

# Product and portrait

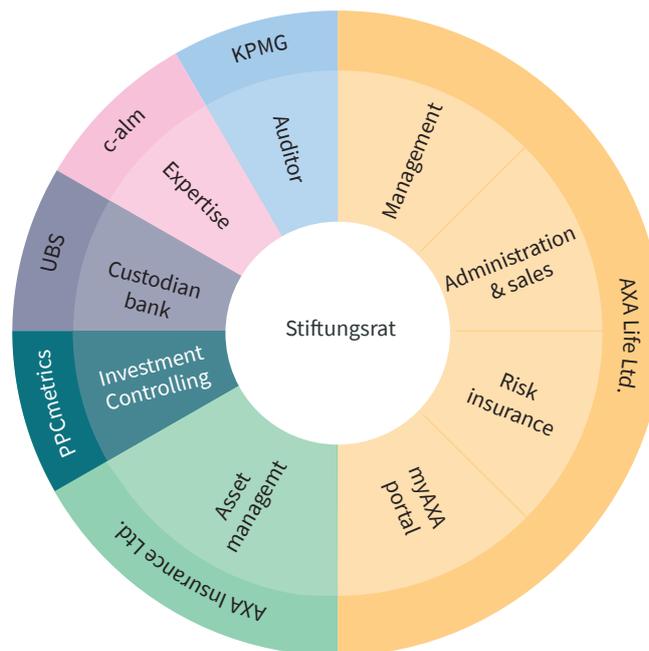
Professional Invest is the semi-autonomous pension solution from the AXA Foundation for Occupational Benefits. Thanks to its enormous flexibility, it can offer custom-tailored, high-performance pension solutions for companies from startups to world-ranking corporations.

## Foundation's key figures as at December 31, 2025<sup>1</sup>

Coverage ratio	112.55%
Retirement assets (millions)	29,311
Affiliated customers	41,216
Active insured persons	223,896
Pensioners in the foundation	11,371

## Organization

AXA Foundation for Occupational Benefits



## 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.

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

## 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.

### Interest model, valid from January 1, 2025

The Board of Trustees has established guidelines for the interest rates applicable to the retirement assets of active insureds to offer the affiliated pension funds the highest possible level of transparency and predictability.

Level	Forecast funding ratio (CR) as at December 31, XX	Interest (Mandatory element and extra-mandatory benefits)
7	≥120.00%	4.50% + 50% x (CR - 120%)
6	≥117.50%	3.25% + 25% x (CR - 115%)
5	≥115.00%	3.25%
4	≥112.00%	2.75%
3	≥108.00%	2.25%
2	≥105.00%	2.00%
1	≥100.00%	BVG/OPA minimum interest rate (currently 1.25%)
0	< 100.00%	max. BVG/OPA interest rate

### Inflation adjustment and pension participation, valid from January 1, 2025

When determining inflation compensation and, if applicable, other retirement pension participation, the Board of Trustees bases its decision on the coverage ratio.

Level	Forecast funding ratio (CR) as at December 31, XX	Budget inflation adjustment and pension participation
7	≥120.00%	1.25% + 50% x (CR - 120%)
6	≥117.50%	max. 25% x (CR - 115%)
0-5	< 117.50%	0%

### Disclaimer

The Board of Trustees reserves the right to deviate from the above-mentioned mechanisms or to adapt them in extreme situations on the financial markets or legal restrictions.

### 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

