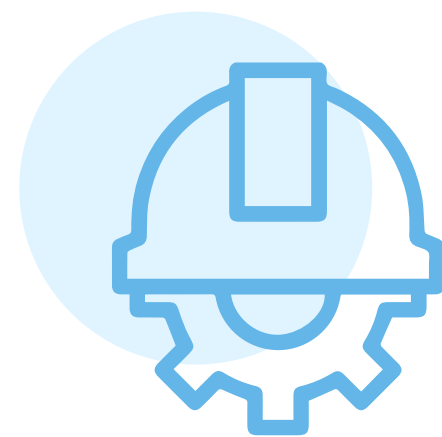
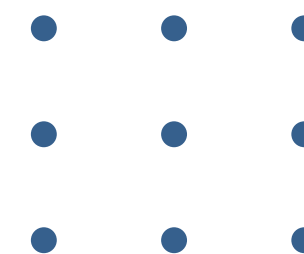




**DOMINION**  
CAPITAL STRATEGIES



# Plan de retiro para **para ingenieros**



# 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 inflación 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 ¿cuánto debería aportar de forma mensual?

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

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

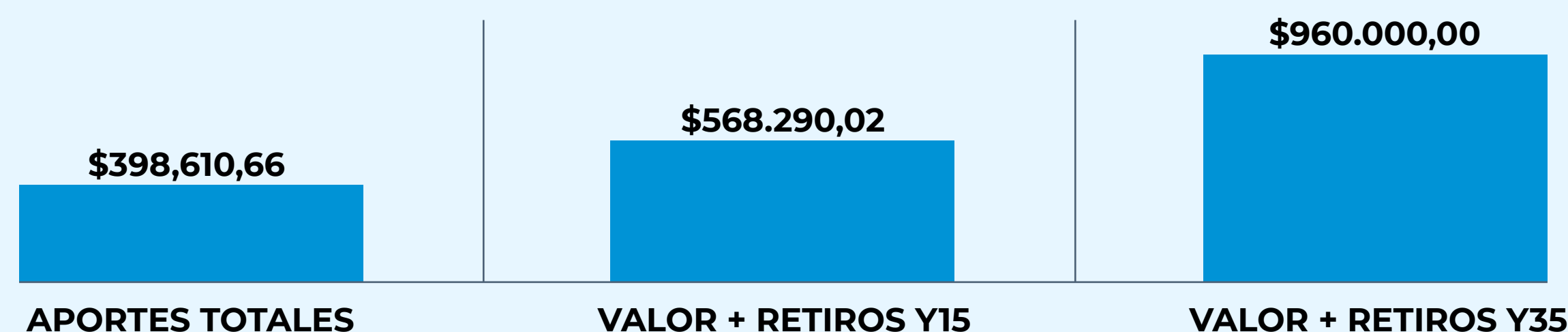
**APORTE REGULAR**  
\$2.214,50 Mensual

**APORTE ÚNICO**  
\$0,00

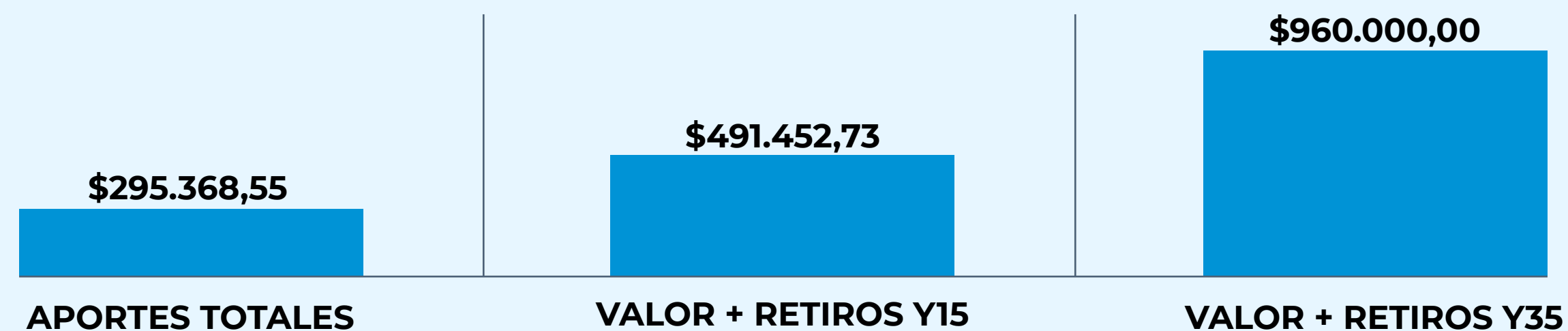
**PLAZO DE AHORRO**  
15 AÑOS

**RENDIMIENTO**  
6% - 8%

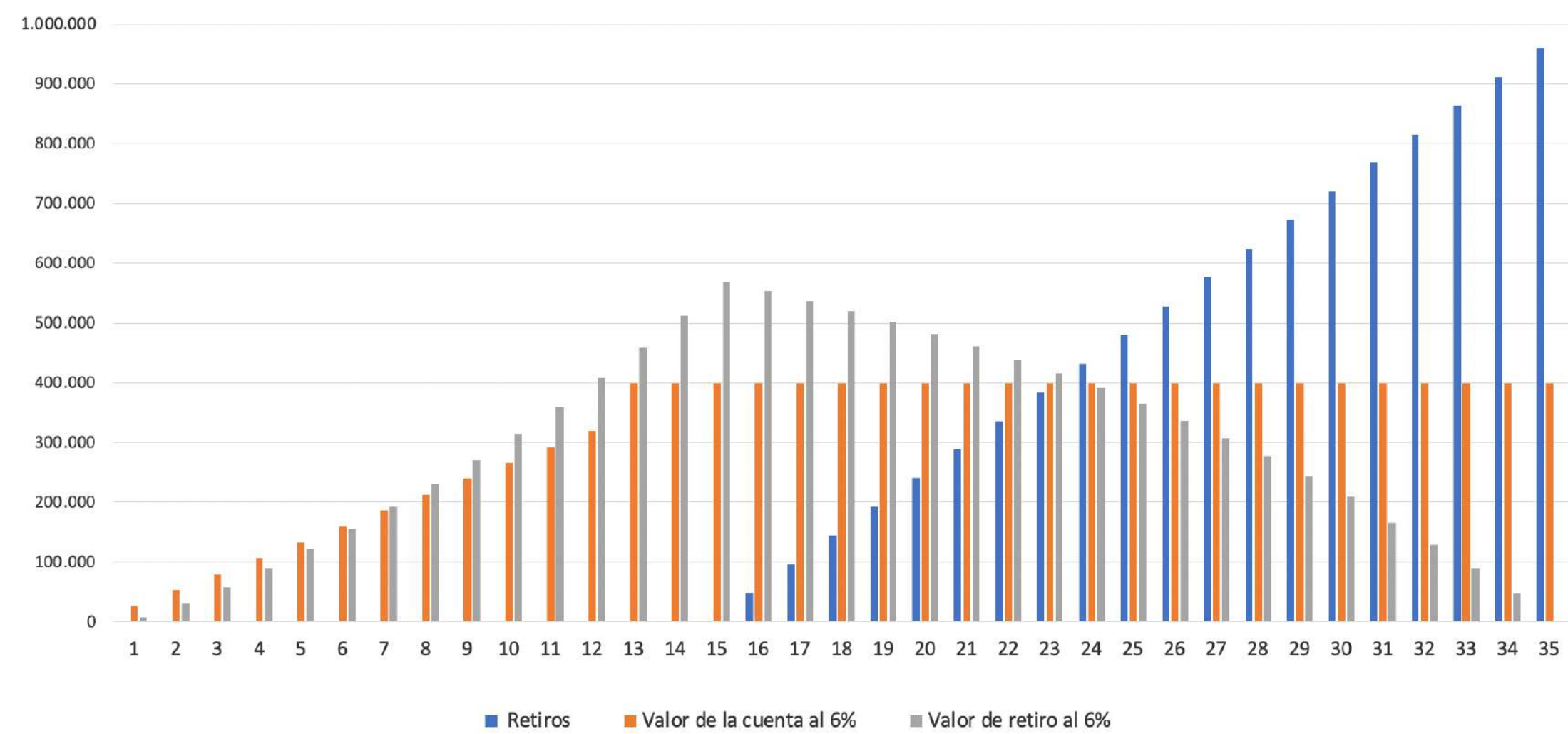
### Resumen de ilustración al 6% / Aportes: \$2.214,50



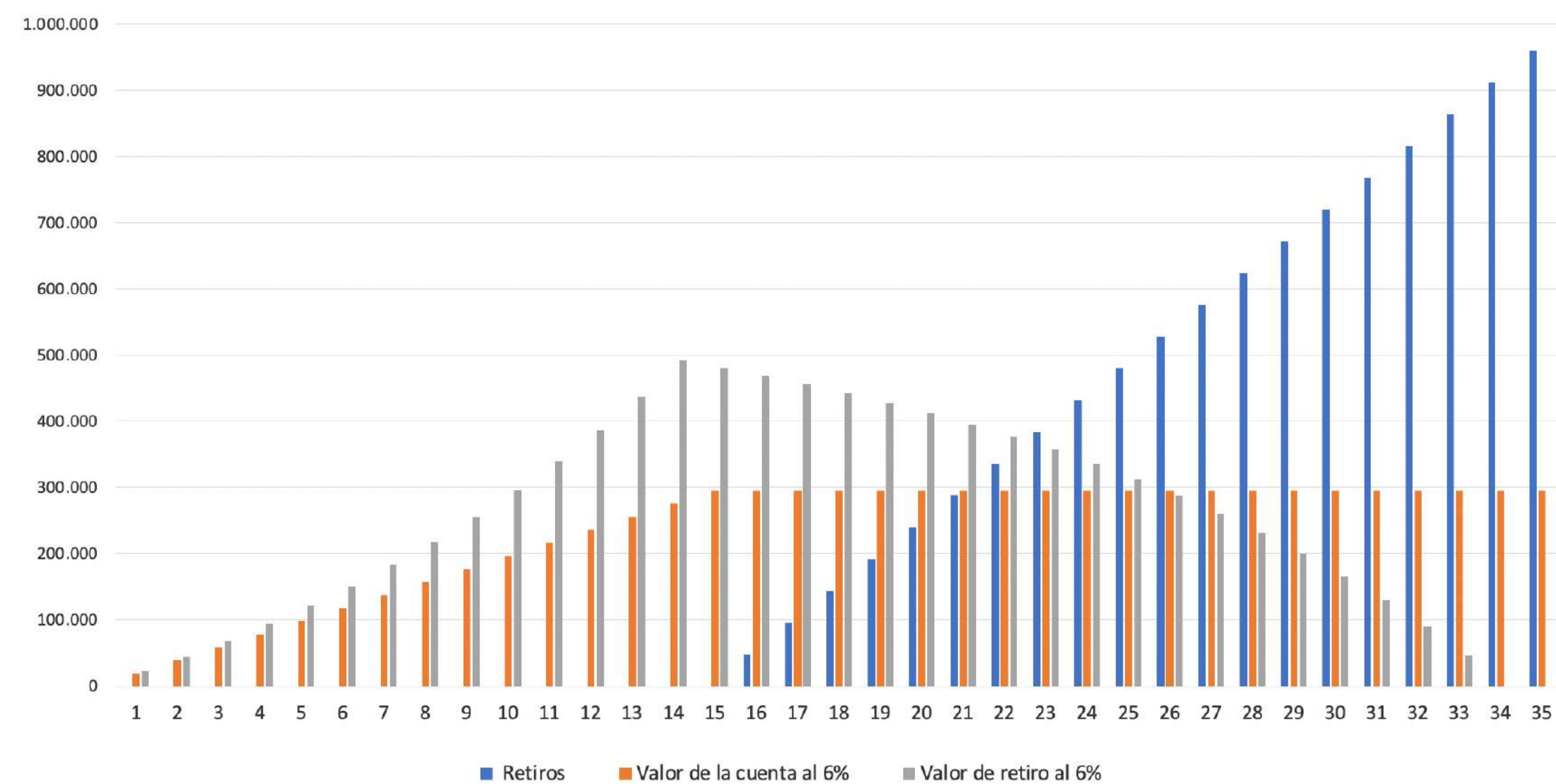
### Resumen de ilustración al 8% / Aportes: \$1.640,94



Retiro de USD 4,000 mensual al 6% de rendimiento



Retiro de USD 4,000 mensual al 8% de rendimiento





© 2023 Dominion Capital Strategies Limited. All rights reserved.

The information contained in this presentation (“the Content”) is provided for information purposes only and is published by Dominion Capital Strategies Limited. The Content of this presentation is not an invitation to make an investment nor does it constitute an offer for sale.

It should be remembered that the price of the Shares and the income (if any) from them may go down as well as up and that, on the redemption of their Shares, investors may not receive the amount that they originally invested. The investment returns on a Fund’s portfolio and the returns from an investment in Shares, Bonds or other assets in the future may differ materially from historical returns and will depend, among other things, on the composition of that Fund’s portfolio. Past performance is not a reliable indicator of future performance.

Dominion Capital Strategies Funds PCC Limited, regulated by the Guernsey Financial Services Commission. Dominion Global Trends SICAV PLC, regulated by the Malta Financial Services Authority and recognised by MAS (Singapore). Dominion Global Trends SICAV PLC is a Maltese UCITS and certain classes are registered with the FCA in the UK. Dominion Global Trends SICAV PLC is authorised by FINMA to distribute to Qualified Investors in Switzerland. Dominion Global Trends – Luxury Consumer Fund, Dominion Global Trends – Managed Fund and the Dominion Global Trends – Ecommerce Fund Euro B Share classes, Euro I Share Classes and the Euro C Share classes (where available) have been accepted by the FIN-FSA for marketing in Finland.

Dominion Asset Management Ltd. is a member of the Dominion Group of Companies. Registered Office: 20 Little Britain, London, EC1A 7DH. Registered in England. Company no. 07582053. Authorised and Regulated by the Financial Conduct Authority in the UK.

Dominion Capital Strategies Limited, Dominion Fund Management Limited and Dominion Asset Management Limited are not responsible for any unauthorised use, access or alteration to this presentation or any loss or damage suffered by users of this presentation which arises directly or indirectly out of such unauthorised use, access or alteration.

Dominion Capital Strategies Limited (“DCSL”) is incorporated in Guernsey under Company Registration No. 63978 and is regulated & licensed by the Guernsey Financial Services Commission under the Protection of Investors (Bailiwick of Guernsey) Law, 2020. DCSL recommends that you read the latest documentation available and seek professional investment advice if considering making an investment. Dominion Capital Strategies Limited. First Floor, Mill Court. La Charroterie. St Peter Port, Guernsey - GY1 1EJ | Tel. +44 1481 734 343  
[www.dominion-cs.com](http://www.dominion-cs.com)

© 2023 Dominion Capital Strategies Limited. All rights reserved

The image features a monochromatic blue color scheme. In the foreground, three rolled-up architectural blueprints are positioned diagonally, showing their cylindrical forms and the edges of the paper. The background is a detailed architectural drawing spread across a surface, with various lines, dimensions, and technical notations visible. The overall composition is clean and professional, emphasizing the theme of construction and capital strategy.

# DOMINION

CAPITAL STRATEGIES

[www.dominion-cs.com](http://www.dominion-cs.com)