

**Nota Metodológica: Cambio en la fuente de referencia para el Cálculo de Rentabilidad de AFP**

Con el objetivo de alinear nuestras prácticas con las normas establecidas por la Superintendencia de Banca, Seguros y AFP (SBS), se ha implementado un cambio en la fuente de referencia para el cálculo de la rentabilidad respecto a las AFPs. De acuerdo con la Resolución SBS N° 2186-2023, a partir de ahora se utilizarán los valores cuotas calculados sin ningún ajuste<sup>1</sup>.

Anteriormente, se empleaba el valor cuota diario ajustado por los excesos en los límites de inversión, conforme al Circular N° AFP-180-2022.

Por lo tanto, los cambios en las rentabilidades calculadas del año son (Previa vs. Actualizado):

Año						Año - Actualizado <sup>2</sup>								
Enero-2024						Enero-2024								
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	8.3%	8.7%	8.6%	9.0%	Fondo 0	8.3%	8.6%	8.7%	9.0%	Fondo 0	8.3%	8.6%	8.7%	9.0%
Fondo 1	14.3%	14.0%	15.1%	16.1%	Fondo 1	14.3%	14.9%	14.0%	15.9%	Fondo 1	14.3%	14.9%	14.0%	15.9%
Fondo 2	7.8%	9.4%	9.7%	11.0%	Fondo 2	7.7%	9.0%	9.0%	10.4%	Fondo 2	7.7%	9.0%	9.0%	10.4%
Fondo 3	1.5%	5.3%	5.2%	5.6%	Fondo 3	1.5%	3.9%	5.2%	5.6%	Fondo 3	1.5%	3.9%	5.2%	5.6%
Febrero-2024						Febrero-2024								
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	8.3%	8.6%	8.7%	8.9%	Fondo 0	8.3%	8.7%	8.6%	8.9%	Fondo 0	8.3%	8.7%	8.6%	8.9%
Fondo 1	15.3%	15.7%	16.7%	18.4%	Fondo 1	15.3%	16.5%	15.7%	18.2%	Fondo 1	15.3%	16.5%	15.7%	18.2%
Fondo 2	10.2%	12.1%	12.4%	14.1%	Fondo 2	10.2%	11.7%	12.0%	13.7%	Fondo 2	10.2%	11.7%	12.0%	13.7%
Fondo 3	8.2%	12.6%	11.1%	13.1%	Fondo 3	8.2%	9.7%	12.6%	13.1%	Fondo 3	8.2%	9.7%	12.6%	13.1%
Marzo-2024						Marzo-2024								
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	8.0%	8.4%	8.3%	8.6%	Fondo 0	8.0%	8.3%	8.4%	8.6%	Fondo 0	8.0%	8.3%	8.4%	8.6%
Fondo 1	11.5%	12.0%	12.5%	14.2%	Fondo 1	11.5%	12.5%	12.0%	14.2%	Fondo 1	11.5%	12.5%	12.0%	14.2%
Fondo 2	7.9%	10.3%	9.3%	11.0%	Fondo 2	7.9%	9.3%	10.3%	11.0%	Fondo 2	7.9%	9.3%	10.3%	11.0%
Fondo 3	7.7%	12.8%	11.2%	11.4%	Fondo 3	7.7%	11.2%	12.8%	11.4%	Fondo 3	7.7%	11.2%	12.8%	11.4%
Abril-2024						Abril-2024								
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	8.0%	8.2%	8.2%	8.5%	Fondo 0	8.0%	8.2%	8.2%	8.5%	Fondo 0	8.0%	8.2%	8.2%	8.5%
Fondo 1	9.0%	10.0%	10.2%	11.2%	Fondo 1	9.0%	9.9%	10.0%	10.9%	Fondo 1	9.0%	9.9%	10.0%	10.9%
Fondo 2	6.7%	9.9%	8.1%	10.6%	Fondo 2	6.7%	7.5%	9.9%	10.6%	Fondo 2	6.7%	7.5%	9.9%	10.6%
Fondo 3	4.8%	11.6%	9.1%	10.3%	Fondo 3	4.8%	8.0%	11.6%	10.3%	Fondo 3	4.8%	8.0%	11.6%	10.3%
Mayo-2024						Mayo-2024								
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	7.8%	8.0%	7.9%	8.2%	Fondo 0	7.8%	7.9%	8.0%	8.2%	Fondo 0	7.8%	7.9%	8.0%	8.2%
Fondo 1	10.0%	10.3%	10.7%	11.7%	Fondo 1	10.0%	10.5%	10.2%	11.5%	Fondo 1	10.0%	10.5%	10.2%	11.5%
Fondo 2	8.8%	11.5%	9.8%	13.3%	Fondo 2	8.8%	9.3%	11.5%	13.3%	Fondo 2	8.8%	9.3%	11.5%	13.3%
Fondo 3	8.4%	17.7%	14.2%	17.5%	Fondo 3	8.4%	13.4%	17.7%	17.5%	Fondo 3	8.4%	13.4%	17.7%	17.5%
Junio-2024						Junio-2024								
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	7.6%	7.8%	7.9%	8.1%	Fondo 0	7.6%	7.9%	7.8%	8.1%	Fondo 0	7.6%	7.9%	7.8%	8.1%
Fondo 1	6.7%	6.2%	7.0%	8.0%	Fondo 1	6.7%	6.8%	6.2%	7.8%	Fondo 1	6.7%	6.8%	6.2%	7.8%
Fondo 2	7.9%	10.1%	8.4%	11.1%	Fondo 2	7.9%	8.0%	10.1%	11.1%	Fondo 2	7.9%	8.0%	10.1%	11.1%
Fondo 3	9.2%	15.6%	13.2%	14.8%	Fondo 3	9.2%	12.6%	15.6%	14.8%	Fondo 3	9.2%	12.6%	15.6%	14.8%
Julio-2024						Julio-2024								
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	7.4%	7.6%	7.6%	7.8%	Fondo 0	7.4%	7.6%	7.6%	7.8%	Fondo 0	7.4%	7.6%	7.6%	7.8%
Fondo 1	6.1%	4.9%	6.4%	6.9%	Fondo 1	6.1%	6.1%	4.8%	6.6%	Fondo 1	6.1%	6.1%	4.8%	6.6%
Fondo 2	6.2%	7.1%	6.2%	8.0%	Fondo 2	6.2%	5.8%	7.1%	8.0%	Fondo 2	6.2%	5.8%	7.1%	8.0%
Fondo 3	5.4%	9.8%	8.7%	9.0%	Fondo 3	5.4%	8.1%	9.8%	9.0%	Fondo 3	5.4%	8.1%	9.8%	9.0%

<sup>1</sup> <https://www.sbs.gob.pe/noticia/detallenoticia/idnoticia/2671>

<sup>2</sup> Cálculo de la rentabilidad en base a la Resolución S.B.S. N° 2186-2023

Los cambios en las rentabilidades acumuladas al mes son:

YTD					YTD - Actualizado <sup>3</sup>				
Enero-2024					Enero-2024				
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	0.7%	0.8%	0.7%	0.7%	Fondo 0	0.7%	0.8%	0.7%	0.7%
Fondo 1	1.2%	1.0%	1.5%	1.3%	Fondo 1	1.2%	1.0%	1.3%	1.1%
Fondo 2	1.4%	2.0%	2.1%	2.2%	Fondo 2	1.4%	1.8%	1.6%	1.6%
Fondo 3	2.6%	2.7%	3.3%	1.9%	Fondo 3	2.6%	2.7%	2.5%	1.9%
Febrero-2024					Febrero-2024				
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	1.2%	1.3%	1.3%	1.3%	Fondo 0	1.2%	1.3%	1.3%	1.3%
Fondo 1	1.0%	1.1%	1.4%	1.1%	Fondo 1	1.0%	1.0%	1.1%	0.9%
Fondo 2	2.3%	2.9%	3.1%	3.1%	Fondo 2	2.3%	2.7%	2.6%	2.5%
Fondo 3	5.5%	5.9%	6.3%	4.6%	Fondo 3	5.5%	5.9%	5.5%	4.6%
Marzo-2024					Marzo-2024				
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	1.7%	1.8%	1.7%	1.8%	Fondo 0	1.7%	1.8%	1.7%	1.8%
Fondo 1	0.4%	0.7%	0.7%	0.6%	Fondo 1	0.4%	0.6%	0.4%	0.4%
Fondo 2	1.4%	2.1%	2.1%	2.0%	Fondo 2	1.4%	1.9%	1.6%	1.4%
Fondo 3	4.9%	5.5%	5.7%	3.6%	Fondo 3	4.9%	5.5%	4.9%	3.6%
Abril-2024					Abril-2024				
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	2.3%	2.4%	2.3%	2.5%	Fondo 0	2.3%	2.4%	2.3%	2.5%
Fondo 1	-1.5%	-0.7%	-0.9%	-1.2%	Fondo 1	-1.5%	-0.8%	-1.2%	-1.3%
Fondo 2	0.0%	1.4%	1.0%	1.2%	Fondo 2	0.0%	1.2%	0.5%	0.7%
Fondo 3	1.4%	4.0%	3.9%	1.9%	Fondo 3	1.4%	4.0%	3.1%	1.9%
Mayo-2024					Mayo-2024				
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	2.9%	2.9%	2.8%	3.0%	Fondo 0	2.9%	2.9%	2.8%	3.0%
Fondo 1	0.1%	0.7%	0.5%	0.1%	Fondo 1	0.1%	0.6%	0.2%	-0.1%
Fondo 2	1.9%	2.7%	2.5%	3.3%	Fondo 2	1.9%	2.5%	2.0%	2.7%
Fondo 3	2.4%	6.9%	6.2%	5.5%	Fondo 3	2.4%	6.9%	5.4%	5.5%
Junio-2024					Junio-2024				
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	3.3%	3.4%	3.3%	3.5%	Fondo 0	3.3%	3.4%	3.3%	3.5%
Fondo 1	-0.2%	0.2%	0.1%	0.0%	Fondo 1	-0.2%	0.2%	-0.2%	-0.2%
Fondo 2	2.7%	3.5%	3.4%	3.9%	Fondo 2	2.7%	3.3%	2.8%	3.3%
Fondo 3	2.4%	6.9%	6.7%	5.9%	Fondo 3	2.4%	6.9%	5.9%	5.9%
Julio-2024					Julio-2024				
	Integra	Profuturo	Prima	Habitat		Integra	Profuturo	Prima	Habitat
Fondo 0	3.9%	4.0%	3.9%	4.1%	Fondo 0	3.9%	4.0%	3.9%	4.1%
Fondo 1	0.8%	1.0%	1.4%	1.0%	Fondo 1	0.8%	1.0%	1.1%	0.9%
Fondo 2	2.6%	2.5%	3.2%	3.2%	Fondo 2	2.6%	2.2%	2.7%	2.6%
Fondo 3	1.3%	4.7%	4.9%	4.1%	Fondo 3	1.3%	4.7%	4.2%	4.1%

<sup>3</sup> Cálculo de la rentabilidad en base a la Resolución S.B.S. N° 2186-2023