



Occupational benefits: Key information for 2025 at a glance

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

Current key figures and changes with effect from January 1, 2025

Interest on retirement assets

For 2024, insureds will earn 3.0% interest on their retirement assets overall. This is half a percentage point more than the Foundation's interest model.

The Board of Trustees sets the interest rate on the basis of the insurance model, which is aligned to the Foundation's funding ratio and investment performance. It is available online under "Downloads".

For departures during the course of 2025, the base interest rate at which the retirement assets earn interest is 1.25%. Dependent on how investments perform and the coverage ratio, the Board of Trustees decides on the definitive interest rate for 2025 in December 2025 based on the projection as at December 31, 2025 in accordance with the Foundation's interest model. The statutory BVG/OPA minimum interest rate for 2025 is 1.25%.

Additional key interest rates

- | | |
|---|-------|
| • Interest on employer contribution reserves 2024 | 0.5 % |
| • Interest on unallocated assets 2024 | 0.5 % |

The key figures are updated monthly on the website under "Key Figures & News".

Conversion rates from 2025

Between 2025 and 2027, the AXA Foundation for Supplementary Benefits will gradually lower its conversion rate to 4.6% for men and women retiring at age 65 (benefit combination with 60% partner pension and 20% child's pension) in order to minimize redistributions from the people who are still working to those who have retired. This will result in greater generational fairness within the Foundation.

Additional information about the adjustment of the conversion rate: [AXA.ch/foundation-supplementary-benefits](https://www.axa.ch/foundation-supplementary-benefits)

At [myAXA](#), insureds can simulate their future retirement pension at any time and find out more about their pension provision.

New interest and pension participation model

Thanks to the reduced redistribution of assets, a larger portion of the investment income will in future be able to be used to pay interest on retirement assets. The previous interest model was therefore adjusted with effect from January 1, 2025. The Board of Trustees is determined to provide a fair distribution of funds for all generations. To this end, it has also decided to introduce a pension participation model starting in 2025. After they retire, the insureds themselves will profit from the Foundation's strong performance. The interest and pension participation model may be found online under "Downloads".

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
2025	1961	64 yrs and 3 mths
2026	1962	64 yrs and 6 mths
2027	1963	64 yrs and 9 mths
2028	1964 and later years of birth	65 years

Shape your own pension fund benefits

Sound financial protection is essential for a secure and fulfilling life. People's needs vary, depending on the individual and their personal circumstances. The Board of Trustees has therefore decided to introduce new options to enable insureds to tailor their pension fund benefits to their own particular requirements more flexibly.

Individualized order of beneficiaries for lump-sum death benefits

If an insured dies, in certain circumstances their family members receive an additional lump-sum death benefit in addition to their survivors' pensions. The occupational benefits fund regulations set out which persons are eligible for such a benefit. Insureds can now adapt their order of beneficiaries in line with their individual circumstances, within the scope of what is permissible by law. They will thus be able to decide for themselves which people are entitled to which amount of the insured lump-sum death benefits. Learn more at [AXA.ch/order-of-beneficiaries](https://www.axa.ch/order-of-beneficiaries).

Digital services

Online portal "OPA Services" 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://www.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://www.axa.ch/salary-notification)

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.

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 will be able to adapt the amount of retirement and partner pensions in line with their individual circumstances. They can, for example, maximize their retirement pension – in which case there will be no insured partner pension when the insured dies. Conversely, they can maximize 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.

Further information: [AXA.ch/retirement-option-supplementary-benefits](https://www.axa.ch/retirement-option-supplementary-benefits)

Keep an eye on your pension provision – with myAXA for employees

Simulate your retirement pension, identify pension gaps, pay into your pension fund or withdraw pension assets, and keep an overview of your pension fund benefits – you can do all this in the online portal [myAXA](#) for employees. You haven't signed up yet? Request [your personal access code](#) now and discover your pension provision possibilities.

Other news from your Foundation

Successful new elections for the Board of Trustees

Elections for the Board of Trustees took place in 2024. At the constituent meeting in January it was also decided who will lead the Board in the posts of Chair and Vice Chair during the four-year term of office from January 2025 to December 2028. Visit the website to find out who the members of the Board of Trustees that represent your interests are.

New pension regulations and adjustment of other foundation documents

The pension regulations have been completely revised as of January 1, 2025.

They are more clearly structured so that insureds can find the required information as quickly as possible. The changes are largely editorial in nature.

The most important content changes – both in the pension regulations and in the other foundation documents – are summarized for you in a separate [information sheet](#). You can find the current documents at all times online under “Downloads”.

Revised website

The Foundation’s website was overhauled in 2024. You can now find all the forms and foundation documents on the website under “Downloads”, while the latest news about your foundation may always be viewed under “Key Figures & News”.

You can find all the information and documents online:



About the foundation



Key figures and News



Downloads

Your advantages at a glance

- Individual supplementary benefits as a supplement to basic coverage
- Customized solutions for companies throughout Switzerland
- Attractive, flexible benefits for the insureds
- Transparency and ability to plan thanks to the interest and pension participation model
- Committed to a Pillar 2 that considers environmental, social and governance aspects
- Comprehensive online services