

The supplementary pension with an individual investment strategy

Flex Invest is the individual, tailored pension solution for extra-mandatory benefits for the insured earning higher salaries. It allows insured persons to assume the responsibility for choosing an investment strategy that corresponds to their own risk profile. Flex Invest offers the appropriate investment strategy for each risk profile.

Your goals and requirements

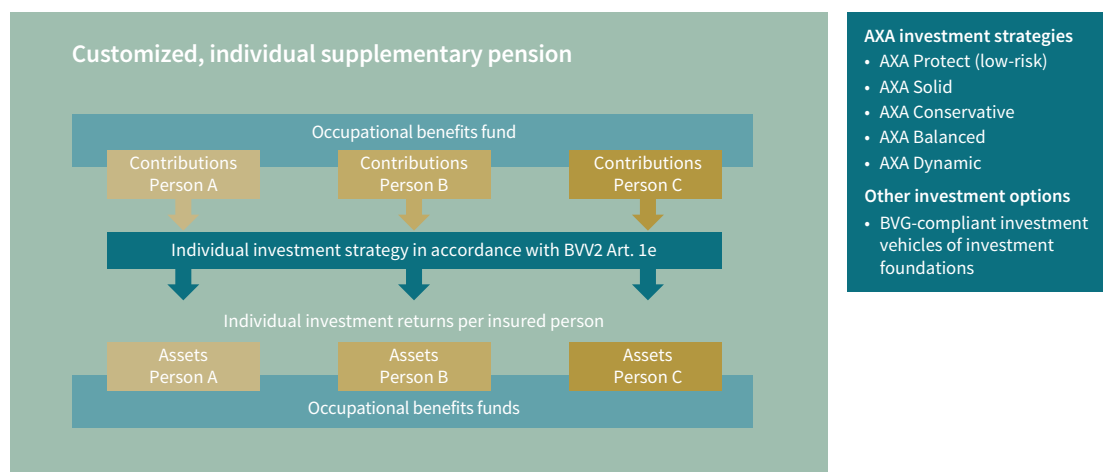
- Self-determination of investment strategy
- Full transparency on return on investments and costs
- No cross-subsidization, the return on investments flows into your own pension assets
- Tax optimization thanks to additional purchases
- Transfer of securities to a vested benefits account or to private assets possible on retirement

Solution

- Semi-autonomous pension solution with own choice of investment strategy per insured person
- AXA investment strategies for each risk profile with full cost transparency
- No sale of investments necessary in vested benefits cases
- Management geared to 1e solutions
- Free pension plan design
- Flexible payment options

Info portal

- Online access
- Online enrollment
- Definition of risk profile
- Selection of investment strategy
- Insight into asset and price development



Flex Invest at a glance

Benefits solution	Semi-autonomous pension solution with self-determined investment strategy per insured person and affiliation to the Liberty 1e Flex Invest foundation
Investment concept	The insured persons determine their individual risk profile by answering a series of questions. They make a selection from the investment strategies offered on the basis of their answers. <ul style="list-style-type: none">• The full amount of investment returns flows into the personal pension assets
Transfer of securities	<ul style="list-style-type: none">• In the case of vested benefits (departure): transfer to vested benefits account possible• On retirement: transfer to a private custody account possible (only from AXA investment strategies)
Target group	<ul style="list-style-type: none">• Companies with employees in the upper salary range (management, senior management, Executive Board) and self-employed persons with at least one employee or association membership in the field of medicine, law or finance• Companies reporting according to IAS 19/IFRS & US GAAP accounting standards (potential balance sheet optimization)
Occupational benefits plans	Flexible design of pension benefits, pure capital plans (no retirement pensions)
Payment modalities	Payment of risk/cost contributions due at end of January, savings contributions at year-end
Security	<ul style="list-style-type: none">• Risk coverage of the actuarial risks of disability and death provided by AXA Life Ltd.• Responsibility for investment risks lies with the insured person• The investment strategy tailored to risk profile
Transparency	<ul style="list-style-type: none">• Full transparency thanks to separation of the investment and the risk process• Clear and simple information for companies and insured persons
Administration	<ul style="list-style-type: none">• Management and administration by Liberty Vorsorge AG• Insurance, sales, advice and asset management by AXA

