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# AXA “WealthAhead II Savings Insurance Series” Promotion Programme

If a customer successfully submits an application for a basic plan of WealthAhead II Savings Insurance – Supreme<sup>1</sup> with a 5-year premium payment term, annual payment mode, policy currency in USD (“**WealthAhead II Supreme Policy (5-year pay)**”) and pays the 5-year premiums in a lump sum, the customer may be entitled to a total reward up to 78%<sup>^</sup> of the annualised first year premium (“**AFYP**”) of the WealthAhead II Supreme Policy (5-year pay).

**Reward 1**

**Premium Refund**

(Promotion Period: 1 January 2026 - 31 March 2026, both dates inclusive)

Up to **29%**<sup>@</sup> of the AFYP

**Reward 2**

**Guaranteed Preferential Interest Rate**

(Promotion Period: 1 March 2026 - 31 March 2026, both dates inclusive)

Up to **4.5%** per annum **Guaranteed Preferential Interest Rate** on your **Prepaid Premiums<sup>Δ</sup>**, in the first 4 policy years, which equivalent to up to **49%**<sup>#\*</sup> of the AFYP

**Total Reward**

An equivalent to up to **78%**<sup>^,#</sup> of the AFYP

For the details and terms and conditions, please refer to page 2, 5 and 6 of this leaflet.

For the details and terms and conditions, please refer to page 3 to 6 of this leaflet.

<sup>^</sup>Only applicable if customer successfully submits an application for a basic plan of WealthAhead II Supreme Policy (5-year pay) during the period from 1 March 2026 to 31 March 2026, both dates inclusive.

<sup>@</sup> Applicable to each WealthAhead II Savings Insurance – Supreme.

<sup>Δ</sup> The 4% or 4.5% per annum Guaranteed Preferential Interest Rate is applicable to the Prepaid Premiums for basic plan only, which does not include levy and premiums for supplements (if applicable).

<sup>#</sup> Only applicable to each WealthAhead II Supreme Policy (5-year pay) with USD as policy currency.

<sup>\*</sup> The figure is rounded to the nearest whole number.





## Premium Refund

From 1 January 2026 to 31 March 2026, both dates inclusive (the “Promotion Period of Reward 1”), if a customer successfully submits an application for a basic plan and supplement(s) (if applicable) of WealthAhead II Savings Insurance – Supreme<sup>1</sup> (“Designated WealthAhead II Supreme Policy”), the customer may be entitled to up to 28% basic premium refund on future premium(s) of such policy.

What is more? During the Promotion Period of Reward 1, if a customer also successfully submits an application for any of the following Designated Medical or Critical Illness Plan and all the relevant policies are held by the same policy owner, the customer may be entitled to 3% extra premium refund on future premium(s) on the Designated WealthAhead II Supreme Policy.

### Designated Medical or Critical Illness Plan:

- AXA WiseGuard Pro Medical Insurance Plan (basic plan / supplement)
- GlobalReach Medical Insurance Plan
- TotalAssure Critical Illness Plan / TotalAssure Critical Illness Plan – Baby Pro
- TotalAssure Plus Critical Illness Plan / TotalAssure Plus Critical Illness Plan – Baby Pro

Table 1

Designated Basic Plan							WealthAhead II Savings Insurance – Supreme				
Premium Payment Term							5 years / 10 years				
Total AFYP of Designated Basic Plan and its Supplements (if applicable)							Premium Refund Percentage on Each Eligible Policy of Reward 1 <sup>2</sup> (% of the total AFYP of Eligible Policy of Reward 1)				
USD	RMB	EUR	GBP	CAD / AUD	SGD	HKD	Basic Premium Refund	Extra Premium Refund			
								+3% If same policy owner successfully submits an application for any of the Designated Medical or Critical Illness Plan			
							Total				
							5-Year Pay	10-Year Pay	5-Year Pay	10-Year Pay	
5,000 – 39,999	32,500 – 259,999	5,000 – 39,999	3,000 – 23,999	6,000 – 47,999	8,000 – 63,999	40,000 – 319,999	10% <sup>2</sup>	12% <sup>2</sup>	13% <sup>2</sup>	15% <sup>2</sup>	
40,000 – 79,999	260,000 – 519,999	40,000 – 79,999	24,000 – 47,999	48,000 – 95,999	64,000 – 127,999	320,000 – 639,999	15% <sup>2</sup>	17% <sup>2</sup>	18% <sup>2</sup>	20% <sup>2</sup>	
80,000 – 199,999	520,000 – 1,299,999	80,000 – 199,999	48,000 – 119,999	96,000 – 239,999	128,000 – 319,999	640,000 – 1,599,999	22% <sup>2</sup>	24% <sup>2</sup>	25% <sup>2</sup>	27% <sup>2</sup>	
200,000 or above	1,300,000 or above	200,000 or above	120,000 or above	240,000 or above	320,000 or above	1,600,000 or above	26% <sup>2</sup>	28% <sup>2</sup>	29% <sup>2</sup>	31% <sup>2</sup>	



### Guaranteed Preferential Interest Rate

From 1 March 2026 to 31 March 2026, both dates inclusive (the “Promotion Period of Reward 2”), if the customer pays a lump sum amount which is equal to 5 times the amount of the initial annual premium for a **WealthAhead II Supreme Policy (5-year pay)** at the time of application of such policy, the customer may enjoy up to 4.5% per annum Guaranteed Preferential Interest Rate<sup>Δ</sup> on the Prepaid Premiums (as defined below) until the end of the 4<sup>th</sup> policy year.

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

Table 2

Designated Basic Plans	WealthAhead II Savings Insurance – Supreme (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 <sup>Δ</sup> in the First 4 Policy Years	<b>4% per annum<sup>2</sup></b>	<b>4.5% per annum<sup>2</sup></b>

# Illustrative examples

(These examples are hypothetical and for illustrative purposes only)

## Example 1

Assume the annual premium for WealthAhead II Supreme Policy (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 reward.

1 <sup>st</sup> Policy Anniversary	2 <sup>nd</sup> Policy Anniversary	3 <sup>rd</sup> Policy Anniversary	4 <sup>th</sup> Policy Anniversary	Total Guaranteed Preferential Interest Amount <sup>2</sup>
USD400,000 x 4.5%	USD318,000 x 4.5%	USD232,310 x 4.5%	USD142,764 x 4.5%	<b>USD49,188</b>
<b>USD18,000</b>	<b>USD14,310</b>	<b>USD10,454</b>	<b>USD6,424</b>	



Approx. **49.19%** of the first year annual premium

## Example 2

Assume the annual premium for WealthAhead II Supreme Policy (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 reward. In the 3<sup>rd</sup> policy year, the Flexi Segregation Option was 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.

1 <sup>st</sup> Policy Anniversary	2 <sup>nd</sup> Policy Anniversary	3 <sup>rd</sup> Policy Anniversary	4 <sup>th</sup> Policy Anniversary	Total Guaranteed Preferential Interest Amount <sup>2</sup>
USD80,000 x 4%	USD63,200 x 4%	USD45,728 x 4%	USD27,557 x 4%	<b>USD8,659</b>
<b>USD3,200</b>	<b>USD2,528</b>	<b>USD1,829</b>	<b>USD1,102</b>	

Approx. **8.66%** of the total initial annual premium for existing policy and segregated policy

**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.

1 <sup>st</sup> Policy Anniversary	2 <sup>nd</sup> Policy Anniversary	3 <sup>rd</sup> Policy Anniversary	4 <sup>th</sup> Policy Anniversary	Total Guaranteed Preferential Interest Amount <sup>2</sup>
USD320,000 x 4.5%	USD254,400 x 4.5%	USD185,848 x 4.5%	USD114,211 x 4.5%	<b>USD39,351</b>
<b>USD14,400</b>	<b>USD11,448</b>	<b>USD8,363</b>	<b>USD5,140</b>	

Approx. **39.35%** of the total initial annual premium for existing policy and segregated policy

**Total Guaranteed Preferential Interest Amount<sup>2</sup> of the existing policy and the segregated policy**  
**USD48,010**

(Approx. **48.01%** of the total initial annual premium of the existing policy and the segregated policy)

<sup>△</sup> The 4% or 4.5% per annum Guaranteed Preferential Interest Rate is applicable to the Prepaid Premiums for basic plan only, which does not include levy and premiums for supplements (if applicable).

Remarks:

1. For product details of WealthAhead II Savings Insurance – Supreme, please refer to the relevant proposals, product brochures and policy contracts.
2. For the details of Reward 1 and Reward 2, please refer to the corresponding section of the Terms and Conditions stated in this leaflet.
3. Figures stated in the above illustrative examples are rounded to the nearest whole number.

## Terms and Conditions of AXA “WealthAhead II Savings Insurance Series” Promotion Programme

1. AXA “WealthAhead II Savings Insurance Series” Promotion Programme (the “**Programme**”) is offered by AXA China Region Insurance Company (Hong Kong) Limited (formerly named as AXA China Region Insurance Company (Bermuda) Limited) / AXA China Region Insurance Company Limited (collectively “**AXA**”), subject to the following terms and conditions.

### **Reward 1: Premium Refund**

1. The Basic Premium Refund of Reward 1 (as defined in clause 2 below) of the Programme is only applicable if the following requirements are satisfied:
  - a. **From 1 January 2026 to 31 March 2026**, both dates inclusive (the “**Promotion Period of Reward 1**”), customer successfully submits an application for a basic plan and supplement(s) (if applicable) of WealthAhead II Savings Insurance – Supreme (“**Designated WealthAhead II Supreme Policy**”);
  - b. Such Designated WealthAhead II Supreme Policy must be successfully issued during the period from 1 January 2026 to 31 May 2026, both dates inclusive;
  - c. Such Designated WealthAhead II Supreme Policy has met the total AFYP requirement stated in Table 1 above; and
  - d. Premium payment term requirements stated in the Table 1 above.  
(Designated WealthAhead II Supreme Policy satisfying clause 1 above is hereinafter referred to as “**Eligible Policy of Reward 1**”)
2. An Eligible Policy of Reward 1 may be entitled to a one-off premium refund for payment of future premium(s) of such policy, the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Reward 1 by the applicable premium refund percentage for Basic Premium Refund stated in Table 1 above (“**Basic Premium Refund of Reward 1**”) on and in accordance with following conditions:
  - a. The total AFYP of Eligible Policy of Reward 1 is the annualised premium payable for the first policy year determined based on the premium payment mode and the notional amount of the policy as at the time of premium refund. If the premium payment mode is not annual payment mode, the total AFYP of Eligible Policy of Reward 1 will be calculated as follows:
    - i. For monthly payment mode, by multiplying the monthly premium payable for the first policy year by 12; or
    - ii. For semi-annual payment mode, by multiplying the semi-annual premium payable for the first policy year by 2;
  - b. If customer has changed the notional amount or premium payment mode of the Eligible Policy of Reward 1 after policy issuance, the total AFYP applied in the Basic Premium Refund of Reward 1 will not be equivalent to the actual amount of total premiums customer paid for the first policy year. The total AFYP will be re-calculated based on the latest premium payment mode and the latest notional amount of Eligible Policy of Reward 1 as at the time of premium refund;
  - c. The amount of total AFYP of Eligible Policy of Reward 1 is calculated by adding the standard premium and premium loading imposed due to underwriting (if any) of the policy. Levy will not be included in the calculation of total AFYP of Eligible Policy of Reward 1;
  - d. The calculation of total AFYP and the Basic Premium Refund of Reward 1 shall be rounded up to the nearest 2 decimal places; and
  - e. Premium of CareForAll Hospital Cash – First Year \$1 Supplement (if any), attached to the Eligible Policy of Reward 1, will be included in calculating the total AFYP of the Eligible Policy of Reward 1. Premiums of Smart Elite 10-year Term First Year Free Supplement, Smart 10-year Term First Year Free Supplement and Accident Protector First 3 Years Free Supplement, if any, attached to the Eligible Policy of Reward 1, will be excluded in calculating the total AFYP of the Eligible Policy of Reward 1.
3. The Eligible Policy of Reward 1 must be in force at the time of crediting of the Basic Premium Refund of Reward 1 and all premiums due since policy effective date must be fully paid at the time of the premium refund, failing which customer will not be entitled to Basic Premium Refund of Reward 1. If the Eligible Policy of Reward 1 shall terminate for whatever reasons before the Basic Premium Refund of Reward 1 is credited to the future premium deposit account, the Basic Premium Refund of Reward 1 will cease to be in effect. If the Eligible Policy of Reward 1 shall terminate for whatever reasons after the Basic Premium Refund of Reward 1 is credited to the future premium deposit account, any portion of such Basic Premium Refund of Reward 1 not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
4. In addition to the Basic Premium Refund of Reward 1, an Eligible Policy of Reward 1 may be entitled to a one-off 3% extra premium refund for payment of future premium(s) of such policy, the amount of which will be calculated by multiplying the total AFYP of the Eligible Policy of Reward 1 by the applicable premium refund percentage for Extra Premium Refund stated in Table 1 above (“**Extra Premium Refund of Reward 1**”) with requirements under clauses 1 and 2 being satisfied and on and in accordance with following conditions:
  - a. Customer must also successfully submit an application for any AXA WiseGuard Pro Medical Insurance Plan (basic plan / supplement) / GlobalReach Medical Insurance Plan / TotalAssure Critical Illness Plan / TotalAssure Critical Illness Plan – Baby Pro / TotalAssure Plus Critical Illness Plan / TotalAssure Plus Critical Illness Plan – Baby Pro (each a “**Designated Medical or Critical Illness Plan**”) during the Promotion Period of Reward 1, and all the relevant policies are held by the same policy owner;
  - b. Such Designated Medical or Critical Illness Plan must be successfully issued during the period from 1 January 2026 to 31 May 2026, both dates inclusive, with the requirements under clauses 1 and 2 being satisfied;
  - c. For the avoidance of doubt, each Designated Medical or Critical Illness Plan can only be paired with one Eligible Policy of Reward 1 to qualify for the 3% extra premium refund. If a customer has more than one Eligible Policy of Reward 1, the one with the greater / greatest total AFYP will first be paired up with a Designated Medical or Critical Illness Plan to be entitled to the Extra Premium Refund of Reward 1. Any remaining Eligible Policy of Reward 1 that cannot be paired up will not be entitled to the Extra Premium Refund of Reward 1; and
  - d. The policy owner must be the same person at the time of (a) policy application of the Eligible Policy of Reward 1 and relevant Designated Medical or Critical Illness Plan and (b) premium refund of Extra Premium Refund of Reward 1, failing which customer will not be entitled to Extra Premium Refund of Reward 1.
5. The Eligible Policy of Reward 1 and relevant Designated Medical or Critical Illness Plan must be in force at the time of crediting of the Extra Premium Refund of Reward 1 and all premiums due since policy effective date must be fully paid, failing which customer will not be entitled to Extra Premium Refund of Reward 1. If the Eligible Policy of Reward 1 and / or relevant Designated Medical or Critical Illness Plan shall terminate for whatever reasons before the Extra Premium Refund of Reward 1 is credited to the future premium deposit account, the Extra Premium Refund of Reward 1 will cease to be in effect. If the Eligible Policy of Reward 1 and / or relevant Designated Medical or Critical Illness Plan shall terminate for whatever reasons after the Extra Premium Refund of Reward 1 is credited to the future premium deposit account, any portion of such Extra Premium Refund of Reward 1 not yet applied to premium payment(s) will be forfeited and cannot be withdrawn or transferred.
6. The policy owner of the Eligible Policy of Reward 1 will receive a notification letter by mail after the Basic Premium Refund of Reward 1 and Extra Premium Refund of Reward 1 (if any) is credited to the future premium deposit account on or before 30 November 2026 and the notification letter will set out the details of the premium refund. The Basic Premium Refund of Reward 1 and Extra Premium Refund of Reward 1 (if any) will then be applied to the next premium due for the relevant Eligible Policy of Reward 1 subsequently as AXA deems appropriate. Withdrawal of the Basic Premium Refund of Reward 1 and Extra Premium Refund of Reward 1 (if any) from the future premium deposit account is not allowed.
7. The Basic Premium Refund of Reward 1 and Extra Premium Refund of Reward 1 will not be applicable to customers who have purchased the Designated WealthAhead II Supreme Policy and / or Designated Medical or Critical Illness Plan before the Promotion Period of Reward 1 but subsequently cancelled such Designated WealthAhead II Supreme Policy and / or Designated Medical or Critical Illness Plan during its cooling off period and then re-applied for the same Designated WealthAhead II Supreme Policy and / or Designated Medical or Critical Illness Plan during the Promotion Period of Reward 1.

### **Reward 2: Guaranteed Preferential Interest Rate**

1. This reward is only applicable if the following requirements are satisfied:
  - a. **From 1 March 2026 to 31 March 2026**, both dates inclusive (the “**Promotion Period of Reward 2**”), customer successfully submits an application for a basic plan of WealthAhead II Savings Insurance – Supreme (5-year pay) (“**WealthAhead II Supreme Policy (5-year pay)**”) with policy currency of USD;
  - b. The print date on the proposal signed by the customer must be within the Promotion Period of Reward 2;
  - c. WealthAhead II Supreme Policy (5-year pay) must be successfully issued on or before 31 May 2026;
  - d. Annual payment mode must be selected for WealthAhead II Supreme Policy (5-year pay); and
  - e. The campaign form of WealthAhead II Savings Insurance (5 pay) Guaranteed Preferential Interest Rate Programme is submitted together with the insurance application form and proposal at the same time.
2. The prepaid premiums shall be equal to 4 times of the initial annual premium for the WealthAhead II Supreme Policy (5-year pay) 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.

3. The guaranteed preferential interest rate of 4% or 4.5% per annum is determined based on the initial annual premium for the WealthAhead II Supreme Policy (5-year pay) stated in Table 2 above (“**Guaranteed Preferential Interest Rate**”). The Guaranteed Preferential Interest Rate is applicable to the balance of the Prepaid Premiums only, which do not include levy and 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 4<sup>th</sup> policy year.
4. 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.
5. 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.
6. 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 the WealthAhead II Supreme Policy (5-year pay); 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 the WealthAhead II Supreme Policy (5-year pay) 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; or (d) Currency Conversion Option is exercised, 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.
7. If (i) Flexi Continuation Option or (ii) Flexi Segregation Option has been exercised, the notional amount of the policy may be reduced, the initial annual premium for WealthAhead II Supreme Policy (5-year pay) 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 WealthAhead II Supreme Policy (5-year pay) of the segregated policy at its inception.
8. 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) and levy, 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.
9. Levy and 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.
10. The Guaranteed Preferential Interest Rate will not be applicable to customers who have purchased a basic plan of WealthAhead II Savings Insurance – Supreme before the Promotion Period of Reward 2 but subsequently cancelled such basic plan of WealthAhead II Savings Insurance – Supreme during its cooling off period and then re-applied for the same basic plan of WealthAhead II Savings Insurance – Supreme during the Promotion Period of Reward 2.

#### **General provisions**

1. All the rewards under this Programme are non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
2. 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.
3. This leaflet contains general information only. It does not constitute any offer for a basic plan or supplement (if applicable). For detailed terms, conditions and exclusions of the relevant basic plan and supplement (if applicable), please refer to the relevant proposals, product brochures and policy contracts.

#### **Notes:**

1. The words and expressions “insured”, “policy owner” and “supplement” shown in this promotion leaflet shall carry the same meanings as “insured person”, “policy holder” and “rider” (respectively and where applicable) stated in the policy contract of AXA WiseGuard Pro Medical Insurance Plan.
2. The premium refund(s) under the Programme will form part of the relevant policy contract(s) upon the respective basic plan(s) and / or the supplement(s) (if applicable) being issued, and the requirements of the relevant premium refund(s) under the terms and conditions of the Programme having been fulfilled.



**For more details, please contact or visit:**

 **Your Financial Consultant**

 **Customer Service Hotline: (852) 2864 5888**

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