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W **WealthAhead II**
Savings Insurance - Prime

Discover how WealthAhead II - Prime offers wealth accumulation, strategic wealth allocation and seamless legacy planning – all designed to help you achieve your financial goals and secure your loved ones with ease and confidence.



Product leaflet

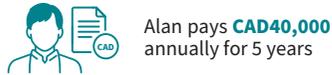
Illustrative example 1

Ensuring continuous wealth distribution support in significant life moments



Alan, a dedicated teacher, is preparing for the relocation of his family members to Canada. He wants to secure his family's financial future against unforeseen circumstances. He has chosen a **WealthAhead II – Prime** policy, a strategic wealth management tool enables his loved ones with financial protection and peace of mind in times of need.

Policy owner & insured:	Alan (age 40)	Annual Premium:	CAD40,000
Premium payment term:	5 years	Total premiums paid:	CAD200,000
		Notional amount at policy inception:	CAD200,000



Alan pays **CAD40,000** annually for 5 years

Alan activates the **Wealth Master Service** to make periodic withdrawal for:

- his mother's living expenses **CAD6,000/year**
- his wife's household spending **CAD7,000/year** for 15 years

Total cash value before withdrawal: CAD136,011	
CAD59,600	CAD76,411

Alan relocates to Canada to reunite with his family. Soon after, he becomes mentally incapacitated



Under **Flexi Care Option**, Lisa, designated executor, makes a one-off withdrawal of 10% of total cash value **CAD19,513** to cover Alan's medical expenses

Total cash value after all previous withdrawals made: CAD162,614	
CAD113,101	CAD49,513

■ Guaranteed cash value/
Guaranteed death benefit

□ Non-guaranteed cash value/
Non-guaranteed death benefit

Alan unfortunately passes away at age 60

Charlie has designated his son to be the contingent owner and contingent insured. If Charlie passes away, his policy will be passed on to his next generation

Total cash value after all previous withdrawals made: CAD78,172,422	
CAD137,986	CAD78,034,436

Policy year

1

5

10

20

100

Alan makes the below designations at policy inception to safeguard family's future:



Lisa
Designated executor

Flexi Care Option:

Designated executor: Lisa (wife) can withdraw 10% of total cash value if Alan is incapacitated



Charlie
Contingent owner

Heritage Protector Option:

Contingent owner: Charlie (son), Age 18
Succession event: death



Charlie
Contingent insured

Flexi Continuation Option:

Contingent insured: Charlie (son), 100% of total cash value assigned for accumulation



Charlie
Contingent owner

Under **Heritage Protector Option**, Charlie, contingent owner, becomes the new policy owner and takes up the policy ownership



Charlie
Contingent insured

Under **Flexi Continuation Option**, Charlie, contingent insured, becomes the new insured

Total withdrawal for Alan's mother: CAD90,000

Total withdrawal for Lisa: CAD105,000

Total cash value after all previous withdrawals made: CAD197,989

CAD101,357	CAD96,632
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In policy year 100, the total cash value, plus all the withdrawals made, amounts to CAD78,386,935, approximately 392 times the total premiums paid.

With Wealth Master Service, Alan can provide customised financial support to his family members based on their specific needs.

Through the Flexi Care Option, Heritage Protector Option and Flexi Continuation Option, his wealth is safeguarded in challenging moments and is effortlessly inherited to the future generations as he wished.

Note:

- Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus, cash value of non-guaranteed terminal bonus, value of the Prime Currency Account (if any) and value of the Global Currency Account (if any). The values are projected with the Company's current assumed bonus scale. The bonus scale is not guaranteed and may be changed by the Company from time to time. The actual amounts may be higher or lower than those illustrated.

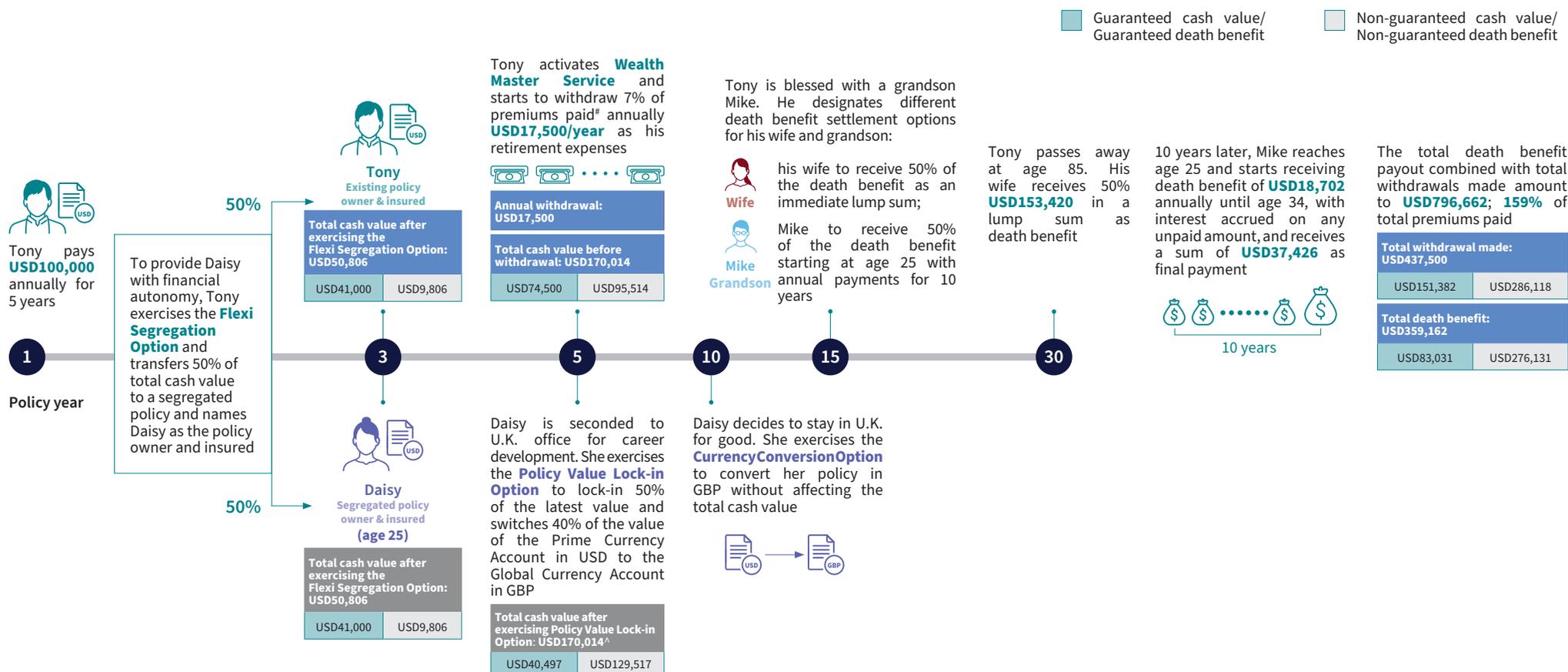
Illustrative example 2

Preserving flexibility for unique financial needs and plan for family wealth succession



Tony, a business consultant, wants to ensure a bright future for his daughter Daisy and secure his own retirement. He has chosen **WealthAhead II – Prime** which helps optimise his wealth allocation by splitting the policy and offers customised death benefit settlement options for each family member to meet their individual needs, giving Tony peace of mind knowing his loved ones are protected and his retirement goals are on track.

Policy owner & insured:	Tony (age 55)	Annual Premium:	USD100,000
Premium payment term:	5 years	Total premiums paid:	USD500,000
		Notional amount at policy inception:	USD500,000



[#] This refers to adjusted premiums paid after the Flexi Segregation Option is exercised.

The Flexi Segregation Option and Wealth Master Service offer independent financial planning for Tony and his daughter — ensures steady retirement income stream and financial empowerment for his daughter, and the policy value continues to grow even with the withdrawals made. By designating death benefit settlement options, Tony has peace of mind knowing the financial future of his family members is secured in the individual ways as they need. **WealthAhead II – Prime** helps Tony establish a meaningful legacy — one that offers ongoing support, security, and worry-free for him and his loved ones.

Note:

- Total cash value is the sum of guaranteed cash value, cash value of non-guaranteed reversionary bonus, cash value of non-guaranteed terminal bonus, value of the Prime Currency Account (if any) and value of the Global Currency 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 Prime Currency Account of 3.5% p.a. in USD and the value of the Global Currency Account of 2.5% p.a. in GBP. The bonus scale and interest rate on the value of the Prime Currency Account (if any) and the value of Global Currency Account (if any) are not guaranteed and may be changed by the Company from time to time at its absolute discretion. The actual amounts may be higher or lower than those illustrated.

Note (con't):

- The latest policy value for Policy Value Lock-in Option is the sum of the latest guaranteed cash value, the latest cash value of non-guaranteed reversionary bonus and the latest cash value of non-guaranteed terminal bonus.
- Exercise of the Policy Value Lock-in Option and switching between Prime Currency Account and Global Currency Account are made at the end of the relevant policy year.
- The switching amount (in USD) from Prime Currency Account to Global Currency Account is calculated based on the illustrative exchange rate of 1 USD: 0.75 GBP. The illustrative exchange rate used is for your reference only. The actual exchange rate at the time of switching will be the prevailing currency exchange rate as determined by the Company at its sole discretion from time to time. As the illustrative exchange rate is for reference only and the switching is based on prevailing currency exchange rate which is determined by the Company at its sole discretion from time to time, the entire switching amount to be transferred to the Global Currency Account is non-guaranteed.
- The figures marked with symbol ^ includes the amount in Global Currency Account denominated in GBP. An illustrative exchange rate of 1 GBP: 1.33 USD is used to convert the value of the Global Currency Account to USD. The illustrative exchange rate used is for your reference only. The actual exchange rate applicable will be the prevailing currency exchange rate as determined by the Company at its sole discretion from time to time.
- Your policy will be converted in whole to a policy of a different currency of a plan available in the new policy currency as we may designate. Upon the approval of exercising the Currency Conversion Option, the total cash value of the existing policy will be converted at the prevailing currency exchange rate while the notional amount, premiums payable (if any) and the projection of policy values of the converted policy could be higher or lower than those of the existing policy. The converted policy of the new plan will be issued in the new policy currency with the policy date being the same as that of the existing policy. All supplement(s) (if any) attached to the basic plan will be detached from the basic plan and attached to the converted policy and the currency of such supplement(s) will be converted to the new policy currency at the prevailing currency exchange rate. However, if a supplement attached to the basic plan is not offered in the new policy currency, such supplement will terminate. Any reduction in the notional amount may induce a reduction of the supplement amount(s) (if any) pursuant to the Company's then prevailing rules. If the supplement amount(s) fall(s) below the minimum amount(s) as determined by the Company from time to time, the relevant supplement(s) will terminate.
- The final payment of death benefit to Mike (i.e. USD37,426) is the last annual instalment plus interest accrued on the balance of the death benefit at a rate of 2% per annum in this case. The actual interest rate is determined by the Company from time to time at its sole discretion.

Remarks:

- In the above illustrative examples, assuming the policy owner chooses superior death benefit option, the death benefit is equal to:
the higher of
 - (i) 100% of the total standard premiums paid*, plus extra 50% 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 or more
 - (ii) guaranteed cash value
 - ⊕ face value of reversionary bonus (if any)
 - ⊕ face value of terminal bonus (if any)
 - ⊕ value of the Prime Currency Account (if any)
 - ⊕ value of the Global Currency 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 supplement(s) (if applicable) shall be excluded. In case of any change in notional amount or premium payment mode, the total standard premiums paid shall be adjusted accordingly.
- 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 illustrated withdrawal amounts include withdrawal from non-guaranteed benefit. The actual withdrawal amount and the number of years for which withdrawal may be made may vary from those illustrated above depending on the actual amount of non-guaranteed benefits payable.
- Wealth Master Service is an administrative service arrangement offered by the Company and not a plan feature of **WealthAhead II – Prime**. Any application for the service is subject to the Company's approval at its sole and absolute discretion, any applicable laws, regulations and guidelines and the administrative rules of the Company from time to time (including but not limited to the age and the relationship of the recipient with policy owner). Each withdrawal is subject to certain conditions, including but not limited to requirements on minimum amount of withdrawal and minimum notional amount as specified by the Company from time to time.
- By activating Wealth Master Service in the 5th policy year, the policy owners select withdrawal option 1 to withdraw from these items in sequential order: (i) Prime Currency Account (if any), (ii) Global Currency Account (if any), (iii) cash value of reversionary bonus and cash value of its corresponding terminal bonus, (iv) guaranteed cash value and cash value of its corresponding terminal bonus (notional amount will be reduced corresponding to the withdrawal under item (iv)).
- Written application should be made by the policy owner for exercising the policy options specified in the illustrative examples above. Such requests are subject to the Company's approval and the administrative rules of the Company in effect from time to time. Please refer to the product brochure and policy contract of **WealthAhead II – Prime** for details.
- 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);
 - (iii) no other policy benefits or claims have been paid or becomes payable, except for the death benefit payable at the end of the relevant policy year specified in the illustrative examples above 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) no other policy options have been exercised except for those specified in the illustrative examples above;
 - (vi) Flexi Continuation Option is effective at the end of the relevant policy years corresponding to the relevant new insured's age at effective year;
 - (vii) standard class is applied to the new insured after Flexi Continuation Option is exercised;
 - (viii) each withdrawal will be made at the end of the relevant policy years; and
 - (ix) the notional amount of the policy remains unchanged throughout the policy term, except for the reduction of notional amount due to the withdrawals, Policy Value Lock-in Option, Flexi Segregation Option and Currency Conversion Option in the illustrative examples above.
- All the policy values and figures stated in this leaflet are rounded to the nearest whole number and are subject to rounding differences.
- 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. If there is any change in the notional amount, the corresponding policy values (including both guaranteed and non-guaranteed) will be adjusted accordingly.
- The prevailing currency exchange rate is determined by the Company in good faith and a commercially reasonable manner at its sole discretion from time to time with reference to prevailing market rate.
- This leaflet only provides some of the key features of **WealthAhead II – Prime** and the illustrative examples are for reference only. It should be distributed and read in conjunction with the relevant product brochure. For further details, please contact your financial consultant.

WealthAhead II Savings Insurance – Prime is underwritten by AXA China Region Insurance Company (Hong Kong) Limited (“AXA” or the “Company”).

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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WealthAhead II Savings Insurance – Prime
Product leaflet

Find out more about WealthAhead II Savings Insurance – Prime

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