



Conversion rates for tariff year 2025

Conversion rates for Professional Invest for insured from 1954.

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

Mandatory, men and women					Comprehensive
Retirement age	2025	2026	2027	2028	from 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%

Extra-mandatory, men and women					Comprehensive
Retirement age	2025	2026	2027	2028	from 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%

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