

Product and portrait

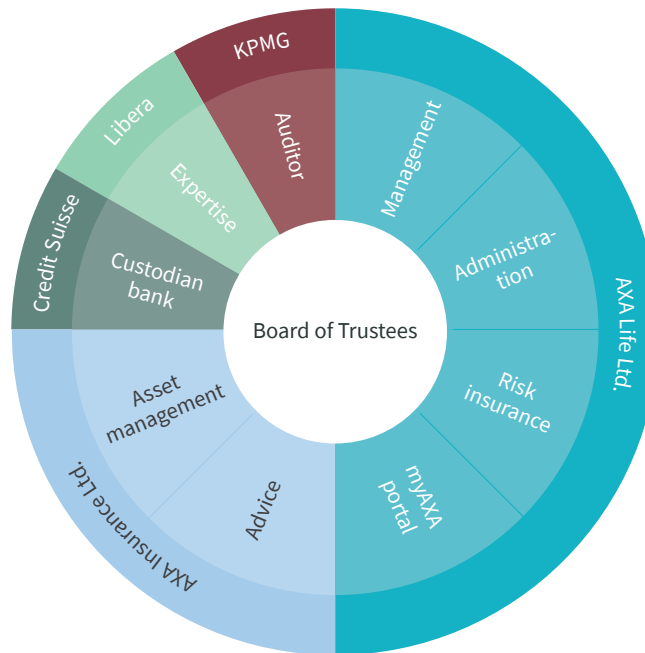
Professional Invest Suisse Romande is the pension solution offered by the collective foundation AXA LPP Foundation Suisse Romande specifically for the needs of companies in French-speaking Switzerland.

Foundation's key figures as at December 31, 2022

Coverage ratio	101.7 %
Retirement assets (millions)	5,040
Affiliated customers	9,332
Active insured persons	50,055

Organization

AXA LPP Foundation
Suisse Romande



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)
≥ 114.0 %	BVG minimum interest rate + 1.00 %	BVG minimum interest rate + 1.75 %
≥ 110.0 %	BVG minimum interest rate + 0.50 %	BVG minimum interest rate + 1.25 %
≥ 107.0 %	BVG minimum interest rate + 0.25 %	BVG minimum interest rate + 1.00 %
≥ 104.0 %	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

Name of the Foundation

AXA LPP Foundation Suisse Romande

Founded by

AXA Life Ltd. / July 12, 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

- Patrick Fournier (President)
Alarick SA, Sion
- Dominique Beuchat
3D Precision SA, Delémont
- Nicole Mamie
Prisma SA, Porrentruy

Employee representatives

- Patricia Pradervand (Vice President)
XO Investments SA, Neuchâtel
- Olivier Micheloud
Banque Cramer & Cie SA, Genf
- Christophe Wyssbrod
Ecoles du CO de la Broye, Estavayer-le-Lac

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

