

Successful start in occupational benefits

Small and newly founded companies generally prefer a simple and secure benefits plan with the guarantees that come with insurance at full value. With its three modular solutions BVG Basic, Plus, and Family, AXA is able to cover a wide range of requirements.

Goals and requirements

- Simple and uncomplicated start in occupational benefits
- No entrepreneurial risks
- Professional asset management with comprehensive guarantees
- Relief for administrators thanks to free online services
- Inclusion of accident coverage for self-employed persons

Three options

Each of the three modules is an independent plan offering a prescribed set of benefits. For this very reason, BVG Basic, Plus, and Family are particularly suitable for small, newly founded companies. Your benefits coverage can be adjusted at any time should your requirements change.

BVG Basic meets the statutory pension requirements. BVG Plus improves the pension benefits in the case of disability. BVG Family is recommended for anyone looking to protect the family or a higher salary.

Regardless of which module you choose, you will benefit from the advantages offered by a professional benefits solution with a minimum of red tape. This is because joining a collective foundation means delegating the management of your occupational benefits to AXA.

		+ Improved retirement benefits
		+ Improved death benefits
	+ Improved disability benefits	+ Improved disability benefits
Mandatory pensions under the BVG	Mandatory pensions under the BVG	Mandatory pensions under the BVG
BVG Basic	BVG Plus	BVG Family

BVG Basic, Plus, and Family at a glance /

BVG Basic

Basic benefits	Pensionable salary	
	Maximum salary	In accordance with the law
	Coordination deduction	In accordance with the law
	Accident coverage	Coordination with accident insurance
Retirement		
	Retirement benefits	Retirement pension with lump-sum option
	Retirement credits	In accordance with the law (7/10/15/18 %) of the pensionable salary
	Interest on retirement assets	<ul style="list-style-type: none"> ■ Mandatory insurance: In accordance with the law ■ Extra-mandatory insurance: In accordance with the guaranteed interest of AXA and entitlement to surplus participation in accordance with legal provisions
Disability		
	Disability pension	100% of the retirement pension without interest
	Disabled person's child's pension	The same as the orphan's pension
Death		
	Lump sum payable on death	Available retirement capital, with accident coverage, not supplementary to the surviving spouse's/partner's pension
	Surviving spouse's/partner's pension	Extended coverage, with lump-sum option
	<ul style="list-style-type: none"> ■ After retirement age ■ Before retirement age ■ Orphans' pension 	<ul style="list-style-type: none"> 60% of the retirement pension with interest 60% of the retirement pension without interest 20% of the retirement pension without interest

BVG Plus

BVG Basic with supplementary benefits	Disability	
	Disability pension	40% of annual salary

BVG Family

BVG Plus with supplementary benefits	Pensionable salary	
	Maximum salary	Unlimited
	Retirement	
	Retirement benefits	Higher retirement pension due to improved saving process as there is no salary limit
Death		
	Lump sum payable on death	Min. 100% of annual salary, with accident coverage, in addition to the surviving spouse's/partner's pension
	Surviving spouse's/partner's pension	60% of the disability pension

Interested? Why not call today and ask for an appointment with one of AXA's specialists in pensions or investments. For more information visit www.AXA.ch.

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