

Anhang 5: Umwandlungssätze (§ 20)

Zur Berechnung der Altersrente sind die folgenden Umwandlungssätze massgebend:

Renten-Modell Alpha

		Vollendete Monate											
		0	1	2	3	4	5	6	7	8	9	10	11
Vollendete Altersjahre	58	4.34%	4.348%	4.357%	4.365%	4.373%	4.382%	4.390%	4.398%	4.407%	4.415%	4.423%	4.432%
	59	4.44%	4.448%	4.457%	4.465%	4.473%	4.482%	4.490%	4.498%	4.507%	4.515%	4.523%	4.532%
	60	4.54%	4.549%	4.558%	4.568%	4.577%	4.586%	4.595%	4.604%	4.613%	4.623%	4.632%	4.641%
	61	4.65%	4.660%	4.670%	4.680%	4.690%	4.700%	4.710%	4.720%	4.730%	4.740%	4.750%	4.760%
	62	4.77%	4.780%	4.790%	4.800%	4.810%	4.820%	4.830%	4.840%	4.850%	4.860%	4.870%	4.880%
	63	4.89%	4.901%	4.912%	4.923%	4.933%	4.944%	4.955%	4.966%	4.977%	4.988%	4.998%	5.009%
	64	5.02%	5.031%	5.042%	5.053%	5.063%	5.074%	5.085%	5.096%	5.107%	5.118%	5.128%	5.139%
	65	5.15%	5.163%	5.175%	5.188%	5.200%	5.213%	5.225%	5.238%	5.250%	5.263%	5.275%	5.288%
	66	5.30%	5.313%	5.325%	5.338%	5.350%	5.363%	5.375%	5.388%	5.400%	5.413%	5.425%	5.438%
	67	5.45%	5.464%	5.478%	5.493%	5.507%	5.521%	5.535%	5.549%	5.563%	5.578%	5.592%	5.606%
	68	5.62%	5.635%	5.650%	5.665%	5.680%	5.695%	5.710%	5.725%	5.740%	5.755%	5.770%	5.785%
	69	5.80%	5.817%	5.833%	5.850%	5.867%	5.883%	5.900%	5.917%	5.933%	5.950%	5.967%	5.983%
70	6.00%	–	–	–	–	–	–	–	–	–	–	–	

Renten-Modell Beta

		Vollendete Monate											
		0	1	2	3	4	5	6	7	8	9	10	11
Vollendete Altersjahre	58	4.49%	4.498%	4.507%	4.515%	4.523%	4.532%	4.540%	4.548%	4.557%	4.565%	4.573%	4.582%
	59	4.59%	4.598%	4.607%	4.615%	4.623%	4.632%	4.640%	4.648%	4.657%	4.665%	4.673%	4.682%
	60	4.69%	4.699%	4.708%	4.718%	4.727%	4.736%	4.745%	4.754%	4.763%	4.773%	4.782%	4.791%
	61	4.80%	4.810%	4.820%	4.830%	4.840%	4.850%	4.860%	4.870%	4.880%	4.890%	4.900%	4.910%
	62	4.92%	4.930%	4.940%	4.950%	4.960%	4.970%	4.980%	4.990%	5.000%	5.010%	5.020%	5.030%
	63	5.04%	5.051%	5.062%	5.073%	5.083%	5.094%	5.105%	5.116%	5.127%	5.138%	5.148%	5.159%
	64	5.17%	5.181%	5.192%	5.203%	5.213%	5.224%	5.235%	5.246%	5.257%	5.268%	5.278%	5.289%
	65	5.30%	5.313%	5.325%	5.338%	5.350%	5.363%	5.375%	5.388%	5.400%	5.413%	5.425%	5.438%
	66	5.45%	5.463%	5.475%	5.488%	5.500%	5.513%	5.525%	5.538%	5.550%	5.563%	5.575%	5.588%
	67	5.60%	5.614%	5.628%	5.643%	5.657%	5.671%	5.685%	5.699%	5.713%	5.728%	5.742%	5.756%
	68	5.77%	5.785%	5.800%	5.815%	5.830%	5.845%	5.860%	5.875%	5.890%	5.905%	5.920%	5.935%
	69	5.95%	5.967%	5.983%	6.000%	6.017%	6.033%	6.050%	6.067%	6.083%	6.100%	6.117%	6.133%
70	6.15%	–	–	–	–	–	–	–	–	–	–	–	

Beispiel für Renten-Modell Alpha:

männliche, versicherte Person, geboren am			14.06.1964
Pensionierungsdatum			30.06.2026
Alter per Pensionierungsdatum			62
vorhandenes Sparguthaben			Fr. 300'000.00
massgebender			
Umwandlungssatz			4.77 %
jährliche Altersrente	$\text{Fr. } 300'000.00 * 4.77 \%$	=	$\text{Fr. } 14'310.00$
monatliche Altersrente			
(lebenslänglich)	$\text{Fr. } 14'310.00 / 12$	=	$\text{Fr. } 1'192.50$
monatliche mitversicherte (anwartschaftliche) Hinterlassenrente (lebenslänglich)	$\text{Fr. } 14'310 * 60\% / 12$		$\text{Fr. } 715.50$

Beispiel für Rentenmodell Beta:

männliche, versicherte Person, geboren am			14.06.1964
Pensionierungsdatum			30.06.2026
Alter per Pensionierungsdatum			62
vorhandenes Sparguthaben			Fr. 300'000.00
massgebender			
Umwandlungssatz			4.92 %
jährliche Altersrente	$\text{Fr. } 300'000.00 * 4.92 \%$	=	$\text{Fr. } 14'760.00$
monatliche Altersrente			
(lebenslänglich)	$\text{Fr. } 14'760.00 / 12$	=	$\text{Fr. } 1'230.0$
monatliche mitversicherte (anwartschaftliche) Hinterlassenrente (lebenslänglich)	$\text{Fr. } 14'760 * 30\% / 12$		$\text{Fr. } 369.00$