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# Wealth Advance Savings Series II - Classic

## Ride your wealth further



Getting on the right track towards financial freedom can be simple, as long as you choose a savings solution that can help you reach your goals. On top of potential returns on your long-term savings, **Wealth Advance Savings Series II - Classic** (“**Classic**”) also provides guaranteed cash value for your wealth accumulation journey. With **Classic**, you can journey ahead with confidence for a future worth dreaming about.

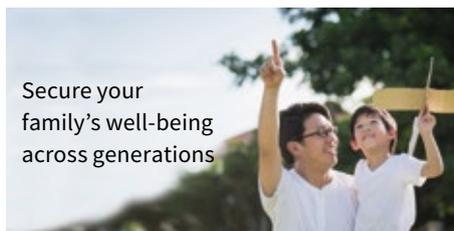
With **Classic**, you can:



Read on to find out how **Classic** can help you:



Secure a promising future for your children



Secure your family's well-being across generations



Bring your retirement dreams to life

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 **Classic** 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 some of the key features of **Classic** 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

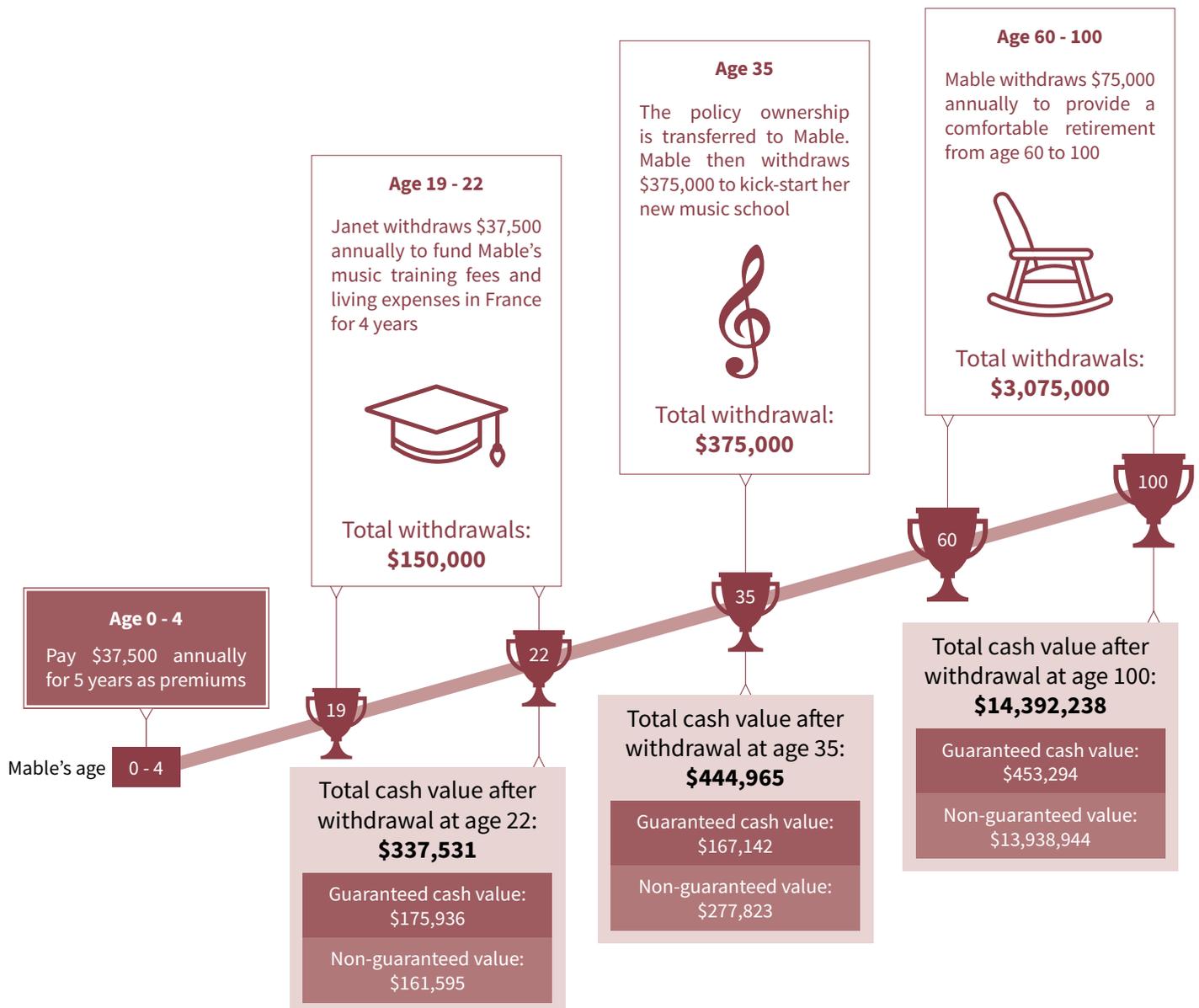


### Secure a promising future for your children

Janet is a musician and hopes her daughter Mable will follow in her footsteps. She has big plans for Mable and wants to save up money to send her to music schools abroad. To give Mable good opportunities in life, Janet takes out a **Classic** policy.

(All amounts are in US dollars)

- Policy owner: **Janet (Mother, age 35)**
- Insured: **Mable (Janet's daughter, age 0)**
- Premium payment term: **5 years**
- Annual premium: **\$37,500**
- Total premiums paid: **\$187,500**
- Notional amount at policy inception: **\$261,332**



**Accumulated withdrawals plus the total cash value after withdrawal at age 100:**

**Around 96 times the total premiums paid**

Note: Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus and cash value of non-guaranteed terminal bonus. The value is projected with the Company's currently assumed bonus scales as at 1 April 2019. The scales of bonuses are not guaranteed and may be changed by the Company from time to time. The actual policy value and withdrawal amounts (if applicable) may be higher or lower than those illustrated.

## Illustrative example 2

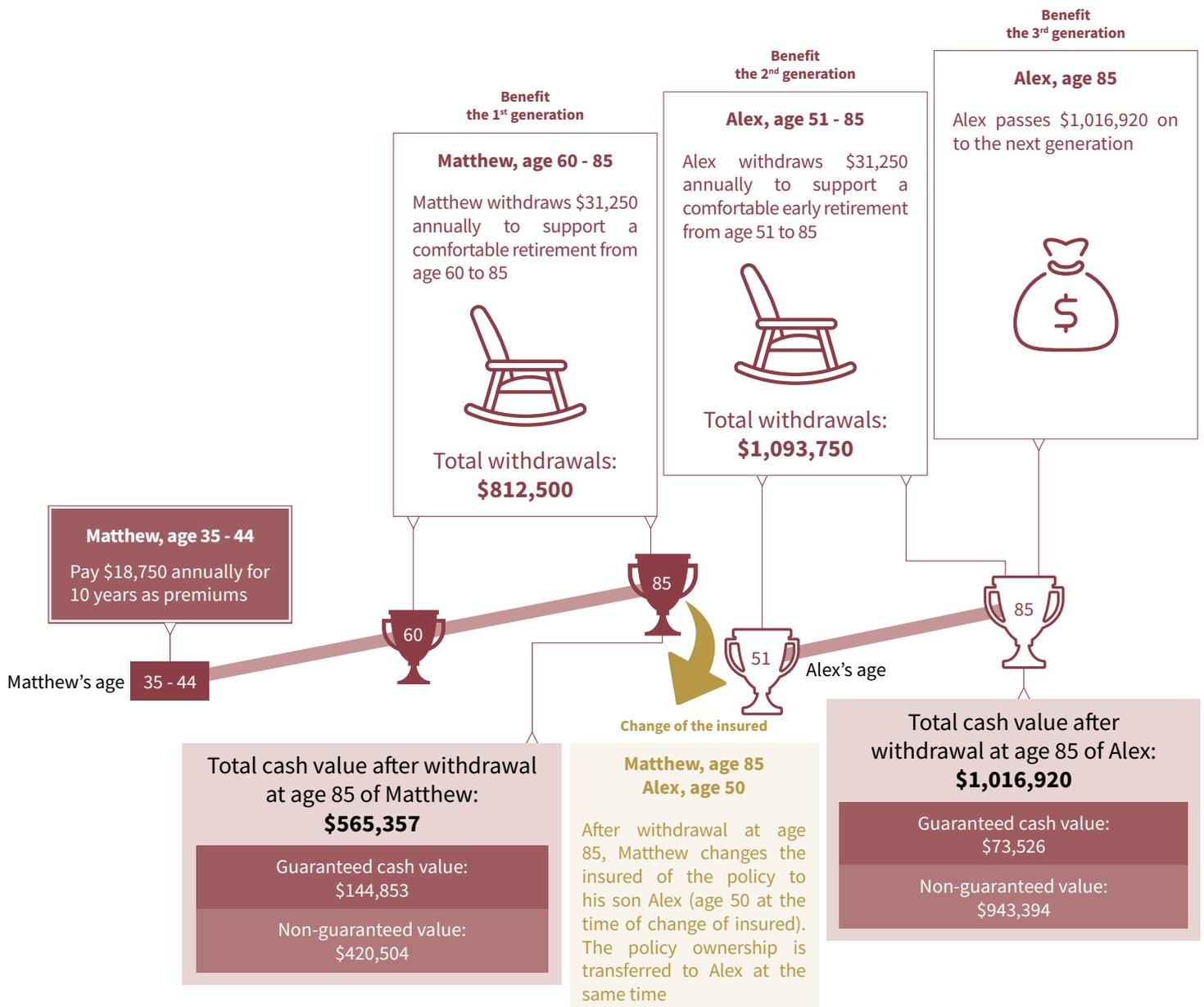


### Secure your family's well-being across generations

Matthew's wife recently gave birth to his son, Alex. As a devoted family man who plans ahead, Matthew dreams of a comfortable future for his son and future grandchildren. Therefore, he takes out a **Classic** policy.

(All amounts are in US dollars)

- Policy owner & insured: **Matthew (Father, age 35)**
- Premium payment term: **10 years**
- Annual premium: **\$18,750**
- Total premiums paid: **\$187,500**
- Notional amount at policy inception: **\$262,255**



**Accumulated withdrawals plus the total cash value after withdrawal at age 85 of Alex:**

**Around 16 times** the total premiums paid

Notes: Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus and cash value of non-guaranteed terminal bonus. The value is projected with the Company's currently assumed bonus scales as at 1 April 2019. The scales of bonuses are not guaranteed and may be changed by the Company from time to time. The actual policy value and withdrawal amounts (if applicable) may be higher or lower than those illustrated.

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 of **Classic** for details.

## Illustrative example 3

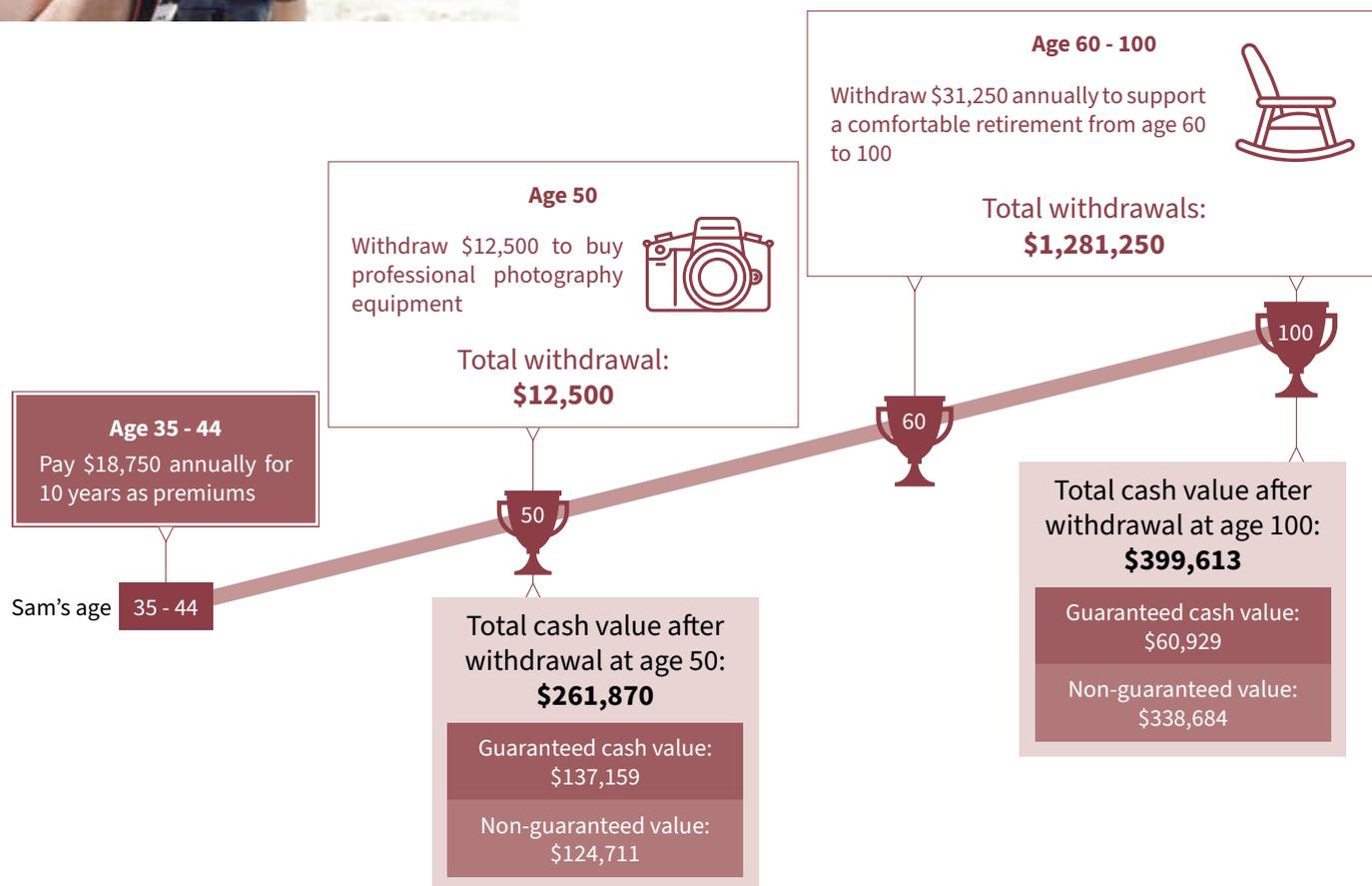


### Bring your retirement dreams to life

Sam is a hard-working professional who was recently offered a raise. Sam decides to save up the extra money so he can retire early to pursue his passion for photography. Therefore, he takes out a **Classic** policy.

(All amounts are in US dollars)

- Policy owner and insured: **Sam (age 35)**
- Premium payment term: **10 years**
- Annual premium: **\$18,750**
- Total premiums paid: **\$187,500**
- Notional amount at policy inception: **\$262,255**



Accumulated withdrawals plus the total cash value after withdrawal at age 100:

Around **9 times** the total premiums paid

Note: Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus and cash value of non-guaranteed terminal bonus. The value is projected with the Company's currently assumed bonus scales as at 1 April 2019. The scales of bonuses are not guaranteed and may be changed by the Company from time to time. The actual policy value and withdrawal amounts (if applicable) may be higher or lower than those illustrated.

#### 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; (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 and no withdrawals 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 and (vi) the notional amount of the policy remains unchanged throughout the contract term of the policy, except for the reduction of notional amount due to the withdrawals made in the illustrative examples.
2. All the policy values and figures stated in this leaflet are rounded to the nearest whole number.

**Wealth Advance Savings Series II – Classic** 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.**

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