



Conversion rates for tariff year 2026

Comprehensive conversion rate for Professional Invest.

Benefit combination:

Partner pension 60 %, child's pension 20%*

Retirement age	Conversion rate Men and women
58	4.380 %
59	4.482 %
60	4.588 %
61	4.698 %
62	4.814 %
63	4.936 %
64	5.063 %
65	5.200 %
66	5.348 %
67	5.508 %
68	5.681 %
69	5.869 %
70	6.072 %

*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 BVG minimum, child's pension 20%*

Retirement age	Conversion rate Men and women
58	4.555 %
59	4.672 %
60	4.793 %
61	4.920 %
62	5.053 %
63	5.193 %
64	5.341 %
65	5.500 %
66	5.672 %
67	5.858 %
68	6.060 %
69	6.280 %
70	6.518 %

*Partner pension = BVG minimum; retired person's child's pension = 20 % of retirement pension

**Benefit combination for “maximum partner pension” option
Partner pension 80%, child’s pension 20%***

Retirement age	Conversion rate Men and women
58	4.142 %
59	4.230 %
60	4.322 %
61	4.418 %
62	4.518 %
63	4.622 %
64	4.732 %
65	4.850 %
66	4.977 %
67	5.114 %
68	5.262 %
69	5.421 %
70	5.594 %

*Partner pension = 80% of retirement pension; retired person’s child’s pension = 20% of retirement pension

Note for those born in 1964 or earlier

A single, comprehensive conversion rate of 5.2% will now apply to men and women aged 65 from January 1, 2025. The Board of Trustees has decided to implement a transitional solution for those born in 1964 or earlier who were insured in the Foundation as at December 31, 2024. 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.