

GEMINI Sammelstiftung

Massgebende Umwandlungssätze zur Berechnung der Altersrente gemäss Ziffer 18.6 (anwartschaftliche Ehegattenrente 60%).

Umwandlungssatz Männer

Alter	2018	2019	2020	2021	ab 2022
58	4.74%	4.64%	4.54%	4.44%	4.34%
59	4.92%	4.82%	4.72%	4.62%	4.52%
60	5.10%	5.00%	4.90%	4.80%	4.70%
61	5.28%	5.18%	5.08%	4.98%	4.88%
62	5.46%	5.36%	5.26%	5.16%	5.06%
63	5.64%	5.54%	5.44%	5.34%	5.24%
64	5.82%	5.72%	5.62%	5.52%	5.42%
65	6.00%	5.90%	5.80%	5.70%	5.60%
66	6.18%	6.08%	5.98%	5.88%	5.78%
67	6.36%	6.26%	6.16%	6.06%	5.96%
68	6.54%	6.44%	6.34%	6.24%	6.14%
69	6.72%	6.62%	6.52%	6.42%	6.32%
70	6.90%	6.80%	6.70%	6.60%	6.50%

Umwandlungssatz Frauen

Alter	2018	2019	2020	2021	ab 2022
58	4.92%	4.82%	4.72%	4.62%	4.52%
59	5.10%	5.00%	4.90%	4.80%	4.70%
60	5.28%	5.18%	5.08%	4.98%	4.88%
61	5.46%	5.36%	5.26%	5.16%	5.06%
62	5.64%	5.54%	5.44%	5.34%	5.24%
63	5.82%	5.72%	5.62%	5.52%	5.42%
64	6.00%	5.90%	5.80%	5.70%	5.60%
65	6.18%	6.08%	5.98%	5.88%	5.78%
66	6.36%	6.26%	6.16%	6.06%	5.96%
67	6.54%	6.44%	6.34%	6.24%	6.14%
68	6.72%	6.62%	6.52%	6.42%	6.32%
69	6.90%	6.80%	6.70%	6.60%	6.50%
70	7.08%	6.98%	6.88%	6.78%	6.68%

Der gemäss BVG obligatorische Umwandlungssatz im ordentlichen Rücktrittsalter 65 (Männer) und 64 (Frauen) beträgt generell 6,8% für das BVG-Altersguthaben. Bei einer vorzeitigen Pensionierung gelten die obigen Umwandlungssätze auch für das BVG-Altersguthaben.