



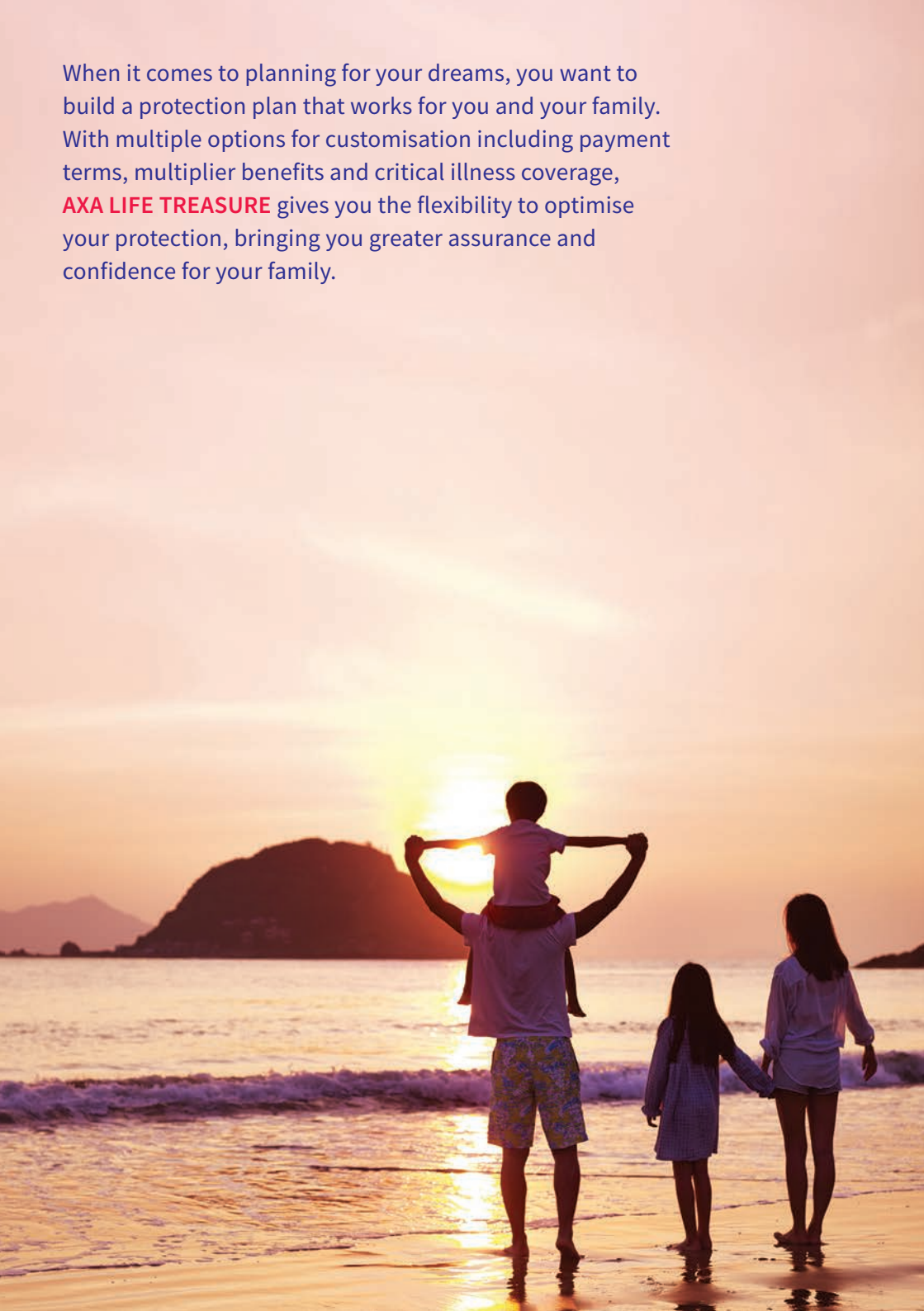
Life Insurance



# Choose the protection you deserve

**AXA LIFE TREASURE** is a whole life plan that you can customise according to your needs with various affordable payment terms and a wide range of riders.

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



When it comes to planning for your dreams, you want to build a protection plan that works for you and your family. With multiple options for customisation including payment terms, multiplier benefits and critical illness coverage, **AXA LIFE TREASURE** gives you the flexibility to optimise your protection, bringing you greater assurance and confidence for your family.

## A life protection plan that works with you, for you

**AXA Life Treasure** is a whole life plan that gives you protection against Death, Terminal Illness (TI) and Total and Permanent Disability (TPD).

**AXA Life Treasure** is flexible and robust, giving you choices as you build coverage that works with you and for you. A wide range of riders means that all your protection needs are taken care of under a single plan. Choose from the riders that suit you, including Multiplier Benefit, Accidental Death Benefit, Critical Illness Benefit, Early Critical Illness Benefit, and other optional riders.

**Because we know how important it is that you have enhanced coverage against three common critical illnesses – Major Cancers, Heart Attack, and Stroke, you will receive additional 50% of the Critical Illness (CI) Benefit or Early Critical Illness (ECI) Benefit rider sum assured upon diagnosis.**

### Basic Plan Benefits



#### Protection against Death, Total and Permanent Disability and Terminal Illness

We give you and your loved ones protection against the unexpected, plus an advance disability payout upon an inability to carry out any 2 out of the 6 Activities of Daily Living<sup>1</sup>.



#### Flexible Premium Payment options to suit your budget

Select from a range of premium payment terms of 10, 15, 20, 25 or 30 years, and choose to pay your premiums on a monthly, quarterly, semi-annual or annual basis to suit your financial circumstances.



#### Guaranteed Insurability Option<sup>2</sup> for added protection when your responsibilities increase

As you progress in life alongside your loved ones, your responsibilities grow. Choose to increase your coverage with eligible plans at key milestone events without medical underwriting.

## Wide range of riders to cover all your protection needs under a single plan

With **AXA Life Treasure**, you can build your coverage in the way that suits you best. Choose from a wide range of riders to customise your protection.

### Enhanced protection with Multiplier Benefit rider

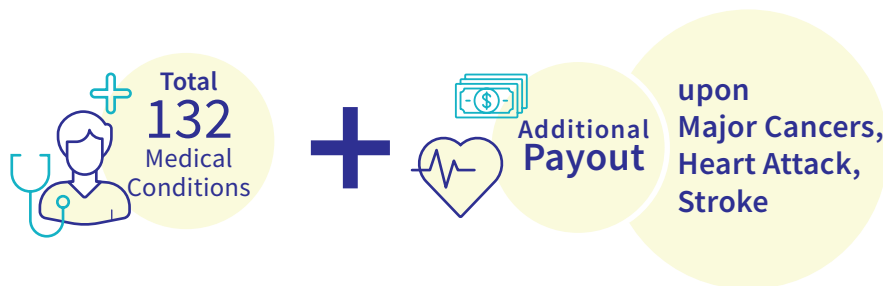


**Pays up to 7x** sum assured in case of **Death, Total and Permanent Disability, Terminal Illness and Critical Illness**<sup>3</sup>

Choice to multiply your coverage by 2, 3, 4, 5, 6 or 7 times basic sum assured and with the option to reduce the multiplier, when your responsibilities reduce.

### Extra protection for critical illness with Early Critical Illness (ECI) Benefit rider and Critical Illness (CI) Benefit rider

Upon diagnosis of any one of the Advanced Stage top common critical illnesses – Major Cancers, Heart Attack, and Stroke<sup>4</sup>, you will receive **an additional amount equivalent to 50% of the rider sum assured**.



#### Early Critical Illness Benefit rider

The Early Critical Illness Benefit rider covers one of the highest numbers of medical conditions, to help you keep up with medical bills and family expenses at early stages of a critical illness.

- 38 early stage, 33 intermediate stage and 40 advanced stage critical illnesses
- Additional payout<sup>5</sup> for 11 Special Conditions, with cover up to age 99
- Additional payout<sup>5</sup> for 10 Juvenile Conditions for life assured below attained age 18

#### Critical Illness Benefit rider

The Critical Illness Benefit rider gives you protection against 40 advanced stage critical illnesses.

## Wide range of riders to cover all your protection needs under a single plan

### Double indemnity payout<sup>6</sup> with Accidental Death Benefit rider



**Receive up to 14x** of the sum assured in case of accidental death.

### Eliminate disruption to your protection plan with premium waiver riders



Get a boost of reassurance when you add other optional riders<sup>7</sup> to **enhance your protection and to waive future premium payments**, so that in the event of misfortune, your protection plan will continue without disruption.

### Tips on buying life insurance<sup>^</sup>

- Get covered early**  
Life insurance premiums generally increase as you get older. Start early to get the necessary protection at more affordable costs.
- Determine the amount of coverage you need**  
Consider your family situation, income, spending and any liabilities you may have before choosing your life insurance coverage.
- Enhance your coverage with policy riders**  
Check with your financial adviser about riders that are available and suitable for you. Customise your policy to meet your needs and budget by attaching riders to your basic plan.

<sup>^</sup> These are opinions expressed by AXA Insurance Pte Ltd and experience(s) may vary from individual to individual.

## Illustration 1: Family protection made simple



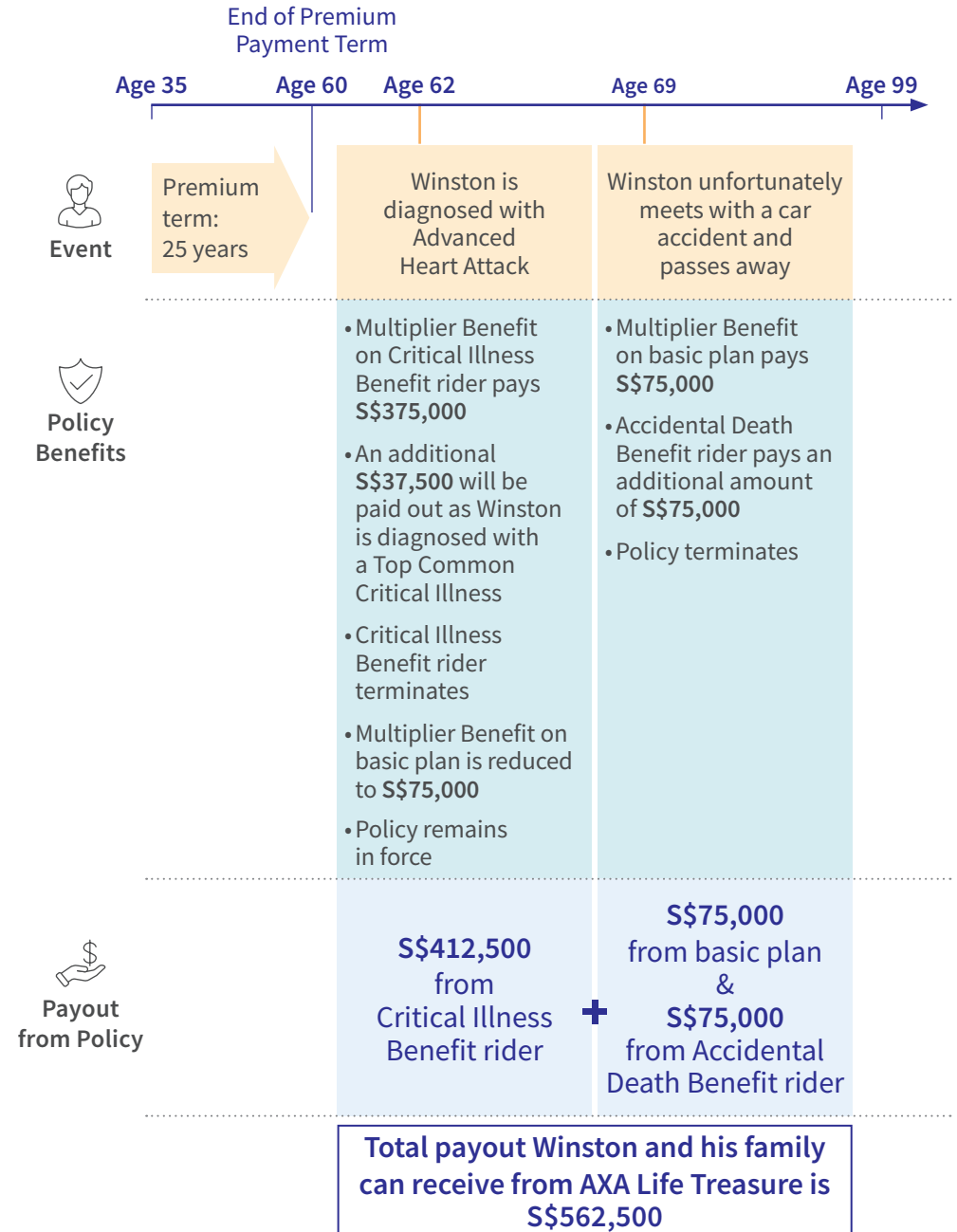
Winston, aged 35 (*age nearest birthday*), is married and has a 1 month old son. He purchases AXA Life Treasure and attaches a Multiplier Benefit rider, Critical Illness Benefit rider and Accidental Death Benefit rider.

### Plan Details:

- Multiplying Factor: 5 times
- Basic sum assured: S\$90,000 (Multiplier Benefit of S\$450,000)
- Critical Illness Benefit sum assured: S\$75,000 (Multiplier Benefit of S\$375,000)
- Accidental Death Benefit sum assured: S\$450,000<sup>6</sup>
- Premium Term: 25 years
- Monthly Premium: S\$390\*



## Illustration 1: Family protection made simple



\* Figures are rounded up to the nearest number.

## Illustration 2: Reassurance during critical illness



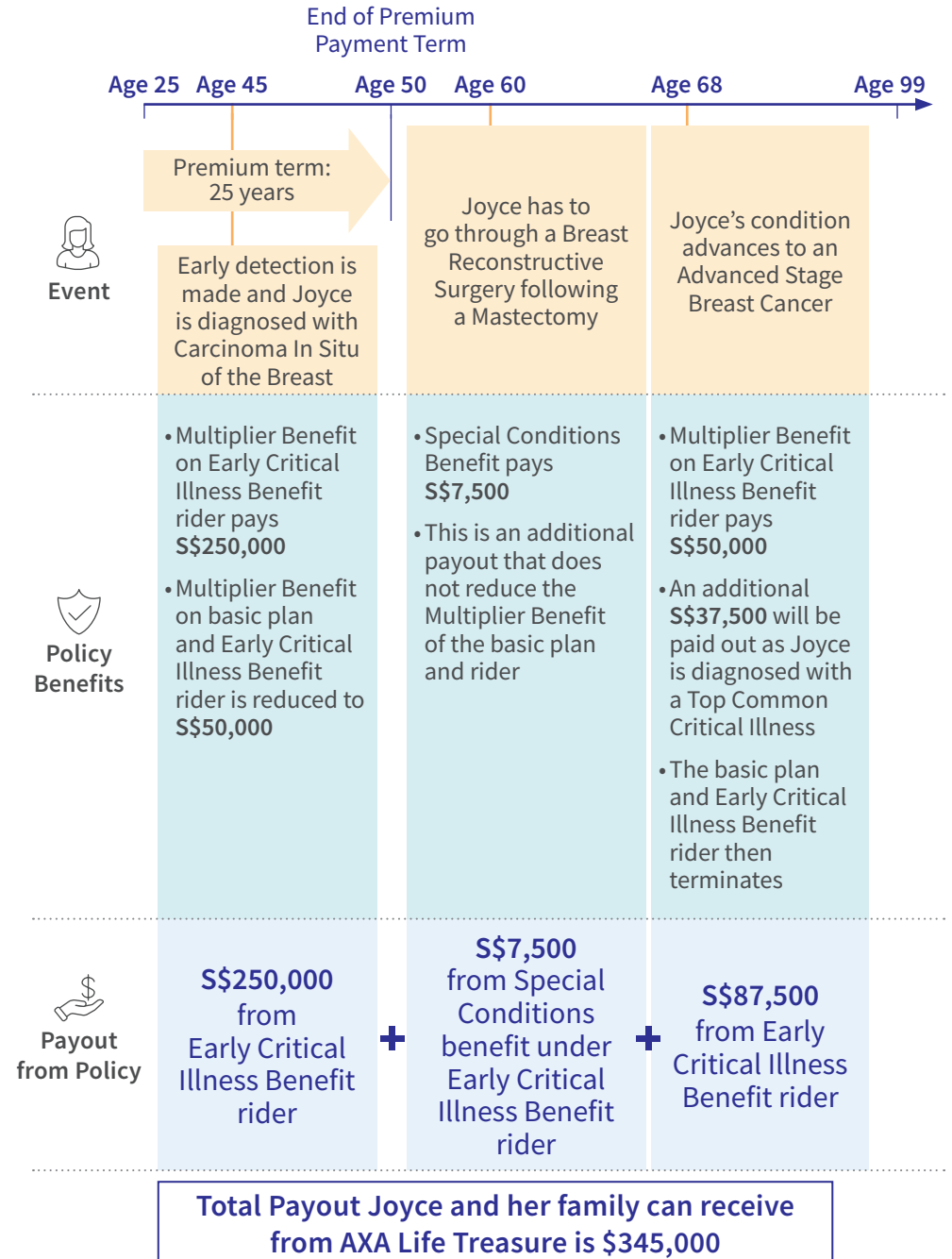
Joyce, aged 25 (*age nearest birthday*), purchases AXA Life Treasure with a Multiplier Benefit rider and Early Critical Illness Benefit rider.

### Plan Details:

- Multiplying Factor: 4 times
- Basic sum assured: S\$75,000 (Multiplier Benefit of \$300,000)
- Early Critical Illness Benefit rider sum assured: S\$75,000 (Multiplier Benefit of \$300,000)
- Premium Term: 25 years
- Monthly Premium: S\$273\*



## Illustration 2: Reassurance during critical illness



\* Figures are rounded up to the nearest number.

**Footnote:**

1. There are different definitions covered under Total and Permanent Disability Benefit. Advancement of up to a maximum of S\$3 million is applicable to any 2 out of 6 Activities of Daily Living (ADLs). ADLs refers to Activities of Daily Living such as Transferring, Mobility, Toileting, Dressing, Washing and Feeding. Please refer to the product summary for more details.
2. Refer to the product summary for the key milestone events or "GIO leaflet" on our website for the list of eligible plans offered.
3. Multiplier Benefit rider pays out guaranteed benefit applicable on or before the policy anniversary nearest to the Life Assured's 70th birthday to AXA Life Treasure Basic Policy and optional riders if they are attached to the basic plan; Critical Illness Benefit rider and Early Critical Illness Benefit rider.
4. An additional amount equivalent to 50% sum assured of the Critical Illness Benefit rider or Early Critical Illness Benefit rider is payable upon diagnosis of Major Cancers, Heart Attack or Stroke.
5. An additional amount equivalent to 10% of the original sum assured of the Early Critical Illness Benefit rider, subject to a maximum of S\$25,000 per Life Assured for each Special Condition or Juvenile Condition. The list of medical conditions covered can be found in the product summary.
6. Accidental Death Benefit provides coverage on or before the Policy Anniversary nearest to the Life Assured's 80th birthday. If Multiplier Benefit rider is attached and the Multiplier Benefit on the basic plan is paid out upon Death, an additional amount equivalent to the Death Benefit will be payable upon accidental death. If sum assured plus bonuses is paid out upon Death, an additional amount equivalent to the basic sum assured will be payable.
7. Optional riders include Critical Illness Plus rider, Disability Cash Benefit rider, Critical Illness PremiumEraser, Smart Payer PremiumEraser and Smart Payer PremiumEraser Plus. Please refer to the relevant product summaries for more information.
8. Refer to the product summary for the list of terms and conditions.

## Important Information

AXA Life Treasure is a plan underwritten by AXA Insurance Pte Ltd. This brochure is not a contract of insurance. The precise terms and conditions of the plan are specified in the policy contract.

A product summary is available and may be obtained from AXA Insurance Pte Ltd and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy.

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

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

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](http://www.axa.com.sg) or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://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.

All information stated in the brochure is correct as of 23 November 2018.

Contact Us

**1800 880 4888** (Singapore)

**65 6880 4888** (International)

**[customer.care@axa.com.sg](mailto:customer.care@axa.com.sg)**

**[axa.com.sg](http://axa.com.sg)**

Like our Facebook Page

**[facebook.com/AXASingapore](https://facebook.com/AXASingapore)**

**AXA Insurance Pte Ltd**

(Company Reg No. 199903512M)

8 Shenton Way #24-01 AXA Tower

Singapore 068811

Download MyAXA



Or scan here

