



Occupational benefits: Key information for 2026 at a glance

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

Current key figures

Interest on retirement assets

For 2025, insureds' retirement assets will earn a rate of interest of 5.00 %.

In the event of withdrawals during 2026, retirement assets will earn interest at a base rate of 1.25 %. In December 2026, the Board of Trustees will decide on the definitive interest rate for 2026 based on the projection as of December 31, 2026, and the Foundation's interest rate model. The OPA minimum interest rate for 2026 is 1.25 %.

Additional key interest rates

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| • Interest on employer contribution reserves 2025 | 0.50 % |
| • Interest on unallocated assets 2025 | 0.50 % |

Conversion rate

A conversion rate of 4.74 % will apply to all men and women retiring at age 65 starting in 2026. From 2027, it will be 4.60 % (combination of benefits with 60 % partner's pension and 20 % child's pension).

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

More information on the conversion rate: [AXA.ch/foundation-supplementary-benefits](#)

Other news from your foundation

One-time payment for pensioners

The Board of Trustees has also decided to allow pensioners to benefit directly from last year's positive investment performance. In spring 2026, eligible pensioners will receive a one-time payment of up to two months' benefits in addition to their pension. The pensioners eligible for this will be informed personally. The allocation and amount of the one-time payment depends, among other things, on the year of retirement and the conversion rate applied.

Individualized order of beneficiaries for lump-sum death benefits: Even more flexible from 2026

The Board of Trustees is committed to state-of-the-art occupational benefits provision that takes account of the individual needs of its insureds. Since the beginning of 2025, insureds have had the opportunity to individually adapt the order of beneficiaries for lump-sum death benefits to their personal circumstances. The Board of Trustees has now decided to further increase this flexibility: Previously, persons in groups d) to f) could only be designated as beneficiaries if there were no persons in group c). Now, you can designate persons in groups d) to f) as beneficiaries even if there are persons in group c), provided that the latter are not designated as beneficiaries.

An example: You have a partner and a child from a previous relationship who is not entitled to an orphan's pension. You can now designate this child as a beneficiary, provided you do not designate your partner as a beneficiary. This was not possible until now.

The occupational benefits fund regulations was therefore be amended with effect from January 1, 2026. For more information, visit [AXA.ch/change-order-of-beneficiaries](#).

Beneficiary groups

Group	Group of persons
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a)	• The spouse
b)	• Children eligible for an orphan's pension
c)	• Natural persons supported to a significant degree by the deceased • The person who had been in a life partnership with the deceased • The person with financial responsibility for supporting one or more joint children
d)	• The children not eligible for an orphan's pension
e)	• The parents
f)	• Siblings and half-siblings

New investment strategy from January 1, 2026

In 2025, the Board of Trustees has intensively reviewed the Foundation's investment strategy and risk capacity. When investing pension assets, the aim will continue to be ensuring a balance between stability and returns. The Foundation's risk capacity was used as a basis for reviewing the potential returns. The new [investment regulations](#) and the revised investment strategy came into force on January 1, 2026. The most important changes at a glance are:

- Reduction of the bond allocation (from 17 % to 13 %)
- Increase in the equity allocation (from 39 % to 45 %)
- Greater focus on global equities (from 16.5 % to 26.5 %)
- Higher commitment to alternative investments (from 7 % to 9 %)

A stronger focus on income-oriented investments in the new investment strategy is intended to increase the Foundation's expected returns, enabling insureds to benefit even more from interest and compound interest in the future.

Positive outlook for the future

Swiss pension funds are required to have an actuarial report prepared on a regular basis. The report assesses the financial situation of a pension fund and is prepared by an independent pension fund expert. The expert checks whether sufficient funds are available to meet the obligations to the insureds. The aim is to ensure long-term financial stability. The latest report for the AXA Foundation for Supplementary Benefits was excellent and confirms that the Foundation is in a very good position both financially and structurally and is therefore very well equipped for the future.



You can find all the information and regulations
online at
[AXA-foundation-for-supplementary-benefits.ch](https://axa-foundation-for-supplementary-benefits.ch)