Freedom from financial worries

Saving · Investing · Term life insurance · Protection in case of occupational disability · Residential property · Retirement provision · Disbursement concepts · Healthcare · Pension advice
Pension provision: just what does it mean? Our Pension Check will give you a professional answer based on your individual circumstances. It will set your mind at rest so you can look forward to a future free of financial worries.
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A good plan

Would you like more financial room for maneuver?
Of course, you could just wait for someone to wave a magic wand. But a more reliable way to make your life’s dreams come true is to take out latest-generation savings life insurance. All you need is a good plan. Then you’re sure to take big steps towards your goal within a few years. With no need for magic.

Taking out savings life insurance is always a good decision. That’s because the new generation of life insurance products enables you to make a partial investment in the stock market. At the same time, your money grows securely – with plenty of upside potential. Even if the markets trend negatively, our classic life insurance pays you interest.

The basics

Regular annual premiums
You pay one premium each year for your savings life insurances. Even for small amounts, this is worthwhile.

Guaranteed disbursements
Thanks to the annual hedge of earnings, returns can never be lost again once they have been earned. When the contract expires, the guaranteed capital and the investment income will be paid out to you. If you die, the individual you have designated will receive the death lump sum.

Pillar 3a and Pillar 3b
You can take out life insurance in Pillar 3a (tied pension provision) or Pillar 3b (flexible pension provision). Pillar 3a gives you major tax advantages but in return, the money is reserved for retirement provision in accordance with legal requirements. Pillar 3b can be taken out for any individuals and maturities.

Attractive features

Tax savings
The tax aspects of Pillar 3a are especially attractive. Sums you pay in are deductible from your taxable income. That means you save amounts running into hundreds or even thousands. And for Pillar 3a disbursements, you pay tax on your pension capital at a reduced rate.

If things don’t go as planned
AXA continues to pay your premiums until the end date of the contract if you become occupationally disabled due to an illness or accident. This option offers you added security.

Buying a home
You can use your policy as equity capital if you want to buy a home of your own.

Early lump sum withdrawal
You know the guaranteed surrender value of your policy at all times. If you need money before the contract ends, you can withdraw all or part of the current surrender value ahead of time.

Good to know
With AXA, you can take a break from paying premiums. This is a practical option in cases such as maternity, continuing education or financial bottlenecks.
For more information, visit www.axa.ch/private-pension
Investing

The basics
Where can you find fully secure investments with the best prospects for return? The answer might surprise you: There are unbeatable arguments in favor of investment products with first-class management – especially in a phase of negative interest rates and global economic uncertainty. AXA guarantees you an investment that offers plenty of opportunities but is also reliable.

Available capital or Pillar 3a assets
Investment is not limited to your available capital. This is also a sensible way to invest your existing Pillar 3a assets.

Capital is paid out in either case
Capital invested in a life insurance policy is paid out either when the contract expires or on death. Both benefits are contractually guaranteed. Nothing can go wrong.

Asset pyramid
Private pension provision is a sensible way of optimizing the ratio of opportunities to risks within every portfolio.

Diverse range of products
Do you just want to invest part of your money, or as much as possible? Do you prefer to invest directly in certificates? You will find that we offer the right pension solution for you – with custody account management free of charge.

Good to know
Considering prospects for return without including the tax situation will often give a very false picture of an investment. For this reason, returns should generally be assessed ‘after tax’. And when everything is taken into account, this means that pension products often perform significantly better than the usual investment alternatives.

Attractive features

Stay flexible
Do you prefer not to lock your money up for a long period? Even short maturities offer attractive possibilities. And if you choose a longer-term investment horizon, you’ll still enjoy maximum flexibility in case your plans change.

Pension provision offers more
Tax, inheritance and bankruptcy – in these areas, life insurance offers advantages that can be exploited as appropriate to each situation.

Early disbursement
You can have the current value of your Pillar 3b credit balance paid out to you at any time. Withdrawals from Pillar 3a are subject to legal restrictions, but they are also possible in some cases.

For more information, visit www.axa.ch/private-pension
Investing wisely

Are you only interested in modern investment instruments with ingenious hedging mechanisms? Then you’ll be pleased by what today’s pension products can offer. With good market performance, you’ll earn handsome profits – but you risk nothing if the markets trend downwards.
What will you leave behind?

**Nobody likes to consider death and its consequences.** But by doing so, we leave a stable financial situation behind us. This can be critically important for the future of family members and business partners. Term life insurance is anything but a luxury if other people are reliant on you and your income.

Surviving dependants are usually forced to accept severe restrictions if they can only count on Pillars 1 and 2 – especially as regards financial obligations, loans and mortgage debts. Together, let’s consider what would happen if …

**The basics**

**Affordable premiums**
Effective term life insurance will also fit into a tight budget, where it may play an especially important role.

**Retaining ownership of residential property**
All too often, financial problems and inheritance disputes following a death lead to the forced sale of residential property. This can easily be prevented by a death lump sum that adapts to the current repayment status.

**Protecting your business partners**
If business partners protect one another, it is usually possible to avoid liquidating a company without major expense.

**Alternatives for cohabiting partners**
Unmarried couples and unregistered partners are virtually nonexistent in statutory pension provision and inheritance law. In many cases, nothing is left behind if something happens to a life partner. Private pension provision is an ideal way to change this situation.

**Attractive features**

**Also available for two persons**
The capital is transferred as soon as one of the two insured persons dies. In this way, parents, couples or business partners can provide financial protection for each other.

**Disbursement as desired**
One-off sum of money or regular disbursements? You decide how the benefits should be paid.

*Good to know*
If descendants, a spouse or registered partner, parents, grandparents or siblings are designated as beneficiaries, they receive the pension benefits even if they renounce the inheritance.
Term life insurance

What will you leave behind?

Calculate your situation and get more information

www.axa.ch/living-costs
Your income is a critical factor. You have set yourself up in life according to its level. How you live, how you spend your leisure time and even what is in your refrigerator: these are all aspects of your lifestyle. But an accident or a serious illness could change all of that overnight. In such circumstances, occupational disability insurance protects you against loss of income.
Do you have a family? Are you self-employed? Does a mortgage have to be paid? In all these cases, it is particularly important for you to take a closer look at this subject. Let us show you what you would have to live on if you were temporarily or permanently unable to work.

The basics
Everyone has a gap when it comes to their pension provision for a disability case. Unfortunately, the reality of statutory benefits for occupational disability is never encouraging. In every case, pensions fall far below the level of your accustomed monthly salary.

Important information if you are self-employed
If you become self-employed, you yourself become responsible for your financial and material security. In case of loss of earnings due to illness and accident, you receive the benefits from Pillar 1 and those from Pillar 2 – if there are any – after one year at the earliest. But at most, these benefits will only cover part of your actual needs.

For young people
There are drastic consequences when young people become occupationally disabled. Occupational disability insurance protects them against a lifelong income gap.

Attractive features
Starting from 25% occupational disability
Payment of your insured replacement income already begins in case of minor impairments.

Precisely adapted
An occupational disability insurance is perfectly matched to take account of all other pension benefits. You only insure what you actually need.

Good to know
Illness is the most frequent cause of disability. But most people in gainful employment only have adequate insurance for disability in the event of an accident.

"A routine intervention turned into a period of illness that lasted almost two years. Without AXA, we would only have had 60% of my income for all that time."

Ernst M., married with two children, and a satisfied AXA customer since 2002

Calculate your situation and get more information
www.axa.ch/living-costs
Good to know

Two thirds of all purchases of residential property are made with advance withdrawals of pension fund assets. But these withdrawals reduce retirement and disability pensions. Even when a second mortgage has been paid off, it may still become necessary to sell the property later on.
Affordable happiness

Affordability is the factor that determines whether you will stay happy with your own home as time goes on. Your dream property may be stunningly beautiful, but it will turn into a nightmare if you can no longer pay the fixed costs. Life insurance solves problems of this sort before they ever arise.

Consequences of advance withdrawals and pledges
Using pension fund assets to purchase residential property has consequences that could prove to be an ‘own goal’ after a few years. With private pension provision, you can prevent this from happening.

Indirect mortgage repayment
Indirect repayment often offers more tax advantages and greater security – because in this case, a life insurance policy is pledged to the mortgage lender. The second mortgage is paid off when the contract expires. At the same time, the integrated coverage ensures affordability in case of occupational disability and death.

The basics

Secure your fixed costs
If you rely solely on Pillars 1 and 2, you must expect severe restrictions in case of disability or death. Unless precautions are taken, a stroke of fate often means selling your own home as well.

Affordability after retirement age
A Pension Check will tell you whether you can still afford your house or apartment after you retire. If necessary, your best option is to supplement your retirement income through Pillar 3.

Private pension provision offers many suitable options for financing or securing a home of your own. Don’t make any hasty decisions – take pension advice first.

Calculate affordability and get more information
www.axa.ch/living-costs
Your retirement provision is the best investment of your life. According to the statistics, you still have one quarter of your life ahead of you after you retire. And as you no longer have to work, you want to enjoy your life twice as much. But that’s difficult with 40% less income. That’s how much the average loss amounts to without private retirement provision.
If you don’t want to restrict your lifestyle for the rest of your life after you retire, you need your own reserves. That’s why the federal government supports the voluntary Pillar 3 by offering tax advantages. The tax relief is so high that retirement provision is worthwhile for this reason alone.

The basics

The right time
It’s never too soon to make provision for your retirement, but it can easily be left too late. It’s also worthwhile to make payments into Pillar 3 while you are still young. You should arrange a Pension Check when you turn 50, if not before – because by then, only a little time is left for you to influence your financial situation for the rest of your life – which means an average of 20 to 30 years.

Make use of tax advantages
Pillar 3a always optimizes your tax situation as well. New limits for deductions are set from time to time according to salary and inflation trends. If you can, you should make full use of these amounts every year.

Higher limit for self-employed persons
Self-employed persons with no pension fund can pay a much higher amount into Pillar 3a than employed persons with Pillar 2. The tax savings are also correspondingly greater. Without Pillar 3, self-employed persons only receive the AHV pension at retirement age. And that is no longer enough to live on nowadays.

Flexible retirement
Generally speaking, it pays off to save for early retirement. In any case, you will benefit from the money you save up. What’s more, it gives you valuable freedom – all the more so, as one person in six now takes involuntary early retirement.

Combination with risk coverage
You can also combine your retirement provision with risk coverage for death and/or disability. There are countless options for designing the details of this combination. Let us show you the appropriate solution for your circumstances.

Good to know
Because of the compound interest effect, it’s worth making an early start on voluntary retirement provision: If you start setting CHF 50 per month aside at age 25, you’ll have saved up the handsome sum of over CHF 25,000 when you retire at age 65, even at an interest rate of only 1%. And on top of that, you’ll benefit from 40 years of tax savings.
Enjoy your later years

Enjoy the good life after you retire. Reinvest your capital from Pillars 2 and 3 or other investments in a supplementary pension that can be tailored to your individual needs. You yourself can decide whether you prefer lifelong income or returns. We will help you to consider all the important points.

The basics

Fund returns with capital security
Today’s pension products enable you to participate in funds with first-class management. However, you do have to accept a minimal risk to benefit from these opportunities for additional earnings. Your money is safe.

Regular disbursements
Managing capital from Pillars 2 and 3 yourself, or having a managed account, will involve expense and risks. If you want to settle this issue once and for all, you do best to opt for regular disbursements.

Attractive features

Flexible disbursement plan
Plan how to optimize your pension with earnings potential. This is possible over periods of up to 30 years. With favorable fund performance, the payments you receive and your remaining assets will increase accordingly.

Build up capital in advance
People often like to continue traveling after they retire, and they want to enjoy life to the full. Later on, life becomes somewhat more restricted. You can have your pension capital from Pillar 3a paid out up to five years before you retire. For diversification purposes, it may make sense to invest your money at an early stage: at least five years before you retire. By doing so, you can be sure that your plans will be realized.

"Time after time, my Britta used to nag me about retirement provision! Now I know how right she was."

Since 1998, Lukas and Britta H. have been enjoying life with their AXA pension.
Disbursement concepts

For more information, visit www.axa.ch/retirement-provision
Stay healthy and save

That way, you’ll keep your healthcare costs under control.
Finally: a realistic offering that combines healthcare benefits and an exclusive switching service for basic insurance. Opt for supplementary health insurance from AXA and every year, we’ll find the most affordable basic insurer for you and your family – and we’ll also deal with your paperwork.

The basics
How much will health insurance premiums go up next year? People in Switzerland think about this question every fall – and with good reason, because health insurance premiums are actually set to double by 2040.

Save on premiums by splitting
The simplest way to keep control of your own healthcare costs is to switch regularly to the most favorably priced basic insurer. You lose no benefits by doing this. A family with two children can save as much as CHF 2000 per year in this way. The benefits are governed by law and are exactly the same for all basic insurances, but premiums sometimes differ significantly. Taking out basic and supplementary insurance from different health insurance funds is known as ‘splitting’.

Attractive features
Supplementary health insurances from AXA
• Outpatient benefits such as contributions to gym membership, glasses and contact lenses or complementary medicine
• Inpatient benefits such as free choice of hospitals or treatment by the chief consultant
• Dental insurance

Switching service for basic insurance
We offer our customers a free switching service for basic insurance. Each year, AXA finds the right offer in terms of price and quality, and we will also handle the entire switch on request.

Good to know
Every basic insurer is obliged to accept you, no matter whether you are ill or healthy, old or young. The benefits are governed by law, which means that they are exactly the same from all providers.
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Calculate premiums and get more information
www.axa.ch/healthcare
Good prospects
A pension consultation clarifies the situation.
The sooner you know your situation, the easier everything becomes. If there is a need to take action, time is your best ally. And if you have no pension gaps, you can look to the future with even greater reassurance.

What expertise does a pension advisor have?
A pension advisor must be able to assess the complex relationships between AHV, disability insurance, BVG, UVG accident insurance, the pension fund, the health insurance fund, inheritance law, bankruptcy law, tax law, divorce law and the financial market. This is why pension advisors are trained to very high standards. A pension consultation is more wide-ranging than any other type of financial advice.

Holistic advice
A consultation with AXA is free of charge. As you would expect, offers and policies from other providers are included to prevent the possibility of any over-insurance. The focus is on your personal situation, your objectives and also the possibilities open to you.

Cicero seal of approval
Cicero is the seal of approval for professional advice on insurance matters. AXA insurance advisors continue to receive consistent training at regular intervals so that you can always rely on all-round expertise.

Calculate your pension provision
www.axa.ch/pensioncalculator
Access to your money
If you urgently need money, there’s always a possible solution. For example, a surrender or a policy loan. Your best option is to ask us which approach makes most sense in your case.

Freely selectable premium payments
The premium account is a service provided free of charge by AXA that is an excellent complement to your life insurance. You pay in as much as you want, whenever you want. The annual premium for your policy is booked from your premium account on the due date. If the account balance is insufficient, you receive an invoice for the remaining amount – it couldn’t be more convenient!

Security for your money
Your contractual entitlements are 100% secure in AXA’s tied assets. Even if bankruptcy proceedings are opened, your benefits will be paid out to you as per contract. With us, your money is safer than it would be in a bank.

Pay less tax
In tied pension provision (Pillar 3a), it pays off to make full use of the limits defined by law. AXA will help you keep to the necessary deadlines so that you won’t give away any tax advantages.

Equity capital to purchase a home
You can pledge life insurance policies if you want to buy an apartment or a house. Lenders accept the counter-value as equity.

Private pension provision offers more
Private pension provision gives you advantages in many situations – certainly as regards tax, but also when it comes to purchasing real estate or dealing with an inheritance, and even if your company goes bankrupt. We will show you how you can make appropriate use of these privileges depending on the particular situation.

Welcome to the number one!
1.9 million customers can’t be wrong. 93% of them say they are satisfied with AXA’s benefits and service. We’d love to welcome you on board.

Pay less tax
In tied pension provision (Pillar 3a), it pays off to make full use of the limits defined by law. AXA will help you keep to the necessary deadlines so that you won’t give away any tax advantages.

Equity capital to purchase a home
You can pledge life insurance policies if you want to buy an apartment or a house. Lenders accept the counter-value as equity.
Service makes all the difference

Excellent insurance benefits and fair advice – we can guarantee that you will receive both. But what really counts in an emergency is service you can rely on. The focus is always on you and your needs.
“Freedom from financial worries” – were we able to show you some solutions that will achieve this goal?

Do you have questions about your pension provision or would you like more information? Then visit us online or give us a call.

www.axa.ch
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