asga pensionskasse

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Information sheet on conversion rates

The conversion rate determines the amount of the annual retirement pension. The accumulated pension assets at the time of retirement constitute the basis for calculating the annual retirement pension. The annual retirement pension is calculated by multiplying these pension assets by the enveloping conversion rate specified in Art. 19 of the fund regulation. The legally prescribed minimum conversion rate of 6.8 % on the BVG/LPP mandatory pension assets is guaranteed at the reference age.

Upon retirement (early, ordinary or deferred) the applicable conversion rate will be calculated on a monthly basis according to the actual retirement age, in line with Art. 12 of the Asga fund regulation. The statutory minimum pension according to BVG/LPP will be guaranteed in each case. Further information can be found at asga.ch/en/employee under Retirement.

Conversion rates upon reaching the reference age as of 1 January 2026

Men

Retirement at the reference age (65)	
Conversion rate for pension assets	5.20 %

Women

Retirement at the reference age

Year of birth	Reference age	Applicable conversion rate
1961	64 + 3 months	5.0875 %
1962	64 + 6 months	5.1250 %
1963	64 + 9 months	5.1625 %
1964 or later	65	5.2000 %

Calculation for early and deferred retirement

Early retirement

When calculating the conversion rate at the reference age (65), take the actual year of retirement.
The conversion rate is then reduced as follows:

Early retirement (58–65)	per year	Reduction of conversion rate -0.15 %

Deferral of retirement

If retirement is deferred, the conversion rate is calculated based on the year in which the reference age (65) was reached.
The conversion rate is then increased in line with the actual retirement age as follows:

Deferral of retirement (65–67)	per year	Increase of conversion rate +0.15 %
Deferral of retirement (68–70)	per year	Increase of conversion rate +0.15 %

Gain an individual overview of your retirement at myAsga, and actively help to shape your pension benefits. MyAsga provides transparent information on your pension fund situation at all times.

The percentages shown correspond to our current conversion rates, while the binding conversion rate applicable to you is based on the current Asga fund regulation.
For the amount of your pension benefits (retirement pension and retirement capital), please request an individual calculation from us.

▸ *If you have any questions, we will be happy to help: Tel.+ 41 (0)71 228 52 52, versicherte@asga.ch*