

PLANO DE AMORTIZAÇÃO DO DÉFICIT ATUARIAL
(Por meio de Alíquotas)

IPREM POSSE - Instituto de Previdência Municipal de Santo Antônio de Posse

VALOR DO DÉFICIT
FOLHA SALARIAL
TAXA DE JUROS
TAXA DE CRESC. DA FOLHA

R\$ 30.194.018,33
R\$ 14.848.370,94
6,00% a.a.
1,00% a.a.

F	M	\$F	\$M
615	273	1.284,28	1.290,66

F	615	1.284,28	789.832,20
M	273	1.290,66	352.350,18
Soma			1.142.182,38
			13,00

Folha Salarial x13 = 14.848.370,94

As prestações amortizaram integralmente o déficit? Amortizaram e sobraram ainda ... R\$ 41.639,18

Demonstrativo dos Pagamentos									
n	Ano	Saldo Inicial	Juros 6% aa	(-) Pagamento	Saldo Final	Valores Amortizados	Folha Salarial Projetada	Percentual em Relação à Folha	
1	2014	30.194.018,33	1.811.641,10	2.399.496,74	29.606.162,69	587.855,64	14.996.854,65	16,00%	
2	2015	29.606.162,69	1.776.369,76	1.964.542,97	29.417.989,48	188.173,21	15.146.823,20	12,97%	
3	2016	29.417.989,48	1.765.079,37	1.984.188,40	29.198.880,45	219.109,03	15.298.291,43	12,97%	
4	2017	29.198.880,45	1.751.932,83	2.004.030,28	28.946.782,99	252.097,46	15.451.274,34	12,97%	
5	2018	28.946.782,99	1.736.806,98	2.024.070,58	28.659.519,39	287.263,61	15.605.787,09	12,97%	
6	2019	28.659.519,39	1.719.571,16	2.044.311,29	28.334.779,26	324.740,13	15.761.844,96	12,97%	
7	2020	28.334.779,26	1.700.086,76	2.064.754,40	27.970.111,61	364.667,65	15.919.463,41	12,97%	
8	2021	27.970.111,61	1.678.206,70	2.085.401,95	27.562.916,36	407.195,25	16.078.658,04	12,97%	
9	2022	27.562.916,36	1.653.774,98	2.106.255,97	27.110.435,38	452.480,99	16.239.444,62	12,97%	
10	2023	27.110.435,38	1.626.626,12	2.127.318,53	26.609.742,97	500.692,40	16.401.839,07	12,97%	
11	2024	26.609.742,97	1.596.584,58	2.148.591,71	26.057.735,84	552.007,13	16.565.857,46	12,97%	
12	2025	26.057.735,84	1.563.464,15	2.170.077,63	25.451.122,36	606.613,48	16.731.516,03	12,97%	
13	2026	25.451.122,36	1.527.067,34	2.191.778,41	24.786.411,29	664.711,06	16.898.831,19	12,97%	
14	2027	24.786.411,29	1.487.184,68	2.213.696,19	24.059.899,78	726.511,51	17.067.819,50	12,97%	
15	2028	24.059.899,78	1.443.593,99	2.235.833,15	23.267.660,62	792.239,16	17.238.497,70	12,97%	
16	2029	23.267.660,62	1.396.059,64	2.258.191,48	22.405.528,77	862.131,85	17.410.882,68	12,97%	
17	2030	22.405.528,77	1.344.331,73	2.280.773,40	21.469.087,10	936.441,67	17.584.991,50	12,97%	
18	2031	21.469.087,10	1.288.145,23	2.303.581,13	20.453.651,19	1.015.435,91	17.760.841,42	12,97%	
19	2032	20.453.651,19	1.227.219,07	2.326.616,94	19.354.253,32	1.099.397,87	17.938.449,83	12,97%	
20	2033	19.354.253,32	1.161.255,20	2.349.883,11	18.165.625,41	1.188.627,91	18.117.834,33	12,97%	
21	2034	18.165.625,41	1.089.937,52	2.373.381,94	16.882.180,99	1.283.444,42	18.299.012,67	12,97%	
22	2035	16.882.180,99	1.012.930,86	2.397.115,76	15.497.996,09	1.384.184,90	18.482.002,80	12,97%	
23	2036	15.497.996,09	929.879,77	2.421.086,92	14.006.788,93	1.491.207,16	18.666.822,83	12,97%	
24	2037	14.006.788,93	840.407,34	2.445.297,79	12.401.898,48	1.604.890,45	18.853.491,06	12,97%	
25	2038	12.401.898,48	744.113,91	2.469.750,77	10.676.261,62	1.725.636,86	19.042.025,97	12,97%	
26	2039	10.676.261,62	640.575,70	2.494.448,28	8.822.389,04	1.853.872,58	19.232.446,23	12,97%	
27	2040	8.822.389,04	529.343,34	2.519.392,76	6.832.339,62	1.990.049,42	19.424.770,69	12,97%	
28	2041	6.832.339,62	409.940,38	2.544.586,69	4.697.693,31	2.134.646,31	19.619.018,40	12,97%	
29	2042	4.697.693,31	281.861,60	2.570.032,55	2.409.522,36	2.288.170,95	19.815.208,58	12,97%	
30	2043	2.409.522,36	144.571,34	2.595.732,88	-41.639,18	2.451.161,54	20.013.360,67	12,97%	

n	Ano	Aliquot. Propostas	
1	2014	16,00%	2.399.496,74
2	2015	12,97%	1.964.542,97
3	2016	12,97%	1.984.188,40
4	2017	12,97%	2.004.030,28
5	2018	12,97%	2.024.070,58
6	2019	12,97%	2.044.311,29
7	2020	12,97%	2.064.754,40
8	2021	12,97%	2.085.401,95
9	2022	12,97%	2.106.255,97
10	2023	12,97%	2.127.318,53
11	2024	12,97%	2.148.591,71
12	2025	12,97%	2.170.077,63
13	2026	12,97%	2.191.778,41
14	2027	12,97%	2.213.696,19
15	2028	12,97%	2.235.833,15
16	2029	12,97%	2.258.191,48
17	2030	12,97%	2.280.773,40
18	2031	12,97%	2.303.581,13
19	2032	12,97%	2.326.616,94
20	2033	12,97%	2.349.883,11
21	2034	12,97%	2.373.381,94
22	2035	12,97%	2.397.115,76
23	2036	12,97%	2.421.086,92
24	2037	12,97%	2.445.297,79
25	2038	12,97%	2.469.750,77
26	2039	12,97%	2.494.448,28
27	2040	12,97%	2.519.392,76
28	2041	12,97%	2.544.586,69
29	2042	12,97%	2.570.032,55
30	2043	12,97%	2.595.732,88

Totais de controle R\$ 37.878.563,10 R\$ 68.114.220,61 R\$ 30.235.657,51