

# Product and portrait

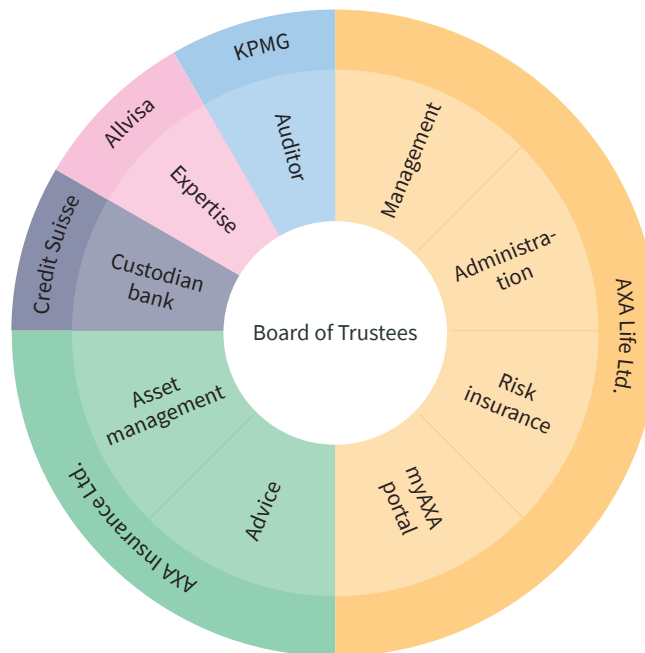
Professional Invest is the semi-autonomous pension solution from the AXA Foundation for Occupational Benefits. Thanks to its enormous flexibility, it can offer custom-tailored, high-performance pension solutions for companies from startups to world-ranking corporations.

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

Coverage ratio	105.5%
Retirement assets (millions)	26,531
Affiliated customers	41,359
Active insured persons	224,272
Pensioners in the foundation	7,504

## Organization

AXA Foundation for  
Occupational  
Benefits



## Interest 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 31.12.XX	Interest (Mandatory and extra-mandatory)
5	> 115.00%	BVG minimum interest rate + 1.75%
4	> 112.00%	BVG minimum interest rate + 1.25%
3	> 108.00%	BVG minimum interest rate + 1.00%
2	> 105.00%	BVG minimum interest rate + 0.75%
1	≥ 100.00%	BVG minimum interest rate
0	< 100.00%	max. BVG minimum interest rate

### Name of the Foundation

AXA Foundation for Occupational Benefits, Winterthur

### Founded by

AXA Life Ltd. / June 8, 1984

### Objective

#### Semi-autonomous 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 provides benefits in accordance with the provisions on mandatory occupational benefits insurance and also offers occupational benefits plans that exceed the statutory minimum requirement or include only extra-mandatory benefits.

### 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

- Christoph Burkhalter  
Avaloq Group AG, Zurich
- Hanspeter Herger  
x-plus services GmbH, Engelberg
- Bodo Möller  
Google Switzerland GmbH, Zurich
- Csilla Schreiber-Orosz  
PartnerRe Holdings Europe Ltd., Zurich

#### Employer representatives

- Corinne Antonica-Schönenberger  
Antonica.Management GmbH, Erlenbach
- Patrick Bundeli  
INTERSPORT (Schweiz) AG, Bern
- Alexia Rambosson  
A. Rambosson AG, Zurich
- Christoph Senti  
Christoph Senti AG, Altstätten

### Professional 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

