

PROTECTION

do not leave medical
recovery to chance /
**secure your best
treatment options
right from the
start**



Early Stage
CritiCare



GLOBAL
INSURANCE
BRAND
FOR THE 8TH
CONSECUTIVE
YEAR

redefining / insurance





More people in Singapore are getting a second chance at life after a major health setback, thanks to early detection, better medicine, and more advanced treatments available.

At AXA, we believe that early detection of a critical illness and being financially able to select the best treatment options are key to a successful recovery from a major illness.

Introducing AXA Early Stage CritiCare plan. First plan in Singapore that offers a four stage payout for critical illnesses. It is designed to give you the financial muscle early enough to help you rise above critical illness.

AXA Early Stage CritiCare covers an extensive list of 90 medical conditions across 36 critical illnesses. Payout is assured from Early to Intermediate, Advanced and Terminal stages of illness¹.

immediate financial support, right from the start

Early Stage CritiCare helps you raise your odds of survival by giving you financial support right from the start to react, respond and to recover from critical illness, no matter at what stage it is detected.

We provide a maximum upfront payout of up to 100% of Sum Assured as early as the onset of critical illness². With early payouts from AXA, you are assured of the funds to:

- / seek out the best treatments that the medical world has to offer
- / take time off work to recover from treatment without worry
- / prepare for any lifestyle or career changes whether temporary or long term as you make adjustment to cope with the illness
- / continue providing for your loved ones without compromise to their existing lifestyle

enjoy payouts of up to 150% at terminal stage

In addition to supporting you in the early stages, Early Stage CritiCare gives you additional payouts at the various later stages of the illness, including up to 150% of Sum Assured at the Terminal Stage.

receive extra support for 5 most commonly heard conditions

To give you five less things to worry about, Early Stage CritiCare offers additional payouts over and above the Sum Assured for each of the following 5 Special Conditions. You are entitled to a maximum of 5 claims, one claim for each of the following conditions:

Dengue Haemorrhagic Fever

Angioplasty and Other Invasive Treatment for Coronary Artery

Diabetic Complications

Osteoporosis

Severe Rheumatoid Arthritis

enjoy premium waiver from your first successful claim

Once you have made your first successful Critical Illness claim on your policy, all future premiums are waived for the remaining duration that your policy is in force.

after-care support: post critical illness health check-up

To ensure you keep a close eye on the progress of your recovery, the plan features a Post Critical Illness Health Check-Up benefit. This additional benefit reimburses you with the costs of medical checkups annually and yet leaves your Sum Assured untouched.

complement your existing critical illness plan

If you already have a traditional Critical Illness plan that pays out benefits only in the more severe stages of an illness, this could be a supplementary plan to ensure that you have enough early stage coverage.



illustrative example 1: Joe | non-smoker | male | age 30

SUM ASSURED
 PREMIUM JOE PAYS
 TOTAL PREMIUMS PAID
 TOTAL PAYOUT RECEIVED
 PAYOUT OVER AND ABOVE TOTAL PREMIUMS PAID

S\$100,000 up to 65 years
S\$1,197 yearly
S\$11,970 for 10 years
S\$177,500
S\$165,530

At 39, Joe is diagnosed with an Early-Stage Cancer.

PLAN PAYOUT: S\$100,000

All Joe's future policy premiums are waived from the next Policy Anniversary.

At the age of 55, Joe experiences diabetic complications

PLAN PAYOUT: S\$10,000

Joe makes his second Special Conditions Benefit claim.

At the age of 60, Joe is diagnosed with Terminal Stage Cancer

PLAN PAYOUT: S\$50,000

At the Terminal stage the policy pays out 150% of the Sum Assured minus all previously paid Critical Illness claims under the Policy. Joe's policy terminates after this payout.

Joe's journey



TOTAL CLAIMS PAID UNDER THE POLICY: S\$177,500

Joe goes for his first Post Critical Illness Health Check Up and makes his maximum claim for the year.

PLAN PAYOUT: S\$2,500

Joe is eligible to get reimbursement of as high as S\$2,500 annually up to a lifetime limit of S\$7,500 for any expenses incurred for Health Check up from the next policy anniversary of a Critical Illness claim.

At the age of 45, Joe needs an angioplasty.

PLAN PAYOUT: S\$10,000

Joe receives this Special Conditions benefit that is paid over and above the Sum Assured. Claim amount is limited to the lower of 10% of Sum Assured or S\$25,000 and number of claims is limited to 5, once for every listed condition.

Joe goes for his second Post Critical Illness Health Check Up

PLAN PAYOUT: S\$2,500

Joe claims his second Health Check-Up Reimbursement

Joe goes for his third Post Critical Illness Health Check Up

PLAN PAYOUT: S\$2,500

Joe claims his third and final Health Check-Up Reimbursement



enjoy a 10% loyalty premium discount

Purchase this plan with another AXA plan and enjoy a 10% discount on your Early Stage CritiCare Plan premiums every year for the entire duration of your Early Stage CritiCare plan. This includes policies you purchased for your loved ones.

schedule of benefits at a glance

BENEFIT	PAYOUT	KEY ADVANTAGES										
Critical Illness Benefit	As per the covered Critical Illness stage.	<ul style="list-style-type: none"> – Up to 100% payout at Early Stages – Policy remains in force even after 100% of the the Sum Assured is paid out 										
	<table border="1"> <thead> <tr> <th>STAGE OF CRITICAL ILLNESS</th> <th>BENEFITS PAYABLE</th> </tr> </thead> <tbody> <tr> <td>Early</td> <td>100% of the Sum Assured minus any previous claims paid, up to a maximum limit of S\$200,000 per claim</td> </tr> <tr> <td>Intermediate</td> <td>100% of the Sum Assured minus any previous claims paid, up to a maximum limit of S\$200,000 per claim</td> </tr> <tr> <td>Advanced</td> <td>100% of Sum Assured minus all previously paid claims</td> </tr> <tr> <td>Terminal</td> <td>150% of the Sum Assured minus all previous claims paid</td> </tr> </tbody> </table>		STAGE OF CRITICAL ILLNESS	BENEFITS PAYABLE	Early	100% of the Sum Assured minus any previous claims paid, up to a maximum limit of S\$200,000 per claim	Intermediate	100% of the Sum Assured minus any previous claims paid, up to a maximum limit of S\$200,000 per claim	Advanced	100% of Sum Assured minus all previously paid claims	Terminal	150% of the Sum Assured minus all previous claims paid
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Special Conditions Benefit	10% of the Sum Assured, subject to a maximum limit of S\$25,000 per claim for each of the covered conditions	Payout is made over and above the Critical Illness Sum Assured										
Post Critical Illness Health Check Up Benefit	\$2,500 lump sum per policy year up to a maximum of S\$7,500 per Life Assured	Payout is made over and above the Critical Illness Sum Assured										
Premium Waiver Benefit	On first successful Critical Illness claim, all future premiums are waived.	No worries to payout future policy premiums										
Death Benefit	S\$15,000 lump sum											

Important Information

1. Please refer to the Policy Provisions for definitions of covered illnesses, payout limits and applicable conditions.
2. At the Early Stage of Critical Illness, We will pay 100% of the Sum Assured minus any previously paid claims under the Policy, up to a maximum limit of S\$200,000 per claim.
3. Please refer to the Terms & Conditions applicable for the discount.
 - I. There will be a 10% discount on the Early Stage CritiCare Policy if it is bought with the eligible basic plans. The discounted premium for Policy will be applicable for the whole Policy term.
 - II. The Early Stage CritiCare Policy needs to be purchased within 12 months from the date of application of the eligible basic plans.
 - III. In the case where Early Stage CritiCare is submitted concurrently with a basic plan and basic plan is not approved, Early Stage CritiCare will not be offered at discounted rate.
 - IV. The discount as mentioned in point (i) will also be applicable if this Policy is purchased within 12 months from the date of application of any top up made to an existing Investment Link Plan issued by AXA Insurance Pte Ltd. To be eligible for Early Stage CritiCare Bundling discount, the Recurring Single Premium (RSP) top up amount should be minimum S\$150 per month. Existing minimum top up criteria will apply for Ad Hoc Single Premium top ups. Other existing terms & conditions for discount will apply.
 - V. If any of the eligible basic plan is lapsed within 24 months from the date of inception, the discount applicable for the Policy will be withdrawn and the Policy will be offered to the Policyholder at the full premium rates. If the basic plan expires before the Early Stage CritiCare Policy, the Early Stage CritiCare Policy will continue at a discounted rate.
 - VI. Other existing terms & conditions on the application of the policy will apply for the discount.
 - VII. To be eligible for Early Stage CritiCare discount the following criteria will apply:

ELIGIBLE BASIC PLANS	CRITERIA
1. Term Protector 2. Term Protector (To Age) 3. Decreasing Term Assurance 4. Decreasing Term Assurance (To Age)	These plans should have a minimum Sum Assured of S\$300,000
5. Prime Care 6. Premier Care 7. Smart PA	Only the mentioned plans are eligible for Early Stage CritiCare discount: <ul style="list-style-type: none"> • Prime Care: Plan 3 • Premier Care: Plan 3 and Plan 4 • Smart PA: Package 3 & Package 4
8. For all other basic plans	The current minimum premium requirement if any will be applicable.

We reserve the right to modify the above terms and conditions.

Note:

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. You are recommended to seek advice from a qualified financial consultant for a financial analysis before purchasing a policy suitable to meet your needs. For more information, contact your financial consultant or call us at 1800 880 4888. Alternatively, you can e-mail us at customer.care@axa.com.sg or visit our website at www.axa.com.sg

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. The above is for your information only and does not have any regard to your specific investment objectives, financial situation and any of your particular needs. 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.

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).

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or speak to your financial consultant today.**