



# Information for insureds

Your employer has opted for AXA's 1e plan as part of your occupational pension insurance (Pillar 2). With 1e Invest, **you decide how you want to invest your 1e pension capital**.

## What is a 1e plan?

Unlike in a traditional pension fund, insureds in a 1e plan can decide for themselves how they want to invest their pension capital for savings contributions on salary portions above CHF 136,080. In the AXA Foundation 1e, there are five different investment strategies to choose from – from a low-risk strategy with no equities whatsoever to an equity portion of 75%.

As an insured, you participate directly in the investment success of the chosen investment strategy. At the same time, you also bear the corresponding risk in the event of a negative performance of the investment. Upon retirement, the retirement assets are paid out exclusively as a lump sum.

The term 1e has become established throughout Switzerland for pension plans that insure salary elements above one and a half times the upper threshold according to Article 8 para. 1 BVG/OPA (2025: CHF 136,080). The terms “1e plans” or “1e pension plans” have become widespread and refer to the corresponding provisions of Article 1e BVV 2/OPO 2.



### 1e pension fund

- Portion of salary above CHF 136,080
- Investment according to own strategy
- Interest corresponds to net return

### Base pension fund

- Portion of salary up to CHF 136,080
- Investment according to the foundation's strategy
- Interest according to decision of the foundation board

## What are the advantages of 1e Invest?

- Individual choice of investment strategy depending on personal circumstances
- All net profit is credited to (and all losses are debited from) the insured
- No redistribution of investment returns
- Largely digital processing via myAXA

## What investment strategies are available?

The AXA Foundation 1e offers five investment strategies with different equity allocations. You can choose the investment strategy that suits you best, tailored to your individual risk profile.

You can also change your investment strategy later on.

## Why do I need myAXA?

All information on your 1e plan is available online. Therefore, you should register on the myAXA pension portal as soon as possible (or link your pension solution if you have already registered). You can then determine your personal risk profile and select an investment strategy directly in the online portal. If you don't choose an investment strategy, all pension assets will be invested in a low-risk investment strategy.

Further information on the individual investment strategies including risk and costs, as well as various services such as purchases, withdrawals, and pledges for home ownership promotion (WEF), plus access to your personal pension certificate are also available on myAXA.



**Access to the online portal: [myAXA.ch](https://myaxa.ch)**  
You will receive your access code for myAXA separately by post.