



# 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. These funds are broadly diversified and are subject to AXA's exclusion criteria.



## 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 climate-friendly technology such as wind power make up around 20% of the portfolio.

Active management  
AXA Investment Manager

Approx. 200 companies

Foreign currency risks  
approx. 85% hedged in CHF

Market: worldwide

Fund costs<sup>1</sup>: 0.24% p.a.  
(normal<sup>2</sup>: 0.87% p.a.)

## 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.

Active management  
AXA Investment Manager

Approx. 40 companies

No foreign currency risks

Market: Switzerland

Fund costs<sup>1</sup>: 0.37% p.a.  
(normal<sup>2</sup>: 1.57% p.a.)

## 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.

Active management  
AXA Investment Manager

Approx. 65 companies

Foreign currency risks  
approx. 85% hedged in CHF

Market: worldwide

Fund costs<sup>1</sup>: 0.34% p.a.  
(normal<sup>2</sup>: 1.54% p.a.)

## 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.

Passive management  
Blackrock Investment Management

> 1000 companies

Foreign currency risks  
approx. 85% hedged in CHF

Market: worldwide

Fund costs<sup>1</sup>: 0.15% p.a.  
(normal<sup>2</sup>: 0.67% p.a.)

### Invest with a clear conscience

- No matter which investment theme you select, AXA excludes companies in sectors such as tobacco, controversial weapons, coal, oil, gas, and others.

### Terms and conditions as pension funds

- Fund terms and conditions that otherwise only apply to institutional investors (such as pension funds) or major investors
- Cost advantage of more than 1% p.a. depending on the fund

### Investment risks minimized

- Broad diversification: The single-security risk is minimized by consistent diversification across a large number of companies.
- Long investment horizon: Every investment in equities is exposed to market fluctuations that are reduced over a long-term investment horizon.
- In addition for offers with regular premiums: By making regular payments, you can benefit from low purchase prices when equity prices fall (average cost method).

### Change your investment theme

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

AXA.ch  
24-hour phone:  
0800 809 809  
Customer portal:  
myAXA.ch

<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