



Occupational benefits: Key information for 2026 at a glance

As an insured, get an overview of the key facts and figures for your pension fund.

Current key figures

Interest on retirement assets

For 2025, insureds' retirement assets will earn a rate of interest of:

BVG/OPA mandatory savings	4.00 %
Voluntary savings	4.00 %

The provisional interest rate for all retirement assets for 2026 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 2026 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%.

Conversion rate

For women and men aged 65, the conversion rate is 5.2%.

For everyone born in 1964 or earlier who was already insured with the Foundation on December 31, 2024, there is a transitional solution: The retirement assets of these insureds accumulated up to the end of 2024 will be converted into the future pension at the conversion rates in force until 2024 when they retire. The conversion rate of 5.2% is only applied for retirement assets that are saved from 2025.

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

Other news from your Foundation

New investment strategy from July 1, 2025

In the first half of 2025, the Board of Trustees intensively discussed the future prospects of the Foundation. The Board of Trustees wants to continue offering its insureds fair and affordable benefits and at the same time maintain the long-term financial security of the Foundation. A review of the investment strategy has shown that these goals can be achieved even better with a cautious increase in risk. The [investment regulations](#) were therefore adjusted with effect from July 1, 2025. The most important changes are as follows:

- Increase in the equity allocation (from 34 % to 38 %)
- Higher commitment to alternative investments and infrastructure (from 5 % to 10 %)
- Reduction of the bond allocation (from 30 % to 22 %)

New interest and pension participation model

Due to the new investment strategy, the Board of Trustees has adjusted the [interest rate model](#). The new guidelines provide for a higher interest rate on retirement assets in favor of active insureds than was previously the case. At the same time, in the interests of intergenerational fairness, the Board of Trustees has defined guidelines for determining inflation compensation and, if necessary, further pensioner contributions. Both the interest rate on retirement assets and any pensioner contributions are based on the Foundation's coverage ratio.

Individualized order of beneficiaries for lump-sum death benefits:

Even more flexible from 2026

The Board of Trustees is committed to state-of-the-art occupational benefits provision that takes account of the individual needs of its insureds. Since the beginning of 2025, insureds have had the opportunity to individually adapt the order of beneficiaries for lump-sum death benefits to their personal circumstances. The Board of Trustees has now decided to further increase this flexibility: Previously, persons in groups d) to f) could only be designated as beneficiaries if there were no persons in group c). Now, you can designate persons in groups d) to f) as beneficiaries even if there are persons in group c), provided that the latter are not designated as beneficiaries.

An example: You have a partner and a child from a previous relationship who is not entitled to an orphan's pension. You can now designate this child as a beneficiary, provided you do not designate your partner as a beneficiary. This was not possible until now. The [occupational benefits fund regulations](#) were therefore amended with effect from January 1, 2026. For more information, visit AXA.ch/change-order-of-beneficiaries.

Beneficiary groups

Group	Group of persons
a)	<ul style="list-style-type: none">• The spouse
b)	<ul style="list-style-type: none">• Children eligible for an orphan's pension
c)	<ul style="list-style-type: none">• Natural persons supported to a significant degree by the deceased• The person who had been in a life partnership with the deceased• The person with financial responsibility for supporting one or more joint children
d)	<ul style="list-style-type: none">• The children not eligible for an orphan's pension
e)	<ul style="list-style-type: none">• The parents
f)	<ul style="list-style-type: none">• Siblings and half-siblings



You can find all the information and regulations online at
AXA-foundation-for-occupational-benefits.ch