



# Product and portrait

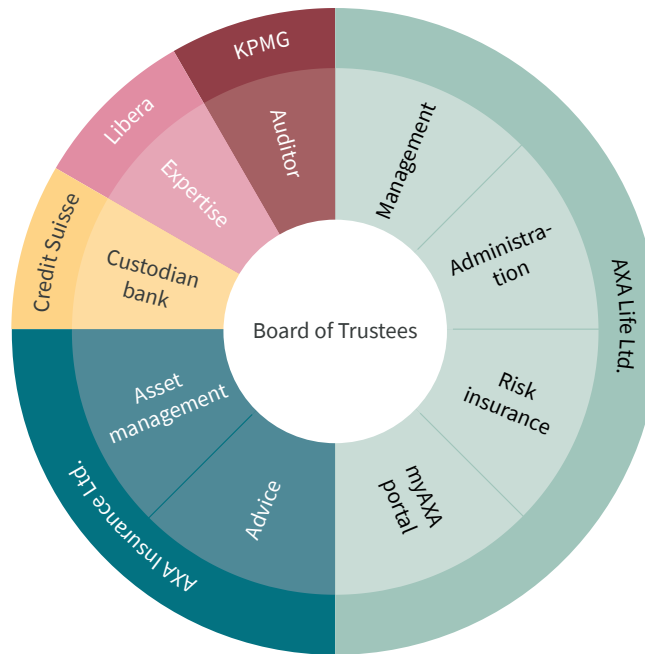
“Rofenberg” Employee Welfare Foundation, domiciled in the Principality of Liechtenstein, has a product offering that enables you to put together a solid global solution for your expats. Backed by comprehensive guarantees from AXA, this international risk and pension solution gives you a great deal of freedom to determine the content of coverage.

## Foundation’s key figures as at December 31, 2022<sup>1</sup>

Retirement assets (millions)	65.9
Affiliated customers	107
Active insured persons	484

## Organisation

“Rofenberg” Employee Welfare Foundation



## Name of the Foundation

“Rofenberg” Employee Welfare Foundation, Principality of Liechtenstein

## Founded by

AXA Life Ltd. / August 3, 1976

## Objective

The purpose of the foundation is to provide occupational retirement, survivors’ and disability pension benefits for the employees of the affiliated companies in accordance with Art. 2 par. 1 of the Pension Fund Act of November 24, 2006 (PFG) to the exclusion of non-pension fund business. In particular, it manages pensions for expatriates who are not subject to the Liechtenstein state retirement, survivors’ and disability pension plan.

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

## Characteristics and concept

### Protection of risk benefits

- All risks (disability, death and longevity) are fully reinsured with AXA Life Ltd.

### Management of investments

- Full reinsurance of the saving process with AXA Life Ltd. with guaranteed interest
- The Foundation cannot be underfunded

### Administration and management

- AXA Life Ltd.

### Trustees

- Dennis Waech (president)  
AXA Insurance Ltd., Winterthur
- Rolf Brazerol  
AXA Insurance Ltd., Winterthur
- Bernd Wurster  
Hilcona AG, Schaan FL

## Flexible pension solutions at a glance

<b>Pension solution</b>	International risk and pension solution for expats
<b>Target group</b>	Multinational companies and international organizations
<b>Occupational benefits plans</b>	Flexible design of pension plans
<b>Security</b>	All risks (disability, death and longevity) are fully reinsured
<b>Saving process</b>	Full reinsurance of the saving process with AXA Life Ltd with guaranteed interest
<b>Administration</b>	Direct electronic access to pension data

