

Resolución por la que se reforman las Reglas para el Otorgamiento de Créditos a los Trabajadores Derechohabientes del Instituto del Fondo Nacional de la Vivienda para los Trabajadores.

Al margen un logotipo, que dice: Instituto del Fondo Nacional de la Vivienda para los Trabajadores.

REGLAS PARA EL OTORGAMIENTO DE CREDITOS A LOS TRABAJADORES DERECHOHABIENTES DEL INSTITUTO DEL FONDO NACIONAL DE LA VIVIENDA PARA LOS TRABAJADORES.

Con fundamento en los artículos 16, fracción IX y 47, de la Ley del Instituto del Fondo Nacional de la Vivienda para los Trabajadores, en las sesiones ordinarias 714, celebrada el 27 de octubre de 2010, y 715, celebrada el 18 de noviembre de 2010, el H. Consejo de Administración emitió las resoluciones RCA-3093-10/10, RCA-3094-10/10, RCA-3150-11/10, RCA-3151-11/10, RCA-3153-11/10, RCA-3154-11/10, RCA-3155-11/10, mediante las cuales aprobó el Nuevo Esquema de Vivienda Verde, la modificación a las Reglas para el Otorgamiento de Créditos a los Trabajadores Derechohabientes del Instituto del Fondo Nacional de la Vivienda para los Trabajadores, la Tabla E: Monto de Crédito e Importes para su amortización por la presencia de ecotecnologías y las modificaciones a los factores de pago ROA y REA para los créditos por excedente (Infonavit Total) para evitar que se genere riesgo de extensión.

Por lo anterior, el H. Consejo de Administración del Infonavit ha tenido a bien ordenar la publicación de las siguientes reformas a las Reglas para el Otorgamiento de Créditos a los Trabajadores Derechohabientes del Instituto del Fondo Nacional de la Vivienda para los Trabajadores.

DE LAS DISPOSICIONES GENERALES

SEGUNDA BIS. Para efectos de las presentes Reglas, se entenderá por:

- Ecotecnologías: los aparatos y equipos que estén instalados o que se incorporen a las viviendas y que, utilizando tecnologías modernas y eficientes, hagan posible el ahorro en el consumo de energía y agua.
- Salario mínimo mensual: el que resulte de multiplicar por 30.4 el salario mínimo diario general que rija en el Distrito Federal.

CARACTERISTICAS DE LA VIVIENDA

TERCERA. La vivienda que se pretenda adquirir, construir, reparar, ampliar, mejorar, o por la que se pretenda cubrir pasivos adquiridos por cualquiera de estos conceptos, deberá ser cómoda e higiénica y estar ubicada en zonas que cuenten con toda la infraestructura urbana: servicios de agua potable, energía eléctrica, drenaje o, en su defecto, fosa séptica y contar con la presencia de ecotecnologías. La vivienda deberá tener una vida útil probable de 30 años, a partir del otorgamiento del crédito y ser garantía suficiente del mismo.

MONTO MAXIMO DE CREDITO

DECIMA OCTAVA. El monto total del crédito que otorgue el Instituto, en ningún caso podrá exceder la suma del monto máximo señalado en las Tablas de Montos Máximos, mismos que estarán expresados en veces salario mínimo mensual, que se publique en el Diario Oficial de la Federación en términos del artículo 48 de la Ley del Instituto, y del monto máximo de ecotecnologías.

El Instituto podrá otorgar los montos máximos de crédito que se establezcan en la Tabla de Montos Máximos de Crédito por Excedente, siempre y cuando el Instituto transfiera a una entidad financiera un porcentaje del crédito otorgado. En este caso, el crédito que se otorgue podrá aplicarse a viviendas de cualquier valor.

En los casos en que el derechohabiente solicite crédito con base en la Tabla de Montos Máximos de Crédito por Excedente, a que se refiere el párrafo anterior, éste deberá cumplir, además, con los criterios de elegibilidad que el Instituto convenga con las entidades financieras. Dichos criterios se deberán dar a conocer a los derechohabientes en el sitio de Internet del Instituto y en ningún caso serán más restrictivos que los que dichas entidades apliquen al otorgamiento de sus créditos en cofinanciamiento con el Instituto.

Para determinar el monto máximo de crédito a que tiene derecho el trabajador, en las tablas señaladas en el primer párrafo de la presente regla, se considerará el salario disponible, mismo que se determina al deducirle al salario mensual integrado la pensión alimenticia que determine la autoridad competente, en caso de existir.

Se entiende por salario mensual integrado, el que resulte menor de:

- el promedio del salario integrado de los últimos seis bimestres cotizados, o
- el salario integrado del trabajador correspondiente al mes en que solicita el crédito.

Para efectos de lo dispuesto en el segundo párrafo de esta regla, por entidades financieras se entenderán las entidades financieras y fideicomisos que, conforme a las leyes aplicables, estén autorizados para otorgar créditos a la vivienda y que además reúnan los requisitos que señala la administración.

MONTO MAXIMO DE CREDITO APLICACION DEL SALDO DE LA SUBCUENTA DE VIVIENDA

VIGESIMA. Cuando un trabajador reciba un crédito del Instituto, el saldo de la subcuenta de vivienda de la cuenta individual del sistema de ahorro para el retiro se aplicará, junto con el monto de dicho crédito, como pago de alguno de los conceptos a que se refieren los incisos de la regla segunda.

La suma total por concepto de crédito, más el saldo de la subcuenta de vivienda, que podrán recibir los trabajadores, será la cantidad máxima de doscientas veinte veces el salario mínimo mensual.

Cuando el crédito se otorgue con base en la Tabla de Montos Máximos de Crédito por Excedente, esta cantidad podrá ser de hasta trescientas cincuenta veces el salario mínimo mensual.

Las cantidades establecidas en los dos párrafos anteriores se incrementarán por el monto correspondiente al financiamiento de ecotecnologías.

Cuando un trabajador reciba un crédito del Instituto con base en lo dispuesto en el segundo párrafo de la Regla Décima Octava, el derechohabiente podrá dar su consentimiento e instruir al Instituto para que el saldo de la subcuenta de vivienda se aplique parcialmente junto con el monto de dicho crédito, y el remanente se aplique en forma diferida para reducir el saldo insoluto del crédito o para mejorar las condiciones financieras de éste, conforme a lo establecido en la Regla Décima Octava Bis.

En los casos en los que el saldo de la subcuenta de vivienda se aplique parcialmente, conforme a lo establecido en el párrafo anterior, la suma total por concepto de crédito, más el saldo de la subcuenta de vivienda, que podrán recibir los trabajadores no estará sujeta a ningún límite máximo.

Para el caso de que el saldo de la subcuenta de vivienda no se aplique parcialmente, conforme a lo establecido en el párrafo tercero de la presente regla, la suma total por concepto de crédito, más el saldo de la subcuenta de vivienda que podrán recibir los trabajadores, será la cantidad máxima de trescientas cincuenta veces el salario mínimo mensual.

DESCUENTOS

VIGESIMA SEXTA. Al momento en que se formalice el crédito se establecerá la cuota mensual en veces el salario mínimo, proporcional al monto de crédito a otorgar, la cual, al multiplicarse por el salario mínimo mensual del Distrito Federal vigente al momento del pago, dará como resultado el importe que tendrá que cubrir el trabajador. Para este propósito, es obligación del Infonavit comunicar al patrón o persona a la cual le presta sus servicios el acreditado, la cantidad que le debe descontar de su salario. El monto del descuento se calculará de manera que se asegure la amortización completa del crédito en el plazo previsto, considerando la tasa de interés que se aplique inicialmente y suponiendo que las aportaciones patronales del cinco por ciento, que se aplican durante la vigencia del crédito para reducir el saldo insoluto a cargo del trabajador, se mantengan constantes en veces salario mínimo.

Para determinar la cuota mensual en veces el salario mínimo mensual, se multiplicará el monto de crédito a otorgar en veces el salario mínimo, por el factor de descuento que le corresponda, considerando la edad y el ingreso del trabajador de acuerdo a las tablas de factores de descuento que se anexa a las presentes reglas como Tabla "C".

El Instituto también incorporará en el importe de la cuota mensual de amortización el importe correspondiente a la amortización del crédito otorgado para ecotecnologías, según la cuota mensual que se establece en la Tabla "E".

Es requisito indispensable que en el acto de formalización del crédito el trabajador presente el aviso de retención de descuentos, debidamente sellado y firmado por la empresa en que labora.

En caso de que se modifique la tasa de interés variable que se aplicará en el siguiente semestre, conforme a lo dispuesto en la Regla Vigésima Quinta, para el efecto de asegurar que el crédito otorgado se amortice en el plazo de amortización del crédito que se hubiere pactado en el respectivo contrato, se podrá ajustar concomitantemente la cuota mensual en veces el salario mínimo mensual.

Sin perjuicio de lo antes dispuesto y por instrucción de los trabajadores, el Instituto incorporará en el importe de la cuota mensual de amortización, el importe de la aportación mensual que los propios trabajadores deban efectuar al fondo mutualista a que se hace referencia en la Regla Sexta para el efecto de mantener debidamente otorgada su correspondiente cobertura.

REGIMEN ESPECIAL DE AMORTIZACION

TRIGESIMA. El trabajador acreditado realizará los pagos de su crédito conforme al Régimen Especial de Amortización que determine el Consejo de Administración del Instituto, en los casos siguientes:

- Cuando pierda su relación laboral y no hubiere tramitado oportunamente su prórroga, o que no haga uso de ella;
- Al vencimiento de la prórroga y que no esté sujeto a una relación laboral;
- Cuando se trate de un trabajador acreditado jubilado o pensionado;
- Cuando el trabajador acreditado cambie de empleo a una relación laboral sujeta al apartado "b" del artículo 123 constitucional, o
- Cuando el trabajador mantiene su relación laboral, pero el patrón retiene las amortizaciones y no las

entera al Infonavit, previa autorización de las áreas correspondientes del Instituto, bajo este supuesto, el trabajador no estará obligado a cubrir la parte del pago correspondiente a la aportación patronal.

Cuando un trabajador realice el pago de su crédito conforme al Régimen Especial de Amortización, dicho pago se determinará multiplicando el monto original del crédito, otorgado en veces el salario mínimo, por el factor de descuento que le corresponda, considerando la edad y el ingreso del trabajador a la fecha de originación del crédito, de acuerdo a las Tablas de Factores de Descuento que se anexan a las presentes reglas como Tabla "D", dividido entre el salario del trabajador a la fecha de originación del crédito y multiplicado por el salario determinado de acuerdo a la Regla Vigésima Quinta, con excepción al caso previsto en el inciso "e)" anterior, en cuyo caso se seguirá aplicando el factor de descuento que se determine conforme a la Regla Vigésima Sexta.

El Instituto incorporará asimismo en el importe de la cuota mensual de amortización el importe correspondiente a la amortización del crédito otorgado para ecotecnologías, según la cuota mensual que se establece en la Tabla "E".

TRANSITORIAS

PRIMERA. Estas Reglas entrarán en vigor el día primero de enero de dos mil once.

SEGUNDA. A la entrada en vigor de las presentes Reglas, se abrogan las siguientes reglas de las Reglas para el Otorgamiento de Créditos a los Trabajadores Derechohabientes del Infonavit Tercera y Trigésima, publicadas en el Diario Oficial de la Federación el 22 de febrero de 2008; la Décima Octava, Vigésima y Vigésima Sexta, publicadas en el Diario Oficial de la Federación el 30 de diciembre de 2009, así como las demás disposiciones que se opongan a esta Reglas.

TERCERA. Las solicitudes de crédito presentadas al Instituto con anterioridad a la entrada en vigor de las presentes Reglas, se tramitarán conforme a las disposiciones vigentes en la fecha de presentación de dichas solicitudes.

Atentamente

México, D.F., a 11 de marzo de 2011.- El Secretario General y de Asuntos Jurídicos, **Jorge Pulido Vázquez**- Rúbrica.- El Gerente de Organos Colegiados Centrales, **Javier Delgado Parra**- Rúbrica.

**REGLAS PARA EL OTORGAMIENTO DE CREDITOS A TRABAJADORES DERECHOHABIENTES DEL
INFONAVIT
TABLA "C"
FACTORES DE DESCUENTO PARA EL REGIMEN ORDINARIO DE AMORTIZACION (ROA) PARA CREDITOS POR
EXCEDENTE**

Edad	1.0	1.1	1.2	1.3	1.4	1.5	1.6	1.7	1.8	1.9
Hasta 35	0.004310	0.004365	0.004348	0.004333	0.004321	0.004310	0.004444	0.004570	0.004688	0.004847
36	0.004464	0.004435	0.004412	0.004392	0.004430	0.004412	0.004456	0.004470	0.004481	0.004897
37	0.004545	0.004508	0.004478	0.004454	0.004487	0.004481	0.004518	0.004522	0.004531	0.005000
38	0.004630	0.004583	0.004551	0.004527	0.004505	0.004473	0.004476	0.004530	0.004545	0.005105
39	0.004717	0.004661	0.004628	0.004601	0.004577	0.004558	0.004519	0.004492	0.004506	0.005163
40	0.004808	0.004745	0.004709	0.004679	0.004659	0.004638	0.004608	0.004590	0.004572	0.005273
41	0.004902	0.004831	0.004791	0.004754	0.004724	0.004693	0.004654	0.004633	0.004624	0.005399
42	0.005010	0.004930	0.004886	0.004848	0.004812	0.004777	0.004738	0.004718	0.004717	0.005528
43	0.005126	0.005039	0.004991	0.004948	0.004908	0.004871	0.004833	0.004813	0.004812	0.005665
44	0.005251	0.005158	0.005107	0.005060	0.005023	0.004987	0.004950	0.004932	0.004931	0.005813
45	0.005386	0.005288	0.005234	0.005186	0.005150	0.005115	0.005078	0.005061	0.005060	0.005973
46	0.005530	0.005428	0.005371	0.005323	0.005287	0.005252	0.005216	0.005200	0.005200	0.006049
47	0.005682	0.005576	0.005516	0.005466	0.005430	0.005395	0.005360	0.005344	0.005344	0.006209
48	0.005840	0.005730	0.005668	0.005616	0.005580	0.005545	0.005510	0.005494	0.005494	0.006371
49	0.006004	0.005890	0.005826	0.005773	0.005737	0.005702	0.005667	0.005651	0.005651	0.006534
50	0.006173	0.006055	0.005989	0.005935	0.005900	0.005865	0.005830	0.005814	0.005814	0.006700
51	0.006347	0.006225	0.006157	0.006103	0.006068	0.006033	0.006000	0.005984	0.005984	0.006870
52	0.006525	0.006400	0.006330	0.006276	0.006241	0.006206	0.006173	0.006157	0.006157	0.007040
53	0.006707	0.006578	0.006506	0.006452	0.006417	0.006382	0.006350	0.006334	0.006334	0.007210
54	0.006892	0.006759	0.006685	0.006630	0.006595	0.006560	0.006528	0.006512	0.006512	0.007380
55	0.007080	0.006943	0.006867	0.006811	0.006776	0.006741	0.006709	0.006693	0.006693	0.007550
56	0.007271	0.007130	0.007052	0.007000	0.006965	0.006930	0.006898	0.006882	0.006882	0.007720
57	0.007464	0.007319	0.007239	0.007190	0.007155	0.007120	0.007088	0.007072	0.007072	0.007890
58	0.007659	0.007511	0.007429	0.007380	0.007345	0.007310	0.007278	0.007262	0.007262	0.008010
59	0.007855	0.007704	0.007620	0.007571	0.007536	0.007501	0.007469	0.007453	0.007453	0.008180
60	0.008052	0.007898	0.007812	0.007763	0.007728	0.007693	0.007661	0.007645	0.007645	0.008350
61	0.008250	0.008093	0.008006	0.007957	0.007922	0.007887	0.007855	0.007839	0.007839	0.008520
62	0.008449	0.008289	0.008201	0.008152	0.008117	0.008082	0.008050	0.008034	0.008034	0.008690
63	0.008648	0.008486	0.008397	0.008348	0.008313	0.008278	0.008246	0.008230	0.008230	0.008860
64 o más	0.083333	0.091667	0.100000	0.081250	0.087500	0.093750	0.080000	0.086000	0.090000	0.079167



Edad	2.0	2.1	2.2	2.3	2.4	2.5	2.6	2.7	2.8	2.9
Hasta 35	0.004980	0.005048	0.005093	0.005180	0.005217	0.005297	0.005372	0.005444	0.005512	0.005577
36	0.005051	0.005097	0.005198	0.005227	0.005310	0.005388	0.005462	0.005533	0.005600	0.005664
37	0.005102	0.005198	0.005238	0.005324	0.005408	0.005485	0.005560	0.005639	0.005715	0.005779
38	0.005208	0.005280	0.005340	0.005428	0.005495	0.005573	0.005650	0.005728	0.005803	0.005868
39	0.005319	0.005387	0.005446	0.005476	0.005566	0.005631	0.005702	0.005769	0.005833	0.005894
40	0.005428	0.005499	0.005558	0.005583	0.005660	0.005734	0.005804	0.005870	0.005932	0.005992
41	0.005535	0.005606	0.005665	0.005690	0.005767	0.005841	0.005910	0.005976	0.006038	0.006104
42	0.005642	0.005713	0.005772	0.005797	0.005874	0.005948	0.006017	0.006083	0.006145	0.006210
43	0.005751	0.005822	0.005881	0.005906	0.005983	0.006057	0.006126	0.006191	0.006253	0.006318
44	0.005862	0.005933	0.005992	0.006017	0.006094	0.006168	0.006237	0.006301	0.006363	0.006426
45	0.005973	0.006044	0.006103	0.006128	0.006205	0.006279	0.006348	0.006412	0.006474	0.006537
46	0.006084	0.006155	0.006214	0.006239	0.006316	0.006390	0.006459	0.006523	0.006585	0.006648
47	0.006195	0.006266	0.006325	0.006350	0.006427	0.006501	0.006570	0.006634	0.006696	0.006759
48	0.006306	0.006377	0.006436	0.006461	0.006538	0.006612	0.006681	0.006745	0.006807	0.006870
49	0.006417	0.006488	0.006547	0.006572	0.006649	0.006723	0.006792	0.006856	0.006918	0.006981
50	0.006528	0.006599	0.006658	0.006683	0.006760	0.006834	0.006903	0.006967	0.007029	0.007092
51	0.006639	0.006710	0.006769	0.006794	0.006871	0.006945	0.007014	0.007078	0.007140	0.007203
52	0.006750	0.006821	0.006880	0.006905	0.006982	0.007056	0.007125	0.007189	0.007251	0.007314
53	0.006861	0.006932	0.006991	0.007016	0.007093	0.007167	0.007236	0.007300	0.007362	0.007425
54	0.006972	0.007043	0.007102	0.007127	0.007204	0.007278	0.007347	0.007411	0.007473	0.007536
55	0.007083	0.007154	0.007213	0.007238	0.007315	0.007389	0.007458	0.007522	0.007584	0.007647
56	0.007194	0.007265	0.007324	0.007349	0.007426	0.007500	0.007569	0.007633	0.007695	0.007758
57	0.007305	0.007376	0.007435	0.007460	0.007537	0.007611	0.007680	0.007744	0.007806	0.007869
58	0.007416	0.007487	0.007546	0.007571	0.007648	0.007722	0.007791	0.007855	0.007917	0.007980
59	0.007527	0.007598	0.007657	0.007682	0.007759	0.007833	0.007902	0.007966	0.008028	0.008091
60	0.007638	0.007709	0.007768	0.007793	0.007870	0.007944	0.008013	0.008077	0.008139	0.008202
61	0.007749	0.007820	0.007879	0.007904	0.007981	0.008055	0.008124	0.008188	0.008250	0.008313
62	0.007860	0.007931	0.007990	0.008015	0.008092	0.008166	0.008235	0.008300	0.008362	0.008425
63	0.007971	0.008042	0.008101	0.008126	0.008203	0.008277	0.008346	0.008410	0.008472	0.008535
64 o más	0.083333	0.091667	0.100000	0.081250	0.087500	0.093750	0.080000	0.086000	0.090000	0.079167

Edad	3.0	3.1	3.2	3.3	3.4	3.5	3.6	3.7	3.8	3.9
Hasta 35	0.005724	0.005816	0.005907	0.005996	0.006091	0.006191	0.006297	0.006408	0.006514	0.006622
36	0.005816	0.005918	0.006014	0.006104	0.006209	0.006319	0.006434	0.006554	0.006670	0.006786
37	0.005910	0.006012	0.006108	0.006204	0.006319	0.006439	0.006564	0.006694	0.006820	0.006946
38	0.006004	0.006106	0.006202	0.006298	0.006423	0.006553	0.006688	0.006828	0.006964	0.007099
39	0.006100	0.006202	0.006298	0.006394	0.006529	0.006669	0.006814	0.006964	0.007110	0.007255
40	0.006196	0.006298	0.006394	0.006490	0.006625	0.006765	0.006914	0.007064	0.007210	0.007355
41	0.006292	0.006394	0.006490	0.006586	0.006721	0.006861	0.007010	0.007160	0.007306	0.007451
42	0.006388	0.006490	0.006586	0.006682	0.006817	0.006957	0.007106	0.007256	0.007402	0.007547
43	0.006484	0.006586	0.006682	0.006778	0.006913	0.007053	0.007202	0.007352	0.007500	0.007645
44	0.006580	0.006682	0.006778	0.006874	0.007009	0.007149	0.007298	0.007448	0.007594	0.007739
45	0.006676	0.006778	0.006874	0.006970	0.007105	0.007245	0.007394	0.007544	0.007690	0.007835
46	0.006772	0.006874	0.006970	0.007066	0.007201	0.007341	0.007490	0.007640	0.007786	0.007931
47	0.006868	0.006970	0.007066	0.007162	0.007297	0.007437	0.007586	0.007736	0.007882	0.008027
48	0.006964	0.007066	0.007162	0.007258	0.007393	0.007533	0.007682	0.007832	0.007978	0.008123
49	0.007060	0.007162	0.007258	0.007354	0.007489	0.007629	0.007778	0.007928	0.008074	0.008219
50	0.007156	0.007258	0.007354	0.007450	0.007585	0.007725	0.007874	0.008024	0.008170	0.008315
51	0.007252	0.007354	0							

		Salario (VSM)									
Edad	6.0	6.1	6.2	6.3	6.4	6.5	6.6	6.7	6.8	6.9	
Hasta 35	0.008198	0.008080	0.008061	0.008024	0.008010	0.007992	0.007982	0.007936	0.007967	0.008060	
36	0.008299	0.008176	0.008173	0.008135	0.008135	0.008111	0.008104	0.008074	0.008172	0.008266	
37	0.008470	0.008335	0.008341	0.008302	0.008302	0.008278	0.008270	0.008240	0.008338	0.008432	
38	0.008653	0.008507	0.008514	0.008472	0.008472	0.008448	0.008440	0.008410	0.008508	0.008602	
39	0.008837	0.008682	0.008689	0.008645	0.008645	0.008621	0.008613	0.008583	0.008681	0.008775	
40	0.009014	0.008859	0.008866	0.008821	0.008821	0.008797	0.008789	0.008759	0.008857	0.008951	
41	0.009198	0.009033	0.009040	0.009000	0.009000	0.008976	0.008968	0.008938	0.009036	0.009130	
42	0.009375	0.009200	0.009207	0.009165	0.009165	0.009141	0.009133	0.009103	0.009201	0.009295	
43	0.009555	0.009370	0.009377	0.009335	0.009335	0.009311	0.009303	0.009273	0.009371	0.009465	
44	0.009731	0.009546	0.009553	0.009511	0.009511	0.009487	0.009479	0.009449	0.009547	0.009641	
45	0.009911	0.009716	0.009723	0.009681	0.009681	0.009657	0.009649	0.009619	0.009717	0.009811	
46	0.010094	0.009889	0.009896	0.009854	0.009854	0.009830	0.009822	0.009792	0.009890	0.009984	
47	0.010281	0.010066	0.010073	0.010031	0.010031	0.010007	0.010000	0.009970	0.010068	0.010162	
48	0.010471	0.010246	0.010253	0.010211	0.010211	0.010187	0.010179	0.010149	0.010247	0.010341	
49	0.010664	0.010429	0.010436	0.010394	0.010394	0.010370	0.010362	0.010332	0.010430	0.010524	
50	0.010860	0.010615	0.010622	0.010580	0.010580	0.010556	0.010548	0.010518	0.010616	0.010710	
51	0.011059	0.010804	0.010811	0.010769	0.010769	0.010745	0.010737	0.010707	0.010805	0.010900	
52	0.011260	0.011005	0.011012	0.010970	0.010970	0.010946	0.010938	0.010908	0.011006	0.011100	
53	0.011463	0.011208	0.011215	0.011173	0.011173	0.011149	0.011141	0.011111	0.011209	0.011303	
54	0.011668	0.011413	0.011420	0.011378	0.011378	0.011354	0.011346	0.011316	0.011414	0.011508	
55	0.011874	0.011619	0.011626	0.011584	0.011584	0.011560	0.011552	0.011522	0.011620	0.011714	
56	0.012081	0.011826	0.011833	0.011791	0.011791	0.011767	0.011759	0.011729	0.011827	0.011921	
57	0.012289	0.012034	0.012041	0.012000	0.012000	0.011976	0.011968	0.011938	0.012036	0.012130	
58	0.012498	0.012243	0.012250	0.012208	0.012208	0.012184	0.012176	0.012146	0.012244	0.012338	
59	0.012708	0.012453	0.012460	0.012418	0.012418	0.012394	0.012386	0.012356	0.012454	0.012548	
60	0.012919	0.012664	0.012671	0.012629	0.012629	0.012605	0.012597	0.012567	0.012665	0.012759	
61	0.013130	0.012875	0.012882	0.012840	0.012840	0.012816	0.012808	0.012778	0.012876	0.012970	
62	0.013342	0.013087	0.013094	0.013052	0.013052	0.013028	0.013020	0.012990	0.013088	0.013182	
63	0.013554	0.013300	0.013307	0.013265	0.013265	0.013241	0.013233	0.013203	0.013301	0.013395	
64 o más	0.013767	0.013512	0.013519	0.013477	0.013477	0.013453	0.013445	0.013415	0.013513	0.013607	

		Salario (VSM)									
Edad	6.0	6.1	6.2	6.3	6.4	6.5	6.6	6.7	6.8	6.9	
Hasta 35	0.008065	0.008112	0.008201	0.008299	0.008411	0.008506	0.008592	0.008670	0.008740	0.008800	
36	0.008108	0.008199	0.008299	0.008378	0.008466	0.008553	0.008640	0.008710	0.008780	0.008840	
37	0.008162	0.008243	0.008333	0.008422	0.008511	0.008598	0.008684	0.008760	0.008836	0.008912	
38	0.008242	0.008333	0.008424	0.008509	0.008596	0.008684	0.008769	0.008854	0.008938	0.009024	
39	0.008327	0.008379	0.008470	0.008556	0.008644	0.008731	0.008816	0.008901	0.008986	0.009072	
40	0.008390	0.008472	0.008564	0.008654	0.008743	0.008832	0.008920	0.009008	0.009096	0.009184	
41	0.008475	0.008567	0.008659	0.008750	0.008840	0.008929	0.009019	0.009108	0.009196	0.009284	
42	0.008571	0.008665	0.008757	0.008848	0.008939	0.009028	0.009116	0.009205	0.009293	0.009381	
43	0.008671	0.008768	0.008857	0.008949	0.009040	0.009129	0.009218	0.009306	0.009395	0.009483	
44	0.008784	0.008881	0.008972	0.009064	0.009155	0.009245	0.009334	0.009423	0.009512	0.009600	
45	0.008900	0.009000	0.009092	0.009184	0.009275	0.009365	0.009454	0.009543	0.009632	0.009720	
46	0.009018	0.009120	0.009213	0.009305	0.009396	0.009486	0.009575	0.009664	0.009753	0.009842	
47	0.009137	0.009242	0.009336	0.009429	0.009521	0.009612	0.009702	0.009791	0.009880	0.009969	
48	0.009258	0.009365	0.009459	0.009552	0.009644	0.009735	0.009825	0.009914	0.010003	0.010092	
49	0.009380	0.009489	0.009584	0.009678	0.009771	0.009863	0.009954	0.010044	0.010133	0.010222	
50	0.009504	0.009615	0.009709	0.009802	0.009894	0.009985	0.010075	0.010164	0.010253	0.010342	
51	0.009629	0.009742	0.009837	0.009930	0.010021	0.010111	0.010200	0.010289	0.010377	0.010466	
52	0.009755	0.009870	0.009966	0.010059	0.010150	0.010240	0.010329	0.010417	0.010506	0.010594	
53	0.009881	0.010000	0.010097	0.010190	0.010281	0.010370	0.010459	0.010547	0.010635	0.010724	
54	0.010008	0.010129	0.010227	0.010320	0.010411	0.010500	0.010589	0.010677	0.010765	0.010854	
55	0.010135	0.010258	0.010357	0.010450	0.010541	0.010630	0.010719	0.010807	0.010895	0.010984	
56	0.010263	0.010388	0.010488	0.010581	0.010672	0.010761	0.010850	0.010938	0.011026	0.011115	
57	0.010391	0.010518	0.010619	0.010712	0.010803	0.010892	0.010981	0.011069	0.011157	0.011246	
58	0.010520	0.010649	0.010751	0.010844	0.010935	0.011024	0.011113	0.011201	0.011290	0.011378	
59	0.010649	0.010780	0.010883	0.010976	0.011067	0.011156	0.011245	0.011333	0.011422	0.011510	
60	0.010778	0.010911	0.011015	0.011108	0.011200	0.011290	0.011379	0.011467	0.011556	0.011644	
61	0.010908	0.011043	0.011148	0.011241	0.011332	0.011421	0.011510	0.011598	0.011687	0.011775	
62	0.011038	0.011175	0.011281	0.011374	0.011465	0.011554	0.011643	0.011731	0.011820	0.011908	
63	0.011168	0.011307	0.011414	0.011507	0.011598	0.011687	0.011776	0.011864	0.011953	0.012041	
64 o más	0.011298	0.011438	0.011546	0.011639	0.011730	0.011820	0.011909	0.011997	0.012086	0.012174	

		Salario (VSM)									
Edad	7.0	7.1	7.2	7.3	7.4	7.5	7.6	7.7	7.8	7.9	
Hasta 35	0.008495	0.008493	0.008491	0.008488	0.008486	0.008484	0.008482	0.008480	0.008478	0.008476	
36	0.008527	0.008524	0.008521	0.008519	0.008517	0.008515	0.008513	0.008511	0.008509	0.008507	
37	0.008559	0.008557	0.008555	0.008553	0.008551	0.008549	0.008547	0.008545	0.008543	0.008541	
38	0.008591	0.008589	0.008587	0.008585	0.008583	0.008581	0.008579	0.008577	0.008575	0.008573	
39	0.008623	0.008621	0.008619	0.008617	0.008615	0.008613	0.008611	0.008609	0.008607	0.008605	
40	0.008655	0.008653	0.008651	0.008649	0.008647	0.008645	0.008643	0.008641	0.008639	0.008637	
41	0.008687	0.008685	0.008683	0.008681	0.008679	0.008677	0.008675	0.008673	0.008671	0.008669	
42	0.008719	0.008717	0.008715	0.008713	0.008711	0.008709	0.008707	0.008705	0.008703	0.008701	
43	0.008751	0.008749	0.008747	0.008745	0.008743	0.008741	0.008739	0.008737	0.008735	0.008733	
44	0.008783	0.008781	0.008779	0.008777	0.008775	0.008773	0.008771	0.008769	0.008767	0.008765	
45	0.008815	0.008813	0.008811	0.008809	0.008807	0.008805	0.008803	0.008801	0.008799	0.008797	
46	0.008847	0.008845	0.008843	0.008841	0.008839	0.008837	0.008835	0.008833	0.008831	0.008829	
47	0.008879	0.008877	0.008875	0.008873	0.008871	0.008869	0.008867	0.008865	0.008863	0.008861	
48	0.008911	0.008909	0.008907	0.008905	0.008903	0.008901	0.008899	0.008897	0.008895	0.008893	
49	0.008943	0.008941	0.008939	0.008937	0.008935	0.008933	0.008931	0.008929	0.008927	0.008925	
50	0.008975	0.008973	0.008971	0.008969	0.008967	0.008965	0.008963	0.008961	0.008959	0.008957	
51	0.009007	0.009005</									

		Salario (VSM)									
Edad	9.0	9.1	9.2	9.3	9.4	9.5	9.6	9.7	9.8	9.9	
Hasta 35	0.008491	0.008489	0.008487	0.008486	0.008484	0.008482	0.008481	0.008479	0.008478	0.008476	
36	0.008523	0.008521	0.008520	0.008519	0.008518	0.008517	0.008516	0.008515	0.008514	0.008513	
37	0.008556	0.008554	0.008553	0.008552	0.008551	0.008550	0.008549	0.008548	0.008547	0.008546	
38	0.008588	0.008586	0.008585	0.008584	0.008583	0.008582	0.008581	0.008580	0.008579	0.008578	
39	0.008621	0.008619	0.008618	0.008617	0.008616	0.008615	0.008614	0.008613	0.008612	0.008611	
40	0.008654	0.008652	0.008651	0.008650	0.008649	0.008648	0.008647	0.008646	0.008645	0.008644	
41	0.008686	0.008684	0.008683	0.008682	0.008681	0.008680	0.008679	0.008678	0.008677	0.008676	
42	0.008719	0.008717	0.008716	0.008715	0.008714	0.008713	0.008712	0.008711	0.008710	0.008709	
43	0.008751	0.008749	0.008748	0.008747	0.008746	0.008745	0.008744	0.008743	0.008742	0.008741	
44	0.008783	0.008781	0.008780	0.008779	0.008778	0.008777	0.008776	0.008775	0.008774	0.008773	
45	0.008815	0.008813	0.008812	0.008811	0.008810	0.008809	0.008808	0.008807	0.008806	0.008805	
46	0.008847	0.008845	0.008844	0.008843	0.008842	0.008841	0.008840	0.008839	0.008838	0.008837	
47	0.008879	0.008877	0.008876	0.008875	0.008874	0.008873	0.008872	0.008871	0.008870	0.008869	
48	0.008911	0.008909	0.008908	0.008907	0.008906	0.008905	0.008904	0.008903	0.008902	0.008901	
49	0.008943	0.008941	0.008940	0.008939	0.008938	0.008937	0.008936	0.008935	0.008934	0.008933	
50	0.008975	0.008973	0.008972	0.008971	0.008970	0.008969	0.008968	0.008967	0.008966	0.008965	
51	0.009007	0.009005	0.009004	0.009003	0.009002	0.009001	0.009000	0.008999	0.008998	0.008997	
52	0.009039	0.009037	0.009036	0.009035	0.009034	0.009033	0.009032	0.009031	0.009030	0.009029	
53	0.009071	0.009069	0.009068	0.009067	0.009066	0.009065	0.009064	0.009063	0.009062	0.009061	
54	0.009103	0.009101	0.009100	0.009099	0.009098	0.009097	0.009096	0.009095	0.009094	0.009093	
55	0.009135	0.009133	0.009132	0.009131	0.009130	0.009129	0.009128	0.009127	0.009126	0.009125	
56	0.009167	0.009165	0.009164	0.009163	0.009162	0.009161	0.009160	0.009159	0.009158	0.009157	
57	0.009199	0.009197	0.009196	0.009195	0.009194	0.009193	0.009192	0.009191	0.009190	0.009189	
58	0.009231	0.009229	0.009228	0.009227	0.009226	0.009225	0.009224	0.009223	0.009222	0.009221	
59	0.009263	0.009261	0.009260	0.009259	0.009258	0.009257	0.009256	0.009255	0.009254	0.009253	
60	0.009295	0.009293	0.009292	0.009291	0.009290	0.009289	0.009288	0.009287	0.009286	0.009285	
61	0.009327	0.009325	0.009324	0.009323	0.009322	0.009321	0.009320	0.009319	0.009318	0.009317	
62	0.009359	0.009357	0.009356	0.009355	0.009354	0.009353	0.009352	0.009351	0.009350	0.009349	
63	0.009391	0.009389	0.009388	0.009387	0.009386	0.009385	0.009384	0.009383	0.009382	0.009381	
64 o más	0.009423	0.009421	0.009420	0.009419	0.009418	0.009417	0.009416	0.009415	0.009414	0.009413	

		Salario (VSM)									
Edad	10.0	10.1	10.2	10.3	10.4	10.5	10.6	10.7	10.8	10.9	
Hasta 35	0.008475	0.008474	0.008473	0.008472	0.008471	0.008470	0.008469	0.008468	0.008467	0.008466	
36	0.008507	0.008506	0.008505	0.008504	0.008503	0.008502	0.008501	0.008500	0.008499	0.008498	
37	0.008539	0.008538	0.008537	0.008536	0.008535	0.008534	0.008533	0.008532	0.008531	0.008530	
38	0.008571	0.008570	0.008569	0.008568	0.008567	0.008566	0.008565	0.008564	0.008563	0.008562	
39	0.008603	0.008602	0.008601	0.008600	0.008599	0.008598	0.008597	0.008596	0.008595	0.008594	
40	0.008635	0.008634	0.008633	0.008632	0.008631	0.008630	0.008629	0.008628	0.008627	0.008626	
41	0.008667	0.008666	0.008665	0.008664	0.008663	0.008662	0.008661	0.008660	0.008659	0.008658	
42	0.008699	0.008698	0.008697	0.008696	0.008695	0.008694	0.008693	0.008692	0.008691	0.008690	
43	0.008731	0.008730	0.008729	0.008728	0.008727	0.008726	0.008725	0.008724	0.008723	0.008722	
44	0.008763	0.008762	0.008761	0.008760	0.008759	0.008758	0.008757	0.008756	0.008755	0.008754	
45	0.008795	0.008794	0.008793	0.008792	0.008791	0.008790	0.008789	0.008788	0.008787	0.008786	
46	0.008827	0.008826	0.008825	0.008824	0.008823	0.008822	0.008821	0.008820	0.008819	0.008818	
47	0.008859	0.008858	0.008857	0.008856	0.008855	0.008854	0.008853	0.008852	0.008851	0.008850	
48	0.008891	0.008890	0.008889	0.008888	0.008887	0.008886	0.008885	0.008884	0.008883	0.008882	
49	0.008923	0.008922	0.008921	0.008920	0.008919	0.008918	0.008917	0.008916	0.008915	0.008914	
50	0.008955	0.008954	0.008953	0.008952	0.008951	0.008950	0.008949	0.008948	0.008947	0.008946	
51	0.008987	0.008986	0.008985	0.008984	0.008983	0.008982	0.008981	0.008980	0.008979	0.008978	
52	0.009019	0.009018	0.009017	0.009016	0.009015	0.009014	0.009013	0.009012	0.009011	0.009010	
53	0.009051	0.009050	0.009049	0.009048	0.009047	0.009046	0.009045	0.009044	0.009043	0.009042	
54	0.009083	0.009082	0.009081	0.009080	0.009079	0.009078	0.009077	0.009076	0.009075	0.009074	
55	0.009115	0.009114	0.009113	0.009112	0.009111	0.009110	0.009109	0.009108	0.009107	0.009106	
56	0.009147	0.009146	0.009145	0.009144	0.009143	0.009142	0.009141	0.009140	0.009139	0.009138	
57	0.009179	0.009178	0.009177	0.009176	0.009175	0.009174	0.009173	0.009172	0.009171	0.009170	
58	0.009211	0.009210	0.009209	0.009208	0.009207	0.009206	0.009205	0.009204	0.009203	0.009202	
59	0.009243	0.009242	0.009241	0.009240	0.009239	0.009238	0.009237	0.009236	0.009235	0.009234	
60	0.009275	0.009274	0.009273	0.009272	0.009271	0.009270	0.009269	0.009268	0.009267	0.009266	
61	0.009307	0.009306	0.009305	0.009304	0.009303	0.009302	0.009301	0.009300	0.009299	0.009298	
62	0.009339	0.009338	0.009337	0.009336	0.009335	0.009334	0.009333	0.009332	0.009331	0.009330	
63	0.009371	0.009370	0.009369	0.009368	0.009367	0.009366	0.009365	0.009364	0.009363	0.009362	
64 o más	0.009394	0.009393	0.009392	0.009391	0.009390	0.009389	0.009388	0.009387	0.009386	0.009385	

		Salario (VSM)									
Edad	11.0	11.1	11.2	11.3	11.4	11.5	11.6	11.7	11.8	11.9	
Hasta 35	0.008929	0.008928	0.008927	0.008926	0.008925	0.008924	0.008923	0.008922	0.008921	0.008920	
36	0.008961	0.008960	0.008959	0.008958	0.008957	0.008956	0.008955	0.008954	0.008953	0.008952	
37	0.008993	0.008992	0.008991	0.008990	0.008989	0.008988	0.008987	0.008986	0.008985	0.008984	
38	0.009025	0.009024	0.009023	0.009022	0.009021	0.009020	0.009019	0.009018	0.009017	0.009016	
39	0.009057	0.009056	0.009055	0.009054	0.009053	0.009052	0.009051	0.009050	0.009049	0.009048	
40	0.009089	0.009088	0.009087	0.009086	0.009085	0.009084	0.009083	0.009082	0.009081	0.009080	
41	0.009121	0.009120	0.009119	0.009118	0.009117	0.009116	0.009115	0.009114	0.009113	0.009112	
42	0.009153	0.009152	0.009151	0.009150	0.009149	0.009148	0.009147	0.009146	0.009145	0.009144	
43	0.009185	0.009184	0.009183	0.009182	0.009181	0.009180	0.009179	0.009178	0.009177	0.009176	
44	0.009217	0.009216	0.009215	0.009214	0.009213	0.009212	0.009211	0.009210	0.009209	0.009208	
45	0.009249	0.009248	0.009247	0.009246	0.009245	0.009244	0.009243	0.009242	0.009241	0.009240	
46	0.009281	0.009280	0.009279	0.009278	0.009277	0.009276	0.009275	0.009274	0.009273	0.009272	
47	0.009313	0.009312	0.009311	0.009310	0.009309	0.009308	0.009307	0.009306	0.009305	0.009304	
48	0.009345	0.009344	0.009343	0.009342	0.009341	0.009340	0.009339	0.009338	0.009337	0.009336	
49	0.009377	0.009376	0.009375	0.009374	0.009373	0.009372	0.009371	0.009370	0.009369	0.009368	
50	0.009409	0.009408	0.009407	0.009406	0.009405	0.009404	0.009403	0.009402	0.009401	0.009400	
51	0.009441	0.009440	0.009439	0.009438	0.009437	0.009436	0.009435	0.009434	0.009433	0.009432	
52	0.009473	0.009472	0.009471	0.009470	0.009469	0.009468	0.009467	0.009466	0.009465	0.009464	
53	0.009505	0.009504	0.009503	0.009502	0.009501	0.009500	0.009499	0.009498	0.009497	0.009496	
54	0.009537	0.009536	0.009535	0.009534	0.009533	0.009532	0.009531	0.009530	0.009529	0.009528	
55	0.009569	0.009568	0.009567	0.009566	0.009565	0.009564	0.009563	0.009562	0.009561	0.009560	
56	0.009601	0.009600	0.009599	0.009598	0.009597	0.009596	0.009595	0.009594	0.009593	0.009592	
57	0.009633	0.009632	0.009631	0.009630	0.009629	0.009628	0.009627	0.009626	0.009625	0.009624	
58											

61	0.025806	0.026801	0.027796	0.028791	0.029786	0.030781	0.031776	0.032771	0.033766	0.034761	0.035756	0.036751	0.037746	0.038741	0.039736	0.040731	0.041726	0.042721	0.043716	0.044711	0.045706	0.046701	0.047696	0.048691	0.049686	0.050681	0.051676	0.052671	0.053666	0.054661	0.055656	0.056651	0.057646	0.058641	0.059636	0.060631	0.061626	0.062621	0.063616	0.064611	0.065606	0.066601	0.067596	0.068591	0.069586	0.070581	0.071576	0.072571	0.073566	0.074561	0.075556	0.076551	0.077546	0.078541	0.079536	0.080531	0.081526	0.082521	0.083516	0.084511	0.085506	0.086501	0.087496	0.088491	0.089486	0.090481	0.091476	0.092471	0.093466	0.094461	0.095456	0.096451	0.097446	0.098441	0.099436	0.100431	0.101426	0.102421	0.103416	0.104411	0.105406	0.106401	0.107396	0.108391	0.109386	0.110381	0.111376	0.112371	0.113366	0.114361	0.115356	0.116351	0.117346	0.118341	0.119336	0.120331	0.121326	0.122321	0.123316	0.124311	0.125306	0.126301	0.127296	0.128291	0.129286	0.130281	0.131276	0.132271	0.133266	0.134261	0.135256	0.136251	0.137246	0.138241	0.139236	0.140231	0.141226	0.142221	0.143216	0.144211	0.145206	0.146201	0.147196	0.148191	0.149186	0.150181	0.151176	0.152171	0.153166	0.154161	0.155156	0.156151	0.157146	0.158141	0.159136	0.160131	0.161126	0.162121	0.163116	0.164111	0.165106	0.166101	0.167096	0.168091	0.169086	0.170081	0.171076	0.172071	0.173066	0.174061	0.175056	0.176051	0.177046	0.178041	0.179036	0.180031	0.181026	0.182021	0.183016	0.184011	0.185006	0.186001	0.187096	0.188091	0.189086	0.190081	0.191076	0.192071	0.193066	0.194061	0.195056	0.196051	0.197046	0.198041	0.199036	0.200031	0.201026	0.202021	0.203016	0.204011	0.205006	0.206001	0.207096	0.208091	0.209086	0.210081	0.211076	0.212071	0.213066	0.214061	0.215056	0.216051	0.217046	0.218041	0.219036	0.220031	0.221026	0.222021	0.223016	0.224011	0.225006	0.226001	0.227096	0.228091	0.229086	0.230081	0.231076	0.232071	0.233066	0.234061	0.235056	0.236051	0.237046	0.238041	0.239036	0.240031	0.241026	0.242021	0.243016	0.244011	0.245006	0.246001	0.247096	0.248091	0.249086	0.250081	0.251076	0.252071	0.253066	0.254061	0.255056	0.256051	0.257046	0.258041	0.259036	0.260031	0.261026	0.262021	0.263016	0.264011	0.265006	0.266001	0.267096	0.268091	0.269086	0.270081	0.271076	0.272071	0.273066	0.274061	0.275056	0.276051	0.277046	0.278041	0.279036	0.280031	0.281026	0.282021	0.283016	0.284011	0.285006	0.286001	0.287096	0.288091	0.289086	0.290081	0.291076	0.292071	0.293066	0.294061	0.295056	0.296051	0.297046	0.298041	0.299036	0.300031	0.301026	0.302021	0.303016	0.304011	0.305006	0.306001	0.307096	0.308091	0.309086	0.310081	0.311076	0.312071	0.313066	0.314061	0.315056	0.316051	0.317046	0.318041	0.319036	0.320031	0.321026	0.322021	0.323016	0.324011	0.325006	0.326001	0.327096	0.328091	0.329086	0.330081	0.331076	0.332071	0.333066	0.334061	0.335056	0.336051	0.337046	0.338041	0.339036	0.340031	0.341026	0.342021	0.343016	0.344011	0.345006	0.346001	0.347096	0.348091	0.349086	0.350081	0.351076	0.352071	0.353066	0.354061	0.355056	0.356051	0.357046	0.358041	0.359036	0.360031	0.361026	0.362021	0.363016	0.364011	0.365006	0.366001	0.367096	0.368091	0.369086	0.370081	0.371076	0.372071	0.373066	0.374061	0.375056	0.376051	0.377046	0.378041	0.379036	0.380031	0.381026	0.382021	0.383016	0.384011	0.385006	0.386001	0.387096	0.388091	0.389086	0.390081	0.391076	0.392071	0.393066	0.394061	0.395056	0.396051	0.397046	0.398041	0.399036	0.400031	0.401026	0.402021	0.403016	0.404011	0.405006	0.406001	0.407096	0.408091	0.409086	0.410081	0.411076	0.412071	0.413066	0.414061	0.415056	0.416051	0.417046	0.418041	0.419036	0.420031	0.421026	0.422021	0.423016	0.424011	0.425006	0.426001	0.427096	0.428091	0.429086	0.430081	0.431076	0.432071	0.433066	0.434061	0.435056	0.436051	0.437046	0.438041	0.439036	0.440031	0.441026	0.442021	0.443016	0.444011	0.445006	0.446001	0.447096	0.448091	0.449086	0.450081	0.451076	0.452071	0.453066	0.454061	0.455056	0.456051	0.457046	0.458041	0.459036	0.460031	0.461026	0.462021	0.463016	0.464011	0.465006	0.466001	0.467096	0.468091	0.469086	0.470081	0.471076	0.472071	0.473066	0.474061	0.475056	0.476051	0.477046	0.478041	0.479036	0.480031	0.481026	0.482021	0.483016	0.484011	0.485006	0.486001	0.487096	0.488091	0.489086	0.490081	0.491076	0.492071	0.493066	0.494061	0.495056	0.496051	0.497046	0.498041	0.499036	0.500031	0.501026	0.502021	0.503016	0.504011	0.505006	0.506001	0.507096	0.508091	0.509086	0.510081	0.511076	0.512071	0.513066	0.514061	0.515056	0.516051	0.517046	0.518041	0.519036	0.520031	0.521026	0.522021	0.523016	0.524011	0.525006	0.526001	0.527096	0.528091	0.529086	0.530081	0.531076	0.532071	0.533066	0.534061	0.535056	0.536051	0.537046	0.538041	0.539036	0.540031	0.541026	0.542021	0.543016	0.544011	0.545006	0.546001	0.547096	0.548091	0.549086	0.550081	0.551076	0.552071	0.553066	0.554061	0.555056	0.556051	0.557046	0.558041	0.559036	0.560031	0.561026	0.562021	0.563016	0.564011	0.565006	0.566001	0.567096	0.568091	0.569086	0.570081	0.571076	0.572071	0.573066	0.574061	0.575056	0.576051	0.577046	0.578041	0.579036	0.580031	0.581026	0.582021	0.583016	0.584011	0.585006	0.586001	0.587096	0.588091	0.589086	0.590081	0.591076	0.592071	0.593066	0.594061	0.595056	0.596051	0.597046	0.598041	0.599036	0.600031	0.601026	0.602021	0.603016	0.604011	0.605006	0.606001	0.607096	0.608091	0.609086	0.610081	0.611076	0.612071	0.613066	0.614061	0.615056	0.616051	0.617046	0.618041	0.619036	0.620031	0.621026	0.622021	0.623016	0.624011	0.625006	0.626001	0.627096	0.628091	0.629086	0.630081	0.631076	0.632071	0.633066	0.634061	0.635056	0.636051	0.637046	0.638041	0.639036	0.640031	0.641026	0.642021	0.643016	0.644011	0.645006	0.646001	0.647096	0.648091	0.649086	0.650081	0.651076	0.652071	0.653066	0.654061	0.655056	0.656051	0.657046	0.658041	0.659036	0.660031	0.661026	0.662021	0.663016	0.664011	0.665006	0.666001	0.667096	0.668091	0.669086	0.670081	0.671076	0.672071	0.673066	0.674061	0.675056	0.676051	0.677046	0.678041	0.679036	0.680031	0.681026	0.682021	0.683016	0.684011	0.685006	0.686001	0.687096	0.688091	0.689086	0.690081	0.691076	0.692071	0.693066	0.694061	0.695056	0.696051	0.697046	0.698041	0.699036	0.700031	0.701026	0.702021	0.703016	0.704011	0.705006	0.706001	0.707096	0.708091	0.709086	0.710081	0.711076	0.712071	0.713066	0.714061	0.715056	0.716051	0.717046	0.718041	0.719036	0.720031	0.721026	0.722021	0.723016	0.724011	0.725006	0.726001	0.727096	0.728091	0.729086	0.730081	0.731076	0.732071	0.733066	0.734061	0.735056	0.736051	0.737046	0.738041	0.739036	0.740031	0.741026	0.742021	0.743016	0.744011	0.745006	0.746001	0.747096	0.748091	0.749086	0.750081	0.751076	0.752071	0.753066	0.754061	0.755056	0.756051	0.757046	0.758041	0.759036	0.760031	0.761026	0.762021	0.763016	0.764011	0.765006	0.766001	0.767096	0.768091	0.769086	0.770081	0.771076	0.772071	0.773066	0.774061	0.775056	0.776051	0.777046	0.778041	0.779036	0.780031	0.781026	0.782021	0.783016	0.784011	0.785006	0.786001	0.787096	0.788091	0.789086	0.790081	0.791076	0.792071	0.793066	0.794061	0.795056	0.796051	0.797046	0.798041	0.799036	0.800031	0.801026	0.802021	0.803016	0.804011	0.805006	0.806001	0.807096	0.808091	0.809086	0.810081	0.811076	0.812071	0.813066	0.814061	0.815056	0.816051	0.817046	0.818041	0.819036	0.820031	0.821026	0.822021	0.823016	0.824011	0.825006	0.826001	0.827096	0.828091	0.829086	0.830081	0.831076	0.832071	0.833066	0.834061	0.835056	0.836051	0.837046	0.838041	0.839036	0.840031	0.841026	0.842021	0.843016	0.844011	0.845006	0.846001	0.847096	0.848091	0.849086	0.850081	0.851076	0.852071	0.853066	0.854061	0.855056	0.856051	0.857046	0.858041	0.859036	0.860031	0.861026	0.862021	0.863016	0.864011	0.865006	0.866001	0.867096	0.868091	0.869086	0.870081	0.871076	0.872071	0.873066	0.874061	0.875056	0.876051	0.877046	0.878041	0.879036	0.880031	0.881026	0.882021	0.883016	0.884011	0.885006	0.886001	0.887096	0.888091	0.889086	0.890081	0.891076	0.892071	0.893066	0.894061	0.895056	0.896051	0.897046	0.898041	0.899036	0.900031	0.901026	0.902021	0.903016	0.904011	0.905006	0.906001	0.907096	0.908091	0.909086	0.910081	0.911076	0.912071	0.913066	0.914061	0.915056	0.916051	0.917046	0.918041	0.919036	0.920031	0.921026	0.922021	0.923016	0.924011	0.925006	0.926001	0.927096	0.928091	0.929086	0.930081	0.931076	0.932071	0.933066	0.934061	0.935056	0.936051	0.937046	0.938041	0.939036	0.940031	0.941026	0.942021	0.943016	0.944011	0.945006	0.946001	0.947096	0.948091	0.949086	0.950081	0.951076	0.952071	0.953066	0.954061	0.955056	0.956051	0.957046	0.958041	0.959036	0.960031	0.961026	0.962021	0.963016	0.964011	0.965006	0.966001	0.967096	0.968091	0.969086	0.970081	0.971076	0.972071	0.973066	0.
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54	0.013483	0.013916	0.013996	0.013723	0.014109	0.013762	0.013636	0.013724	0.013921	0.013912
55	0.014296	0.014471	0.014483	0.014659	0.014835	0.014442	0.014299	0.014536	0.014688	0.014578
56	0.015326	0.015376	0.015386	0.015572	0.015757	0.015470	0.015470	0.015702	0.015466	0.015566
57	0.016687	0.016849	0.016830	0.016974	0.017226	0.016723	0.016532	0.016822	0.016920	0.016822
58	0.018462	0.018636	0.018629	0.018696	0.018837	0.018342	0.018110	0.018202	0.018306	0.018140
59	0.020290	0.020487	0.020400	0.021148	0.021143	0.020264	0.020266	0.020262	0.020482	0.020479
60	0.024200	0.024116	0.024331	0.024340	0.023935	0.023558	0.023168	0.023269	0.023393	0.023494
61	0.029208	0.029236	0.029302	0.029316	0.028723	0.028136	0.027634	0.027693	0.027843	0.027892
62	0.037500	0.037273	0.037099	0.037941	0.038708	0.034143	0.034143	0.033406	0.034490	0.034611
63	0.045445	0.045376	0.045783	0.043750	0.047817	0.045707	0.045707	0.047963	0.046397	0.046844
64 o más	0.109091	0.102800	0.105000	0.107500	0.104980	0.104980	0.104980	0.104980	0.105191	0.105440

		Salario (VSM)									
Edad	5.0	5.1	5.2	5.3	5.4	5.5	5.6	5.7	5.8	5.9	
Hasta 55	0.009606	0.009612	0.009622	0.009613	0.009610	0.009611	0.009620	0.009610	0.009660	0.009672	
36	0.009727	0.009609	0.009642	0.009632	0.009699	0.009670	0.009670	0.009655	0.009667	0.009725	
37	0.009916	0.009792	0.009826	0.009816	0.009870	0.009897	0.009896	0.009890	0.009921	0.009979	
38	0.010015	0.009892	0.009945	0.009945	0.009989	0.009989	0.009989	0.009989	0.009976	0.009986	
39	0.010208	0.010109	0.010154	0.010154	0.010204	0.010203	0.010207	0.010203	0.009986	0.009944	
40	0.010393	0.010272	0.010318	0.010318	0.010317	0.010258	0.010255	0.010255	0.010200	0.010287	
41	0.010458	0.010331	0.010379	0.010378	0.010377	0.010482	0.010482	0.010482	0.010116	0.010172	
42	0.010590	0.010464	0.010511	0.010511	0.010510	0.010748	0.010748	0.010748	0.010235	0.010291	
43	0.010808	0.010676	0.010726	0.010726	0.010660	0.011027	0.011027	0.011028	0.010357	0.010473	
44	0.010913	0.010779	0.010830	0.010830	0.010828	0.011401	0.011401	0.011400	0.010645	0.010699	
45	0.011107	0.010968	0.011022	0.011021	0.010951	0.011811	0.011811	0.011810	0.010741	0.010793	
46	0.011327	0.011182	0.011237	0.011238	0.011165	0.011988	0.011988	0.011988	0.010943	0.010994	
47	0.011503	0.011353	0.011411	0.011410	0.011409	0.012193	0.012193	0.012193	0.011154	0.011274	
48	0.011737	0.011630	0.011690	0.011689	0.011611	0.012513	0.012512	0.012512	0.011447	0.011494	
49	0.012030	0.011947	0.012011	0.012010	0.011927	0.012799	0.012799	0.012798	0.011757	0.011800	
50	0.012491	0.012314	0.012382	0.012381	0.012208	0.013132	0.013132	0.013131	0.012083	0.012207	
51	0.012933	0.012744	0.012815	0.012815	0.012630	0.013620	0.013619	0.013619	0.012618	0.012653	
52	0.013249	0.013148	0.013226	0.013226	0.013129	0.014094	0.014094	0.014094	0.012988	0.013111	
53	0.013599	0.013476	0.013574	0.013574	0.013473	0.014773	0.014773	0.014773	0.013594	0.013721	
54	0.014051	0.013917	0.014021	0.014020	0.014019	0.015471	0.015471	0.015471	0.014262	0.014390	
55	0.014540	0.014377	0.014528	0.014528	0.014517	0.016330	0.016330	0.016329	0.015130	0.015259	
56	0.014540	0.014209	0.014194	0.014194	0.014194	0.017391	0.017391	0.017391	0.016111	0.016239	
57	0.017743	0.017380	0.017517	0.017517	0.017340	0.018931	0.018930	0.018930	0.017400	0.017700	
58	0.019287	0.019070	0.019236	0.019236	0.019022	0.020729	0.020730	0.020729	0.019121	0.019451	
59	0.021610	0.021337	0.021544	0.021544	0.021274	0.022872	0.022872	0.022872	0.021481	0.021686	
60	0.024890	0.024520	0.024429	0.024430	0.024429	0.026206	0.026206	0.026206	0.024857	0.024930	
61	0.029272	0.029272	0.029132	0.029132	0.029143	0.031193	0.031193	0.031193	0.030000	0.030000	
62	0.037048	0.036235	0.036970	0.036970	0.036915	0.038493	0.038493	0.038493	0.037826	0.038478	
63	0.049706	0.049706	0.050322	0.051290	0.052269	0.052991	0.052991	0.053438	0.054375	0.055313	
64 o más	0.093750	0.096626	0.097500	0.099376	0.101250	0.107424	0.107424	0.107424	0.108750	0.110626	

		Salario (VSM)									
Edad	6.0	6.1	6.2	6.3	6.4	6.5	6.6	6.7	6.8	6.9	
Hasta 55	0.009677	0.009734	0.009811	0.009847	0.010105	0.010209	0.010206	0.010203	0.010200	0.010197	
36	0.009730	0.009890	0.009847	0.010063	0.010159	0.010263	0.010266	0.010266	0.010261	0.010248	
37	0.009893	0.009892	0.010200	0.010107	0.010215	0.010317	0.010315	0.010308	0.010303	0.010299	
38	0.009990	0.010000	0.010109	0.010161	0.010267	0.010372	0.010421	0.010415	0.010408	0.010402	
39	0.009945	0.010066	0.010164	0.010272	0.010378	0.010484	0.010476	0.010469	0.010462	0.010508	
40	0.010066	0.010167	0.010276	0.010385	0.010482	0.010696	0.010688	0.010679	0.010670	0.010661	
41	0.010169	0.010281	0.010391	0.010500	0.010608	0.010714	0.010703	0.010691	0.010681	0.010670	
42	0.010286	0.010396	0.010506	0.010618	0.010726	0.010833	0.010820	0.010806	0.010794	0.010833	
43	0.010465	0.010578	0.010629	0.010739	0.010847	0.010955	0.010939	0.010934	0.010968	0.010952	
44	0.010688	0.010702	0.010814	0.010929	0.011034	0.011143	0.011124	0.011105	0.011087	0.011129	
45	0.010778	0.010893	0.011006	0.011118	0.011163	0.011272	0.011314	0.011292	0.011271	0.011311	
46	0.010976	0.011091	0.011205	0.011317	0.011429	0.011471	0.011512	0.011486	0.011525	0.011600	
47	0.011280	0.011366	0.011411	0.011524	0.011636	0.011747	0.011716	0.011754	0.011724	0.011761	
48	0.011538	0.011582	0.011698	0.011813	0.011925	0.011963	0.012000	0.011964	0.012000	0.011965	
49	0.011842	0.011883	0.012000	0.012115	0.012229	0.012342	0.012398	0.012351	0.012399	0.012321	
50	0.012162	0.012202	0.012400	0.012434	0.012549	0.012662	0.012692	0.012642	0.012691	0.012622	
51	0.012587	0.012706	0.012838	0.012867	0.012973	0.013087	0.013113	0.013062	0.013077	0.013101	
52	0.013043	0.013166	0.013286	0.013404	0.013427	0.013542	0.013562	0.013581	0.013600	0.013629	
53	0.013636	0.013759	0.013881	0.014000	0.014015	0.014130	0.014143	0.014155	0.014167	0.014178	
54	0.014400	0.014409	0.014531	0.014651	0.014769	0.014888	0.014887	0.014889	0.014891	0.014892	
55	0.015234	0.015378	0.015492	0.015610	0.015728	0.015874	0.015870	0.015862	0.015862	0.015862	
56	0.016216	0.016339	0.016460	0.016579	0.016696	0.016810	0.016790	0.016780	0.016721	0.016694	
57	0.017647	0.017787	0.017886	0.017930	0.017944	0.018066	0.018165	0.018108	0.018053	0.018158	
58	0.019355	0.019466	0.019579	0.019688	0.019794	0.019898	0.019900	0.019901	0.019906	0.019904	
59	0.021687	0.021786	0.021882	0.021977	0.022069	0.022159	0.022247	0.022308	0.022174	0.022258	
60	0.025000	0.025068	0.025136	0.025200	0.025260	0.025386	0.025386	0.025443	0.025500	0.025566	
61	0.030000	0.030000	0.030492	0.030484	0.030476	0.030469	0.030462	0.030465	0.030448	0.030441	
62	0.038298	0.038936	0.039750	0.039871	0.039184	0.039000	0.038824	0.039412	0.039231	0.039097	
63	0.046220	0.046445	0.046364	0.046588	0.046471	0.046574	0.046671	0.046833	0.046667	0.046846	
64 o más	0.105892	0.107647	0.109412	0.111176	0.106667	0.108333	0.110000	0.111667	0.107368	0.108947	

		Salario (VSM)									
Edad	7.0	7.1	7.2	7.3	7.4	7.5	7.6	7.7	7.8	7.9	
Hasta 55	0.010184	0.010191	0.010189	0.010186	0.010183	0.010181	0.010179	0.010176	0.010174	0.010172	
36	0.010244	0.010240	0.010237	0.010234	0.010230	0.010227	0.010224	0.010227	0.010263	0.010280	
37	0.010294	0.010340	0.010336	0.010330	0.010328	0.010321	0.010317	0.010313	0.010308	0.010304	
38	0.010396	0.010390	0.010386	0.010379	0.010374	0.010411	0.010411	0.010406	0.010400	0.010396	
39	0.010500	0.010493	0.010488	0.010478	0.010472	0.010465	0.010507	0.010500	0.010493	0.010487	
40	0.010606	0.010597	0.010588	0.010580	0.010571	0.010563	0.010605	0.010598	0.010588	0.010580	
41	0.010714	0.010704	0.010693	0.010683	0.010673	0.010714	0.010704	0.010694	0.010688	0.010676	
42	0.010825	0.010812	0.010800	0.010842	0.010829	0.010817	0.010806	0.010794	0.010833	0.010822	
43	0.010933	0.010919	0.010864	0.010860	0.010836	0.010976	0.010962	0.010948	0.010935	0.010972	
44	0.011111	0.011094	0.011134	0.011117	0.011100	0.011139	0.011122	0.011106	0.011090	0.011127	
45	0.011290	0.011270	0.011309	0.011289	0.011269	0.011307	0.011287	0.011268	0.011304	0.011286	
46	0.011475	0.011514	0.011489	0.011466	0.011503	0.011480	0.011516	0.011493	0.011471	0.011508	
47	0.011752	0.011700	0.								

49	0.012900	0.012474	0.012491	0.012496	0.012468	0.012500	0.012476	0.012492	0.012466	0.012464
48	0.012766	0.012692	0.012797	0.012766	0.012770	0.012799	0.012764	0.012780	0.012760	0.012772
50	0.013138	0.013162	0.013116	0.013132	0.013148	0.013163	0.013148	0.013136	0.013151	0.013119
51	0.013534	0.013545	0.013586	0.013566	0.013527	0.013538	0.013548	0.013569	0.013569	0.013531
52	0.014063	0.014015	0.014023	0.014030	0.014035	0.014048	0.014052	0.014059	0.014015	0.014022
53	0.014634	0.014637	0.014640	0.014655	0.014658	0.014691	0.014658	0.014658	0.014601	0.014604
54	0.015319	0.015316	0.015314	0.015311	0.015309	0.015306	0.015304	0.015301	0.015299	0.015296
55	0.016143	0.016133	0.016196	0.016184	0.016174	0.016164	0.016154	0.016144	0.016134	0.016192
56	0.017226	0.017204	0.017183	0.017243	0.017222	0.017202	0.017182	0.017240	0.017220	0.017200
57	0.018657	0.018620	0.018679	0.018643	0.018600	0.018664	0.018629	0.018688	0.018651	0.018606
58	0.020039	0.020079	0.020033	0.020078	0.020038	0.020070	0.020033	0.020066	0.020037	0.020082
59	0.022642	0.022688	0.022733	0.022638	0.022683	0.022727	0.022635	0.022679	0.022722	0.022632
60	0.026087	0.026115	0.026067	0.026086	0.026014	0.026042	0.026069	0.026066	0.026046	0.026073
61	0.031024	0.031026	0.031017	0.031008	0.031000	0.030992	0.030984	0.030976	0.030968	0.030960
62	0.036960	0.036947	0.036953	0.036977	0.036974	0.036974	0.036979	0.036968	0.036968	0.036940
63	0.043143	0.043119	0.043108	0.043099	0.043084	0.043081	0.043084	0.043086	0.043071	0.043092
64 o más	0.109091	0.110000	0.107647	0.108629	0.108412	0.110294	0.108000	0.108857	0.109714	0.107500

		Salario (VSM)									
Edad	13.0	13.1	13.2	13.3	13.4	13.5	13.6	13.7	13.8	13.9	
Hasta 35	0.010714	0.010738	0.010732	0.010728	0.010720	0.010714	0.010737	0.010731	0.010725	0.010720	
36	0.010773	0.010797	0.010790	0.010784	0.010777	0.010771	0.010794	0.010787	0.010781	0.010775	
37	0.010864	0.010886	0.010849	0.010842	0.010865	0.010868	0.010861	0.010844	0.010838	0.010869	
38	0.010924	0.010917	0.010939	0.010932	0.010924	0.010916	0.010938	0.010931	0.010923	0.010916	
39	0.011017	0.011008	0.011000	0.011022	0.011014	0.011008	0.010997	0.011019	0.011011	0.011003	
40	0.011111	0.011102	0.011092	0.011114	0.011105	0.011096	0.011117	0.011108	0.011099	0.011090	
41	0.011204	0.011197	0.011218	0.011206	0.011198	0.011219	0.011209	0.011189	0.011200	0.011192	
42	0.011307	0.011326	0.011347	0.011338	0.011324	0.011348	0.011333	0.011322	0.011342	0.011332	
43	0.011471	0.011468	0.011478	0.011465	0.011455	0.011473	0.011461	0.011480	0.011468	0.011456	
44	0.011607	0.011627	0.011613	0.011633	0.011618	0.011628	0.011624	0.011610	0.011629	0.011616	
45	0.011782	0.011802	0.011786	0.011805	0.011789	0.011808	0.011792	0.011810	0.011788	0.011780	
46	0.012000	0.011982	0.012000	0.011982	0.012000	0.011982	0.012000	0.011983	0.012000	0.011983	
47	0.012226	0.012206	0.012222	0.012239	0.012219	0.012236	0.012216	0.012232	0.012212	0.012229	
48	0.012500	0.012476	0.012492	0.012469	0.012484	0.012500	0.012477	0.012492	0.012470	0.012486	
49	0.012787	0.012801	0.012774	0.012788	0.012803	0.012776	0.012804	0.012778	0.012778	0.012791	
50	0.013131	0.013144	0.013156	0.013128	0.013137	0.013149	0.013119	0.013131	0.013143	0.013155	
51	0.013542	0.013562	0.013562	0.013528	0.013535	0.013548	0.013555	0.013564	0.013529	0.013539	
52	0.014029	0.014036	0.014043	0.014049	0.014066	0.014014	0.014021	0.014027	0.014034	0.014040	
53	0.014607	0.014610	0.014613	0.014615	0.014618	0.014621	0.014624	0.014628	0.014629	0.014632	
54	0.015294	0.015292	0.015290	0.015287	0.015288	0.015293	0.015291	0.015306	0.015303	0.015301	
55	0.016136	0.016173	0.016163	0.016184	0.016145	0.016135	0.016190	0.016181	0.016172	0.016163	
56	0.017237	0.017237	0.017217	0.017199	0.017216	0.017234	0.017216	0.017237	0.017250	0.017231	
57	0.018657	0.018636	0.018658	0.018658	0.018638	0.018657	0.018637	0.018657	0.018656	0.018633	
58	0.020313	0.020363	0.020308	0.020367	0.020303	0.020362	0.020309	0.020347	0.020394	0.020341	
59	0.022674	0.022717	0.022629	0.022678	0.022712	0.022626	0.022667	0.022707	0.022623	0.022663	
60	0.026000	0.026026	0.026053	0.026078	0.026035	0.026062	0.026013	0.026058	0.026063	0.026063	
61	0.030962	0.031190	0.031181	0.031172	0.031163	0.031154	0.031145	0.031136	0.031128	0.031119	
62	0.036934	0.036967	0.036900	0.036905	0.036912	0.036906	0.036912	0.036919	0.036929	0.036914	
63	0.043662	0.043667	0.043671	0.043700	0.043620	0.043642	0.043667	0.043703	0.043672	0.043651	
64 o más	0.108333	0.109167	0.110000	0.107838	0.108449	0.109459	0.107368	0.108168	0.108947	0.109737	

		Salario (VSM)									
Edad	14.0	14.1	14.2	14.3	14.4	14.5	14.6	14.7	14.8	14.9	
Hasta 35	0.010714	0.010736	0.010730	0.010726	0.010720	0.010714	0.010736	0.010730	0.010725	0.010719	
36	0.010783	0.010791	0.010788	0.010779	0.010773	0.010794	0.010788	0.010782	0.010777	0.010771	
37	0.010863	0.010846	0.010840	0.010861	0.010854	0.010846	0.010842	0.010862	0.010866	0.010860	
38	0.010926	0.010930	0.010923	0.010916	0.010910	0.010930	0.010923	0.010936	0.010930	0.010929	
39	0.011024	0.011016	0.011028	0.011020	0.011020	0.011019	0.011011	0.010986	0.011017	0.011010	
40	0.011111	0.011102	0.011094	0.011114	0.011105	0.011097	0.011117	0.011108	0.011100	0.011092	
41	0.011200	0.011200	0.011211	0.011201	0.011211	0.011211	0.011202	0.011221	0.011212	0.011203	
42	0.011321	0.011340	0.011330	0.011319	0.011339	0.011328	0.011318	0.011337	0.011327	0.011316	
43	0.011475	0.011463	0.011482	0.011471	0.011459	0.011478	0.011466	0.011455	0.011473	0.011462	
44	0.011634	0.011621	0.011608	0.011628	0.011613	0.011631	0.011618	0.011608	0.011623	0.011610	
45	0.011789	0.011783	0.011801	0.011786	0.011803	0.011789	0.011806	0.011791	0.011777	0.011794	
46	0.012000	0.011983	0.012000	0.011983	0.012000	0.011983	0.012000	0.011984	0.012000	0.011984	
47	0.012209	0.012225	0.012206	0.012222	0.012203	0.012219	0.012235	0.012216	0.012231	0.012213	
48	0.012463	0.012478	0.012483	0.012471	0.012486	0.012484	0.012479	0.012483	0.012472	0.012486	
49	0.012786	0.012779	0.012793	0.012768	0.012781	0.012794	0.012770	0.012783	0.012795	0.012771	
50	0.013125	0.013137	0.013148	0.013119	0.013131	0.013142	0.013153	0.013125	0.013136	0.013147	
51	0.013548	0.013566	0.013567	0.013533	0.013542	0.013561	0.013560	0.013523	0.013537	0.013545	
52	0.014047	0.014063	0.014013	0.014020	0.014028	0.014032	0.014038	0.014046	0.014081	0.014013	
53	0.014634	0.014636	0.014639	0.014632	0.014639	0.014637	0.014603	0.014603	0.014608	0.014608	
54	0.015338	0.015324	0.015324	0.015321	0.015318	0.015317	0.015315	0.015313	0.015310	0.015308	
55	0.016154	0.016145	0.016136	0.016128	0.016150	0.016171	0.016154	0.016154	0.016145	0.016137	
56	0.017213	0.017195	0.017247	0.017228	0.017211	0.017194	0.017244	0.017227	0.017209	0.017192	
57	0.018654	0.018653	0.018622	0.018671	0.018641	0.018650	0.018659	0.018629	0.018677	0.018645	
58	0.020030	0.020037	0.020036	0.020032	0.020032	0.020027	0.020078	0.020033	0.020074	0.020016	
59	0.022703	0.022820	0.022660	0.022698	0.022815	0.022656	0.022694	0.022815	0.022653	0.022690	
60	0.026087	0.026061	0.026076	0.026000	0.026024	0.026046	0.026071	0.026041	0.026066	0.026088	
61	0.031111	0.031103	0.031096	0.031087	0.031079	0.031071	0.031064	0.031066	0.031049	0.031042	
62	0.036923	0.036933	0.036944	0.036922	0.036933	0.036945	0.036949	0.036930	0.036943	0.036955	
63	0.043657	0.043640	0.043640	0.043647	0.043642	0.043649	0.043653	0.043653	0.043623	0.043652	
64 o más	0.107692	0.108462	0.109231	0.110000	0.108000	0.108750	0.109500	0.107861	0.108293	0.109024	

		Salario (VSM)									
Edad	15.0	15.1	15.2	15.3	15.4	15.5	15.6	15.7	15.8	15.9	
Hasta 35	0.010714	0.010736	0.010729	0.010724	0.010719	0.010714	0.010734	0.010729	0.010724	0.010719	
36	0.010781	0.010786	0.010780	0.010775	0.010784	0.010789	0.010783	0.010778	0.010773	0.010782	
37	0.010843	0.010837	0.010837	0.010831	0.010845	0.010839	0.010835	0.010833	0.010847	0.010841	
38	0.010922	0.010916	0.010938	0.010929	0.010922	0.010915	0.010935	0.010928	0.010922	0.010916	
39	0.011002	0.011022	0.011014	0.011007	0.011000	0.011019	0.011012	0.011008	0.010998	0.011016	
40	0.011111	0.011103	0.011095	0.011114	0.011106	0.011098	0.011090	0.011108	0.011101	0.011093	
41											

46	0.012000	0.011988	0.012000	0.011988	0.012000	0.011988	0.012000	0.011988	0.012000	0.011988
47	0.012214	0.012208	0.012211	0.012225	0.012208	0.012222	0.012206	0.012220	0.012203	0.012217
48	0.012488	0.012481	0.012484	0.012474	0.012487	0.012469	0.012481	0.012484	0.012475	0.012488
49	0.012766	0.012778	0.012789	0.012788	0.012779	0.012791	0.012789	0.012781	0.012792	0.012771
50	0.013115	0.013125	0.013135	0.013145	0.013120	0.013130	0.013140	0.013115	0.013125	0.013135
51	0.013589	0.013529	0.013538	0.013538	0.013584	0.013528	0.013533	0.013541	0.013548	0.013586
52	0.014025	0.014041	0.014046	0.014051	0.014071	0.014023	0.014028	0.014034	0.014039	0.014044
53	0.014590	0.014592	0.014596	0.014597	0.014599	0.014600	0.014604	0.014606	0.014609	0.014611
54	0.015037	0.015036	0.015033	0.015031	0.015030	0.015032	0.015033	0.015031	0.015019	0.015017
55	0.015612	0.015614	0.015616	0.015619	0.015613	0.015617	0.015619	0.015618	0.015614	0.015616
56	0.017204	0.017189	0.017204	0.017218	0.017218	0.017203	0.017188	0.017232	0.017216	0.017201
57	0.018533	0.018577	0.018680	0.018623	0.018666	0.018639	0.018632	0.018656	0.018629	0.018671
58	0.020339	0.020394	0.020336	0.020290	0.020331	0.020287	0.020327	0.020363	0.020323	0.020380
59	0.022642	0.022676	0.022710	0.022639	0.022673	0.022706	0.022636	0.022670	0.022703	0.022634
60	0.025946	0.025966	0.025989	0.026011	0.026032	0.026063	0.025939	0.025969	0.025979	0.026000
61	0.030968	0.030962	0.030965	0.031146	0.031139	0.031132	0.031125	0.031118	0.031111	0.031104
62	0.036969	0.036960	0.036912	0.036435	0.036977	0.036900	0.036924	0.036949	0.036965	0.036969
63	0.056471	0.056624	0.056612	0.056800	0.056652	0.056897	0.056691	0.056932	0.056629	0.056333
64 o más	0.108091	0.107333	0.108000	0.106667	0.106333	0.107609	0.108261	0.108913	0.106665	0.107672

Salario (VSM)										
Edad	17.0	17.1	17.2	17.3	17.4	17.5	17.6	17.7	17.8	17.9
Hasta 35	0.010714	0.010710	0.010728	0.010723	0.010719	0.010714	0.010710	0.010727	0.010723	0.010719
36	0.010782	0.010777	0.010772	0.010790	0.010788	0.010780	0.010776	0.010771	0.010788	0.010783
37	0.010851	0.010846	0.010840	0.010858	0.010852	0.010847	0.010842	0.010837	0.010854	0.010849
38	0.010921	0.010916	0.010912	0.010928	0.010921	0.010916	0.010912	0.010926	0.010920	0.010915
39	0.011015	0.011009	0.011002	0.010995	0.011013	0.011006	0.011000	0.011017	0.011010	0.011004
40	0.011111	0.011104	0.011097	0.011090	0.011106	0.011099	0.011092	0.011109	0.011102	0.011095
41	0.011209	0.011201	0.011217	0.011210	0.011202	0.011218	0.011210	0.011203	0.011218	0.011211
42	0.011333	0.011328	0.011316	0.011332	0.011323	0.011339	0.011330	0.011322	0.011338	0.011329
43	0.011461	0.011451	0.011467	0.011457	0.011473	0.011463	0.011453	0.011469	0.011459	0.011474
44	0.011617	0.011606	0.011622	0.011611	0.011626	0.011615	0.011604	0.011619	0.011609	0.011623
45	0.011778	0.011783	0.011781	0.011795	0.011783	0.011798	0.011796	0.011800	0.011788	0.011802
46	0.012000	0.011988	0.012000	0.011988	0.012000	0.011988	0.012000	0.011988	0.012000	0.011987
47	0.012200	0.012214	0.012227	0.012212	0.012225	0.012209	0.012222	0.012207	0.012220	0.012205
48	0.012469	0.012482	0.012464	0.012476	0.012488	0.012470	0.012482	0.012465	0.012477	0.012488
49	0.012792	0.012793	0.012772	0.012783	0.012794	0.012774	0.012795	0.012794	0.012775	0.012786
50	0.013144	0.013130	0.013130	0.013139	0.013135	0.013125	0.013134	0.013144	0.013130	0.013130
51	0.013528	0.013536	0.013543	0.013551	0.013558	0.013551	0.013559	0.013546	0.013563	0.013526
52	0.014011	0.014016	0.014022	0.014027	0.014032	0.014037	0.014043	0.014011	0.014016	0.014021
53	0.014613	0.014615	0.014618	0.014620	0.014622	0.014624	0.014598	0.014598	0.014590	0.014592
54	0.015315	0.015313	0.015312	0.015310	0.015308	0.015306	0.015304	0.015303	0.015301	0.015299
55	0.016139	0.016132	0.016176	0.016168	0.016161	0.016154	0.016147	0.016140	0.016133	0.016176
56	0.017200	0.017215	0.017200	0.017188	0.017228	0.017213	0.017199	0.017184	0.017226	0.017212
57	0.018545	0.018520	0.018581	0.018536	0.018577	0.018551	0.018526	0.018566	0.018542	0.018581
58	0.020319	0.020277	0.020316	0.020273	0.020311	0.020270	0.020308	0.020267	0.020304	0.020284
59	0.022667	0.022699	0.022632	0.022664	0.022696	0.022629	0.022661	0.022692	0.022627	0.022658
60	0.026200	0.026241	0.026261	0.026290	0.026290	0.026210	0.026202	0.026249	0.026249	0.026242
61	0.031098	0.031091	0.031084	0.031078	0.031071	0.031065	0.031059	0.031053	0.031047	0.031040
62	0.036935	0.036942	0.036939	0.036918	0.036945	0.036947	0.036940	0.036927	0.036956	0.036948
63	0.056697	0.056374	0.056703	0.056413	0.056739	0.056452	0.056774	0.056449	0.056609	0.056526
64 o más	0.108511	0.109149	0.107600	0.108125	0.108750	0.108376	0.107785	0.108367	0.108980	0.107400

Salario (VSM)										
Edad	18.0	18.1	18.2	18.3	18.4	18.5	18.6	18.7	18.8	18.9
Hasta 35	0.010714	0.010710	0.010727	0.010723	0.010719	0.010714	0.010710	0.010727	0.010722	0.010718
36	0.010778	0.010774	0.010791	0.010786	0.010781	0.010777	0.010772	0.010768	0.010784	0.010779
37	0.010843	0.010838	0.010855	0.010850	0.010845	0.010841	0.010836	0.010851	0.010846	0.010841
38	0.010911	0.010906	0.010923	0.010918	0.010913	0.010909	0.010904	0.010919	0.010914	0.010909
39	0.010989	0.011014	0.011008	0.011002	0.010996	0.011012	0.011006	0.011000	0.011016	0.011010
40	0.011111	0.011104	0.011098	0.011091	0.011077	0.011100	0.011093	0.011109	0.011102	0.011096
41	0.011203	0.011196	0.011211	0.011204	0.011197	0.011212	0.011205	0.011198	0.011213	0.011206
42	0.011321	0.011336	0.011328	0.011320	0.011335	0.011327	0.011316	0.011333	0.011325	0.011317
43	0.011465	0.011456	0.011471	0.011461	0.011452	0.011467	0.011458	0.011472	0.011463	0.011455
44	0.011613	0.011627	0.011617	0.011607	0.011621	0.011611	0.011625	0.011615	0.011625	0.011619
45	0.011790	0.011779	0.011783	0.011781	0.011795	0.011783	0.011797	0.011786	0.011799	0.011788
46	0.012000	0.011987	0.012000	0.011987	0.012000	0.011987	0.012000	0.011987	0.012000	0.011987
47	0.012217	0.012216	0.012215	0.012207	0.012212	0.012215	0.012210	0.012222	0.012206	0.012200
48	0.012471	0.012483	0.012465	0.012477	0.012489	0.012472	0.012483	0.012467	0.012478	0.012489
49	0.012766	0.012776	0.012787	0.012787	0.012778	0.012788	0.012769	0.012779	0.012788	0.012770
50	0.013139	0.013116	0.013125	0.013134	0.013143	0.013121	0.013129	0.013138	0.013116	0.013125
51	0.013534	0.013541	0.013548	0.013556	0.013529	0.013537	0.013544	0.013551	0.013526	0.013532
52	0.014026	0.014031	0.014036	0.014041	0.014010	0.014016	0.014020	0.014026	0.014030	0.014036
53	0.014598	0.014597	0.014599	0.014601	0.014603	0.014605	0.014607	0.014609	0.014611	0.014613
54	0.015297	0.015296	0.015294	0.015292	0.015291	0.015289	0.015288	0.015286	0.015288	0.015283
55	0.016168	0.016161	0.016154	0.016147	0.016140	0.016134	0.016174	0.016167	0.016160	0.016154
56	0.017197	0.017184	0.017224	0.017210	0.017196	0.017183	0.017222	0.017209	0.017195	0.017182
57	0.018587	0.018532	0.018571	0.018547	0.018523	0.018562	0.018538	0.018576	0.018553	0.018529
58	0.020301	0.020261	0.020297	0.020333	0.020294	0.020330	0.020291	0.020330	0.020288	0.020323
59	0.022699	0.022625	0.022656	0.022686	0.022623	0.022653	0.022693	0.022621	0.022651	0.022680
60	0.025962	0.025981	0.026000	0.026019	0.026038	0.025936	0.025983	0.025972	0.025991	0.026009
61	0.031034	0.031029	0.031023	0.031017	0.031011	0.031006	0.031000	0.030994	0.030989	0.030984
62	0.036916	0.036935	0.036955	0.036946	0.036949	0.036943	0.036937	0.036930	0.036925	0.036950
63	0.056482	0.056463	0.056478	0.056469	0.056462	0.056453	0.056447	0.056440	0.056432	0.056400
64 o más	0.108000	0.108600	0.109200	0.107847	0.108235	0.108824	0.107308	0.107886	0.108462	0.109038

Salario (VSM)										
Edad	19.0	19.1	19.2	19.3	19.4	19.5	19.6	19.7	19.8	19.9
Hasta 35	0.010714	0.010710	0.010726	0.010722	0.010718	0.010714	0.010710	0.010726	0.010722	0.010718
36	0.010775	0.010771	0.010787	0.010782	0.010778	0.010773	0.010769	0.010785	0.010780	0.010776
37	0.010857	0.010852	0.010847	0.010843	0.010838	0.010833	0.010849	0.010844	0.010839	0.010855
38	0.010920	0.010914	0.010930	0.010925	0.010919	0.010914	0.010929	0.010924	0.010919	0.010914
39	0.011004	0.0109								

37	0.010843	0.010840	0.010822	0.010848	0.010844	0.010841	0.010837	0.010849	0.010845	0.010842	0.010833
38	0.010926	0.010921	0.010917	0.010913	0.010925	0.010921	0.010917	0.010913	0.010925	0.010921	0.010917
39	0.011009	0.011005	0.011000	0.010996	0.011008	0.011003	0.010999	0.011010	0.011006	0.011001	0.010997
40	0.011094	0.011090	0.011085	0.011081	0.011093	0.011089	0.011085	0.011097	0.011093	0.011089	0.011085
41	0.011178	0.011174	0.011170	0.011166	0.011178	0.011174	0.011170	0.011182	0.011178	0.011174	0.011170
42	0.011262	0.011258	0.011254	0.011250	0.011262	0.011258	0.011254	0.011266	0.011262	0.011258	0.011254
43	0.011346	0.011342	0.011338	0.011334	0.011346	0.011342	0.011338	0.011350	0.011346	0.011342	0.011338
44	0.011430	0.011426	0.011422	0.011418	0.011430	0.011426	0.011422	0.011434	0.011430	0.011426	0.011422
45	0.011514	0.011510	0.011506	0.011502	0.011514	0.011510	0.011506	0.011518	0.011514	0.011510	0.011506
46	0.011598	0.011594	0.011590	0.011586	0.011598	0.011594	0.011590	0.011602	0.011598	0.011594	0.011590
47	0.011682	0.011678	0.011674	0.011670	0.011682	0.011678	0.011674	0.011686	0.011682	0.011678	0.011674
48	0.011766	0.011762	0.011758	0.011754	0.011766	0.011762	0.011758	0.011770	0.011766	0.011762	0.011758
49	0.011850	0.011846	0.011842	0.011838	0.011850	0.011846	0.011842	0.011854	0.011850	0.011846	0.011842
50	0.011934	0.011930	0.011926	0.011922	0.011934	0.011930	0.011926	0.011938	0.011934	0.011930	0.011926
51	0.012018	0.012014	0.012010	0.012006	0.012018	0.012014	0.012010	0.012022	0.012018	0.012014	0.012010
52	0.012102	0.012098	0.012094	0.012090	0.012102	0.012098	0.012094	0.012106	0.012102	0.012098	0.012094
53	0.012186	0.012182	0.012178	0.012174	0.012186	0.012182	0.012178	0.012190	0.012186	0.012182	0.012178
54	0.012270	0.012266	0.012262	0.012258	0.012270	0.012266	0.012262	0.012274	0.012270	0.012266	0.012262
55	0.012354	0.012350	0.012346	0.012342	0.012354	0.012350	0.012346	0.012358	0.012354	0.012350	0.012346
56	0.012438	0.012434	0.012430	0.012426	0.012438	0.012434	0.012430	0.012442	0.012438	0.012434	0.012430
57	0.012522	0.012518	0.012514	0.012510	0.012522	0.012518	0.012514	0.012526	0.012522	0.012518	0.012514
58	0.012606	0.012602	0.012598	0.012594	0.012606	0.012602	0.012598	0.012610	0.012606	0.012602	0.012598
59	0.012690	0.012686	0.012682	0.012678	0.012690	0.012686	0.012682	0.012694	0.012690	0.012686	0.012682
60	0.012774	0.012770	0.012766	0.012762	0.012774	0.012770	0.012766	0.012778	0.012774	0.012770	0.012766
61	0.012858	0.012854	0.012850	0.012846	0.012858	0.012854	0.012850	0.012862	0.012858	0.012854	0.012850
62	0.012942	0.012938	0.012934	0.012930	0.012942	0.012938	0.012934	0.012946	0.012942	0.012938	0.012934
63	0.013026	0.013022	0.013018	0.013014	0.013026	0.013022	0.013018	0.013030	0.013026	0.013022	0.013018
64 o más	0.013110	0.013106	0.013102	0.013098	0.013110	0.013106	0.013102	0.013114	0.013110	0.013106	0.013102

MONTO DE CREDITO E IMPORTES PARA SU AMORTIZACION POR LA PRESENCIA DE ECOTEKNOLOGIAS
TABLA "E"

Edad	Monto adicional Salario					
	1.0 a 1.5	1.6 a 2.3	2.4 a 3.0	3.1 a 6.9	7.0 a 10.9	11 y más
35 a 45	2	10	10	10	15	20
46 a 55	1	7	7	7	10	15
56 en adelante	0	4	4	4	6	10
Pago adicional (VSM)	0.030771	0.061542	0.067896	0.096487	0.132816	0.183194

(R.- 325941)

