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## Wealth Ultra Savings Plan



When you have important financial goals to meet, you need a wealth solution that will carry you to the finish line and help you achieve victory. **Wealth Ultra Savings Plan** (“**Wealth Ultra**”) offers sustainable wealth growth across multiple generations, along with flexibility to counter against market shifts and changes in your financial standing. Guard your loved ones against future uncertainty – engage with **Wealth Ultra** today.

With **Wealth Ultra**, you can:



Boost your wealth with long-term total returns



Manage your premium payments with ease



Exercise flexible withdrawal options to meet your financial needs



Safeguard your loved ones through your legacy



Shield yourself and your loved ones against the unforeseen

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 **Wealth Ultra** are subject to the terms, conditions and exclusions as set out in the relevant product brochure and policy contract. This leaflet only provides some of the key features of **Wealth Ultra** 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.



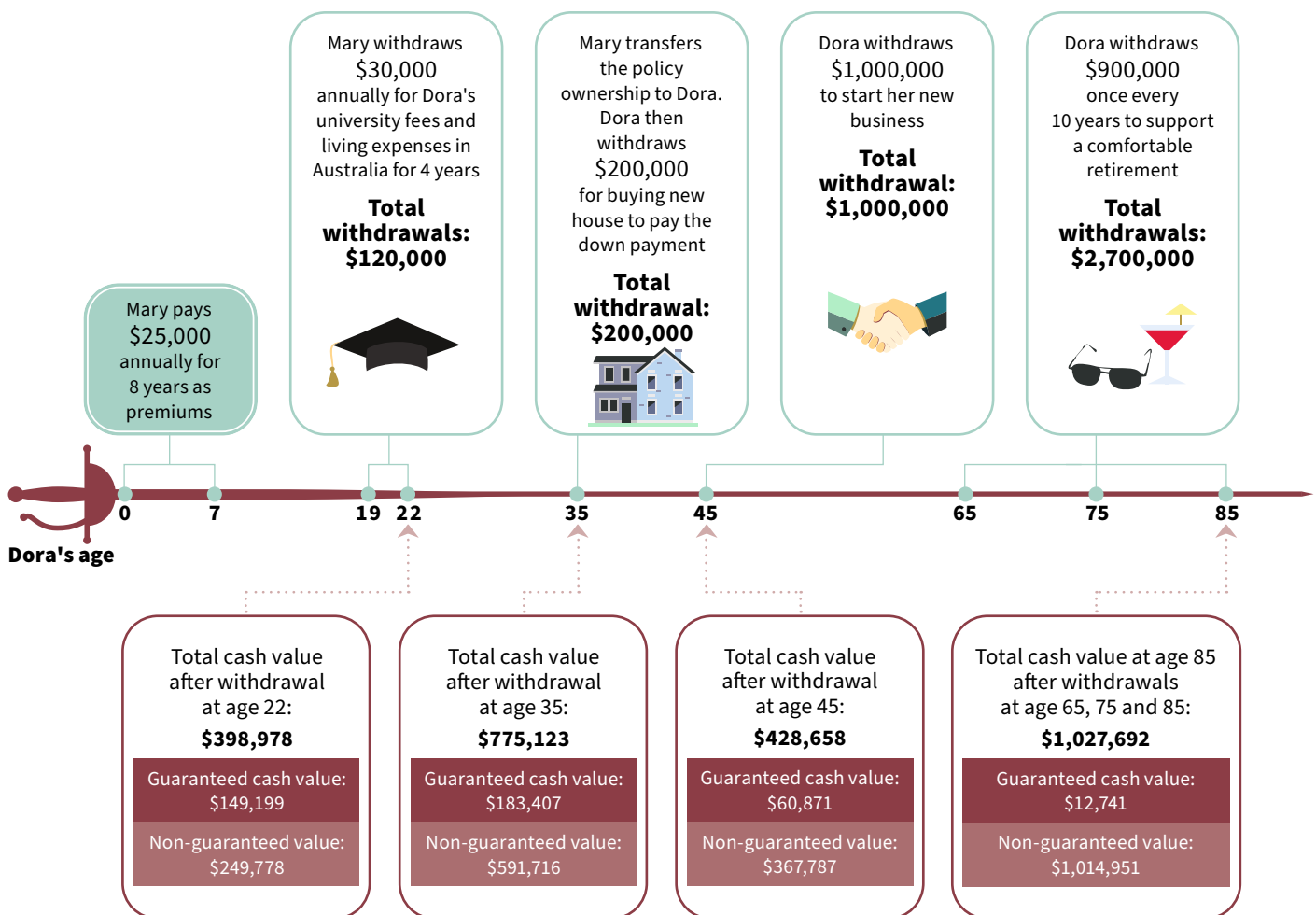
## Illustrative example 1

### Lay foundations for your child's financial security

Mary gave birth to her daughter Dora this year. She wants her to enjoy financial security, a good overseas education and promising career opportunities so that she can build a happy life. To lay the foundations for Dora's bright future, Mary takes out a **Wealth Ultra** policy.

(Unless otherwise specified, all amounts are in US dollars)

• Policy owner:	Mary (mother, age 40)
• Insured:	Dora (Mary's daughter, age 0)
• Premium payment term:	8 years
• Annual premium:	\$25,000
• Total premiums paid:	\$200,000
• Notional amount at policy inception:	\$279,018



Accumulated withdrawals plus the total cash value after withdrawal at age 138 is **around 230 times** the total premiums paid

#### 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 and value of the bonus lock-in 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 bonus lock-in account of 3.5% p.a. (if applicable). The bonus scale and interest rate on the value of the bonus lock-in 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.
- Written application should be made by the policy owner for the change of policy owner 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 **Wealth Ultra** for details.



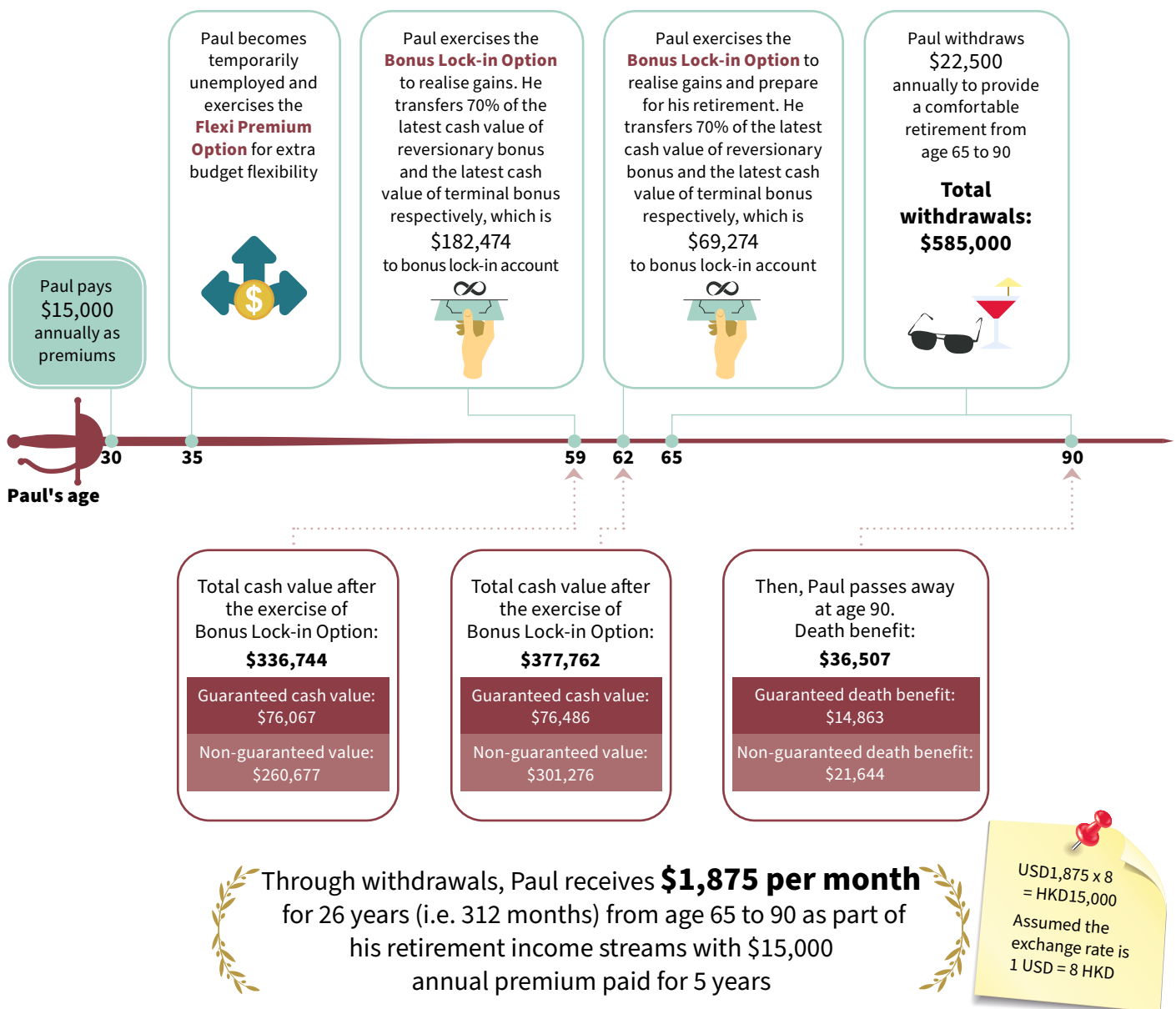
## Illustrative example 2

### Prepare for your ideal retirement

Paul is a successful lawyer. He also enjoys practicing photography in his spare time, and dreams of spending more time on his hobby once he retires. To build a retirement nest egg that will allow him to achieve his ideal retirement, he takes out a **Wealth Ultra** policy with superior death benefit option.

(Unless otherwise specified, all amounts are in US dollars)

• Policy owner and insured:	<b>Paul (age 30)</b>
• Premium payment term:	<b>8 years</b>
• Exercise of Flexi Premium Option:	<b>Year 5</b>
• Annual premium:	<b>\$15,000</b>
• Total premiums paid by year 5:	<b>\$75,000</b>
• Notional amount at policy inception:	<b>\$167,411</b>



#### 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 and value of the bonus lock-in 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 bonus lock-in account of 3.5% p.a. (if applicable). The bonus scale and interest rate on the value of the bonus lock-in 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.
- Written application should be made by the policy owner for the exercise of Flexi Premium Option and Bonus Lock-in Option. Such request is subject to the Company's approval, administrative rules and any other requirements of the Company in effect from time to time. Please refer to the product brochure and policy contract of **Wealth Ultra** for details.

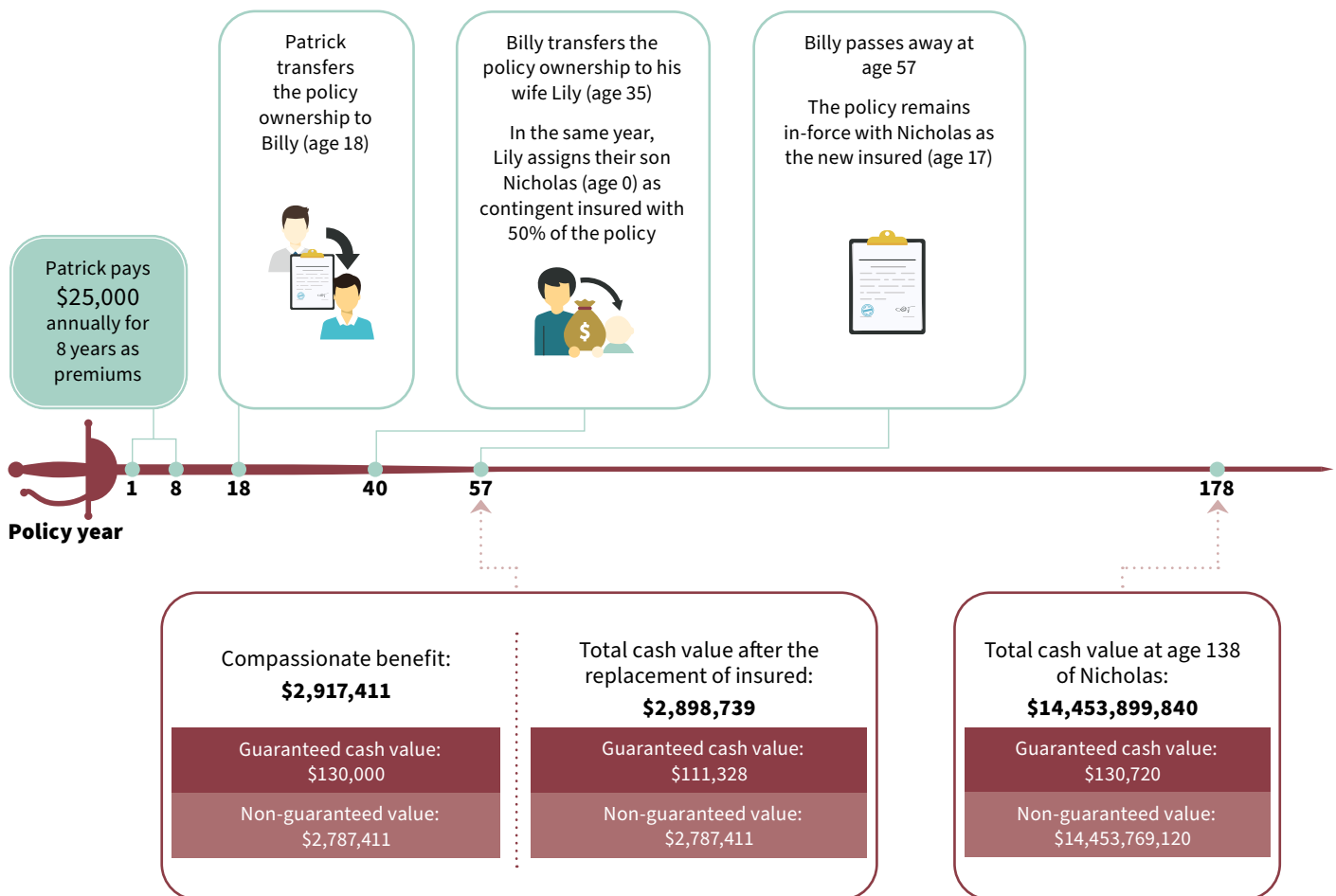
### Illustrative example 3

## Create a legacy that will be protected across multiple generations

Patrick inherited a family business from his father. He wishes to ensure it will continue for generations to come, so he takes out a **Wealth Ultra** policy with superior death benefit option to accumulate wealth that can help support the business through his future generations.

(Unless otherwise specified, all amounts are in US dollars)

- Policy owner: **Patrick (age 30)**
- Insured: **Billy (Patrick's son, age 0)**
- Premium payment term: **8 years**
- Annual premium: **\$25,000**
- Total premiums paid : **\$200,000**
- Notional amount at policy inception: **\$279,018**



Total cash value at age 138 of Nicholas is around **72,269 times** the total premiums paid

#### 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 and value of the bonus lock-in 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 bonus lock-in account of 3.5% p.a. (if applicable). The bonus scale and interest rate on the value of the bonus lock-in 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.
- Written application should be made by the policy owner for the exercise of Flexi Continuation Option and change of policy owner. 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 **Wealth Ultra** for details.

## 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, except for the exercise of Flexi Premium Option specified in the illustrative example above; (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 nor withdrawal from bonus lock-in account 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; (vi) the stated bonus lock-in amounts (if applicable) are made at the end of the relevant policy years; (vii) each withdrawal will be paid from (1) value of bonus lock-in account and its interest (if any); and followed by (2) cash value of reversionary bonus and cash value of its corresponding terminal bonus; and followed by (3) guaranteed cash value together with cash value of its corresponding terminal bonus, by means of partial surrender; and (viii) the notional amount of the policy remains unchanged throughout the policy term, except for the reduction of notional amount due to the withdrawals, Flexi Premium Option and Flexi Continuation Option made in the illustrative examples above.
2. All the policy values and figures stated in this leaflet are rounded to the nearest whole number.
3. 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.
4. The death benefit under the superior death benefit option is equal to:  
the higher of
  - (i) 100% of the total standard premiums paid\*, plus extra 30% of the total standard premiums paid\* if the insured passes away at the initial insured's age of 60 or below and the policy has been in-force for 3 years;
  - and
  - (ii) guaranteed cash value
  - + face value of reversionary bonus (if any)
  - + face value of terminal bonus (if any)
  - + value of the bonus lock-in account (if any)
  - any indebtedness and outstanding premium

\* 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 underwriting requirements and / or supplements (if applicable) shall be excluded. In case of any change in notional amount (except due to exercise of Flexi Premium Option) or premium payment mode, the total standard premiums paid shall be adjusted accordingly.

**Wealth Ultra Savings Plan** 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.





**Wealth Ultra Savings Plan**  
**Product leaflet**

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