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# AXA

## Financial Strength E-booklet

# Exceptional dividend performance across entire product portfolio

In the ever-changing financial markets, AXA steadfastly upholds its commitment by leveraging our outstanding investment expertise and solid financial strength, consistently provide competitive returns for our customers. We understand that returns are more than just numbers; they represent your future and the expectations you hold.

All policies of all flagship products have achieved a total value ratio of 100% each year since their launch, **or even exceeding the target!**



Remarks: The total value ratio compares the actual against the illustrated total value shown in the proposal at the time of sale, including both the guaranteed and non-guaranteed benefits. The above total value ratio is for reference only and are not indicators of actual total benefits to be paid on participating plans in the future. Certain policies do not provide guaranteed or non-guaranteed surrender benefits in certain reporting years due to the plan features, so the total value ratio is not applicable in these cases. For the products referred to as "entire product portfolio" and "all flagship products", please refer to the product list on pages 2 to 3. The figures mentioned above are based on the declared total value ratio of the relevant products since their launch, across all applicable reporting years (up to 2024 reporting year). The retirement annuity products are only applicable in the Hong Kong region.



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- **Wealth Advance Savings Series II - Ultimate** same product type as FortuneXtra Savings Plan / Wealth Ultra Savings Plan  
has achieved a total value ratio of 100% -107% since its launch, with performance repeatedly exceeding expectations
- **FortuneXtra Savings Plan** has successfully achieved a total value ratio of 100% in the first declaration<sup>1</sup>

## Life protection and savings – savings oriented



### Flagship products

- FortuneXtra Savings Plan
- Max Wealth Insurance Plan
- Wealth Advance Savings Series II - Classic
- Flexi Power Saver
- Ever Harvest Income Plan\*
- Wealth Ultra Savings Plan
- Wealth Advance Savings Series II - Ultimate
- Wealth Genius Income Plan
- Max Goal Insurance Plan\*
- Prime Harvest Income Plan\*

All policies have achieved  
a total value ratio of  
**100% or above**  
each year since their launch

\*This product is not available for sale

Remarks: The total value ratio compares the actual against the illustrated total value shown in the proposal at the time of sale, including both the guaranteed and non-guaranteed benefits. The above total value ratio is for reference only and are not indicators of actual total benefits to be paid on participating plans in the future. Certain policies do not provide guaranteed or non-guaranteed surrender benefits in certain reporting years due to the plan features, so the total value ratio is not applicable in these cases. The figures mentioned above are based on the declared total value ratio of the relevant products since their launch, across all applicable reporting years (up to 2024 reporting year).

1. FortuneXtra Savings Plan began declaring the total value ratio starting from 2024 reporting year.



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## ● CitiPartner Critical Illness Protection Series

same product type as TotalAssure Critical Illness Protection Series

which combines critical illness coverage with savings elements, has had all policies achieve a total value ratio of **100%** each year since its launch

### Critical illness protection

#### Flagship products

- HealthVital II Major Illness Plan
- HealthElite Critical Illness Insurance\*
- LoveAssure Critical Illness Protection Series\*
- HealthSelect II Major Illness Plan
- CitiPartner Critical Illness Protection Series\*

## ● All policies for other flagship products have achieved a total value ratio of **100%** each year since its launch

### Life protection and savings - protection oriented

#### Flagship products

- Fortune Guard Life Insurance
- Fortune Protector Life Insurance
- Grand Heritage II
- Grand Heritage\*
- LifeDelight Insurance Plan\*

### Retirement annuity

#### Flagship products

- JoyAhead Immediate Annuity Plan
- IncomeBliss Deferred Annuity Plan
- IncomePartner Deferred Annuity Plan\*
- IncomeEnrich Deferred Annuity Plan\*

\*This product is not available for sale

Remarks: The total value ratio compares the actual against the illustrated total value shown in the proposal at the time of sale, including both the guaranteed and non-guaranteed benefits. The above total value ratio is for reference only and are not indicators of actual total benefits to be paid on participating plans in the future. Certain policies do not provide guaranteed or non-guaranteed surrender benefits in certain reporting years due to the plan features, so the total value ratio is not applicable in these cases. The figures mentioned above are based on the declared total value ratio of the relevant products since their launch, across all applicable reporting years (up to 2024 reporting year). Grand Heritage and above retirement annuity products are only applicable in the Hong Kong region.



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# Leading the industry with excellent fulfilment ratio performance



**AXA is proud to be certified by 10Life as a  
"Stable Fulfilment Ratio Insurer 2025"  
in recognition of our fulfilment ratio and experience factors,  
highlighting AXA's exceptional track record in consistently  
achieving targeted returns!**



# Outstanding results driven by diversified strategies

AXA's professional investment team employs a flexible investment strategy and manages risk within acceptable thresholds, while remaining committed to delivering competitive mid-to long-term returns

## Fixed income assets e.g.



## Growth assets e.g.



# Global leader of insurance with over 200 years of history

Founded in  
France

1817

Launched our  
global brand  
name "AXA"

1985

Expanded our  
footprint to Asia,  
set up a subsidiary  
in Hong Kong

1995

Recognised as the  
No.1 Global Insurance  
Brand by Interbrand  
and lasted for 10  
consecutive years<sup>1</sup>

2009

Identified as 1 of the  
9 global systemically  
important insurers<sup>2</sup>  
and considered as  
a "too-big-to-fail"  
financial institution<sup>3</sup>

2013

Became the No.1  
global Property &  
Casualty commercial  
lines insurer<sup>4</sup>

2018

Remarks:

1. Interbrand Best Global Brand 2009 – 2018. (By brand value)

2. Source: Financial Stability Board, [https://www.fsb.org/wp-content/uploads/r\\_130718.pdf](https://www.fsb.org/wp-content/uploads/r_130718.pdf).

3. Global systemically important insurers are classified as global systemically important financial institutions. Their establishment aims to address the risks for financial institutions that are seen as "too-big-to-fail", <https://bit.ly/4cq5pcg>, <https://bit.ly/3KTbhu0>

4. AXA Corporate Solutions, AXA Matrix Risk Consultants, AXA Insurance Company, and AXA Art with AXA XL's insurance and reinsurance operations combined.



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# Esteemed global leader with worldwide reach

With a global presence, we are dedicated to providing comprehensive protection for individuals and established businesses

## World's 2<sup>nd</sup> largest

European insurer

50 markets

95 million customers

154,000 employees

Asia, Africa, Middle East, Latin America

17%

AXA XL

18%

Europe  
(including Switzerland, Germany, Belgium, Luxembourg, the United Kingdom, Ireland, Spain, and Italy)

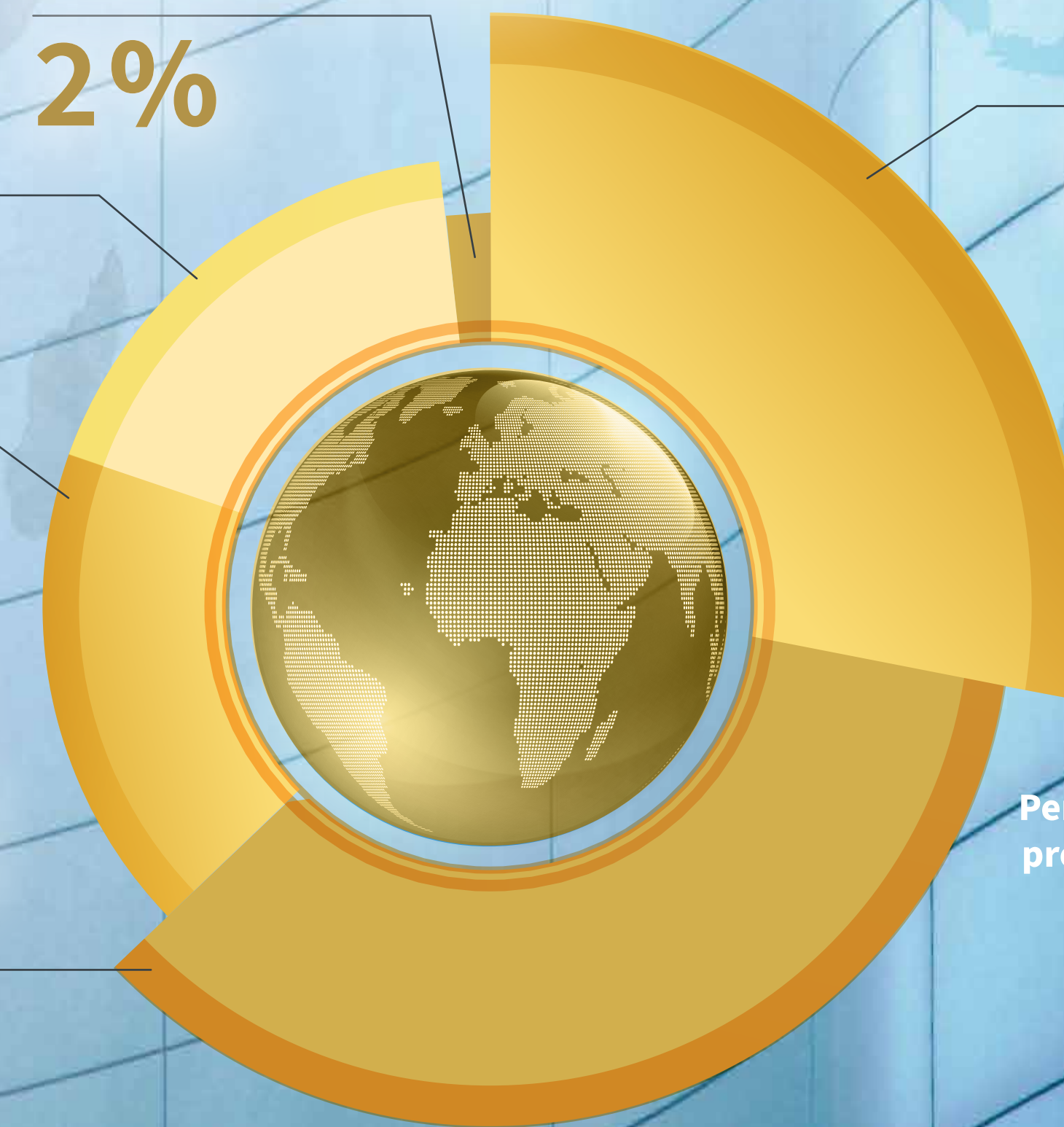
36%

Transversal and others

2%

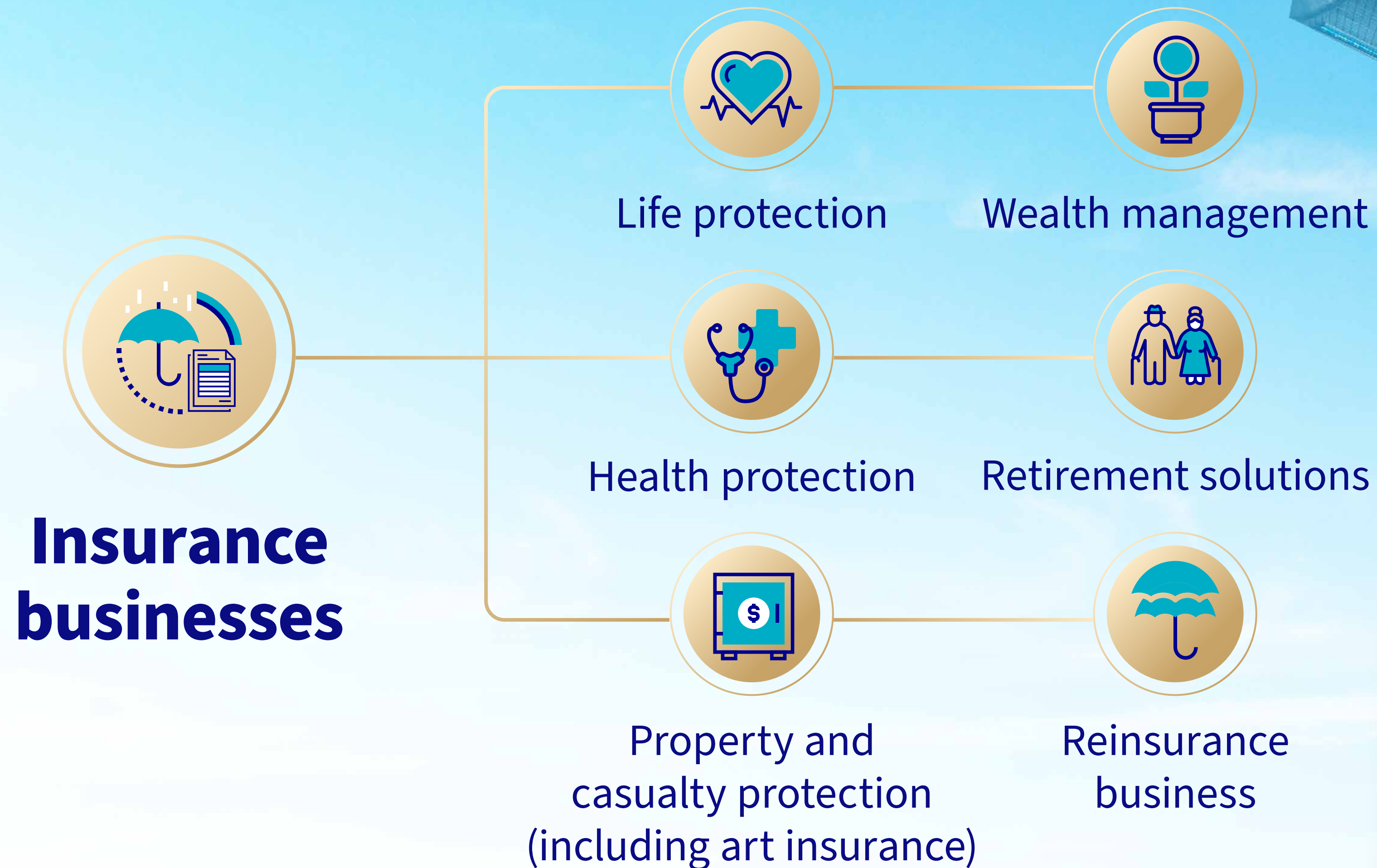
France

27%



Percentage of 2024 total gross premium and other revenues<sup>1</sup>  
(by regions)

# Diverse business spanning the globe



# Robust financials with unrivalled reputation

## AXA Group

**Around USD  
121.3 billion<sup>1</sup>**  
in total revenues



**Over USD 1 trillion<sup>1</sup>**  
in total assets under management,  
equivalent to  
**2.6 times<sup>1</sup>**  
the size of the Hong Kong  
Monetary Authority's Exchange Fund<sup>2</sup>  
(the 5<sup>th</sup> largest sovereign fund in the world)



Solvency II ratio reached  
**200% or above**  
for 5 consecutive years<sup>3</sup>



AXA Group's principal insurance subsidiaries have all received

**Exceptional  
Ratings**

by multiple international  
credit rating agencies

Standard & Poor's

**AA- Positive**

(as of 25 February 2025)

Moody's

**Aa3 Positive**

(as of 18 October 2024)

AM Best

**A+ Superior\* Stable**

(as of 2 October 2024)

\*AXA SA

Remarks:

1. As of 31 December 2024, calculated based on exchange rate of Euro 1 = USD1.1.

2. Source: Hong Kong Monetary Authority, <https://bit.ly/3ZvIMR1>, data as of 31 December 2024, rounded to one decimal place.

3. Source: Solvency and Financial Condition Report of AXA group from 2020 to 2024.



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# ESG vanguard and industry leader

In 2023, AXA Group's total green investments reached

**USD 33 billion<sup>1</sup>**

In 2024 S&P Global Corporate Sustainability Assessment, we achieved

**a score of 87/100,  
ranked top 10% globally<sup>2</sup>**

Consistently recognised in the Dow Jones Best-in-Class Indices

**for 9 consecutive years<sup>3</sup>**

Remarks:

1. Data as of 2023, <https://www.axa.com.hk/en/our-commitment-on-climate-change>, calculated based on exchange rate of Euro 1 = USD1.1.

2. Data as of 5 February 2025, <https://bit.ly/43clgXT>.

3. Formerly known as Dow Jones Sustainability Index, data as of 21 October 2024, <https://www.axa.com/en/investor/sri-ratings-ethical-indexes>.

# AXA - Your trusted financial partner

Our website publishes the fulfilment ratios and total value ratios of AXA's participating plans every year, learn more now!



Hong Kong



Macau



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## Hong Kong

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