

Product and portrait

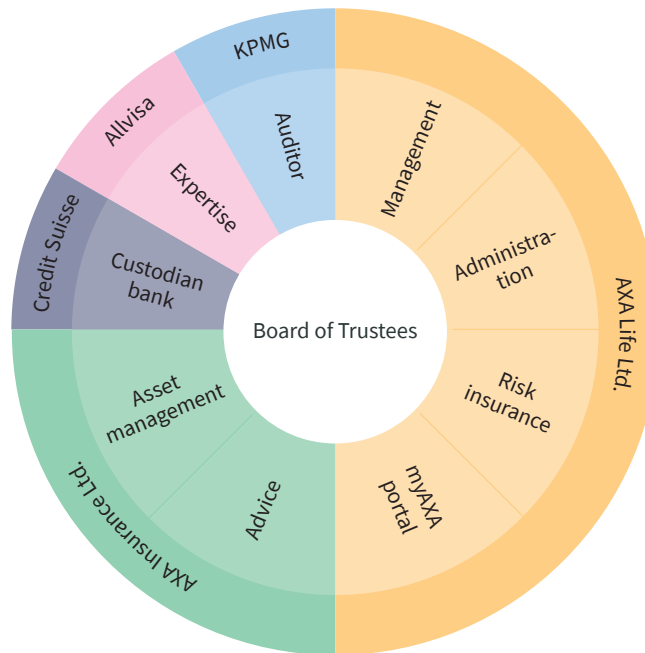
Professional Invest is the semi-autonomous pension solution from the AXA Foundation for Occupational Benefits. Thanks to its enormous flexibility, it can offer custom-tailored, high-performance pension solutions for companies from startups to world-ranking corporations.

Foundation's key figures as at December 31, 2023¹

Coverage ratio	105.2%
Retirement assets (millions)	26,531
Affiliated customers	41,359
Active insured persons	224,272

Organization

AXA Foundation for
Occupational
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 (mandatory)	Basic & additional interest (extra-mandatory)
> 115.0%	BVG minimum interest rate + 1.00%	BVG minimum interest rate + 1.75%
> 111.25%	BVG minimum interest rate + 0.50%	BVG minimum interest rate + 1.25%
> 107.5%	BVG minimum interest rate + 0.25%	BVG minimum interest rate + 1.00%
> 105.0%	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

¹ Provisional and not revised

Name of the Foundation

AXA Foundation for Occupational Benefits

Founded by

AXA Life Ltd. / June 8, 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

Employee representatives

- Gabriela Grob Hügli (president)
Procap, Olten
- Christoph Burkhalter
Avaloq Evolution AG, Zurich
- Hanspeter Herger
x-plus services GmbH, Engelberg
- Bodo Möller
Google Switzerland GmbH, Zurich

Employer representatives

- Christoph Senti (Vice President)
Christoph Senti AG, Altstätten
- Urs Flück
Mathys AG Bettlach, Bettlach
- Elisabeth Meyerhans Sarasin
Meyerhans & Partner GmbH, Zurich
- Massimo Tognola
Fidam Servizi SA, Chiasso

Professional 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

