



Conversion rates for tariff year 2025

Conversion rates for Top Invest for insured from 1954.

Benefit combination:
Partner pension 60 %, child's pension 0 %*

Extra-mandatory, men and women			
Retirement age	2025	2026	from 2027
58	4.076 %	3.947 %	3.814 %
59	4.171 %	4.041 %	3.908 %
60	4.272 %	4.142 %	4.007 %
61	4.379 %	4.248 %	4.113 %
62	4.493 %	4.362 %	4.226 %
63	4.615 %	4.483 %	4.347 %
64	4.746 %	4.613 %	4.476 %
65	4.886 %	4.752 %	4.614 %
66	5.036 %	4.901 %	4.762 %
67	5.197 %	5.061 %	4.921 %
68	5.371 %	5.234 %	5.092 %
69	5.559 %	5.420 %	5.277 %
70	5.762 %	5.621 %	5.477 %

*Partner pension = 60 % of retirement pension; retired person's child's pension = 0 %

Benefit combination for "maximum retirement pension" option:
Partner pension 0 %, child's pension 0 %*

Extra-mandatory, men and women			
Retirement age	2025	2026	from 2027
58	4.342 %	4.210 %	4.059 %
59	4.455 %	4.322 %	4.170 %
60	4.575 %	4.441 %	4.288 %
61	4.703 %	4.568 %	4.413 %
62	4.839 %	4.704 %	4.548 %
63	4.986 %	4.849 %	4.691 %
64	5.143 %	5.005 %	4.845 %
65	5.312 %	5.173 %	5.011 %
66	5.495 %	5.353 %	5.190 %
67	5.691 %	5.548 %	5.382 %
68	5.904 %	5.759 %	5.590 %
69	6.134 %	5.987 %	5.815 %
70	6.384 %	6.235 %	6.060 %

*Partner pension = 0 %; retired person's child's pension = 0 %

**Benefit combination for “maximum partner pension” option:
Partner pension 100%, child’s pension 0%***

Extra-mandatory, men and women			
Retirement age	2025	2026	from 2027
58	3.725 %	3.602 %	3.472 %
59	3.801 %	3.677 %	3.548 %
60	3.881 %	3.758 %	3.628 %
61	3.967 %	3.843 %	3.713 %
62	4.058 %	3.934 %	3.803 %
63	4.154 %	4.030 %	3.899 %
64	4.258 %	4.133 %	4.002 %
65	4.368 %	4.243 %	4.111 %
66	4.486 %	4.361 %	4.228 %
67	4.613 %	4.487 %	4.354 %
68	4.749 %	4.622 %	4.488 %
69	4.895 %	4.767 %	4.633 %
70	5.053 %	4.924 %	4.789 %

*Partner pension = 100 % of retirement pension; retired person’s child’s pension = 0 %

**Benefit combination:
Partner pension 60%, child’s pension 20%***

Extra-mandatory, men and women			
Retirement age	2025	2026	from 2027
58	4.040 %	3.910 %	3.780 %
59	4.140 %	4.010 %	3.880 %
60	4.250 %	4.120 %	3.980 %
61	4.360 %	4.230 %	4.090 %
62	4.480 %	4.350 %	4.210 %
63	4.600 %	4.470 %	4.330 %
64	4.730 %	4.600 %	4.460 %
65	4.870 %	4.740 %	4.600 %
66	5.020 %	4.890 %	4.750 %
67	5.180 %	5.050 %	4.910 %
68	5.360 %	5.220 %	5.080 %
69	5.550 %	5.410 %	5.270 %
70	5.750 %	5.610 %	5.470 %

*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 0%, child’s pension 20%***

Extra-mandatory, men and women			
Retirement age	2025	2026	from 2027
58	4.309 %	4.179 %	4.030 %
59	4.429 %	4.297 %	4.147 %
60	4.555 %	4.422 %	4.270 %
61	4.687 %	4.553 %	4.399 %
62	4.826 %	4.691 %	4.536 %
63	4.974 %	4.838 %	4.681 %
64	5.131 %	4.994 %	4.835 %
65	5.300 %	5.161 %	5.000 %
66	5.483 %	5.342 %	5.179 %
67	5.680 %	5.538 %	5.372 %
68	5.894 %	5.749 %	5.581 %
69	6.126 %	5.979 %	5.808 %
70	6.378 %	6.229 %	6.054 %

*Partner pension = 0%; retired person’s child’s pension = 20% of retirement pension

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

Extra-mandatory, men and women			
Retirement age	2025	2026	from 2027
58	3.690 %	3.568 %	3.441 %
59	3.773 %	3.651 %	3.523 %
60	3.860 %	3.737 %	3.609 %
61	3.949 %	3.827 %	3.698 %
62	4.043 %	3.920 %	3.791 %
63	4.142 %	4.018 %	3.888 %
64	4.245 %	4.121 %	3.991 %
65	4.355 %	4.231 %	4.100 %
66	4.474 %	4.349 %	4.217 %
67	4.601 %	4.476 %	4.344 %
68	4.739 %	4.613 %	4.480 %
69	4.887 %	4.760 %	4.626 %
70	5.047 %	4.919 %	4.784 %

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