

Product and portrait

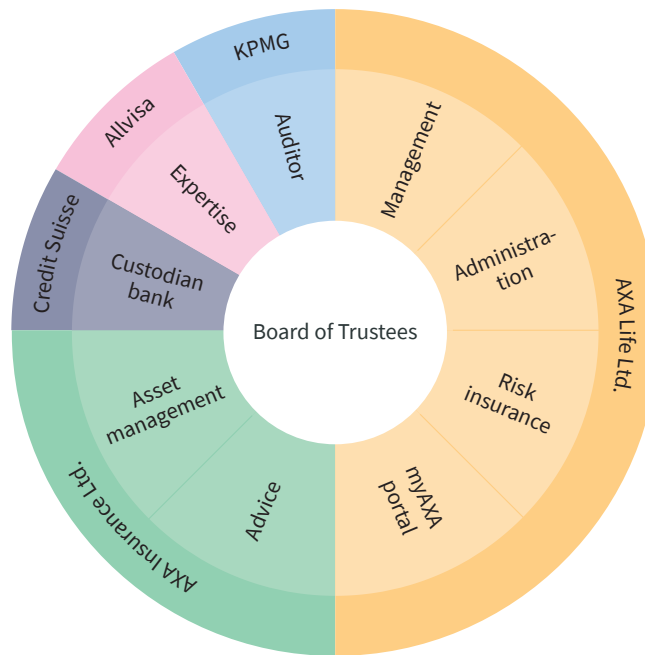
Professional Invest is the semi-autonomous pension solution from the AXA Foundation for Occupational Benefits. Thanks to its enormous flexibility, it can offer custom-tailored, high-performance pension solutions for companies from startups to world-ranking corporations.

Foundation's key figures as at December 31, 2024

Coverage ratio	109.9%
Retirement assets (millions)	28,166
Affiliated customers	41,189
Active insured persons	227,017
Pensioners in the foundation	9,739

Organization

AXA Foundation for Occupational Benefits



Interest model valid from 01.01.2025

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.

Level	Forecast coverage ratio as at 31.12.XX	Interest (Mandatory and extra-mandatory)
5	> 115.00%	BVG minimum interest rate + 1.75%
4	> 112.00%	BVG minimum interest rate + 1.25%
3	> 108.00%	BVG minimum interest rate + 1.00%
2	> 105.00%	BVG minimum interest rate + 0.75%
1	≥ 100.00%	BVG minimum interest rate
0	< 100.00%	max. BVG minimum interest rate

Name of the Foundation

AXA Foundation for Occupational Benefits, Winterthur

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

Employer representatives

- Christoph Senti (Chair)
Christoph Senti AG, Altstätten
- Corinne Antonica-Schönenberger
Antonica.Management GmbH, Erlenbach
- Patrick Bundeli
INTERSPORT (Schweiz) AG, Bern
- Alexia Rambosson
A. Rambosson AG, Zurich

Employee representatives

- Christoph Burkhalter (Vice Chair)
Avaloq Group AG, Zurich
- Hanspeter Herger
x-plus services GmbH, Engelberg
- Bodo Möller
Google Switzerland GmbH, Zurich
- Csilla Schreiber-Orosz
PartnerRe Holdings Europe Ltd., Zurich

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

