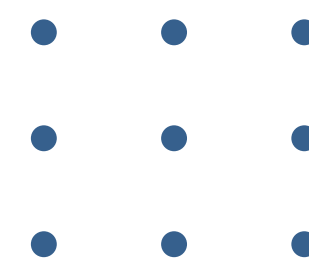




DOMINION
CAPITAL STRATEGIES



Plan de retiro para
Doctores en medicina



La esperanza de vida a través del tiempo

Países latinoamericanos con la mayor esperanza de vida al nacer (en años)

En la actualidad es muy importante planificar la etapa pasiva de nuestras vidas.

Gracias a los avances de la medicina y la tecnología la esperanza de vida ha aumentado significativamente.

Un profesional que decide retirarse a los 60 o 65 años, tranquilamente puede tener por delante 20, 25, 30 años de etapa pasiva.

Debemos preguntarnos:

¿Cuánto he ahorrado para mi retiro?

¿Cuánto me gustaria recibir de forma mensual o anual para mantener mi estilo de vida?

¿Durante que periodo de tiempo?

Debemos considerar la inflacion para mantener el poder de compra.

1950		2022		2100*	
Uruguay	66	Puerto Rico	80	Chile	92
Argentina	61	Chile	80	Costa Rica	91
Puerto Rico	61	Cuba	78	Puerto Rico	90
Cuba	60	Uruguay	78	Panamá	90
Paraguay	59	Ecuador	78	Cuba	89
Panamá	55	Costa Rica	77	Ecuador	89
Costa Rica	54	Panamá	77	Colombia	89
Chile	53	Argentina	76	Argentina	89
Venezuela	51	México	75	Uruguay	88
Ecuador	49	Nicaragua	75	Brasil	88

*Proyecciones
Estimaciones de noviembre de 2022
Fuente: CEPAL

Se recomienda ahorrar entre un 10% y un 30% de mis ingresos netos para mi futuro.

Ejemplo:

Si tengo un ingreso mensual de USD 10.000

¿Cuánto de este ingreso nuestro planes de jubilacion gubernamentales van a lograr sostener?

Debemos complementar de forma privada .

Pensemos en recibir USD 4.000 todos los meses durante un periodo de 20 años

Ahorrando en cuenta de DCS - My: Savings Strategy durante un periodo de 15 años puedo alcanzar mi objetivo de USD 4.000 mensuales durante 20 años.

Dependiendo del perfil de riesgo y el mercado financiero cuando deberia aportar de forma mensual .

Asumiendo un 6% de rentabilidad en promedio, deberia ahorrar USD 2.214 mensuales.

Asumiendo un 8% de rentabilidad en promedio, deberia ahorrar USD 1.641 mensuales.

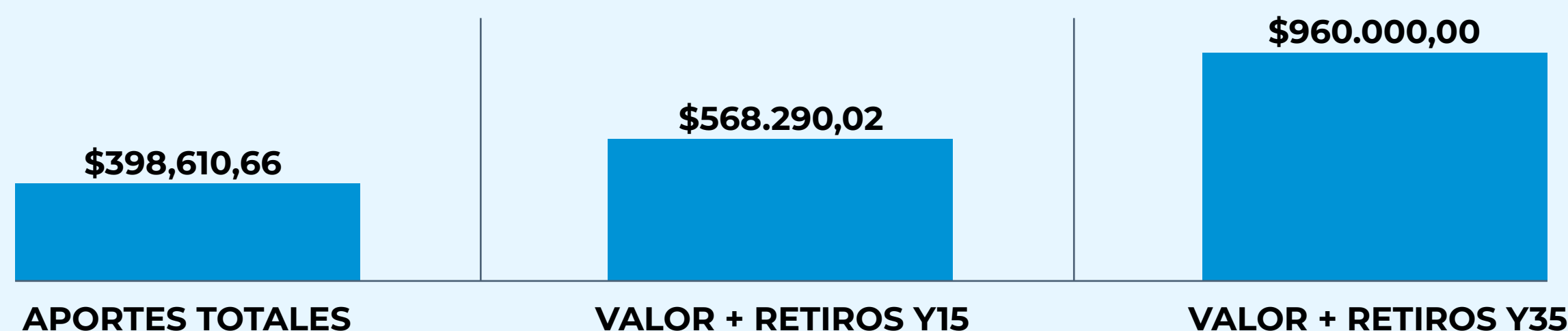
APORTE REGULAR
\$2.214,50 Mensual

APORTE ÚNICO
\$0,00

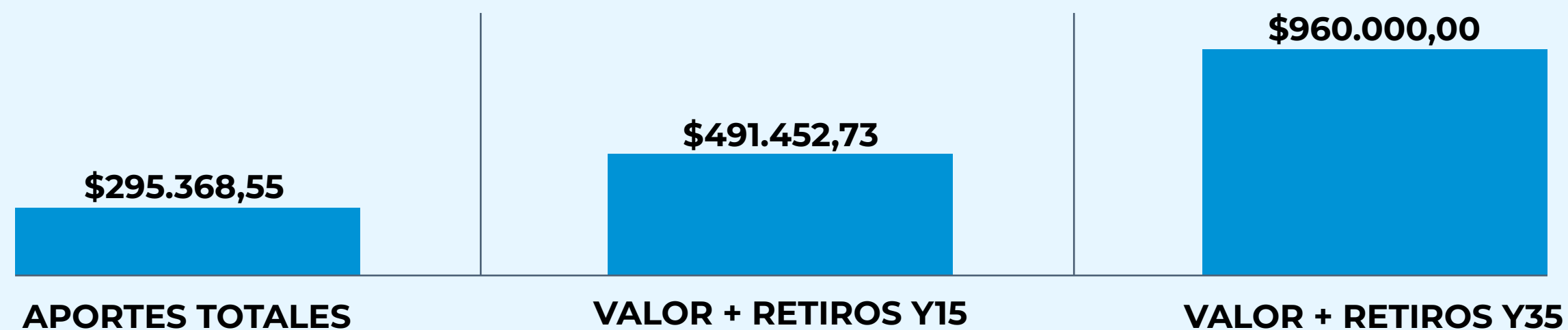
PLAZO DE AHORRO
15 AÑOS

RENDIMIENTO
6% - 8%

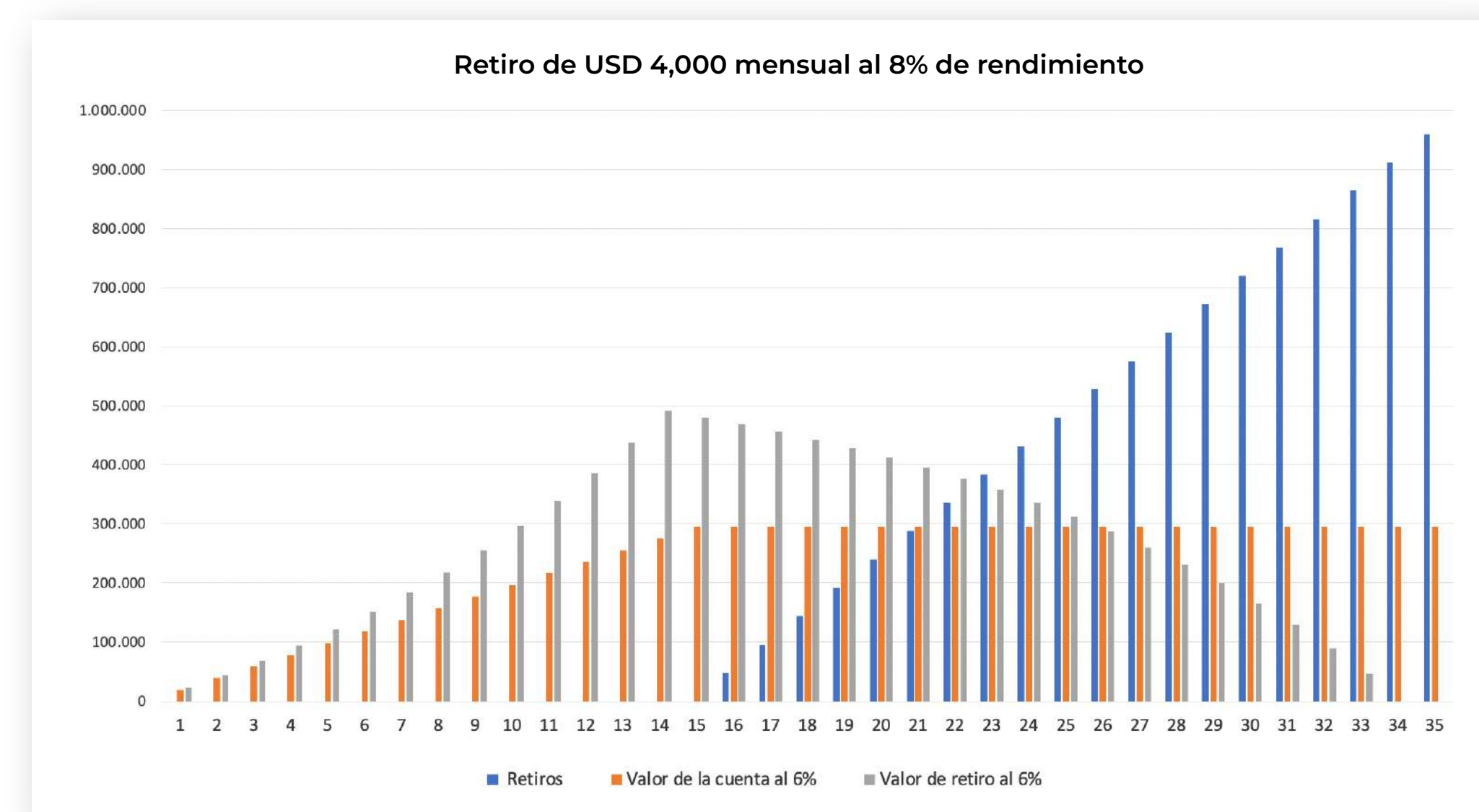
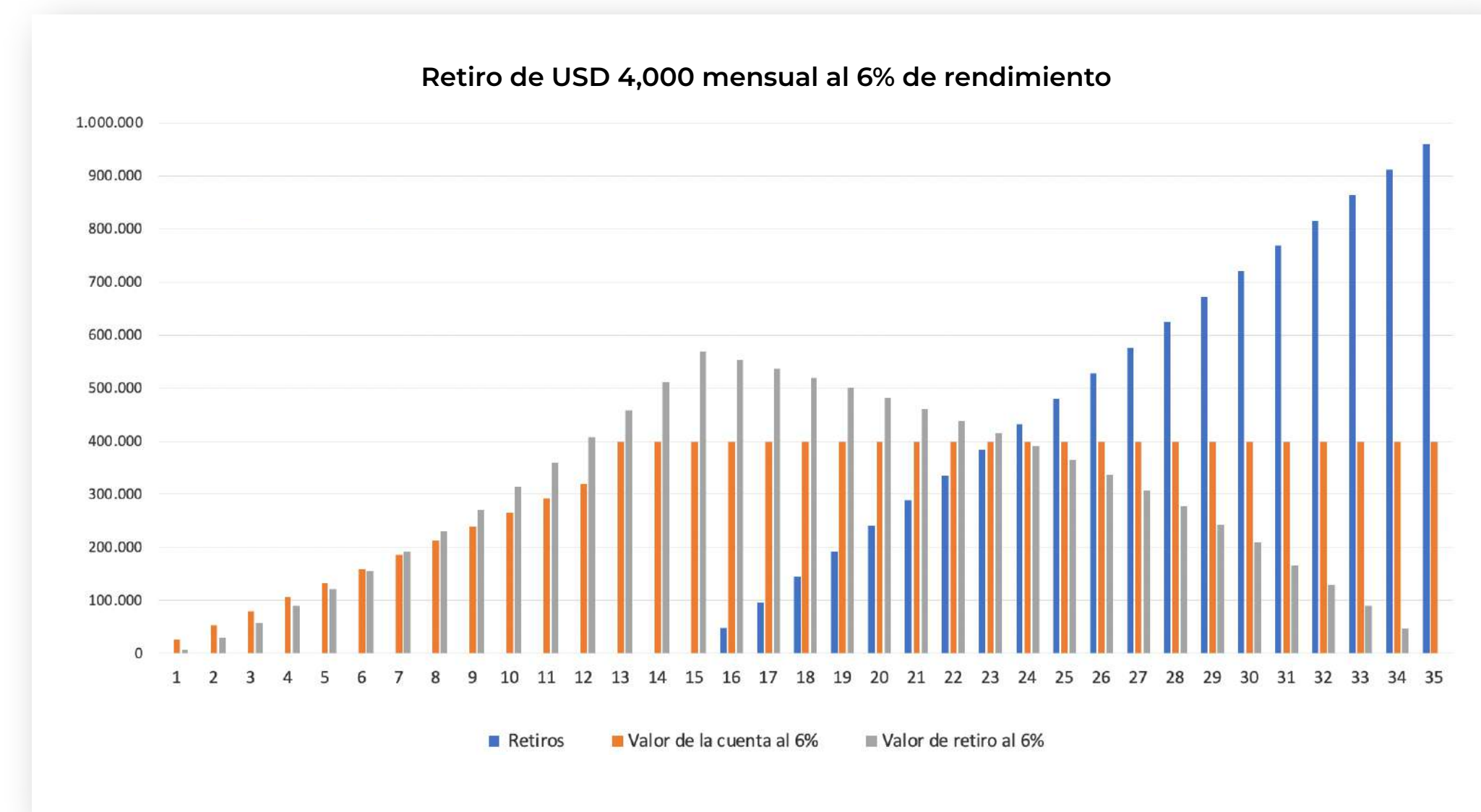
Resumen de ilustración al 6% / Aportes: \$2.214,50



Resumen de ilustración al 8% / Aportes: \$1.640,94



Año	Retiros	Aportes Acumulados 6%	Valor de la cuenta al 6%	Valor de retiro al 6%	Aportes Acumulados 8%	Valor de la cuenta al 8%	Valor de retiro al 8%
1	\$ 0,00	\$ 26.574,04	\$ 26.794,46	\$ 7.063,23	\$ 19.691,24	\$ 19.908,38	\$ 5.287,63
2	\$ 0,00	\$ 53.148,09	\$ 54.015,04	\$ 29.688,74	\$ 39.382,47	\$ 40.357,09	\$ 22.331,42
3	\$ 0,00	\$ 79.722,13	\$ 82.444,08	\$ 58.674,60	\$ 59.073,71	\$ 62.097,07	\$ 44.483,99
4	\$ 0,00	\$ 106.296,18	\$ 112.304,32	\$ 89.310,72	\$ 78.764,95	\$ 85.380,48	\$ 68.342,34
5	\$ 0,00	\$ 132.870,22	\$ 143.694,77	\$ 121.696,13	\$ 98.456,18	\$ 110.343,80	\$ 94.042,91
6	\$ 0,00	\$ 159.444,26	\$ 176.720,39	\$ 155.935,78	\$ 118.147,42	\$ 137.134,39	\$ 121.733,10
7	\$ 0,00	\$ 186.018,31	\$ 211.492,43	\$ 192.140,93	\$ 137.838,66	\$ 165.911,44	\$ 151.572,07
8	\$ 0,00	\$ 212.592,35	\$ 248.128,83	\$ 230.429,51	\$ 157.529,89	\$ 196.846,83	\$ 183.731,72
9	\$ 0,00	\$ 239.166,39	\$ 286.754,58	\$ 270.926,51	\$ 177.221,13	\$ 230.126,22	\$ 218.397,70
10	\$ 0,00	\$ 265.740,44	\$ 327.502,20	\$ 313.764,46	\$ 196.912,37	\$ 265.950,13	\$ 255.770,53
11	\$ 0,00	\$ 292.314,48	\$ 370.512,14	\$ 359.083,80	\$ 216.603,61	\$ 304.535,10	\$ 296.066,76
12	\$ 0,00	\$ 318.888,53	\$ 415.933,28	\$ 407.033,42	\$ 236.294,84	\$ 346.115,00	\$ 339.520,24
13	\$ 0,00	\$ 398.610,66	\$ 463.923,45	\$ 457.771,13	\$ 255.986,08	\$ 390.942,40	\$ 386.383,57
14	\$ 0,00	\$ 398.610,66	\$ 514.649,92	\$ 511.464,22	\$ 275.677,32	\$ 439.290,11	\$ 436.929,53
15	\$ 0,00	\$ 398.610,66	\$ 568.290,02	\$ 568.290,02	\$ 295.368,55	\$ 491.452,73	\$ 491.452,73
16	\$ 48.000,00	\$ 398.610,66	\$ 552.841,30	\$ 552.841,30	\$ 295.368,55	\$ 480.713,40	\$ 480.713,40
17	\$ 96.000,00	\$ 398.610,66	\$ 536.465,67	\$ 536.465,67	\$ 295.368,55	\$ 469.114,93	\$ 469.114,93
18	\$ 144.000,00	\$ 398.610,66	\$ 519.107,50	\$ 519.107,50	\$ 295.368,55	\$ 456.588,58	\$ 456.588,58
19	\$ 192.000,00	\$ 398.610,66	\$ 500.707,83	\$ 500.707,83	\$ 295.368,55	\$ 443.060,12	\$ 443.060,12
20	\$ 240.000,00	\$ 398.610,66	\$ 481.204,19	\$ 481.204,19	\$ 295.368,55	\$ 428.449,38	\$ 428.449,38
21	\$ 288.000,00	\$ 398.610,66	\$ 460.530,33	\$ 460.530,33	\$ 295.368,55	\$ 412.669,78	\$ 412.669,78
22	\$ 336.000,00	\$ 398.610,66	\$ 438.616,03	\$ 438.616,03	\$ 295.368,55	\$ 395.627,82	\$ 395.627,82
23	\$ 384.000,00	\$ 398.610,66	\$ 415.386,88	\$ 415.386,88	\$ 295.368,55	\$ 377.222,50	\$ 377.222,50
24	\$ 432.000,00	\$ 398.610,66	\$ 390.763,98	\$ 390.763,98	\$ 295.368,55	\$ 357.344,75	\$ 357.344,75
25	\$ 480.000,00	\$ 398.610,66	\$ 364.663,71	\$ 364.663,71	\$ 295.368,55	\$ 335.876,79	\$ 335.876,79
26	\$ 528.000,00	\$ 398.610,66	\$ 336.997,42	\$ 336.997,42	\$ 295.368,55	\$ 312.691,38	\$ 312.691,38
27	\$ 576.000,00	\$ 398.610,66	\$ 307.671,15	\$ 307.671,15	\$ 295.368,55	\$ 287.651,15	\$ 287.651,15
28	\$ 624.000,00	\$ 398.610,66	\$ 276.585,30	\$ 276.585,30	\$ 295.368,55	\$ 260.607,70	\$ 260.607,70
29	\$ 672.000,00	\$ 398.610,66	\$ 243.634,31	\$ 243.634,31	\$ 295.368,55	\$ 231.400,77	\$ 231.400,77
30	\$ 720.000,00	\$ 398.610,66	\$ 208.706,25	\$ 208.706,25	\$ 295.368,55	\$ 199.857,28	\$ 199.857,28
31	\$ 768.000,00	\$ 398.610,66	\$ 171.682,52	\$ 165.790,32	\$ 295.368,55	\$ 165.790,32	\$ 165.790,32
32	\$ 816.000,00	\$ 398.610,66	\$ 132.437,35	\$ 128.998,00	\$ 295.368,55	\$ 128.998,00	\$ 128.998,00
33	\$ 864.000,00	\$ 398.610,66	\$ 90.837,48	\$ 89.262,29	\$ 295.368,55	\$ 89.262,29	\$ 89.262,29
34	\$ 912.000,00	\$ 398.610,66	\$ 46.741,62	\$ 46.347,73	\$ 295.368,55	\$ 46.347,73	\$ 46.347,73
35	\$ 960.000,00	\$ 398.610,66	\$ 0,00	\$ 0,00	\$ 295.368,55	\$ 0,00	\$ 0,00





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