

Set to succeed



Get your money investment off to a great start with a capital guarantee and additional potential for returns. Capital Star 3b strikes the right balance between protection and returns – with a high level of participation in the broadly diversified ActiveSelect Index.

Goals and motives

- Attractive potential for returns
- Guaranteed minimum disbursement
- Monthly optimization of investments
- Daily risk control
- Security provided by the Swiss franc
- Surrender/withdrawal possible at any time at market value
- No health questions
- Pension and tax privileges
- Guaranteed death benefit

Time to rethink

Capital Star 3b opens up a new dimension of profit potential with manageable levels of risk. You invest in a certificate with participation in a broadly diversified index and an intelligent approach to managing risk. When the contract matures, you receive at least the guaranteed minimum disbursement amount plus any profits from your participation in the index.

An index of top assets

The ActiveSelect Excess Return (CHF) Index is reconstructed every month using objective criteria and the most promising investments from all the major asset classes worldwide. Daily risk control prevents major fluctuations in value.

Guaranteed minimum disbursement

Attractive potential for returns

Daily risk control

Facts and figures /

Definition Flexible unit-linked Pillar 3b life insurance with a lump sum due on maturity or death

Benefits

On maturity

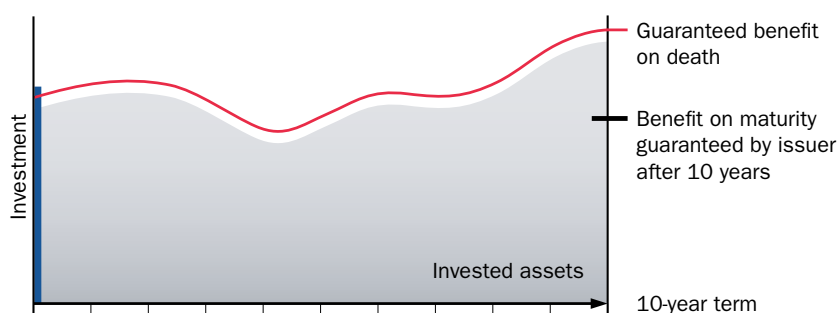
Disbursement of the current value of the invested assets – at least the lump sum on maturity as defined when the policy was taken out and that is guaranteed by Credit Suisse AG, Zurich, Switzerland, acting through its branch office in London.

On death

Disbursement of the current value of the invested assets plus an amount, guaranteed by AXA Life Ltd., between 5 % and 8 % of your investment.

Early disbursement

Possible at any time at the current value of the invested assets. This amount depends on the current market situation and can be less than the guaranteed lump sum which would be due on maturity.



Financing Single investment of at least CHF 20,000

Term Contract term of 10 years

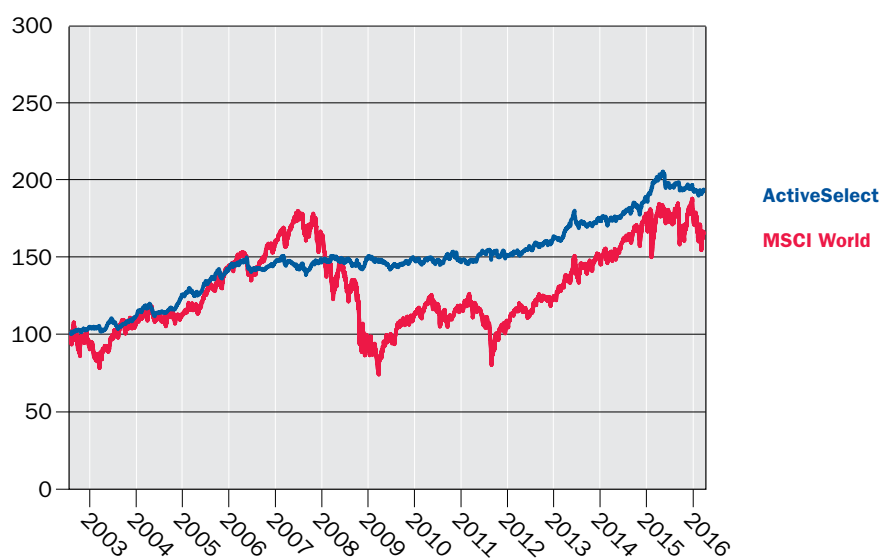
Issuer Credit Suisse AG, Zurich, Switzerland, acting through its branch office in London

Investment The assets are invested in a certificate issued by Credit Suisse AG, Zurich, Switzerland, acting through its branch office in London. The certificate participates in the ActiveSelect Excess Return (CHF) Index. The issuer provides capital protection for the guaranteed maturity lump sum. The investor is exposed to the risk of the issuer being unable to meet its payment obligations in case of default or insolvency.

**ActiveSelect
Excess Return
(CHF) Index**

The ActiveSelect Excess Return (CHF) Index is constructed by AXA Investment Managers and offers:

- Worldwide diversification:
Switzerland, Europe, the US, Japan and emerging economies
- All major asset classes:
equities, bonds, real estate, commodities and interest
- Security provided by the Swiss franc
- High profit potential:
monthly optimization and daily risk monitoring



The chart is based on historical data and shows the positive performance of the ActiveSelect Excess Return (CHF) Index compared to the MSCI World Index, which reflects global equity performance. (Past performance is no indicator of future performance. Historical data constitutes no grounds for contractual obligations.)

Tax privilege

Capital Star 3b is exempt from income tax under the following conditions:

- It must be taken out before age 66
- Disbursement after age 60
- Effective term of at least 5 years

**Pension
advantages**

- Inheritance privilege, debt enforcement privilege and bankruptcy privilege
- Individual beneficiary status in flexible pensions / Pillar 3b
- Pledging is possible

Interested? Don't hesitate to contact us today still for an offer or for individual advice. Use this opportunity to review your pension and insurance situation with a view to future possibilities.

Pension and insurance matters demand individual attention. AXA shows you fresh alternatives and delivers relevant solutions.

Arrange for a no-obligation personal consultation today.

AXA Winterthur
General-Guisan-Strasse 40
P. O. Box 357, 8401 Winterthur
24-hour phone: 0800 809 810
AXA Life Ltd.

www.axa.ch
www.myaxa.ch (client portal)

