

Product and portrait

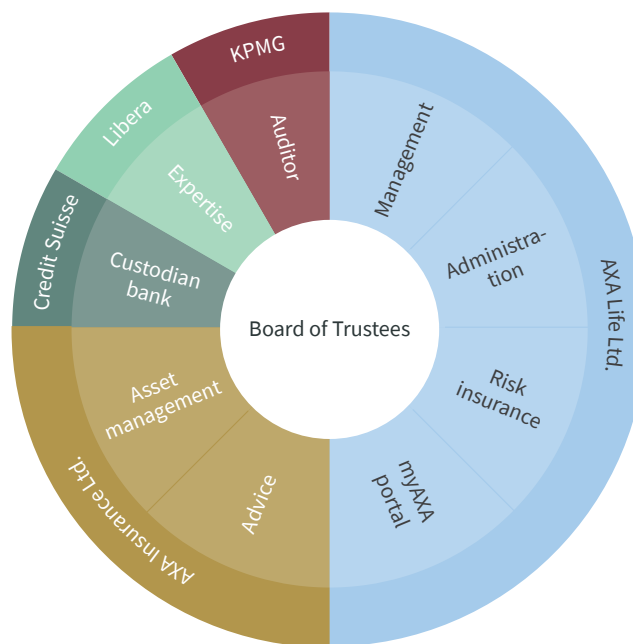
Top Invest is AXA's flexible supplementary pension. It offers tailor-made solutions for organizations that require a supplement to the existing basic pension.

Foundation's key figures as at December 31, 2024 (Provisional and not revised)

Coverage ratio	109.6%
Retirement assets (millions)	1,225
Affiliated customers	2,399
Active insured persons	9,049
Pensioners in the foundation	200

Organization

AXA Foundation for
Supplementary Benefits



Interest and pension participation model, valid from 01.01.2025

Level	Forecast coverage ratio as at Dec. 31, XXXX	Interest on retirement assets of active insureds	Pension participation
6	≥ 115.0%	BVG minimum interest rate + 2.00% + 25% of the surplus*	> 3.25% + max. 2 monthly pensions
5	≥ 113.0%	BVG minimum interest rate + 2.00%	= 3.25% + max. 2 monthly pensions
4	≥ 110.0%	BVG minimum interest rate + 1.50%	= 2.75% + max. 1 monthly pension
3	≥ 107.0%	BVG minimum interest rate + 1.00%	= 2.25% -
2	≥ 104.0%	BVG minimum interest rate + 0.50%	= 1.75% -
1	≥ 100.0%	BVG minimum interest rate	= 1.25% -
0	< 100.0%	0% up to BVG min. interest	-

The Board of Trustees has expressed its intention to de-allocate assets of the insured according to a pre-defined mechanism.

* Surplus above the target value of the fluctuation reserve

Name of the Foundation

AXA Foundation for Supplementary Benefits, Winterthur

Founded by

AXA Life Ltd. / May 23, 1969

Objective

Semi-autonomous complementary solution with pooled investment

The Foundation was established in order to provide occupational retirement, survivors' and disability benefits. It protects the employees and employers of affiliated companies against the economic consequences of loss of earnings that may result from old age, disability or death. It offers pension plans comprising only benefits to which the provisions of mandatory occupational benefits insurance do not apply.

Investments

Management of investments

- The Board of Trustees defines the investment strategy; the collective foundation with its affiliated pension funds bears the investment risk.
- The assets are invested by AXA Asset Management.

Trustees

Employer representatives

- Stephan Heuberger (Chairman)
HRM Systems AG, Winterthur
- Christoph B. Bühler
böckli bühler partner, Basel
- Jonas Keller
Mäder + Baumgartner Treuhand AG,
Neuhausen

Employee representatives

- Wolfgang Hofmann
Octapharma AG, Lachen
- Michael Raaflaub
Lehrstellennetz, Köniz
- Daniel Wäger
Metrohm AG, Herisau

Top Invest at a glance

Pension solution	Semi-autonomous solution with pooled investment
Target group	Small to medium-sized companies
Occupational benefits plans	Flexible design of pension plans
Security	Risk coverage of the actuarial risks of disability and death provided by AXA Life Ltd.
Full transparency	Separation of the investment and the risk process
Administration	Direct electronic access to pension data

