



Savings



Make tomorrow's dreams happen

AXA EARLY SAVER PLUS

An endowment plan that provides you with guaranteed returns to help you realise your dreams.

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

Whether you have set your sights on a world-class tertiary education for your children, an upgraded family home, an investment property, or a holiday of your lifetime, **AXA EARLY SAVER PLUS** can help you achieve those dreams with an affordable, flexible endowment plan that offers one of the highest guaranteed returns of up to 1.57%¹ per annum.

Achieve your milestones with flexibility and protection coverage



Guaranteed Cash Payouts² in the last 3 policy years

- Get closer to your dreams with guaranteed cash payouts
- Option to reinvest the 1st and 2nd payouts to receive the accumulated benefit at one go upon maturity



Flexible saving period³ to suit your priorities and affordability

- Premium Payment Term: Choice of 5 or 10 years
- Policy Term: From 10 to 25 years



Increased protection coverage against uncertainties

- Protection coverage for additional peace of mind in terms of death, total and permanent disability (TPD) and terminal illness (TI) at a minimum of 101% of the total premiums invested
- An additional 50% benefit is payable if the unfortunate death event is due to an accident
- Receive additional payouts (on reimbursement basis) to cover outpatient medical expenses⁴ incurred in your everyday life



No disruption to your endowment plan

- Optional riders⁵ are available to waive future premium payments if unfortunate incidents happen mid-way
- Rest assured that your long-term endowment plan is not disrupted even upon disability, critical illness or unexpected retrenchment of the policyholder⁵



Guaranteed issuance upon application

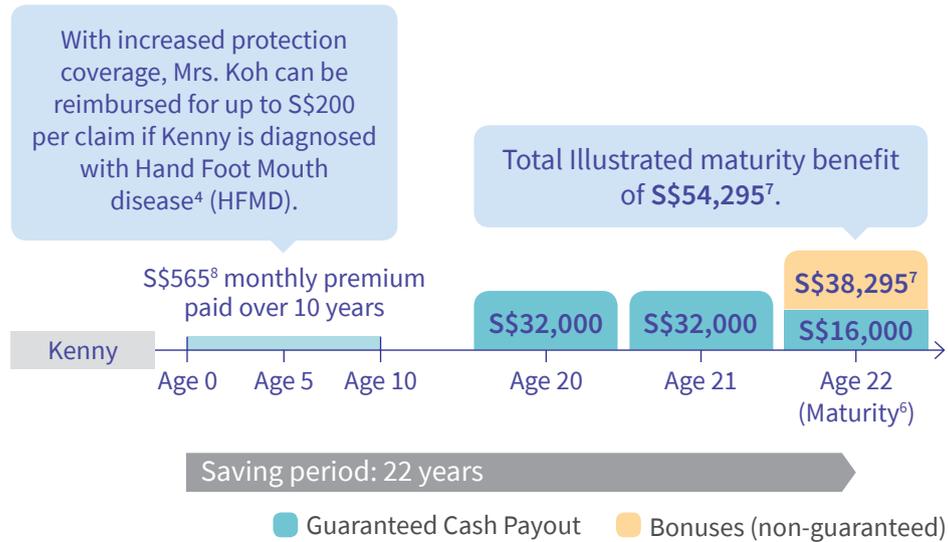
- Enjoy hassle-free experience with no medical underwriting required

AXA Early Saver Plus caters to your needs at every stage of life

Illustration 1: Saving for tertiary education



Mrs. Koh purchases AXA Early Saver Plus and targets to save S\$80,000 for her newborn son Kenny's tertiary education. She opts for a 10 year premium payment term and a policy term of 22 years. Starting from the 20th policy year, Mrs. Koh will receive Guaranteed Cash Payouts just in time to finance Kenny's tertiary education.



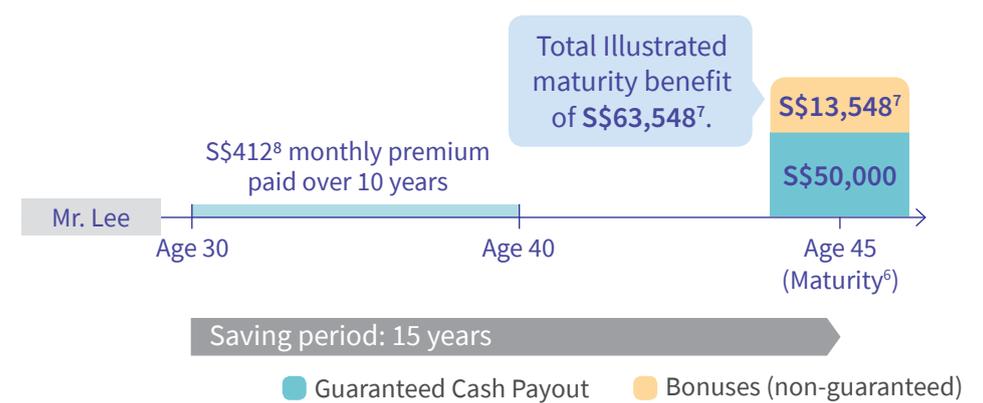
Age is based on nearest birthday.

AXA Early Saver Plus caters to your needs at every stage of life

Illustration 2: Saving for a dream vacation



Mr. Lee, aged 30, purchases AXA Early Saver Plus and plans to save S\$50,000 for a dream vacation with his family. He selects a 10 year premium payment term and a policy term of 15 years. He opts to reinvest the 1st and 2nd Guaranteed Cash Payouts so that he will receive a lump sum benefit at maturity.



Age is based on nearest birthday.

Tips to get started on your insurance savings plan

✓ Start early

The sooner you start planning, the earlier you can make your dreams come true.

✓ Set a budget and estimate shortfall

Work out the budget amount and calculate the gap between your goal and current savings. Set aside an amount monthly to achieve the targeted goal.

✓ Make your money work harder for you

Having an endowment insurance plan with guaranteed returns is one of the ways to maximise your financial savings.

✓ Review regularly

Monitor and adjust your plan in the event of unexpected expenses or changes in your financial priorities.



Footnotes

1. Guaranteed return of 1.57% per annum is based on an AXA Early Saver Plus plan with 5 years Premium Payment Term, 25 years policy term and a Sum Assured of S\$50,000. Please refer to the Policy Illustration for the exact guaranteed return rate of your endowment plan.
2. Guaranteed Cash Payout refers to 40% of AXA Early Saver Plus Sum Assured payable on the second last and last Policy Anniversary before the policy matures, and 20% of the Sum Assured payable upon maturity. The Sum Assured is the total of Guaranteed Cash Payouts payable and not the Death Benefit/Total and Permanent Disability/Terminal Illness/Accidental Death Benefit/Outpatient Medical Benefit. For details, please refer to the product summary.
3. The customer can choose a policy term from 10 to 25 years for a Premium Payment Term of 5 years, or a policy term from 15 to 25 years for a Premium Payment Term of 10 years. Please refer to the product summary for details.
4. Reimbursement of outpatient medical expenses is up to S\$200 per claim if the expenses occurred due to (a) infectious diseases, including hand-foot-mouth disease (HFMD), dengue fever, and chicken pox; (b) medical check-up cost for Zika, Ebola, or SARS; (c) mobility aid equipment incurred as a result of an accident, (d) food poisoning; or (e) vaccination for dengue fever, H5N1 and chicken pox. Maximum 2 claims are allowed per Life Assured per policy for benefits (a), (b), (c) and (d). Please refer to the product summary for details.
5. For more details of available optional riders, please refer to the product summaries of Critical Illness PremiumEraser, Payer PremiumEraser (DTPD), Payer PremiumEraser (DTPDCI), Premium Waiver (UN), Premium Waiver (CIUN), Payer PremiumEraser (UN), Payer PremiumEraser (DTPDUN), Payer PremiumEraser (DTPDCIUN) riders for more information.
6. Maturity Benefit refers to 20% of the Sum Assured (the last Guaranteed Cash Payout) plus all bonuses and accumulated Guaranteed Cash Payout (if any), less any outstanding amounts owing to AXA Insurance Pte Ltd. Bonuses are not guaranteed and will vary according to the future performance of the participating fund.
7. Based on an illustrated investment rate of return of 4.75% per annum. Based on an illustrated investment rate of 3.25% per annum, in illustration 1, the non-guaranteed bonus is S\$15,942 and the total illustrated maturity benefit is S\$31,942. In illustration 2, the non-guaranteed bonus is S\$6,781 and the total illustrated maturity benefit is S\$56,781.
8. Figures are rounded to the nearest number.

Important Information

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.

A Product Summary is available and may be obtained from a financial consultant representing AXA. You should read it before deciding whether to purchase the policy.

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 31 October 2019.

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