swibeco*

Flexible Benefits for Real Impact

powered by

AXA

Celebrating 10 years of serving you

Our journey to delivering Flexible Benefits for real impact

2015

Ivan Brustlein founded Swibeco to meet the demand for innovative benefits during a time of limited salary growth.

2019

Alexis de Font-Réaulx merged his initial solutions, including **the Lunch benefit**, with Swibeco, broadening the offering and enhancing its flexibility.



2025

10 years of experience, of growth, innovation, and continuous learning.

Together, we want to revolutionise employee benefits. We've continuously evolved and refined our offers to meet the rapidly changing demands of the workplace.

Today, Swibeco offers a **Flexible Benefits** interface - bringing everything you can do for your employees into one seamless solution.

That's why we constantly work to improve it, **to simplify the work of HR teams** and offer greater benefits to our staff. It's the commitment that guides every choice we make.

10 years of experience

Why Swibeco?

Who are we?

+60

employees

+350'000

beneficiaries enjoy flexible and meaningful benefits

+400

favorite brands in Switzerland

4

bordering countries benefit from euro brands



10 years of experience

Why Swibeco?

Simple, fast and transparent

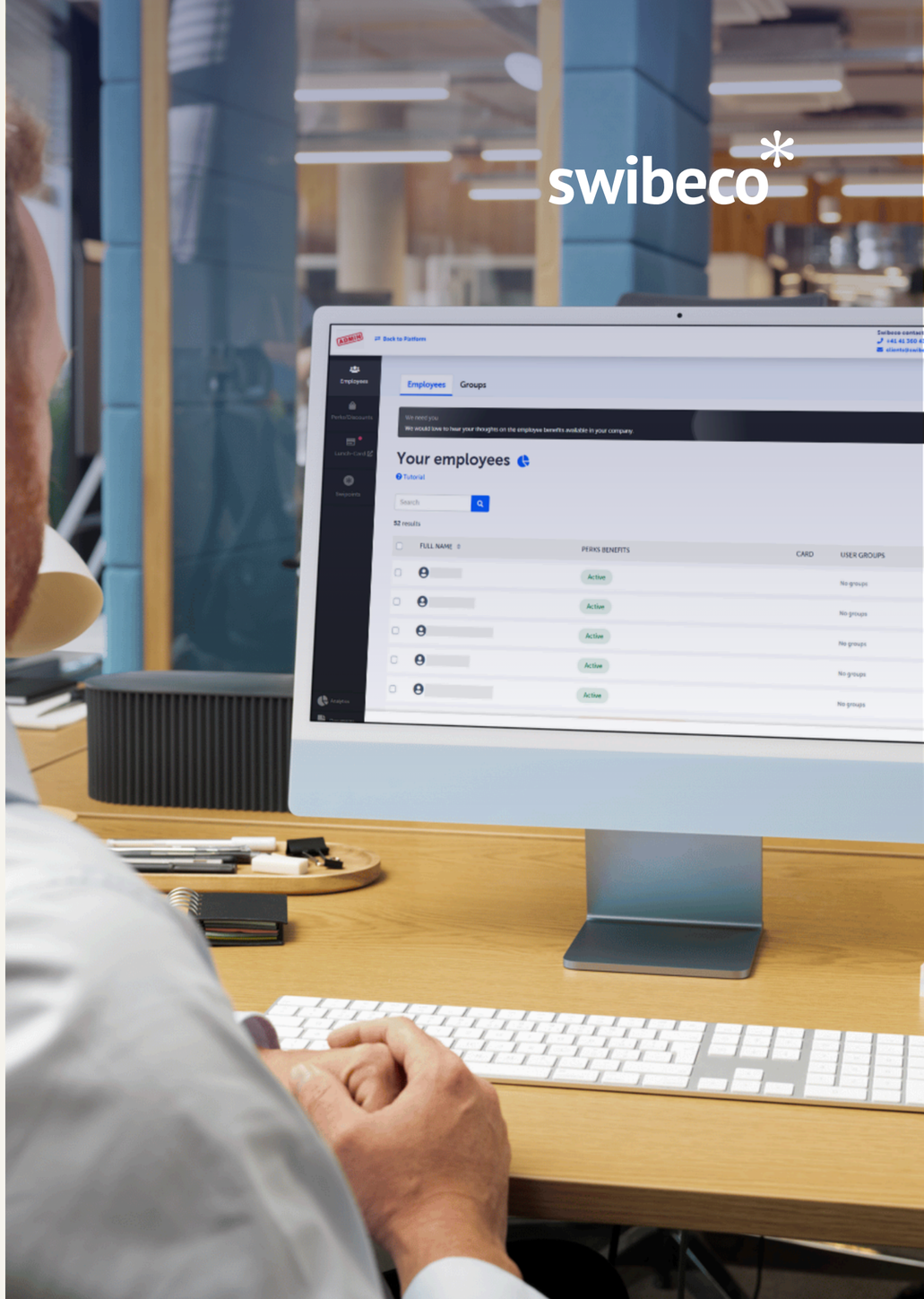
Our Flexible Benefits platform is easy to implement, intuitive to use, and fully transparent for HR teams and employees.

Swiss-based,
local standards applied

Multilingual
Support

Designed to meet the evolving needs of HR teams, managers, and employees

GDPR
compliant



Answering market needs

Challenges for human resources & management

- **Attracting** and retaining top talent
- **Keeping** motivation high
- **Reduce** administrative workload and manage it efficiently
- **Optimize** costs and simplify complex processes
- Simplify **flexible benefits management**

42%

of Swiss companies recognise that a well-structured benefits policy directly impacts talent attraction and retention.

Up to 80%

of a company's operational expenses are allocated to salaries and benefits.

Source: WTW, Benefits Trends Survey 2023 (Global Report), July 2023



Answering market needs

Employee’s growing expectations

- **Salary alone is no longer enough** - employees seek more than just a paycheck
- **Attraction and retention** - depend on a strong benefits package
- **Greater flexibility** - employees want to choose how they use their benefits
- **Growing sensitivity to benefits** - they value meaningful and useful complementary benefits

42%

of employees chose their current employer based on the benefits offered

64%

of employees view benefits as an essential part of their total compensation

80%

of employees are satisfied with an increase in the form of benefits rather than gross salary

Source: WTW, Global Benefits Attitudes Study 2024 – Switzerland, July 2024
Benefiz, The Best Employee Benefits of 2024, April 2024



— The solution

Your employees benefits cockpit: the Benefits Manager

One management interface

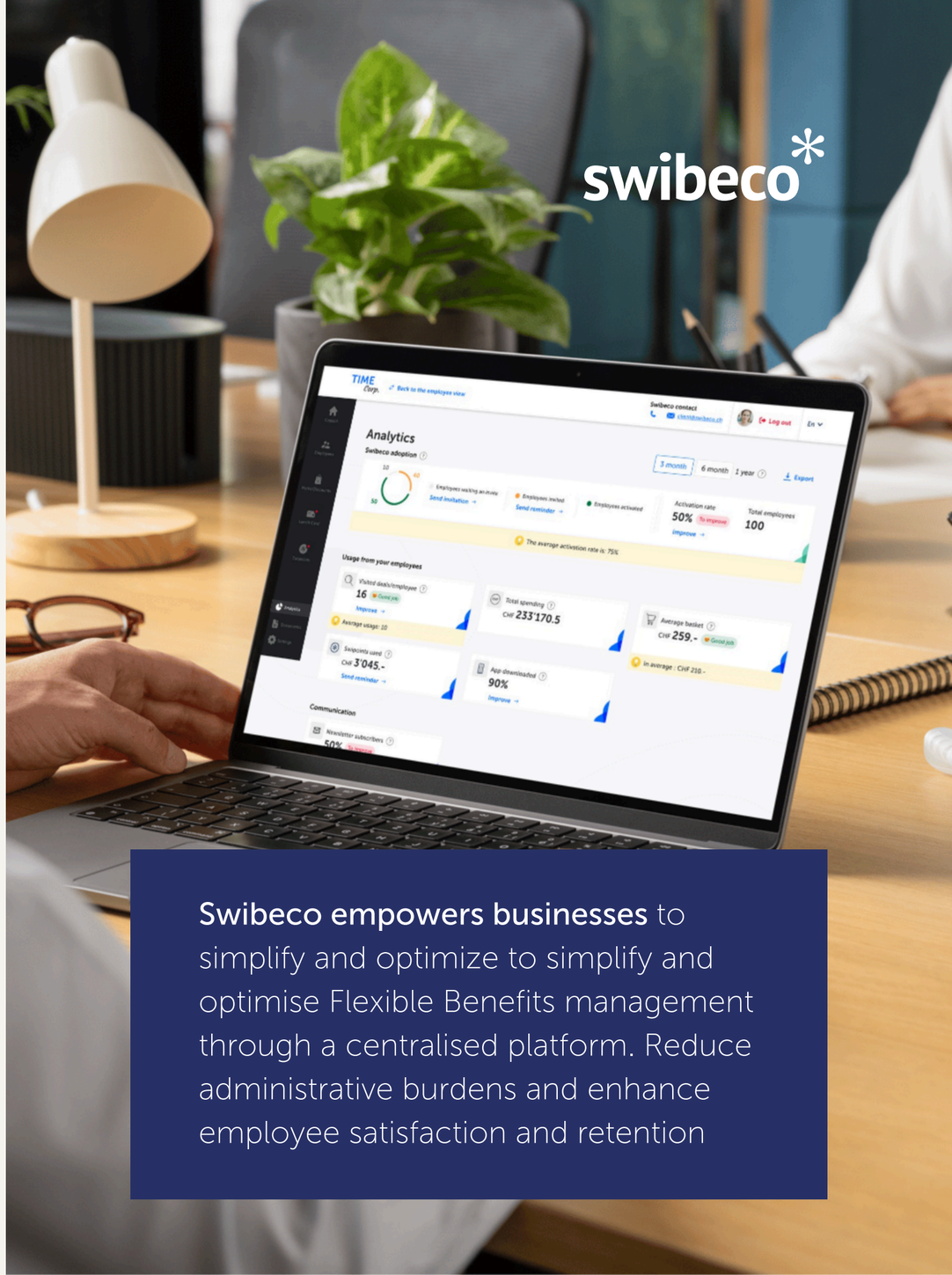
- A centralised platform to manage all benefits
- Company benefits: integrate all your existing benefits

Business Pack

Streamline your benefits management with:

- SSO
- SFTP
- API integration to +45 HRIS

ABACUS SAP SuccessFactors workday. ORACLE Personio Microsoft Azure lucca



Swibeco empowers businesses to simplify and optimize to simplify and optimise Flexible Benefits management through a centralised platform. Reduce administrative burdens and enhance employee satisfaction and retention

Impact of Flexible Benefits

Helping employees save money in their everyday lives

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A day in the life of Laurie and David



08:00	12:15	18:00	20:30
Train to work	Lunch at the bakery	CrossFit training	Movie night



06:30	07:45	12:00	20:30
Swimming	Bike to work	Lunch at the restaurant	Book a holiday

The Swibeco offer

Benefits Manager:
Your all-in-one benefits solution

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Smart Impact

Lunch

Tax-free
up to CHF 2'160.-/year

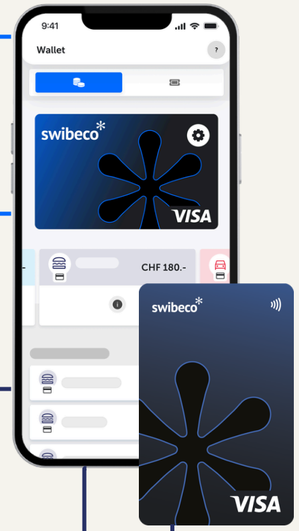
Leisure

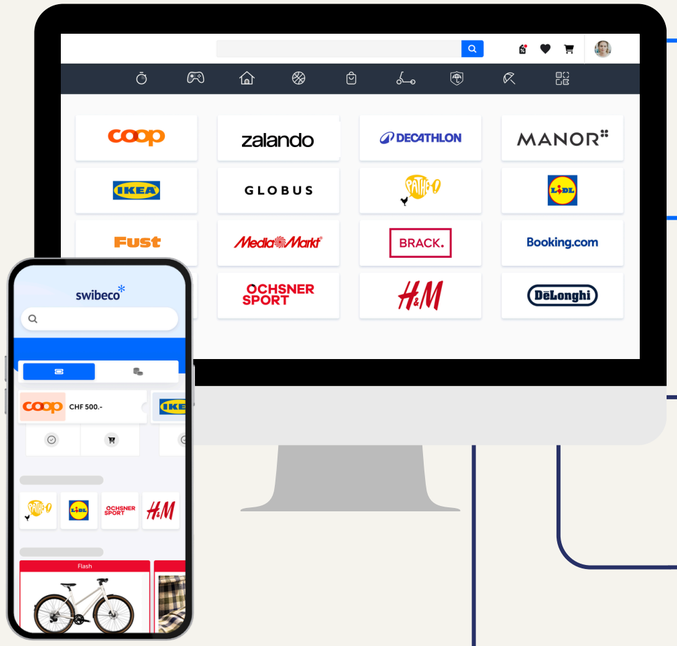
Tax-free
up to CHF 600.-/year

Mobility

Sustainable mobility

Health and well-being





Gifts

Tax-free
up to CHF 600.-/year

SBB Half Fare

Tax-free
CHF 170.-/year

Rewards

% Shop

**on average, CHF 1'500.-/year*

Your company benefits

**Average yearly savings per engaged user*

The Swibeco offer

Swibeco Platform

01. To increase your purchasing power: % Shop

Flash deals



Organic teas and herbal teas

Code



E-Bike XD4 Eco Naked

Permanent perks and discounts



IKEA vouchers

Choose



Coop vouchers

Cashback

Choose

Euro deals



Douglas Germany

Choose

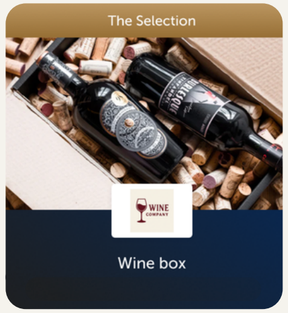


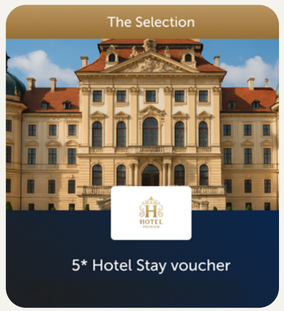
Carrefour France

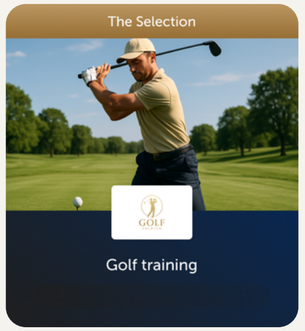
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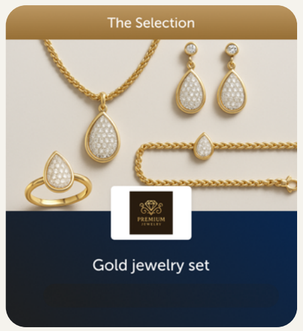
02. To treat yourself: The Selection

Exclusive range for employees who received a "Gifts" or "Bonus" amount from their employer.









03. For train travel: SBB Half-Fare card

Your employees get their **SBB half-fare card**, quickly and without expense reports.

SBB CFF FFS

04. Company benefits

Centralised access for employees to all the benefits your company offers.

10 years of savings

Daily savings for your employees

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Permanent average discounts by category

Everyday products and groceries	9 %
Health and wellbeing	15 %
Travel and leisure	18 %
Subscriptions and mobile operators	30 %
Fashion and beauty	14 %
Home furniture and electronics	11 %

Source: Swibeco data
Top spending categories for Swiss households (FSO)

Average savings per engaged user

CHF 1'500.- / year
CHF 125.- / month

Discounts from over 400 brands

IKEA, Booking.com, GLOBUS, AXA, BRACK., MANOR, coop, JUMBO, LIDL, DECATHLON, SWISS, zalando

The solution

Swibeco Card

Leveraging the power of the VISA universal acceptance network

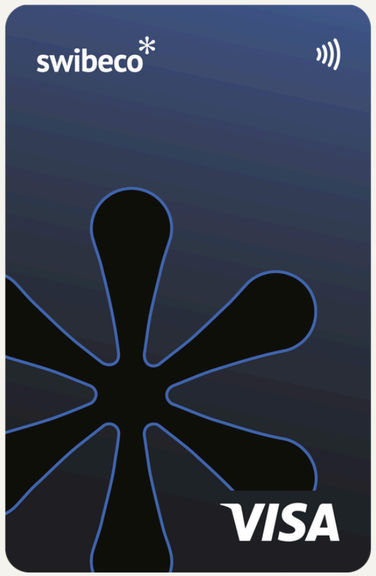
Lunch

Sustainable mobility

Mobility

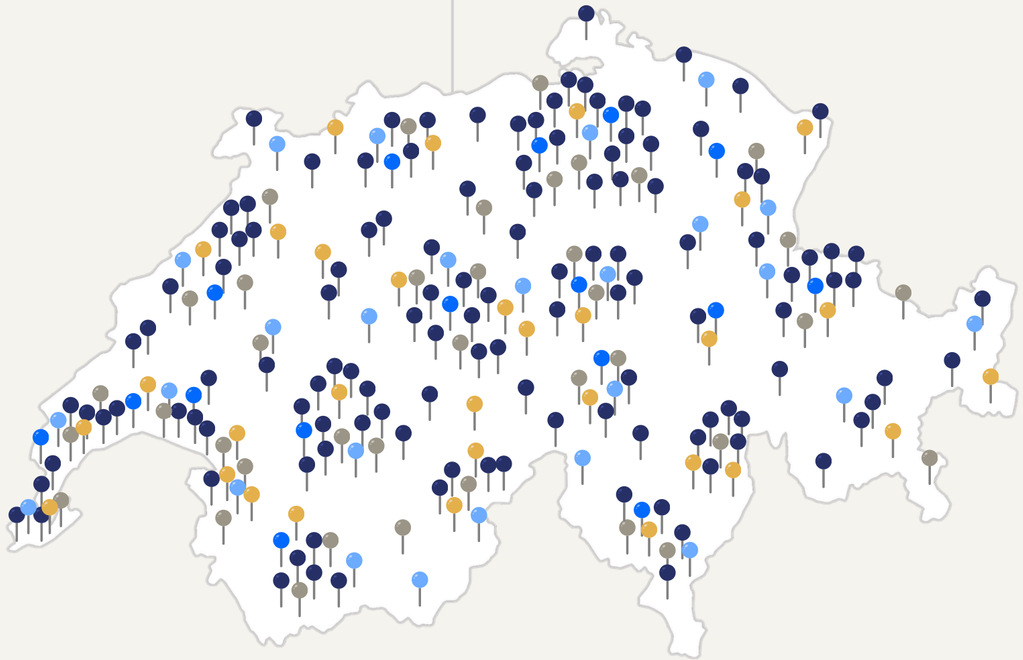
Health and wellbeing

Leisure



+ 140'000

retail locations in Switzerland



Comparison

Flexible Benefits

Increase through salary
CHF 4’236.-

Company social contributions
CHF 706.- (20%)

+

Employee social contributions
CHF 530.- (15%)

Employee tax contributions
CHF 750.- (25%)

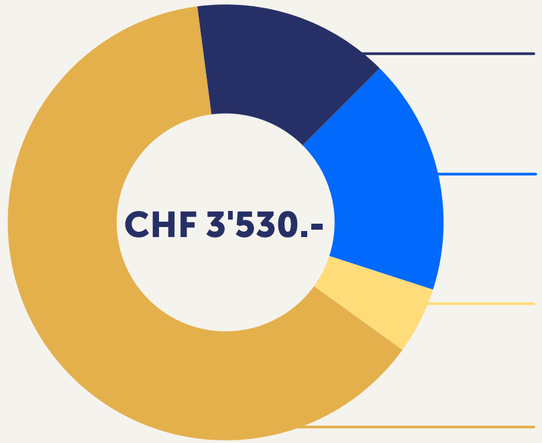
Net purchasing power
CHF 2'250.-

Increase through Flexible Benefits
CHF 3’530.-

Savings 20%
CHF 0.-

+

Net purchasing power
CHF 3'530.- (100%)



Gifts
(CHF 600.-)

Leisure
(CHF 600.-)

SBB Half Fare
(CHF 170.-)

Lunch
(CHF 2'160.-)

Total company savings with Flexible Benefits **CHF 706.-**

Total increase in employee purchasing power **+57%** (CHF 1'280.-)

— 10 years of experience

The power of tax-free benefits

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	Tax exemption / year	Tax savings vs. cash allowance *		Tax savings vs. salary **	
		Company	Employee	Company	Employee
Gift	CHF 600.-	CHF 54.-	CHF 179.-	CHF 120.-	CHF 218.-
Lunch	CHF 2'160.-	CHF 194.-	CHF 645.-	CHF 432.-	CHF 783.-
SBB Half Fare	CHF 170.-	CHF 15.-	CHF 51.-	CHF 34.-	CHF 62.-
Leisure	CHF 600.-	CHF 54.-	CHF 179.-	CHF 120.-	CHF 218.-
TOTAL	**CHF 3'530.-**	**CHF 317.-**	**CHF 1'054.-**	**CHF 706.-**	**CHF 1'281.-**

* Company Social Contributions of 9% / Employee Social Contributions of 6.5% and marginal tax rate of 25%
** Company Social Contributions of 20% / Employee Social Contributions of 15% and marginal tax rate of 25%

Let’s act together

Attract. Engage. Retain. Simply.

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Market trends are changing

Rapid digitisation in HR services

Companies are shifting to smarter, automated solutions

Cost and tax optimisation

Reduce expenses while maximizing benefits impact

Employee well-being and retention

Top talent expects flexibility and meaningful benefits

Align with your company’s overall objectives:

- Sustainability
- Reducing your carbon footprint
- Enhancing employee well-being

Pricing

Swibeco’s price list

	Pricing Method	Price	Special Conditions
Benefits Manager	Number of administrator licenses	Offered	N/A
Perks & Deals Platform	Fixed fee per Eligible User (EU) per month	CHF 4.-	Discount % = (Average gift amount per EU / 500) x 50 x Accelerator** Accelerator = 1 + (Number of Activated Cards / Number of Eligible Users)
Swibeco Card	% Commission on Issued Volume (IV), credited to card accounts	2.5%	Discount % = (Average Issued Volume per Active Card / 5’000) x 25
	Fixed fee per digital card* per month	CHF 1.-	N/A
Business Pack	Fixed fee per Eligible User (EU) per month	CHF 0.25.-	Minimum CHF 50.– per month - Maximum CHF 250.– per month

* Physical card option: one-time cost of CHF 15.- / No fees at card renewal
** When a client is using the Perks and Discounts Platform (the discount is capped at a maximum of 50%).

Now

Let’s get started!

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Option 01

Get started with a simulation

Assess your current benefits landscape and identify gaps. **We run a personalised simulation tailored to your company’s needs.**

Option 02

Book a meeting with our team

Receive a customised solution aligned with your company’s goals and values. **Together, we’ll create a roadmap that fits your vision, mission, and values.**

Request a demo

#LOVE
YOUR EMPLOYEES

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