

Savings insurance for children: winplus

# All the best for the future /



Childhood doesn't last forever. That's why AXA offers winplus savings insurance for children, a savings plan that develops as they develop and gives them a better start to adult life. The lump sum on maturity is fixed when you sign the contract – regardless of what may happen later on.

## Goals and motives

- Financial assistance for your child after it leaves school
- Gift for a godchild or grandchild when it reaches legal age
- A lump sum that can be used for training, language courses abroad, setting up house for the first time etc.
- Knowing for sure how much will be paid out when the contract matures
- Guaranteed lump sum on maturity in the event of the early death or occupational disability of the insured person

## Absolute security

The agreed amount will always be paid out because the insured person is exempted from premium payments in case of death or occupational disability. This means that AXA will continue to pay the premiums until the contract ends if something happens to you.

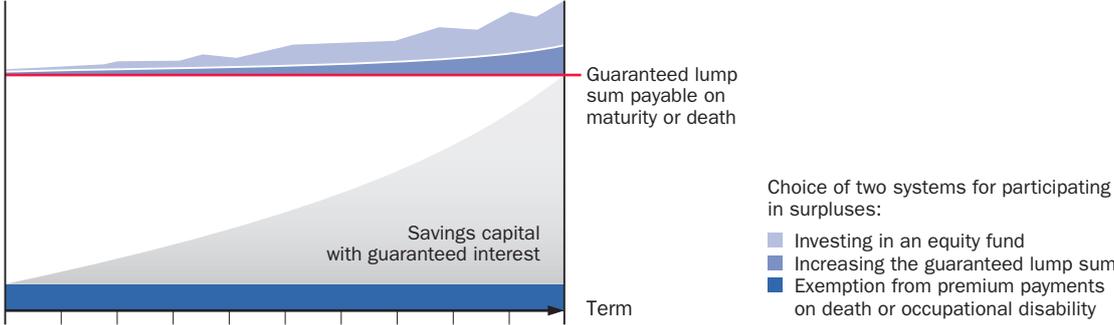
## Small premiums

Even a small amount will grow into a considerable lump sum – especially if you choose a long contract term. For example, you can secure a substantial amount on maturity by investing just half of the child allowance.

## Guaranteed savings target

## Possible on any budget

## Savings insurance for children: winplus

<b>Definition</b>	Traditional life insurance with guaranteed lump sum payment on maturity. Flexible pension (Pillar 3b)
<b>Benefits</b>	<p><b>On maturity or death</b></p> <p>Payment of the guaranteed lump sum and any accrued bonus from surplus participation on the date specified in the contract</p> 
<b>Exemption from premium payments</b>	Integrated in case of death / optional in case of occupational disability
<b>Financing</b>	Regular premiums
<b>Surplus</b>	The surplus accrues as an amount in addition to the guaranteed lump sum or as a unit-linked bonus (Dynamix) with higher potential returns thanks to investment in equity funds. (Surpluses are not guaranteed)
<b>Premium holiday</b>	Option from the fifth contract year: Premium payments can be put on hold for up to 4 years, with interrupted savings process

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.

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

AXA Winterthur  
 General-Guisan-Strasse 40  
 P.O. Box 357, 8401 Winterthur  
 24-hour telephone: 0800 809 810  
 AXA Life Ltd

[www.axa.ch](http://www.axa.ch)  
[www.myaxa.ch](http://www.myaxa.ch) (client portal)

