



SmartFlex

Choose your investment theme

AXA's investment themes enable you to invest your money according to your own convictions.

All investment themes each consist of an equity fund.



Sustainability

Meeting the two-degree climate target

Investments are made in companies working toward a carbon-neutral economy (net-zero target by 2050). Manufacturers of climatefriendly technology such as wind power make up around 20% of the portfolio.

Market: worldwide

Fund costs¹: 0.23 % p.a.
Normal²: 0.87 % p. a.
(as of December 2025)



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.

Market: Switzerland

Fund costs¹: 0.29 % p.a.
Normal²: 1.57 % p. a.
(as of December 2025)



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.

Market: worldwide

Fund costs¹: 0.33 % p.a.
Normal²: 1.54 % p. a.
(as of December 2025)



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.

Market: worldwide

Fund costs¹: 0.12 % p.a.
Normal²: 0.67 % p. a.
(as of December 2025)



Dividends

High-dividend companies

Investments are made in companies that pay attractive and stable dividends over the long term. The globally diversified portfolio consists of approximately 30 % Swiss companies.

Market: worldwide / 30 % Switzerland

Fund costs¹: 0.29 % p.a.
Normal²: 0.87 % p. a.
(as of December 2025)

Change your investment theme

You can change your investment theme free of charge at any time.

Foreign currency risks

The main foreign currencies are hedged against the CHF.

¹ The 'running costs' are shown as fund costs. These include the total expense ratio (TER). No fees for purchases and sales of fund units, nor issue or redemption commissions are incurred.

² Terms and conditions for investors without the special conditions for SmartFlex

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