



# Information for insureds

Below you will find **the key information about your 1e Invest solution from AXA.**

## What is a 1e plan?

This term has become established throughout Switzerland for pension plans that insure salary elements above one and a half times the upper threshold according to Article 8 (1) BVG/OPA (2023: CHF 132,300). The terms “1e plans” or “1e pension plans” have become widespread and refer to the corresponding provisions of Article 1e BVV 2/OPO 2.

## How does a 1e plan differ from other BVG/OPA pension solutions?

The savings contributions and deposits in the 1e plan are invested according to the investment strategy you choose. The AXA 1e Foundation pays out the retirement benefits in the form of a lump sum.

## What are the benefits of 1e Invest for you as the insured?

- Individual choice of investment strategy according to investment regulations
- All net profit is credited to (and all losses are debited from) the insured person
- No redistribution of investment returns
- Largely digital processing via myAXA

## What investment strategies are available?

The AXA 1e Foundation offers five investment strategies with different equity allocations. You can choose the appropriate investment strategy based on your individual risk profile. The investment strategy can be selected and changed directly via myAXA.

## Why is myAXA needed?

All information on your 1e Invest pension solution is available online. You should therefore register in myAXA as soon as possible (or link your pension solution if you are already registered), determine your personal risk profile, and select an investment strategy. If no investment strategy is chosen, the pension assets will be invested in a low-risk investment strategy.

Information on the individual investment strategies including risk and costs, and various services such as purchases, withdrawals, and pledges for home ownership promotion (WEF), plus access to your personal pension certificate are also available on myAXA.