

Columna Collective Foundation Group Invest

Foundation name	Columna Collective Foundation Group Invest, Winterthur	
Founded by	CREDIT SUISSE AG / March 15, 1984	
Purpose	<p>Semi-autonomous solution with pooled investment</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>	
Characteristics and concept	<p>Management of investments</p> <ul style="list-style-type: none"> The Board of Trustees defines the investment strategy; the collective foundation with its affiliated pension funds bears the investment risk. The investments are placed with Credit Suisse or AXA Asset Management <p>Protection of pension benefits</p> <ul style="list-style-type: none"> Benefits that are due if an insured person becomes disabled or dies before retirement age are reinsured with AXA Life Ltd. The Foundation pays the retirement benefits and associated survivors' pensions in the event of an insured person's death after retirement age. <p>Administration and management</p> <ul style="list-style-type: none"> AXA Life Ltd. 	
Management	AXA Life Ltd. Winterthur	
Pension actuary	Libera AG, Zurich	
Auditor	KPMG AG, Zurich	
Supervisory authority	BVG and Foundation Supervision by the Canton of Zurich (BVS), Zurich	
Trustees	<p>Employee representative</p> <p>Vanessa Mathys Mathys & Scheitlin AG, Schlieren</p> <p>Giuseppe Costa HRM Systems AG, Winterthur</p> <p>Christian Pfenninger VMware (Schweiz) GmbH</p>	<p>Employer representative</p> <p>Andreas Schläpfer Emil Egger AG, St. Gallen</p> <p>Hans Rudolf Häfeli (Chairman) Reoplan Treuhand AG, Bern</p> <p>Cyril Grandjean Eaton Industries Manufacturing GmbH, Morges</p>
Extract from 2015 financial statements		
	Affiliations	1,368
	Active insured persons	10,137
	Pensioners	1,837
	Retirement assets	CHF 937 m
	Contributions	CHF 82.7 m
	Effective interest rate	1.75 %
Coverage ratio	As of 31.12.2015	104.6 %
	As of 31.12.2016	104.7 % (provisional)
Performance	01.01.2015 – 31.12.2015	1.00 %
	01.01.2016 – 31.12.2016	3.74 %

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