AXA Foundation for Occupational Benefits,
Principality of Liechtenstein

Your retirement – a significant life event

Your pension fund offers you **ultimate flexibility** when you withdraw your retirement benefits. This overview provides you with **general information about the individual options** available. You can find more detailed information in the specific information sheets. And you can use the myAXA pensions portal to simulate what financial impact the different options will have on your personal retirement benefits.

Every retirement plan lets you choose between a pension, a lump sum or a mix of both.

Full retirement at age 65

If you intend to draw your retirement benefits when you turn 65, then there is nothing you need to do. You will receive written notification regarding your retirement benefits no later than three months before you retire. You can use the enclosed reply card to let us know how you would like to receive your retirement savings and which documents are necessary. There is no submission deadline for having your retirement benefits paid out as a lump sum.

Early retirement at age 60

You can withdraw your retirement benefits early once you turn 60. Early withdrawal of the complete benefits presupposes the termination of the employment relationship. Your employer will notify us that you would like to retire early. Then you will be notified and receive a form you will need to fill out, just as you would for regular retirement.

Flexible retirement between the ages of 60 and 70

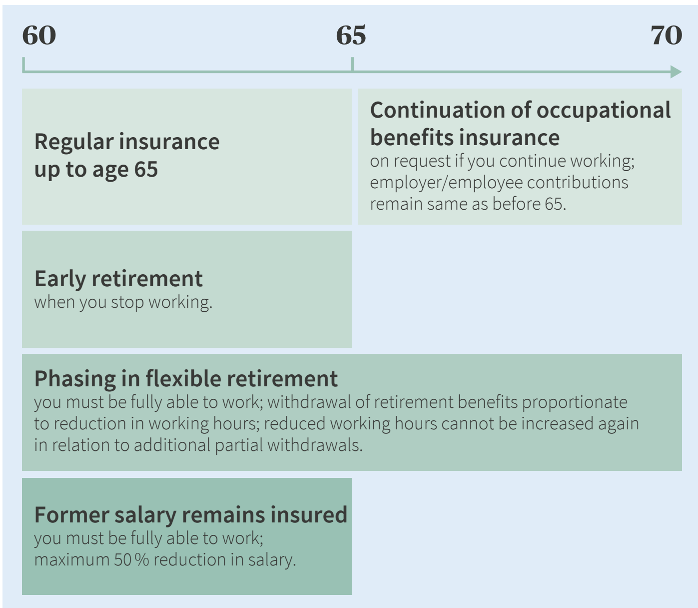
You can gradually withdraw your retirement benefits between the ages of 60 and 70 if you phase into retirement by reducing your working hours. Each phase must reduce your working hours by at least 20 %. Only one partial withdrawal is possible per calendar year. The withdrawal of retirement benefits must be proportionate to the reduction in working hours.

Continuing to insure your previous salary after age 60

If your salary drops by no more than half after you turn 60 (e.g. because you are working fewer hours) and you are not using a flexible retirement plan, you can continue to save for retirement based on your previous salary until you reach full retirement age. Your employer is not required to continue to contribute to insuring your previous salary.

Deferred retirement

If you continue to work for your current employer after you reach full retirement age, you can defer the withdrawal of your retirement benefits until you quit working, but only until you turn 70. Alternatively, you can start receiving a pension once you turn 65 even if you are still working.



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Customer portal:
myAXA.ch

AXA Insurance Ltd.

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