

# Product and portrait

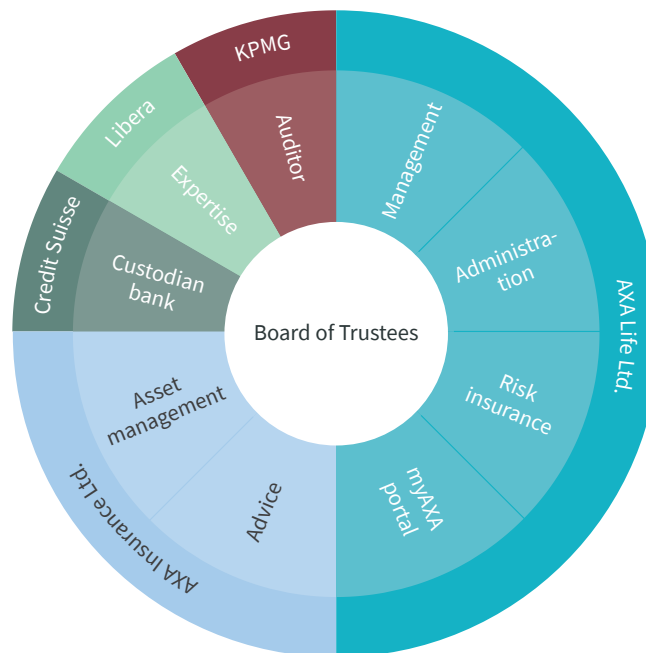
Professional Invest Suisse Romande is the pension solution offered by the collective foundation AXA LPP Foundation Suisse Romande specifically for the needs of companies in French-speaking Switzerland.

## Foundation's key figures as at December 31, 2023<sup>1</sup>

Coverage ratio	103.4 %
Retirement assets (millions)	5,397
Affiliated customers	10,030
Active insured persons	53,239

## Organization

AXA LPP Foundation  
Suisse Romande



## Interest model

The Board of Trustees has expressed its intention to define the participation of the retirement assets of the insured according to a pre-defined mechanism

Forecast coverage ratio as at 31.12.XX	Basic & additional interest (mandatory)	Basic & additional interest (extra-mandatory)
≥ 114.0 %	BVG minimum interest rate + 1.00 %	BVG minimum interest rate + 1.75 %
≥ 110.0 %	BVG minimum interest rate + 0.50 %	BVG minimum interest rate + 1.25 %
≥ 107.0 %	BVG minimum interest rate + 0.25 %	BVG minimum interest rate + 1.00 %
≥ 104.0 %	BVG minimum interest rate	BVG minimum interest rate + 0.75 %
≥ 100.0 %	BVG minimum interest rate	BVG minimum interest rate
< 100.0 %	BVG minimum interest rate	0% – BVG minimum interest rate

<sup>1</sup> Provisional and not revised

## Name of the Foundation

AXA LPP Foundation Suisse Romande

## Founded by

AXA Life Ltd. / July 12, 1984

## Objective

### Semi-autonomous solution with pooled investment

The Foundation was established in order to provide occupational retirement, survivors' and disability benefits. It protects the employees and employers of affiliated companies against the economic consequences of loss of earnings that may result from old age, disability or death. It provides benefits in accordance with the provisions on mandatory occupational benefits insurance and also offers occupational benefits plans that exceed the statutory minimum requirement or include only extra-mandatory benefits.

## Investments

### Management of investments

- The Board of Trustees defines the investment strategy; the collective foundation with its affiliated pension funds bears the investment risk.
- The assets are invested by AXA Asset Management.

## Trustees

### Employer representatives

- Patrick Fournier (President)  
CPF Stratégie SA, Sion
- Dominique Beuchat  
3D Precision SA, Delémont
- Nicole Mamie  
Prisma SA, Porrentruy

### Employee representatives

- Patricia Pradervand (Vice President)  
XO Investments SA, Neuchâtel
- Olivier Micheloud  
Banque Cramer & Cie SA, Genf
- Christophe Wyssbrod  
Ecoles du CO de la Broye, Estavayer-le-Lac

## Professional Invest at a glance

<b>Pension solution</b>	Semi-autonomous solution with pooled investment
<b>Target group</b>	Small to medium-sized companies
<b>Occupational benefits plans</b>	Flexible design of pension plans
<b>Security</b>	Risk coverage of the actuarial risks of disability and death provided by AXA Life Ltd.
<b>Full transparency</b>	Separation of the investment and the risk process
<b>Administration</b>	Direct electronic access to pension data

