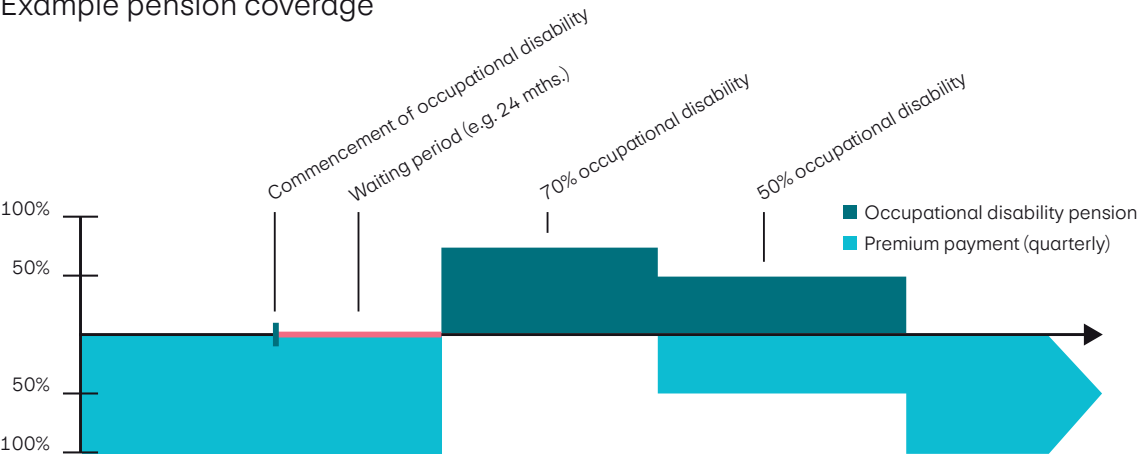


Secure income in the event of occupational disability

Occupational disability pension 3a/3b

Would you like to be able to count on your usual income, even in the event of occupational disability? If you can no longer work for a certain period of time or permanently, you will receive regular payments in addition to other pension benefits.

Example pension coverage



Variants and benefits of the occupational disability pension	
Occupational disability pension due to illness or accident	In the event of an occupational disability, AXA pays you a regular replacement income after the waiting period you have chosen. Can also be selected with accident exclusion.
Waiting period	3, 6, 12 or 24 months
Rente	<ul style="list-style-type: none">• Pillars 3a and 3b: starting from CHF 3,000 per year.• For an occupational disability of 25% or more, AXA pays a pension corresponding to that percentage for as long as the occupational disability continues. For an occupational disability of 66⅔% or more, you receive a full pension.• Disbursements are made after the end of the selected waiting period.• For as long as you receive payment of an occupational disability pension, you are exempted from the obligation to pay premiums to the extent of the occupational disability, taking account of the waiting periods: 3, 6, 12 or 24 months.
Changing the insurance benefit	In this case, another review of professional, personal and health circumstances may be required.

Income gaps affecting families, students, self-employed persons and parttime employees

Anyone who is self-employed, who does not belong to a pension fund or who has withdrawn funds from occupational benefits insurance to finance their own home, will often find themselves facing serious pension gaps.

In cooperation with





Supplementary insurances

Term life insurance	Protect your surviving dependents. In the event of your death, the beneficiaries receive the agreed lump sum.
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Taxes

Amounts paid in	Pillar 3a: the annual premium can be deducted from your taxable income up to the legal limit.
Pension payments	Must be declared as taxable income.

Contract term

Contract duration	Minimum 5 years
Insurance and benefit period	Can be defined independently of each other.
Benefit period	At most until age 65

The advantages of the occupational disability pension

- Adaptable to effective needs on a customized basis
- Flexible contract structure
- Pensions already start with occupational disability of 25%
- Can be combined with your retirement provision

The PostFinance customer advisors will discuss your individual situation and help you to create a retirement plan that's tailored to your needs. You can contact us in person in a PostFinance branch or your post branch, over the phone or online: postfinance.ch/advice or tel.: +41 58 448 14 14.

Accident or illness? There's a big difference

Many working people are adequately insured against loss of earnings due to an accident but not against loss of earnings due to illness. We will review your pension situation together with you before you are faced with a painful loss of income in the event of occupational disability.

Notification obligation

Please notify AXA within four months after your incapacity for work commences. If your notification is late, the waiting period is extended commensurately.

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