



# 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 on retirement assets and conversion rate

For contracts where assets are invested autonomously by the occupational benefits fund commission, interest on retirement assets is based on the occupational benefits plan of the respective occupational benefits fund. If the occupational benefits fund commission has not set an interest rate, the retirement assets of the insureds for 2025 will earn interest of 1.25% for the mandatory and 1.25% for the extra-mandatory part, in accordance with the decision of the Board of Trustees. For 2026, the statutory BVG/OPA minimum interest rate is 1.25%.

The conversion rate for mandatory BVG/OPA benefits remains unchanged at 6.8% for 2026. Conversion rates remain likewise unchanged for 2026 for extra-mandatory retirement savings: 4.764% for men/persons with a reference age of 65 and 4.901% for women/persons with a reference age of 64. Depending on your occupational benefits fund, other conversion rates may apply if they are determined on an individual basis.

For contracts with full reinsurance of the saving process, the insureds' retirement assets will earn interest of 2.0% on the mandatory part and 0.75% on the extra-mandatory part for 2025. The additional interest compared to the BVG/OPA minimum interest rate is attributable to one-time surplus distributions. For 2026, AXA Life Ltd guarantees total interest of 1.25% for the mandatory and 0.00% for the extra-mandatory part. The statutory BVG/OPA minimum interest rate for 2026 is 1.25%.

The conversion rate for mandatory BVG/OPA benefits remains unchanged at 6.8% for 2026. The conversion rates for the extra-mandatory part remain unchanged for 2026: 5.000% for men/persons with a reference age of 65 and 4.880% for women/persons with a reference age of 64.

## Statutory contributions

### Guarantee Fund

The contribution rates for the BVG/OPA Guarantee Fund for 2026 are as follows:

- 0.11% of the coordinated BVG/OPA salary for the provision of supplementary benefits in case of an unfavorable age structure (previously 0.13%)
- 0.003% of vested benefits as of the end of the year for insolvency and other benefits (flat-rate contribution)

Contributions for 2025 are due for payment on June 30, 2026, while contributions for 2026 will be due the following year.

## Other news from your Foundation

### New as of 2026: Individualized order of beneficiaries for lump-sum death benefits

The Board of Trustees is committed to state-of-the-art occupational benefits provision that takes account of the individual needs of its insureds. From January 1, 2026, insureds will thus be able to individually adapt the order of beneficiaries for lump-sum death benefits that is stipulated in the regulations in line with their own personal needs. This will allow insureds to determine themselves in future exactly who is to receive what specific portion of lump-sum death benefits. The occupational benefits fund regulations was therefore be amended with effect from January 1, 2026. Find out more at [AXA.ch/order-of-beneficiaries](http://AXA.ch/order-of-beneficiaries).



You can find all the information and documents  
online at  
[columna-collective-foundation-client-invest.ch](http://columna-collective-foundation-client-invest.ch)