

GEMINI Collective Foundation

CONVERSION RATES PURSUANT TO PARAGRAPH 18.7

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

Conversion rate men

Age	2021	2022	2023	from 2024
58	3.44%	3.34%	3.24%	3.14%
59	3.62%	3.52%	3.42%	3.32%
60	3.80%	3.70%	3.60%	3.50%
61	3.98%	3.88%	3.78%	3.68%
62	4.16%	4.06%	3.96%	3.86%
63	4.34%	4.24%	4.14%	4.04%
64	4.52%	4.42%	4.32%	4.22%
65	4.70%	4.60%	4.50%	4.40%
66	4.88%	4.78%	4.68%	4.58%
67	5.06%	4.96%	4.86%	4.76%
68	5.24%	5.14%	5.04%	4.94%
69	5.42%	5.32%	5.22%	5.12%
70	5.60%	5.50%	5.40%	5.30%

Conversion rate women

Age	2021	2022	2023	from 2024
58	3.62%	3.52%	3.42%	3.32%
59	3.80%	3.70%	3.60%	3.50%
60	3.98%	3.88%	3.78%	3.68%
61	4.16%	4.06%	3.96%	3.86%
62	4.34%	4.24%	4.14%	4.04%
63	4.52%	4.42%	4.32%	4.22%
64	4.70%	4.60%	4.50%	4.40%
65	4.88%	4.78%	4.68%	4.58%
66	5.06%	4.96%	4.86%	4.76%
67	5.24%	5.14%	5.04%	4.94%
68	5.42%	5.32%	5.22%	5.12%
69	5.60%	5.50%	5.40%	5.30%
70	5.78%	5.68%	5.58%	5.48%

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.