



Occupational benefits: Key information for 2025 at a glance

Get an overview of the **key facts and figures** for your occupational benefits.

Current key figures

Interest rate for 2024

As at December 31, 2024, total interest of 4.5% will be paid on insureds' retirement assets.

Base interest rate for 2025

For 2025, the base interest rate for changes during the course of the year is 0.5%. Based on performance and the coverage ratio, toward the end of the year the Board of Trustees will make its decision regarding the supplementary rate of interest effective December 31, 2025.

Pension conversion rate

The pension conversion rate for 2025 remains unchanged at 6.0% (retirement age of 65 and co-insured, reversionary partner's pension and retired person's child's pension).

Statutory requirements and contributions

Upper and lower limits for occupational benefits insurance (OBI)

The BPVG threshold amounts will change as of 01.01.2025.

- New triggering threshold CHF 14,700
- New maximum insured salary under BPVG CHF 88,200

Mandatory accident insurance (AIA): Upper limit for insured salary

The upper limit for salaries insured under mandatory accident insurance for 2024 remains unchanged at CHF 148,200.

In the years from 2026 to 2028, the Foundation will adjust the conversion rate to 5.7% in small steps of 0.1% per year, thereby strengthening fairness among the generations and opening up for insureds the prospect of attractive interest over the long term in future.

	2025	2026	2027	2028
Age 65	6.0%	5.9%	5.8%	5.7%

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

On [myAXA](#) insureds can simulate their future retirement pension and learn more about their pension provision.

Guarantee Fund

The contribution to the Guarantee Fund remains unchanged from the previous year at 0.003% of the vested benefits of all active insureds as of year's end.

New offers and services

Online portal “OPA Services” 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. Not registered for myAXA yet? Sign up now at myAXA.ch.

Other news about your Foundation

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. You can find the current documents online under “Downloads”.

Regulations governing basic BPVG occupational benefits cover and supplementary cover

(valid as of January 1, 2025)

- Section 15: Stipulation of provision governing unpaid leave (previously set out in an information sheet)
- Section 17.4–8: Clearer stipulation of the interest on retirement assets
- Section 20.5/21.5: Adjustment of statutory IV/DI pension table
- Section 54.5/55.5: Change in respect of end of disability benefits after reaching ordinary retirement age
- Appendix: Pension conversion rates 2025–2028

General Terms and Conditions for the Affiliation Contract (GTC) for basic BPVG occupational benefits cover and supplementary cover

(Edition 2025)

- Section 8: Introduction of termination option for affiliation contract in the event of sanctions being imposed on an employer or an insured pursuant to FMA communiqué 2024/2 Risk Management in connection with foreign powers to impose sanctions

The Foundation’s website was also overhauled in 2024. You can now find all the forms and Foundation documents on the website under “Downloads”.

Investment regulations

(valid as of October 1, 2024)

- Complete revision with mainly editorial changes and clearer stipulation of responsibilities
- Section 2: Recording of obligation to review and amend investment strategy (regular basis, or as required by exceptional events)
- Section 3: Clearer stipulation of Foundation’s investment organization, including duties and powers
- Sections 4.3 and 4.5: Clearer stipulation of conflicts of interests and disclosure requirements
- Appendix 1 Investment strategy: Change to asset allocation, bandwidths, and benchmarks
- Appendix 2 Fluctuation reserves: Increase in level of certainty from 95% to 97.5%, increase in fluctuation reserve from 12.8% to 13.0%

Regulations on the creation of provisions and reserves

(valid as of October 1, 2024)

- Section 7: Determination of the target fluctuation value (target value) in accordance with financial and economic principles

Current composition of the Board of Trustees

- Dennis Waech, Chair, AXA Life Ltd
- Dr. Rolf Steiner, VP Bank AG, Vaduz
- Bernd Wurster, Hilcona AG, Schaan
- Felix Tromp, AXA Life Ltd)

You can find all the information and documents online:



Occupational benefits



Downloads

Always there for you – on a local basis directly in Schaan

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[AXA-foundation-for-occupational-benefits.li](https://www.axa-foundation-for-occupational-benefits.li)

Do you have any questions about your pension solution? Then drop in or give us a call. We look forward to hearing from you!