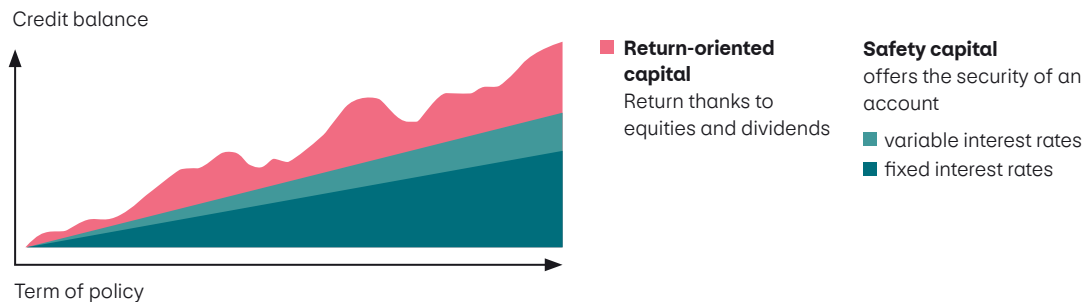


Smart and flexible saving for retirement

SmartFlex pension plan 3a/3b

The SmartFlex pension plan (Pillars 3a/3b) allows individual, return-oriented saving for retirement with suitable risk coverage. Adapt your pension plan flexibly to your present and future circumstances.



Overview of the SmartFlex pension plan

	Smart	Flex
Premium split	Your personal premium split determines the portions of your premium to be invested in equities as return-oriented capital, and as safety capital with fixed interest.	You can modify your premium split individually in increments of 5% and decide at any time on the extent to which your future premium payments should be exposed to market fluctuations.
Investment themes according to your wishes	Select your preferred investment theme from these options: "Dividend focus Switzerland", "Global" and "Climate". All investments are made in equities.	You can change the investment theme at any time during the entire contract term.
Safety options	<ul style="list-style-type: none"> Earnings protection: the distributions from your equity fund will be invested directly in your chosen investment theme. If you choose to protect your contract surpluses, they will be allocated to the variable-interest portion of the safety capital. Contract maturity management: to further reduce your investment risk before the contract ends, you can gradually reallocate return-oriented capital to the variable-interest safety capital portion. 	<p>At any time, you can also carry out reallocations between the return-oriented capital and the variable-interest safety capital.</p> <p>You can activate or deactivate the safety options at any time during the entire contract term, at no cost.</p>
Integrated term life insurance	<p>Your options:</p> <ul style="list-style-type: none"> guaranteed death lump sum reimbursement of premiums paid into the pension plan +10% and supplementary insurance for premium waiver in the event of occupational disability (Pillar 3b) without term life insurance, but with supplementary insurance for premium waiver in the event of occupational disability 	The amount of the guaranteed death lump sum can be adjusted. This may require a new review of professional, personal and health circumstances.

The safety of your assets

Your safety capital has 100% legal protection in AXA's tied assets. Your return-oriented capital is protected in the tied assets, to the extent of the current market value of the fund units at the time in question.

Investment risk

Investments in funds are exposed to market fluctuations. You reduce your risk thanks to broad diversification, a longer investment horizon and by making regular payments.

In Partnership with



Supplementary insurances

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

Financing

Periodic premiums	Pillar 3a: starting from CHF 600 per year up to the statutory limit of CHF 7,258 for gainfully employed persons with a pension fund or CHF 36,288 for gainfully employed persons without a pension fund. Pillar 3b: starting from CHF 600 per year.
Additional payments into Pillar 3a	Additional contributions are possible at any time in order to make full use of the annual limit stipulated by law.
Pillar 3a transfer	Funds available in tied pension provision can be integrated into the existing pension plan.
Premium holiday	Pillar 3a: you can apply to pay no premium, or a reduced premium, for one year. The benefits in case of surrender and when the contract ends are reduced as a result. Risk coverage remains basically unchanged in this case. Pillar 3b: after paying at least 5 annual premiums, you can suspend or reduce your premium payments.
Early termination, surrender or partial surrender	Pillar 3a: disbursement is possible, e.g. in connection with the promotion of homeownership scheme (PHO). If there is no legal reason for termination, transfer to a 3a account or into the pension fund is possible. Pillar 3b: possible at any time.

Taxes

Amounts paid in	Pillar 3a: premiums that have been paid in can be deducted for tax purposes, so they reduce your income tax. No wealth tax during the contract term. Pillar 3b: premiums that have been paid in can be deducted in different ways depending on your canton and family situation.
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The advantages of the SmartFlex pension plan

- Tax-privileged and return-oriented pension plan
- Flexible choice of premium split between safety capital and return-oriented capital
- Choice of safety options
- Choice of coverage for the risks of death and occupational disability
- 3a/3b switch: on request
- Choice of investment theme and sustainable investments: do some good with your money
- Low investment costs

Highly transparent

Benefit from a straightforward pension plan with clearly forecast benefits.

You keep control

Pension provision with SmartFlex: easy risk control thanks to choice of premium split, investment theme and safety options.

Stay flexible

You can vary your agreed premium, and also pause it – whatever suits you best. Financing of residential property is also possible with SmartFlex.

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 Telephone +41 58 448 14 14.

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