

# Product and portrait

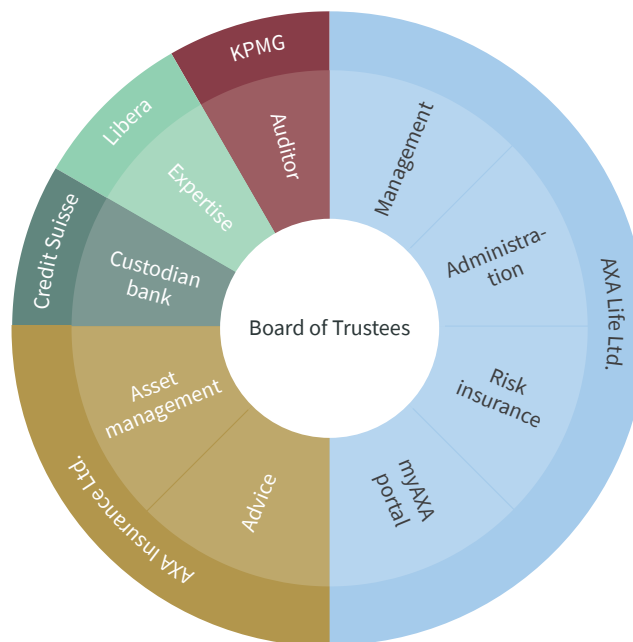
Top Invest is AXA's flexible supplementary pension. It offers tailor-made solutions for organizations that require a supplement to the existing basic pension.

## Foundation's key figures as at December 31, 2023

Coverage ratio	104.7%
Retirement assets (millions)	1,165
Affiliated customers	2,369
Active insured persons	9,014
Pensioners in the foundation	162

## Organization

AXA Foundation for  
Supplementary Benefits



## Interest and pension participation model, valid from 01.01.2025

The Board of Trustees has expressed its intention to define the participation of the retirement assets of the insured according to a pre-defined mechanism

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 <b>+2.00%</b> > <b>3.25%</b> + 25% of the surplus*	+ max. 2 monthly pensions
5	≥ 113.0%	BVG minimum interest rate <b>+2.00%</b> = <b>3.25%</b>	+ max. 2 monthly pensions
4	≥ 110.0%	BVG minimum interest rate <b>+1.50%</b> = <b>2.75%</b>	+ max. 1 monthly pension
3	≥ 107.0%	BVG minimum interest rate <b>+1.00%</b> = <b>2.25%</b>	-
2	≥ 104.0%	BVG minimum interest rate <b>+0.50%</b> = <b>1.75%</b>	-
1	≥ 100.0%	BVG minimum interest rate = <b>1.25%</b>	-
0	< 100.0%	0% up to BVG min. interest	-

\* 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**

**Employee representatives**

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

**Employer representatives**

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

**Top Invest at a glance**

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



Interested? Call us today and arrange an appointment with one of AXA's pension experts.  
**For additional information, visit**  
AXA-foundation-for-supplementary-benefits.ch