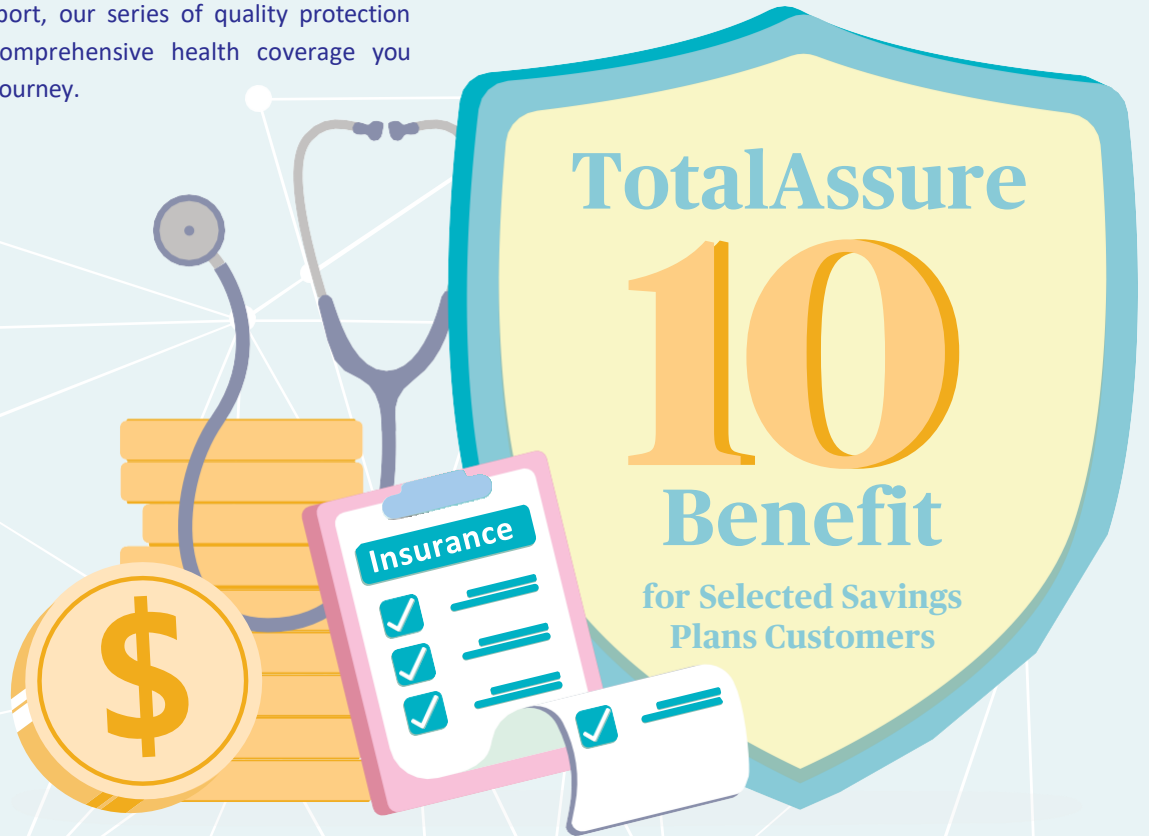




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“First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers

Extra protection is especially important during your prime years, when you need to shield your income against the unexpected so you can fulfil your financial commitments to your family. From medical treatments and hospitalisation to critical illness support, our series of quality protection plans provide the comprehensive health coverage you need in your healing journey.



Customers who are holding and/ or insured under any of the designated basic plans (“Designated Basic Plan(s)”) and successfully apply for **TotalAssure Critical Illness Plan (“TotalAssure”) / TotalAssure Plus Critical Illness Plan (“TotalAssure Plus”)** during the period from **1 November 2025** to **31 December 2025**, may be entitled to the **“First 10 Years TotalAssure Coverage Benefit”** (the **“TotalAssure 10 Benefit”**)^{i,ii} under the **“First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers** (the **“Programme”**).

Under the **TotalAssure 10 Benefit**, an amount equal to 50% of the sum insured will be payable if a Major Illness Benefit or the Death Benefit becomes payable under **TotalAssure / TotalAssure Plus** before the earlier of the 10th policy anniversary and the policy anniversary on or immediately following the insured’s 75th birthday (whichever is earlier).



Enjoy peace of mind and confidence knowing that your shield is the strongest, so you can pursue a wonderful life with your loved ones



[#] Such basic plan must be successfully issued during the period from 1 November 2025 to 28 February 2026, both dates inclusive.

[^] An amount equal to 50% of the sum insured will be payable if a Major Illness Benefit or the Death Benefit becomes payable under the basic plan before the earlier of the 10th policy anniversary and the policy anniversary on or immediately following the insured's 75th birthday (whichever is earlier).

Illustrative example



Peter (Age 43)

- 1 Peter already has a **WealthAhead Savings Plan**.
- 2 At age 43, he decides to take out **TotalAssure Plus** with the sum insured of HKD1,000,000 during the promotion period of the **Programme**.
- 3 Peter is diagnosed with stage II Lung Cancer at age 51. He has a portion of the affected lung removed through lobectomy at a private hospital.
- 4 A year later, Peter continues to undergo chemotherapy treatments and targeted therapy on his road to recovery.

Benefits payable to Peter include:

TotalAssure Plus

Lump sum cash benefit

Includes:

- **100%** of the sum insured from **Major Illness Benefit**ⁱ (i.e. HKD1,000,000)
- **50%** of the sum insured from **Extra Coverage Benefit**^{i,iii} (i.e. HKD500,000)
- **50%** of the sum insured from **TotalAssure 10 Benefit**^{i,ii} (i.e. HKD500,000)

= **Total 200%** of the sum insured (i.e. HKD2,000,000)

Continuous Cancer Payout Benefit^{i,iv}

(payable 1 year after diagnosis of Lung Cancer) equals to

- **5%** of the sum insured (i.e. HKD50,000) per month for up to 100 months (i.e. up to **HKD5,000,000**)

Through these benefits, the plan can help Peter to



ease immediate financial burden and all future premiums under **TotalAssure Plus** will be waived



get long-term support for income replacement

Note: Assuming (a) the relevant illnesses are not excluded from the coverage of **TotalAssure Plus** and have fulfilled the relevant eligibility requirements, terms and conditions as set out in the policy contract; (b) no other claim has been paid and /or becomes payable under the policy; (c) there is no indebtedness under the policy; (d) Peter does not make any change to the sum insured of **TotalAssure Plus** throughout the contract term of the policy; and (e) all premiums are paid in full when due and as planned.

Notes:

- i. Any indebtedness and outstanding premiums will be deducted from the relevant benefit(s) when payable.
- ii. Please refer to the terms and conditions stated in this leaflet for details of the **“TotalAssure 10 Benefit”**. The benefit is also subject to the terms and conditions of the relevant policy endorsement.
- iii. The benefit payable under the **Extra Coverage Benefit** is equivalent to 50% of the sum insured as at the date when the **Major Illness Benefit** or **Death Benefit** (as the case may be) becomes payable (excluding any amount of the sum insured which is increased by the Index-linked Increase Endorsement, if any) before the 10th policy anniversary under **TotalAssure / TotalAssure Plus**. **Extra Coverage Benefit** will automatically cease and terminate if no **Major Illness Benefit** or **Death Benefit** is payable before the 10th policy anniversary.
- iv. If you choose to receive the **Continuous Cancer Payout Benefit**, you will be required to submit a report compiled by a specialist every 6 months confirming (a) the existence of Cancer and (b) the insured is receiving ongoing Cancer treatment as at the date of the report (unless a terminal cancer confirmation by a specialist has been provided). The coverage period of **Continuous Cancer Payout Benefit of TotalAssure / TotalAssure Plus** is up to the policy anniversary on or immediately following the insured’s 85th birthday (whichever is earlier) of the insured. The aggregate amount of all benefits paid and payable under **Major Illness Benefit, Continuous Cancer Payout Benefit** and **Multiple Claims Major Illness Benefit** for Cancer under **TotalAssure / TotalAssure Plus** is subject to a maximum of 600% of the sum insured. The total coverage of **TotalAssure / TotalAssure Plus** is up to 1000% / 1300% of the sum insured, respectively. Further details of the terms, conditions, exclusions and limitations are provided in the policy contract of **TotalAssure / TotalAssure Plus**.

Terms and Conditions of “First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers

1. **“First 10 Years TotalAssure Coverage Benefit” Programme for Selected Savings Plans Customers** (the **“Programme”**) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (**“AXA”** or the **“Company”**), subject to the following terms and conditions.
2. Customers that fulfill the following requirements are eligible to the **Programme**:
 - a. Customer must be the owner and /or the insured (**“Selected Savings Plans Customer”**) under at least one issued policy of any designated basic plan(s), namely, **FortuneXtra Savings Plan, Max Wealth Insurance Plan, WealthAhead Savings Plan** and/or **WealthAhead II Savings Insurance**(collectively**“Designated Basic Plan(s)”**); and such Designated Basic Plan(s) must (i) be in force; and (ii) with all premiums due paid in full; and
 - b. The **Selected Savings Plans Customer**, as the owner and/or the insured (as the case maybe), must submit the application of **TotalAssure / TotalAssure Plus** during 1 November 2025 to 31 December 2025 (both dates inclusive) with policy issue date on or before 28 February 2026; and
 - c. The **Selected Savings Plans Customer** must be: (i) the owner; or (ii) the insured; or (iii) the owner and insured, under both the relevant policy of **TotalAssure / TotalAssure Plus** and the Designated Basic Plan(s); and
 - d. If the relevant policy of **TotalAssure / TotalAssure Plus** is already enrolled under **“First 20 Years TotalAssure Coverage Benefit” Programme** or **“First 20 Years TotalAssure Coverage Benefit” Programme For Selected Customers**, then the same policy will not be eligible to this **Programme**.
3. At least one **Designated Basic Plan(s)** and the relevant policy of **TotalAssure / TotalAssure Plus** have continuously been in effect since their respective inception and are still in effect with all premiums due having been fully paid at the time when the **TotalAssure 10 Benefit** becomes payable.
4. If the insured is first diagnosed of a covered major illness / passes away before the earlier of (a) the 10th policy anniversary and (b) the policy anniversary on or immediately following the insured’s 75th birthday (whichever is earlier) while **TotalAssure / TotalAssure Plus** is in effect and the **Major Illness Benefit / Death Benefit** (as applicable) becomes payable under **TotalAssure / TotalAssure Plus**, the **First 10 Years TotalAssure Coverage Benefit** (**“TotalAssure 10 Benefit”**) in addition to the **Major Illness Benefit / Death Benefit** (as applicable) will be payable.
5. The **TotalAssure 10 Benefit** amounts to 50% of the sum insured of the relevant policy of **TotalAssure / TotalAssure Plus** (excluding any amount of the sum insured which is increased by the Index-linked Increase Endorsement, if any) as at the time when the relevant **Major Illness Benefit / Death Benefit** (as applicable) becomes payable.
6. The maximum amount of all benefits paid and payable under the **First 20 Years Enhanced Coverage Benefit** (if any), **First 20 Years Additional Coverage Benefit** (if any), **First 20 Years Partner Coverage Benefit** (if any), **First 20 Years Partner Plus Coverage Benefit** (if any), **First 20 Years Assure Coverage Benefit** (if any), **First 20 Years TotalAssure Coverage Benefit**, **First Year BabyPro Coverage Benefit** (if any), **20 Years BabyPro Coverage Benefit** (if any) and **First 10 Years TotalAssure Coverage Benefit** and of all policies issued by the Company in Hong Kong and Macau for the same insured must not exceed HKD1,000,000 / MOP1,000,000 / USD125,000 (depending on the policy currency of **TotalAssure / TotalAssure Plus**). Any portion of the sum insured which is increased by the Index-linked Increase Endorsement attached to **TotalAssure / TotalAssure Plus** (if any) shall be excluded in the computation of the **TotalAssure 10 Benefit**.
7. The **TotalAssure 10 Benefit** can be claimed once only under each relevant policy of **TotalAssure / TotalAssure Plus**.
8. The **TotalAssure 10 Benefit** will not be taken into account in determining the amount of terminal dividend payable under **TotalAssure / TotalAssure Plus**.
9. The **TotalAssure 10 Benefit** will automatically terminate upon the earlier of the following:
 - a. on the 10th policy anniversary of **TotalAssure / TotalAssure Plus**; or
 - b. on the policy anniversary on or immediately following the insured’s 75th birthday, whichever is earlier.
10. For details of the **TotalAssure 10 Benefit**, please refer to the terms and conditions of the relevant policy document to be provided to policy owners within 6 months after the issue date of relevant **TotalAssure / TotalAssure Plus** policy.
11. Any application for **TotalAssure / TotalAssure Plus** under the **Programme** are subject to AXA’s approval.
12. AXA reserves the right to terminate the **Programme** and / or amend the terms and conditions of the **Programme** at any time without prior notice. An application under the **Programme** approved by the Company will not be affected by any subsequent termination of the **Programme** and / or amendments to the terms and conditions of the **Programme**.
13. This leaflet contains general information only. It does not constitute any offer for any basic plan or supplement(s). For product details, terms, conditions and exclusions of **TotalAssure / TotalAssure Plus** and Designated Basic Plan(s), please refer to the relevant proposals, product brochures and policy contracts.
14. In case of any dispute arising from the **Programme**, the decision of AXA shall be final and conclusive.

TotalAssure Critical Illness Plan, TotalAssure Plus Critical Illness Plan, FortuneXtra Savings Plan, Max Wealth Insurance Plan, WealthAhead Savings Plan and WealthAhead II Savings Insurance are underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (**“AXA”**, the **“Company”**, or **“we”**).

This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement (if applicable). For detailed terms, conditions and exclusions of the relevant basic plan and supplement (if applicable), please refer to the relevant proposals, product brochures and policy contracts.

If you do not wish to receive promotional or direct marketing materials from AXA, please inform the Data Privacy Officer, AXA China Region Insurance Company (Bermuda) Limited, Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong/ Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region and Macau Special Administrative Region)

November 2025