



Savings

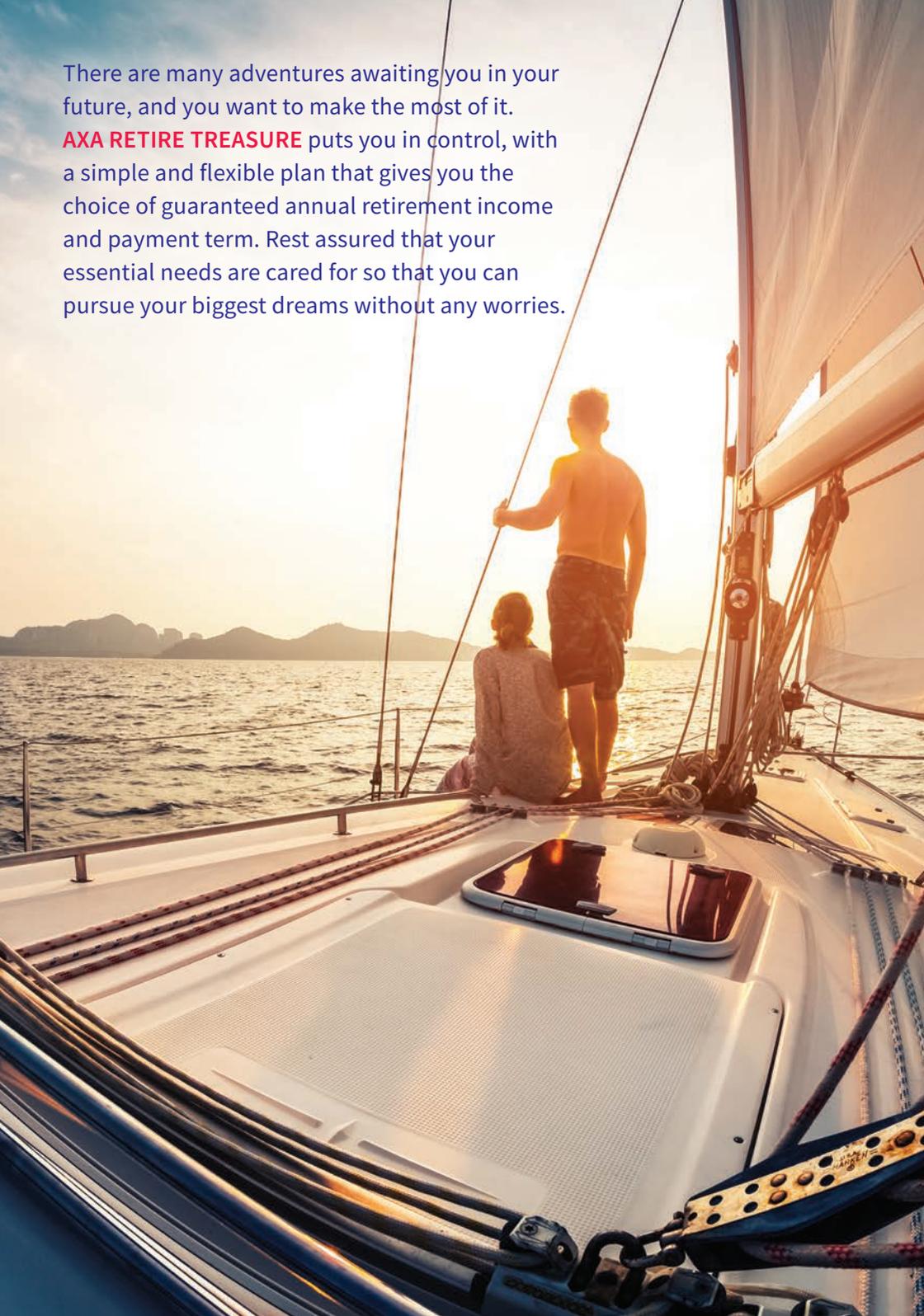


Get excited about the future of your dreams

AXA RETIRE TREASURE

A flexible insurance savings plan that
helps you reach your long-term goals

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



There are many adventures awaiting you in your future, and you want to make the most of it.

AXA RETIRE TREASURE puts you in control, with a simple and flexible plan that gives you the choice of guaranteed annual retirement income and payment term. Rest assured that your essential needs are cared for so that you can pursue your biggest dreams without any worries.

Look forward to the retirement lifestyle you want

AXA Retire Treasure is a flexible insurance savings plan that gives you a steady stream of guaranteed annual income to supplement your retirement income or lifestyle needs.

Maintain control over your financial goals, with options to choose your payment term and payout period. Plan for the future that you want, whether you look forward to travel, family time, supporting your children's education, or indulging in your own hobbies.

Basic Plan Benefits



Guaranteed Annual Income

Fund your future goals and retirement lifestyle needs with a steady stream of guaranteed income after the payment term and accumulation period (if any).



Competitive Total Yield

Enjoy potential total yield of up to 3.84% p.a. upon maturity[#].



100% Capital Guaranteed¹

Enjoy the peace of mind that comes with 100% capital guaranteed at the end of premium payment term or accumulation period (if any).

[#] Total yield is non-guaranteed and is illustrated based on a male, aged 35, non-smoker, who selected a 15 years payment term, 25 years payout period, at an illustrated investment rate of return of 4.75% p.a. For an illustrated investment rate of return of 3.25% p.a, the illustrated total yield at maturity is 1.77% p.a which include the non-guaranteed Maturity Benefit of S\$28,096.

Look forward to the retirement lifestyle you want



Customisable for your needs

Flexible to start receiving income after premium payment term and accumulation period (if any) without waiting for retirement age. Choose from a single premium or pay premiums for 5, 10, 15, 20, 25 or 30 years.

Payment Term (year)	Accumulation Period ² (year)	Payout Period
1 (Single Premium)	5	10, 15, 20, 25 years or Lifetime (to Age 120)
5	5	
10	5	
15	0	
20	0	
25	0	
30	0	



Guaranteed issuance upon application

Get started immediately without any health questions or medical check-ups³.



Extra layers of protection for your savings

Give yourself added reassurance with a waiver of premium rider⁴, so you can continue your savings plan without paying premiums in the case of unforeseen events such as disability, critical illness, or involuntary loss of employment.



101% Death or Terminal Illness payout

Receive a payout of 101% of total premiums paid in the event of death or terminal illness.

Tips to get started on your insurance savings plan*

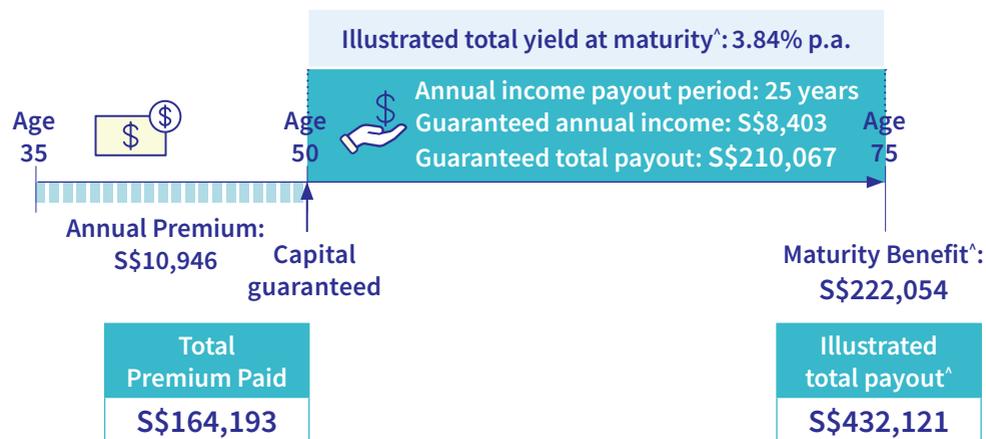
- Set a budget and estimate shortfall**
Work out the budget amount and calculate the gap between your goal and current savings. Set aside an amount monthly to achieve the targeted goal.
- Make your money work harder for you**
Having an insurance savings plan with guaranteed returns is one of the ways to maximise your financial savings.

* These are opinions expressed by AXA Insurance Pte Ltd and experience(s) may vary from individual to individual.

Illustrative example



John, age 35, decides for a 15 years payment term at S\$10,946 annually and starts to receive annual income payout of S\$8,403 at 50 years old for 25 years.



If Premium Waiver rider is attached to the basic plan, in the event that life assured meets with an accident and becomes totally and permanently disabled, faces loss of employment, or suffers from critical illness, the future premiums of the basic policy and riders will be waived⁴.

[^] Total yield is non-guaranteed and is illustrated based on a male, aged 35, non-smoker, who selected a 15 years payment term, 25 years payout period, at an illustrated investment rate of return of 4.75% p.a. For an illustrated investment rate of return of 3.25% p.a, the illustrated total yield at maturity is 1.77% p.a which include the non-guaranteed Maturity Benefit of S\$28,096. The illustrated total payout is S\$238,163 which consists of guaranteed annual income and non-guaranteed bonuses.

Bonuses, if any, are not guaranteed and will vary according to the future performance of the participating fund. The actual benefit payable will vary according to the future performance of the participating fund.

Figures quoted in the example are for illustration purposes only and are rounded to the nearest dollar.

Footnote:

1. Capital is guaranteed after end of premium payment term and accumulation period (if any). Premiums on optional riders are not included.
2. Accumulation Period refers to the period from the end of the premium payment term until the first payout of the Annual Income.
3. AXA Retire Treasure is a guaranteed issuance offer plan and does not apply to optional riders. Optional riders will be subject to underwriting.
4. Premium Waiver (CIUN), Premium Waiver (UN) and PremiumEraser Total are optional riders attachable to AXA Retire Treasure. Refer to the product summaries for more information.

Important Information

AXA Retire 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 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.

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

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