DECLARACIÓN DE RENTA PERSONAS NATURALES
EJEMPLO DE CASOS PRÁCTICOS EFECTO EN LA LIQUIDACIÓN DEL IMPUESTO
PROY_LEY_FINANCIAMIENTO 2025

Planning tax
planificación fiscal

UVT 2025 $ 49,799

TABLA ART. 241 E.T.

	CONCEPTO		INTERVALO 2 19% Ley 2277/22 (actual)	INTERVALO 2 19% Proy_Ley 2025	INTERVALO 3 29% (antes 28%) Ley 2277/22 (actual)	INTERVALO 3 29% (antes 28%) Proy_Ley 2025	INTERVALO 4 35% (antes 33%) Ley 2277/22 (actual)	INTERVALO 4 35% (antes 33%) Proy_Ley 2025	INTERVALO 5 37% (antes 35%) Ley 2277/22 (actual)	INTERVALO 5 37% (antes 35%) Proy_Ley 2025	INTERVALO 6 39% (antes 37%) Ley 2277/22 (actual)	INTERVALO 6 39% (antes 37%) Proy_Ley 2025	INTERVALO 7 41% (antes 39%) Ley 2277/22 (actual)	INTERVALO 7 41% (antes 39%) Proy_Ley 2025
	INGRESO MENSUAL		**10,000,000**	**10,000,000**	**15,000,000**	**15,000,000**	**30,000,000**	**30,000,000**	**60,000,000**	**60,000,000**	**100,000,000**	**100,000,000**	**150,000,000**	**150,000,000**
(*)	**INGRESO ANUAL**		**120,000,000**	**120,000,000**	**180,000,000**	**180,000,000**	**360,000,000**	**360,000,000**	**720,000,000**	**720,000,000**	**1,200,000,000**	**1,200,000,000**	**1,800,000,000**	**1,800,000,000**
	Ingresos no Constitutivos de Renta ni Ganancia Ocasional (INCRNGO)													
	Aportes obligatorios de pensión (Art. 55 ET)		4,800,000	4,800,000	7,200,000	7,200,000	14,400,000	14,400,000	17,082,000	17,082,000	17,082,000	17,082,000	17,082,000	17,082,000
	Aportes Voluntarios RAIS (Art. 55 ET)		0	0	0	0	0	0	0	0	0	0	0	0
	Fondo de solidaridad (Art. 55 ET)		1,200,000	1,200,000	1,800,000	1,800,000	3,600,000	3,600,000	4,270,500	4,270,500	4,270,500	4,270,500	4,270,500	4,270,500
	Pagos obligatorios de salud (Art. 56 ET)		4,800,000	4,800,000	7,200,000	7,200,000	14,400,000	14,400,000	17,082,000	17,082,000	17,082,000	17,082,000	17,082,000	17,082,000
	Subtotal INCRNGO		**10,800,000**	**10,800,000**	**16,200,000**	**16,200,000**	**32,400,000**	**32,400,000**	**38,434,500**	**38,434,500**	**38,434,500**	**38,434,500**	**38,434,500**	**38,434,500**
(=)	**INGRESO NETO (subtotal 1)**		**109,200,000**	**109,200,000**	**163,800,000**	**163,800,000**	**327,600,000**	**327,600,000**	**681,565,500**	**681,565,500**	**1,161,565,500**	**1,161,565,500**	**1,761,565,500**	**1,761,565,500**
	DEDUCCIONES (Sujetas al límite del 40%)													
	Intereses préstamos de vivienda (x% / Ingreso)	10%	12,000,000	12,000,000	18,000,000	18,000,000	36,000,000	36,000,000	72,000,000	72,000,000	120,000,000	120,000,000	180,000,000	180,000,000
(>=<)	Limite en UVT Intereses préstamos de vivienda (100 UVT mensuales)		59,758,800	59,758,800	59,758,800	59,758,800	59,758,800	59,758,800	59,758,800	59,758,800	59,758,800	59,758,800	59,758,800	59,758,800
	Deducción por pagos de salud (medicina prepagada) (Limitado a 16 UVT mensuales)		9,561,408	9,561,408	9,561,408	9,561,408	9,561,408	9,561,408	9,561,408	9,561,408	9,561,408	9,561,408	9,561,408	9,561,408
	Deducción por dependientes (Inc. 2. Art. 387 ET)	SI	12,000,000	12,000,000	18,000,000	18,000,000	19,122,816	19,122,816	19,122,816	19,122,816	19,122,816	19,122,816	19,122,816	19,122,816
	Subtotal Deducciones		**33,561,408**	**33,561,408**	**45,561,408**	**45,561,408**	**64,684,224**	**64,684,224**	**88,443,024**	**88,443,024**	**88,443,024**	**88,443,024**	**88,443,024**	**88,443,024**
	EXENCIONES (Sujetas al límite del 40%)													
	Aportes voluntarios de pensión (x% / Ingreso)		0	0	0	0	0	0	0	0	0	0	0	0
	Aportes AFC (x% / Ingreso)		0	0	0	0	0	0	0	0	0	0	0	0
	Subtotal aportes AVP y AFC		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Limite del 30% por la sumatoria de los aportes AVP y AFC		36,000,000	36,000,000	54,000,000	54,000,000	108,000,000	108,000,000	216,000,000	216,000,000	360,000,000	360,000,000	540,000,000	540,000,000
	Limite en UVT del 30% por la sumatoria de los aportes AVP y AFC		189,236,200	189,236,200	189,236,200	189,236,200	189,236,200	189,236,200	189,236,200	189,236,200	189,236,200	189,236,200	189,236,200	189,236,200
	Subtotal aportes AVP y AFC LIMITADAS		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
(=)	**SUBTOTAL ING. GRAV BASE DE LA RENTA EXENTA ART. 206 ET**		75,638,592	75,638,592	118,238,592	118,238,592	262,915,776	262,915,776	593,122,476	593,122,476	1,073,122,476	1,073,122,476	1,673,122,476	1,673,122,476
(*)	**Renta exenta laboral (Art. 206 E.T.)**		18,909,648	18,909,648	29,559,648	29,559,648	65,728,944	65,728,944	148,280,619	148,280,619	268,280,619	268,280,619	418,280,619	418,280,619
(>=<)	Limite de renta exenta 25%		39,341,210	39,341,210	39,341,210	39,341,210	39,341,210	39,341,210	39,341,210	39,341,210	39,341,210	39,341,210	39,341,210	39,341,210
	Renta exenta laboral definitiva Art. 206 ET		**18,909,648**	**18,909,648**	**29,559,648**	**29,559,648**	**39,341,210**	**39,341,210**	**39,341,210**	**39,341,210**	**39,341,210**	**39,341,210**	**39,341,210**	**39,341,210**
	Subtotal rentas exentas y deducciones		**52,471,056**	**52,471,056**	**75,121,056**	**75,121,056**	**104,025,434**	**104,025,434**	**127,784,234**	**127,784,234**	**127,784,234**	**127,784,234**	**127,784,234**	**127,784,234**
	Limite del 40% por la sumatoria de deducciones y rentas exentas		43,680,000	43,680,000	65,520,000	65,520,000	131,040,000	131,040,000	272,626,200	272,626,200	464,626,200	464,626,200	704,626,200	704,626,200
(>=<)	Limite en UVT del 40% por la sumatoria de deducciones y rentas exentas		66,730,660	66,730,660	66,730,660	66,730,660	66,730,660	66,730,660	66,730,660	66,730,660	66,730,660	66,730,660	66,730,660	66,730,660
	TOTAL DEDUCCIONES Y RENTA EXENTAS LIMITADAS		**43,680,000**	**43,680,000**	**65,520,000**	**65,520,000**	**66,730,660**	**66,730,660**	**66,730,660**	**66,730,660**	**66,730,660**	**66,730,660**	**66,730,660**	**66,730,660**
	¿Se elimina deducción adicional por dependientes económicos?	**SI**												
(-)	Deducción por dependientes económicos (Inc. 2. Num 3. Art. 336 ET)	1	3,585,528	0	3,585,528	0	3,585,528	0	3,585,528	0	3,585,528	0	3,585,528	0
(-)	**Deducción del 1% en adq. de bienes y servicios soportados con FE**													
	Valor de las adquisiciones de bienes y/o servicios con FE (ej. x%/Ingreso)	10%	12,000,000	12,000,000	18,000,000	18,000,000	36,000,000	36,000,000	72,000,000	72,000,000	120,000,000	120,000,000	270,000,000	270,000,000
	2026	5%	120,000	600,000	180,000	900,000	360,000	1,800,000	720,000	3,600,000	1,200,000	6,000,000	2,700,000	13,500,000
	Limite en UVT deducción (240 UVT)		11,951,760	11,951,760	11,951,760	11,951,760	11,951,760	11,951,760	11,951,760	11,951,760	11,951,760	11,951,760	11,951,760	11,951,760
	Subtotal deducción en adq. de bienes y servicios soportados con FE		**120,000**	**600,000**	**180,000**	**900,000**	**360,000**	**1,800,000**	**720,000**	**3,600,000**	**1,200,000**	**6,000,000**	**2,700,000**	**11,951,760**
(=)	**RENTA LÍQUIDA GRAVABLE DEFINITIVA**		**61,814,472**	**64,920,000**	**94,514,472**	**97,380,000**	**256,923,812**	**259,069,340**	**610,529,312**	**611,234,840**	**1,090,049,312**	**1,088,834,840**	**1,688,549,312**	**1,682,883,080**
	Base gravable en UVT		1,241	1,304	1,898	1,955	5,159	5,202	12,260	12,274	21,889	21,865	33,907	33,794
	Tarifa tabla Art. 241 ET		**19%**	**19%**	**28%**	**29%**	**33%**	**35%**	**35%**	**37%**	**37%**	**39%**	**39%**	**41%**
	UVT a restar Art. 241		1,090	1,090	1,700	1,700	4,100	4,100	8,670	8,670	18,970	18,970	31,000	31,000
	UVT a sumar Art. 241		0	0	116	116	788	812	2,296	2,417	5,901	6,555	10,352	10,896
	Total Impuesto en UVT		29	41	171	190	1,138	1,198	3,552	3,750	6,981	7,684	11,486	12,041
	TOTAL IMPUESTO DE RENTA ($COP)		**1,431,377**	**2,021,427**	**8,536,412**	**9,465,977**	**56,648,423**	**59,649,492**	**176,908,698**	**186,770,862**	**347,647,943**	**382,650,091**	**571,983,570**	**599,646,677**
	INDICADORES Y ESTADISTICAS:													
	Incremento en el IR %			**41.22%**		**10.89%**		**5.30%**		**5.57%**		**10.07%**		**4.84%**
	Incremento en la tasa efectiva (TET)			**0.49%**		**0.52%**		**0.83%**		**1.37%**		**2.92%**		**1.54%**
	# de mensualidades o mesadas para cubrir impuesto (aprox.)		0.1	0.2	0.6	0.6	1.9	2.0	2.9	3.1	3.5	3.8	3.8	4.0