



Life Insurance

A couple in white clothing stands on a beach, embracing and looking out at the ocean during a sunset. The scene is romantic and serene, with the sun low on the horizon, casting a warm glow over the water and sky. A large, thick red diagonal arrow points from the top right towards the bottom left, partially overlapping the couple and the text.

Protection that lasts you a lifetime

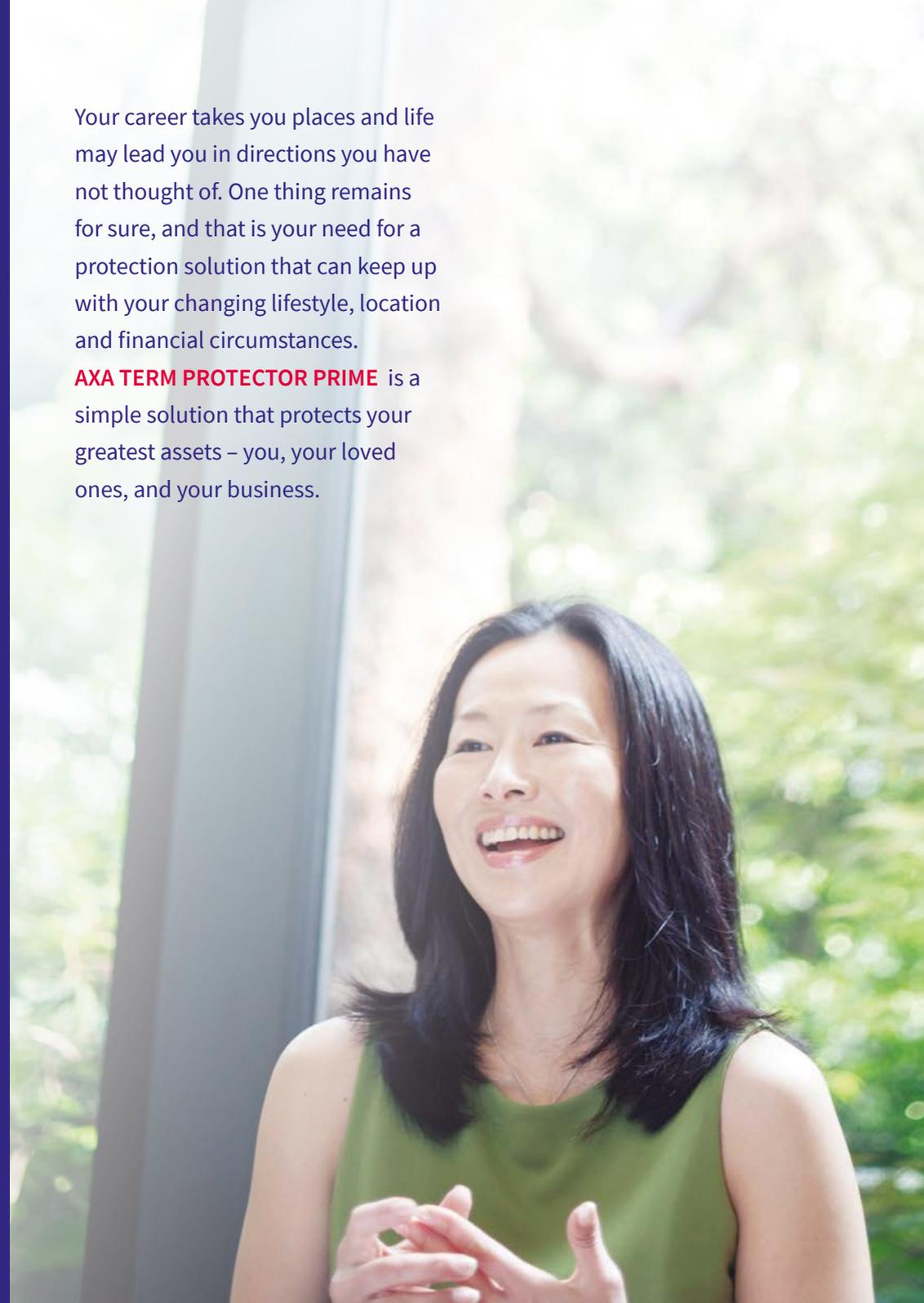
AXA TERM PROTECTOR PRIME

A comprehensive term insurance plan that protects and preserves your family and business.

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

Your career takes you places and life may lead you in directions you have not thought of. One thing remains for sure, and that is your need for a protection solution that can keep up with your changing lifestyle, location and financial circumstances.

AXA TERM PROTECTOR PRIME is a simple solution that protects your greatest assets – you, your loved ones, and your business.





Plan ahead for your next generation and your business

Legacy Planning



Legacy Planning for your loved ones

Your protection choices greatly impact the amount of wealth available for future generations. Protect the ones you care about and safeguard their financial future.

In the unfortunate event of death or upon the diagnosis of terminal illness, AXA Term Protector Prime will pay out a cash benefit in lump sum of S\$2 million and above to your dependents, distributed according to your wishes.

Business Venture



Support for your business ventures

You have put in so much to build your business and it is your biggest pride. You need to protect your assets and ensure your business continues should any misfortune happen to you.

Cash benefits payable under a term insurance plan offers valuable protection, ensuring that your business continues to operate in the way you want it.



A bespoke solution that matches your needs



Plan your cash flow with your preferred coverage term

Term-to-age coverage term:

Option to be covered up to age 50, 55, 60, 65, 70, 75 or 99. Choose to pay over a shorter period of 15 or 20 years or for as long as your protection lasts.

Renewable coverage term:

Option to pay for as long as your protection lasts for your selected coverage period of 5, 10, 15, 20, 25, or 30 years. Lump sum payment is only available for a coverage period of 5, 10 or 15 years.



Choose to pay in your preferred currency

Choose the currency you want to be protected in: SGD, USD, EUR, GBP or AUD and pay for premiums in your preferred currency.



Automatic and Guaranteed Renewability Option¹

Renewal of your policy is guaranteed and automatic and will not be dependent on your health condition. Renewal premiums will be based on your age when policy is renewed.



Convertibility Option²

As your needs and circumstances changes overtime, so does your plan. One of the best feature of this plan - **the ability to convert your term plan into a different type of insurance plan of your choice** to suit your changing lifestyle.



Indexation Option³

Indexation protects your insurance benefits against the effects of inflation, minimising your exposure to inflation risks to keep up with Singapore's Consumer Price Index (CPI).

You have the flexibility of starting and stopping the indexation at any policy anniversary. Premium rates⁴ and the sum assured will be adjusted accordingly, and made known to you at each adjustment.

Optional riders for an additional layer of protection

Advance Total and Permanent Disability Payout

In the event of total and permanent disability, you will get your payment in advance to support you and your family.

Advance Critical Illness Payout

In the event of a critical illness diagnosis, you will get your payment in advance to help you through this difficult time.

Disability Cash Benefit

In the event of total and permanent disability, we will continue supporting you with an annual cash benefit.

Critical Illness Plus Benefit

In the event of a critical illness diagnosis, you will receive a lump sum payment without affecting the other benefits of your main plan.

Personal Accident Benefit

In the event of injuries or death due to an accident, you will receive a payment without affecting the other benefits of your main plan.

Critical Illness PremiumEraser

In the event of a critical illness diagnosis, your future premiums will be waived.

Payer PremiumEraser **NEW ADD-ONS**

In the event of total and permanent disability, critical illness, or death of the payer, your future premiums will be waived and the life assured continues to be covered. In fact, you can choose to be covered in the event of involuntary loss of income – your premiums for the next 6 months will be waived. Select from five coverage options.

Premium Waiver **NEW**

In the event of a critical illness diagnosis, your future premiums will be waived. You can also choose to be covered in the event of involuntary loss of income – your premiums for the next 6 months will be waived. Select from two coverage options.

Guaranteed Survival Payout **NEW**

In the event that you outlive the term of the policy, you will get reimbursed with the prevailing sum assured. No medical underwriting is required for this rider, and issuance of this rider is guaranteed. Only available for term-to-age 99.

What you should consider when buying life insurance

- ✓ **Your dependents**
You may have loved ones such as a spouse, children or elderly parents, who depend on you for financial support. Consider your future expenses depending on your dependents' needs when choosing your life insurance coverage.
- ✓ **Your legacy**
Evaluate your financial situation and plan ahead if you want to distribute your wealth to your loved ones upon your passing.
- ✓ **Your business**
If you own a business, you should consider the value of your assets and ensure you preserve it equitably. This also applies to the compensation incurred upon involuntary exit of your key partners.



Footnotes

1. Only available for Renewable Term and subject to the maximum renewal age. The policy term of the renewed policy must have the same policy term as the existing basic policy, subject to a maximum expiry age of 99.
2. You may apply in writing to convert this Policy to another regular premium pure life protection basic policy (for the purposes of the Convertibility Option only, “the New Policy”) available at any time on or after the first Policy Anniversary, without further evidence of insurability on the following conditions:
 - this Policy is in force immediately before it is converted on the Conversion Date; upon conversion, this Policy shall automatically terminate.
 - the Life Assured is 60 years old or younger on the Conversion Date;
 - after the conversion, the Sum Assured under the New Policy will remain the same as the Sum Assured under this Policy (or such lower Sum Assured as You may determine) before the Conversion Date;
 - no partial conversion of this Policy is allowed;
 - no claim on this Policy has been admitted;
 - no TPD claim has been admitted in connection with any policy(ies) (including this Policy) which You may have with Us;
 - the Premium of the New Policy will be based on the attained age of the Life Assured and at the prevailing premium rate of the New Policy on the Conversion Date. A regular premium pure life protection basic policy means a regular premium whole life, endowment or investment linked policy before the addition of any Rider(s).
3. Only available for regular pay Term-to-age. Indexation stops at age 60 of the Life Assured or 5 years before the expiry age of the term plan, whichever is earlier. Once indexation is activated, the sum assured will increase automatically at each policy year according to the increase in the prevailing Singapore Consumer Price Index (CPI) or at a fixed rate of 5%, whichever is higher.
4. Premiums for this increase will be based on the extra sum assured as well as the attained age of the Life Assured at the point of Indexation.

Important Information

AXA Term Protector Prime 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. This brochure has been translated into other languages. In the event of any inconsistency, the English version shall prevail. A product summary in relation to AXA Term Protector Prime is available and may be obtained from AXA Insurance Pte Ltd. You should read the product summary before deciding whether to purchase the policy.

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 consultant before making a commitment to purchase the product.

In the event that you choose not to seek advice from a financial consultant, you should consider whether the product in question is suitable for you. Buying a life insurance policy 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.

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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