



Changes to Foundation documents

The Board of Trustees has decided on various changes to the Foundation documents which are relevant to you. Below you will find an overview of the most important content and editorial changes.

The revised documents will be available at AXA.ch/1e-invest or can be ordered from AXA Life Ltd.

Occupational benefits fund regulations

(valid as of 01.01.2024)

- Term “retirement age” replaced with “reference age” (OASI 21)
- Early withdrawals and continuation of occupational benefits insurance now dependent on annual salary (OASI 21)
- Slight changes to requirements for partial retirement (OASI 21)
- New option to stop paying contributions if retirement benefits are deferred (OASI 21)
- Agreement by the spouse is also a new requirement for purely voluntary benefits
- Partner’s pension: Offsetting cohabitation against the length of the marriage
- 105 % rule: Excess retirement savings now accrue to the Foundation
- Coordination of disability and survivors’ benefits: Lump-sum payments from other social insurance and occupational benefits institutions are no longer offset

Various regulations

(valid as of 01.01.2024)

Affiliation of corporate groups option, which will affect the following documents:

- Occupational benefits fund regulations
- Affiliation Contract for Corporate Groups
- Addendum to the Affiliation Contract for Corporate Groups
- General Terms and Conditions for the Affiliation Contract for Corporate Groups (GTC)
- Organization regulations of the occupational benefits fund commission