

Applicable conversion rates of the Baloise Collective Foundations for Compulsory and Non-Compulsory Occupational Welfare Provision

2021 Edition

Conversion rates %

Men

Age	2021		2022		2023	
	Comp.*	N.-comp.**	Comp.*	N.-comp.**	Comp.*	N.-comp.**
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%

Women

Age	2021		2022		2023	
	Comp.*	N.-comp.**	Comp.*	N.-comp.**	Comp.*	N.-comp.**
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%

Where the retirement age is not a whole number, conversion rates will be linearly interpolated.

The statutory minimum is guaranteed in any case. If this is not achieved with the valid conversion rate, the respective retirement pension is topped up accordingly.

* = From compulsory retirement assets

** = From non-compulsory retirement assets