

Occupational benefits

Solid values /



Financial protection guaranteed at good conditions /

AXA has been among the leaders in occupational benefits for companies from the time the BVG was introduced in 1985. This means you can rely on us for protection and experience when it comes to occupational benefits.

Maximum flexibility

With AXA, each company, be it small and single-owned or a corporation with a global business, receives an occupational benefits solution that is perfectly tailored to its needs. In addition, the benefits and terms you choose can be adapted to accommodate changed business circumstances or requirements at any time.

AXA's collective foundations

AXA manages several collective foundations with a wide range of characteristics and designs, comprising a unique and varied range of services to suit the individual needs of its clients. Affiliation with a collective foundation means entering into a contract, whereby each affiliated company in a sense becomes an independent and separate occupational benefits fund.

Independent board of trustees

The executive body of every collective foundation is the board of trustees, which is elected directly by the insured of the affiliated companies/occupational benefits funds and functions independently of AXA. Its members include employer and employee representatives from a wide range of occupations and companies of different sizes. The board of trustees' responsibilities include, among other things, supervising compliance with legal provisions and issuing the regulations that govern the various activities.

Security and consistency

The first and foremost concern is to ensure the secure and long-term implementation of the occupational benefits mandate. The actuarial risks (old age, death, and disability) of collective foundations are reinsured with AXA. As a result, all affiliated companies/occupational benefits funds can benefit from the guarantees and assurances only a life insurer can offer.

Every occupational benefits solution of AXA is managed by a network of international specialists from all areas of pensions, investments, and insurance – a reliable font of expertise from one of the world's largest financial services companies.

Information transparency

Information on costs, benefits and profits are always close at hand. Furthermore, AXA as a life insurer is subject to particularly stringent legal provisions as regards transparency and security.

Your options

When considering your options in occupational benefits, you will always face the same basic question:

- Insurance at full value by delegating responsibility, or
- A semi-autonomous plan by taking on a share of the responsibility.

Insurance at full value

Comprehensive guarantees fully eliminate all financial risk and offer maximum security. AXA fully reinsures not only the occupational benefits, but all investment risks as well.

- Full capital protection
- Interest guarantee
- Liquidity guarantee

Semi-autonomous plans

Thanks to direct participation in the capital markets, semi-autonomous benefits solutions offer the opportunity to earn additional profits. Depending on the solution, the affiliated company/occupational benefits fund can define its investment strategy alone or within a group and align it optimally with its risk capacity and risk tolerance.

- Actuarial risks (death and disability) are fully reinsured with AXA
- Investment risk is the full or partial responsibility of the occupational benefits fund

AXA's occupational benefits solutions

	Risk benefits are fully reinsured	Invested assets are fully reinsured	Invested assets are partially reinsured	Invested assets are not reinsured	The company/occupational benefits fund is directly involved in the investment strategy	Potentially higher interest on retirement assets, thanks to better performance	Possibility of making short-term adjustments/corrections to the investment strategy	Optimum decision-making scope for occupational benefits	Insured persons are directly involved in the investment strategy
<p>BVG "Professional" insurance at full value If optimum protection and consistency in occupational benefits are a top priority, insurance at full value is the only choice. AXA, the leading insurer of Swiss SMEs, offers comprehensive guarantees that exclude every risk. Insurance at full value is a robust overall solution that allows you to implement your occupational benefits mandate consistently and responsibly.</p>	●	●						●	
<p>BVG Basic, Plus, and Family Small and newly founded companies generally prefer a simple and secure benefits plan with the guarantees that come with insurance at full value. With its three modular solutions BVG Basic, Plus, and Family, AXA is able to cover a wide range of requirements.</p>	●	●							
<p>Combi Invest Combi Invest offers ideal conditions for clients who refuse to compromise on protection for their BVG retirement assets, but who are looking for higher profits at the same time: While the mandatory retirement assets enjoy the guarantee offered under insurance at full value, the self-defined investment portion can be geared to achieve additional profits at the client's own responsibility.</p>	●		●		●	●	●	●	
<p>Dual Invest Dual Invest features a unique investment strategy that allows clients to combine higher returns with protection. While half of the invested assets are placed in capital market instruments with a view to generating an attractive return, AXA reinsures the remaining portion with guaranteed interest.</p>	●		●			●		●	
<p>Group Invest The tried-and-tested bank savings solution that offers potentially higher returns as well as needs-oriented and flexible occupational benefits planning. Group Invest is designed to raise efficiency and reduce costs and risks on the basis of pooled capital investments.</p>	●			●		●		●	
<p>Client Invest When it comes to planning your occupational benefits, Client Invest offers you ideal conditions for performance-oriented management of pension fund assets using a flexible and needs-oriented approach. A defined amount of risk capacity and risk tolerance forms the basis of the individual bank savings solution, which is highly transparent and delegates commensurate responsibility in making investment decisions.</p>	●			●	●	●	●	●	
<p>Flex Invest Flex Invest delivers new perspectives in the performance-oriented management of pension assets for higher salary classes. For the first time it is possible for investment decisions to be taken by the insured and for existing retirement assets to be protected at any time.</p>	●					●	●	●	●

(List of products and services is not conclusive)



Withdrawing benefits as needed

Retirement benefits can be withdrawn as a pension, a lump sum, or a combination of the two. In addition, all insured can opt for flexible retirement starting from age 58. This model has received a Swiss insurance industry award on account of its flexibility.

Interest on retirement assets

AXA aims to offer its insured above-average interest rates on their retirement assets in the long term, regardless of the plan they have selected.

Surplus participation

The investment, risk and/or cost processes that are reinsured with AXA can generate a surplus. By choosing a benefits solution with AXA, you are entitled to a surplus and will benefit additionally.

Services

Online administrative support with wincoLink

- Efficient online administration with the full set of forms available over the internet. Visit www.wincolink.ch for a demo version.
- Electronic salary notification directly from your accounting department (swissdec, version 3.0 or higher).

Occupational health management

In the field of personal insurance, occupational health management is an important element in a holistic approach to risk management. Intended for corporate clients, this service will contribute to your employees' wellbeing and thus help raise the productivity of your company.

Occupational health management includes the following areas:

- Health promotion
- Absence management
- Performance management
- Case management

AXA Plus

Choose AXA as your partner and benefit from the "AXA Plus for Companies" program:

- Crisis management: Immediate help in a crisis; support for communication, coordination and prevention
- MyRight.ch: Your online legal portal – access and download information on a wide range of legal topics at any time
- Offers for partners that are updated annually: A wide range of product and services available at conditions not to be found anywhere else

Services

- Pension information center for employers: Occupational benefits insurance in Switzerland is a complex topic. The portal offers employers such as you important information clearly and concisely: www.axa.ch/infocenter
- "Meine Pensionskasse": www.AXA.ch/meine-pensionskasse – the portal for your employees. Important features of occupational benefits explained simply. Simulated calculations of individual scenarios.
- "Meine Firma" magazine for clients: Important information for companies, four editions a year

Your requirements are the start of a good benefits solution /

Each company and each profession place special requirements on occupational benefits. For this reason, AXA has developed a virtually seamless set of concepts to accommodate the full range of client objectives. If you want to keep your company from getting stuck with a standard solution, AXA will prove to be the right partner.

A personal specialist

Specialists with a proven track record will help you achieve the best possible overall result. They will align all the details of the various benefits and insurance requirements and adjust them to the specific needs of your company. This, of course, also means reviewing your pension situation at any time if your requirements change.

Special solutions

If you are internationally active or looking for a special solution for your company's own occupational benefits plan, you will find that AXA can offer you interesting concepts as well.

AXA Pension Solutions Ltd

AXA Pension Solutions Ltd (APS Ltd) specializes in addressing the needs of company-owned occupational benefits institutions, associations and autonomous collective foundations. As a legally independent subsidiary of AXA it offers the following services:

- Management
- Administration
- Foundation bookkeeping
- IAS 19 – valuations in accordance with:
 - IAS (IFRS)
 - FAS (US GAAP)
 - FER (SWISS GAAP)
- A range of needs-oriented additional services

Your priorities

Which criteria are especially important for your company's occupational benefits solution?

- Guarantees for the saving and risk processes
- Flexibility in the design of the investment strategy
- Potential of a higher return
- Flexible design of pension plans
- Supplementary benefits for people with high incomes
- Review and optimization of the current occupational benefits plan
- Comprehensive advice
- Coordinating BVG benefits with those from the accident and daily benefits insurance
- Efficient online administration



**Pension and insurance matters demand individual attention.
AXA shows you fresh alternatives and delivers relevant solutions.**

Arrange for an advisory meeting without obligations still today.

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