



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 on retirement assets and conversion rate

For contracts where assets are invested autonomously by the occupational benefits fund commission, interest on retirement assets is based on the occupational benefits plan of the respective occupational benefits fund. If the occupational benefits fund commission has not set an interest rate, the retirement assets of the insureds for 2024 will earn interest of 1.25% for the mandatory and 1.25% for the extra-mandatory part, in accordance with the decision of the Board of Trustees. For 2025, the statutory BVG/OPA minimum interest rate is 1.25%.

The conversion rate for mandatory BVG/OPA benefits remains unchanged at 6.8% for 2025. Conversion rates remain likewise unchanged for 2025 for extra-mandatory retirement savings: 4.764% for men/persons with a reference age of 65 and 4.901% for women/persons with a reference age of 64. Depending on your occupational benefits fund, other conversion rates may apply if they are determined on an individual basis.

For contracts with full reinsurance of the saving process, the insureds' retirement assets will earn interest of 1.25% on the mandatory part and 0.00% on the extra-mandatory part for 2024. For 2025, AXA Life Ltd guarantees total interest of 1.25% for the mandatory and 0.00% for the extra-mandatory part. The statutory BVG/OPA minimum interest rate for 2025 is 1.25%.

The conversion rate for mandatory BVG/OPA benefits remains unchanged at 6.8% for 2025. The conversion rates for the extra-mandatory part remain unchanged for 2025: 5.000% for men/persons with a reference age of 65 and 4.880% for women/persons with a reference age of 64.

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

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.

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 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

Other news from your Foundation

Election of the Board of Trustees

Elections for the Board of Trustees took place in 2024. You can see the current composition of the Board of Trustees on the website.

New regulations and amendment of other Foundation documents

The regulations were completely revised as of January 1, 2025. They combine the previous regulations for the basic and supplementary pension cover in a single document. They are also structured more clearly so that insureds can find the information they need as quickly as possible. The changes are largely editorial in nature. The main content-related changes – both in the regulations and in other Foundation documents – are summarized for you in a separate [information sheet](#).

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.

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 the latest information about your Foundation under “News”.

You can find all the information and documents online:



Your advantages at a glance

- Ideal for mid-sized and large enterprises
- Great deal of flexibility and decision power
- Your own investment strategy and performance targets
- Performance-based asset management
- Individual pension plan design