

**18 types of congenital illnesses**

Anal Atresia  
 Congenital Cataract  
 Congenital Deafness  
 Congenital Diaphragmatic Hernia  
 Infantile Hydrocephalus  
 Tetralogy of Fallot  
 Transposition of the Great Vessel  
 Truncus Arteriosus  
 Atrial Septal Defect  
 Ventricular Septal Defect  
 Down's Syndrome  
 Spina Bifida  
 Absence of Two Limbs  
 Cleft Palate/Cleft Lip  
 Cerebral Palsy  
 Club Foot  
 Congenital Dislocation of Hip  
 Retinopathy of Prematurity

**10 types of pregnancy complications covered**

Still Birth  
 Pre-Eclampsia or Eclampsia  
 Abruptio Placentae  
 Placenta Increta/Percreta  
 Amniotic Fluid Embolism  
 Fatty Liver of Pregnancy  
 Disseminated Intravascular Coagulation  
 Postpartum Haemorrhage requiring Hysterectomy  
 Uterine Rupture  
 HELLP Syndrome (Haemolysis, elevated liver enzymes, low platelet count)

**Important Information**

1. Upon the birth of the child, the mother will need to notify the Company of the birth of the child within 60 days from the date the child is born and provided AXA Flexi Protector policy has not lapsed or been terminated at time of transfer, the mother can opt to transfer AXA Flexi Protector to the child up to the sum assured of \$200,000 with no further underwriting.
2. Pregnancy Complications benefit is payable only once and upon the date the child is born except for Postpartum Haemorrhage requiring Hysterectomy which continues for 30 days from the date of birth of the child. Other benefits under MumCare / MumCare Plus continue, subject to the terms and conditions listed in the product summary.
3. The Congenital Illness Benefit is payable only once. If the mother is carrying more than 1 foetus in the same pregnancy, this benefit will apply to each child.
4. Mothers who conceive through in vitro fertilization (IVF) will be covered with extra premium loading.
5. Hospital Care Benefit is applicable for up to a maximum of 30 days and applicable to each child and the mother.
6. AXA will include an accelerated Critical Illness rider of the sum assured equivalent to the sum assured of the AXA Flexi Protector policy without further underwriting, upon the transfer of AXA Flexi Protector with sum assured of less than or equal to S\$200,000. Notification of the transfer of the policy from mother to child has to be within 60 days from the date of birth of the child.
7. If the mother conceives more than 1 foetus in the same pregnancy, only one MumCare / MumCare Plus policy and the appropriate number of AXA Flexi Protector policies for each foetus will be issued.
8. This benefit is payable if the mother dies before or during the birth of the child or within 30 days from the date of birth of the child.

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 Sub-fund(s) and income accruing to the units, if any, may rise or fall, which may lead to possible loss of the principal amount invested.

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 16 March 2020.

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Before i bring my baby  
 into the world /  
**I can take essential  
 steps towards ensuring  
 our wellbeing**



- Option to transfer coverage to your newborn baby<sup>1</sup>
- Covers 18 congenital illnesses and 10 pregnancy complications
- Option of a 3-year or 6-year coverage term

**Mum's Advantage**



## AXA Mum's Advantage – reassuring you in the present and the future

Pregnancy marks a joyful time; the beginning of a new chapter in your life. Along with preparing for the birth and welcoming your child, why not start preparing for medium to longer term expenses?

Now is a great time to start putting a little away into your child's "piggy bank" and preparing for any unexpected health issues.

AXA Mum's Advantage can last your child a lifetime and could make a big difference to both you and your child. A combination of investment and medical protection, it offers wealth accumulation, peace of mind and security in one fell swoop.

“As an expectant mum, I am glad that Mum's Advantage gives me one less thing to worry about and gives me peace of mind knowing I am well protected and I can start protecting my child right away.”

MS PANG, aged 33

## Combination of medical protection and investment

AXA Mum's Advantage is a combination of two plans, designed to offer reassuring health and financial protection for you as an expectant mother (from as early as 16 weeks into pregnancy) as well as for your baby while still in the womb. This flexible and comprehensive plan offers valuable coverage and investment opportunities that are hard to come by at this particular time of your life.

### Mum's Advantage is a convenient two-plan bundle:

(i) **MumCare** helps to ease the cost of treatment arising from possible Pregnancy Complications<sup>2</sup>. Your baby is also ensured guaranteed protection against the 18 listed Congenital Illnesses<sup>3</sup>. What's more, if you are carrying more than 1 foetus in the same pregnancy<sup>4</sup> the benefits will apply to each child individually. Both mother and child<sup>5</sup> also enjoy hospital care benefits.

(ii) **AXA Flexi Protector** provides a valuable head start in building up savings for your child's future, through investment in our wide variety of funds. AXA Flexi Protector also incorporates automatic inclusion of Critical Illness rider<sup>6</sup> when the policy is transferred into your child's name<sup>7</sup>.

Please refer to AXA Flexi Protector brochure for more details.

With Mum's Advantage you can be confident that your child will be well protected both before and after birth.

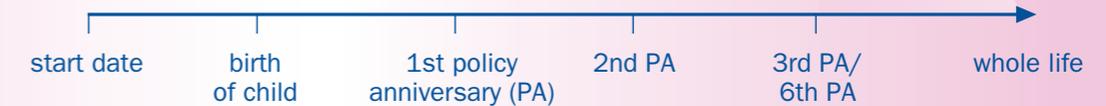
## Your Mum's Advantage Benefits at a glance

MumCare/MumCare Plus<sup>^</sup>

Pregnancy complications	Fixed sum
Hospital care benefit for mother	Daily income
Death of mother <sup>8</sup>	Fixed sum
Congenital illnesses of child	Fixed sum
Hospital care benefit for child	Daily income

AXA Flexi Protector<sup>\*</sup>

Covers death/TPD/TI Vary the level of your insurance coverage and investment to meet your changing needs



<sup>^</sup>Please refer to your product summary for the coverage details.

<sup>\*</sup>This illustration assumes the coverage of AXA Flexi Protector is transferred to the child. The mother has the option not to transfer.

### Option of a 3-year or 6-year coverage term

Plan	Benefit	Terms	Death (mother)	Pregnancy complications
MumCare		3 years	S\$5,000	S\$5,000
	Congenital illness (child)		Hospital care (mother) <sup>5</sup>	Hospital care (child) <sup>5</sup>
		S\$5,000	S\$100 payable per day	S\$100 payable per day

+  
**AXA Flexi Protector**  
= **Mum's Advantage**

Plan	Benefit	Terms	Death (mother)	Pregnancy complications
MumCare Plus		6 years	S\$15,000	S\$12,000
	Congenital illness (child)		Hospital care (mother) <sup>5</sup>	Hospital care (child) <sup>5</sup>
		S\$12,000	S\$200 payable per day	S\$200 payable per day

+  
**AXA Flexi Protector**  
= **Mum's Advantage Plus**