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AXA “FortuneXtra Savings Plan (5-year pay) Guaranteed Preferential Interest Rate” Programme

From **1 September 2025 to 26 September 2025**, both dates inclusive, you can enjoy up to 4.5% per annum Guaranteed Preferential Interest Rate[△] on your Prepaid Premiums until the end of the 4th Policy Year, by simply paying a lump sum amount which is equal to 5 times the amount of the initial annual premium for the basic plan of FortuneXtra Savings Plan (5-year pay)¹ with policy currency of USD, at the time of application of your policy.

The Prepaid Premiums will be deposited in the Future Premium Deposit Account (“**FPDA**”) maintained with AXA and payment of basic annual premiums for the 2nd to 5th Policy Year will be automatically deducted from the balance of Prepaid Premiums in the FPDA when it is due.

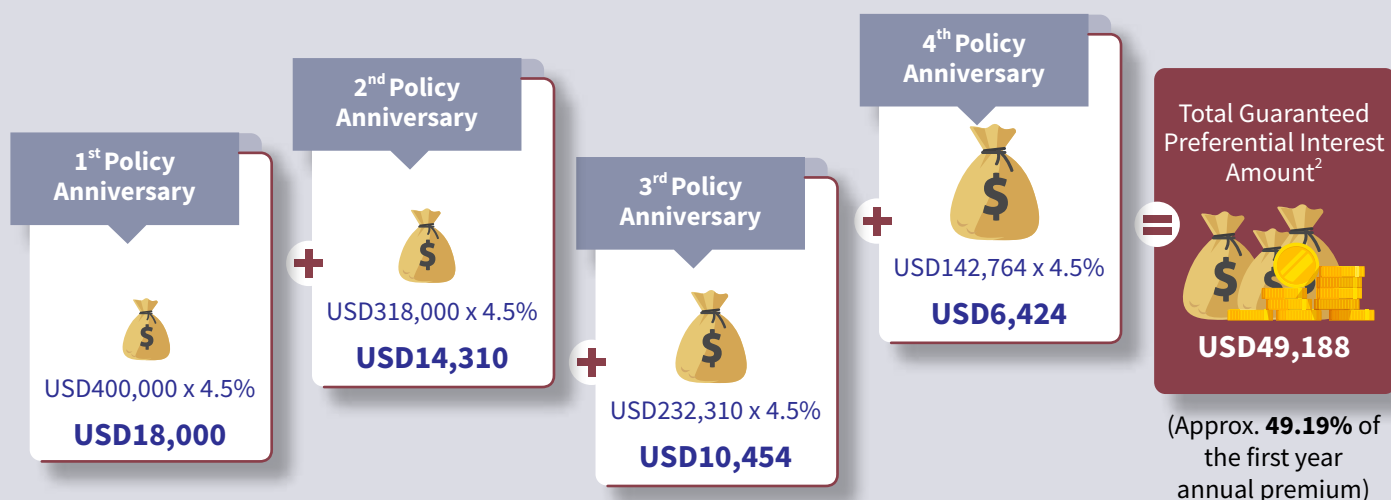
Table 1

Designated Basic Plan	FortuneXtra Savings Plan (5-year pay)	
Policy Currency	USD	
Payment Mode	Annual	
Initial Annual Premium of Designated Basic Plan	Below USD80,000	USD80,000 or above
Guaranteed Preferential Interest Rate on the Prepaid Premiums [△] in the First 4 Policy Years	4% per annum	4.5% per annum

Illustrative examples (These examples are hypothetical and for illustrative purposes only)

Example 1:

Assume the annual premium for basic plan of FortuneXtra Savings Plan (5-year pay) is USD100,000 with the full 5-year premium (i.e. USD500,000) paid upon policy application and the new policy fulfils all requirements of this Programme.

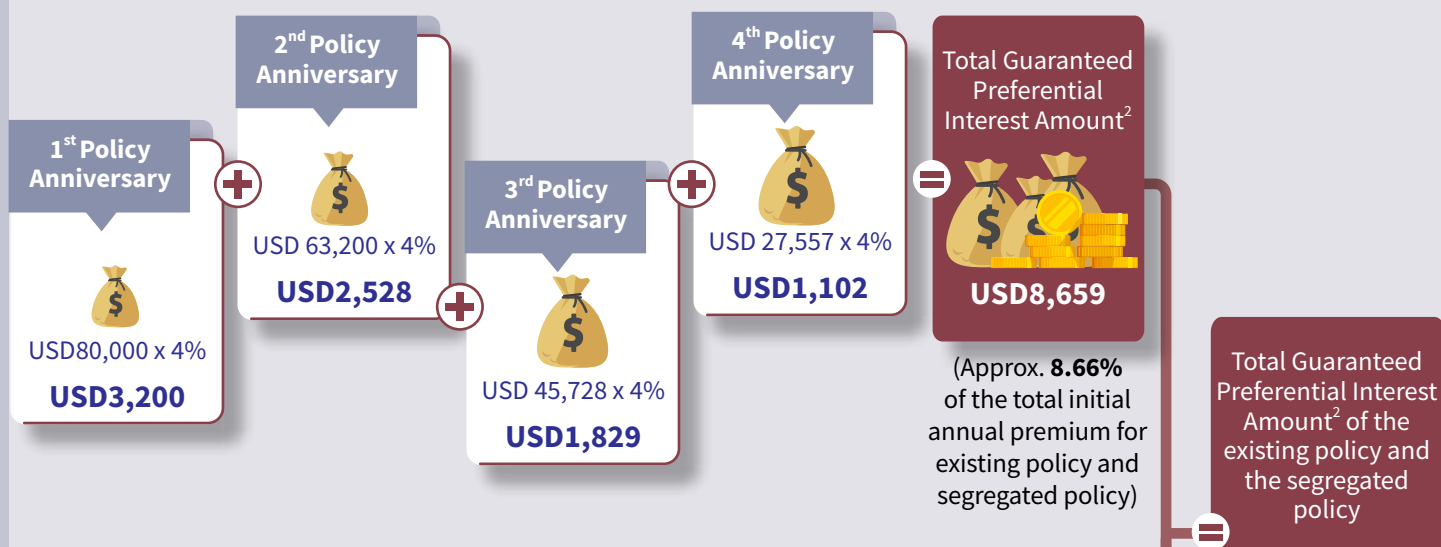


Example 2:

Assume the annual premium for basic plan of FortuneXtra Savings Plan (5-year pay) is USD100,000 with the full 5-year premium (i.e. USD500,000) paid upon policy application and the new policy fulfils all requirements of this Programme. In the 3rd policy year, the Flexi Segregation Option has been exercised to transfer 80% of the value from the existing policy to a segregated policy.

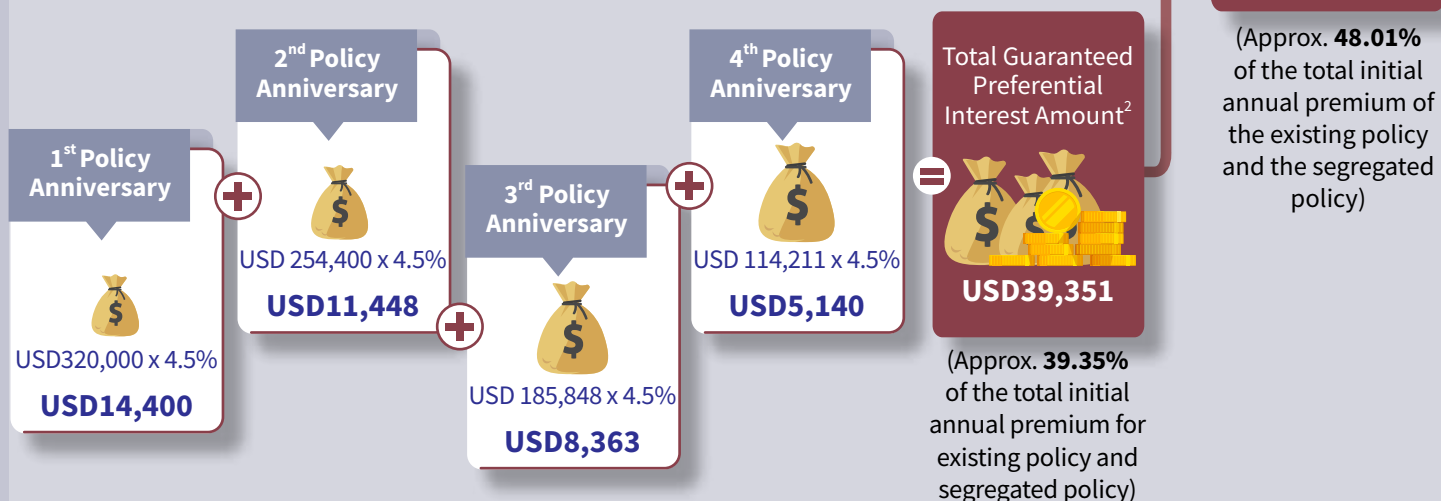
Existing policy:

The initial annual premium for basic plan used to determine the Prepaid Premiums and the Guaranteed Preferential Interest Rate will be adjusted to USD20,000 upon the transfer of 80% of the value of the existing policy to the segregated policy as if such adjusted initial annual premium were effected at policy inception.



Segregated policy:

The initial annual premium for basic plan used to determine the Prepaid Premiums and the Guaranteed Preferential Interest Rate will be USD80,000.



[△] The 4% or 4.5% per annum Guaranteed Preferential Interest Rate is applicable to the Prepaid Premiums for basic plan only, which do not include premiums for supplements (if applicable).

Remarks:

1. For product details of FortuneXtra Savings Plan (5-year pay), please refer to the relevant proposals, product brochures and policy contracts.
2. For the total guaranteed preferential interest crediting time, please refer to the Terms and Conditions of AXA "FortuneXtra Savings Plan (5-year pay) Guaranteed Preferential Interest Rate" Programme.
3. Figures stated in the above illustrative examples are rounded to the nearest whole number.

Terms and Conditions of AXA “FortuneXtra Savings Plan (5-year pay) Guaranteed Preferential Interest Rate” Programme

1. AXA “FortuneXtra Savings Plan (5-year pay) Guaranteed Preferential Interest Rate” Programme (the “**Programme**”) is offered by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) (“**AXA**”), from **1 September 2025 to 26 September 2025**, both dates inclusive (the “**Promotion Period**”), subject to the following terms and conditions.
2. The Programme is only applicable if the following requirements are satisfied:
 - a. Your application for the basic plan of FortuneXtra Savings Plan (5-year pay) with policy currency of USD is successfully submitted during the Promotion Period;
 - b. The print date on the proposal signed by the customer must be within the Promotion Period;
 - c. The basic plan of FortuneXtra Savings Plan (5-year pay) must be successfully issued on or before 30 November 2025;
 - d. Annual payment mode must be selected for the basic plan of FortuneXtra Savings Plan (5-year pay); and
 - e. The Campaign Form of AXA “FortuneXtra Savings Plan (5-year pay) Guaranteed Preferential Interest Rate” Programme is submitted together with the insurance application form and proposal at the same time.
3. The prepaid premiums shall be equal to 4 times of the initial annual premium for the basic plan at policy application (“**Prepaid Premiums**”) which will be deposited into the Future Premium Deposit Account (“**FPDA**”). Payment of basic premium for your policy for each relevant Policy Year will be automatically deducted from the balance of the Prepaid Premiums in the FPDA when it is due.
4. The guaranteed preferential interest rate of 4% or 4.5% per annum is determined based on the initial annual premium for the basic plan stated in Table 1 above (“**Guaranteed Preferential Interest Rate**”). The Guaranteed Preferential Interest Rate is applicable to the balance of the Prepaid Premiums only, which do not include premiums for supplements (if applicable). The Guaranteed Preferential Interest Rate will be applicable from the date when the whole amount of the Prepaid Premiums is received by AXA until the end of the 4th Policy Year.
5. Extra interest, i.e. the difference between the total interest accumulated at Guaranteed Preferential Interest Rate and the total interest credited at AXA's prevailing rate (currently at 1.5% p.a.) on the balance of the Prepaid Premiums in the FPDA for the first 4 Policy Years, will be credited to your FPDA as a lump sum within 1 month after 4 years from the policy issue date. This prevailing interest rate is non-guaranteed and may be changed by AXA at its discretion from time to time without prior notice.
6. If the whole amount of the Prepaid Premiums cannot be received in full by AXA within 2 months from the issue date of the policy, the whole balance in the FPDA (if any) will be accumulated at AXA's prevailing interest rate only.
7. If (i) the policy has not been continuously in effect since inception or is not in effect at the time when the extra interest is credited to the FPDA; or (ii) at any time during the first 4 Policy Years, (a) the amount of annual basic premium is lower than the amount of the initial annual premium for basic plan; or (b) the balance of the FPDA falls below the sum of (1) the total interest which has been credited as at such time at the AXA's prevailing rate on the balance of Prepaid Premiums and (2) initial annual premium for basic plan multiplied by the remaining premium payment term (any incomplete year will be rounded down to the nearest whole year); or (c) there is any change in premium payment mode, the owner of the policy will NOT be able to enjoy the Guaranteed Preferential Interest Rate, and the balance in the FPDA (if any) will be accumulated at AXA's prevailing interest rate only.
8. If (i) Flexi Continuation Option, (ii) Flexi Segregation Option, or (iii) Currency Conversion Option has been exercised with converted percentage less than 100%, the notional amount of the policy will be reduced, the initial annual premium for basic plan used to determine the Prepaid Premiums and the Guaranteed Preferential Interest Rate of the policy will be adjusted as if such notional amount reduction were effected at policy inception. The segregated policy created as a result of Flexi Segregation Option may enjoy the Guaranteed Preferential Interest Rate while such rate and the Prepaid Premiums will be determined by the notional amount and thus the initial annual premium for basic plan of the segregated policy at its inception. For the avoidance of doubt, if Currency Conversion Option is exercised, only the existing policy may enjoy the Guaranteed Preferential Interest Rate while the Converted Policy or Split Policy after currency conversion will not enjoy the Guaranteed Preferential Interest Rate.
9. Only the balance of Prepaid Premiums in the FPDA for each relevant Policy Year is eligible for the Guaranteed Preferential Interest Rate. Any amount in the FPDA which is in excess of the balance of Prepaid Premiums in the FPDA for each relevant Policy Year, including but not limited to the prepaid premiums for supplement(s) (if applicable), will not be entitled to the Guaranteed Preferential Interest Rate, and the corresponding amount will be credited an interest at AXA's prevailing interest rate only from the date when it is deposited into the FPDA.
10. Premiums for supplements (if applicable) payable must be paid when they are due. Otherwise, the balance of Prepaid Premiums in FPDA may be used to settle the related overdue payments and in such event, the policy will not be eligible for the Guaranteed Preferential Interest Rate.
11. The Guaranteed Preferential Interest Rate will not be applicable to customers who have purchased the FortuneXtra Savings Plan basic plan before the Promotion Period but subsequently cancelled the Policy during its cooling off period and then re-applied for the same FortuneXtra Savings Plan (5-year pay) basic plan during the Promotion Period.
12. The Guaranteed Preferential Interest Rate under this Programme is non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
13. AXA reserves the right to alter or terminate the Programme (in whole or in part) and / or amend the relevant terms and conditions of the Programme at any time without prior notice. Any application under the Programme previously approved will not be affected by subsequent alteration or termination of the Programme and / or amendments to its terms and conditions. Such application is subject to AXA's approval. In case of any dispute, the decision of AXA shall be final and conclusive.
14. This leaflet contains general information only. It does not constitute any offer for a basic plan. For detailed terms, conditions and exclusions of the relevant basic plan, please refer to the relevant proposals, product brochures and policy contracts.

For more details, please contact or visit:



Your Financial Consultant



Customer Service Hotline: (853) 8799 2812



www.axa.com.mo

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