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# AXA “WealthAhead II Savings Insurance (2 pay) Guaranteed Preferential Interest Rate Programme”

From **30 March 2026 to 28 April 2026**, both dates inclusive, you can enjoy up to 12% per annum Guaranteed Preferential Interest Rate<sup>△</sup> for the first 90 days\* and you can enjoy up to 8% per annum Guaranteed Preferential Interest Rate<sup>△</sup> on your Prepaid Premiums thereafter until the end of the 1<sup>st</sup> Policy Year, by simply paying a lump sum amount which is equal to 2 times the amount of the initial annual premium for the basic plan of WealthAhead II Savings Insurance - Supreme (2-year pay)<sup>1</sup> (“**WealthAhead II Supreme Policy (2-year pay)**”) 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 2<sup>nd</sup> Policy Year will be automatically deducted from the balance of Prepaid Premiums in the FPDA when it is due.

Table 1

Designated Basic Plan	WealthAhead II Savings Insurance - Supreme (2-year pay)	
Policy Currency	USD	
Payment Mode	Annual	
Initial Annual Premium of Designated Basic Plan	Below USD200,000	USD200,000 or above
Guaranteed Preferential Interest Rate on the Prepaid Premiums <sup>△</sup> in the first 90 days*	6% per annum	12% per annum
Guaranteed Preferential Interest Rate on the Prepaid Premiums <sup>△</sup> thereafter to the end of the 1 <sup>st</sup> Policy Year	4% per annum	8% per annum

## Illustrative example (The example is hypothetical and for illustrative purposes only)


Assume the annual premium for WealthAhead II Supreme Policy (2-year pay) is USD200,000 with the full 2-year premium (i.e. USD400,000) paid upon policy application and the new policy fulfils all requirements of this Programme.

### 1<sup>st</sup> Policy Anniversary

First 90 days	91 <sup>st</sup> day to the end of 1 <sup>st</sup> Policy Year
USD200,000 x 12% x 90/365	USD200,000 x 8% x 275/365
USD5,918 + USD12,055 = <b>USD17,973</b>	

=

Total Guaranteed Preferential Interest Amount<sup>2</sup>



**USD17,973**

Approx. **8.99%** of the first year annual premium

<sup>△</sup> The 4%, 6%, 8% and 12% per annum (as applicable) Guaranteed Preferential Interest Rate are applicable to the Prepaid Premiums for basic plan only, which do not include levy and premiums for supplements (if applicable).

\* The Guaranteed Preferential Interest Rate of 6% and 12% per annum will be applicable for the first 90 days from the date when the whole amount of the Prepaid Premiums is received by AXA.

Remarks:

1. For product details of WealthAhead II Savings Insurance - Supreme (2-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 “WealthAhead II Savings Insurance (2 pay) Guaranteed Preferential Interest Rate Programme”.
3. Figures stated in the above illustrative example are rounded to the nearest whole number.

### Terms and Conditions of AXA “WealthAhead II Savings Insurance (2 pay) Guaranteed Preferential Interest Rate Programme”

1. AXA “WealthAhead II Savings Insurance (2 pay) Guaranteed Preferential Interest Rate 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**”), from **30 March 2026 to 28 April 2026**, 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. During the Promotion Period, customer successfully submits an application for a basic plan of WealthAhead II Savings Insurance - Supreme (2-year pay) (“**WealthAhead II Supreme Policy (2-year pay)**”) with policy currency of USD;
  - b. The print date on the proposal signed by the customer must be within the Promotion Period;
  - c. WealthAhead II Supreme Policy (2-year pay) must be successfully issued on or before 30 June 2026;
  - d. Annual payment mode must be selected for the WealthAhead II Supreme Policy (2-year pay); and
  - e. The Campaign Form of “WealthAhead II Savings Insurance (2 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 the initial annual premium for the WealthAhead II Supreme Policy (2-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 the second Policy Year will be automatically deducted from the balance of the Prepaid Premiums in the FPDA when it is due.
4. The applicable guaranteed preferential interest rates (“**Guaranteed Preferential Interest Rate**”) are determined based on the initial annual premium for the WealthAhead II Supreme Policy (2-year pay) stated in Table 1 above and applicable to the balance of the Prepaid Premiums only, which do not include levy and premiums for supplements (if applicable):
  - a. The Guaranteed Preferential Interest Rate of 6% or 12% per annum (as applicable) will be applicable for the first 90 days from the date when the whole amount of the Prepaid Premiums is received by AXA;
  - b. The Guaranteed Preferential Interest Rate of 4% or 8% per annum (as applicable) will be applicable thereafter to the end of the first Policy Year.
5. Extra interest, i.e. the difference between the total guaranteed preferential interest (accumulate at guaranteed rate of 6% or 12% p.a. for the first 90 days from the date when the whole amount of the Prepaid Premiums is received by AXA and guaranteed rate of 4% or 8% p.a. thereafter to the end of the first Policy Year) 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 Policy Year, will be credited to your FPDA as a lump sum within 1 month after 1 year 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 Policy Year, (a) the amount of annual basic premium is lower than the amount of the initial annual premium for the WealthAhead II Supreme Policy (2-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 (2-year pay); 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 Flexi Continuation Option has been exercised, the notional amount of the policy may be reduced, the initial annual premium for the WealthAhead II Supreme Policy (2-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.
9. Only the balance of Prepaid Premiums in the FPDA 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, 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.
10. 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.
11. The Guaranteed Preferential Interest Rate under this Programme is non-transferable, non-refundable and cannot be exchanged or redeemed for cash under any circumstances.
12. 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.
13. 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



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