



Pooled pension solution – attractive, secure and inexpensive

Professional Invest is the latest semi-autonomous collective foundation from AXA. It takes advantage of the less restrictive regulatory requirements compared with full-value insurance. This provides small to medium-sized companies and their employees with considerably better value for money. At the same time, they benefit from a high level of security.

Your goals and requirements

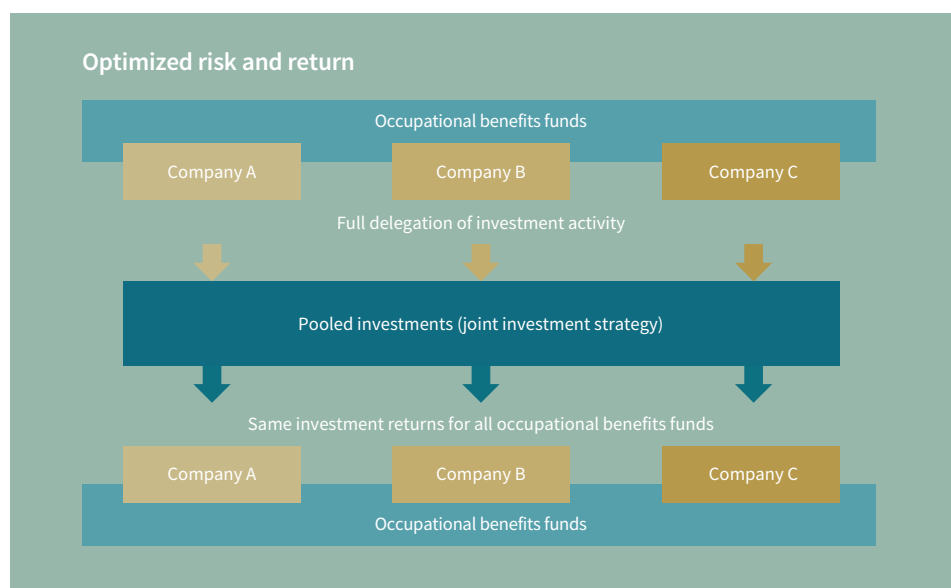
- Flexible and needs-based design of pension plan
- Solid protection thanks to a high coverage ratio
- Full delegation of investment responsibility
- Contributions payable quarterly in arrears
- Full delegation of management and administration
- Simple and quick online administration
- Full coverage of the risks of disability and death by AXA Life

Joint investment strategy

The investment strategy aims to guarantee the pension benefits at all times and to generate additional earnings over and above the minimum BVG interest rate. Pooling the investments makes it possible to reduce the costs and risks, thereby boosting efficiency over the long term. All earnings from interest and securities flow into the collective foundation. The Board of Trustees of the collective foundation sets the interest rate for the retirement assets. This is based on the available reserves and the shared rate of return achieved.

Transparent information

We explore all the possibilities for achieving an optimum return when developing your pension plans. You also receive regular and self-explanatory information for your company's managers and insured persons.



Professional Invest at a glance

| | |
|------------------------------------|---|
| Benefits solution | Semi-autonomous solution with pooled investment |
| Investment concept | <p>The pension assets of all affiliated companies are invested and professionally managed by the collective foundation and AXA Asset Management in accordance with the uniform investment strategy. All returns on investments flow back to the collective foundation.</p> <ul style="list-style-type: none">• The Board of Trustees determines the interest on the retirement assets on the basis of the available reserves and the shared rate of return achieved and decides how the additional earnings will be used, for example to form reserves or to accrue additional interest on retirement assets. |
| Target group | Small to medium-sized companies that are looking for security and do not want or are unable to assume investment responsibility |
| Occupational benefits plans | Flexible design of pension plans |
| Payment modalities | Contributions payable quarterly in arrears |
| Security | <ul style="list-style-type: none">• Risk coverage of the actuarial risks of disability and death provided by AXA Life Ltd.• Responsibility for the investment risks rests with the AXA LPP Foundation Suisse Romande• Security-oriented investment |
| Transparency | <ul style="list-style-type: none">• Full transparency thanks to separation of the investment and the risk process• Clear and simple information for companies and insured persons• Investment reports issued quarterly online |
| Administration | <ul style="list-style-type: none">• Management and administration through AXA Life Ltd.• Direct electronic access to pension data• Changes via internet |



Interested? Call us today and arrange an appointment with one of AXA's pension experts.
For more information, visit: [AXA.ch/pensionskasse](https://www.axa.ch/pensionskasse)

AXA LPP Foundation Suisse Romande

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|--------------------------------------|---|---|-------------|
| Name of the Foundation | AXA LPP Foundation Suisse Romande, Winterthur | | |
| Founded by | AXA Life Ltd. / July 12, 1984 | | |
| Objective | <p>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.</p> | | |
| Characteristics and concept | <p>Management of investments</p> <ul style="list-style-type: none"> The Board of Trustees defines the investment strategy; the collective foundation with its affiliated pension funds bears the investment risk. AXA Asset Management invests the assets. <p>Protection of pension benefits</p> <ul style="list-style-type: none"> Benefits due if an insured person becomes disabled or dies before retirement age are reinsured with AXA Life Ltd. The Foundation pays the retirement benefits and the associated surviving dependants' pensions in the event of an insured person's death after retirement age. <p>Administration and management</p> <ul style="list-style-type: none"> AXA Life Ltd. | | |
| Business management | AXA Life Ltd. Winterthur | | |
| Expert | Libera AG, Zurich | | |
| Auditors | KPMG AG, Zurich | | |
| Supervisory authority | BVG and Foundation Supervision by the Canton of Zurich (BVS), Zurich | | |
| Trustees | <p>Employee representatives</p> <ul style="list-style-type: none"> Christophe Wyssbrod, president Ecole du CO de la Broye, Estavayer-le-Lac Jacques Giauque, Aeschlimann & Waelti Sàrl, Saint-Imier Patricia Pradervand, DE Planification SA, Neuchâtel | <p>Employer representatives</p> <ul style="list-style-type: none"> Patrick Fournier, Alarick SA, Conthey Dominique Beuchat, 3D Precision SA, Delémont Nicole Mamie, Prisma SA, Porrentruy | |
| Key figures of the Foundation | | 2017 | 2016 |
| | Affiliations | 7.659 | 7.762 |
| | Actively insured persons | 50.003 | 50.293 |
| | Pensioners | 7.486 | 7.345 |
| | Total net assets (millions) | 6.416 | 6.256 |
| | Retirement assets (millions) | 4.693 | 4.654 |
| | Effective interest rates: | | |
| | • Mandatory benefits | 1.00 % | 1.25 % |
| | • Extra-mandatory benefits | 0.50 % | 1.25 % |