

# Securing the livelihood of family members and partners

**Do you want financial security for your family, your business partner or other people in case something happens to you?** Whole life insurance will also fit into a tight budget, where it can play an especially important role.

## What's the benefit to you?

Financial security for people close to you and your business partners	In the event of death, the person designated by you receives a guaranteed amount of money and any accumulated surplus participation.
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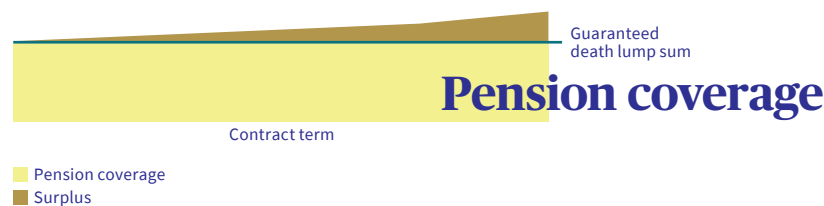
### Benefit

On expiration	If the insured person is still alive, any surplus participation (depending on the surplus system chosen) accumulated since the start of the contract is paid out.
On death	✓ The guaranteed death benefit and any accumulated surplus participation is paid out to the person designated by you.
Surplus	✓ Surpluses can be accumulated to form a benefit on maturity or can be used as an annual contribution to reduce the premium (surpluses are not guaranteed).

**Financial security for surviving dependants**  
You protect your surviving dependants from financial bottlenecks.

**Important for mortgage holders**  
You safeguard your dependants so that they can afford the mortgage payments and can continue to live in your apartment or house.

**Mutual protection**  
Safeguard one other as parents, couples or business partners.



## 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 annually</li> <li>+ Payment method monthly, quarterly, semi-annually or annually</li> <li>✓ Premium can be modified, but with new health questions</li> </ul>
Single investment	Not possible
Currency	✓ CHF

### Taxes

Amounts paid in	✓ 3a: The annual premium can be deducted from your taxable income up to the legal maximum.
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### Variants

Two lives	+ Disbursement of the amount of insurance, including any accumulated surplus participation, if one of the two insured persons dies (only 3b)
Annuity certain	+ Regular pension payments to the beneficiary for a defined period
Declining death lump sum	+ Annual linear reduction of the death lump sum agreed when the contract is signed, e.g. to repay a mortgage loan
With capital accrual	Simultaneous saving for the future or old age with attractive return potential and full capital protection
Exemption from premiums	In the event of occupational disability, AXA pays the subsequent premiums. (Waiting period can be selected: 3, 6, 12 or 24 months)
Combination	✓ Variants can be combined
Switch between 3a/3b	✓ Possible at any time

### Contract term

Term	Fixed death lump sum: min. 1 year Declining death lump sum: min. 2 years Annuity certain: min. 2 years
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### Age

Enrollment age	3a: min. 18 years Fixed death lump sum: max. 64 years Declining death lump sum/annuity certain: max. 63 years 3b: min. 18 years, max. 75 years
Final age	3a: At the earliest 5 years before standard AHV final age, max. 70 years 3b: min. 5 years, max. 85 years

### Recipients

Who receives the money?	✓ 3a: The beneficiaries according to the law ✓ 3b: A freely definable person. This decision can be changed at any time
Inheritance benefit	✓ The death lump sum is paid directly and does not form part of the deceased's estate ✓ Payout even when the inheritance is rejected
Debt enforcement and bankruptcy privilege	3a: Claims on the insurance are legally protected against debt collection prior to maturity 3b: Claims on the insurance are legally protected against debt collection prior to maturity provided your spouse, registered partner or children are beneficiaries

### Availability

Pledge for residential property	✓ 3a: Possible for owner-occupied property ✓ 3b: Without restriction
Assignment to third parties	3a: Not possible ✓ 3b: Without restriction
Policy loan	Not possible

**Continued existence of companies**  
You guarantee the continued existence of your company.

**Ensuring financial obligations**  
You ensure the repayment of loans and the payment of maintenance or education costs for your children as well as other commitments.

**Interesting to note**

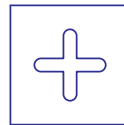
- Fixed or decreasing amount of insurance?
- Does mutual protection make sense?
- Should a pension or a lump sum be paid out?
- What happens if you can no longer work due to an accident or an illness?

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



**Additional benefits**

- Affordable premiums
- Can be adapted precisely to the required amount
- You decide who should receive the money – regardless of inheritance law and bankruptcy requirements
- Can be combined with your retirement provision or capital accumulation for other objectives



**Your added value**

- In the event of death, AXA pays immediately:  
Survivors do not have to wait for the lengthy probate
- Adjustments are possible at any time
- High-quality advice