

Anexo 1: Tabla de valores de rescate

Valores al final del año	Plazo del crédito en años																		
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
2	25.00%	14.26%	8.50%	5.40%	3.40%	2.39%	1.74%	1.29%	0.93%	0.63%	0.50%	0.40%	0.32%	0.26%	0.18%	0.15%	0.13%	0.11%	0.09%
3		25.00%	16.67%	11.43%	8.13%	5.59%	4.23%	3.28%	2.48%	2.00%	1.44%	1.20%	1.01%	0.86%	0.74%	0.55%	0.48%	0.43%	0.37%
4			25.00%	17.98%	13.43%	10.22%	7.42%	5.90%	4.58%	3.76%	3.13%	2.33%	2.00%	1.73%	1.51%	1.33%	1.02%	0.91%	0.79%
5				25.00%	18.82%	14.82%	11.81%	8.93%	7.08%	5.89%	4.97%	4.26%	3.24%	2.83%	2.50%	2.22%	1.99%	1.55%	1.36%
6					25.00%	19.37%	15.82%	13.05%	9.85%	8.30%	7.08%	6.11%	5.33%	4.13%	3.67%	3.29%	2.96%	2.69%	2.05%
7						25.00%	19.73%	16.57%	13.65%	10.85%	9.34%	8.13%	7.15%	6.34%	4.99%	4.49%	4.07%	3.71%	3.29%
8							25.00%	19.97%	16.78%	14.41%	11.69%	10.25%	9.07%	8.09%	7.28%	5.80%	5.28%	4.84%	4.31%
9								25.00%	19.89%	17.20%	15.02%	12.38%	11.02%	9.89%	8.94%	8.13%	6.55%	6.03%	5.41%
10									25.00%	19.98%	17.51%	15.51%	12.96%	11.68%	10.61%	9.70%	8.91%	7.25%	6.54%
11										25.00%	20.02%	17.75%	15.90%	13.43%	12.24%	11.23%	10.37%	9.62%	7.68%
12											25.00%	20.02%	17.91%	16.20%	13.82%	12.72%	11.78%	10.98%	9.99%
13												25.00%	19.99%	18.02%	16.44%	14.15%	13.13%	12.27%	11.22%
14													25.00%	19.94%	18.10%	16.63%	14.42%	13.50%	12.38%
15														25.00%	19.87%	18.14%	16.78%	14.66%	13.47%
16															25.00%	19.77%	18.15%	16.90%	14.51%
17																25.00%	19.66%	18.14%	16.64%
18																	25.00%	19.54%	17.80%
19																		25.00%	19.19%
20																			25.00%

Ejemplo de aplicación: Si una persona toma un crédito a 5 años y al final del año 3 solicita su valor de rescate, el factor de rescate que le corresponde es de 11.43%, el cual se aplicará sobre el total de primas pagadas durante toda la vigencia del seguro, obteniendo así el importe de rescate correspondiente.