



# 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

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

- BVG/OPA mandatory savings 1.50 %
- Voluntary savings 2.25 %

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".

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 %.

### Additional key interest rates

- Interest on employer contribution reserves 2025 & 2026 0.75 %
- Interest on unallocated assets 2025 & 2026 0.75 %

### Conversion rates

The Columna Collective Foundation Group Invest will gradually adjust its conversion rates up to 2027 until they reach 6.00 % for mandatory and 5.30 % for extra-mandatory savings for both men and women aged 65.

A conversion rate of 6.30 % for mandatory savings and 5.40 % for extra-mandatory savings will apply to all men and women retiring at age 65 in 2026.

In parallel, a second calculation for the retirement pension will be made for each insured. Calculation 2 uses the statutory minimum conversion rate of 6.80 % for the mandatory part and also uses what is known as an adjustment factor for the extra-mandatory part.

### Conversion rate

|  | 2025             | 2026             | 2027             |
|--|------------------|------------------|------------------|
| Mandatory                                | 6.80 %           | 6.80 %           | 6.80 %           |
| Voluntary savings<br>× Adjustment factor | 5.45 %<br>× 80 % | 5.40 %<br>× 70 % | 5.30 %<br>× 50 % |

Insureds are paid out the higher value of the two calculations as an annual pension. The statutory minimum BVG/OPA benefits will be met or exceeded in each case.

The conversion rate of the previous year applies to people retiring on January 1.

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

More information on the conversion rate: [AXA.ch/columna-collective-foundation](https://www.axa.ch/columna-collective-foundation)

### Conversion rate (women and men, age 65)

|                   | 2025   | 2026   | 2027   |
|-------------------|--------|--------|--------|
| Mandatory         | 6.55 % | 6.30 % | 6.00 % |
| Voluntary savings | 5.45 % | 5.40 % | 5.30 % |

## 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. Learn more at [AXA.ch/change-order-of-beneficiaries](https://axa.ch/change-order-of-beneficiaries).

### Personnel change in the Board of Trustees

There were several personnel changes on the Board of Trustees. You can see the current composition of the Board of Trustees online on the [website](#) at any time.

### New investment strategy from January 1, 2026

The Board of Trustees reviewed the foundation's investment strategy and risk capacity during 2025. Given the favorable financial and structural situation, it has decided to place greater emphasis on return-oriented asset classes. The [investment regulations](#) were therefore adjusted with effect from January 1, 2026. The most important changes are as follows:

- Increase in the equity allocation from 30 % to 35 %
- Reduction of the bond allocation from 28 % to 25 %

The foundation is maintaining its differentiated sub-strategies for the mandatory and extra-mandatory components. While the focus in the mandatory component remains on security, it is increasingly focusing on return-oriented investments in the extra-mandatory component, with a total equity allocation of 43 %. The Board of Trustees is thus pursuing the goal of achieving higher returns in the long term and thus higher interest rates for the benefit of the insureds. The broadly diversified investment strategy is also designed to ensure stable returns even in challenging market phases.

## 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.



You can find all the information and regulations online at [columna-collective-foundation-group-invest.ch](https://columna-collective-foundation-group-invest.ch)