

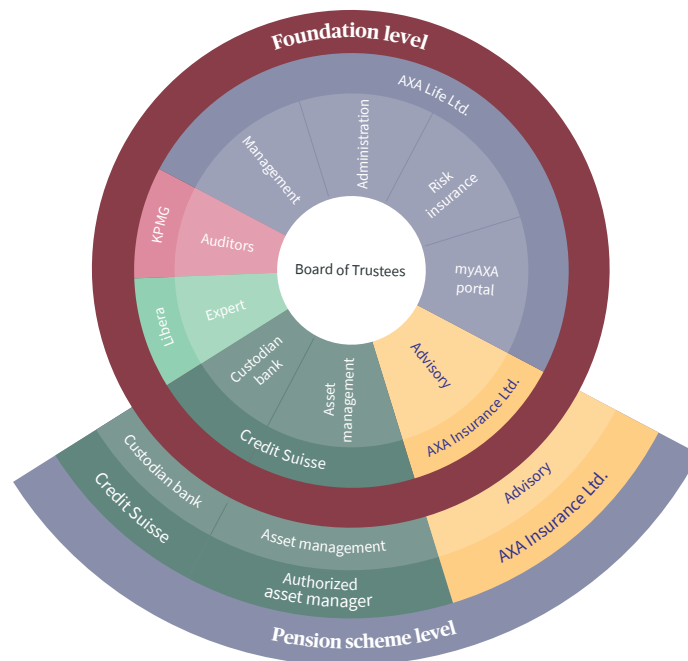
# Product and portrait

Client Invest is a semi-autonomous pension solution for medium-sized and large enterprises that want to combine the advantages of affiliation with a collective foundation and the independence offered by a company-own occupational benefits institution.

## The Foundation’s key figures as of Dec. 31, 2023

Cover ratio of Foundation (excluding pension schemes)	108.1%
Retirement assets (in millions)	2,127
Affiliated customers	427
Active insured persons	14,689
Technical parameters	BVG 2020 generation tables
Technical interest rate	2.0%
Performance of Foundation assets	4.7%

## Organization



## Name of foundation

Columna Collective Foundation Client Invest

## Founded by

Credit Suisse (Switzerland) Ltd. / March 20, 1974

## Objective

### Semi-autonomous solution with choice of investment strategy

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.

**Preconditions**

**Cumulative conditions for new affiliation:**

- at least 3 million in retirement assets
- at least 30 active insured persons
- long-term investment horizon
- balanced structure of insured portfolio

**Investments**

**Management of investments at the pension scheme level**

- The Occupational Benefits Fund Commission determines its own investment strategy, taking the pension scheme’s obligations and risk capacity into account. When making decisions, the Occupational Benefits Fund Commission receives corresponding support from the chosen asset manager, so that the pension benefits are guaranteed at all time and an optimum return on the investment can be achieved that is higher than the BVG minimum interest rate and sufficient to meet other obligations. Underfunding is possible at the pension scheme level.

**Management of investments at the Foundation level**

- The Board of Trustees determines and implements the Foundation’s investment strategy in consultation with the mandated asset manager, Credit Suisse (Switzerland) Ltd. Underfunding is possible at the Foundation level.

**Trustees**

**Employee representatives**

- Felix Günthardt  
Swarovski International Holding AG, Männedorf
- Alain Staub  
Ewopharma AG, Schaffhausen
- Laura Walter  
Schweizer Jugendherbergen, Zurich

**Employer representatives**

- Pascal Burch  
Topakustik AG, Lungern
- Uwe Podlech  
Arxada AG, Basel
- Matthias Wick  
Cisco Systems (Switzerland) GmbH, Wallisellen

**Product overview**

<b>Pension solution</b>	Semi-autonomous solution with choice of investment strategy
<b>Target group</b>	Medium-sized and large enterprises
<b>Pension plans</b>	Flexible structure of pension solution
<b>Security</b>	Coverage of the risks of death and disability
<b>Administration</b>	Direct online access to information and changes
<b>Full transparency</b>	Separation of investment and risk processes; dedicated cover ratio Dedicated annual financial statements in accordance with Swiss GAAP FER no. 26
<b>Own performance</b>	Opportunities for higher returns Distribution of disposable assets
<b>Flexibility</b>	Resolution to determine the conversion rate Introduction of additional benefits, e.g. AHV/AVS bridging pension



Interested? Call us today and arrange an appointment with one of AXA's pension experts.  
**For more information visit**  
[columna-collective-foundation-client-invest.ch](https://columna-collective-foundation-client-invest.ch)