



Occupational benefits: Key points at a glance

As an insured, get an overview of the key facts and figures for your occupational benefits insurance

Current key figures

Interest on retirement assets

For 2023, insureds will earn the following interest on their retirement savings as a whole:

- BVG/OPA mandatory savings 2.00 %
- Voluntary savings 2.00 %

The Board of Trustees sets the interest rate on the basis of the insurance model, which is aligned to the Foundation's funding ratio and investment performance. It is available online under "Downloads" at [AXA-lpp-foundation-suisse-romande.ch](https://www.axa-lpp-foundation-suisse-romande.ch).

The provisional interest rate for all retirement assets for 2024 is 1.25 %. The Board of Trustees will make a decision at the end of the year on the definitive interest that will be applied for 2024 in view of the investment performance and funding ratio. The statutory BVG/OPA minimum interest rate for the mandatory portion of retirement savings is 1.25 % for 2024.

Pension conversion rates

The statutory conversion rate for mandatory BVG/OPA benefits remains unchanged at 6.8 % for 2024. The same conversion rates will apply in 2024 to voluntary retirement savings:

- 5.50 % for men/persons who have reached the reference age of 65
- 5.50 % for women/persons who have reached the reference age of 64

Higher reference age for women

The AHV/OASI 21 reform raises the reference age for women from 64 to 65 on a staggered basis to bring it in line with the reference age for men. The same change will be made under occupational benefits insurance (BVG/OPA). The first incremental increase will happen in 2025, until in 2028 the reference age will be the same for everyone. For women in the transitional age group, the following reference age applies, as appropriate. The currently applicable reference age can be found on your 2024 benefits statement.

Year	Woman's year of birth	Reference age
2024	1960	64 years of age
2025	1961	64 years and 3 months
2026	1962	64 years and 6 months
2027	1963	64 years and 9 months
2028	1964 and later years of birth	65 years of age

Other news from your Foundation

2024 is an election year for the Board of Trustees

A full election for all seats on the Board of Trustees is held every four years. 2024 is one such year. If you are an insured and a member of the occupational benefits fund commission, you are encouraged to take an active role in shaping your occupational benefits insurance by putting yourself forward next year as a candidate for the Board of Trustees. You will receive further information on the upcoming election in spring 2024.

Current composition of the Board of Trustees

The Foundation comprises two bodies: the Board of Trustees and the occupational benefits fund commission. Their duties and obligations are described in the deed of foundation and in the respective organizational regulations. You can view the current composition of the Board of Trustees at [AXA-lpp-foundation-suisse-romande.ch](https://www.axa-lpp-foundation-suisse-romande.ch).

Changes to Foundation documents

The Board of Trustees has made various changes to the Foundation documents for the coming year. You will find an overview of the key changes on the separate information sheet, which is also available at [wincolink.ch](https://www.wincolink.ch). Current documents can be accessed online anytime at [AXA-lpp-foundation-suisse-romande.ch](https://www.axa-lpp-foundation-suisse-romande.ch).

Your advantages at a glance

- *Semi-autonomous pension solutions for companies in French-speaking Switzerland*
- *Attractive interest rates, transparent interest model*
- *Flexible investment strategy thanks to best-in-class approach*
- *Attractive fringe benefits and healthcare services*
- *Local contact partner and online services available 24/7*