

Free choice of investment strategy for your insured

Flex Invest delivers new perspectives in the performance-oriented management of pension assets for higher salary classes. For the first time it is possible for investment decisions to be taken by the insured and for existing retirement assets to be protected at any time.

Goals and requirements

- Maximum involvement of the insured in investing their savings contributions starting from a salary level of CHF 126,360
- Investment decision in line with personal risk tolerance and risk capacity
- Hedging the current pension assets possible at any time
- Needs-oriented pension advice for the company and the insured
- Maximum transparency and personal responsibility

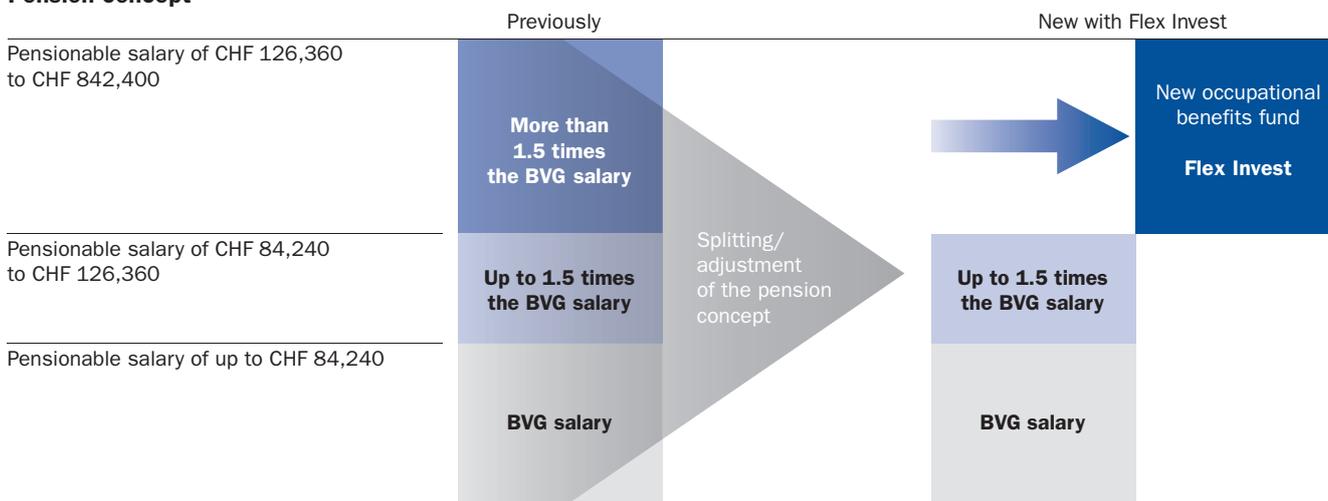
New pension concept

Now, starting from 1.5 times the BVG maximum salary, your insured can decide for themselves how they would like their retirement capital to be invested. Flex Invest not only offers investment options with the potential to generate enhanced earnings but also the possibility to protect the accumulated capital at any time with a guaranteed rate of interest.

Special feature

Investment decisions are taken by the individual insured personally based on their risk profile and investment horizon. Thanks to full transparency and the ability to make adjustments at any time, the investment matches the insured's individually expressed perspective at all times.

Pension concept



Flex Invest at a glance /

Definition Solution for pension assets, starting from 1.5 times the BVG maximum salary, with personal involvement of the insured.

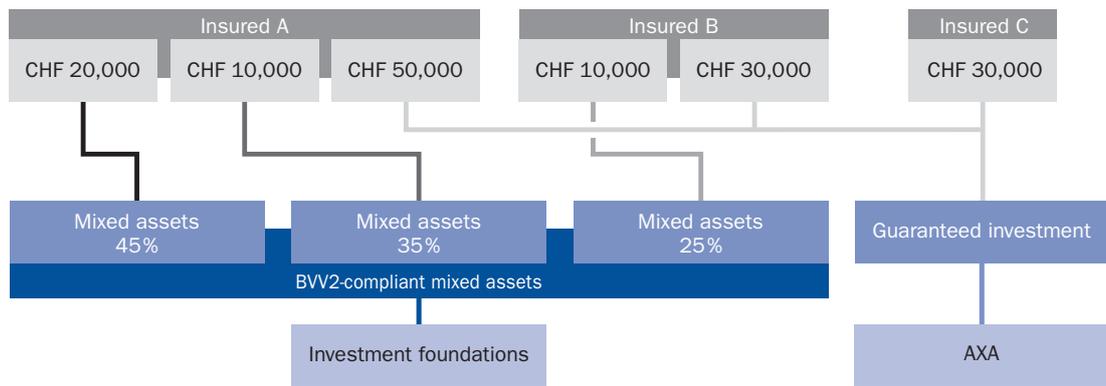
Investment concept Investments can be made in BVV2-compliant mixed assets and/or secure guaranteed investments based on the risk profile and investment horizon.

Mixed assets

- Selection from a range of BVV2-compliant investments with an equity weighting of 25%, 35% or 45%
- Cost-effective management by Switzerland's most prestigious investment foundations
- Variety of strategic orientations (e.g. sustainability funds, eco-funds)
- Opportunities for enhanced earnings
- The insured bears the downside price risk of the selected mixed assets

Guaranteed investment

- AXA bears the full investment risk
- Capital protection
- Market-oriented guaranteed interest rates



Prerequisite Insured with a salary of more than 1.5 times the BVG maximum salary.

Protection Coverage of the actuarial risks of old age (longevity), disability and death provided by AXA Life Ltd

Bonuses Entitlement to surplus participation in accordance with the legal provisions

- Transparency**
- Personal securities statement and securities settlement statements following each transaction for each insured
 - Performance comparison, reporting, and up-to-date publications on the performance of the mixed assets by the investment foundations and www.kgast.ch
 - Annual balance sheet and operating account for your entire occupational benefits fund

- Administration**
- Management and administration by AXA
 - Updates possible via the internet
 - Direct electronic access to pension data

Interested? Why not call today and make an appointment with one of AXA's pension specialists. For more information visit www.AXA.ch.

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

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