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Wealth Advance Savings Series II - Ultimate

Ride your wealth to a new level



In a world where achieving success means seizing the right opportunities, you need a savings solution with enough momentum to match your ambitions. Ride your wealth to a new level with **Wealth Advance Savings Series II - Ultimate** (“**Ultimate**”) which offers the potential for high returns on your long-term savings, along with flexible cash withdrawals so you can stay on top of your changing needs. Make every dollar work harder with **Ultimate**, and set your sights on a future full of opportunities.

With **Ultimate**, you can:



Boost your wealth accumulation



Manage and access your savings flexibly



Pass on a legacy to future generations

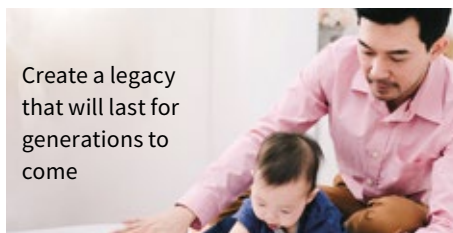


Protect yourself and your loved ones against the unforeseen

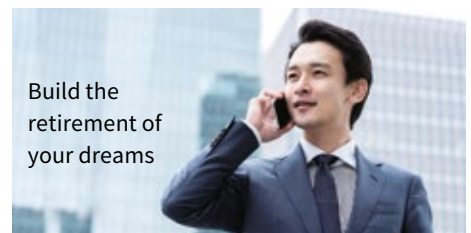
Read on to find out how **Ultimate** can help you:



Build a bright future for your children



Create a legacy that will last for generations to come



Build the retirement of your dreams

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 **Ultimate** 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 some of the key features of **Ultimate** and the illustrative examples are for reference only. It should be distributed and read in conjunction with the relevant product brochure. You should not make any purchase decision based on this leaflet only and should refer to the relevant product brochure and policy contract.

Illustrative example 1

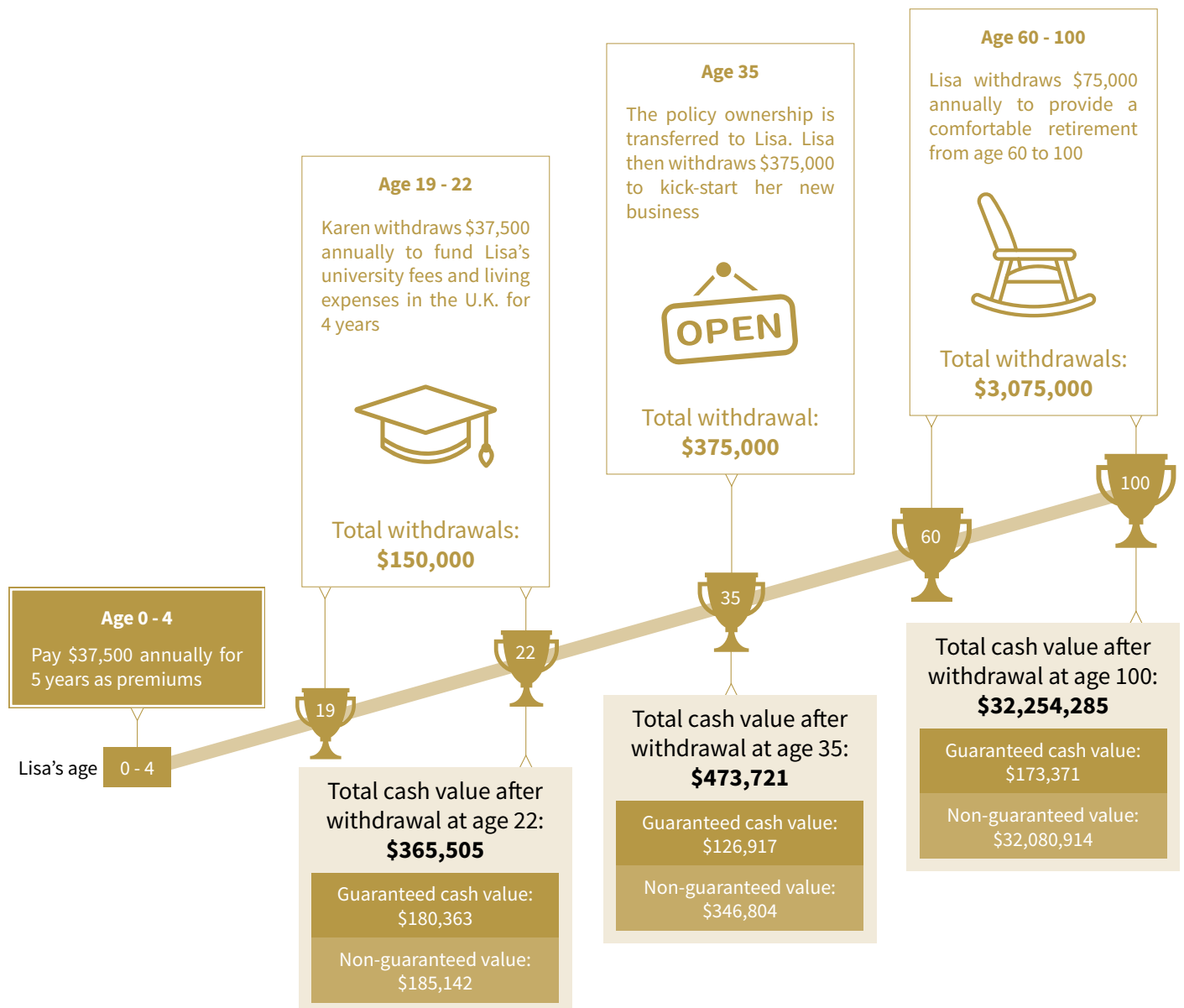


Build a bright future for your children

Karen gave birth to her daughter Lisa this year. She hopes that Lisa can live a long and happy life with much success and financial freedom. She also wants her to study abroad. To secure her daughter's future, Karen takes out an **Ultimate** policy.

(All amounts are in US dollars)

- Policy owner: **Karen (Mother, age 35)**
- Insured: **Lisa (Karen's daughter, age 0)**
- Premium payment term: **5 years**
- Annual premium: **\$37,500**
- Total premiums paid: **\$187,500**
- Notional amount at policy inception: **\$261,332**



Accumulated withdrawals plus the total cash value after withdrawal at age 100:

Around **191 times** the total premiums paid

Note: Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus and cash value of non-guaranteed terminal bonus. The value is projected with the Company's currently assumed bonus scales as at 1 April 2019. The scales of bonuses are not guaranteed and may be changed by the Company from time to time. The actual policy value and withdrawal amounts (if applicable) may be higher or lower than those illustrated.

Illustrative example 2

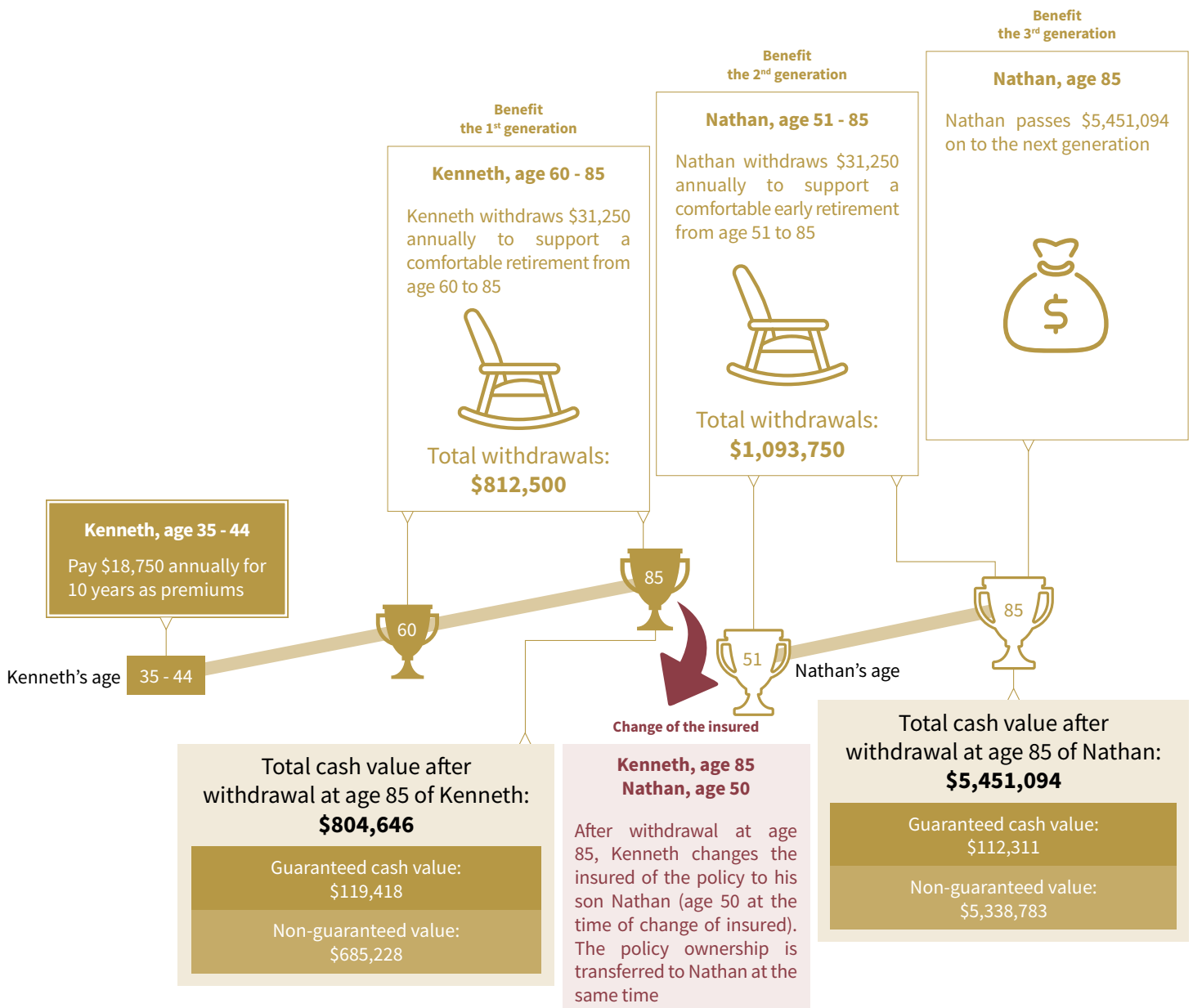


Create a legacy that will last for generations to come

Kenneth is an entrepreneur who dreams of providing a better future for his family. He owns 2 businesses and plans to open another soon. Kenneth became the father of his newborn baby boy Nathan this year. Not only does he want to accumulate wealth for his own retirement, Kenneth wants to ensure his child, and even one day his grandchild, will be provided for. As such, he takes out an **Ultimate** policy.

(All amounts are in US dollars)

- Policy owner & insured: **Kenneth (Father, age 35)**
- Premium payment term: **10 years**
- Annual premium: **\$18,750**
- Total premiums paid: **\$187,500**
- Notional amount at policy inception: **\$262,255**



Accumulated withdrawals plus the total cash value after withdrawal at age 85 of Nathan:

Around **39 times** the total premiums paid

Notes: Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus and cash value of non-guaranteed terminal bonus. The value is projected with the Company's currently assumed bonus scales as at 1 April 2019. The scales of bonuses are not guaranteed and may be changed by the Company from time to time. The actual policy value and withdrawal amounts (if applicable) may be higher or lower than those illustrated.

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 of **Ultimate** for details.

Illustrative example 3

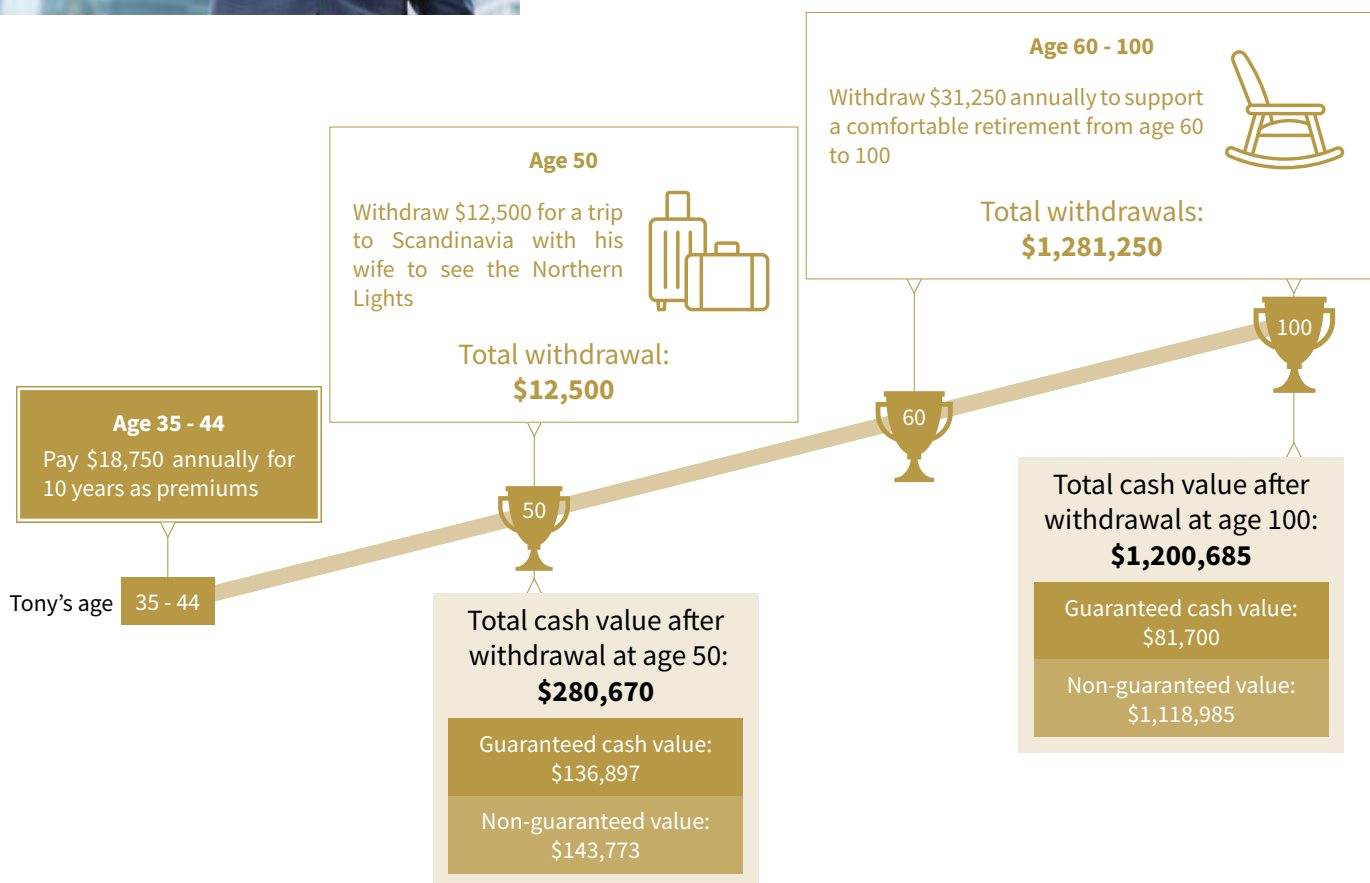


Build the retirement of your dreams

Tony is a successful professional. As he climbs the corporate ladder, Tony wants to put money aside to start building a good retirement nest egg. Therefore, he takes out an **Ultimate** policy.

(All amounts are in US dollars)

- Policy owner and insured: **Tony (age 35)**
- Premium payment term: **10 years**
- Annual premium: **\$18,750**
- Total premiums paid: **\$187,500**
- Notional amount at policy inception: **\$262,255**



Accumulated withdrawals plus the total cash value after withdrawal at age 100:

Around 13 times the total premiums paid

Note: Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus and cash value of non-guaranteed terminal bonus. The value is projected with the Company's currently assumed bonus scales as at 1 April 2019. The scales of bonuses are not guaranteed and may be changed by the Company from time to time. The actual policy value and withdrawal amounts (if applicable) may be higher or lower than those illustrated.

Remarks

1. The illustrative examples above 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 withdrawals have been made except for the withdrawals specified in the illustrative examples above; (iv) there is no indebtedness under the policy; (v) the stated withdrawal amounts (if applicable) are made at the beginning of the relevant policy years and (vi) the notional amount of the policy remains unchanged throughout the contract term of the policy, except for the reduction of notional amount due to the withdrawals made in the illustrative examples.
2. All the policy values and figures stated in this leaflet are rounded to the nearest whole number.

Wealth Advance Savings Series II - Ultimate 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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