



Secure income in the event of occupational disability

Occupational disability pension 3a/3b

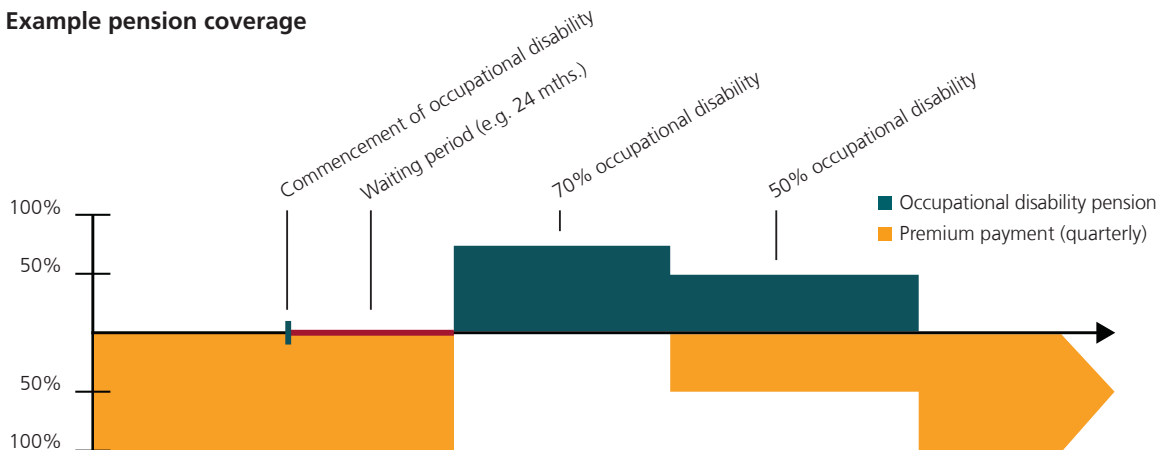
PostFinance 

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.

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Anyone who is self-employed, who does not belong to a pension fund or who has withdrawn funds from occupational benefits insurance to finance their own home, will often find themselves facing serious pension gaps.

Example pension coverage



Variants and benefits of the occupational disability pension

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| 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 |
| Pension | <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 66 ⅔% 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. |

In cooperation with



Supplementary insurances

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| 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

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

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| Contract duration | Minimum 5 years |
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| Insurance and benefit period | Can be defined independently of each other. |
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| Benefit period | At most until age 65 |
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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](https://www.postfinance.ch/advice) or tel.: 00 848 888 300 (max. CHF 0.08/min. in Switzerland).

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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