



# Occupational benefits: Key points at a glance

Get an overview **as the employer** 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 1.00 %
- Voluntary savings 1.00 %

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-foundation-for-occupational-benefits.ch](https://www.axa-foundation-for-occupational-benefits.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.

## Statutory requirements and contributions

### 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

### Additional key interest rates

- Interest on employer contribution reserves 2023 0.00 %
- Interest on unallocated assets 2023 1.00 %

### 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 effective January 1, 2024 to voluntary (extra-mandatory) retirement savings:

- 5.00% for men/persons who have reached the reference age of 65
- 4.88% for women/persons who have reached the reference age of 64

### Thresholds for 2024

The same thresholds will largely apply under occupational benefits insurance and other social insurances for 2024 as they do now. You will find the current figures in the "Current thresholds" information sheet at [wincolink.ch](https://www.wincolink.ch).

### Guarantee Fund

The contribution rates for the BVG/OPA Guarantee Fund for 2024 are as follows:

- 0.13% of the coordinated BVG/OPA salary for the provision of supplementary benefits in case of an unfavorable age structure
- 0.003% of vested benefits as of the end of the year for insolvency and other benefits (flat-rate contribution)

Contributions for 2023 are due for payment on June 30, 2024, while contributions for 2024 will be due the following year.

### Inflation adjustment

The premium rate for adjusting survivors pensions and disability pensions for inflation amount to 0.03% of the BVG/OPA salary.

## New offers and services

### New customer portal “myAXA BVG services” for employers

Over the course of 2024 you will receive access to our new, modern online portal for companies. This will replace the current wincoLink online portal. The customer portal boasts a new design and lots of updated functions, and also offers additional online services to streamline your administrative processes. You will receive further information in the coming months. We will guide you step-by-step through the new features.

## 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 would like to take an active role in shaping your occupational benefits insurance, why not put 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 several bodies: in particular, the Board of Trustees, the occupational benefits fund commission and the professional association 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-foundation-for-occupational-benefits.ch](https://www.axa-foundation-for-occupational-benefits.ch).

Are you already registered for the customer portal? If not, sign up now: [myAXA.ch](https://www.myAXA.ch).

### New Privacy Policy

The new Data Protection Act (DPA) was passed in Switzerland on September 1, 2023. As a result, the AXA Foundation for Occupational Benefits issued its new data protection regulations and drew up a new Privacy Policy. Both are available online at [AXA-foundation-for-occupational-benefits.ch](https://www.axa-foundation-for-occupational-benefits.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-foundation-for-occupational-benefits.ch](https://www.axa-foundation-for-occupational-benefits.ch).

### Your advantages at a glance

- Largest semi-autonomous collective foundation in Switzerland
- Independent Board of Trustees
- Independent asset management thanks to best-in-class approach
- Transparent interest on retirement assets thanks to insurance model
- 24/7 online services