



安盛

Life protection & savings  
FortuneXtra Savings Plan

**You own the plan?  
Or the plan owns you?**





# Future, to be decided by future you

“FortuneXtra Savings Plan”  
 (“FortuneXtra”)  
empowers you to embrace  
the ever-changing future

## Choose AXA, the global leader in insurance

AXA Hong Kong and Macau is a member of the AXA Group that with solid financial strength

- Global investment planning capability with **USD1 trillion in total assets under management**<sup>3</sup>
- Investment strategy is managed by professional team, while balancing risks and returns



Scan the code and  
watch a video

### Top 3 new life goals:

**1<sup>st</sup> Alternative working styles, such as “digital nomad”**

**2<sup>nd</sup> Early retirement**

**3<sup>rd</sup> Live abroad / migration**

Constantly striving for a better future, we tend to believe that we should live our lives following a fixed plan. However, the truth is we should have a plan that can adapt to life’s many changes.

A survey commissioned by AXA showed that **nearly 60%** of respondents have been considering / planning for **new life goals in the past 3 years.**



To realise these new life goals,  
**a reserve averaging over HKD4 million<sup>1</sup> would be required.**

What’s more, as the cost-of-living rises, the amount of reserves you need will also increase further.



## Don’t let your wealth planning lag behind life planning

However, **more than 80%** of respondents do not have sufficient liquid assets to pursue their new life goals as of now.

In addition, as they work towards these goals,

**nearly 70%** of respondents found that their **wealth planning lacked the following features:**

**✗ Flexibility / ✗ Liquidity / ✗ Diversity / ✗ Long-term perspective**



## Foreign currency savings or investments for more than one “Plan B”

More and more people are using foreign currency savings or investments to boost their financial flexibility. By selecting a multi-currency wealth management product, you can **convert currencies flexibly** and capture global opportunities in response to future changes.

**86%** of respondents have foreign currency savings or investments

Compared to 2021, **↑17%**<sup>2</sup> an increase of



## In the midst of uncertainties, a stable, flexible and secure wealth management is paramount

**FortuneXtra** possesses features that help to overcome the **top 3 factors** that respondents care about when purchasing new wealth management insurance products:



Stable return with **steady growth**



Capital is **safe**



Capital is **liquid** and can be withdrawn from the policy when necessary

Providing steady growth in wealth accumulation over the medium to long term, **FortuneXtra** offers you and your loved ones with a more diversified future with even greater peace of mind.



## Unlocking brighter futures via exceptional flexibility

- Choose from **up to 9** policy currencies for full-fledged flexibility
- **Convert your policy currencies for unlimited number of times<sup>4</sup>, in part or in full**, to meet needs at different stages
- **Divide your policy into multiple separate policies** for more flexible financial planning

★ **First in the market<sup>5</sup>**

- **Dual currency accounts** unlock your savings potential globally



## Competitive earnings with superior liquidity

- Achieve ambitious goals with **favorable potential returns**
- Capture gains with **Policy Value Lock-in Option** without restrictive aggregate lock-in rate limit



## Smooth legacy planning for multiple generations

- **Change the insured of the policy for an unlimited number of times** for wealth succession
- Continuing your legacy planning with **contingent policy ownership**
- **Allocate your policy for life protection** and uninterrupted legacy planning with a **contingent insured**

This product concept kit contains general information only, all product information mentioned above are subject to the terms and conditions. For detailed terms, conditions and exclusions of this product, please refer to the relevant product brochure and policy contract.

Remarks:  
1. HKD4 million is the average amount of money required by respondents to achieve up to 3 new life goals and is rounded to the nearest million.  
2. According to the 2021 “AXA Multi-Currency Survey”, 69% of the 1,017 respondents have foreign currency savings or investments.  
3. As of 31 December 2022, calculated based on exchange rate of EUR1 = USD1.1.  
4. Currency Conversion Option can be exercised within 30 days from each policy anniversary starting from the designated policy anniversary and only one application for conversion can be made per policy year.  
5. This is based on a comparison among participating savings plans with reversionary bonus available for new business from 2011 to November 2021 provided by insurers which are covered in the Provisional Statistics on Hong Kong Long Term Insurance Business for January to June 2021 (in respect of life & annuity (non-linked (Class A)) individual business (direct new business)) published by the Insurance Authority. The comparison was made with reference to the information on the company website of the relevant insurers and other information available to AXA as of November 2021.



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Product concept kit**

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**Find out more about FortuneXtra**

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