

Pooled savings solution with long-term added performance

For years, Group Invest has proven that security and attractive average interest rates are possible also in times of strong market price fluctuations. By pooling their investments, small and medium-sized companies, especially, can benefit from significant efficiency gains and lower costs.

Goals and requirements

- Attractive average interest
- Reduced costs and risks
- Solid security on account of fluctuation reserves
- Liquidity guarantee
- Flexible and needs-oriented design of pension plans
- Full transparency
- Complete delegation of investment responsibility
- Complete delegation of company management and administration
- Complete reinsurance of the actuarial risks of disability and death

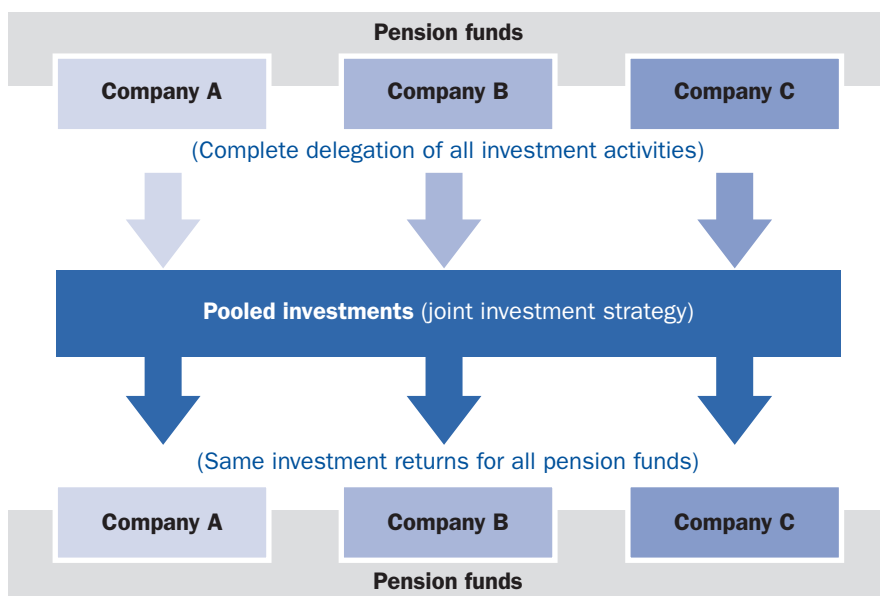
Joint investment strategy

The investment strategy is clearly focused on securing pension benefits at all times and on achieving returns that exceed the minimum rate defined in the BVG. Pooling the investments makes it possible to reduce the costs and risks, thereby boosting efficiency in the long turn. All earnings from interest and securities accrue with the collective foundation.

Transparent information

We explore all the possibilities for achieving an optimum return when developing your pension plans. You will also receive regular and self-explanatory information for your company's managers and insured persons.

Optimized return and risk



Group Invest at a glance /

Pension solution	Semi-autonomous solution with pooled investments
Investment concept	<p>The pension assets of all affiliated companies are held and managed professionally by the collective foundation and Credit Suisse or AXA Asset Management in accordance with a uniform investment strategy.</p> <ul style="list-style-type: none">■ All returns on investments flow back to the collective foundation.■ The Board of Trustees sets the interest rate for retirement assets based on the available reserves and the shared investment returns, and it decides on how to apply the additional earnings, for example by forming reserves or paying additional interest on retirement assets.
Target group	Medium-sized companies that are looking for security and do not want or are unable to assume investment responsibilities.
Investment plans	Flexible design of pension plans.
Payment modalities	Contributions are calculated quarterly in arrears.
Security	<ul style="list-style-type: none">■ AXA Life Ltd covers the actuarial risks of disability and death■ Responsibility for investment risk rests with Columna Collective Foundation Group Invest■ Security-oriented investment
Surpluses	Right to participate in surpluses in accordance with statutory provisions.
Transparency	<ul style="list-style-type: none">■ Full transparency thanks to the separation of the investment and risk processes■ Clear and simple information for companies and insured persons■ Investment reports issued quarterly over the internet
Administration	<ul style="list-style-type: none">■ Management and administration by AXA Life Ltd■ Direct electronic access to pension data■ Changes to data over the internet possible

Interested? Why not call today and ask for an appointment with one of AXA's specialists in pensions or investments. For more information visit www.AXA.ch/group-invest

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