

Product and Portrait

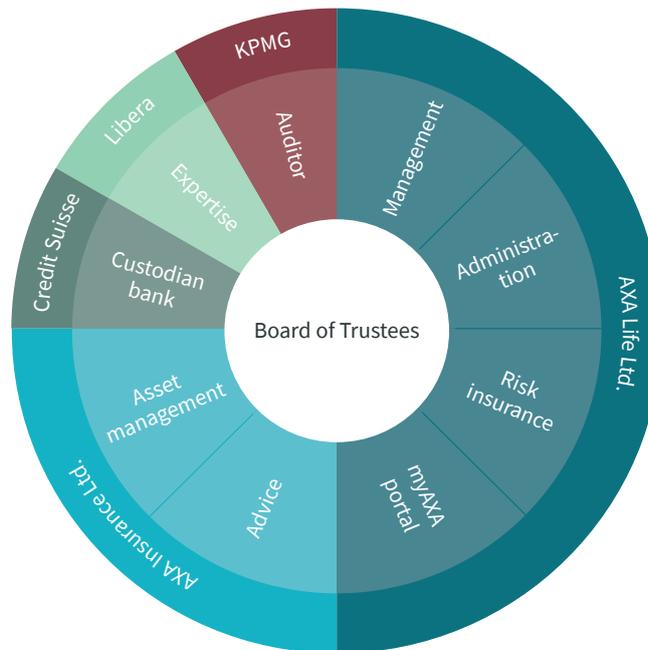
Dual Invest is a semi-autonomous pension solution for small to medium-sized businesses. The innovative dual investment concept enables stable yields even in difficult investment years.

Key figures of the Foundation at December 31, 2021

Coverage ratio	109.2%
Retirement assets (millions)	838
Affiliations	4,123
Actively insured persons	13,057
Technical bases	BVG 2020 generational tables
Technical interest rate	1.75%

Organisation

AXA Occupational Benefits Foundation



Name of the Foundation

AXA Occupational Benefits Foundation

Founded by

AXA Life Ltd. / August 17, 1984

Objective

Semi-autonomous solution with dual investment strategy

The purpose of the Foundation is 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 foundation's investment strategy is determined and implemented by the Board of Trustees in collaboration with the Investment Commission and AXA Asset Management. Underfunding at foundation level is possible.

Investment concept

- 40% of the investment capital is reinsured with AXA Life Ltd. with guaranteed interest
- 60% of the investment capital is invested for profit

Trustees

Employee representatives

- Helmut Heid (Chairman)
PAS Aviation Services GmbH, Kreuzlingen
- Michael Raaflaub
Lehrstellennetz, Köniz
- Marc Alexander Schwiede
Schwihag AG, Tägerwilen

Employer representatives

- Benno Brivio
Variosystems AG, Steinach
- Maurus Fries
Versacon GmbH, Rothenburg
- Martin Ruesch
Fehr Group AG, Winterthur

Dual Invest at a glance

Benefits solution	Semi-autonomous solution with dual investment strategy
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

