



# Occupational benefits: Key information for 2026 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 2025, insureds' retirement assets will earn a rate of interest of:

• BVG/OPA mandatory savings	5.00%
• Voluntary savings	6.00%

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".

The provisional interest rate for all retirement assets for 2026 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 2026 in view of the investment performance and funding ratio. The statutory BVG/OPA minimum interest rate for the mandatory portion of retirement assets is currently 1.25 %.

### Conversion rates

A conversion rate of 6.30 % for mandatory savings and 5.50 % for extra-mandatory savings will apply to all men and women retiring at age 65 in 2026.

The Foundation will gradually introduce a standard, comprehensive conversion rate of 5.60 % by 2029. In doing so, it will reinforce both fairness among the generations as well as the long-term attractiveness and financial stability of the Foundation.

On [myAXA](#) insureds can simulate their future retirement pension at any time and learn more about their pension provision.

More information on the conversion rate:  
[AXA.ch/lpp-foundation-suisse-romande](http://AXA.ch/lpp-foundation-suisse-romande)

## Other news from your Foundation

### New as of 2026: Individual options for insureds

AXA LPP Foundation Suisse Romande is committed to state-of-the-art occupational benefits provision that takes account of the individual needs of its insureds. For this reason, it has introduced new options for insureds as of January 1, 2026.

- With the individual order of beneficiaries, insureds can now decide for themselves exactly which persons are to receive specific portions of any potential lump-sum death benefits. Learn more at [AXA.ch/change-order-of-beneficiaries](#).
- Insureds with extra-mandatory retirement assets of at least 30% can adapt the amount of retirement and partner pensions in line with their individual circumstances when they retire. You can specify your preferred option when you register for retirement. You don't need to take any action until then. Further information is available online at [AXA.ch/retirement-option-suisse-romande](#).

### New occupational benefits fund regulations

The [occupational benefits fund regulations](#) have been completely updated and enter into force on January 1, 2026. They combine the previous regulations for the basic and supplementary pension coverage in a single document. In addition, it has been editorially revised and made clearer so that insureds can find the information they need as quickly as possible. New features include individual options for insureds, for example the individual order of beneficiaries for lump-sum death benefits and the options for adjusting old-age and partner's pensions, which are set out in the regulations.

*The conversion rates apply to women and men aged 65.*

The conversion rate of the previous year will apply to people retiring on January 1.

## New investment strategy from January 1, 2026

During 2025, the Board of Trustees reviewed the foundation's investment strategy and risk capacity as part of an ALM study. Given the favorable financial and structural situation, it has decided to place greater emphasis on return-oriented asset classes in future. The [investment regulations](#) were therefore adjusted with effect from January 1, 2026. The most important changes are as follows:

- Increase in the equity allocation from 33 % to 38 %
- Reduction of the bond allocation from 23 % to 13 %
- Higher commitment to alternative investments, raised from 8 % to 14 %

The Board of Trustees is thus pursuing the goal of achieving a better performance in the long term and thus higher interest rates for the benefit of the insureds.



You can find all the information and regulations online at [AXA-lpp-foundation-suisse-romande.ch](http://AXA-lpp-foundation-suisse-romande.ch)