Protection for family members and partners

Do you want financial security for your family, your business partner or someone else in case something happens to you? Term life insurance will also fit into a tight budget, where it can play an especially important role.

**Constant term life insurance**

- **Death lump sum**
- **Term**

**Constant benefit**
Disbursement of the guaranteed death lump sum to the person designated by you.

**Decreasing term life insurance**

- **Death lump sum**
- **Term**

**Decreasing benefit**
Constant annual reduction of the death lump sum, e.g. to secure repayments, for a mortgage debt or loan.

**Variants of term life insurance**

<table>
<thead>
<tr>
<th>Term life insurance for two people</th>
<th>Pillar 3a: not possible</th>
<th>Pillar 3b: single disbursement of the death lump sum with constant or decreasing benefit in the event of the death of one of the two insured persons.</th>
</tr>
</thead>
</table>

**Changing the insurance benefit**
In this case, another review of professional, personal and health circumstances may be required.

**Supplementary insurances**

<table>
<thead>
<tr>
<th>Occupational disability pension due to illness or accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>In the event of an occupational disability of at least 25%, AXA pays a regular replacement income after the end of the waiting period you have chosen (3, 6, 12 or 24 months). Exclusion of accidents is possible.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premium waiver in the event of occupational disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>In the event of an occupational disability of at least 25%, after the end of the waiting period you have chosen (3, 6, 12 or 24 months, AXA assumes the corresponding percentage of the premium payments for all insurances in your contract.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Premium waiver in the event of death</th>
</tr>
</thead>
<tbody>
<tr>
<td>If the insured person dies, AXA pays the premiums for the remaining insurances in the contract.</td>
</tr>
</tbody>
</table>

**Protection for mortgages and for private and commercial loans**

With term life insurance from AXA, you can make sure that your family members can continue to finance the residential property and ongoing loans.

**Ensuring that financial obligations are met**

You ensure the repayment of loans and the payment of maintenance or education costs for your children, as well as making sure that other obligations are met.

**Term life insurance with constant or decreasing benefit – the choice is yours**

With a constant death lump sum, the amount of insurance remains the same throughout the term. With a decreasing death lump sum, the amount of insurance reduces continuously.
The advantages of term life insurance

- You protect your family, business partner or other individuals.
- You benefit from tax advantages and bankruptcy privileges.
- In the event of death, AXA disburses the benefit immediately once the beneficiaries have been established, irrespective of the inheritance procedure.
- You can select the amount to be disbursed.
- Can be combined with retirement provision for your individual savings goals.
- Adjustments are possible at any time.