



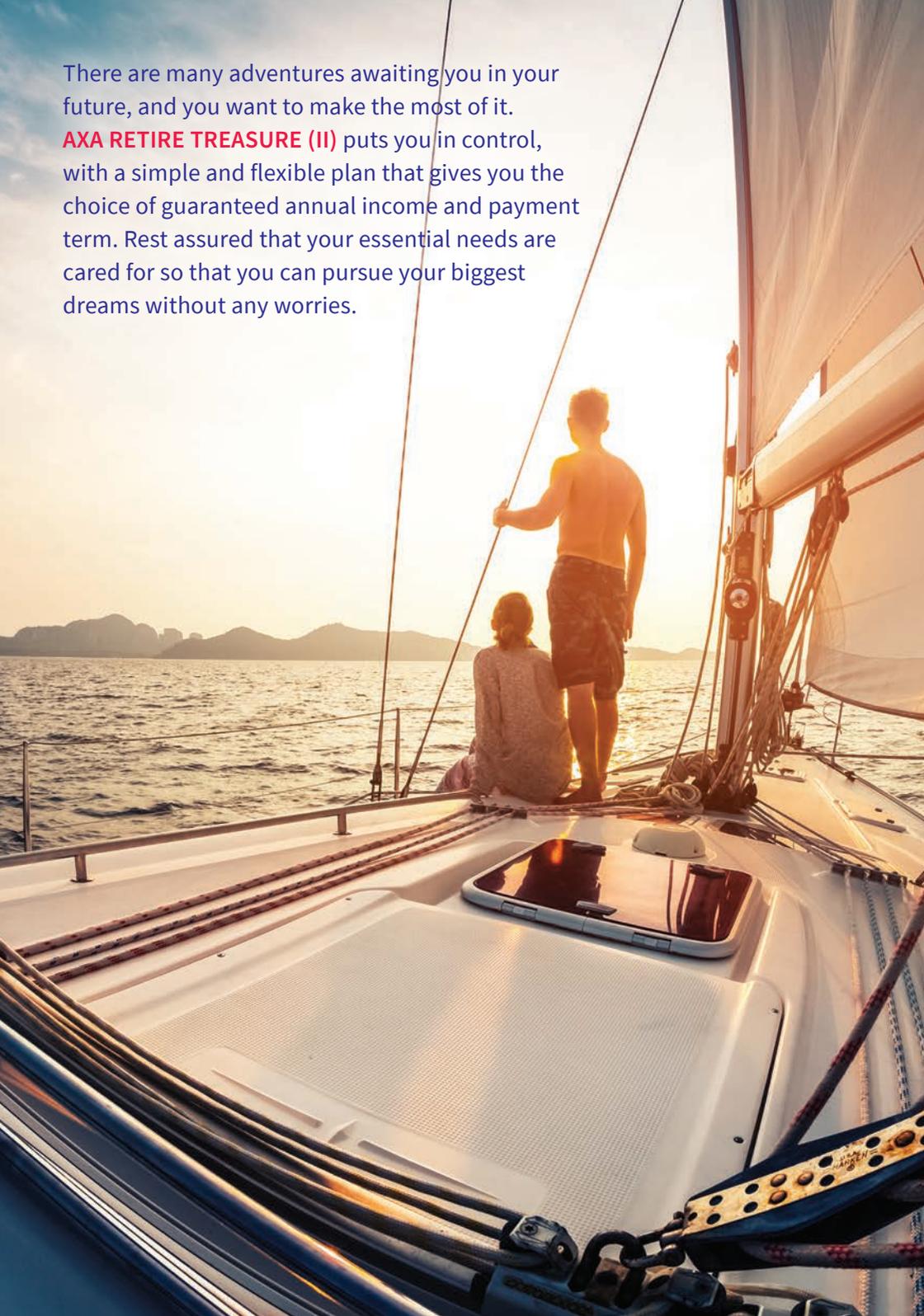
Savings

Get excited about the future of your dreams

AXA RETIRE TREASURE (II)

A flexible insurance savings plan that helps to fund your lifestyle needs, reach your long-term savings goals and build a legacy for your loved ones.

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



There are many adventures awaiting you in your future, and you want to make the most of it.

AXA RETIRE TREASURE (II) puts you in control, with a simple and flexible plan that gives you the choice of guaranteed annual income and payment term. Rest assured that your essential needs are cared for so that you can pursue your biggest dreams without any worries.

Realising your dream retirement lifestyle, while leaving a legacy for your loved ones

AXA Retire Treasure (II) is a flexible insurance savings plan that gives you a steady stream of guaranteed annual income to supplement your retirement and lifestyle needs, or to build a legacy for your loved ones.

Maintain control over your financial goals with options to choose your payment term and payout period. Plan for the future that you want, whether you look forward to travelling, indulging in your hobbies or preparing for the financial needs of your family.

Basic Plan Benefits



Guaranteed Annual Income

Receive a steady stream of guaranteed annual income after premium payment term and accumulation period (if any) to fund your lifestyle and retirement needs, or to plan for a legacy. Upon payout, you have the option to re-deposit the guaranteed annual income with a non-guaranteed interest rate of up to 3.00% p.a.¹.



Leave a legacy for your loved ones

Choice to appoint a secondary life assured² to your plan. In the unfortunate event of death or diagnosis of terminal illness of the life assured, your savings goals will not be disrupted and the annual income payout will continue³, keeping your loved ones protected.



Competitive Total Yield

Enjoy potential total yield of up to 4.24% p.a. upon maturity⁴.



100% Capital Guaranteed⁵

Enjoy the peace of mind that comes with 100% capital guaranteed at the end of premium payment term or accumulation period (if any).

Realising your dream retirement lifestyle, while leaving a legacy for your loved ones



Customisable for your needs

Flexible to start receiving income after premium payment term and accumulation period (if any).

Choose from a single premium or pay premiums for 5, 10, 15, 20, 25 or 30 years.

Payment Term (year)	Accumulation Period ⁶ (year)	Payout Period
1 (Single Premium)	5	10, 15, 20, 25 years or Lifetime (to Age 120)
5	5	
10	5	
15	0	
20	0	
25	0	
30	0	



Guaranteed issuance upon application

Get started immediately without any health questions or medical check-ups⁷.



An extra layer of protection for your plan

Give yourself added reassurance with a waiver of premium rider⁸, so you can continue your plan without paying premiums in the case of unforeseen events such as disability, critical illness, or involuntary loss of employment.



Death or Terminal Illness payout

Receive a payout of 101% of total premiums paid and accumulated bonuses (if any) in the event of death or diagnosis of terminal illness.

Tips to get started on your insurance savings plan*

- 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 insurance savings plan with guaranteed returns is one of the ways to maximise your financial savings.
- Make sure your wealth continues to prosper**
 Plan for your legacy early so that your wealth will be passed on to your loved ones without disruptions.

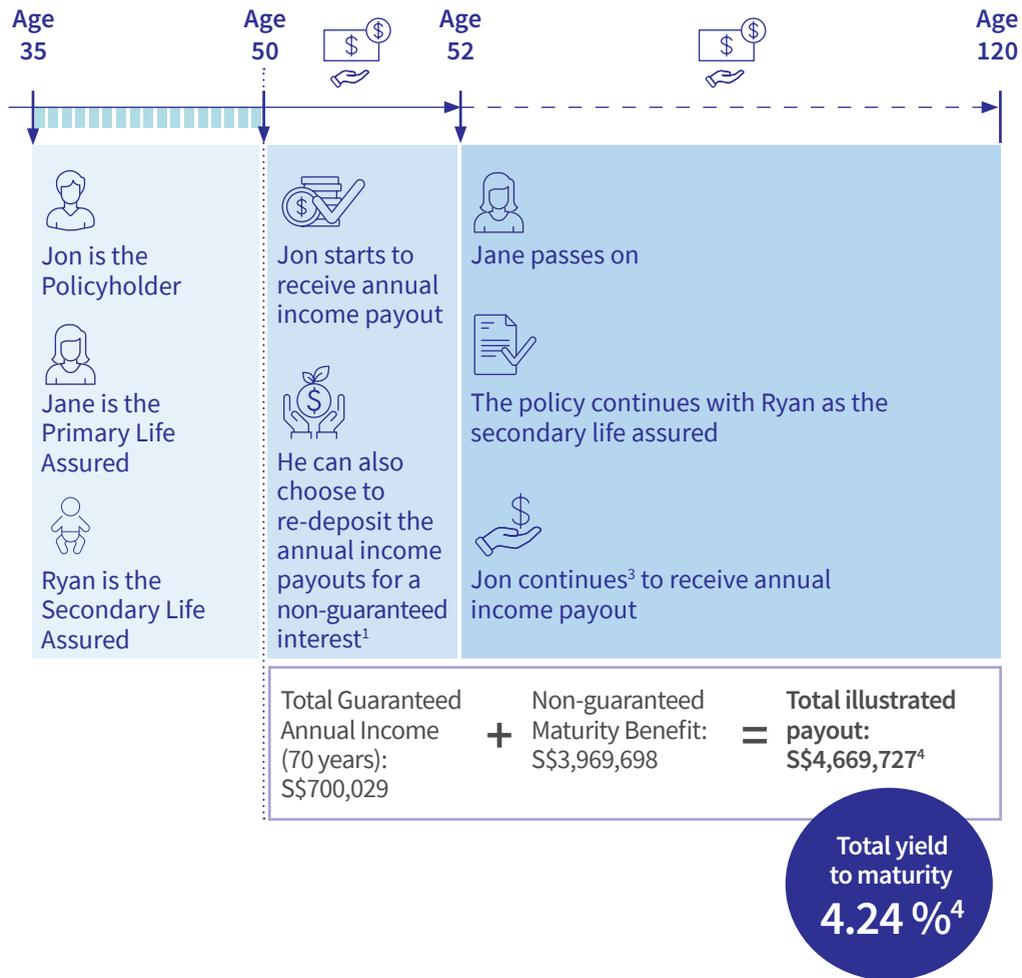
* These are opinions expressed by AXA Insurance Pte Ltd and experience(s) may vary from individual to individual.

Illustrative example

Jon, purchases a policy for his wife, Jane, aged 35, with a **guaranteed Annual Income payout of S\$10,000 starting from age 50** to fund his lifestyle needs and to leave a legacy through a steady stream of income for his family.

He selected a **premium payment term of 15 years and lifetime annual income payout (to age 120)**. He appoints his 1 month old son, Ryan, as the secondary life assured.

Total Premiums paid: S\$315,685 (S\$21,046 paid yearly over 15 years)



Footnote:

- The re-deposited guaranteed Annual Income will earn 3.00% p.a. under illustrated investment rate of return of 4.75%, or 1.50% p.a under the illustrated investment rate of return of 3.25%. The interest rate is non-guaranteed and is reviewed as often as AXA deems necessary.
- For appointment of Secondary Life Assured, there must be an insurable interest between the Policyholder and the Secondary Life Assured at the point of appointment. Refer to the product summary for more information.
- Applicable if a Secondary Life Assured is appointed and is alive.
- Based on a female, aged 35, non-smoker, a 15 years premium payment term with lifetime income payout period (to age 120) at an illustrated investment rate of return of 4.75% which includes guaranteed Annual Income payouts and a non-guaranteed Maturity Benefit.

For an illustrated investment rate of return of 3.25%, the illustrated total yield at maturity is 3.05% p.a. which includes guaranteed Annual Income payouts and a non-guaranteed Maturity Benefit of S\$886,504. The illustrated total payout is S\$1,586,533. The total yield at maturity is non-guaranteed.

See illustrative example for details on appointing a Secondary Life Assured.
- Capital is guaranteed after the end of premium payment term and accumulation period (if any). Premiums on optional riders are not included.
- For single premium, there shall be a default accumulation period of five (5) years immediately after the single premium is paid, to the first Annual Income payout. For limited premium of 5 years and 10 years, there shall be a default accumulation period of five (5) years at the end of the premium payment term to the first Annual Income payout. For premium payment term of 15, 20, 25 and 30 years, there is no default accumulation period.
- AXA Retire Treasure (II) is a guaranteed issuance offer plan and does not apply to optional riders. Optional riders will be subject to underwriting.
- Premium Waiver (CIUN), Premium Waiver (UN) and PremiumEraser Total are optional riders attachable to AXA Retire Treasure (II). Refer to the product summaries for more information.

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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