



Occupational benefits: Key information for 2025 at a glance

Get an overview of the **key facts and figures** for your management solution in occupational benefits insurance.

Unlike with a conventional pension fund, in the 1e plan insureds determine themselves how they want their pension assets to be invested. There are five different investment strategies to choose from. Insureds can view their retirement assets and change their investment strategy at any time on [myAXA](#).

Current key figures

Investment strategy performance as of December 31, 2024

The five individual investment strategies available for selection performed as follows in 2024:

- AXA 1e low risk 0.88%
- AXA 1e 20* –
- AXA 1e 35 5.19%
- AXA 1e 50 8.48%
- AXA 1e 75 12.01%

*not opened yet

Please note: Pension assets are invested in the “AXA 1e low risk” strategy until an insured selects an investment strategy. You can select the investment strategy that suits you best on myAXA at any time. If you are not yet registered for [myAXA](#), request [your personal access code](#) now.

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 the 2025 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

Thresholds

The occupational benefit thresholds for 2025 for insurance and other social insurances have been adjusted. The current figures have been summarized for you in the [“Current thresholds”](#) information sheet.

Guarantee Fund

The contribution rates for the BVG/OPA Guarantee Fund for 2025 are as follows:

- 0.003% of vested benefits as of the end of the year for insolvency and other benefits (flat-rate contribution)

Contributions for 2024 are due for payment on June 30, 2025, while contributions for 2025 will be due the following year.

New offers and services

“OPA Services” online portal for employers

As of 2024 you have had access to the new online portal for employers (previously wincoLink). You can take care of administrative tasks even faster and more simply on the new online portal. You can access OPA Services at any time with your myAXA login. You haven't signed up to myAXA yet? Sign up now at: myAXA.ch.

Other news from your Foundation

First-time elections for the Board of Trustees

The AXA Foundation 1e held its first elections for its Board of Trustees in 2024. The Board is made up of equal numbers of employee and employer representatives. The four new members of the Board were elected for the term of office beginning on July 1, 2024, and ending on December 31, 2028. You can see the current composition of the Board of Trustees online on the website at any time.

Revised website

The Foundation's website was overhauled in 2024. You can now find all forms and Foundation documents on the website under “Downloads”, and under “News” you will always find the latest information on your Foundation.

Efficient personnel management thanks to “ELM”

Optimize your personnel management with the electronic salary reporting procedure (ELM). You can transmit staff and salary changes automatically and directly from your payroll software to AXA. Whether the changes involve new employees joining, departures, or salary changes – the data are processed securely and promptly. To use the ELM service you need a payroll software tool certified to Swissdec standard, as well as an insurance profile. Further information: AXA.ch/salary-notification

Changes to Foundation documents

The Board of Trustees has made several changes to the Foundation documents. The most important changes are summarized for you in the following overview.

General Terms and Conditions for the Affiliation Contract (GTC)

(Edition 2025)

- Section 3: Composition of the occupational benefits fund commission in occupational benefits funds for members of boards of directors
- Section 7: New rules governing the split between and investment of contributions in the event of partial payment

Miscellaneous documents

(valid as of 01.01.2025)

Self-employed persons may now also affiliate to the Foundation through a professional association pension solution. To this end, the following documents have been amended:

- Deed of foundation: Sections 2.1, 2.2, 4, 5.3 and 8 (not yet in force)
- Organization regulations of the occupational benefits fund commission (valid from January 1, 2025): Section 1 and 3

You can find all the information and documents online:



About the foundation



News



Downloads

Your advantages at a glance

- High degree of flexibility
- Personal investment strategy based on risk profile
- Comprehensive online service
- Transparent cost premiums
- Personal advice