



Investments

A photograph of a middle-aged man with short, graying hair, smiling and looking towards the camera. He is wearing a dark blue suit jacket, a light blue shirt, and a striped tie. A large red triangle is overlaid on the left side of the image, partially covering the man's face and the headline.

# Empower your future

**PULSAR**

An investment-linked plan with bonus rewards and a wide range of funds to secure a better future.

**#1** GLOBAL INSURANCE  
BRAND FOR **10**  
CONSECUTIVE **YEARS**



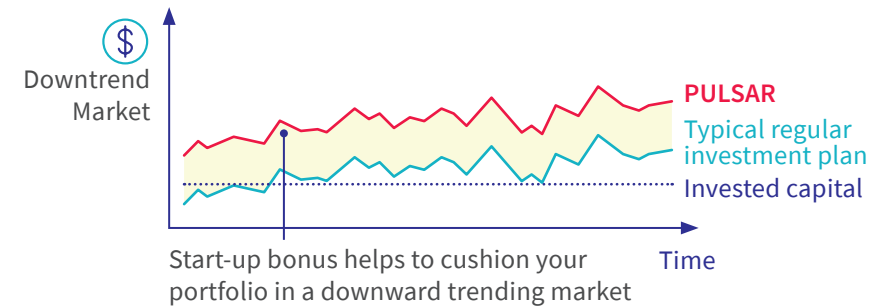
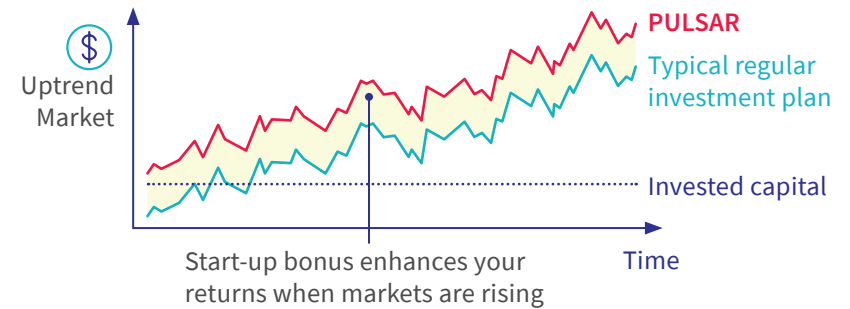
We know you have great plans for your future and we want to help you see them through. With **PULSAR**, you can boost your investments at critical points with a Start-up Bonus and Loyalty Bonus<sup>1</sup>, and enjoy a wide selection of funds to secure your future. With no medical underwriting required, kick-start your investment-linked plan today.

## Bringing success to your investment goals

### High Start-up Bonus



Kick off your investment-linked plan with a Start-up Bonus on your first year premiums in the form of additional units attached to your investment, enhancing your returns when markets are rising, and shielding your portfolio when markets are falling.



### Loyalty bonus<sup>1</sup> for long-term investment



Rewarding you with a Loyalty Bonus, equivalent to **4% of your total premiums contributed** on the 10th policy anniversary. The longer you stay invested in your plan, the closer we may bring you to your investment goals.

### Unique fund offerings



Gain unprecedented access to **more than 90** investment-linked policy sub-funds. Enjoy unique investment strategies that cater to your extensive needs, for a diverse and impactful portfolio.

## Bringing success to your investment goals

### Customise your investment plan to your needs



- **4 types** of premium payment modes available: Annual, Semi-annual, Quarterly, Monthly (SGD only)
- Choose to invest in SGD, from a minimum monthly premium amount of **S\$300**
- Choose your premium payment term: **5 to 30 years**
- Make ad hoc top-up(s) to your investment, from as low as **S\$5,000 / US\$3,000** from 19th month onwards

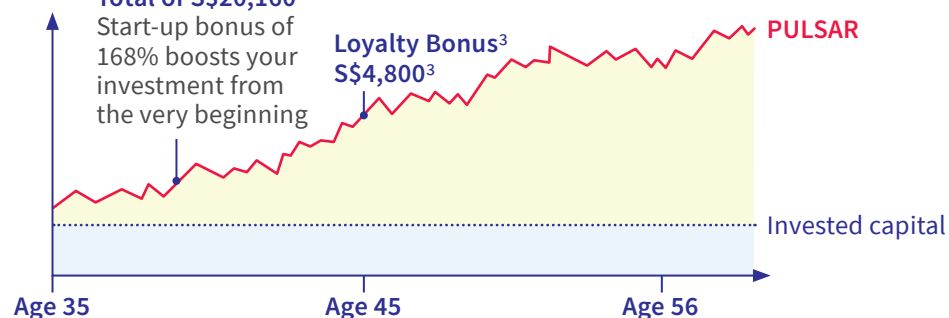
### Illustrative example



Charles, aged 35, purchases Pulsar at S\$1,000/month for 30 years

**Start-up Bonus**  
Total of S\$20,160<sup>2</sup>  
Start-up bonus of 168% boosts your investment from the very beginning

**Loyalty Bonus<sup>3</sup>**  
S\$4,800<sup>3</sup>



**Harness the power of compounding returns to achieve your financial goal**



#### Invest early

Investing early allows you to benefit from the power of compounding; a small amount of money invested over time can grow into a substantial sum in later years.



#### Invest regularly

By investing a fixed amount regularly, regardless of the market environment, there is less speculation through dollar cost averaging. It cushions the impact of sharp market declines and helps to smooth out your returns as the market recovers eventually. Even small amounts of regular investments, over time, can add up to a significant increase in your wealth.

Sources: <https://www.veteransunited.com/money/5-reasons-to-start-investing-early/>  
<https://www.investopedia.com/terms/d/dollarcostaveraging.asp>

## General Product Features

<b>Entry Age</b>	Life Assured: Age 1 month - 70 years (age nearest birthday) Subject to (Premium Payment Term + Entry Age) ≤ 75 years Policyholder: 18 - 70 years (age nearest birthday)		
<b>Premium Payment Options</b>	<b>Payment Frequency</b>	<b>Minimum Regular Premium</b>	
		<b>SGD</b>	<b>USD</b>
	<b>Annual</b>	3,600	3,600
	<b>Semi-Annual</b>	1,800	1,800
	<b>Quarterly</b>	900	900
	<b>Monthly</b>	300	Not Allowed
<b>Premium Payment Term Options</b>	5 – 30 years		
<b>Death Benefit Options</b>	Basic or Enhanced		
<b>Adhoc Top-Up</b>	Minimum SGD 5,000 or USD 3,000 Subject to 5% premium charge from 19th month onwards		
<b>Partial Withdrawal</b>	Not allowed in the first 18 months Minimum per withdrawal SGD 1,000/ USD 500 Subject to Premium Payment Term period <sup>4</sup> (see footnote)		
<b>Adjustment of Regular Premium</b>	Only after the first 36 months Maximum Reduction: 25% of original Regular Premium, floored at the Minimum Regular Premium (refer to Premium Payment Options table above) allowed		
<b>Non-lapse Guarantee</b>	Guaranteed for the first 18 months, policy will not lapse if account value drops to zero due to investment performance and / or fees deduction. However, non-lapse guarantee will cease immediately if regular premium remains outstanding after the grace period		

## Fees and Charges

<b>Bonus Recovery Charge (BRC)</b>	<ul style="list-style-type: none"> <li>Imposed upon each Regular Premium reduction during the Premium Payment Term</li> <li>Refer to Product Summary for the formula</li> <li>BRC will be deducted from the Initial Unit Account when the reduced Regular Premium takes effect</li> </ul>
<b>Account Maintenance Fee</b>	4.0% per annum / 12 of account value of first 18 months premium
<b>Investment Management Fee</b>	1.5% per annum / 12 of total account value
<b>Administrative Fee</b>	SGD 10 / USD 8 per month
<b>Policy Maintenance Fee</b>	0.5% per annum / 12 x initial annual Regular Premium x No. of year(s) for which policy has been in force. Applicable during premium payment term
<b>Insurance Charge</b>	For Enhanced Death Benefit only. Refer to product summary for more details
<b>Early Encashment Charge (EEC)</b>	Account value of first 18 months premium x EEC% EEC% = 100% for first year; the rest is with reference to number of years in remaining premium payment term years
<b>Fund Management Charge</b>	According to the investment-linked policy sub-fund you choose. Details can be found in the Fund Summary
<b>Switching Fee</b>	The Switching Fee is currently waived. AXA Insurance Pte Ltd (AXA) reserves the right to impose a Switching Fee as determined by AXA on the switch in Units

## Footnotes

- Applicable to plans with Premium Payment Terms of 20 years or more.
- Start-up Bonus = Regular Premium payment for 1st policy year x Applicable Start-up Bonus rate x Premium Payment Term

### Illustrative Example:

Premium Payment Term	30 years
Monthly Regular Premium	S\$1,000
Applicable Start-up Bonus rate	5.6%

If the Regular Premium is paid on a monthly basis, the Start-up Bonus payable upon each Regular Premium payment = S\$1,000 x 5.6% x 30 = S\$1,680

Total Start-up Bonus payable = S\$1,680 x 12 = S\$20,160

For full details on the applicable Start-up Bonus rate, please refer to the Pulsar product summary.

- Loyalty Bonus = (Total amount of Regular Premiums paid during the first 10 policy years – Total amount of partial withdrawals and/or top-ups made during the first 10 policy years [if any]) x Loyalty Bonus of 4%

### Illustrative Example:

Premium Payment Term	30 years
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### On the 10th policy anniversary

Total Regular Premiums paid during the first 10 policy years	S\$120,000
Total Top-ups made during the first 10 policy years	S\$0
Total partial withdrawals made during the first 10 policy years	S\$0
Applicable Loyalty Bonus rate	4%

Loyalty Bonus payable at the 10th policy anniversary  
= (S\$120,000 – S\$0) x 4% = S\$4,800

4.	Premium Payment Term (PPT) period	
	During PPT	After PPT
	Partial Withdrawal can be made from Accumulation Units Account only	Partial Withdrawal can be made from either Initial Units Account or Accumulation Units Account
		Subject to Minimum Account Balance of SGD / USD 3,600

## Important Information

This plan is underwritten by AXA Insurance Pte Ltd (“AXA”). This brochure is not a contract of insurance and not for use outside Singapore. The precise terms and conditions are specified in the policy contract.

This brochure is for your information only and does not have any regard to your specific investment objectives, financial situation or particular needs. You may wish to seek advice from a financial consultant before making a commitment to buy the product, and if you choose not to seek advice, you should consider whether the product is suitable for you.

Buying a life insurance policy is a long-term commitment. An early termination usually involves high costs and the surrender value payable may be less than the total premiums paid.

Buying an Investment-Linked Policy (“ILP”) comes with investment risks, as the value of units in the ILP Subfund(s) and income accruing to the units, if any, may rise or fall, which may lead to possible loss of the principal amount invested. Past performance figures shown are not indicative of future performance.

A Product Summary with details on product features and charges and a Product Highlights Sheet in relation to the ILP Sub-fund(s) are available and may be obtained from a financial consultant representing AXA. You should read them before deciding whether to subscribe for units in the ILP Sub-fund(s).

Protected up to specified limits by SDIC.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

All information is correct as of 31 October 2019.

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