

With Protect Plan you can create a sound basis for your financial future. It offers protection, flexibility, and a transparent index bonus – ideal conditions for every life situation and stock market scenario. You always come out ahead, whether the markets are favorable or turbulent.

#### **Goals and motives**

- Guaranteed capital payment when the contract matures
- Annual hedging of investment income
- Participation in rising equity markets and interest rates
- Guaranteed minimum interest rate
- Flexible range of options if circumstances change
- Close pension gaps in the event of occupational disability or death
- Attractive tax savings

#### **Designed for an advantage**

Protect Plan is an attractive and fully secure investment in your future. Your savings capital is linked to the performance of the globally diversified DynaPlan Excess Return Index (CHF) through a transparent bonus formula, which means that the participation rate adjusts itself dynamically to the market situation.

Thanks to a minimum interest guarantee, capital accrues also in years when stock markets perform poorly. Any investment income you achieve is hedged annually and can never be lost.

### Flexible pension solution

# Attractive returns in any market environment

**Returns hedged annually** 



## Protect Plan at a glance /

#### **Definition**

Classic life insurance with index bonus and guaranteed lump sum payment. Tied or flexible pension (Pillar 3a/3b).

#### **Benefits**

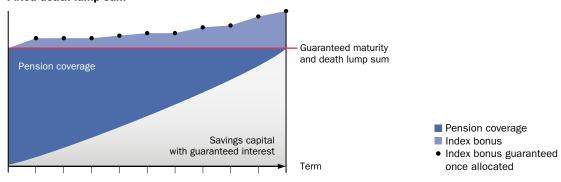
#### On maturity/end of contract

Payment of the guaranteed maturity lump sum plus the index bonus.

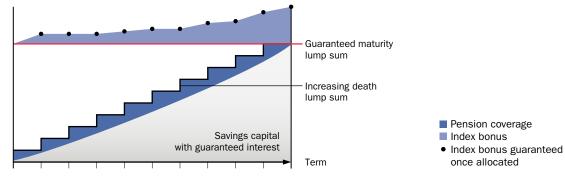
#### On death

Payment of the guaranteed death lump sum plus the index bonus. Choice of fixed or increasing death lump sum.

#### Fixed death lump sum



#### Increasing death lump sum



#### Financing

#### Pillar 3a

- Periodic premiums (annual payments limited by law)
- Option to make annual additional payments to maximize the Pillar 3a tax deduction limit
- Optional premium increase if the Federal Council adjusts the Pillar 3a tax deduction limit

#### Pillar 3b

Regular premiums

#### Protection

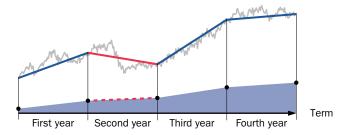
- Guaranteed capital payment
- Annual hedge on investment income
- Guaranteed surrender values throughout the contract term
- The savings capital, including guaranteed interest and any allocated surpluses, is invested in the tied assets of AXA Life Ltd.
  - ▶ The Swiss Financial Market Supervisory Authority (FINMA) requires every life insurance company to guarantee all of its clients' contractual entitlements arising from tied pension plans.

#### **Index bonus**

Participation in the positive performance of the DynaPlan Excess Return Index and rising interest rates:

- Calculation of the index bonus by means of a transparent bonus formula
- Dynamic participation rate: The rate is set annually, depending on the market situation
- Protection against losses
  - Annual hedge of positive index bonuses
  - Allocation of the guaranteed minimum interest in case of a negative index trend
- Guaranteed minimum interest rate
  - Rate is set on the basis of the interest rate environment when the contract is concluded
  - Increase is possible (based on FINMA's technical interest rate requirements)

#### Index bonus mechanism



Index (DynaPlan Excess Return)

Positive index performance

 Negative or insufficient growth of the index

 Minimum interest if the index shows a negative trend

■ Performance of the index bonus

• Profits are locked in annually

#### DynaPlan Excess Return Index (CHF)

- Worldwide diversification possible (Switzerland, Europe, USA, Asia, emerging markets)
- Invests in a range of asset classes (equities, real estate, commodities, bonds and money market)
- Currency hedge in CHF (minimized foreign currency risk)
- Attractive profit potential thanks to monthly optimization of asset classes and daily risk controls

#### **Product options**

#### **Protect Plan**

- Large guaranteed maturity lump sum
- Lower earnings opportunities due to lower participation rate in the index

#### **Protect Plan Dynamic**

- Larger earnings opportunities because of higher participation rate in the index
- Average guaranteed maturity lump sum

#### **Premium holiday**

Option after having paid at least 5 annual premiums: Up to four years of premium holidays in total with interruption in the saving process (for continuing education, foreign stays, maternity, etc.)

#### **Insurance options**

- Endowment insurance with choice of a guaranteed death lump sum or savings insurance with an increasing death lump sum
- Several individuals in the same contract, e.g. spouse, registered partner, cohabiting partner, children, or business partner (flexible pension/Pillar 3b)
- Exemption from premiums in case of occupational disability from accident or illness
- Combination with occupational disability pension
- Possibility to switch from Pillar 3a to Pillar 3b and vice versa

Tax privilege **Tied pension** Annual premium is deductible (from taxable income) up to the defined limit, no wealth tax during the contract term, no tax on interest, reduced tax rate when lump sum is paid out. Flexible pension No tax on interest income, no income tax on maturity. **Pension** Inheritance, debt enforcement and bankruptcy privilege advantages Individual beneficiary under the flexible pension/Pillar 3b Pledging is possible (tied pension/Pillar 3a: Only for owner-occupied residential property)

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 document is for information purposes only and not binding.

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