



SmartFlex pension plan

Choose your investment theme

AXA's investment themes enable you to invest your money according to your own convictions. All investment themes each consist of an equity fund. These funds are broadly diversified and are subject to AXA's exclusion criteria.



Sustainability	Switzerland	Future trends	Global
Meeting the two-degree climate target Investments are made in companies working toward a carbon-neutral economy (net-zero target by 2050). Manufacturers of climate-friendly technology such as wind power make up around 20 % of the portfolio.	Focus on medium-sized companies Investments are made in hand-picked Swiss companies that have high growth potential on account of their leading positions in their sectors.	Tomorrow's markets Investments are made in companies that apply future-oriented business models to make targeted use of technological, social or demographic changes in sectors such as robotics and cleantech.	Globally diversified The objective is performance in line with the global equities market. This is achieved through broad diversification across regions (including emerging economies) and sectors.
Actively managed by AXA IM Equity QI	Actively managed by AXA IM Equity	Actively managed by AXA IM Equity	Managed passively by Blackrock Investment Management
Approx. 200 companies	Approx. 30 companies	Approx. 30 companies	Approx. 900 companies
Foreign currency risks approx. 85 % hedged in CHF	No foreign currency risks	Foreign currency risks approx. 100 % hedged in CHF	Foreign currency risks approx. 85 % hedged in CHF
Market: worldwide	Market: Switzerland	Market: Switzerland and Europe	Market: worldwide
Price: 0.70 % per year	Price: 0.70 % per year	Price: 0.60 % per year	Price: 0.50 % per year

Invest with a clear conscience

No matter which investment theme you select, AXA excludes over 700 companies in sectors such as tobacco, , controversial weapons, coal, palm oil, oil sands and others.No investments are made in these companies.

Investment risks

Broad diversification: the single-security risk is reduced by consistent diversification across a large number of companies. Long investment horizon: every investment in equities is exposed to market fluctuations that are reduced over a long-term investment horizon. Regular payments: by making regular payments, you can benefit from low purchase prices when equity prices fall (average cost method).

Investment costs

The price (indicative) includes all costs of the investment:

- fund management costs (incl. TER)
- fund administration costs
- fees for purchases and sales of fund units

Investments incur no further charges.

Change your investment theme

You can change your investment theme at any time.