

# Columna Collective Foundation Client Invest

<b>Foundation name</b>	Columna Collective Foundation Client Invest, Winterthur	
<b>Founded by</b>	CREDIT SUISSE AG / March 20, 1974	
<b>Purpose</b>	<p><b>Semi-autonomous solution with choice of investment strategy</b></p> <p>The Foundation's purpose is to provide occupational retirement, survivors' and disability benefits. It protects employees and employers of its affiliated companies against the economic consequences of loss of earnings that may result from old age, disability or death. Furthermore, it provides benefits in accordance with the provisions on mandatory occupational benefits insurance and offers occupational benefits plans that exceed the statutory minimum requirement or include only extra-mandatory benefits.</p>	
<b>Characteristics and concept</b>	<p><b>Management of investments</b></p> <ul style="list-style-type: none"> <li>The occupational benefits fund commission (OBC) defines the investment strategy; the affiliated occupational benefits fund itself bears the investment risk.</li> <li>The investments are placed with Credit Suisse or another licensed asset manager.</li> </ul> <p><b>Protection of pension benefits</b></p> <ul style="list-style-type: none"> <li>Benefits that are due if an insured person becomes disabled or dies before retirement age are reinsured with AXA Life Ltd.</li> <li>The Foundation pays the retirement benefits and the associated survivors' pensions in the event of an insured person's death after retirement age.</li> </ul> <p><b>Administration and management</b></p> <ul style="list-style-type: none"> <li>AXA Life Ltd.</li> </ul>	
<b>Management</b>	AXA Life Ltd. Winterthur	
<b>Pension actuary</b>	Libera AG, Zurich	
<b>Auditor</b>	KPMG AG, Zurich	
<b>Supervisory authority</b>	BVG and Foundation Supervision by the Canton of Zurich (BVS), Zurich	
<b>Trustees</b>	<p><b>Employee representative</b></p> <p>Hans-Ulrich Schürch Lamprecht Transport AG, Basel</p> <p>Karine Pisani-Loth S+M Architectes SA, Le Lignon</p> <p>Johannes Kern PSI AG, Wallisellen</p>	<p><b>Employer representative</b></p> <p>Marco Conconi (Chairman) Leuchter Informatik, Lucerne</p> <p>Marco Born Solvias AG, Kaiseraugst</p> <p>Stephan Schindler Bachem AG, Bubendorf</p>
<b>Extract from 2015 financial statements</b>		
	Affiliations	710
	Active insured persons	15,673
	Pensioners	4,613
	Total assets	CHF 2,980 m
	Retirement assets	CHF 1,759 m
	Contributions	CHF 154.2 m
	Performance	Depends on the choice of strategy
	Effective interest rate	Decision by the occupational benefits fund commission
<b>Coverage ratio</b>	Individual per pension fund	

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AXA Life Ltd.

[www.axa.ch](http://www.axa.ch)  
[www.myaxa.ch](http://www.myaxa.ch) (customer portal)

