



SmartFlex pension plan Choose your investment theme

AXA's investment themes enable you to invest your money according to your own convictions. All the investment themes include investment funds with 100% equities; they are broadly diversified and they take account of AXA's sustainability criteria.



Sustainability

A contribution to the 2-degree climate goal

Investments are made in companies with notably low CO₂ emissions or those with a pioneering approach to the use of natural resources.

Managed actively by AXA IM Rosenberg Equities

Approx. 350 companies

Foreign currency risks approx. 85% hedged in CHF

Market: worldwide

Price: 0.70% per year



Switzerland

Focus on medium-sized companies

Investments are made in hand-picked Swiss companies that have high growth potential on account of their leading positions in their sectors.

Managed actively by AXA IM Framlington Equities

Approx. 30 companies

No foreign currency risks

Market: Switzerland

Price: 0.85% per year



Future trends

Tomorrow's markets

Investments are made in companies that apply future-oriented business models to make targeted use of technological, social or demographic changes in sectors such as robotics and cleantech.

Managed actively by AXA IM Framlington Equities

Approx. 30 companies

Foreign currency risks approx. 100% hedged in CHF

Market: Switzerland and Europe

Price: 0.60% per year



Global

Globally diversified

The objective is performance in line with the global equities market. This is achieved through broad diversification across regions (including emerging economies) and sectors.

Managed passively by Blackrock Investment Management

Approx. 800 – 900 companies

Foreign currency risks approx. 85% hedged in CHF

Market: worldwide

Price: 0.50% per year

Invest with a clear conscience

No matter which investment theme you select, AXA excludes over 600 companies in sectors such as tobacco, arms, coal, palm oil, oil sands and others. No investments are made in these companies.

Investment risks

Broad diversification: the single-security risk is reduced by consistent diversification across a large number of companies.
Long investment horizon: every investment in equities is exposed to market fluctuations that are reduced over a long-term investment horizon.
Regular payments: by making regular payments, you can benefit from low purchase prices when equity prices fall (average cost method).

Investment costs

The price (indicative) includes all costs of the investment:

- fund management costs (incl. TER)
- fund administration costs
- fees for purchases and sales of fund units

Investments incur no further charges.

Change your investment theme

You can change your investment theme at any time.