

Benefit account

# Gaining time /



# The best remedy against hasty decisions /

Still unsure about what to do with the money from your life insurance policy that's about to mature? All those who find themselves in this situation will be wise to choose a benefit account from AXA.

## Ideal interim solution

By opting for a benefit account you will gain up to three years to make up your mind. This means you can take your time in planning how you will use the assets from your life insurance and at the same time benefit from the favorable terms and maximum flexibility: You can withdraw a part or the entire amount at any time.

AXA has a wide range of pension products that allows you to reinvest your assets in the best possible way. Why not arrange for a comprehensive advisory session to help you make this decision.

## Advantages

- No costs or fees
- Partial or full withdrawal of the balance is possible at any time

## Interested?

Please contact your consultant or call us.

**Telephone 0800 809 810**



## Information and provisions

### ■ Purpose of the benefit account

You can open a benefit account for lump sums paid out when the policy matures or in the event of death. This account is limited to a maximum of three years. It is not possible to deposit funds from other sources, such as annuity benefits or assets from policies you have surrendered, sources outside of AXA or from third parties, or money from your Pillar 2 (BVG) plan. You can withdraw the balance or a part thereof at any time or reinvest it in a new pension product from AXA.

### ■ Withdrawals

You decide when you want to make a withdrawal. The minimum withdrawal amount is CHF 5,000, which must be transferred to a postal account in Switzerland or a bank account (benefit account) held in your name. We will send you the forms for payment instructions after you have opened the account or on request. In the case of exceptionally large amounts, a notice period or an adjusted minimum withdrawal may be defined.

### ■ Account statement

You will receive an account statement on December 31. Unless we hear from you in writing within 30 days from the stamp date, we will assume that you agree with the content of the statement.

### ■ Interest and taxes

The interest earned on your assets is subject to withholding tax. If the tax domicile is in Switzerland, you must declare the account balance as assets and the interest as income.

### ■ Closing the benefit account

The benefit account will be closed after 3 years or if the balance is less than CHF 5,000.

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

Arrange for an advisory meeting without obligations still today.

This is only a translation, in case of legal disagreements the original German version alone is binding.

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