

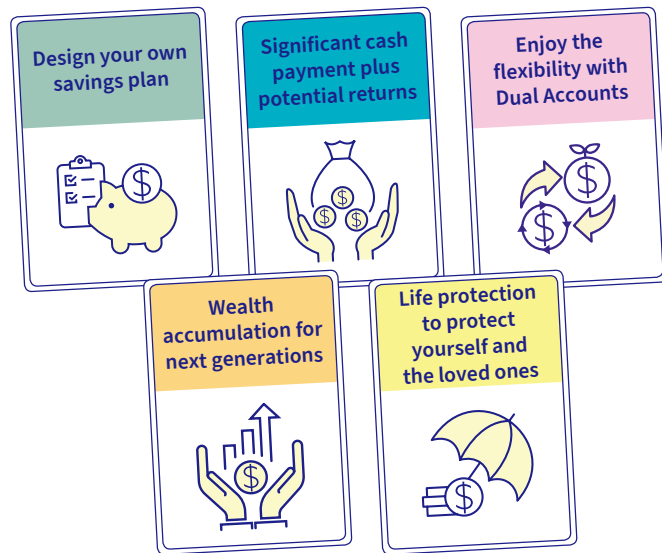


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Flexi Power Saver



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.

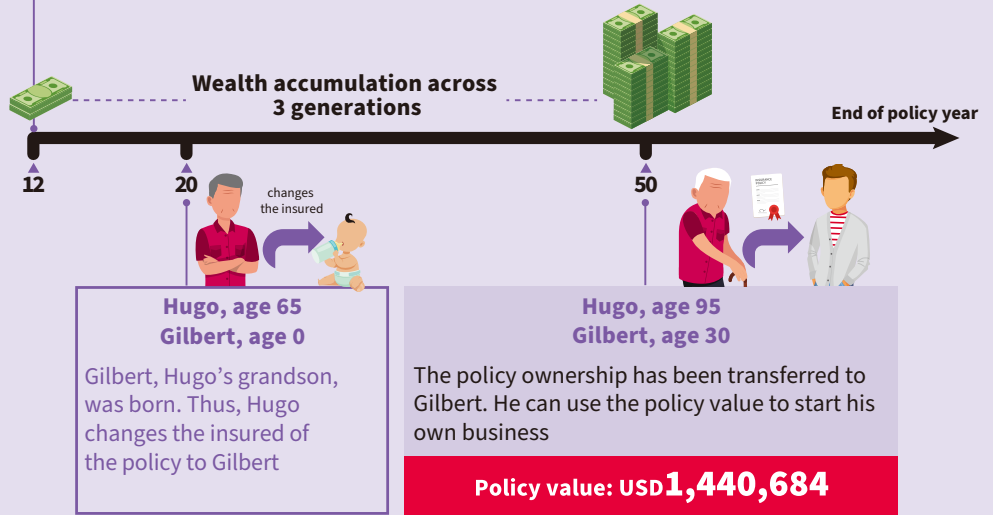


Hugo's goal Maximises growth potential and accumulates wealth for unexpected financial needs

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.

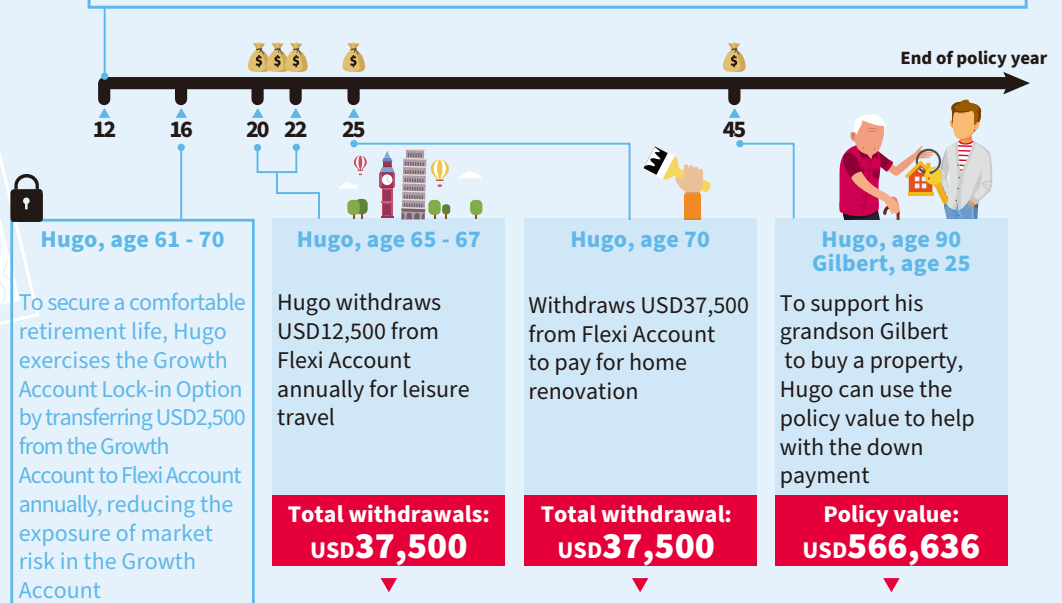


Hugo's goal Primarily maximises growth potential, while still maintains enough liquidity to pay for leisure activities in retirement

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: **6.4 times** the total premiums paid

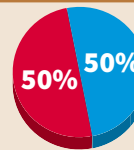
Circumstance 3

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.

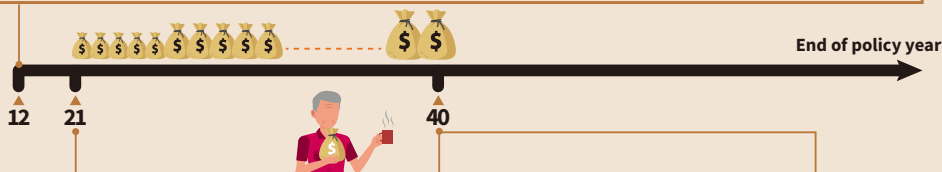


Hugo's goal Achieves a balance between growth potential and liquidity

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 Withdraws USD9,000 each year	+	Age 71-75 Withdraws USD13,500 each year	+	Age 76-80 Withdraws USD18,000 each year	+	Age 81-85 Withdraws USD22,500 each year
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Total withdrawals:
USD315,000

Hugo, age 85

Policy value:
USD62,282

Accumulated withdrawals plus the policy value at the end of the **40th** policy year:
3.8 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 3.5% 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 on policies issued in Hong Kong; (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").

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**Flexi Power Saver
Product leaflet**

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