



Conversion rates for tariff year 2025

Conversion rates for Top Invest for insured from 1954.

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

Extra-mandatory, men and women			
Retirement age	2025	2026	from 2027
58	4.401 %	4.268 %	4.130 %
59	4.518 %	4.384 %	4.245 %
60	4.642 %	4.507 %	4.367 %
61	4.775 %	4.638 %	4.498 %
62	4.917 %	4.779 %	4.637 %
63	5.068 %	4.930 %	4.787 %
64	5.231 %	5.091 %	4.947 %
65	5.407 %	5.265 %	5.119 %
66	5.596 %	5.453 %	5.305 %
67	5.800 %	5.655 %	5.505 %
68	6.020 %	5.873 %	5.722 %
69	6.259 %	6.109 %	5.956 %
70	6.518 %	6.367 %	6.210 %

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