



Occupational benefits

Cost regulations

AXA Foundation 1e, Winterthur

General

No. 1

These regulations, which are issued by the Board of Trustees, govern the cost contributions charged by the Foundation for special services in addition to the regular cost contributions.

Cost contributions for special services

No. 2

Additional cost contributions are charged for the following expenses:

1. Promotion of home ownership

– Advance withdrawal	CHF	500
– Pledge	CHF	300

Fees, duties, and other costs arising with respect to an advance withdrawal or a pledge to third parties (e.g. for a note in the land register, the deposit of shares, etc.) must be additionally borne by the insured person.

2. Collection

– Reminder	CHF	100
– Extension of payment term	CHF	200
– Debt enforcement request		
for a reminder amount of < CHF 10,000	CHF	400
for a reminder amount of ≥ CHF 10,000 and < CHF 50,000	CHF	600
for a reminder amount of ≥ CHF 50,000 and < CHF 100,000	CHF	800
for a reminder amount of ≥ CHF 100,000	CHF	1,000
< less than; ≥ equal to or exceeding		
– Repayment plan		
for an outstanding balance of ≥ CHF 500 and < CHF 10,000	CHF	300
for an outstanding balance of ≥ CHF 10,000 and < CHF 50,000	CHF	450
for an outstanding balance of ≥ CHF 50,000	CHF	600
< less than; ≥ equal to or greater than		
– Removal of objection procedure	CHF	1,000
– Action for recognition	CHF	1,500
– Official debt enforcement and bankruptcy fees		
are charged separately.		

3. Partial liquidation of an affiliated occupational benefits fund due to job cuts or restructuring

– Partial liquidation due to job cuts or restructuring	CHF	500
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– Preparation of distribution plan for unallocated assets

for each withdrawing active insured person		
additional fee	CHF	30
maximum	CHF	5,000

– Preparation of distribution plan for shortfall

for each withdrawing active insured person		
additional fee	CHF	50

4. Total or partial liquidation of an affiliated occupational benefits fund due to partial or total termination of affiliation contract

– Partial or total termination of the affiliation contract

per insured person	CHF	25
minimum	CHF	200
maximum	CHF	5,000

– Preparation of distribution plan for unallocated assets

for each withdrawing active insured person		
additional fee	CHF	30
maximum	CHF	5,000

– Preparation of distribution plan for shortfall

for each withdrawing active insured person		
additional fee	CHF	50

5. Voluntary distribution of unallocated assets

per eligible person	CHF	30
minimum	CHF	150
maximum	CHF	5,000

6. Notifications

– Notification of enrollment, departure, changes in salary/level of employment, or plan change for an insured person if the event occurred more than 12 months previously

per notification	CHF	150
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– Notification of benefit cases with claim data dating back more than 3 years

per benefit case	CHF	300
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– Notification of benefit cases after the affiliation has been terminated with claim data dating back one year or more

per benefit case	CHF	300
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7. Special services by the Foundation

– Continuation of an affiliation contract without insured persons for more than 12 months

per year	CHF	500
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– Special orders

CHF 250/hour*

* Calculation based on time, plus any VAT

8. Costs for change of investment profile

CHF 0

Third-party expenses

No. 3

Costs for expenses incurred by third parties (e.g. supervisory authorities, pension actuaries, auditors) as well as costs incurred in connection with managing and transferring assets that affect individual occupational benefits funds are billed separately.

Invoicing

No. 4

1. Cost contributions in connection with an advance withdrawal or a pledge for home ownership (No. 2.1) are invoiced to the insured person.
2. Cost contributions in connection with collection (No. 2.2), notifications (No. 2.6), as well as special services (No. 2.7) are invoiced to the employer.
3. Cost contributions in connection with a total or partial liquidation (No. 2.3/2.4), a voluntary distribution of unallocated assets (No. 2.5), as well as costs for third-party expenses (No. 3) are deducted from the occupational benefits fund's unallocated assets. In the absence of such assets, or if such assets are not sufficient, the cost contributions will be invoiced to the employer.

Due date

No. 5

Under these regulations, cost contributions are due for payment 30 days after invoicing. In the event of partial or total termination of the contract pursuant to No. 2.4, the cost contributions are due as of the contract termination date. Cost contributions in accordance with section No. 2.5 are due on distribution of the unallocated assets.

Entry into force

No. 6

These regulations enter into force on January 1, 2023.