

Conversion rates for tariff year 2025

Conversion rates for Group Invest for insured from 1954.

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

Mandatory. men and women			
Retirement age	2025	2026	from 2027
58	5.730 %	5.490 %	5.180 %
59	5.830 %	5.590 %	5.280 %
60	5.940 %	5.700 %	5.390 %
61	6.050 %	5.810 %	5.500 %
62	6.170 %	5.920 %	5.620 %
63	6.290 %	6.040 %	5.740 %
64	6.410 %	6.170 %	5.870 %
65	6.550 %	6.300 %	6.000 %
66	6.700 %	6.450 %	6.150 %
67	6.860 %	6.610 %	6.310 %
68	7.030 %	6.790 %	6.480 %
69	7.220 %	6.980 %	6.670 %
70	7.430 %	7.180 %	6.880 %

Extra-mandatory. men and women			
Retirement age	2025	2026	from 2027
58	4.610 %	4.570 %	4.470 %
59	4.710 %	4.670 %	4.570 %
60	4.820 %	4.780 %	4.680 %
61	4.940 %	4.890 %	4.790 %
62	5.060 %	5.010 %	4.910 %
63	5.180 %	5.130 %	5.030 %
64	5.310 %	5.260 %	5.160 %
65	5.450 %	5.400 %	5.300 %
66	5.600 %	5.550 %	5.450 %
67	5.760 %	5.710 %	5.610 %
68	5.940 %	5.890 %	5.790 %
69	6.130 %	6.080 %	5.970 %
70	6.340 %	6.280 %	6.180 %

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

