

Chile

Employer share under SIS reduced to 1.49% (previously 1.85%)
Link: [Disability and Survival Insurance \(SIS\) - SP. Superintendency of Pensions - Government of Chile \(spensiones.cl\)](#)

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Disability and Survival Insurance (SIS)

Because workers may suffer disability or death, administrators are obliged to take out a joint insurance policy for their members, called Disability and Survival Insurance (SIS).

Frequently asked questions

Are self-employed workers covered by Disability and Survival Insurance (SIS)?

Important: The new current rate for Disability and Survival Insurance (SIS) for employers, independent and voluntary affiliates is 1.49% of taxable remuneration and income, for both men and women. This rate has been in effect since January 2024.

Pension System

AFP System

Affiliation

Mandatory social security contribution

Self-employed workers

Disability and Survival Insurance (SIS)

Additional Heavy Duty Quote

Foreign Technician Act

Pension Funds

Pension

Old pension system

Employee share under Commission AFP changed to 0.49-1.44% (previously 0.77-1.45%)
Link: <https://www.previred.com/indicadores-previsionales/>

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Indicadores Previsionales

Para Cotizaciones a Pagar en Marzo 2024 (Remuneraciones Febrero 2024).Descargar

VALOR UF		
al 29 de Febrero del 2024:	\$ 36.856,50	
al 31 de Enero del 2024:	\$ 36.733,04	

VALOR	UTM	UTA
Febrero 2024	\$ 64.343	\$ 772.116

RENTAS TOPES IMPONIBLES	
Para afiliados a una AFP (84,3 UF):	\$ 3.107.003
Para afiliados al IPS (ex INP) (60 UF):	\$ 2.203.982
Para Seguro de Cesantía (126,6 UF):	\$ 4.666.033

RENTAS MÍNIMAS IMPONIBLES	
Trab. Dependientes e Independientes:	\$ 460.000
Menores de 18 y Mayores de 65:	\$ 343.150
Trabajadores de Casa Particular:	\$ 460.000
Para fines no remuneracionales:	\$ 296.511

AFP	TASA COTIZACIÓN OBLIGATORIO AFP		
	TASA AFP TRABAJADORES		
	DEPENDIENTES		INDEPENDIENTES
	TASA AFP	SIS (1) (2)	TASA AFP (3)
Capital	11,44%	1,49%	12,93%
Cuprum	11,44%	1,49%	12,93%
Habitat	11,27%	1,49%	12,76%
PlanVital	11,16%	1,49%	12,65%
ProVida	11,45%	1,49%	12,94%
Modelo	10,58%	1,49%	12,07%
Uno	10,49%	1,49%	11,98%

1. Esta cotización es de cargo del Empleador.

2. SIS no aplica para trabajador dependiente pensionado.

3. Esta tasa incluye el SIS, que es de cargo del trabajador.

Other Information:
Employee share under Mutual is reduced to 0.93% (previously 0.95%)