

Reliable income in difficult times



Protect yourself against a loss of salary if faced with occupational disability. Those who are self-employed or own a home are especially exposed when confronted with loss of income. A pure risk policy will prove to be a decisive investment, especially for those with little financial leeway.

Goals and motives

- Secure source of income for family members and yourself
- Replacement income for self-employed individuals and company owners without BVG coverage
- Security for financing residential property
- Supplementary income if the IV/BVG pension is insufficient
- Ability to meet financial obligations such as mortgage payments, alimony, etc.
- Additional income if disability benefits are reduced because of an advance withdrawal to finance residential property with Pillar 2 assets under the promotion of homeownership scheme (WEF)

Significant income gaps

Those who depend on Pillars 1 and 2 to compensate lost income because of an accident or illness will need to take considerable deductions into account. Occupational disability insurance protects anyone who faces debt and is unable to access adequate reserves.

Self-employed individuals

Being self-employed often constitutes a risk when it comes to staying in business and paying the mortgage on residential property. Without coverage from Pillars 2 and 3, the maximum disability pension may become the only source of income. For this reason it makes a lot of sense to take out coverage in advance. You can request a non-binding calculation of your disability scenario.

Replacement income for self-employed individuals

Payment starts at 25% occupational disability

Flexible waiting period and insurance term

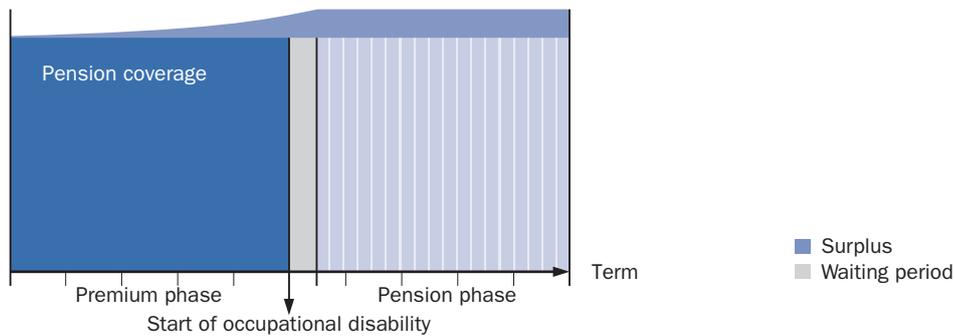
Occupational disability insurance at a glance /

Definition Risk insurance for temporary or permanent occupational disability. Tied or flexible pension (change between Pillars 3a/3b possible at any time).

Benefits **Occupational disability**
Benefits start at a 25% disability level. The pension amount is based on the specific level of occupational disability. If this is more than 66⅔%, the insured person is entitled to a full pension. Benefits are paid quarterly in advance and start after the selected waiting period ends. Because exemption from premiums is integrated, AXA will pay the further premiums in the event of occupational disability.

On death/maturity

Payment of any accrued surplus up to this date.



Financing Regular premiums (tied pension/Pillar 3a: Annual payments are limited by law).

Surplus Payment as cumulated lump sum or as annual contribution to reduce the premium. (Surpluses are not guaranteed)

Insurance options

- Pure risk insurance (annuity insurance) or combined with capital accumulation
- Occupational disability pension only as the result of an illness (no benefits in case of an accident)
- Waiting period adjusted to the current pension plan (e.g. after the employer's continued salary payments end)
- The insurance term and benefits period can be set independently of each other

A combination of the different insurance options is possible.

Waiting period Selectable waiting periods of 3/6/12/24 months until pension payments start.

Tax privilege Tied pension/Pillar 3a: Annual premium is deductible (from taxable income) up to the defined limit.

Pension advantage Securing the accustomed living standard in the event of occupational disability.

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

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