



The innovative pension solution – unique, secure and inexpensive

Dual Invest features a special investment strategy that permits a combination of stable returns and protection. While 60% of the invested assets are placed in capital market instruments with a view to generating an attractive return, AXA reinsures the remaining portion with guaranteed interest.

Your goals and requirements

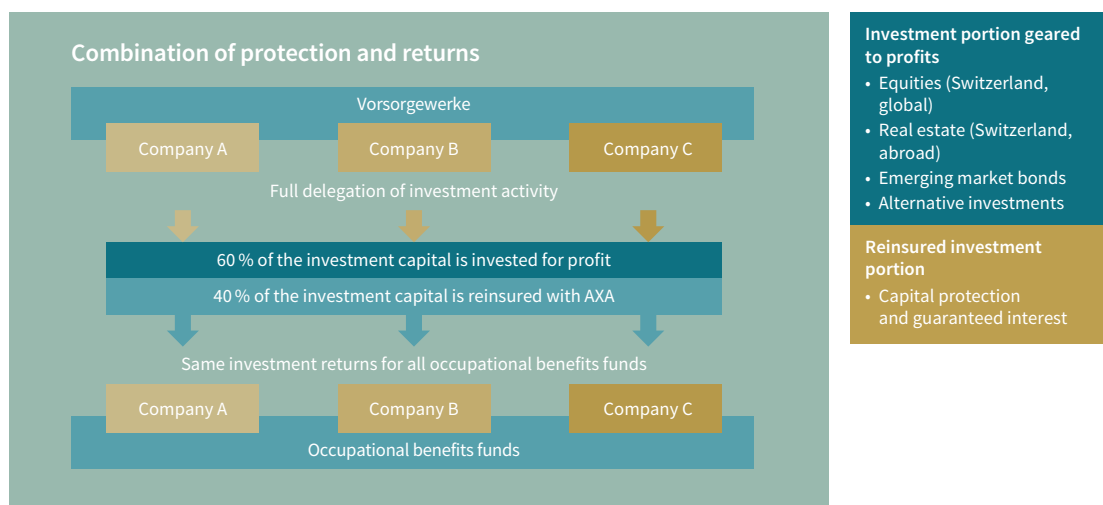
- To guarantee the pension benefits
- Excellent value for money
- Reduced costs and risks
- Full transparency
- Generation of stable earnings
- Pooling of investments reduces costs and risks
- Interest and income from securities flow into the collective foundation in favor of the affiliated occupational benefits funds

Unique investment

- Security thanks to a dual investment strategy
- Reinsurance of a significant portion of the assets – in today's low interest rate environment, a secure «bond»
- Stable earnings and lower volatility thanks to interest and capital guarantee of reinsurance; optimal investment of the remaining assets

Solution

- Semi-autonomous pension solution for small to medium-sized businesses
- Simple and quick online administration
- Individual pension plan design
- Full flexibility on retirement
- No responsibility for investments
- Contributions payable quarterly in arrears



Dual Invest at a glance

Benefits solution	Semi-autonomous pension solution with pooled investment and affiliation to the AXA Occupational Benefits Foundation
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 investment strategy.</p> <ul style="list-style-type: none">• All returns on investments flow back to the collective foundation.• 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 and 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 benefits, pure supplementary pensions possible
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 AXA Occupational Benefits Foundation• 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
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 Occupational Benefits Foundation

Name of the Foundation	AXA Occupational Benefits Foundation, Winterthur		
Founded by	AXA Life Ltd. / August 17, 1984		
Objective	<p>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.</p>		
Characteristics and concept	<p>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 Investment Managers. Underfunding at foundation level is possible</p> <p>Investment concept</p> <ul style="list-style-type: none"> • 40% of the investment capital is reinsured with AXA Life Ltd. with guaranteed interest • 60% of the investment capital is invested for profit <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 of the Canton of Zurich (BVS), Zurich		
Trustees	<p>Employee representatives</p> <ul style="list-style-type: none"> • Helmut HeidNutrifics AG, Pfäffikon SZ • Marc Alexander Schwiede Schwihag AG, Tägerwilten • Michael Raaflaub Lehrstellennetz, Köniz 	<p>Employer representatives</p> <ul style="list-style-type: none"> • Benno Brivio (President) Variosystems AG, Steinach • Maurus FriesVersacon GmbH, Rothenburg • Martin Ruesch Skyline Parking AG, Winterthur 	
Key figures of the Foundation		2017	2016
	Affiliations	5.360	4.816
	Actively insured persons	14.349	12.315
	Pensioners	236	182
	Retirement assets (millions)	695.4	479.4
	Interest on retirement assets	1.00 %	1.25 %