

Conversion rates for the Swisscanto Collective Foundation of the Cantonal Banks

Valid as of 1 January 2018

At ordinary retirement age (men 65, women 64) the mandatory part of the old-age savings is converted into a retirement pension at the conversion rates stipulated by the Federal Council*. These rates may be adjusted by the Federal Council.

The supplementary part of the old-age savings is converted at the rates set by the Board of Foundation of the Swisscanto Collective Foundation. These rates may be adjusted through a resolution of the Board of Foundation.

The conversion rates (CR) applicable from 1 January 2018 up to and including 31 December 2021 are shown in the following table.

Your pension advisor will be pleased to provide you with further information regarding the conversion rates.

Age at retirement	Men					Women				
	CR mandatory part %*	CR supplementary part %				CR mandatory part %*	CR supplementary part %			
	2018-2021*	2018	2019	2020	2021	2018-2021*	2018	2019	2020	2021
58	5.10	4.89	4.79	4.68	4.57	5.35	5.10	5.00	4.90	4.80
59	5.35	5.10	4.99	4.89	4.78	5.60	5.30	5.20	5.10	5.00
60	5.60	5.30	5.19	5.09	4.98	5.85	5.50	5.40	5.30	5.20
61	5.85	5.50	5.40	5.29	5.19	6.10	5.70	5.60	5.50	5.40
62	6.10	5.70	5.60	5.49	5.39	6.35	5.90	5.80	5.70	5.60
63	6.35	5.90	5.8	5.69	5.59	6.60	6.10	6.00	5.90	5.80
64	6.60	6.10	6.00	5.90	5.80	6.80	6.30	6.20	6.10	6.00
65	6.80	6.30	6.20	6.10	6.00	6.95	6.45	6.34	6.24	6.13
66	6.95	6.39	6.28	6.16	6.05	7.10	6.59	6.48	6.36	6.25
67	7.10	6.48	6.36	6.23	6.11	7.20	6.73	6.62	6.50	6.38
68	7.20	6.57	6.43	6.30	6.16	7.30	6.88	6.75	6.63	6.50
69	7.30	6.66	6.51	6.37	6.22	7.40	7.02	6.89	6.76	6.63
70	7.40	6.75	6.60	6.45	6.27	7.50	7.16	7.03	6.89	6.75

* The conversion rates for the mandatory part are shown under reserve; they may be subject to modifications due to changed legal provisions.

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