

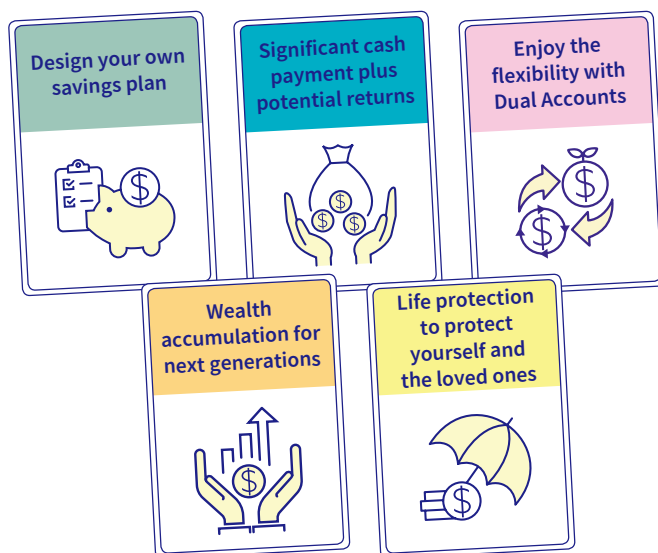


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Flexi Power Saver

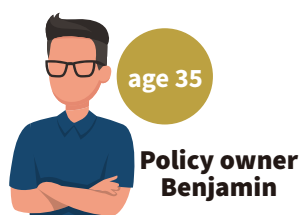


Key features of Flexi Power Saver



Illustrative example (This illustrative example is for reference only) Father & Son

Benjamin has a newborn son Derek. To build an education fund for Derek and plan for his own retirement life, Benjamin takes out a **Flexi Power Saver** policy.



Premium payment term: **12 years**
Accumulation period: **18 years**
Notional amount: **USD49,999**
Annual premium: **USD8,333**
Total premiums paid: **USD100,000**

Before the end of the accumulation period, Benjamin can tailor the allocation of policy value between Growth Account and / or Flexi Account according to his current and anticipated circumstances. By doing so, he can strike a balance between liquidity and growth, enabling him to achieve savings goals.

Growth Account

- Higher long-term potential return
- Growth Account Lock-in Option to capture and secure market upside

Flexi Account

- Capital protected
- Interest bearing*
- Flexibility to withdraw the value anytime without surrendering the policy

* Interest may be offered on the value of the Flexi Account. The interest rate is not guaranteed and is determined by the Company at its absolute discretion.



Circumstance 1

Derek is a top student who receives a full-tuition scholarship to study in a top-ranked university in the United Kingdom. Thus, Benjamin does not need to pay for Derek's tuition fee and he decides to continue to accumulate the policy value in the policy.



Benjamin's goal

Maximises growth potential and accumulates wealth for retirement

On the first day of flexi saving period, **Flexi Power Saver** allocates the policy value according to the customised allocation specified by Benjamin

Growth Account: 100% Flexi Account: 0%

100%



**Benjamin, age 65
Derek, age 30**

Derek becomes a professional and establishes a happy family. He also takes full responsibility in caring for his parents. Benjamin has a great retirement life, so he continues to roll over the policy value

**Benjamin, age 70
Howard, age 4
(Derek's son)**

Benjamin changes the insured of the policy to his grandson Howard

**Benjamin, age 85
Howard, age 19**

The policy ownership has been transferred to Howard. He can then use the policy value to pay for his study and fulfill his life goals

Policy value: USD1,340,523

The policy value at the end of the **50th** policy year:
13.4 times the total premiums paid

Circumstance 2

Derek continues his university study in Hong Kong after completion of high school. Apart from withdrawing part of the policy value to pay for Derek's study, Benjamin plans to set up a stream of reliable income for securing his retirement.



Benjamin's goal

Primarily maximises growth potential so as to build a long-term comfortable retirement life, while still maintains enough liquidity to pay for Derek's study

On the first day of flexi saving period, **Flexi Power Saver** allocates the policy value according to the customised allocation specified by Benjamin

Growth Account: 70% Flexi Account: 30%

30%
70%



**Benjamin, age 54 - 57
Derek, age 19 - 22**

Benjamin withdraws USD8,000 from the Flexi Account annually to pay for Derek's study

**Total withdrawals:
USD32,000**

**Benjamin,
age 66 - 85**

Withdraws USD18,000 annually as retirement income

**Total withdrawals:
USD360,000**

**Benjamin, age 85
Howard, age 19 (Derek's son)**

After withdrawal for retirement income, Benjamin can continue to enjoy a comfortable life by making use of the policy value. Alternatively, he can choose to change the insured and transfer the policy ownership to his grandson Howard. Howard will be entitled to all the benefits provided by the policy

**Policy value:
USD281,191**

Accumulated withdrawals plus the policy value at the end of the **50th** policy year:
6.7 times the total premiums paid

Circumstance 3

After completion of high school, Derek chooses to study abroad. Benjamin plans to withdraw part of the policy value to pay for Derek's tuition fee and living expenses. Besides, he wants to buy an apartment in the Greater Bay Area, getting well prepared for his retirement life.

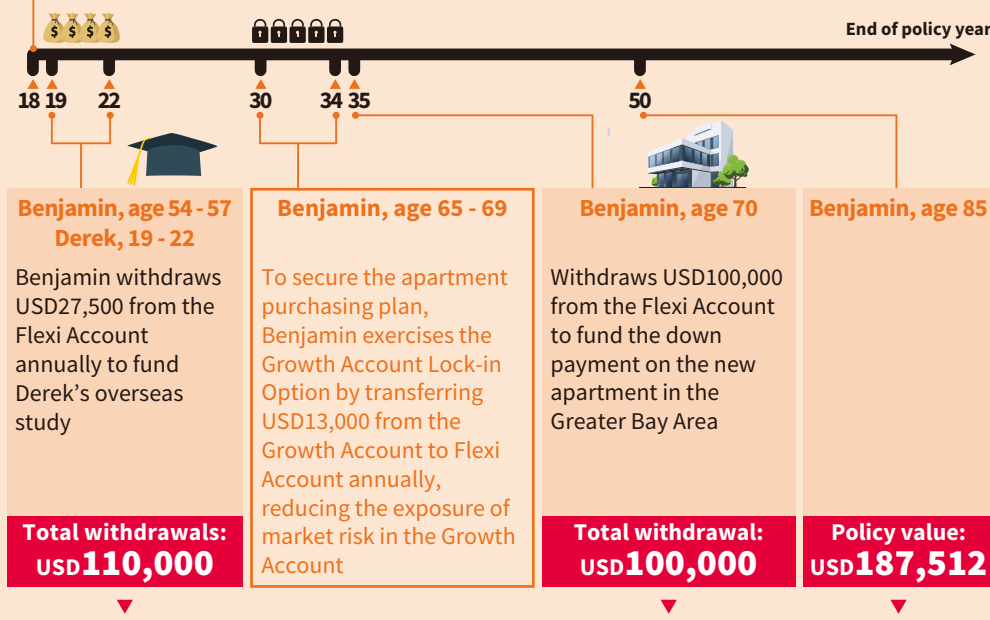
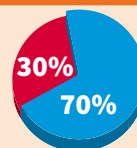


Benjamin's goal

Primarily maintains enough liquidity to pay for Derek's overseas study and living expenses, while still maximises growth potential and aims to achieve retirement dreams

On the first day of flexi saving period, **Flexi Power Saver** allocates the policy value according to the customised allocation specified by Benjamin

Growth Account: 30% Flexi Account: 70%



Accumulated withdrawals plus the policy value at the end of the 50th policy year:
4 times the total premiums paid

Remarks

- The policy value stated during the flexi saving period is the sum of the value of Flexi Account and Growth Account.
- The policy value, lock-in amount and withdrawal amount (if applicable) are projected with the Company's currently assumed (i) dividend scales; and (ii) interest rate (for the accumulation of the value of the Flexi Account) of 4% p.a.. The dividend scales and interest rate are not guaranteed and may be changed by the Company from time to time. The actual policy value, lock-in amount and withdrawal amount (if applicable) may be higher or lower than those illustrated.
- The illustrative examples assume that (i) annual premium payment mode is chosen and all premiums are paid in full when due and as planned; (ii) standard premium is applied (the insured is not being classified as a special class) and the total premiums paid excludes the levy collected by the Insurance Authority; (iii) no other policy benefits or claims have been paid or becomes payable and no withdrawal amount or lock-in amount, except for the amounts stated; (iv) the projected policy value at the end of the accumulation period will be allocated to the Growth Account and / or Flexi Account on the first day of the flexi saving period according to the stated Dual Account allocation percentage; (v) there is no indebtedness under the policy; (vi) the stated withdrawal amounts (if applicable) are made at the beginning of the relevant policy years and the Growth Account Lock-in Option (if applicable) is exercised at the end of the relevant policy years with the lock-in amount (if applicable) being maintained in the Flexi Account to accumulate; and (vii) the notional amount of the policy remains unchanged throughout the contract term of the policy, except for the reduction of notional amount due to Growth Account Lock-in Option (if applicable) and withdrawal from the Growth Account (if applicable) as stated in the illustrative examples, and the notional amount adjustment* made on the first day of the flexi saving period.

* Notional amount adjustment is the adjustment made to the notional amount of the basic plan by multiplying the notional amount as at the end of the accumulation period by the percentage of the policy value allocated to the Growth Account on the first day of the flexi saving period.

- The policy values are rounded to the nearest whole number, while the multiples of total premiums paid are rounded to one decimal place.
- Written application should be made by the policy owner for the change of insured and such request is subject to the Company's approval, administrative rules, underwriting, and any other requirements of the Company in effect from time to time. Please refer to the product brochure and policy contract for details.
- An application for lock-in amount is subject to the Company's approval and the prevailing administrative rules of the Growth Account Lock-in Option. The lock-in amount under the Growth Account Lock-in Option shall not be less than the minimum amount as may be determined by the Company from time to time and the application for the lock-in amount shall not result in the notional amount being less than the minimum amount specified by the Company from time to time if such application is approved and implemented. Please refer to the product brochure and policy contract for details.

The illustrative examples demonstrate how **Flexi Power Saver** helps achieve your saving goals. Unless otherwise specified, all ages mentioned in this leaflet refer to the age of the insured or policy owner on his or her last birthday.

The benefits of **Flexi Power Saver** are subject to the terms, conditions and exclusions, as well as the eligibility requirements as set out in the relevant product brochure and policy contract. This leaflet only provides key features of **Flexi Power Saver**. You should not make any purchase decision based on this leaflet only and should refer to the relevant product brochure and policy contract.

Flexi Power Saver is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) ("AXA", the "Company", or "we").

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. AXA reserves the final right to approve any application. This leaflet contains general information only and does not constitute any contract between any parties and AXA. It is not a policy. For detailed terms, conditions and exclusions of the plan, please refer to the relevant product brochure and policy contract, which will be made available by the Company upon request.

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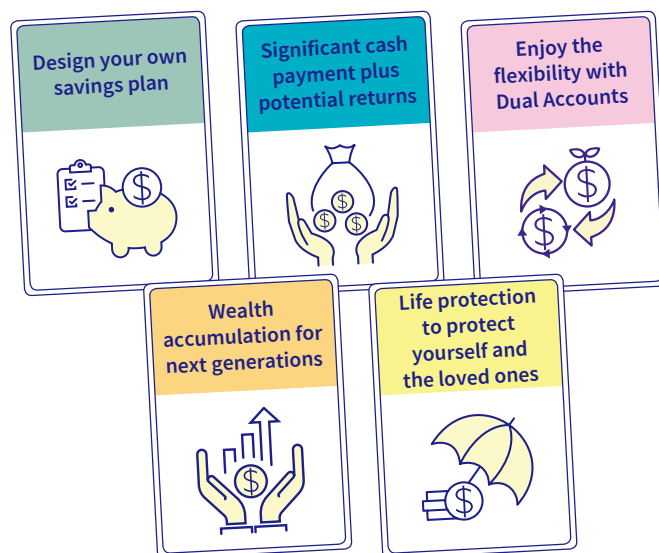


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Flexi Power Saver



Key features of Flexi Power Saver



Illustrative example (This illustrative example is for reference only)

Retirement Planning

Hugo is a professional. As he advances his career, he wants to start saving and planning for retirement. So he takes out a **Flexi Power Saver** policy.



age 45

Policy owner and Insured Hugo

Premium payment term : **6 years**
Accumulation period : **12 years**
Notional amount : **USD50,022**
Annual premium : **USD16,667**
Total premiums paid : **USD100,001**

Before the end of the accumulation period, Hugo can tailor the allocation of policy value between Growth Account and / or Flexi Account according to his current and anticipated circumstances. By doing so, he can strike a balance between liquidity and growth, enabling him to achieve savings goals.

Growth Account

- Higher long-term potential return
- Growth Account Lock-in Option to capture and secure market upside

Flexi Account

- Capital protected
- Interest bearing*
- Flexibility to withdraw the value anytime without surrendering the policy

* Interest may be offered on the value of the Flexi Account. The interest rate is not guaranteed and is determined by the Company at its absolute discretion.



Circumstance 1

Hugo's MPF is doing very well which brings him a fruitful retirement. Thus, he decides to continue accumulating the policy value in the policy.



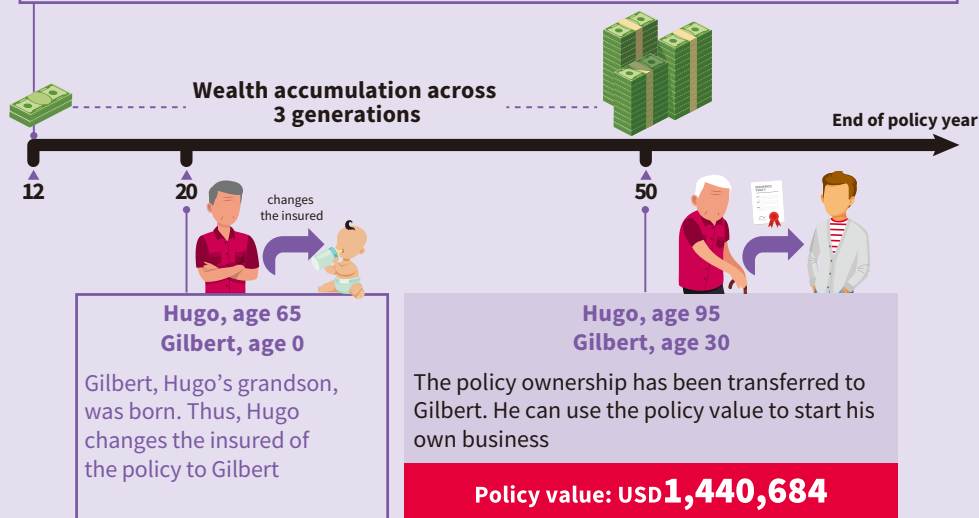
Hugo's goal

Maximises growth potential and accumulates wealth for unexpected financial needs

On the first day of flexi saving period, **Flexi Power Saver** allocates the policy value according to the customised allocation specified by Hugo

Growth Account: 100% Flexi Account: 0%

100%



The policy value at the end of the **50th** policy year:
14.4 times the total premiums paid

Circumstance 2

Hugo's MPF performance is living up to expectations, helping him accumulate enough savings to cover daily expenses in retirement. Thus, Hugo plans to use the policy value to pay for leisure activities and home renovation, leading a comfortable retirement life.



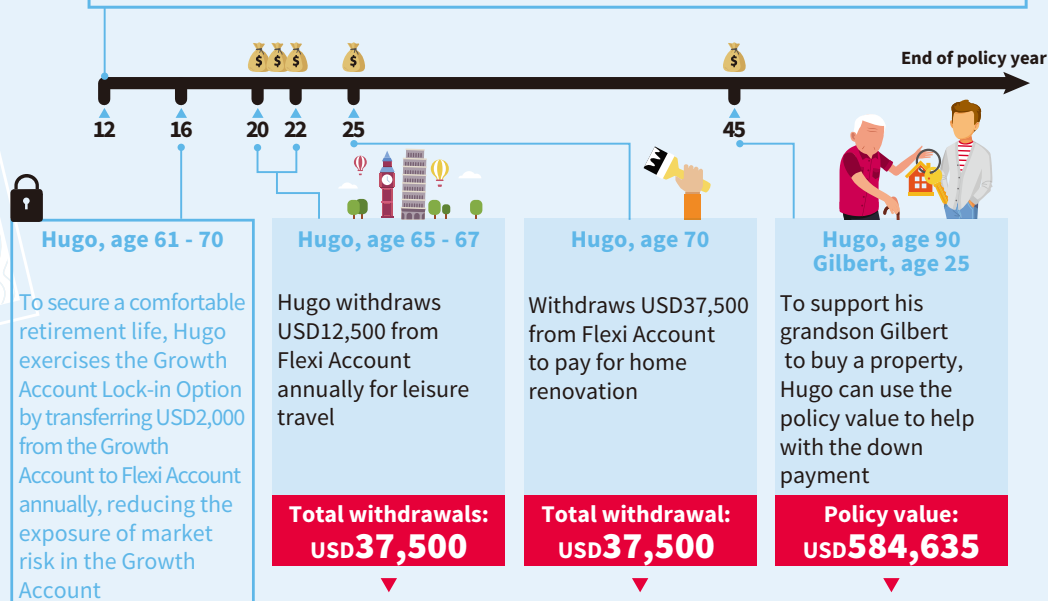
Hugo's goal

Primarily maximises growth potential, while still maintains enough liquidity to pay for leisure activities in retirement

On the first day of flexi saving period, **Flexi Power Saver** allocates the policy value according to the customised allocation specified by Hugo

Growth Account: 70% Flexi Account: 30%

30%
70%



Accumulated withdrawals plus the policy value at the end of the **45th** policy year:
6.6 times the total premiums paid

Circumstance 3

Hugo's MPF performance is not living up to expectations. Thus, he plans to use the policy value to set up a stream of income for securing his retirement.

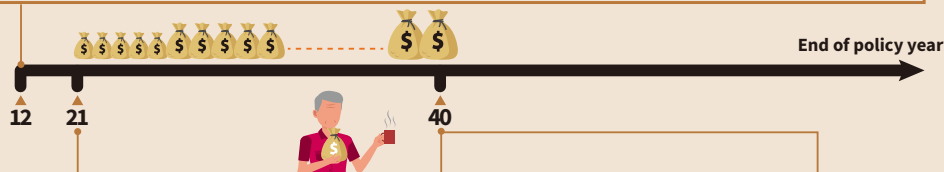
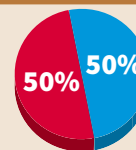


Hugo's goal

Achieves a balance between growth potential and liquidity

On the first day of flexi saving period, **Flexi Power Saver** allocates the policy value according to the customised allocation specified by Hugo

Growth Account: 50% Flexi Account: 50%



Hugo, age 66 - 85

Hugo withdraws the policy value annually to set up a steady stream of income, with an increase in withdrawal amount every 5 years to cope with inflation

Age 66-70	Age 71-75	Age 76-80	Age 81-85
Withdraws USD9,000 each year	Withdraws USD13,500 each year	Withdraws USD18,000 each year	Withdraws USD22,500 each year

Total withdrawals:
USD315,000

Hugo, age 85

Policy value:
USD76,398

Accumulated withdrawals plus the policy value at the end of the 40th policy year:
3.9 times the total premiums paid

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