

Whole life insurance

# Financial stability /



Give your family members or business partners financial stability when faced with a worst-case scenario. Ensuring that you are financially protected relieves you of worries about being able to afford the home and stay in business. Effective whole-life coverage will also fit into a tight budget, where it may play an especially important role.

## Goals and motives

- Protection against financial bottlenecks for surviving family members and partners
- Mutual protection for parents, couples, and business partners
- Assurance that the company can stay in business
- Security of residential property and mortgage payments for family members and partners
- Assurance for meeting loan or alimony payments, training allowances for children, and other obligations

## Securing the status quo

Financial problems and inheritance disputes following the death of a family member are unfortunately not uncommon, often resulting in the forced sale of the home or the liquidation of the company. Here, the guaranteed lump sum from a whole life policy is a cost-effective way of preventing such a scenario.

## Your choices

- Constant or decreasing amount of insurance
- Protection of one person or mutual protection of two persons
- Payment as a single lump sum or as a regular pension

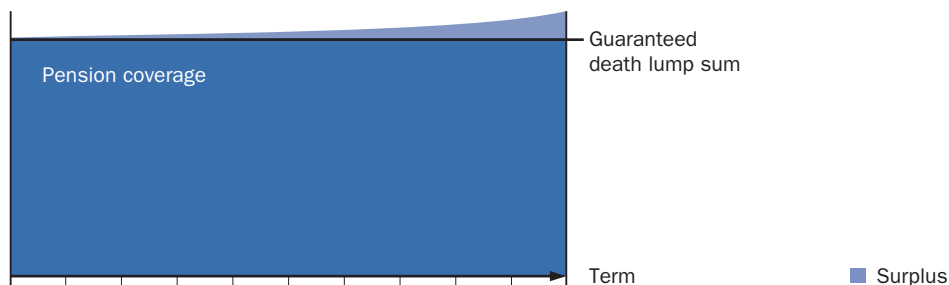
## Family protection for residential property

## Securing the livelihood of life and business partners

## Attractive premiums

# Whole life insurance at a glance /

|                   |   |
|-------------------|---|
| <b>Definition</b> | Risk insurance for tied or flexible pension (change between Pillars 3a/3b possible at any time).  |
| <b>Benefits</b>   | <p><b>On maturity</b><br/>Payment of any surplus that accrued since the beginning of the contract (depending on the type of surplus system selected).</p> <p><b>On death</b><br/>Payment of the guaranteed death lump sum plus any accrued surplus.</p> |



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|---------------------------|---|
| <b>Financing</b>          | Regular premiums (tied pension/Pillar 3a: Annual payments are limited by law).  |
| <b>Surplus</b>            | Payment cumulated as maturity benefit or as annual contribution to reduce the premium. (Surpluses are not guaranteed)   |
| <b>Insurance options</b>  | <ul style="list-style-type: none"><li>■ Death lump sum can be insured for two persons:<br/>Payment of the insured amount, including the accrued surplus, if one of the two insured persons dies</li><li>■ Life annuity certain:<br/>Regular pension payments to the beneficiary for a defined period instead of a lump sum</li><li>■ Declining death lump sum:<br/>Annual linear reduction of the amount of insurance agreed when the contract is signed, e. g. to repay a mortgage loan</li><li>■ Pure risk insurance or endowment insurance with integrated capital accumulation</li><li>■ Exemption from premiums in case of occupational disability from accident or illness</li></ul> <p>A combination of the different insurance options is possible.</p> |
| <b>Tax privilege</b>      | Tied pension/Pillar 3a: Annual premium is deductible (from taxable income) up to the defined limit.   |
| <b>Pension advantages</b> | <ul style="list-style-type: none"><li>■ Inheritance and bankruptcy privilege</li><li>■ Individual beneficiary appointment under the flexible pension/Pillar 3b</li><li>■ Pledging is possible (tied pension/Pillar 3a: Only for owner-occupied residential property)</li></ul>  |

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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