



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

For 2024, insureds' retirement assets will earn an overall rate of interest of:

- BVG/OPA mandatory savings 2.75 %
- Voluntary savings 3.50 %

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 for 2025 is 1.25%.

Additional key interest rates

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

Conversion rates from 2025

The Columna Collective Foundation Group Invest will gradually adjust its conversion rates between 2025 and 2027 until they reach 6.00% for mandatory and 5.30% for extra-mandatory savings for both men and women aged 65.

In parallel, a second calculation for the retirement pension will be made for each insured. Calculation 2 uses the statutory minimum conversion rate of 6.80% for the mandatory part and also uses what is known as an adjustment factor for the extra-mandatory part.

Conversion rate

	2025	2026	2027
Mandatory	6.80 %	6.80 %	6.80 %
Voluntary savings × Adjustment factor	5.45 % × 80 %	5.40 % × 70 %	5.30 % × 50 %

Insureds are paid out the higher value of the two calculations as an annual pension. The statutory minimum BVG/OPA benefits will be met or exceeded in each case.

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

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

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.

Conversion rate (women and men, age 65)

	2025	2026	2027
Mandatory	6.55 %	6.30 %	6.00 %
Voluntary savings	5.45 %	5.40 %	5.30 %

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.

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](https://myAXA.ch) 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. Moreover, additional staff-related changes are imminent. You can see the current composition of the Board of Trustees on the website.

Revised website

The Foundation's website was overhauled in 2024. You can now find all forms and Foundation documents on the website under "Downloads". Under "Key figures and news" you can find the latest information about your Foundation.

You can find all the information and documents online:



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.

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

Neues Vorsorgereglement und Anpassung von weiteren New regulations and amendment of other Foundation documents

The regulations were 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](#).