

Product and portrait

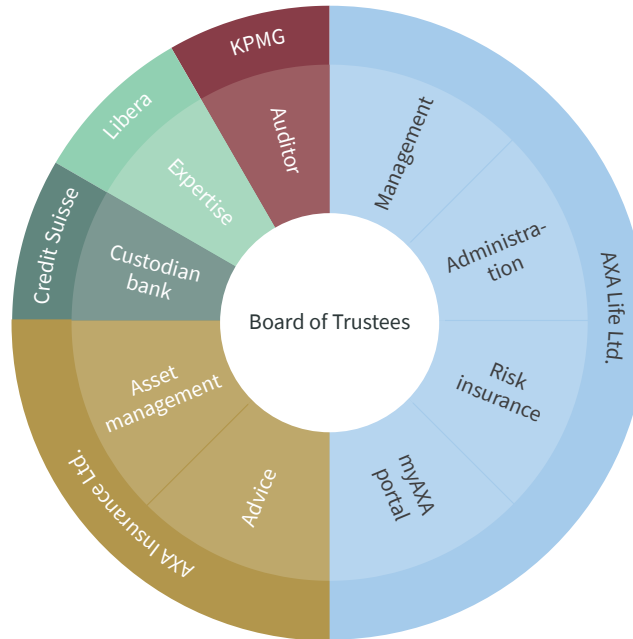
Top Invest is AXA's flexible supplementary pension. It offers tailor-made solutions for organizations that require a supplement to the existing basic pension.

Foundation's key figures as at December 31, 2022

Coverage ratio	101.6%
Retirement assets (millions)	1,113
Affiliated customers	2,304
Active insured persons	8,184

Organization

AXA Foundation for
Supplementary Benefits



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
≥ 113.0 %	BVG minimum interest rate + 1.75 %
≥ 110.0 %	BVG minimum interest rate + 1.25 %
≥ 107.0 %	BVG minimum interest rate + 1.00 %
≥ 104.0 %	BVG minimum interest rate + 0.75 %
≥ 100.0 %	BVG minimum interest rate
< 100.0 %	0 % – BVG minimum interest rate

Name of the Foundation

AXA Foundation for Supplementary Benefits

Founded by

AXA Life Ltd. / May 23, 1969

Objective

Semi-autonomous complementary 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 offers pension plans comprising only benefits to which the provisions of mandatory occupational benefits insurance do not apply.

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

Employee representatives

- Marc Goumaz (president)
WIR Bank Genossenschaft, Basel
- Michael Raaflaub
Lehrstellennetz, Köniz
- Daniel Wäger
Metrohm AG, Herisau

Employer representatives

- Christoph B. Bühler
böckli bühler partner, Basel
- Stephan Heuberger (vice president)
HRM Systems AG, Winterthur
- Jonas Keller
Mäder + Baumgartner Treuhand AG,
Neuhausen

Top Invest at a glance

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

