

Footnotes

¹ Applicable to plans with Premium Payment Terms of 20 years or more.

² Loyalty Bonus = (Total amount of Regular Premiums paid during the first 10 policy years – total amount of partial withdrawals and/or top-ups made during the first 10 policy years [if any]) x Loyalty Bonus of 4%

Illustrative Example:

Premium Payment Term	30 years
On the 10th policy anniversary	
Total Regular Premiums paid during the first 10 policy years	SGD 120,000
Total Top-ups made during the first 10 policy years	SGD 0
Less total partial withdrawals made during the first 10 policy years	SGD 0
Applicable Loyalty Bonus rate	4%

Loyalty Bonus payable at the 10th policy anniversary
= (SGD 120,000 – SGD 0) x 4% = SGD 4,800

Important Information

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.

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).

To find out more,
visit www.axa.com.sg
or speak to your financial consultant.

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the future does
not have to be
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Pulsar brings you closer to your dreams

No more missed opportunities with your future. Be empowered to have the best when you plan for your once-in-a-lifetime wedding, your children's education, your dreams to travel the world and simply to enjoy life in your golden years. The future does not have to be uncertain. Start saving for your life choices, with Pulsar.

Harness the power of compounding returns

To achieve the financial goal that you have always dreamed of, to begin with, you do not necessarily need a large amount of money.

Invest Early Investing early allows you to benefit from the power of compounding – a small amount of money invested over time can grow into a substantial sum in later years.

Invest Regularly By investing a set amount regularly regardless of the market environment, you take the guess work out of investing through dollar cost averaging. It reduces the impact of sharp market declines and helps smooth your returns. Even small amounts of regular investments over time can make a huge difference in your wealth.

Pulsar is your solution because it allows you to start early and start small, so that you can commit to a regular investment plan regardless of ups and downs in life.

Jumpstart your investment with Pulsar

Let your money work harder for you. Pulsar has the right ingredients to help accelerate your wealth.

Start-up Bonus Pulsar rewards you with a start-up bonus of up to 168%* of your first year premiums in the form of additional units to the investment right from the start, enhancing your returns when markets are rising, and shielding your portfolio when markets are falling.

Loyalty Bonus¹ Receive a one-off Loyalty Bonus on the 10th policy anniversary, equivalent to 4% of total premiums contributed.²

Take charge of your investment. The longer you stay invested, the closer you are to your investment goals.

When will you start to reap your returns?

The tables below illustrate the level of fund growth necessary to cover the following fees. For full details on product features and fees and charges, please refer to Pulsar product summary.

ACCOUNT MAINTENANCE FEE	4.0% per annum / 12 of account value of first 18 months premium
INVESTMENT MAINTENANCE FEE	1.5% per annum / 12 of total account value
ADMINISTRATIVE FEE	SGD 10 / USD 8 per month
POLICY MAINTENANCE FEE	0.5% per annum / 12 x initial annual Regular Premium x No. of year(s) for which policy has been in force

The annual fund growth[#] required to cover the fees as stated above:

Monthly premium level	WITH A 15-YEAR TERM	WITH A 20-YEAR TERM	WITH A 25-YEAR TERM	WITH A 30-YEAR TERM
SGD 250	2.44%	2.07%	1.99%	1.88%
SGD 500	2.16%	1.85%	1.82%	1.74%
SGD 1,000	2.01%	1.72%	1.73%	1.67%
SGD 5,000	1.90%	1.59%	1.64%	1.61%

Example: Dan invests **SGD 500** a month for a term of 20 years.

To cover the fees as stated above and start reaping returns, his investment only needs to grow by more than **1.85%** a year.

Empower your future. Start saving today with Pulsar.

* The start-up bonus of up to 168% is a promotional rate. Please refer to the promotion terms and conditions for more details.
Rates are with reference to the promotional start-up bonus rate* on the assumption that the plan remains in force and all premiums due are paid for till the end of the term, and no withdrawals were made during the term. The annual fund growth required does not take the fund management charge into consideration. For full details on product features, fees and charges, please refer to Pulsar product summary.