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.

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.

Overview of the SmartFlex pension plan

<table>
<thead>
<tr>
<th>Premium split</th>
<th>Smart</th>
<th>Flex</th>
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</thead>
<tbody>
<tr>
<td>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.</td>
<td>You can change your premium split individually, and you can decide at any time on the degree of exposure to market fluctuations for your future premium payments.</td>
<td></td>
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</tbody>
</table>

| Investment themes according to your wishes | Select your preferred investment theme: Switzerland, Global, Sustainability or Future Trends. All investments are in equity-based funds. | You can change the investment theme at any time during the entire contract term. |

| Safety options | – Earnings protection for your investment income (distributions from your equity fund) and contract surpluses. They are allocated to the variable-interest portion of the safety capital.  
– Contract maturity management for even less investment risk before the contract ends: gradually re-allocate return-oriented capital to the variable-interest safety capital portion. | At any time, you can also carry out reallocations between the return-oriented capital and the variable-interest safety capital.  
You can activate or deactivate the safety options at any time during the entire contract term, at no cost. |

| Integrated term life insurance | Your options:  
– 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. |

Credit balance

Return-oriented capital
Return thanks to equities and dividends

Safety capital
offers the security of an account
- variable interest rates
- fixed interest rates

Term of policy

Smart and flexible saving for retirement
SmartFlex pension plan 3a/3b
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 6,826 for gainfully employed persons with a pension fund or CHF 34,128 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.

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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 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: possible at any time; on request if relocating abroad
– Choice of investment theme and sustainable investments: do some good with your money
– Low investment costs

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.: 00 848 888 300 (max. CHF 0.08/min. in Switzerland).