



# Occupational benefits: Key information for 2026 at a glance

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

## Current key figures

### Interest rate for 2025

As at December 31, 2025, total interest of 4.0 % will be paid on insureds' retirement assets.

### Interest rate for 2026

For 2026, the base interest rate for changes during the course of the year is 0.5 %. Based on performance and the coverage ratio, toward the end of the year the Board of Trustees will make its decision regarding the supplementary rate of interest effective December 31, 2026.

### Pension conversion rate

For insureds retiring in 2026, the pension conversion rate stands at 5.9 % with a retirement age of 65 for both men and women and co-insured, reversionary partner's pension and retired person's child's pension.

As announced, the Foundation will adjust the conversion rate to 5.7 % in small steps of 0.1 % per year until 2028, thereby strengthening fairness among the generations and opening up for insureds the prospect of attractive interest over the long term.

	2025	2026	2027	2028
Age 65	6.0 %	5.9 %	5.8 %	5.7 %

Retirement always takes place on the first day of the month following the end of the employment relationship. The figures quoted refer to retirements that take place directly on the first day of the month following the 65th birthday. If retirement

occurs at a different time, the conversion rate is calculated precisely for each month. You can find out more information in the ["Conversion rates" information sheet](#).

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

## Statutory requirements and contributions

### Upper and lower limits for occupational benefits insurance (OBI)

The upper and lower limits remain unchanged for 2026. You will find the current figures in the ["Current thresholds" information sheet](#).

### Parental leave and parental allowance

On January 1, 2026, new regulations on parental leave and parental allowance came into force in the Principality of Liechtenstein. Parental allowance is also relevant for occupational benefits insurance. Parental allowance is specified as follows in our Foundation's occupational benefits fund regulations:

- Section 13.3: The previous insured salary remains valid while a parental allowance is being received.
- Section 17.3: No retirement credits are accrued while a parental allowance is being received.
- Section 41.4: The Foundation does not collect any savings contributions while a parental allowance is being received. When making the last salary payment before the parent receives a parental allowance, the employer must retain the insured's risk and cost contributions and pay them to the Foundation together with its own contributions.

The ["Parental leave" information sheet](#) summarizes the most important information on this topic for you.

**Please note:** Parental leave is divided into two months with salary replacement and two months without salary replacement. There is no social security obligation during the two months without salary replacement. This means that the risks of disability and death are not covered during these two months. However, insureds can take out voluntary insurance against these risks. This requires prior notification via the employer. This is the only way to ensure that insureds and their dependents are optimally covered.

#### **Guarantee Fund**

The contribution to the Guarantee Fund remains unchanged from the previous year at 0.003 % of the vested benefits of all active insureds as of year's end.

## **Other news about your Foundation**

#### **Key figures, news, and links**

To keep you up to date, there is a new section on the Foundation's website. Under "[Key figures, news, and links](#)", you will always find the latest key figures and performance data, current news about your foundation, and further links. Check back online regularly.



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

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Do you have any questions about your pension solution? Then drop in or give us a call. We look forward to hearing from you!