



Conversion rates for tariff year 2025

Conversion rates for Professional Invest for insured from 1954.

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

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 are close to retiring. 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.