

Umwandlungssätze Tarifjahr 2025

Umwandlungssätze für Professional Invest für Jahrgänge ab 1954.

Leistungskombination: 100 %¹, 60 %¹, 20 %¹

Obligatorium, Männer und Frauen					Umhüllend
Pensionsalter	2025	2026	2027	2028	ab 2029
58	5,720%	5,470%	5,220%	4,970%	4,780%
59	5,820%	5,570%	5,320%	5,070%	4,880%
60	5,930%	5,680%	5,430%	5,180%	4,990%
61	6,040%	5,790%	5,540%	5,290%	5,100%
62	6,160%	5,910%	5,660%	5,410%	5,210%
63	6,280%	6,030%	5,780%	5,530%	5,330%
64	6,410%	6,160%	5,910%	5,660%	5,460%
65	6,550%	6,300%	6,050%	5,800%	5,600%
66	6,700%	6,450%	6,200%	5,950%	5,750%
67	6,860%	6,610%	6,360%	6,110%	5,910%
68	7,040%	6,790%	6,530%	6,280%	6,080%
69	7,230%	6,980%	6,720%	6,470%	6,270%
70	7,440%	7,190%	6,930%	6,670%	6,470%

Überobligatorium, Männer und Frauen					Umhüllend
Pensionsalter	2025	2026	2027	2028	ab 2029
58	4,670%	4,670%	4,720%	4,720%	4,780%
59	4,770%	4,770%	4,820%	4,820%	4,880%
60	4,880%	4,880%	4,930%	4,930%	4,990%
61	4,990%	4,990%	5,040%	5,040%	5,100%
62	5,110%	5,110%	5,160%	5,160%	5,210%
63	5,230%	5,230%	5,280%	5,280%	5,330%
64	5,360%	5,360%	5,410%	5,410%	5,460%
65	5,500%	5,500%	5,550%	5,550%	5,600%
66	5,650%	5,650%	5,700%	5,700%	5,750%
67	5,810%	5,810%	5,860%	5,860%	5,910%
68	5,990%	5,990%	6,030%	6,030%	6,080%
69	6,180%	6,180%	6,220%	6,220%	6,270%
70	6,390%	6,390%	6,420%	6,420%	6,470%

¹Altersrente (AR) = 100%, Ehegattenrente (V) = 60% von AR, Pensionierten-Kinderrente (R) = 20% von AR