

# Prepare for your retirement without thinking about it!

## Investment Strategies

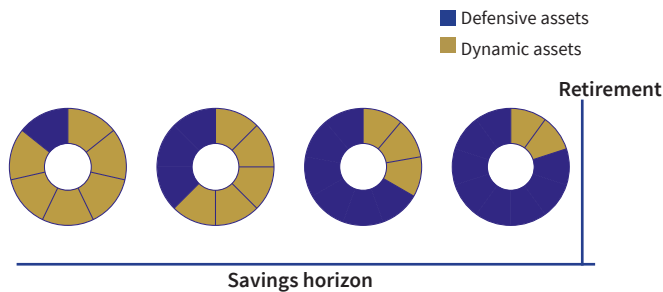


## RETIREMENT INSURANCE

### More than support AXA offers you comprehensive management by experts

#### A turnkey solution

- AXA professionals manage your investments
- your risk exposure will be adapted to your age over time.



### Broad diversification of investments to take advantage of the best opportunities and minimise risk

- investment in dynamic and defensive assets
- geographical diversification (Eurozone, USA, emerging countries)
- investment in growth sectors in the long term (health, raw materials, property, infrastructure)

### The experts : AXA Investment Managers

AXA Investment Managers (AXA IM) is a global multi asset investor, with an investment philosophy focused on responsible, active and long-term management to offer our clients the solutions they need to secure the future of their investments while having a positive impact on society.

By combining in-depth investment knowledge and innovation with solid risk management, we have become one of Europe's leading asset managers with 842 billion euros in assets under management (as of March 2023).

The information contained in this document is provided for information purposes only and has no pre-contractual and/or contractual value. To take stock of their personal situation, the policyholder should consult their own advisor.

For more details,  
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to enjoy  
life in  
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“I’m opting for a new generation of retirement savings”

A winning combination tailored to your risk profile



## MySmartPension, for a comfortable retirement

### Do you want to maximise your return opportunities?

MySmartPension is a tax-efficient insurance product that combines traditional savings solutions with stock market investments to take advantage of the best returns on the market.

### A positive impact on your tax return

Through the lifetime of your policy, you can deduct the amount of your retirement insurance premiums from your annual tax base (Article 111a of Luxembourg’s income tax law).

Annual maximum deductible amount  
**3.200€**  
regardless of age

### At the maturity of your policy

Savings can be released from the age of 60, provided that the policy has been open for a minimum of 10 years.

Possibility of recovering  
**100%**  
of the capital saved in one lump sum

### The advantages of MySmartPension



#### Attractive returns

Part of your savings is invested in the financial markets so that you can take advantage of high potential returns - investment funds with no guaranteed capital subject to market fluctuations.

#### Gradual shift to less risky investments

Gradual reduction in your exposure to risk as you approach retirement.



#### Guaranteed rate

Part of your savings is invested in a guaranteed **1.25%** interest rate vehicle with profit sharing.



#### The responsible investment decision

AXA offers you a choice of funds that take sustainable investment into account.



#### Flexibility of your payments

Agree on a periodic amount, but remain free to make additional payments at any time.



#### Choice of benefit at retirement

At the maturity of your policy, you can choose:

- to receive your capital payment in one lump-sum
- to convert your capital into monthly annuities for life
- withdrawals
- or a combination



#### Free designation of beneficiaries

For the payout of the capital in the event of death.