

Premium account

Gaining flexibility /



A more convenient way of paying premiums /

Enjoy the advantage of a premium account for your life insurance with AXA. This means you are no longer tied to a deadline and you can freely decide on the amount and date for making your payment.

A simple solution

With the premium account, there are no additional costs or fees and you won't have to worry about the deadline of the premium for your pension policy because it will be paid automatically and on time.

Instead of having to meet deadlines, you can pay your life insurance premium when and how you like:

- Installments of varying amounts during the year
- Monthly payments using a standing order
- Several years' premiums at once

Advantages

- Flexible payments
- Preferential interest rates (for years now above the market rate)
- Automatic debit of your life insurance premiums when they are due
- Account management that is free of charge
- Best possible overview thanks to a detailed account statement with interest rates as of December 31
- Currency in CHF, EUR, USD – the same as your life insurance policy

Interested?

Please contact your consultant or call us.

Telephone 0800 809 810



Information and provisions

■ Purpose and use of the premium account

The premium account with AXA is designed to allow you to pay your life insurance premiums. This means you're fully flexible as regards the timing and amount of your payments. And you can open the premium account in the currency of your policy – in CHF, EUR or USD. There's only one condition: the policyholder and account holder must be identical.

■ Paying the premium when due

Premiums are debited automatically. If your account has insufficient funds, we'll send you a bill for the difference.

■ Interest and taxes

The interest rate of the premium account has been above the average for years and reflects the current market situation. If your tax domicile is Switzerland, your interest is taxed as income and your account balance as assets. And you won't pay any withholding tax.

■ Statement

Every year you will receive a detailed account statement, including an interest statement, up to December 31. Unless we hear from you in writing within 30 days from the stamp date, we will assume that you agree with the content of the statement.

■ Balance and repayments

The balance of your premium account may not exceed the total premiums that are due by the time the policy matures. You can invest all or part of the balance in a new life insurance with AXA at any time. The account can be closed only when the obligation to pay premiums ends because the contract has expired or been converted into a paid-up policy. In the event of death, the balance becomes part of the estate.

■ Restrictions

The premium account can be used only for premiums for Pillar 3 plans with AXA. Premiums for other contracts for example motor vehicle insurance, occupational benefits (Pillar 2), mortgage interest, or interest on/repayment of loans, cannot be paid from the premium account.

Pension and insurance matters demand individual attention.
AXA shows you fresh alternatives and delivers relevant solutions.

Arrange for an advisory meeting without obligations still today.

This is only a translation, in case of legal disagreements the original German version alone is binding.

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