

# Product and portrait

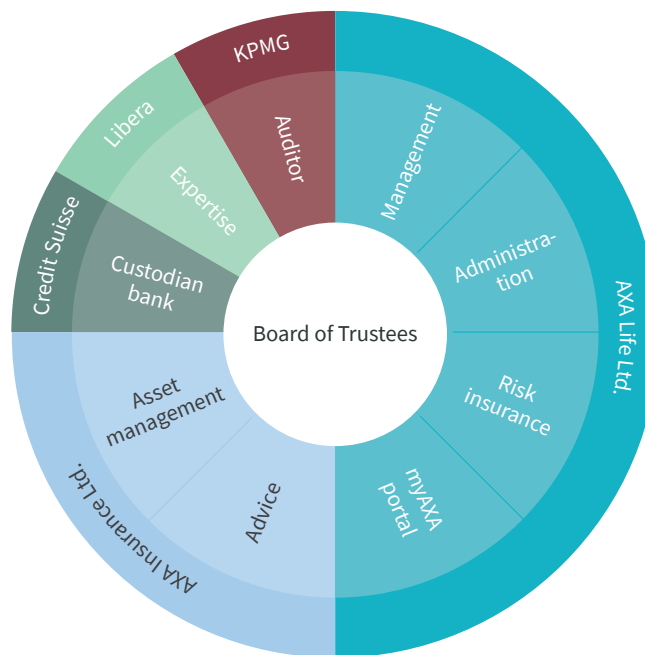
Professional Invest Suisse Romande is the pension solution offered by the collective foundation AXA LPP Foundation Suisse Romande specifically for the needs of companies in French-speaking Switzerland.

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

Coverage ratio	103.4%
Retirement assets (millions)	5,397
Affiliated customers	10,030
Active insured persons	53,239
Pensioners in the foundation	1,315

## Organization

AXA LPP Foundation  
Suisse Romande



## 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	≥ 114.0%	BVG minimum interest rate + 1.50%
4	≥ 111.0%	BVG minimum interest rate + 1.00%
3	≥ 107.0%	BVG minimum interest rate + 0.75%
2	≥ 104.0%	BVG minimum interest rate + 0.50%
1	≥ 100.0%	BVG minimum interest rate
0	< 100.0%	max. BVG minimum interest rate

### Name of the Foundation

AXA LPP Foundation Suisse Romande, Winterthur

### Founded by

AXA Life Ltd. / July 12, 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

- Christophe Wyssbrod (President)  
Ecoles du CO de la Broye, Estavayer-le-Lac
- Olivier Micheloud  
Banque Cramer & Cie SA, Geneva
- Patricia Pradervand  
XO Investments SA, Neuchâtel

#### Employer representatives

- Dominique Beuchat (Vice President)  
3D Precision SA, Delémont
- Patrick Fournier  
CPF Stratégie SA, Sion
- Nicole Mamie  
Prisma SA, Porrentruy

### 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

