



Appendix to all pension plans (PRO compartment)

Tellico pk

Tellico pk
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valid as of 1 January 2023

Conversion rates for total retirement savings

For normal retirement

	Conversion rates men Age 65	Conversion rates women Age 64
From 2023	5.80%	5.80%

For early retirement

based on the conversion rate for normal retirement

Age	Conversion rate men	Conversion rate women
64	5.60%	–
63	5.40%	5.60%
62	5.20%	5.40%
61	5.00%	5.20%
60	4.80%	5.00%
59	4.60%	4.80%
58	4.40%	4.60%

For deferred retirement

based on the conversion rate for normal retirement

Age	Conversion rate men	Conversion rate women
65	–	6.00%
66	6.00%	6.20%
67	6.20%	6.50%
68	6.50%	6.80%
69	6.80%	7.00%
70	7.00%	

The conversion rate will be interpolated for incomplete years.

Retirements at 1 January of the year in question will be processed with the conversion rate valid on 31 December of the preceding year.

In case of differing interpretations, the German text is authoritative.