

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) **INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver** provides a valuable head start in building up savings for your child's future, through investment in our wide variety of funds. INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver 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 INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver 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

INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver\*

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

Timeline: start date, birth of child, 1st policy anniversary (PA), 2nd PA, 3rd PA/6th PA, whole life

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

\*This illustration assumes the coverage of INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver 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

INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver

INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver + 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

INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver

INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver + Mum's Advantage Plus

## 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 INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver policy has not lapsed or been terminated at time of transfer, the mother can opt to transfer INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver 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 INSPIRE™ FlexiProtector /INSPIRE™ FlexiSaver policy without further underwriting, upon the transfer of INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver 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 INSPIRE™ FlexiProtector/INSPIRE™ FlexiSaver 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 brochure is not a contract of insurance. The precise terms and conditions of the plan are specified in the policy contract.

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.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

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](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).

**1800 880 4888**

**customer.care@axa.com.sg**

**[www.axa.com.sg](http://www.axa.com.sg)**

AXA Insurance Pte Ltd  
Company Reg No. 199903512M  
8 Shenton Way #24-01 AXA Tower Singapore 068811  
AXA Customer Care #B1-01 Tel: 6880 4888

8/2015