



# Occupational benefits: Key information for 2025 at a glance

Get an overview **as the employer** of the key facts and figures for your occupational benefits insurance.

## Current key figures

### Interest on retirement assets

For 2024, insureds will earn the following interest on their retirement savings as a whole:

- BVG/OPA mandatory savings 1.75 %
- Voluntary savings 3.50 %

The provisional interest rate for all retirement assets for 2025 is 1.25%. The Board of Trustees will make a decision at the end of the year on the definitive interest that will be applied for 2025 in view of the investment performance and funding ratio. The statutory BVG/OPA minimum interest rate for the mandatory portion of retirement assets is currently 1.25%.

### Additional key interest rates

- Interest on employer contribution reserves 2024 0.00 %
- Interest on unallocated assets 2024 1.00 %

## Statutory requirements and contributions

### Higher reference age for women

The AHV/OASI 21 reform raises the reference age for women from 64 to 65 on a staggered basis to bring it in line with the reference age for men. The same change will be made under occupational benefits insurance (BVG/OPA). The first incremental increase will happen in 2025, until in 2028 the reference age will be the same for everyone. For women in the transitional age group, the following reference age applies, as appropriate. The currently applicable reference age can be found on your 2025 benefits statement.

Year	Woman's year of birth	Reference age
2024	1960	64 years of age
2025	1961	64 years and 3 months
2026	1962	64 years and 6 months
2027	1963	64 years and 9 months
2028	1964 and later years of birth	65 years of age

### Pension conversion rates

The Board of Trustees has amended the conversion rate model as of January 1, 2025. A single, comprehensive conversion rate of 5.2% will apply to all men and women retiring at age 65 starting in 2025.

The Board of Trustees has decided to implement a transitional solution for those born in 1964 or earlier who were already insured with the Foundation at the end of 2024: Your retirement assets accumulated up to the end of 2024 will be converted into your future pension at the conversion rates in force until 2024 when you retire. The new conversion rate will only apply to assets accumulated from 2025 onward.

On [myAXA](#) insureds can simulate their future retirement pension at any time and learn more about their pension provision.

### Thresholds

The occupational benefit thresholds for 2025 for insurance and other social insurances have been adjusted. The current figures have been summarized for you in the ["Current thresholds"](#) information sheet.

### Guarantee Fund

The contribution rates for the BVG/OPA Guarantee Fund for 2025 are as follows:

- 0.13% of the coordinated BVG/OPA salary for the provision of supplementary benefits in case of an unfavorable age structure
- 0.003% of vested benefits as of the end of the year for insolvency and other benefits (flat-rate contribution)

Contributions for 2024 are due for payment on June 30, 2025, while contributions for 2025 will be due the following year.

## New offers and services

### “OPA Services” online portal for employers

As of 2024 you have had access to the new online portal for employers (previously wincoLink). You can take care of administrative tasks even faster and more simply on the new online portal. You can access OPA Services at any time with your myAXA login. You haven't signed up to myAXA yet? Sign up now at: [myAXA.ch](https://myAXA.ch).

### Efficient personnel management thanks to “ELM”

Optimize your personnel management with the electronic salary reporting procedure (ELM). You can transmit staff and salary changes automatically and directly from your payroll software to AXA. Whether the changes involve new employees joining, departures, or salary changes – the data are processed securely and promptly. To use the ELM service you need a payroll software tool certified to Swissdec standard, as well as an insurance profile. Further information: [AXA.ch/salary-notification](https://AXA.ch/salary-notification)

### Individualized order of beneficiaries for lump-sum death benefits

If an insured dies, their family members receive an additional lump-sum death benefit in addition to their survivors' pensions, depending on the occupational benefits plan. The occupational benefits fund regulations set out which persons are eligible for such a benefit. In future, insureds can adapt their order of beneficiaries in line with their individual circumstances, within the scope of what is permissible by law. Learn more at [AXA.ch/change-order-of-beneficiaries](https://AXA.ch/change-order-of-beneficiaries).

## Other news from your Foundation

### Successful new elections for the Board of Trustees

Elections for the Board of Trustees took place in 2024. Four of the current Board members stood for reelection for the new term of office from January 1, 2025 until December 31, 2028 and were reelected by the occupational benefits fund commissions. The eight-member Board of Trustees has been expanded to include four newly elected members. You can see the current composition of the Board of Trustees on the website.

### New regulations and amendment of other Foundation documents

New, revised regulations will take effect on January 1, 2025. They will combine the previous regulations for the basic and supplementary pension cover in a single document. They are also structured more clearly so that insureds can find the information they need as quickly as possible. The main content-related changes – both in the regulations and in other Foundation documents – are summarized for you in a separate [information sheet](#).

## You can find all the information and documents online:



### Adjust retirement and partner pensions in line with individual circumstances

In the event of the death of a retiree, the occupational benefits plan generally provides for a partner pension of 60%. From 2025, insureds with extra-mandatory retirement assets of at least 30% will be able to adapt the amount of retirement and partner pensions in line with their individual circumstances. They can increase their retirement pension – in which case the insured partner pension will be lower in the event of death. Conversely, they can increase the partner pension – in which case their retirement pension will be commensurately lower. Insureds can specify which option they will select when they register for retirement. No action is required before then.

Please note: Insureds who will benefit from transitional measures following the adjustment of the conversion rate can apply their chosen option exclusively to the retirement assets saved as from January 1, 2025.

### Assessment of a pension participation model

The Board of Trustees is considering introducing a pension participation model. The top priority for the Board of Trustees is to guarantee a long-term, sustainable approach and fairness between all generations. Further information will follow as soon as the possible implementation has been clarified.

### Revised website

The Foundation's website was overhauled in 2024. You can now find all forms and Foundation documents on the website under “[Downloads](#)”, and under “[Key figures and news](#)” you can find the latest information about your Foundation.