

# Guaranteed necessary income

**Would you like to receive your usual income, even if you are unable to work?** Then an investment in occupational disability insurance makes sense. The smaller your financial leeway, the more important this is. Benefit from the necessary income supplement to the Pillar 1 and 2 pensions if, after an accident or because of illness, you are no longer (fully) capable of working.

## What's the benefit to you?

Ensures coverage of your and your family's living costs	If you can no longer work for a certain period of time or permanently, you will receive regular payments in addition to other pension benefits.
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## Benefit

In case of occupational disability	✓ From the level of 25% occupational disability, a pension is paid. The level of disability determines the amount of pension. From 66 2/3% disability, you receive a full pension (100%). Benefits are paid quarterly in advance and start after the selected waiting period ends.
Waiting period	+ 3, 6, 12 or 24 months
Pension	+ Minimum CHF 6,000 annually
On death/maturity	✓ Disbursement of any surplus participation that has accrued up to this date
Surplus	✓ Surpluses can be accumulated to form a lump sum or can be used as an annual contribution to reduce the premium

### Disbursement starts at 25% occupational disability

You can always be sure of maintaining your desired income level.

### Important for mortgage holders and the self-employed

If you have no pension fund or have used your pension fund money for a nice apartment or your dream house, you may be exposed to serious income risks. We will be happy to examine your situation free of charge.

### Accident or illness? There's a big difference

Many working people are adequately insured against accidents, but not against illness. Our advice: Check your income situation before you are confronted with a fait accompli.

## Pension protection



- Premium phase
- Start of occupational disability
- Waiting period
- Pension period
- Surplus – for young people, the annual surplus is used to reduce the premium

### Financing

Periodic premiums	<ul style="list-style-type: none"> <li>+ 3a: From CHF 200 per year up to the statutory limit of CHF 6,768 or CHF 33,840 for employed/self-employed persons without a pension fund</li> <li>+ 3b: From CHF 200</li> <li>+ Payment method monthly, quarterly, semi-annually or annually</li> <li>✓ Exemption from premiums: AXA pays the subsequent premiums if you become occupationally disabled</li> </ul>
Single investment	Not possible
Currency	CHF

### Sensible for young people

Young people who are occupationally disabled are, in many cases, only able to live a breadline existence. This life-long income gap is preventable with our insurance option for students and young people under 26 years of age.

### Taxes

Amounts paid in	✓ 3a: The annual premium can be deducted from your taxable income up to the legal maximum
Benefits	✓ Taxable as income

### Supplement to the benefits from IV, BVG and UVG

Financing of additional reintegration and training measures, structural conversion measures or support costs.

### Variants

Risk only	+ Pure risk insurance against occupational disability due to illness and/or accident
Combinations with other insurance	<ul style="list-style-type: none"> <li>+ Whole life insurance to financially protect your surviving dependents</li> <li>+ Capital redemption insurance to accumulate capital</li> </ul>
Illness only	+ Exclusion of occupational disability resulting from an accident, since, for example, already covered by employer
Customized waiting period	+ Waiting period aligned with other payments (e.g. expiry of continued salary payments by the employer)
Insurance and benefit period	+ Can be defined independently of each other
For young people	<p>Can be concluded until age 23:</p> <p>Choice of insurance term until age 26</p> <p>On request, a seamless transfer to occupational disability insurance for adults is possible on reaching the age of 26 at the latest. If benefits stay unchanged, continuation is guaranteed without completion of a further health questionnaire</p>
Switch between 3a/3b	Possible at any time. If moving abroad, on request

### Contract term

Contract term	<p>Min. 1 year, max. 52 years</p> <p>Young people: Min. 3 years, max. 26 years</p>
Benefit period	At most until age 65
Early termination	<p>3a: Legal restrictions</p> <p>At the earliest 5 years before the AHV retirement age. Exceptions: Emigration from Switzerland</p> <p>✓ 3b: Possible at any time</p>

### Age

Enrollment age	<p>3a: min. 18 years, max. 60 years</p> <p>Young people: min. 18 years, max. 23 years</p> <p>3b: min. 18 years, max. 60 years</p> <p>Young people: min. 0 years, max. 23 years</p>
Final age	<p>3a: At the earliest 5 years before standard AHV final age, max. 65 years</p> <p>3b: min. 19 years, max. 65 years</p> <p>Young people: min. 3 years, max. 26 years</p>

### Benefit recipient

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Who receives the money?      ✓ You yourself or the insured person

✓ insured      + optional

#### Interesting to note

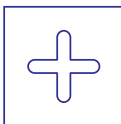
- How much will you receive in social insurance benefits if you can no longer work?
- Are you adequately insured by your employer for occupational disability resulting from illness?
- What do parents of students or young professionals need to know?

*We will be happy to calculate your current pension situation and solution options. No prior knowledge is required.*



#### Additional benefits

- Customizable to actual needs down to the last detail
- Flexible contract structure
- Disbursement starts at 25% occupational disability
- Can be combined with your retirement provision or capital accumulation for other objectives



#### Your added value

- Adjustments are possible at any time
- If you are occupationally disabled, AXA will pay your subsequent insurance premiums for you
- On request, the occupational disability insurance for young people can be continued at the end of the contract under the adult tariff. If benefits stay unchanged, continuation is guaranteed without completion of a further health questionnaire
- High-quality advice