

GEMINI Collective Foundation

## CONVERSION RATES PURSUANT TO PARAGRAPH 18.6

Applicable conversion rates for determining the retirement pension pursuant to paragraph 18.6 (entitlement to future spouse's pension 60%).

### Conversion rate men

Age	2021	2022	2023	from 2024
58	4.44%	4.34%	4.24%	4.14%
59	4.62%	4.52%	4.42%	4.32%
60	4.80%	4.70%	4.60%	4.50%
61	4.98%	4.88%	4.78%	4.68%
62	5.16%	5.06%	4.96%	4.86%
63	5.34%	5.24%	5.14%	5.04%
64	5.52%	5.42%	5.32%	5.22%
65	5.70%	5.60%	5.50%	5.40%
66	5.88%	5.78%	5.68%	5.58%
67	6.06%	5.96%	5.86%	5.76%
68	6.24%	6.14%	6.04%	5.94%
69	6.42%	6.32%	6.22%	6.12%
70	6.60%	6.50%	6.40%	6.30%

### Conversion rate women

Age	2021	2022	2023	from 2024
58	4.62%	4.52%	4.42%	4.32%
59	4.80%	4.70%	4.60%	4.50%
60	4.98%	4.88%	4.78%	4.68%
61	5.16%	5.06%	4.96%	4.86%
62	5.34%	5.24%	5.14%	5.04%
63	5.52%	5.42%	5.32%	5.22%
64	5.70%	5.60%	5.50%	5.40%
65	5.88%	5.78%	5.68%	5.58%
66	6.06%	5.96%	5.86%	5.76%
67	6.24%	6.14%	6.04%	5.94%
68	6.42%	6.32%	6.22%	6.12%
69	6.60%	6.50%	6.40%	6.30%
70	6.78%	6.68%	6.58%	6.48%

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.