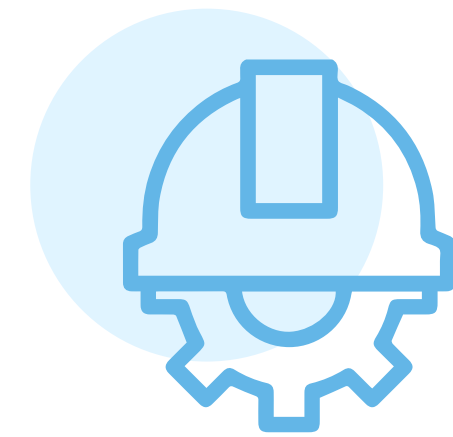
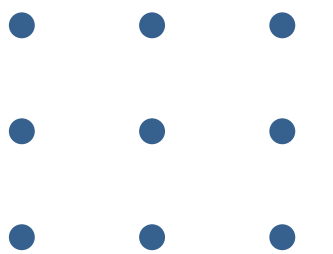




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# Retirement Plan for **engineers**



# Life expectancy over the years

Latin American countries with the highest life expectancy at birth (in years).

Currently, it is very important to plan the passive stage of our lives.

Thanks to advances in medicine and technology, life expectancy has increased significantly.

A professional who decides to retire at 60 or 65 can easily have 20, 25, or 30 years of passive years ahead.

## We must ask ourselves:

- How much have I saved for my retirement?
- How much would I like to receive monthly or annually to maintain my lifestyle?
- For how long?
- Should we consider inflation to maintain purchasing power?

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	Panama	90
Paraguay	59	Ecuador	78	Cuba	89
Panama	55	Costa Rica	77	Ecuador	89
Costa Rica	54	Panama	77	Colombia	89
Chile	53	Argentina	76	Argentina	89
Venezuela	51	Mexico	75	Uruguay	88
Ecuador	49	Nicaragua	75	Brazil	88

\*Projections  
 Estimates for November 2022  
 Source: ECLAC

# It is recommended that I save between 10% and 30% of my net income for my future.

<b>REGULAR CONTRIBUTION</b> \$2.214,50 monthly	<b>SINGLE CONTRIBUTION</b> \$0,00	<b>SAVINGS TERM</b> 15 YEARS	<b>YELD</b> 6% - 8%
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## Example:

If I have a monthly income of USD 10,000.

How much of this income will our government retirement plans be able to sustain?

We must complement our retirement privately.

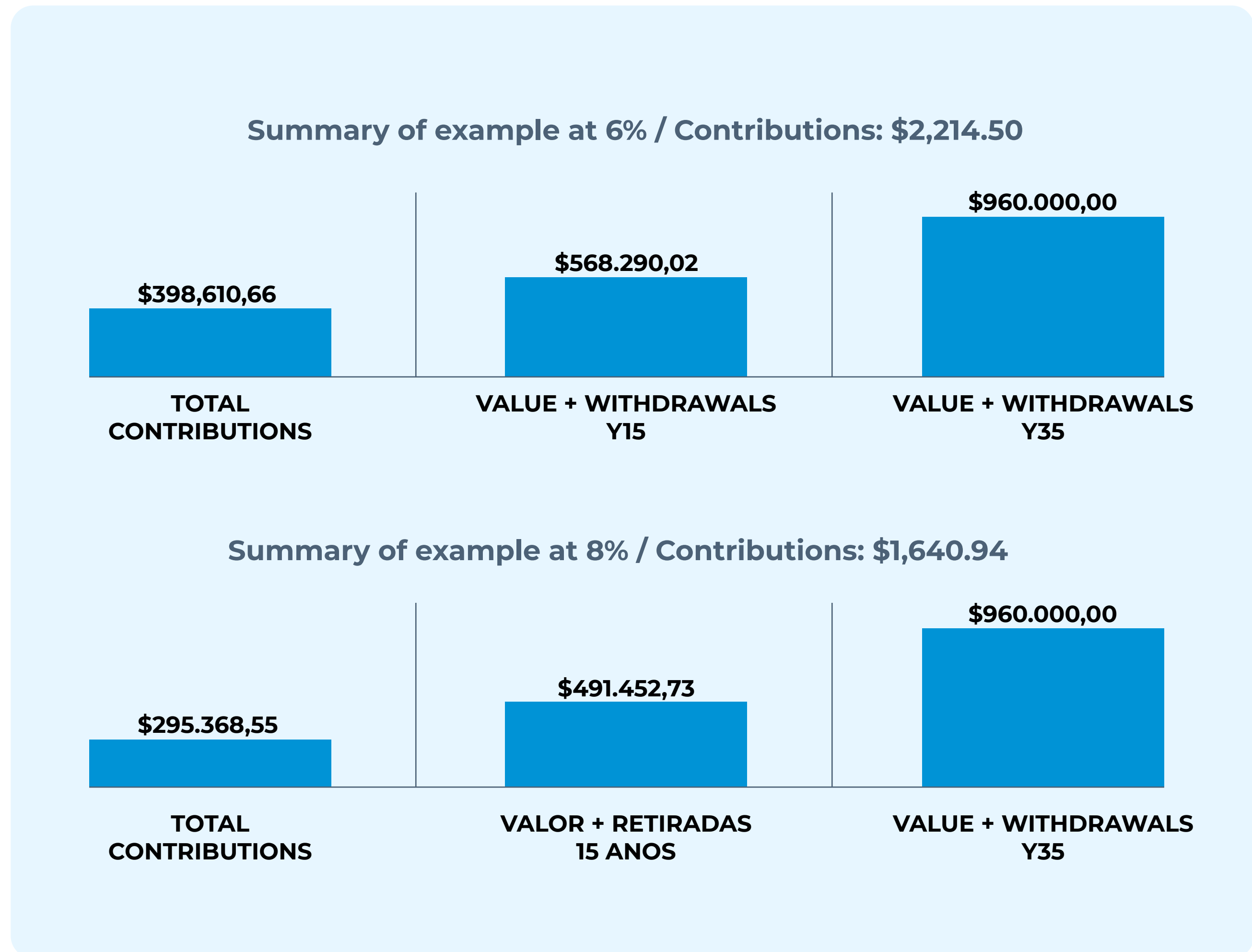
**Let's think about receiving USD 4,000 every month for a period of 20 years.**

By saving in a DCS – My: Savings Strategy account over a period of 15 years, I can reach my goal of USD 4,000 per month for 20 years.

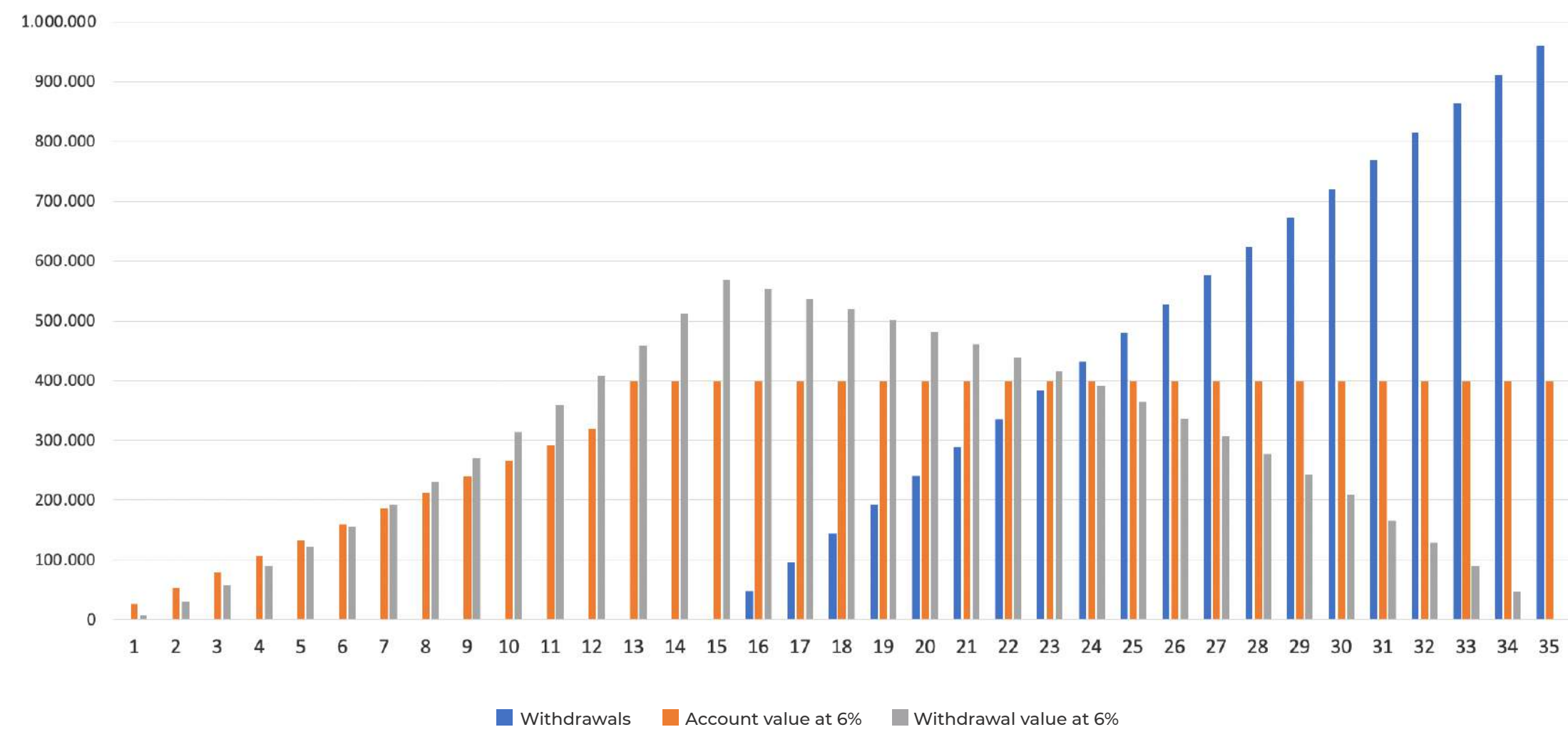
Depending on your risk profile and financial market, how much should I contribute on a monthly basis?

Assuming a 6% return on average, I should save USD 2,214 per month.

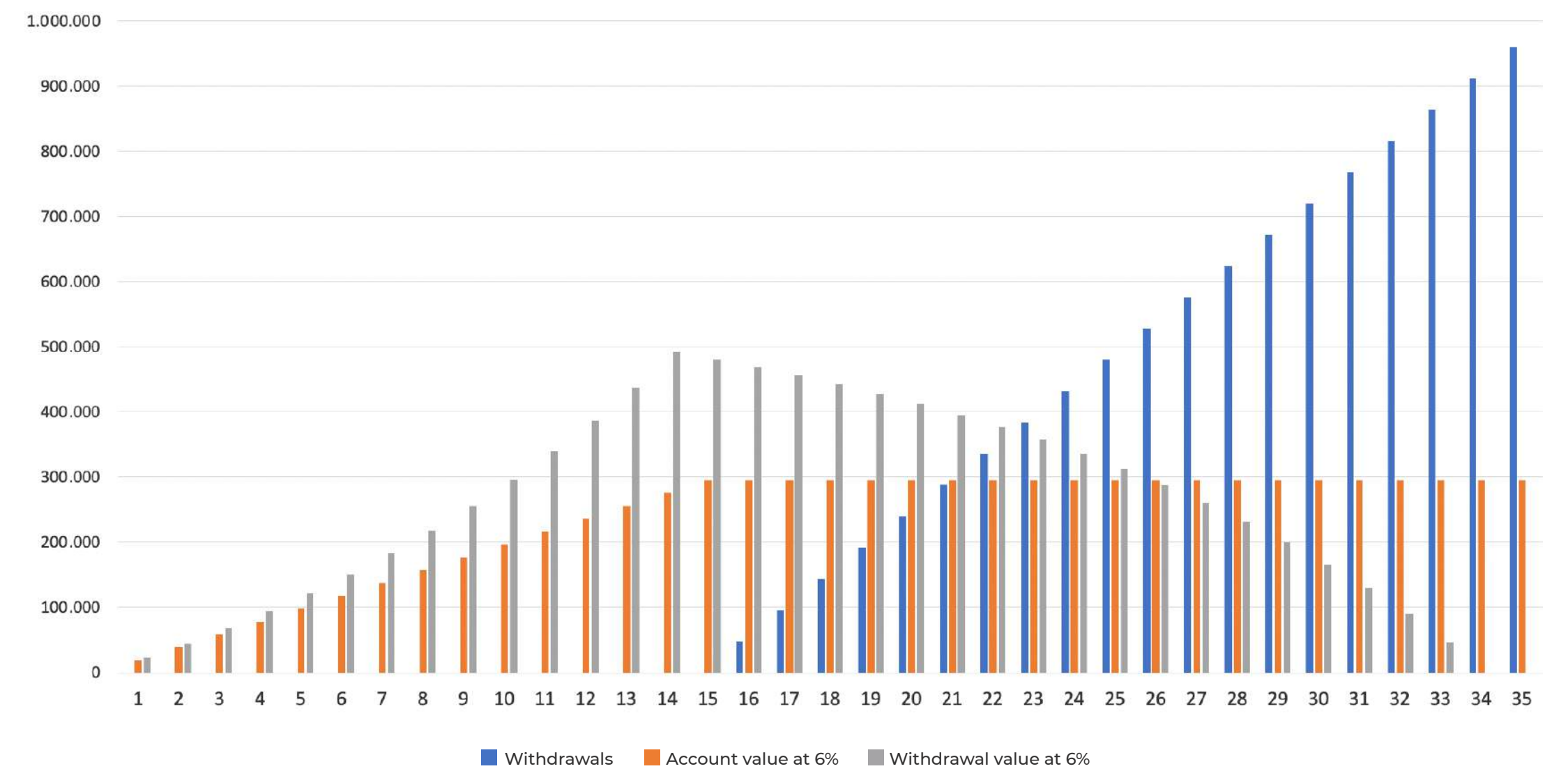
Assuming an 8% return on average, I should save USD 1,641 per month.



Withdrawal of USD 4,000 per month with 6% yield



Withdrawal of USD 4,000 per month with 8% yield





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The image features a blue-tinted background of architectural blueprints. In the foreground, three rolled-up blueprints are positioned diagonally from the bottom left towards the top right. The blueprints are unrolled at the ends, showing detailed technical drawings with lines, dimensions, and annotations. The overall aesthetic is professional and technical.

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