

Important Information

The applicable policies under this promotion are underwritten by AXA. This brochure is not a contract of insurance. The precise terms and conditions of the policies are specified in the policy contract.

A Product Summary in relation to the policy is available and may be obtained from AXA and the participating distributors' offices. You should read the Product Summary before deciding whether to purchase the policy.

This brochure is for your information only and does not have any regard to specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from an AXA Financial Consultant before making a commitment to purchase the product. In the event that you choose not to seek advice from an AXA Financial Consultant, you should consider whether the product in question is suitable for you.

Investments in investment-linked policies ("ILP") are subjected to investment risks including the possible loss of the principal amount invested. The value of units in the ILP sub-fund and the income accruing to the units, if any, may fall or rise. You should read the product summary and the product highlights sheet ("PHS") before deciding whether to subscribe for units in the ILP sub-fund. The product summary and the PHS may be obtained from a Financial Consultant representing AXA.

Investments in the unit trust funds are subject to investment risks, including the possible loss of the principal amount invested. The value of units in the unit trust funds and the income accruing to the units, if any, may fall or rise. Past performance is not necessarily indicative of future performance. You should read the prospectus and the product highlights sheet before deciding whether to invest in the funds. The prospectus and product highlights sheet may be obtained from AXA Insurance Pte Ltd.

Investments are subject to investment risks including the possible loss of the principal amount invested.

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

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. It is usually detrimental to replace an existing accident and health insurance policy with a new one. A penalty may be imposed for early policy termination and the new policy may cost more or have less benefits at the same cost. In the event that you decide that the policy is not suitable after purchasing the policy, you may terminate the policy in accordance with the free look provision, if any, and AXA may recover from you any expense incurred by AXA in underwriting the policy.

The insurance policy featured in this brochure is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you should you buy the policy. For more information on the types of benefits that are covered under the Policy Owners' Protection Scheme as well as the limits of coverage, where applicable, please visit the AXA website at www.axa.com.sg or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg) for a copy of the SDIC Guide on PPF Scheme (Life Insurance).

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

Not for use outside Singapore.

All information stated in the brochure is correct as of 2 January 2019.

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Bountiful new beginnings

REWARDS WITH AXA

Enjoy up to S\$15,000 cash rewards while growing your wealth and being protected

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

Kickstart the year with cash rewards

Prosperity Campaign

Start your year with great rewards while planning for you and your loved ones. Enjoy up to S\$15,000 cash rewards to do whatever you like, whether it's treating yourself to an indulgence, or investing into growing your wealth further.

Accumulation Plans	Protection Plans	High Net Worth Plans						
<h1>5%</h1> <h2>Cash Rewards</h2> <p>based on qualifying premiums</p>	<h1>10%</h1> <h2>Cash Rewards</h2> <p>based on qualifying premiums</p>	<h1>5%</h1> <h2>Cash Rewards</h2> <p>based on qualifying premiums</p>						
<p>Eligible Plans:</p> <ul style="list-style-type: none"> Inspire FlexiSaver Pulsar Early Saver Plus Retire Happy Plus AXA Retire Treasure AXA Wealth Treasure SavvySaver All attaching riders to above basic plans if any 	<p>Eligible Plans:</p> <ul style="list-style-type: none"> Term Protector Term Protector Prime AXA Life MultiProtect AXA CritiCare for Him/Her AXA Life Treasure Inspire FlexiProtector All attaching riders to above basic plans if any 	<p>Eligible Plans:</p> <ul style="list-style-type: none"> AXA Private Wealth VUL AXA Privilege Wealth VUL 						
<p>Minimum premium per policy:</p> <table border="1"> <tr> <td>Regular Premium Plans (annualised): S\$6,000</td> <td>Regular Premium Plans (annualised): S\$3,000</td> <td>Not applicable</td> </tr> <tr> <td>Single Premium Plans: S\$60,000</td> <td>Single Premium Plans: S\$30,000</td> <td></td> </tr> </table>			Regular Premium Plans (annualised): S\$6,000	Regular Premium Plans (annualised): S\$3,000	Not applicable	Single Premium Plans: S\$60,000	Single Premium Plans: S\$30,000	
Regular Premium Plans (annualised): S\$6,000	Regular Premium Plans (annualised): S\$3,000	Not applicable						
Single Premium Plans: S\$60,000	Single Premium Plans: S\$30,000							
<p>Cash rewards capped at S\$5,000 per policyholder after combining all plans purchased under both Accumulation and Protection Categories</p>		<p>Cash rewards capped at S\$10,000 per policyholder for AXA Imperial Collection Category</p>						

Note

- Cash Rewards is based on Qualifying Premium.
- Cash Rewards is capped at S\$5,000 per policyholder for Accumulation & Protection plans and capped at S\$10,000 per policyholder for High Net Worth plans. The maximum cash rewards a policyholder can receive is S\$15,000 if he purchases plans across all 3 groups.
- The cash rewards shall be rounded up to the nearest dollar.
- Cash rewards would be made available via GIRO or Telegraphic Transfer.

Calculation of Qualifying Premiums:

Plans	Payment Mode	Qualifying Premium
Single Premium Plans	Single Premium	10% x Single premium Collected
Regular Premium Plans	All Modes – Annual, Semi-annual, Quarterly, Monthly	100% x Initial Premium Collected

Illustrative example

Scenario – Multi Needs Planning for Grace:



As a professional, Grace wants to be protected and invested. She purchases an **AXA Wealth Treasure** of regular annual premium S\$12,000 for long-term wealth accumulation. She also purchases an **AXA Life Treasure of regular annual premium** with early critical illness benefit to cover her for S\$300,000.

	AXA Wealth Treasure	AXA Life Treasure
Premiums	S\$12,000.00	S\$6,484.00
Qualifying Category	Accumulation: 5%	Protection: 10%
Cash Rewards	S\$600.00	S\$648.40
Total Cash Rewards	S\$1,248.00	

Grace is a 35 ANB, Female non-smoker;

- AXA Wealth Treasure – Premium Payment Term 30-Pay
- AXA Life Treasure - Sum Assured Death/ECI S\$300,000, 3x Multiplier, 15-Pay

Terms and Conditions

- This promotion is applicable for all new applications submitted and received by AXA Insurance Pte Ltd (“AXA”) between 2 January 2019 and 29 March 2019 (both dates inclusive). The relevant AXA policy (or policies) must be incepted by 31 May 2019 to be eligible for this promotion.
- This campaign is applicable for all premium modes (monthly, quarterly, semi-annual or annual) of the Eligible Regular Premium Plan(s). This campaign is applicable for cash plans only.
- Each Policyholder will be entitled to a maximum of S\$5,000 cash rewards after combining all plans (can be of different Life Assured) purchased under both Accumulation & Protection Categories, and S\$10,000 cash rewards under High Net Worth Category. A maximum of S\$15,000 cash rewards per policyholder if he purchases across 3 groups.
- Initial Premiums Collected is defined in the table below:

Premium Mode	Initial Paid Premiums
Monthly	2 monthly premiums
Quarterly	1 quarterly premium
Semi-Annual	1 semi-annual premium
Annual	1 annual premium

- This cash rewards is an one time promotion and shall be rounded up to the nearest dollar. Cash rewards will be credited via GIRO (the bank account registered with AXA during the purchase of plans) or Telegraphic Transfer. The exchange rates will be based on the day of transfer.
- To be eligible for the Cash, Policyholders must not cancel their AXA plan(s) during the fourteen-day (14-day) free look period.
- Policyholders who qualify for this promotion and still have their AXA policies inforce after the free look period will receive a notification letter from AXA.
- The Cash Rewards is not exchangeable for any other promotional items or gifts.
- AXA reserves the right to replace or substitute the Cash Rewards with another item of equivalent value without giving Policyholders prior notice.
- All decisions made by AXA in connection with this promotion (including the interpretation of these Terms and Conditions) shall be final and binding on all participants of the promotion. Appeals will not be entertained.
- AXA shall not be liable for any liabilities, losses, damages, costs and expenses in connection with or resulting from this promotion.
- In any dispute, AXA's decision will be absolute and final.