



Conversion rates for tariff year 2026

Conversion rates for Professional Invest.

Benefit combination:

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

Mandatory. men and women				Comprehensive
Retirement age	2026	2027	2028	from 2029
58	5.470%	5.220%	4.970%	4.780%
59	5.570%	5.320%	5.070%	4.880%
60	5.680%	5.430%	5.180%	4.990%
61	5.790%	5.540%	5.290%	5.100%
62	5.910%	5.660%	5.410%	5.210%
63	6.030%	5.780%	5.530%	5.330%
64	6.160%	5.910%	5.660%	5.460%
65	6.300%	6.050%	5.800%	5.600%
66	6.450%	6.200%	5.950%	5.750%
67	6.610%	6.360%	6.110%	5.910%
68	6.790%	6.530%	6.280%	6.080%
69	6.980%	6.720%	6.470%	6.270%
70	7.190%	6.930%	6.670%	6.470%

Extra-mandatory. men and women				Comprehensive
Retirement age	2026	2027	2028	from 2029
58	4.670%	4.720%	4.720%	4.780%
59	4.770%	4.820%	4.820%	4.880%
60	4.880%	4.930%	4.930%	4.990%
61	4.990%	5.040%	5.040%	5.100%
62	5.110%	5.160%	5.160%	5.210%
63	5.230%	5.280%	5.280%	5.330%
64	5.360%	5.410%	5.410%	5.460%
65	5.500%	5.550%	5.550%	5.600%
66	5.650%	5.700%	5.700%	5.750%
67	5.810%	5.860%	5.860%	5.910%
68	5.990%	6.030%	6.030%	6.080%
69	6.180%	6.220%	6.220%	6.270%
70	6.390%	6.420%	6.420%	6.470%

*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 BVG minimum, child’s pension 20%***

Men and women				Comprehensive
Retirement age	2026	2027	2028	from 2029
58	5.188 %	5.104 %	5.020 %	4.937 %
59	5.313 %	5.227 %	5.141 %	5.055 %
60	5.442 %	5.355 %	5.267 %	5.179 %
61	5.578 %	5.488 %	5.398 %	5.308 %
62	5.721 %	5.628 %	5.536 %	5.444 %
63	5.871 %	5.776 %	5.681 %	5.587 %
64	6.029 %	5.932 %	5.835 %	5.738 %
65	6.200 %	6.100 %	6.000 %	5.900 %
66	6.385 %	6.282 %	6.179 %	6.076 %
67	6.586 %	6.480 %	6.374 %	6.268 %
68	6.805 %	6.695 %	6.585 %	6.475 %
69	7.042 %	6.929 %	6.815 %	6.701 %
70	7.301 %	7.183 %	7.065 %	6.948 %

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

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

Men and women				Comprehensive
Retirement age	2026	2027	2028	from 2029
58	4.708 %	4.621 %	4.534 %	4.446 %
59	4.795 %	4.706 %	4.618 %	4.529 %
60	4.885 %	4.795 %	4.704 %	4.614 %
61	4.978 %	4.886 %	4.794 %	4.702 %
62	5.076 %	4.982 %	4.888 %	4.794 %
63	5.178 %	5.082 %	4.986 %	4.890 %
64	5.285 %	5.187 %	5.089 %	4.992 %
65	5.400 %	5.300 %	5.200 %	5.100 %
66	5.524 %	5.422 %	5.319 %	5.217 %
67	5.658 %	5.553 %	5.448 %	5.344 %
68	5.803 %	5.696 %	5.588 %	5.481 %
69	5.960 %	5.850 %	5.739 %	5.629 %
70	6.129 %	6.016 %	5.902 %	5.789 %

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

The Foundation will gradually introduce a comprehensive conversion rate of 5.60 % by 2029. If you decide to adjust the retirement and partner pensions, a comprehensive conversion rate will be used for the pension calculation starting in 2026.