

Conversion rates for tariff year 2026

Conversion rates for Top Invest for insured from 1955.

Benefit combination:
Partner pension 60 %, child's pension 0 %*

Extra-mandatory, men and women		
Retirement age	2026	from 2027
58	3.947 %	3.814 %
59	4.041 %	3.908 %
60	4.142 %	4.007 %
61	4.248 %	4.113 %
62	4.362 %	4.226 %
63	4.483 %	4.347 %
64	4.613 %	4.476 %
65	4.752 %	4.614 %
66	4.901 %	4.762 %
67	5.061 %	4.921 %
68	5.234 %	5.092 %
69	5.420 %	5.277 %
70	5.621 %	5.477 %

* Partner pension = 60 % of retirement pension; retired person's child's pension = 0 %

Benefit combination for “maximum retirement pension” option:
Partner pension 0 %, child's pension 0 %*

Extra-mandatory, men and women		
Retirement age	2026	from 2027
58	4.210 %	4.059 %
59	4.322 %	4.170 %
60	4.441 %	4.288 %
61	4.568 %	4.413 %
62	4.704 %	4.548 %
63	4.849 %	4.691 %
64	5.005 %	4.845 %
65	5.173 %	5.011 %
66	5.353 %	5.190 %
67	5.548 %	5.382 %
68	5.759 %	5.590 %
69	5.987 %	5.815 %
70	6.235 %	6.060 %

* Partner pension = 0 %; retired person's child's pension = 0 %

**Benefit combination for “maximum partner pension” option:
Partner pension 100 %, child’s pension 0 %***

Extra-mandatory, men and women		
Retirement age	2026	from 2027
58	3.602 %	3.472 %
59	3.677 %	3.548 %
60	3.758 %	3.628 %
61	3.843 %	3.713 %
62	3.934 %	3.803 %
63	4.030 %	3.899 %
64	4.133 %	4.002 %
65	4.243 %	4.111 %
66	4.361 %	4.228 %
67	4.487 %	4.354 %
68	4.622 %	4.488 %
69	4.767 %	4.633 %
70	4.924 %	4.789 %

*Partner pension = 100 % of retirement pension; retired person’s child’s pension = 0 %

**Benefit combination:
Partner pension 60 %, child’s pension 20 %***

Extra-mandatory, men and women		
Retirement age	2026	from 2027
58	3.910 %	3.780 %
59	4.010 %	3.880 %
60	4.120 %	3.980 %
61	4.230 %	4.090 %
62	4.350 %	4.210 %
63	4.470 %	4.330 %
64	4.600 %	4.460 %
65	4.740 %	4.600 %
66	4.890 %	4.750 %
67	5.050 %	4.910 %
68	5.220 %	5.080 %
69	5.410 %	5.270 %
70	5.610 %	5.470 %

*Partner pension = 60 % of retirement pension; retired person’s child’s pension = 20 % of retirement pension

**Benefit combination for “maximum retirement pension” option:
Partner pension 0 %, child’s pension 20 %***

Extra-mandatory, men and women		
Retirement age	2026	from 2027
58	4.179 %	4.030 %
59	4.297 %	4.147 %
60	4.422 %	4.270 %
61	4.553 %	4.399 %
62	4.691 %	4.536 %
63	4.838 %	4.681 %
64	4.994 %	4.835 %
65	5.161 %	5.000 %
66	5.342 %	5.179 %
67	5.538 %	5.372 %
68	5.749 %	5.581 %
69	5.979 %	5.808 %
70	6.229 %	6.054 %

*Partner pension = 0%; retired person’s child’s pension = 20% of retirement pension

**Benefit combination for “maximum partner pension” option:
Partner pension 100 %, child’s pension 20 %***

Extra-mandatory, men and women		
Retirement age	2026	from 2027
58	3.568 %	3.441 %
59	3.651 %	3.523 %
60	3.737 %	3.609 %
61	3.827 %	3.698 %
62	3.920 %	3.791 %
63	4.018 %	3.888 %
64	4.121 %	3.991 %
65	4.231 %	4.100 %
66	4.349 %	4.217 %
67	4.476 %	4.344 %
68	4.613 %	4.480 %
69	4.760 %	4.626 %
70	4.919 %	4.784 %

*Partner pension = 100 % of retirement pension; retired person’s child’s pension = 20 % of retirement pension

