



# Plan smart for your financial provision and security

A guide for every stage of life



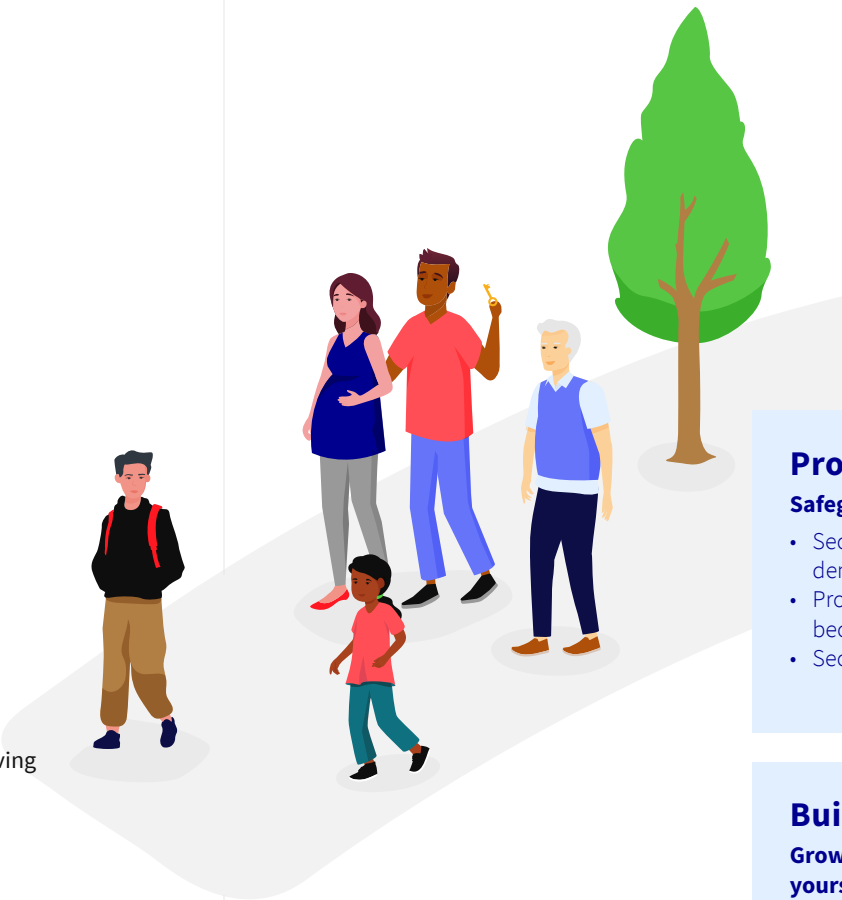
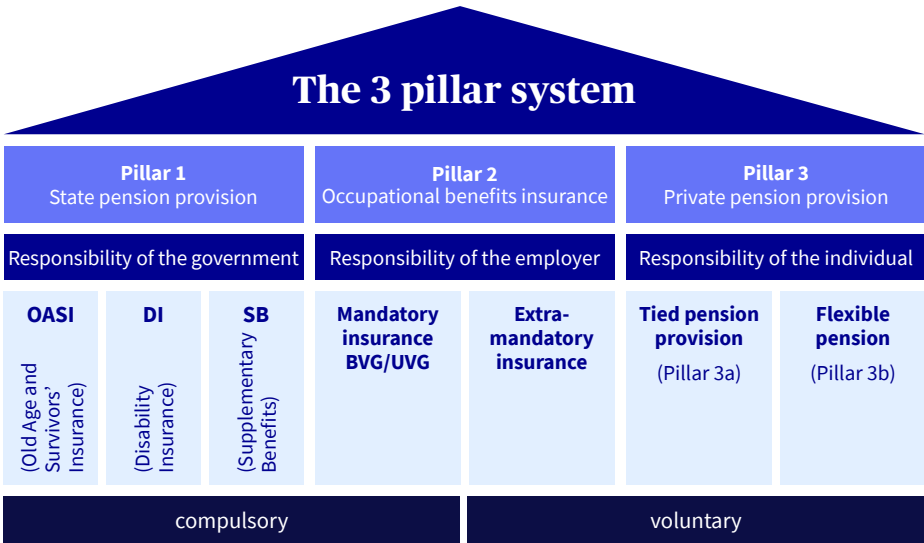
# Pension provision doesn't begin some day. It starts now.

Your first job, getting married, starting a family, setting up your own business, buying a house, retiring – each phase of your life brings with it new opportunities, challenges and needs. Your pension provision should be just as uniquely individual as your life.

## The Swiss three pillar system

In Switzerland, pension and risk provision are based on the three pillar model. It ensures that you are financially protected no matter the circumstances of your life – retirement, disability or death. Each pillar serves a particular purpose:

- Pillar 1:** State pension provides a basic income
- Pillar 2:** Occupational benefits insurance secures your accustomed standard of living
- Pillar 3:** Voluntary private pension provision finances personal aspirations



## 3 key concepts

Pension provision is more than just the three pillar system – it is with you throughout your entire life. The three key concepts of pension planning help you to be prepared for any changes. As you read through the following pages, you will learn which concepts are most important for the various phases of your life.

### Protect

**Safeguard what's important.**

- Secure income following an accident or illness
- Protect your family if you die or become unable to work
- Security if the unexpected happens

### Build

**Grow your savings to give yourself freedom.**

- Saving and investing
- Accumulate assets for larger projects such as your own home
- Use Pillars 3a and 3b for flexible goals

### Provide

**Planning today for tomorrow.**

- Retirement provision with the second and third pillars
- Planning a lump-sum payout or pension benefits
- Preparing for retirement or partial retirement



You can learn more about the three pillar system in our [blog](#) or [explanatory video](#).

# Pension provision that fits every stage of your life

**Whether you're starting a career, focusing on your family or retiring** – your needs and opportunities constantly change. What's important today may not be tomorrow. Smart pension planning gives you flexibility and control at every stage.

This brochure serves as a guide through the **six phases of life** and explains what you should know about each of them.



## Pension provision during every phase of life.

Your pension provision will accompany you throughout your life – so the sooner you start, the better. If you start early on, even small amounts are often enough because they will grow over time to eventually make a big difference. And this enables you to save up for turning your dreams into reality later on – whether you want to buy your own apartment, take a trip around the world or simply retire without worrying about your finances.

As life continually takes you on new paths, it's worth regularly adjusting your pension provision. This offers you flexibility and tax advantages and ensures that your financial future can support your dreams.

## Your life. Your solutions.

Every stage of your life is unique – and so is your pension provision. We will help you find the solutions that are right for your life. Whether you want to safeguard against risks, optimize your retirement provision or grow your assets, we'll be there with you every step of the way.



**Learn more at**  
[AXA.ch/plan-future](https://AXA.ch/plan-future)

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# Saving for retirement starting with your first salary - the smart and easy way

Starting out on a career is a big step – as well as the perfect time to take a good look at your financial future. Even though it's still easy to keep tabs on your income at this point, it's worth setting up your pension provision and savings plan as early as possible because this enables you to prepare for whatever aspirations you have for your life – a trip around the world, professional development or your own home.

**Your first job, your first salary – now is the time for smart planning. Our three key concepts can help you do just this:**

Protect	Build	IMPORTANT
<ul style="list-style-type: none"> <li>• <b>Occupational disability:</b> What happens when you can't work for a long time?</li> <li>• <b>OASI/DI only cover basic needs</b> – supplementary insurance may be a good choice for you.</li> <li>• <b>Accident insurance:</b> You are covered through your employer, but it's a good idea to check if you're covered for side jobs or when you're not at work.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Small contributions</b> to your pension can really pay off over time thanks to compound interest.</li> <li>• <b>Pillar 3a:</b> Starting early pays off twice over: by taking advantage of tax benefits and long-term wealth accumulation.</li> <li>• <b>Invest or save?</b> Even if you don't have much, you can still start investing through Pillar 3a. <a href="#">Find out more here.</a></li> </ul>	



### Saving and pension provision made easy

- Create a realistic [monthly budget](#) so you have an overview and security.
- Set up a standing order so that you regularly pay into your Pillar 3a account.
- Use digital tools to analyze your expenses and set your savings goals.
- [In our blog](#), we have compiled a list of savings tips for you.



Pension provision
<ul style="list-style-type: none"> <li>• <b>Pillar 1:</b> From January 1, after reaching the age of 20.</li> <li>• <b>Pillar 2:</b> Starting at an annual salary of CHF 22,680 (as of 2026).</li> <li>• Check to see whether you are insured under occupational benefits insurance (e.g. for part-time or side jobs).</li> <li>• <b>Pillar 3a:</b> Private pension provision options offer a flexible way to save for retirement.</li> </ul>



## What you should take into account

- ☐ **Define your goals:** What dreams and plans do you have for the next few years? Are you saving up for a car or your own apartment? Do you want to go back to school or travel?
- ☐ **Plan your budget:** How much can you put aside each month – for large purchases or emergencies?
- ☐ **Review your Pillar 3a account:** Save or invest? Which solution suits you?
- ☐ **Clarify your insurance needs:** Are you adequately insured if you become ill or have an accident?
- ☐ **Check your pension fund:** When does your insurance through your employer start?

**Our pension advisory** helps you to answer these exact questions. This way you'll make the right decisions for your financial future as soon as you start working.



**Learn more at**  
[AXA.ch/plan-future](https://www.axa.ch/plan-future)

# Your future as a couple - with well-planned protection

Saying “I do” is more than a declaration of love – it also means making plans for life and your finances. Beginning this new stage of your life is the ideal time to think about your insurance and pension provision together. If you plan early, you build trust, stability and a solid basis for everything that your future as a couple will bring.

**Planning your finances together – these three aspects are particularly important:**

## Protect



- **Occupational disability:** What happens when one of you can't work for a longer time? (important if one of you is the main breadwinner)
- **Life insurance:** Risk life insurance is a good idea, particularly if you have children together or joint loans.
- **Liability and contents:** Overlapping cover? When you move in together, it's a good idea to check which policies each of you have.

## Build

- **Shared household budget:** Check your insurance for overlapping cover and gaps. You can target your savings with an optimized budget – e.g. for your own home.
- **Pillar 3a for both of you:** Private pension provision is worthwhile even if you work part-time or take career breaks.
- **Joint savings goals:** Whether you go on a round-the-world trip or are wanting to start a family, having a clear plan and making small contributions will help you realize your goals.



## Pension provision

- **Pension fund:** Both people should have occupational pensions.
- **Adjust beneficiary designations:** Check to see whether your partner is correctly designated as a beneficiary in Pillars 2 and 3, your life insurance policies and your estate planning.
- **Think long term:** Don't wait to reconcile your pension plans – especially if one of you will be taking planned parental leave.

## What you should take into account

- **Define your goals together:** What do you hope to achieve together?
- **Get your finances in order:** How are you going to organize your household budget? Who will be saving how much?
- **Review your beneficiary designations:** Have they been correctly recorded for each of you for your pension funds and Pillar 3a?
- **Check your cover:** What insurance cover do you have for illness, accident and death?
- **Compare pension funds:** Check the benefits for each spouse – especially for part-time jobs, if you change jobs and for family planning.



When two people plan their life together, their financial planning also needs to be in sync. **Our pension advisory** explains what you need to know.



### Marriage or cohabitation – these are the differences

- The combined retirement pension for a married couple will amount to 150% of the maximum individual retirement pension at most, or a maximum of CHF3,780 (as of 2026).
- There is no widow's or widower's pension in Pillar 1 for a cohabiting couple, but a partner pension may be possible depending on the pension fund.
- A married couple's income will be taxed jointly at a higher rate.

- On separation or divorce, assets generated in OASI, a pension fund and Pillar 3 during the marriage will be divided in half – but not if the couple is cohabiting.
- No claim on an estate for cohabiting couples.
- Read our blog to learn more about these [differences](#) and about [insurance for cohabiting couples](#).



**Learn more at**  
[AXA.ch/plan-future](https://www.axa.ch/plan-future)

# Protecting the future of your family - step by step

Having a child changes your financial priorities – security and protection become more important. Now is the time to actively work together to plan the future of your loved ones: Will one parent stay at home? How will your income and pension fund change? Who is insured for what? Making the right decisions ensures that your family will be well prepared to face today and tomorrow.

**Starting a family brings with it new responsibilities and questions. These key concepts will help you keep an overview of your finances:**

## Protect



- **Occupational disability cover:** What happens if the main income is lost?
- **Death:** If the primary caregiver dies, it will be difficult to find a replacement. Risk life insurance can help in such situations.
- **Review daily accident and daily sickness benefits:** This is particularly important if you see a loss in income because one person stays at home or starts working part-time.

## Build

- **Update your family budget:** Having children creates new expenses, which means it's time to review your budget and make targeted plans.
- **Set savings targets:** Education, your own home or an emergency fund – clear goals help you create a structured plan.
- **Pillar 3a for both parents:** Still important even if you reduce your working hours, such as for buying your own home later.



## Pension provision

- **Pension fund:** Working part-time or taking career breaks affects retirement provision. It pays to start early.
- **Update your beneficiary designations:** If you die, who should inherit or be insured? Update your will and insurance.
- **Plan for starting a family:** Decide early on how pension provision and insurance should be managed during this time.



### Get a handle on your family budget

- Revise your budget: Diapers, daycare and other such necessities continually alter expenses.
- Cancel or optimize unnecessary subscriptions and insurance.
- Buy second-hand or trade with your neighbors – it's eco-friendly and budget friendly.
- Plan for larger purchases in advance and create a rainy day fund for the unexpected.
- Read [our blog](#) to find more ways your family can save.

## What you should take into account

- **Clarify roles and finances:** Who works how much? How will your income be divided up?
- **Stabilize your income:** Plan early to decide how you will avoid cash flow problems.
- **Check your cover:** How are you insured for illness, accident and death as well as care work? Have the beneficiary designations been correctly recorded everywhere?
- **Maintain an overview of your pension fund:** Reduced working hours can have a big impact on benefits.
- **Think long term:** How are you going to ensure childcare, education and retirement pensions?

A child changes a lot of things – including your financial planning. **Our pension advisory** helps you to make sure your family is well protected today and proactively plan for tomorrow.



**Learn more at**  
[AXA.ch/plan-future](https://www.axa.ch/plan-future)

# Self-employed - independent and well insured

Becoming self-employed brings with it freedom, responsibility and new financial challenges. Now is the best time to insure risks and make smart plans for retirement so that even during uncertain times you are able to manage without stress.

**Becoming self-employed requires clear financial decisions. These three key concepts can help you do just this:**

## Protect



- **Occupational disability:** Who will replace your income if you can't work for a while? Private protection is crucial.
- **Death:** Protection for families or business partners – especially for loans or financial dependencies.
- **Professional risks:** Depending on your sector, a commercial third-party liability policy or business contents insurance might be a good idea.

## Build

- **Secure your liquidity:** Fluctuating revenue is normal – reserves and financial buffers prevent cash flow problems.
- **Private pensions:** Without a pension fund, Pillar 3a will be your best pension vehicle – and it offers attractive tax advantages.
- **Separate your business and personal finances:** A clear financial overview prevents liquidity problems and makes planning easier.



### Proper planning for becoming self-employed

- Do these calculations before you start:  
How high are the fixed costs, contributions to OASI, insurance premiums and pension provision?

- Work up a starting budget – CHF 30,000 is recommended depending on your sector and business model.
- Keep your operating costs low: Compare the rates for software, insurance and office space.



## Pension provision

- **Review pension funds:** Joining voluntarily or an alternative through foundations can be a good idea.
- **Know what protection you need:** What gaps will arise if you become ill, have an accident or in old age? It pays to take timely action.
- **Plan early:** If you actively manage your pension, you will be able to keep your business going even during times of crisis.

- Think about legal regulations: Choose a suitable legal form and get insurance.
- Our blog gives you more tips on [finances](#), [pension provision](#) and legal issues for the self-employed.



## What you should take into account

- ❑ **Arrange your pension provision yourself:** Which voluntary solutions would be suitable if you no longer have a pension fund?
- ❑ **Check your cover:** What are you doing to protect yourself if you can't work and have no income?
- ❑ **Stabilize your income:** How do you create reserves so that you can keep your business afloat if your income fluctuates?
- ❑ **Protect yourself against professional risks:** What business insurance policies do you really need?
- ❑ **Use Pillar 3:** How can you get tax-optimized pension provision without an employer?
- ❑ **Identify pension gaps:** What are the risks in your protection and how do you take care of them in a targeted manner?

**Our pension advisory** shows you how to sensibly combine your financing and protection so that your business gets off to a good start.



**Learn more at**  
[AXA.ch/plan-future](https://www.axa.ch/plan-future)



# The smart way to finance your home - with the right pension provision

Buying a home is often one of the biggest financial milestones in life. To ensure that owning your home remains a satisfying experience over the long term, it's worth setting up proper financing, insurance and pension provision in advance.

**Buying a home offers great opportunities and requires major decisions. These three key concepts help you be financially well prepared:**

## Protect

- **Occupational disability:** Who will pay the mortgage if one source of income is lost?
- **Safeguard your mortgage:** Risk life insurance ensures that your loved ones will not lose their home if something happens to you.
- **Check financial feasibility:** Even if you lose your job or retire, your financing should remain realistic.



### Well insured as a homeowner

- If you use the money from your pension fund or Pillar 3a to fund the purchase of your home, your pension will be reduced later, so you need to carefully plan this and ideally offset it.
- If there is a death or loss of income, paying your mortgage may quickly become very difficult – **term life insurance** or **occupational disability insurance** protects your family from the financial consequences.

## Build

- **Equity:** Your pension fund or Pillar 3a can help you buy your home, but you should plan it well first.
- **Pledging instead of early withdrawal:** This way you don't touch your pension assets so your retirement pension is better protected over the long term.
- **Adjust your budget:** New fixed costs, amortization and maintenance – an up-to-date household budget helps with planning.



## Pension provision



- **Avoid pension gaps:** An advance withdrawal from your pension fund or Pillar 3a reduces your pension, so look into ways to offset this.
- **Three pillar system:** When you own real estate, it shifts your focus – private pension provision becomes even more important.
- **Plan your mortgage for the long term:** What happens when you extend your mortgage or interest rates rise? Reserves and planning provide security.

- Plan it so that you can remain in your home even if your income is reduced.
- Read our blog to learn more about [early withdrawal from your pension fund and Pillar 3a](#) as well as [financing options for purchasing your own home](#).

## What you should take into account

- ❑ **Calculate how much you can afford:** How much equity do you need? Will this financing fit your budget long term?
- ❑ **Use your pension fund:** Would you like to withdraw your pension fund assets early or pledge them? How does this impact your retirement pension?
- ❑ **Don't put your pension at risk:** Will you still have enough in your pension fund even after an advance withdrawal to finance a solid retirement pension?
- ❑ **Check your cover:** What happens to the property when one person dies or becomes unable to work?
- ❑ **Use tax advantages:** Can you save on taxes with the right financing or through Pillar 3a?
- ❑ **Think long term:** How will you protect your mortgage if interest rates change or your circumstances in life change?

**Our pension advisory** helps you answer precisely these questions so that your dream of owning your own home can become a reality today and you remain financially secure in the future.



**Learn more at**  
[AXA.ch/plan-future](https://AXA.ch/plan-future)



# Retire without worry - with early planning

Retirement is a new stage of your life. It's when all those years of planning finally pay off. In order for you to enjoy your financial freedom, it's important to ensure in good time that you can retire with stability and security.



To make sure your retirement starts off smoothly, you should take a good look at your finances. These three key concepts can help you do just this:

Protect	Build
<ul style="list-style-type: none"> <li>• <b>Affordability in your old age:</b> Is the financing for your home, mortgage or rent realistic over the long term?</li> <li>• <b>Plan for death and caregiving:</b> Check to see whether financial protection for family members or for potential care is needed.</li> <li>• <b>Organize your estate early:</b> Get a clear picture by drafting your will, advance care directive or living will.</li> <li>• <b>Gaps before retirement:</b> Being unable to work or retiring early can create pension gaps, so you should work to offset them in good time.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Annuity or lump sum:</b> Evaluate what fits with your situation in life, both emotionally and with regard to taxes.</li> <li>• <b>Refresh your budget:</b> Basic living expenses change, so planning ahead can help to avoid financial difficulties.</li> <li>• <b>Structure your assets the right way:</b> Liquidity, reserves and residential property – a carefully considered mix provides stability.</li> <li>• <b>Close Pillar 3:</b> Staggering withdrawals can be worth it in terms of taxes – plan ahead.</li> <li>• <b>Use pension fund buy-ins:</b> Buy-ins are possible up until shortly before you retire, so use them to boost your pension and tax advantages.</li> </ul>



Pension provision	IMPORTANT
<ul style="list-style-type: none"> <li>• <b>Reweight the three pillars:</b> After retirement, private pension provision becomes even more important – adjust the focus.</li> <li>• <b>Check pension fund benefits in detail:</b> Do you know what you are eligible for, the conversion rates and impacts on lump-sum payouts or drawing a pension?</li> <li>• <b>Early retirement reduces your pension:</b> If you retire early, you will receive a permanently reduced pension from the OASI pension fund.</li> <li>• <b>Avoid poverty in your old age:</b> Especially important for women – part-time work, divorce and care work take a toll on retirement provision.</li> <li>• <b>Keep an eye on your taxes:</b> Lump-sum payouts or staggered withdrawals change the applicable tax rate – optimizing early pays off.</li> </ul>	

## What you should take into account

- ❑ **Plan early:** At age 55 at the latest, you should take a good look at your budget, pension type and pension gaps.
- ❑ **Annuity or lump sum:** Which options are better suited to your situation in life, tax burden and risk appetite?
- ❑ **Review pension funds:** Do you know the conversion rate, how much your pension will be and benefits on death?
- ❑ **Get your estate in order:** Is your will, advance care directive or living will up to date and complete?
- ❑ **Refresh your budget:** What fixed costs will no longer apply – and which will increase on retirement?
- ❑ **Include private pensions:** How can you incorporate Pillar 3a, reserves and real estate into your overall strategy?

With proper preparation, you can enjoy a worry-free retirement. **Our pension advisory** explains what you need to know.



Learn more at  
[AXA.ch/plan-future](https://www.axa.ch/plan-future)

# Pension planning the easy way - with our valuable checklist

Retirement is a major step and needs to be planned well. Our checklist will help make sure that nothing gets overlooked. Step by step, we'll guide you into a worry-free retirement.

## Until the age of 50

- ☐ **Optimize your investment strategy:** Use the long-term investment horizon until you retire to update your savings goals and strategy. Read more about this in the article [“Assets in Switzerland by age”](#)
- ☐ **Make regular contributions:** In order to avoid pension gaps, it's a good idea to regularly pay into all three pillars.

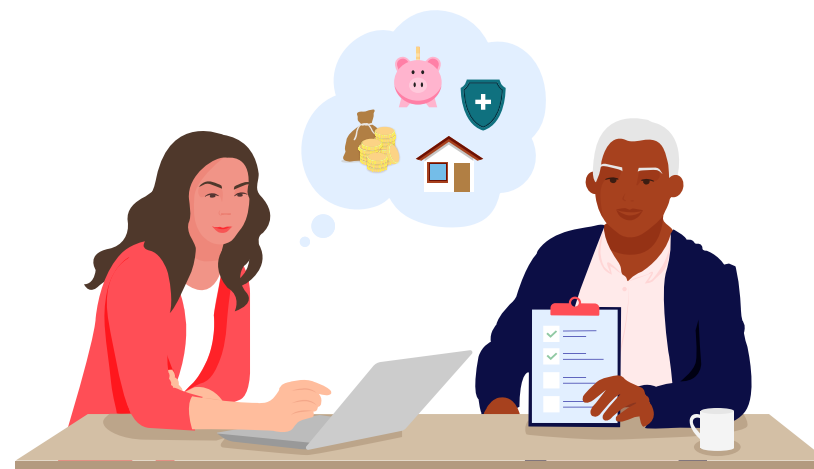
## Age 50 to 55

- ☐ **Review your assets:** Get an overview of your assets and debts.
- ☐ **Set up a budget:** Plan your expenses for when you're retired – [Find tips in our blog!](#)
- ☐ **Close pension gaps:** Analyze potential gaps due to part-time work or longer breaks from work and close them if possible.
- ☐ **Optimize taxes to save:** Use Pillar 3a or additional pension fund buy-ins.
- ☐ **Assess home ownership:** Check affordability in old age.

- ☐ **Prepare or update documents:** Advance care directive, living will, marriage or inheritance contract.
- ☐ **Get advice:** Get professional help for your financial planning if needed.

## Five years before retirement

- ☐ **Decide when you'll retire:** Determine your retirement date.
- ☐ **Choose your payout option:** Decide on a monthly pension, a lump-sum payout or a combination of the two.
- ☐ **Observe deadlines:** Review the provisions of your pension fund and regulations for Pillars 2 and 3.
- ☐ **Update your investment strategy:** Lower your risk by gradually switching to safer investments.
- ☐ **Change your focus:** Prioritize preserving your assets rather than accumulation.
- ☐ **Review your financial planning:** Ensure full overview of purchases, expenses and pension provision.



## One year before retirement

- ☐ **Make your last contribution:** Maximize Pillar 3a and secure tax advantages.
- ☐ **Prepare a financial plan:** Set up final financial planning for your pension:

## Six months before retirement

- ☐ **Apply for OASI pension:** Submit your written application to the compensation office no later than three months before you retire.
- ☐ **Review deferred retirement:** Inform all involved of planned deferred pension in good time.
- ☐ **Inform pension funds:** Pillar 2 and 3 pension funds must also be notified in advance.

## After retirement

- ☐ **Adjust accident cover:** Include under health insurance cover.
- ☐ **Update your financial planning:** Adapt budget and investments to new circumstances.

# For your financial health - yesterday, today and tomorrow

Life is constantly changing – just like your needs and goals. Whether you're just starting your career or planning for a family or retirement, proper pension planning adapts to each stage of your life.

The right pension provision strategy will provide security for today, freedom for tomorrow and ensure you remain flexible to meet every new stage of life. It ensures that your basic financial foundation remains stable regardless of what life brings your way.

## How AXA pension advisory works:



## Already an AXA customer?

The AXA pensions portal lets you determine at a glance whether you're well protected or if something requires attention. Check whether you're covered for disability and death, find possible pension gaps and simulate the impact of early or partial retirement.

**This link will take you to the pensions portal**

## Our pension advisory - for clarity and security

Your financial health deserves a plan that fits your life. Our pension advisory helps you gain clarity and determine the right steps for your future.

### Together we'll find answers to questions such as:

- What are my goals and how can I secure their attainment financially?
- How much money should I save or invest?
- Does my pension provision match my stage in life?
- Am I making the most of all tax benefits?
- Am I sufficiently insured for accident and illness?
- How is my pension fund doing? Are there any gaps?



# Important information

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