

# Term life insurance for private individuals with a mortgage



## Living carefree: Financial security for your family

Protect your loved ones from lost income if anything were to happen to you. If an income is lost, it can often be difficult for surviving dependants to pay the ongoing mortgage interest. This could mean having to sell the home you own together. Supplementing your Credit Suisse mortgage with term life insurance from AXA is a simple way to protect yourself from the financial impact. This ensures that your personal suffering isn't compounded by financial woes.



AXA is our trusted partner for term life insurance.

## Term life insurance at a glance\*

When combined with a mortgage through Credit Suisse, one term life insurance policy can be taken out per mortgage tranche.

<b>Insurance coverage</b>	Death anywhere in the world
<b>Insured person</b>	Mortgage holder
<b>Term of the insurance</b>	Equivalent to the term of the mortgage tranche
<b>Insured benefit</b>	Constant lump-sum death benefit equal to the mortgage amount at the start of the respective tranche, up to CHF 1,000,000 per person
<b>Minimum/maximum age at entry</b>	18–60 years
<b>Maximum age at maturity</b>	80 years
<b>Premium guarantee</b>	Constant premium over the entire term
<b>Benefit recipients</b>	The benefit recipients are the beneficiaries in the following order: <ol style="list-style-type: none"> <li>1. Outliving mortgage holder</li> <li>2. Spouse or registered partner</li> <li>3. Other heirs</li> </ol>

You can find more detailed information in the [General Insurance Conditions \(GIC\) for AXA](#).

## Reliable risk protection for every eventuality:

- Financial security for your family in the event of death.
- Simple self-assessment of health instead of complex health questions.
- The insured benefit is equal to the amount of the respective mortgage tranche.
- Individual insurance coverage with affordable and constant premiums.
- Straightforward processing in the event of death: AXA disburses the benefit promptly after the benefit recipient is determined.

\* This term life insurance is offered in cooperation with AXA.

### Case scenario

You've taken out a mortgage with two tranches. The second tranche (CHF 200,000) is due to expire soon, and you want to extend it in your online banking account. When you extend it, you now have the option of taking out a term life insurance policy for that tranche. In the event of your death, AXA would thus disburse the insured mortgage amount – CHF 200,000 in this case – to your outliving dependants. The term of the insurance policy is the same as the new term of the extended tranche.

If you also decide to extend your first mortgage tranche at a later date, you can take out a separate insurance policy for that tranche as well.

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### Sign up for term life insurance online

You can sign up for term life insurance directly in online banking when you extend your mortgage. Further information is available at:

**[credit-suisse.com/mortgageprotection](https://credit-suisse.com/mortgageprotection)**

### Questions?

The insurance experts at AXA will be more than happy to assist you.

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