



Occupational benefits: Key information for 2025 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 2024, insureds will earn the following interest on their retirement savings as a whole:

- BVG/OPA mandatory savings 2.70%
- Voluntary savings 3.70%

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 2025 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 2025 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 2025.

Additional key interest rates

- Interest on employer contribution reserves 2024 0.00%
- Interest on unallocated assets 2024 0.00%

Conversion rates from 2025

From 2025 to 2029, the AXA LPP Foundation Suisse Romande will gradually introduce a standard, comprehensive conversion rate of 5.6% for men and women aged 65. In doing so, it aims to increase fairness among the generations and shore up its long-term attractiveness and financial stability.

	2025	2026	2027	2028	2029
Conversion rate Mandatory	6.55%	6.30%	6.05%	5.80%	5.60%
Conversion rate Extra-mandatory	5.50%	5.50%	5.55%	5.55%	5.60%

The conversion rates apply to women and men aged 65.

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

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

Do you know how much your retirement pension will be?

On [myAXA](#) you and your employees can simulate your future retirement pension at any time and find out more about your pension provision.

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 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

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.

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

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:

- 0.13 % 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 2024 are due for payment on June 30, 2025, while contributions for 2025 will be due the following year.

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

Keep an eye on your pension provision – with myAXA for employees

Simulate your retirement pension, identify pension gaps, pay into your pension fund or withdraw pension assets, and keep an overview of your pension fund benefits – you can do all this in the online portal [myAXA](#) for employees. You haven't signed up yet? Request [your personal access code](#) now and discover your pension provision possibilities.

Other news from your Foundation

Successful new elections for the Board of Trustees

Elections for the Board of Trustees took place in 2024. All current Board members stood for reelection for the new term of office from January 1, 2025 until December 31, 2028 and were reelected. You can see the current composition of the Board of Trustees online on the website at all times.

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 a separate [information sheet](#). You can find the current documents at all times online under "Downloads".

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 "Key figures and news" you can find the latest news throughout the year and a monthly overview of the latest key figures.

You can find all the information and documents online:

