

GEMINI Collective Foundation

Applicable conversion rates for determining the retirement pension pursuant to paragraph 18.7 (entitlement to future spouse's pension 100%)

Conversion rates men

Age	2018	2019	2020	2021	as of 2022
58	3.74%	3.64%	3.54%	3.44%	3.34%
59	3.92%	3.82%	3.72%	3.62%	3.52%
60	4.10%	4.00%	3.90%	3.80%	3.70%
61	4.28%	4.18%	4.08%	3.98%	3.88%
62	4.46%	4.36%	4.26%	4.16%	4.06%
63	4.64%	4.54%	4.44%	4.34%	4.24%
64	4.82%	4.72%	4.62%	4.52%	4.42%
65	5.00%	4.90%	4.80%	4.70%	4.60%
66	5.18%	5.08%	4.98%	4.88%	4.78%
67	5.36%	5.26%	5.16%	5.06%	4.96%
68	5.54%	5.44%	5.34%	5.24%	5.14%
69	5.72%	5.62%	5.52%	5.42%	5.32%
70	5.90%	5.80%	5.70%	5.60%	5.50%

Conversion rates women

Age	2018	2019	2020	2021	as of 2022
58	3.92%	3.82%	3.72%	3.62%	3.52%
59	4.10%	4.00%	3.90%	3.80%	3.70%
60	4.28%	4.18%	4.08%	3.98%	3.88%
61	4.46%	4.36%	4.26%	4.16%	4.06%
62	4.64%	4.54%	4.44%	4.34%	4.24%
63	4.82%	4.72%	4.62%	4.52%	4.42%
64	5.00%	4.90%	4.80%	4.70%	4.60%
65	5.18%	5.08%	4.98%	4.88%	4.78%
66	5.36%	5.26%	5.16%	5.06%	4.96%
67	5.54%	5.44%	5.34%	5.24%	5.14%
68	5.72%	5.62%	5.52%	5.42%	5.32%
69	5.90%	5.80%	5.70%	5.60%	5.50%
70	6.08%	5.98%	5.88%	5.78%	5.68%

In general, the mandatory conversion rate pursuant to the BVG at the statutory retirement age of 65 (men) and 64 (women) for BVG retirement assets amounts to 6.8%. In the case of early retirement, the above conversion rates apply to BVG retirement assets, too.