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Life protection & savings  
5-Year GoalSaver

**Boost your  
savings with a  
guaranteed return**

**[Limited offer]  
Exclusive to  
selected  
customers**

Product brochure

Please refer to relevant leaflet for details



## We believe that no goal is out of reach,

as long as you have an effective savings solution that can help you empower your savings' earning potential, and your future goals no matter how big or small will be financed as planned.

Boost your savings with the **5-Year GoalSaver**, offering a guaranteed return of up to 4.4% p.a.\* upon policy maturity. Don't miss out this limited offer<sup>1</sup> to unlock the potential of your savings and achieve your life's dreams with the **5-Year GoalSaver**.

### Highlights:



**Limited offer<sup>1</sup>**  
first come first served



A guaranteed return of  
**up to 4.4% p.a.\***  
at policy maturity if you pay your premium through  
**lump sum payment arrangement<sup>2</sup>**



Caring for your loved ones'  
**peace of mind**



**Simple application**  
with no medical underwriting required



\* It is projected based on the following assumptions (i) lump sum payment with levies (if applicable) is paid in full as planned; (ii) neither death benefit nor surrender value has been or will become payable at policy maturity; (iii) levy (if applicable) is not included in the calculation; and (iv) throughout the policy term, the notional amount of **5-Year GoalSaver** remains unchanged.



## A guaranteed return of up to 4.4% p.a.\* at policy maturity if you pay your premium through lump sum payment arrangement<sup>2</sup>

**5-Year GoalSaver** has an exceedingly short premium payment term of 2 years. If you opt to settle your premiums by lump sum payment arrangement<sup>2</sup> at the time of application, you will enjoy a discount of **19.75%**<sup>3</sup> on the annual premium of the 2<sup>nd</sup> policy year.

The annual premium of the 2<sup>nd</sup> policy year after discount<sup>3</sup> and the levy on the annual premium of the 2<sup>nd</sup> policy year (if applicable) will be deposited in the Future Premium Deposit Account ("FPDA") in the 1<sup>st</sup> policy year without any interest. These will be automatically deducted from the FPDA to pay for the annual premium for the 2<sup>nd</sup> policy year when due<sup>3,4</sup>. We will pay the balance of the annual premium of the 2<sup>nd</sup> policy year for you.

At the end of the 5<sup>th</sup> policy year, you will enjoy a guaranteed return of up to **4.4% p.a.\*** on the lump sum payment<sup>2</sup>.

\* It is projected based on the following assumptions (i) lump sum payment with levies (if applicable) is paid in full as planned; (ii) neither death benefit nor surrender value has been or will become payable at policy maturity; (iii) levy (if applicable) is not included in the calculation; and (iv) throughout the policy term, the notional amount of **5-Year GoalSaver** remains unchanged.

Note: The percentages as shown above are subject to rounding difference.



## Caring for your loved ones' peace of mind

If the insured unfortunately passes away before the policy maturity date, **5-Year GoalSaver** provides a death benefit that is equal to the higher of:

- i 105% of total standard premiums paid<sup>5</sup>; and
  - ii guaranteed cash value<sup>6</sup> as at the date of death of the insured
- less any outstanding premium (if applicable)



## Simple application with no medical underwriting required

**5-Year GoalSaver** helps you hit your savings target quickly and easily – no medical underwriting required. Apply today and bring your future plans to life.

## Illustrative example

Settle premium through the lump sum payment arrangement<sup>2</sup>

Lump sum payment<sup>2</sup> of USD10,000, equal to:  
 (i) USD5,548 – the 1<sup>st</sup> policy year annual premium; plus  
 (ii) USD4,452 – the 2<sup>nd</sup> policy year annual premium (after premium discount of 19.75%<sup>3</sup>)



	Settle premiums through lump sum payment arrangement <sup>2</sup>	Settle premiums annually
Total premiums payable by policy owner	USD10,000 <sup>^</sup>	USD11,096
Guaranteed maturity benefit <sup>8</sup> at the end of the 5 <sup>th</sup> policy year	USD12,405* (equivalent to 124.05%* of total premiums payable by policy owner)	USD12,405 <sup>9</sup> (equivalent to 111.80% <sup>9</sup> of total premiums payable by policy owner)
Guaranteed returns at policy maturity	4.4% p.a.*	2.5% p.a. <sup>9</sup>

<sup>^</sup> To be eligible for the premium discount, you have to pay the lump sum payment and levies (if applicable) at the time of application. We will pay the balance of total premiums of USD1,096 (i.e., USD11,096 – USD10,000 which is equal to 19.75% on the annual premium of the 2<sup>nd</sup> policy year) for you when the premium of the 2<sup>nd</sup> policy year becomes due.

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Note: This illustrative example is for reference only. The figures as shown in the illustrative example are subject to rounding difference. Levy (if applicable) is not included in the calculation.

## 5-Year GoalSaver at a glance

Issue age	10 days <sup>#</sup> – age 75 <sup>#</sup> The issue age starts from 10 days only for cases where the insured's place of birth is Hong Kong or Macau; otherwise, it starts from 14 days.
Benefit period	5 years
Premium	Fixed and guaranteed
Premium payment term	2 years You can choose to settle 2 years of premium through lump sum payment arrangement <sup>2</sup>
Premium payment mode	Annual
Policy currency	USD
Minimum annual premium	USD625
Maximum annual premium	USD14,000
Maturity benefit <sup>8</sup> / Surrender value	Guaranteed cash value <sup>6</sup> – less any outstanding premium (if applicable)
Life protection	Death benefit is equal to the higher of: i 105% of total standard premiums paid <sup>5</sup> ; and ii guaranteed cash value <sup>6</sup> as at the date of death of the insured – less any outstanding premium (if applicable)
Underwriting	Simple application process with no medical underwriting required

# Important information

## Cooling-off period

If you are not completely satisfied with the policy, you have the right to cancel the policy and obtain a refund of any premium(s) paid provided that there is no claim payment made under the policy prior to your request for cancellation.

### Applicable to policies issued in Hong Kong

To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Suite 2001, 20/F, Tower Two, Times Square, 1 Matheson Street, Causeway Bay, Hong Kong within **21 calendar days** immediately following either the day of delivery of the policy or the notice of policy issuance (notifying you of the cooling-off period) to you or your nominated representative (whichever is earlier). The policy will then be cancelled and a refund of any premium(s) paid and any levy paid will be returned to you.

### Applicable to policies issued in Macau

To exercise this right, please return the policy (if applicable) and send your signed written notice of cancellation directly to our Customer Service at Avenida do Infante D. Henrique No.43-53A, 20 Andar, The Macau Square, Macau within **21 calendar days** immediately following the day of delivery of the policy to you or your nominated representative. The policy will then be cancelled and a refund of any premium(s) paid will be returned to you in policy currency.

## Policy currency

If your policy is denominated in a currency other than your local currency, you may face an exchange rate risk. Upon currency conversion, the amounts you receive and the premiums you pay may vary as a result of changes in exchange rate.

## Non-payment of premium

You should pay premiums for the whole of your premium payment term. Any premiums remaining outstanding at the end of the grace period may lead to the termination of your policy. You may lose the insurance protection offered by the policy and the policy value (if any) to be received may be considerably less than your premiums paid. If the policy is no longer in effect, the policy cannot be reinstated.

## Early surrender

The policy is designed to be held for 5 years until maturity. Early surrender of the policy may result in a significant loss where you may get back considerably less than your premiums paid.

## Inflation

The cost of living in the future is likely to be higher than it is today due to inflation. In case the actual rate of inflation is higher than expected, the purchasing power of the amounts you receive under the policy may be lower than expected.

## Termination

The policy will automatically terminate upon the earliest occurrence of any of the following:

- (a) when the policy lapses, or is cancelled or surrendered;
- (b) on the death of the insured;
- (c) on the maturity date; or
- (d) when the right of policy termination is exercised pursuant to the cross-border provision of the policy.

## Important information (cont'd)

### Suicide exclusion

If the insured, whether sane or insane, commits suicide within 1 year from the policy date, the death proceeds will be limited to a refund of the premiums paid (without interest). The amount of premiums to be refunded will be calculated from the policy date. Any outstanding premium, previous withdrawals from the policy, and benefits paid or payable by us under the policy will be deducted from the death proceeds.

### Levy on insurance premium (Only applicable to policies issued in Hong Kong)

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

### Rights of third parties

#### Applicable to policies issued in Hong Kong

The policy is excluded from the application of the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) ("TP Ordinance"). Any person or entity which is not a party to the policy shall have no rights under the TP Ordinance to enforce any terms of the policy.

#### Applicable to policies issued in Macau

Any person or entity which is not a party to the policy shall have no rights to enforce any terms of the policy.

### Application for surrender

If you wish to surrender the policy, you must apply to us in accordance with the application procedures and the administrative rules of the Company in force from time to time and the following must be received by us at the Company's office:

- (a) your valid written application (in the form specified by us); and
- (b) the original policy contract for the policy.

Once surrendered, the policy is no longer in effect from the date of approval of your surrender application and we will be discharged from further liability under the policy. Payment of the surrender value will be made to the owner. We may postpone payment of the surrender value for up to 6 months. If we postpone payment for more than 30 days, we will pay interest at such rate as we may determine from time to time.

### Notice and proof of claims

We must be notified in writing (in the form specified by us and in such manner satisfactory to us) of the insured's death within 30 days from the date of death. If we do not receive notification within such timeframe, you or the claimant must show to our satisfaction that notice was submitted to us as soon as practicable, or we will not pay any benefit.

We must also receive due proof of the insured's death (in the form specified by us and in such manner satisfactory to us) within 90 days from the date of death of the insured. We shall have the right to request you or the claimant to provide, at your or the claimant's expense, further evidence that is acceptable to us and shall have the right to conduct an autopsy where it is not forbidden by law. If we do not receive due proof within such timeframe, you or the claimant must show to our satisfaction that due proof was submitted to us as soon as practicable, or we will not pay any benefit.

## Important information (cont'd)

### U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and / or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong / Macau have signed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong / Macau with FATCA and which creates a framework for Hong Kong / Macau FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to the Company and this policy. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and
- (ii) consent to the Company reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a “Non-Compliant Accountholder”), the Company is required to report “aggregate information” of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong / Macau Government fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong / Macau and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.



## Remarks

1. **5-Year GoalSaver** is a limited offer and acceptance of your policy application is subject to product availability at the time of application. We reserve the right to decline the application of **5-Year GoalSaver** at any time. Each person can apply for one policy only since 2 April 2024, either as a policy owner or insured.
2. Under the lump sum payment arrangement, "lump sum payment" is equal to the sum of (i) annual premium of the 1<sup>st</sup> policy year; and (ii) the annual premium of the 2<sup>nd</sup> policy year after premium discount. Total amount payable at policy inception shall be equal to the sum of (i) lump sum payment; and (ii) the levies on the annual premium of the 1<sup>st</sup> and 2<sup>nd</sup> policy year (if applicable). It must be paid in full to the Company prior to policy inception. Otherwise, the policy will not be issued.

The Company reserves the right to alter or terminate the lump sum payment arrangement and the offer of premium discount and / or amend the relevant terms and conditions at any time without prior notice. Any application previously approved will not be affected by subsequent alteration or termination of the offer and / or amendments to its terms and conditions. In case of any dispute, the decision of the Company shall be final and conclusive.

3. The premium discount is equal to 19.75% on the annual premium of the 2<sup>nd</sup> policy year, where the discount percentage as shown is subject to rounding difference. In the event that the Company is to refund premiums paid under the policy, the balance of the annual premium of the 2<sup>nd</sup> policy year paid by the Company to your policy under the premium discount will not be included in the amount to be refunded.
4. Levy of the 2<sup>nd</sup> policy year (if applicable) shall also be deposited into the Future Premium Deposit Account ("FPDA") together with the annual premium of the 2<sup>nd</sup> policy year after discount, without interest. Such amount will be deducted from the FPDA at the same time as the premium payment of the 2<sup>nd</sup> policy year. For the avoidance of doubt, any amount in the FPDA will not be entitled to any interest.

Under the lump sum payment arrangement, no withdrawal from FPDA is allowed in the 1<sup>st</sup> policy year and the amount deposited in FPDA will be refunded upon policy surrender, cancellation or death of insured during the 1<sup>st</sup> policy year. In the event of termination (except due to the death of the insured) or surrender of the policy, the amount deposited in FPDA will be refunded to the policy owner directly. In the event of death of the insured, the amount deposited in FPDA will be refunded by paying out to the beneficiary. In any of these events, the amount to be refunded will not include any interest.

5. Total standard premiums paid is the total premiums due and paid from the policy date up to the date of death of the insured, in which any extra premiums due to special class and / or supplement(s) (if applicable) shall be excluded. In case of any change in the notional amount of the policy, the total standard premiums paid shall be adjusted accordingly.
6. **5-Year GoalSaver** carries a cash value. The underlying cash value rate used to calculate the cash value is guaranteed by the Company. If there is any change in the notional amount of the policy, the corresponding cash value will be adjusted accordingly.
7. The notional amount is used for the calculation of premium and relevant policy values of **5-Year GoalSaver**; it is not equivalent to the death benefit of the insured and is only one of the factors in determining the death benefit payable.
8. Maturity benefit is payable provided that no death benefit or surrender value has been paid or becomes payable as at policy maturity.
9. It is projected based on the following assumptions: (i) all premiums with levies (if applicable) are paid in full as planned; (ii) neither death benefit nor surrender value has been or will become payable at policy maturity; (iii) levy (if applicable) is not included in the calculation; and (iv) throughout the policy term, the notional amount of **5-Year GoalSaver** remains unchanged.

### Note:

- Unless otherwise specified, all ages mentioned in this product brochure refer to the age of the insured on his or her last birthday.

**5-Year GoalSaver** 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 product brochure 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 policy contract, which will be made available by the Company upon request.

## ABOUT AXA HONG KONG AND MACAU

AXA Hong Kong and Macau is a member of the AXA Group, a leading global insurer with presence in 50 markets and serving 94 million customers worldwide. Our purpose is to act for human progress by protecting what matters.

As one of the most diversified insurers in Hong Kong, we offer integrated solutions across Life, Health and General Insurance. We are the largest General Insurance provider and a major Health and Employee Benefits provider. Our aim is to not only be the insurer to provide comprehensive protection to our customers, but also a holistic partner to the individuals, businesses and community we serve. At the core of our service commitment is continuous product & service innovation and customer experience enrichment, which is achieved through actively listening to our customers’ needs and leveraging and investing in technology and digital transformation.

We embrace our responsibility to be a driving force against climate change and a force for good to create shared value for our community. We are proud to be the first to address the importance of mental health through different products and services and thought leading iconic research. Our overall Sustainability Strategy, with emphasis on climate strategy and biodiversity commitment, is developed based on TCFD recommendations. We are committed to integrating environmental, social and governance factors across our business and strive to contribute to a sustainable future through 3 distinct roles - as an investor, an insurer and an exemplary company.



**5-Year GoalSaver  
Product brochure**

April 2024

**Find out more about 5-Year GoalSaver**

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