



# SmartFlex

## Choose your investment theme

AXA's investment themes enable you to invest your money according to your own convictions.

All investment themes each consist of an equity fund.



### Sustainability

#### Meeting the two-degree climate target

Investments are made in companies working toward a carbon-neutral economy (net-zero target by 2050). Manufacturers of climatefriendly technology such as wind power make up around 20 % of the portfolio.

Market: worldwide

Fund costs<sup>1</sup>: 0.23 % p.a.  
Normal<sup>2</sup>: 0.87 % p. a.  
(as of December 2025)

### Switzerland

#### Focus on medium-sized companies

Investments are made in hand-picked Swiss companies that have high growth potential on account of their leading positions in their sectors.

Market: Switzerland

Fund costs<sup>1</sup>: 0.29 % p.a.  
Normal<sup>2</sup>: 1.57 % p. a.  
(as of December 2025)

### Future trends

#### Tomorrow's markets

Investments are made in companies that apply future-oriented business models to make targeted use of technological, social or demographic changes in sectors such as robotics and cleantech.

Market: worldwide

Fund costs<sup>1</sup>: 0.33 % p.a.  
Normal<sup>2</sup>: 1.54 % p. a.  
(as of December 2025)

### Global

#### Globally diversified

The objective is performance in line with the global equities market. This is achieved through broad diversification across regions (including emerging economies) and sectors.

Market: worldwide

Fund costs<sup>1</sup>: 0.12 % p.a.  
Normal<sup>2</sup>: 0.67 % p. a.  
(as of December 2025)

### Dividends

#### High-dividend companies

Investments are made in companies with attractive and sustainable dividend payments. The globally diversified portfolio is around 30% invested in Swiss companies.

Market: worldwide / 30% Switzerland

Fund costs<sup>1</sup>: 0.29 % p.a.  
Normal<sup>2</sup>: 0.87 % p. a.  
(as of December 2025)

### Change your investment theme

You can change your investment theme free of charge at any time.

### Foreign currency risks

The main foreign currencies are hedged against the CHF.

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AXA Life Ltd.

<sup>1</sup> The 'running costs' are shown as fund costs. These include the total expense ratio (TER). No fees for purchases and sales of fund units, nor issue or redemption commissions are incurred.

<sup>2</sup> Terms and conditions for investors without the special conditions for SmartFlex

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