



Conversion rates for tariff year 2026

Conversion rates for Professional Invest for insured from 1955.

Benefit combination: 100 %¹, 60 %¹, 20 %¹

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 %

¹Retirement 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.