

Income planning and pension provision with maximum freedom

Do you want the income opportunities from first-class funds without compromising your pension coverage? Then we'll show you how easy it can be to invest and save smartly with all the plus points of a suitable retirement planning solution.

What's the benefit to you?

Pension coverage combined with the income opportunities from first-class investment funds

The capital target of the selected fund is paid out on contract expiration. If you die earlier, the person designated by you receives this money. A minimum amount is guaranteed.

Benefit

On expiration	✓ Payout of the current value of the fund units. If you want to take delivery of the fund units, please contact your advisor or Head Office
On death	✓ Payment of the guaranteed death lump sum plus the value of the fund units in excess of this amount

Large selection of first-class funds

You select the fund portfolios or investment funds that correspond precisely with your security needs and your return expectations.

Effective tax optimization

Tax savings of three to four digits each year further increase your net return, particularly in Pillar 3a.

Premium financing makes sense

Fewer units are purchased when prices are high, more units when prices are low. Price fluctuations thereby cancel each other out automatically over the full term.

5 – 47 year term

Suitable for every investment horizon



Financing

Periodic premiums	<ul style="list-style-type: none"> + 3a: From CHF 1,200 per year up to the statutory limit of CHF 6,768 or CHF 33,840 for employed/self-employed persons without a pension fund + 3b: From CHF 1,200 annually ✓ Payment method variable Monthly, quarterly, semi-annually or annually ✓ Premium amount variable Flexible adaptation of the premium amount up to full exhaustion of the 3a tax-deduction limit + Exemption from premiums AXA pays your premiums if you become occupationally disabled (waiting period of your choice: 3, 6, 12 or 24 months).
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	<ul style="list-style-type: none"> ✓ Suspend premium payment After five years, you can suspend premium payments for up to a total of four years (e.g. during maternity leave, education, stay abroad).
Single premium	+ From CHF 10,000
Currency	<ul style="list-style-type: none"> ✓ 3a: CHF + 3b: CHF, EUR, USD

Fund development
You receive an annual report and a tax statement with all the information. You can follow the development of your chosen funds online.

Investment

Fund categories	<ul style="list-style-type: none"> + 3a: You can combine a bond fund and a portfolio fund or choose a fund portfolio corresponding to your risk profile from the funds in the AXA selection. + 3b: You can select up to five funds. There is a choice of equity, bond, money market, commodity and real estate funds. You can also select a fund portfolio corresponding to your risk profile. ✓ Switch of funds possible at any time
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Taxes

Inpayment	✓ 3a: The annual premium can be deducted from your taxable income up to the legal maximum, no wealth tax during the term
Disbursements	<ul style="list-style-type: none"> ✓ 3a: Reduced tax rate ✓ 3b: No income tax. Conditions for single premium: effective term of at least 10 years, policy taken out before age 66 and paid out after age 60
Earnings	✓ No income or withholding tax during the term

Contract term

Term	<ul style="list-style-type: none"> 3a: min. 5 years, max. 47 years 3b: min. 5 years, max. 40 years
Early termination	<ul style="list-style-type: none"> 3a: Legal restrictions At the earliest 5 years before the AHV retirement age Exceptions: Purchase of an own home, start in self-employment, purchases in the pension fund, emigration from Switzerland, drawing of a full disability pension ✓ 3b: Redemption or partial redemption is possible at any time
Extension	- Not possible

Age

Enrollment age	<ul style="list-style-type: none"> 3a: min. 18 years, max. 60 years (man) or 59 years (woman) 3b: min. 0 years, max. 72 years (with exemption from premiums max. of 60 years)
Final age	<ul style="list-style-type: none"> 3a: At the earliest 5 years before standard AHV final age, max. 65 years (man) or 64 years (woman) 3b: min. 5 years, max. 77 years (with exemption from premiums max. of 65 years)

Recipient

Who receives the money?	<ul style="list-style-type: none"> ✓ 3a: You yourself or on death the beneficiary in accordance with the law ✓ 3b: You yourself or a freely selected person. This decision can be changed at any time.
Inheritance benefit	<ul style="list-style-type: none"> ✓ 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

Pledges for residential property	<ul style="list-style-type: none"> ✓ 3a: Possible for owner-occupied property. The pledge holder may recognize a lower value than the current asset value, e.g. only 70%, as the pledge value. ✓ 3b: Without restriction. The pledge holder may recognize a lower value than the current asset value, e.g. only 70%, as the pledge value.
Assignment to third parties	<ul style="list-style-type: none"> - 3a: Not possible ✓ 3b: Without restriction
Policy loan	<ul style="list-style-type: none"> - Not possible
Redemption value	<ul style="list-style-type: none"> ✓ Payment in cash of the current asset value without entitlement to guaranteed minimum benefit

✓ insured

+ optional

Interesting to note

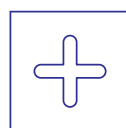
- What funds match your investor profile?
- How can you maximize your tax savings?
- What should you watch out for at the end of the term?

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



Additional benefits

- Attractive earnings opportunities
- Guaranteed death lump sum
- Type of financing and beneficiaries can be freely selected
- Can be combined with retirement provision
- Up to five funds can be combined
- Switch of funds possible at any time
- Payment mode can be adapted at any time
- Free choice of investment funds
- Large choice of first-class investment funds and fund portfolios
- Can be used for purchase of own home



Your added value

- Maximum freedom for personal wishes
- No additional costs: In the case of fund-linked life insurance, AXA assumes the safe custody fee
- You can determine which person should receive the money in the event of death
- The 3a tax-deduction limit can be exhausted continuously for tax-optimization purposes
- Adjustments are possible at any time
- High-quality advice