



Mandatory information document

I. Duty to provide information

This Appendix fulfills the duty to provide information under the Financial Services Act (FinSA). The latest version of this document can be found at [AXA.ch/en/easyinvest](https://www.axa.ch/en/easyinvest). Product-specific information on EasyInvest is provided in the product fact sheet, which can be found at [AXA.ch/en/easyinvest](https://www.axa.ch/en/easyinvest). Should you require further information, please do not hesitate to ask your advisor or contact us using the details below.

II. Name and address of the financial service provider

The financial service agreed with you is provided by

AXA Insurance Ltd.
General Guisan-Strasse 40
8400 Winterthur

[AXA.ch](https://www.axa.ch)
0800 809 812
easyinvest@axa.ch

III. Field of activity

AXA Insurance Ltd. is active in the field of insurance and related business. The financial service it provides under this Agreement is discretionary management.

IV. Supervisory status

AXA Insurance Ltd. is authorized by the Swiss Financial Market Supervisory Authority FINMA ([finma.ch](https://www.finma.ch)), Laupenstrasse 27, 3003 Bern, to provide discretionary management for EasyInvest.

V. Possibility of initiating mediation proceedings before a recognized ombudsman

Your satisfaction is our concern. However, if your expectations have still not been met, please contact your advisor or AXA so that we can find a joint solution. If no solution can be found, you can always contact the ombudsman specified below:

Verein Ombudsstelle Finanzdienstleister
Bleicherweg 10
8002 Zurich

VI. General risks associated with financial instruments

Financial instruments always involve risks.

These can work out to your advantage or disadvantage. Please consult the brochure "Risks Involved in Trading Financial Instruments," which can be found at [AXA.ch/en/easyinvest](https://www.axa.ch/en/easyinvest). Details of specific risks are contained in the fund fact sheets, which can be found online or requested from AXA. If you have any questions, please ask your advisor or contact AXA using the details given under II above.

VII. Personally recommended financial service and the associated risks

With the EasyInvest discretionary management product, you instruct AXA to manage assets held in your name. To this end, AXA proposes an investment mix comprising various asset classes that you can adjust online at any time. AXA employs due diligence to select suitable investment funds for each asset class from its investment universe. It ensures that the agreed investment mix is implemented for you. However, AXA reserves the right to substitute investment funds and to adjust the proposed investment mix or individual asset classes. If it does so, it ensures that the adjustments are aligned with your financial circumstances and investment goals. For further details, please see the product fact sheet, which can be found at [AXA.ch/en/easyinvest](https://www.axa.ch/en/easyinvest).

With discretionary management, you have the right to invest your managed assets in various asset classes. The investment mix proposed by AXA ensures appropriate risk diversification as far as possible. You can view the composition, valuation and performance of your portfolio and the costs associated with discretionary management online in the pensions portal at any time.

Discretionary management involves the following risks:

- **Risk associated with the selected investment mix:** Various risks (outlined below) may arise from the agreed investment mix based on the risk profile determined for you. You bear these risks in full. The risks are explained to you before the investment mix is agreed. You can find an overview of your risks online in the pensions portal.

- **Capital preservation risk, i.e. risk that the selected investment funds will lose value:**
This risk, which you bear in full, can vary from one investment fund to another. For details of the risks of individual funds, please see the Swiss Bankers Association brochure “Risks Involved in Trading Financial Instruments” and the respective fund fact sheets. The performance of your investment mix is shown online in the pensions portal on the basis of the most recent available prices.
- **Information risk on the part of AXA, i.e. risk that AXA does not have sufficient information at its disposal to make a sound investment decision:** In its discretionary management, AXA takes account of your financial circumstances and investment goals (assessment of suitability). If you provide AXA with incomplete or inaccurate information on your financial circumstances and/or investment goals, there is a risk that AXA will not be able to propose an investment mix that is suitable for you.
- **Individualization:** You can adjust your personal investment mix online in the pensions portal at any time, and we will implement your preferences without delay. You can thus increase or decrease your risks compared with AXA’s recommendation. If you do so, AXA cannot guarantee that your selected investment mix is aligned with your financial circumstances and/or investment goals.

VIII. Business affiliations with third parties in connection with the financial service offered

AXA Insurance Ltd. provides the financial services it offers independently and has no business affiliations with third parties that could lead to a conflict of interests. It does not normally receive retrocessions or other financial benefits. Any financial benefits it does receive will be credited to you.

AXA Insurance Ltd. has the right to use investment funds managed or advised by itself or other AXA Group companies. Where it does so, the AXA Group company concerned is compensated for its services.

IX. Investment universe

The investment universe from which financial instruments are selected comprises both proprietary (AXA Investment Managers) and third-party investment funds. EasyInvest uses a wide range of funds. For more information on the investment universe, please see [AXA.ch/en/easyinvest](https://www.axa.ch/en/easyinvest).

X. Information on costs

AXA charges the agreed discretionary management fee for the services provided under the Agreement. The investment funds purchased give rise to additional costs, details of which can be found in the respective prospectus or fact sheet. The current fees can be found in the customer portal.