



Occupational benefits: Key points at a glance

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

Since its launch in 2022, the AXA 1e Foundation has grown constantly. As more and more new affiliates have opted for this management solution, the fund has seen a steady stream of insureds joining.

Depending on their personal risk profile, insureds can choose from among five investment strategies which differ mainly in terms of their

equity component. Insureds can select which option they prefer from “low risk” with no equities all the way up to 75 % equities. AXA Foundation 1e services are fully online: Insureds can use the myAXA pensions portal at any time to view the balance on their retirement savings account or change their investment strategy.

Current key figures

Investment strategy performance as of December 31, 2023

The five individual investment strategies available for selection performed as follows in 2023:

- AXA 1e low risk 0.73 %
- AXA 1e 20* –
- AXA 1e 35 4.47 %
- AXA 1e 50 3.87 %
- AXA 1e 75 5.66 %

*not opened yet

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 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

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.

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.

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.

Are you already registered for the customer portal? If not, sign up now: myAXA.ch.

Other news from your Foundation

First-time elections for the Board of Trustees

Elections for Board of Trustee members will be held for the first time in 2024. Consequently, the AXA 1e Foundation will have a Board of Trustees based on equal representation as of July 1, 2024. If you would like to take an active role in shaping your occupational benefits insurance, why not put yourself forward as a candidate for the Board of Trustees? The first term of office lasts until December 31, 2027. You will receive further information on candidacy and the upcoming election in February 2024.

You can view the current composition of the Board of Trustees at AXA.ch/1e-invest.

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. Current documents can be accessed online at AXA.ch/1e-invest.

Your advantages at a glance

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