

The perfect balance between returns and protection



Increase the potential return on your money investment and benefit from a capital guarantee at the same time. Capital Star 3a strikes the right balance between protection and returns – with a high level of participation in the broadly diversified ActiveSelect Index.

Goals and motives

- Optimization of current Pillar 3a pension assets
- Attractive potential for returns
- Guaranteed minimum disbursement
- Monthly optimization of investments
- Daily risk control
- Security provided by the Swiss franc
- No health questions
- Pension and tax privileges
- Guaranteed death benefit

Time to rethink

Capital Star 3a 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

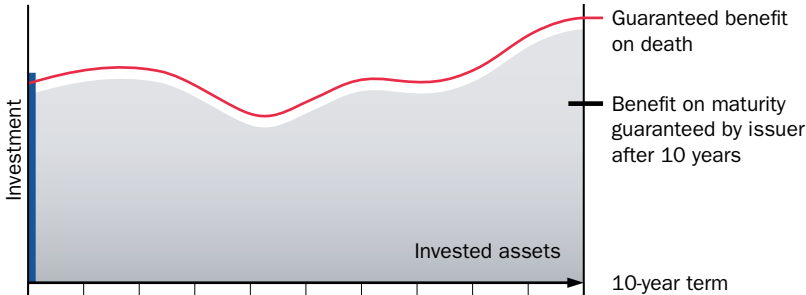
The ActiveSelect Excess Return (CHF) Index is reconstructed every month using objective criteria and the most promising investments from all the major asset classes worldwide. Daily risk control prevents major fluctuations in value.

Guaranteed minimum disbursement

Attractive potential for returns

Daily risk control

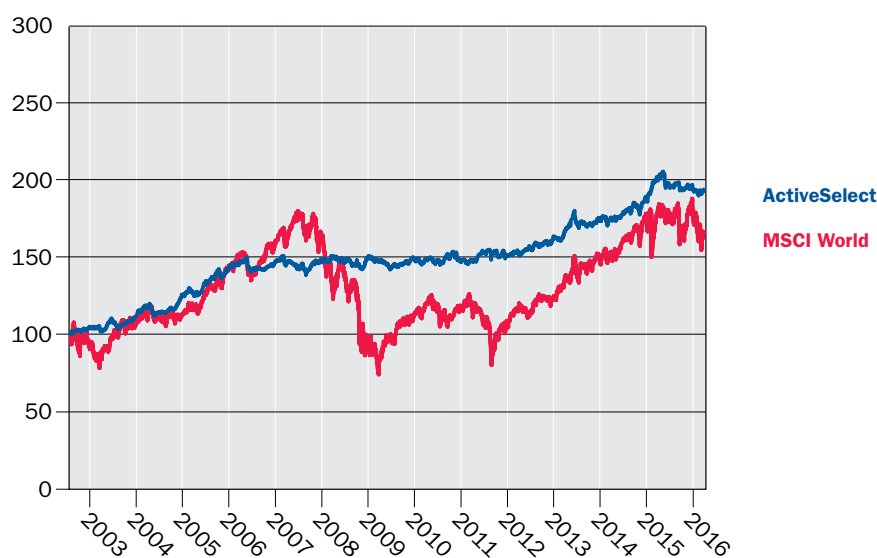
Facts and figures /

Definition	Unit-linked life insurance in the form of tied pensions (Pillar 3a) with a lump sum due on maturity or death
Benefits	<p>On maturity</p> <p>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 (Pillar 3a pension assets are generally paid out when the person reaches AHV retirement age.)</p> <p>On death</p> <p>Disbursement of the current value of the invested assets plus an amount, guaranteed by AXA Life Ltd.</p> <p>Early disbursement</p> <p>Early withdrawal of the current investment amount is permitted only in cases as defined by law. Reasons for a cash payment of Pillar 3a assets include for example:</p> <ul style="list-style-type: none">■ Early withdrawal up to five years before reaching AHV retirement age■ Purchase of residential property for own use■ Becoming self-employed■ Leaving Switzerland for good <p>A transfer of assets within tied pensions (Pillar 3a) is possible at any time.</p>
	
Financing	Single premium from already existing Pillar 3a assets (e.g. a Pillar 3a bank account) of CHF 5,000 or more
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

- No wealth tax during the contract term
- Reduced tax rate when the lump sum is paid out

**Pension
advantages**

- Inheritance privilege, debt enforcement privilege, and bankruptcy privilege
 - Pledge to finance owner-occupied residential property 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)

