIA 2005-2008				
x	l(x)	d(x)	q(x)	e^x(x)
15	1,000,000	485	0.000485	64.8
16	999,515	496	0.000496	63.9
17	999,019	509	0.000509	62.9
18	998,510	522	0.000523	61.9
19	997,988	537	0.000538	60.9
20	997,451	553	0.000554	60.0
21	996,898	571	0.000573	59.0
22	996,327	591	0.000593	58.0
23	995,736	612	0.000615	57.1
24	995,124	636	0.000639	56.1
25	994,488	662	0.000666	55.1
26	993,826	690	0.000694	54.2
27	993,136	721	0.000726	53.2
28	992,415	755	0.000761	52.3
29	991,660	792	0.000799	51.3
30	990,868	832	0.000840	50.3
31	990,036	877	0.000886	49.4
32	989,159	926	0.000936	48.4
33	988,233	979	0.000991	47.5
34	987,254	1,038	0.001051	46.5
35	986,216	1,102	0.001117	45.6
36	985,114	1,172	0.001190	44.6
37	983,942	1,249	0.001269	43.7
38	982,693	1,333	0.001356	42.7
39	981,360	1,424	0.001451	41.8
40	979,936	1,525	0.001556	40.8
41	978,411	1,635	0.001671	39.9
42	976,776	1,755	0.001797	39.0
43	975,021	1,886	0.001934	38.0
44	973,135	2,030	0.002086	37.1
45	971,105	2,186	0.002251	36.2
46	968,919	2,358	0.002434	35.3
47	966,561	2,544	0.002632	34.4
48	964,017	2,748	0.002851	33.4
49	961,269	2,971	0.003091	32.5
50	958,298	3,213	0.003353	31.6
51	955,085	3,477	0.003641	30.7
52	951,608	3,765	0.003956	29.9
53	947,843	4,077	0.004301	29.0
54	943,766	4,418	0.004681	28.1
55	939,348	4,744	0.005050	27.2
56	934,604	5,106	0.005463	26.4
57	929,498	5,507	0.005925	25.5
58	923,991	5,952	0.006442	24.6
59	918,039	6,444	0.007019	23.8
60	911,595	6,988	0.007666	23.0
61	904,607	7,588	0.008388	22.1
62	897,019	8,250	0.009197	21.3
63	888,769	9,134	0.010277	20.5
64	879,635	10,078	0.011457	19.7
65	869,557	11,080	0.012742	19.0
66	858,477	12,143	0.014145	18.2
67	846,334	13,265	0.015673	17.4
68	833,069	14,446	0.017341	16.7
69	818,623	15,683	0.019158	16.0
70	802,940	16,972	0.021137	15.3
71	785,968	18,310	0.023296	14.6
72	767,658	19,688	0.025647	14.0
73	747,970	21,098	0.028207	13.3
74	726,872	22,530	0.030996	12.7
75	704,342	23,970	0.034032	12.1
76	680,372	25,402	0.037335	11.5
77	654,970	26,808	0.040930	10.9
78	628,162	28,168	0.044842	10.4
79	599,994	29,456	0.049094	9.8
80	570,538	30,646	0.053714	9.3
81	539,892	31,711	0.058736	8.8
82	508,181	32,619	0.064188	8.3
83	475,562	33,340	0.070107	7.8
84	442,222	33,841	0.076525	7.4
85	408,381	34,093	0.083483	7.0
86	374,288	34,069	0.091023	6.6
87	340,219	33,745	0.099186	6.2
88	306,474	33,103	0.108012	5.8
89	273,371	32,136	0.117555	5.4
90	241,235	30,844	0.127859	5.1
91	210,391	29,239	0.138975	4.8
92	181,152	27,344	0.150945	4.5
93	153,808	25,199	0.163834	4.2
94	128,609	22,851	0.177678	3.9
95	105,758	20,363	0.192543	3.6
96	85,395	17,839	0.208900	3.3
97	67,556	15,350	0.227219	3.1
98	52,206	12,921	0.247500	2.9
99	39,285	10,597	0.269747	2.6
100	28,688	8,433	0.293956	2.4
101	20,255	6,484	0.320118	2.2
102	13,771	4,796	0.348268	2.1
103	8,975	3,395	0.378273	1.9
104	5,580	2,290	0.410394	1.7
105	3,290	1,462	0.444377	1.6
106	1,828	878	0.480306	1.4
107	950	492	0.517895	1.3
108	458	256	0.558952	1.1
109	202	121	0.599010	0.9
110	81	81	1.000000	0.5

TABLA DE MORTALIDAD DE RENTISTAS MUJERES				
EXPERIENCIA 2005-2008				
x	l(x)	d(x)	q(x)	e^x(x)
15	1,000,000	272	0.000272	70.0
16	999,728	278	0.000278	69.1
17	999,450	285	0.000285	68.1
18	999,165	293	0.000293	67.1
19	998,872	302	0.000302	66.1
20	998,570	311	0.000311	65.1
21	998,259	321	0.000322	64.2
22	997,938	332	0.000333	63.2
23	997,606	344	0.000345	62.2
24	997,262	357	0.000358	61.2
25	996,905	372	0.000373	60.2
26	996,533	388	0.000389	59.3
27	996,145	405	0.000407	58.3
28	995,740	425	0.000427	57.3
29	995,315	446	0.000448	56.3
30	994,869	469	0.000471	55.4
31	994,400	494	0.000497	54.4
32	993,906	522	0.000525	53.4
33	993,384	552	0.000556	52.4
34	992,832	585	0.000589	51.5
35	992,247	622	0.000627	50.5
36	991,625	662	0.000668	49.5
37	990,963	705	0.000711	48.6
38	990,258	753	0.000760	47.6
39	989,505	806	0.000815	46.6
40	988,699	863	0.000873	45.7
41	987,836	926	0.000937	44.7
42	986,910	994	0.001007	43.7
43	985,916	1,070	0.001085	42.8
44	984,846	1,152	0.001170	41.8
45	983,694	1,242	0.001263	40.9
46	982,452	1,341	0.001365	39.9
47	981,111	1,448	0.001476	39.0
48	979,663	1,566	0.001599	38.0
49	978,097	1,695	0.001733	37.1
50	976,402	1,836	0.001880	36.2
51	974,566	1,990	0.002042	35.2
52	972,576	2,158	0.002219	34.3
53	970,418	2,341	0.002412	33.4
54	968,077	2,541	0.002625	32.5
55	965,536	2,735	0.002833	31.6
56	962,801	2,950	0.003064	30.6
57	959,851	3,189	0.003322	29.7
58	956,662	3,456	0.003613	28.8
59	953,206	3,752	0.003936	27.9
60	949,454	4,082	0.004299	27.0
61	945,372	4,447	0.004704	26.2
62	940,925	4,853	0.005158	25.3
63	936,072	5,303	0.005665	24.4
64	930,769	5,801	0.006232	23.5
65	924,968	6,351	0.006866	22.7
66	918,617	6,959	0.007576	21.8
67	911,658	7,629	0.008368	21.0
68	904,029	8,367	0.009255	20.2
69	895,662	9,177	0.010246	19.4
70	886,485	10,065	0.011354	18.6
71	876,420	11,036	0.012592	17.8
72	865,384	12,095	0.013976	17.0
73	853,289	13,245	0.015522	16.2
74	840,044	14,490	0.017249	15.5
75	825,554	15,832	0.019177	14.7
76	809,722	17,272	0.021331	14.0
77	792,450	18,809	0.023735	13.3
78	773,641	20,439	0.026419	12.6
79	753,202	22,154	0.029413	11.9
80	731,048	23,943	0.032752	11.3
81	707,105	25,791	0.036474	10.6
82	681,314	27,677	0.040623	10.0
83	653,637	29,572	0.045242	9.4
84	624,065	31,445	0.050387	8.9
85	592,620	33,252	0.056110	8.3
86	559,368	34,945	0.062472	7.8
87	524,423	36,469	0.069541	7.3
88	487,954	37,762	0.077388	6.8
89	450,192	38,757	0.086090	6.3
90	411,435	39,386	0.095728	5.8
91	372,049	39,709	0.106731	5.4
92	332,340	39,700	0.119456	5.0
93	292,640	39,188	0.133912	4.6
94	253,452	38,041	0.150092	4.2
95	215,411	36,189	0.168000	3.9
96	179,222	33,628	0.187633	3.5
97	145,594	30,428	0.208992	3.2
98	115,166	26,728	0.232082	3.0
99	88,438	22,719	0.256892	2.7
100	65,719	18,627	0.283434	2.5
101	47,092	14,679	0.311709	2.3
102	32,413	11,075	0.341684	2.1
103	21,338	7,968	0.373418	1.9
104	13,370	5,440	0.406881	1.7
105	7,930	3,505	0.441992	1.6
106	4,425	2,119	0.478870	1.4
107	2,306	1,194	0.517780	1.3
108	1,112	620	0.557554	1.1
109	492	295	0.599593	0.9
110	197	197	1.000000	0.5