



# Conversion rates for tariff year 2026

Conversion rates for Professional Invest for insured from 1955.

Benefit combination: 100 %<sup>1</sup>, 60 %<sup>1</sup>, 20 %<sup>1</sup>

Comprehensive conversion rate	Retirement age	Men	Women
	58	4.380 %	4.380 %
	59	4.482 %	4.482 %
	60	4.588 %	4.588 %
	61	4.698 %	4.698 %
	62	4.814 %	4.814 %
	63	4.936 %	4.936 %
	64	5.063 %	5.063 %
	64.25		5.097 %
	64.5		5.132 %
	64.75		5.166 %
	65	5.200 %	5.200 %
	66	5.348 %	5.348 %
	67	5.508 %	5.508 %
	68	5.681 %	5.681 %
	69	5.869 %	5.869 %
	70	6.072 %	6.072 %

<sup>1</sup>Retirement pension (RP) = 100 %, spouse's pension (SP) = 60 % of RP,  
retired person's child's pension (RPCP) = 20 % of RP

## **Note for those born in 1964 or earlier**

Since January 1, 2025, a comprehensive conversion rate of 5.2 % is applied to all men and women at age 65. For everyone born in 1964 or earlier who was already insured with the Foundation on December 31, 2024, there is a transitional solution. These insureds' retirement assets as of December 31, 2024 will be converted into a pension when they retire using the conversion rates that apply in tariff year [2024](#). The new, comprehensive conversion rate will only be applied to retirement assets accumulated from January 1, 2025 onward.