

Massgebende Umwandlungssätze der Bâloise-Sammelstiftungen für die obligatorische und ausser-obligatorische berufliche Vorsorge

Ausgabe 2021

Umwandlungssätze in %

Männer

| Alter | 2021 | | 2022 | | 2023 | |
|-------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Obl.* | Üobl.** | Obl.* | Üobl.** | Obl.* | Üobl.** |
| 58 | 5,79% | 4,25% | 5,62% | 4,04% | 5,34% | 3,84% |
| 59 | 5,86% | 4,33% | 5,73% | 4,12% | 5,45% | 3,92% |
| 60 | 5,93% | 4,42% | 5,86% | 4,22% | 5,58% | 4,02% |
| 61 | 6,07% | 4,51% | 5,99% | 4,31% | 5,71% | 4,12% |
| 62 | 6,24% | 4,61% | 6,12% | 4,42% | 5,85% | 4,22% |
| 63 | 6,42% | 4,71% | 6,26% | 4,53% | 5,98% | 4,33% |
| 64 | 6,61% | 4,82% | 6,40% | 4,64% | 6,13% | 4,44% |
| 65 | 6,80% | 4,90% | 6,56% | 4,76% | 6,29% | 4,56% |
| 66 | 6,93% | 5,05% | 6,69% | 4,89% | 6,42% | 4,69% |
| 67 | 7,06% | 5,18% | 6,82% | 5,03% | 6,55% | 4,83% |
| 68 | 7,21% | 5,31% | 6,96% | 5,17% | 6,69% | 4,97% |
| 69 | 7,36% | 5,46% | 7,11% | 5,32% | 6,84% | 5,12% |
| 70 | 7,52% | 5,61% | 7,27% | 5,49% | 7,00% | 5,29% |

Frauen

| Alter | 2021 | | 2022 | | 2023 | |
|-------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Obl.* | Üobl.** | Obl.* | Üobl.** | Obl.* | Üobl.** |
| 58 | 5,89% | 4,24% | 5,74% | 4,09% | 5,46% | 3,89% |
| 59 | 5,98% | 4,32% | 5,85% | 4,18% | 5,56% | 3,98% |
| 60 | 6,07% | 4,41% | 5,96% | 4,27% | 5,68% | 4,07% |
| 61 | 6,24% | 4,50% | 6,08% | 4,37% | 5,81% | 4,17% |
| 62 | 6,42% | 4,59% | 6,21% | 4,47% | 5,94% | 4,27% |
| 63 | 6,61% | 4,69% | 6,34% | 4,58% | 6,07% | 4,38% |
| 64 | 6,80% | 4,80% | 6,47% | 4,69% | 6,20% | 4,49% |
| 65 | 6,91% | 4,90% | 6,59% | 4,81% | 6,32% | 4,61% |
| 66 | 7,03% | 5,02% | 6,71% | 4,94% | 6,44% | 4,74% |
| 67 | 7,16% | 5,15% | 6,84% | 5,08% | 6,57% | 4,88% |
| 68 | 7,29% | 5,29% | 6,98% | 5,22% | 6,71% | 5,03% |
| 69 | 7,43% | 5,43% | 7,13% | 5,38% | 6,86% | 5,18% |
| 70 | 7,57% | 5,59% | 7,29% | 5,55% | 7,03% | 5,35% |

Bei nicht ganzzahligem Rücktrittsalter werden die Umwandlungssätze linear interpoliert.

Das gesetzliche Minimum wird in jedem Fall garantiert.

Wenn dieses mit dem gültigen Umwandlungssatz nicht erreicht wird, wird die jeweilige Altersrente entsprechend aufgestockt.

* = Aus obligatorischem Altersguthaben

** = Aus überobligatorischem Altersguthaben