



Guaranteed Insurability Option

Enjoy lifelong assurance with a guaranteed benefits that grows with you

For AXA Life Treasure policy - Guaranteed Insurability Option (“GIO”)

Gives you the option to purchase a Whole Life, Term or Investment-Linked Policy (“ILP”) policy on the life of the Life assured without further underwriting upon significant milestone events.

What you need to know

GIO is exercisable upon 7 significant milestone events:

When the Life Assured has

1. a legal marriage / divorce; or
2. a new born baby; or
3. adopted a child through legal means; or
4. completed a purchase of a property in Singapore; or
5. entered first full-time employment after graduation;

Or

6. when the Life Assured’s child enters primary school or secondary school or university; or
7. Upon death of the Life Assured’s Spouse.

Terms and Conditions apply

Please refer to the General Provisions for the full Terms and Conditions.

Which GIO Policies can I purchase?¹

Choice of any one of the following eligible policies insuring the Life Assured:

1. AXA Life MultiProtect
2. AXA Life Treasure
3. Term Protector
4. INSPIRE™ Flexi Saver
5. INSPIRE™ Flexi Protector

If your original AXA Life Treasure policy has a eligible Critical Illness Rider, you may attach Critical Illness Riders to your GIO Policy.²

A hassle-free application process with no health questions asked

Important Note:

1. The GIO Policies may change according availability at the point in time. These are the current eligible GIO Policies available as of the date of the leaflet.
2. Early Critical Illness Rider is not attachable to the GIO Policy
3. This document is a short description of the product offer for AXA Life Treasure and is not a contract of insurance. The precise terms and conditions of the plan are specified in the policy contract.
4. This leaflet is for your information only and does not have any regard to specific investment objectives, financial situation and any of your particular needs. You may wish to seek advice from an AXA Financial Consultant before making a commitment to purchase the product. In the event that you choose not to seek advice from an AXA Financial Consultant, you should consider whether the product in question is suitable for you.
5. The insurance policy featured in this leaflet 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).

