



## Product overview

Product Overview	AXA Wealth Invest (Cash/SRS)		AXA Wealth Invest (CPF)
Premium Payment Option	Cash SRS		CPF – Ordinary Account CPF – Special Account
Minimum Entry Age	0 (Cash)	21 (SRS)	21 (CPF)
Maximum Entry Age	60 (Cash)	58 (SRS)	58 (CPF)
Policy Term	Whole of life (till 99), for as long as the policy is in-force		
Initial Single Premium	S\$10,000		
Death Benefit	101% of total premiums <sup>3</sup> , or total policy value, whichever is higher		
Guaranteed Issuance	No medical examination is required prior to the issuance of policy		

## Summary of fees and charges

Fees and Charges	AXA Wealth Invest (Cash/SRS)	AXA Wealth Invest (CPF)
Sales Charge	Up to 5%	Up to 1.5%
Fund Management Charge	Varies according to the funds selected. Details can be found in the relevant Fund Information Booklet	
Insurance Charge	None	
Policy Fee	None	
Fund Switching <sup>1</sup> Fee	None	

### Footnotes

1. The minimum switching amount is the lower of S\$1,000 or 100% of the value of the original fund. Switching should not result in any of the original funds or the new funds falling below the minimum holding amount of S\$1,000. We reserve the right to impose a switching fee by giving the Policyholder one month's written notice.
2. The minimum withdrawal amount is S\$1,000. Should the withdrawal result in the policy falling below the minimum policy value of S\$10,000, the policy will be considered a full surrender.
3. Total premiums refer to the initial single premium plus any recurring single premiums paid to date, top-ups, and less any partial withdrawals.

### Important information

AXA Wealth Invest (Cash/SRS) and AXA Wealth Invest (CPF) are plans 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).

All information stated in the brochure is correct as of 24 September 2018.

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GLOBAL  
INSURANCE  
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FOR THE 9<sup>TH</sup>  
CONSECUTIVE  
YEAR



# Build and protect your dreams

**AXA WEALTH INVEST (CASH/SRS)**  
**AXA WEALTH INVEST (CPF)**

A single premium investment-linked plan that offers both growth potential and financial assurance

Creating a plan for your future is never easy. It is important to have flexibility while growing your wealth. With **AXA WEALTH INVEST (CASH/SRS)** or **AXA WEALTH INVEST (CPF)**, you can build your wealth through a wide range of funds managed by established fund managers and receive death coverage without interruption to your wealth accumulation plan.



## Stay insured as you build your wealth



### Flexible premium payment options

Choose to invest using your cash, Supplementary Retirement Scheme (SRS), CPF Ordinary Account (CPF-OA) or CPF Special Account (CPF-SA) monies.



### Wide range of investment options

Invest in our range of professionally managed investment sub-funds according to your risk profile. AXA Wealth Invest (Cash/SRS) customers are entitled to a wider range of close to one hundred available funds.



### Flexible investment opportunities

Adapt to varying market conditions with unlimited free fund switches<sup>1</sup> and withdrawals<sup>2</sup>. You also have the option to do ad hoc top-ups or recurring single premiums into your policy.



### Guaranteed issuance

Enjoy hassle-free policy application without the need to go through medical check-ups or examination prior to the issuance of policy.



### Free and guaranteed life coverage

Receive death benefit at a minimum of 101% of the total premiums<sup>3</sup> you have invested. You are protected against investment losses upon death and terminal illness (TI), regardless of your policy performance.

## Illustrative example

For an investment of S\$100,000 at age 45, the minimum death benefit remains at S\$101,000\* even if the fund value declines below the initial investment.

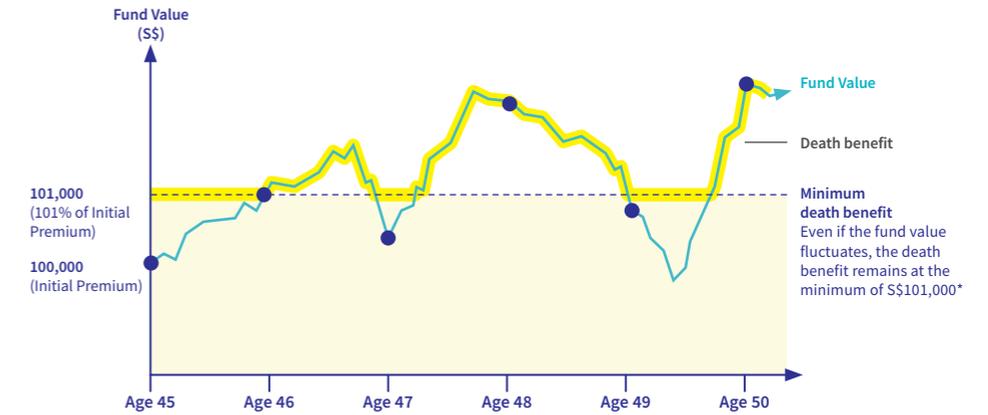


Diagram above is not drawn to scale

\* Assuming no recurring single premiums and/or top-ups paid, or withdrawals made throughout the policy term

## Why it pays to start investing early<sup>^</sup>



### Manage your risks over time

While short-term investments may yield higher returns, should something go wrong, investments over a longer period provides more time for recovery.



### Take advantage of the compounding effect

When you re-invest your returns, your return on investment increases exponentially.



### Cultivate a healthy financial discipline

Setting aside an investment budget helps you monitor your spending habits by cutting out unnecessary expenses.



### Empowers you to live a better life

Growing your investments over time offers you more opportunities to enjoy the finer things in life with the ones you love, and helps you to prepare for your retirement.

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