BRPREV
ATUÁRIOS

Seu futuro, nosso compromisso

Consultoria Atuarial

- Planejamento
- Gestão
- Resultado

Porto Alegre, 04 de setembro de 2020

Simulação Impacto Atuarial – Potirendaba/SP

Objetivo

Esse estudo tem por objetivo apresentar o impacto atuarial na avaliação 2020 do município de Potirendaba/SC com a alteração dos seguintes fatores:

- Cálculo atuarial com data base em 31/07/2020;
- Meta atuarial de 4,50%, 5,89% e 6,00%;
- Alíquota de contribuição de 14,00% para os servidores (conforme lei aprovada em 29/07/2019);
- Impacto da reforma EC 103/2019.

As demais premissas atuariais e metodologias utilizadas permanecem iguais.

Resultado

Após alteração dos itens mencionados anteriormente apurou-se os seguintes resultados:

Tabela 1 - Comparativo do Resultado Atuarial

INFORMAÇÕES ATUARIAIS	31/12/2019	31/07/2020 (4,50%)	31/07/2020 (5,89%)	31/07/2020 (6,00%)
Provisão para benefícios a conceder	82.463.227,02	59.637.109,46	37.617.328,42	36.247.936,69
Valor atual dos Benefícios Futuros	*108.039.290,11*	*104.599.513,73*	*78.243.722,84*	*76.559.283,67*
Valor Atual das Contribuições Futuras	*25.576.063,10*	*44.962.404,27*	*40.626.394,41*	*40.311.346,98*
ENTE	*14.734.572,00*	*23.218.927,25*	*20.979.778,81*	*20.817.085,92*
SERVIDOR	*10.841.491,10*	*21.743.477,02*	*19.646.615,61*	*19.494.261,06*
Provisão para benefícios concedidos	46.730.120,77	59.818.243,55	52.815.834,03	52.322.418,90
Valor atual dos Benefícios Futuros	*46.934.671,01*	*60.218.325,80*	*53.172.288,10*	*52.675.799,85*
Valor atual das contribuições Futuras	*204.550,24*	*400.082,25*	*356.454,07*	*353.380,95*
ENTE	*0,00*	*0,00*	*0,00*	*0,00*
SERVIDOR	*204.550,24*	*400.082,25*	*356.454,07*	*353.380,95*
ATIVOS DO PLANO	**46.838.891,52**	**47.823.279,36**	**44.483.096,50**	**44.265.003,76**
Fundos de Investimento	*29.535.662,33*	*29.535.662,33*	*29.535.662,33*	*29.535.662,33*
Acordos Previdenciários	*1.805.833,08*	*1.805.833,08*	*1.805.833,08*	*1.805.833,08*
Compensação	*15.497.396,11*	*16.481.783,95*	*13.141.601,09*	*12.923.508,35*
RESULTADO	**-82.354.456,27**	**-71.632.073,65**	**-45.950.065,95**	**-44.305.351,82**
% de Cobertura	**36%**	**40%**	**49%**	**50%**

ICPMI	23%	25%	33%	33%
PROVISÕES	129.193.347,79	119.455.353,01	90.433.162,45	88.570.355,59
VASF	128.507.595,53	181.507.174,89	161.945.911,15	160.550.597,74
% De Revisão	*-0,64*	*-0,60*	*-0,51*	*-0,50*
CONTRIBUIÇÃO TOTAL	*7.355.211,55*	*9.082.775,39*	*9.082.775,39*	*9.082.775,39*
DESPESA TOTAL	*4.735.915,86*	*5.380.845,34*	*5.380.845,34*	*5.380.845,34*
RESULTADO EXERCÍCIO	*2.619.295,69*	*3.701.930,05*	*3.701.930,05*	*3.701.930,05*

Tabela 2- Comparativo de Informações Estatísticas

Data	31/12/2019	31/07/2020
Ativos	*418*	*480*
Aposentados	*129*	*134*
Pensionistas	*37*	*37*
Média Sal. Ativos	*2.794,55*	*1.948,22*
Média Prov. Inativos	*2.298,48*	*2.505,40*
Média Pensões	*1.832,36*	*2.113,17*
Id. Méd.Ativos	*45,74*	*44,50*
Id.Méd.Aposentados	*66,25*	*65,94*
Id.Média Pensionistas	*67,65*	*68,70*
Id. Proj.Aposentadoria	*58,60*	*59,11*

Plano de Amortização

Como todos os cenários apresentaram um resultado atuarial deficitário, se faz necessário um custeio suplementar para amortizar esse déficit. Segue abaixo o plano sugerido para cada cenário:

Tabela 3- Plano de Amortização com taxa de juros de 6,00%

Ano	Percentual Recomendado	Base Cálculo	Saldo Inicial	Juros	(-) Pagamento	Saldo Final
2021	**24,00%**	**17.955.226,27**	**-44.305.351,82**	**-2.658.321,11**	**4.309.254,30**	**-42.654.418,63**
2022	**22,00%**	**18.274.829,29**	**-42.654.418,63**	**-2.559.265,12**	**4.020.462,44**	**-41.193.221,30**
2023	**20,00%**	**18.600.121,25**	**-41.193.221,30**	**-2.471.593,28**	**3.720.024,25**	**-39.944.790,33**
2024	**18,00%**	**18.931.203,41**	**-39.944.790,33**	**-2.396.687,42**	**3.407.616,61**	**-38.933.861,14**
2025	**16,00%**	**19.268.178,83**	**-38.933.861,14**	**-2.336.031,67**	**3.082.908,61**	**-38.186.984,19**
2026	**14,00%**	**19.611.152,42**	**-38.186.984,19**	**-2.291.219,05**	**2.745.561,34**	**-37.732.641,90**
2027	**11,53%**	**19.960.230,93**	**-37.732.641,90**	**-2.263.958,51**	**2.300.542,16**	**-37.696.058,25**
2028	**11,53%**	**20.315.523,04**	**-37.696.058,25**	**-2.261.763,50**	**2.341.491,81**	**-37.616.329,93**

2029	11,53%	20.677.139,35	-37.616.329,93	-2.256.979,80	2.383.170,37	-37.490.139,36
2030	11,53%	21.045.192,43	-37.490.139,36	-2.249.408,36	2.425.590,80	-37.313.956,92
2031	11,53%	21.419.796,86	-37.313.956,92	-2.238.837,42	2.468.766,32	-37.084.028,02
2032	11,53%	21.801.069,24	-37.084.028,02	-2.225.041,68	2.512.710,36	-36.796.359,34
2033	11,53%	22.189.128,27	-36.796.359,34	-2.207.781,56	2.557.436,60	-36.446.704,30
2034	11,53%	22.584.094,76	-36.446.704,30	-2.186.802,26	2.602.958,97	-36.030.547,58
2035	11,53%	22.986.091,64	-36.030.547,58	-2.161.832,85	2.649.291,64	-35.543.088,79
2036	11,53%	23.395.244,07	-35.543.088,79	-2.132.585,33	2.696.449,04	-34.979.225,09
2037	11,53%	23.811.679,42	-34.979.225,09	-2.098.753,51	2.744.445,83	-34.333.532,76
2038	11,53%	24.235.527,31	-34.333.532,76	-2.060.011,97	2.793.296,96	-33.600.247,77
2039	11,53%	24.666.919,70	-33.600.247,77	-2.016.014,87	2.843.017,65	-32.773.244,98
2040	11,53%	25.105.990,87	-32.773.244,98	-1.966.394,70	2.893.623,36	-31.846.016,32
2041	11,53%	25.552.877,51	-31.846.016,32	-1.910.760,98	2.945.129,86	-30.811.647,44
2042	11,53%	26.007.718,73	-30.811.647,44	-1.848.698,85	2.997.553,17	-29.662.793,11
2043	11,53%	26.470.656,12	-29.662.793,11	-1.779.767,59	3.050.909,62	-28.391.651,08
2044	11,53%	26.941.833,80	-28.391.651,08	-1.703.499,06	3.105.215,81	-26.989.934,34
2045	11,53%	27.421.398,44	-26.989.934,34	-1.619.396,06	3.160.488,65	-25.448.841,75
2046	11,53%	27.909.499,33	-25.448.841,75	-1.526.930,50	3.216.745,35	-23.759.026,90
2047	11,53%	28.406.288,42	-23.759.026,90	-1.425.541,61	3.274.003,42	-21.910.565,10
2048	11,53%	28.911.920,35	-21.910.565,10	-1.314.633,91	3.332.280,68	-19.892.918,33
2049	11,53%	29.426.552,54	-19.892.918,33	-1.193.575,10	3.391.595,27	-17.694.898,16
2050	11,53%	29.950.345,17	-17.694.898,16	-1.061.693,89	3.451.965,67	-15.304.626,38
2051	11,53%	30.483.461,32	-15.304.626,38	-918.277,58	3.513.410,66	-12.709.493,31
2052	11,53%	31.026.066,93	-12.709.493,31	-762.569,60	3.575.949,37	-9.896.113,54
2053	11,53%	31.578.330,92	-9.896.113,54	-593.766,81	3.639.601,27	-6.850.279,08
2054	11,53%	32.140.425,21	-6.850.279,08	-411.016,75	3.704.386,17	-3.556.909,66
2055	11,53%	32.712.524,78	-3.556.909,66	-213.414,58	3.770.324,24	0,00

Tabela 4- Plano de Amortização com taxa de juros de 5,89%

Ano	Percentual Recomendado	Base Calculo	Saldo Inicial	Juros	(-) Pagamento	Saldo Final
2021	24,00%	17.955.226,27	-45.950.065,95	-2.706.458,88	4.309.254,30	-44.347.270,53
2022	22,00%	18.274.829,29	-44.347.270,53	-2.612.054,23	4.020.462,44	-42.938.862,32
2023	20,00%	18.600.121,25	-42.938.862,32	-2.529.098,99	3.720.024,25	-41.747.937,06
2024	18,00%	18.931.203,41	-41.747.937,06	-2.458.953,49	3.407.616,61	-40.799.273,93
2025	16,00%	19.268.178,83	-40.799.273,93	-2.403.077,23	3.082.908,61	-40.119.442,56
2026	14,00%	19.611.152,42	-40.119.442,56	-2.363.035,17	2.745.561,34	-39.736.916,38
2027	11,98%	19.960.230,93	-39.736.916,38	-2.340.504,37	2.392.112,64	-39.685.308,12
2028	11,98%	20.315.523,04	-39.685.308,12	-2.337.464,65	2.434.692,24	-39.588.080,52
2029	11,98%	20.677.139,35	-39.588.080,52	-2.331.737,94	2.478.029,77	-39.441.788,70
2030	11,98%	21.045.192,43	-39.441.788,70	-2.323.121,35	2.522.138,70	-39.242.771,36

2031	11,98%	21.419.796,86	-39.242.771,36	-2.311.399,23	2.567.032,77	-38.987.137,83
2032	11,98%	21.801.069,24	-38.987.137,83	-2.296.342,42	2.612.725,95	-38.670.754,29
2033	11,98%	22.189.128,27	-38.670.754,29	-2.277.707,43	2.659.232,47	-38.289.229,25
2034	11,98%	22.584.094,76	-38.289.229,25	-2.255.235,60	2.706.566,81	-37.837.898,05
2035	11,98%	22.986.091,64	-37.837.898,05	-2.228.652,19	2.754.743,70	-37.311.806,55
2036	11,98%	23.395.244,07	-37.311.806,55	-2.197.665,41	2.803.778,14	-36.705.693,82
2037	11,98%	23.811.679,42	-36.705.693,82	-2.161.965,37	2.853.685,39	-36.013.973,80
2038	11,98%	24.235.527,31	-36.013.973,80	-2.121.223,06	2.904.480,99	-35.230.715,87
2039	11,98%	24.666.919,70	-35.230.715,87	-2.075.089,16	2.956.180,75	-34.349.624,28
2040	11,98%	25.105.990,87	-34.349.624,28	-2.023.192,87	3.008.800,76	-33.364.016,39
2041	11,98%	25.552.877,51	-33.364.016,39	-1.965.140,57	3.062.357,42	-32.266.799,54
2042	11,98%	26.007.718,73	-32.266.799,54	-1.900.514,49	3.116.867,38	-31.050.446,65
2043	11,98%	26.470.656,12	-31.050.446,65	-1.828.871,31	3.172.347,62	-29.706.970,34
2044	11,98%	26.941.833,80	-29.706.970,34	-1.749.740,55	3.228.815,41	-28.227.895,48
2045	11,98%	27.421.398,44	-28.227.895,48	-1.662.623,04	3.286.288,32	-26.604.230,20
2046	11,98%	27.909.499,33	-26.604.230,20	-1.566.989,16	3.344.784,25	-24.826.435,11
2047	11,98%	28.406.288,42	-24.826.435,11	-1.462.277,03	3.404.321,41	-22.884.390,72
2048	11,98%	28.911.920,35	-22.884.390,72	-1.347.890,61	3.464.918,33	-20.767.363,00
2049	11,98%	29.426.552,54	-20.767.363,00	-1.223.197,68	3.526.593,88	-18.463.966,80
2050	11,98%	29.950.345,17	-18.463.966,80	-1.087.527,64	3.589.367,25	-15.962.127,20
2051	11,98%	30.483.461,32	-15.962.127,20	-940.169,29	3.653.257,99	-13.249.038,50
2052	11,98%	31.026.066,93	-13.249.038,50	-780.368,37	3.718.285,98	-10.311.120,89
2053	11,98%	31.578.330,92	-10.311.120,89	-607.325,02	3.784.471,47	-7.133.974,43
2054	11,98%	32.140.425,21	-7.133.974,43	-420.191,09	3.851.835,06	-3.702.330,46
2055	11,98%	32.712.524,78	-3.702.330,46	-218.067,26	3.920.397,73	0,00

Tabela 5- Plano de Amortização com taxa de juros de 4,50%

Ano	Percentual Recomendado	Base Calculo	Saldo Inicial	Juros	(-) Pagamento	Saldo Final
2021	24,00%	17.955.226,27	-71.632.073,65	-3.223.443,31	4.309.254,30	-70.546.262,66
2022	22,00%	18.274.829,29	-70.546.262,66	-3.174.581,82	4.020.462,44	-69.700.382,04
2023	20,00%	18.600.121,25	-69.700.382,04	-3.136.517,19	3.720.024,25	-69.116.874,98
2024	18,00%	18.931.203,41	-69.116.874,98	-3.110.259,37	3.407.616,61	-68.819.517,74
2025	18,00%	19.268.178,83	-68.819.517,74	-3.096.878,30	3.468.272,19	-68.448.123,84
2026	18,00%	19.611.152,42	-68.448.123,84	-3.080.165,57	3.530.007,44	-67.998.281,98
2027	17,33%	19.960.230,93	-67.998.281,98	-3.059.922,69	3.459.779,85	-67.598.424,82
2028	17,33%	20.315.523,04	-67.598.424,82	-3.041.929,12	3.521.363,93	-67.118.990,00
2029	17,33%	20.677.139,35	-67.118.990,00	-3.020.354,55	3.584.044,21	-66.555.300,34
2030	17,33%	21.045.192,43	-66.555.300,34	-2.994.988,52	3.647.840,20	-65.902.448,66
2031	17,33%	21.419.796,86	-65.902.448,66	-2.965.610,19	3.712.771,75	-65.155.287,09
2032	17,33%	21.801.069,24	-65.155.287,09	-2.931.987,92	3.778.859,09	-64.308.415,92

2033	17,33%	22.189.128,27	-64.308.415,92	-2.893.878,72	3.846.122,78	-63.356.171,85
2034	17,33%	22.584.094,76	-63.356.171,85	-2.851.027,73	3.914.583,77	-62.292.615,82
2035	17,33%	22.986.091,64	-62.292.615,82	-2.803.167,71	3.984.263,36	-61.111.520,17
2036	17,33%	23.395.244,07	-61.111.520,17	-2.750.018,41	4.055.183,25	-59.806.355,33
2037	17,33%	23.811.679,42	-59.806.355,33	-2.691.285,99	4.127.365,51	-58.370.275,81
2038	17,33%	24.235.527,31	-58.370.275,81	-2.626.662,41	4.200.832,62	-56.796.105,61
2039	17,33%	24.666.919,70	-56.796.105,61	-2.555.824,75	4.275.607,44	-55.076.322,92
2040	17,33%	25.105.990,87	-55.076.322,92	-2.478.434,53	4.351.713,25	-53.203.044,21
2041	17,33%	25.552.877,51	-53.203.044,21	-2.394.136,99	4.429.173,74	-51.168.007,45
2042	17,33%	26.007.718,73	-51.168.007,45	-2.302.560,34	4.508.013,04	-48.962.554,75
2043	17,33%	26.470.656,12	-48.962.554,75	-2.203.314,96	4.588.255,67	-46.577.614,05
2044	17,33%	26.941.833,80	-46.577.614,05	-2.095.992,63	4.669.926,62	-44.003.680,06
2045	17,33%	27.421.398,44	-44.003.680,06	-1.980.165,60	4.753.051,31	-41.230.794,35
2046	17,33%	27.909.499,33	-41.230.794,35	-1.855.385,75	4.837.655,63	-38.248.524,47
2047	17,33%	28.406.288,42	-38.248.524,47	-1.721.183,60	4.923.765,90	-35.045.942,17
2048	17,33%	28.911.920,35	-35.045.942,17	-1.577.067,40	5.011.408,93	-31.611.600,64
2049	17,33%	29.426.552,54	-31.611.600,64	-1.422.522,03	5.100.612,01	-27.933.510,66
2050	17,33%	29.950.345,17	-27.933.510,66	-1.257.007,98	5.191.402,90	-23.999.115,73
2051	17,33%	30.483.461,32	-23.999.115,73	-1.079.960,21	5.283.809,87	-19.795.266,07
2052	17,33%	31.026.066,93	-19.795.266,07	-890.786,97	5.377.861,69	-15.308.191,35
2053	17,33%	31.578.330,92	-15.308.191,35	-688.868,61	5.473.587,63	-10.523.472,33
2054	17,33%	32.140.425,21	-10.523.472,33	-473.556,25	5.571.017,49	-5.426.011,10
2055	17,33%	32.712.524,78	-5.426.011,10	-244.170,50	5.670.181,60	0,00

Projeções Atuariais

As receitas totais englobam as receitas provenientes dos retornos dos investimentos, das contribuições do ente (normal e suplementar) e do servidor e da compensação previdenciária. As despesas resultam do somatório do fluxo de pagamento de benefícios concedidos e a conceder estimados ao longo do período definido de 2021 até 2095. O resultado previdenciário é a diferença entre as receitas totais e as despesas. O saldo é o resultado previdenciário do ano somado ao saldo do ano anterior. Para o saldo do ano de 2021 considerou-se o valor do saldo financeiro apurado em 31/12/2019. Segue abaixo as projeções esperadas para cada cenário:

Tabela 6- Projeções Atuariais com taxa de juros de 6,00%

Ano	Receita Total	Despesa	Resultado Prev	Saldo (Acordos + Fundos)
2021	10.997.701,53	6.308.112,24	4.689.589,29	36.031.084,70
2022	10.952.508,85	6.379.391,64	4.573.117,21	40.604.201,90
2023	10.855.402,24	6.592.193,48	4.263.208,76	44.867.410,66
2024	10.721.124,76	6.772.201,96	3.948.922,81	48.816.333,47
2025	10.576.516,38	6.894.453,94	3.682.062,44	52.498.395,91
2026	10.347.417,14	7.212.963,33	3.134.453,81	55.632.849,72
2027	9.969.215,07	7.476.084,24	2.493.130,82	58.125.980,54
2028	10.074.321,04	7.597.005,12	2.477.315,92	60.603.296,47
2029	10.211.446,35	7.605.197,03	2.606.249,32	63.209.545,79
2030	10.319.488,27	7.756.243,11	2.563.245,15	65.772.790,94
2031	10.420.885,48	7.977.892,99	2.442.992,50	68.215.783,44
2032	10.485.741,19	8.191.047,71	2.294.693,48	70.510.476,92
2033	10.555.613,67	8.400.924,09	2.154.689,59	72.665.166,50
2034	10.574.894,87	8.694.296,78	1.880.598,09	74.545.764,60
2035	10.571.188,12	9.003.036,98	1.568.151,14	76.113.915,74
2036	10.579.702,59	9.191.853,08	1.387.849,51	77.501.765,25
2037	10.527.619,75	9.558.647,51	968.972,23	78.470.737,48
2038	10.498.534,99	9.670.709,17	827.825,82	79.298.563,30
2039	10.387.210,27	10.120.091,01	267.119,26	79.565.682,56
2040	10.263.000,82	10.495.895,20	-232.894,38	79.332.788,18
2041	10.210.038,09	10.441.129,51	-231.091,42	79.101.696,76
2042	10.045.366,65	10.797.582,08	-752.215,43	78.349.481,33
2043	9.925.926,03	10.842.579,35	-916.653,33	77.432.828,01
2044	9.801.390,53	10.872.858,32	-1.071.467,79	76.361.360,22
2045	9.647.907,06	10.935.998,19	-1.288.091,13	75.073.269,09
2046	9.492.887,80	10.976.568,32	-1.483.680,53	73.589.588,56
2047	9.327.161,93	11.013.715,08	-1.686.553,15	71.903.035,40
2048	9.205.080,35	10.776.293,21	-1.571.212,87	70.331.822,54
2049	9.079.906,45	10.579.006,61	-1.499.100,16	68.832.722,38
2050	8.995.760,56	10.204.912,80	-1.209.152,24	67.623.570,14
2051	8.886.510,92	10.061.589,58	-1.175.078,66	66.448.491,48
2052	8.805.023,19	9.788.797,66	-983.774,48	65.464.717,00
2053	8.745.769,43	9.454.730,25	-708.960,82	64.755.756,18
2054	8.660.104,94	9.371.582,32	-711.477,38	64.044.278,80
2055	8.608.664,00	9.103.509,48	-494.845,47	63.549.433,33
2056	4.749.848,30	8.765.615,84	-4.015.767,54	59.533.665,79
2057	4.450.376,38	8.427.486,64	-3.977.110,26	55.556.555,53
2058	4.168.970,76	8.002.768,38	-3.833.797,62	51.722.757,90
2059	3.885.367,49	7.652.993,12	-3.767.625,63	47.955.132,28
2060	3.617.683,64	7.239.458,41	-3.621.774,77	44.333.357,50
2061	3.359.432,83	6.832.599,14	-3.473.166,31	40.860.191,19
2062	3.101.432,49	6.493.491,71	-3.392.059,22	37.468.131,97
2063	2.858.382,70	6.099.483,32	-3.241.100,63	34.227.031,35

2064	2.625.142,52	5.712.709,79	-3.087.567,27	31.139.464,08
2065	2.401.857,62	5.333.132,92	-2.931.275,30	28.208.188,78
2066	2.188.716,63	4.961.030,19	-2.772.313,56	25.435.875,23
2067	1.985.906,28	4.596.708,09	-2.610.801,81	22.825.073,42
2068	1.793.630,88	4.240.714,84	-2.447.083,96	20.377.989,46
2069	1.612.085,95	3.893.710,74	-2.281.624,79	18.096.364,67
2070	1.441.476,56	3.556.724,40	-2.115.247,84	15.981.116,83
2071	1.281.989,60	3.231.091,57	-1.949.101,97	14.032.014,86
2072	1.133.756,35	2.918.276,99	-1.784.520,64	12.247.494,22
2073	996.839,43	2.619.855,26	-1.623.015,84	10.624.478,39
2074	871.197,93	2.337.270,56	-1.466.072,63	9.158.405,76
2075	756.683,40	2.071.780,33	-1.315.096,92	7.843.308,84
2076	653.040,27	1.824.413,04	-1.171.372,77	6.671.936,07
2077	559.891,17	1.595.748,43	-1.035.857,27	5.636.078,80
2078	476.776,07	1.386.112,89	-909.336,83	4.726.741,97
2079	403.161,37	1.195.568,35	-792.406,98	3.934.334,99
2080	338.440,18	1.023.800,75	-685.360,58	3.248.974,42
2081	281.963,28	870.248,19	-588.284,91	2.660.689,51
2082	233.048,16	734.067,93	-501.019,77	2.159.669,74
2083	191.002,77	614.225,81	-423.223,05	1.736.446,69
2084	155.142,62	509.558,15	-354.415,54	1.382.031,16
2085	124.805,33	418.834,64	-294.029,31	1.088.001,85
2086	99.362,37	340.822,55	-241.460,18	846.541,66
2087	78.224,34	274.318,42	-196.094,08	650.447,59
2088	60.843,60	218.167,45	-157.323,85	493.123,74
2089	46.714,62	171.272,00	-124.557,37	368.566,36
2090	35.372,62	132.586,41	-97.213,78	271.352,58
2091	26.392,65	101.114,99	-74.722,34	196.630,24
2092	19.388,17	75.903,59	-56.515,41	140.114,83
2093	14.010,97	56.040,75	-42.029,79	98.085,04
2094	9.951,83	40.667,29	-30.715,46	67.369,58
2095	6.940,34	28.981,62	-22.041,29	45.328,30

Tabela 7- Projeções Atuariais com taxa de juros de 5,89%

Ano	Receita Total	Despesa	Resultado Prev	Saldo (Acordos + Fundos)
2021	10.959.622,05	6.308.289,75	4.651.332,31	35.992.827,72
2022	10.907.056,77	6.379.572,06	4.527.484,72	40.520.312,43
2023	10.802.312,40	6.592.376,55	4.209.935,84	44.730.248,28
2024	10.660.290,89	6.772.387,29	3.887.903,60	48.618.151,88
2025	10.507.804,80	6.894.641,15	3.613.163,65	52.231.315,53
2026	10.270.722,75	7.213.152,06	3.057.570,70	55.288.886,23
2027	9.976.243,05	7.476.274,22	2.499.968,82	57.788.855,05
2028	10.080.724,08	7.597.195,98	2.483.528,10	60.272.383,15
2029	10.217.196,12	7.605.388,28	2.611.807,85	62.884.191,00

2030	10.324.478,92	7.756.434,33	2.568.044,59	65.452.235,59
2031	10.425.159,93	7.978.083,74	2.447.076,19	67.899.311,79
2032	10.489.445,48	8.191.237,68	2.298.207,81	70.197.519,59
2033	10.558.896,82	8.401.112,99	2.157.783,83	72.355.303,42
2034	10.577.962,36	8.694.484,52	1.883.477,84	74.238.781,26
2035	10.574.368,72	9.003.223,16	1.571.145,56	75.809.926,82
2036	10.583.342,96	9.192.037,31	1.391.305,65	77.201.232,47
2037	10.532.038,14	9.558.829,26	973.208,88	78.174.441,34
2038	10.504.208,96	9.670.888,09	833.320,86	79.007.762,21
2039	10.394.497,82	10.120.266,80	274.231,02	79.281.993,23
2040	10.272.625,49	10.496.067,46	-223.441,97	79.058.551,26
2041	10.222.599,05	10.441.297,37	-218.698,31	78.839.852,94
2042	10.061.205,06	10.797.744,81	-736.539,75	78.103.313,20
2043	9.945.752,88	10.842.735,93	-896.983,05	77.206.330,15
2044	9.825.655,08	10.873.007,67	-1.047.352,59	76.158.977,56
2045	9.677.100,54	10.936.139,36	-1.259.038,82	74.899.938,74
2046	9.527.567,29	10.976.700,41	-1.449.133,12	73.450.805,62
2047	9.367.905,72	11.013.837,44	-1.645.931,72	71.804.873,91
2048	9.252.438,47	10.776.405,22	-1.523.966,75	70.280.907,16
2049	9.134.196,55	10.579.107,79	-1.444.911,24	68.835.995,91
2050	9.057.307,95	10.205.002,84	-1.147.694,89	67.688.301,03
2051	8.955.525,41	10.061.668,44	-1.106.143,03	66.582.158,00
2052	8.881.918,72	9.788.865,58	-906.946,86	65.675.211,13
2053	8.830.831,09	9.454.787,74	-623.956,64	65.051.254,49
2054	8.753.617,23	9.371.630,12	-618.012,89	64.433.241,60
2055	8.711.129,11	9.103.548,49	-392.419,38	64.040.822,22
2056	4.708.837,97	8.765.647,02	-4.056.809,06	59.984.013,16
2057	4.411.386,71	8.427.510,97	-4.016.124,26	55.967.888,90
2058	4.132.057,58	8.002.786,81	-3.870.729,23	52.097.159,68
2059	3.850.511,80	7.653.006,56	-3.802.494,76	48.294.664,91
2060	3.584.918,31	7.239.467,73	-3.654.549,42	44.640.115,50
2061	3.328.720,88	6.832.605,14	-3.503.884,26	41.136.231,24
2062	3.072.745,07	6.493.495,14	-3.420.750,06	37.715.481,17
2063	2.831.736,54	6.099.484,85	-3.267.748,31	34.447.732,86
2064	2.600.491,97	5.712.710,01	-3.112.218,05	31.335.514,82
2065	2.379.151,42	5.333.132,32	-2.953.980,90	28.381.533,92
2066	2.167.897,46	4.961.029,13	-2.793.131,67	25.588.402,25
2067	1.966.910,48	4.596.706,85	-2.629.796,37	22.958.605,88
2068	1.776.388,20	4.240.713,60	-2.464.325,40	20.494.280,48
2069	1.596.519,57	3.893.709,60	-2.297.190,03	18.197.090,45
2070	1.427.503,20	3.556.723,41	-2.129.220,22	16.067.870,24
2071	1.269.520,06	3.231.090,77	-1.961.570,71	14.106.299,53
2072	1.122.696,43	2.918.276,37	-1.795.579,94	12.310.719,59
2073	987.091,11	2.619.854,81	-1.632.763,70	10.677.955,89
2074	862.660,80	2.337.270,25	-1.474.609,45	9.203.346,44
2075	749.256,14	2.071.780,13	-1.322.523,99	7.880.822,45

2076	646.622,17	1.824.412,93	-1.177.790,76	6.703.031,69
2077	554.383,57	1.595.748,37	-1.041.364,80	5.661.666,89
2078	472.083,52	1.386.112,86	-914.029,34	4.747.637,54
2079	399.192,70	1.195.568,33	-796.375,63	3.951.261,91
2080	335.109,40	1.023.800,74	-688.691,34	3.262.570,57
2081	279.190,23	870.248,19	-591.057,96	2.671.512,61
2082	230.758,89	734.067,93	-503.309,04	2.168.203,57
2083	189.129,77	614.225,81	-425.096,04	1.743.107,53
2084	153.624,85	509.558,15	-355.933,30	1.387.174,23
2085	123.588,03	418.834,64	-295.246,62	1.091.927,61
2086	98.396,79	340.822,55	-242.425,76	849.501,85
2087	77.467,50	274.318,42	-196.850,92	652.650,94
2088	60.257,89	218.167,45	-157.909,57	494.741,37
2089	46.267,47	171.272,00	-125.004,53	369.736,84
2090	35.036,14	132.586,41	-97.550,26	272.186,58
2091	26.143,29	101.114,99	-74.971,70	197.214,87
2092	19.206,31	75.903,59	-56.697,27	140.517,60
2093	13.880,56	56.040,75	-42.160,19	98.357,41
2094	9.859,98	40.667,29	-30.807,31	67.550,10
2095	6.876,86	28.981,62	-22.104,76	45.445,34

Tabela 8- Projeções Atuariais com taxa de juros de 4,50%

Ano	Receita Total	Despesa	Resultado Prev	Saldo (Acordos + Fundos)
2021	10.471.954,30	6.310.556,81	4.161.397,49	35.502.892,90
2022	10.333.253,96	6.381.876,29	3.951.377,67	39.454.270,57
2023	10.140.812,39	6.594.714,82	3.546.097,57	43.000.368,14
2024	9.911.600,82	6.774.754,36	3.136.846,46	46.137.214,60
2025	10.057.505,67	6.897.032,25	3.160.473,42	49.297.688,02
2026	10.150.724,23	7.215.562,54	2.935.161,68	52.232.849,71
2027	10.093.306,73	7.478.700,68	2.614.606,06	54.847.455,76
2028	10.188.424,05	7.599.633,68	2.588.790,37	57.436.246,14
2029	10.315.130,49	7.607.830,96	2.707.299,53	60.143.545,67
2030	10.411.418,40	7.758.876,59	2.652.541,81	62.796.087,49
2031	10.501.716,73	7.980.520,04	2.521.196,69	65.317.284,18
2032	10.557.556,77	8.193.663,94	2.363.892,83	67.681.177,01
2033	10.620.446,08	8.403.525,73	2.216.920,34	69.898.097,35
2034	10.635.619,40	8.696.882,35	1.938.737,04	71.836.834,40
2035	10.632.258,70	9.005.601,12	1.626.657,58	73.463.491,98
2036	10.645.672,60	9.194.390,34	1.451.282,25	74.914.774,23
2037	10.602.754,33	9.561.150,59	1.041.603,73	75.956.377,97
2038	10.588.986,08	9.673.173,37	915.812,70	76.872.190,67
2039	10.497.675,94	10.122.511,89	375.164,04	77.247.354,71
2040	10.402.874,54	10.498.267,53	-95.392,98	77.151.961,73
2041	10.386.676,22	10.443.441,18	-56.764,96	77.095.196,77

2042	10.262.921,98	10.799.823,18	-536.901,20	76.558.295,57
2043	10.193.098,36	10.844.735,72	-651.637,37	75.906.658,21
2044	10.123.289,01	10.874.915,11	-751.626,10	75.155.032,11
2045	10.030.127,19	10.937.942,36	-907.815,17	74.247.216,94
2046	9.941.722,27	10.978.387,36	-1.036.665,09	73.210.551,85
2047	9.849.046,61	11.015.400,18	-1.166.353,57	72.044.198,28
2048	9.805.762,02	10.777.835,83	-972.073,81	71.072.124,47
2049	9.761.931,33	10.580.400,06	-818.468,72	70.253.655,74
2050	9.761.531,23	10.206.152,86	-444.621,64	69.809.034,11
2051	9.736.888,53	10.062.675,61	-325.787,08	69.483.247,03
2052	9.743.359,11	9.789.733,01	-46.373,90	69.436.873,12
2053	9.773.509,62	9.455.522,01	317.987,62	69.754.860,74
2054	9.778.655,52	9.372.240,62	406.414,90	70.161.275,64
2055	9.822.044,81	9.104.046,74	717.998,07	70.879.273,71
2056	4.125.694,42	8.766.045,28	-4.640.350,86	66.238.922,85
2057	3.858.672,48	8.427.821,71	-4.569.149,23	61.669.773,62
2058	3.610.276,02	8.003.022,20	-4.392.746,17	57.277.027,45
2059	3.359.267,97	7.653.178,22	-4.293.910,25	52.983.117,20
2060	3.124.412,49	7.239.586,69	-4.115.174,20	48.867.943,00
2061	2.898.283,28	6.832.681,75	-3.934.398,47	44.933.544,53
2062	2.671.831,10	6.493.538,92	-3.821.707,82	41.111.836,71
2063	2.460.326,48	6.099.504,42	-3.639.177,94	37.472.658,78
2064	2.257.788,38	5.712.712,84	-3.454.924,46	34.017.734,32
2065	2.064.285,42	5.333.124,60	-3.268.839,18	30.748.895,14
2066	1.879.923,04	4.961.015,66	-3.081.092,62	27.667.802,53
2067	1.704.802,43	4.596.691,04	-2.891.888,61	24.775.913,92
2068	1.539.040,40	4.240.697,72	-2.701.657,32	22.074.256,59
2069	1.382.746,24	3.893.694,99	-2.510.948,75	19.563.307,84
2070	1.236.041,98	3.556.710,82	-2.320.668,84	17.242.639,00
2071	1.099.040,12	3.231.080,49	-2.132.040,38	15.110.598,62
2072	971.811,47	2.918.268,44	-1.946.456,97	13.164.141,65
2073	854.375,49	2.619.849,05	-1.765.473,56	11.398.668,09
2074	746.668,85	2.337.266,33	-1.590.597,48	9.808.070,62
2075	648.541,96	2.071.777,64	-1.423.235,68	8.384.834,93
2076	559.759,15	1.824.411,45	-1.264.652,30	7.120.182,63
2077	479.983,13	1.595.747,55	-1.115.764,41	6.004.418,22
2078	408.810,11	1.386.112,41	-977.302,30	5.027.115,92
2079	345.777,04	1.195.568,08	-849.791,04	4.177.324,88
2080	290.359,68	1.023.800,59	-733.440,91	3.443.883,97
2081	241.999,59	870.248,10	-628.248,51	2.815.635,46
2082	200.110,38	734.067,88	-533.957,49	2.281.677,96
2083	164.098,09	614.225,79	-450.127,70	1.831.550,26
2084	133.375,58	509.558,14	-376.182,56	1.455.367,70
2085	107.375,01	418.834,64	-311.459,63	1.143.908,07
2086	85.558,12	340.822,55	-255.264,43	888.643,64
2087	67.420,81	274.318,42	-206.897,61	681.746,03

BRPREV

2088	52.495,32	218.167,45	-165.672,14	516.073,89
2089	40.350,52	171.272,00	-130.921,47	385.152,42
2090	30.590,50	132.586,41	-101.995,91	283.156,52
2091	22.853,54	101.114,99	-78.261,45	204.895,07
2092	16.810,64	75.903,59	-59.092,95	145.802,12
2093	12.165,17	56.040,75	-43.875,58	101.926,53
2094	8.653,42	40.667,29	-32.013,87	69.912,67
2095	6.044,23	28.981,62	-22.937,39	46.975,28

Atenciosamente,

Mauricio Zorzi

Mauricio Zorzi

Sócio Diretor

Atuário MIBA – 2.458