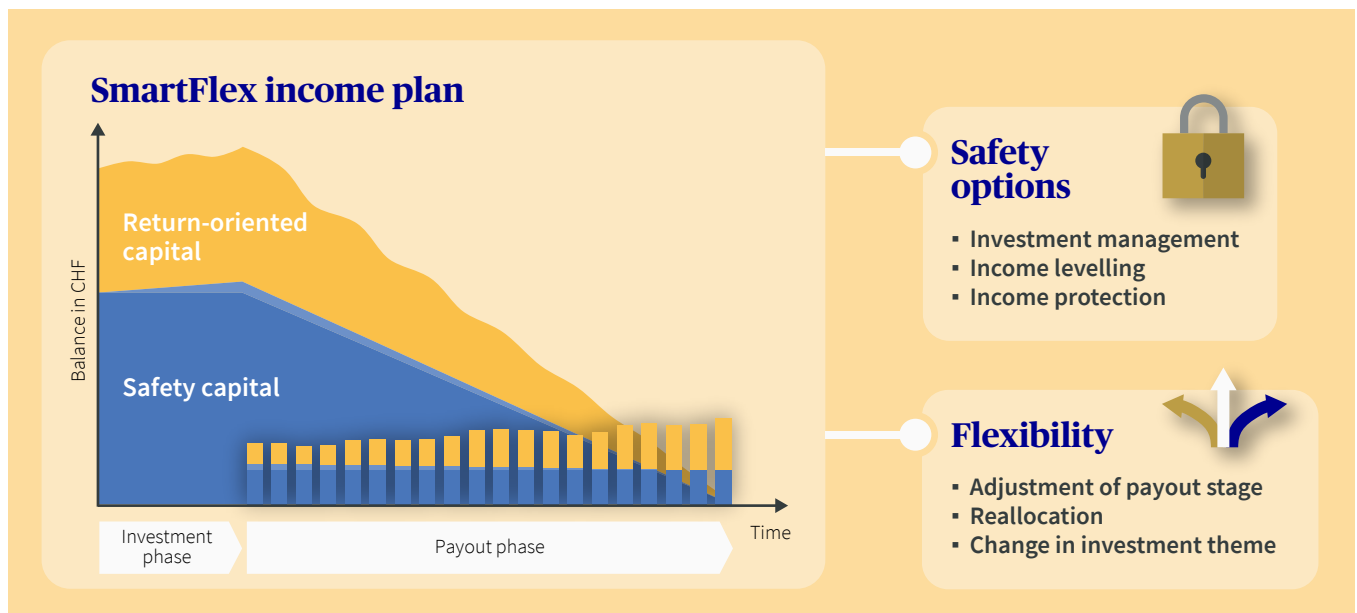


# The smart solution for a predictable income

**With the SmartFlex income plan, your capital is invested simply and securely – in a way that fully meets your needs.** A one-time payment into the plan finances regular payouts, enabling you to receive a predictable income. Your income plan can be structured individually and adapted flexibly. Attractive interest rates and investment returns additionally supplement your income. No-cost safety options enable you keep the risks under control – so you don't have to worry.



## SmartFlex income plan – an overview

	Smart: selection option	Flex: adjustment option
<b>Investment split</b>	You determine how much of your plan is invested in equities as return-oriented capital and how much is invested as safety capital with a preferential interest rate.	<b>Reallocations</b> between your return-oriented capital and your safety capital can be made at any time.
<b>Investment themes</b>	Select your preferred investment theme: Switzerland, Global, Sustainability or Future Trends. All investments are in equities.	You can <b>switch</b> the investment theme free of charge.
<b>Investment and payouts</b>	You decide when the monthly payouts start – either immediately or at a later date. In addition, you determine the period over which the payouts are to be made.	If required, you can arrange for some or all of your capital to be paid out early. You can request a <b>change to the start of the payouts and payout period</b> at any time.



<b>Safety options</b>	<b>Investment management:</b> Staggered investment of your payment helps reduce the risk of unfavorable investment timing.	The safety options can be <b>activated or deactivated</b> at any time. Exception: Investment management can only be activated at the start.
	<b>Income smoothing:</b> To reduce fluctuations in the payouts, your return-oriented capital is reallocated to safety capital on a staggered basis.	All safety options are <b>free of charge</b> and can be selected independently of one another.
	<b>Income protection (airbag):</b> In the event of highly negative market developments, the entire return-oriented capital will automatically be reallocated to the safety capital.  This enables further losses in the return-oriented capital to be avoided. On request, investments can resume again at any time after that.	

## Benefits and conditions

<b>Contract term</b>	10 – 30 years <ul style="list-style-type: none"><li>• <b>Investment phase:</b> 0 – 25 years</li><li>• <b>Payout phase:</b> 5 – 30 years</li></ul>
<b>Funding</b>	One-time payment, at least CHF 15,000
<b>Payouts</b>	Monthly, from start of payout phase
<b>Contract termination and withdrawals</b>	<ul style="list-style-type: none"><li>• <b>Early contract termination</b> possible</li><li>• <b>Partial capital withdrawal:</b> Up to two withdrawals possible every year</li></ul>
<b>Asset security</b>	<ul style="list-style-type: none"><li>• <b>Secure capital:</b> Your entire capital is secure in the event of any AXA bankruptcy.</li></ul>
<b>Costs</b>	<ul style="list-style-type: none"><li>• <b>Fund costs:</b> Depends on investment theme, currently 0.16 – 0.39% (as of July 2025)</li><li>• No issue or redemption commission</li><li>• <b>Total costs:</b> Depends on type of contract; shown individually in quotation</li></ul>
<b>Taxation</b>	<ul style="list-style-type: none"><li>• No income taxes during investment phase.</li><li>• Repayment of your deposit is not taxable.</li><li>• Earnings are subject to income tax (withholding tax deduction). Earnings are the monthly portion of the payout that exceeds the prorated repayment of your deposit.</li><li>• The termination value is subject to wealth tax as of December 31.</li></ul>
<b>Medical examination</b>	None
<b>Type of contract</b>	Capital redemption



Find out more about our  
SmartFlex income plan:  
[AXA.ch/income-plan](https://axa.ch/income-plan)