



Protection for family members and partners

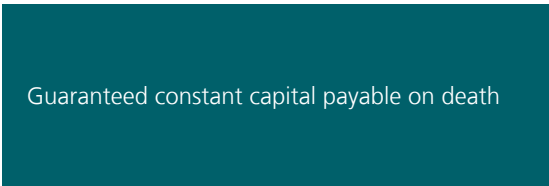
Term life insurance 3a/3b



Do you want financial security for your family, your business partner or someone else in case something happens to you? Term life insurance will also fit into a tight budget, where it can play an especially important role.

Constant term life insurance

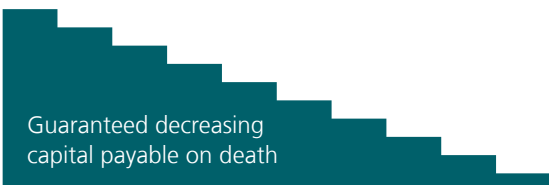
Disbursement of the guaranteed death lump sum to the person designated by you.



Term of policy →

Decreasing term life insurance

Constant annual reduction of the death lump sum, e.g. to secure repayments, for a mortgage debt or loan.



Term of policy →

In cooperation with



Variants of term life insurance

Term life insurance for two people

Pillar 3a: not possible
Pillar 3b: single disbursement of the death lump sum with constant or decreasing benefit in the event of the death of one of the two insured persons.

Changing the insurance benefit

In this case, another review of professional, personal and health circumstances may be required.

Term life insurance with constant or decreasing benefit – the choice is yours

With a constant death lump sum, the amount of insurance remains the same throughout the term. With a decreasing death lump sum, the amount of insurance reduces continuously.

Protection for mortgages and for private and commercial loans

With a term life insurance, you can make sure that your family members can continue to finance the residential property and ongoing loans.

Supplementary insurances

Occupational disability pension due to illness or accident

In the event of an occupational disability of at least 25%, AXA pays a regular replacement income after the end of the waiting period you have chosen (3, 6, 12 or 24 months). Exclusion of accidents is possible.

Premium waiver in the event of occupational disability

In the event of an occupational disability of at least 25%, after the end of the waiting period you have chosen (3, 6, 12 or 24 months), AXA assumes the corresponding percentage of the premium payments for all insurances in your contract.

Premium waiver in the event of death

If the insured person dies, AXA pays the premiums for the remaining insurances in the contract.

Ensuring that financial obligations are met

You ensure the repayment of loans and the payment of maintenance or education costs for your children, as well as making sure that other obligations are met.

Benefit recipients

Who receives the benefits?	Pillar 3a: the beneficiaries (who can be chosen in accordance with statutory provisions) Pillar 3b: the beneficiaries (who can be chosen freely)
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Direct disbursement	– The death lump sum is disbursed directly to the beneficiaries and does not form part of the deceased's estate – Disbursement even if the inheritance is rejected
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Financing

Periodic premiums	Pillar 3a: up to the statutory limit of CHF 7,056 for gainfully employed persons with a pension fund, or CHF 35,280 for gainfully employed persons without a pension fund Pillar 3b: without statutory limits
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Pledging

Pledging of Pillar 3a	Possible for owner-occupied residential property
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Pledging of Pillar 3b	Possible without restrictions
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Taxes

Amounts paid in	Pillars 3a and 3b: the annual premium can be deducted from your taxable income up to the legal limit
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The advantages of term life insurance

- You protect your family, business partner or other individuals
- You benefit from tax advantages and bankruptcy privileges
- In the event of death, AXA disburses the benefit immediately once the beneficiaries have been established, irrespective of the inheritance procedure
- You can select the amount to be disbursed
- Can be combined with retirement provision for your individual savings goals
- Adjustments are possible at any time

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.: 0848 888 300 (max. CHF 0.08/min. in Switzerland).

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