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FortuneXtra Savings Plan

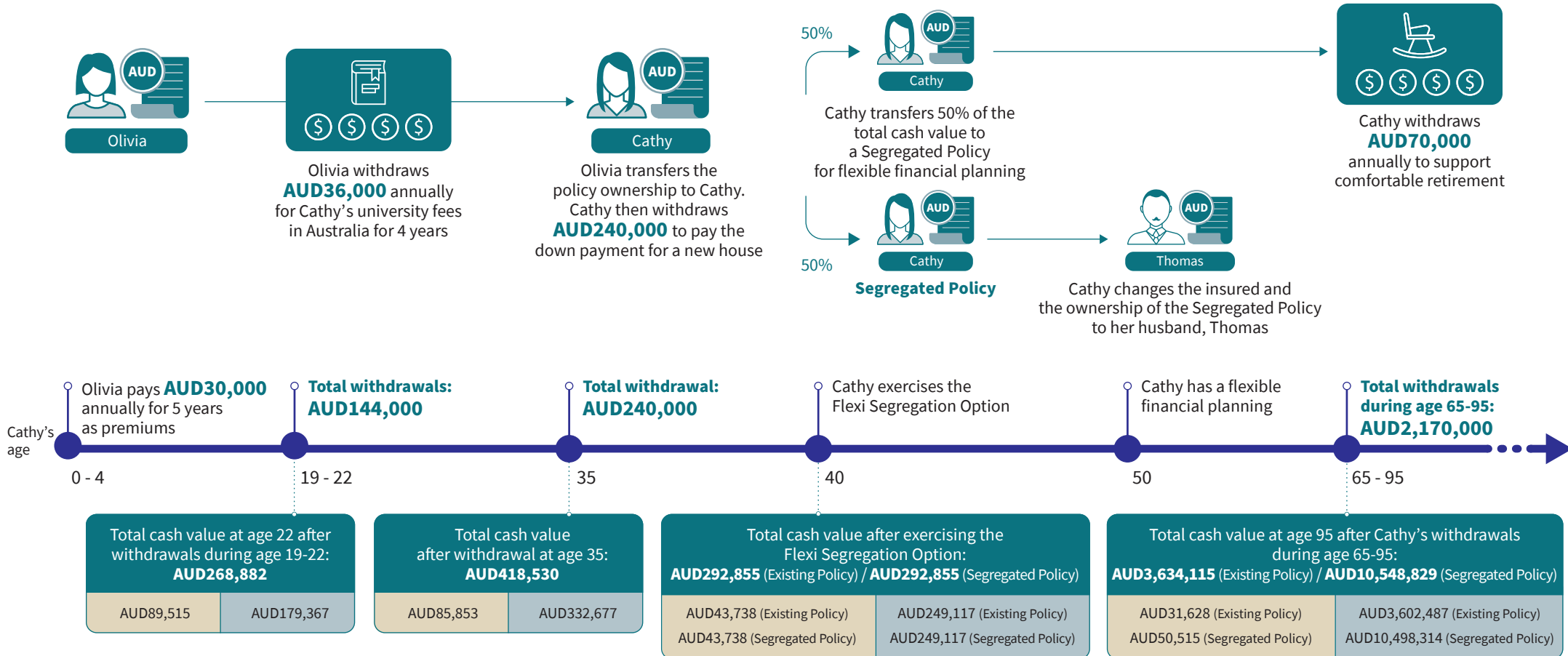
**Discover how
our thoughtful
financial solution
helps individuals
like you to achieve
your dreams, cater to
your evolving needs, and
adapt to your life's
ever-changing landscape with
exceptional flexibility.**

Illustrative example 1 — Explore how to harness the Flexi Segregation Option to reshape your financial journey

Olivia's greatest wish is for her daughter, Cathy, to be financially secure, study overseas in Australia, and be free to pursue her dream life. To set the groundwork for Cathy's bright future, Olivia decides to take out a **FortuneXtra Savings Plan** ("FortuneXtra") policy.



Policy owner:	Olivia (age 40)
Insured:	Olivia's daughter, Cathy (age 0)
Premium payment term:	5 years
Annual premium:	AUD30,000
Total premiums paid:	AUD150,000
Notional amount at policy inception:	AUD209,205



Guaranteed value
 Non-guaranteed value



With the ability to segregate her policy an unlimited number of times throughout the policy term, Cathy gains great flexibility and control over her financial future.

Cathy's accumulated withdrawals, combined with the total cash value of both policies after withdrawal at age 138 of Cathy, are around **1,433 times** the total premiums paid.

Note:

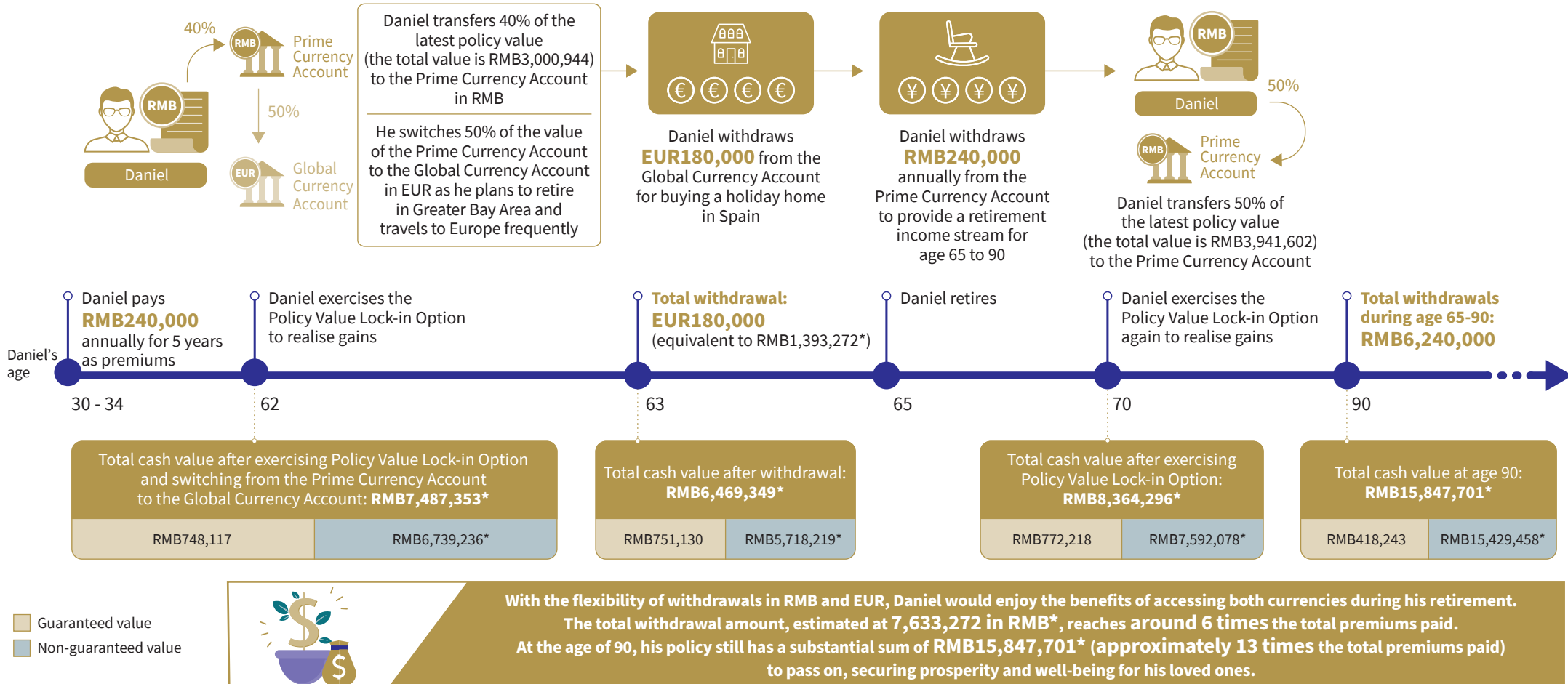
- Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus, cash value of non-guaranteed terminal bonus, value of the Prime Currency Account (if any) and value of the Global Currency Account (if any). The values are projected with the Company's current assumed bonus scale. The bonus scale is not guaranteed and may be changed by the Company from time to time. The actual amounts may be higher or lower than those illustrated.

Illustrative example 2 — Discover the power of flexible withdrawals in dual currency through your evolving life journey

Eager to live a global lifestyle upon retirement, **Daniel** takes out a **FortuneXtra** policy to build the financial foundation for living out his traveling dreams.



Policy owner and insured	Daniel (age 30)
Premium payment term:	5 years
Annual premium:	RMB240,000
Total premiums paid:	RMB1,200,000
Notional amount at policy inception:	RMB1,673,640



Notes:

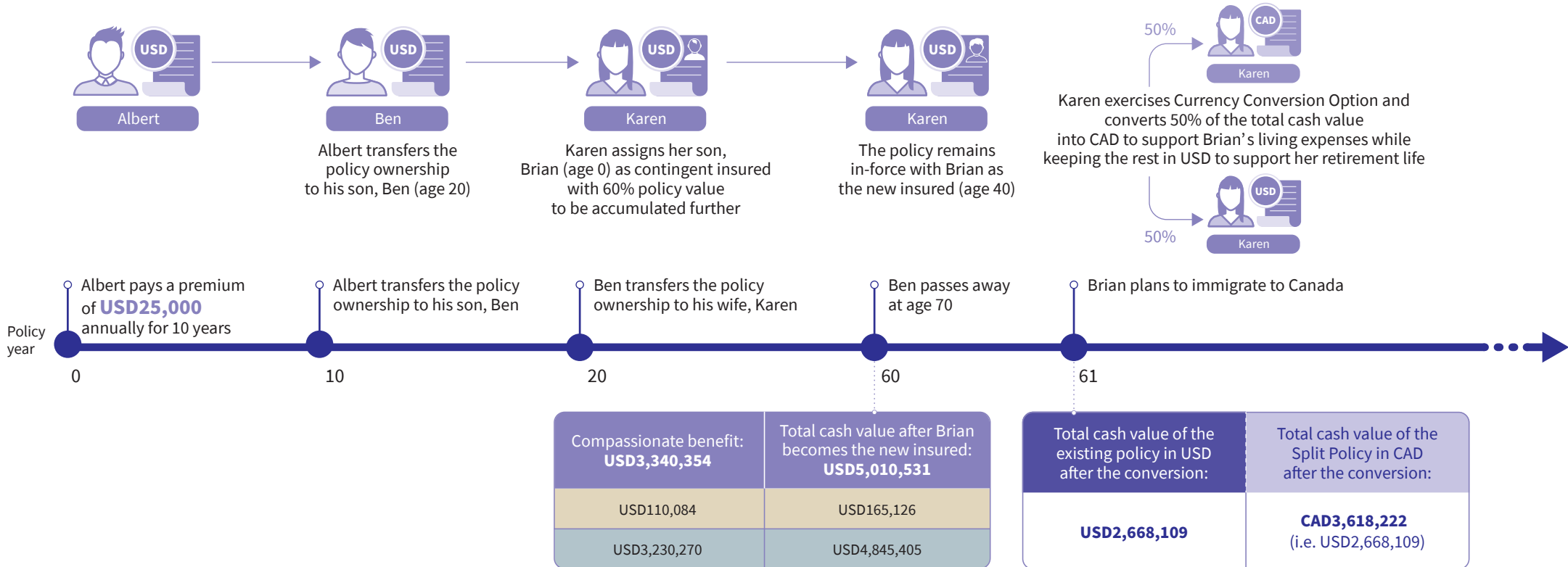
- Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus, cash value of non-guaranteed terminal bonus, value of the Prime Currency Account (if any) and value of the Global Currency Account (if any). The values are projected with the Company's current (i) assumed bonus scale and (ii) interest rate on the value of the Prime Currency Account of 3.75% p.a. in RMB and the value of the Global Currency Account of 2.0% p.a. in EUR (if applicable). The bonus scale and interest rate on the value of the Prime Currency Account and the value of Global Currency Account (if applicable) are not guaranteed and may be changed by the Company from time to time. The actual amounts may be higher or lower than those illustrated.
- The latest policy value for Policy Value Lock-in Option is the sum of the latest guaranteed cash value, the latest cash value of non-guaranteed reversionary bonus and the latest cash value of non-guaranteed terminal bonus.
- The switching amount (in EUR) from Prime Currency Account to Global Currency Account is calculated based on the illustrative exchange rate of 1 RMB: 0.1279 EUR. The illustrative exchange rate used is for your reference only. The actual exchange rate at the time of switching will be the prevailing currency exchange rate as determined by the Company at its sole discretion from time to time. As the illustrative exchange rate is for reference only and the switching is based on prevailing currency exchange rate which is determined by the Company at its sole discretion from time to time, the entire switching amount to be transferred to the Global Currency Account is non-guaranteed.
- The figures marked with asterisk * includes the amount in Global Currency Account denominated in EUR. An illustrative exchange rate of 1 EUR: 7.7404 RMB is used to convert the value of the Global Currency Account (and the designated withdrawal amount in EUR mentioned above) to RMB. The illustrative exchange rate used is for your reference only. The actual exchange rate applicable will be the prevailing currency exchange rate as determined by the Company at its sole discretion from time to time.

Illustrative example 3 — See how our legacy tools preserve a lasting legacy for your future generations

Wanting to support his family over the years, **Albert** takes out a **FortuneXtra** policy to ensure that wealth growth - and its transfer - becomes a hassle-free process for both himself and the generations to come.



Policy owner:	Albert (age 40)
Insured:	Albert's son, Ben (age 10)
Premium payment term:	10 years
Annual premium:	USD25,000
Total premiums paid:	USD250,000
Notional amount at policy inception:	USD350,140



Guaranteed value
 Non-guaranteed value



With the Flexi Continuation Option and Currency Conversion Option, FortuneXtra helps Albert to not only ensure the growth and endurance of his wealth but also makes his legacy adaptable to the changing circumstances.

Notes:

- Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus, cash value of non-guaranteed terminal bonus, value of the Prime Currency Account (if any) and value of the Global Currency Account (if any). The values are projected with the Company's current assumed bonus scale. The bonus scale is not guaranteed and may be changed by the Company from time to time. The actual amounts may be higher or lower than those illustrated.
- The exercising of Currency Conversion Option to convert 50% of total cash value to CAD is calculated based on the illustrative exchange rate of 1 USD: 1.3561 CAD. The illustrative exchange rate used is for your reference only. The actual exchange rate at the time of exercising the Currency Conversion Option will be the prevailing currency exchange rate as determined by the Company at its sole discretion from time to time.
- Upon the approval of exercising the Currency Conversion Option, a converted percentage of the total cash value of the existing policy will be converted at the prevailing currency exchange rate while the notional amount, premiums payable (if any) and the projection of policy values of the Split Policy will be adjusted accordingly. The notional amount of the existing policy will be reduced in accordance with the converted percentage and the policy values of the existing policy will also be reduced accordingly. The Split Policy of the new plan will be issued in the new policy currency with the policy date being the same as that of the existing policy. All supplement(s) (if any) attached to the basic plan will continue to be attached to the basic plan. The reduction in the notional amount may induce a reduction of the supplement amount(s) (if any) pursuant to the Company's then prevailing rules. If the supplement amount(s) fall(s) below the minimum amount(s) as determined by the Company from time to time, the relevant supplement(s) will terminate.

Remarks

- 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 guaranteed value specified in the above examples include the guaranteed cash value and the guaranteed portion in the value of Prime Currency Account (if any).
- Applicable to illustrative example 1 & 2: The illustrated withdrawal amounts include withdrawal from non-guaranteed benefit. The actual amount and number of years for withdrawal may vary from those illustrated above depending on the actual amount of non-guaranteed benefits payable.
- Written application should be made by the policy owner for exercising the policy options specified in the illustrative examples above. Such requests are subject to the Company's approval and the administrative rules of the Company in effect from time to time. Please refer to the product brochure and policy contract of **FortuneXtra** for details.
- 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, except for the death benefit and compassionate benefit payable at the end of the relevant policy year specified in the illustrative examples above 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) no other policy options have been exercised except for those specified in the illustrative examples above;
 - (vi) Flexi Continuation Option is effective at the end of the relevant policy years corresponding to the relevant new insured's age at effective year;
 - (vii) standard class is applied to the new insured after Flexi Continuation Option is exercised;
 - (viii) each withdrawal will be made at the beginning of the relevant policy years;
 - (ix) applicable to illustrative example 1: each withdrawal will be paid in the following sequence : (1) guaranteed value of the Prime Currency Account (if any); (2) non-guaranteed value of the Prime Currency Account (if any); (3) non-guaranteed value of the Global Currency Account (if any); (4) cash value of reversionary bonus and cash value of its corresponding terminal bonus; and followed by (5) guaranteed cash value together with cash value of its corresponding terminal bonus, by means of partial surrender;
 - (x) applicable to illustrative example 2: each withdrawal will be paid from the value of the Prime Currency Account or the value of the Global Currency Account (if any) according to the description as indicated in the illustrative example;
 - (xi) exercise of the Policy Value Lock-in Option is made at the end of the relevant policy years;
 - (xii) each Lock-in Amount will be payable from the latest guaranteed cash value, the latest cash value of reversionary bonus and the latest cash value of terminal bonus;
 - (xiii) each switching between Prime Currency Account and Global Currency Account is made at the end of the relevant policy years; and
 - (xiv) the notional amount of the policy remains unchanged throughout the policy term, except for the reduction of notional amount due to the withdrawals, Policy Value Lock-in Option, Flexi Segregation Option, Currency Conversion Option and Flexi Continuation Option (if applicable) made in the illustrative examples above.
- The prevailing currency exchange rate is determined by the Company in good faith and a commercially reasonable manner at its sole discretion from time to time with reference to prevailing market rate.
- If there is any change in the notional amount, the corresponding policy values (including both guaranteed and non-guaranteed) will be adjusted accordingly.
- All the policy values and figures stated in this leaflet are rounded to the nearest whole number and are subject to rounding differences.
- The notional amount is used for the calculation of premium and relevant policy values of this plan; it is not equivalent to the death benefit of the insured and is only one of the factors in determining the death benefit payable.
- This leaflet only provides some of the key features of **FortuneXtra** and the illustrative examples are for reference only. It should be distributed and read in conjunction with the relevant product brochure. For further details, please contact your financial consultant.

FortuneXtra Savings Plan is underwritten by AXA China Region Insurance Company (Hong Kong) Limited ("AXA" or the "Company").

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.



FortuneXtra Savings Plan
Product leaflet

Find out more about FortuneXtra

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