



Make their dreams become yours

INSPIRE FLEXIPROTECTOR

A regular premium, whole life, investment-linked insurance plan that maximises your protection while accumulating wealth for your long-term financial goals.

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

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While you are building a career and nurturing your child's dreams, protecting your family remains your top priority. **INSPIRE FLEXIPROTECTOR** gives your family lifetime protection, while providing the flexibility to customise your investment plan, within your budget, to grow wealth for the family and support all your dreams.

Maximise your protection. Maximise your payout.



Affordable protection plan for young families

- From as low as S\$100 a month¹, you can receive a minimum Sum Assured as high as 60 times the annualised premium
- Receive coverage against death, total and permanent disability, and terminal illness throughout your lifetime
- Vary your protection coverage by increasing or decreasing your Sum Assured² according to your needs



Personalise your protection to fit your needs and budget

- Option to add on a wide range of supplementary benefits such as critical illness cover and premium waivers



Customised investment strategy

- Choose from a range of professionally managed quality funds to maximise your investment returns
- You have full control of your wealth accumulation, with flexibility on fund choices and fund allocation, including the option to alter your premiums or make ad hoc and recurring top-ups into your account



Redeem your investment at any time³

- Option to redeem any potential investment returns in partial or regular withdrawals



Offer to increase cover at key milestones⁴

- Increase your basic Sum Assured without the need for medical assessment at key life stages such as marriage, parenthood or home ownership



Transfer your insurance coverage to your loved one at any time

- Exercise the Life Replacement Option (LRO) at any time⁵ to change the Life Assured to your spouse or child
- Extend the longevity of your plan for the next generation to benefit from the continued policy growth after the death of the original Life Assured

Illustration 1: Increase protection at key milestones

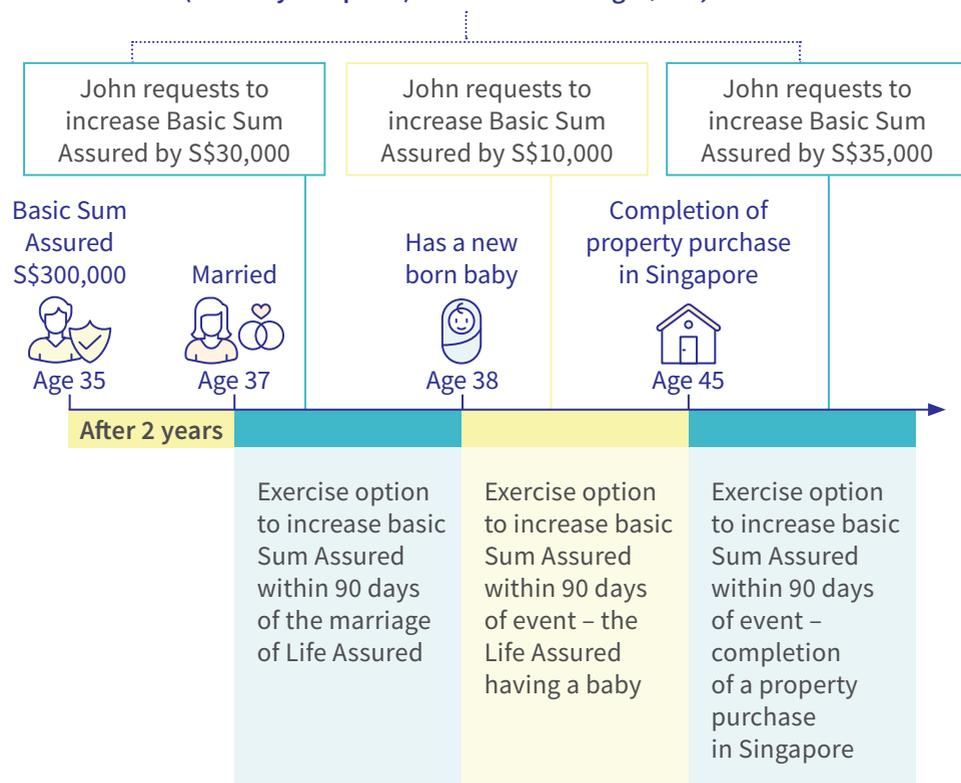


John, aged 35, purchases AXA INSPIRE FlexiProtector, insuring himself for S\$300,000.

At the age of 37, John marries Sarah and decides to increase his coverage. John continues to enhance his protection at each key milestone where he takes on more responsibilities, such as having a new baby at the age of 38 and purchasing a new property at the age of 45.

He enjoys greater peace of mind, knowing that his level of coverage can be raised without any medical underwriting.

The increase in Sum Assured is capped at 25% of Basic Sum Assured (at Policy Inception) and not exceeding S\$100,000



The above example is for illustration purposes only and is subject to the terms and conditions of the Policy issued and the terms of the option to increase the Basic Sum Assured.

Illustration 2: Transfer your insurance coverage to your loved ones

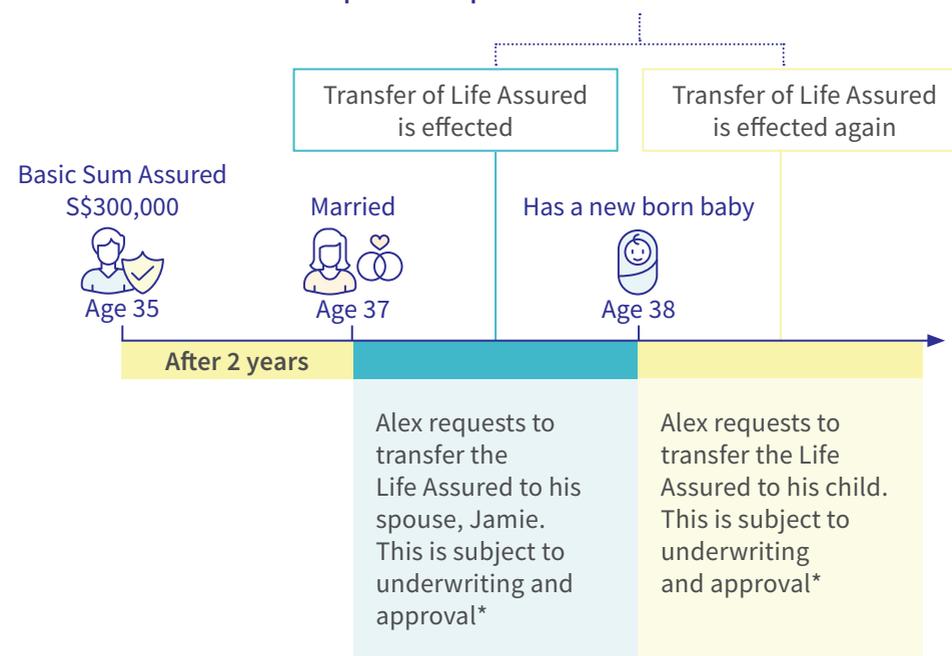


Alex, aged 35, purchases AXA INSPIRE FlexiProtector with himself as the Life Assured.

At the age of 37, Alex marries Jamie. Shortly after, he is diagnosed with a critical illness and wants to pass the policy on to his spouse, Jamie, to ensure the continuity of the investment. He exercises the Life Replacement Option (LRO) for Jamie to replace him as the Life Assured.

At the age of 38, Alex fathers a newborn baby. He and Jamie want to transfer the policy to their child as a legacy gift to grow the investment further. Alex then exercises the LRO to transfer the Life Assured from Jamie to his child.

The policyholder must provide proof of insurable interest on the Life Assured at point of request to exercise the LRO



*S\$100 administration fee (cash) is to be paid by policyholder upon approval of the request.

The above example is for illustration purposes only and is subject to the terms and conditions of the Policy issued, the terms of the option to increase the Basic Sum Assured and Life Replacement Option ("LRO").

Footnotes

1. Based on Cost of Insurance (“COI”) option for Yearly Renewable Term, the minimum Sum Assured at Policy Inception for entry ages 0-35 is 60 times of the annualised premium.
2. Reduction in Sum Assured is allowed from 5th Policy Year onwards, subject to the Minimum Sum Assured requirement of this Policy where the Basic Sum Assured is at least 5 times the Annualised Premium. A Reduction in Basic Sum Assured may lead to corresponding reduction in the attached acceleration Rider (such as Living Accelerator Rider and Choice Accelerator Rider) Sum Assured.
3. Partial Withdrawal is only available for amounts of at least S\$250 in value with the remaining Policy Value above the Minimum Holding Amount of S\$2,500. Regular Withdrawals are available with the minimum amount of S\$1,200 per year, S\$600 half-yearly, S\$300 quarterly or S\$100 monthly with the remaining Policy Value above the Minimum Holding Amount of S\$2,500. Regular Withdrawals will not reduce the Basic Sum Assured. Regular Withdrawals may reduce the Policy Value and the Bonus Units allocation, if any.
4. The option to increase the Basic Sum Assured must be exercised within 90 days from the occurrence date of the significant milestone event and is subjected to terms and conditions.
5. Life Replacement Option (“LRO”) can be administered if policyowner provides proof of insurable interest on the Life Assured at point of request. An administrative charge of S\$100 in cash is required upon approval.

Important information

INSPIRE FlexiProtector is a plan underwritten by AXA Insurance Pte Ltd. 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.

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.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a financial adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a financial adviser, 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).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

All information stated in the brochure is correct as of 23 November 2018.