

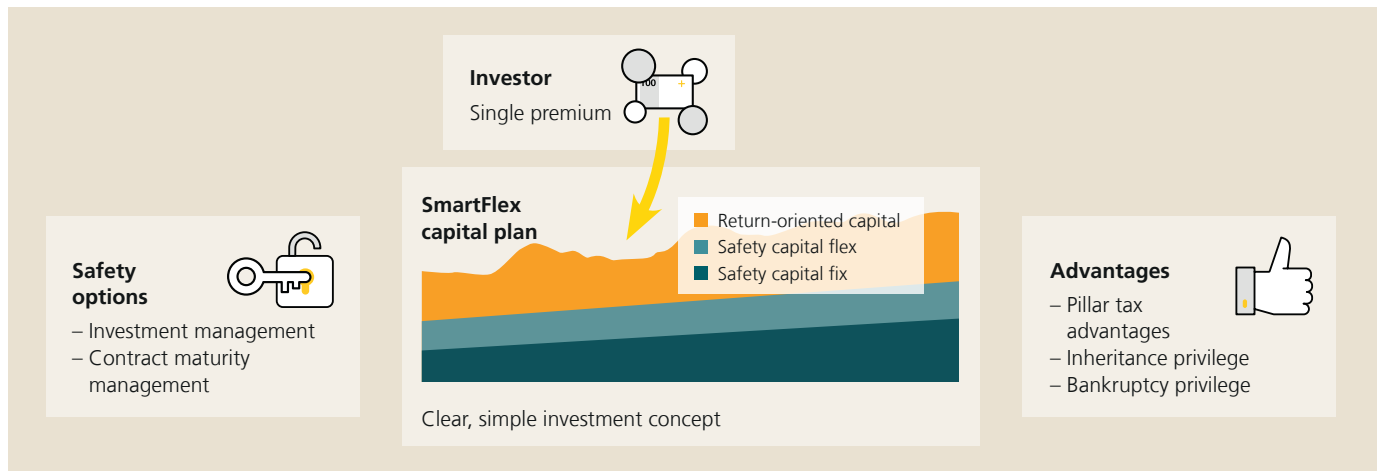
# Invest the smart way and enjoy tax advantages

SmartFlex capital plan 3b

**PostFinance** 

With the SmartFlex capital plan you invest your assets simply and securely in an endowment insurance solution. This allows you to design your capital plan individually, adjust it flexibly, and make use of free capital protection options.

As a form of endowment insurance under Pillar 3b, this form of investment is ideal for your pension and estate planning – thanks to tax advantages as well as inheritance and bankruptcy privileges.



## SmartFlex capital plan – an overview

	Smart (selection option)	Flex (adjustment option)
Investment split	You determine how much of your payment into the plan is invested as return-oriented capital and how much is invested as safety capital. Where the safety capital is concerned, you can choose between “fix” (fixed investment with preferential interest rate) and “flex” (option of reallocating assets to return-oriented capital).	You can undertake reallocations between your return-oriented capital and your safety capital flex at any time.
Investment themes	Select your preferred investment theme from these options: “Dividend focus Switzerland”, “Global” and “Climate”. All investments are made in equities.	You can switch investment theme free of charge at any time.
Safety options	Investment management: The staggered investment of your inpayment reduces the risk of an unfavourable time of entry. Contract maturity management: In order to reduce the investment risk towards the end of the policy, your return-oriented capital is gradually reallocated to safety capital.	You can activate or deactivate the safety option “contract maturity management” at any point during the term of the policy free of charge.

A partnership with



## Advantages

Tax advantages	The payout is tax-free if the following criteria are met: <ul style="list-style-type: none"><li>– Contract concluded prior to the age of 66</li><li>– Contract term of 10 years</li><li>– Payout from the age of 60 at the earliest</li><li>– Policyholder is also the insured person</li></ul>
Inheritance privilege	Endowment insurance benefits do not form part of your estate in the event of your death, and are paid directly to the beneficiary.
Bankruptcy privilege	If you designate your spouse or descendants as your beneficiary/beneficiaries, the surrender value is protected from the claims of creditors.

## Benefits and conditions

Contract term	10–30 years
Payout	Upon contract maturity: the contract capital (return-oriented and safety capital) Upon death: at least single premium +1%
Early payment	Payment of surrender value is possible at any time
Pledging	Possible within the framework of encouragement of home ownership
Costs	Low fund costs: 0.2%–0.4% p.a., depending on the investment theme Overall costs: shown individually in the proposal One-time stamp duty of 2.5 % of the single premium
Financing	Single premium, CHF 25,000 or greater
Health check	No health check required up to an investment sum of CHF 1 million
Asset security	Protected capital: In the event of AXA's bankruptcy, your entire capital is fully protected. Investment risk: The proportion of your capital allocated to return-oriented capital is subject to market fluctuations. The risk is reduced thanks to broad diversification and a long investment horizon.
Type of insurance	Redeemable life insurance solution with fund-linked element and lump-sum payment upon maturity or death

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